

External Evaluation Report of

MANAVODAYA

**A Partner of The Development Fund
NORWAY**

"Sustainability, Impact & Future"

December 2004

Evaluator

M. K. Bhat

Director, Development Support Initiative
No.680, 15th Main, 38th Cross, 4th T Block
Jayanagar, Bangalore – 560 041.
Karnataka, INDIA

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ANNEXURE

Progress at Manavodaya January to June, 2004

Performance Grading

Details of Participants & their Performance-CIDA
Programmes 2001-2003

Empowerment and Institutional Development

Abbreviations

| | |
|--------|--|
| BA | Bachelor of Arts |
| CCA | Community Convergence Action |
| DF | Development Foundation |
| GAD | Gender And Development |
| IGP | Income Generation Programme |
| MFI | Micro Finance Institute |
| MIS | Management Information Systems |
| MSHG | Men Self Help Group |
| NABARD | National Bank for Agricultural and Rural Development |
| NGO | Non Government Organisation |
| OBCs | Other Backward Communities |
| PMC | Project Monitoring Committee |
| PRI | Panchayat Raj Institutions |
| RF | Revolving Fund |
| RRB | Regional Rural Bank |
| SC | Scheduled Caste |
| SGSY | Swarna Jayanthi Grama Swaraj Yojana [50 years of Independence, village independence programme] |
| SHG | Self Help Group |
| SIRD | State Institute for Rural Development |
| UNICEF | United nation's Children's Fund |
| UP | Uttar Pradesh |
| WSHG | Women Self Help Group |

I. Executive Summary

- MANAVODAYA and Development Foundation partnership is about decade old with the DF support serving as core programme support for both programme and infrastructure development. This has helped MANAVODAYA to leverage funds from CIDA, UNICEF, NABARD and other agencies, particularly for its training programmes aimed at self help promotion of the poor and marginalised through the formation of Self Help Groups [SHG]. SHG approach centred around savings and credit is very relevant in the State of Uttar Pradesh where poverty rate is very high. There is further scope and more potential for expanding self help activities which can be achieved in collaboration with other interested agencies. MANAVODAYA's approach of motivating and training the youth and officials from other districts is a good strategy.
- Preparing Muneems [Accountants] from the local community who work as part time volunteers and assist the SHGs is also good strategy, but their professional skills and analytical capabilities in the context of rapidly changing external environment and ground realities need to be enhanced.
- The SHGs have served to liberate most of the poor members from money lenders and also have helped to add supplementary income. However to make stronger impact on poverty; diversified income generation strategies are required. This is an area which needs to be addressed.
- It is better to make gradation of SHGs based on best practices [explained in the on going pages of this report] and plan capacity building programmes through the muneems accordingly.
- MANAVODAYA has generally been realising its goal of self help promotion and changing the attitude of people but the Human Resource capacity needs to be enhanced, especially with respect to the professional skills.
- The documentation on Trainings are good but the MIS [Management Information Systems] on SHGs, savings, credit, income generated etc need to be strengthened to get a consolidated picture at any point of time and for effective monitoring.
- The institutional dimensions were not part of this TOR. However, the evaluator felt there is a good working environment with high sense of discipline. Institutional aspects need separate assessment.

II. Terms of Reference for Evaluation of MANAVODAYA

A. Introduction

MANAVODAYA has been a partner organisation of the Development Fund since 1987-88, the time when the organisation started its field operations in the Sitapur District of Uttar Pradesh. The aim of the organisation at this stage was to experiment with various activities that would lead to greater self-reliance amongst the rural poor. Village groups were formed for village development activities and a few educational and income generation programmes were initiated.

In the early 1990s MANAVODAYA was exposed to the concepts of self help groups (SHG) for promoting savings and credit and in 1992 it decided to make SHG the basis for promoting local empowerment. The idea of the SHG was to establish a mechanism at village level to cater for interests of the village poor, especially women and men belonging to the “scheduled” castes. In order to strengthen the SHGs, MANAVODAYA has in the latter years increasingly focussed on organising SHGs in clusters and federations, thereby creating larger and potentially more powerful forums for the village poor. While clusters are associations of SHG groups at the village level, federations are associations of SHGs/clusters across villages. It is envisaged that the federations will take on characteristics of a social movement that will effectively challenge/influence established power structures. In this context SHGs become vehicles for social and political empowerment, in addition to economic empowerment.

Parallel to the above process MANAVODAYA began developing a comprehensive training and capacity building programme. The programme started with capacity building of NGOs from different parts of the state in 1996, promoting new knowledge, skills and attitudes of participants. MANAVODAYA gradually came to be recognised as a training centre for various development functionaries in the government, banks and NGOs. It developed close liaison with the government for training of its officers and the institution is now well recognised as a centre of excellence in training in participatory methods, self-help and empowerment.

The objectives of the project for the period 2001-2005 are as follows:

- Income status of target families of Manavodaya increased in sustainable manner

- Manavodaya approach of working with poor through SHGs replicated by development functionaries of other institutions

B. The purpose of the evaluation

The backdrop of the evaluation is that DF is phasing out its support to Manavodaya by end of 2005. The purpose of this evaluation is both to provide DF with an insight into the project in terms of its relevance, impact and sustainability, and to provide Manavodaya with a tool to plan and to sustain/strengthen the project, given the scenario of DF is phasing out its support to the project. In the latter respect this evaluation will be complemented by a separate assignment, which will look at the institutional and organisational sides of Manavodaya with the overall objective strengthening the training centre. The output of this latter assignment will be a business plan for Manavodaya.

C. The content of the evaluation

Component 1: Assess to what extent the activities of Manavodaya, in their formulation and implementation, contribute to the objectives of the project. In this respect the evaluation will consider a set of general questions on relevance, effectiveness and impact presented below. The questions should be addressed with the intent of providing Manavodaya with concrete recommendations and suggestions on how to strengthen the project.

- To what extent are the objectives of the programme still valid – i.e. suited to the priorities of the target group?
- Are the activities and outputs of the programme consistent with the overall goal and the attainment of its objectives?
- Are the activities and outputs of the programme consistent with the intended impacts and effects?
- To what extent were the objectives achieved / are likely to be achieved?
- What were the major factors influencing the achievement or non-achievement of the objectives?
- Were the activities cost-efficient?
- Were objectives achieved on time?
- Was the programme or project implemented in the most efficient way
- What has happened as a result of the programme or project?
- What real difference has the activity made to the beneficiaries?
- How many people have been affected by the project so far? E.g. how many SHG groups have been formed and are still active?

The evaluation will also consider the following specific questions:

- To what extent are SHGs leading to economic, social and political empowerment of the target group?
- What is the local community's role in planning, participation and monitoring in the activities? To what degree is the target group contributing to the program?
- To what extent is capacity created on local level to sustain project activities with less input from Manavodaya – e.g. the role of clusters and federations of SHGs?
- What are the potentials for scaling up?
- To what extent are the SHG model sustainable in Uttar Pradesh? What is the role of the rural banks? What is the potential role of the rural banks in the context of SHGs in Uttar Pradesh?

Recommendations/ Conclusion of the assessment:

- conclusions of the findings of the evaluation, based on the above analysis, formulated in terms of strengths and weaknesses, effectiveness of the program and sustainability
- conclusions of the evaluation process (how the evaluation proceeded)
- recommendations on how to strengthen the program
- recommendations on institutional strengthening of Manavodaya

Component 2: Provide Manavodaya with a strategy to plan its future operations.

Based on the above assessment the consultant will assist Manavodaya in developing a strategy on how to sustain and strengthen the field operations of the organisation and how to strengthen Manavodaya institutionally to take on future challenges.

While Manavodaya has been providing some credits to SHGs, their main role has been to build capacities and to facilitate processes between the Rural Banks and the SHGs. This year Manavodaya has reported that the banks are not responding well to the SHGs and that many groups are starting to loose faith in the process. In this context Manavodaya has been exploring the possibility of starting a Revolving Fund operation as an NGO-MFI.

Relevant issues to explore are as follows:

- To what extent can the concept of a MFI be combined with the concept of a NGO?

- The steps to be taken on the above
- What are the benefits from such a move?
- What are the potential pitfalls in such a move?
- Are there examples of such models working in other parts of India?
- Can such a move lead to increased independence of Manavodaya from external funding?

D. Organisation of the evaluation/methodology

The subsequent steps are suggested for the team leader of the evaluation:

- Review of relevant documents (project documents, publications, minutes of PMC meetings).
- Travel to Manavodaya and visit project sites
- Conduct interviews/discussions (semi-structured and open-ended) with stakeholders within the programme, including target groups/beneficiaries in the field
- Conduct interviews/discussions with key people/organisations outside Manavodaya to the extent possible: civil society organisations, donor agencies with presence in UP, NABARD, etc.
- Present draft report to the Development Fund
- Present and discuss the draft report in a meeting with Manavodaya
- Finalise evaluation report

The Process Followed

The match between the dates convenient to MANAVODAYA and the evaluator prolonged the evaluation to December. Since MANAVODAYA focuses on trainings through “Satsangha” for bringing about attitudinal change and motivate people to initiate self help promotion processes considerable time was spent to look into the training related documents and feedback. Since the programmatic thrust of MANAVODAYA is promoting SHGs lot of interactions were held with SHG members including individual case studies. In depth discussion was held with Mr.Varun Vidhyarthi to get an overall picture from the inception of MANAVODAYA. Interactions were held with few muneems [Accountants] both at field level as well as at the central office. Discussion on administrative/programme implementation was held with Dr.Amala Vidhyarthi. Discussions were also held collaborative agencies such as UNICEF, NABARD and RRBs. On the final day interactions and debriefing meeting took place with different above named stake holders and with the MANAVODAYA Board Chairman and some beneficiaries of trainings. However, workshop with entire staff together with muneems did not take place due to lack of time and logistical difficulties.

III. Interactions and Meetings with Board Members, Staff and different Stake Holders

III.1. Discussion with Mr.Varun Vidhyarthi

- For Mr.Varun Vidhyarthi, a Technocrat, energy management at the grassroots was the interest
- To demonstrate and explain grassroots alternative-replicable +sustainable development in the year 1985 decided to form self supporting artisans groups for self help development.
- The mobilisation and awareness for approaches, but lacked management systems
- Visited MYRADA/small self help group management was understood
- UP's Context-feudal- caste-gender imbalance
- Chose Sitapur because of extreme poverty situation
- Decided to work for replicable model
- If succeeded in Sitapur it could be replicable elsewhere in UP State
- Local management systems in sustainable way was the need
- Enabling the people to do instead of NGO doing for them was the approach chosen.
- Evolution of accounts systems/accountants, their trainings etc were the techniques followed.
- Thrust of Training-promoting management systems managed & controlled by them. Handling Cash, group, credit-management were covered.
- The issue of addressing the social issues and blind beliefs were the major challenge
- Social change from the socio-cultural spiritual ethos and beliefs of social dynamics
- bringing in values in the process of social change-value based training
- field based experiential training
- network of several thousand trained people who in turn send new ones for training
- spread effect /a kind of movement
- NGO/Govt/Banking Sector, the major stakeholders
- Connected with grassroots are the potential persons in India.
- Creating a body of critical mass [lays number of value based resource persons] who should work to bring about change. A small group can not do it. MANAVODAYA does at a local level but with the perspective of building a vast network to work for change at wider level

- Trainings: [like the ones the evaluator met]
- Each one's potential to handle 10-15-20 groups.
- Value centred perspective
- local staff/sharing work helps in sustainability
- local resources/from FIs
- Training cost of SHG leaders including travel met by MANAVODAYA-justifiable because they are all poor
- For SHG members village/cluster level trainings given
- Sustainability/40% good, 30% modest and 30% very weak
- Why 100% SHGs should sustain? Compared to start up time even 40% sustaining is great.
- Good ones will impact and future capacity focus on this.
- 4 supervisors –not as regular staff
- 2 field officers [retired Bank Officer]
- >50 muneems each covering 14/15-20 SHGs, about 100 or more, no definite data base
- Each village may have 15 SHG in some cases
- If a muneem is a member he/she will not take care of the account of that SHGs but in Kasmanda village this was not the case with one SHG.
- Have to be very careful in the selection of accountant and grooming them
- Women muneems are very few and they are not able to keep ledger & trial balance due to illiteracy
- Cash book able to keep
- Tried with women but not much success
- Even if 7th/8th level of education the quality is very poor
- Different grades of muneems and there is variance in the capacity
- Shakirs idea of buy soap/giving to those who come on time first clicked. SHG to buy from institution and gift to the first comer.

Role of MANAVODAYA that GOT EVOLVED

- Facilitator [ive]-process leader.
- Process of change ensuring replicability and sustainability
- Started in late eighties on self help process
- Adverse socio-economic-political conditions, illiteracy, poverty, casteism, criminality.
- Sustained social change process, grassroots & human development
- Capacity building
- “spiritual & material side are necessary for sustainable social change”
- process of sustainable change requires to evolve mechanisms that enables people to overcome fear/isolation/scatteredness

- feeling seemed manifests in process that lead to sustainable change
- willingness to be more human and different attitude towards others
- sustainable change requires that people be willing to make scarifies
- connection/ linkages play a big role among different stake holders in sustainable social change
- Inner & outer change, [connection between the two] needed for social change
- participatory group process for sustainable social change is essential
- PRA helps in enabling the people to identify local situation and poverty ranking

III.2. Discussion with Dr.Amala Vidyarthi

Dr.Amala Vidhyarthi looks after the overall programme management, implementation and administration while Varun Vidyarthi focuses on training and perspective building as well as relating to different stake holders including government agencies. Dr. Amala Vidhyarthi informed that since DF would be phasing out shortly, during the past 6 months emphasis was given to strengthen the existing SHGs instead of forming new ones. She also explained about the staff structure and gave their profile suggesting that there is no bureaucratic structures. However, latest consolidated data on SHGs etc were not available at the time of evaluation it was in the compiling and consolidating process. Computerised MIS would be very useful to overcome this limitation.

III. 3. Interaction with Muneems [Voluntary Accountants]

In depth discussion was held with two muneems, namely Shakir Ali, muneem for 5 years and Mayaram Rawat, muneem for 3 years. Shakir Ali looks after/assists 20 SHGs [11 WSHGs and 9 MSHGs]. Both said more attention/focus on dalits and other backward communities and emphasis is on women. However, the men members of women SHGs are not formed into SHGs; the MSHG members belong to other families. The muneems informed that they got training in family planning, education, polio prevention and adult literacy. As for their remuneration SHGs give Rs.50 to Rs.100 a month depending upon the age of SHGs and transactions. Shakir gets Rs.600 a month from 20 SHGs whereas Mayaram gets Rs.400 from 15 SHGs. The amount fixed per group is Rs.50 a month; the balance is paid by MANAVODAYA. The muneems spend 1.5 to 4 hours a day in attending to SHG works.

Shakir has 7 children and his wife is a SHG member. She took Rs.3000 for starting a bookshop at first and Rs.5000 for daughter's wedding which is being cleared regularly.

III.4. Interaction with Staff Supervisors and Muneems [Volunteer Accountants]

On 15 December 2004 intensive and extensive interaction took place with Desraj Gautham, an MA Graduate in Political Science with 8 years experience with MANAVODAYA and Kulvinder Kaur, a BA Graduate, joined 3 months back and doing social/political works. Desraj supervises 114 SHGs [50% WSHGs, 40% MSHGs and 10% Mixed SHGs] in Kasmanda Block. Earlier he was looking after SHGs [156] in Sidouli Block which is now done by Ramaswaroop. In Kasmanda Block oldest SHG was started in 1995 which now has over 1,00,000 Rupees as cumulative savings and the newest one started in 2004 has about Rs.800 savings. Ma Durga WSHG in Telaigaon village got Rs.1,30,000 for buying buffaloes [Rs.13,000 each for 10 members under SGSY] and Prakash WSHG in Kasmanda got Rs.1,00,000 for Rationshop [Rs.10,000 each for 10 members].

Both explained that “credit plus” approach [together with savings and credit taking up health and children education issues, participation in PRI etc] is followed. *Credit plus implies taking up social development issues in addition to savings/credit activities.*

Although earlier formation of block level federation was proposed it was not operationalised. The reason for this was explained to be second thoughts on the need to promote block level federation.

- ▲ **The supervisor did not have update information based on MIS regarding the details of 114 SHGs, total current membership details, savings, loan taken & repayment etc. He explained that the Central/MANAVODAYA Office has all of these. *This is bit surprising since the supervisor should have update information for effective guiding and monitoring.***
- ▲ SHGs maintain the following documents and systems: 1] Karyavali [Minutes Book], 2] Cash/Loan Ledger, 3] members Pass Book, 4] Groups Bank Pass Book, 5] RF Receipt 6]Cash Box
- ▲ The gradation of SHGs are done based on performance and best practices. According to them, more than 40% are good ones; about 30% medium, 30% are weak. The staff said that the WSHGs perform better and use the money borrowed for what it was taken [this was later confirmed by NABARD and RRB during discussion with them].

They also feel as compared to the start up point sustainable change is visible among people.

Ram Kumar Jha, Jan 1995. BSc [maths]
Sitapur District: Now posted at headquarter
Liason work at district/block level SGSY programme, visit BDDs [Block Development Department] etc. Involved in Training programme

Godla Block + Kasmanda parts, now full time attention not needed.

Read in press about Manavodaya/advertisements, was staying with his brother in Lucknow.

Put with senior co-ordinator. 2-3 months did not know what to do. Slowly learnt. Now fully assertive and capable. *Mr.Jha has ben working with Manavodaya since 1995 and his experience has been learning, changing attitude and developing commitment to work for the marginalised.*

III.5. Interactive Meeting with Different Stake Holders

The purpose of the interaction was to find out if different stake holders appreciate each others efforts and collaborate for a common cause, in this case promotion of self help development of the poor. The collaboration seems to be taking place.

1. Veerendra Singh- Branch Manager
Prathama Bank-Monedabad Branch, Sarkara Khas, UP
2. M.C. Pathak,
Retired Banker
Governing Council Member of Manavodaya, Lucknow. Contributing at visiting Faculty, whenever trainings are held.
3. K.N. Trivedi
Joint Director in Training Division of State Planning Institute UP,
Treasurer in Executive Committee of Manavodaya.
4. Malik Masood Akhtor
Assistant Development Officer [ISB] Block Rampur Malhura, Sitapur UP.
5. Mr.S.P.Agrawal
Chairman, Manavodaya
6. Sunil Parashar

Village Development Officer [VDO], Agra, UP.

All participants expressed happiness with what MANAVODAYA has been doing. They felt that SHGs for personality development and not merely financial activities. *The participants arrived at different times but at the end all of them were there. The nature of comments was generally appreciative and they expressed that they all got inspired by MANAVODAYA's approach.*

The evaluator suggested to evolve Block/District level platforms to share the experience, reflect and organise public discourse on development and policy issues in order to making the governance system transparent/accountable/responsive and responsible.

The chairman of MANAVODAYA said that it follows an approach of Niyam [self discipline] and Prem [love]. After training, according to him, 95% go by self imposed rules, *implying self imposed discipline based on principles/values for serving the poor.*

Future:

1. Networking of SHGs, Federation of Federations in a defined region with common identity/issue/problem
2. CSO/State/Private [Market]

NGO, SHGs, Federations etc
Infrastructure market for goods+technology

Dialogue to identify strengths/weaknesses
Build from strengths

IV. MANAVODAYA's Training Focus

Trainings are basically on SHGs promotion with only 3 components.

Manavodaya was the first in UP to start SHGs in 1990 & first in Bank linkage.

1. Concept [idea, functions, field visits] [sensitisation] not < 3 days.
2. Accounts [3 to 5 days]
3. TOT- for Training Institute like State Institute of Rural Development [SIRD], Rural Development Department, PARAG [like ANAND]

Training start at 8 a.m.-6 p.m.

Methodology-Participatory,

Leader and articulation

Focus: preparing persons to work with the people with “Attitudinal Change”

3 days for direct SHG respectively, ended on 15/12/04 and 3 days were used for concept clarification.

Follow up with NABARD support will be done.

Trainings are followed up.

Next Meeting generally after a month of concept training

Feed back gives an idea of attitudinal change/impact.

Muneems like Shakir Ali are used as resource person for groups [SHG] representative at concept level training and exposures at field level.

Resource Persons: From NABARD, from BIRDS, *A banking institution involved in Rural Development Services.*

Varun Vidhyarthi and Amala Vidyarthi are met at fulltime resource persons.

Two MANAVODAYA Resource Persons: 1 retired Deputy Director, Rural Development

Free Lancers + field visits.

Sustainability of [groups] –needs conflict resolution capacity and

Local Leadership as well as

Management Systems-professionalism at the grassroots.

Training Process Leaders

Field Based Training Programme for Development Workers/CIDA *the Canadian International Development Agency supported programme held during January 2001 to December 2003.* Capacity of educated rural youth from deprived sections was the focus.

“conceptual understanding in classrooms and practical understanding in the field work” worked very well.

Selection: One day camps were held in selected districts.

Programme Content: Rural scenario & Sent Dev

Rural communication & people’s participation

PRA & Survey methodology,

Human values, leadership & motivation

Management of SHGs
Panchayat Raj
Basic Accounts
Development of women, children, & gender sensitivity.

“self confidence, righteousness, attitudinal strong faith in ones own potential.

Capacity building begins with “satsangs”

Process of change has to be rooted in an individual. In satsangs, each morning every one always agreed that meaningful change begins with individual decisions and steps in action.

“We contribute to an expanding global consciousness only when we enable and support the evaluation of identify and vision of local efforts”.

IV.1. Information on Training held on 13th to 15th December 2004

Venue: Manavodaya Training Centre

Subject: Leadership Development [of SHG Leaders]

Period: 3 days

Participants: Total Number = 47, Men=29, Women =18

Number of Districts:

1. Sitapur
2. Deoria
3. Azamgarh
4. Raibareilly
5. J P Nagar
6. Agra
7. Banda
8. Moradabad
9. Kaupur Dehat

Education Level of Participants: Uneducated, V class, VIII class, BA, MA, B.Ed, M.Com

The evaluator got an opportunity to interact with and get the feedback from the participants. The participants came to the programme with the

initiation and recommendation of others who had participated in earlier trainings of MANAVODAYA. Participants coming from 9 districts told that not only they got inspired and motivated but would go back promote self help development process of the poor through promoting self help groups. The spread effect of MANAVODAYA's approach of changing the attitudes and motivating people was evident from the feedback.

V. Interactions with Collaborative Agencies

V.1. Interaction with RRB/Pratham Bank [Regional Rural Bank], Muradabad, Rampur, Jyotibaphule District

The interaction with the Branch Manager Mr.Veerender Singh gave information that UP State has 40 RRBs. He felt that SHGs are relevant and have got better future but support for IGP's are needed. Examples, Models and Trainings should be provided which can be done by NGOs. He felt that not only material but attitudinal change and positive thinking has to be inculcated among the poor which MANAVODAYA has been doing. MANAVODAYA's approach of integrating Bhavanatmak [spiritual] with social development [to inculcate self help development in a disciplined way] is a speciality as compared to many other NGOs & Government Bodies.

Jyotibaphule Nagar District in Western UP has about 11000 SHGs with Bank linkage of which 35% are WSHGs and 65% MSHGs. Of them, among WSHGs 90% are functioning well and MSHGs only 30 to 40% are functioning well, according to Mr.Singh. Under the jurisdiction of Tharapur branch where he has been working for the past 7 years, there are now 410 SHGs with 375 having Bank linkage. These 410 were directly promoted by RRB after 3 days training to RRB personnel in 1997 by MANAVODAYA. Until then they knew only a little bit about SHGs. During December 1996-September 1997 only 6 SHGs existed on trial basis, that too due to one day training from NABARD in 1996.

Now he works in Sarakada Khas Branch where 95 SHGs are formed with 45 having Bank linkage and SGSY Bank credit linkage. Out of the latest one year loan transaction of Rs.90,00,000 [Rs. Nine Million] 20% belonged to SHGs with over 90% repayment whereas the 80% lent to others showed a proper and timely repayment of only over 60%. This not only indicates the potential of the poor in contributing to the loan portfolio of Financial Institutions together with potential to add to their own income. Bankers are happy because SHGs, that too promoted and trained by NGOs like MANAVODAYA are doing good.

The approach of the RRB is first to lend money at 1:2 [savings related lending] and when good SHGs become 2 year old at 1: 4 and after 2 years at 1:10 for consumption, income generation from allied agricultural activities such as beekeeping, goat rearing, and animal husbandry. The impact apart from adding supplementary income is the liberation from Mahajans [money lenders who charge exorbitant interest rate ranging from 5% to 10% or more per month].

V.2. Interaction with UNICEF

Discussion was held with Ms.Mridula Sharma, UNICEF Programme Officer placed in Lucknow [UP State Capital]. Interesting sharing of experience and insight into MANAVODAYA-UNICEF collaboration was obtained. Her observation was 1. The relationship has been value based 2. Self Help Promotion 3. Cost effective approach and methods 4. Commitment and Involvement and 5. Not focussing on just immediate needs but also on long term needs and self sustainability.

UNICEF-MANAVODAYA collaboration started in 1994. UNICEF in UP started with Women Development and then moved on to Women & Child, HIV/AIDS. Next it moved on to CCA [Community Level Convergence Action] in Sitapur District which is also the main operational district of MANAVODAYA [in three blocks, namely Sidhouli, Kasmanda and Doblamamu]. Since the interests coincide including the geographical focus of both being the same, UNICEF-MANAVODAYA could continue the collaboration under CCA. UNICEF is interested in doing so *and MANAVODAYA is following up this..* UNICEF is interested in collaborating with MANAVODAYA in other programmes as well but the latter is not interested in involving in diverse programme due to fear that the focus would be lost.

V.3. Meeting with NABARD

Interaction was held with Mr.A.K. Chatterjee, Manager, NABARD since 1995. According to the information provided by him there are now about 180000 SHGs, that too mostly those of women in UP state. Out of these 80000 SHGs are involved in cumulative savings and function well. Further, there is potential to promote about 600000 SHGs in the State. NABARD, the mega promoter of SHGs feels that micro credit programmes through SHGs is very much relevant and useful to the poor, especially in poverty stricken UP State. He strongly feels that convergence and complementarity among different stake holders and agencies are needed to improve the effectiveness and impact. Collaboration with MANAVODAYA, he feels very fruitful which will go a long way in promoting self

sustained SHGs. Mr. A.K. Chatterjee said that the federation [of SHGs] concept is being debated and he feels that there is no need for federations. According to him strong SHG Bank Credit linkage would go a long way in addressing their increasing credit needs and self sustainability. With regard to NGOs starting MFIs, he felt that it is really not needed. He opined that by strengthening SHGs in self management, local resource mobilisation capacities and skill development NGOs can facilitate Bank linkages. The role of NGOs and Financial Institutions are quite different but there is need to collaborate and complement each others efforts.

VI. Interaction with SHG Members at Village Level

- ▲ Kasmanda village, Kasmanda Block, Sitapur District: the interaction took place with the following SHG members with related details: *The first column gives the name of SHG and the Second column gives information as to whether it is women SHG or men SHG.*

| Name of SHG | Category | Year of formation | Savings | Interest Earned |
|--------------------|-----------------|--------------------------|----------------|------------------------|
| Adarsh Ambedkar | MSGH | 1997 | 40000 | 40000 |
| Prakash | WSHG | 2001 | 9875 | 10186 |
| Chanda | WSHG | Aug 2001 | 11705 | 2553 |
| Sama | WSHG | 2002 | 8803 | 3295 |
| Varshi | WSHG | 2003 | 6470 | 1271.5 |

26 women members including 10 muslim women and 4 men participated in the participatory interaction. There is one more SHG of youth [MSHG] with whom interaction was not held due to non availability of the members. The SHGs regularly meet every month at different times and different dates fixed according to their convenience. The SHGs in the village are clustered together with a 13 member cluster committee. The cluster committee meets every month and next meeting date is fixed in the meeting. The cluster apex namely Lakshmiji cluster has its own savings of Rs.6640 with an interest earned Rs.1257. Mohammad Umar, a BA Graduate is the Muneem [Accountant Trained by Manavodaya] assists and supervises 5 SHGs. *There are other muneems also who are educated. But for the muneems SHG related work is mostly voluntary and part time.* SHG related work takes some of his time; apart from this, he is active as a social worker. He gets monthly honorarium of Rs.20 to Rs.25 from each SHGs for the service rendered. He informed that he does not get any salary from MANAVODAYA. Groups get some loan from MANAVODAYA when needed. *MANAVODAYA does not subsidise the loans. It is the government's SGSY scheme which has 50% subsidy*

component and this is national level programme being implemented across the country. Prakash WSHG received Rs.1,00,000 loan under SGSY scheme with Rs.10,000 for each members. Out of this loan amount 50% is subsidy and monthly repayment rate is Rs.500. Adarsh Ambedkar MSHG received Rs.1,00,000 under SGSY scheme to by buffaloes under similar conditions. Out of 26 women who participated in the meeting 8 had 2 to 3 days training by MANAVODAYA. The muneem had training twice.

According to the women benefits are many as for example getting emergency loan for health & consumption purposes, liberation from Mahajans [local money lenders], spending for children and improving living conditions.

The muneem and Sumitha Devi are PRI members and Ms.Chandra the SHG president said that whenever they ask support for pro-poor programmes the PRI says that there are no resources [a case for rooted advocacy?]. *The decentralised governance under Panchayat Raj Institutions at the local level are expected to provide basic infrastructure to the communities but they have no resources. Advocacy to make them transparent and responsive as well as to make the government allot more resources is needed.*

When asked about the impact, the participants said that child education has improved and gender discrimination reduced.

Gazipur village, Sidhouli Block, Sitapur District:

There are 5 SHGs grouped into a cluster body with one WSHG and 4 MSHG. Muneem, Mr.Sadaram educated up to 8th standard assists 3 SHGs and one SHG is looked after by Dinesh Kumar who is the president as well as the muneem of one group. The details of the groups are as under:

| Name | Number | Start up date |
|----------------|---------------|----------------------|
| Budhi Bhagawan | 11 | 5 September 2001 |
| Sant Gadge | 13 | November 2001 |
| Upkar Group | 09 | 15 May 2003 |
| Sakti SHG | 06 | 26 March 2003 |
| Kali Maa WSHG | 11 | 25 June 2003 |

In interactive meeting 24 men and 8 women participated. The cluster body, namely Bholeshankar cluster received Rs.10,000 as Revolving Fund at 1% interest per month which was lent to Upkar Group at 3% per month.

Budhi Bhagawan SHG has a cumulative savings of Rs.87,000 and accumulated interest of Rs.11,005. The group got Bank loan of Rs.47,000 at 1% a month which in turn was given to group members at 3%. The group repaid the money to the bank in one year. Some members said that in order to clear Mahajans [money lenders] loan at 10% a month, they made use of bank loan [money saved is money earned principle is applied].

Each group contributes Rs.50 per month to cluster committee which meets regularly every month and maintains minutes and cash ledger.

Sadaram, the muneem gets Rs.60 per month from three groups and Ms.Krishna Devi, the president of Kalimaa WSHG as well as muneem gets Rs.20 from the SHG for the services rendered. She was illiterate earlier but knows to sign now.

With regard to the benefits and impact the members said the first achievement is getting liberated from the Mahajans [money lenders], the second one is unity and solidarity, third is getting emergency help in health etc. During the discussions it was found out that 45% of the poor are still outside the ambit of SHGs and therefore saturation [covering all the poor in a village] is something which needs to be looked into. Saturation or covering all the poor is important, particularly to influence/impact on PRIs.

Interaction with SHG Members at Hindora

Gehara Baba and Upkar SHGs have 11 and 13 members and are 3 years old. The SHG activities in Hindora are 6 to 7 years old. Upkar SHG has a saving of Rs.11,700 and an accumulated interest of Rs.18,082. The group received Rs.1,00,000 loan in July 2004 with 50% subsidy under SGSY for IGPs. The Group charges 1% interest for subsidy part and 2% for the remaining 50% to generate groups own self fund. Similarly G.Baba too received loan for IGPs.

One member in G.Baba purchased a she buffalo with Rs.9,700 [Rs.5,000 loan part]. The economics of this IGP is first 3 months about 6 litres of milk, next 3 months about 5 litres, next 2 months 4 litres and next couple of months 3 litres. The milk is sold at Rs.10 per litre. Daily ½ litre has been or being used for children and family. The IGP has helped to have a kind of running economy. The real bonus is the female calf which if sold now would fetch more than Rs.3000.

In the case of the G.Baba group members for some rearing buffaloes is new but for some others old experience is there. Local fodder is available and now they do not buy milk from outside. The IGP has added supplementary income to the families. Conditional insurance is made to the animals; in the neighbouring village 3 animals died and got insured money. This IGP programme is labour intensive but has enabled to create asset and regular supplementary income to the poor families.

The groups meet regularly with good attendance as indicated in the minutes/attendance register. The groups maintain minutes and cash book together with the attendance and loan ledger [individual, repayment groups and trial balance.

Idrisi WSHG

Idrisi WSHG has 16 members. Rahisa's passbook indicated regular savings [which is an important best practice.] Started saving Rs.10 a month and now saves Rs.20. Total savings is Rs.12,020 and accumulated interest is Rs.10,500. The group got Bank loan of Rs.13,850 at 1% interest per month which is lent to the group members at 2%.

Kuber Group

It has 10 members which was started on 29 October 2000. The savings, loan, recovery and balance are maintained in one book which has made the record maintaining simple and user friendly.

Sankat Haran WSHG

Started in November 2000 and has 14 members and Ms.Sahajan Bhanu is the treasurer. The members save Rs.20 per month. Group's savings is Rs.12,600 and interest accumulated is Rs.8,000.

VII. The Impact and Achievements

When asked about the achievements/impact the members in one voice said that they have gained respectability in the society; their ability to speak and articulate have got enhanced; they are now socially coming together; most of them have come out of Mahajans [local money lenders' trap]. "Had there been no benefits the SHGs would have collapsed by now" came the reply on the question of sustainability. Shahajan Bhanu said "the biggest thing is now she is

able to come out of her house”.

“Ability to address the needs of the members would give sustainable strength” [observation made by the evaluator].

The Target Community

The village has over 350 households with about 3000 population of which 75% are Scheduled Castes [SCs called Paasi Community] and about 20% are muslims [minority community and mostly landless poor]. The remaining belongs to Other Backward Communities [OBCs]. Almost all target community members own very small piece of land and a few better off among the poor own less than one acre of land, that too not fertile. The employment opportunity is very much seasonal and the women get Rs.20 to 25 per day [about half US \$] and men Rs.30 to 35 [gender disparity]. Most of the men migrate to Lucknow seasonally for construction and daily wage work with consequent negative implications such as HIV/AIDS, child labour etc.

The muslim women, girls and boys are involved in chicken [sari handicraft] work. For the sari chicken work 5 boys work for 3 days and earn Rs.500 out of which Rs.50 to Rs.100 goes to middlemen! The sari cloth is worth Rs.500 and the finished sari is sold at Rs.3000/= in Lucknow by the big merchants. [An issue for advocacy and people’s co-operatisation of the work and business]?

All, including the men SHG members said that the WSHGs function better with regular attendance, regular and increased savings and maintaining group discipline and in utilising the loan and timely repayment. The NABARD manager as well as RRB manager too had expressed similar observations.

Genesis & Spread Effect:

From neighbouring Kuroi Mayaram the muneem [voluntary Accountant] came and started one SHG with 11 men and one woman, namely Gomatheswar SHG in 1998. Due to the impact of the benefits of this SHG now there are 7 SHGs in the village.

VIII. IGP Case Studies

- ❖ Lallu Ram, Sumitra Devi's husband and earlier agricultural labour got Rs.3,500 loan to start the business of selling plastic/leather footwear [sandals] and shoes. The loan repayment period was one year and is being repaid. His per day business turnover is Rs.500 and says the profit/income is Rs.100 per day. He showed the front portion of the thatched house which was innovated with the income earned.
- ❖ Shahajan Bhanu of Sankat Haran Group [Treasurer] took Rs.5,000 to start a small general store which now has a daily turn over of Rs.250 to 300. Her main income/profit now comes due to farmers selling their produces in exchange for buying from the shop. She informed that on the average she gets about 10 kgs of grain with a margin money of Rs.3 to 4 per kg. The mostly sold items are children related books and stationary.

IX. Observations, Conclusions & Recommendations

- The evaluator focussed mainly on the relevance of MANAVODAYA's Project [DF Supported], impact and sustainability in the context of DF's phasing out of its support. The organisational/institutional aspects need separate evaluation considering the fact that MANAVODAYA is quite different from most of other NGOs.
- MANAVODAYA's approach of motivating the poor and different stakeholders such as youth, government officials, bank officials etc. through attitudinal change by integrating spiritual [but secular and not faith based approach] inspiration with self help development concept is quite unique; however in the communally surcharged Indian context the secular credentials need to be made sharper. *In India the overall situation is conflicting based on communalism, casteism and religion. In such a situation one should not draw a line to project MANAVODAYA as non secular. The evaluator felt that MANAVODAYA does not teach or preach any religion based spiritualism. Giving more visibility to its approach will be useful.*
- In the context of extreme poverty and deprivation as well as the poorest of the poor and poor perpetually getting into the trap of money lenders the micro-credit and savings programme are very relevant and useful [kindly refer to the interactions with SHG members, NABARD and RRB]. MANAVODAYA's efforts in this regard are appreciated by the beneficiary poor and other stakeholders such as NABARD, RRB, UNICEF and government officials.
- MANAVODAYA's approach is motivating the poor women and men to initiate SHGs for self help development process which has indicated positive results. However, to enable the poor to come above poverty line in a sustainable way deepening of credit and strengthening the

credit absorption capacity through diversified income generation strategies and scaling up the income is essential. MANAVODAYA's position that "the people know the best" is appreciable but, may not be strategically appropriate in the context of globalisation, aggressive consumerism, rapid urbanisation and competitive free market economy. It is therefore recommended to MANAVODAYA that diversified IGPs on farm, off farm and non farm and business support services are evolved to support the efforts of the poor.

- The women SHGs perform much better than men SHGs. The social mobility of women has got enhanced. Self confidence, public recognition and entire amount of economic strength have impacted on many family lives. However, the gender dimension [Gender and Development concept wherein one considers women, men and development by involving the women and men from the same family as equal partners] and mainstreaming of gender within, in the programme and among the communities was not visible significantly. Therefore, it is recommended that the gender sensitisation, mainstreaming of gender concept & practice and evolving a gender policy is recommended strongly. As per GAD Approach, "unless the development process/path [at the level of economics, social and politics at all levels] is not engendered, the development process/path will be endangered and will not sustain".
- One very noteworthy aspect is that the interest earned and accumulated by many SHGs are very high and comparable to the savings; the savings rate is also quite high despite poverty. Apart from building groups own capital, the approach adds to self sustaining capacity since it would strengthen the capacity of the groups to address the needs of its members.
- At a time when all over the country and especially in the state of UP the society is divided on caste and communal lines, MANAVODAYA's efforts helped to strengthen social cohesion as in the case of Kasmanda village. It is therefore recommended that such achievements should be documented and shared with different stakeholders including in the trainings.
- MANAVODAYA focusses on trainings and attempts to motivate the community representatives, muneems and different stakeholders through "satsang approach" which has created very good impact on the participants *in changing their attitude and developing commitment with strong motivation* [evident from different feedbacks including the draft document "Development from within"], facilitating group consciousness for sustainable change [by Varun Vidyarthi and Patricia Wilson]. However, the evaluator feels that on the contemporary development issues and strategies follow up and frequent refreshing trainings are necessary to enable the trainers [ex & new] to upgrade their capacities, knowledge, skills and information

base. Therefore it is suggested that MANAVODAYA considers these aspects in future.

- The documentations regarding training participants and feedback is very extensive and impressive. But, Manavodaya seemed to be lacking in Management Information Systems [MIS] and monitoring based on base line data, goal oriented results, achievements and impact.
- The evaluator was not able to get an estimation of total number of muneems due to the fact that there was no immediately available update data base [MIS] on the same. *When the evaluator discussed with muneems as well as DR.Amala Vidhyarthi, they were not able to get data based up to date information. Keeping up to date information is a part of professional management requirements.*
- The concept and approach of motivating and training the munnems [voluntary accountants] and making them get some remuneration, though marginal and providing some supporting allowance by MANAVODAYA to some of them is cost effective and in the long term self sustaining process. However, in the field there are lot of variance and some standardised strategy is recommended.
- Forming of federations [apex bodies of SHGs at Block and higher level] to play the role of MANAVODAYA eventually when/if MANAVODAYA changes it is role from that of motivator and promoter to that of external supporter was considered earlier [also referred in the TOR]. But, with secondary thoughts the concept of higher level of federations' idea is now given up; only village level [called as cluster committees] apex committees are formed to address local issues collectively. The stakeholders such as NABARD and RRB's feel that there is no need to form higher level federations; they feel strong Bank-credit linkage and strengthening the SHG's self managing capacity would go a long way in sustaining the SHGs.
- The issue of NGOs promoting separate MFI's are being very hotly debated. The question is when there are more than 14000 branches of nationalised Banks and over thousands of branches of RRBs, District and Local Co-operative Banks who are now competing for credit-linkage with the SHGs is there a need for the NGOs to start separate MFIs as parallel institutions? OR whether the NGOs should strengthen the best practices and creditworthiness of the SHGs for credit linkages and strengthening of their credit absorption capacities? The evaluator, a Director of Sangamithra Rural Financial Services [SRFS, a non Banking Financial Company promoted by MYRADA, the initiator of SHGs in India] feels/recommends that it is better for NGOs not to go for institutionalised MFI since it is an entirely different portfolio as well as it is better to link up the SHGs with the existing financial institutions. At the best NGOs can have some kind of revolving fund [RF] to fill in the gaps where the

established financial institutions are not able to provide credit facilities and/or during emergency needs.

- MANAVODAYA has facilitated the promotion of nearly 500 SHGs till December 2004. According to the supervisors, muneems and SHG leaders about 40% function very well; about 30% modest and about remaining 30% weak. However, there did not seem to be having a well planned strategy to strengthen the SHGs based on gradation. Therefore, it is suggested to evolve a gradation based strategy to strengthen the SHGs. *The gradation or rating has to be made based on best practices such as regular meetings, regular savings, regular repayment, proper usage of loan amount borrowed, maintenance of records, attendance and participation, taking up other issues apart from savings and credit. Standardised indicators are already there which can be made local specific.*
- The Donors from North support the NGO partners in the South [Southern Hemisphere of the globe] for a particular time frame and generally talk of sustainability [with defining what it means to the poor] based on a project time frame. When the donors' priority changes the project support is phased out. What happens to the partnership relation of the project period is something which does not remain in the Institutional Memory of the Donor. It is therefore necessary and essential for the Donor Partners to develop institutional memory and learning and maintain strategic relationship with those good partners even after the programme/project funding relations are phased out.

ANNEXURE

PROGRESS AT MANAVODAYA JANUARY TO JUNE, 2004

| Goal: Quality of life of target families of Manavodaya Improved | | |
|--|---|----------------|
| Purpose: Income status of target families of Manavodaya Increased | | |
| Outputs/Objectives | Indicators | Total |
| | | June 04 |
| 1.1 Target families organised into self help groups [SHG] | Total No. of SHGs | 439 |
| | No. of women members | 2823 |
| | No. of low/scheduled caste in groups | 4437 |
| | No. of groups keeping their records | 326 |
| 1.2 Group Fund strengthened | Total amount of savings Rs.[including interest] | 4757380 |

| | | |
|--|--|---------|
| | Generally about 50 to 60% of this is found to be revolving | |
| 1.3 Access to external credit increased | Amount of Revolving Fund from MANAVODAYA | 1453672 |
| 1.4 SHG organised into Federations | No.of groups joining federations | 203 |
| | Total number of Federations | 34 |
| 1.5 Management capacity of federations improved | Number of federations maintaining accounts and records by themselves | 30 |
| | Number of member groups attending federation meetings regularly | 160 |
| | Average groups deposit to federations | 798 |
| | Total amount taken of from revolving fund by federations | 1422860 |
| 1.6 Education level of children of Target families | No.of Self Help Schools each with 25 children | 1 |

| Total No.of villages | No.of Blocks | No.of Districts |
|-----------------------------|---------------------|------------------------|
| 58 | 1. Sidhauili | 1. Sitapur District |
| 44 | 2. Gondlatau | |
| 54 | 3. Kasmanda | |
| 34 | 4. Bakshi Ka Talab | 2. Lucknow District |
| 05 | 5. Bharawar | 3. Hardoi District |
| 195 | 5 | 3 |

Performance Grading

The performance grading of participants was based on written tests [50%], field reports [40%] and viva voce. Question papers were prepared by the faculty and written tests were conducted for every subject [samples enclosed]. However, equal emphasis was placed on performance in the field which was assessed by monitoring and guidance at field level together with report presentation in the class. A viva voce exam enabled understanding of the grasp of the subject and ability to respond orally.

A review of the performance of different participants shows that there was considerable variation in achievement. It was noted, however, that the performance was not necessarily connected to the earlier education. Several participants having low educational qualification scored well, while the well-qualified ones could not always perform well. Details of participants and their graders obtained by them are presented ached.

Details of Participants & their Performance
[2001-2003] supported by CIDA
Programme I [01 June 2001 to 30 November 2001]

| Sl No | Name | M / F | Age [Dec 03] Yrs | Caste | Edu cation | Distri ct | Skills & Experience | Perf orm ance |
|--------------|-------------------------|--------------|-------------------------|--------------|-------------------|------------------|--|----------------------|
| 1 | Narendra Kumar Gola | M | 20 | SC | BA | Firozab ad | One year work with NGO, driving 4 wheeler | A- |
| 2 | Ramakant Prjapati | M | 33 | BC | BA | Deoria | Registered Medical practitioner, hindi typing, shorthand | A |
| 3 | Nirajala Devi | F | 34 | BC | High Scho ol | Allahab ad | Hindi, English typing, teaching work with NGO | B |
| 4 | Sunil Datt Pathak | M | 25 | Gen | BA | Mahara jaganj | Driving 4 wheeler | A+ |
| 5 | Jitendra Kumar Sharma | M | 20 | Gen | BA | Firozab ad | One year work experience | A- |
| 6 | Suresh Chandra Pal | M | 24 | SC | BA | Unnao | Driving Tractor, hindi typing | B |
| 7 | Anand Kumar Tiwari | M | 32 | Gen | BA | Hardoi | Five year teaching experience | A+ |
| 8 | Pushpavati Devi Yadav | F | 34 | BC | BA | Raibare lly | One year work with NGO | B |
| 9 | Shiv Shanker Churasia | M | 28 | BC | MA | Pratapg arh | Eight years experience of social work | A+ |
| 10 | Shiv Kumar Churasia | M | 33 | BC | Inter | Unnao | Driving tractor, building material business | A+ |
| 11 | Himanshu Kumar | M | 28 | Gen | MSW | Luckno w | One and half years work experience in uptron | A- |
| 12 | Satish Kumar swarnkaaar | M | 34 | SC | MA | Sitapur | Hindi & English Typing | A+ |
| 13 | Vismaylal Patel | M | 22 | BC | BSc | Allahab ad | | A+ |

Programme II [05 February 2002 to 30 July 2002]

| Sl No | Name | M / F | Age [Dec 03] Yrs | Caste | Edu cation | Distri ct | Skills & Experience | Perf orm ance |
|-------|--------------------------|-------|------------------|-------|------------|--------------------|-------------------------|---------------|
| 1 | Santosh Kumar Soni | M | 26 | Gen | BA | Ambedkar Nagar | One year work with NGO | A |
| 2 | Brajesh Kumar | M | 26 | SC | BSc | Deoria | Cricket | B |
| 3 | Rajesh Kumar Singh | M | 19 | Gen | Inter | Pratapgarh | - | A |
| 4 | Satya Prakash Verma | M | 23 | BC | Inter | Unnao | - | B |
| 5 | Priti Srivastava | F | 27 | Gen | MA | Deoria | One year work with NGO | A |
| 6 | Chandra Prakash | M | 24 | Gen | BA | Allahabad | Two years work with NGO | A+ |
| 7 | Chandrajeet yadav | M | 26 | BC | MA | Sant Ravidas nagar | NSS | B+ |
| 8 | Ram Dular | M | 30 | SC | BA | Deoria | Two years work with NGO | B |
| 9 | Sanjay Kumar Vishvakarma | M | 24 | Gen | BA | Kushinagar | Music | B- |

Programme III [11 November 2002 to 10 February 2003]

| Sl No | Name | M / F | Age [Dec 03] Yrs | Caste | Edu cation | Distri ct | Skills & Experience | Perf orm ance |
|-------|--------------------|-------|------------------|-------|------------|-------------|-----------------------------|---------------|
| 1 | Bharat Singh Yadav | M | 20 | BC | BA | Allahabad | Agriculture, driver | B |
| 2 | Hardwarilal | M | 21 | BC | BA | Sitapur | Agriculture, NCC | A |
| 3 | Balbeer | M | 27 | Gen | MSc | Bilaspur HP | Fruit preservation | A |
| 4 | Ram Prakash Shukla | M | 23 | BC | BA | Sitapur | Work with SGH | B+ |
| 5 | Vinod Kumar | M | 25 | Gen | MSc | Kathua | Computer, seminar, workshop | A+ |
| 6 | Sunaina Singh | F | 25 | BC | Inter | Deoria | One year work with NGO | A |
| 7 | Ashok Kumar | M | 21 | SC | BA | Bulandshahr | - | A |
| 8 | Rajesh Kumar Singh | M | 28 | BC | Inter | Deoria | Driving, Agriculture | B+ |
| 9 | Madhuker Verma | M | 21 | BC | BA | Sitapur | Work with SHG | A |

Programme IV [02 August 2003 to 01 November 2003]

| Sl No | Name | M / F | Age [Dec 03] Yrs | Caste | Edu cation | Distri ct | Skills & Experience | Perf orm ance |
|-------|------------------------|-------|------------------|-------|--------------|-----------|-------------------------------|---------------|
| 1 | Kumari Meenu | F | 20 | BC | BA | Sitapur | - | A+ |
| 2 | Suman | F | 20 | BC | Inter | Sitapur | - | B |
| 3 | Kamta Prasad | M | 28 | SC | MA | Sitapur | - | A |
| 4 | Rajkumar | M | 31 | Gen | Inter | Sitapur | ITI Fitter | A+ |
| 5 | Smt.Kamini | F | 28 | Gen | High Scho ol | Luckno w | Trainer, Adult Education | B |
| 6 | Baburam | M | 48 | SC | 8th | Sitapur | Tailoring | B |
| 7 | Rameshwar | M | 39 | SC | Inter | Sitapur | SHG | B |
| 8 | Rampal | M | 48 | SC | BA | Sitapur | - | A+ |
| 9 | Balber singh | M | 33 | Gen | BA | Sitapur | Dari wearing, Adult Education | B+ |
| 10 | Dinesh Kumar | M | 20 | SC | Inter | Luckno w | Motor cycle Mechanic | B |
| 11 | Sarvesh Kumar | M | 22 | SC | BA | Sitapur | Electronic Assembly | A+ |
| 12 | Rajendra Kumar | M | 33 | SC | High Scho ol | Sitapur | - | B |
| 13 | Chhetra Pal | M | 28 | SC | High Scho ol | Sitapur | SHG | B |
| 14 | Omkar Pandey | M | 23 | Gen | Inter | Sitapur | SHG | A |
| 15 | Sheela Singh | F | 40 | Gen | Inter | Sitapur | Health Worker for 3 years | B+ |
| 16 | Km. Ramavati | F | 20 | SC | Inter | Sitapur | Kabaddi | A |
| 17 | Shalendra Kumar Pathak | M | 27 | Gen | BCo m | Luckno w | Cricket | B |
| 18 | Kusum Lata Verma | F | 19 | BC | Inter | Luckno w | - | - |
| 19 | Pramod Kumar | M | 23 | BC | Inter | Sitapur | - | B |
| 20 | Vijay Kumar. | M | 20 | SC | 8th | Sitapur | - | B |

Empowerment and Institutional Development

| Sl.No. | ITEM | Approved Budget for the year 2004 |
|--------|---------------------------|-----------------------------------|
| | A. Revolving Fund | 591,000 |
| | B. RECURRENT EXPENDITURE: | |
| B1 | Expatriate Staff | |

| | | |
|----|---|-----------|
| | | |
| B2 | Local Staff [salaries] | 868,500 |
| B3 | Consultants/Auditor | 25,000 |
| B4 | Transport Costs | 100,000 |
| B5 | Other Operational Expenditure | |
| | Training & demonstration expenses | 50,000 |
| | Office Maintenance | 50,000 |
| | Electricity | 30,000 |
| | Stationery and printing | 20,000 |
| | Computer maintenance & Accessories | 30,000 |
| | Communication [Internet, Telephone, Fax, Postage] | 35,000 |
| | Miscellaneous | 20,000 |
| | Staff Benefits | 10,000 |
| | Total B: | 1,238,500 |
| | Total [A+B]: | 1,829,500 |
| | Manavodaya Contribution | 300,000 |
| | Grand Total | 15,29,500 |