

Ibtada

Women SHG Programme Impact Assessment Report



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Abbreviations

APL	Above Poverty Line
BC	Business Correspondent
BPL	Below Poverty Line
FGD	Focused Group Discussion
GP	Gram Panchyat
HH	Household
HHS	Household Surveys
LEISA	Low External Input Sustainable Agriculture
NGO	Non Government Organization
NREGP	National Rural Employment Guarantee Program
OBC	Other Backward Caste
PRI	Panchayat Raj Institution
SC	Schedule Caste
SHG	Self Help Group
ST	Schedule Tribe
TC	Trust Consulting

Voices.....

Overall the situation of women is summed up in what Parvati, the leader in one of the federations said: “In old days social taboos and customs hampered any move for development. That time community did not permit any meeting by women. They were strongly opposed to women signing. I myself used to feel ashamed going outside without any assistant. Gradually everything has changed. Not only women but men also consult me in important matters.”



“The office bearers had to go to Alwar for the training. Family members of the office bearers were hardly agreed to allow them to attend the training programme outside village. When other people got the information they started making rumor that it is doubtful whether the member will come back or not, etc. They misguided member’s husband that their wives may face sexual harassment. All the participants came back after completing the training. It was very difficult for family members to believe that they were safe during the training period. Members then explained each day details to them. Then only all got satisfied.”



CHAPTER 1: INTRODUCTION

Background

Ibtada, the beginning, began its journey in 1998 in the Mewat region of Alwar district. Mewat it is a small geographical pocket that is primarily rural but is surrounded by a rapidly industrializing belt. Though the region is not very far from the national capital Delhi it remains very backward. Meo Muslim community inhabits the region. The Meos, who trace their roots to the early Aryan invasion of Northern India, call themselves Kshatriyas and have preserved their social and cultural traits to a large extent, unlike the other tribes of nearby areas. During the regime of the Tughlak dynasty in the 14th century A.D., these people embraced Islam but till today, they have maintained their age-old distinctive ethno-cultural identity. The community is characterized by extreme socially backwardness. The Mewat region and within it meo-community, provides a unique context for any agency aspiring to do development work.

Basic statistics of Mewat Region*

# of district in Mewat region:	4
Total population of Mewat:	9,93,617
Rural population in Mewat:	95.36%
Total households:	1,42,822
BPL households:	27.8%

* Census 2001

Ibtada is working in Alwar district of Mewat area. Alwar has a population of 2992592 (census 2001).

Males constitute 53% of the population and females 47%. Alwar has an average literacy rate of 73%, higher than the national average of 59.5%; with 59% of the males and 41% of females literate. 13% of the population is under 6 years of age. The Residents of Alwar are from different communities majority of resident were Yadavs and remaining are Meo, Gujjars, Brahmans, Saini and of Dalit community.

Ibtada was set up to bring about socio-economic transformation of the community in the region. The main strategy adopted by Ibtada was to intervene with women and children, so that the change is gradual and from within. Ibtada started organizing women into self help groups for creating savings led credit programme for addressing financial woes and form their collectives for creating agency. It also set up alternate rural schools called *Talim Shalas* for children especially girl child. Girls do not normally attend the formal schools.

Sir Ratan Tata Trust (SRTT) has supported Ibtada in the women SHG programme over three separate phases, beginning 1998. The broad idea was to enhance the socio economic status of poor women by organising them into self-help groups. The initial project of three years (July 1998 to June 2001) was aimed at forming 50 SHGs and link 25 of these with bank loans. At the end of these three years, Ibtada had formed 142 groups, of which 103 were linked with bank loans. In the next phase during February 2002 to March 2005, Ibtada focused on forming and strengthening cluster bodies (named as Mahila Sabhas) and ensuring that routine costs of accounts/record keeping and supervision are met by these Sabhas. Ibtada also federated these Sabhas at block level. As a result two federations emerged by the end of this phase. During the third phase from 2007 to 2010 the focus was on extending the programme to three new blocks in Alwar district and to strengthen the livelihood base of women while strengthening the women collectives viz. the federations. The development interventions were planned through the federations. While the target for new blocks, was to form 450 groups comprising of 5400 members.

<u>Coverage*</u>	
Panchayat Samity (blocks):	6
No of Villages:	250
No. of SHG federations:	2
No. of SHG Clusters:	53
No. of SHG:	589
No. of Talimshala:	121
Nos of villages covered:	90
Total students till now:	3280
Nos of girl children:	25%

*Data till December 2009

Towards the end of the phase three, Ibtada initiated an impact assessment study to the programme on the socio economic condition of women, which was the core objective of intervention. The study was carried out by an independent agency Trust Consulting, Lucknow. This is a report of the assessment carried out in December 2009.

CHAPTER II: OBJECTIVE, METHODOLOGY & SCOPE

The overall objective, the methodology and scope of the Ibtada Women's Empowerment Project Impact Study is discussed in this section.

Objective

The objective of the impact assessment exercise was to assess the **economic** and **social impact** of the project at:

- Member and respective household level
- Institutional level: community based institutions such as SHGs, clusters and federations

The impact assessment was to cover the two geographical areas:

- Area where Ibtada has been working since beginning viz. Ramgarh and Umren blocks covering Savera and Sangharsh Mahila Manch (women's federations)
- New area viz. Pratapgarh, Laxmangarh and Thanagazi blocks where Ibtada started working during the current project phase.

Methodology

The impact at the household level was primarily assessed using the following tools

- Household surveys
- Focused group discussions with women in SHG, cluster leaders, federation representatives, etc.
- Key informant interviews for case studies

Household survey

The household surveys (HHSs) were done to generate the quantitative data using a questionnaire. HHSs provide comprehensive information on the incumbent household. The survey questionnaire was developed by Trust Consulting with inputs from SRTT, CMF and Ibtada. In a day-long meeting with CMF and Ibtada various indicators for economic and social

empowerment were finalized. The questionnaire captured these indicators and parameters for assessment. The survey questionnaire (see Annexure 1) includes basic information about the member and her family including assets, economic & social empowerment related questions.

The survey instrument was pilot-tested in a project village near Alwar. The surveyors were selected from the local area so that they understand and relate to the context and are able to speak local language to seek responses from women members. Ibtada was involved in the selection of the surveyors. Initially eight surveyors were selected. The recruitment of surveyors was followed with a structured orientation and training. During the training the objective, purpose, methodology, sampling as also the do's and don'ts to be observed during the survey were discussed. The first day was in classroom. On the second day the surveyors carried field trials. After the field trial the problems and issues faced in getting correct responses were discussed. Some questions were reworded and modified so as to remove ambiguity and bring clarity of what information is being sought. One survey schedule took 75 to 90 minutes to complete. This exercise was very helpful in developing understanding and sensitivity at surveyors' level. Besides surveyors, the staffs of Ibtada also participated in the workshop.

Focused Group Discussion (FGD)

Focused Group discussion (FGD) has been acknowledged as an effective methodology for gauging community's perceptions. In most situations where multiple methods of qualitative research are used, FGD enables to develop a comprehensive insight into the issues that are being researched. It was also useful in understanding the attitudes and experiences of the SHG member in a holistic manner. It helped in the following:

- To collect information on knowledge, attitude and practices with regard to different issues ie- SHG, Sabha, Federation, Leadership, livelihood etc.
- To capture the information flow in the organization this affects the overall development of the SHG & its concept.
- To highlight barriers with regard to sustainable development of the SHG member.
- To highlight their Social impact/ empowerment within family & community.
- To capture the details with respect to their economic aspects.

Indepth Interviews

During the field work indepth interviews were carried with different leaders, members to elucidate the point being made from the analysis of HHS or from FGD. Some of these have been documented as cases. Indepth interviews were also carried out of Ibtada staffs engaged in the project activities.

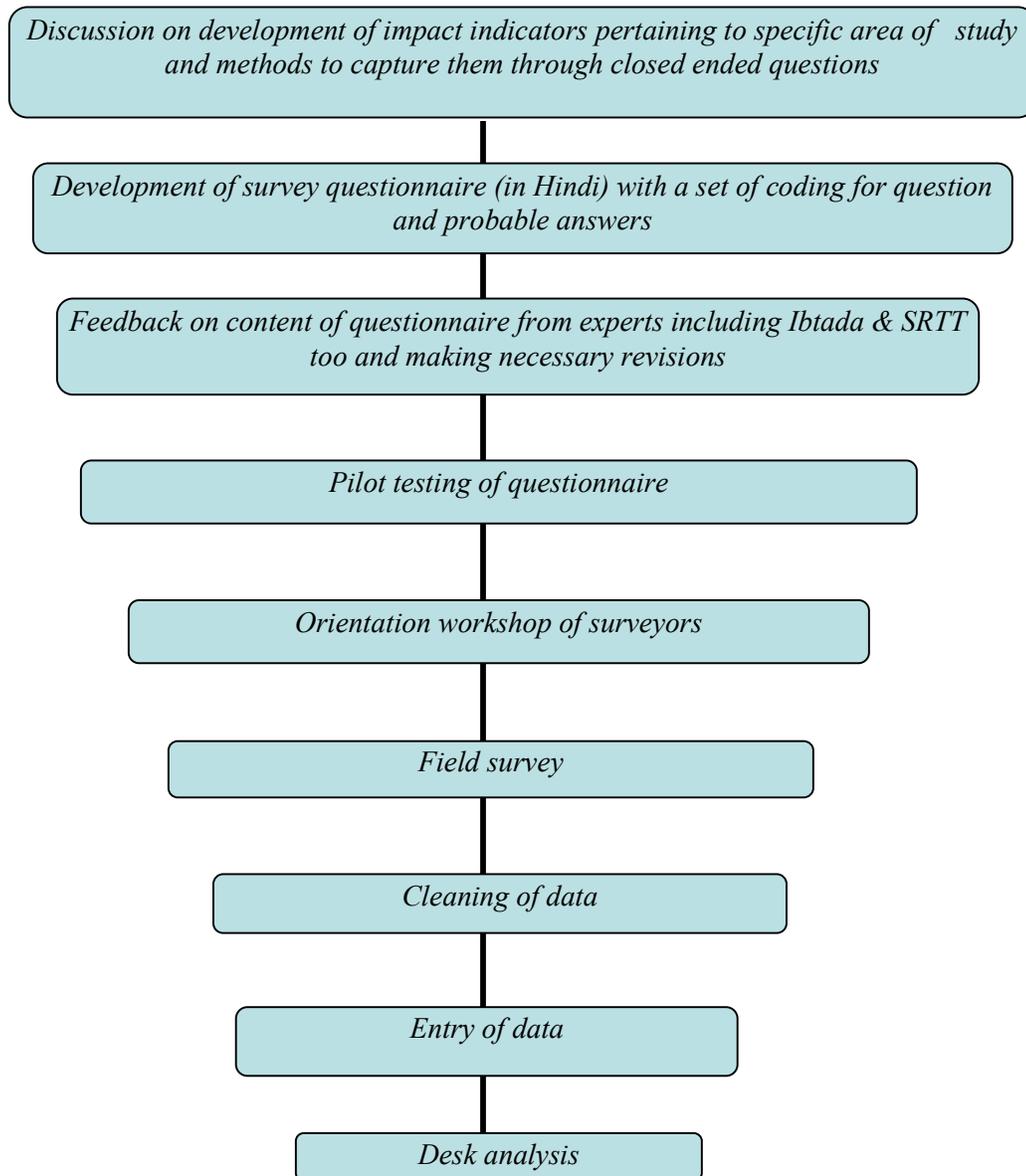
Data cleaning and feeding

The survey data was entered into computer in a format that would enable analysis. It was then subjected to preliminary analysis. In this stage any problem with data identified and the corrections carried out after referring to the field format for errors in entry, coding, etc. This process of cleaning the data took substantial time.

Analysis of data

The data was analyzed using SPSS software. It was used to determine the frequencies and percentage of various data collected from the members. Software was also used to cross tabulate for second level of analysis. The data results were triangulated with the FGD observations to validate the findings. The analysis and findings are presented in the next section.

The chronology for development and implementation of HHS is given below diagrammatically.



Scope

Area and Sample size

The area of Alwar district is quite large, spreading across more than 150 kms. The village panchayats have 2 to 5 revenue villages. In some panchayats, the villages and hamlets (*baas*) are spread across 8 km to 10 km. Many villages/*baas* are accessible only by two wheelers.

The HHSs were carried out with 300 respondents from 100 SHGs in the project area. Three respondents were interviewed from each SHG. As far as possible one leader and two general women members preferably from different caste backgrounds were interviewed in each SHG.

Ibtada has been working in four blocks of Alwar districts. Of these two, viz. Umren and Ramgarh, are old blocks while Thanagazi and Lakmangarh are new blocks, where the intervention was initiated in the current phase of the project. Overall the 300 respondents are nearly equally distributed between old (53.33%) and new (46.67%) blocks/panchayat samities. The respondents block wise distribution is given in Table __ below.

Block wise distribution of respondents				
	Block/Panchyat Samiti	Frequency	Valid Percent	% Old/New
Old	Umren	102	34.00	53.33
Old	Ramgarh	58	19.33	
New	Thanagazi	87	29.00	46.67
New	Lakshman Garh	53	17.67	
	Total	300	100.00	100.00

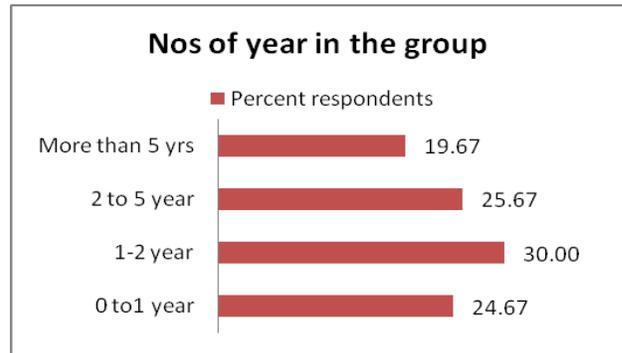
In each blocks SHGs were again segregated according to age in four groups so that the impact assessment is done across the age of the groups. The four subgroups of SHGs segregated according to age were the following.

- ❖ 0 to 1 years
- ❖ 1 to 2 years
- ❖ 2 to 5 years
- ❖ Above 5 years

The distribution of respondents according to the years in SHG is given below. The respondents are more or less equally distributed across all the segments 0-1 years, 1-2 years, 2-5 years and more than 5 years. In the first year, one can expect very little impact of the activities or intervention, as the changes in socio-economic situation takes few years to manifest. For the purpose of impact assessment the subgroups of 0-1 years of age was considered the **control group**. **The changes against the control group viz. 0-1 year category is a measure of “impact”.**

The frequency distribution along the age group categorization is given in the Table and Chart below.

Age of the group		
	Frequency	Percent
0 to1 year	74	24.67
1-2 year	90	30.00
2 to 5 year	77	25.67
More than 5 yrs	59	19.67
Total	300	100.00



Within the above block wise and age wise distribution the SHGs selected were on random basis. So also the person being interviewed was selected on random basis. Thus the sampling plan can be called purposive and random within the category.

Focused Group Discussion

Separate FGDs were held in Umren, Ramgarh, Laxmangarh & Thanagazi Panchyat samiti across various categories of groups and with special users group. These are given below.

- One with SHG group below one year of age (control group)
- One with SHG group 1 to 2 years of age
- One with SHG group 2 to 5 years of age
- One with SHG group more than 5 years of age
- One with Bakri Palak Samooh
- One with Pashu Sakhi
- One with Users of toilet
- One of Taleemhala

A total of 8 FGDs were conducted during the field survey. The lead questions used in FGDs are attached as Annexure. The FGDs were conducted and transcribed by the team with assistance from the local facilitators.

The information gathered through FGD from all the *panchayats* were discussed individually and pooled for common elements. It was further used to examine the coherence and substantiate with the information collected through HH surveys. The relevant information, which deserved attention (and intervention) were compiled. The FGD contributed significantly in proposing recommendations for the project. They were also important for corroboration of the findings of the household surveys.

HH survey aspects and indicators

The HH survey tool was used to collect various data about the member and her household. The data related to various aspects like the social profile, asset and livelihood situation, economic and social situation. Some of the aspects are static in nature and unlikely to change, e.g. social profile of the household. However, there are others that can help to measure changes with the project intervention. Then data is also collected on the aspects that would be affected in the long term and are impact related e.g. profile of assets, resource situation, profile of livelihoods and migration pattern, etc. Different aspects covered by the household survey are given in the Table below. A comparison with the control group (SHGs in year 0-1) indicates the change over the period of intervention.

This household survey for the purpose of measuring the output and impact of the interventions on the SHG member, information was collected on various aspects of the household.

Table: Details of household survey content

Particular	Detail
Household Profile:	<ul style="list-style-type: none"> • Number of years in SHG • Social category – SC, ST, OBC, Muslim, General • Education level of respondent • Family size – male/female; adult/children • Women headed/men headed • Role within SHG/cluster/federation • APL/BPL (as per government categorization) • Wealth rank wise – new area base line data
Household asset and livelihood profile:	<ul style="list-style-type: none"> • Quality of house type, # rooms, toilets, etc. • Availability of electricity • Separate kitchen, type of fuel used • Livestock – type and numbers • Assets – Land, wells, tractors, household durable items, etc. • Source of livelihood • Expenditure pattern
Economic impact at individual household level	<ul style="list-style-type: none"> • Saving profile • Credit profile and utilization • Indebtedness and redemption • Ease of availability of credit • Financial security perception • Credit worthies and access to other sources of credit • Availability and utilization of credit from SHG • Availability of technical services • Changes in the informal lending environment as an impact of saving and credit activity of women



Social impact

- Increase in mobility of women
 - Increase in assertiveness in the external environment
Increase in decision making space within the household
 - Change in marriage age of children
 - Control over income
 - Awareness, access and use of public services, bank, etc.
 - Increased role of women in determining the public space and environment
 - Increase in children going to school especially girl child
 - Domestic violence
 - Migration
-

The indicators used for the purpose of measuring impact of the project interventions which are in the nature of project outputs are given below. Data on these have been collected in the survey.

CHAPTER III: FACTS AND FINDINGS

Analysis is based on the information sourced by household interviews using the ‘Household Survey Schedule’. The flow of the analysis broadly follows the structure of the questionnaire. After initial description of the households on parameters like gender, age-group, social profile, family composition and size, working adults; data on household assets, livelihood sources, saving and credit situation, social situation of women, etc. the economic and social impact of SHG Women’s Empowerment Project is presented in this Chapter.

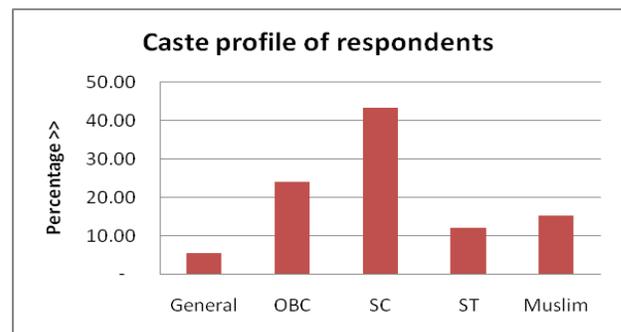
General Profile of households

The general profile of the sample households is profiled below. The factors profiled are caste composition of surveyed households, age, literacy, family size, officially declared status as below poverty line (BPL) or above poverty line (APL), whether leader in the group or a general member and gender profile of the household.

Social (Caste) profile

In terms of caste profile of women most are from Schedule Caste (43%) and Other Backward Caste (24%) community. Muslims form the next biggest group of respondents at 15%. Since there was random selection of respondents the caste composition of sample is also the caste composition of the community participating in the project. General castes constitute miniscule 5% percent of the households (HH) involved in the project and hence in the sample. See Table __ and Figure __ below.

Caste		
	Frequency	Valid Percent
General	16	5.33
OBC	72	24.00
SC	130	43.33
ST	36	12.00
Muslim	46	15.33
Total	300	100.00



Age profile

Most (59.33%) of the respondents are of age group of 20 to 35 years, whereas 32% are in age group of 36 to 50 years. There were just 4 respondents in age below 20 representing miniscule 1.33% and 22 or 7.33% above 50 years.

Age		
	Frequency	Percent
below 20	4	1.33
20 to 35	178	59.33
36 to 50	96	32.00
above 51	22	7.33
Total	300	100.00

Literacy profile

The respondents are largely illiterate (46%) or they can sign their names and hence called literate (40%). However, respondents that studied till 5th is 9% and much less above this as can be seen in the Table below.

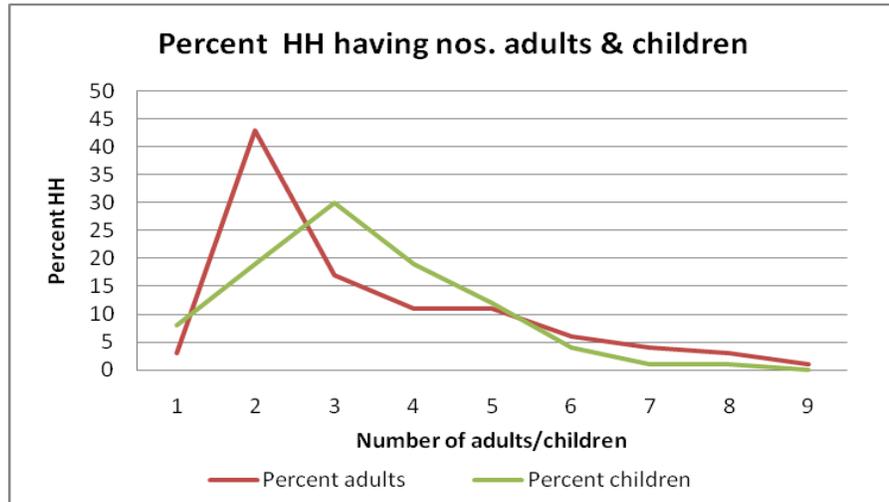
Literacy Level		
	Frequency	Percent
Illiterate	138	46.00
Literate	121	40.33
upto 5th	28	9.33
upto 8th	9	3.00
upto 12th	4	1.33
Total	300	100.00

Literacy Level							
Age of group		Illiterate	Literate	Upto 5th	Upto 8th	Upto 12th	Total
0 to1 year	Count	26	32	10	3	3	74
	% in Age group	35	43	14	4	4	100
1-2 year	Count	43	34	9	3	1	90
	% in Age group	48	38	10	3	1	100
2 to 5 year	Count	37	33	6	1	0	77
	% in Age group	48	43	8	1	0	100
> 5 year	Count	32	22	3	2	0	59
	% in Age group	54	37	5	3	0	100
Total	Count	138	121	28	9	4	300
	% in Age group	46	40	9	3	1	100

Family size

It is found that the average number of HH members among respondents (also reflective of general trend) is 6.4 with total adults being 3.4 and total children 3.1 per household. It is interesting to note that there are more adults than children in the families. It may be reflection of the households limiting the number of children. This would obviously translate into more earning members and better household economics.

Household members (size)				
	N	Minimum	Maximum	Mean
Total Family Member	300	1	17	6.4
Tot. Adults in Family	300	1	12	3.4
Tot. Children in Family	300	0	9	3.1



Economic status of sample HHs

Of the sample households about 30% are in BPL (Below Poverty Line) category whereas the balance 70% are in APL (Above Poverty Line) category. The same distribution is also there in the respective panchayat samities (blocks).

Block Wise Economic Status (APL or BPL)				
Panchayat Samiti		APL	BPL	Total
Umren	Count	71	31	102
	% Panchayat Samiti	70	30	
Ramgarh	Count	38	20	58
	% Panchayat Samiti	66	34	
Thanagazi	Count	66	21	87
	% Panchayat Samiti	76	24	
Lakshman Garh	Count	37	16	53
	% Panchayat Samiti	70	30	
Overall for the sample	Count	212	88	300
	% Panchayat Samiti	71	29	

Leader/member profile

Of all the respondents surveyed the majority (67%) of them were ordinary members while 32% were holding some office in the group. Of these 5% were office bearers of the Mahila Sabha or the cluster and 18% were members of the Mahila Sabha. Some of the members have representation in the apex federation too and as expected their number is small at 1%.

Role in the group			Role in Mahila Sabha		
	Frequency	Percent		Frequency	Percent
Office bearers	95	31.67	Office bearer	15	5.00
Members	202	67.33	Member	54	18.00
Others	3	1.00	None	231	77.00
Total	300	100.00	Total	300	100.00

Gender profile of households

Of the HH surveyed, 13% are women headed households where as 87% are men headed.

HH Head		
	Frequency	Percent
Woman headed	39	13.00
Man headed	261	87.00
Total	300	100.00

Resources and asset profile

Quality of Dwellings

Quality of dwellings is an indicator for the quality of life. It covers various aspects like quality of house viz. brick house versus house made of mud, separate space for cooking, cooking stove, separate space for cattle, source of water, availability of electricity, toilets, etc. With increasing incomes, one of the early priorities of women after food security, is improvement of dwelling, as its quality has most impact on women. Improvement in dwelling reduces drudgery for women and hence is an important indicator of economic impact as well as indicator of women having say in the family investment matters.

The status of various dimension of dwellings are given in the following.

Quality of house

The quality of house is an indication of the level of prosperity of the household. The household is considered *katcha* if the roof of the house is made up of thatch or mud tiles, irrespective of the quality of the walls. A house is considered *puccka* if the roof is made of a reinforced brick, cement concrete or stone slab with concrete/cement filling on top. A mixed house is one where some rooms are *paccka* while some are *katcha*. However, such houses are more in category of *paccka*

as the rooms since rural housing is incremental with rooms that are added later being *katcha* and gradually being converted into *paccka*.

Of the 300 households surveyed, 26% respondents had Kachcha house, 33% have *paccka* house & 41% have mixed house where at least one room is *paccka*.

Housing Quality		
Category of the house	Frequency	Valid Percent
Katcha House	79	26
Pakka House	99	33
Mixed	122	41
Total	300	100

Cooking space

Having a separate kitchen for cooking is an indication of quality of housing. Ideally, the space for cooking should be separate so that the living space is smoke free. However, not all poor households can afford to have such separate kitchen. Of the households surveyed, less than half at 43% had separate place for cooking while 57% did not.

Separate kitchen		
Separate place for kitchen	Frequency	Valid Percent
Yes	128	43
No	172	57
Total	300	100

Cooking stove

Ninety percent of the respondents reported using Chulha, which is a local contraption for burning wood, cow dung cakes, agro waste, etc. for cooking. Just 9% are using LPG/ Biogas, 1% partially use tandoor. This data shows the daily need of fuel wood. But surprisingly consumption of fuel wood relevantly very low. The most common fuel is stems of mustard and dung cakes.

Cooking stove		
Cooking instrument facilities	Frequency	Valid Percent
Chulha	271	90
LPG / Bio Gas	27	9
Other	2	1
Total	300	100

Space for cattle

Like in the case of separate cooking space cattle too need separate space or shed. If this is not there the cattle are again tied in the living space. This creates quite a mess and squalor and lack of hygiene that leads to various diseases. However, only 60% of households have such separate space.

Separate space for cattle		
	Frequency	Percent
Yes	182	60.7
No	118	39.3
Total	300	100.0

Source of drinking water

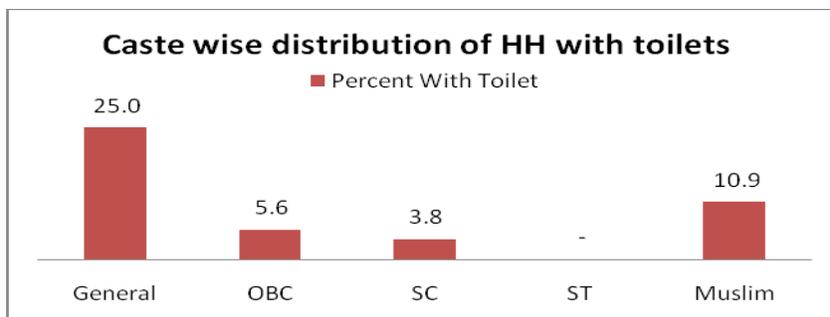
16% respondents have tap water at their doorsteps. 64% respondents have hand pump/ well very near to the house. There is a practice of sharing boring water by depositing fixed monthly charges. 83% of respondents are availing the facility of electricity.

Availability of source of water	Frequency	Valid Percent
Tap Water	47	16
Hand pump/ Well	191	64
Far away 1 KM	39	13
More than 1 KM	7	2
Other	16	5

The availability of electricity was mapped. It is found that the electricity is available legally or illegally by tapping electricity lines with unmetered wires in 83% of the houses and just 17% having no electricity. However, this is not linked to the actual hours of supply in the villages.

It is also found that only 6% HH have toilets. It only shows the local practice of not having toilets, in their houses. However, caste distribution of toilets indicate that the higher castes and muslims households are relatively more to have toilets. These proportions are not too high though as can be seen from the Chart_ below.

Toilet facility			Availability of electricity		
	Frequency	Percent		Frequency	Percent
With Toilet	18	6.0	Yes	247	82.3
Without Toilet	282	94.0	No	53	17.7
Total	300	100.0	Total	300	100.0

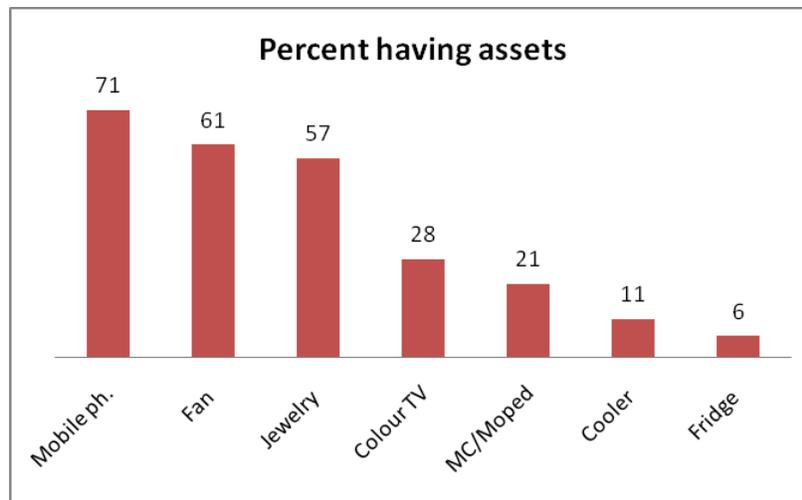


Assets ownership pattern

Asset ownership is an indicator of well being and prosperity of the household. While it is difficult to properly assess the income and expenditure, it is relatively easy to profile the asset ownership due to its ease of quantification and visibility. The increased incomes translate into asset ownership overtime.

As can be seen from the Table and chart below the mobile phone is the most common asset with 71% household having one, this is followed by fans and jewelry. TV and two wheeler transport as motor cycle or moped is next most common assets with HH surveyed.

Assets	Respondents condition	Frequency	Percent
Cooler	Asset having	33	11
	Not having	267	89
Fridge	Asset having	19	6
	Not having	281	94
Fan	Asset having	183	61
	Not having	117	39
Motorcycle/ Moped	Asset having	64	21
	Not having	236	79
Phone/ Mobile	Asset having	212	71
	Not having	88	29
Colour TV	Asset having	84	28
	Not having	216	72
Jewelry	Asset having	171	57
	Not having	129	43



Agricultural assets

Among the household surveyed, 67% have land, and 30% have wells while 26% have diesel pump or electric motor. The number and extent of tractor ownership is 4%.

Respondents condition	Land		Wells		Tractor		Diesel pump/electric motor	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Asset having	201	67	91	30	11	4	78	26
Not having	99	33	209	70	289	96	222	74
Total	300	100	300	100	300	100	300	100

Economic Impact on Households

The mentioned above the impact is assessed across various dimensions impacted by the project is by comparing the situation of the control group women members with the mature group women members. The control group is taken as members in SHGs that are less than a year old. The new groups are spread out in the old area as well as new area, as can be seen from the Table below.

Name of Panchayat Samiti	Old/ New	Nos of HH in different SHG age group				Total
		0-1 year	1-2 year	2-5 year	> 5 year	
Umren	Old	13	24	29	36	102
Ramgarh	Old	15	9	11	23	58
Thanagazi	New	23	39	25	0	87
Lakshman Garh	New	23	18	12	0	53
Total		74	90	77	59	300

Under economic impact the dimension of exploration are changes in saving profile and saving rate, credit profile and credit utilization, state of indebtedness and redemption of old debts,

availability of credit not only from SHGs but other sources too indicating credit worthiness, income and expenditure from various sources, utilization of SHG loans and related income increase and finally changes in the informal lending environment as a result of savings and credit activity. The impact on these dimensions is discussed in the following.

Savings and saving behavior

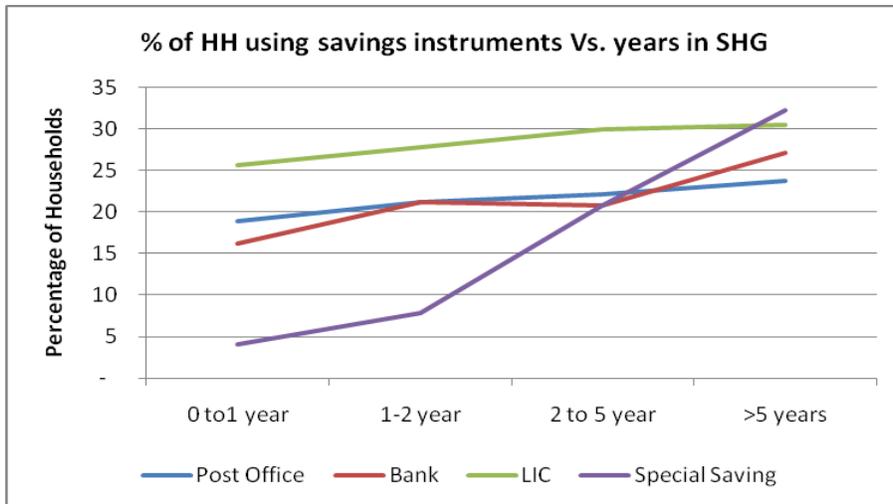
One of the reasons for poverty and deprivation of rural households is lack of surplus with them when any crisis strikes the family. Whenever any heavy expenditure is forced upon the household due to mishap (illness, accidents, deaths) or for carrying out social obligations, the household either disposes economic assets or borrows heavily at very unfair terms including trading their future earnings for loan. Thus creating surplus at the hands of women and the in the household through “savings” is at the core of the women empowerment project.

The strategy to promote savings is to start with small monthly savings in the groups as compulsory savings and then encouraging voluntary savings. Thus the SHG becomes a saving instrument. Overtime it is expected that the saving habit created would lead the women and their households to explore more mainstream saving instruments like post office savings/fixed deposits, banks, insurance policies, etc.

An analysis of the savings shows discernible impact on the saving behavior of the households due to the SHGs. HH begin using various savings instruments with the number of years in the SHGs. The growth is most spectacular in use of SHGs for special savings were the percent of HH doing special savings goes up from 4% for members in the 0-1 year age category to 33% HH for members of above 5 year category. The increase in special savings happens most dramatically after the second year, as can be seen from the chart below.

Percentage of HH saving in various instruments				
Nos of year in SHG	Post Office	Bank	LIC	Special Saving
0 to1 year	19	16	26	4
1-2 year	21	21	28	8
2 to 5 year	22	21	30	21
>5 years	24	27	31	32

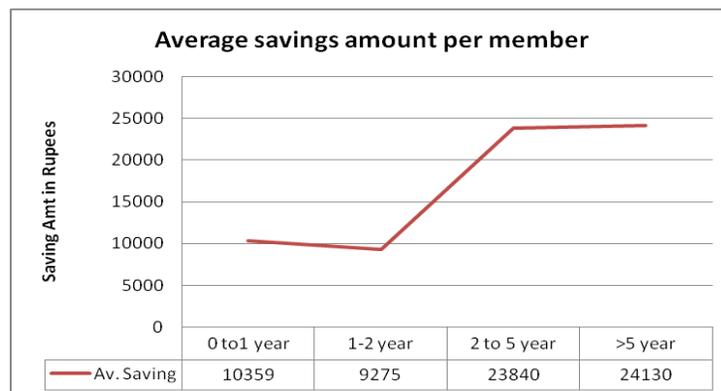
With number of years in the SHGs the HH also start using other instrument like post office, banks, LIC which also record a growth over the year as can be seen in the chart and table below. The next most significant increase is in use of banks for savings, where the percentage has increased from 16% HH to 27% HH in the above 5 year category.



It can be seen from the Table below that the saving amount too increased with the age of group. The Regular Saving amount in the group increases with the age of the group. In the case of control group (0-1 year) 78% HH have savings under Rs 1000 while in case of members with more than 5 years in the group the savings range between Rs 1000 to 5000 for 71% members while 27% in this category have savings in the range of Rs 5000 to 10000 and 2% in the range of Rs 10000 to 20000.

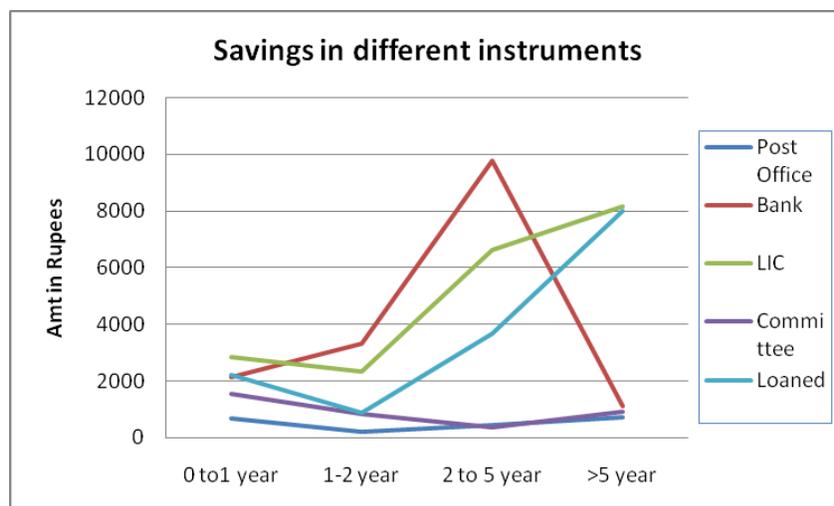
Regular savings range - % of HH				
	Up to 1000	1001 to 5000	5001 to 10000	10001 to 20000
0 to 1 year	78	22	-	-
1-2 year	34	63	2	-
2 to 5 year	1	94	5	-
> 5 year	-	71	27	2

The average savings per members using all the instruments is given in the Table and Chart below. This has increased as the age of the members in the group increases. Average savings of members in 0-1 year category in all instruments is Rs 10359 and it has increased to Rs 24130 for members in above five year category.



Analysis of changing instruments used for savings indicates interesting patterns. The savings in the banks, as life insurance policy and as loan to others increases steadily with number of years in the SHG, whereas the savings in informal committee decreases. The savings in post office do not show much appreciable change.

Average savings in various instruments (Amt. Rs)						
Age	Post Office	Bank	LIC	Committee	Loaned	Total
0 to1 year	687	2127	2834	1556	2203	10359
1-2 year	191	3309	2341	823	878	9275
2 to 5 year	466	9764	6616	371	3688	23840
>5 year	723	1114	8154	902	8017	24130



Income

The household income in rural areas is from multiple occupations/activities and contributed by number of earning members in the family. It is often very difficult to distinguish who has been contributing to income. Extended families at times stay together.

It is seen that the average total income of the households that have been with SHGs for long has gradually increased as can be seen from the Table and Chart below.

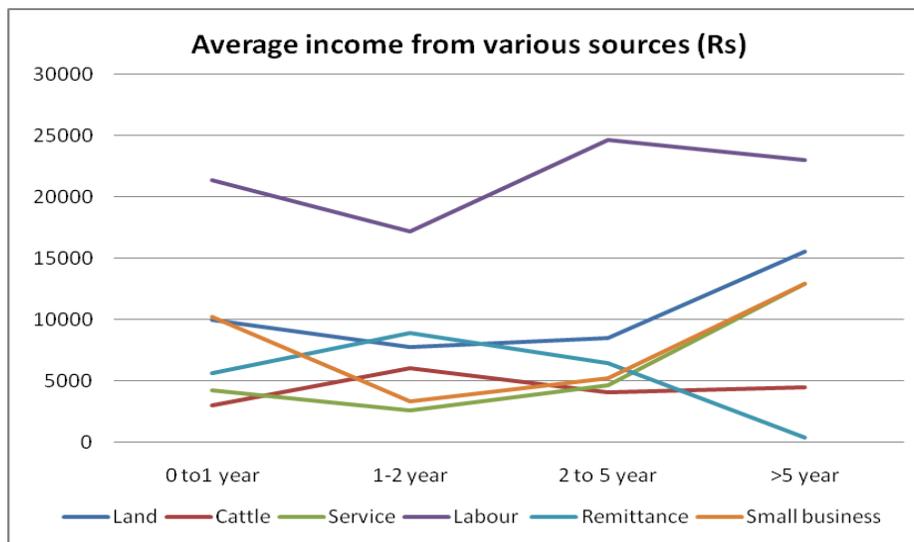


Total Income	
Age	Amount (Rs)
0 to1 year	59174
1-2 year	53714
2 to 5 year	60899
>5 year	76621

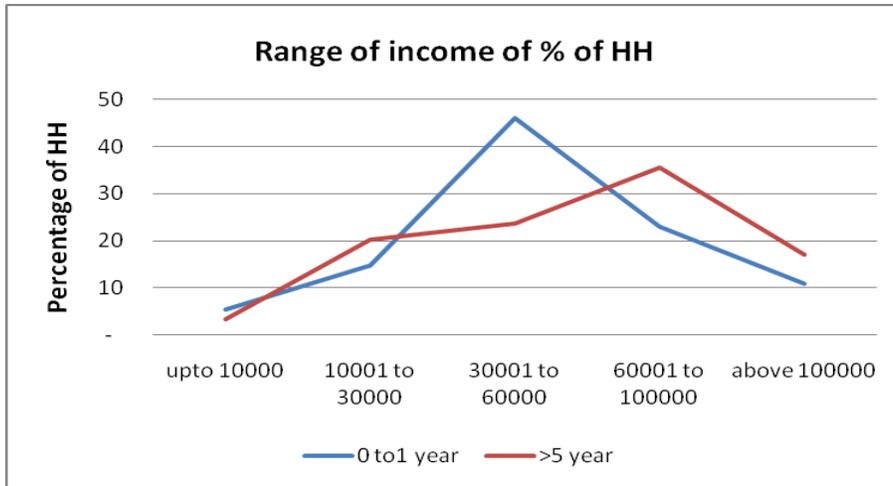
Different sources of income have been assessed. The income sources explored were from land, animal husbandry (cattle and goats/sheep), shops, regular service, labour wage, remittances, other small businesses, etc.

Average income from various sources						
	Land	Cattle	Service	Labour	Remittance	Small business
0 to1 year	9984	3047	4285	21377	5654	10228
1-2 year	7755	6035	2578	17169	8956	3327
2 to 5 year	8508	4063	4657	24703	6474	5208
>5 year	15596	4536	12908	23000	424	12959

The chart below gives very incisive analysis of the incomes and sources. The most significant source of income is labour wages and his remains unaffected with the SHG age. The activities where the income change is affected significantly is in income from land, small business, and from service. The income from cattle has remained steady not changing much. Another major trend is significant decrease in income from remittance as the SHG membership age increases. This is due to reduction in migration in case of HHs where women have been members for long. In mature SHG HH the income from migration is replaced by increased steady income from agriculture, service, and small businesses that the HH members may engage in. **There is thus qualitative shift in income sources which have become more local.**



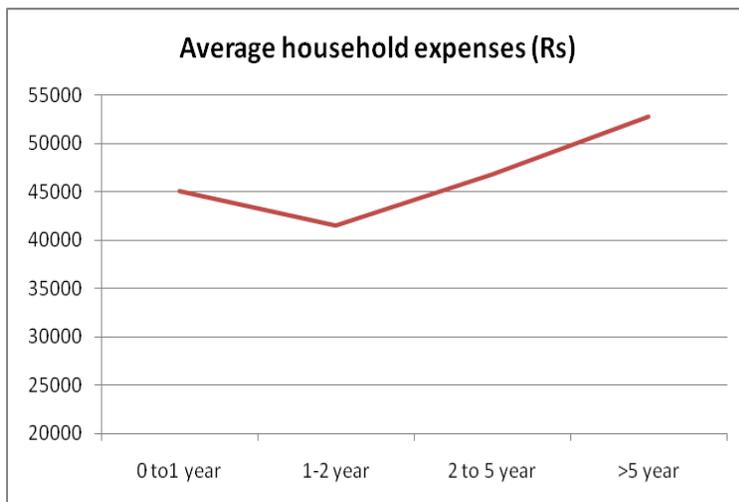
The range of income plotted against % of HH versus years as SHG member shows a distinct shift of the income curve toward increasing income range as can be seen in the Chart below.



Expenditure

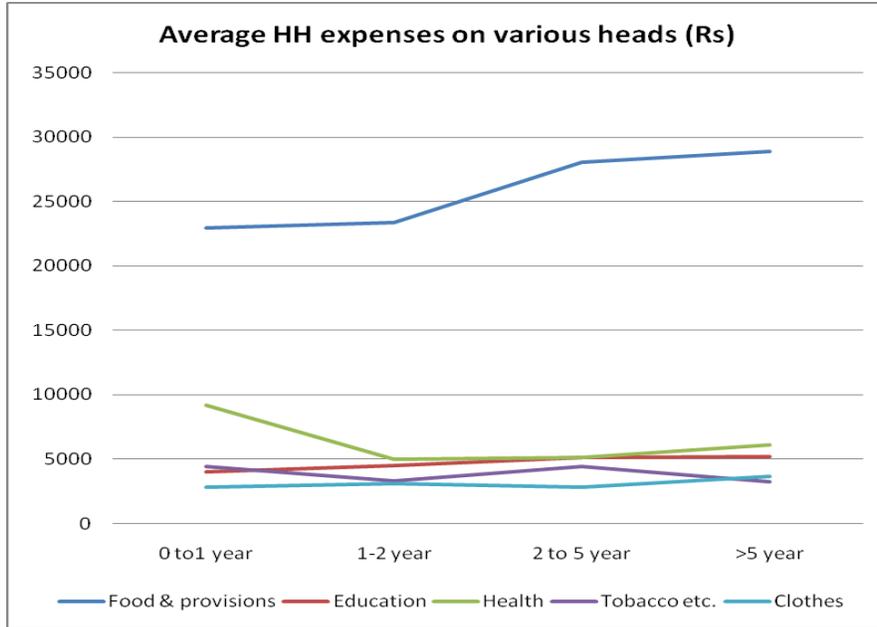
Data on household expenses on various expense items were collected in the HH survey. For correlating the income and expenses and to check the 'impact', the average household expenses have been analysed on number of years as SHG member.

The average expenditure of member in 0-1 year age is Rs 45081 and this has increased to Rs 52730 an increase of 17% over the period. The same has



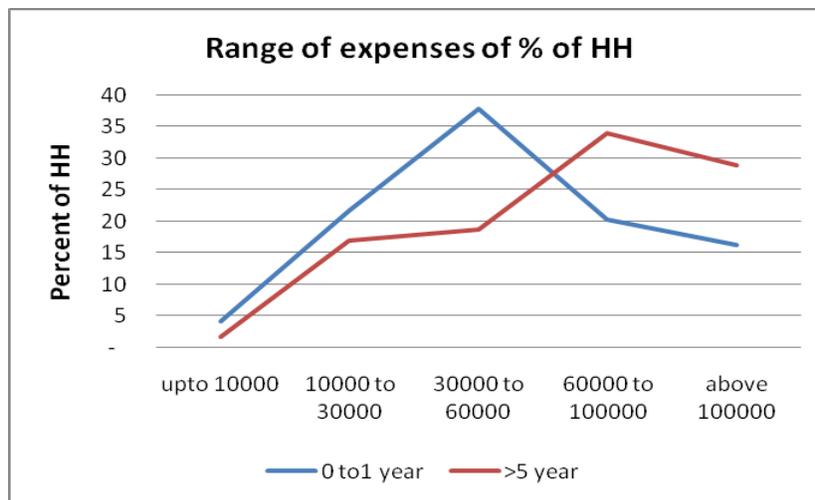
HH Expenses	
Age	Amount (Rs)
0 to 1 year	45081
1-2 year	41451
2 to 5 year	46758
>5 year	52730

Second level analysis of expense pattern reveals that the main increase in expense is in household consumption on food and provisions. There is an increase in expense on education too. Expenses on health and tobacco have in fact come down. The decrease in expenses on health can be correlated to the better food intake and decrease in consumption of health harmful substances like tobacco, liquor, etc.



Yrs in SHG	Food & provisions	Education	Health	Tobacco etc.	Clothes
0 to 1 year	22958	4016	9150	4450	2835
1-2 year	23390	4508	4995	3328	3109
2 to 5 year	28061	5108	5127	4437	2818
>5 year	28910	5223	6090	3267	3641

The expenses of households of all items also follows the same trend that was identified above in income distribution. The graph shifts towards the higher expenditure end as can be seen below in case of respondents who have been members for over 5 years compared to those who have been members over last one year (the control group).



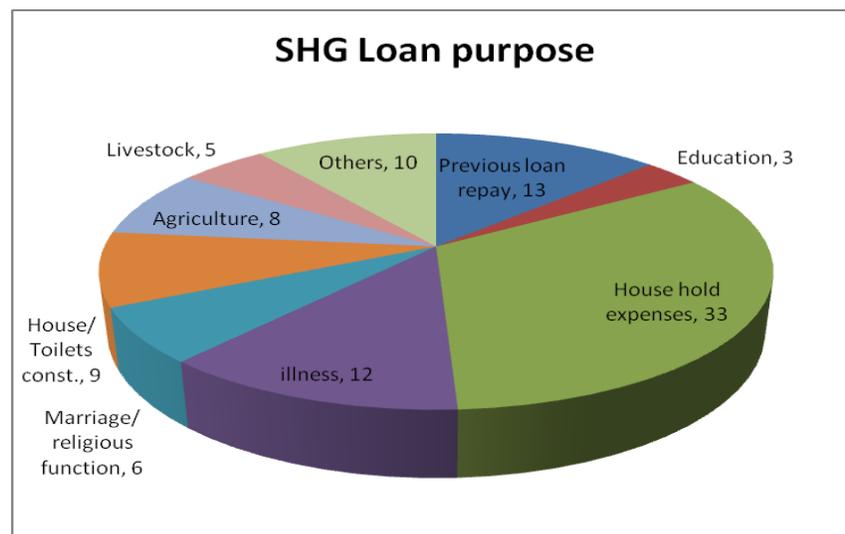
The above does indicate economic well being after joining the SHGs as there is relative increase in income and expenditure of families. This may not be entirely due to loans taken from SHGs as can be seen from the following tables that give the net income increase from loans taken from SHG members.

SHG loans

An analysis of loan purpose indicates that the most offtake is for household consumption purposes (33%), followed by to repay old debts and for medical purposes at 13% each.

Total loans	Previous loan repay	Educa tion	House hold expenses	illness	Marriage/ religious function	House/ Toilets const.	Agriculture	Livestock	Others
SHG Loan purpose	13	3	33	12	6	9	8	5	10

Thus most of the loans from SHGs are for non productive purposes. Loans for agriculture, livestock and small businesses consitute just 9% is used for productive purposes like investment in agriculture, livestock, etc. There is no significant difference or widely differing pattern of loan purpose with age of the group.



An analysis of net income increase over one year from SHG loans shows that these are generally up to Rs 500 (93%) and only a few (5%) are able to generate net income which is above Rs 1000. This can be seen from the table below.

Net Income increase from SHG loan		
	Frequency	Percent
Up to 500	280	93
501 to 1000	2	1
1001 to 2000	4	1
2001 to 4000	4	1
more than 4000	10	3

Data analysis across the age of members in the SHG shows that even this miniscule percentage is in groups which are over five years old. Table shows that this small percent of people who are able to make a earning of over Rs 1000 from SHG loans are mostly in the cases where the groups are old. The older group members are perhaps able to take higher loan amount and hence be able to continue.

Age of the group		upto 500	501 to 1000	1001 to 2000	2001 to 4000	more than 4000	Total
0 to1 year	Count	74	-	-	-	-	74
	% within Age of the group	100	-	-	-	-	100
1-2 year	Count	87	1	1	-	1	90
	% within Age of the group	97	1	1	-	1	100
2 to 5 year	Count	72	-	1	1	3	77
	% within Age of the group	94	-	1	1	4	100
> 5 year	Count	47	1	2	3	6	59
	% within Age of the group	80	2	3	5	10	100
Total	Count	280	2	4	4	10	300
	% within Age of the group	93	1	1	1	3	100

A number of loans taken from SHGs were analysed for income increase and same pattern was observed in that most make income up to Rs 500 except in some cases of members from SHGs that are over 5 years old. Another loan is analysed in the following table.

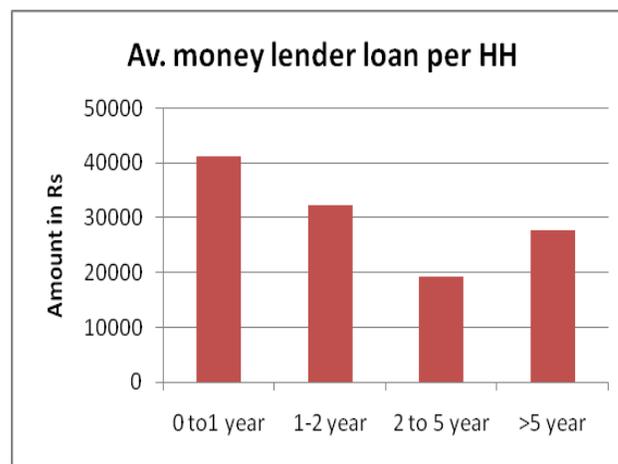
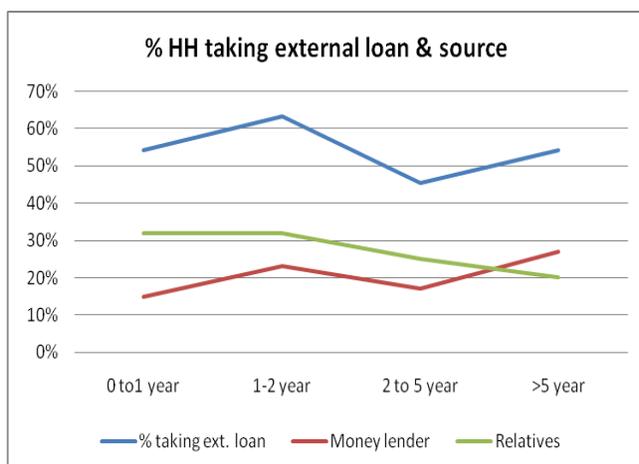
Age of the group	% within Age of the group					Total
	upto 500	501 to 1000	1001 to 2000	2001 to 4000	more than 4000	
0 to1 year	100	-	-	-	-	100
1-2 year	97	1	1	-	1	100
2 to 5 year	94	-	1	1	4	100
> 5 year	80	2	3	5	10	100
Total	93	1	1	1	3	100

Non SHG Loans

The HH were also surveyed for the non-SHG loans taken by them. The data for loans taken in the last one year by members from non-SHG sources like moneylenders, relatives, banks, employers, etc. indicates that there is no significant difference in the percent of HHs taking external loans. The % of HH taking external loans is around 50% HH. This percentage has not changed with the number of years in as SHG member.

It can be clearly discerned that the SHGs are not meeting the entire credit needs of the households and half of them resort to external loans. An analysis of source of external credit the main external source of credit are relatives and money lenders. An age of SHG analysis shows that the member HH from older SHGs go to 'money lender' more often than to their 'relatives' in times of need. However, it is found that the loan amount per member from money lender is significant high than for member HH of older groups.

Non-SHG loans by HH				
Age	% HH taking ext. loan	From Money lender	From Relatives	Average loan taking HH from moneylender (Rs)
0 to1 year	54%	15%	32%	41,091
1-2 year	63%	23%	32%	32,286
2 to 5 year	45%	17%	25%	19,308
>5 year	54%	27%	20%	27,688

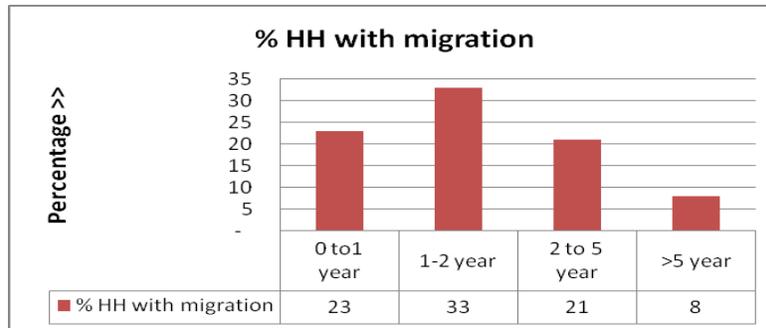


The above data indicates that there has been decrease in money lender loan on average over the age of the group, though the percentage of families taking money lender loans has remained about the same or has gone up slightly. One explanation for increase in HH sourcing money lender loans is increased credit worthiness of SHG households and money lenders giving the loan more easily than before. It also indicates that money lenders are providing some loan product that SHGs are unable to address. This is an area of exploration for Ibtada.

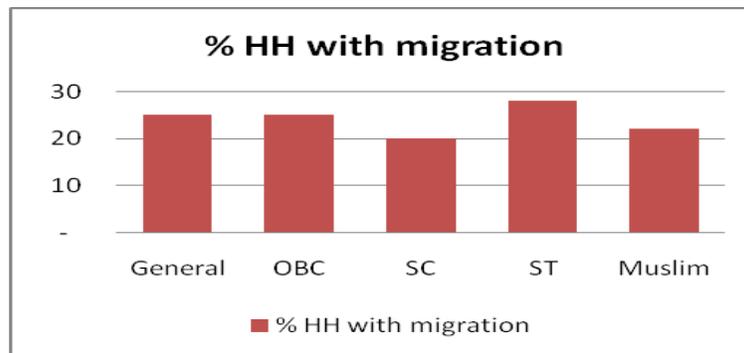
Migration

There is a positive correlation between the migration and SHGs. In the older SHGs the percentage of HH where any person is migrating has come down significantly from 23% in the control group (0-1years) to 8% as can be seen in the data below.

This is also corroborated by the earlier data on income sources where the income from migration has come down significantly and the earning members of the household are more likely to stay back and engage in income generation activity locally rather than migrate.

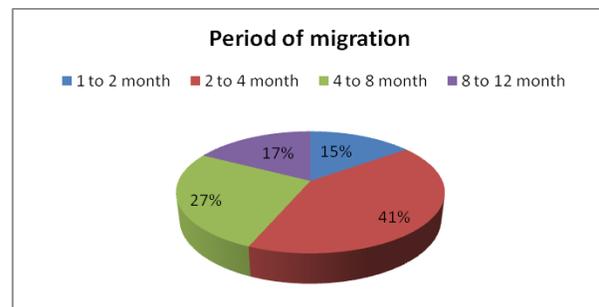


A further analysis of migration trends across caste groups shows no significant difference across castes as can be seen in the chart below.



It can be seen from the table below that the period of migration is generally for 2 to 4 months. This implies that the migration is to not too distant place. It is also found in the FGDs that the migration takes place mostly to NCR region which is not very far off from Alwar.

Period of migration	Frequency	Percent
1 to 2 month	13	15%
2 to 4 month	36	41%
4 to 8 month	23	26%
8 to 12 month	15	17%
Total	87	



Recovery of mortgaged assets

The survey also explored if the mortgaged property or assets like land, cattle, utensils, jewelry, etc. were recovered by the respondents. Only 8 respondents (3% of overall sample) reported recovering earlier mortgaged asset. Among the 8 respondents 5 were in the SHGs for over five years, as can be seen in the table below.

	Frequency	0-1Year	1-2 year	2-5 year	> 5 year
Mortgaged property released	8	0	1	2	5
% in category		0	13	25	63

Impact on money lending in the area

An economic cum social impact of SHG promotion is the change in the informal lending environment. Various aspects of money lending and money lender behaviour were analysed. The data is for entire sample.

Is the access to loan from different sources become easy after joining group		
	Frequency	Percent
Yes	142	47
No	95	32
NA	63	21
Total	300	100

As can be seen in the adjoining table, the access to credit from informal sources has improved after joining the SHG with 47% responding in affirmative while 32% reported no difference. However, there does not seem to be major change in the practices or behaviour of the money lenders. Though 20% SHG member surveyed reported reduction in exploitation level.

Is there any decrease in loaning from money lender after joining group		
	Frequency	Percent
Yes	153	51
No	72	24
NA	75	25
Total	300	100

Is there any noticeable change in Moneylender's behaviour?		
	Frequency	Percent
Yes	72	24
No	135	45
NA	93	31
Total	300	100

Is there reduced in interest rate?		
	Frequency	Percent
Yes	9	3
No	203	68
NA	88	29
Total	300	100

Is there reduction in exploitation?		
	Frequency	Percent
Yes	60	20
No	149	50
NA	91	30
Total	300	100

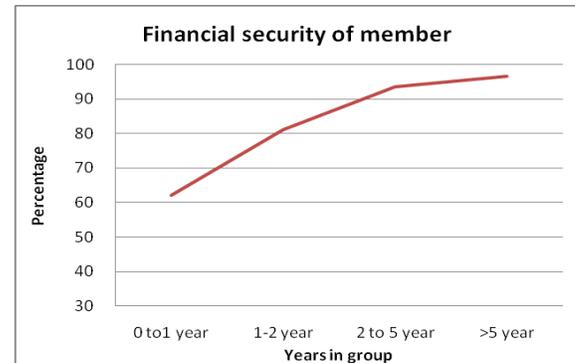
Financial security

Financial security is often socio-psychological phenomenon. The sense of security is as important as the security itself. The question posed to the respondents was “Are you able to meet your financial needs?” and “Do you feel more economically secure after joining the group?” To the first poser (as can be seen in Table below) 83% respondents were affirmative while, 13% respondents said that financial needs were met partially only. However, a larger percentage (92%) of respondents feels more financially secure after joining the group. This is more of a psychological security the members have after joining the group.

Are you able to fulfil financial needs?		
	Frequency	Percent
Yes	248	83
No	10	3
partially	40	13
NA	2	1
Total	300	100

Do you feel more financial secure after joining group?		
	Frequency	Percent
Yes	277	92
No	7	2
partially	16	5
Total	300	100

The financial security plotted over the age of the group gives a very clear indication that as the group matures the financial security of members goes up. Thus while about 60% members in the 0-1 year category (control) reported financial security this increased to 97% reporting so in > 5 years group.



There is also ample evidence that the financial security is not without basis. After the joining the SHGs the income have gone and so have the savings. The migration level has come down as the households are able to secure income in the local area itself by engaging in petty businesses or getting regular employment.

Women speak on group funds

As per the present status the group has its saving worth Rs 59400 (Group returned Rs. 20000 per member because saving was too high), interest earned Rs71780, loan received Rs. 200000 from bank and the total amount Rs.331185.



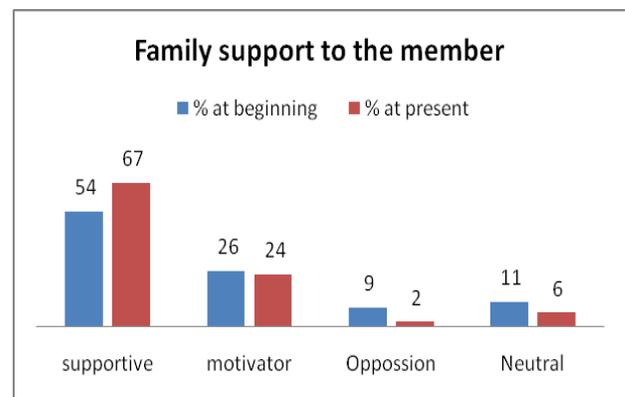
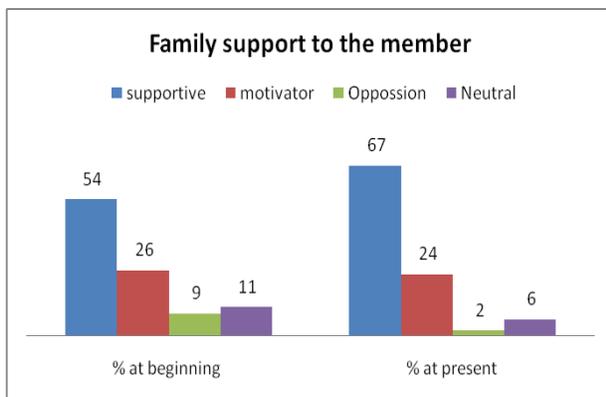
The group members didn't take loan from money lenders or other outsiders for last 4-5 years. Many people have been benefited so far. Zahira got her land back by paying pawning amount from her savings to the land lord. Similarly Hariman has purchased house and also purchase insurance policy for his family.

Social Impact on households

The social impact has been analyzed essentially from gender dimension and the space women have been able to create by being part of the programme. The dimensions explored is the extent of support of family to the women SHG member, mobility of women, women expressing their point of view in the family and in public places, access to government schemes and violence against women. All these are discussed in the following.

Family support

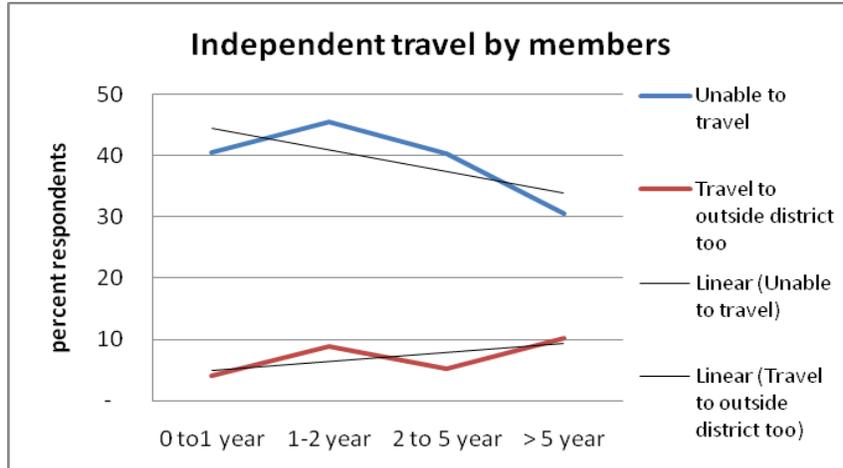
Women were asked to respond on their families support, or opposition to joining the SHG groups and if there is any change in support or opposition overtime. It was found that the membership of women in the groups has a positive impact on gender relation within the households. While at the beginning only 54% of families are supportive to women the percent increases to 67% HH supporting women. On the other hand the opposition to women comes won from 9% to 2% overtime. The charts below depict this change.



Mobility of women

Women travelling without family escorts is significant indicator of their empowerment. Members were asked in the survey if they travel alone. The responses according to the percentage in each category are given in the table below. The selected data is also graphically represented in chart below to show the trend line which is very illustrative.

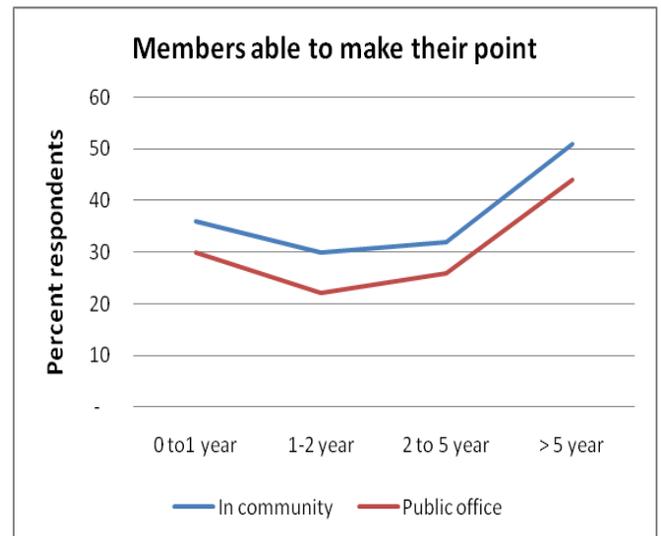
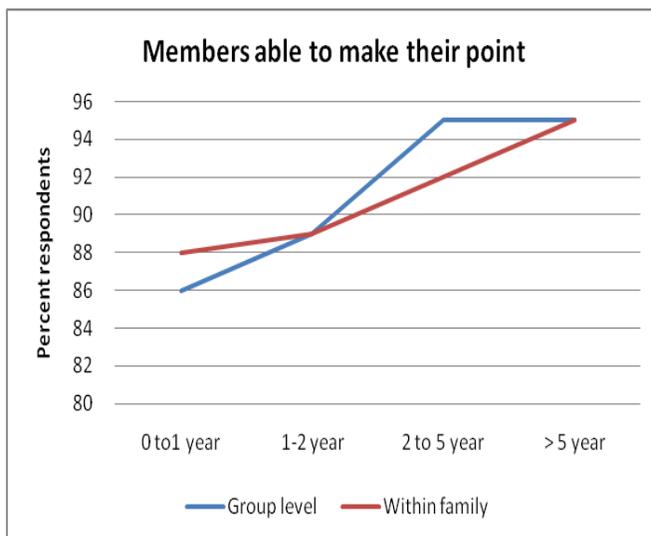
Age group	Unable to travel (%)	Travel to outside district (%)	Travel to nearby village (%)	Up to district (%)
0 to1 year	41	4	24	31
1-2 year	46	9	33	12
2 to 5 year	40	5	26	29
> 5 year	31	10	14	46



Women expressing themselves

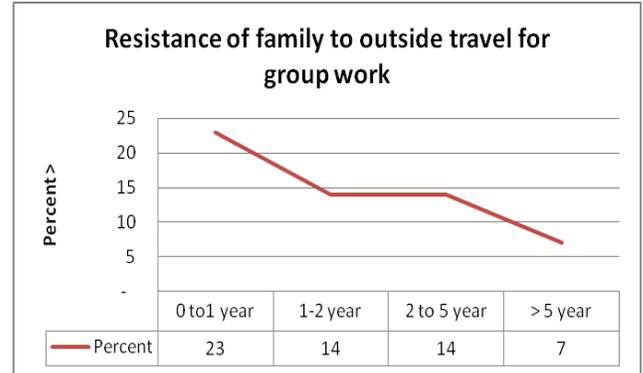
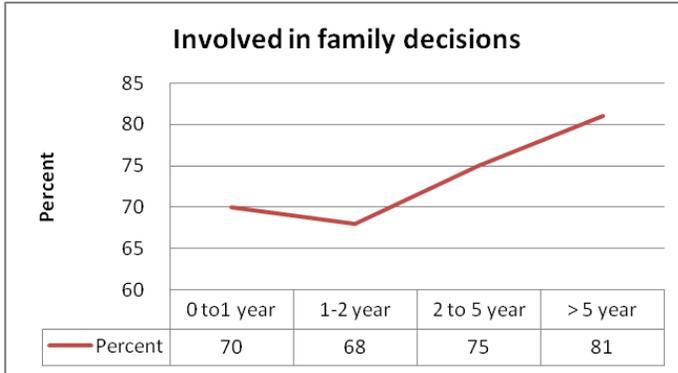
In the traditional rural societies women tend to keep quite and not express themselves. One of the dimensions of empowerment then is their confidence in making their point in a discussion. Groups are safe space where women often practice to speak up and gain confidence in the process. It can be seen in the Table and Chart below that increasing percent of women are able to say their things as they spend more time in the groups.

Percent women claiming to be able to make their point				
Age of group	Group level	Within family	In community	Public office
0 to 1 year	86	88	36	30
1-2 year	89	89	30	22
2 to 5 year	95	92	32	26
> 5 year	95	95	51	44



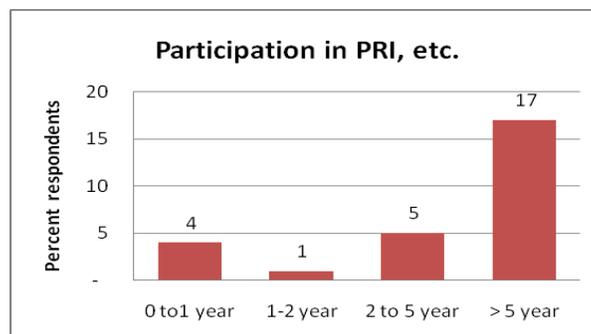
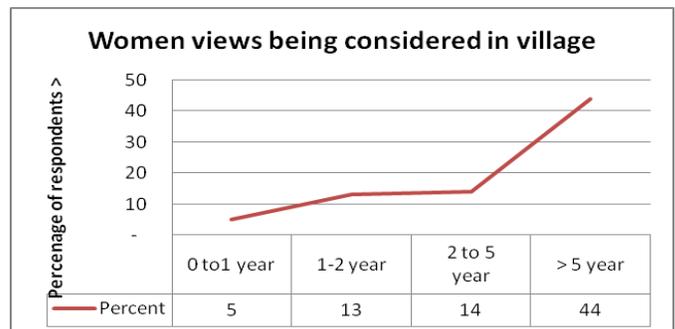
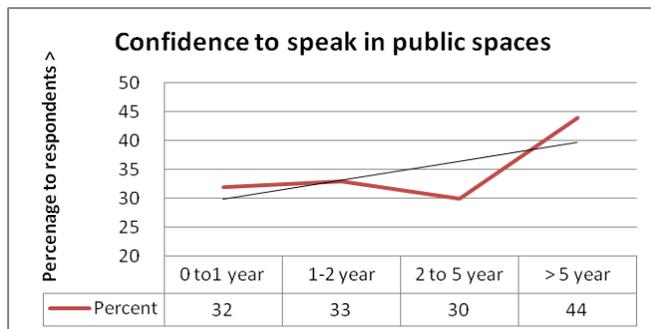
Women space in the family

Similarly, women involvement in the family decision making increases as she is able to speak her mind and so also the resistance of other family members specially men fold too decreases as can be seen from the data and chart below.



Women in public spaces

Starting from within the family, women are able to speak in public forums and overtime their views are being heard in the community. This can be seen in the table and chart below where women were asked if they would be able to speak in public. As they gain more confidence through SHG processes percentage of women who think so increases. Similarly, they feel that their views are being taken into cognizance. These are very significant social developments that SHGs bring about.



Age of marriage of children

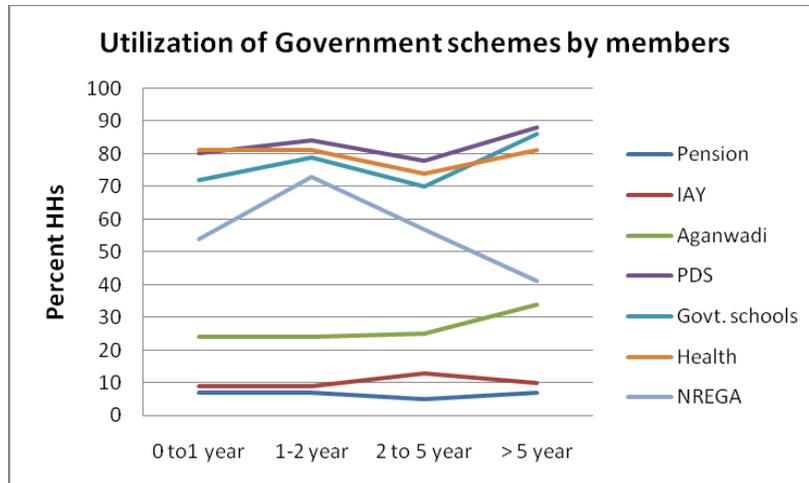
Due to sensitivity and legality involved people generally give politically correct answers on the age of marriage. Thus this aspect could not be significantly addressed through the HH survey.

Access to government schemes

The Table and Chart below give group age wise analysis of usage/access to various schemes of the government. As is evident from the chart there is not much impact of SHG on various schemes of the government. Specific schemes utilization is discussed below.

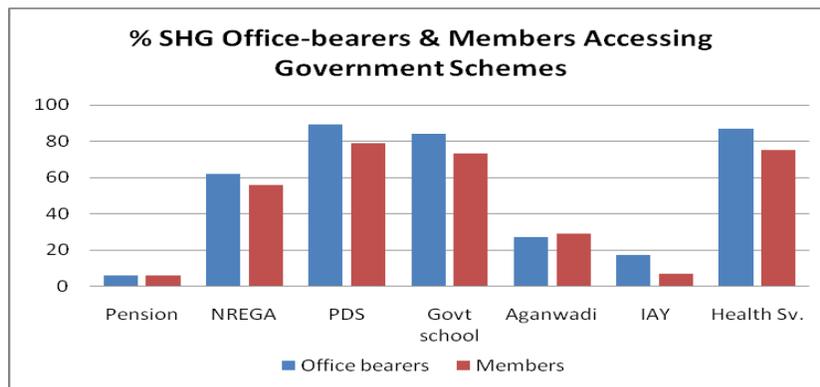
- Pension – there is absolutely no impact of SHGs on the number of beneficiaries from pension scheme of the government.
- IAY – there is little impact of SHGs on Indira Avas Yojna
- Aganwadi – there is some influence on SHG with women using it more often as the group becomes older. Percent of respondents using the facility increases from about 25% in initial years to 34% in groups that are over five year old.
- PDS and utilization of health services remain high in the range of 80% across the number of years of SHG.
- Interestingly data shows that usage of NREGA has decreased as the groups have become older. This is possibly due SHG women families having other more robust sources of incomes and hence they do not use the NREGA so proactively.

Utilization of government schemes by SHG members							
	Pension	IAY	Aganwadi	PDS	Govt. schools	Health	NREGA
0 to1 year	7	9	24	80	72	81	54
1-2 year	7	9	24	84	79	81	73
2 to 5 year	5	13	25	78	70	74	57
> 5 year	7	10	34	88	86	81	41



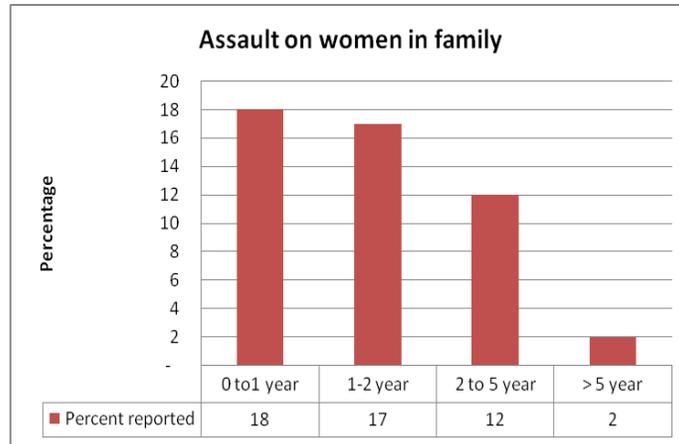
An analysis of the percentage of office and members segregated separately show that the leaders access to various government schemes and services is higher than that of members. This is obviously to be expected as the leaders are more aware and more emboldened to access various services. However the difference is not too much in access as can be seen from the table and chart below.

Percentage Accessing Government services/schemes							
Profile	Pension	NREGA	PDS	Govt school	Aganwadi	IAY	Health Sv.
Office bearers	6	62	89	84	27	17	87
Members	6	56	79	73	29	7	75



Violence against women

It can clearly be seen from the chart and table below that there has been a significant decline in violence against women. Of members who were members of SHGs for up to one year reported a significant violence of – with 18% being violated over last one year. The reporting on violence has come down as the group matures and shows dip after the second year. Less than 2% women reported violence in groups of over five years.



Glimpses of women power ...

“After sometime Khatuni went Alwar in a training programme of health workers. She got to know about the services available at Primary Health Centres (PHCs) for common people and poor. As there was no doctor at Chandauli PHC due to which people deprived off those facilities.

“Then the members visited district level health administration and registered their complaint. Within a month a doctor got posted to the PHC. The doctor was having some problem of proper place for his stay. Members again became active and find Thadi, near to Mosque, the right place and talked to sarpanch and other elder people of the village to provide it to the doctor for his stay. The doctor then started working well.”



Jubaida and Parmina the two members of Barkati SHG visited PHC for seeking treatment for her child. The doctor checked and treated him but did not give free medicine though they had BPL card. Both the women then argued for their rights and took support of some villagers. On this issue all the villagers supported them and finally PHC in-charge provided 40 people free medicine on the same day. With this incident Khatuni became popular and so the SHG.

Khatuni had burnt the fire of social change.

Impact on household – Asset acquisition/improvement

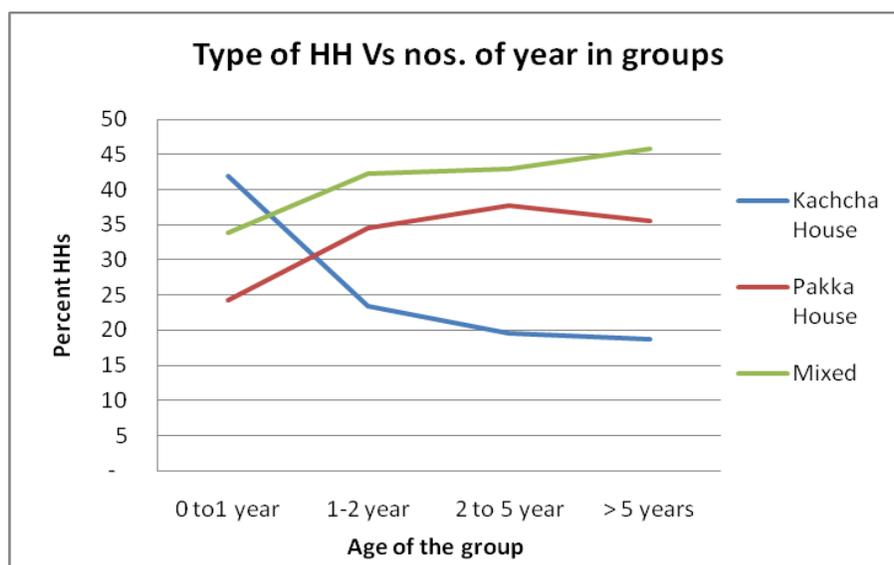
The ultimate impact of all the economic and social improvement should reflect in long term asset acquisition or improvement. Most important asset from the perspective of the households and one that not only improves the quality of life but also provides security from various natural and human disruptive elements. Thus improvement in housing including in house space like toilets, water supply, electricity etc. that reduces the dredgery for women are explored in the following.

Housing

There is a very high correlation between the type of house categorised as *Kaccha* (with tiled/thatch roofing), *Pakka* (with cement brick/concrete roofing) and Mixed having some part with is having *pakka* roof and part having *kaccha* roof.

Of HH surveyed in in 0-1 year category (control group) 42% HH in the category had *Kaccha* roof. This has progressively come down as the members have spent more time in the group to 19% surveyed HHs in above 5 years category. There is progressive reduction in the percent HH having *Kaccha* house can be clearly seen in the Table and chart below. The mixed housing going up in above 5 year category is indicative of new additions to the house which may be *Kaccha* to start with.

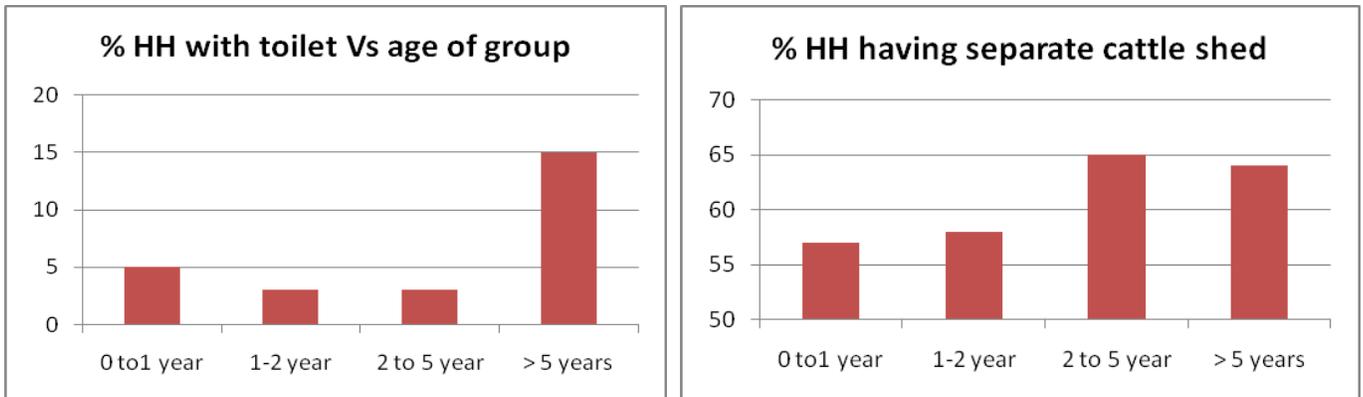
Type of house %			
Age of group	Kachcha House	Pakka House	Mixed House
0 to1 year	42	24	34
1-2 year	23	34	42
2 to 5 year	19	38	43
> 5 years	19	36	46



It is clear that one of the first investments made as income go up is in improving the house and creating more space by adding rooms for the family.

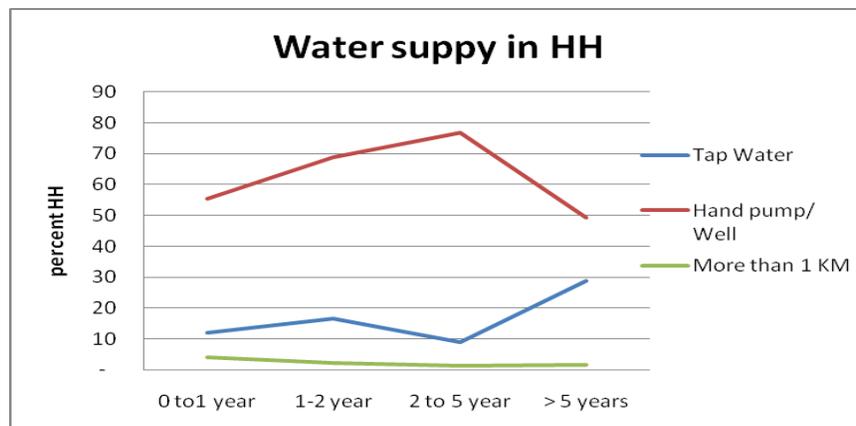
Toilets

This is also reflected in the older members adding toilets to their houses as can be seen below especially when some support is made available as was made available by Ibtada.



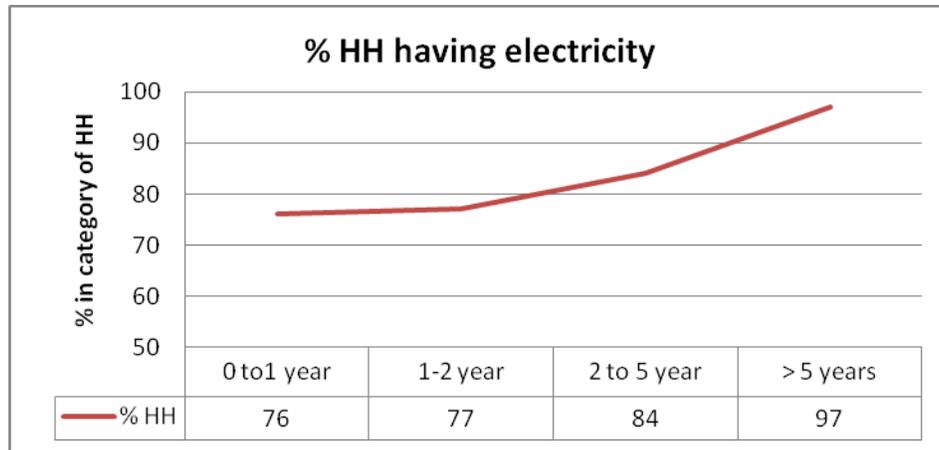
Water supply in HH

The graph below clearly indicates that as the women spend more time in the groups they begin to improve their water supply system which is one of the most dregerous task for women. The % of households having taped water begins to increase.



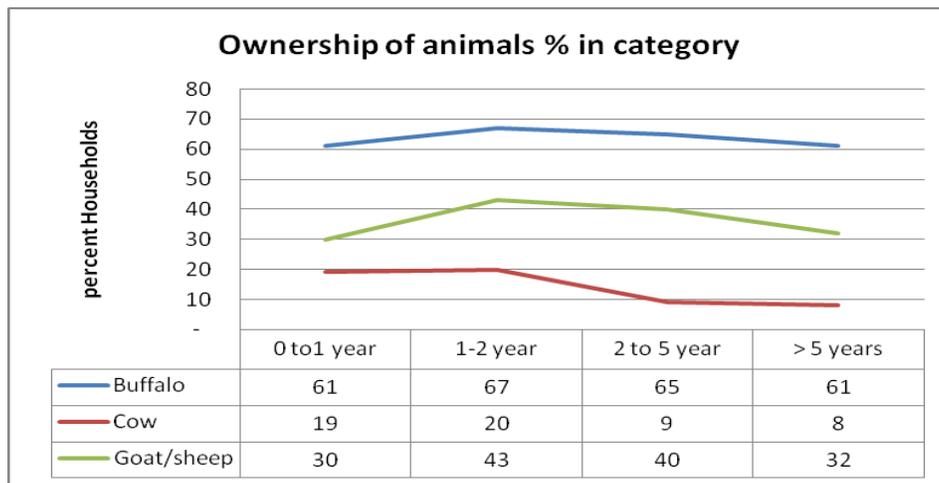
Electricity connection

Percentage of Households having electricity increases from about 76% of HH in the control group to 97% HH in the above 5 year category.



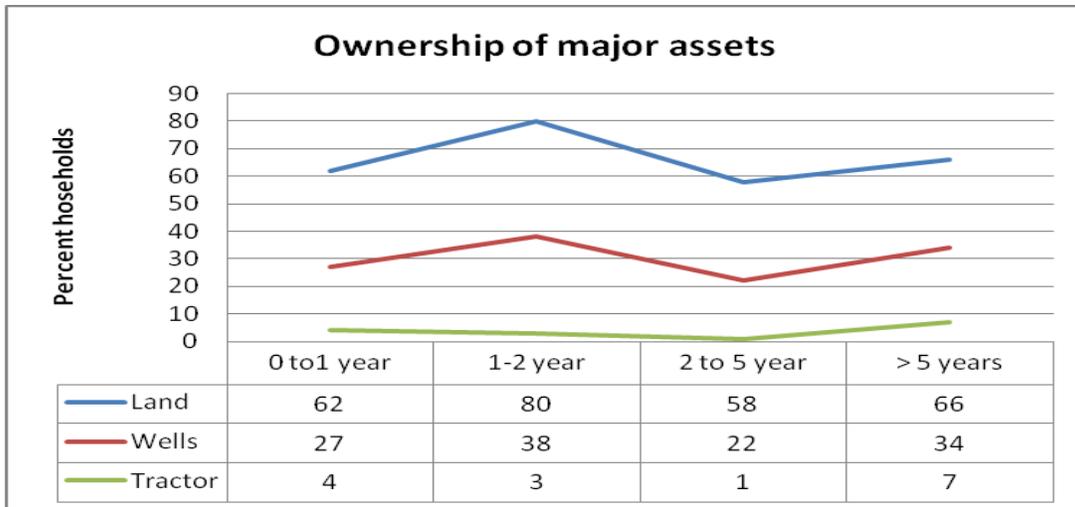
Animal husbandry – ownership of animals

There seems to be little impact on the ownership of animals across the categories. The buffalo ownership across the categories remains practically same. Ownership of cows infact come down from already low level of about 20 percent in the control group to under 10% overtime. The small ruminants too remain nearly at the same level. This is interesting as one would have expected invest from SHG loans in the animals but that is not so in Alwar groups.



Ownership of assets

The major assets in the rural area are land, wells (irrigation source) and tractors. A plot of ownership across the years indicates that there is no virually no change in the ownership structure of these assets. However, the ownership of minor assets like motorcycles/mopeds, mobile phones and color TVs sees a steady increase in the ownership over the years the members are associated with SHGs. This can be seen in the table and charts below.



It can be concluded from the above that women have improved their habitat and have been able to reduce dredgery (water supply and electricity provisioning), and purchase other minor assets. They have not gone in for increasing animal husbandry as it increases the dredgery of women. **Changes in assets over time is a proof that women increasing say in the family affairs.**

Releasing pawned land

“Around 20 km away from Alwar there is a village connected by highway known as Dadar. Dadar falls under Umren Panchayat Samiti and has total population of around 3000 which consists of SC, ST, General & Muslim castes. Land pawning is very common here. During visit to this village we contacted several SHGs and discussed with them on this particular issue. It reveals that almost 70% of all the group members whom we discussed about, namely Seema, Babita, Puja and Khushi accepted that their land was placed as collateral. As per estimate around 40-70% members in every SHG, placed their land as collateral.



“With the initiative and financial support of Deewan Foundation 14 members of SHGs succeeded to get free their 14 Beegha of land. This is really a good move but at the same time it is a subject of research to know that why this trend exists in such a large extent.”

CHAPTER IV: INSTITUTIONAL ASSESSMENT

In this section various institutions are discussed as they appear on the ground. Bereft of impersonal data they appear alive and lively. The assessment is that of life and vitality of these organizations. The description is based on the focused group discussions that were carried out alongside the household surveys. These descriptions are quite typical of the situation across the institutions created.

SHG – under one year

Koleheda village is quite a big village under Thanagazi panchayat samiti with 450-500 households. While entering the village a discrete row of kachha house with few pakka houses welcome the visitors. Inside there are many pakka houses, which creates peri-urban environment. FGD was conducted with members of Parvati and Akash SHGs.

As per norm, the members sat systematically in a circle so that they can see each other. A jug of water with a glass was kept in the middle of the group. The meeting started with an awareness song which describes ill effect of taking alcohol and such other drugs and message is to refrain from them. The song followed by introduction of members and the facilitator. The FGD started with the discussion on social issues.

Koleheda has both poor and non-poor. The social context is fragmented along caste lines. Most of the Schedule Caste and Scheduled Tribes do labour work for better off in the village. The rich hurt the emotions of poor at the time of paying wages. Consequently, a large proportion of the poor migrate to other districts and states in search of job. Only men folk migrate visiting their family

Statistics SHGs: September 2009

No. of Groups	607
No. of Mahila Sabhas (cluster body)	51
No. of Members	7131
No. of federations	2
Total Savings (Rs.)	135.45 lakhs
Credit disbursed since inception(Rs.)	1376 lakhs



once or twice a year. Members explained that in absence of male members, females have to take the whole responsibility of the home.

Members tells that initially family members and neighbors laughed at them for joining SHG saying “how much you get by saving Rs 10”. Now, they have realized the importance and benefit from SHG. All the group members have taken life insurance cover.

After joining SHG found right direction to put their efforts for development. They know rules of the group but initially there was problem in adhering to them. The first time when Gomti refused to pay Rs 5 as late fee, Bhavri bai used it in her turn and told that, if other members also pay then only she will do otherwise not. Thus everyone paid up.

Members proposed Indra’s name as group accountant (Munshi) as she is literate and active but members felt that Munshi should have strong personality so that she can also apply pressure on other members. With this reason Indra’s name was rejected unanimously by the group. At present some other person works as Munshi to keep records of meetings and accounts.

Parvati SHG has a total savings of Rs 25000 and Akash has Rs 15000. Both groups have bank account in Central Bank of India, Narayanpur. Cash at bank is 500 each. Both group got credit of Rs. 30000 to fulfill member’s need. All members took loan much more for household expenses as their husbands were away. Gomti would like to get rid of money lenders but as they are a new group and saving amount is not sufficient so sometimes they take loan from money lenders also. However gradually they would shift their entire loan to SHG. To do they are planning to start special savings in the group. Loaning from banks is just started. As the fund in the group increase, chance for getting more fund as loan will also increase. Some of the members opted for LPG gas connection from loan.

The group members understand the rules of the SHG well. The repayment is on time. Members also pay for Munshi wages to the forum. This year the group members went on monitoring visit to other SHGs and this aided their mutual learning. They gained experience for improvement in their own group. Having monitored other groups they do not be graded anything less.

The village people don’t know much about SHG but members are well aware of the problems of the village. Their main worry is that powerful people have influenced the process of making BPL cards and most of the rich allegedly grab opportunities and funds that are provisioned for the poor. As a result most of the poor deprived of benefits from government welfare schemes like pension to elderly poor and widows etc.

The village is a backward one without government or private schools for education of children. In government schools teachers regularity is a problem. Gomti describes the problems that group members discuss in the meeting but we are unable to do anything right now.

The group members hope that more number of SHGs will be formed in future and then they contribute to change the scenario.

The description of these two SHGs points to many ‘institutional dimensions’ that would keep the SHG alive and vibrant. These are discussed below.

- The groups have been able to set their norms and there is peer process in place to ensure that these norms are not violated. There was some violation in the very early phase but this was soon corrected internally without external influence.
- Members are able to discuss and decide the criteria of munshi selection and hire one. The system of keeping records and accounts is in place and members recognize its criticality and are paying for the service.
- There is quick capitalization of the SHG and they are able to raise money from other sources.
- Members are aware of the social issues and there is willingness and desire to address these.
- Members recognize the important of collectivization and lending support to each other for large societal change.

Cluster - Mahila Sabha

Ibtada had started formation of Self Help Groups and their linkage with banks in 1998. As there were so many SHGs formed there was a felt need to have a governing body at cluster level. After a series of meetings one Mahila Sabha (MS) comprising of 10 to 12 member SHGs was formed.

Three representatives from each SHG attend the MS meeting. Of these two are permanent members while one is rotated from among the SHG members, thus, every member gets opportunities to participate in MS meeting.



Ibtada had facilitated formation of 53 Mahila Sabhas (MSs) in the region so far. Sabha is managed by four office bearers namely Pradhan, Vice-pradhan, Secretary and Treasurer. Sabha conducts monthly meeting which is being recorded in Meeting Register. Mahila Sabha as assessed based on FGD conducted with 10 members of Chetna Mahila Sabha.

There are no prescribed objectives MS. Different MS prepare lay down their objectives. However, during discussions members elaborated the objectives as follows.

- Building large scale strong organization of women
- Facilitate financial matters between SHG and the Federation
- Facilitate resolution of disputes and issues at group level
- Provide large amount for inter loaning and updated information

MS does not have a bank account as financial transaction in Sabha is very less. Fund is mainly generated from penalties and service charges (in new area). Service charge is levied by the

federation on loan amount released to SHG members. The service charges rates vary according to different source of fund and its cost.

FGD reveals that all the four office bearers and members have lot of confidence in the Pradhan. All members take up whatever responsibility is given by Pradhan. At present MS engages in liaison with federation, Ibtada and Banks. Liaison is done for information, fund and advocacy.

The discussion reveals that all the members are emotionally attached with each other. One of the incident shows that MS represents tremendous social capital. In one such incident last year Pradhan of Chetna Mahila Sabha, Anoka was in dire straits when her field crop caught huge fire. As soon as other members got the information, they rushed to the field and helped her in putting out the fire. As she suffered great loss an urgent meeting was called and members arranged clothes, food and financial supports on their own and arranged from others too. Besides, an interest free loan of Rs 10,000/- released for rehabilitation work.

The works done by Mahila Sabha has been recognized by the village people. It is required to replicate the message in other places.

In the discussion it was observed that all the women were knowledgeable. Every woman in the FGD participated well and told that they like transparency in work. They answered each and every question with confidence.



Women feel safer after formation of Mahila Sabha in their area. It has motivated male counterparts to recognize women as an important segment of the society. MS also played important role in establishing social protection for women. Forum has given confidence to talk to DM, MLA and MP and get their work done. Women self image and respect has gone up.

When the concept of Mahila Sabha was introduced at the same time concept of forum was also given with a view to facilitate social organizations and SHGs in financial transactions. Sabha is playing the role very well. In economic point of view Mahila Sabha decides about genuine case for assistance and arranges fund from federation provides opportunity for economic development.

Institutional assessment

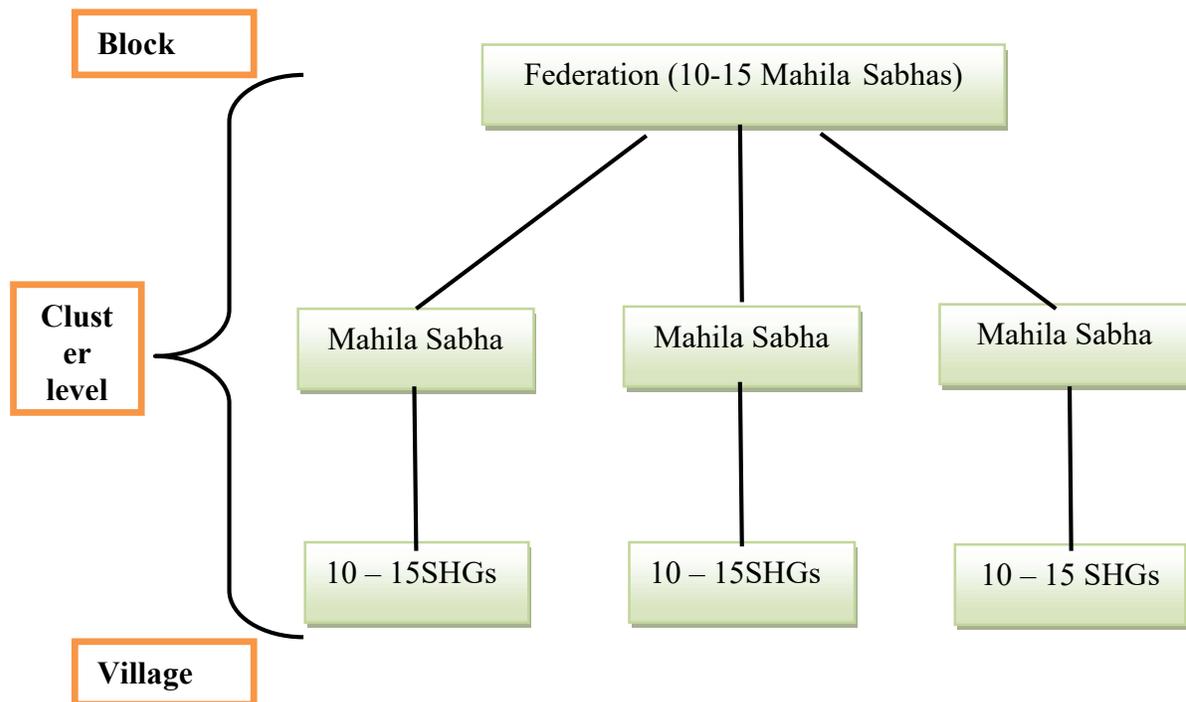
About Mahila Sabha it can be said that

- MS is an important link between the SHGs at the village level and the Federation at the block level.
- MS creates a local constellation or collective that can respond immediately and take up social issues.

- The allegiance of members to the MS is very high even though it does not have much economic role. However, women value the social security it provides.
- These factors would keep the MS vibrant and sustainable.

Federation - Savera Mahila Manch

Ibtada has created a third tier of organization at the block level as a Federation comprising of Mahila Sabhas as members. The federation has distinctive role than Mahila Sabha. There are two Federations in two blocks. The institutional assessment is based on the discussion with Savera Mahila Munch a federation in Ramgarh Block. The Munch is almost 4 years old.



Savera Federation has the total membership of 132 SHGs through 13 Mahila Sabhas. Savera has its own office with six paid staffs consists of one Federation Manager, one Assistant Manager, one Accountant and three group accountants (munshi). The above staff plays important role in monitoring and record keeping of the activities of the Federation. The Federation receives service charge from SHGs for Munshis.

The Federation (Mahila Munch) provides loans for three products viz. sanitation, bio-gas, and livelihoods. The housing loans that were given earlier have been discontinued due to non availability of funds. The members wanting these loans have to apply to the Federation through the SHG Federation. The loans for toilets are provided at 1% per month.



Savera Federation has total 26 members consisting of two members from each Mahila Sabha. Meetings of Federation are held twice in a month on fixed dates. The Executive Committee meets on one day and the entire membership on the other. The executive in its meeting held at the beginning of the month discusses staff performance, and loan proposals. In the second meeting of the month SHG issues including loan disbursements and recovery are discussed.

The federation has become self dependent. They do not need much support from Ibtada in routine activities. Financial transactions are generally the main issues discussed during the group meeting but disputes, violation of rules are also discussed in the Federation as and when needed. Broadly it is a platform for financial decisions.

The Federation generates income mainly through grant received (in the earlier phase but discontinued now) from Ibtada, membership fee, service charge, interest from loan, *munshi* service charge from SHGs, etc.

The total expenditure of the federation up to November 2009 was Rs 535355, including salary of Rs 209811 for teachers of taleemshalas. According to profit & loss statement 75.68% of the total income expends in distribution of salaries to staff. It was expected that as the Federation is a financial unit that increases the credit availability to the SHGs members. At present Dewan Foundation and Ibtada have provided funds.

MS receives proposal from SHGs and forwards it to Federation. Qualitative assessment of the proposal is needed at this stage to check the genuineness of the loan and the capacity of member to utilize it. However, the loan committee overlooks these aspects at times. This could turnout to be a sore point at the time of repayment. The credit system needs a second look to make it more through and professional.

The interest rates vary according to the purpose. However, the knowledge of rates is widely known. The loan repayment is regular. Over last one year there has been one instance of a member not utilizing loan for which it applied. The federation imposed a penalty.

The federation is more focused on the financial matters though at times it supports social issues. There has however one issue of dharna when there was dispute between the SHG group and the bank manager. The Federation supported the group in resorted to *dharna* in front of the bank. The Federation has been very proactive in setting up and managing the talimshalas which focus on education of children hitherto not going to schools especially girl children.

It can be said that

- Federations have become stable financial entities dealing with group level funds. They are able to generate enough revenue to keep going. Though it needed revolving fund initially to kick start the process of revenue generation.
- They are able to design their norms and enforce it too.
- It is able to provide stable service of *mushis* to the groups. This service is very much required and SHGs are paying for it.

- Federations are saddled with both social and financial role hence it creates conflict in culture and way of working. This issue needs to be resolved. For this Federation need to clearly articulate its main and subsidiary purposes. If there is conflict in the main and subsidiary then the decision should be in favour of main purpose.

Pashu Sakhi

Mewat region has a rich heritage of rearing milch animals and milk production. The area is quite famous for milk based sweets. Large numbers of households are engaged in rearing bovine animals as marketing of milk is not an issue. Milk market both in the formal and informal sector is quite developed. However, the availability of qualified doctors for the check ups and treatment of cattle in the rural areas is a serious issue.

Cattle death due to unavailability of vaccination and treatment is very common. The few qualified veterinary doctors are very expensive. There are some people who have expertise of treatment with medicinal plants and herb, and they play important role in saving lives of the cattle, but there number is few. Thus quacks survive but are no succor.

Under livelihood support activities, Ibtada started to work on reducing of cattle mortality and to expand the cattle business as sustainable income source. Since women are generally involved in looking after the cattle the idea of women paravet workers or Pashu Sakhi was born.

Before getting started Pashu Sakhis undergo five days training on livestock care and treatment. Pashu Sakhis provide door to door inputs on cattle management (shed cleanliness, nutritional supplements, fodder treatment, etc.), and preventive care like deworming and immunization and basic treatments.



Initially in some area Pashu sakhi faced problems by government doctors and quacks. Ibtada helped them through liaisoning with the department.

A discussion with the different cattle owners indicates that they unanimously accept that there is remarkable improvement in cattle health, increase in milk production and decrease in cattle morbidity. Since, Pashu Sakhis are they women they remain more often at home and are more readily available in time of emergencies. Secondly, they charge only nominal fee and provide good care.

The Pashu sakhi programme of Ibtada is unqualified success.

CHAPTER V: CONCLUSIONS & RECOMMENDATIONS

Conclusive Impact

It can be conclusively said that

- ❖ SHGs programme has had very positive impact on the women social status and mobility. They have greater say in household decision making as also in public spaces. There is significant decline in violence against women in SHG households.
- ❖ The household savings nearly double and saving instruments become more diversified. Investment in insurance (life) increases.
- ❖ The incomes go up with sources of income becoming more local. There is decline in migration and dependence on remittances.
- ❖ The household expenditure increase with greater expenditure on household consumption. The expenditure on education goes up. Expenditure on tobacco and such substance come down. There is less outgo on health expenditure.
- ❖ The household debt requirement increases as family expenditure profile increases including for long term asset acquisition. This is also met from moneylenders as the banks do not step in. Ease of credit from money lenders to SHG household increase with greater credit worthiness.
- ❖ The increased income lead to significant investments in improvement of habitat – quality of house (*katcha* to *pakka*) and improvement in space (addition of rooms/yards), construction of toilets, improvement in water supply and access to electricity. These reduce drudgery for women. Investment in household assets like colour TVs, two wheelers, mobiles, etc. go up.

The statements above are the direction in which the SHG programme is impacting. It is not a conclusive statement for all the households involved in the programme. There is long way to go if the SHG programme has to achieve above impacts on all the households covered under the programme.

Recommendations

There are three directions that the project should take in the future. These are around

- Enhancing social participation of women
- Enhancing credit availability to women
- Enhancing livelihood activities and incomes

Social participation of women

Women SHGs, clusters and federations have emerged a strong rallying point in the villages for social change. However, in interactions with women leaders in FGDs one gets an overall sense that the leaders are looking for direction and support in their next stage of evolution in the social space. What women have been able to achieve from gender perspective is immense as was found in the impact assessment and established statistically in the previous sections, yet there is even greater potential that is waiting to be realized. This is for making the society just and violence free.

One place where women and leaders in particular need to display their role and leadership is in panchayat processes. There is need to make women more aware of citizen role in the panchayats and support them in participating in the processes. They should contest elections in large number and take societal responsibilities. There is need to bring about greater awareness (information) of various provisions in the Panchayat Raj Act and the entitlements provided by the government that hardly goes to the intended beneficiaries.

The federation leaders can decide to work on one or two critical social issues and take it to a logical conclusion before embarking on a new issue. Larger informal constellation comprising of men too should be formed to address the issues. Women would also need rights based legal literacy. They should have interface with police and judiciary to remove the psychological barrier in dealing with these important State organs.

Credit cooperative

As the savings and income of the household increase its requirement for credit also increases. The HH begins to invest more in building long term assets, in taking up small business activities and spending on social occasions. Thus with rising income there is greater need to have more diversified savings instruments much like a bank but more accessible and friendly.

At present the SHGs only offer regular saving instrument besides special savings, which is not adequate. SHGs do not inspire confidence for keeping very large sums safe and invested. Hence there is a critical need for having a financial intermediary to function between the SHG and the banks. A separate professionally managed credit cooperative governed by women (as shareholders and investors) is required to be set up.

The Credit Cooperative could also be a Business Correspondent (BC) of a nationalized bank so that it would be able to offer various savings products like term deposits, recurring deposits, etc. to the members. It would also have number of loan products that the members can assess for consumption credit, productive credit and loans for purchasing assets. The amounts could be higher than what is provided by SHGs at present. There could be one credit cooperative per panchayat samity (block).

The Credit Cooperative would have to create its own management structure and should be seen as a separate financial entity. The SHG Federation cannot be the credit cooperative as it is not very indistinguishable for the SHGs in culture, way of working, etc. Ibtada would need support for study of the Credit Cooperative model and for its institutional development.

Livelihood improvement

Low cost high output agriculture

It is seen that the maximum impact of livelihood support has been in improvement in incomes from land. There is tremendous scope for improving agriculture to make it low cost and high yielding by adopting LEISA (Low external inputs sustainable agriculture) techniques.

It is important to work on the productivity of land and sustainability of soil health, as also to redesign agricultural calendar and practices that marginal farmers can afford. Towards these following suggestions are made:

- LEISA reduces dependence on market inputs and simultaneously enhances production from different layers of soil. It also makes variety of crops (though in small quantities) available during different seasons of year reducing vulnerability of household. It emphasizes recycling and conjunctive use of animal waste and agricultural waste to aid each other. Special drive to encourage and support farmers for using compost through compost pits, NADEP and vermin-composting has potential of improving sanitation and production of crops.
- Agri input-output centers (AIOC) to supply agricultural inputs and collectively market outputs should be set up. This would allow aggregation of demand for better price and quality of inputs as also leverage the market for enhanced price realization for agriculture goods and commodities. The inputs include seed, manures, pesticides, etc. whereas services will be required for tilling, irrigation and other cultural operations as also for advisory services for undertaking non-traditional crops. The federations can manage some of these AIOC.
- *Krishi Mitras* (Agri-Friend) on the line of *Pashu Mitras* should be trained with know-how and supported with input material to promote and encourage LEISA.

Small Economic Activity Development

The analysis of income sources indicates that there is good potential of increasing incomes from small business activities. These small business opportunities are often small windows of

opportunities in the service sector like in agri-produce trading, transport, seasonal vending, part time occupations, renting goods and equipments, etc. give good income in the local context and also help the local economy by giving various services which are otherwise not available. These small economic activities need to be encouraged and supported. More young people should be prepared to get into these various activities. These activities can be encouraged through enterprise, motivational and technical skill trainings, awareness building and organization of producers, risk mitigation measures, financial instruments like equity participation, profit sharing, etc. There is need to develop revenue models for providing these supports and mechanisms over time. This is a new area of exploration for Ibtada. However, there is need for supporting a specialist agency for alternate financing mechanisms than just through debt instruments.

Conclusion:

One can conclude that the impact of a long term SHG programme on gender relations and economic well being has been tremendous. This is what development practitioners would dream of but it needs the humility of Ibtada in implementation and faith of SRTT in the organization it supported.

ANNEXURE

Annexure

Household Survey Schedule

सदस्य सर्वेक्षण प्रश्नावली (Impact Assessment)

फार्म संख्या :-...

दिनांक :-..... फोन नंबर :-..... सर्वेयर का नाम

1. मूलभूत जानकारी :-

1.1 गांव का नाम :..... 1.2 बास/ढाणी :.....

1.3 ग्राम पंचायत :..... 1.4 पंचायत समिति :कोड उमरैन= 1, रामगढ़= 2, थानागाजी =3,
लक्ष्मणगढ़= 4

2. व्यक्तिगत जानकारी :- (लागू नहीं = 99)

2.1 सदस्य का नाम (पति/पिता के नाम सहित).....

2.2 उम्र:

{ कोड: 20 से कम = 1; 20 से 35 वर्ष = 2; 35 से 50 वर्ष = 3, 50 से ऊपर = 4 }

2.3 जाति जाति लिखें

{ कोड: सामान्य = 1; पिछड़ा वर्ग = 2; अनुसूचित जाति = 3; अनुसूचित जनजाति = 4; मुस्लिम = 5 }

2.4 शिक्षा का स्तर

{ कोड: अनपढ़ = 1; साक्षर = 2; पाँचवी तक = 3; आठवी तक = 4; मैट्रिक = 5; स्नातक =6 }

2.5 क्या आप समूह में अंगूठा लगाती हैं या हस्ताक्षर ?

{ कोड: अंगूठा = 1; हस्ताक्षर = 2 }

2.6 क्या आप परिवार की मुखिया हैं ?

{ कोड: हाँ = 1; नहीं = 2 }

3. समूह में कब से जुड़े :

{ कोड: 0 से 1 वर्ष = 1; 1-2 वर्ष = 2; 2-5 वर्ष = 3; 5 वर्ष से अधिक = 4 }

4. समूह में आपकी क्या भूमिका है?

{ कोड: पदाधिकारी = 1; सदस्य = 2; अन्य (स्पष्ट करें) = 3.....}

5. महिला सभा में आप की क्या भूमिका है ?

{ कोड: पदाधिकारी = 1; सदस्य = 2; कुछ नहीं = 99 }

6. आप फेडरेशन में किस पद पर हैं?

{ कोड : पदाधिकारी = 1; सदस्य = 2; कुछ नहीं = 99 }



7. पारिवारिक पृष्ठभूमि :-

7.1 मुखिया का पूरा नाम

7.2 मुखिया महिला है अथवा पुरुष :- { कोड: महिला = 1; पुरुष = 2 }7.3 परिवार के सदस्यों का विवरण (संख्या लिखे):- कुल वयस्क बच्चे (i) वयस्क महिला (ii) वयस्क पुरुष (iii) बालक (iv) बालिका 7.4 आप APL हैं अथवा BPL { कोड : APL = 1; BPL = 2 }

7.5 आर्थिक श्रेणी - I,..... II,..... III,..... IV,.....

8. मकान की स्थिति :- { कोड : कच्चा = 1; पक्का = 2; मिश्रित = 3 }कमरा संख्या :- पक्का कच्चा 9. क्या आपके यहाँ शौचालय है?

{ कोड : हाँ = 1; नहीं = 2 }

10. आपके यहाँ पानी की क्या व्यवस्था है? :-

{ कोड : नल लगे है = 1; पास ही हैंड पंप/ कुआं है = 2; 1 किमी दूर जाना पड़ता है = 3

1 किमी से अधिक दूर जाते हैं = 4; अन्य स्पष्ट करे. = 5

11. आपके यहाँ बिजली है? { कोड : हाँ = 1; नहीं है = 2 }12. क्या आपके यहाँ रसोई घर अलग से है? { कोड: हाँ = 1 नहीं है = 2 }13. आपके यहाँ खाना पकाने की क्या सुविधा है?

{ सिर्फ चूल्हा = 1, रसोई गैस/गोबर गैस = 2, अन्य स्रोत = 3..... }

14. ईंधन की आपूर्ति

{ कोड : 1 किमी के दायरे में = 1; 1 से 3 किमी = 2; 3 किमी से अधिक = 3 अन्य स्पष्ट करें = 4.....

..... }

15. क्या मवेशी बाड़ा अलग से है? { कोड: हाँ = 1; नहीं है = 2 }

16. पशुधन संख्या :-

	भैंस	गाय	बकरी/भैंड़	मुर्गी	अन्य
हाँ=1; नहीं है=2					
संख्या					

17. सम्पति विवरण (संख्या) अगर कोई सम्पति साझे में हैं तो 1/2, 1/3, 1/4 हिस्सा लिखें :-

विवरण	जमीन	कुएं	ट्रैक्टर	मोटरसाईकिल / मोपेड	फोन / मोबाईल	रंगीन टी.व
हॉ=1; नहीं है=2						
संख्या						
विवरण	कूलर	फ्रिज	पंखें	डीजल पम्प / बिजली मोटर	चांदी गहने (ग्राम)	अन्य
हॉ=1; नहीं है=2						
संख्या						

18. आजीविका स्रोत का विवरण (लागत हटा कर):-

स्रोत	हॉ=1; नहीं=2	विवरण	आय रुपये
(i) जमीन		बीघा	
(ii) भैंस / गाय		संख्या	
(iii) बकरी		संख्या	
(iv) दुकान		(स्पष्ट करें)	
(v) नौकरी		(स्पष्ट करें)	
(vii) मजदूरी (स्थानीय)		(स्पष्ट करें)	
(viii) बाहर से आता है		(स्पष्ट करें)	
(viii) धंधा (स्पष्ट करें).		(स्पष्ट करें)	
(ix) अन्य (स्पष्ट करें)		(स्पष्ट करें)	
		कुल योग	

19 क्या आपके परिवार से कोई बाहर जाकर मजदूरी करता है?

{ कोड : हॉ = 1; नहीं = 2 }

20 यदि हॉ तो अवधि

{ कोड : 1 से 2 माह = 1; 2 से 4 माह = 2; 4 से 8 माह = 3; 8 से 12 माह = 4 लागू नहीं = 99 }

21. पिछले एक वर्ष का खर्च विवरण :-

गृह खर्च	रूपये में
उपभोग (भोजन, अनाज, तेल, गेस)	
शिक्षा	
स्वास्थ्य (बीमारी)	
तम्बाकू / बीड़ी / व्यसन	
कपड़े	
अन्य	
योग	
गृह मरम्मत	
सामाजिक खर्च / उत्सव (शादी/भात/जापा/मृत्यु भोज)	
घटनाएँ :- कोर्ट केस, दुर्घटना आदि	
कुल योग	

22. बचत विवरण (राषि रूपये में) :-

	डाक खाना	बैंक	एल.आई.सी.	प्राइवेट कंपनी	स्वयं सहायता समूह नियमित / विशेष	कमेटी	उधार दी हुई
हाँ=1; नहीं=2							
संख्या							

23 समुह में जुड़ने के बाद किसी अन्य तरह की बचत में बढ़ोतरी हुई है? [कोड: हाँ =1; नहीं = 2]

24 आपके परिवार में समूह के अलावा लिए गए अंतिम 5 ऋण का विस्तृत विवरण

क्र.	कब लिए (कोड डालें)	ऋण का स्रोत (कोड डालें)	प्राप्त ऋण (रूपये)	ब्याज दर : (मासिक)	ऋण का उपयोग (कोड डालें)	ऋण वापसी विवरण		शेष ऋण (रु)	स्रोत उपयुक्त है/ नहीं है (हाँ =1; नहीं = 2)
						मूल राशि (रु)	ब्याज (रु)		
1									
2									
3									
4									
5									

ऋण कब लिए कोड:- 0-1 वर्ष = 1, 1-2 वर्ष = 2, 2-5वर्ष = 3, 5 से अधिक = 4, लागू नहीं = 99

ऋण स्रोत कोड – साहूकार = 1; बैंक/सहकारी समिति = 2; रिश्तेदार/पड़ोसी = 3; जहाँ काम कर रहे है वहाँ से एडवांस = 4; कमेटी = 5 अन्य (स्पष्ट करें) = 6.....

ऋण उपयोग कोड – शादी = 1; मृत्यु भोज = 2; अन्य सामाजिक आयोजन = 3; स्वास्थ्य समस्या = 4; जमीन खरीद = 5; खेती = 6; मकान मरम्मत = 7; पशु जानवर खरीद = 8; परिवारजन को काम अथवा शिक्षा हेतु बाहर भेजने = 9; व्यवसाय में लगाने = 10; अन्य (स्पष्ट करें) = 11.....

25 A परिवार में पिछले दो वर्षों में अन्तिम बच्चे के विवाह की उम्र

लड़का लड़की

लड़की:-{ कोड : 10 से 15 वर्ष = 1; 15से 18 वर्ष = 2; 18 से अधिक = 3; लागू नहीं = 99}

लड़का:-{ कोड : 10 से 15 वर्ष = 1; 15से 20 वर्ष = 2; 20 से अधिक = 3; लागू नहीं = 99}

25 B परिवार में पिछले दो वर्षों में अन्तिम बच्चे के गौना की उम्र

लड़की बहू

{ कोड : 10 से 15 वर्ष = 1; 15 से 18 वर्ष = 2; 18 से अधिक = 3; कोई नहीं = 99 }

26 क्या आपके परिवार में स्कूल योग्य बालिकाएँ स्कूल जाती हैं? (लागू नहीं = 99)

कुल बालिकाएँ (6 -17 वर्ष)	स्कूल जाती हैं	स्कूल नहीं जाती हैं

27 समूह संबंधी जानकारी:-

27.1 समूह का नाम :.....27.2 समूह में कुल सदस्य:..... 27.3 समूह में राशि
.....

27.4 ऋण में वितरित राशि :.....27.5 ऋण लेने वाले सदस्यों की संख्या :.....

28 समूह से अंतिम 5 ऋण प्राप्ति एवं उपयोग का विवरण:-

क्रमांक	कब लिया (कोड डालें)	ऋण का कारण उपयोग (कोड डालें)	प्राप्त राशि (₹)	उपयोग से कुल आय (₹)	उपयोग से आय वृद्धि (गत 1वर्ष में) (₹)
1					
2					
3					
4					
5					

ऋण कब लिए कोड:- 0-1 वर्ष = 1, 1-2 वर्ष = 2, 2-5वर्ष = 3, 5 से अधिक = 4,

ऋण के कारणों का कोड:- पुराना कर्ज चुकाने = 1, बीमारी के इलाज में = 2, पुलिस/कोर्ट कचहरी = 3, धार्मिक अनुष्ठान
/विवाह = 4, मकान/शौचालय = 5, कृषि कार्य = 6, पशुपालन = 7, दुकान = 8, व्यापार = 9 पढ़ाई के लिए = 10,

बाहर जाने के लिए = 11, जमीन खरीदने के लिए = 12, गहना खरीदने के लिए = 13, धर खर्च के लिए = 14,

29 क्या समूह ऋण से गिरवी चीज छुड़ाई है? { कोड : हॉ = 1; नहीं = 2 }

30 क्या अभी भी कोई चीज गिरवी पर है? { हॉ, = 1; नहीं = 2 कोड डालें }

कुछ नहीं जमीन मवेशी बर्तन मानव जेवर

31 क्या समूह से जुड़ने के बाद विभिन्न स्रोतों से ऋण प्राप्त करना आसान हो गया है?

{ कोड: हॉ = 1; नहीं = 2 लागू नहीं = 99}

32 समूह से जुड़ने के बाद क्या साहूकार से ऋण लेने में कमी आयी है?



{ कोड : हॉ = 1; नहीं = 2 लागू नहीं = 99 }

33 साहूकार से अब ऋण प्राप्ति में कोई अंतर आया है ? { कोड : हॉ, = 1; नहीं =2 लागू नहीं= 99}

(i) ब्याज दर में कमी . (ii) व्यवहार में सुधार (iii) शोषण में कमी(iv) वही स्थिति..

....

34 34.1 समुह से जुड़ने के समय परिवार की क्या प्रतिक्रिया थी?

{ कोड : सहयोगी = 1; प्रेरक = 2; विरोधी = 3; उदासीन = 4 }

34.2 अब परिवार की क्या प्रतिक्रिया है ?

{ कोड : सहयोगी = 1; प्रेरक = 2; विरोधी = 3; उदासीन = 4 }

35 क्या अब आपकी वित्तीय जरूरतें पूर्ण हो रही है?

{ कोड : हॉ = 1; नहीं = 2; आंशिक = 3 }

36 क्या अब आपको विश्वास है कि अड़ी वक्त पर आसानी से पैसे मिल सकते है?

{ कोड : हॉ = 1; नहीं = 2; आंशिक = 3 }

37 क्या अब आप अकेले सफर करती हैं?

{ नहीं = 1; हॉ तों नजदीकी गाँव/कस्बें तक= 2; जिले तक = 3; जिले से बाहर = 4 }

उदाहरण पिछले एक वर्ष में अकेले कहां गई

38 क्या आप अपनी बात को प्रभावी तरीके से सबके सामने रख पाती हैं?

{ कोड हॉ = 1; नहीं = 2; आंशिक = 3 }

उदाहरण- समूह में घर में समाज में बैंक/सरकारी कार्यालय में

39 क्या परिवार के निर्णयों में आप भी शामिल होती है?

{ कोड : हॉ = 1; नहीं = 2; आंशिक = 3; उदाहरण (स्पष्ट करें)

40 क्या अब आप सामाजिक तौर पर अधिक सुरक्षित महसूस करती हैं?

40.1 समूह के काम से बाहर आने जाने पर परिवार से कोई आपत्ति होती है?

40.2 विभिन्न जातियों के साथ बैठने में कोई आपत्ति तो होती है?

{ कोड : हॉ = 1; नहीं = 2; आंशिक = 3;}

41 क्या अब आप अपनी बात को मंच पर खड़े होकर कह सकते हैं ?

{ कोड : हॉ = 1; नहीं = 2; आंशिक = 3

42 क्या अब गाँव में महिलाओं के विचार लोग सुनते/मानते हैं ?



{ कोड हों = 1; नहीं = 2; आंशिक = 3; अन्य (स्पष्ट करें) = 4..... }

उदाहरण.....

- 43 साधनों पर पहुँच एवं नियंत्रण का विवरण:- पहुँच एवं नियंत्रण कोड:- हों = 1, नहीं = 2 लागू नहीं = 99

संसाधन	पहुँच		नियंत्रण	
	महिला	पुरुष	महिला	पुरुष
43.1 जमीन				
43.2 कृषि उपकरण				
43.3 पशुधन				
43.4 जेवर				
43.5 उपज व उसकी बिक्री				
43.6 बचत				
43.7 टी.वी				
43.8 विवाह के निर्णय				
43.9 आमदनी				
43.10 बैंक				
43.11 राशन दुकान				
43.12 डॉक्टर/ चिकित्सा सुविधा				

- 44 क्या आप किसी सरकारी सेवा योजनाओं के प्रबंधन या निर्णायक मण्डल समिती /कमेटी या पंचायत का हैं? { कोड : हां = 1; नहीं = 2 }
- 45 शासन की किन योजनाओं का आपने लाभ लिया है? { कोड : हां = 1; नहीं = 2 }
- (i) पेंशन (ii)नरेगा (iii)राशन दुकान. (iv)स्कूल.. (v)आंगनवाड़ी...
- (vi). इंदिरा आवास योजना (vii)स्वास्थ्य सेवाएँ (viii)अन्य
- 46 क्या समूह बनने के बाद परिवार में किसी महिला के साथ मारपीट हुई है {कोड : हों = 1; नहीं = 2}
- यदि हों तो कोड डालें { कोड : पहले से कम हुई = 1; पहले से बढ़ी = 2 लागू नहीं = 99}



47 क्या आपका समूह इब्लिदा के सहयोग के बिना चल सकता है
{ कोड : हा = 1; नहीं. = 2; आंशिक. = 3 अन्य (स्पष्ट करें) = 4 }

महिला के
अंगूठा / हस्ताक्षर

मैंने यह सर्वेक्षण अपनी जानकारी में सही तरह से किया है तथा सभी जगहों में कोड डालें हैं, कोई रिक्त स्थान नहीं है।

स्थान:-

दिनांक:-

सर्वेयर के हस्ताक्षर:-

मैंने सर्वेक्षण फार्म चेक कर लिया है तथा सभी जानकारियां स्पष्ट हैं तथा कोई रिक्त स्थान नहीं है।

स्थान:-

दिनांक:-

सुपरवाइजर के हस्ताक्षर:-