

# *PEDO's SHG Programme Impact Assessment*

By



**Centre for microFinance**  
**Jaipur**

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## **Contents**

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❖ Introduction.....	2
❖ Profile of people.....	7
❖ Social Impact.....	13
❖ Economic Impact.....	18
❖ Conclusion.....	23
❖ Annexure.....	25

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## **Introduction**

This section introduces the impact assessment study. It gives the background, details about the district, SHG Program implementing agency, and the consultancy agency. This section tells about the methodology, sample size, tools used and the research team.

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## **Background:**

Like everyone else, poor people need and use financial services all the time. The financial services available to the poor, however, often have serious limitations in terms of cost, security, and convenience. The poor rarely access services through the formal financial sector. They address their need for financial services through a variety of financial relationships, mostly informal. Credit is available from money-lenders but usually at a very high cost to borrowers. SHG (Self Help Group) approach is becoming very popular these days as it serves dual purpose of Women empowerment and providing financial services.

### **Dungarpur District**

Dungarpur is one of the smallest backward districts in Rajasthan covering an area of 3780 sq.kms. It has five blocks, viz., Dungarpur, Bichchiwada, Sagwara, Simalwara, and Aspur. Total population is 11,07,037. It is predominantly tribal and the other communities are Patels, Rajputs and Brahmins. The tribal mainly consists of Bhils, Damors and Garasias. The tribal live mostly in hilly, undulating regions inhabiting widely dispersed villages. Almost 93% of the population is rural of which 70% is tribal. The literacy level is low at 24.5% for rural areas with female literacy rate at 12.4%.

Dungarpur is a drought prone area and is both socially and economically backward with tribals practicing subsistence agriculture. The traditional economic base of a tribal household is a combination of agriculture and cattle breeding. The average holding of cattle and land in tribal areas is high in comparison to the rest of the state. They cultivate Sorghum, rice and wheat in their lands. Major part of their cultivation goes for household purpose and they sell the remaining product. Over the years the productivity of these assets has been eroded due to land fragmentation, continuous drought and environmental degradation and survival is a full time occupation. Due to small and fragmented land holdings and complete dependence in rain, agricultural produce can barely support a family for half a year. Survival is dependent on the credit accessed from local sahaukars. Repayment is dependent on the survival of the crops and another year of drought is enough to send them into a vicious cycle of debt. Most of them are hence dependent on wage labor and migrate to nearby states for search of work. Seasonal migration is common with most men going to nearby states Gujarat to work as agricultural or industrial laborers.

Despite being an egalitarian society, the overall status of the tribal woman is low.

Women are not entitled to inherit land from her family but are entitled to a part of the husbands' property.

### **People's Education and Development Organization (PEDO)**

Also known as Jan Shiksha Evam Vikas Sangathan came into existence in 1980 in the Bichchiwada block of Dungarpur District in South Rajasthan with the objective of working with the poor and socially deprived, especially the women of the area. Its mission is to promote value based people's institution to utilize the existing resources for poverty alleviation and environmental degradation. As on March 2006, PEDO is working with 1000 women SHGs in 3 blocks of Dungarpur.

### **The Programme Impact Assessment**

It is about two decades since PEDO started its SHG Program. PEDO requested an independent evaluation of the impact of PEDO's SHG programme, with the findings to be reported to the PEDO board and PEDO staff. Its main objective is to assess whether the SHG programme have had the desired impact on individuals, households and communities.

### **Objectives**

The objective of the study is to examine the social and economic impact of microFinance programme of PEDO on SHG members' households. It would enable an understanding of the effects the programme has on client households and would help in designing better microFinance services and products. Also it would lead to development of complementary non-financial services at the household level to maximize the impact of microFinance. Under the social and economic impact following impacts were studied:

#### ***Social Impacts on Households:***

1. Improved status of women in household- involvement in decision making
2. Improved awareness and access to the various services provided by various government/ non government organisations.

#### ***Economic Impacts on Households:***

1. Change in the consumption pattern
  - Quality of cloths worn by SHG members and their families
  - Quality (and quantity) of food eaten, spending on food, new food items added
  - Spending on health
2. Income of member families- increase in the income
3. Increased access to formal institutions (financial and non financial)

### **The Consultant Team**

Centre for microFinance (CmF) is the Rajasthan Microfinance initiative under Sakh Se Vikas program of The Sir Ratan Tata Trust. CmF strives for timely availability of mF services to help people to enhance their livelihoods to catalyze the microfinance sector in the state. The role of CmF is to widen, deepen, and upscale the microfinance program in the state and to support the initiatives of various stakeholders. CmF offers various fee-based services for different organisations. Mr. Jaipal Singh, Programmes Director made visits to PEDO work area for designing and initiating the study. Mr. Sachin Bansal helped in analyzing the collected data and preparing the report.

### **Methodology**

CmF tested the PEDO microfinance program, to establish whether in fact the microfinance Programme show evidence of the intended impact. It analyses the evidence and the potential of the approaches adopted to achieve the intended impact.

The impact of client participation in microfinance programmes is assumed to occur at distinct levels: *the individual, the household and the community*. But the impact chain is complex – there are a host of mediating factors such as programme attributes, client characteristics, geography, social structure and power relationships, infrastructure, and the macro economy. So it is really difficult to establish cause and effect relationship between the impact and the work. To get proper assessment of impact of SHG programme on above items, benchmark data was needed to compare. But because of unavailability of the benchmark data, status of people who have currently joined the program( Control sample) in the same areas were also studied. Study was conducted in 7 mandals Bichiwara, Deval, Dhambola, Gajji, Kauan, Mada, Sabla. They fall into three blocks of Dungarpur. The sample size is taken to be 2.5% of total members. Total 205 families were randomly surveyed in seven mandals.

In the Control Group total 36 families were surveyed in seven mandals. These families belong to the Self-help groups formed in month of January to March 2006.

### **Study Tools**

Questionnaire and Focused group discussion were the tools used for the study. Questionnaire (Annex- I & II) helped in collecting the data from household level. It was developed after a long series of discussion with PEDO staff. Inputs from Prof. Sriram, IIM-A were also taken and the questionnaire was finalized.

Similarly checklist for Focused group discussion was also prepared. It helped in collecting data from a larger group. These discussions facilitated the retrospection process. As the baseline data was unavailable. It helped in collective recollection of the past. Also the data collected by questionnaire was crosschecked.

### **Data collection team**

A team of investigator was selected from PEDO's staff . The team consisted of 10 persons . The Training of investigators was done and the investigators were asked to collect data from the different area where they are currently working. This was done to avoid any biases in the data.

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### **Profile of people**

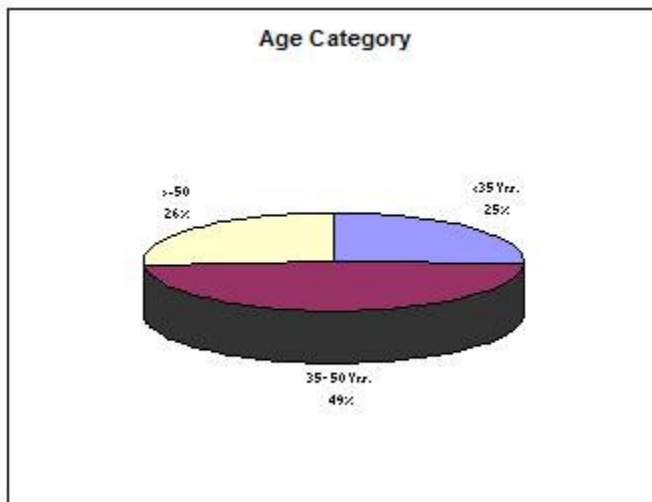
This section gives an idea about the profile of people who were surveyed. It includes their Age group, Education status, Caste group, Economic status, marital status and their participation in the SHG Program.

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**Age Category:**

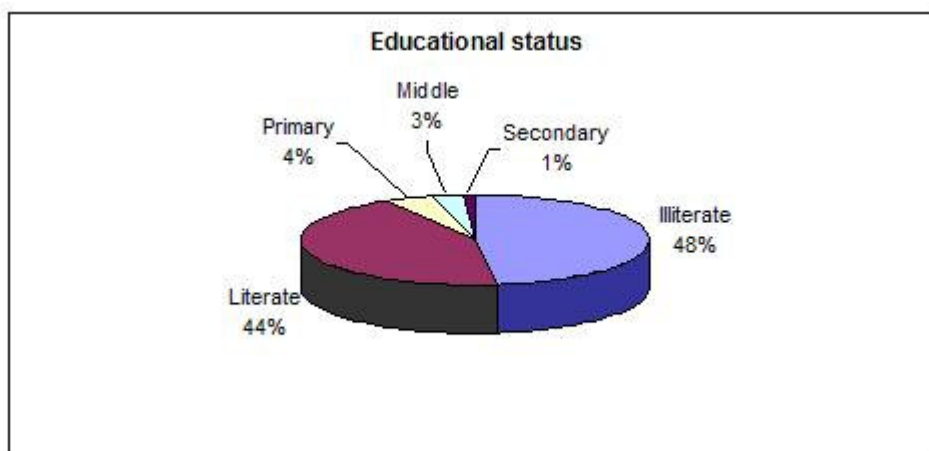
Average age of the sample is 42.5 yrs. 25% are below 35 years of age. 49% falls in 35-50 yrs. And 26% are more than equal to 50 years of age. This suggests that most of the SHG members are in the productive age group. This can lead to higher impacts on the target Households.



In Control group the average age is 34.8 yrs. 61% of members are below 35 years of age. 33.3% falls in 35-50 years of age and 5.5% are more than 50 years of age. Maximum members are in age group of 30 to 45.

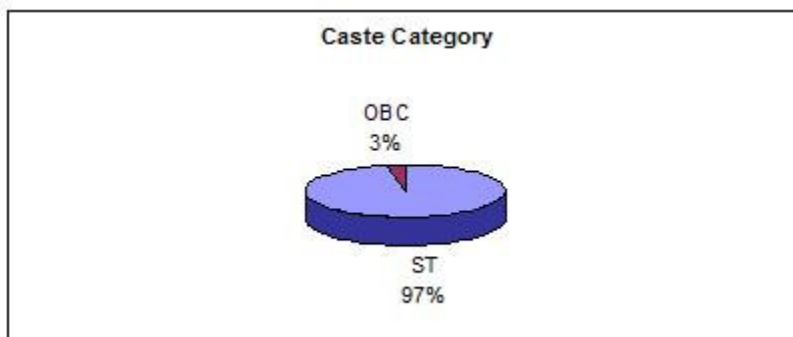
**Education:**

48% of members are illiterate. 44% only knows how to write their name. Only 8% of women have studied upto primary or more. Average age of women who have studied upto primary or more is 35 yrs. This indicates that young women are more inclined towards studies. In the control Group About 50% of members are illiterate and about 28 % are able to write their names only. 2.7% members are middle pass and 2.7% have studied upto secondary.



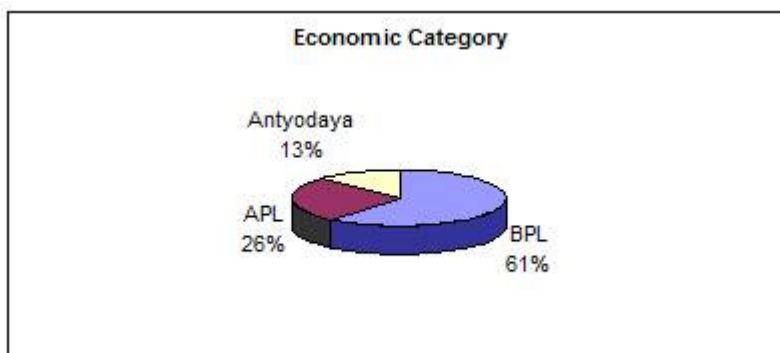
**Caste Category:**

Majority of women members belong to Schedule Tribe. 97% of the sample members are from scheduled tribes and 3% belongs to other backward castes. In control group 94.4% belong to scheduled Tribes and rest belong to Scheduled Caste.



**Economic Category:**

61% people are below poverty line. 13% are in antyodaya category. Hence we can say that PEDO is mainly working with the poor women. 26% sample population is above poverty line. In control group 38.8% belong to BPL, 33.3% are from APL and 22.2% are from Antyodaya.

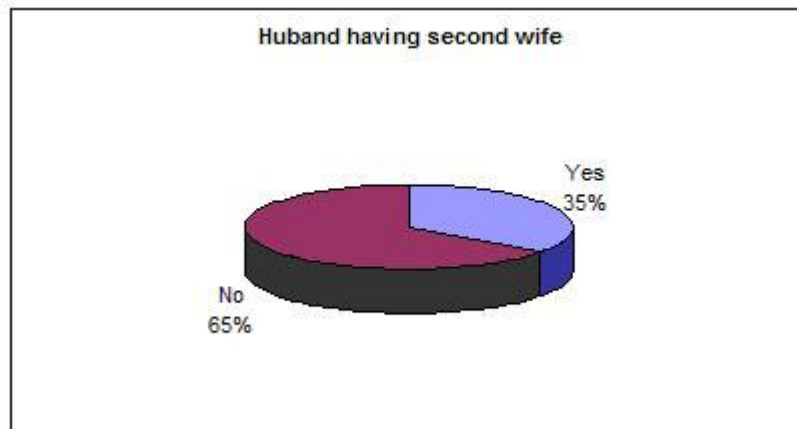
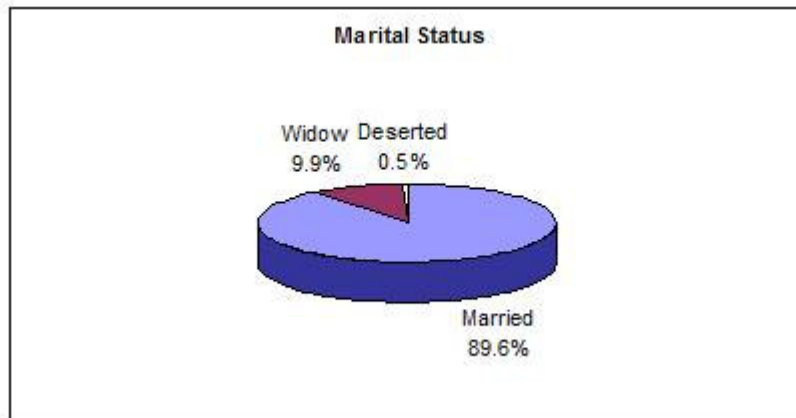


**Marital status:**

All the women are married. There are twenty widows in the sample. There is predominance of second wife in tribal people. No other caste people have second wife. Average age of the women whose husband have a second wife is 43 which is very near to the average age of the group. So we can say that that the second marriage concept is still prevailing.

In control group 66.6% are married and 30.5% are widows. There is no deserted member. Also, there is no case of second wife of the husband of the members.

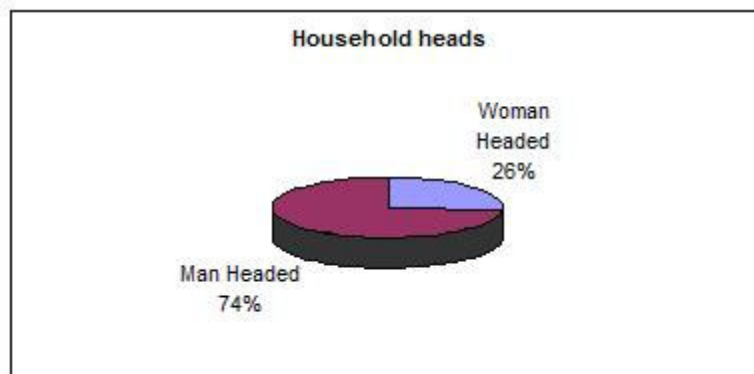
\* It is really strange that there is no case of second wife in the control group, whereas in the sample group 35% of women's husband have second wife.



**House Hold Heads:**

Many tribal women are heading the households. Other caste women are heading only in case of widowhood. 26% sample houses are women headed.

In control group, women head 33 % of the household.



### Membership in SHGs

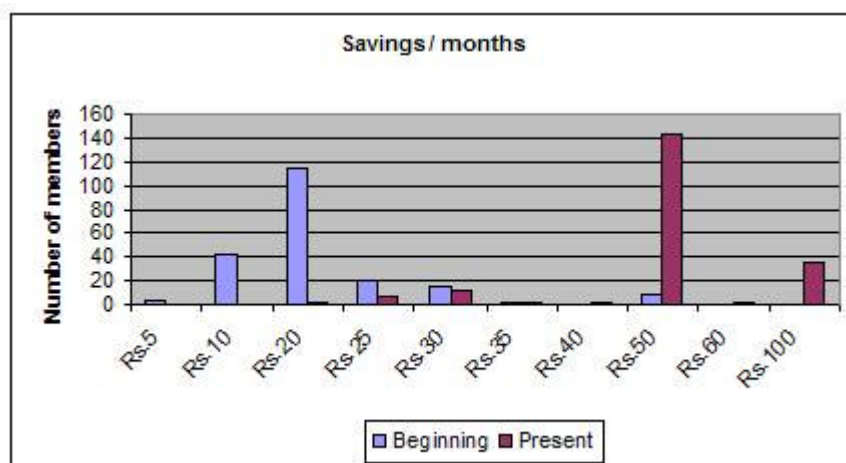
It came out of the focused group discussions that the main objective of forming the groups was to do small savings and to use that as small credit for household needs. Prior to the program most families were taking loan from moneylenders at very high rates (about 10% pm) and they used to mortgage ornaments and lands. To end this exploitation they thought of joining SHGs.

The major hurdle was the negative attitude or apprehensions in the minds of male members of the families. They used to discourage/ stop women from attending the group meetings. PEDO took the village leaders to exposure in successful groups and it helped in removing the apprehensions.

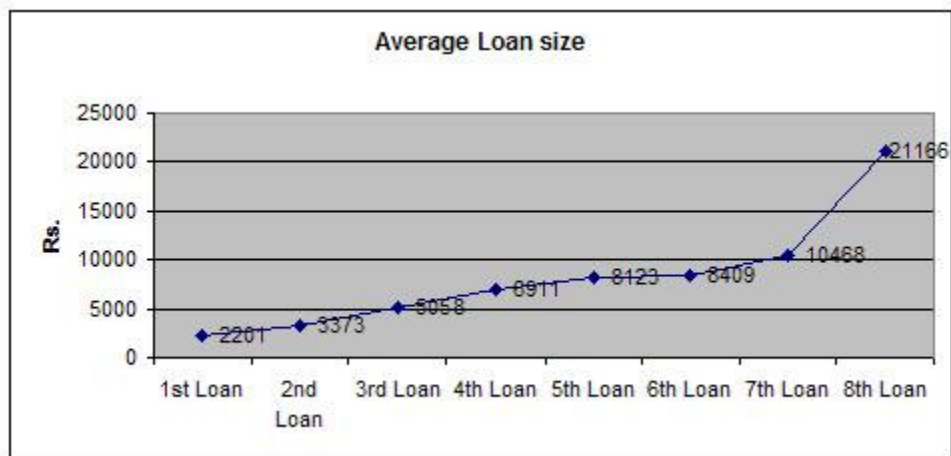
### Savings in SHG

Initially the sample groups were saving an average amount of Rs.20.5 and presently they are saving an average amount of Rs.56.5. Saving amount has increased about thrice which is a very good indicator of positive impact. But still the amount of saving is not flexible and members are saving amount that is generally suggested by PEDO staff. Till March 2006 members have an average savings of Rs. 2674.

In the control group, the majority of members are saving Rs. 50 per month in the SHG. However there are 11.1% members who save Rs. 100 per month and 5.5% members save Rs. 20 and 25 per month each. These are very new groups so no inferences can be drawn.



## Loan from SHG



As we can see from the graph, the average loan taken from SHG is increasing gradually with every loan. This shows that credit absorption capacity of members is increasing. Many people are taking loans for agriculture and irrigation. This can be seen as a prudent investment, which may lead to good returns after some time. People are also taking loans for rearing cattle, Health needs, Social events very frequently. Almost all the women are using the loan for the same purpose for which it has been taken.

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### **Social Impact**

This section discusses about the social impact of the SHG program on the surveyed women. It presents the findings about the increased involvement in Decision-making, awareness about various programs and organisations, increased access to such organisations. This section also discusses about the increased expenditure on Health and Marriage events.

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Focused group discussion suggested that there is a Change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings. Also women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family the respect and status of women has increased. Children education has improved significantly. Especially girl education was very low but now SHG members are sending their children including girls to school. The sanitation in members' households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns.

Members are now confident enough to raise socially relevant issues in family and at village level. Women are now actively participating in government programmes like family planning, immunization, employment guarantee scheme.

### Decision Making:

	Take Decision (%)	Self Involved in Decision making (%)	No involvement (%)	No Response(%)
<b>Sample</b>	7.6	45.12	0.09	47
<b>Control</b>	3.82	10.41	4.7	81.08

In sample group 7.6% women take their own decisions and 45.1 % are involved in the decision making process in their family. Whereas in the control group only 3.8% women take independent decision and only 10.4% are involved in the decision making process in the family. This shows a clear impact as more number of women are participating in the decision making process as a result of their participation in the SHG program.

47% of women have given no response and 81% of women have not responded in the control group. This itself shows the difference between the two. This reflects on the ability of the sample women to comprehend the questions and to respond to them.

If we look for some stark differences from the above below we can see that 46% of the sample women are taking their own decision to cast the vote. Whereas in control sample 22% of the women are doing the same. 89% of women participate in decision making related to taking loans in the family. Same is only 13.9% for control population. In most of the decision making process the sample women are far more independent and involved as compared to the control population.

This can be attributed to their participation in the SHG program.

Important Decisions	Take Self Decision (%)		Involved in Decision making (%)		No involvement (%)	
	Sample	Control	Sample	Control	Sample	Control
Asset Purchase	5.4	2.8	54.1	5.6	0	5.6
Marriage decisions	5.9	2.8	54.1	11.1	0	5.6
Taking Loan	8.3	8.3	89.3	13.9	0	8.3
Giving Loan	14.1	0	27.8	5.6	1	2.8
Big Expenses	2.9	0	57.1	5.6	0	8.3
Selling/ Mortgaging Property	2.4	5.6	56.1	16.7	0	8.3
Kid's Education	5.4	5.6	81	25	0	5.6
Repair/ Const. of house	10.2	2.8	44.9	11.1	0	2.8
Irrigation source	2.4	0	58.5	5.6	0	5.6
Medical	13.2	5.6	69.8	13.9	0	5.6
New enterprise	2.4	0	23.9	5.6	0	0
Casting votes	46.3	22.2	50.2	13.9	0	16.7
Fighting elections	1	5.6	7.8	0	0	0
Nata	0.5	0	4.4	0	0.5	0
Migration	0	0	42.9	33.3	0	0
Others	0.5	0	0	0	0	0

### Access to various government/ non-government organisations

Organisation	Sample (%*)	Control (%*)
Aanganwadi	66.34	43.89
School	89.27	64.58
Panchayat	60.88	46.11
Post Office	55.73	29.86
Health Centre	94.47	75.00
Market	91.71	79.86

\*Awareness & access percentage

Sample women have higher awareness and access to the various organisations as compared to the control sample. Most of the sample women have the basic



awareness about the various organisations. The percentages in the above table is a mix of awareness level and access percentage. This has been derived by

combining four/five questions about awareness and access into a single percentage. From the data it is coming out that most of the women are aware about the services available from various organisations but all the women are not taking these services. It can be concluded that PEDO has spread enough awareness about the services but now people should be motivated to take these services.

Organisation	Ever Visited (%)		Service taken (%)	
	sample	control	sample	control
Panchayat Samiti	84.39	50.00	21.95	2.78
Tehsil	73.17	41.67	9.27	2.78
DWCD	46.83	38.89	16.59	8.33
Hospital	97.07	91.67	40.00	19.44
Collectorate	49.27	30.56	11.22	5.56
Zila Parishad	13.17	0	1.95	0
Agriculture Department	78.05	27.78	31.71	0.00
Animal Husbandry	80.98	44.44	37.56	0.00
Janjati development	3.90	5.56	0.49	0.00
Police	82.93	63.89	4.88	2.78

Data suggests that the sample women who belong to SHG program are much more aware about the services offered by various organisations and have visited these organisations and have availed the services more often than the control group women. Differences are very high in case of Panchayat samiti, Tehsil, Collectorate, Agriculture department, Animal Husbandry department and Police. Only in case of Janjati Development Department the control group women have visited more as compared to the sample women. This directly points out about the impact of SHG program.

**Important incidents in the family:**

<b>Event</b>	<b>Sample Reported Expenditure (%)</b>	<b>Control Reported Expenditure (%)</b>	<b>Sample Average Expenditure (Rs.)</b>	<b>Control Average Expenditure (Rs.)</b>
Health	51.2	19.4	15179	1785
Marriage	38	8.3	59435	32000
Litigation	2	0	9500	-

Sample population is spending a lot on health. On an average the expenditure on health is Rs. 15179. Whereas in control population the average expenditure on health is Rs. 1785. 51.2% of sample group reported spending on Health. This is very striking as there is no evidence of disease outbreak. We can infer that people were having the health problems earlier also but now they have started taking health services because of access to credit and increased awareness. There is a need to explore about the reasons for such high expenditure on the health by old programme members. 100% of the sample and Control group people are consulting a doctor in case of illness.

On marriage the sample population is spending on an average amount of Rs. 59,435 whereas the control group is spending Rs. 32,000/marriage. It is strange as tribals are known for less expenditure on marriages but we can relate it to the increasing affluence of the society. To meet these needs people are taking loans from friends and relatives. Many people are taking their own capital in use. SHG is providing loan only for small amounts. Control group people are going to friends and moneylenders in addition to using their own capital. On litigation sample people are spending an average amount of Rs. 9500. There is no evidence of spending on litigation in the control sample. The averages are not for the entire sample but for the people who have spent on such events.

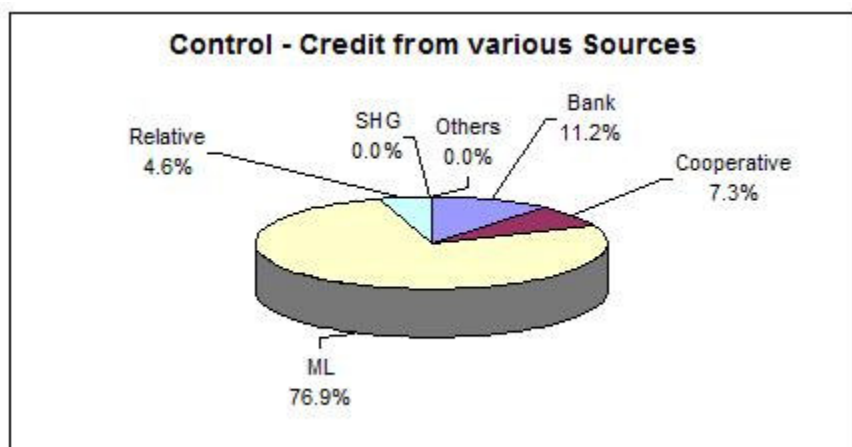
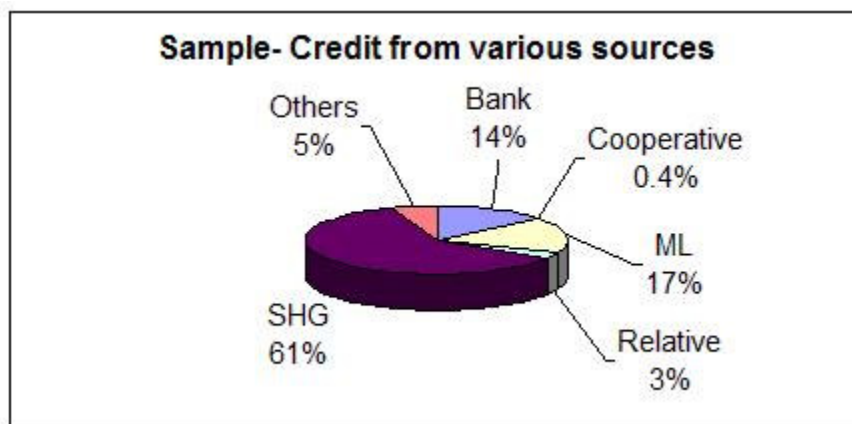
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### **Economic Impact**

This section discusses about the Economic impact of the SHG program on the surveyed women. It presents the findings about the various sources of Credit for the Households, Increased household income, increased standard of living and increased food security.

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**Credit from various sources**



The major source of credit for the control group is money lenders (76.9% of total credit) whereas in sample moneylenders' credit is only 17% and SHG credit is 61%. We can say that most of the moneylenders chunk has been replaced by SHG loans. This can be considered as the biggest impact of the program as women have developed their own source of easy credit. Banks credit is about 14% in sample and 11% in control group. It is strange that Sample people are not taking much loan from co-operatives if we compare with the control group. The reasons should be explored for such a negative trend.

## Occupation Table

Mandal	Agriculture & Allied No. (%)*	Labour No. (%)*	Migration No. (%)*	Business No. (%)*	Service No. (%)*	Others No. (%)*
<b>Sample Group</b>						
Gainji	17(59)	27(97)	7(24)	0	0	0
Dambola	14(50)	20(72)	16(57)	7(25)	1(4)	0
Dewal	13(65)	18(90)	6(30)	1(5)	0	0
Mada	21(50)	36(87)	18(43)	7(17)	3(7)	0
Biccchiwada	19(63)	24(80)	13(43)	1(3)	3(10)	0
Sabla	15(42)	30(83)	19(53)	0	0	0
Kuan	11(52)	18(86)	18(86)	1(5)	0	1(4)
<b>Control Group</b>						
Control	11(31)	31(86)	27(75)	0	0	0

\* Figures in Bracket indicates the percentage of total surveyed people in that mandal.

We can see from the data that most of the Households are involved in labour related occupations. For example in Gainji 27 out of 28 i.e. 97% of households are involved in labour. They are also involved in other occupations but a large chunk of money is coming from wage Labour. % of people migrating is also very high.

## Income Table

Mandal	Agriculture & Allied (Rs.)	Labour (Rs.)	Migration (Rs.)	Business (Rs.)	Service (Rs.)	Others (Rs.)	Total Income (Rs.)
<b>Sample Population</b>							
Gainji	108450	248640	360700	104400	140400	0	962590
Dambola	150078	201340	296900	140300	24000	0	812618
Dewal	123805	205650	105300	45000	112200	24000	615955
Mada	259715	969800	385700	315000	141000	0	2071215
Biccchiwada	297670	181200	346040	214000	467000	96000	1601910
Sabla	129570	306100	496700	152500	155000	5000	1244870
Kuan	92762	182000	420200	91000	114000	0	899962
<b>Sub Total</b>	<b>1162050</b>	<b>2294730</b>	<b>2411540</b>	<b>1062200</b>	<b>1153600</b>	<b>125000</b>	<b>8209120</b>
<b>Per Household</b>	<b>5668.53</b>	<b>11193.8</b>	<b>11763.61</b>	<b>5181.46</b>	<b>5627.31</b>	<b>609.75</b>	<b>40044.48</b>
<b>Control group</b>							
Control	48625	183250	369600	48900	24400	0	674775
<b>Per Household</b>	<b>1350.69</b>	<b>5090.27</b>	<b>10266.67</b>	<b>1358.33</b>	<b>677.77</b>	<b>0</b>	<b>18743.75</b>

The data on income was collected to know whether the income of the SHG members has increased or new sources of income have been added over a period of time since they became members. There is a significant difference of the income of old SHG members and control group. More members are selling

food grains and pulses. Many members have started growing and selling vegetables, fruits, milk, ghee and goats.

The average cash income from selling of various agricultural and allied activities produce is Rs. 1350 for control group and it is Rs. 5668/- for the sample group that is more than 4 times higher. This is also evident from the data on use of credit by SHG members as they have used the credit mostly for agriculture and allied activities. This average income has increased primarily because of investing the credit in the agricultural sector.

Labour is the biggest chunk of income source for people. People are also migrating and bringing in a lot of money. As a lot of people are migrating, a new saving and money transfer product can be developed for such people. If we include the other sources of income per Household income for sample group is Rs. 40,044 whereas for control group it is Rs.18,743, which is more than double. This indicates a clear impact of SHG program on the people.

### **Standard of living**

<b>Items</b>	<b>Sample Population</b>	<b>Control Group</b>
Pair of Clothes/ Respondent	8	5

We can see from the table that sample group women have on an average 3 pair of clothes extra as compared to the control group. This indicates the increased standard of living of the sample group. There is not a significant difference in the housing facilities between control group and old SHG members. Focussed group discussion suggested that Kitchen utensils have changed from earthen pots to metal pots. Food items have changed from merely buttermilk and chutney to vegetables and dal

### **Food Security**

The data on food security was collected from SHG members in terms of 'number of months for that they produce food grains, pulses and spices from their own land'.

Food security for the food grains for control group is 6.58 months whereas the food security for food grains for the sample is 8.48 months.

Items	Sample Population	Control Group
Food grains (Months)	8.48	6.58
Pulses (Months)	7.86	5
Spices (Months)	5.88	3.5

In case of pulses the control group is having a food security of 5 months whereas the sample SHG members have a food security of 7.86 months. For spices food security for the control sample is 3.5 months and for sample group it is 5.88 months.

Food Security	8-12 months			4-8 months			0-4 months		
	Food	Pulses	Spices	Food	Pulses	Spices	Food	Pulses	Spices
Control HH% age	19.4	16.7	5.5	50	44.4	25	30.5	38.9	69.4
Sample HH% age	46.8	49.3	21.6	40	27	37.4	13.3	23.6	43.5

If we classify the data into monthwise food security, food security for 8-12 months in control is for 19.4% of HouseHold where as in sample it is for 46.8% HouseHold. There are 13% HouseHold in sample which has less than 4 months food security. These household needs to given more attention and special products need to be designed for them.

	Dambola	Gainji	Sabla	Mada	Bichhiwada	Dewal	Kuan
Food grains (Months)	7.8	8.5	7.47	8.6	8.93	9.7	8.95
Pulses (Months)	7.4	9.4	6.02	6	9.42	9.7	9.04
Spices (Months)	5.6	7	3.86	5	6.5	7.15	7.61

*Mandal wise breakup of food security*

Food security is highest of Dewal and lowest for Sabla.

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## **Conclusion**

This section concludes the study report and reports about the overall impact on the SHG program members.

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## Conclusion

SHG Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients. Importantly; there is evidence of increased *household incomes*. This is a very significant indicator of impact. Standard of living for the program participants have increased and also the food security is much more for the program clients. There is also compelling evidence of the welfare-maximizing role played by the financial services provided by the PEDO-supported programmes at the household level. Furthermore, one of the most important roles played by PEDO seems to be helping clients to cope with vulnerability. Programme loans are one of the main ways clients overcome food insecurity with sickness, disease, emergencies and crises, where programme participants seem to transfer the loan source from friends and moneylenders to SHG loans to meet these expenses.

At the individual level, there is evidence that the programme attracts already relatively empowered people and that empowerment occurs among some clients through programme participation. This bias is removed by the fact that control group members are also the members of the program. The process of empowerment manifests itself in increased self-esteem. Programme participation is also associated with changes in decision-making at the family level. Program participants are far more aware about the various programs and organisations and have an access to these organisations.

Most members feel that due to adverse climatic conditions, the impact of PEDO is not what it could have been. Even then there is good improvement in the living standards of SHG members.

**People Education & development Organisation  
Mada-Dungarpur(Rajasthan)  
(SHG Programme impact assessment)**

**Member Interview Schedule**

1- Mandal:\_\_\_\_\_ 2- S.No:\_\_\_\_\_

3-Village:\_\_\_\_\_ 4-Panchayat:\_\_\_\_\_

5 Block:\_\_\_\_\_

**6. Member Details**

- 6.1 Name of the woman:\_\_\_\_\_ Husband's Name:\_\_\_\_\_
- 6.2 Name of SHG:\_\_\_\_\_
- 6.3 Member's Age:\_\_\_\_\_
- 6.4 Education Status: Illiterate/Literate/Primary/Middle/ Secondary
- 6.5 Caste: SC/ST/ OBC/Minorities/ Other
- 6.6 Economic Status: BPL/APL/ Antyodaya
- 6.7 Marital Status: Married/ Widow/ Deserted
- 6.8 Is there a second wife of your Husband: yes/ no

**7. Member's Family Details**

(Note : Take the details of family head at S.No. 1)

S.No	Member's Name	Age	Sex	Educational Status	Occupation Code
1					
2					
3					
4					
5					
6					
7					

**Occupation Code:** 1- 0&5 Age group 2- Studying 3- Agriculture 4- Livestock Rearing 5- Business 6- Daily Wages 7- Migration 8- Job 9- Not fit for work 10- Household Chores 11- Others( Provide Details)

**8- Membership Details:**

8-1 Membership Month:\_\_\_\_\_Year:\_\_\_\_\_

8-2 Rank in the group: President/Secretary/Treasurer/Member

8-3 Rank In cluster: President/Secretary/Treasurer/Member

8-4 Rank In Federation: President/Secretary/Treasurer/Member

8.5 Saving amount:

At the beginning of Group: Rs.\_\_\_\_\_per month

At Present: Rs.\_\_\_\_\_per month

8-6 Total Saving Amount:\_\_\_\_\_ (Till March,2006)

**9- Year wise details of loan taken from Group**

Loan No.	Year	Amount	Use Code	Details of loan usage
1-				
2-				
3-				
4-				
5-				
6-				
7-				
8-				

**Use Code:** 01- Agriculture 02- Animal Husbandry 03 Irrigation 04 Occupation 05- Health 06- Education 07- House construction/repair 08- Old Debt Repayment 09- Asset Purchase 10- Foodgrains Purchase 11- Social Events 12- Household Expenses 13- Others.

**10- Social Impact**

10-1 Important Events/Incidents in the household after joining Group:

S.N	Details	Decision Code	S.N	Details	Decision Code
1	Asset Purchase		9	Irrigations	
2.	Marriage		10	Health	
3.	Taking loan		11	New Business	
4	Giving room		12	Casting Vote	

5.	Big expenditure		13	Fighting election	
6.	Assets sale / lease		14	Nata	
7	Education		15	Migration	
8	House const/ repair				

Code : 1. Self Decision, 2. Joint Decision 3. Without your Consultation

**10.2 : After becoming member of group new assets const. / purchase.**

S.No.	Assets	Quantity	Amount	Amount Source Code	Ownership code
1	Land	New Purchase			
2	Home	New Construction			
		Repair			
3	Jewellary	New Purchase			
4	Livestock				
5	Cycle				
6	Radio				
7	Television				
8	Truck				
9	Auto				
10	Motorcycle				
11	Push Cart				
12	Pump set				
13	Shop				
14	Flour Mill				
15	Computer				
16	Bullock Cart				
17	Jeep				
18	Telephone				
19	LPG				
20	Well Deepening				

Ownership Code : 1. Self 2. Joint 3. Other

Amount source code: 1. Group 2. Bank 3. Moneylender 4. Relative / Friends 5. Cooperative 6. Self-Capital 7. Social Contacts.

**10.3: Access to village level Govt. / Non Govt. organisation.**

<b>Particulars</b>	<b>Yes</b>	<b>No</b>
Where is Anganwadi		
Do you know Anganwadi Worker?		
Do you go to Anganwadi		
Have you taken services from Anganwadi		
Do you have any role in management of Anganwadi		
Where is school		
Upto which standard.		
Have you visited school?		
How you met the school teacher.		
Where is panchayat Bhawan.		
How you gone to panchayat meeting.		
Have you casted vote.		
Have you ever contested in election.		
Whether you were elected.		
Where is post office?		
Name of Post Master		
Have you visited Post Office.		
Have you ever transected in Post office.		
Where is primary health centre?		
Do you go to PHC		
Have you even taken services from PHC		
Where is nearest market.		
Do you go to market		
Do you purchase household items yourself?		
Do you sell your produce in market.		

**10.4 Asses to Govt / Non Govt. organisation.**

Organisation	Have you visited this organisation and at what level.					Have you taken service from this organisation?
	Yes	No	Village	Block	District	
Panchayat Samiti						
Tehsil						
Women & Child development department.						
Hospital						
District Collector						
Zila Parishad						
Agriculture Dept.						
Animal Husbandry Dept.						
SC /ST Development Dept.						
Police Station						

**11. Details of events in your family after joining the group.**

Event	Year	Spent Amount	Amount Source Code	Details		
				Treatment code		
Health / Illness						
Marriage						
Litigation						
Others						

**Treatment Code :** 1. Superstition 2. Herbals 3. Doctor

**Amount source code:** 1. Group 2. Bank 3. Moneylender 4. Relative / Friends 5. Cooperative 6. Self-Capital 7. Social Contacts.

## 12. Economic Impact

### 12.1: Details of present loans taken by your family.

Source	Total loan amount	Year	Amount interest rate	Outstanding amount	Terms & Conditions
Bank Name					
Bank Name					
Cooperative Samiti					
Moneylender					
Friends / Relatives					
SHG					
Other					

### 12.2 : Details of Assets mortgaged / retrieved.

Year	Particulars	Mortgaged			Retrieved			
		Qty.	Reason	Amount	Year	Qty	Amount	Source of Amount

**Amount source code:** 1. Group 2. Bank 3. Moneylender 4. Relative / Friends 5. Cooperative 6. Self-Capital 7. Social Contacts.

### 12.3 : Details of Annual Income of family (On basis of last year)

#### Agriculture

Particulars	Sold Qty. (Quintal)	@	Amount
Food grains			

Pulses				
Vegetable				
Fruits				

**B : Income from Livestock :**

Particulars	Sold (Quintal)	Qty.	@	Total Amount
Milk				
Manure				
Eggs				
Poultry				
Goats				
Sheep				
Cow				
Buff low				
Bullock				
Others				

**C : Labour**

Name of the Labour	Total days	man	@	Total Amount
Local				
Migration				



<b>D Business : Details of Business</b>	Total annual income
<b>E Service Details</b>	Total annual income
<b>F Other details</b>	Total annual income

**13. Impact on lifestyle of family.**

S.N.	Particulars		
1	Clothes	Pair of Cloths	
2.	House	Pucca	
		Kuccha	
		Half Pucca	
		Separate kitchen	
		Cattle shed	
		Bathroom	
		Latrine	
		Electricity	
		Solar	

**14. Food Security**

Details	From self fields (in months)	From market
Food grains		
Pulses		
Species		
Other		

**Signature of Surveyor**

Date:

Annex II

**Checklist for FGD**

- Objectives of group formation
- Change in Husband and family member's attitude/Behaviour after you became member of group.
- Changes in Terms and conditions & Rate of interest on credit from informal sources after group membership.
- No. of moneylenders in the village earlier/ now.
- Effect on the lifestyle of member.
- Effect on the society.
- Effect of capacity building trainings
- New developments in village because of efforts of group members.
- Members contribution in implementing other government/ non government developmental schemes.
- Negative impact if any because of group formation