

A comprehensive Database of Self Help Groups in Rajasthan

1. Background and rationale:

In Rajasthan, there are approximately 1.5 lakh self help groups of women. Department of women and child development has promoted about 50% of these groups. Other government departments under developmental schemes like SGSY, Watershed Development etc, have organized another 20-25% groups. NGOs have promoted remaining 25-30% groups.

One of the important issue before SHG movement in Rajasthan is of quality of the groups. Because whatever may be the prime purpose of the groups ('women empowerment' or 'access to micro finance'), a strong/ good quality group is essential. About 40% SHGs have been able to take loan from Banks, about 70% of SHGs are located on 30% of the districts, large number of poor are still beyond the reach of SHGs and formal financial institutions, MicroFinance is limited to micro credit and to some extent thrift. There is double reporting (same group being reported by different SHG promoters) and there are many cases where group was formed (and reported) but later no transaction took place in the group. There are also cases where one person is member of many groups. So the exact number of groups and their members is not known.

There is a need for authentic data about the exact number of SHGs in state, what is their status, how many members are there in these groups, who are these members (SC/ST, BPL, etc.), whether regular meetings and regular savings are taking place, do the members take loans from the groups, do they have proper records, how much of their savings are lying idle in banks and how many groups have been able to link with banks. How many groups have taken loan more than once, twice and so on.

2. The proposal:

It is proposed that a comprehensive database of SHGs formed so far in Rajasthan should be compiled. And the information on SHGs being formed by various SHPIs should be updated in the database on yearly basis. It is proposed to prepare database of three districts as pilot and then the same procedure and software can be used to prepare the database of SHGs in remaining 29 districts.

3. Expected Benefits of the proposed Database:

1. Banks will have access to the database and they can approach the SHGs and SHPIs for extending mF services like saving and credit
2. Insurance providers can use the database to market their micro insurance products
3. State Government, Banks and SHPIs can develop their strategy to cover underserved areas (villages, blocks, districts)
4. Groups lagging behind and defunct groups can be identified and appropriate decision can be taken to either revive such groups or to dismantle them

5. MFIs can locate potential market by using the database
6. Resource Agencies/ SHPIs can develop their plan for training/ capacity building
7. The database will also help in strengthening the MIS of mF sector at large

4. Format for data collection: A format is enclosed in annex. 1

5. Methodology for the collection of data:

Collection of data at state level is definitely going to be a big and tedious task. But the database needs to be set up to upscale and deepen microFinance in Rajasthan. The required information will have to be provided by agencies that have promoted the SHGs. Role of CmF is to develop software, to process the information entered in the programme, coordinate the data collection with SHPIs, test the database and operate/ maintain it. CmF will also arrange data entry in the computer.

The database will only be useful if complete information is fed in to it. So necessary follow up with SHPIs will be extremely critical to obtain the data. As DWCD and other government departments have formed maximum number of SHGs, clear instructions from government to district officials to provide data will be necessary.

There will be about 4-5000 SHGs in each district. The number of villages in Dungarpur is 854, in Bhilwara 1693 and in Bikaner 712. It is not possible to send someone to collect the data by visiting each SHG; it will be very costly and time consuming. So the data will have to be collected by SHPIs. CmF will depute a team of two persons for data collection. This team will follow up with SHPIs to collect the information on prescribed format and send the filled forms to CmF.

1. A meeting with SHPIs and district administration on the database
2. Mapping of SHGs in the district by collection of secondary information from SHPIs at district level: To get the total number of SHGs in a block, and to locate the groups
3. The work will continue simultaneously in three districts
4. A clear instruction from the government to district officials to provide required information is necessary.

After completing the data collection the entry has to be made. For this CmF will identify and hire data entry operator at the district level. The operator will be trained and supervised by CmF. Necessary computer etc. will be hired.

Output: Reports

The database will be put on Internet and any user can see the database and can take printout or download the reports. The user will not be able to change/ modify the data.

The report will be generated in a series of windows with sufficient instructions for user. A user would be able to generate following reports:

1. General profile of state
2. mF profile of state
3. mF profile of any district
4. mF profile of any block
5. mF profile of any Gram Panchayat
6. Profile of a SHPI
7. List of SHPIs

The format of above reports are given in Annex 2

Database of Self Help Groups in Rajasthan- Data entry Format

A. Location information:

Particulars	Name	Code (Census)
District		
Block		
Gram Panchyat		
Revenue Village		
Self- Help group		
Common interest Group		

B. Name of the Promoting Agency:

Name of the Promoting Agency					
Type of Promoting Agency	Govt.	NGO	Bank	Co-op	Others
Name of the scheme under which group is promoted					

C. Details about SHGs

Particulars	Date	Month	Year
Date of SHG formation			
Date of opening Account in Bank			
Name of the Bank and Branch			

SHG meeting type	Weekly	Fortnightly	Monthly
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Records of SHGs written by	SHG member	Book keeper Paid by SHG	Staff of SHPI/Bank/Govt
	Paid SHG members family members	Unpaid Non-Members of SHG	Others

Is inter loaning in practice?	Yes	No
Has SHG taken up IG activities?	Yes	No
Name of the Activity		
Trainings received by SHG		
Trainings required by SHG		

D. Membership Details:

Category	Total members	Female		Male		
Economic category	BPL.....			APL.....		
Social category	ST	SC	OBC	Minority	Widows	Physically challenged

E. Insurance details.

Particulars	Life	Non-life
Number of members insured for		

F. Financial Details:

S. No	Particulars	Up to/As on Mar 2004	Up to/As on Mar 2004	Up to/As on Mar 2004
1.	Savings			
2.	Cash in Hand			
3.	Deposit in Bank			
4.	Loan outstanding from group savings			
5.	Loan outstanding with Bank.			

G. Interest Rate details:

Particulars	Interest Rate
Interest charged by the groups on members borrowing from the group	
Interest Rate charged by the bank on lending to group	

H. Bank Linkage details:

Bank Loan	Name of the Bank	Amount	Year
First Loan			
Second Loan			
Third Loan			
Fourth Loan			
Fifth Loan			

I. Credit Utilization Details:

S. No	Bank loan	Purpose of utilization
1.	1 st linkage	
2.	2 nd linkage	
3.	3 rd linkage	

Profile of a SHPI

Name of the SHPI

Contact Person	Particulars.
Address	
District	
Phone Number	
Mobile Number	
E- Mail	
Website	

Baseline Data:

Particulars	Total
Number of years in mF Services	
Number of full time staff	
Number of operating Districts	
Number of operating Blocks	
Number of operating Villages	
Groups	
Members	
Members Covered under Social Security	
SC Members	
ST Members	
BPL Members	
APL Members	

Financial Details:

Particulars	Savings	Resource from Banks	Resource From other mFIs
Financial status			

Area of Work

Particulars	Areas
Type of Resource Agency	
Area of Support Needed from outside	