

# DOCC Project Report

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## UPL Limited

Mid Term Assessment of livelihood based projects in the operating regions of  
the company's corporate initiative

By

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## **Preface**

SPJIMR a learning organization with the guiding philosophy of Influencing Practice and Value Based Growth is committed to working with the social sector organizations and other stakeholders as partner in the “Development of Corporate Citizenship (DOCC)” Program. The Center for DOCC facilitates and provides experiential learning to MBA participants and involves rural stakeholders to utilize the managerial inputs provided by the management participants.

DOCC is meant to give you an insight into the rural areas. As a manager, one needs to be aware of life in rural areas. Every year the PGDM students undertake internships in socially relevant rural projects for five weeks. These projects are in association with NGOs working in rural areas and have been valued for implementing and innovating social sector approaches and are expected to improve managerial processes, develop information systems, building brand equity of the organization and develop relevant business plans so as to achieve organizational effectiveness.

Rural Development is concerned with economic growth, social justice and improvements in the living standards of the rural people by providing sustainable opportunities and access to quality services with minimum basic needs. The present strategy of Rural Development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through environmentally sustainable programs for wages and self employment opportunities.

This project was done in collaboration with UPL, formerly known as United Phosphorous Ltd who have associated with the NGO, UMA(Utkarsh Mahila Association). The project is related to women empowerment and entrepreneurship. It has been undertaken in Vapi, Gujarat.

## **Acknowledgement**

It gives me great pleasure to make this report, which would not have been possible but for the contributions of many with whom I have interacted.

At the outset, I would like to thank Prof Nirja Mattoo, Chairperson, Center for DOCC and the rest of the DOCC team for giving me an opportunity to work with UPL Ltd.

My sincere thanks to Mr. Rishi Pathania, who gave me an opportunity to work in UPL more specifically in the Udyamita program.

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## Executive Summary

Small scale industries catalyse rural economies through employment. UPL is building capacity through its entrepreneurship training program so that individuals can take up jobs. The UPL Udyamita program focuses on women empowerment and entrepreneurship.

In this program, UPL has joined hands with NGO, Utkarsh Mahila Association(UMA). UMA will provide the necessary inputs for achieving the objectives of the program and UPL will be providing resources for the inputs given by UMA. Apart from women empowerment and entrepreneurship, this project also aims at building capability of tribal women of Valsad area through formation of SHGs.

Udyamita project's duration is 3 years. The first year is meant for formation of SHGs, the second is for providing trainings to the group and the final year is for marketing.

The coverage areas of this project were 10-12 villages each in Pardi and Umergam of Valsad district.

The Udyamita program started in May 2014. My objective was a mid-term assessment of this program. Udyamita had to be assessed based on what it has achieved so far, if it is aligned with its objectives, whether timelines were maintained or not, etc.

The tool used for this Assessment was the Balanced Score Card which had 4 parameters, Financials, Learnings & Growth, Involvement and Employment & Entrepreneurship. From the assessment the current state of the Udyamita program was determined and recommendations have been given as to how to move forward over the next two years.

## 1. Introduction of UPL

UPL Limited (formerly known as United Phosphorous Limited) is an agro based chemical industry having its headquarters in India (Mumbai). They produce insecticides, pesticides, fungicides, herbicides, etc. UPL, Advanta and UEL, are the three companies which form the group, listed on the Indian stock exchange. It has a combined market capitalization of approx \$2.5 billion. The revenues of UPL have grown at a CAGR of 26% over the last 5 years.

United Phosphorus Limited had started as a small scale unit about 40 years ago to manufacture Red Phosphorus. Through strategies like backward and forward integrations they are a leading global producer of crop protection products, intermediates, speciality chemicals and other industrial chemicals. They are the leading manufacturers of agro chemicals in India.

UPL operates in 5 continents and has a customer base in 123 countries. They also have their own subsidiary offices in Argentina, Australia, Bangladesh, Brazil, China, Canada, Denmark, France, and many more countries.

They have 23 manufacturing sites (9 in India, 4 in France, 2 in Spain, 3 in Argentina, 1 each in UK, Vietnam, Netherlands, Italy, China) and have been certified under ISO 9001 for Quality Assurance, 14001 for Environment Pollution Control Norms and OHSAS 18001 for Health and the Society.

## 2. UPL CSR Activities

UPL recognizes the dangers that arise out of 'islands of prosperity' and which does not translate into benefits for those who co-exist in the proximity.

### 2.1 Vision:

To create a more equitable and inclusive society by supporting processes that will lead to long term sustainable transformation and social integration and by creating opportunities that enable the socially disadvantaged to utilize their potential in achieving their aspirations and ambitions.

### 2.2 Mission:

- To implement need based CSR projects and extension work
- To build Community capability so as to make them self reliant
- To develop partnership with all stakeholders
- To promote and institutionalize CSR with UPL group business strategy.

### 2.3 Values:

- Care
- Excellence
- Partnership
- Sustainability
- Learning and Sharing

The CSR process comprises 5 E's namely,

- i. Engage
- ii. Evolve
- iii. Enable
- iv. Enrich
- v. Evaluate

### 2.3 Current CSR Activities

UPL's current CSR activities can be divided into 6 areas namely,

- a) Agriculture development
- b) Employability and Entrepreneurship
- c) Education and Empowerment
- d) Environment and Nature conservation
- e) Health and Sanitation
- f) National/Local Area need

### 3. Introduction of UMA

Utkarsh Mahila Association (UMA) was established as a NGO in 2006 at Valsad , Gujarat. The aim of this NGO is to develop tribal area and tribal people. They also want to ensure that the tribal people get good education and have a source of income which can meet their daily needs. UMA started with around 98 employees

#### **Vision**

Utkarsh Mahila Association (UMA) believes that “A small step to women education and empowerment will transform into major leap of social development.” With this deep seated belief, the organization envisages to empower the women of rural belts and transform them to women entrepreneurs.

#### **Mission**

- Empower women who are socially and economically weak
- Help, enable and support women to undertake leadership roles in their communities
- Help women to break their stereo type house-hold roles and empower them to work for their selves and for their family at various work places
- Promoting interest in, and conducting programs for the social, psychological, and financial upliftment of women and their families (especially children)
- Promoting, conducting, and taking up awareness programs to cultivate awareness among women and in the society about the role of women in the society in the current scenario, and the need to bring about improvement in the present role of women

UMA has benefitted over 3600 rural women by providing them trainings and employments in various fields like artificial jewellery design, garment making, jute work, etc.

UMA has also worked with government and non government organizations like, DRDA Valsad and Navsari, NABARD and Nehru Yuva Kendra in Valsad.



## **4. UPL-UMA Udyamita Program**

### **4.1 Background**

Udya means rise and Mita means the act of doing something great. The Udyamita program is one which focuses on women empowerment and entrepreneurship so as to make them self sustaining and give them access to finance. A number of different trainings are offered to the women, who then inculcates this on to others and manufacture products. Some of the trainings include artificial jewellery, manufacturing of aprons, agarbattis, etc. The outcomes of these trainings are improved level of confidence, awareness on financial inclusion, inter-loaning amongst groups, etc.

UPL has joined hands with the NGO, UMA for the Udyamita program. It was started in May 2014 and the actual implementation began from 20<sup>th</sup> June, 2014. The Udyamita program has been conceptualized in 3 stages, each having a span of a year. Year 1 has been dedicated to formation of SHG (Self Help Groups). Year 2 has been dedicated to providing various trainings to these SHGs. The final year is for marketing of the products made by the SHG. This though could be introduced in the 2<sup>nd</sup> year as a pilot project. Thus this program is slated to get over by June 2017. The resources will be provided by UPL and all trainings will be given by UMA.

### **4.2 Project Objectives:**

- a) To build capability of tribal women from Valsad area through formation of self help groups, Cluster and federation.
- b) To support the sustainability and growth of SHG by addressing common issues such as Capability development, Entrepreneurial Skill development, access to capital and raw material, Quality, market access, etc.
- c) To facilitate common facility centres (for training centre, raw material depot, production processes, etc).
- d) To empower women of cluster to solve common problem like marketing, product diversification, skill up-gradation etc.

### **4.3 Project Beneficiaries:**

300 Women from two clusters of Valsad district

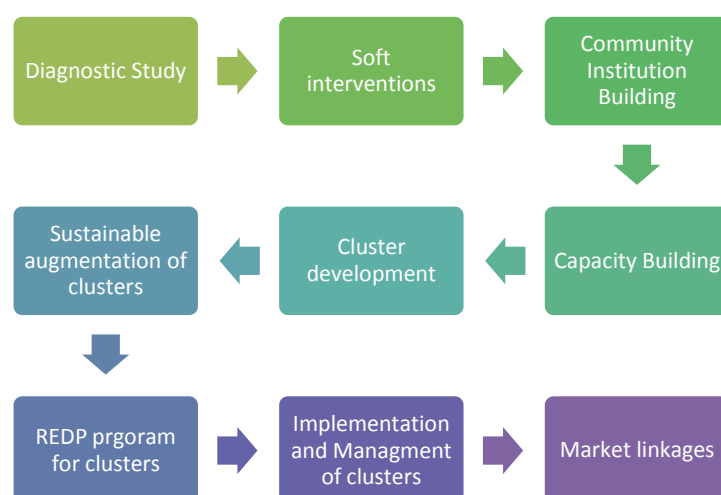
## 4.4 Udyamita Strategy

### Diagnostic Study:

The first and foremost activity was to conduct a diagnostic study. The objective is to study a cluster to map its strengths, weaknesses, threats and opportunities (SWOT). The Diagnostic Study Report (DSR) would have validated a Project Action Plan(PAP) and performance indicators to evaluate the project

### Soft Interventions

This consists of activities which would lead to rapport building and would be done by creation of general awareness, counseling, motivation, trust building, exposure visits, workshops and training programs. It will help in understanding the situation of target families.



### Community Institution Building

It is imperative that the poor households aggregate themselves into groups at various levels. This allows both the community as well as the project team to reach out to each other in an effective manner.

### Capability Building

The targeted households will be empowered to take charge of their own development. Towards this, each member of a community institution will receive training on the advantages of forming and maintaining institutions. The institutions and its members will also receive handholding support from project staff till the institutions stabilize. Community & its institution will be trained on Accountability and Empowerment, gender equality, women empowerment, performance monitoring and Accountability mechanisms, Legal Rights and social security entitlements, Accounting and functional literacy.

### Cluster development

One of the important features of a stable livelihood portfolio is that the households depend on one or two major sources of income to meet the requirements. The Project will help targeted beneficiaries in identifying the activities, which have the potential of growing enough to meet the requirements of their households.

## **Sustainable Augmentation of Clusters**

Having demonstrated social cohesion, ability to manage finances and effective utilization of capital, the project beneficiary would leverage their performance and raise, through their representative community institutions, substantial resources from commercial banks and other financial institutions. The Project team will handhold clusters during this process by helping them evolve financially viable plans and handhold them through their initial dealings with the banks, etc. The Project will also assist the banks, etc. in understanding the viability of the Clusters and their plans.

### **REDP Programme for Cluster**

Rural Entrepreneurship Development Programme (REDP) will be conducted for creating sustainable employment and income opportunities in a cost effective manner for cluster members. The duration of REDP will be 6-8 weeks and will include following activity.

- Detailed survey for identifying potential business activities/ market, publicity, awareness creation and motivational campaign,
- Coordination with various agencies - especially banks, Govt. Dept.
- Training programme with modules like Opportunity identification and guidance, Knowledge on supporting agencies and schemes, Management of resources (men, material, money), Marketing aspects, Book-keeping/Accounting.

### **Implementation and Management of Clusters:**

Promoting social mobilization and empowerment builds community and clusters that are organized, transparent, and that can manage their own development priorities. The focus is on nurturing clusters to a self sustaining level.

All project activities will be done at village level and they would be motivated to work from their homes and earn not only their livelihood, but also become independent and attain stability in their lives.

### **Market linkages:**

There are three ways in which clusters can be connected to the markets.

- i. Community does on its own
- ii. Project team does it for them
- iii. Linkage to a company or industry or a retailer.

## **4.5 Project Coverage Area**

- A. 10 – 12 villages from UmergamTalukaValsad District's.
- B. 10 – 12 villages from PardiTaluka Valsad District's.

## 5. Scope of the Project:

The program started in May, 2014. It is around eight months old now. There has been lot of positives and some minor glitches in the project. The entire span of the project is 3 years by when the goal is to ensure that the Self Help Groups become self sustaining. The plan for individual years is Formation of SHGs in year 1, Target for the second year is to ensure training is given to these SHGs and the final year is planned to be dedicated to marketing of the products made by the SHG.

The project is about conducting a mid-term assessment of the Udyamita program. This assessment is after a period of six months. A total of 40 functional Self Help Groups is the target for the first year.

The task is to assess how much of adherence there is to the plan made. It also measures the gap in the actual output(field) and planning stage(input).

## 6. Methodology

### 6.1 Familiarization of Village Environment

The first thing before commencement of this project was to get familiarized with the village environment. The need for this is to understand the social, economical and cultural aspects in a village, so as to get acclimatized to this environment. This is a vital process before the assessment began. Three villages were visited namely,

- i. Naholi
- ii. Aklara
- iii. Vilvada

In all these three villages, UPL had conducted CSR Activities. Commencing with Naholi, the Population is estimated to be in the range of 2500 to 3000. Agriculture is the primary occupation of the inhabitants. Mango and rice are the main revenue earning crops. The women, though, travel to Daman to work in the industries there. The main issue in this village is flow of contaminated water.

At Aklara the population is estimated to be around 5000. There is high awareness among the people who reside here about programs like Jan Dhan Yojna, etc. For instance, in the Baroda Gujarat Gramin Bank, there are about 8000 bank accounts from four villages, namely Eklara, Naholi, Jamburi and Mohun. The primary occupation is industry work, as people travel to places like Daman and work there in the local industries. As regards agriculture, mango is the most revenue earning fruit and rice comes next. Some of the issues here are unavailability of good quality drinking water, lack of good sanitation facilities and absence of permanent houses.

Vilvada has an estimate population of about 8000-10000. A fourth of the population works in the industry and the rest have agriculture as the occupation. Rice, mango, sugar and chickoo are the cash earning crops. The women go out for stitching and tailoring jobs. This village is the most developed amongst the three.

## 6.2 Basic Information on SHG

One of the objectives of the project was to form SHGs which would build capability among women and finally lead to empowerment and entrepreneurship.

A self-help group (SHG) is a financial intermediary committee based out of village. It consists of men and women. An all women group is generally preferred. Most SHGs are based in India. Members make small contributions (around Rs 100) each month until there is enough capital to start inter-lending in the group.

### Structure

A SHG may be registered or unregistered. A group of people having homogeneous social and economic backgrounds come together; save small amounts of money, mutually agreeing to contribute to a common fund and to meet each others needs.

NABARD estimates that there 2.2 million SHGs have been formed in India, constituting 33 million members.

The main advantage of financing through SHGs is that a poor individual economically gains confidence as part of a group.

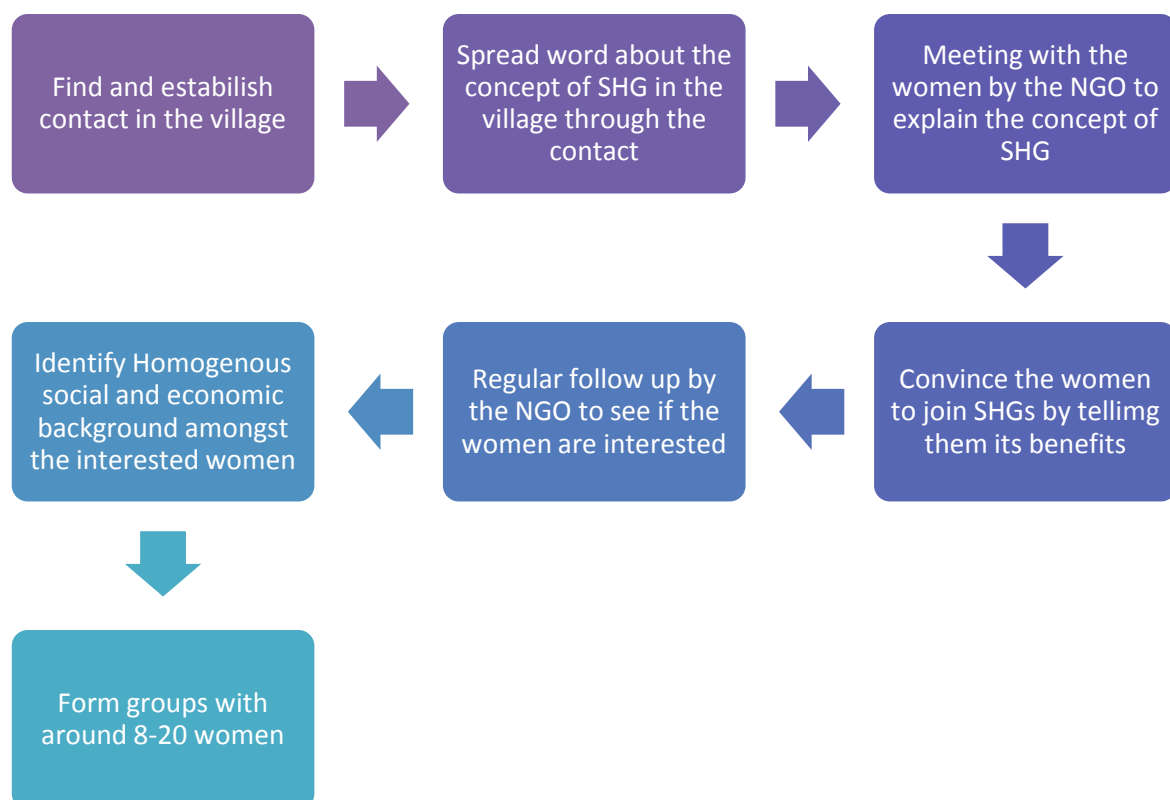


Figure 1 Process of formation of SHGs

### 6.3 Tool Used for Assessment

The assessment tool used is a Balanced Score Card which consists of 4 parameters namely,

- i. Financials
- ii. Involvement
- iii. Learning and Growth
- iv. Empowerment and Entrepreneurship

The assessment conducted consists of both quantitative and qualitative factors. The first two are quantitative and the other two are qualitative factors. Categories under each head have been given different weightage as per their relative importance. Each of the above four parameters have a sub score of 25 and hence the total assessment is out of 100 marks.

The quantitative parameter is based on a 3 point scale namely A,B,C which have scores of 3,2 and 1 respectively. The qualitative parameters have a 5 point scale which ranges from 1 to 5 with 5 representing very good and 1 representing poor.

#### Financials:

This tries to gauge whether the groups have started some activities or aware of the financial aspects. This covers aspects like whether the groups have started inter-lending, decided the interest rate in case of a loan and the maintenance of all financial documents, i.e. the bank pass book, their own savings book, etc.

The parameter also has a criterion returns per man hour which is calculated using the formula,

$$\text{Returns per man hour} = \frac{\text{Earnings(exclusive of interest earned)}}{\text{manhours}}$$

Based on our visit to Valvada village we learnt that the monthly income is about Rs 5,000. Considering 25 working days in a month and 8 hours of work in a day, the returns per man hour works out to Rs 25.

This parameter also compares the returns if Udyamita programme to that of industry standards. Hence this will give an indication of the interest that could be shown in the Udyamita program.

**Involvement:**

This refers to the involvement of the members within the self help groups. It tries to capture the interest levels of the members in the group by using factors like number of monthly meetings conducted, the dropouts, attendance in meetings, etc.

**Learning and Growth:**

This parameter looks into the present and the future. In the present it looks at the bonding in the groups and cases of disputes if any and how they have been resolved. The future aspect looks at what the group perceives the SHG will be after a period of about 3 years.

**Empowerment and Entrepreneurship:**

This parameter considers whether the family has any objection to the women working in the SHGs. It also considers how the formation of SHG has helped the women i.e. it looks at the way of life before the SHG was formed and whether joining an SHG has really brought about change in woman's life.

Scores are given on these parameters and the total is out of 100. A sample size of 17 has been selected for this purpose. These SHGs are individually assessed and are given scores based on their responses.



## 7. Findings

### UPL-UMA Udyamita Program ( Mid Term Assessment)

SHG Name	Dhyey					Output	Agarbathi		
Associated bank	Baroda Gujarat Grameen Bank					No of members of SHG	14		
Date of formation	25th November, 2014					Date of Assessment	17th March, 2015		
Assessor's Name	Shyam & Ashish					Total Score	89.53		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Leader is aware of all the bank processes, also encourages other members to visit the bank	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	Discussions occur after training	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Believe SHG will survive in the future and will do well	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No disputes; personal and professional lives are kept separate	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	B	Bonding in the SHG	Very good, members chip in for others when some have issues	6	5
<b>Sub total( out of 25)</b>				<b>22.67</b>		<b>Sub total( out of 25)</b>		<b>22</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	4
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Big positive change in life since SHG was formed; Independence, gain in confidence and extensive travelling are some of the newly gained attributes	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	No problem	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	High confidence	9	5
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>24.2</b>	

For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good

SHG Name	Adarsh						Output	Garments	
Associated bank	Baroda Gujarat Grameen Bank						No of members of SHG	17	
Date of formation	9th November, 2014						Date of Assessment	17th March,2015	
Assessor's Name	Shyam & Ashish						Total Score	81.07	
Financials	A	B	C	Weight	Grade	Learnings & Growth	Comments	Weight	Score
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	C	Informal discussion over the trainings received	Not too much discussion	3	3
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Good positive outlook,enthusiasm to work	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	C	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good, penalty for late coming	6	4
Sub total( out of 25)				13.67		Sub total( out of 25)		19.4	
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Regularly meet, good bonding, discuss issues; all in all a positive change	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	No problem	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	A	Confidence regarding returns on the training being provided	Desire to succeed; group demanded an extra training which was an own initiative	9	5
Sub total( out of 25)				23.0		Sub total( out of 25)		25	

For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Sankalp					Output	Agarbathi		
Associated bank	Bank of Baroda					No of members of SHG	13		
Date of formation	14th December, 2014					Date of Assessment	17th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>77.73</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Not too much discussion	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Future looks good	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Not one of the best, but still at a reasonable level	6	4
<b>Sub total( out of 25)</b>				<b>22.33</b>		<b>Sub total( out of 25)</b>		<b>19</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Positive change felt; members meeting more often	7	4
No. of monthly meetings	>4	2-4	<2	6	C	Is the family convinced about SHG being an investment option	Family is convinced	5	4
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	A	Confidence regarding returns on the training being provided	Low	9	1
<b>Sub total( out of 25)</b>				<b>21.0</b>		<b>Sub total( out of 25)</b>		<b>15.4</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

SHG Name	Saheli					Output	Garments		
Associated bank	Dena Bank					No of members of SHG	16		
Date of formation	8th August, 2014					Date of Assessment	17th March, 2015		
Assessor's Name	Shyam & Ashish					Total Score	79.87		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Leader is well aware of the process	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	C	Informal discussion over the trainings received	Discussions are done after trainings	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Believe that the group will do well	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	B	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	A	Bonding in the SHG	Good	6	4
<b>Sub total( out of 25)</b>				<b>18.33</b>		<b>Sub total( out of 25)</b>		<b>20</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	B	Life before and after SHG	Positive impact of SHG, feel good factor about working	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	4
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	4
<b>Sub total( out of 25)</b>				<b>19.3</b>		<b>Sub total( out of 25)</b>		<b>22.2</b>	

For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Om Sai					Output	Garments		
Associated bank	Dena Bank					No of members of SHG	15		
Date of formation	20th June, 2014					Date of Assessment	17th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>85.33</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	No discussion	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Bright future	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No disputes	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	B	Bonding in the SHG	Decent bonding	6	3
<b>Sub total( out of 25)</b>				<b>22.67</b>		<b>Sub total( out of 25)</b>		<b>20.2</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance, good support	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Life after SHG has improved	7	4
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Yes	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	4
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>21.8</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Nirali					Output	Jewellery		
Associated bank	Baroda Gujarat Grameen Bank					No of members of SHG	13		
Date of formation	25th August,2014					Date of Assessment	17th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>79.27</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	C	Informal discussion over the trainings received	Discussions take place	3	3
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Bright future	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	A	Bonding in the SHG	Good	6	4
<b>Sub total( out of 25)</b>				<b>20.33</b>		<b>Sub total( out of 25)</b>		<b>21</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	B	Life before and after SHG	Not too much change	7	3
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	3
<b>Sub total( out of 25)</b>				<b>19.3</b>		<b>Sub total( out of 25)</b>		<b>18.6</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Maya Vanshi					Output	Tailing		
Associated bank	Bank Of Baroda					No of members of SHG	18		
Date of formation	25th October,2014					Date of Assessment	17th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>87.40</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Discussions take place	3	5
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Bright signs for the future	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
<b>Sub total( out of 25)</b>				<b>22.33</b>		<b>Sub total( out of 25)</b>		<b>22.6</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Better bonding with members	7	4
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	4
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>21.8</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Kirtan					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	14		
Date of formation	17th January, 2015					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>78.07</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Leader has very good awareness	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	No Discussions take place	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Good outlook	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	None	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
<b>Sub total( out of 25)</b>				<b>16.00</b>		<b>Sub total( out of 25)</b>		<b>21</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No resistance	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Waiting for work to be given, not too much change after formation of SHG	7	3
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	4
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>20.4</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*



**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Prerna					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	14		
Date of formation	19th December, 2014					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>87.00</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is very good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Bright signs for the future	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
<b>Sub total( out of 25)</b>				<b>22.33</b>		<b>Sub total( out of 25)</b>		<b>22.6</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Feel good factor about the group, better bonding	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced, but savings have reduced to 50% of original amount	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Sceptical	9	3
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>21.4</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Nav Jagruti					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	13		
Date of formation	17th January,2015					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>75.13</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Not entirely, another member handles this process	4	3
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Good	8	3.5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
<b>Sub total( out of 25)</b>				<b>17.00</b>		<b>Sub total( out of 25)</b>		<b>18.6</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	B	Life before and after SHG	Smallest of differences due to SHG	7	3
No. of monthly meetings	>4	2-4	<2	6	C	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Yes	9	5
<b>Sub total( out of 25)</b>				<b>17.3</b>		<b>Sub total( out of 25)</b>		<b>22.2</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Twinkle					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	12		
Date of formation	19th December, 2014					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>70.20</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic about future	8	3
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Okayish	6	3
<b>Sub total( out of 25)</b>				<b>17.00</b>		<b>Sub total( out of 25)</b>		<b>15.4</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	4
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Not much difference	7	1
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	3
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	A	Confidence regarding returns on the training being provided	As of now there is focus on savings	9	4
<b>Sub total( out of 25)</b>				<b>23.0</b>		<b>Sub total( out of 25)</b>		<b>14.8</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Utsav					Output	N/A		
Associated bank	Baroda Gujarat Grameen Bank					No of members of SHG	12		
Date of formation	25th December, 2014					Date of Assessment	20th March, 2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>83.60</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	2
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Bright future	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
<b>Sub total( out of 25)</b>				<b>17.00</b>		<b>Sub total( out of 25)</b>		<b>22.4</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Excited ever since SHG has been formed	7	5
No. of monthly meetings	>4	2-4	<2	6	C	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	A	Confidence regarding returns on the training being provided	Good prospect	9	4
<b>Sub total( out of 25)</b>				<b>21.0</b>		<b>Sub total( out of 25)</b>		<b>23.2</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Ekta					Output	N/A		
Associated bank	Baroda Gujarat Grameen Bank					No of members of SHG	12		
Date of formation	19th December, 2014					Date of Assessment	20th March, 2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>81.87</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	3
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic about future	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very Good	6	5
<b>Sub total( out of 25)</b>				<b>17.00</b>		<b>Sub total( out of 25)</b>		<b>23.8</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Positive Change, waiting for work	7	3
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Optimistic	9	4
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>20.4</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Sharda					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	15		
Date of formation	25th August, 2014					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>85.87</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	No trainings received so far	3	2
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic about future	8	5
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very Good	6	5
<b>Sub total( out of 25)</b>				<b>17.00</b>		<b>Sub total( out of 25)</b>		<b>23.2</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Definite feel good factor due to SHG formation	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Optimistic	9	5
<b>Sub total( out of 25)</b>				<b>20.7</b>		<b>Sub total( out of 25)</b>		<b>25</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Jay Yogeshwar						Output	Artificial Jewellery	
Associated bank	Bank Of Baroda						No of members of SHG	15	
Date of formation	1st June,2014						Date of Assessment	20th March,2015	
Assessor's Name	Shyam & Ashish						Total Score	79.27	
Financials	A	B	C	Weight	Grade	Learnings & Growth	Comments	Weight	Score
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Absence of involvement	4	2
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Active discussions take place	3	5
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Optimistic about future but need work	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	Delay in monthly installment from a member, but resolved through discussion	4	4
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	4
Sub total( out of 25)				22.33		Sub total( out of 25)		19	
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	Some issues	4	3
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Some improvement	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Bit of resistance	5	3
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	C	Confidence regarding returns on the training being provided	Optimistic	9	4
Sub total( out of 25)				18.3		Sub total( out of 25)		19.6	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

**UPL-UMA Udyamita Program ( Mid Term Assessment)**

C.E.SHA Sanyamda Program ( and Term Assessment)									
SHG Name	Pragati						Output	Artificial Jewellery	
Associated bank	Bank Of Baroda						No of members of SHG	15	
Date of formation	8th August, 2014						Date of Assessment	20th March,2015	
Assessor's Name	Shyam & Ashish						Total Score	73.67	
Financials	A	B	C	Weight	Grade	Learnings & Growth	Comments	Weight	Score
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	Some discussion occurs	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic about future, work is needed	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	A	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very Good	6	4
Sub total( out of 25)				16.00		Sub total( out of 25)		20.8	
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	Some resistance is present	4	4
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Not too much change felt	7	2
No. of monthly meetings	>4	2-4	<2	6	B	Is the family convinced about SHG being an investment option	Still doubtful	5	3
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	B	Confidence regarding returns on the training being provided	Optimistic	9	4
Sub total( out of 25)				20.7		Sub total( out of 25)		16.2	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*



**UPL-UMA Udyamita Program ( Mid Term Assessment)**

SHG Name	Sharda					Output	N/A		
Associated bank	Bank Of Baroda					No of members of SHG	15		
Date of formation	23rd July, 2014					Date of Assessment	20th March,2015		
Assessor's Name	Shyam & Ashish					Total Score	<b>83.27</b>		
<b>Financials</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Learnings &amp; Growth</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Irregularity in savings (no. of months discrepancy reported)	0	1-2	>2	4	A	Group leader's awareness of financial processes	Awareness is good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Discussions occur frequently	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Optimistic about future but waiting for work	8	4
Maintenance of financial documents (Photos, regular updation of pass books)	All is well	Incomplete documents	Missing documents	6	C	Have there been any disputes previously and how was it handled	No issues	4	5
Returns per manhour = Earnings /manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	4
<b>Sub total( out of 25)</b>				<b>15.67</b>		<b>Sub total( out of 25)</b>		<b>21.6</b>	
<b>Involvement</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>Weight</b>	<b>Grade</b>	<b>Empowerment &amp; Entrepreneurship</b>	<b>Comments</b>	<b>Weight</b>	<b>Score</b>
Attendance in meetings	10-13	5-9	<5	8	A	Resistance from family-Social aspect	No issues	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Life has improved	7	5
No. of monthly meetings	>4	2-4	<2	6	C	Is the family convinced about SHG being an investment option	Convinced	5	5
No of group members who have visited banks apart from group leader since the inception of SHG	4-5	2-3	1	7	A	Confidence regarding returns on the training being provided	Optimistic	9	5
<b>Sub total( out of 25)</b>				<b>21.0</b>		<b>Sub total( out of 25)</b>		<b>25</b>	

*For Leadership & Growth and Empowerment & Entrepreneurship-Score scale : 1 to 5, 1= Poor, 5=Very Good*

## Unique striking features about some SHGs

**Group Dhyey** has received training on agarbathi packing. This group has done a lot of travelling on their own selling their products at different places. Group members have contributed monthly savings of Rs 100 for two people, who were unable to pay due to family issues.



**Group Adarsh** which produces garments has taken a unique step of imposing a penalty of Rs 10 for late coming in meetings.



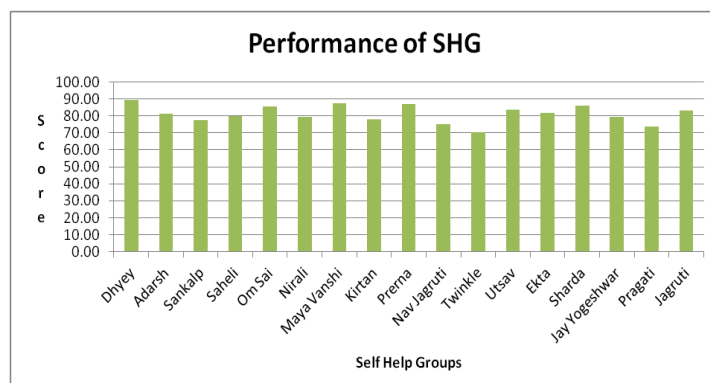
**Group Sankalp** which also has received training on agarbathi did a very unique thing. They bought raw materials worth Rs 5000. This they did independently without the help of UMA or UPL which is an achievement in itself.



**Group Saheli** which produces aprons make almost 100% profit on their product. In spite of 2 people dropping out of their group, they have a very positive outlook for the future and expect that they will do very well in the years to come.

## 8. Analysis of SHGs

A sample size of 17 have been covered which is about 50% of the total SHGs formed. The samples cover groups which have been formed 6 months ago and include those which have been formed 2 months ago as well. Basically, there is a range of groups which have been covered. The average score based on the assessment is 81 out of 100. A key aspect of this tool was to target groups which are 6 months old or more as the new groups which have just started would score low on certain parameters.

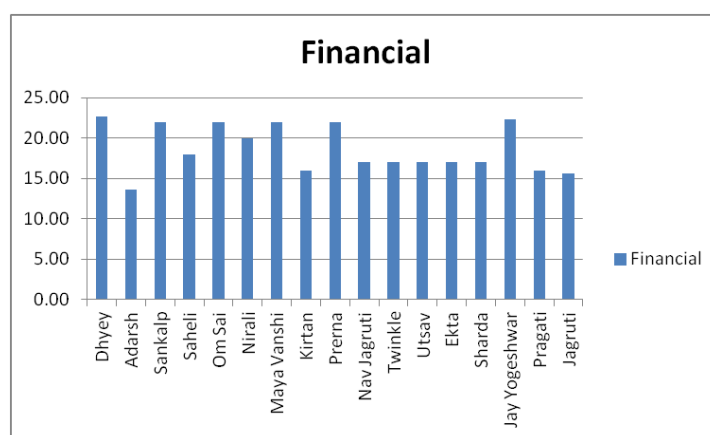


The plan for the first year was to just form SHGs. Considering this, the SHGs have scored very well.

Considering that this program is only 8 months old, there are lots of positive things that have come out.

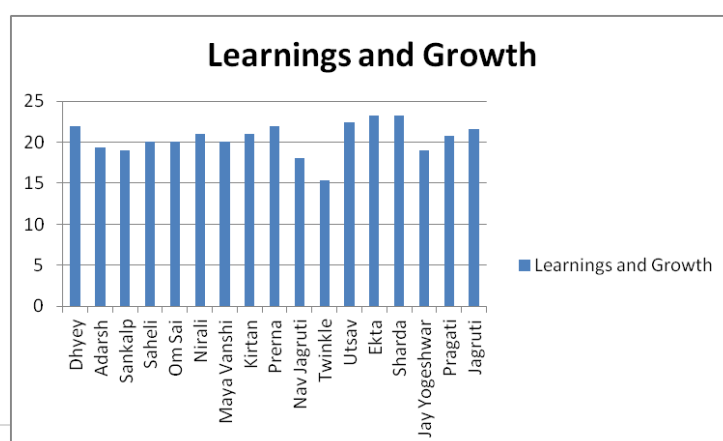
### Financials

The average score for finance works out to 18. We see that most of the groups have scored more than average. Since most of the groups have been formed about 3 to 6 months ago, they have received a lot of book keeping trainings. As a result, there are very few discrepancies in financials. There are groups which haven't started inter-loaning but have decided the terms for taking a loan. This parameter is satisfactory.



### Learnings and Growth

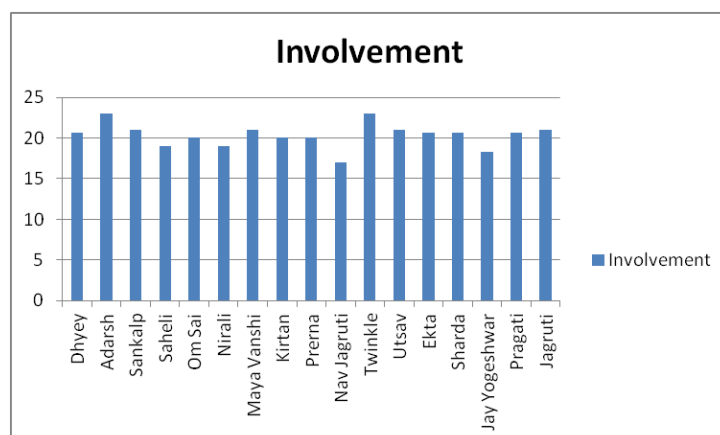
The average score works out to 20. There are groups with varying scores. This comes majorly as a result of the members' future views of SHG. There are some who are confident and some who don't believe SHG



will be very useful. The latter needs to be worked upon.

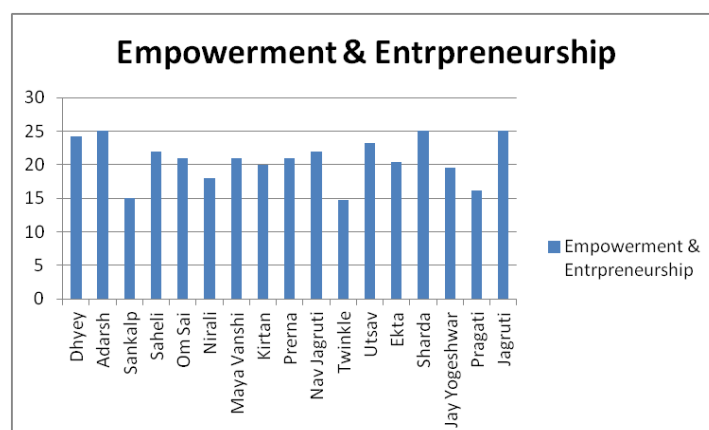
## Involvement

The average score works out to 20. Not too many groups have a very high score and most of them are just about average or above average. One of the contributing factors to this score, is the low number of monthly meetings and poor awareness of bank procedures amongst all members. Nevertheless as the groups become more mature, these scores should increase.



## Empowerment and Entrepreneurship

The average score is 21. There are some groups which have performed very well while some have fared poorly. A huge factor is what sort of a change has the SHG brought about in the women's life. Relatively older groups felt a major change while younger groups had not yet felt any impact. This though again should improve as time passes and the groups become older.



Based on the assessment conducted, the Udyamita program has started off very well in terms of meeting its objectives and adhering to the timelines set. The future also looks good and hence the program should be a success benefitting about 300 women after a period of three years. There are though a lot of challenges that would be faced as time passes by, but a systematic approach to the problem should solve it. The real test would start once the program is about 1.5 years old when obstacles start kicking in.

## 9. Problems and Challenges

This can be viewed from two points of view, one is the NGO, UMA and the other is the company, UPL.

The challenges can be summarized at various levels.

1. Formation of SHGs:

- The first step itself for formation of SHG is a tough procedure because, without contact, you cannot enter a village.
- Convincing women to join SHGs and explain its benefits is a tough job.
- Regular follow up must happen with these women to know their views and decision
- Identifying women having homogenous social and economic background is again a tough task

2. Continuous motivation of SHGs

This refers to SHGs which have already been formed for some time i.e. about 6 months ago and haven't received any skill based training. These groups have received only book keeping training and there is a danger of them getting restless as they are not being provided with other trainings, which may result in them losing interest in the SHG.

3. The women get very specific if any time is quoted. For e.g. if a SHG is told that they will receive 'X' training on 'Y' date and if it is not possible to deliver this training on the specified date, they keep inquiring about it and get frustrated. This could lead to them dropping out of the SHG.
4. It would be difficult to recruit women who already are into some jobs in industries into SHGs. The challenge here is to convince them about the benefits of entrepreneurship.
5. The villages identified are in the interiors and hence communication on a regular basis is always going to be difficult.
6. Level of education in different areas of the village. Approaching different groups may have a different methodology and hence people management becomes a very important skill to possess.

7. There could be pressure from the family on the women to not to join SHG. They may feel that the women must not waste their time on this program. This could again increase the drop-out rates for SHG.
8. Trainings cost money. It is difficult for the company to budget and keep aside funds for activities, which have not been planned before.
9. The women SHGs would need a person who they feel comfortable with, a person with whom they can share all their experiences. This person thus must have very good rapport with the women SHGs.
10. SHGs depend a lot on the company and/or the NGO to give them work. There is high degree of dependence on them. While this may not be an issue as of now but to make them self-sustaining and independent is an arduous task.

## 10. Conclusion

The Udyamita program is only 8 months old. The duration of this program is 3 years.

As visualized, the first year was only for formation of SHGs. The 2<sup>nd</sup> year would be giving skill based trainings and the final year would be marketing the products.

The current status of the project is that about 37 SHGs have already been formed. Training have commenced for certain groups and Marketing has also been introduced as a pilot project for certain groups in the first year itself.

It will not be unreasonable to conclude that this project will do well over the next few years. The mid- term assessment carried out also bears testimony to this.

The groups scored an average of 81 out of 100 which is staggering. Interaction with women shows the confidence they have gained already and the fact that they are now becoming more independent.

The formation of SHGs has had a positive impact on the life of women.

The program is being managed well by UPL and NGO, and in my opinion, the Challenges will be responded to successfully to ensure achievement of purpose.

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## 11. Recommendations

Since the project is just 8 months old, out of a span of 3 years, some of the recommendations are based on current scenarios and some based on future outlook.

1. Monthly interaction of all SHG leaders amongst each other to inform them of each other's progress and challenges. This way the Group can help each other out, which will result in benefit to all.
2. Since marketing the products may be a difficult task, the groups can be shown visuals of how such products were marketed on previous occasions which would give them an idea as to "how to go about" marketing their own products.
3. There could be semi annual or annual exhibitions of the SHGs, wherein the SHGs could display their products and try to sell it, using some of their own marketing skills.
4. The groups can be shown success stories/movies from time to time which have woman as a protagonist. This would lead to increase in their motivation levels.
5. The concept of SHGs could also be extended to men, whereby they could help their female folks in selling their products.
6. Ensure that each SHG's define their place of meeting and meet at the said location regularly and display the products they have made.
7. Just as there is a recommendation to ensure SHG leaders to meet periodically, the members of various SHGs can also meet and share tips and tricks between each other of what each of them learnt in their trainings. This will save time and resources and also ensure all the SHGs grow holistically.



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