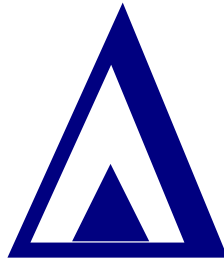


Women's Self Help Groups
And
Managing Convergence
in
Himachal Pradesh

Sponsored by

Department of Women and Child Development
Ministry of Human Resource Development



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Foreword

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It goes without saying that Dr Mushtaq Ahmad, former Chairperson of the Evaluation Committee of National Literacy Mission Authority of Ministry of HRD, helped immensely in analyzing the data on women's awareness level as regards health issues. Chapter 6 is the contribution of Dr Ahmad. The chapter illustrates whether members of women SHGs have proper understanding of critical nutritional and healthcare issues or not.

I am most obliged to the study team that worked without any complaints and collected data from some of the most inhospitable and inaccessible places where some of the sample SHGs are working. These SHGs are located in remote gram Panchayats of Kinnaur, Kullu, Mandi, and Simour districts. Thanks are also due to the SEDEM data processing team which has done a good job of compiling and analyzing the data and in editing the drafts.

Arun Shrivastava CMC
Project Director

New Delhi
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Executive Brief

1. BACKGROUND AND OBJECTIVES

Background

The Women and Child Development department (WCD) of the Ministry of HRD, Government of India, is implementing women's empowerment programme in a big way. Since 1999, the department adopted the strategy of social mobilization through formation of small Self Help Groups of women as a first step. These groups were helped and encouraged to practice thrift and savings and to make small loans to women who needed emergency cash. The ICDS offices at district and block levels initiate and facilitate formation of SHGs. In the initial stage, women raise subscription that forms the corpus. Monthly membership fee, of about Rs 20 per member, is managed by an elected committee of the SHG and is invested in whichever way the group wants. In the second stage, these groups are encouraged to link with a bank and leverage more funds for their developmental needs.

It was observed that many departments are also following the SHG route to administer their respective departmental programmes. Majority of these departments have similar philosophy as WCD: they want rural communities mobilized and empowered to transit to sustainable development. A key research question was, therefore, "Can women's SHGs undertake related developmental programmes such as small /micro enterprises, sustainable enterprises, and other activities, cutting across sectoral approach of government departments?"

It is now over five years since state sponsored growth of SHGs started. Therefore, it was felt that while answering the key research question, a baseline situation should also be looked into. This report covers these aspects as well.

Objectives of the study

- (a) Understand the strategic environment, within which SHGs are working, especially factors that constrain their working and prevent deriving synergy from other programmes;
- (b) Analysis of financial and non-financial performance of selected SHGs, especially their ability to manage convergence at community level;
- (c) Analysis of administrative process and rules that create barriers to the formation, growth, and diversification of activities of SHGs;
- (d) Analyze the policies and programmes of various ministries and state government departments that support the working of SHGs;
- (e) Make appropriate policy recommendations.

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2. THE STRATEGIC ENVIRONMENT

The MDGs require that micro needs and aspirations are reflected in macro plans, policies, programmes, and projects. Needs for effective governance also require that the voices of the people shape macro policies. The instrument for doing this has been (a) traditional structural devices like line departments, (b) the co-operative movement in India during 1950s through to 1990s were another device, (c) NGOs as meso structure were tried out during 1990-97, (d) even the 73rd Amendment establishing the Panchayati Raj is an attempt to create effective meso structure which is as yet ineffective, and, when all failed, now the experiment with SHGs is going on.

Whilst the 73rd amendment sought to transfer effective line department powers to people's elected bodies, it was effectively neutralized by the state bureaucracy. The SHGs allow the state bureaucracy to retain their powers, keep PRIs at bay, and directly implement departmental programmes through departmentally sponsored SHGs. How far they will succeed is a moot question.

It is a moot question because poverty alleviation and empowerment is directly linked with other issues such as sustainable livelihoods and protection of the environment. Only sustainable enterprises (within the Agenda 21 regime) can create sustainable jobs and livelihoods. It is important to realise that sustainability does not mean that an enterprise should survive one Plan Period to another (as the Planning Commission thinks). The recent directive to DRDAs specifically states, "An enterprise must survive beyond a plan period". This is nothing but a serious miscalculation: **it ignores the essential sustainability and precautionary principles that need to be addressed while setting up any enterprise.**

In so far as protection of the environment is concerned, the MoEF has nullified all community rights in Himachal Pradesh; without community participation conservation is unthinkable and unachievable. Other governmental organizations such as Industry, Forestry, Education, and Healthcare still keep the communities out of any sensible participation. They all set their own agendas, their own priorities, and allocate resources as they feel like. That is why the key question: are SHGs really sustainable entities? Or, are SHGs an organizational arrangement to sideline PRIs and perpetuate the rule of the departments?

3. MAIN FINDINGS

3.1. Stages through which SHGs transit

Analysis of the stages through which each of these SHGs has passed shows that a successful SHG may go through the following stages.

- (i) Identification of shared concerns and problems
- (ii) Identification of people who want to work together
- (iii) **Culture change, stage 1:** from despondency/stagnancy to self-confidence **FIRST MILESTONE**
- (iv) Selection of activities
- (v) Training needs assessment and training
- (vi) **Culture change, stage 2:** From self-confidence to vigour/vitality **SECOND MILESTONE**
- (vii) Resource mobilisation: Creation of a corpus of funds
- (viii) **Low risk resource utilisation:** essential for gaining experience in financial management
- (ix) **Validation by external stakeholders** (BDOs/DRDAs, Banks, NABARD, ICDS, etc.)
- (x) **Risk assessment** by external stakeholders
- (xi) **External and internal monitoring** of managerial and financial controls
- (xii) **Validation by external stakeholders:** Investment of risk capital in SHG selected activities
- (xiii) **Culture change, stage 3:** from vigour/vitality to self-actualisation **THIRD MILESTONE**

Some SHGs take a short cut and go straight to stage 4, others spend about 3-6 months or more to reach stage 4. However, the transition from stage 3 to stage 4 is the most crucial. It is only at stage 4 that a poor household can be said to have transited to sustainable phase, where the changed mental state can be sustained. Bangala SHG is a classic example. Despite the fact that investment of risk capital by external agencies has not taken place, Bangala SHG has reached stage 4 and doing well. On the other hand, the Banjar SHGs (Case 1) had all the indications of reaching stage 4, but a key factor for success-point 3 was delayed because of exogenous factors. However, these 15 SHGs at Banjar can easily reach stage 4 if their identified activities are properly funded. It also indicates that change agents have to be careful in not raising expectation to a level where members revert to a level of despondency (stage 3 or before). Many

of ICDS initiated SHGs have short circuited stages 1 to 3 and gone straight to stage 4, hence they are stuck in the middle.

3.2. Key factors for success

3.2.1. Endogenous factors:

- (i) **Shared goals, concerns, values, and culture**
- (ii) **Presence of a change agent** with long-term commitment to the community;
- (iii) **Belief that the transition** to higher value-added or desirable activities **will not threaten survival**;
- (iv) Belief that transition from “non-sustainable coping livelihoods” to “**sustainable**” livelihoods is qualitatively as well as economically superior;
- (v) **Accept change as a constant**, rather than the status quo
- (vi) **Perseverance and ability to work hard** towards success;
- (vii) A “product” or “trade” or “process” that confers **defendable competitive advantage** on the group;
- (viii) **Complete transparency** in financial dealings;
- (ix) **Activities satisfy the expectations** of key stakeholders; and
- (x) There is **substantial satisfaction of “belonging needs”** even if improvement in the quality of life of members is not substantial.

3.2.2. Exogenous factors:

- (i) **Ability of initiator and facilitator to remain in contact** continuously till the SHG has reached Stage 4 (Culture Change –stage 1). This is demonstrably weak in DRDA as well as in ICDS.
- (ii) **Competence within funding agencies** to appraise non-traditional activities and sustainable enterprises, and come up with innovative funding. This is also weak within banks. Consequently many SHGs stay stuck at stage 8 (low risk resource utilisation).
- (iii) **Timely release of funds**: Evidence shows that some SHGs floundered because funds were not released in time, despite existence of members’ corpus. It also floundered because the nodal agency had planned for inter-related sustainable enterprises in which banks and other funding agencies had no previous experience. However, because some nodal agencies have been continuously in contact with members of each of the fifteen SHGs, the latter have not given up hope. This will become a critical factor for success as pressure builds up for greater funding for sustainable enterprises.

- (iv) **Close coordination between line departments:** Sustainable enterprises require close coordination between line departments such as Agriculture, Warehousing, Horticulture, Minor irrigation, Fisheries, Animal Husbandry, Sanitation, Health, and ICDS. This has not been achieved although DRDAs have installed a tenuous structure for inter-departmental coordination.

3.3. Perception of members

SHGs are working well for women; they are benefiting from SHGs as never before seen. They are quite confident that even if the SHG shows poor performance now, it may do well in future. The benefits accrued to members are both financial as well as non-financial. The groups have succeeded as savings and thrift societies and inter-loaning is ensuring that critical needs are satisfied, most importantly “emergency cash-needs”. Even more critically, women say that their “belonging needs” and “psychological needs” are adequately satisfied.

It is the most incontrovertible evidence that SHGs are working for them.

3.4. Critical weaknesses

However, few ICDS-SHGs are in a position to move from inter-loaning to sustainable enterprises. The reasons are (a) limited knowledge/awareness of members, (b) structural weaknesses within ICDS district and block offices, (c) absence of an effective meso structure that would leverage a variety of resources and channel them to the SHGs, (d) marginalisation of village panchayats, (e) inability of banks to fund sustainable enterprises, (f) lack of understanding of critical managerial issues such as “organisational culture”, (g) absence of focus on developing leadership qualities, and (h) managed transition to higher value added sustainable enterprises.

3.5. Major recommendations

(a) Formation of SHGs: SHGs must be formed through participative consultative process, not through a *dictat* or by resorting to pressure. The participative-consultative process must seek to change stagnant culture of members to one that manifests self-confidence and a new awakening, a realization that what appears impossible is achievable.

(b) Administrative continuity

In order to focus on (a) participative consultative method of group formation and (b) culture change strategy, it is essential that officers are posted for a minimum period of three years, more if they are successful. If officers want a specific

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posting where they feel that they can achieve better result, it should be accepted. Himachal Pradesh is one state where people have more relaxed interaction with government officials and many government officials do want to do their bit in their respective district or block. It has also been observed that arbitrary conduct is not acceptable here and officers should be allowed to select a place of their choice. So, transfers and posting should be done with final objectives as well as preferences of officials in mind.

(c) Continuous supervision for about one year

Both ICDS officers as well as many members have reported that proper supervision is not being done, detailed in Chapter 6. Once group formation starts in a project area, the officer concerned should not be transferred for at least three years, or until majority of the groups have achieved linkage with banks. Close supervision and monitoring is critical for ensuring continued interest of women and initial growth of SHGs.

(d) Create structures for support as required

As given in Chapter 3, a typical SHG passes through 13 stages. ICDS should be the nodal agency up until stage IX, i.e. validation by external agency. From stage IX onward agencies such as DRDA, NCUI, CAPART, organizations that can fund major livelihoods strategy, should take over.

(e) Sustainable enterprises

WCD, through its state level office should conduct district-wise techno-economic feasibility of sustainable enterprises as listed in Chapter 2. Nabard, DRDAs, CAPART, and banks should jointly validate these projects. This exercise will expose the weak areas within banking system, lay down ground rules for financing, monitoring and supervision, and also provide a ready list of acceptable bankable projects for SHGs to select from.

(f) Cross-sectoral co-ordination

The basis of successful implementation of sustainable enterprises is inter-sectoral coordination for resource and funds flows. Sustainable enterprises, by their very nature, cannot be managed within one department or within limited sets of skills. For example, an integrated organic farm would entail construction of rain-water harvesting structures, watershed protection and management, integrated forestry (for fuel, fodder, green cover, NTPF, etc), multiple cropping, vegetable and fruits production, recycling of human, animal and agricultural waste. No single department can address all these issues. Therefore, closer coordination at project level is required.

Coordination needs to be project based and micro-planning based. Routinised coordination meetings usually degenerate into simply routinised meeting without any tangible benefit to the people. In these meetings, all participating departments should take concrete steps to ensure that project proposals get the required resources at the time that SHGs want.

(g) Time bound transition to sustainable enterprises

SHGs transit through 13 stages to self-actualisation. It is, however, more critical that SHGs transit to sustainable enterprises within a given time period of say 24 to 36 months.

(h) Core competency

The key to quality of life improvement and greater empowerment is to develop **core-competency** not diversification into non-traditional areas.

Most women in Himachal Pradesh are quite adept at land-based activities but they want to move away to non-traditional activities because of back-breaking 16-hour day that they put in. The technology for integrated farming activities is neither expensive nor too complex. In fact, this technology is simply a body of useful ideas that any woman or any SHG can readily adopt. The technologies for sustainable development have now matured, no more at laboratory stage.

This body of useful ideas should be quickly disseminated among women who have some land, even if it is small parcel of land, say 300 to 400 square metres. It is possible to produce 2 metric tonnes of cereals, condiments (ginger and garlic), vegetables, biomass, and fruits from just 400 square metres of land and preserve bio-diversity at micro level.

Therefore, **it is critically important to enhance core competency of women, consistent with the notions of sustainable development.** Farmers and food producers the world over are embracing these technologies, not only because they are generating wealth, but because they have enhanced their quality of life as well as given better quality of products to consumers.

(i) Educate, inform and communicate (EIC): Since the need for empowerment stems from lack of awareness of inter-generational cycle of malnutrition and its impact on physical and mental caliber of children of both sexes, it is critical that the long-term adverse impact is clearly advertised through Anganwadies. The message should be written in simple Hindi and distributed through Anganwadies, Sub-centres, Primary Health Centres, and Community Health Centres. Instead of prescriptive writing, as found in NHED handbook, the focus of the message should be how the secondary role of women is seriously affecting the quality of

male population, and is responsible for various evils (dowry, violence, domestic tension, broken families, traumatized children, etc) that has affected the quality of life everywhere.

(j) Focus on culture change as a means to social empowerment:

WCD must **adopt a culture change strategy** as a tool for social empowerment. Culture change strategy should be three stage strategy: (a) demystifying beliefs as the first stage, (b) making women self-confident in generating solutions to their problems, and (c) reconfiguring their new belief systems. The total culture change strategy should be spaced over two to three months and should be managed by **identified** women (teachers, social workers, Anganwadi Mahila, ANMs, etc), not elected, selected or nominated persons.

(k) WCD and innovative experiments

WCD should consider financing a few projects, at least one in Himachal Pradesh and one in Rajasthan. In Himachal Pradesh because women here are relatively more empowered. In Rajasthan because it offers the worst case scenario for women: poor diet, utter domination by men, highest incidence of anaemia, poor resource base, poor capability for natural resource management. One NGO each, after proper selection, should be adequately funded to lead a group of say 30-50 SHGs to empowerment and sustainable enterprises. It will demonstrate the workability of all the recommendations given here.

Chapter 1 Objectives and methodology

1.1 Background

The Women and Child Development department (WCD) of the Ministry of HRD, Government of India, is implementing women's empowerment programme in a big way. Since about 1999, the department has adopted the strategy of social mobilization through formation of small Self Help Groups of women as a first step. The ICDS offices at district and block levels initiate and facilitate formation of SHGs. These groups are encouraged to practice thrift and savings and from the corpus advance small loans to women who need emergency cash. In the initial stage, women raise subscription that forms the corpus of funds. Monthly membership fee, of about Rs 20 per member, is managed by an elected committee of the SHG and is invested in whichever way the group wants. In the second stage, these groups are encouraged to link with a bank and leverage more funds for their developmental needs.

It was observed that many departments are also following the SHG route to administer their respective departmental programmes. Majority of these departments have similar philosophy as WCD: they want rural communities mobilized and empowered to transit to sustainable development. A key research question was, therefore, "Can women's SHGs undertake related developmental programmes such as small /micro enterprises, sustainable enterprises, and other activities, cutting across sectoral approach of government departments?" Following from this line of argument, is another key question: Can women's SHGs take up sustainable enterprises that addresses economic needs as well as the need for preservation of the environment?" Sustainable enterprises are based on the premises that natural resources are sustainably utilised.

It is now over five years since state sponsorship of SHGs started. Therefore, it was felt that while answering the key research question, a baseline situation should also be looked into. This report covers these aspects as well.

1.2 Objectives

- (a) Understand the strategic environment, within which SHGs are working, especially factors that constrain their working and prevent deriving synergy from other programmes;
- (b) Analysis of financial and non-financial performance of selected SHGs, especially their ability to manage convergence at community level;

- (c) Analysis of administrative process and rules that create barriers to the formation, growth, and diversification of activities of SHGs;
- (d) Analyze the policies and programmes of various ministries and state government departments that support the working of SHGs; and
- (e) Make appropriate policy recommendations.

1.3 Methodology

The basic strength behind the establishment, growth, expansion / diversification of any organisation is its core competency. Based on core competency, organisations come into existence and grow. In case of SHGs, it has been observed that this organisational form is used as an instrument for social mobilization in the initial stages, followed by its use for credit mobilization, without having any core competency.

Also, it must be borne in mind that organisations, apart from being a sociological or socio-cultural, are also economic entity. Similarly, SHGs are not merely social welfare but also economic entities. Therefore, their continued existence depends upon some core competency, some economic functions they perform that is useful to the members as well as the society at large. For the purpose of this study SHGs were treated as socio-economic entity performing economic function.

The methodology adopted was (a) to collect information on the use of SHG for various developmental programmes of various Ministries and state government departments, (b) to sample about 200 SHGs, of which at least 50% were formed under various programmes of DWCD, working in different fields in five districts of Himachal Pradesh, (c) to sample about 1000 members (user-groups) in order to understand their side of the story, including women's awareness about healthcare issues, and (d) to collect information on villages where these SHGs are located to identify various constraints to their working and growth.

The five districts selected were Kullu, Mandi, Kinnaur, Solan, and Sirmour. Analysis of total SHGs formed up to February 2004 shows that the sample was about 5% of the total number of existing SHGs in the eight blocks although if 2003 data is taken, the sample size was about 10%.

Data collection was done using four schedules: a schedule each for SHGs, women, facilitating agency and village. In all 200 filled questionnaires on SHGs and about 998 on women were returned. These four schedules are given as Annex 1-4.

The project director himself in various districts prepared case studies. These case studies are in addition to the sample of 200 SHGs.

37 Panchayats in eight blocks were surveyed to gauge the basic hardship of people. Some of the 200 SHGs were selected from these Panchayats.

Analysis: The data was analysed on Excel spreadsheet.

Analysis of leadership quality within SHGs: Analyzing leadership quality is one of the most complex management exercises. Given the budgetary constraint, a simple methodology was developed and investigators were trained to observe, discuss and collect the information. The methodology adopted was first to identify the number of key persons in the SHG. Ideally a group should have three to five persons with specific skills thereby avoiding domination by the few. It has also been observed by management researchers that the most powerful organisations are those that have shared leadership. Thus, if an SHG had at least three leaders it would perform better than an SHG having just one leader. Secondly, the leadership quality in respect of SHGs can be said to be made up of essentially 11 elements: personal honesty, literacy/education, awareness (of at least four essential fields-farming, natural resource management, healthcare, ICDS related work), communication skill, ability to make rules, ability to get a job done, physical fitness, ability to influence others (external stakeholders), some knowledge of accounting, knowledge of working of banks, and ability to mobilize people as and when required. On each of these variables a score of 1 to 3 was awarded (1 for poor skills, 2 for average, and 3 for good skills). Thus a person could score a maximum of 42 and a minimum of 14. If the SHG had at least three leaders it could score from 42 to 126, depending upon their abilities. In other words, scores on the leadership quality could range from 14 to 126: a low score of 14 for a SHG with just one poor leader to 126 having three good leaders. The summated data is presented in Table 4.34 and discussed in Chapter 4.

Analysis of Socio economic status: The methodology for assessing SES was same as the one developed by ICMR for conducting household survey on health. Details of scoring is given in the household schedule, question number 10.1- 10.11. It has been observed that income and expenditure data invariably give false picture because recall basis has its own weaknesses. Thus, ICMR developed an asset-based methodology, in which the respondents are asked questions on what they possess and what sort of basic facilities they have in the house. The methodology has been field tested in national household survey under RCH programme conducted by the Ministry of Health and Family Welfare

and found to be quite effective in social and healthcare related surveys. This methodology was used to assess socio-economic status.

1.4 Problems in the field

(a) The main problem was accessibility to some of the selected villages in Kinnaur and Seraj valley of Banjar block, Kullu district.

(b) In some of the projects, a few officers on secondment from other departments had no idea about SHGs.

(c) The exact number of members in existing SHGs was not available. Also, because supervision and monitoring is weak, ICDS did not have data on number who were no more member of SHG. However, every government entity was helpful.

1.5 Organisation of the report

The report has seven chapters as follows

Chapter 1	Objectives and methodology
Chapter 2	Strategic environment
Chapter 3	Cases and analysis
Chapter 4	Working of SHGs
Chapter 5	Perception of members
Chapter 6	Problems and key issues
Chapter 7	Recommendations

Chapter 2: Strategic environment

2.1. Development goals: India is one of the 191 signatories to the Millennium Development Goals (MDGs), to be achieved by 2015. These goals are:

1. **Achieve universal primary education**
2. **Ensure that all boys and girls complete a full course of primary schooling**
3. **Promote gender equality and empower women**
4. **Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015**
5. **Reduce child mortality: two thirds reduction in the mortality rate among children under five**
6. **Improve maternal health: three quarters reduction in the maternal mortality ratio**
7. **Combat HIV/AIDS, malaria and other diseases**
8. **Halt and begin to reverse the spread of HIV/AIDS**
9. **Halt and begin to reverse the incidence of malaria and other major diseases**
10. **Ensure environmental sustainability**
11. **Integrate the principles of sustainable development into country policies and programmes; reverse loss of environmental resources**
12. **Reduce by half the proportion of people without sustainable access to safe drinking water**
13. **Achieve significant improvement in lives of at least 100 million slum dwellers, by 2020**
14. **Develop a global partnership for development: promote and develop further an open trading and financial system that is rule-based, predictable and non-discriminatory.**
15. **A commitment to good governance, development and poverty reduction; nationally and internationally;**
16. **Address the least developed countries; special needs. This includes tariff- and quota-free access for their exports; enhanced debt relief for heavily indebted poor countries; cancellation of official bilateral debt; and more generous official development assistance for countries committed to poverty reduction**
17. **Address the special needs of landlocked and small island developing States;**
18. **Deal comprehensively with developing countries; debt problems through national and international measures to make debt sustainable in the long term**
19. **In cooperation with the developing countries, develop decent and productive work for youth**
20. **In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries**
21. **In cooperation with the private sector, make available the benefits of new technologies; especially information and communications technologies**

(Source: UNDP)

By the year 2015, all 191 United Nations Member States have pledged to meet the above goals. Goals 1 to 6 are the responsibilities of the Ministry of HRD, goals 3 and 5 are the specific responsibilities of Department of Women and Child Development (WCD), and 6 is the joint responsibility of Ministry of Health and Family Welfare and WCD.

2.2. Initiatives of the Government of India

In the decades since Independence, India has made progress in terms of improvements in basic social indicators such as health, nutrition and education - life expectancy has nearly doubled, infant mortality has been halved and literacy rates have risen. However, a considerable proportion of the population still lives in conditions of extreme poverty.

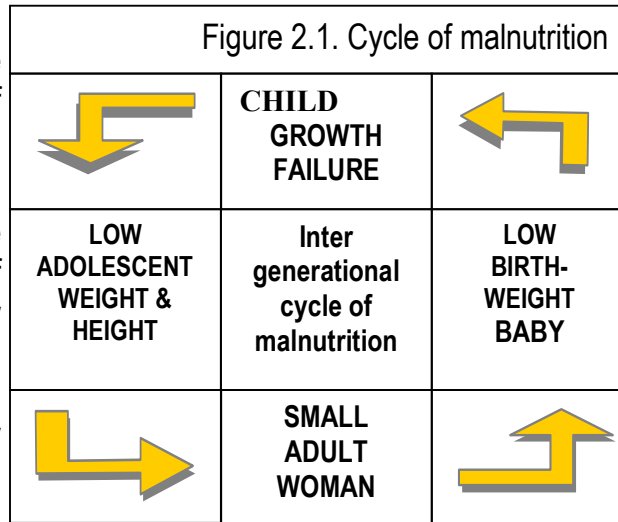
Landless and surplus agricultural workers constitute the majority of the poor in India. The incidence of poverty is also correlated with low socio-economic status as indicated by low caste, rural residence, and low literacy. This is one reason why members of socially disadvantaged groups like Dalits, Adivasis, and Muslims constitute a large proportion of people below the poverty line.

The women in these communities are especially vulnerable because low SES status is often combined with poor nutrition, poor sanitation, poor healthcare, and morbidity. When these women marry, their female offspring face similar conditions and cycle of malnutrition continues (Figure 1.1). Thus poverty is not only reducing the choices of the present generation, it is seriously affecting the physical and mental capability of future generations as well. This, without any exaggeration, is a national disaster.

Apart from secondary status of women and lack of access to productive assets, poverty is characterised by lack of access to information and knowledge, to natural resources, to basic rights and services such as education and health, and to the structures and processes of governance. The situation of continued ignorance is in fact due to the secondary status of women. Poverty thus results in exclusion and marginalisation from the development process.

When poverty is defined in these terms, it is obvious that women - especially rural women - are poorer than men. Poor women, who are already subordinated by social structures, carry the burden of meeting survival needs of food, water, fodder and fuel, in the face of environmental degradation and diminishing access to natural resources. This also forces the children to be part of the labour-force.

The experience of many development agencies and workers over the last decade indicates that economic growth and targeted interventions alone are



not sufficient to eradicate poverty - poor people must themselves act collectively to change the circumstances of their lives.

The Approach paper to the Ninth Five Year Plan underscores participatory planning as an essential precondition and identifies the role of government as supportive and facilitative of people's own initiatives, and states that people's initiatives and participation must become the key elements in the process of development.

The Government of India emphasises growth with equity, poverty alleviation and human development as central concerns. Its initiatives focus, on the one hand, on support to interventions that address some of the critical issues related to poverty. On the other hand, this programme also supports initiatives for social mobilisation in regions with a high incidence of poverty.

Two approaches have been followed in implementing various programmes: an issue-based approach and an area-based approach. In the former, issues, such as child labour, bonded labour, sanitation, water, and disability that do not emerge in discussions with communities but have a very direct bearing on poverty require special interventions. In the area-based approach, specific geographical areas have been identified and a process of social mobilization has been initiated setting in motion processes leading to the formation of people's organizations, keeping in mind gender, caste and class dimensions.

Almost all the ministries of GoI follow these two approaches. The health ministry has RCH, CSSM, IEC and other programmes, which is supported through supplementary nutrition programme of WCD. Integrated watershed programme supports area and issue based initiatives of MoEF at micro level that seeks to conserve natural resources. Training, asset creation, rural infrastructure, rural housing, rural sanitation and water are issues being addressed by MoRD. The Ministry of HRD has already implemented TLC and PLP in the hope of establishing a culture of "Continuing Education" among the masses. MoTD similarly addresses tribal specific issues. The SCD of MoSJE seeks to empower the Scheduled Castes.

Since 1995, a broad thinking emerged that fragmented communities need to be organised into groups that could act with greater bargaining power vis-à-vis the state machinery. It is believed that once people are organized there will be demand for training and capacity building to be initiated with a view to changing the culture of dependency to a culture of self-reliance (transition from stagnancy to vigour). Institutional strengthening of PRIs is also a crucial strategy at the micro-level. In addition to capacity building, resources are being directed in promoting sustainable livelihood and asset creation at community level. **7**

Support under these programmes appears to be cross-sectoral, holistic, inter-related and mutually reinforcing. (Figure 1.2)

The formation of SHGs got a spurt during 1999 with the finalisation of "Swayamshakti" programme of WCD.

2.3. Definition of SHG

In the simplest terms a self-help group refers to more than two people who come together to deal with a shared concern or problem. Such groups exist all over the world; they are sometimes called mutual aid or support groups. These groups are run by and for the members, "experts" themselves. However, until recently SHGs were essentially voluntary, self-formed, self-managed, addressing shared concerns and problems almost entirely from their own resources. In many developing countries, especially India, consistent with the global thinking on poverty alleviation, there has been a spurt in publicly funded SHGs as an instrument of policy. This in itself is a unique phenomenon and indicates a serious attempt at integrating area and issue-based approaches.

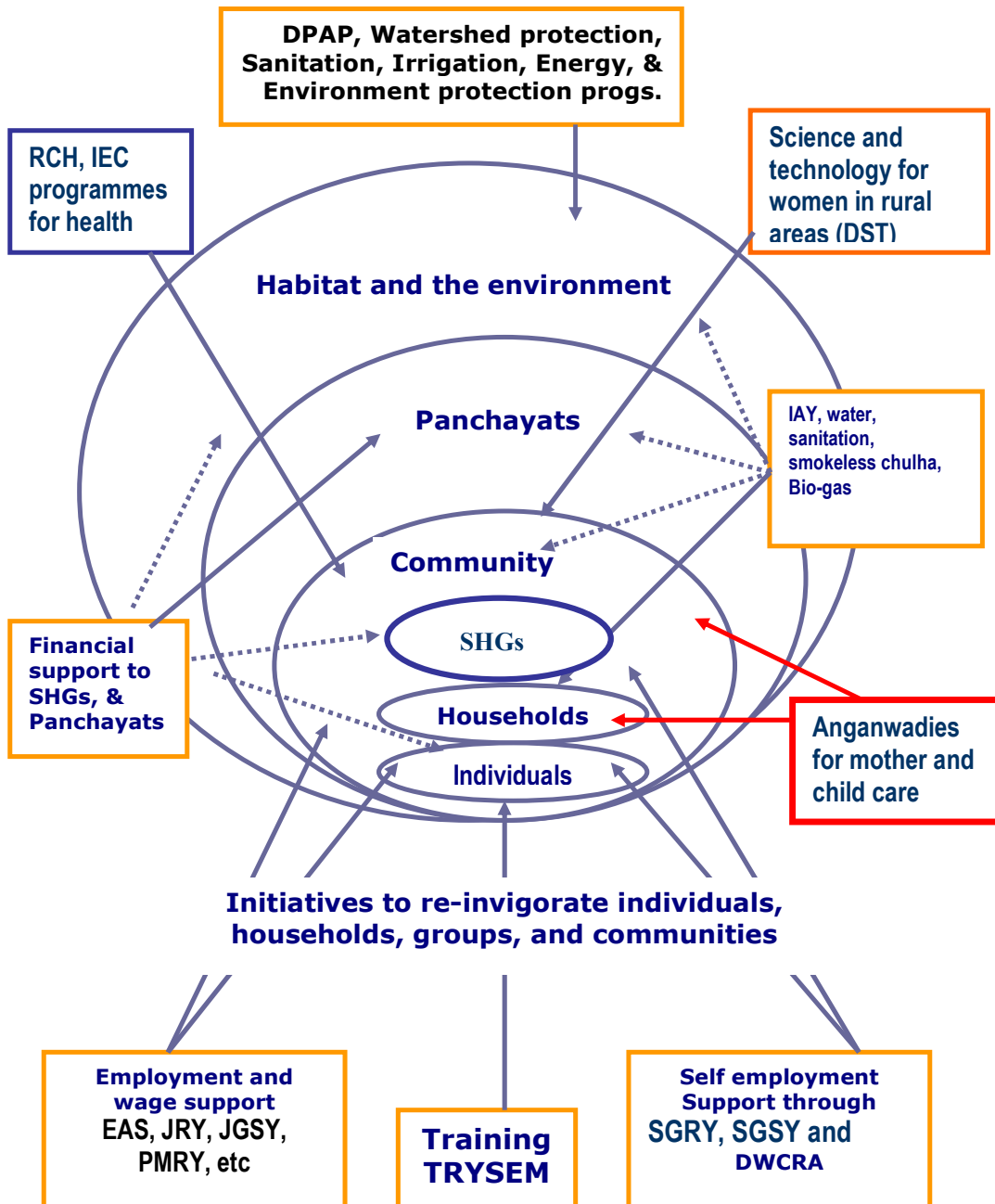
2.4. SHGs in Himachal Pradesh

The earliest SHGs in Himachal Pradesh were formed during the British period in Una district to resolve the perennial water problem in Kandi areas. These groups were called Choe Reclamation (CR) groups. They worked quite well until 1947 when the Irrigation Department took control over water resource management. The SHGs had used their native wisdom to protect watershed in Kandi area (the area that now geographically separates Himachal from Punjab, highly degraded with choes criss-crossing along the foothills) to the extent of eliminating water scarcity. A few members of the CR groups are still alive and they say that they received no financial help from the Colonial government. Thus, SHGs had a beginning as problem solving bodies through essentially voluntary effort; they were encouraged because the colonial government did not want to spend money on developmental work in this region.

From 1947 to about 1990, the state government was involved in every sphere of activities that precluded any voluntary effort. Consequently, community based organisations were relegated into background; even the traditional panchayats, instruments of local self-government, fell into disuse; their role arrogated by a powerful centralised bureaucracy.

However, in some pockets the "Devta Committees" (Devali/Harr) continued to work with highly curtailed functions. These formal democratic committees still regulate social custom, functions and manage Devta's affairs, decide contribution of all members of the general house of the committee. These committees

Figure 2.2. Some of the programmes of Government of India, addressing the specific needs of the poor and rural communities



Protected the forests in some area and it has been observed that “dev vans” (or deity forests) are in much better condition than government’s “protected forests.”

2.5. Beginning of voluntary effort (1990-1997)

The voluntary sector received a boost in 1989. Late in the year the Planning Commission published an approach paper "Macro Dimension to Planning" in which it advocated the use of non-governmental organisations in implementing health, welfare, and educational initiatives.

However, for some inexplicable reason the notion of community-based organisations (CBO), which all self-help groups essentially are, was erroneously conflated with that of non-governmental organisation. Thus, a totally alien, highly mutated form of CBO, "the NGO" was born. Between 1991-1993, an estimated one million NGOs were formed to help the hapless Government of India eliminate poverty. Suddenly, these millions of NGOs were implementing welfare programmes, watersheds, mass literacy programmes, women's empowerment, childcare, care for families and children in distress, welfare of the handicapped, *ad nauseum*. In just one district, Ranchi, during initial years of Total Literacy Campaign (1990-91), around 40 new NGOs were registered within a month and their "Managing Committee" harassed the Zila Shaksharta Samittee to "contract-out" 30, 40, often hundreds of villages, for implementing mass literacy programme. Hundreds of "Expert NGOs," experts in watershed management, emerged in Bihar, virtually overnight, when a major programme of watershed management was announced in 1993. There are NGOs in Delhi who claim to have expertise in literacy, healthcare, economic development, and natural resource management, expertise shared between a few family members. This was the new generation NGOs, contractors of "development". In Uttaranchal 3-year old NGOs were so much prized that they were given as dowry.

The desire of the government to directly fund institutionalised CBOs- registered under Society's Act 1860- was unfortunately responsible for huge resource and time waste. Most importantly, years were lost, which could have been used to develop a viable linkage between macro-plans and policies and micro-level implementation. Conversely, the most urgent need of aggregating micro-plans, local plans prepared by user-groups, into regional and national plan remained unfulfilled. Secondly, NGOs being formed by family groups had essentially nothing to do with rural communities whose interest they were supposed to serve. The investigating team was informed by members of the working group of "Navrachana" (a working group of 10-12 NGOs engaged in natural resource management) that between just 4-5 leading NGOs, crores were lying unutilized in Himachal Pradesh. By 1997-98 it was obvious that even this experiment with the unique organisational form-the NGO-was floundering.

2.6. Expansion of state assisted SHGs

Initially it began with the efforts of National Cooperative Union of India (NCUI) in Himachal Pradesh, especially in Solan and Shimla districts. But as can be seen from Table 1, the real spurt can be seen from 1999 onwards. Over 85% of SHGs have been formed in the three years ending 2003. As on July 2003, when the survey was completed, the numbers stood at about 7,786, excluding SHGs formed by national organisations such as NCUI and other NGOs.

Table 1.1. Growth in the numbers of state sponsored SHGs in five sample districts

Description	Financial Year					Total for 1998-03
	2002-03	2001-02	2000-01	1999-00	1998-99	
Percentage formed during year	54.53%	16.62%	14.29%	12.27%	2.29%	100.00%
Male only SHGs	132	21	47	38	7	245
Female only SHGs	4100	1205	1033	886	155	7379
Gender non-specific SHGs	14	68	33	31	16	162
Total SHGs	4246	1294	1113	955	178	7786

Source: Various state government departments (DRDA, ICDS, BDOs, Forest Dept., etc)

Very few offices could furnish the number of existing members in these SHGs. However, assuming that each SHG has on average 11.17 (estimated from the sample SHGs), it indicates that at least 86,970 households have a member in the SHGs in the five districts.

These SHGs are engaged in natural resource management (land, water and forest), livelihoods, saving and thrift, farming, literacy and health. However, as can be seen from the cases given in Chapters 2 & 3, few are working properly.

2.7. Organisational issues in grass roots development

As shown in Figure 2.2, it is not the paucity of programmes or funds that has stymied grass roots development and empowerment. Every central ministry and its corresponding state government department has at least five major programmes that are administered by the respective line departments and frequently programme funds remain unspent at the end of financial year. For example SGSY seeks to create livelihoods but environmental considerations are neither integrated into the strategy for funding nor the banks, key facilitators, know about funding of forestry based sustainable enterprises, so critical in mountain regions. Similarly, while RCH programme is being implemented by the Department of Health, there is little or no coordination of this critical programme with Panchayats, or Ministry of Rural Development's programmes on drinking water and sanitation. Consequently, worm infestation and anaemia is widespread

in hilly areas. On the other hand each state government department continues to show over 75%, frequently, 90-100% physical and financial achievement, year after year.

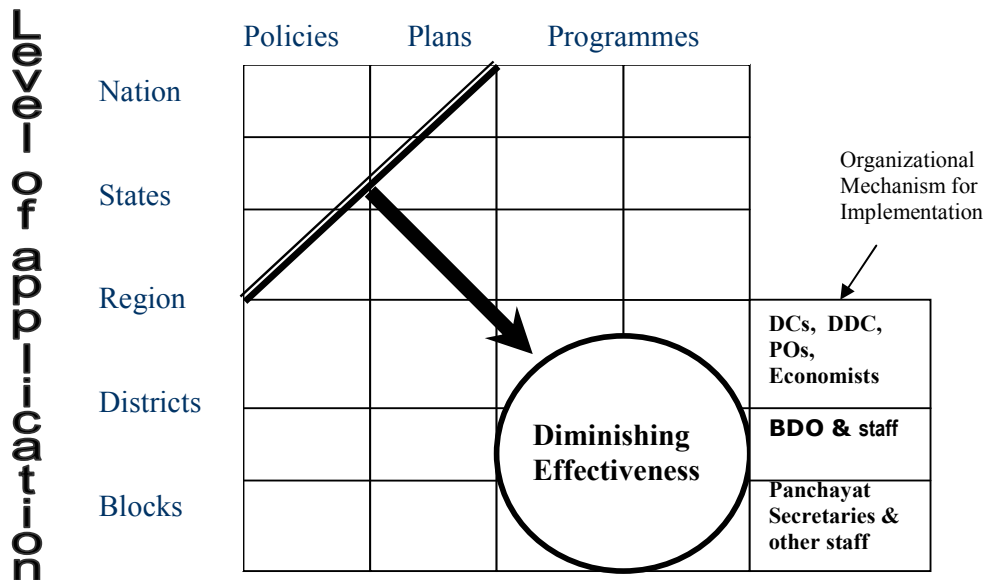
The instrument for empowerment of rural communities, created under 73rd Amendment, the Panchayati Raj Institutions (PRIs) remain marginalized in spite of the fact that Himachal State Government amended the provisions of PR Act in July 2000, enjoining the state government to allocate funds based on up-gram sabha approved micro plans, consolidated as Panchayat plan, through six standing committees of village Panchayats. These standing committees include health, livelihoods, water and sanitation, and natural resource management. But in the last three years, the PRIs remain as mere executing agencies of the state government: line departments set targets; district or block level officials allocate funds, PRIs are made to follow the decisions of line departments, and members of the gram sabha remain mute spectators.

There is nothing essentially wrong with macro planning and decisions but as one moves from strategic or macro levels to tactical (state/district) to operational level (blocks and Village Panchayats) to the micro-level of user-groups and communities one progressively finds lack of coordination, integration of programmes into a coherent set of activities, duplication of efforts, too many departments doing too many things on their own without active participation of the communities, and, consequently, resource waste, diminishing effectiveness, and absence of synergy (Figure 1.3)

Particularly since the 1990s there has been official recognition in almost all the Ministries of this dysfunctionality. Many ministries formulated specific strategies to involve local communities but the experience has again been indifferent. **12**

Box 2.1: Impact assessment studies conducted over the last three years reveal that whilst these departments have been consistently achieving physical and financial targets in Himachal Pradesh yet (a) the number of households below the poverty line is going up, (b) environment degradation has assumed alarming proportion, (c) sanitation and health programmes are generally ineffective as is evidenced from high incidence of worm infestation and consequent high incidence of anaemia among women and children, (d) around 12,000 women's self help groups were formed between 1999-2002 in just five districts, few have succeeded in empowering women, (e) people's empowerment through a three-tier panchayats (local self government) is as yet non-functional. With little or no financial powers, they work as implementing agency of state government departments. Neither the Panchayats (because of absence of skills to manage convergence) nor the state government departments (because they are organised sectorally and work without proper co-ordination or integration of inter-related activities/programmes) can effectively manage convergence of programmes and achieve synergy at community level. (Sustainable Development of Mountain Areas; UN-ICIMOD paper; Shrivastava, Singh, and Heredge, November 2003; See MF-website)

Figure 1.3. Matrix of levels of activity



For example: (a) the MoEF sought to introduce Joint Forest Management involving SHGs in conservation of forests and protection of the environment. However, the fallacies of their approach were brought out starkly by TERI, quoted below;

“The increasing depletion of India's forest resources has brought into sharp focus the inherent inadequacy of traditional state owned and run systems of forest management in sustaining the forest resource base against the growing human and livestock population pressures, industrialisation, urbanisation and overall economic development. The crisis in Indian forestry relating to high rates of deforestation, and unregulated and unsustainable use of forest produce in the past, can be attributed to the twin processes of erosion of customary resource management regimes and the acquisitive tendencies of the state in the period following independence.” (TERI on JFM; Internet download, MoEF)

The fact that in almost every international meeting, particularly since 1992 (Rio Summit), concerns have been raised that communities, especially mountain communities, have been marginalized from macro decisions, raises serious questions as to the sincerity of macro planners and decision makers and implementers. Take for instance conservation:

“It is widely acknowledged that successful implementation of conservation programmes can only be guaranteed on long term basis when there is consent for and approval by indigenous peoples among others, because their cultures, knowledge and territories contribute to the building of

comprehensive protected areas. There is often commonality of objectives between protected areas and the need of indigenous peoples to protect their lands, territories and resources from external threats." (Recommendation 5.24; World Parks Congress, Durban, 2003).

The above recommendation is particularly relevant for native burghers of Himachal Pradesh because the area is mountainous, land productivity is low, people depend upon forests for fuel, fodder, cash income, food, and fruits, and scope for industrialisation extremely limited. Under these circumstances, efforts at sustainable development must take the route of efficient and effective natural resource management. This can be done, not from Delhi, but by making mountain communities effective stakeholder in decisions that affect their lives. Thus participatory planning, decentralised approach to development, promotion of sustainable enterprises and livelihoods are critical variables; the grass roots reality is that lower level bureaucracy in every district still believes that "centralised control" is a pre-requisite to speedier development. Unfortunately, people are still waiting for that speedy development.

2.8. Participatory processes

Participation is a dynamic process-based mechanism for resolving planning issues and community leadership is drawn from a number of power-bases.

Box 2.2. Power is an "ability to impose one's will or advance one's own initiative" and collaboration can overcome power imbalances by involving all of the stakeholders (Swarbrooke 1999:125). It is necessary to appreciate how power relations alter results and sometimes, collaboration efforts may preclude collaboration (Reed 1997:567).

Resistance can sometimes come from political leaders, local businesses, residents, environmentalists and public agents. Key players in the community need to be identified: groups, organisations and individuals that have the most power. Care is needed not to assume that a community will necessarily share a purpose or identity, as it will be made up of many interest groups: elites, owners, renters, young, old, employers, workers, those employed by others or self-employed, wealthy, poor, those from the main ethnic community or minorities, men and women. Where there is reliance on coalition between private and public individuals or agencies, this can hide how one individual or organisation can have a disproportionate influence. Conflict is more likely than consensus in many situations, as community leaders are often self-appointed or may represent a small section of the community. Where there is reliance on local authorities or local government to act as an arbiter or neutral agent, care is needed as they will have their own agendas and may be in the best position to get their way. Local politics and the intervention of individuals have been seen to thwart plans for development in many village Panchayats (Shrivastava AK; various impact assessment studies in

Himachal Pradesh 2000-2003).

Panchayats need to be strengthened and given legal powers, rights, duties and funds. They are not given any positive guidance from the centre and often interest groups are able to block implementation of micro plans. Despite efforts of individuals to modify the administrative rules and processes, to give primacy to Panchayati Raj institutions and to the use of gram-sabha approved micro plans for resource allocation, the rule of government departments continues. That is to say that even if the legislative assembly of the state amends administrative rules, it has been observed that state government bureaucracy will not transfer powers.

Empowerment occurs when the government is prepared to act on the voice of local communities. This would require sustained advocacy to treat rural communities as a key user group, a key stakeholder; because they are the purpose for which the elaborate bureaucracy in the state exists; *therefore mountain people's institutions must be strengthened*. SHGs are yet another mechanism for participatory development, more critically sustainable development.

Sustainable development requires the creation of shared values and priorities between the government, the people and their organisations, and the market.

2.9. Unique features of Himalayan region, especially Himachal Pradesh

Before any discussion on integrated and sustainable development of mountain communities, especially the women, is considered, it is worth dwelling briefly on unique properties of Himalayan region. Himachal is divided into four regions: the Kandi areas bordering Punjab, the Shivaliks, the Dhauladhar, and, beyond Pir Panjal, the Cold desert areas of Lahul-Spiti. The state is unique in that it straddles all four agro-climatic zones and it has diverse vegetation, from tropical to alpine pastures.

Due to expansion in population, land ownership is fragmented. This situation co-exists with the fact that about 25% of cultivable land remains fallow especially in Kangra and Una because people are not interested in farming and are in government job or working outside the state. This land can be rented to interested farmers, especially women's groups, for growing vegetables, fruits and cereals for their own consumption as well as for sale.

There are four major rivers in the state (Ravi, Satluj, Vyas, Yamuna and Chinav) with about 1500 tributaries having glacial origin. The discharge from each of the

tributaries at the point where pollution starts (i.e. a habitation is located), has been estimated by scientists at about 1500 litres per second per tributary. This water flows out to other states and countries. Many of these rivers have Mahaseer and Trout, both fetch handsome price for their meat.

The Ministry of Environment and Forestry (MoEF) has declared many areas as “protected forests” and as “Parks”. While people can enter protected areas under settled traditional rights to extract fuel, fodder, and timber, entry into Park areas is prohibited. Around 40% of land area of Himachal comes under protected forest ie, wild life sanctuary or National Park areas. In GHNP Park areas even traditional rights granted under Anderson Settlements (1886s) have been abrogated, which has led to organized resistance around Park areas. Changing land use is almost impossible. However, even people themselves feel that trees need to be protected because of which illegal felling of trees has come down dramatically. In this state economic development, integrated development, and sustainable development are all linked to natural resource management and women have the greatest stake in sustainable natural resource management and development.

Himachal has tremendous horticulture potential. Apple, a fruit of alien origin is just one, losing its pre-eminent position to cheap imports. Also, apple orchards require heavy dose of fertilizer, and at least eight sprays per year to ensure good crop. These chemicals have not only caused land pollution, but run-offs have caused water pollution as well, seriously affecting a river's capacity to sustain fauna. On the other hand, a whole range of fruits grows in the wild that could be commercially exploited without harming the environment. These are: apricot (khumani), plum, peach, pear, persimmon, etc. Apricot oil sells for about Rs 600 per kg in international market and traders pay up to Rs 100 per kg just to collect the seeds from the jungle. Nobody eats plum because it is so abundant. The Germans have succeeded in producing organic plum wine, which fetches high value. SEDEM can access this technology for promotion of community-based winery. Parsimmon, regarded as a nutritious fruit, could not establish proper market in the country and is also thrown away. It simply requires brand positioning in the urban markets. The Agriculture University at Palampur is now vigorously pushing for organic farming and chemicals-free production of fruits and vegetables and many SHGs are being organised around the “new enterprises”, also known as sustainable enterprises. These issues must be kept in mind before framing policies, plans, and programmes, especially for women in mountain areas.

Vegetable production has great potential too especially exotic vegetables like broccoli, asparagus, iceberg lettuce, radish, spring onion, etc. Asparagus sells in Delhi for about Rs 600 per kg, while broccoli fetches about Rs 60. There is unsatisfied demand for these vegetables. The productivity of vegetables can be gauged from the fact that just one Gram Panchayat-Thatchadhar, in Seraj valley-produced cauliflower and other off seasonal vegetable worth Rs 1.25 crores last year, selling to Delhi and Punjab traders at ex-farm price of Rs 300 to 400 per quintal. Thus farmers still stick to traditional crop, ignoring better options.

Himachal has land, water, and right climate to emerge as fruit and vegetable basket of India. Its people are also waging a battle to save the four "Js"-Jal, Jameen, jungle, janwar- so deep is the awareness about the environment. And women are taking active part in this because it is they who suffer most; they have a backbreaking 16-hour workday.

On the other hand, traditional manufacturing industries cannot successfully operate from Himachal because of high cost of transporting raw materials and the distance of urban markets. Whatever industries have come up near Punjab and Haryana borders are essentially to take advantage of sales tax holiday given by Himachal Pradesh; serious manufacturing does not take place here because logistics does not work out.

Therefore, enterprises and livelihoods strategy must utilize the inherent advantages of Himachal Pradesh and train people, especially women, to build on their strength as well as the strengths of the land where they live. If these livelihoods take care of the environment, these enterprises would be sustainable, which is an added advantage.

2.10. Training for sustainable enterprises: From the above discussion, the argument flows: what are sustainable enterprises? It must be borne in mind that training just for giving certificate is neither going to help the common people nor the women, as is the trend with the existing ITIs and Polytechnics.

The main issue is to identify sustainable enterprises and begin training women in the mountain areas in those enterprises that (a) conserve natural resources, (b) preserve the environment, (c) give high productivity, and (d) confer some natural defensible competitive advantage so as to ensure steady income and confidence in the future.

Sustainable enterprises have been identified by SEDEM (the research agency) for mountain areas. These are (from a to z) (a) organic farming, (b) vermiculture composting, (c) chemicals free fruits and vegetable production, (d) rural tourism, (e) fish farming, (f) constructions using local materials such as clay, timber, stone, and bamboo combined with advanced materials such as plastics, steel, timber treatment chemicals, electrical circuitry, natural heating and cooling systems, (g) using biomass to create and invigorate soils (it takes nature 200 years to create one cubic inch of soil fit for agriculture but it takes only 8-10 years of using organic methods to create the same amount), (h) solar power systems (India has already achieved a major breakthrough in storage of electrical power in poly-films that would eliminate the need for storage batteries, as per the statement of the CEO of Central Electronics Limited, a Government of India undertaking), (i) modernisation of gharats (watermills; there are an estimated 30,000 watermills in Himachal, each can be used to generate 2.5 to 5 KW of electrical energy) to produce cheap electricity-on-demand, (j) use of land for generating multiple revenue streams by using short, medium, and long term crops for maximisation of revenue (an Indonesian farmer from just 1 hectare plot produced 12 varieties of crops weighing about 50 metric tonnes in one year), (k) use of timber allocation for producing high value added furniture, (l) production, packaging and sale of glacial water, (m) learning to use computing and computer related activities such as word processing, software development, etc, (n) production of milk and milk products that are based on chemical-free food chain and organic meat of sheep /goat of Gaddis and general farmers, (o) community-based management of herbs collection and trading (already a multi-crore trade, the traders cream off maximum profits leaving very little for the local communities), (p) use of the Internet in marketing mountain products to integrate with the global community, (q) preservation of local seeds and bio-diversity, being promoted by leading UN agencies such as the ICIMOD (International Council for Integrated Mountain Development, based in Kathmandu) the World Bank, and UNDP, (r) export of fruits and flowers from high altitude areas, (s) opening up of remote areas for mountain tourism (eco-tourism, trekking, religious tourism, farm tourism, etc.) where the specialised knowledge of local communities can be effectively used, (t) training in modern plumbing, electrical work, masonry, gardening, etc. (women can be just as easily trained), (u) training in cross-breeding of animals, (v) construction of low cost, waterless toilets and its popularisation among the mountain communities, (w) provision of safe and clean drinking water using ozone process (this has been tried out in Nepal very successfully), (x) production of handicraft items such as goat hair carpets (shella), musical instruments, spices and pickles, etc, (The UN-FAO has started to list the unique cultural products of mountain communities throughout the world. SEDEM has identified over 22

major products in just one of the five districts), (y) promotion of unique mountain cuisine throughout India, (z) promotion of local fabrics, styles, patterns, and forms by traditional method modified to reduce drudgery.

These 26 products and processes have been listed just as an example of the possibilities, not merely for the women but for the mountain community as a whole, for India's training institutions to change their attitude, values, content, systems, and procedures of training and equipping mountain communities to be able to respond to the challenges that lie ahead.

All these new generation of enterprises have been field-tested. Major UN agencies and many governmental and non-governmental organisations are working on these systems because these products and processes offer sustainable livelihoods. Yet, our training centres, living in 19th century and still working on factory mode of production, are blissfully unaware of any; none has responded to the challenges of the 21st Century.

2.11. Responses of the state government to the contingencies

Responses to the need for women's empowerment: The HP PR Act has made 33% reservation for women in all elected posts. This has shown some results: despite the fact that in this male dominated state women are taking decisions. However, because PRIs are weak, real empowerment has not occurred. Socially, women are relegated to secondary role and this process has seen influences of Punjab and Haryana. Women in mountain areas had traditionally enjoyed greater equality but this is not so now. Changing social status would be problematic. Participation in education and literacy is high, but as one moves from urban to rural areas, distances of high schools and colleges force women to drop out. Therefore, despite high general literacy, participation of women in middle school upward is still much below men. Work participation rate is high and the general picture that emerges is that women have greater share of domestic and agriculture work as compared to men, often working a 16-hour day, which leaves little time for personal care and development. Men are responsible this situation.

Responses to the needs for sustainable enterprises: As yet there is no coherent policy or plan of action. Neither educational establishments have modified their curricula to address the specific needs of the mountain area, nor training institutes have changed their strategy to re-skill workers based on sustainability principles, although there is some realisation that there is something seriously amiss.

Responses to the needs for deconcentration of power: There is active resistance within line departments to de-concentrate power of line departments. Over the last four-five years, a number of NGOs in all the 12 districts prepared citizens' demand seeking decentralisation or non-centralisation. They say decentralisation is a term, which stems from a belief that power is with the departments and that some power should be given to people's own organisations. This is unacceptable. Thus there is movement that seeks to demand, the government notification and major amendments to PR Act, empowering the Panchayati raj institutions. The main points are:

- (a) Gram Panchayats shall decide on location of facilities and institutions and other related facilities as per felt needs.
- (b) Gram Panchayats have powers to report on the physical attendance in their assigned areas of male and female health workers and workers of other line departments.
- (c) Standing committees of Gram Panchayats shall oversee the implementation of programmes of various state government departments.
- (d) Up-gramsabha, comprising single wards shall prepare micro-plans proposing interventions that reflect the felt needs in their area by way of improving, *inter alia*, healthcare, drinking water, sanitation, conservation, etc, and prioritise the activities

The provisions of the amended act says that resource should be allocated based on up-gram Panchayat (Ward-level) ratified micro-plans, the aggregation of micro-plans to be taken as Gram Panchayat plan and all resource allocation process to be based on gram sabha approved plans is unique in that no state government has ever attempted these. However, since July 2000, nothing has happened; line departments have simply ignored the amendment. Consequently, each department has its own targets, including ICDS, and they try to achieve those targets. How will the programme achieve the goals, is frequently not their concern. Figure 2.4. (Fig A) shows the present situation.

Responses to the needs of MDGs: Other than a few officers within the benefit agencies, the majority does not even know about MDGs. It implies that line departments are working on departmental targets without a clear global picture. The MDG requires a structure that is akin to the one shown in Figure 2.4 (b). Here user groups formulate their own micro-plans based on their needs. Their specific needs are conveyed through the structures of PRIs to expert line departments. Under ideal conditions, these line departments should co-ordinate their activities, integrate their expertise, and provide resources or expertise to the users as required. Such an approach would save cost, time and achieve powerful synergy at community level.

Figure 2.4. Comparison of current method of working with ideal model for participatory decentralised planning

Fig A. The situation now in any district

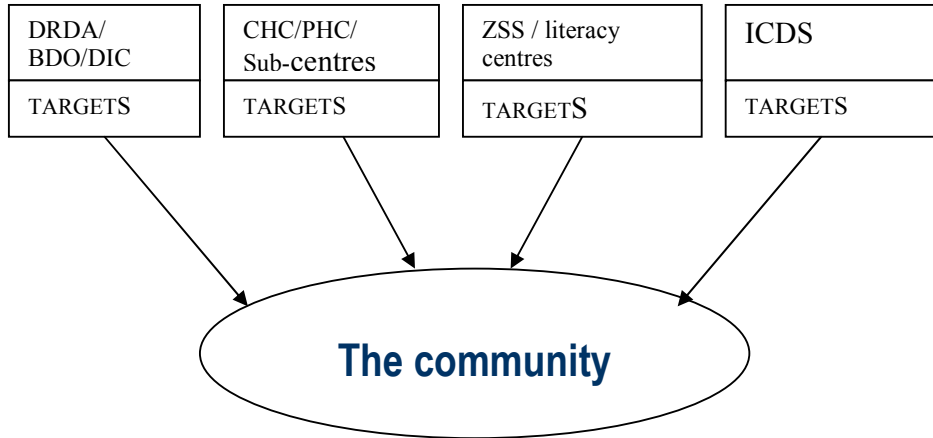
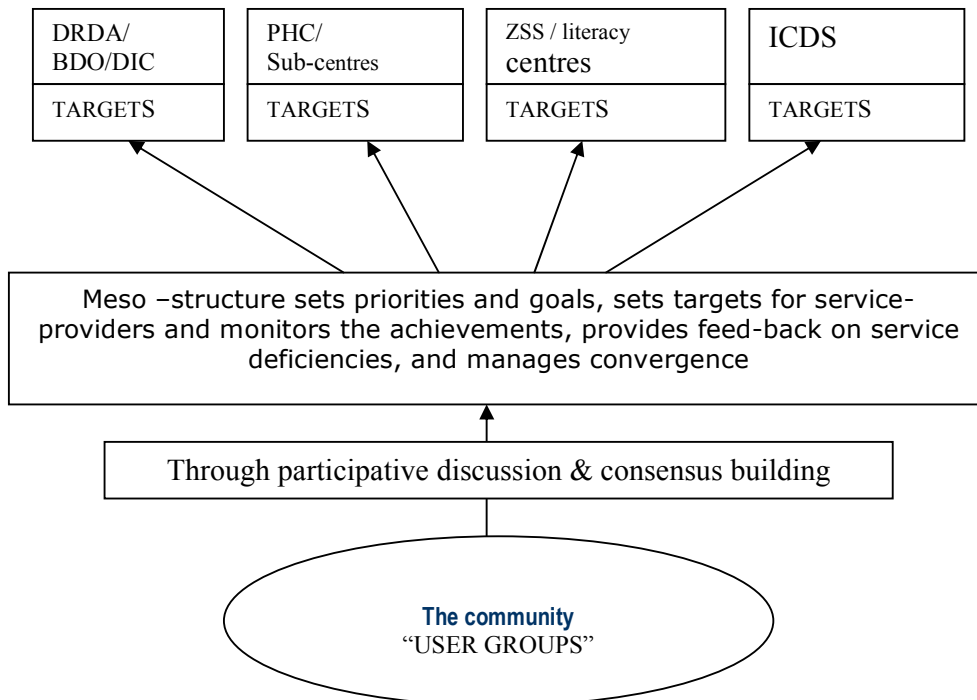


Fig B. What is not happening, as planned and required



Structurally, a meso structure is one that integrates micro structures (SHGs, communities, Villages or wards) with macro structures of decision making (state government, central government, and international organisations). Effective meso structures could have been created by effective PRIs or by NGOs: both are as yet ineffective. In fairness to all, it must be said that all bureaucratic structures tend to centralise decisions, and tend to work in specific sectors and to that end even good officers find themselves stymied due to organisational compulsions.

Line departments are organised sectorally: they cannot integrate their programmes with those of other departments because each has to spend their allocated budget according to set rules. Thirdly, because line departments are organised on the basis of specific expertise, few have successfully managed to implement cross-sectoral programmes. Because of their focus on sector-specific issues, they do not co-ordinate with other line departments because in their perception the “domains” are clearly defined. In the Indian context (a) time-linked transfers of officers undermines area-based approach and (b) incompetence/indifference/corruption undermines issue-based approach. Because majority of the issues are community-centred, there is duplication of effort, waste of time and resources. Therefore, there has been a recognition in India as well as globally, in all developing countries, that line departments cannot effectively implement community-centred programmes.

It is for this reason that NGOs were promoted and supported by the Planning Commission in 1989. The assumption was that (a) they would be close to the people/user groups/community, (b) would integrate the programmes of various line departments in accordance with the felt needs and requirements of the communities, thereby saving time and resources, (c) would be able to modify a macro programme according to the specific needs of local communities and local specific problems, (d) because of their unique knowledge and expertise the NGOs would be able to leverage funds from all sources, not just the government, and (e) would be able to create powerful synergy at community level. Very few NGOs have succeeded in satisfying these five criteria. The NGOs, in short, were conceived as an effective “meso structure” but they have failed to rise to the occasion.

The SHGs were, then, conceived as groups of individuals who would at least look after their survival needs and then move on to livelihoods projects. It had two very clear focus: (a) empowering women through a self help group, and (b) ensuring that their emergency needs are satisfied within that group. Hence it promoted

savings and thrift groups. Manageability was a consideration: hence small size of each group. It was clearly based on the recognition that (a) the conceived “meso structure” had failed and an alternative had to be found and (b) because of the suggested reforms of Narsimhan Committee in place, ground level credit deployment for welfare and family oriented income enhancement projects for empowering women was impossible and a structure for deploying credit had to be created. “Sustainability” as a key criterion, as understood by votaries of sustainable development, was and is still missing. This strategy was implemented through the ICDS structure (CDPO, PO, etc) at district and project level and Anganwadies were used to re-organise women into SHGs. This report essentially deals with whether the ICDS has finally succeeded or not in addition to analysing factors that are responsible for sustainability of any effort in Himachal Pradesh. Other research objectives have been adequately addressed elsewhere in chapters 2-7.

SHGs are serving four purposes:

- Saving and inter loaning for emergency cash needs
- Bank linkage and bank loan for members’ needs but they are still not creating income-generation opportunities.
- Some SHGs have achieved the undecided target of enhancing income as well. Majority in this category has stumbled into it.
- Regular interaction of women around economic activity in which women have enhanced self-respect of and, consequently, other issues of women’s empowerment are cropping up in their agenda.

Thus, whatever the objectives behind creation of SHGs, these SHGs have contributed to empowering women to some extent.

2.12 Conclusion

The MDGs require that micro needs and aspirations are reflected in macro plans, policies, programmes, and projects. Conversely, effective governance also requires that the voices of people shape macro policies. The instrument for doing this has been (a) traditional structural devices like line departments, (b) the co-operative movement in India during 1950s through to 1990s were another device, (c) NGOs as meso structure were tried out, (d) even constitutional provision of Panchayati Raj is an attempt to create effective meso structure which is as yet ineffective, and, when all failed, now the experiment with SHGs is going on. Whilst the 73rd amendment sought to transfer effective line department powers to

people's own elected bodies, it was effectively neutralised by the state bureaucracy. The SHGs allow the state bureaucracy to retain their powers, keep PRIs at bay, and directly implement departmental programmes through

departmentally sponsored SHGs. How far they will succeed is a moot question.

It is a moot question because poverty alleviation and empowerment is directly linked with other issues such as sustainable livelihoods and protection of the environment. Only sustainable enterprises (within the control regime established by ISO14000 series) can create sustainable jobs and livelihoods. It is important to realise that sustainability does not mean that an enterprise should survive one Plan Period to another (as the Planning Commission thinks). The recent directive to DRDAs specifically states, "An enterprise must survive beyond a plan period". This is nothing but a serious miscalculation: **it ignores the essential sustainability and precautionary principles required to be taken into account while setting up enterprises.**

In so far as protection of the environment is concerned, the MoEF has nullified all community rights in Himachal Pradesh; without community participation conservation is unthinkable and unachievable. Other governmental organisations such as Industry, Forestry, Education, and Healthcare still keep the communities out of any sensible participation. They all set their own agendas, their own priorities, and allocate resources as they feel like. That is why the key question: are SHGs really sustainable entities? Can they achieve MDGs?

Chapter 3 Case studies

3.1. Cases (Narratives)

Case 1: SWARAJ (Nodal agency), Village and PO Banjar, District Kullu
Key person: Shri Guman Singh Thakur, Secretary of Swaraj NGO,
the nodal agency for the project.
Telephone Number: 01903 222472
Project director met Guman Singh 29/10/03 to 4/11/03

Title of the project: "Environment conservation through Mahila Mandals (SHGs) in Himachal Pradesh.

Funding agency: Indo-Norwegian Project financing through the Department of Rural Development, Government of Himachal Pradesh. Funds were sanctioned in FY 2001-02 but the disbursement was made in October 2003.

Target groups: 15 groups in Kullu district were to be managed by Swaraj NGO, and another 135 groups were to be directly managed by DoRD/GoHP, thus in all 150 groups were involved in the project. This case note deals with the 15 SHGs that are working under Swaraj.

Strategy: The main thrust of the project was to involve the 15 SHGs under Swaraj in "livelihood options through environmental conservation." These were recycling of wastes, vermiculture composting and production of organic manure, organic farming, forestry, clean village campaigns etc. Secondly under the income generation programme local handicraft is to be promoted by adopting new, more efficient techniques. The strategy was different from WCD's approach of promoting credit and thrift societies, and very complex.

As per agreement between the NGO and the beneficiaries, the beneficiaries were to contribute Rs 10,000 each and the government Rs 90,000 per SHG. Since each SHG comprised of ten members, each woman contributed around rupees one thousand towards the project.

Implementation: Swaraj identified the participants and formed 15 women's groups, each an entity within themselves, explained the strategy to the women, and each SHG ratified the strategy within their respective groups. The SHGs were registered under Society's Act (1860), which was a compulsion under the programme.

Initially, the objective was to promote "livelihoods through conservation" and Rs one lakh per SHG was budgeted.

Problems: However, the state government did not release the money (Rs 90,000 per SHG) to Swaraj in time, delayed the disbursement by about 18 months. This delay caused enormous loss of faith, because each SHG had already spent

about Rs 10,000, which was their contribution. Secondly, while the money was transferred into Swaraj account in October 2003, the NGO was asked to spend the entire amount (about Rs 13.5 lakhs) before March 2004 and submit utilisation certificate.

Inferences: (a) The state government does not appear to understand the nature of community level contact and mobilisation, causing distrust and loss of faith, (b) spending the money is more important than proper utilisation, (c) there is little appreciation that "livelihoods through conservation" are critical projects that can show success over medium term, say 3-5 years, but the implications of these projects are long term: they can create sustainable enterprises and livelihoods in accordance with India's commitments under Agenda 21 of Rio Summit, Beijing Women's summit, the Copenhagen Declarations, and MDGs. Nor are the state government clear about their obligations towards various funding Ministries, nor towards the people. (d) The compulsion of registration under Society's Act (1860) makes an SHG equivalent to an NGO. The question is: why register them, and why not use an existing NGO engaged in similar activities? Why this sort of technical compliances insisted upon when the evidence is quite contrary?

Conclusion: Community based "self help groups" that are serious about managing critical issues of livelihoods, conservation, clean villages, improved quality of life do not get timely support. Effectively, SHGs are assisted as if they are an NGO.

Case 2: Bangala Self-help Group, Dharampur Panchayat, Solan district

Key persons: Sunita Thakur, Project Officer, National Co-operative Union of India, Solan Branch.

The project director met Sunita Thakur in April 3rd-4th 2003, at Solan and visited the SHG in Dharampur Panchayat.

While researching the subject, the project director used the Internet to collect as much information on the working of SHGs in various parts of the world-developed as well as underdeveloped. In course of his searches, he found reference to a success story ([www id: Co-op Dialogue, Vol.7, No.3, Sept-Dec.1997, pp.11-13](http://www.id: Co-op Dialogue, Vol.7, No.3, Sept-Dec.1997, pp.11-13)) in Solan district, one of the project districts, in Himachal Pradesh. Then the project director tracked Sunita Thakur and met her early in April 2003 to get the story first hand and study the SHG from a different perspective than the one used by researchers of co-operatives.

The project: Sunita Thakur identified a group of women near Dharampur Panchayats who earned their livelihoods by begging. The opportunity was

provided by the co-operative education project of the National Co-operative Union of India for which Sunita works.

Issues addressed: To organise professional beggars was not an easy task for Sunita. She had to analyse the strengths and weaknesses of the target community, convince them to adopt an alternative livelihood that was built on their inherent strengths, and identify an enterprise that would confer some competitive advantage against other competing enterprises. In economic sense, begging ensures substantial income because at local level there are no competitors and there is minimal risk. However, if beggars move from socially undesirable to economically meaningful livelihoods, they would have to learn to interact with formal economic system and that was one of the central concerns of Sunita.

Working of NCUI, the nodal agency:

Shri M.R. Kaushal is NCUI's Co-operative Education Project Officer in District Solan, which covers an area of 1,936 square kilometres and has a population of 382,268. The project is headquartered in Solan, a town of about 15,000 on the road between Kalka and Shimla in the green foothills of Himachal Pradesh. The project director met him in April 2003.

In 1994 the government shifted the project from Shimla to Solan, Kaushal explains, in order to reach the surrounding poor villages. The objective of the project was to encourage co-operatives as a tool for economic and social development. The project helps co-operatives strengthen public distribution, credit, loan recovery, increase awareness, and undertake social and economic development of members.

It reaches out to the far-flung communities through co-operative educational courses attended by eight to ten people for five days for new members, three days for existing members, one day for women's development, family welfare and environmental protection. Kaushal says their objective is to make people aware of how to take advantage of government schemes for social development - programs that were previously under-used or abused. People from underdeveloped villages populated by people from schedule or backward castes are NCUI's target audience.

Leaders of co-operative societies and panchayat members or local leaders help to recruit participants in their villages. Within Dharampur Block, as on April 2003,

over 54 SHGs had been formed, as per the list submitted by Kaushal, majority of them are essentially women's SHGs. Average membership is around 15-20.

The project got a boost four to five years ago when a local society member helped mobilise a self-help group of 23 women. Dharampur Block is in the District

of Solan. The Bangala Self-help Group has been operating there for over five years now.

Bangala SHG:

The SHG comprises of women, who earned their livelihood through begging, snake charming, selling bird feathers or animal skins, etc., but begging was their most important occupation. They earned about Rs 50 per day. Petty crime and alcoholism was rampant.

Sunita found that because of their movement around nearby villages, these women had deep knowledge of the needs of villagers, especially women, and they also knew the routes, traders, and the types of items that could be profitably sold. Thus, she developed the concept of trading in bangles, and small items of cosmetics that rural women require. Bangala SHG is a trading enterprise doing rather well.

Resistance from women: When Co-operative Education Project woman mobiliser **Sunita Thakur** first approached the village, some of the women set their dogs on her. "They didn't know or trust me," said Thakur. But she continued to approach different women in the community over a period of eight months, and gradually they came to accept her. "We didn't believe that anything could change," said one self-help group member. "But she told us about things that could help us."

Thakur discussed with the women how drinking and begging would not improve their lives. She explored issues like education, sanitation, hygiene, how to cook nutritious meals and how to improve the overall living conditions and health of the family. She emphasised the importance of sending children to school.

Reluctance of men: Their husbands were reluctant to allow their wives to join a self-help group. Initially, they resisted the formation of self-help groups in their villages. Project workers tried to assure the men, but it was the women who convinced their husbands that they should participate for the benefit of the family.

An immediate goal of the women's self-help group was to find **income generating activities that would free them from begging**. The project helped them identify opportunities. They drew on the women's past experience of travelling from village to village, and instead of begging, the women began selling bangles and cosmetics.

Every morning they leave at 8 a.m. and return in the evening at 6 p.m., walking up to five kilometres to neighbouring villages to sell their wares. The women sell independently, but they use their collective power to buy in bulk. Today, they earn between 40 and 50 per day.

While their income has stayed relatively the same as it was when they were begging, what has changed is their sense of self-worth.

"I felt bad about myself when I was begging. People would scold me or ask my why I was begging if I was able bodied," said one woman. "Now, I can hold my head up in my village and in my family."

Impact:

Greater self-esteem and self-actualisation: Today these women are not begging. Some of these women realised that they had no idea of "an alternative". Life, from being a meaningless ritual and dehumanising experience, has now been transformed; today they have a meaningful occupation with a hope for better future for themselves and their children. Their newly enhanced self-identity shows in the way these women keep their homes and entertain visitors. They pay attention to aesthetics and offer guests tea and biscuits.

Greater self-confidence: With their newly acquired self-confidence came the power to change their circumstances. It was the wives who took initiative in their homes to stop their husbands' drinking. The husbands have also begun to sell items like chai glasses and shoes.

Greater equality between sexes: At home, the husbands are also pitching in. They carry water and wood and help with the preparation of family meals.

Children's education, training, and livelihoods are the new priorities: Today, the women understand the importance of sending their children to school. "It's important to keep my children in school," said one woman. "I want them to get good jobs." "My son now has his trucking license," boasted another woman. "I hope to be able to get a loan so he can buy his own truck."

Fulfilment of belonging needs: Many of the women had never been a part of an organised group before they joined the project. The project helped them to elect officers, draft by-laws and learn how to run a meeting. They elect president, vice-president, cashier and secretary and group meetings are held monthly.

The women began investing ten Rupees per month. Today, that amount has been increased to 20. One NGO has committed 20,000 Rupees to help develop the group further. After three and a half years, things have started to improve. The women have achieved self-respect. Local traders, who viewed these women disdainfully, would now give them loans and credit. Many of the women have become involved with other co-operative societies in the area.

Most of members were illiterate and had to use their thumbprint as identification on their passbooks. Today, many of them have learned to write their name. The group still encounters many problems.

Problems faced now: Bankers don't trust them, and banking procedures are inflexible and don't deal well with the inexperienced women members. This implies that growth can be stymied because of shortage of working capital.

Achievements of NCUI:

The project has acted as an intermediary, reaching out to the community. Project officer Kaushal said it is important that villagers and business people learn to respect each other.

While progress is usually slow and incremental, a small change has been a big improvement in the lives of these women. Working for a living has raised their self-esteem, and with it the prospects for their children's future. For all this social engineering, NCUI has done commendable work.

The co-operative education project is looking for new and innovative strategies to improve the lives of villagers. In November, they planned a workshop to train the women on making crafts from recycled waste materials like polyethylene bags, bamboo baskets and dhury. With an NGO to provide expertise, the project will bring all 13 groups together, giving them an opportunity to interact. The women hope to sell products in the local market.

The possibilities are endless. One self-help group in Solan now co-operatively markets the wool from angora rabbits. Started in 1991, thirty members tend over

70 rabbits. The rabbits are clipped four times a year, producing 300 grams of wool per clipping per rabbit which sells for 750 Rupees per kilogram.

Women's involvement with the co-operative model has given women ideas of their own. Active members want to start a business of their own. It is here that NCUI can play a major role in promoting sustainable enterprises.

The officers of NCUI involved in this project are genuine and committed to the co-operative model. They continue to work with the groups and attend their monthly meetings to ensure the finances are kept in order. And by educating women about working together, the principles of co-operation will benefit the new generation of co-operatives.

The co-operative model has proved an effective tool largely because of legislative changes brought about by HP State Government: they modified the Co-operative Act and now Registrar of Co-operative Societies is to maintain an arms length in those cooperatives, which are privately organised.

Inference:

The role of nodal agency is usually critical in (a) breaking the "mental mould" of the target population, (b) assisting the communities through training to transit from stagnancy to vigour, and (c) managing culture change of target communities, including changing their traditional practices, through a period that the beneficiaries perceive as fraught with survival risk. For the nodal agencies, it may be inferred that presence and continuous commitment of a core set of officers is a precondition to the success of this sort of initiatives.

Conclusion: This case proves that nodal agencies can bring about fundamental changes in the quality of life of indigent people, provided certain key factors are satisfied. These factors are: staff with commitment and perseverance, analytical ability to identify strengths of the target community, ability to identify opportunities that would create sustainable enterprises, ability to train and motivate the target communities, and the ability to manage culture change until the beneficiaries are confident enough to run their activities independently.

Case 3 Ganapati Self Help Group
Pradhan: Mrs Shila Devi; Up-Pradhan: Rukmini Devi
Village Kotla, PO Dharampur, Tehsil Kashauli, Dist Solan

Formation: The SHG was formed in 1999 due mainly to the effort of one Shri Subhash Sharma of "Sutra", an NGO, based in Solan. Initially it had nine members, no one has left the group since its formation, and there has been no addition to the membership either. It is essentially a saving and thrift society.

Members: This essentially female only SHG has members who are marginal farmers. The age of members ranges between 30 to 40 years. Majority is nuclear family and husband of two members are in government service, which probably was of some help during formative period. Seven out of nine members have some experience of working with Anganwadies, Sub-centres, a few with local NGOs, and two have some business experience. This probably explains why the SHG has been working steadily, although neither its growth nor its role as an instrument for socio-economic transformation has been dramatic.

Economic activity: The basic economic activity of members is farming and cattle rearing, including production of milk and milk products. In the last four years there is little sign of expansion in traditional livelihood or occupational diversification.

Working of the SHG:

The nine members elect a President and a vice-president for a period of three years. Attendance is compulsory. Members contribute Rs 20 per month towards the corpus. Whoever raises a loan has to pay a monthly interest of 2%.

Out of this corpus money is lent to members and thus far there has been no defaults. The SHG has a bank account, a fixed deposit, and it has sufficient working capital to meet day-to-day expenses. However, it does not have the resources to fund capital investment if desired by any member. Banks have still not come forward to extend additional loan.

Strengths and weaknesses

The main strength of the SHG is that it is a cohesive group of women of similar backgrounds. Its main weaknesses are: (a) complete lack of planning skills, especially livelihoods' micro-planning, (b) low awareness of government's programmes (SGSY, etc), (c) Lack of vision, or lack of ability to conceptualise

livelihood options and select the most sustainable one, (d) The group has been unable to develop a “product” that would generate sustainable revenue stream, (e) It has no understanding of the need to integrate economic activities with conservation (this word never appeared in any discussion), (f) It cannot exploit the market opportunities because of the preceding five weaknesses. Consequently, they are unable to convince the bankers for additional funds.

Inference: This is a typical “convenience SHG” without any focus, direction, strategy, or serious commitment to raise the quality of life of its members. Despite the role of an NGO as initiator and facilitator, the SHG remains a **constrained performer**. It was convenient and safe for the initiator and convenient and safe for the members to form the group. However, vision, direction, and focus are missing.

Conclusion: Involvement of an NGO as initiator-facilitator is not a pre-condition to the success of SHG as an organisational form unless the SHG satisfies the key factors for success. Therefore, investments by external agencies (banks, government, or NGO) are unlikely to be safe with guaranteed returns.

Case 4 Jyoti SHG

Pradhan: Mrs. Dhanni Devi

GP and PO: Pandoh; Block Mandi, District Mandi.

Formation: ICDS was the initiator and facilitator. It was formed in September 2001 and has been in existence for about two years. The SHG has a secretary (Meena Devi) and a member of the executive council (Kanta Devi). These three constitute the managing committee. It is essentially a saving and thrift society

Membership: There are ten members and since its formation none has left, and no other member has joined. Dhanni Devi is barely literate but has average leadership quality. Her personal honesty is impeccable. Members are in 30 to 51 age group (Kanta Devi, the oldest member, is 51 years old). Majority of members is dependent on marginal farming, majority has unemployed adult sons and daughters, parents and in-laws are generally retired teachers, low level government employees now doing nothing, husbands are either daily wagers or engaged in petty jobs in private firms (shops, businesses).

Working and present status: The SHG got Rs 20 per month contribution from members. They have monthly meeting and attendance is required. No one dominates the proceedings; each has a chance to speak. They all share their

concerns and consider others' views. Generally, its working was observed to be quite democratic and lively.

The SHG has good networking with ICDS, banks, BDOs and local social organisations.

Financial performance: Earlier Up to Rs 100 was lent at 2% per month interest rate. The SHG is now linked with bank and more financial assistance can be given to needy members. They have FD, and positive cash balance in current account, which means the group is working well within its means.

Mission and objectives: Dhanni Devi says that the main purpose of SHG was to protect its members from moneylenders, which they have achieved. No they are in the process of planning next phase of activities but the main objective is to improve socio-economic condition.

Quality and experience of members: Five members have many years of experience with village Mahila Mandal, one has been an Anganwadi worker. They are all involved in Mahila Mandal even now. Others do not have similar experience. A major weakness is that none of the members has micro-planning skill because of which growth is stymied. They are not sure what to do in future.

However, members do know about major programmes such as Indira Awas Yojana, SGSY, Swayamshakti, and other ICDS and RCH programmes etc. They feel that they can effectively monitor these programmes.

Inference: This SHG has achieved the first phase of its growth, banks have validated its performance, but it is stuck in the middle. This is because none of the members has micro planning skill. It is possible to use this SHG to jointly monitor women specific central government programmes along with the Panchayat.

Conclusion: This SHG, despite reasonable asset base within its members on which it can develop sustainable enterprises, is unlikely to be able to move to sustainable phase in foreseeable future. It requires the presence of a change agent and micro-planner.

3.2. Stages through which SHGs transit

Analysis of the stages through which each of these SHGs has passed shows that a successful SHG may go through the following stages.

- (xiv) Identification of shared concerns and problems
- (xv) Identification of people who want to work together
- (xvi) **Culture change, stage 1:** from despondency/stagnancy to self-confidence **FIRST MILESTONE**
- (xvii) Selection of activities
- (xviii) Training needs assessment and training
- (xix) **Culture change, stage 2:** From self-confidence to vigour/vitality **SECOND MILESTONE**
- (xx) Resource mobilisation: Creation of a corpus of funds
- (xxi) Low risk resource utilisation: essential for gaining experience in management
- (xxii) Validation by external stakeholders (BDOs/DRDAs, Banks, NABARD, others)
- (xxiii) Risk assessment by external stakeholders
- (xxiv) External and internal monitoring of managerial and financial controls
- (xxv) Validation by external stakeholders: Investment of risk capital in SHG selected activities
- (xxvi) **Culture change, stage 3:** from vigour/vitality to self-actualisation **THIRD MILESTONE**

Some SHGs take a short cut and go straight to stage 4, others spend about 3-6 months or more to reach stage 4. However, the transition from stage 3 to stage 13 is the most crucial. It is only at stage 13 that a poor household can be said to have transited to sustainable phase, where the changed mental state can be sustained. Bangala SHG is a classic example. Despite the fact that investment of risk capital by external agencies has not taken place, the SHG has reached stage 13 and doing well. On the other hand, the Banjar SHGs (case 1) had all the indications of reaching stage 13, but a key factor for success-point 12 was

delayed because of exogenous factors. However, these 15 SHGs can easily reach stage 13 if their identified activities are properly funded. It also indicates that change agents have to be careful in not raising expectation to a level where members revert to a level of despondency (stage 3 or before). Many of ICDS initiated SHGs have short circuited stages 1 to 3 and gone straight to stage 4, hence they are stuck in the middle.

3.3. Key factors for success

Endogenous factors:

- (xi) Shared goals, concerns, values, and culture
- (xii) Presence of a change agent with long-term commitment to the community;
- (xiii) Belief that the transition to higher value-added or desirable activities will not threaten survival;
- (xiv) Belief that transition from “non-sustainable coping livelihoods” to “sustainable” livelihoods is qualitatively as well as economically superior;
- (xv) Accept change as a constant, rather than the status quo
- (xvi) Perseverance and ability to work hard towards success;
- (xvii) A “product” or “trade” or “process” that confers defensible competitive advantage on the group, that cannot be easily replicated by others;
- (xviii) Complete transparency in financial dealings;
- (xix) Activities satisfy the expectations of key stakeholders; and
- (xx) There is **substantial satisfaction of “belonging needs”** even if improvement in the quality of life of members is not substantial.

Exogenous factors:

- (v) **Ability of initiator and facilitator to remain in contact** continuously till the SHG has reached Stage 4 (Culture Change –stage 1). This is demonstrably weak in DRDA as well as in ICDS.
- (vi) **Competence within funding agencies** to appraise non-traditional activities and sustainable enterprises, and come up with innovative funding. This is also weak within banks. Consequently many SHGs stay stuck at stage 8 (low risk resource utilisation).
- (vii) **Timely release of funds**: Case 1 floundered because funds were not released in time, despite existence of a corpus. It also floundered because the nodal agency had planned for inter-related sustainable enterprises in which banks and other funding agencies had no experience. However, because the NGO (nodal agency) is continuously in contact with members of each of the fifteen SHGs, they have not given up hope. This will become a critical factor for success as pressure builds up for greater funding for sustainable enterprises.

Chapter 4 Working of SHGs

This chapter contains the following:

1. Growth of ICDS sponsored SHGs
2. General features of SHGs
3. Management
4. Finances
5. Ability to expand and diversify

4.1. Growth of ICDS sponsored SHGs

Up until February 2004, the ICDS projects have helped form 5,500 SHGs in the five districts. The sample of 200 SHGs shows that average membership is about 11.17, which indicates that about 61,435 households have at least one female member who is part of the SHG revolution.

Of these 5,500 SHGs, 3015 (54.82%) are linked with banks. The total bank loan sanctioned stood at Rs 5.13 crores at the end of February 2004. The total amount of inter-loaning stood at Rs 3.76 crores. Mandi shows the highest number of SHGs formed while Kinnaur the lowest, which is natural because Mandi is one of the three most populous districts while Kinnaur least after Lahul-Spiti.

Table 4.1 Formation of SHGs by ICDS and performance

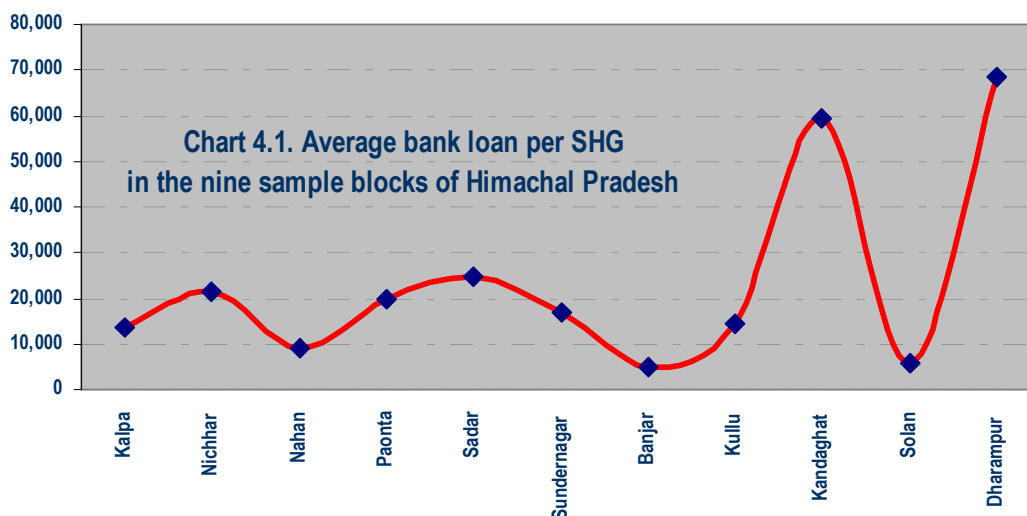
District	As on Feb 2004	Linked with banks	Bank loan (Rs)	Inter-loaning (Rs)
Kinnaur	176	92	1,365,000	946,416
Sirmour	867	254	4,125,200	2,962,076
Mandi	3666	2347	42,033,350	32,641,705
Kullu	791	322	3,776,800	1,075,522
Solan	904	631	34,488,608	13,100,841
Total	5500	3015	51,300,350	37,625,719

Source: District and block ICDS offices of the five districts, March 2004.

The above data shows that per SHG average bank loan stands at Rs 17,015 or about Rs 1,523 per member. Similarly, per SHG inter-loaning stands at Rs 6,841 or estimatedly about Rs 612 per member.

The data on savings was not available from four out of the five districts. Only Solan district could furnish this data. The Solan data shows that the ratio of bank loan to savings for the district as a whole is 3.64, i.e. for each rupee of saving the bank has extended Rs 3.64 by way of loan. For the three sample blocks the ratio is 6.24 for Kandaghat, 2.80 for Solan, and 2.92 for Dharampur. This indicates that (a) with the SHGs the banks have become more confident of extending cash credit facility, which is not so even in the case of secured commercial borrowing, and (b) SHGs are able to leverage more funds than any other organisational form be they cooperatives, NGOs, or even private limited companies. **This is an excellent performance, given the fact that banks have become extremely cautious with unsecured lending.**

4.2. Block level performance



The block-wise data has been summarized in **Table 4.2**. It appears that banks are not uniformly liberal in granting loans; rather, there are variations from block to block. For example, 74.93% SHGs in Mandi Sadar are linked with banks, the average per SHG lending is Rs 24,567. But Kandaghat and Dharampur blocks of Solan, respectively with 68.54% and 57.73% bank linked SHGs, the average bank loan is Rs 59,393 (Kandaghat) and Rs 68,321 (Dharampur).

One explanation is that all blocks do not have similar levels of development; history of trading and enterprises, and linkages with main markets in the plain areas differ, therefore, banks treat the opportunities and risks differently. For example Banjar is mainly a trading town with nascent tourism activity, and no industry. Similarly, Nahan, once a bustling industrial town that rode on the back of its foundry industry is today a ghost town. This is one explanation.

Another explanation that needs to be further investigated is the concentrated effort of teams of officials in some areas. For example the NCUI and ICDS have given greater focus to Solan as compared to other districts. Nabard officials were also more confident about the SHGs in Solan.

The main issue here is that different blocks show different performance and the reason could be a compound of many factors: (a) quality of infrastructure, (b) quality of officials, (c) greater exposure of people to possibilities, (d) more proactive bank manager, (e) differential risk perception, and (f) cultural factors.

4.3. General features of SHGs

4.3.1. Of the 200 sample SHGs, only 2% are more than 5 years old, 28.5% are 3-5 years old, and 69.5% are less than three years old. 10% of the sample has not even completed one year. (Table 4.3) Majority of recent ones have been formed by two agencies (a) ICDS and (b) DRDA/BDO. The older SHGs have been created by Forest Department (watershed management and forestry) and by Zila Saksharta Samittee (ZSS), but these are few. A few NGOs have also facilitated the formation of SHGs but these are very few. (Table 4.3(a))

4.3.2. Membership: Between these 200 SHGs, there are 2234 members; 237 males and 1997 females. Thus, the average number of members per SHG is 11.17. The lowest number (9.3) was found in Kinnaur and highest (13.2) in Mandi. (Table 4.4) It was also observed that the numbers are kept to between 9 and 17 by the ICDS and between 10 and 20 by DRDA, the two main sponsoring agencies. The agriculture department has started forming SHGs and they are keeping the numbers to between 10-15. Forest Department does not insist on numbers.

4.3.3. Literacy: 12.67% members are utterly illiterate, 26.19% barely literate (can barely sign their name), and 61.15% literate. (Table 4.5)

4.3.4. Initiator: It is observed from Table 4.6 that village based individuals initiated the formation of SHG in 21% cases, village based NGO in case of 8.5%, and an individual with long term commitment to the village another 8%. 62.5% of the SHGs were formed by the Government Departments.

4.3.5. Facilitator: 65% of the SHGs were guided by Government Departments, 25.5% by village based individuals, 8.5% by village based NGO, and just 1% by a person with long term commitment (the person was outsider). (Table 4.7) Thus the role of government departments appears to be pivotal in the formation of SHGs; to that extent the process of formation is not exactly voluntary.

4.4 Management

4.4.1. Main mission of the groups: As per the responses 76.5% believe that the main mission of their group is to improve economic condition. This is a valid observation as it is the purpose. Other responses were: to prevent exploitation by moneylenders (mainly in Mandi) (6.1%), to empower members and to develop their village (0.61%), development of family and children (about 11%), and

social service (5.79%). The observation here is that few understand SHG as a mechanism for empowerment, which implies that the message of WCD has not reached the people. (Table 4.8)

4.4.2. Objectives: Objectives are specific targets that SHGs should determine for themselves. However the responses were (a) improvement in SES (46.15%), (b) to tide over day-to-day financial problems (27.2%), (c) education of children (10.49%), and (d) creation of loan facilities (1.63%). This is consistent because only 110 SHGs were selected from ICDS list. Yet, the expected response was (i) inter-loaning to tide over financial emergency for all members as per the needs and (ii) specific sustained economic improvement. Broadly, the responses are consistent, but it points to some deficiency in the understanding of specificities of SHGs. (Table 4.9)

4.4.3. Current strategy: Strategy is the mechanism, the set of activities, through which groups would achieve their objectives and mission and the responses are summarized in Table 4.10. The responses show that 76 will continue with dependency on external agencies for achieving their objectives and another 24 have no specific strategy because while they want to create jobs for their members there is no coherent strategy. They can be classified as SHGs “**stuck in the middle**” without focus or plan. 27 want to establish links with banks, and demonstrate a **pro-active strategy**: they have moved from Culture stage 1 to stage 2. Around 88 have a constrained strategy because they want to continue inter-loaning and create or expand existing inter-loaning facility. They have not been validated by external agencies and hence their strategy is **constrained**, constrained by limited resources, limited acceptability, and possibly mind-set. They are at Culture change stage 1 and have not moved to stage 2. Thus there are essentially three generic strategies being followed by the sample SHGs: (a) one group is “stuck in the middle”, has muddled strategy, (b) another group has pro-active strategy pushing for growth by leveraging funds, and (c) the third group follows constrained strategy that shows that the SHGs would remain as savings and thrift groups and would require greater intervention. **The group with pro-active strategy, numbering about 27 would grow organically and show outstanding performance, unless stymied by exogenous factors.** It must also be mentioned here that all SHGs are essentially engaged in one dominant activity; none has added any major activity. Thus all SHGs at present are **single activity organisations.**

4.4.4. Future strategy: Questions on future strategy were framed to understand present confidence level and emerging foci. Unless SHGs demonstrate growing confidence in their own ability, women's and rural people's empowerment, which is one of the objectives of sponsoring departments, is unlikely to be met. Responses of Pradhans of the 200 SHGs shows that only about 25 (12.5%) have clear focus, 24 have some focus, but 151 have no focus. (Table 4.11) In fact, the most worrying issue that emerged during discussion is that their dependence on government aid/assistance/direction has increased, and contrasts very sharply with Cases 1 and 2. This is counter-productive. There is general consensus that sustainability is indicated by independent working, participatory decision-making, active participation in other programmes, etc., (see Box 4.1). Granted that many SHGs have been formed recently, yet the feature is common across majority of SHGs.

Box 4.1. Sustainability Indicators:

- Women's groups work independently
- Family income enhanced – women contribute
- The decision making authority in the hand of women themselves
- Money transactions managed smoothly through the groups
- Active participation in village development programmes
- Regular meeting and record maintenance
- Greater girl child enrolment in the school.
- Demand for services and proper utilization of services
- Transition to sustainable livelihoods

Shrivastava, AK and Thakur, Guman Singh;
participatory discussion with SHGs at Banjar,
Banjar Block, Kullu district, April-July 2003.

Lack of clear focus is further evidenced from the fact that 58.5% have no plans to add or diversify into income generating activities. That 41.5% have some plan to add new activities per se does not mean much; focus is more critical. (Table 4.12)

4.4.5. Meetings: Two questions were asked: number of meetings held in the last three months and in the last 12 months, thus giving information on old as well as newly formed SHGs. Table 4.13 summarises number of meetings held in the last 3 months and shows that nearly 92% have had 3 meetings in the last 3 months, which is good. A few SHGs have more frequent meetings. Around 6.5% (13) SHGs show indifferent schedule of meetings. Over the last 12 months 86.5% SHGs have held at least one meeting per month and 2% have regular fortnightly meeting. This means that a majority of SHGs is following the guidelines. 11.5% show irregularity in convening and holding meetings. (Table 4.14)

4.4.6. Membership norms: Respondents are quite clear on this: all ICDS SHGs stated that the groups are female only, others responded that ability to pay monthly subscription is important, poverty is another criteria for membership, etc. (Table 4.15).

Table 4.16 summarises the caste and Table 4.17 the religion of members. It may be observed that in this sample the STs and upper castes constitute nearly 50% of membership; it may be noted that STs of Kinnaur, Chamba, Lahul-Spiti are actually predominantly Kanait and/or upper caste. From Table 4.17 it may be observed that over 96% are Hindu, 2.78% Muslim and a minuscule percentage Sikhs. A few responded that they follow "other" religion, but these are also offshoots of Hinduism. Table 4.23 clearly shows that about 9% SHGs want caste and religious homogeneity.

However, one thing that remained unstated by respondents was exclusion mechanism. Exclusion mechanism is the method by which persons of different caste, religion, sexual preferences, etc., are not admitted. This remained unstated. Majority of SHGs are homogenous caste/religious groups. Only forestry and literacy related SHGs were observed to be made up of heterogeneous caste or religious groups.

4.4.7. Rules for electing Karta or Pradhan: No surprises here. Many SHGs select the Pradhan or karta or managing committee by mutual consent because they all know each other. Within this there are variations such as election or selection for one year, the person should be educated to lead the group, etc. 17 SHGs said that elections have not been held to date, implying that the SHGs have been recently formed or that there is domination of one person.

4.5. Participative decision making:

4.5.1. Domination by few: Table 4.19 summarises the responses of members. It shows that in about one in four SHGs (26.5%) one or two individuals dominate the proceedings. This is one side of the story.

In about 90.59%, decision-making is by the majority (Table 4.20). In only about 10% SHGs majority of members *do not actively* participate in decision-making, and majority of these are newly formed where real activities have not started (para 4.3.1.). Therefore, it may be stated that majority of SHGs have participatory decision making, which indicates that groups are working as planned. (It has been observed that homogenous caste/religious groups have fewer intra-group conflicts and jostling for power is much less in intensity)

4.5.2. Inter-group conflict and conflict resolution: It must be borne in mind that when two or more people get together difference of opinion is bound to occur; that is human nature. In an organisational context, it is crucial that conflict resolution process is worked out. In its simplest form, the process

includes deliberations, extended negotiations, and mediation by other members. Table 4.21 shows that 90.91% SHGs have little or no intra-group conflict but 9.09% have. Table 4.22 summarises the method used to resolve conflicts. In 40% cases, conflicts are resolved by discussion, and in 8.5% by issue-based discussions. However, nearly 34% refused to discuss this issue. It indicates that conflict does occur in many SHGs, more than what Table 4.21 suggests and that conflict resolution process is yet to be developed in about 50% SHGs.

Table 4.23 shows that 90% SHGs would accept members from other castes and religion, 9% would not. The ICDS offices confirmed that they prefer to promote homogenous groups rather than heterogeneous ones to prevent possibilities of conflict. It was also observed that heterogeneous SHGs are few. Thus, the sources of conflict are either "focus" or "direction" or "investment decisions" or all of them. This is natural and should not be suppressed.

4.5.3. Informal meetings and discussions: In any group a lot of ideas are thrown up in informal meetings and smaller groups. This sample shows that 56.5% have regular informal meetings and small-group discussion. This sort of informal meeting prevents **groupthink**, a characteristic of poorly organised groups/organisations with domination by a small group of persons.

28.5% do not have any and a15% occasionally have this sort of meetings. It could be (a) because of poor connectivity in the villages and (b) because groups have yet to evolve into cohesive units.

4.5.4. Coordination effort: Coordination is an administrative tool the purpose of which is to inform, share, discuss, take decisions that are transparent, and seeks to gain support of all stakeholders in order to prevent opposition at a later date. Nobody is borne with this skill, and anyone can learn how to coordinate. It follows from here that if an organisation is cohesive and has focus, coordination will be that much easier. It is the most effective tool available to groups to deal with external stakeholders.

Table 4.25 shows that 38.5% SHGs make regular effort at coordination, 36% only when essential, and 25.5% rarely make an effort to coordinate their activities. It indicates that around 61.5% are poor in managing the stakeholders.

4.5.5. Attendance in general meeting: This is most important indicator of participation in decision-making process and to hold the elected leaders accountable. The most encouraging thing is that 28.5% SHGs require 100%

attendance and in another 53% quorum is always complete. Thus about 81.5% SHGs there is high participation rate. (Table 4.26)

In another 18%, quorum is complete on occasions and 0.5% quorum is frequently incomplete. Thus about 18.5% SHGs can be said to have conditional participation.

4.5.6. Micro-planning skill: Micro-planning is a tool through which user groups formulate need-based, community or group- centred plans and monitor the progress against specified indicators. Himachal Pradesh with its many NGOs having excellent micro-planning skills is leading India in community-level micro planning. In the absence of micro planning, focus is missing and, because micro planning is a tool for participatory planning, probably participation of all group members is also missing.

Table 4.27 shows that only 7% have good track record in micro planning, 50.5% have some experience, but 42.5% have no experience whatsoever.

Discussions with ICDS officers and BDOs indicate that training in micro planning is at present not a priority. It is not because the officers are not aware of its importance; they are short on skilled trainers.

4.6 Financial performance

4.6.1. Share capital (corpus): 74.5% SHGs has share capital or a corpus of fund but 25.5% does not have any. In this sample there are many SHGs that are working on issues such as natural resource management, literacy, farming, etc., where a corpus is not required, expenditure on SHGs is simply shared between members. Many of these are genuine community based organisations that simply address group's specific needs. (Table 4.28)

4.6.2. Ability to manage expenditure: Almost all SHGs are able to manage their petty cash needs. 67% can meet its small capital expenditure needs such as purchase of seeds, fertilizer, small tools and implements, khaddi, etc. 2.5% can meet even substantial capital expenditure from internal resources (one SHG is planning a capex of about Rs 50,000 from internal resources. 22 SHGs (11%) have nothing to do with raising funds for their groups: they are either externally funded or are in ideas based activities such as NRM and literacy. (Table 4.29)

4.6.3. Working capital: the lifeblood of any enterprise is working capital: without it even the best conceived plans could flounder. Table 4.30 shows the position of working capital. 65% SHGs has adequate working capital, 24% inadequate, and in case of 11% the question does not apply.

The ICDS strategy of encouraging savings and thrift progressively raises the corpus of funds that can be utilised as working capital. Eventually, with large corpus, savings, and support of banks, major initiatives towards sustainable enterprises can be taken. However, under present circumstances, a coherent long-term strategic plan from ICDS, to take SHGs from stage VIII to stage XIII is missing.

4.6.4. Surplus: Surplus can be invested in current account or fixed deposit. Whilst 73% SHGs has a surplus (Table 4.31), 39.5% has fixed deposit. This is satisfactory in that over 7 out of 10 SHGs have surplus funds. The question is what are they doing with surplus funds? 54% of the SHGs with surplus funds have invested in fixed deposit (Table 4.32), others are looking for investment opportunities or have invested by way of inter-lending or in other productive assets.

4.7 Leadership quality:

Leadership quality determines the strategy, participation (a surrogate measure of internal democracy), vector (from survival or coping livelihoods to sustainable livelihoods), and ultimately financial performance (a critical measure of the quality of life).

Leadership quality was measured on 14 parameters and Table 4.33 summarises extensive database as well as complex analyses on leadership quality. It shows that 12% SHGs has poor, 71% average and 17% has good leadership. An abbreviated list of SHGs with good leaders is given at the end of the chapter; these SHGs scored the highest within the district.

It indicates that around 83% SHGs need a change agent, sustained support, and they need culture change within the group as well.

Analysis of central tendencies shows that in general the SHGs in Solan have relatively the better leaders followed by Kullu, Mandi, Sirmour and Kinnaur (mean scores). Median values show similar tendencies across the five districts. Modal values shows highest for Kinnaur and lowest for Mandi, which

indicates that some of the SHGs are excellent performers in Mandi but the general quality is below par there, and that the general quality of SHG leaders is better in Kinnaur. This could be because of greater cohesiveness within Kinnaur: tribals in Himachal are more united and cohesive, definitely better aware of key issues, and understand the need for sustainable natural resource management. Many traditional tribal Panchayats are better managed along with the Constitutional Panchayats as compared to any other place in India (For example, Chitkool GP in Sangla valley).

The maximum deviation from the mean was also found in Kinnaur and least in Solan, indicating that leadership qualities in general is best in Solan and worst in Kinnaur. It actually supports earlier thesis on this agency that remoteness in mountain areas is not correlated with quality of its people. They are as good in managing their environment as any urban community. On the contrary there is consistent data on the fact that more remote the community, lesser is the reach of governmental agencies; the latter prefer to work with people who are within comfortable commuting distance. Frequently, government officials select anyone from these reachable areas to support and meet their targets. Therefore, while some SHGs show excellent results others nearby show come across poorly.

4.8. Ability to manage more than one programme

It was assumed that members of SHGs are managing at least their group activity. Therefore, the idea was to find out if (a) their members have varied experience and (b) they could manage more than just the SHGs, take on greater responsibilities.

Table 4.34 summarises the number of SHGs having a member with experience of managing activities other than SHGs. It shows that 31% have no outside experience, 19% have a member with one outside experience, 35.5% with two, 2.5% with three, and 12% with more than three activities.

Table 4.35 summarises the number of activities SHGs are managing. It shows that 42.5% are simply running the groups, 10% are managing SHG plus one more activity, 9% are handling two activities, 1.5% three and 37% are handling more than three activities. This indicates that 57.5% SHGs can undertake more than one activity. These activities may range from savings and thrift, literacy, agriculture, micro enterprises, and related activities.

The vector shows that as SHGs mature, they move on to diversified activities.

Table 4.36 summarises the range of experience of members. It shows that 51.5% SHGs have a member with Anganwadi/balwadi, 29% with Sub-centre or any health centre, 28% with own business, 18.5% have some experience with an NGO, 17.5% with a CBO, and 6.5% with other organisation such the government or private sector. This implies that many SHGs have members with varied and rich experience.

However, the fact that 62 SHGs (31%) (Table 4.34) have virtually none with any outside experience indicates that sponsoring agencies have made a pre-emptive strike in social mobilization: move aggressively even when the people are not fully prepared because the risk is small.

4.9. Belief in their SHGs

Tables 4.37 summarises the belief of key people whether their own SHGs can handle two or more programmes. 37% believe that the SHG is not in a position to do so. However, 13.5% believe that they can manage two, 6% believe that they can manage three, and surprisingly, 41.5% believe that they can manage three or more activities. 58.5% say that they can manage government programmes while 41.5% say that they cannot.

Broadly, 50% of the SHGs are in a position to diversify their activities from running just their SHGs to one that may require managing diversified portfolio of activities.

This finding answers the key research question. 50% of the SHGs believe that it can manage diverse activities, including government's own programmes.

4.10 Present vector

Table 4.39 summarises the direction SHGs are taking. Earlier 60.5% felt that working of their SHGs was not satisfactory, now that percentage has declined to about 15.5% (sum of no change and cannot say), a major achievement for the SHGs. Most crucially many are focusing on livelihoods and expansion in their activities. This is a positive trend and should be analysed 3-5 years from now.

Up until February 2004, the ICDS projects have helped form 5,500 SHGs in the five districts. The per SHG average bank loan stands at Rs 17,015 or about Rs 1,523 per member. Similarly, per SHG inter-loaning stands at Rs 6,841 or estimatedly about Rs 612 per member.

4.11 Conclusion

The 200 sample SHGs have 2234 members; 237 males and 1997 females. 62.5% of the SHGs were formed by various state Government Departments. Analysis of current strategy shows that groups with pro-active strategy, numbering about 27 would grow organically and show outstanding performance, unless stymied by exogenous factors. However, only about 25 (12.5%) have clear focus, others are muddling through.

Majority of SHGs are homogenous caste/religious groups. Only forestry and literacy related SHGs were observed to be made up of heterogeneous caste or religious groups.

In about one in four SHGs (26.5%) one or two individuals dominate the proceedings. conflict does occur in many SHGs, and conflict resolution process is yet to be developed in about 50% SHGs. 56.5% have regular informal meetings and small-group discussion, which is encouraging. But very few SHGs have micro planning skill.

Almost all SHGs are able to manage their petty cash needs. 74.5% SHGs has share capital; 65% SHGs has adequate working capital. Whilst 73% SHGs has a surplus, 39.5% has fixed deposit. This is satisfactory in that over 7 out of 10 SHGs have surplus funds.

12% SHGs has poor, 71% average and 17% has good quality leadership. It indicates that around 83% SHGs need a change agent, sustained support, and they need culture change within the group as well.

42.5% are simply running the groups, 57.5% are handling more than one activity. This indicates that 57.5% SHGs can undertake more than one activity. These activities may range from savings and thrift, literacy, agriculture, micro enterprises, and related activities. The vector shows that as SHGs mature, they can easily move on to diversified portfolio of activities.

50% of the SHGs believe that it can manage diverse activities, including government's own programmes.

Whilst 60.5% of the respondents believed that the working of their SHGs was not satisfactory, now that percentage has declined to about 15.5% indicating that SHGs are doing rather well. Indications are that SHG as an organisational form for social mobilization has succeeded.

The present vector of ICDS sponsored SHGs is: formation of groups, savings and thrift, inter-loaning, linkage with bank, within a constrained single activity of the group. The group itself is not engaged in activities other than making advances and in that sense it is a mechanism for ground level credit deployment. The non-ICDS SHGs are also predominantly engaged in single activities.

Chapter 5 Perception of members

5.1. Women and SHGs

5.1.1. Membership: In all 998 women were interviewed from different districts in Himachal Pradesh. A great majority (91.06%) were members of SHGs only. A very small number (8.92%) were member of some other organizations as well. In this respect Solan followed by Sirmaur had the lead over other districts. More Women in these two districts were members of other organizations as compared to other districts. (Table 5.1)

5.1.2. Purpose of joining: In all 998 women gave about 1322 responses. As expected the main purpose of joining the SHGs was economic gain, 52.42 % had joined for this very purpose. Opportunity to work together was the second strongest motive to join it. Recognition in the society and education of village children were also motives to some extent. (Table 5.2)

5.1.3. Responsibilities within the SHG: 75% were simple members. 14.62% had some sort of managerial responsibilities to regulate the work of the group (Pradhan, deputy Pradhan, secretary, or cashier). About 10% were working as mobiliser. Those who could not answer this question (entry DK/CS) are members of recently formed SHGs and did not know what they are supposed to do (Table 5.3). It implies that about 25% members have some responsibilities within the group. If this opportunity is utilised properly and sincerely, at least 25% members would have some management experience in social mobilization, external transactions, and in managing their group activity.

5.1.4. Benefits or gain that have accrued from membership

Table 5.4 is quite revealing; it should be read with Table 5.2.

The most important financial gain, which occurred to the members, was the easier availabilities of loan for household purposes, 32.1% gave this response, whereas this was not the initial purpose of joining the SHG at all. The main purpose of joining was economic purpose, 52.42 % had given this reason. On the other hand only 14.43% mention economic improvement in their life as a result of joining the SHG. Perhaps part of the loan was used for non-economic purposes. But we also see that about 20% had started a dairy. This also must have helped than to improve economic condition. 21.86% have said that it is too early to say anything (which is quite natural) and about 17% requested not to ask this question.

Opportunity to work in a group was also a motive for 21.56%. This purpose was achieved by about 14%. On the whole as high as 95% did derive one or other economic/financial benefit after joining the SHG. This is an indication of changes that might come if social mobilisation through SHGs is pursued more vigorously.

5.1.5. Impact on financial well-being

Joining the SHG has proved beneficial to the members throughout the state. About 57% of the total respondents said that there has been some impact. The mean income of the sample before joining was Rs 1413 and after joining it went up to Rs 1621, a difference of Rs 244 (over 17% increase). Not a tremendous increase but an increase nevertheless. The highest increase was registered in Kullu followed by Solan. Kullu district, like Kinnaur, still has strong tribal culture. Solan, Mandi, and Sirmour are relatively more cosmopolitan.

Cultural specificities: In Himachal Pradesh women traditionally shared joint family resources. Within the joint family there was a system of "Khetri" wherein women had exclusive right over incomes earned by them. In many areas this traditional system is still prevalent, especially in Kullu and Kinnaur tribal areas. There are two types of khetri: (a) lands given to the girl by her parents and/or money deposited by her husband's family/husband. (It may further be noted that dowry was unknown in these areas, but it is gaining ground because of Punjabi influence) On these asset the woman has exclusive right even now. (b) Many women earn extra income from "dastkari" such as weaving, knitting, stitching, produce from lands given by her "Maika." In this sample income of women refers exclusively to this khetri and not the family income.

Financial gains from membership have been varied across the sample. Whilst 61.6% show an increase of up to 25%, 27.11% show an increase of 26 to 50%, 4.05% an increase of 51 to 75%, and 7.2% an increase of over 75%.

Impact on income by sub-sets: There are two sub-sets within the sample, (a) ICDS sponsored SHGs and (b) Non-ICDS sponsored SHGs. The latter include SHGs formed under IRDP/SGSY programme of DRDA (essentially livelihoods), and Forestry, Agriculture, and Literacy related SHGs (addressing NRM, literacy, etc). Impact on incomes for the two sets was collected to understand any differential performance and if so, why?

ICDS sponsored SHGs: The percentage having some impact varies from 85% in Solan to a low of 19.17% in Mandi (Table 5.5 (a)). The mean impact on income varies from Rs 420 (Solan, highest) to Rs 99 in Mandi (lowest) (Table 5.6 (a)).

Non-ICDS sponsored SHGs: Overall 57% show an increase in incomes. The highest positive result comes from Solan (90.53%) and lowest from Mandi (30%). The sample includes a sizeable number of Mahila Mandals converted into SHGs by respective BDOs, and few agriculture and forestry related SHGs. The ones showing no impact on income primarily include literacy and social welfare (youth) groups and farmers groups. The highest mean increase in incomes comes from Kullu district (Rs 544) followed by Solan (Rs 479) and lowest from Sirmour (Rs 324).

Rider: Almost every research data on incomes (NSSO, NCAER, individual researchers, etc) shows that incomes data is seldom accurate, especially in rural areas. People generally do not remember their incomes and expenditure. Therefore, incomes data should only be taken as indicative rather than definitive.

In spite of the rider, qualitative data read with quantitative data suggest that membership of an SHG has resulted in improved financial well-being of women. Indications are that as SHGs mature and grow in size of deposits and investments the impact will be greater.

5.1.6. Non-financial gains from membership

In addition to financial benefits, there were some non-financial benefits as well. Table 5.7 summarises the responses on non-financial gains. Respondents feel that they have become part of a group, they had more strength now, there was problem sharing as well. This indicates satisfaction of “**belonging needs**” a critical variable in success. The fact that members share each other’s concerns and problems, that their status in the society had also improved and that Government officials listen to them indicates accretion of power vis-à-vis the state: organised as opposed to fragmented **bargaining power**. Such advantages were recounted by as high as 83.52% of the respondents.

Mandi members followed by Kullu members stated the highest number of non-financial gains which is consistent: Kullu, Mandi and Kangra districts are more developed, political structures are more responsive, literacy is relatively higher, poverty is relatively unknown in these parts. These three districts are home to some of the best-known NGOs as well.

5.1.7. Confidence in SHGs

Table 5.8 shows the initial perceptions of the usefulness of SHGs, the degree of confidence respondents had that they will gain by joining it.

As a matter of fact it was obvious that they had faith in the SHGs and that is why they had joined it. As high as 95.29% responded that they believed that the

membership will help them. This indicates that the facilitators have done a reasonably satisfactory job.

Since members have benefited, one way or other, nearly 96% is willing to continue as members. This is significant (Table 5.9).

5.1.8. Satisfaction of specific needs

Table 5.10 gives data on satisfaction of specific needs. Emergency needs may be taken as a surrogate measure of 'survival' needs, or ability to cope with emergency. Significantly, 67.94% say that this need is satisfied.

Box 5.1. Since 1947 India has tried Cooperatives, NGOs, the PRIs as mechanism for social mobilisation and empowerment. All three have failed to show any significant result. (Shrivastava AK)

Psychological needs are essentially 'belonging needs', the need of a human to "belong to a peer group", and this is how the question was explained to the respondents. 31.86% women say that their psychological needs are satisfied.

Human development needs are essentially healthcare, educational and information needs. These needs are satisfied to the extent of 34.97% to 38.98%.

Basic needs are generally equated with 'financial need', i.e. to be able to fund the range of activities required for decent existence. 80.74% feels that this need is satisfied through membership of SHGs.

Thus SHGs, to varying degrees, are satisfying basic needs, emergency needs, psychological needs and human development needs.

It indicates that SHG as an organisational form is showing signs of success the like of which has not been witnessed in India in the past, especially since independence. (See Box 5.1)

5.1.9. Impact of SHGs on occupational mobility

Table 5.11 (a) to (d) gives the data on changing occupational structure of women. Women in these five districts are primarily engaged in agriculture, cattle rearing, milk or milk products trading, running shops and khaddies, weaving, spinning, stitching, making of shella (carpet made of goat hair), pule (slippers made of marijuana fibres), etc. They work 16- hour day and suffer considerable hardship. Whilst the dominant working pattern has not changed, indications are that women are just about beginning to move to greater value-added activities.

Analysis shows that in case of ICDS–SHGs (a) predominant dependence on agriculture and vegetable production has gone down by 7.05% and (b) non-agricultural activities have gone up, howsoever marginally.

In cases of Non-ICDS SHGs, there is marginal change across all sectors. Most significant is that dependence on daily wage (beldari) has gone down.

The pointers are all positive. Women are combining land-based activities with other non-traditional and non-traditional income generating activities.

5.1.10 Main problems faced during transition

Whilst the broad trend shows marginal change in occupation, endogenous factors indicate major frames formations underway. The transition has been brought about by membership of SHGs. A significant finding is that only about 1.1% requirements have said that they faced some financial difficulty during the transition (Table 5.12).

5.1.11. Number of occupations of women and changing scenario

Table 5.15(e) and (f) summarise the raw data on number of income generating activities respondents were engaged before and after joining the SHGs.

In so far as ICDS-SHG's are concerned each woman was engaged in 2.46 income-generating activities before joining SHG. After joining this has declined to 2.37. The greatest exits are from farming, Mahila Mandal work, sewing, etc. Major increase is accounted for by agriculture and cattle rearing, shop, further study, and doing only housework.

In case of Non-ICDS-SHG's the highest positive increase is in farming and bee keeping (11.38%) clearly indicating diversification into greater value added activities.

These are indicators of **related constrained diversification** taking place amongst members of SHGs and it shows a positive role of SHGs, howsoever small at present.

5.2. Background data on members

5.2.1. Standard of Living (SoL)

Table 5.16 summarises the SoL of respondents. It is worth noting that whilst 53% have high SoL, 38.2% medium and only about 8.7% low SoL.

On the other hand Table 5.17 shows that 21.94% hold BPL card whereas 78.06% do not, indicating that about one in five is below the poverty line as defined by the state government and as per the MoRD sponsored survey conducted in 1998 (last survey as done in 1998). (It may be noted that as per the state government norms (a) a person having consumption expenditure of Rs. 289 per month is BPL and (b) a person having less than 1 acre of land is classified as landless.)

The findings suggest that in general (a) the sample is better off (b) has basic tools and implements and (c) some assets which can be utilised for QoL improvement.

5.2.2. Age of respondent and age at marriage

Table 5.18 (a) and (b) shows age of respondent and of her husband respectively. It shows that 57.79% of the respondents are below the age of 35; young and very active. 30.77% fall with 36-45 and 11.54% over the age of 46. Similarly the age of husband shows that 68.94% are below 45 and only about 21.34% 46 years or older. This indicates that significantly high percentage of couples are young, in reproductive age group, and also economically active, implying that, in general, SHG members have been selected from active members of the society.

79.06% got married before reaching the age of 20, 16.35% between age 21-30 and 0.4% (4) at over 31 years of age. The mean age of marriage varies from 18.4 to 19.76. The age of their husband was under 20 in 25.17% cases, between 21-30 in 72.21% cases and over 31 in 2.62%. This indicates that age of marriage in this sample is relatively higher and it is worth noting that Mandi district stands first on all RCH indicators (Census 2001).

5.2.3. Schooling and educational level

Table 5.20(a) and (b) shows schooling of respondents and their husbands. 78.06% have been to school, 21.94% have not. From Table 5.21 (a) it appears that 15.53% are completely illiterate and 13.03% barely literate; roughly 28.58% can be termed as functionally illiterate. 23.75% have gone up to primary, 21.34% up to high school. As regards husbands the educational level is better. 15.15% have gone up to primary, 18.34% up to middle 36.17% up to high school, and 6.51% up to college. The literacy differential does not show any inconsistent data as compared to general literacy differential in Himachal.

5.2.4. Caste, religion, type of family

Caste: 39.28% of the respondents come from General category (or non SC), 39.18% are from SC, 14.13% from ST and 6.71% from OBC. (Table 5.22).

Religion: 96.99% are Hindu, 2.81% Muslim and only 0.20% Sikh. (Table 5.23).

Type of family: 78.56% live in nuclear families whereas 21.4% in joint family. (Table 5.24)

5.2.5. Size of family

34.67% have fewer than 4 members, 50.80% between 5-7 members, and 14.53% over 7. It indicates that the sample, despite being predominantly nuclear, has large family size (Table 5.25).

5.2.6. Children

This question was asked to know about discrimination against female sex and evidence suggests that Himachal is under the influence of Punjab and Haryana. Whilst 8.12% have no male child, 14.83% have no female child. Whilst 46.79% have at least one male child, only 42.89% have one female child. Whilst 35.47% have 2-3 male children, only 28.16% have 2-3 female children. Discussion with women also reveals this preference for male child. (Tables 5.26(a) and (b)).

5.2.7. Premature death of children

Table 5.27 shows 93 women (9.32%) have experienced the loss of a child. 47.31% was male child and 52.69% female, again indicating adverse perception of girl child.

Note: This adverse perception towards girl child is a recent phenomenon and solan, Sirmaur, Una, Vilaspur, Hamirpur all are showing adverse/declining sex ratio.

5.2.8 Premature death of an adult woman

Table 5.28(a) and (b) gives data on death of women in 15-45 age group and causes of death. It shows that only 7 (0.70%) women have experienced death of a young woman in their family. The cause of death was serious illness such as cancer, major surgery, or accident. None of the women in this sample has memory of death during childbirth or death due to complications arising out of nutritional deficiencies and conception. (Table 5.28 (b))

Discussions with doctors at PHCs that serve the villages from where sample were selected reveal that incidence of anaemia is high but this is due to water borne infection and poor hygiene and not because of nutritional deficiencies.

5.2.9. Involvement in Anganwadies

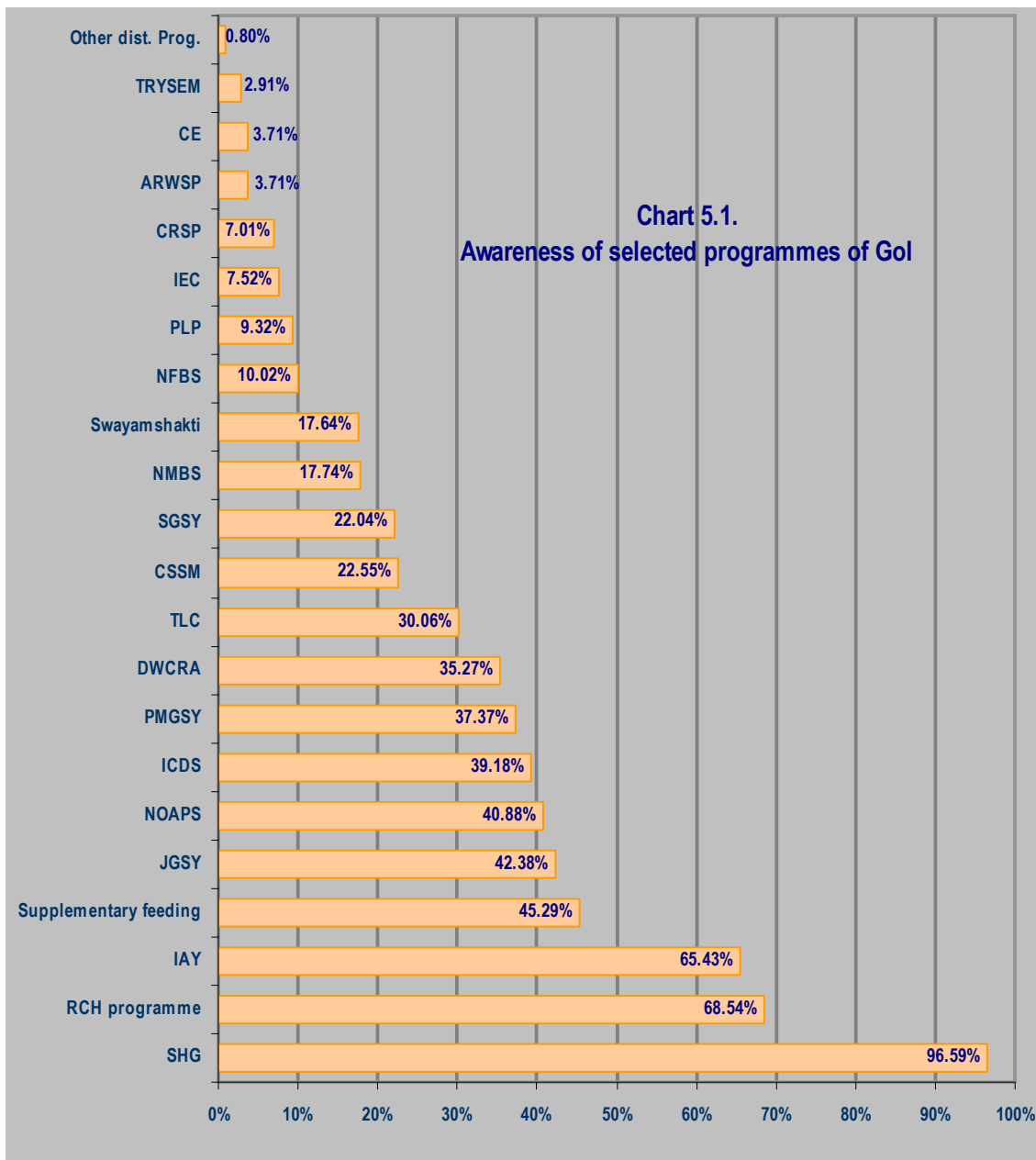
One activity- Anganwadi related work- was selected to understand the involvement of respondents in community work.

48.40% women have been invited to attend Anganwadi meeting, (Table 29(a)) of which 85.83% attended the meeting (Table 29(b)). As per the responses, 80.20% say that Anganwadi meetings are held at least once a month, 10.88% responded that meetings are irregular, 4.52% said that meetings are held on some occasions only (Table 29(c)). 61.60% regularly attend these meetings, 22.79% sometimes and 15.61% on special occasions. (Table 29(d)). Most importantly, 35.37% women volunteer to help Anganwadi workers.

Table 29(f) summarises the nature of work volunteered by women. These are: supplementary nutrition, housekeeping, immunization, health check-up, etc. It indicates that rural women in these five districts, especially the sample blocks, are active in some community work.

5.2.10. Awareness of various programmes

Just three Ministries (HRD, RD, and Health) have a range of programmes that cover basic literacy, education, self-employment, housing, sanitation, water, reproductive and child health, etc. WCD has many of its own programmes (Chart 5.1).



Abbreviations used: IAY-Indira Awas Yojana; RCH-Reproductive and child health programme; JGSY-Jawahar Gram Samridhhi Yojana; NOAPS-National Old Age Pension Scheme; ICDS-Integrated Child Development Scheme; PMGSY-Prime Minister's Gram Swarojgar Yojana; DWCRA-Development of Women and Child in Rural Areas; TLC-Total Literacy Programme; PLP-Post Literacy Programme; CE-Continuing Education; NFBS-National Family Benefit Scheme; NMBS-National Maternity Benefit Scheme; CRSP-Central Rural Sanitation Programme; ARWSP-Accelerated Rural Water Supply Programme; CSSM-Child Survival and Safe Motherhood; IEC-Information, Education, and Communication.

These programmes address the specific needs for literacy, primary education, adult education, post literacy, continuing education (HRD), SHGs through Swayamshakti and supplementary nutrition programmes (WCD), SGSY, SGRY, EAS, JGSY, TRYSEM, IAY, and other programmes of the Ministry of Rural Development, and RCH and CSSM programmes of the Ministry of Health and Family Welfare. These 22 programmes were selected because they address the specific needs of rural people, especially women, and awareness of these programmes is given in Table 5.30 (a) with graphical presentation in Chart 5.1.

It may be observed from the chart that

- (a) Women appear to be more aware of programmes that address individual needs such as SHGs, RCH and Indira Awas Yojana. All three are known to over 50% of the respondents.
- (b) As one moves from **individual-oriented** to **community-oriented** programmes, awareness significantly drops. For example rural sanitation programmes (CRSP), water supply programmes (ARWSP), even National Maternity Benefit Scheme is known to fewer than 20% of the respondents. In fact, some of the most critical supportive programmes such as SGSY is observed to be known to about 22% women. Under SGSY an SHG can leverage large sums of money for sustainable enterprises, so long as some of the members are BPL (guidelines were changed recently).
- (c) It is acknowledged by all the Ministries that their programmes are critical to sustainable development, yet awareness among masses is generally low, below 50%, despite the fact that all these programmes are projected as **demand driven**. It stands to reason that women cannot demand something the existence of which they don't know.

This implies that various government departments engaged in social, and economic development, provision of healthcare services, literacy and education, water and sanitation, housing, social security, etc, do not project their programmes properly among the rural masses. Secondly, various departments are working without any coordination or integration of their respective departmental activities to create synergy at community level.

It is obvious from discussions in Chapters 3 and 4 that SHGs move from one stage to other, from one cultural stage to another. In economic terms it implies that as SHGs move from one stage to another they face different sorts of contingency that require leveraging of resources (expertise and finance) from "**existing programmes.**" If women are ignorant about the **hundreds of programmes** that various ministries of government of India have on offer,

potential users are at the mercy of the guidance given by equally ignorant district and block level officials who administer these programmes. It further implies that SHGs, essentially the creation of district and block-level ICDS offices, cannot leverage resources from other supportive programmes for organic and sustainable growth.

It can be said that low awareness level among members of SHGs could be a critical limiting factor in their transition to sustainable enterprises and livelihoods.

Table 5.30 (b) shows how many members have benefited from various programmes. Apart from SHG programme of various departments (86.37% beneficiaries), the sample includes beneficiaries of RCH programme (53.31%), Supplementary nutrition (26.25%), ICDS (23.75%) and Swayamshakti (14.73%). Referring to the table, it is obvious that beneficiaries of other programmes are generally 10% or fewer.

The inference is that programme awareness is low and, consequently, utilisation of programme benefits low.

5.2.11. Priority needs

Table 5.31 summarises priority needs of women. Analysis shows that most critical needs are basic facilities (34.19%) (roads, schools, healthcare facilities, water, proper housing, etc), followed by employment opportunities (29.21%), and access to educational facilities (17.23%).

5.2.12 Message from members

The members want the government to help them with employment / self-employment opportunities, training for small enterprises, etc. What they want is an enabling structure that would help them move on in life with greater confidence. Secondly, women want steady growth in income; today the growth is too slow to catch up with inflation or to meet expanding needs of the household. Thirdly, women want educational and training facilities.

Analysis of basic infrastructure and facilities reveals a lot in Himachal Pradesh, although the state is far ahead as compared to the plains areas in these matters. Healthcare facilities exist but doctors do not come. In Kinnaur the situation was so bad in 2003 that people had to come out in the street to protest. Primary Schools exist and teachers also come but the quality of teaching is poor. Consequently, there is mushroom growth of convents and private establishments that are expensive.

Average distance of basic facilities is given in Table 5.32. Schools are located within the Panchayat at a mean distance of under one kilometre to 2.22 kilometres (high school) and it can be observed in any village that children attend schools regularly but commuting is hard, and difficult for girls above 14 years of age.

Every Panchayat has a sub-centre or a dispensary but these do not function regularly. In remote areas, dispensaries open only for special occasions such as immunisation camps. Every panchayat has an Anganwadi, in some panchayats more than one. However, the quality of Anganwadi worker differs from village to village: some are good, others incompetent and/or indifferent. The mean distance of a PHC is 5.44 kilometres and that of a pharmacy 5.2 kilometres, which implies a commuting time of over 45 minutes one way. Facility survey conducted by this agency in 2003 in nine districts of Himachal Pradesh (including the five sample districts for SHG study) shows that many PHCs do not have basic equipment for conducting tests but availability of critical supplies (such as various kits, drugs, condoms, etc) has been found to be adequate and regular. Therefore, doctors refer patients to go to either a private clinic or to block hospitals (CHCs) which is time consuming and expensive.

It is obvious that whilst facilities do exist, access is a major problem because of hilly terrain.

Chapter 6 Problems and key issues

6.1 Performance of SHGs:

It is too early to say whether SHGs will succeed in empowering women through enhanced incomes and self-support and in achieving the goals outlined in Chapter 2, especially the goals of sustainable enterprises and development.

The ICDS groups are essentially savings and thrift societies who have a corpus largely contributed by members on a monthly basis. This is deposited in the bank and whosoever needs funds is given a loan / advance for specific purpose at a monthly interest of 2%. In many cases the banks have given loans against the fixed deposits (FDs) of SHGs at between 9-11% per annum interest, which in turn is lent to whoever needs it. For example, the ICDS office at Banjar Block of Kullu district has formed 129 SHGs (February 2004) out of which 65 (about 50%) are linked with banks. The total amount deposited by these 129 SHGs is Rs 4,14,756 or an average of about Rs 3,215 per SHG. Banks have advanced Rs 3,18,000 or on average about Rs 2465 per SHG, or per member advance of Rs 470 (there are 676 members in these 65 SHGs). 89 SHGs are doing inter-loaning to members and the inter-loan amount stood at Rs 2,27,000 (February 2004), which implies that the average per SHG inter-loan is about Rs 2550. This amount may be sufficient for emergency purposes but any major thrust towards sustainable enterprises or livelihoods is not possible yet.

More crucial is the ability of SHGs to invest in sustainable enterprises, businesses that offer regular income, create jobs locally, protect the environment and provide progressively improved quality of life. Discussions with bank managers and NABARD officials in Himachal Pradesh reveals that bankers do not have adequate expertise in lending for sustainable enterprises, especially forest based enterprises. There are two reasons for this situation: (a) the people who understand sustainable enterprises are poorly equipped to handle banking related activities. They are generally NGOs or SHGs led by NGOs: full of enthusiasm, but short of hard business experience. And (b) bank officers have not been exposed to non-traditional enterprises that address environmental as well as commercial concerns. Within the banking circle there is reluctance to fund projects that do not have any precedence. Not that bankers do not want to: they just do not understand the working of say ,integrated forest-based businesses, etc.

Consequently, it is not clear how these SHGs would move from savings and thrift to more desirable sustainable enterprises.

6.2. Process of formation of SHGs

There are essentially four problems

- (i) Illiteracy and low awareness among women; few understand the concept and its long term implication;
- (ii) Resistance to invest in a corpus with unknown persons or persons with whom women are barely acquainted, especially during the early phase;
- (iii) Problem of commuting to a place where women can gather on regular basis because of poor roads and dispersed habitations;
- (iv) Women generally perform all the domestic chores including farming; few have the time or inclination in the early stages to take time out for meetings

It has been observed that the three critical stages, when culture-change occurs from stagnancy to self-confidence and then on to self-actualisation, is inadequately understood and improperly supervised. It is during these three stages that facilitators have to be most careful not to lose trust of the target group members. Amongst facilitators that the investigating team met, only Sunita Thakur of NCUI demonstrated some understanding of this facet.

But illiteracy per se is not correlated with self-actualisation: all successful SHGs have fair share of illiterate women. Many GP Pradhans are illiterate. But they demonstrate vigour and vitality and leadership quality that few urban entrepreneurs can. Points ii, iii, and iv are common to all hilly areas in India therefore they should be treated as constraints within which groups have to be managed.

Many SHGs have been formed by collecting women and by virtually thrusting the scheme on them. This is likely to be counter-productive. This sort of SHGs would exist for a while and then disappear. Officers in many blocks have confessed that they simply form a group to meet the targets set by higher officials.

6.3. Co-ordination with other agencies

Although it is the most critical activity of initiators and facilitators, the responses primarily indicate that co-ordination with banks is a problem. The need for co-ordination with other resource agencies such as departments of agriculture, horticulture, fishery, handicrafts, handloom, KVIC, industry, tourism, etc, was not even mentioned by even one officer. Co-ordination with institutions of training was also not mentioned. In the light of SWOT analysis given in Chapter 2, it indicates that majority of facilitators are ill equipped to handle this complex

assignment. Because several departments and agencies are engaged in formation of SHGs, it is critical that a mechanism for co-coordinated effort and integrated thrust is created and installed.

6.4. Financing the activities

The general perception among ICDS officers is that the quantum of lending is low, which prevents groups from taking up sizeable business activities.

The bank lending process has undergone a sea change since 1995, following Narasimhan Committee Report on Banking Reforms. Now, each branch manager is personally responsible for loans and advances and recoveries. Hence, managers are extremely cautious in lending. The obvious fall out has been withdrawal from social sector but wherever banks find a secured lending they do not hesitate. Thus, SHGs offer an avenue for secured lending for cash rich banks.

In case of SHGs, generally the banks have adopted the following norms:

- (i) Interest rate of 9.75% per annum flat up to a loan of 25,000
- (ii) 10-11% for higher amount
- (iii) 60 month cash credit, essentially an overdraft limit that can be utilised by members;
- (iv) Overdraft limit can be two to three times of the savings of the group
- (v) Banks do provide some advisory to borrowers

However, before reaching the stage of getting linked with banks, an SHG has to demonstrate that it is cohesive, can handle finances responsibly, and has progressively expanding corpus of funds. This is correct and greater discipline in the financial sector is a pre-requisite for proper functioning of micro enterprises and many SHGs are demonstrating that they can handle funds properly.

6.5. Monitoring and supervision

There are essentially three problems here:

- (i) Officers are frequently transferred, when group formation is a medium term activity. One officer creates trust, another may not be as sincere or as competent or as committed. One officer forms groups; another supervises it for a few years, yet another attempts to create links with banks or other agencies. This operational discontinuity is a major problem. Because of this not only formation process is stalled, rigorous monitoring and supervision cannot be done;
- (ii) Shortage of staff is another major problem. Rough and ready estimates indicate shortage of field-staff in many project offices; and

- (iii) Poor communications facility and lack of telephone with field officers and in the offices. Many officers have made written submissions about these problems.

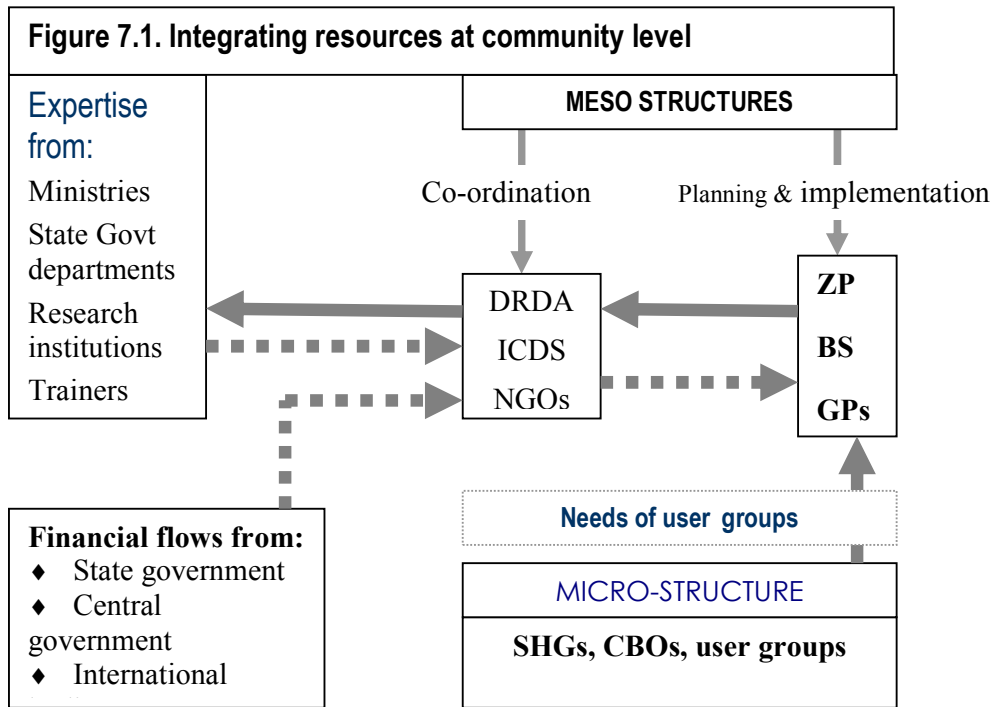
6.6. Role of government departments

All government departments can be placed in two groups: (a) those that are engaged in developmental work and (b) those that perform routinised, statutory functions. Examples of the first group are: industry, agriculture, horticulture, DRDAs, forest, etc. Examples of the second group are revenue department, PDS, transport, PWD, etc. Officials placed under group 1 type of departments are generally experts but they all work within their sectors; inter-sectoral co-ordination is missing. How this lack of inter-sectoral co-ordination seriously affects transition towards sustainable enterprises can be illustrated using Case 1, Chapter 3.

Swaraj is engaged in organic farming, vermiculture composting, production of chemical-free garlic, ginger, even breeding of earthworm for vermiculture. About 100 villages have benefited from their work, and thousands of farmers have adopted Swaraj's strategy for income enhancement, especially women's empowerment. Organic farming comes under the mandate of agriculture department, production of fruits and vegetable under department of horticulture, collection of medicinal and aromatic plants is under control of forestry officials (it is a misconception that herbs can be grown in farms. They grow in the wild as part of mountain's bio-diversity; these plants cannot be farmed). In order to shorten the learning period, the office bearers contacted these departments. Very few officers in these departments had any idea of integrating these activities so that from a small parcel of land multiple crops could be produced under scientific supervision of existing departments. When this approach failed, Swaraj itself started experimenting with organic farming, vermiculture composting, and production of fruits and vegetables under controlled conditions.

It demonstrates that (a) even the departmental experts have failed to keep up with best practices, (b) outside their routine activities, they seldom take up "unique" activities, and (c) few are inclined to closely coordinate with other departments.

The DRDA refused to assist these farmers on two grounds (a) unless groups of Swarojgaries are from BPL families, they cannot fund, and (b) they generally do not fund agricultural activities. DRDA uses NABARD approved list of



Broken lines show resource flows
 Solid lines indicate decision flows

enterprises and activities that are not in the list are not funded. It did not occur to these departments that organic farming and vermiculture composting can be treated as commercial activities and should be liberally funded because this sector is in nascent stage and combines environmental protection with good business potential.

It may be noted that Departments of Agriculture, Horticulture, Fisheries, Forestry and DRDAs, in addition to ICDS, are all engaged in formation of SHGs.

There are, to summarise, three key issues here:

- (i) Should all departments be engaged in SHG formation process? Is it not cost effective to have one or two (ICDS and DRDA) departments develop competency in group formation?
- (ii) How should departments reorganise their activities to ensure cross-sectoral coordination at community level?
- (iii) Should the departments concentrate on upgrading the skills and expertise of their respective staffs, consistent with the needs of sustainable development, instead of adding non-essential and unrelated activities like formation of SHGs?

Each of these issues requires deeper discussion.

The key issue here is to supply expertise (which every government department has) and funds (which frequently remains underutilized) to nodes (such as SHGs, GPs, other user groups, etc) where they are most required. There is no point in replication by others what one department, ICDS, is doing. This framework has been diagrammatically represented in Figure 7.1. Effective meso structure can be thought of as a collaborative effort of DRDA/ICDS/BDOs and PRIs. They can plan and implement several projects, from savings and thrift to livelihoods based, including empowerment. Based on project requirement, expertise from existing departments can be brought-in either directly or indirectly through meso-structures.

In line with the stages that an SHG goes through, identified in Chapter 3, section 3.2., ICDS should continue as instrument for empowerment through the creation of SHGs. They should be the nodal agency up until **Stage IX**, i.e. validation by external entities. From stage IX onwards, DRDAs should take over to facilitate transition towards sustainable enterprises, **i.e. up to Stage XII**. After this SHGs should have sufficiently matured and further dose of funding, hand holding and support can come from banks or financial corporations or CAPART who have the requisite expertise and trained manpower to raise large quantum of funds for medium sized rural enterprises.

In the revised guidelines for SGSY, the DRDA has constituted a district committee that is supposed to coordinate the efforts of line departments. In practice, the Committee elicits views of departmental officials; proactive engagement is virtually non-existent. This sort of administrative arrangement is unlikely to serve any tangible purpose because there is no focus on integrated and sustainable development. Secondly, neither BDOs nor officers in charge of erstwhile DWCRAs have close interaction with local communities as ICDS staff through the Anganwadies.

6.7. Role of Panchayats

Key issues for consideration are (a) how Panchayats can facilitate formation of groups and (b) push for greater empowerment of women. Can they play effective role?

Banks have frequently used the Panchayats for identification of entrepreneurs and in recoveries. There are instances where bank managers have refused loans to residents of a village if the Panchayat was uncooperative in helping

the banks recover earlier loans. There are also instances where a bank manager extended loan to a relative of Pradhan and when the person defaulted, all other loans were either frozen, or further loans were not sanctioned. So, Pradhans and ward members can play a critical role.

The ICDS office prefers to work through Anganwadies, rather than through Panchayats. It is worth mentioning here that almost all Pradhans of 37 village Panchayats (from where the samples were selected) have said that Anganwadi workers are not performing their duties properly. As regards ANMs, 89% feel that ANMs are performing their duties properly. So, there is widespread discontent among office bearers of GPs against the working of Anganwadies. In Himachal Pradesh, there is at least one Anganwadi in every Panchayat, and many Panchayats have several Anganwadies.

33% elected members are women. 33% of Gram Panchayats have a woman Pradhan, many from the weaker sections (SC/ST). Pradhans have deeper knowledge of their villages and almost all Pradhan maintain social contact with households, howsoever tenuous.

In an earlier study (Impact Assessment Studies on programmes of Ministry of Rural Development, Shrivastava AK; SEDEM; 2001) it was observed that about 70% Panchayats are themselves stagnant organisations as indicated by poor leadership, inability to meet their day to day expenditure, poor inter-community communication, absence of effective information system, inability to influence government departments to leverage technical and financial resources, poor attendance in gram sabha meetings (quorum frequently incomplete), and diversion of funds by elected representatives.

On the other hand, it was observed that 30% of the sample (say about 1000 GPs out of 3037 GPs in Himachal Pradesh) are well managed measured on the above seven indicators. This is consistent with findings of the investigating team in this study: out of the 37 GPs, around 8-9 are well managed. However, empowerment and equal status of women is still a problem because men do not want this. If a few women are strong leaders it is more because of the force of their personality, not because men like them or respect them; the respect is more out of fear of some unpleasant consequence. Yet, these are grass roots institutions of governance and they should be allowed to play a role.

That role can be (a) ensuring basic infrastructure within the village, (b) facilitating meetings of SHGs in the village by allowing the use of Panchayat Bhavan, (c) encouraging women to form groups of their own based on specific needs

(health, family welfare, child care, sanitation, drinking water, drugs abuse, counseling of adolescent girls, etc) and (d) creating conditions for sustainable development of village economy. The last issue is too large for an SHG to handle on its own; unless supported by the GP, an SHG cannot embark on sustainable enterprise or integrated development for the simple reason that if the entire village is an unsustainable entity, a small SHG cannot become sustainable. For example, many GPs in Kullu and Mandi have problems of irrigation and drinking water and road, which can only be resolved at GP level. Without basic amenities an SHG cannot move ahead on sustainable livelihoods.

Closer interaction of Panchayat members with well-managed SHGs would also have salutary effect on the working of GP.

6.8. Conflating the notion of empowerment with entrepreneurship

Discussions with officials reveals certain presumptions: there is a belief that through SHGs women can be empowered and this SHG can be progressively supported to manage its enterprises, thereby making women financially independent. Whilst equality and empowerment are essentially social and political concepts, entrepreneurship is an economic concept. It is possible that in spite of greater equality women may show lack of business sense; nothing unusual-even men sometimes lack business sense. Yes, land based enterprises have shown far greater success than machine based or knowledge based businesses. Small enterprises around agriculture, horticulture, fishery, tourism, or a combination of these have greater probability of success. But the success will not be guaranteed just because women are part of SHGs or empowered.

Analysis of small farm based activities shows that each region has some defendable competitive advantage. Mountain region produces some of the best fruits and vegetables because of climatic conditions; an advantage that gives limited monopoly to local producers. Similarly, consumer demand for chemical free food has given growers premium prices for their produce but the mountain communities are in best position to exploit this opportunity, again because of climatic conditions. It has been proved that from poly-farming based on 10-12 species (vegetables, cereals, and fruits) on just one hectare of land it is possible to produce about 50 MT of food. In less than two bighas of land, Swaraj is growing over 10 variety of vegetables, six varieties of fruits, over 30 varieties of flowers, nurtured with vermiculture compost produced from agriculture and kitchen wastes in the town of Banjar. And this is not even based on the technology of poly-farming. Thus land-based enterprises would succeed.

But farming, and especially organic farming requires scientific thinking and technical training, combined with sharp observation. Other land-based enterprises also require appreciation of science and technology and above all sharp business sense. Various business studies show that 80% of small enterprises fold-up within the first five years and only about 10% survive up to ten years. Only about 1% enterprises become medium or large enterprises that are able to create sustainable jobs/livelihoods for others. Thus the focus should be on identifying these potential business leaders and to nurture them to take on greater responsibility for themselves and for the society at large. One large successful enterprise can support more jobs and galvanize the local economy far better than hundreds of small non-sustainable enterprises run by BPL families or uninterested women.

ICDS through its SHGs is in best position to push for social and political empowerment. Most crucially, it needs to integrate the IEC programme of Health Department at community level. This would have far more lasting impact.

6.9 Culture change strategy

Organisational culture is made of essentially seven elements. These are: (a) leadership quality, (b) decision making process (from centralised to participatory), (c) much horizontal communication as opposed to vertically downward communication in centralised organisation, (d) free and fair information exchange across all levels, (e) transactional transparency, especially in matters of financial transactions; (f) ability to adopt best practices, in other words the ability to change systems and processes and behaviour consistent with technological changes, and (g) participatory planning involving top, middle and operational levels.

Any organisation can be appraised along these seven indicators, be they Panchayats, a Government department, a private company or an SHG. Empirical research shows that all organisations fall into three generic categories: stagnant, bureaucratic and vigorous. These three categories are not permanent; organisations move from one dominant culture to another

Village communities mimic an organisation. In several studies conducted by this research team it was observed that the quality of Panchayats depends upon the internal culture of Panchayats and, consequently, there was differential financial performance as well. (Table 6.1)

The same analytical technique was adopted to study the internal culture of SHGs, but because many of ICDS formed SHGs were less than three years

old, it was difficult to obtain consistent and comparable result.

Having said this, the findings of earlier research of SEDEM can be used to draw some conclusions about SHGs as well:

(i) Leadership quality is the most critical determinant of financial performance. The table

shows that in any sample of similar entities 77% good performance would be on account of good leadership qualities.

(ii) Literacy level of key functionaries is not critical as can be seen from weak positive correlation (0.17). Literacy and awareness are also not correlated; an illiterate person can be more aware as compared to a literate person. So this variable has insignificant impact on performance.

(iii) Most crucially, the overall score of all endogenous factors is strongly correlated with financial performance (0.79) indicating that if the performance on all the seven indicators were above average, that entity would do well.

It essentially confirms the findings of other researchers (Kono, 1991) and points to the crucial role played by organisational culture.

Culture change occurs because of training and that training must be given by an external entity not part of the dominant corporate culture (the term used with same connotation as Raymond Williams, a Marxist thinker who coined the term "dominant corporate culture").

Training and capacity building can help transit an organisation from one state to another; absence of training can stymie an organisation, lock it up within its own stagnant culture. Hence, there is the need for (a) a change agent (b) highly motivated motivators and (c) facilitators.

They bring about culture change. Culture change itself undergoes several phases but three phases were observed in the case of SHGs. In phase 1, the culture changes from despondency /stagnancy to some semblance of self-confidence

Table 6.1. Correlation between culture-type and finances

Correlation between financial performance of Panchayats and	Cor. Coeff.	Ranking
Overall score on endogenous factors	0.7924373	1
Leadership quality	0.7702953	2
Information system	0.7631508	3
Role of change agent	0.6685706	4
Participatory decision making	0.6150963	5
Long range planning skills	0.6146277	6
Internal cohesiveness	0.5745441	7
Literacy level	0.1771518	

Source: Impact assessment studies of MoRD programmes in Chamba district; Survey data; Sedem; Shrivastava, AK; Jan-March 2001.

without which no activity can be undertaken. The next phase of culture change came when there was some training; intervention of external change agents did wonders and the culture moved to vigour, with greater vitality, greater self-confidence. The final stage was reached when each member started thinking of self-actualisation: there was no fear of survival, belonging needs were satisfied, economic needs were taken care of adequately. At this point members of SHGs sought greater achievements for themselves as well as their group. This stage is one at which under good leadership, these SHGs would be able to transform themselves into sustainable entities, as genuine wealth creators.

It is crucial that social mobilization and transformation takes into account this culture change strategy. It would imply retraining of trainers within the departments, re-orientation of field staff, and strategic coherence (no transfers of good officers, placement of sensitive officers in crucial positions of authority).

6.10 Performance of SHGs

SHGs have roughly 11 members each; a few were found to have about 50, but the majority has between 9-17 (ICDS range). 62.5% of the SHGs were formed by various state Government Departments. Analysis of current strategy shows that groups with pro-active strategy, numbering about 27 would grow organically and show outstanding performance, unless stymied by exogenous factors. However, only about 25 (12.5%) have clear focus, others are muddling through.

Consistent with the official policy, majority of SHGs are homogenous caste/religious groups. Only forestry and literacy related SHGs were observed to be made up of heterogeneous caste or religious groups.

Very few SHGs have micro planning skill. In about one in four SHGs (26.5%) one or two individuals dominate the proceedings. conflict does occur in many SHGs, and conflict resolution process is yet to be developed in about 50% SHGs. 56.5% have regular informal meetings and small-group discussion, which is encouraging. Because SHGs formed by ICDS are essentially savings and thrift groups, 74.5% SHGs has share capital, 65% SHGs has adequate working capital, 73% SHGs has a surplus, 39.5% has fixed deposit. This is satisfactory in that over 7 out of 10 SHGs have surplus funds.

6.11. Leadership quality

12% SHGs has poor, 71% average and 17% has good quality leadership. It indicates that around 83% SHGs need a change agent, sustained support,

and they need culture change within the group as well. Therefore, there is a need for implanting change agent, need for culture change from stagnancy to vitality, and a critical need to implant participatory decision-making.

6.12. Diversification of activities

42.5% are simply running the groups, 57.5% are handling more than one activity. This indicates that 57.5% SHGs can undertake relatively more complex tasks of sustainable development. Their activities may range from savings and thrift, literacy, agriculture, micro enterprises, and related activities. The vector shows that as SHGs mature, they can easily move on to diversified portfolio of activities. 50% of the SHGs believe that it can manage diverse activities, including government's own programmes.

The key issue here is the transition of SHGs from sponsored activities to sustainable enterprises generating sustainable livelihoods. Integration of these concepts was not observed within any department. However, indications are that SHG as an organisational form for social mobilization has succeeded. Whether this social mobilization would lead to sustainable development is a moot question.

6.13. Members' perception

Observations given in Chapter 5 show that women are benefiting from SHGs as never before seen. They are quite confident that even if the SHG shows poor performance now, it may do well in future. The benefits accrued to members are both financial as well as non-financial. Most critically members have mentioned that their basic needs, belonging needs and psychological needs, as well as emergency cash needs are satisfied through SHGs. It is the most incontrovertible evidence that SHGs are working for them.

However, as mentioned in this chapter, (a) ICDS has to ensure continuity with greater vigour, (b) financial institutions have to come up with viable instruments for funding sustainable enterprises, (c) a mechanism for integration of sectoral departments has to be installed to ensure that cross-sectoral synergy occurs at the level of community as well as SHGs, (d) Culture change strategy must be the basis for supporting SHGs, and (e) role for village panchayats must be found and must be integrated within the wider need for sustainable development. An SHG is too small an entity to work on village-wide developmental programme. Rather SHGs must work within the overall village-wide sustainable development paradigm.

6.14 Conclusion

SHGs are working well for women. They are generally succeeding as savings and thrift societies and inter-lending is ensuring that critical needs are satisfied. However, few ICDS-SHGs are in a position to move from inter-lending to sustainable enterprises. The reasons are (a) limited knowledge among members, (b) structural weaknesses within ICDS district and block offices, (c) absence of an effective meso structure that would leverage a variety of resources and channel them to SHGs, (d) marginalisation of village panchayats, (e) inability of banks to fund sustainable enterprises, (f) lack of understanding of critical managerial issues such as “organisational culture”, (g) lack of focus on developing leadership qualities, and (h) managed transition to higher value added sustainable enterprises.

Chapter 7 Recommendations

7.1. WCD and SHGs

(a) Formation of SHGs: SHGs must be formed through participative consultative process, not through a *dictat* or by resorting to pressure. A few women have responded that they were pressured into joining a group. This must stop.

The participative-consultative process must seek to change stagnant culture of members to one that manifests self-confidence and a new awakening, a realization that what appears impossible is achievable.

(b) Administrative continuity

In order to focus on (a) participative consultative method of group formation and (b) culture change strategy, it is essential that officers are posted for a minimum period of three years, more if they are successful. If officers want a specific posting where they feel that they can achieve better result, it should be accepted. Himachal Pradesh is one state where people have more relaxed interaction with government officials and many government officials do want to do their bit in their respective district or block. It has also been observed that arbitrary conduct is not acceptable here and officers should be allowed to select a place of their choice. So, transfers and posting should be done with final objectives as well as preferences of officials in mind.

(c) Continuous supervision for about one year

Both ICDS officers as well as many members have reported that proper supervision is not being done, given in Chapter 6. Once group formation starts in a project area, the officer concerned should not be transferred for at least three years, or until majority of the groups have achieved linkage with banks. Close supervision and monitoring is critical for ensuring continued interest of women and initial growth of SHGs.

(d) Create structures for support as required

As given in Chapter 3, a typical SHG passes through 13 stages. ICDS should be the nodal agency up until stage IX, i.e. validation by external agency. From stage IX onward agencies such as DRDA, NCUI, CAPART, organisations that can fund major livelihoods strategy, should take over.

(e) Sustainable enterprises

WCD, through its state level office should conduct district-wise techno-economic feasibility of sustainable enterprises as listed in Chapter 2. Nabard, DRDAs, CAPART, and banks should jointly validate these projects. This exercise will expose the weak areas within banking system, lay down ground rules for financing, monitoring and supervision, and also provide a ready list of acceptable projects for SHGs to select from.

(f) Cross-sectoral co-ordination

The basis of successful implementation of sustainable enterprises is inter-sectoral coordination for resource and funds flows. Sustainable enterprises, by their very nature, cannot be managed within one department or within one or sets of skills. For example, an integrated organic farm would entail construction of rain-water harvesting structures, watershed protection and management, integrated forestry (for fuel, fodder, green cover, NTPF, etc), multiple cropping, vegetable and fruits production, recycling of human, animal and agricultural waste. No single department can address all these issues. Therefore, closer coordination at project level is required.

The coordination needs to be project based and micro-planning based. Routinised coordination meetings usually degenerate into simply routinised meeting without any tangible benefit to the people. In these meetings, all participating departments should take concrete steps to ensure that project proposals get the required resources at the time that SHGs want.

(g) Time bound transition to sustainable enterprises

SHGs transit through 13 stages to self-actualisation. It is, however, more critical that SHGs transit to sustainable enterprises within a given time period of say 24 to 36 months.

(h) Occupational diversification is a non-issue

For many years researchers and planners have sought to enhance quality of life through occupational diversification, especially in rural areas. Due to fragmentation of land holding planners have ruminated that uneconomical holdings cannot improve productivity therefore, farmers should diversify into non-traditional activities. Our education system has also inadvertently weaned the youth away from land based to white-collar jobs, thereby depriving traditional activities of fresh ideas and vigour. It has been observed that survival and coping strategies force people to leave their traditional occupations and move into a set of spread work, work that entails some cash but does not improve their

quality of life. On the other end of the spectrum it has been observed that a wealthy farmer would seek diversified income source by getting into some land-based industry, food processing, even tourism. The key to quality of life improvement and greater empowerment is to develop **core-competency** not diversification into non-traditional areas.

(i) Core competency

There is enough research to prove that one hectare of land can produce about 50 metric tonnes of food and each hectare of land can feed nutritious food to 100 adults per year. Most women in Himachal Pradesh are quite adept at land based activities but they want to move away to non-traditional activities because of back-breaking 16-hour day that they put in. The core competency is already there, except that they have no time for personal development and recreation. Most crucially, value addition is limited.

However, farmers are already demonstrating that it is possible to earn Rs 10-12 lakhs from each hectare of land provided core-competency is continually enhanced in line with technological changes. The technology for integrated farming activities is neither expensive nor too complex. In fact, this technology is simply a body of useful ideas that any woman or any SHG can readily adopt.

This body of useful ideas should be quickly disseminated among women who have some land, even if it is small parcel of land, say 300 to 400 square metres. It is possible to produce 2 metric tonnes of good quality cereals, condiments (ginger and garlic), vegetables, and fruits from just 400 square metres of land.

Therefore, **it is critically important to enhance core competency of women, consistent with the notions of sustainable development.** All these principles are enshrined in Agenda 21, the Beijing Summit, the Copenhagen summit, International Conference on Population and Development (ICPD, Cairo), and countless international treaties on sustainable development. The technologies for sustainable development have now matured, no more at laboratory stage. Farmers and food producers the world over are embracing these technologies, not only because they are generating wealth, but because they have enhanced their quality of life as well as given better quality of products to consumers.

7.2. WCD and women's empowerment

(a) Educate, inform and communicate (EIC): Since the need for empowerment stems from lack of awareness of inter-generational cycle of malnutrition

and its impact on physical and mental caliber of children of both sexes, it is critical that the long-term adverse impact is clearly advertised through Anganwadies. The message should be written in simple Hindi and distributed through Anganwadies, Sub-centres, Primary Health Centres, and Community Health Centres. Instead of prescriptive writing, as found in NHED handbook, the focus of the message should be (a) secondary role of women, (b) how it is seriously affecting the quality of male population, and (c) how secondary status is responsible for various evils (dowry, violence, domestic tension, broken families, traumatized children, etc) that has affected the quality of life everywhere.

Secondly, this sub-programme must encompass issues of healthcare, child care, maternal care, sanitation, water, and food.

(b) Focus on culture change as a means to social empowerment: Majority of rural women have a defeatist mind set, which binds them into economic dependence, subservient status, and conformism even when their own family's survival is at stake. SHG is a mechanism for solidarity as well as a move towards economic independence. To this, WCD must **add culture change strategy** as a tool for social empowerment. Culture change strategy should be three stage strategy: (a) demystifying beliefs should be the main activity in stage 1, (b) making them self-confident in generating solutions to their problems in stage 2, and (c) reconfiguring their new belief systems in stage 3. The total culture change strategy should be spaced over two to three months and should be managed by identified women (teachers, social workers, Anganwadi Mahila, ANMs, etc), not elected, selected or nominated persons.

7.3. WCD and innovative experiments

WCD should consider financing a few projects, at least one in Rajasthan and one in Himachal Pradesh. In Himachal Pradesh because women here are relatively more empowered. In Rajasthan because it offers the worst case scenario for women: poor diet, utter domination by men, highest incidence of anaemia, poor resource base, poor capability for natural resource management. One NGO each, after proper selection, should be adequately funded to lead a group of say 30-50 SHGs to empowerment and sustainable enterprises. It will demonstrate the workability of all the recommendations given here.

ICDS data furnished by District Programme Officers (DPOs) of respective districts.

Resource person: Guman Singh Thakur, Banjar, Kullu.

District	As on Feb 2004	Linked with banks	Bank loan	Inter-loaning	sample	%
Kinnaur	176	92	1,365,000	946,416	40	22.73%
Sirmour	867	254	4,125,200	2,962,076	40	4.61%
Mandi	3666	2347	42,033,350	32,641,705	40	1.09%
Kullu	791	322	3,776,800	1,075,522	40	5.06%
Solan	904	631	34,488,608	13,100,841		
Total	5500	3015	51,300,350	37,625,719		
		54.82%				

		Bank loan	Inter-loaning
Per SHG	As on Feb 2004	17,015	6,841
Av membership	11.17	Estimated from sample	
Average lending	per member	1,523	612

	Savings	Bank loan	Ratio
Solan dist	9,480,761	34,488,608	3.64
Kandaghat	580,519	3,623,000	6.24
Solan block	244,437	684,500	2.80
Dharampur	2,619,919	7,652,000	2.92

		As on Feb 2004	Linked with banks	Bank loan	Inter-loaning	Sample	%
Kinnaur	Kalpa	76	33	447,000	150,172	20	26.32%
	Nichhar	75	36	776,000	664,243	20	26.67%
Sirmour	Nahan	117	75	675,000	420,196	20	17.09%
	Paonta	265	85	1,673,900	1,423,677	20	7.55%
Mandi	Sadar	714	535	13,143,400	6,797,940	20	2.80%
	Sundernagar	365	177	2,956,500	1,315,864	20	5.48%
Kullu	Banjar	129	65	318,000	227,000	20	15.50%
	Kullu	226	74	1,062,500	315,682	20	8.85%
Solan	Kandaghat	89	61	3,623,000	854,047	16	17.98%
	Solan	178	118	684,500	3,828,028	8	4.49%
	Dharampur	194	112	7,652,000	1,985,976	16	8.25%
All districts	Total	2,428	1,371	33,011,800	17,982,825	200	8.24%

Analysis of data of Table 4.2		
Blocks	% linked with banks	Average bank loan
Kalpa	43.42%	13,545.45
Nichhar	48.00%	21,555.56
Nahan	64.10%	9,000.00
Paonta	32.08%	19,692.94
Sadar	74.93%	24,567.10
Sundernagar	48.49%	16,703.39
Banjar	50.39%	4,892.31
Kullu	32.74%	14,358.11
Kandaghat	68.54%	59,393.44
Solan	66.29%	5,800.85
Dharampur	57.73%	68,321.43

Table 4.3 Number of years in existence							
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Less than 1	12	1	1	6	0	20	10.00%
1-2 Year	13	24	5	11	5	58	29.00%
2-3 Year	11	8	24	10	8	61	30.50%
3-4 Year	3	4	5	7	11	30	15.00%
4-5 Year	0	2	5	5	15	27	13.50%
More than 5 yrs	1	1	0	1	1	4	2.00%
Total	40	40	40	40	40	200	100.00%

Table 4.3(a) Sponsoring agencies and sample size						
Total	200	Solan	Sirmour	Mandi	Kullu	Kinnaur
ICDS	110	23	24	24	19	20
BDO/DRDA	71	11	14	13	18	15
Forest Dept/Others	14	5	2	0	2	5
Zila Saksharta Samitee	4	0	0	3	1	0
NGOs	1	1	0	0	0	0
Total	200	40	40	40	40	40

Table 4.4 Number of members				
	Male	Female	Total	Per SHG
Kinnaur	96	275	371	9.3
Kullu	19	413	432	10.8
Mandi	67	461	528	13.2
Sirmaur	36	425	461	11.5
Solan	19	423	442	11.1
Total	237	1997	2234	11.17

	Illiterate	Barely literate	Literate	Total
Kinnaur	66	79	226	371
Kullu	25	181	226	432
Mandi	24	131	373	528
Sirmaur	123	102	236	461
Solan	45	92	305	442
Total	283	585	1366	2234
%	12.67%	26.19%	61.15%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Village based individuals	12	2	3	18	7	42	21.00%
Village based NGO	1	8	5	0	3	17	8.50%
Government Dept.	27	23	24	22	29	125	62.50%
Persons with long-term local commitment	0	7	8	0	1	16	8.00%
Total	40	40	40	40	40	200	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Village based individuals	5	8	19	18	1	51	25.50%
Village based NGO	1	10	4	0	2	17	8.50%
Government Dept.	34	22	15	22	37	130	65.00%
Social workers/activists	0	0	2	0	0	2	1.00%
Total	40	40	40	40	40	200	100.00%

Mission, objectives and strategy

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
To improve economic condition	78	45	31	51	46	251	76.52%
To prevent exploitation by money lenders	0	0	20	0	0	20	6.10%
To empower members and to develop the village	0	0	2	0	0	2	0.61%
Development of family & children	9	14	0	7	6	36	10.98%
Social service	4	2	0	4	9	19	5.79%
Total	91	61	53	62	61	328	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total responses	%
Improvement in SES	40	38	43	30	47	198	46.15%
Overcome financial problems in day-to-day existence	19	23	27	30	18	117	27.27%
Employment generation	20	18	1	12	11	62	14.45%
Education of children	10	7	2	19	7	45	10.49%
Loan facilities	0	0	7	0	0	7	1.63%
Total	89	86	80	91	83	429	100.00%

	STRATEGY				Multiple answers		
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Contact relevant office/persons as per needs	48	36	0	41	41	166	35.70%
Job creation for members	9	4	0	9	9	31	6.67%
Establish link with bank	6	10	25	9	13	63	13.55%
Use membership fee for lending activities	29	7	30	23	33	122	26.24%
Create/expand lending facilities	15	17	20	0	31	83	17.85%
Total	107	74	75	82	127	465	100.00%

Strategy by type	Number of SHGs	%
Stuck in the middle	85	42.50%
Pro-active strategy	27	13.50%
Constrained strategy	88	44.00%
	200	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Set up enterprises	13	24	0	17	13	25	12.50%
Utilise funds for improving conditions of children & family members	7	16	0	21	16	57	28.50%
Seek more assistance	19	13	0	12	21	65	32.50%
Training for self-employment	0	0	11	0	0	11	5.50%
Expand Loan facilities	0	0	13	0	0	13	6.50%
We will formulate plan in future	0	0	12	0	0	12	6.00%
Nothing	0	0	0	8	9	17	8.50%
Total	39	53	36	50	59	200	100.00%

Future strategy	frequency	%
No focus	151	75.50%
Some focus	24	12.00%
Clear focus	25	12.50%
	200	100%

	Yes	No	Total
Kinnaur	30	10	40
Kullu	1	39	40
Mandi	11	29	40
Sirmaur	19	21	40
Solan	22	18	40
Total	83	117	200
%	41.50%	58.50%	100.00%

Internal management

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Once	1	0	0	5	2	8	4.00%
Twice	2	0	1	2	0	5	2.50%
3 times	36	40	37	33	38	184	92.00%
More than 4 times	1	0	2	0	0	3	1.50%
Total	40	40	40	40	40	200	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
1-3 times	5	0	0	6	1	12	6.00%
At least once in three months	2	0	0	1	1	4	2.00%
At least once in two months	4	0	1	1	1	7	3.50%
Monthly	29	40	36	31	37	173	86.50%
Fortnightly	0	0	3	1	0	4	2.00%
Total	40	40	40	40	40	200	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
Person should be honest, sound, poor & belong to same village	18	4	0	17	22	61
Willingness to join and having capacity to pay membership fee	13	5	20	7	8	53
No specific condition	5	22	22	13	11	73
Mutual understanding	4	1	32	0	0	37
Who can give subscription fee	0	0	14	0	0	14
Only female	20	22	24	23	21	110
Total	60	54	112	60	62	348

	SC	ST	OBC	Upper caste	Not applicable	Total
Kinnaur	153	206	0	12	0	371
Kullu	245	7	21	144	15	432
Mandi	241	37	54	196	0	528
Sirmaur	176	15	27	205	38	461
Solan	145	0	0	288	9	442
Total	960	265	102	845	62	2234
%	42.97%	11.86%	4.57%	37.82%	2.78%	100.00%

	Hindu	Muslim	Sikh	Others	Total
Kinnaur	371	0	0	0	371
Kullu	417	15	0	0	432
Mandi	528	0	0	0	528
Sirmaur	414	38	9	0	461
Solan	425	9	0	8	442
Total	2155	62	9	8	2234
%	96.46%	2.78%	0.40%	0.36%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
By mutual consent	18	37	32	18	17	122
Pradhan will rotate after one year	2	0	0	9	0	11
Person should be literate & have capacity to meet SHG requirement	24	4	0	8	24	60
Till date, the elections haven't been conducted	3	0	0	14	0	17
Total	47	41	32	49	41	210

Internal democracy (Participative decision making)

	Yes	No	Total
Kinnaur	15	25	40
Kullu	2	38	40
Mandi	5	35	40
Sirmaur	13	27	40
Solan	18	22	40
Total	53	147	200
%	26.50%	73.50%	100.00%

	Yes	No	Total
Kinnaur	40	0	40
Kullu	37	3	40
Mandi	39	1	40
Sirmaur	31	9	40
Solan	36	6	42
Total	183	19	202
%	90.59%	9.41%	100.00%

	Yes	No	Total
Kinnaur	5	35	40
Kullu	3	37	40
Mandi	3	37	40
Sirmaur	3	37	40
Solan	4	34	38
Total	18	180	198
%	9.09%	90.91%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
By mutual discussion	7	23	34	11	5	80	40.00%
Issue based discussion	2	0	0	14	1	17	8.50%
Information not available	2	17	0	15	34	68	34.00%
Don't know	29	0	6	0	0	35	17.50%
Total	40	40	40	40	40	200	100.00%

	Yes	No	Total
Kinnaur	33	7	40
Kullu	38	2	40
Mandi	40	0	40
Sirmaur	35	5	40
Solan	36	4	40
Total	182	18	200
%	91.00%	9.00%	100.00%

	Rarely	Occasionally	Regularly	Total
Kinnaur	9	2	29	40
Kullu	7	13	20	40
Mandi	13	9	18	40
Sirmaur	18	5	17	40
Solan	10	1	29	40
Total	57	30	113	200
%	28.50%	15.00%	56.50%	100.00%

	Rarely	Occasionally	Regularly	Total
Kinnaur	10	19	11	40
Kullu	8	9	23	40
Mandi	3	15	22	40
Sirmaur	17	15	8	40
Solan	13	14	13	40
Total	51	72	77	200
%	25.50%	36.00%	38.50%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Quorum frequently incomplete	1	0	0	0	0	1	0.50%
Complete on occasions	6	5	15	3	7	36	18.00%
Always complete	11	31	20	26	18	106	53.00%
100% attendance required	22	4	5	11	15	57	28.50%
Total	40	40	40	40	40	200	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
No experience	20	22	17	16	10	85	42.50%
Some experience	18	13	22	23	25	101	50.50%
Good track record	2	5	1	1	5	14	7.00%
Total	40	40	40	40	40	200	100.00%

Financial performance

	Yes	No	Total
Kinnaur	15	25	40
Kullu	40	0	40
Mandi	36	4	40
Sirmaur	23	17	40
Solan	35	5	40
Total	149	51	200
%	74.50%	25.50%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Can meet day to day expenditure	24	3	1	10	1	39	19.50%
Can meet small capital costs	10	35	35	21	33	134	67.00%
Can purchase equipment for expansion	1	2	0	1	1	5	2.50%
Not applicable	5	0	4	8	5	22	11.00%
Total	40	40	40	40	40	200	100.00%

	Adequate	Inadequate	Not applicable	Total
Kinnaur	19	16	5	40
Kullu	35	5	0	40
Mandi	31	5	4	40
Sirmaur	20	12	8	40
Solan	25	10	5	40
Total	130	48	22	200
%	65.00%	24.00%	11.00%	100.00%

	Positive	Negative	Not applicable	Total
Kinnaur	24	11	5	40
Kullu	33	7	0	40
Mandi	33	3	4	40
Sirmaur	23	9	8	40
Solan	33	2	5	40
Total	146	32	22	200
%	73.00%	16.00%	11.00%	100.00%

	Yes	No	Not applicable	Total
Kinnaur	23	12	5	40
Kullu	19	21	0	40
Mandi	20	16	4	40
Sirmaur	12	20	8	40
Solan	5	30	5	40
Total	79	99	22	200
%	39.50%	49.50%	11.00%	100.00%

Leadership quality

Leadership quality	Range	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%	Type
Poor	14-51	12	4	1	6	1	24	12.00%	Real cash traps
Average	52-89	21	28	32	30	31	142	71.00%	Question mark
Good	90-126	7	8	7	4	8	34	17.00%	Stars
Total		40	40	40	40	40	200	100.00%	

Central tendencies		Kinnaur	Kullu	Mandi	Sirmaur	Solan	For the sample as a whole
	Mean score	63.05	72.20	71.38	65.43	74.40	69.29
	median	59.00	67.50	65.50	63.00	73.50	66.00
	mode	74.00	66.00	58.00	68.00	56.00	56.00
	stdev	24.82	18.32	17.25	19.85	18.04	20.11

Please note: Raw data can be furnished on request for replication.

Ability to manage different programmes

Numbers	None	1	2	3	3 & above	Total
Kinnaur	19	13	3	1	4	40
Kullu	4	0	33	1	2	40
Mandi	1	0	22	0	17	40
Sirmaur	24	14	1	0	1	40
Solan	14	11	12	3	0	40
Total	62	38	71	5	24	200
%	31.00%	19.00%	35.50%	2.50%	12.00%	100.00%

Numbers	None	1	2	3	3 & above	Total
Kinnaur	24	5	4	1	6	40
Kullu	4	0	0	1	35	40
Mandi	8	0	3	0	29	40
Sirmaur	28	10	1	0	1	40
Solan	21	5	10	1	3	40
Total	85	20	18	3	74	200
%	42.50%	10.00%	9.00%	1.50%	37.00%	100.00%

	Kinnaur		Kullu		Mandi		Sirmaur		Solan	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Anganwadi/ balwadi	21	19	13	27	19	21	22	18	28	12
SC or any health centre	16	24	1	39	7	33	15	25	19	21
Own business	8	32	6	34	12	28	10	30	20	20
Any NGO	15	25	2	38	3	37	6	34	11	29
Any community based organisation	4	36	1	39	2	38	6	34	22	18
Any other organisation	0	40	3	37	1	39	1	39	8	32

	Yes	No	Yes%	Total
Anganwadi/ balwadi	103	97	51.50%	200
SC or any health centre	58	142	29.00%	200
Own business	56	144	28.00%	200
Any NGO	37	163	18.50%	200
Any community based organization	35	165	17.50%	200
Any other organization	13	187	6.50%	200

Belief in their SHG's capability

Numbers	No	One only	Two only	Three only	Three or more	Total
Kinnaur	21	2	11	1	5	40
Kullu	2	0	1	6	31	40
Mandi	1	1	2	3	33	40
Sirmaur	30	0	1	1	8	40
Solan	20	1	12	1	6	40
Total	74	4	27	12	83	200
%	37.00%	2.00%	13.50%	6.00%	41.50%	100.00%

	Yes	No	Total
Kinnaur	20	20	40
Kullu	28	12	40
Mandi	28	12	40
Sirmaur	19	21	40
Solan	22	18	40
Total	117	83	200
%	58.50%	41.50%	100.00%

Vector

Before	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Emergency assistance for household requirement	8	13	12	0	6	39	19.50%
Self employment	6	7	0	6	3	22	11.00%
At the beginning, the SHG wasn't linked with bank	0	0	14	4	0	18	9.00%
Working was not good	26	20	14	30	31	121	60.50%
Total	40	40	40	40	40	200	100.00%
Now							
Focus on livelihoods	18	7	0	8	7	40	20.00%
Focus on economic condition	6	11	0	20	15	52	26.00%
We have linked with bank	8	14	18	6	0	46	23.00%
Expansion in lending	4	0	16	6	5	31	15.50%
No change	4	8	0	0	13	25	12.50%
Can't say	0	0	6	0	0	6	3.00%
Total	40	40	40	40	40	200	100.00%

Household Tables

Table 5.1 Membership of other organisations			
	Yes	No	Total
Kinnaur	18	180	198
Kullu	13	187	200
Mandi	13	187	200
Sirmaur	20	180	200
Solan	25	175	200
Total	89	909	998
%	8.92%	91.08%	100.00%

ICDS

Sample=110 SHGs

Table 5.1 (a) Number of members				
	Male	Female	Total	Sample
Kinnaur	0	190	190	20
Kullu	0	203	203	20
Mandi	0	250	250	24
Sirmaur	0	287	287	25
Solan	0	236	236	21
Total	0	1166	1166	110

Non-ICDS

Sample=90 SHGs

Table 5.1 (b) Number of members				
	Male	Female	Total	Sample
Kinnaur	95	85	180	20
Kullu	41	210	251	20
Mandi	86	211	297	16
Sirmaur	36	138	174	15
Solan	37	187	224	19
Total	295	831	1126	90

Sample women from SHGs			
	icds	non-icds	Total
Kinnaur	100	98	198
Kullu	100	100	200
Mandi	120	80	200
Sirmaur	125	75	200
Solan	105	95	200
Total	550	448	998

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Economic improvement	196	140	13	181	163	693	52.42%
To educate village children	15	45	59	26	25	170	12.86%
Improvement in SES	19	48	4	47	51	169	12.78%
Opportunity to work in a group	80	45	0	82	78	285	21.56%
To avail financial help	0	0	0	0	0	0	0.00%
By pressure from ICDS or IRDP	2	0	0	0	0	2	0.15%
Don't ask	1	0	0	0	2	3	0.23%
Total	313	278	76	336	319	1322	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
As a simple member	132	149	157	166	152	756	75.75%
Pradhan	12	23	13	11	15	74	7.41%
Secretary	12	4	3	12	13	44	4.41%
Group mobiliser	36	19	27	4	8	94	9.42%
Deputy pradhan	2	0	0	0	0	2	0.20%
Cashier	1	5	0	2	5	13	1.30%
DK/CS	3	0	0	5	7	15	1.50%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Access to fund in emergency	69	74	77	56	62	338	33.87%
Enhanced income	33	20	7	41	51	152	15.23%
Too early to say anything		7	41	17	15	112	11.22%
Income through dairy	0	49	0	85	72	206	20.64%
Don't ask	64	47	72	0	0	183	18.34%
NR	0	3	3	1	0	7	0.70%
Total	198	200	200	200	200	998	100.00%

ICDS

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%	icds
Access to fund in emergency	30	67	81	65	72	315	47.51%	100
Enhanced income	27	5	16	27	13	88	13.27%	100
Too early to say anything	25	28	39	13	41	146	22.02%	120
Don't ask	38	7	27	23	12	107	16.14%	125
NR	0	3	3	1	0	7	1.06%	105
Total responses	120	110	166	129	138	663	100.00%	550
Total sampled	100	100	120	125	105	550		

Non-ICDS

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%	non-icds
Access to fund in emergency	8	13	10	11	9	51	10.67%	98
Enhanced income	7	12	10	11	9	49	10.25%	100
Too early to say anything	35	49	43	32	26	185	38.70%	80
Income through dairy	1	5	8	13	7	34	7.11%	75
Don't ask	35	13	3	12	47	110	23.01%	95
NR	17	17	12	0	3	49	10.25%	448
Total responses	103	109	86	79	101	478	100.00%	
Sample	98	100	80	75	95	448		

District	No impact	Some impact	Total	% having impact
Kinnaur	58	140	198	71%
Kullu	121	79	200	40%
Mandi	153	47	200	24%
Sirmaur	74	126	200	63%
Solan	24	176	200	66%
Total	430	568	998	57%

	Before joining	After joining	Change	% change
Total	1,409,850	1,618,180	243,330	17.26%
Mean	1,413	1,621	244	17.26%
Median	1,000	1,200	200	20.00%
Stdev	1,690	1,753	390	

Income up by	Kinnaur	Kullu	Mandi	Sirmour	Solan		
0-25%	84	35	22	92	117	350	61.62%
26-50%	43	18	12	32	49	154	27.11%
51-75%	7	7	5	0	4	23	4.05%
>75%	6	19	8	2	6	41	7.22%
Total	140	79	47	126	176	568	100.00%
%	70.71%	39.50%	23.50%	63.00%	88.00%		

ICDS sponsored SHGs

5.5 (a) Impact on income (f)					
District	No impact	Some impact	Total	% having impact in the district	icds
Kinnaur	18	82	100	82.00%	100
Kullu	55	45	100	45.00%	100
Mandi	97	23	120	19.17%	120
Sirmour	53	72	125	57.60%	125
Solan	15	90	105	85.71%	105
Total	238	312	550	56.73%	550

Non- ICDS sponsored SHGs

Table 5.5 (b) Impact on income (f)					
District	No impact	Some impact	Total	% having impact in the district	non-icds
Kinnaur	40	58	98	59.18%	98
Kullu	66	34	100	34.00%	100
Mandi	56	24	80	30.00%	80
Sirmour	21	54	75	72.00%	75
Solan	9	86	95	90.53%	95
Total	192	256	448	57.14%	448

Table 5.6 Reported impact on income (amount in Rs)					
		Before joining	After joining	Change	
Kinnaur	Total	172,250	227,700	55,750	Sample 140
	Mean	1,230	1,626	398	
	Median	1,000	1,500	300	
	Stdev	806	988	407	
Kullu	Total	52400	95400	43000	79
	Mean	663	1208	544	
	Median	500	1100	400	
	Stdev	809	856	424	
Mandi	Total	28080	47560	19480	47
	Mean	597	1012	414	
	Median	400	700	200	
	Stdev	680	1056	864	
Sirmour	Total	234960	274010	40850	126
	Mean	1865	2175	324	
	Median	1500	1750	300	
	Stdev	1364	1411	143	
Solan	Total	394500	473550	84250	176
	Mean	2241	2691	479	
	Median	1800	2350	500	
	Stdev	1605	1713	414	

ICDS

Table 5.6 (a) Impact on income				
		Before joining	After joining	Change
Kinnaur	Total	106,683	155,600	26,800
	Mean	1,301	1,572	271
	Median	1,000	1,400	200
	Stdev	920	1,037	287
Kullu	Total	44,200	59,500	18,800
	Mean	465	626	198
	Median	0	200	0
	Stdev	1,029	1,103	327
Mandi	Total	140390	148270	11880
	Mean	1170	1236	99
	Median	280	300	0
	Stdev	2257	2298	566
Sirmour	Total	245,560	266,660	21,100
	Mean	1,964	2,133	169
	Median	1,500	1,500	200
	Stdev	1,956	1,965	164
Solan	Total	278,900	318,300	44,100
	Mean	2,656	3,031	420
	Median	2,000	2,500	400
	Stdev	1,900	2,021	516

Sample as a whole (550 members)			
	Before joining	after joining	Change
Total	837,850	948,330	122,680
Mean	1,540	1,743	226
Median	1,000	1,200	200
Stdev	1,882	1,965	416

Non- ICDS

Table 5.6 (b) Impact on income				
		Before joining	After joining	Change
Kinnaur	Total	168,950	197,600	28,950
	Mean	1,707	1,996	292
	Median	1,200	1,500	200
	Stdev	1,784	1,779	468
Kullu	Total	65,450	89,950	24,200
	Mean	623	857	230
	Median	500	700	0
	Stdev	983	1,033	417
Mandi	Total	49,200	39,300	7,600
	Mean	615	491	95
	Median	400	500	0
	Stdev	1,155	566	173
Sirmour	Total	132,600	150,550	19,750
	Mean	1,768	2,007	263
	Median	1,500	1,500	200
	Stdev	1,361	1,436	224
Solan	Total	155,800	192,450	40,150
	Mean	1,640	2,026	423
	Median	1,400	1,800	400
	Stdev	1,136	1,293	276

Sample as a whole (448 members)			
	Before joining	after joining	Change
Total	572,000	669,850	120,650
Mean	1,260	1,475	266
Median	1,000	1,200	200
Stdev	1,413	1,449	357

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Part of group, hence more strength	155	186	199	112	141	793	27.82%
Government officials listen to us	48	47	91	51	39	276	9.68%
Advantages from network	51	113	101	59	85	409	14.35%
Other members share my problems	115	153	151	121	123	663	23.26%
Improved social status, recognition	135	139	148	128	123	673	23.61%
Other gains	4	5	17	2	8	36	1.26%
Total	508	643	707	473	519	2850	100.00%

	Yes	No	Not sure	Total
Kinnaur	196	1	1	198
Kullu	167	0	33	200
Mandi	189	11	0	200
Sirmaur	199	1	0	200
Solan	200	0	0	200
Total	951	13	34	998
%	95.29%	1.30%	3.41%	100.00%

	Yes	No	DK/CS	Total
Kinnaur	190	4	4	198
Kullu	193	3	4	200
Mandi	180	16	4	200
Sirmaur	198	0	2	200
Solan	197	1	2	200
Total	958	24	16	998
%	95.99%	2.40%	1.60%	100.00%

Need type	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	% responding positively
Financial needs	148	156	182	135	185	806	80.76%
Healthcare	50	100	89	60	50	349	34.97%
Educational needs	77	60	60	81	86	364	36.47%
Information needs	60	82	102	73	72	389	38.98%
Emergency needs	118	146	168	124	122	678	67.94%
Psychological needs	31	126	151	6	4	318	31.86%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture (Veg. Production)	145	105	44	93	115	502	57.90%
Business (Weaving, shop etc.)	51	10	5	11	42	119	13.73%
Self employed (Lohar, Sonar, carpenter)	9	0	4	5	2	20	2.31%
Service	11	4	20	31	28	94	10.84%
Labour (Daily wager)	3	2	11	26	7	49	5.65%
Dairy	5	12	7	1	8	33	3.81%
Nothing	0	9	0	33	8	50	5.77%
Total	224	142	91	200	210	867	100.00%

ICDS

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture (Veg. Production)	71	80	71	45	42	309	53.18%
Business (Weaving, shop etc.)	24	2	4	4	27	61	10.50%
Self employed (Lohar, Sonar, carpenter)	3	0	0	3	3	9	1.55%
Service	11	4	10	25	26	76	13.08%
Labour (Daily wager)	1	1	4	13	3	22	3.79%
Dairy	4	12	26	0	2	44	7.57%
Nothing	0	4	23	31	2	60	10.33%
Total	114	103	138	121	105	581	100.00%

	Kinnau r	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture (Veg. Production)	72	78	0	44	45	239	46.14%
Business (Weaving, shop etc.)	26	3	6	4	24	63	12.16%
Self employed (Lohar, Sonar, carpenter)	3	0	2	2	2	9	1.74%
Service	12	4	11	25	23	75	14.48%
Labour	2	1	4	13	3	23	4.44%
Dairy	5	14	28	0	4	51	9.85%
Nothing	0	4	20	32	2	58	11.20%
Total	120	104	71	120	103	518	100.00%

Non- ICDS

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture (Veg. Production)	74	95	50	48	71	338	65.13%
Business (Weaving, shop etc.)	27	8	2	7	15	59	11.37%
Self employed (Lohar, Sonar, carpenter)	6	0	2	2	1	11	2.12%
Service	0	3	3	6	2	14	2.70%
Labour (Daily wager)	2	10	5	13	4	34	6.55%
Dairy	1	25	7	1	6	40	7.71%
Nothing	0	5	10	2	6	23	4.43%
Total	110	146	79	79	105	519	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture (Veg. Production)	69	27	68	49	70	283	62.47%
Business (Weaving, shop etc.)	32	7	7	7	0	53	11.70%
Self employed (Lohar, Sonar, carpenter)	8	0	0	3	0	11	2.43%
Service	1	2	7	6	5	21	4.64%
Labour	4	1	6	13	4	28	6.18%
Dairy	0	1	29	0	5	35	7.73%
Nothing	0	0	14	2	6	22	4.86%
Total	114	38	131	80	90	453	100.00%

Analysis of Table 5.11 (a) to (d)

Analysis of changing occupational patter : ICDS			
(a) Category	Before	After	Differece
	(b)	(c)	(d)
Agriculture (Veg. Production)	53.18%	46.14%	-7.05%
Business (Weaving, shop etc.)	12.00%	14.00%	2.00%
Service	13.08%	14.48%	1.40%
Labour (Daily wager)	3.79%	4.44%	0.65%
Dairy	7.57%	9.85%	2.27%
Nothing	10.33%	11.20%	0.87%
Total	100.00%	100.00%	0.00%

Analysis of changing occupational patter :Non-ICDS			
(a) Category	Before	After	Differece
	(b)	(c)	(d)
Agriculture (Veg. Production)	65.13%	62.47%	-2.65%
Business (Weaving, shop etc.)	13.49%	14.13%	0.64%
Service	2.70%	4.64%	1.94%
Labour (Daily wager)	6.55%	6.18%	-0.37%
Dairy	7.71%	7.73%	0.02%
Nothing	4.43%	4.86%	0.42%
Total	100.00%	100.00%	0.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Nothing all helped	9	0	19	0	1	29	2.91%
Problem of money	11	0	0	0	0	11	1.10%
NA	178	200	181	200	199	958	95.99%
Total	198	200	200	200	200	998	100.00%

	Yes	No	NA	Total
Kinnaur	1	0	197	198
Kullu	51	35	114	200
Mandi	12	82	106	200
Sirmaur	0	0	200	200
Solan	0	0	200	200
Total	64	117	817	998
%	6.41%	11.72%	81.86%	100.00%

	Yes	No	INA	Total
Kinnaur	1	0	197	198
Kullu	51	35	114	200
Mandi	11	83	106	200
Sirmaur	0	0	200	200
Solan	0	0	200	200
Total	63	118	817	998
%	6.31%	11.82%	81.86%	100.00%

ICDS

Table 5.15(a) How many income generating activities you were engaged in							
Before joining SHG							
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture	141	70	36	95	58	400	29.52%
Agriculture, Angawadi helper	6	4	6	5	1	22	1.62%
Agriculture, House work	8	32	50	0	0	90	6.64%
Agriculture, Labour	2	9	23	31	11	76	5.61%
Agriculture, milk	7	5	8	1	3	24	1.77%
Agriculture, SHG	1	0	0	0	0	1	0.07%
Agriculture, weaving	30	2	1	1	1	35	2.58%
Agriculture, wool work	4	0	0	0	0	4	0.30%
Anganwadi worker	4	3	1	7	5	20	1.48%
Agriculture, Bee keeping	2	0	0	0	0	2	0.15%
Agriculture, cattle rearing	4	74	43	0	1	122	9.00%
Agriculture, Sewing centre	2	0	3	0	2	7	0.52%
Hotel, House work	0	1	1	0	0	2	0.15%
Shop	11	3	19	6	37	76	5.61%
Business	0	1	10	8	16	35	2.58%
Housework, service	0	1	0	0	0	1	0.07%
Housework only	0	20	46	35	20	121	8.93%
Study	2	61	7	4	3	77	5.68%
Cashier in Mahila Mandal	0	0	0	0	0	0	0.00%
Member in panchayat	2	1	1	0	2	6	0.44%
Agriculture, daily wager	2	13	6	7	3	31	2.29%
Agriculture, Service	28	12	63	53	47	203	14.98%
Total	256	312	324	253	210	1355	100.00%

ICDS

Table 5.15(b)How many income generating activities you engaged in now							
After joining SHG							
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture	94	74	30	80	37	315	24.12%
Agriculture, Angawadi helper	8	4	5	4	1	22	1.68%
Agriculture, House work	2	28	46	0	0	76	5.82%
Agriculture, Labour	5	10	19	31	8	73	5.59%
Agriculture, milk	2	4	11	1	6	24	1.84%
Agriculture, SHG	7	0	0	18	10	35	2.68%
Agriculture, weaving	41	4	0	1	1	47	3.60%
Agriculture, wool work	3	0	0	0	0	3	0.23%
Agriculture, Bee keeping	2	0	0	0	0	2	0.15%
Agriculture, cattle rearing	10	72	43	0	1	126	9.65%
Agriculture, Sewing centre	0	1	3	1	1	6	0.46%
Hotel, Housework	0	1	1	0	0	2	0.15%
Shop	11	4	18	6	36	75	5.74%
Housework, service	0	2	0	0	0	2	0.15%
Housework only	4	18	45	35	20	122	9.34%
Business	4	2	12	6	17	41	3.14%
Cashier in Mahila Mandal	0	0	0	0	1	1	0.08%
Member in panchayat	2	1	0	4	5	12	0.92%
Agriculture, daily wager	2	8	9	8	2	29	2.22%
Study	0	67	6	3	2	78	5.97%
Anganwadi worker	0	2	2	6	4	14	1.07%
Agriculture, Service	27	17	65	46	46	201	15.39%
Total	224	319	315	250	198	1306	100.00%

Non- ICDS

Table 5.15(c) How many income generating activities you were engaged in							
Before joining SHG							
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture	139	80	29	73	105	426	36.85%
Agriculture, Angawadi helper	0	1	1	1	0	3	0.26%
Agriculture, House work	1	20	18	3	0	42	3.63%
Agriculture, Labour	2	12	24	22	17	77	6.66%
Agriculture, milk	1	9	24	2	10	46	3.98%
Agriculture, SHG	1	0	0	0	0	1	0.09%
Agriculture, weaving	31	2	0	2	3	38	3.29%
Agriculture, wool work	4	0	0	0	0	4	0.35%
Anganwadi worker	0	0	0	0	1	1	0.09%
Agriculture, Bee keeping	0	0	0	0	0	0	0.00%
Agriculture, cattle rearing, Housework	1	95	29	1	14	140	12.11%
Agriculture, Sewing centre	2	0	0	1	0	3	0.26%
Hotel, House work	0	0	0	0	0	0	0.00%
Shop	5	11	7	11	4	38	3.29%
Business	0	0	9	3	2	14	1.21%
Housework, service	0	1	0	0	1	2	0.17%
Housework only	4	30	43	21	6	104	9.00%
Study	1	82	0	0	0	83	7.18%
Cashier in Mahila Mandal	0	0	0	0	2	2	0.17%
Member in panchayat	0	2	0	0	1	3	0.26%
Agriculture, daily wager	7	14	12	4	6	43	3.72%
Agriculture, Service	5	12	34	14	21	86	7.44%
Total	204	371	230	158	193	1156	100.00%

Non- ICDS

Table 5.15(d)How many income generating activities you engaged in now							
After joining SHG							
	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Agriculture	128	82	26	60	88	384	33.63%
Agriculture, Angawadi helper	0	1	1	1	1	4	0.35%
Agriculture, House work	1	24	20	3	0	48	4.20%
Agriculture, Labour	3	11	27	23	19	83	7.27%
Agriculture, milk	1	7	26	2	11	47	4.12%
Agriculture, SHG	7	0	0	0	13	20	1.75%
Agriculture, weaving	34	1	0	2	3	40	3.50%
Agriculture, wool work	6	1	0	0	0	7	0.61%
Agriculture, Bee keeping	0	0	0	0	0	0	0.00%
Agriculture, cattle rearing	0	87	25	4	14	130	11.38%
Agriculture, Sewing centre	2	0	1	1	0	4	0.35%
Hotel, Housework	0	0	0	0	0	0	0.00%
Shop	4	11	7	13	3	38	3.33%
Study	0	78	0	0	0	78	6.83%
Housework, service	0	0	0	0	0	0	0.00%
Housework only	3	24	26	20	5	78	6.83%
Business	6	10	13	6	3	38	3.33%
Cashier in Mahila Mandal	0	0	0	0	1	1	0.09%
Member in panchayat	2	1	1	6	6	16	1.40%
Agriculture, daily wager	2	10	13	4	6	35	3.06%
Agriculture, Service	11	12	33	14	21	91	7.97%
Total	210	360	219	159	194	1142	100.00%

Analysis of Table 5.15 (e)			
Analysis of income generating activities : ICDS			
(a) Category	Before	After	Difference
	(b)	(c)	(d)
Agriculture	29.52%	24.12%	-5.40%
Agriculture, Angawadi helper	1.62%	1.68%	0.06%
Agriculture, House work	6.64%	5.82%	-0.82%
Agriculture, Labour	5.61%	5.59%	-0.02%
Agriculture, milk	1.77%	1.84%	0.07%
Agriculture, SHG	0.07%	2.68%	2.61%
Agriculture, weaving	2.58%	3.60%	1.02%
Agriculture, wool work	0.30%	0.23%	-0.07%
Agriculture, Bee keeping	1.48%	0.15%	-1.32%
Agriculture, cattle rearing	0.15%	9.65%	9.50%
Agriculture, Sewing centre	9.00%	0.46%	-8.54%
Hotel, Housework	0.52%	0.15%	-0.36%
Shop	0.15%	5.74%	5.60%
Housework, service	5.61%	0.15%	-5.46%
Housework only	2.58%	9.34%	6.76%
Business	0.07%	3.14%	3.07%
Cashier in Mahila Mandal	8.93%	0.08%	-8.85%
Member in panchayat	5.68%	0.92%	-4.76%
Agriculture, daily wager	0.00%	2.22%	2.22%
Study	0.44%	5.97%	5.53%
Anganwadi worker	2.29%	1.07%	-1.22%
Agriculture, Service	14.98%	15.39%	0.41%
Total	100.00%	100.00%	0.00%

Analysis of Table 5.15 (f)			
Analysis of income generating activities :Non- ICDS			
(a) Category	Before	After	Differece
	(b)	(c)	(d)
Agriculture	36.85%	33.63%	-3.23%
Agriculture, Angawadi helper	0.26%	0.35%	0.09%
Agriculture, House work	3.63%	4.20%	0.57%
Agriculture, Labour	6.66%	7.27%	0.61%
Agriculture, milk	3.98%	4.12%	0.14%
Agriculture, SHG	0.09%	1.75%	1.66%
Agriculture, weaving	3.29%	3.50%	0.22%
Agriculture, wool work	0.35%	0.61%	0.27%
Anganwadi worker	0.09%	0.00%	-0.09%
Agriculture, Bee keeping	0.00%	11.38%	11.38%
Agriculture, cattle rearing, Housework	12.11%	0.35%	-11.76%
Agriculture, Sewing centre	0.26%	0.00%	-0.26%
Hotel, House work	0.00%	3.33%	3.33%
Shop	3.29%	6.83%	3.54%
Business	1.21%	0.00%	-1.21%
Housework, service	0.17%	0.00%	-0.17%
Housework only	9.00%	6.83%	-2.17%
Study	7.18%	3.33%	-3.85%
Cashier in Mahila Mandal	0.17%	0.09%	-0.09%
Member in panchayat	0.26%	1.40%	1.14%
Agriculture, daily wager	3.72%	3.06%	-0.65%
Agriculture, Service	7.44%	7.97%	0.53%
Total	100.00%	100.00%	0.00%

Section B Background of respondents

	0-14	15-24	25-67	Total
	LOW	MEDIUM	HIGH	
Kinnaur	27	106	65	198
Kullu	15	94	91	200
Mandi	9	53	138	200
Sirmaur	27	85	88	200
Solan	9	44	147	200
Total	87	382	529	998
%	8.72%	38.28%	53.01%	100.00%

	Yes	No	Total
Kinnaur	41	157	198
Kullu	54	146	200
Mandi	43	157	200
Sirmaur	52	148	200
Solan	29	171	200
Total	219	779	998
%	21.94%	78.06%	100.00%

	25 or below	26-35	36-45	46 & above	NA	Total
Kinnaur	22	77	74	22	3	198
Kullu	41	96	52	11	0	200
Mandi	35	88	53	24	0	200
Sirmaur	25	91	49	30	5	200
Solan	17	79	76	27	1	200
Total	140	431	304	114	9	998
%	14.17%	43.62%	30.77%	11.54%	0.91%	101.01%

	25 or below	26-35	36-45	46 & above	NA	Total
Kinnaur	14	67	53	33	31	198
Kullu	14	77	64	31	14	200
Mandi	2	71	67	46	14	200
Sirmaur	7	71	45	57	20	200
Solan	2	55	79	46	18	200
Total	39	341	308	213	97	998
%	3.91%	34.17%	30.86%	21.34%	9.72%	100.00%

	Below 20	21-30	31 & above	NA	Total
Kinnaur	129	60	2	7	198
Kullu	153	35	0	12	200
Mandi	164	27	2	7	200
Sirmaur	171	19	0	10	200
Solan	172	22	0	6	200
Total	789	163	4	42	998
%	79.06%	16.33%	0.40%	4.21%	100.00%

	Mean	Median	Stdev
Kinnaur	19.76	20.00	3.79
Kullu	18.74	18.00	2.01
Mandi	18.40	18.00	3.00
Sirmaur	18.69	18.00	1.94
Solan	19.02	19.00	2.81

	Below 20	21-30	31 & above	NA	Total
Kinnaur	51	100	6	41	198
Kullu	44	123	8	25	200
Mandi	37	154	3	6	200
Sirmaur	44	144	5	7	200
Solan	45	113	1	41	200
Total	221	634	23	120	878
%	25.17%	72.21%	2.62%	13.67%	100.00%

	Yes	No	Total
Kinnaur	148	50	198
Kullu	159	41	200
Mandi	179	21	200
Sirmaur	125	75	200
Solan	168	32	200
Total	779	219	998
%	78.06%	21.94%	100.00%

	Yes	No	INA	Total
Kinnaur	133	26	39	198
Kullu	169	19	12	200
Mandi	181	10	9	200
Sirmaur	133	33	34	200
Solan	174	7	19	200
Total	790	95	113	998
%	79.16%	9.52%	11.32%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Illiterate	30	32	17	50	26	155	15.53%
Barely literate	20	33	48	23	6	130	13.03%
Primary	62	47	41	45	42	237	23.75%
Middle	45	44	30	35	59	213	21.34%
H-school	38	40	57	42	49	226	22.65%
College	3	2	6	1	14	26	2.61%
Technical	0	0	1	0	2	3	0.30%
INA	0	2	0	4	2	8	0.80%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Illiterate	17	10	5	22	5	59	5.91%
Barely literate	7	20	21	8	1	57	5.71%
Primary	45	29	27	35	19	155	15.53%
Middle	32	39	45	30	37	183	18.34%
H-school	48	79	82	60	92	361	36.17%
College	11	9	11	11	23	65	6.51%
Technical	0	1	1	1	5	8	0.80%
NA	38	13	8	33	18	110	11.02%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
General	19	98	72	57	146	392	39.28%
SC	91	94	83	72	51	391	39.18%
ST	88	3	11	38	1	141	14.13%
OBC	0	5	29	33	0	67	6.71%
Others	0	0	5	0	2	7	0.70%
Total	198	200	200	200	200	998	100.00%

	Hindu	Muslim	Others	Total
Kinnaur	193	5	0	198
Kullu	197	2	1	200
Mandi	199	1	0	200
Sirmaur	180	20	0	200
Solan	199	0	1	200
Total	968	28	2	998
%	96.99%	2.81%	0.20%	100.00%

	Nuclear	Joint	Total
Kinnaur	166	32	198
Kullu	148	52	200
Mandi	156	44	200
Sirmaur	136	64	200
Solan	178	22	200
Total	784	214	998
%	78.56%	21.44%	100.00%

	4 or below	5 to 7	Above 7	Total
Kinnaur	65	116	17	198
Kullu	69	94	37	200
Mandi	65	100	35	200
Sirmaur	51	108	41	200
Solan	96	89	15	200
Total	346	507	145	998
%	34.67%	50.80%	14.53%	100.00%

	0	1	2-3	4& above	NA	Total
Kinnaur	28	79	81	5	5	198
Kullu	0	87	72	1	40	200
Mandi	29	114	48	1	8	200
Sirmaur	23	75	88	8	6	200
Solan	1	112	65	2	20	200
Total	81	467	354	17	79	998
%	8.12%	46.79%	35.47%	1.70%	7.92%	100.00%

	0	1	2-3	4& above	NA	Total
Kinnaur	53	75	55	10	5	198
Kullu	0	87	55	6	52	200
Mandi	44	90	54	4	8	200
Sirmaur	48	70	67	9	6	200
Solan	3	106	50	8	33	200
Total	148	428	281	37	104	998
%	14.83%	42.89%	28.16%	3.71%	10.42%	100.00%

	Yes	No	NA	Total
Kinnaur	33	160	5	198
Kullu	9	191	0	200
Mandi	18	178	4	200
Sirmaur	19	180	1	200
Solan	14	186	0	200
Total	93	895	10	998
%	9.32%	89.68%	1.00%	100.00%

	Male	Female	Total
Kinnaur	15	18	33
Kullu	3	6	9
Mandi	9	9	18
Sirmaur	9	10	19
Solan	8	6	14
Total	44	49	93
%	47.31%	52.69%	100.00%

	Yes	No	Total
Kinnaur	3	195	198
Kullu	1	199	200
Mandi	2	198	200
Sirmaur	1	199	200
Solan	0	200	200
Total	7	991	998
%	0.70%	99.30%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Death during pregnancy	0	0	0	0	0	0	0.00%
Death during child birth	0	0	0	0	0	0	0.00%
Other causes	3	1	2	1	0	7	100.00%
Total	3	1	2	1	0	7	100.00%

	Yes	No	Total
Kinnaur	118	80	198
Kullu	75	125	200
Mandi	104	96	200
Sirmaur	95	105	200
Solan	95	105	200
Total	487	511	998
%	48.80%	51.20%	100.00%

	Yes	No	Total
Kinnaur	109	9	118
Kullu	64	11	75
Mandi	101	3	104
Sirmaur	70	25	95
Solan	74	21	95
Total	418	69	487
%	85.83%	14.17%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Once in a month	91	54	99	71	76	391	80.29%
Once in 2 months	7	4	4	0	0	15	3.08%
Once in 3 months	1	1	1	0	1	4	0.82%
Once in 6 months	1	0	0	1	0	2	0.41%
On festive occasions only	11	6	0	5	0	22	4.52%
No regularity	7	10	0	18	18	53	10.88%
Total	118	75	104	95	95	487	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Regularly	71	44	78	48	59	300	61.60%
Irregularly	22	23	16	30	20	111	22.79%
On some occasions/events	25	8	10	17	16	76	15.61%
Total	118	75	104	95	95	487	100.00%

	Yes	No	Total
Kinnaur	88	110	198
Kullu	25	175	200
Mandi	67	133	200
Sirmaur	91	109	200
Solan	82	118	200
Total	353	645	998
%	35.37%	64.63%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Calling children to the center	66	10	37	45	40	198	18.79%
Cleaning and house-keeping of the center	26	19	40	50	55	190	18.03%
Preparing supplementary nutrition	41	10	40	42	48	181	17.17%
Distributing supplementary nutrition	40	18	29	61	53	201	19.07%
Convincing mother to send adolescent girls to the AWC	17	7	12	32	23	91	8.63%
Helping in immunization & health check ups	19	13	24	34	27	117	11.10%
Providing community support to adolescent girls	7	8	4	20	11	50	4.74%
Providing community support to pregnant and lactating mothers	5	2	5	3	4	19	1.80%
Other	3	0	2	1	1	7	0.66%
Total	224	87	193	288	262	1054	100.00%

Schemes	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
IAY	151	162	140	142	58	653	65.43%
JGSY	70	101	75	75	102	423	42.38%
PMGSY	46	133	98	40	56	373	37.37%
SGSY	48	47	15	31	79	220	22.04%
DWCRA	86	18	4	98	146	352	35.27%
SHG	190	192	185	199	198	964	96.59%
CRSP	8	38	11	1	12	70	7.01%
ARWSP	13	5	0	7	12	37	3.71%
TRYSEM	9	6	0	1	13	29	2.91%
ICDS	86	79	46	81	99	391	39.18%
Swayamshakti	64	3	1	36	72	176	17.64%
NMBS	16	64	71	3	23	177	17.74%
NFBS	9	46	14	5	26	100	10.02%
NOAPS	77	104	77	58	92	408	40.88%
RCH programme	163	106	91	147	177	684	68.54%
IEC	28	6	12	12	17	75	7.52%
CSSM	13	68	75	24	45	225	22.55%
Supplementary feeding	77	68	67	109	131	452	45.29%
TLC	97	3	1	81	118	300	30.06%
PLP	45	1	1	12	34	93	9.32%
CE	8	5	5	2	17	37	3.71%
Other dist. Prog.	0	2	1	1	4	8	0.80%
Total	1304	1257	990	1165	1531	6247	

Schemes	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
IAY	20	7	18	18	15	78	7.82%
JGSY	1	3	8	6	2	20	2.00%
PMGSY	3	12	3	1	1	20	2.00%
SGSY	0	4	1	28	9	42	4.21%
DWCRA	12	2	0	6	26	46	4.61%
SHG	166	181	122	195	198	862	86.37%
CRSP	4	6	0	0	2	12	1.20%
ARWSP	3	1	0	0	2	6	0.60%
TRYSEM	0	1	0	1	2	4	0.40%
ICDS	56	43	4	64	70	237	23.75%
Swayamshakti	53	0	0	34	60	147	14.73%
NMBS	4	4	2	0	2	12	1.20%
NFBS	1	2	1	0	1	5	0.50%
NOAPS	4	8	2	3	2	19	1.90%
RCH	139	92	33	124	144	532	53.31%
IEC	8	1	1	10	15	35	3.51%
CSSM	8	34	17	21	28	108	10.82%
Supplementary feeding	52	40	13	76	81	262	26.25%
TLC	30	0	0	14	11	55	5.51%
PLP	5	0	1	1	1	8	0.80%
CE	2	1	0	1	3	7	0.70%
Other dist. Prog.	0	2	0	1	0	3	0.30%
Total	571	444	226	604	675	2520	

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Education	60	49	44	43	60	256	17.23%
Employment (service, training for business, shop, etc.)	152	44	40	94	104	434	29.21%
Basic facilities (food, water, healthcare, road, cloth, house etc.)	149	98	66	82	113	508	34.19%
Agriculture facilities (land, irrigation etc.)	35	11	2	31	28	107	7.20%
Growth of income	21	34	26	18	15	114	7.67%
Don't ask	3	17	0	2	1	23	1.55%
Nothing	4	4	0	15	21	44	2.96%
Total	424	257	178	285	342	1486	100.00%

Needs	%	Rank
Basic facilities (food, water, healthcare, road, cloth, house etc.)	34.19%	1
Employment (service, training for business, shop, etc.)	29.21%	2
Education	17.23%	3

Table 5.32 Do you want to say anything that would help you improve your quality of life

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Growth of income	33	74	37	48	23	215	18.98%
Employment (service, business, shop, training, khaddi shop etc.)	121	31	21	104	119	396	34.95%
Educational facilities in the village	22	17	8	38	25	110	9.71%
Basic facilities (health, water, road, cloth, food, house etc.)	59	31	3	51	53	197	17.39%
Agriculture facilities (land, irrigation etc.)	13	9	0	39	20	81	7.15%
Cleanliness	0	0	3	0	0	3	0.26%
Labour	0	0	23	0	3	26	2.29%
Nothing	6	9	5	0	21	41	3.62%
Don't ask	9	20	0	15	4	48	4.24%
DK/CS	0	16	0	0	0	16	1.41%
Total	263	207	100	295	268	1133	100.00%

Table 5.33 Mean distance of basic facilities (in Kms)

	Primary school	Middle school	High school	
Mean	0.99	1.59	2.22	
Median	1.00	1.00	2.00	
Std dev	1.80	1.44	2.20	
	Dispensary/ Sub-centre	PHC	Nearest doctor	Pharmacy
Mean	2.22	5.44	3.92	5.20
Median	2.00	4.00	2.00	3.00
Std dev	2.19	5.08	4.90	7.42

	Grocery store	PDS	Water source	Mahila Mandal	Anganwadi
Mean	1.26	1.78	0.71	1.34	0.92
Median	0.50	1.00	0.30	1.00	0.50
Std dev	1.96	2.27	2.15	2.24	2.08

Chapter 6 tables

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Swelling in face and feet	50	181	155	66	77	529	18.93%
Unexplained weight increase	52	95	118	70	66	401	14.35%
Bleeding and discharge	45	58	73	48	54	278	9.95%
Excessive vomiting	67	88	145	64	69	433	15.49%
Sharp headache	20	122	87	64	57	350	12.52%
Continuous tiredness	16	138	92	75	69	390	13.95%
Paleness in tongue, inside of eyelid and palm	13	76	53	31	48	221	7.91%
Don't eat hot food	1	1	0	0	0	2	0.07%
Pain	5	0	0	0	2	7	0.25%
Low BP or High BP	1	0	3	0	2	6	0.21%
Less iron in blood	3	0	3	6	4	16	0.57%
Weakness	2	0	0	0	2	4	0.14%
DK/CS	57	14	21	41	25	158	5.65%
Total	332	773	750	465	475	2795	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Select ANM/trained dai	88	184	187	93	122	674	23.58%
Keep a new blade and clean thread	107	169	167	138	157	738	25.82%
Keep a soap	63	146	122	92	97	520	18.19%
Prepare a clean room for delivery	56	131	124	93	100	504	17.63%
Keep a clean cloth	99	2	95	101	112	409	14.31%
Ambulance	0	0	5	0	0	5	0.17%
DK/CS	0	0	8	0	0	8	0.28%
Total	413	632	708	517	588	2858	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
Mother's milk	192	139	71	190	199	791
DK	5	0	0	0	0	5
Not asked	1	3	1	10	1	16
Total	198	142	72	200	200	812

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
4 months	3	4	7	18	9	41
4 to 6 months	94	9	22	101	121	347
6-8 months	47	18	11	60	54	190
8-10 months	6	27	8	0	2	43
10-12 months	35	25	15	7	11	93
Above 1 year	4	46	8	0	3	61
Don't asked	9	13	0	14	0	36
Total	198	142	71	200	200	811

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
One year	2	5	7	1	0	15	1.50%
Two years	37	97	70	13	5	222	22.24%
Three years	153	96	111	174	185	719	72.04%
DK/CS	6	2	12	12	10	42	4.21%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Condom	97	92	67	103	104	463	23.31%
Copper-T	121	67	42	156	181	567	28.55%
Tablets	127	151	138	163	161	740	37.26%
Sterilization	4	66	97	1	16	184	9.26%
DK/CS	1	15	12	0	1	29	1.46%
Other	0	0	0	0	3	3	0.15%
Total	350	391	356	423	466	1986	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
Milk & curd	116	31	45	119	134	445
Ghee	96	7	7	53	85	248
Pulse	38	5	4	63	61	171
Green vegetable	92	27	63	127	144	453
Meat, fish	13	20	42	20	7	102
Fruits	87	31	55	55	78	306
Egg	64	10	33	48	40	195
Tikka laddu, soop	6	0	2	7	2	17
Don't asked	0	102	118	13	9	242
Total	512	233	369	505	560	2179

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Low weight	67	72	82	73	55	349	27.29%
Physically underdeveloped	106	127	148	107	150	638	49.88%
Mantally underdeveloped	15	45	19	3	10	92	7.19%
Deaf of dumb	15	1	6	0	1	23	1.80%
Other	3	0	15	2	0	20	1.56%
DK/CS	43	26	38	34	16	157	12.28%
Total	249	271	308	219	232	1279	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total
Weak baby	82	43	31	87	75	318
Undeveloped baby	20	50	3	50	63	186
Malnurtured baby	25	0	16	5	6	52
DK/CS	71	33	22	26	4	156
Don't asked	0	16	0	32	56	104
Total	198	142	72	200	204	816

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Loss of appetite	22	29	10	59	50	170	16.38%
Weight loss	75	50	16	61	79	281	27.07%
Vomiting	60	2	7	25	44	138	13.29%
Others	1	3	2	1	1	8	0.77%
DK/CS	60	124	169	58	30	441	42.49%
Total	218	208	204	204	204	1038	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
At home	14	57	40	2	0	113	11.32%
Hospital	182	142	160	198	196	878	87.98%
AWC	0	1	0	0	2	3	0.30%
Anywhere	2	0	0	0	2	4	0.40%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Regular cleaning of nose and eyes	33	167	133	35	52	420	22.89%
Bathing after two-three days of birth	86	124	161	108	123	602	32.81%
Keeping the baby warm and covered	99	161	121	108	140	629	34.28%
Other	16	14	11	6	9	56	3.05%
DK/CS	53	10	11	37	17	128	6.98%
Total	287	476	437	294	341	1835	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Difficulty in feeding	55	123	95	24	44	341	14.42%
Refusal to take feed	40	146	120	107	118	531	22.46%
Failure in bowel movement with 24 hours	42	35	50	49	62	238	10.07%
Failure to urinate within 48 hours	8	20	73	18	7	126	5.33%
Difficulty in breathing	26	127	103	22	20	298	12.61%
Incessant crying	84	126	139	122	135	606	25.63%
DK/CS	74	48	33	44	25	224	9.48%
Total	329	625	613	386	411	2364	100.00%

	0-1 month	2-3 month	4 & above	DK	Total
Kinnaur	99	65	16	18	198
Kullu	91	23	1	85	200
Mandi	56	35	2	107	200
Sirmaur	82	99	7	12	200
Solan	128	55	7	10	200
Total	456	277	33	232	998
%	45.69%	27.76%	3.31%	23.25%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Not to get pregnant again	49	75	81	44	64	313	15.98%
Take as much rest as possible	57	123	130	75	93	478	24.40%
Continue with supplementary nutrition	114	124	145	129	150	662	33.79%
Continue with normal work schedule	91	32	39	55	87	304	15.52%
DK/CS	43	66	46	38	9	202	10.31%
Total	354	420	441	341	403	1959	100.00%

	Yes	No	DK/CS	Total
Kinnaur	183	2	13	198
Kullu	129	34	37	200
Mandi	172	17	11	200
Sirmaur	188	10	2	200
Solan	195	1	4	200
Total	867	64	67	998
%	86.87%	6.41%	6.71%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
2 months	72	106	88	60	54	380	38.08%
3 months	57	34	37	75	80	283	28.36%
6 months	49	37	17	51	54	208	20.84%
6-8 months	15	18	52	4	11	100	10.02%
DK/CS	5	5	6	10	1	27	2.71%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
After 3 months	1	12	18	1	4	36	3.61%
After 4 months	9	100	79	24	16	228	22.85%
After 6 months	150	50	91	164	168	623	62.42%
After 12 months	38	38	8	1	11	96	9.62%
DK/CS	0	0	4	10	1	15	1.50%
Total	198	200	200	200	200	998	100.00%

Table 6.19 Were you told of a product called(ORS) for the treatment of diarrhoea (Without seeing the packet)

	Yes	No	Total
Kinnaur	183	15	198
Kullu	159	41	200
Mandi	107	93	200
Sirmaur	154	46	200
Solan	184	16	200
Total	787	211	998
%	78.86%	21.14%	100.00%

Table 6.20 Were you told of a product called(ORS) for the treatment of diarrhoea (After seeing the packet)

	Yes	No	Total
Kinnaur	180	18	198
Kullu	191	9	200
Mandi	110	90	200
Sirmaur	166	34	200
Solan	192	8	200
Total	839	159	998
%	84.07%	15.93%	100.00%

Table 6.21 Have you ever seen this before (Show ORS packet)

	Yes	No	Total
Kinnaur	179	19	198
Kullu	195	5	200
Mandi	110	90	200
Sirmaur	167	33	200
Solan	194	6	200
Total	845	153	998
%	84.67%	15.33%	100.00%

Table 6.22 When a child has diarrhoea, should he/she be given

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Less to Drink	5	2	11	0	0	18	1.80%
About same amount to drink	7	18	16	5	1	47	4.71%
More to drink	163	111	139	183	192	788	78.96%
DK/CS	23	69	34	12	7	145	14.53%
Total	198	200	200	200	200	998	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Repeated watery stool	83	122	142	59	76	482	33.33%
Any Watery stool	26	50	21	15	29	141	9.75%
Repeated Vomiting	52	83	135	132	156	558	38.59%
Any Vomiting	74	8	6	66	52	206	14.25%
Blood in stools	6	38	6	3	6	59	4.08%
Total	241	301	310	275	319	1446	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Fever	37	88	54	5	19	203	16.29%
Marked thirst	1	9	8	0	0	18	1.44%
Not eating/not drinking well	2	74	41	2	1	120	9.63%
Getting sicker/very sick	14	59	54	48	49	224	17.98%
Not getting better	1	77	78	4	2	162	13.00%
Other	0	1	0	0	0	1	0.08%
DK/CS	150	38	15	145	170	518	41.57%
Total	205	346	250	204	241	1246	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Rapid breathing	16	112	68	1	15	212	10.61%
Difficult breathing	55	69	69	28	61	282	14.11%
Nosiy breathing	29	113	132	91	96	461	23.06%
Fever	88	69	24	103	113	397	19.86%
Coughing/running nose	78	109	126	110	96	519	25.96%
Unstoppable crying	5	78	40	5	0	128	6.40%
Total	271	550	459	338	381	1999	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Unable to ingest food	8	22	24	0	1	55	7.47%
Not eating/not drinking well	2	54	21	1	1	79	10.73%
Getting sick/very sick	14	64	64	31	35	208	28.26%
No visible improvement	0	80	71	1	0	152	20.65%
Other	1	0	1	0	0	2	0.27%
DK/CS	81	58	42	38	21	240	32.61%
Total	106	278	223	71	58	736	100.00%

	Yes	No	DK/CS	Total
Kinnaur	23	121	54	198
Kullu	2	197	1	200
Mandi	7	176	17	200
Sirmaur	1	187	12	200
Solan	5	194	1	200
Total	38	875	85	998
%	3.81%	87.68%	8.52%	100.00%

	Kinnaur	Kullu	Mandi	Sirmaur	Solan	Total	%
Once	13	2	0	1	4	20	52.63%
Twice	1	0	0	0	0	1	2.63%
Thrice	6	0	7	0	0	13	34.21%
Many times	3	0	0	0	0	3	7.89%
DK/CS	0	0	0	0	1	1	2.63%
Total	23	2	7	1	5	38	100.00%

	Yes	No	DK/CS	Total
Kinnaur	15	6	2	23
Kullu	2	0	0	2
Mandi	6	0	1	7
Sirmaur	1	0	0	1
Solan	3	2	0	5
Total	27	8	3	38
%	71.05%	21.05%	7.89%	100.00%

	Yes	No	DK/CS	Total
Kinnaur	14	3	6	23
Kullu	2	0	0	2
Mandi	7	0	0	7
Sirmaur	1	0	0	1
Solan	3	1	1	5
Total	27	4	7	38
%	71.05%	10.53%	18.42%	100.00%

	Yes	No	DK/CS	Total
Kinnaur	15	2	6	23
Kullu	0	0	2	2
Mandi	7	0	0	7
Sirmaur	0	0	1	1
Solan	1	0	4	5
Total	23	2	13	38
%	60.53%	5.26%	34.21%	100.00%

	Yes	No	DK/CS	Total
Kinnaur	15	8	0	23
Kullu	0	0	2	2
Mandi	6	1	0	7
Sirmaur	1	0	0	1
Solan	1	0	4	5
Total	23	9	6	38
%	60.53%	23.68%	15.79%	100.00%

SHG schedule

Name of SHG _____

Type: ICDS / NRM / Livelihoods/ Watershed/ Others

1. Address: _____

If in livelihoods:

2. Name of respondent: _____

Manufacturing /trading / others

3. Position of respondent in the SHG: _____

4. Year of formation: _____ Number of years in existence: _____

5. Number of members: _____ (Check the register of members and verify)

Male _____ Female _____ Total _____

6. Mission, objectives, and strategy:

6.1. What is the main mission of the SHG?

6.2. What are the main objectives of the SHG?

6.3. How do you propose to achieve the objectives?

6.4. What would you do after objectives are achieved?

6.5. Is there any plan to add more activities?

Yes

No

If yes, probe what sorts of activities and write here in long hand)

7. Who was the initiator? (Enter name as appropriate)

- Village based individuals
- Village based NGO
- Government Department (name?)
- Persons with long-term commitment (name)

8. Who facilitated the formation of SHG?

- Village based individuals
- Village based NGO
- Government Department (name?)
- Persons with long-term commitment (name)

9. Organisation and management

9.1. Meetings

- Number of meetings held in last 3 months
- Number of meetings held in last 12 months

9.2. Membership norms

9.3. How many members are from the following groups:

Membership by castes		Membership by religion	
SC		Hindu	
ST		Muslim	
OBC		Sikh	
Upper castes		Others	
Total		Total	

9.4. Rules for electing the managing committee (use separate sheet, if necessary)

9.5. (Observe) do few persons dominate the SHG? Yes No

9.6. Are majority of members active in decision-making? Yes No

9.7. Is inter-group conflict frequent? Yes No

9.8. How do you resolve inter-group conflict within the SHG?

9.9. Are members of all castes and religions permitted to be members? Yes No

10. Does the SHG hold informal meetings and discussions?

- Rarely
- Occasionally
- Regularly

11. Does the SHG have good networking? Yes No

12. What is the quality of co-operation of members?

- Indifferent
- Conditional
- Unconditional

13. Literacy level of members (Enter numbers)

Illiterate	Barely literate	Literate	Total
------------	-----------------	----------	-------

14. Attendance in general meeting

- Quorum frequently incomplete
- Complete on occasions
- Always complete
- 100% attendance required

15. Long range (3 to 5 years) planning skills

- No experience
- Some experience
- Good track record

16. Finances of the SHG

(a) Share capital (if any) Yes No
 (if no, go to next section) (If yes, ask b, c, d and e)

(b) Ability to manage expenditure

- Can meet day to day organisation expenditure
- Can meet small capital costs
- Can purchase equipment for expansion

(c) Working capital

adequate inadequate

(d) Surplus (if any)

- Cash balance Positive Negative
- Any Fixed Deposit Yes No

(a) Are members prepared to invest in the SHG's activities?

Yes No

17. Leadership quality of key personnel (three key persons)

Enter name in the header →	1.	2.	3.
Personal honesty*			
Literacy/educational level			
Awareness of related issues:*			
(a) NRM (Forest, water, land)			
(b) Women's & children's health			
(c) ICDS			
(d) Livelihoods problems			
Communication skill*			
Ability to complete a job*			
Physical fitness*			
Ability to influence others*			
Knowledge of basic accounting*			
Knowledge of working of banks*			
Ability to make rules*			
Ability to mobilise people*			

*(Good=3, Average=2, Poor=1)

18. Ability to manage multiple programmes

18.1 How many key members have experience of more than one activity?

18.2 How many **SHG members** are managing more than one activities? (More than one implies: one essential activity for survival and at least one more that is in addition to the present livelihood activity)

18.3 Does the SHG have any member with experience of the following?

Anganwadi / balwadi	Yes	No
Sub-centre or any health centre	Yes	No
Own business	Yes	No
Any non-governmental organisation	Yes	No
Any community based organisation	Yes	No
Any other organisation (name)	Yes	No

18.4 How many members can manage two or more activities? (enter number)

18.5 Can your SHG manage government programmes?

IAY, JRY, SGSY, Watershed, NMBS, NFBS, NOAPS, CSSM, RCH, IEC, (include all the ICDS programmes being implemented in the district)

19. Growth of the SHG's activities (Discuss addition to memberships, how many members left, current membership, etc, for past three calendar years)

Year	Members (no.)	Additions (a)	Left the SHG (b)	Net addition (a-b)
2001-02				
2000-01				
1999-00				

20 Expansion and diversification in activities (Discuss what was the initial activity and what new activities have been added over the life of the SHG) (write in long hand as told)

Household/Individual schedule

1. Name of SHG of which the respondent is member:

2. Name of the respondent

3. Address

4. Membership of other organisations: (a)
(b)
(c)

5. Purpose of joining the SHG

6. Responsibilities within the SHG

7. What benefits or gains have accrued to you from SHG?

7.1 Financial gains from membership

Income before joining_____

Income after joining_____

Gain (loss) of income_____

7.2. Non-financial gains from membership

Part of group, hence more strength

Government officials listen to me

Advantages from network

Other members share my problems

Improved social status

Any other gains

7.3. Did you believe that you will gain from SHG membership in the early period?

Yes

No

Not sure

7.4. Would you continue with SHG in future? Yes No Can't Say

7.5. Which of the following specific needs are satisfied through the SHG?

- Financial needs
- Healthcare needs
- Educational needs
- Information needs
- Emergency needs (short term cash needs, mutual help)
- Psychological needs (i.e. belonging to a group)

8. Livelihoods vector (track over last five years)

8.1. What was the primary source of income before you became member?

8.2. What is the source of income now?

If there is change between 8.1 and 8.2, then ask

8.3. What were the main problems faced during change over?

8.4. How did you solve the problem?

8.5. Did any agency help you to solve the problem? Yes No

8.6. Can you name the agencies that helped you? Yes No
 (Take down the name of facilitating agency)

8.7. How many income generating activities adult members of your family are engaged in?

Before joining SHG

	Activity 1	Activity 2	Activity 3
Respondent			
Husband/wife			
Father			
Mother			
Adult son			
Adult daughter			
Others (if joint family)			

After joining SHG (Now)

	Activity 1	Activity 2	Activity 3
Respondent			
Husband/wife			
Father			
Mother			
Adult son			
Adult daughter			
Others (if joint family)			

8.8 Do you have BPL card (yellow card): Yes No

9. Personal Data of respondent

9. Personal Data of respondent		Respondent	Husband
9.1 Name			
9.2 Age of respondent (in completed years)			
9.3 What was your age at marriage? (betrothal)			
9.4 What was the age at time of <i>Gauna</i> (effective marriage)?			
9.5 Have you ever-attended school?	Yes 1 No 2		
9.6 If yes, what is your level of literacy /education ?	Illiterate 1 Barely literate 2 Primary 3 Middle 4 H-School 5 College 6 Technical 7		
9.7 What has been your main occupation during the last 12 months?	Housewife 1 Daily wage 2 Skilled Labour 3 Unskilled labour 4 Govt. Service 5 Self-employed 6 Others (specify) 7		
9.8 What is your caste?	General 1 SC 2 ST 3 OBC 4 Others 5		
9.9 What is your Religion?	Hindu 1 Muslim 2 Other 3 (specify)		
9.10 Type of Family	Nuclear Family 1 Joint Family 2		
9.11 What is the total number of members in this household?	4 or below (1) 5to7 (2) Above 7 (3)		
9.12 How many living children do you have?	Male	Female	Total
	Enter numbers		
9.13 Have you ever lost any child?	Male child	Female child	
Yes 1 No 2			
9.14 What was the cause of death?			

Data on maternal mortality

9.15 Has the household lost any woman in 15-45 age group in last five years? Yes 1 No 2			
9.16 What was the cause of death? (Ask the respondent to narrate the circumstances that led to death. Record the year of death especially if between 1998-2002)	Death during pregnancy	Death during child birth	Other causes

10 Standard of living index

10.1 Type of House	Kuchha 0 Semi Pucca 2 Pucca 4
10.2 Do you own the house?	Yes 2 No 0
10.3 Separate room for cooking	Yes 1 No 0
10.4 What is the main source of drinking water ?	Own piped water 2 Own well 2 Own hand pump 2 Own Tanka 2 Public hand pump 1 Public tap 1 Any other public source 1 Other's well 0 Any other sources 0
10.5 Do you have toilet facility of your own?	Own flush toilet 4 public or shared flush toilet or own pit toilet 2 Shared or public pit toilet 1 no facility 0
10.6 Lighting source	Electricity 2 Kerosene , gas, oil 1 Others 0
10.7 Main fuel for cooking	Electricity, LPG , Biogas 2, Coal/coke/kerosene/lignite 1 Others 0
10.8 Ownership of Agricultural Land	5 acres or more 4 2.0-4.9 acres 3 less than 2 acres or acreage not known 2 no agricultural land 0
10.9 Ownership of irrigated land	At least some irrigated land 2 No irrigated land 0
10.10 Ownership of livestock	Owns livestock 2 does not own livestock 0

10.11 Ownership of durable goods (circle the relevant ones)	Car or tractor 4 Moped/ scooter/ motorcycle 3 Telephone Refrigerator Colour TV 2	Bicycle, Electric fan, Radio / transistor sewing machine B/W TV water pump Bullock cart thresher 2	Mattress, Pressure cooker, Chair, Bed or cot Table Clock Or Watch 1

11. Nutrition and health awareness (Women and child care)

Now, we would like to know what you have learnt during the project period (98-02).

11.1 What are the danger-signs in a pregnant woman? (**Do not prompt.**)

1 List of important danger signs	tick	2. Additional points stated by respondent
Swelling in face and feet		1
Unexplained weight increase		
Bleeding and discharge		
Excessive vomiting		2
Sharp headache		
Continuous tiredness		3
Paleness in tongue, inside of eyelid and palm		

11.2 What should you do to prepare for delivery? (Ask her to list, **DO NOT PROMPT**)

1 List of what is required	tick	2. Additional points stated by respondent
Select ANM/trained dai		1
Keep a new blade and clean thread		
Keep a soap		2
Prepare a clean room for delivery		
Keep a clean cloth		3

11.3 What should be the first feed given to a newborn baby?

11.4 For how many months new-born babies should be exclusively breast-fed?

11.5 What should be the minimum spacing between two children?

One year 1 Two years 2 Three years 3 DK/CS 4

11.6 What methods of birth control are available? (**DO NOT PROMPT**)

Condom 1 Copper-T 2 Tablets 3 Sterilization 4 any other (specify) 5

11.7 Could you name important micro-nutrients? (Aide memoire: vitamins and minerals.)

11.8 What can happen to foetus because of iodine deficiency in mother?

DK/CS 1 Low weight 2 Physically underdeveloped 3 Mentally underdeveloped 4

Deaf or dumb 5 Any other (specify) 6

11.9 What are the consequences of mother's malnutrition on foetus?

11.10 What happens because of worm infection? DK/CS 1 Loss of appetite Weight loss 3

Vomiting 4 Any other consequence? 5 (specify)

11.11 Where should the child be delivered? At home 1 Hospital 2 AWC 3

Anywhere 4

11.12 What basic hygiene should be maintained for newborn baby? (**DO NOT PROMPT**)

	√ or X
Regular cleaning of nose and eyes	
Bathing after two-three days of birth	
Keeping the baby warm and covered	
Any other, please specify	

11.13 What are the indications of danger in a newborn? (√ or X)

Difficulty in feeding	
Refusal to take feed	
Failure in bowel movement with 24 hours	
Failure to urinate within 48 hours	
Difficulty in breathing	
Incessant crying	
Don't know / Can't say	

11.14 After how many weeks a woman returns to normal health after delivery?

DK/CS	Enter months or weeks as stated
-------	---------------------------------

11.15 What precautions should women take after child birth? (✓ or X)

Not to get pregnant again	
Take as much rest as possible	
Continue with supplementary nutrition	
Continue with normal work schedule	
DK/CS	

11.16 Is health check-up required within a week of delivery? Yes 1 No 2 DK/CS 3

11.17 For how many months should women take supplementary nutrition after childbirth?
 2 months 3 months 6 months 6-8 months DK/CS

11.18 When should semi-solid food be given to newborn baby? DK/CS
 After 3 months (1) After 4 months (2) After 6 months (3) After 12 months (4)

11.19 Were you told of a product called (Local term for ORS) for the treatment of diarrhoea? If she never heard of ORS, show government or commercial ORS packets and ask: Have you ever seen this before?	Yes 1 (Without seeing the packet)	No 2
	Yes 1 (After seeing the packet)	No 2
	Yes 1	No 2

11.20 When a child has diarrhoea, should he/she be given less to drink than usual, about the same amount, or more than usual?	Less to Drink 1 About same amount to drink 2 More to drink 3 DK/CS 4
---	---

11.21 When a child is sick with diarrhoea, what signs of illness would tell you that he or she should be taken to a health facility or health worker? Any other signs? Record whatever she states DO NO PROMPT	Repeated watery stool Any watery stools Repeated Vomiting Any Vomiting Blood in stools Fever Marked thirst Not eating/not drinking well Getting sicker/very sick Not getting better Other (specify) DK/CS
---	--

11.22 When a child is sick with cough, what signs of illness would tell you to go to a health centre or health worker? What are other signs? Record all mentioned.	Rapid breathing Difficult breathing Noisy breathing Fever Coughing/running nose Unstoppable crying Unable to ingest food Not eating/not drinking well Getting sick/very sick No visible improvement Other (Specify) DK/CS
--	--

12. Distance of basic facilities from respondent's home (note both the distance in kilometres as well as time taken for return trip)

Facility	Distance (in kms)	Time for return trip (in minutes)
Primary school		
Middle school		
High school		
Dispensary/ sub-centre		
PHC		
Nearest doctor		
Pharmacy		
Grocery store		
PDS		
Source of water		
Mahila Mandal bhavan		
Anganwadi		

Q 13 TO BE ADMINISTERED TO WOMEN ONLY

13. Participation in community based healthcare activities

- 13.1 Is there any Mahila Mandal in this village? Yes 1 No 2
- 13.2 If yes, are Mahila Mandal ladies involved in health and nutrition related issues? Yes 1 No 2
- 13.3 If yes, what have they done?
- 13.4 Were you ever invited by AWW to attend **meetings** ever? Yes 1 No 2
- 13.5 Did you attend these meetings? Yes (1) No (2)
- 13.6 How often meetings are organized? (Tick as appropriate)
 Once in a month Once in 2 months Once in 3 months
 Once in 6 months On festive occasions only (specify) No regularity
- 13.7. How frequently did you attend these meetings? Regularly (1) Irregularly (2)
 On some occasions/events (3)
- 13.8 When was it held last? Note month (if she does not know write DK)
- 13.8 Do you visit the centre to help anganwadi workers? Yes 1 No 2
- 13.9 If yes, what kind of help do you provide AWW (tick the relevant points)
- Calling children to the centre
 - Cleaning and house-keeping of the centre
 - Preparing supplementary nutrition
 - Distributing supplementary nutrition
 - Convincing mothers to send adolescent girls to the AWC
 - Helping in immunization & health check ups
 - Providing community support to adolescent girls
 - Providing community support to pregnant and lactating mothers
 - Any other (Specify)

- 13.10 Do you know of NHD/MHD? Yes 1 No 2 DK/CS 3
 13.11 If yes, on which day NHD happens in your village? Enter day of week/ date
 13.12 How many times during the last three months NHD was organized?
 Once Twice Thrice Many times DK/CS 3
 13.13 Did you attend NHD/MHD every time during the last three months? Yes 1 No 2 DK/CS 3
 If no, then how many times did you go for NHD/MHD during the last three months?
 13.14 Was ANM present during all the NHDs / MHDs? Yes 1 No 2 DK/CS 3
 13.15 Did ANM give you health check-up on NHD/MHD? Yes 1 No 2 DK/CS3
 13.16 Has ANM given regular health-check-up to you in the last one year? Yes 1 No 2

14 Awareness of various programmes being implemented in the district

(Note all programmes of main departments, being implemented in the district, especially DRDA, Health, Social welfare, ICDS, Agriculture, Forestry, Adult education, District Industry Centres, Polytechnics, etc)
 (During pre-testing)

Programmes	Aware	Benefited	Programmes	Aware	Benefited
Indra Awas Yojana			NMBS		
JGSY			NFBS		
PMGSY			NOAPS		
SGSY			RCH		
DWCRA			IEC		
SHG			CSSM		
CRSP			Supplementary feeding		
ARWSP			TLC		
TRYSEM			PLP		
			CE		
ICDS programmes			Other district programmes		
Swayamshakti					

15. Could you list your **three main priority needs**? Priority 1
 Priority 2
 Priority 3
 16. Do you want to say anything that would help you improve your quality of life? (Note her exact words in long hand)

Thank you

End timeName of interviewer

Signature

Supervisor

Checker

Data entry operator

AGENCY SCHEDULE

Name of the agency: _____
 Mailing address: _____
 Respondents name and designation: _____
 Telephone number of agency: _____

- 1 Under which programmes (names) SHGs are assisted?
2. What is the nature of assistance (Note key points and obtain the administrative rules for assisting SHGs)
3. Does the agency restrict itself to assistance for a specific type of activity? Yes No
4. Does the agency encourage SHG to undertake other related activities? Yes No
5. How many SHGs the agency has assisted over the last five years?

Gender-specificity	2002-03	2001-02	2000-01	1999-00	1998-99
Male only SHGs					
Female only SHGs					
Non-specific SHGs					
Total SHGs					

6. How many members are benefiting from these SHGs?

Members of	2002-03	2001-02	2000-01	1999-00	1998-99
Male only SHGs					
Female only SHGs					
Gender Non-specific SHGs					
Total members					

7. What are the main constraints/problems in respect of the following issues?
 (b) Formation of SHGs
 (c) Co-ordination with other agencies (banks, DRDA, state government departments, etc)
 (d) Financing the activities
 (e) Monitoring
 (e) Does the rules permit SHG funded by the agency to diversify into other activities? If no, why?
 (Collect details of relevant policy guidelines for facilitating the formation of SHGs, targets, and past performance data.)

8. What is the **priority needs of the target population** of your departmental programmes?
 Priority 1
 Priority 2
 Priority 3

**Questions to be asked of the nodal agency responsible for _____
SHG, to probe the capability of specific SHGs**

Name of the respondent _____ Designation _____
Department/office _____ Address _____ Tele: _____

Qn 1: Do you personally know _____ (name) SHG? Yes No

Qn 2. Can this SHG manage ICDS (health and nutrition) issues? (With reasons)

Qn 3. Can this SHG manage convergence of two or more programmes simultaneously?
If yes, why do they think so?

Qn 4. Observations of the investigator: `

VILLAGE SCHEDULE

Interviewer's Name:

Date of survey:

Start time:

Respondent's name

designation: Pradhan/Up-pradhan/ward member/other

IDENTIFICATION

Number of villages visited to complete the SHG:

Name of SHG:

Panchayat:

Tehsil/Taluk:

District:

Sl. No.	Questions	
1	Population as per Census 2001	
2	Current population of the village:	
3	Area of the village (in hectares):	
3	Total Number of households in the village:	
4	Total arable land in the village (in hectares):	Irrigated Land: Non-irrigated land:
5	Main source of irrigation in the Village:	
	Rain water	
	Tank / Pond	
	Stream/River	
	Canal	
	Well	
	Tube well	
	Other (Specify)	
6	Number of SHGs in the village	
7	Major vegetable crops grown in the village	1 2 3 4
8	Major fruits grown in the village	1 2 3 4
9	Availability of milch cattle in the village	1. Cow 2. Buffalo 3. Goat 4. Others
10	Availability of milk and milk products	1. Milk 2. Dahi 3. Paneer 4. Any other
11	Health Facilities:	Distance (in Kms)
	Sub-Centre	Commuting time (in minutes)
	Primary Health Centre	
	Community Health Centre/Rural Hospital	
	Government Dispensary	
	Ayurvedic, Unani or Homeopathy hospital	
	Private Clinic	
	Private Hospital	
	If facility is in the village, record "within village"	

12	Availability of health provider in the village:	Yes 1	No2
	Private doctor		
	Visiting doctor		
	Traditional birth attendant (dai)		
	Village health guide (VHG)		
	Trained birth attendant		
	Mobile health unit/visit		
	Any lady health vistory		

13 Are these facilities available in the village?:

Facilities	Yes 1	No 2
Mill/small scale industries		
Credit cooperative society		
Primary Agricultural Cooperative Society (PACS)		
Milk cooperative society (MCS)		
Kirana/General Market Shop		
Weekly market		
Fair price shop /Ration shop /PDS		
Paan shop		
Pharmacy/Medical shop		
Mahila Mandal		
Youth club		
Anganwadi centre		
Community centre		
Adult education /Continuing Education centre		
Community television set		
Cable connection		
14	Total number of television sets in the village:	
15	Number of households with telephone connection:	
16	Type of drainage in the village"	
	Underground drainage	
	Open drainage	
	None	
17	Any major disease in the village during the last one year:	Yes 1 No 2
18	Number special health or family welfare camps held in the last three months?	

19 Are you aware of any of these programmes:

Programmes	Aware	Benefited	Programmes	Aware	Benefited
Indra Awas Yojana			NMBS		
JGSY			NFBS		
PMGSY			NOAPS		
SGSY			RCH		
DWCRA			IEC		
SHG			CSSM		
CRSP			Supplementary feeding		
ARWSP			TLC		
TRYSEM			PLP		
			CE		
ICDS programmes			Other district programmes		
Swayamshakti					

20	Community level ICDS activities for women and children during the last three months:	Yes	1	No2
	Film show			
	Exhibition			
	Drama / song / dance performance			
	Puppet show			
	Group meeting			
	Street play			

21. Community level awareness ICDS projects? (What does he/she know?)

22 Distance of and commuting time to basic facilities

Facilities	Distance (in Kms)	Commuting time (in minutes)
Panchayat bhavan		
AWC		
Pharmacy		
ANM		
Ration shop		
Grocery store		
Primary school		
Middle school		
Secondary School:		
High school		

College		
Post office		
Telegraph office		
STD Booth		
Bank		
Bus-stop		
Source of water		
Private doctor (or, vaidya)		
Nearest town		
District Headquarters		
Nearest railway station		
Nearest all weather road		

23	Village electrification:	Yes 1 No 2
	Not Electrified	
	Electrified, but irregular supply	
	Electrified and regular supply	

24	Persons providing information for the village schedule:	Tick appropriate ones
	Sarpanch	
	Patwari	
	Garm sevak	
	School teacher	
	Health Personnel	
	Others (Specify)	

Village Head Schedule

(Sarpanch/Up-sarpanch)

- | | | | |
|---------|-----------------------------------|--|---|
| 1. Age: | 2. Sex: Male.....
Female | 3. Religion: Hindu.....
Muslim....
Other | 4. Caste: SC.....
ST
OBC...
Other... |
|---------|-----------------------------------|--|---|

5. Education: 6. No. of children:

6. In your opinion what are the three most important responsibilities of Anganwadi Worker?

- (a)
- (b)
- (c)

7. Is your AWW performing her responsibilities properly or not ?

8. If no, What are the deficiencies?

9. In your opinion what are the three most important responsibilities of ANM?

- (a)
- (b)
- (c)

10. Is the local ANM performing her responsibilities properly or not?

11. If no, What are the deficiencies?

12. Who else is providing information and training on health and nutrition related matters?

13. In your opinion what are the two most important problems in this village?

- 1. _____
- 2. _____

14. What are the two most important health problems in this village?

- 1. _____
- 2. _____

15. What are the two most important health problems faced by women and children in this village?

- 1. _____
- 2. _____

16. What are the three most important priority needs of households in your village?

- Priority 1
- Priority 2
- Priority 3

17. If you are asked to prepare a plan to achieve the priorities, what are the two most important actions you would suggest?

1. _____

2. _____

18. If you are asked to prepare a health plan for this village, what are the three most important actions you would recommend?

1. _____

2. _____

3. _____

19. Does your village produce enough to feed its population? Yes No

20. What specific food items do you have to bring from outside?

21. Has your village suffered any disaster in last four years?

22. What were they? (Flood, draught, earthquake, epidemic, crop failure)

23. Has the community taken any steps to prevent its recurrence? Yes No

24. If yes, What steps have been taken?

Society for Economic Development & Environmental Management
4286, B5&6, Vasant Kunj, New Delhi 110 070
Telephone: 011 2612 1159 ALL QUESTIONS MUST BE ANSWERED

INTERVIEWER'S OBSERVATIONS

(To be filled in after completing the interview)

Comments about Respondents:

Comments on Specific Questions:
(Always place "??" on questions commented upon here)

Comments about awareness of community needs.

Observations about environment building and publicity of the project in the village:

SUPERVISOR'S OBSERVATIONS/COMMENTS

Name of Supervisor:

Date:

EDITOR'S OBSERVATIONS/COMMENTS

Name of Editor:

Date: