

Engineering Emancipation....



A SAGA OF SUCCESS

**A Deepalaya Initiative for Gender
Equity through Micro Finance**



Deepalaya was established on 16th July 1979 with 5 children, 2 teachers, and an investment of Rs. 17,500/- by seven founding members. The organisation started its journey by undertaking preschool education and has, over the years, grown in the number and types of services provided. During the last 30 years, Deepalaya has educated over 50,000 underprivileged children and today it is educating over 16,000 such children through its 5 Formal Schools, Non-Formal and Remedial Education Programs. Its services and programs in other sectors are Community Health, Gender Equity, Institutional Care and Inclusion of the Differently Abled. Since inception, Deepalaya has been working in the urban slums of Delhi and has now also made inroads into rural development in the states of Haryana and Uttarakhand. Deepalaya believes that every child and family should be given an equal opportunity based on their 'RIGHT' to nurture their calibre and works towards making this a reality.

Deepalaya's Vision

A society based on legitimate rights, equity, justice, honesty, social sensitivity and a culture of services in which all are self reliant.

Deepalaya's Mission

- ★ Continue to work with the economically and socially deprived, the differently abled and others
- ★ Enable them to become self reliant and to enjoy a healthy and a dignified life
- ★ To act as resource and collaborate with other NGOs and with the Government.





India is a land of diverse socio-cultural economy. In rural areas particularly, women are always expected to be behind the curtains, raise no voice, and do not have many opportunities for development. At the same time, without them, nothing moves vis-à-vis the child, the family, agriculture, management, etc.

Self Help Groups (SHG) are acknowledged worldwide as one of the most effective instruments to emancipate the poor from poverty and lead them towards self reliance. This concept is nothing new. There are proven success models from Bangladesh which were first replicated in Southern India on trial basis in the late eighties. From this emerged a proto type of SHG and Micro Finance followed by a few more outstanding examples from Kolkata, Hyderabad and Chennai in India before finally attracting attention of the Government of India / Ministry of Finance.

Dewan Foundation (UK), in partnership with Indian NGOs, soon realized that emancipating the poor could not be done with 'welfare/scholarships' alone and one had to work around several other issues which were of higher priority to them. In this context, women came across as the linchpins and most frequently contacted individuals in any community. Naturally working with women was not only inevitable but was also conducive for developing the whole community.



Historical Progression of SHG Program of Deepalaya

In the year 1986, Deepalaya had entered into strategic partnerships with ICCO (Holland), Edukans Foundation (Holland), Aide-et-Action (France) and PLAN International (USA). This brought in a paradigm shift in the approaches of Deepalaya. From an organization providing education to the less privileged section of the society, Deepalaya moved on to integrated community development, encompassing vital sectors of human activity, designed to bring about cultural changes at the individual level, own resource management at the family level and social transformation at the societal level. This partnership had also enabled Deepalaya to widen its reach. An organization which catered to the educational needs of a little more than 130 children had grown in capacity to take care of approximately 25000-30000 children and their families in 76 slum clusters of South, North and West Delhi.

The initiative of Deepalaya in the sector of Micro-Finance can be traced back to the late eighties and early nineties during which period, Deepalaya promoted Thrift and Credit Societies, Income Generation programs in South and West Delhi through its Integrated Development Programs. A novel scheme of this time was the “Save a rupee a day” which had the participation of 5,000 families in South and West Delhi. Another form of saving was Mahila Bachat Yojana (Women's Savings Scheme) with 3,000 women. In order to encourage families to save regularly, Deepalaya introduced a system of incentives whereby each group was given a matching grant to the extent of the amount they saved every month. There were as many as 43 income generation programs at Gole Kuan alone and over 100 in West Delhi during this period.

In 1998, Deepalaya launched its rural development initiatives in the Tauru Block, in Gurgaon District of Mewat region when Deepalaya went about searching for land to establish a rehabilitation project for children under difficult circumstances and found land at Gusbethi, a village in Mewat. This made the

Historical Progression of SHG Program of Deepalaya

organization take cognizance of the abysmal socio economic conditions of Meo Muslims in Tauru Block, revealed by a professional study by SRIJAN and to intervene proactively to relieve the misery of people.

Deepalaya's intervening programs ie: a reproductive health awareness program supported by the S M Seghal Foundation and the capacity building programs supported by Aga Khan Foundation had established a very good rapport among the people especially the women folk. Impressed by this, the Mewat Development Authority (MDA) and the District Rural Development Agency (DRDA) of Gurgaon came forward to collaborate with Deepalaya for the organization and management of Self Help Groups (SHGs) in Tauru Block. Deepalaya had been in touch with all the 84 villages of Tauru Block, particularly for awareness generation. By the advent of 2004, Deepalaya had been able to form 148 SHGs with a total membership of 1969 in 69 villages.

At this point of time when capital for investment in micro-enterprises was not forthcoming in adequate measure and as the program was thriving to excel, the supports from MDA and DRDA were withdrawn due to some reasons not known. It had affected the smooth sailing of the program for a while. But Deepalaya had pledged to take forward the urge and enthusiasm it had generated among the women folks. Its search for a partner, who was sensitive towards the problems of the marginalized and who could also extend support for their emancipation, had ended with a partnership with Dewan Foundation, UK. This started in March 2004 to enhance livelihood opportunities among women SHG members through the provision of micro finance. Since then, the reach and the impact of the program became manifold, and thousands of women were roped into a movement of liberation.



The Dewan Foundation is a charitable trust registered with the Charities Commissioner, London, founded by late Anand Prakash Dewan (IAS) and his wife, Ms. Chameli Dewan. Mr. Dewan was Director, Food Corporation of India, Rajasthan and had served as Advisor to the United Nations in several countries. He was a Rotarian too. The primary purpose of the Dewan Foundation was to support programs aimed at improving the conditions of the poor in any part of the world, especially in developing countries like India. Some of its salient objectives are:

- ◆ Promote academic & vocational education through scholarships;
- ◆ Improve environmental protection;
- ◆ Gender equity, promotion of livelihood, micro finance & micro enterprises.

Over the years the Foundation has supported several initiatives of non-governmental organizations in India, Africa and Latin America. A few such initiatives are:

- ◆ Eye camps & Cataract operations;
- ◆ Promotion of livelihood through vocational education;
- ◆ Computer education and Nursing Training scholarships;
- ◆ Supporting poor children for studies abroad;
- ◆ Micro Finance revolving fund for micro enterprises by the poor, especially women;
- ◆ Supplying sewing machines to women who have completed the sewing training and encourage self-employment;
- ◆ Assistance to polio victims for limb replacement;
- ◆ Reconstructive surgery for leprosy victims;
- ◆ Promotion of naturopathy and nature cure;
- ◆ Housing and Home Managers Program;
- ◆ Girl child education and gender equity;
- ◆ Annual Memorial Lecture in honor of Late Rtn. AP Dewan on Health & Naturopathy.

Historical Preview - Dewan Foundation and Deepalaya Partnership



As a member of Rotary Club of Delhi South Metropolitan, Rtn AP Dewan and Rtn TK Mathew shared a common vision for the upliftment of the weaker sections especially girl children. This resulted in collaboration with the Foundation providing scholarship for Computer Literacy.

Pleased with the reporting, accountability and results, Deepalaya was seconded by Rtn. A P Dewan to the Dewan Foundation. Mr. Ramesh Dewan, Trustee, Dewan Foundation, succeeding Rtn. AP Dewan came to Deepalaya along with his mother Mrs. Chameli Dewan to attend a function in which certificates were to be distributed to the successful students. They got an opportunity to witness and peruse Deepalaya credentials. Having got interested, particularly in Girl Child Education and Skill Training program of Deepalaya, seeds were sown for a larger partnership.

Deepalaya later requested The Dewan Foundation for supporting the “Gender Equity” program with an objective to make the program, a movement for the empowerment of the downtrodden, with a built in freedom to express and participate in all aspects of women’s life. Dewan Foundation was thus instrumental in providing financial support for SHG formation, Micro Finance for Micro Enterprises, as the women in Mewat Region could not get this tangible opportunity. The first contribution of one million rupees laid the foundation of a very beneficial micro-finance and livelihood program in 2004.

The emphasis has been on -

- ◆ Savings as a habit;
- ◆ Livelihood / Business orientation;
- ◆ Continuous capitalization;
- ◆ Social transformation.

In the first phase, Micro finance facility was extended to SHG’s formed under Mewat Development Agency in Tauru Block of Mewat. Later SHG formation was extended to Pataudi and Rewari blocks in Haryana, slums of Delhi, Takula Block in Almora (Uttarakhand) and Sohna block of Haryana. Refer Table 1 on SHG formation and cumulative growth.

Deepalaya Model of Self-Help Groups, Micro Finance and Micro-Enterprises



The Dewan Foundation and Deepalaya partnership has been able to create its own Model for the program where the beneficiary does not have to approach a Bank, MFI or money lenders. Under this model, the interest paid minus the service charges is capitalized. Over time, the monthly savings and the share of interest of SHG paid on borrowing, accumulate to become a community (SHG) capital for beneficiaries to borrow, return and revolve. (Refer Table 2 for details)



Self Help Groups Philosophy, Process, Management & Grading

Philosophy

A Self Help Group is a group made up of and formed by individuals, who are economically poor, likeminded and belonging to the same or similar social milieu, for helping themselves and mutually. It normally consists of 10-20 members. Although it is formed mainly by women, there are SHGs of women and men and of men alone. Primary activity of SHGs is to enable the members to save and lend among themselves.

Process

The process of forming Self Help Groups involves a series of steps. Some of the salient steps are:

- Visits to the women at their homes followed by discussions individually and collectively;
- Gathering 10 to 15 women and holding meetings with them at which working of SHG is explained, until most of them are convinced of the utility of the SHG and are inclined to join;
- Approximately 8 to 10 women indicate their willingness to join the group;
- Name of the SHG, leaders to represent the SHG and for transaction with the bank, compulsory monthly saving by each member, conduct rules, etc. are decided in meetings of SHG members by consensus/majority decision;
- Opening of Bank account in the name of SHG with the initial deposit of the members;
- More women join the group, until the number reaches 20 which is the maximum for a group. This is also the optimum size.

Management

- Meetings of the group are held every week/fortnight/month as decided by the members by consensus (one meeting in a month is mandatory) at which, issues like savings by members, loan applications, bank linkage, social problems etc. are discussed.
- Loans which are given for productive and providential purposes are governed by the criteria laid down by the group. Important criteria are-

Self Help Groups Philosophy, Process, Management & Grading

- Regularity in savings;
- Regularity in attendance at mandated meetings;
- Feasibility of the enterprise or the urgency and genuineness of the providential purpose, for which loan is sought.



Grading the SHG

- Getting the SHGs 'graded' is done by the Agency or Bank, which provides the financial support. After grading only, the SHGs become eligible for Micro-finance support. Grading is done on the basis of 26 measurable indicators, some of which are savings, meetings, loan repayments, resolutions, accounts, records, registers, documentation, etc (Refer Table 6).
- With the help of the loans availed, members set up or expand micro enterprises and enhance their income.
- Linkages with Bank are established for credit which enables the SHGs to give loan to its members.
- SHGs federate at cluster level and later at block level.



Measurable Indicators of Success



- ◆ 9016 women have joined the program that aims for their economic empowerment and self-reliance;
- ◆ Around 44860 people are indirectly benefited by the program assuming that the size of an average family is five members;
- ◆ An amount of Rs. 72,887,460/- (Seventy two million, eight hundred eighty seven thousand and four hundred sixty) is available with the SHGs as the revolving fund;
- ◆ The SHGs did an inter loaning to a tune of over 32 million Rupees with their own savings;
- ◆ Saving habit was promoted among the SHG members and an amount around 20 million have been saved by the SHGs;
- ◆ Enhanced family income for 9016 families through the provision of micro finance/enterprises;
- ◆ The overall repayment was maintained above 90 % and the same was maintained throughout the years;
- ◆ Dewan Foundation, SHG promotion and Micro Finance program has reached out to 230 villages in three states under this partnership program;
- ◆ 2547 micro enterprises have been formed with the majority (1414) being for the purchase of livestock. Other enterprises include grocery shop, building and construction work, transport, agriculture, electronic, tailoring and beauty culture.

(For details, Refer Table 1-5)





Courtesy : Ms. Mary Ballantyne, Executive Director, Childrens' Aid Society, Canada, who was an Exchange Volunteer in April 2009 at Deepalaya through International Forum for Child Welfare (IFCW). She was engaged to conduct an impact study of the Micro-Finance, Micro Enterprises model of Deepalaya implemented as a partnership program. The impact study on Gender equity, women empowerment, capacity building and self-reliance concentrated on these indicators. This study was limited to Tauru block, where this model was implemented for 5 years, have the largest coverage and investment.

1. Financial

◆ **Developed habits of thrift**

Thrift and saving has become not only a habit but a routine. During the past five years, a sum of Rs.20 million plus was saved as a collective.

◆ **Viable enterprises (well-planned with an ability to repay)**

Micro finance facilitated the undertaking of 2547 technically and economically viable enterprises which demonstrated the capacity to repay the investment over a period of 12-20 monthly equal installments along with an annual interest of 13-24% either by flat or reducing basis.



◆ **Increased role of women in household finances**

In the management of finances at the family level, the predominance of women in decision making emerged in a decisive manner.



◆ **Increased capacity of women with financial institutions**

Capacity of women built to bring them to the forefront in dealing with financial institutions like Banks and to leverage credit and financial transactions.

◆ **Personal Hygiene/Nutrition**

The capacity building of women resulted in better intake of food, improved nutritive content of meals, better preservation of food, improved personal hygiene, clean habits etc. managing scarce water and linking it to environmental sanitation.

◆ **Health**

Immunization has been taken up through SHG forums vigorously. Home based deliveries by birth attendants, (often untrained) has now been replaced by institutional deliveries, thus reducing infant mortality rate.

2. Social

◆ **Woman assisting each other**

The SHG forum has facilitated mutual help. Women could reach out to each other in times of distress and want.



◆ **Addressing issues of family violence and alcoholism**

The collective could deal with family violence, abuses out of alcoholism and oppression of women.

◆ **Promotion of well-being within the community**

The issue of well being at the community and family is nurtured and it has developed a “We’ feeling among them. There is better homogeneity but the diversity is respected



and recognized and the same is promoted for peace making by reducing or preventing conflicts.



◆ Family Life

The Meo Muslims have fundamentalist behaviors. Early marriage rather child marriage, dowry in marriage, no restriction on the number of children, etc. are age old traditions which are gradually changing, promoting natural family planning, and role for women and girl children in family decision making affairs etc.

3. Education

◆ Increased literacy rates of women

Ever since the women empowerment program through SHG, Micro Finance and Micro Enterprises was introduced, a marked change towards education has taken place. Majority of girls from the families involved are in education. Level of education has improved. Necessity for transaction within the SHG's demands, improved literacy levels





of the members. A better literate and aware community has emerged.

4. Linkages with the Community

Overall linkages have developed. The local institutions are better patronized and made use of. Awareness in taking advantage of institutions like hospitals, schools, banks, panchayats, etc. has increased and the individuals, family and community are increasingly recognizing their “RIGHTS” to utilize them.





Lakhpati

Patodi (Distt. Mewat, Haryana)

*Hum majboor nahi hai kisi ke samne
(We are not dependant on anyone)*

It is time for us to stand and cheer for the doer, the achiever, the one who recognizes the challenge and does something about it.

One such appreciation goes for Mrs. Lakhpati, a woman with the power to dream and the courage to fulfill it. She has a family of six members to support which includes her husband, her mother in law and three sons,. One good thing that gave wings to her dreams was the Deepalaya's Self Help Group to which she was introduced by one of the Deepalaya Social Worker. She is a member of 'Shakti SHG' for four years now.



She is courageous enough to beat the adversities which came in between. Initially she was just a house wife. Upon linkage with **Shakti SHG**, she adopted the habit of saving along with the other

members of the group. Soon her group proved eligible to get monetary assistance and the first Micro Finance that she availed was for Rs. 30,000 which she held tight and moved ahead to make a prosperous career.

Having taken micro finance of total Rs. 70,000 over four times till now, she now owns four fruit stalls which are manned by her husband and 3 sons. Simultaneously, she manages to keep buffaloes which she purchased from the earnings of these fruit stalls. The income by selling milk from these buffaloes easily provides her reasons to cheer.

Besides this, off late she got her daughter married and ensured that she completed her schooling before getting married.

She now affords a better living by educating her youngest son part time and looking after the basic requirements of the family.

* * *





Asha

Madanpur Khadar, Delhi

“I stand for freedom of expression, doing what you believe in, and going after your dreams.”



Asha as the name suggests, serves as a ray of hope for her family members. She is just nineteen years of age and looks after her family where she has her mother, two brothers and two sisters.

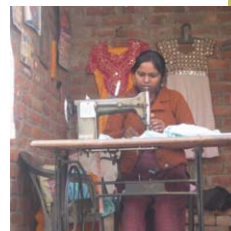
Earlier they used to live in jhuggis (slum clusters) in Sarojini Nagar from where she did her schooling from a Government School. She learnt sewing at Sewa Bharti centre which later proved to be a boon for her. After the demolition of jhuggis, they were relocated in Madanpur Khadar in a house which was very small to accommodate all the family members. Having lost her father long time back, and with 2 elder brothers who were unemployed, Asha had to leave her studies after completing 9th grade.

At Madanpur Khadar, she was introduced to the '**Deepshikha SHG**' by one of her neighbors who was also an SHG member with Deepalaya. She is now associated with this group for the last 2 years.

Initially it was tough for her to sustain herself in the group with hardly any family income but she did not lose hope. She took a loan of Rs. 11,000 from her SHG and brought a great change in her life. She set up her own business of stitching. She earns around Rs 50-100 per day out of which she pays 300 as the shop rent every month and also supports her sister's education who is studying for graduation.

Her enthusiasm motivated her elder brothers to pick up work and eventually one of them started working as a Driver and the other as a Helper in a commercial vehicle.

Now when there are three earning members in the family she thinks big, she wants to save money and study further and give her and her family a better living too. She even wants to shift her shop to a location





where she can be paid more and have a better exposure. Recently, Asha has been offered by Deepalaya to make jute/cloth bags as one of the eco friendly measures to fight against pollution in partnership with 'Bhagidari' of Delhi Govt.

* * *

Zaida

Village Bhogipur, Tavru (Distt. Mewat, Haryana)

For some, the sea shore is an end to the journey, but for some it marks the beginning. It's the way we see things in life. Perspectives matter a lot in determining ones success. The best way to cope up with it is to keep oneself updated and moving according to the world's demands and requirements.

One couple who exemplifies the above fact is Zaida and Kamruddin. They have been associated with Deepalaya for around 6 years and they belong to **Vishwas Self Help Group**.



Zaida, being a Muslim herself, lives in a village which is dominated by Hindu population. Having come across Deepalaya staff in the village she developed an interest in joining the

SHG movement but was hesitant to convince her husband for the same. Kamruddin being an educated man, it was not very difficult for Deepalaya staff to convince him for his wife to join a Self Help Group, a group with a cosmopolitan population.

Even though Zaida's husband was educated, she was a little away from independence and importance in the family. However, in due course of time, with the awareness and exposure she got by being involved in the program, she could carve out a niche for herself.

Her SHG having graded above 80% made her eligible to avail micro finance.





Her husband was a taxi driver; along side he learnt the technique of growing mushrooms. With the micro finance Zaida availed, her husband set up a small business of mushroom growing and left his job. Besides this, the couple also set up a small poultry unit at their home making the couple self reliant. They managed their time such that Zaida could give sufficient time for the family as well as for income generation, thus becoming a true partner of her husband in the family life.

Over 5 times she has taken a loan of Rs. 65,000 for purchasing raw materials for both the enterprises. The mushroom business fetches them a revenue of about 70-80 thousand a year and poultry fetches them another about Rs. 15000 a year.

The couple has a family of six which includes their two daughters and two sons. Initially her sons were attending a Government School, but now with the enhanced family income, the couple is able to afford quality education to all the 4 children in private schools. Besides this, the couple takes personal interest in the education of their daughters. Zaida often says "I'm an illiterate but I'll ensure my daughters have the best of the education so that they can have a better life".

She wants to leave no stone unturned so she has learned to sign and do basic mathematic calculations which helps her solve problems by herself.

Every person is the architect of one's own future. You see things; and u say "why"? But I dream things that never were; and I say "why not"?

* * *

Bimla

Village- Asra Ka Majra, Bawal (Distt. Rewari, Haryana)

50 year old Bimla, has been separated from her husband, Hari Singh, a confirmed alcoholic for many years now.

Even after separation, Hari Singh didn't





support his wife and 3 children. Her 2 sons were the only source of income. They are illiterate and work as Casual Laborers and all this while Bimla has been completely dependant on them.

Three years back she was introduced to the SHG program by neighbours in order to help her improve her economic and social condition. Though slow, the concept eventually sank into her and she enrolled herself in the **Sherawali SHG**.

Initially the group could not prove their eligibility to avail micro finance so Bimla was forced to take a loan of Rs. 15000 from a local money lender at a very high interest for her elder son's marriage.

Soon, the money lender started exploiting the mother & the son duo. He forced them to pay a lot taking advantage of their illiteracy. He also tried to forcefully acquire her house with the help of some anti-social elements. He also organized a Panchayat meeting to create undue pressure on them.

Even though most of the income of the son would go to the money lender in order to pay back the loan, Bimla continued to save Rs. 50 per month with the group. Soon the eligibility of the group to avail micro finance came as a ray of hope and Bimla passed on a loan request for Rs.10000 for repaying the loan. The group accepted her request. With the help of her sons' income, she continued to repay her loan to Deepalaya without any hassle on either side.

Having paid back the first loan, Bimla requested for another loan of Rs 15000 to purchase a buffalo so that she could also earn and avoid such unpleasantness in future. She is now planning to help one of her sons to buy a commercial vehicle for a better income.

Bimla never stops thanking Deepalaya to have saved her prestige and provided her a platform to be self reliant even at this age.

The wheel of change moves on, and those who were down go up and those who were up go down.

* * *



Savitri Mehra

Village Matt, Distt. Almora (Uttarakhand)

Footprints on the sands of time are not made by sitting down.

Savitri is yet another victim of an early marriage. Due to the poor economic conditions of her parents she could study only upto class V. At a tender age of 18, she got married to one Govind Singh Mehra of Almora who works in the health department. She has a family of 6 members her husband, father in law, mother in law and 2 daughters.



Although she initially restricted herself to her home only, one day she happened to meet a Deepalaya Social Worker by chance. Upon exchanging information, the concept of SHG struck her quickly and she instantly started motivating women in her village. She was successful in forming a group of 10 women in no time and called it “**Gayatri SHG**”. She was pro active enough to open a savings account in Almora Gramin Bank for the group.

Savitri was one of the first to take a loan of Rs. 10,000 from the group. She used this money for Goat Rearing. With this money she bought 5 goats. The income generated by selling the goat kids is used by her for paying back the loan and also helping her with expenses for better education of her 2 daughters. Besides this, she saves Rs. 5 per day in a secret piggy bank at home from her average monthly income of about Rs. 3000/-.

This part of her life has made her a role model for the other women in the village. They now consult her for various things.

She now often encourages women from her village by saying “if all the women of this village involve in this movement, this village would prosper in no time”.

* * *



GROWTH OF SHGs DURING 2004-2009												
Year	Locations											
	Tavru		Pataudi		Delhi		Rewari		Uttarakhand		Sohna	
	SHG	Members	SHG	Members	SHG	Members	SHG	Members	SHG	Members	SHG	Members
03-04	222	3157	2	20	6	107			6	58		
04-05	*212	*3095	26	390	39	663			13	132		
05-06	238	3489	52	805	90	1440	52	728	43	357		
06-07	264	3628	98	1528	155	2402	80	1144	94	821	60	936
07-08	265	3741	116	1694	176	2681	93	1238	141	1169	71	1085
08-09	265	3741	139	1795	176	2681	94	1238	160	1571	71	1085
Total SHGs = 693. Total members = 9016												

*SHGs formed with support of Mewat Development Agency, not included with Cumulative totals

(Cumulative Figures as on 31st March 2009)

Table 1



Location	SHGs formed	SHGs received Microfinance from Deepalaya	Total amount saved by SHGs	Total revolving fund at SHG level	Total loan disbursed from the Foundation	Total interest collected by the Group	The Foundation revolving Micro-finance funds	Combined Microfinance revolving
Tauru	53	79*	1444850	2302400	6200000	142791	21275100	23577500
Pataudi	139	53	5530100	17327800	3750000	1296678	6826000	24153800
Delhii	176	50	5195765	7763580	3775000	452978	3775000	11538580
Rewari	94	39	2083850	2953900	2250000	2107772	3762800	6716700
Uttarakhand	160	48	1125152	363900	3125000	10325	3190000	3553900
Sohna	71	19	2017700	1495480	1450000	59518	1851500	3346980
Total	693	288	17397417	32207060	20550000	4070062	40680400	72887460

Table 2

(Cumulative Figures as on March 31, 2009)

* Included s SHGs formed with Mewat Development Agency



Social Composition of Micro Finance Beneficiaries							
Category	Tavru	Pataudi	Delhi	Rewari	Uttarakhand	Sohna	Total (%)
General	107	278	293	238	1030	294	2240 (24.8)
SC	350	688	1464	700	315	414	3931 (43.6)
ST	0	0	30	0	2	0	32 (0.36)
OBC	187	521	628	305	237	376	2252 (25.0)
Other	0	278	275	0	0	6	559 (6.2)
Total	644	1765	2690	1243	1584	1089	9016 (100.0)

SC: Scheduled Caste, ST: Scheduled Tribe, OBC: Other Backward Caste

(Cumulative Figures as on March 31, 2009)

Table 3



Micro Enterprises 2004-09							
Year	Tavru	Pataudi	Delhi	Rewari	Uttarakhan	Sohna	Total
04-05	116						116
05-06	341						341
06-07	542	25	45	25			637
07-08	873	127	115	121	51	10	1297
08-09	1129	310	436	329	239	104	2547

(Cumulative Figures as on March 31, 2009)

Table 4

DIVERSITY OF MICRO-ENTERPRISES		Number
Particulars		
Livestock		*1414
Grocery shops		415
Building and Construction work		168
Transport		126
Agriculture		75
Electric and Electronic		16
Cutting, Tailoring & Beauty		64
Culture		269
Others/Miscellaneous		
		2547

*(1274 buffaloes, 94 cows and 46 goats)

Table 5

(Cumulative Figures as on March 31, 2009)

Self Help Group Grading Criteria



Table 6

Sl. No.	Description	Good (A=5 Points)	Average	Poor	Remarks
1.	Vision / Mission of SHG	Known to all members	Not all members know it	Only the representative knows what it is.	
2.	Size of the SHG	15 to 20 members	10 to 14 members	Less than 10 members	
3.	Duration of SHG in existence	More than 1 year	6 months to 1 year	Less than 6 months	
4.	Economic status of the members	All members are poor (100% from the target families)	A mixture of better off and poor members (75% from the target families)	Better off members are more in numbers (25% from the target families)	Not pakka house, daily wage labour, no regular source of income, etc.
5.	Meeting frequency	Fortnightly meeting, regularly held	Monthly meeting, regularly held	Monthly meeting but irregular	On the basis of urban situation.
6.	Meeting time and place	Fixed day, time & place known to all and followed	Fixed day, time & place known to all but not well maintained	Fixed day, time & place but not clear to all and not kept	It can be checked from meeting register and interviewing the women
7.	Attendance of members at meeting	Average attendance more than 90%	Average attendance 70 to 89%	Average attendance less than 70%	It can be checked from minutes register
8.	Participation of members in decision making	Issues fully understood by all members. Decisions fully collective by all members by consensus	Issues fully understood by representatives, promoter and some members who also influence decisions	High dependence on promoters and/or on staff to take all decisions	
9.	Participation of members in responsibility sharing	All members regularly rotate and share responsibilities. Representatives changed each year	Representatives not changed for 2 years. Responsibilities for other tasks rotate among same few members	No change in representatives since inception. High dependence on promoter and staff	It can be observed by attending the meeting.
10.	Has the group formulated rules and regulations	Exist. Known to all. Understood by all. Followed by all. Penalties enforced for breaking rules.	Exist. Known to most. Understood by most. Not fully followed, penalties enforced in some but not in all cases.	Exist. Not many members are aware. Since rules are not followed there are no penalties for violating them.	It can be checked by attending meetings and from record/register.
11.	Member dropped out in last 6 months	None	Less than 20%	More than 20%	
12.	Saving collection	During the meeting	On the same day after or before the meeting	Any time/day/door to door collection	To avoid confusion and maintain transparency.
13.	Saving collection	100%	85%	Below 60%	It can be checked by minutes register and savings ledger

Self Help Group Grading Criteria



Table 6

Sl. No.	Description	Good (A=5 Points)	Average (B=3 Points)	Poor (C=1 Point)	Remarks
14.	Saving amount	Followed fixed amount	Fixed but varying amounts	No fixed amount	It can be checked by minutes register and savings ledger
15.	Utilization of common fund	Fully used for loaning to members	Partially used for loaning	No inter loaning	It can be checked by general and loan ledger
16.	Sanctioning of loans	a. Loan requests are debated in SHG meeting. All members get a fair chance to borrow. Productive investments are emphasized. b. Repayment terms and conditions are properly recorded and followed.	a. Loan request is made to promoters and staff. Though brought to the SHG. Approval depends more on promoter/ staff, who may insist on productive loans even if other needs are critical b. Repayment terms and conditions are recorded but not followed.	a. Loan requests are routinely decided by promoters/staff. b. Not recorded.	a. It can be checked through minutes register and loan application. b. It can be observed by attending meetings.
17.	Loan repayments	More than 95% repayment against demand and in accordance with pre-established terms.	75% or more against demand and in accordance with reestablished terms.	Below 75%. Members are neither aware nor concerned to improve recovery.	
18.	Book keeping and Documentation	All books updated and correctly maintained. All members are aware of the importance of book keeping	All books opened but only some are maintained and updated. All members are not aware of the importance of the book keeping.	Very few books opened. Incomplete documentation and books updated only due to staff efforts. Most members not even aware of the need for book keeping.	It can be checked by all types of records.
19.	Training programs	Members are aware of the usefulness of training and eager to participate. At times they even ask for it.	Members are not aware of the usefulness of the training and not willing to participate.	Members are not aware of the usefulness of trainings. They expect cash compensation for training.	
20.	Rubber stamp of SHG	Made and in use	Discussed and finalized	Only discussed	
21.	Bank linkage	Group has taken credit from the bank	Has only availed of deposit services	Has not opened the account	
22.	Does the group discuss about the improving of livelihoods.	Yes, regularly	Some time	Never	



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