



DEVELOPMENT OF CORPORATE CITIZENSHIP

In collaboration with UPL Limited, Vapi(Gujarat)

Mid Term assessment of Udyamita Programme, a livelihood based project in the operating regions of the company's corporate initiative

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PREFACE

This report has been prepared in partial fulfilment of the course Post Graduate Diploma in Management at SP Jain Institute of Management and Research (SPJIMR) as a part of the Development of Corporate Citizenship (DOCC).

DOCC is an initiative to create social awareness for future managers. It is a field assignment where PGDM participants are exposed to unstructured environment, usually in a rural setting. These projects are in association with NGOs and CSR wings of corporate organizations. The objective is to develop a sense of understanding among the participants about decision making situations with inadequate resources. The practical challenges faced in the social sector are different than the corporate board room challenges, and through DOCC an attempt is made to acquaint the participants with necessary skills.

This project was undertaken at UPL Limited, at Vapi in Gujarat. The organization is involved, through its CSR activities in a plethora of social programmes. This project is a mid-term assessment of one of the flagship schemes, Udyamita Programme, related to livelihood generation projects by creation of women Self-help Groups in the nearby tribal areas.

ACKNOWLEDGEMENT

This report is a result of huge support and co-operation of many individuals who have contributed immensely in making this project successful by providing critical inputs and guidance at every stage.

I would like to express my heartfelt gratitude to all of them who have helped me in this endeavor.

First and foremost, I would like to thank Mr. Rishi Pathania, Head CSR, UPL Limited who has constantly supported and guided me during the course of the project. He has given invaluable inputs and his insights towards the execution of social sector projects helped me contribute more efficiently. In the same vein, I would also like to thank Mr. Rakesh Kumar, Project lead, UPL Limited, who helped us in getting a clear idea about the operational level details of the Udyamita program and has been a constant source of help and guidance. His continuous support in setting up field visits, guidance in setting guidelines, scope and roadmap for the project helped in shaping the report in its current form.

I extend my gratitude to Ms. Vaishali Prajapati, President, and Utkarsh Mahila Association for sharing the insights and the practical intricacies of working in the unorganized sector, especially in tribal areas. I also thank Mr. Rajesh Prajapati, Project Coordinator, and UMA for patiently guiding and co-operating with us during our field visits. I would also like to thank Ms. Zubeida, Field coordinator, UPL Limited who helped us gain a better understanding of the overall working of the Self Help Groups.

Finally, I would like to express my sincere thanks to Ms. Nirja Mattoo, our faculty guide and Chairperson, DOCC, and all the members of DOCC Committee without whose support and encouragement the project would not have been successful.

EXECUTIVE SUMMARY

Corporate Social Responsibility has been taken seriously by some companies for quite some time. It is only recently since the government made it mandatory to give back to the society directly, that CSR has become the buzzword all over. While earlier CSR activities were aimed more towards infrastructural development projects, a more professional approach is being increasingly adopted by focusing more on livelihood generation programmes.

UPL Limited, formerly known as United Phosphorus Limited, is one such company committed to the social cause since the start of its operation. It consciously took the decision to own the responsibility and stated CSR activities, in multiple avenues, even before it hit break even. It has involved itself in issues ranging from education to environment, from safety to health, and from infrastructure building to community building.

Udyamita programme is an ambitious CSR project taken by UPL Limited to empower the rural womenfolk in the nearby tribal areas. It is a livelihood generation programme using the concept of women Self Help Groups to engage, educate and empower them to utilize their idle hours at home in some productive activities. Udyamita is a 3 year project with clear and defined goals for each year:

- Phase I: Identification and creation of sustainable Women Self-Help Groups.
- Phase II: Vocational training and development of financial base using monthly savings contribution.
- Phase III: Product marketing and developing a sense of entrepreneurship for self-sustenance in the future

It has been only 8 months so far, but the project has shown promising results already. This report is a formal mid-term assessment of the Udyamita programme. The objective of the assessment is to analyze the progress made so far with respect to the initially stated targets and the changing expectations.

The primary deliverable was to develop a robust assessment tool that should capture and reflect the qualitative & quantitative progress of the different Self Help Groups. The tool should remain relevant throughout the duration of the programme. The methodology adopted for the assessment is a sequential flow of acclimatization, interaction, data collection and interpretation. A Balanced Scorecard was developed as the tool for the study, with Financials, Involvement, Entrepreneurship & Empowerment, and Learning & Growth as the assessment verticals.

Overall, with an average score of 80.97 out of a maximum score of 100, the programme has been doing better than what they set out for. The targets have been achieved and in some cases, future targets have also been achieved. While some groups are progressing with the scheduled timelines, they are last in the relative standings. Essentially, the programme has managed to meet its targets and gone beyond them as well. At the end of the study, recommendations were shared with the CSR team.

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INTRODUCTION

UPL LIMITED

UPL Limited, formerly known as United Phosphorus Limited is an Indian Multinational company. It is a global generic crop protection, chemicals and seeds company with its headquarters in Mumbai, India. UPL, Advanta and UEL, the three companies which form part of the group, are listed on the Indian stock exchange, with a combined market capitalization of approx. USD 2.5 billion. The revenues of UPL have grown at a CAGR of 26% over the last 5 years. UPL Limited was incorporated in the year 1985.

United Phosphorus started as a small scale unit to manufacture Red Phosphorus about 40 years ago. Over the years through backward and forward integrations, today they are a leading global producer of crop protection products, intermediates, specialty chemicals and other industrial chemicals. They are the largest manufacturer of agrochemicals in India, and offer a wide range of products that includes Insecticides, Fungicides, Herbicides, Fumigants, PGR and Rodenticides.

UPL has a customer base in more than 123 countries with their own subsidiary offices in Argentina, Australia, Bangladesh, Brazil, China, Canada, Denmark, France, Germany, Hong Kong, Indonesia, Japan, Korea, Mauritius, Mexico, New Zealand, Russia, Italy, Turkey, Spain, South Africa, Taiwan, USA, UK, Vietnam, Zambia, Shanghai, Columbia and Netherland.

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). They have been certified under ISO 9001 for Quality Assurance, 14001 for Environment Pollution Control Norms and OHSAS 18001 for Health and the Society.

KEY PRODUCT PROFILE

UPL Limited caters to every conceivable agricultural requirement – from good quality seeds to seed treatment solution; from pre-harvest and post-harvest to storage treatment products and farmer feed schools.

The Company's wide product range (pesticides, herbicides, Insecticides and rodenticides) has helped it in evolving as a one-stop-shop for farmers. In addition, the Company's Unimart retail format provided farmers with convenient crop solutions. Chief products in the company's large basket of offerings are:

- **Acephate** – Acephate is a systemic, broad spectrum organophosphate insecticide with contact and stomach activity. It is widely used on agricultural crops like cotton, rice, vegetables, etc. for the control of a wide range of chewing and sucking insects like hoppers, aphids, thrips, lepidopterous larvae, sawflies, leaf miners, borers, cutworms, etc.
- **Metamitron** – Metamitron is a systemic and selective herbicide. It controls pre-emergent and post emergent weeds. It is used against grass and broad-leaved weeds in sugar beet and fodder. It can be applied as pre-drilling incorporated or pre- and post-emergence.
- **Propanil** – Propanil is an acetanilide post-emergence herbicide used widely in the control of numerous grasses and broad-leaved weeds in rice.

- **Devrinol** – Devrinol is a selective systemic pre-emergence herbicide for the control of grass and broad-leaved weeds. It has long residual activity, providing lasting control of weeds in brassicas, oilseed rape, sunflowers and safflowers.
- **Copper** – Copper is an inorganic Foliar fungicide with preventive action. It controls diseases like melanose, scab, pink pitting, alternaria and phytophthora in citrus. It is also used for the effective control of disease in fruit, nuts and vegetables.
- **Mancozeb** – Mancozeb is a Dithio carbamate, broad-spectrum, multi-site, non-systemic fungicide with protective action. It controls many fungal diseases in a range of field crops, fruit, nuts, vegetables, ornamentals, etc. – early and late blight of potatoes, tomatoes, downy mildew of grape-vines, downy mildew of cucurbits, scabs and sigatoka of bananas and melanose of citrus.
- **Glufosinate** – Glufosinate is a contact non-selective herbicide used extensively in the control of a broad range of grasses, broadleaf weeds and sedges. Glufosinate is effective in the control of difficult-to-kill weeds especially those which have developed resistance to other non-selective herbicides. It is used in the control of weeds in ‘glufosinate tolerant crops’. It is also used in weed control in plantation crops like oil palms in Malaysia. It, being non-selective herbicide, it is used in the complete burn down before planting agricultural crops.
- **Sulphur** – Sulphur is an inorganic, non-systemic protective fungicide with contact and vapour action. It possesses secondary acaricidal activity. It is used for powdery mildew control in grapes, fruits, nuts, vegetables, cereals, sugar beets and berries; used extensively for scab control in apple, pears, peach; leaf spot control in vegetables; mite control in citrus, grapes and vegetables.

CSR ACTIVITIES

UPL Limited as dedicated itself to the community needs right from its inception. It started CSR activities even before breaking even. The history of UPL’s CSR harks back as 1969 with the inception of its Vapi facility. Since then all of UPL’s efforts are in line with community needs , be it running schools, colleges and hospitals or waste management or conducting farmers’ training programmes.

CSR VISION

“Enabling the community to become an active partner towards building a self-reliant society”

CSR MISSION

- To implement need-based CSR projects and extension work.
- To build the capacity of the community so as to make them self-reliant
- To develop partnerships with all Stakeholders
- To promote and institutionalize CSR activities within the UPL Group

CSR VALUES

- 1) Care
- 2) Excellence
- 3) Partnership
- 4) Sustainability
- 5) Learning and sharing

Key elements of CSR Vision, Mission and Values are:

- Engaging and enabling all CSR stakeholders
- Ensuring sustainable and holistic development
- Establishing strategic and collaborative partnerships
- Creating shared value by integrating
- CSR activities with overall business strategy
- Transferring of knowledge

UPL's current CSR activities can be divided into six thematic focus areas including:

❖ **AGRICULTURAL DEVELOPMENT**

Agriculture is one of the most important sectors of the Indian economy. The framework of UPL's agricultural development activities focus on three crucial aspects: a) Capacity building, b) Lab-to-land, c) Technology intervention

UPL-AKRSP SRI Project – System of Rice Intensification (SRI) is a crop cultivation methodology in which all the agronomic principles related to crop production are implemented in collaboration with AKRSP. In FY2012-13 the project was implemented with 270 farmers across five villages of the Dang district. UPL aims bring in 1,100 farmers under the ambit of SRI over the next two years to enhance paddy productivity in the Dang district.

Dang Paddy development Project – Under the Dang Paddy Development Project, UPL is using the twin approach of demonstration and capacity building to enhance food availability and consequently incomes of small and marginal farmers.

Farmers training school @ vikram farm – Farming is best learned hands-on and at UPL we do that at the Farmers' Training School (FTS) at Vikram Farm, Naholi.

❖ **EMPLOYABILITY AND ENTREPRENEURSHIP**

Small-scale industries catalyze rural economies through employment. UPL is building capacity through its entrepreneurship training programme so that individuals can take up jobs.

UPL Udyamita training to jai yogeshwar mahila mandal – Under the aegis of employability and entrepreneurship, UPL has formed the self-help group (Jai Yogeshwar Mahila Mandal) to build the capacity of tribal women via an entrepreneurial skill development programme on artificial jewelry making.

Partnership with sewa rural – Sewa Rural is a voluntary development organization involved in health and development activities in rural tribal areas of South Gujarat at Jhagadia since 1980. UPL helps rural women earn them a livelihood by giving them orders for stitching and supply of boiler suits and poppadoms at subsidized rates which are used in the unit canteens.

❖ **EDUCATION AND EMPOWERMENT**

Education is a basic human right pivotal to personal and societal development and an integral part of our CSR agenda.

Educational support by Unit 1 – Unit 1 works with five government run primary schools in the surrounding villages of the plant. We provided need-based educational items to needy children viz. note book, school uniforms, sweater, shoes, socks and Sholapur sheets to 600 children during FY 2013-14.

Participation at balramotshaw – To encourage sports and recreation activities in the schools, the WAU volunteers participated with seven schools from six villages of Mandava cluster under Ankleshwar taluka. As a CSR commitment of Unit 1 (Ankleshwar), Sport Track Suit (with UPL and WAU logos) was given to 52 best students in recognition of their achievements.

Educational support initiative by Unit 2 – As a part of the School Chale Hum initiative, UPL provided need-based educational items like stationery kits, examination kits along with school bags and black boards benefitting around 40 children. During the summers and monsoons the schoolchildren, were provided with umbrellas and during winters, blankets and mats were provided.

Educational support initiative by Unit 4 – Unit 4 is working with three primary schools in the surrounding villages to improve the quality of education. In year 2013-14 around 350 needy children got benefitted from the said initiative.

Educational support by Unit 5 (Jagadia) – In line with the last mile financing approach, Unit 5 has selected three villages namely Dadheda, Fulvadi and Sardarpurato and provided nonfinancial educational aid to around 605 schoolchildren from standards I to VII during FY2013-14.

Educational support by Unit 8 (samba) – Unit 8 organized a drawing and painting competition at the Government High School Nanak Chak Samba on the occasion of National Pollution Control Day (2nd December 2013).

Infrastructural support – Infrastructural support was provided to the Government High School, Nanak Chak including repairing and painting of the entire school building, improving lighting and ventilation and making the interiors more educational-friendly.

Educational support by Unit 9 (haldia) – The UPL Haldia team visited Ramakrishna Mission Ashram (RMA) to present clothes to all the resident children. The team also visited the Patikhali Vidyasagar Primary School (near our factory) and repaired a damaged school shed.

Last mile financing support (for school infrastructure) – In line with the last mile financing approach, a gate was provided to the school at Naugama, Ankleshwar.

❖ **ENVIRONMENTAL CONSERVATION**

UPL worked towards environmental conservation via a cleanliness drive and formation of eco-clubs in schools to raise awareness regarding environmental issues across all sectors of the local community.

UPL vasudha Project – UPL started the Vasudha Project across 20 schools to encourage students to take up meaningful environmental activities and projects and consequently reach out to their parents and neighborhood communities.

Cleanliness drive at chirri – UPL organized a sanitation campaign at Chhiri with the core objective of providing an eco-friendly environment which would enable them to lead safe and healthy lives. Following initiatives were taken to help the community:

Afforestation – The teams at various manufacturing units initiated an afforestation drive and planted a number of saplings during the year under review.

Tree guard – Tree guards were placed to protect the plants

❖ **HEALTH AND SANITATION**

UPL believes that adequate healthcare facilities must reach out to everyone in the surrounding community consequently. UPL is working on providing better healthcare facilities through health programmes around the plant locations.

General health camp at vapi – To provide healthcare facilities in surrounding villages i.e. Valvada and Cherri, UPL organized two general health camps covering areas like general health, eye and dental care were organized in association with the Haria L.G. Rotary Hospital, Vapi. The other units also organized health camps where many patients were benefited.

Tricycle distribution to the differently-abled by Unit 4 – Tricycles were provided to the differently-abled so that they could pursue active and independent lifestyles.

Blood donation camp by Unit 5 – Blood donation camps were organized in collaboration with blood banks where many persons donated blood voluntarily at the camp, which included UPL employees as well as contractual employees.

❖ **NATIONAL/LOCAL AREA NEEDS**

In FY2013-14 UPL provided relief materials during floods at Vadodara, Bharuch and Odisha. This year UPL also worked on specific local area needs around the plants.

UPL girl safety training campaign – The WAU team from UPL and Suraksha Foundation jointly organized a girl's safety training programme in surrounding villages of Vapi and Ankleshwar. The girl's safety training programme created awareness among schoolchildren to safeguard the girl child against any kind of exploitation and sexual harassment.

UPL ITI safety training campaign – This was started with an objective to create awareness among ITI students on occupational health and safety measures especially in the chemical industry. In FY2013-14 five training drills were organized overseen by WAU volunteers at the Occupational Health & Safety at Industrial Training Institute, Bhilad and Pardi.

UPL safe kite flying campaign – Recognizing the importance of safe kite flying, the WAU team at Ankleshwar and Jhagadia formulated a training programme for primary and middle school students.

UTKARSH MAHILA ASSOCIATION

Utkarsh Mahila Association (UMA) was established in the year 2006 at Valsad, Gujarat. UMA is working for Gender Equality and the Empowerment of Women in Valsad area. At UMA we believe empowerment of women and their improvement of social, economic, health and political status is highly important for sustainable development of any society. Participation and partnership of both women and men is required for development of society. Achieving sustainable development requires intervention that will improve women's access to secure livelihoods and economic resources, and raise social awareness through effective programmes of livelihood and education. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life.

VISION

Utkarsh Mahila Association (UMA) believes that "A small step to women education and empowerment transform a 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

- A. Help, enable and support women to undertake leadership roles in their communities
- B. 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
- C. 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, the current scenario, and the need to bring about improvement in the present role of women

ACHIEVEMENTS

Benefited over 2200 rural women by providing them trainings & employment in various fields like-

- | | |
|--|---------------------------|
| • Artificial jewellery design | • Jute Work |
| • Garment Making | • Soft toys Making |
| • Computer Course (Basic Course, Tally ERP-9, DTP) | • Leather Work |
| • Bead Work | • Bamboo Work |
| • Beauty Parlour | • Self Defence |
| • Handicrafts | • Spoken English |
| • Rakhi Udyog | • Personality Development |
| | • Canteen |

SELF-HELP GROUP

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit.

A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions.

Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective. This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions.

Many self-help groups, especially in India, under NABARD's 'SHG Bank Linkage' program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve small rural depositors while paying them a market rate of interest." NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members that have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed

Advantages of financing through SHGs:

1. An economically poor individual gains strength as part of a group.
2. Besides, financing through SHGs reduces transaction costs for both lenders and borrowers.
3. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to and from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans.

PROJECT DEFINITION

PURPOSE

S. P. Jain Institute of Management and Research, a premier business school based in Mumbai, introduced DOCC (Development of Corporate Citizenship) as a pedagogic innovation in its curriculum many years ago. Through a rural internship programme for 5 weeks, the institute encourages its students to use their business acumen and management skills to work in the unorganized sector.

As a part of this Rural Internship Programme, I got the opportunity to work with UPL Limited in the Valsad District of Gujarat on a project based on livelihood generation based CSR activities. The purpose of this study is to assess the progress made by UPL Limited in its flagship CSR activity, Udyamita programme, aimed at generating livelihood for rural women.

It is taken up in partial fulfilment of credit requirements for Post Graduate Diploma in Management in Marketing.

PROJECT TITLE

Mid Term assessment of Udyamita Programme, a livelihood based project in the operating regions of the company's corporate initiative

SCOPE OF STUDY

UPL Udyamita programme is in collaboration with UMA. It is a 3 year project with the aim of equipping rural women with vocational skills and providing them with necessary basic procurement and marketing skills to empower them socially and financially. In the first stage, it is expected to create awareness about the opportunity in terms of utilization of their idle hours at home and generate interest in creating self-help groups. The second and third stage will cover the training and marketing needs respectively. This report is a mid-term assessment of the progress of the Udyamita programme in its inception year.

OBJECTIVE OF STUDY

The objective of the study was to familiarize and understand the execution of social projects in order to appreciate the difference between structured corporate environment and unstructured rural setting. The project required extensive analysis of the work done under the Udyamita programme in the Vapi region. One of the key deliverable was to design an assessment tool to quantitatively measure the progress and a keep a track. The tool should also be able to highlight the focus areas for further action.

UPL UDYAMITA PROGRAMME

PROGRAMME OBJECTIVES:

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

PROGRAMME DURATION: 3 Years

PROGRAMME BENEFICIARIES:

300 Women from two clusters of Valsad district

- The female beneficiaries would be focused considering their potentials and also their needs and requirements.
- People from weaker sections will be focused.
- Apart from willingness, their socio-economic needs will be considered.

Women awareness campaign will be carried out to make rural women understand the need of their independence and self-employment that can be earned along with self-respect.

Programme economic activities to be focused which will result in cluster formation

- A. Imitation / artificial Jewellery,
- B. Bead work,
- C. Bamboo crafts,
- D. Jute Work,
- E. Handicraft development
- F. Rural tourism
- G. Leather Work, Soft toys Making and stitching of clothes etc.

PROGRAMME AREA

- A. 10 – 12 villages from Umergam Taluka in Valsad District.
- B. 10 – 12 villages from Pardi Taluka in Valsad District.

The proposed clusters have high tribal concentration and most women from proposed project area earn their livelihood with lot of difficulty on the basis of daily wages.

PROGRAMME IMPLEMENTATION, STRATEGY AND APPROACH

Given the diverse nature in terms of both geographical location and sectorial composition, the project aims at addressing the needs of local people, through well-defined clusters and geographical areas. This will enable achieving the economies of scale in terms of deployment of resources as well as focusing on the specific needs of local community. The capacity building of SHG, setting up of specific cluster etc., which are integral part of the proposed project would enable project to leverage resources and also to have better access to government funding.

DIAGNOSTIC STUDY

The first and foremost activity in proposed project will be to conduct a diagnostic study. The objective of conducting diagnostic study in a cluster is to map its strengths, weaknesses, threats and opportunities (SWOT), problems and impediments, suggestions and a well-drawn action plan to position the cluster on a self-sustaining trajectory of growth. Diagnostic Study Report (DSR) is very important document and the study will be conducted with special attention. The Diagnostic Study Report (DSR) will have validated project action plan and performance indicators/milestones to evaluate the project

SOFT INTERVENTIONS

Soft activities under the programme would consist of activities which will lead rapport building and it will be done by creation of general awareness, counselling, motivation and trust building, exposure visits, workshops and training programme, etc. Soft intervention will help us to understand the situation of target families by doing village entry and environment creation.

The objectives of soft intervention are as follows:

- ✓ Establish faithful relationship with village community.
- ✓ Identification of Target Families (beneficiary).
- ✓ Community support of formation of SHG.

These interventions will help in rapport building and will bring about general attitudinal changes necessary to initiate any programme.

COMMUNITY INSTITUTION BUILDING

It is imperative that the poor households aggregate themselves into groups at various levels. This would allow both the community as well as the project team to reach out to each other in an effective manner. The very structure and functioning of the SHG with its saving and credit operations that lead to access to development loan from banks both requires and leads to trust, cooperation and coordinated activity. The social capital generated will be used as a proactive instrument for the development of local communities. The real role of the SHG in project is, therefore, not just to function as a micro-finance institution for providing financial capital based on the social capital of the group, but rather to function as a strategic development organization with the project team. In order for this to happen –

- The community would first need to be made aware about the advantages of forming into groups in very practical terms.
- Once they agree, the groups formed would need to evolve and follow norms and regulations which are acceptable to all stakeholders.
- Thrift and internal rotation of funds saved would be an important activity of the groups. This would help the households in meeting small but urgent requirements. It would also create a history of financial transactions of the seemingly “unbankable” people.
- Such history would be assessed at various stages of the project by various stakeholders to provide financial and other support.

It is therefore clear that these community institutions would form the bedrock of all other interventions of the project. It must also be noted that vibrant community institutions would form an important outcome of this project that can potentially impact the livelihoods of the poor in both cluster for a long period of time.

CAPACITY BUILDING

Development of human capital will be a key intervention. 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 equity, women empowerment, performance monitoring and Accountability mechanisms, Legal Rights and social security entitlements, Accounting and functional literacy. The PRIs would play proactive role, hence capacity building of PRIs will be done through the trainings, workshops & exposure visits. PRI member will be sensitized on Gender based issues. This will help them understand their roles & responsibilities in a much better way.

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. Invariably, poor households have to follow the path of distress diversification; they are forced to take up an activity in an unplanned manner which leads to sub-optimal utilization of already scarce resources. The Project will help targeted beneficiary in identifying these one/two activities which have the potential of growing enough to meet the requirements of their households. Four seven activities which are likely to help maximum number of people will be taken up for cluster approach.

Project right from inception would organize the poor into SHGs, and develop them into micro entrepreneurs. In order to sustain all efforts of uplifting the poor permanently, certain institutional building needs to be systemized. As project would work with resource poor they lack access to bank finance, negotiation skills with inputs providers and market, and economies of scale to take full advantage of the livelihood activities pursued by them. This can only be achieved by formation of cluster at various levels so as to develop different clusters of different activities undertaken in this project. Clustering will have following benefits

- Achieve autonomy and sustainability over a period of time.
- Capacity building of members for independent and democratic setup
- Expanded outreach of Project
- Better and effective monitoring system
- Effective and easy training and motivation platforms
- Nurturing leadership potentials in group
- Better responsibility delegation and accountability
- Platform for resource, experience and information exchange
- Promotion of best practices among groups
- Reduction in cost of transaction
- Conflict management and achievement of larger goals of social empowerment.

SUSTAINABLE AUGMENTATION OF CLUSTERS

Having demonstrated social cohesion, an 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. This will be done through co-opting the banks at every stage, discussions at the highest levels, presentation of data in appropriate formats, exposure visits by bank personnel to clusters and orientation of bank staff especially at the field level.

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 following module
 - Achievement motivation,
 - Opportunity identification and guidance,
 - Knowledge on supporting agencies and schemes,
 - Preparation of project reports/profiles,
 - Management of resources (men, material, money),
 - Marketing aspects,
 - Book-keeping/Accounting.
 - Inputs on technical aspects/ skill development/appropriate technology.
 - Case-studies on potential activities, field visits, practical work, visit to successful units, etc., to be integral part of training programme.
- ✓ Facilitating credit linkages for setting up units.

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. We will focus on nurturing clusters to a level that they can manage on their own. In contrast to the traditional “top-down” approach, project will mobilize and empower the cluster member to participate in the implementation and management of livelihood project. This requires more participatory workshops, more time spent in cluster, more effort making concepts and rules clear to the members.

When communities organize and begin to manage their own projects, their self-esteem and confidence grows. As their experience builds, the groups can take over most of the functions to be performed in cluster. Empowered community and village institutions can ultimately influence and/or play a role in overall development of area. Initially project team will

- Ensure quality checks of the merchandise brought in from cluster production centers as per specifications laid down by customer.
- Undertake raw material supply required to carry out the activities.

- Continuous product development training

All project activities will be done at village level and we will motivate them 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, broadly speaking, three ways in which clusters can be connected to the markets.

- a) Community does on its own (Will require building marketing capability).
- b) Project team does it for them
- c) They are linked to company / industry / retailer.

Initially project team will facilitate marketing by arranging exhibitions of products from cluster around Vapi area. Although we will explore all three ways of market linkages

FEDERATION AND PRODUCER COMPANY

A federation will consist of a network of clusters seeking to further empower women and sustain their economic activities in a specific geographical region. It will be a democratic body that unites the common interests of SHGs and clusters & works for the common good. It will urge all SHG members to identify the needs of their communities and participate in the political, economic, and social development of their villages.

As per business sustainability two clusters will be established as Producer Company and financial linkages will be explored. These producer organizations will invest in developing both forward and backward linkages of the respective value chains. However, project team will only provide technical assistance so that the community is empowered to invest in the value chains.

MONITORING AND EVALUATION

CSR department of UPL Limited will be the apex body for overseeing the progress of the project. A project committee will be formed under the chairmanship of UPL Limited CSR Head and consisting of representatives of all stakeholders for this purpose.

Objectives of Monitoring & Evaluation

1. Assessing the physical and financial gaps between needs and resources
2. Creating awareness among beneficiaries and project facilitators
3. Increasing efficacy and effectiveness of the project.
4. Scrutiny of various activities keeping in view stakeholder interests and priorities, particularly of rural poor.
5. Estimation of the opportunity cost for stakeholders of not getting timely access to services.

Monitoring & Evaluation Schedule

1. Diagnostic study at Start of project
2. Baseline survey of identified beneficiaries (SHG Members) at start of project
3. Quarterly Progress Report
4. Quarterly Financial Report
5. Mid line Survey after 18 months
6. Final survey after 36 months

METHODOLOGY

We divided our project in the following 4 phases.

PHASE I – ACCLIMATIZATION- I WEEK

We focused on familiarizing ourselves with the rural environment, before jumping on to the project. The idea was to visit villages and understand the villagers' perspective on the work being done by UPL, their immediate needs and requirements that can be fulfilled through CSR activities. The scope of these visits was broadly to gauge a general sense of understanding of villagers' likely demand from a third party working for their benefit. We did not want to restrict ourselves to the Udyamita programme or UPL for that matter, and so we deliberately did not disclose our association with the UPL until substantial communication was established. However, at every place before leaving, we did provide our full credentials and objective of study.

To understand the CSR activities of UPL better, we also attended a workshop of Vasudha Project in the Vikram Farm. Farmers from nearby rural areas were brought to vikram farm to educate them about the simple techniques that may be employed in their day to day agricultural practices which would improve their productivity significantly. They were shown live cultivation of different crops and the utility of each technique was demonstrated in the field. Along with the techniques for agriculture, tips were given to maintain healthy farm animals and to sustainably derive maximum from them.

PHASE II – INTERACTION – II & III WEEK

After the initial acclimatization week, we started our work on the project. We went to different villages to meet and interact with the Self-Help Groups. The objective of this phase was to bring us closer to the operational activities of the group. We witnessed the document review process during our visit. We were also introduced to the different books and documents every group is required to maintain and update all the proceedings.

We interacted with more than 10 SHGs spread over 5 villages. The conversation was facilitated by UPL and UMA staff members. The meeting was convened to enable us in getting to know the SHGs better. The main points of discussion were related to the trainings received and desired, importance of savings and extra emphasis was given to the bonding within the group.

PHASE III – DATA COLLECTION – III & IV WEEK

We discussed and shortlisted important criteria to assess the progress of these SHGs. This resulted in the form of a Balanced Score Card. Each group was to be assessed based upon their knowledge of banking operations, their involvement in group activities, the takeaways for them as identified by them and the future they see of their SHG, and scope of empowerment and entrepreneurship.

We went back in the field to cover 17 SHGs, decided to be our sample for analysis, and interacted with them again. Based upon this interaction, we arrived at their relative progress in terms of their score in the Balance Score Card.

PHASE IV – INTERPRETATION – V WEEK

In the final week of the project, we compiled all the data. All the verbatim, images and videos captured during the Phase III were revisited, especially for the qualitative section of the Scorecard. All the documentation and report preparation, including this one, was scheduled in the last phase. The Holi season is a major business season for the village handicrafts and other works. We were able to stick to the original timelines of the phases and everything turned out smoothly, despite unavailability of many groups during Holi festivities.

The detailed analysis of each group covered during the study is discussed in the next section.

FINDING AND ANALYSIS

We covered a total of 12 SHGs and interacted with them extensively to gauge their progress and also their motivation levels to continue being associated with the programme. Although Udyamita is still in its nascent stage, within less than 1 year of ground work, it has managed to excel and accelerate activities based upon the positive enthusiastic response.

While the target for the first year was to identify, create and sustain 40 functional SHGs, some groups have received vocational training and some groups have even actually started earning from their products. For this study, we have covered 17 SHGs from different villages and at different stages of the growth.

We devised an assessment tool to cover Qualitative and Quantitative aspects. The tangible areas like finances and factual numbers about involvement in group activities were covered through quantitative scores amounting to 50. To assess experiential learnings and sense of empowerment & entrepreneurship we used 5 point scale and weighted them to arrive at a sub-total of 50. We gave rating scores out of 100 to each SHGs to understand their relative standings.

We shall now look at them individually to cover the details and the features unique to each SHG. We shall conclude this analysis with looking at the relative standing of these groups and the impact Udyamita has been able to create in their lives.

DHYEY UTKARSH UPL – 93.27/100

This was one of the most optimistic group that we covered during our study. They have already accelerated their growth trajectory. Within 4 months of their creation, they have received training on maintaining financial documents, perform banking operations, learn vocational skills (incense sticks manufacturing) and even managed to make profit after selling them.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Dhyey Utkarsh UPL					Output	Incense sticks		
Associated Bank	Baroda Gujarat Gramin Bank					No of members of SHG	14		
Date of formation	25.11.2014					Date of assessment	17.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	93.27		
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	Regular bank visits	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	Yes	3	5
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Will do better with time	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	Keep personal and professional lives separate	4	5
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	B	Bonding in the SHG	Members help each other in activities outside the SHG	6	5
Sub-Total (Out of 25)					22.66667	Sub-Total (Out of 25)			
						22.6			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Full support	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Travelling has boosted confidence	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Full support	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	A	Confidence regarding returns on the training being provided	High	9	5
Sub-Total (Out of 25)					23	Sub-Total (Out of 25)			
						25			

ADARSH UTKARSH UPL – 77.53/100

They have received training in garment making and tailoring, but they are yet to streamline their activities and earn good return on their products. The progress shown by them is good when viewed within the context of 4 months of their inception, but they will have to learn fast and not deter from their goal of achieving self-sustenance.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Adarsh Utkarsh UPL					Output	Garments			
Associated Bank	Baroda Gujarat Gramin Bank					No of members of SHG	17			
Date of formation	09.11.2014					Date of assessment	17.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	77.53			
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	Not many visits to the bank	4	4	
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	C	Informal discussion over the trainings received	Sometimes, not much	3	3	
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Enthusiasm but not much	8	3	
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	3	
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	5	
Sub-Total (Out of 25)					13.66667	Sub-Total (Out of 25)				18.2
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	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, exposed to the outside world	7	5	
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	No issues	5	5	
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	Desire to get into new things and make more money	9	5	
Sub-Total (Out of 25)					20.66667	Sub-Total (Out of 25)				25

SANKALP UTKARSH UPL – 74.27/100

One of the most committed groups, they took a bold decision to purchase raw materials on their own for incense sticks. They took help and support for marketing their product. Although it turned out to be a loss making venture, but the learning will remain with them. When the Udyamita programme reaches its final phase of providing marketing training and providing platform for the same, they can draw from these learnings.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Sankalp Utkarsh UPL					Output	Incense sticks			
Associated Bank	Bank of Baroda					No of members of SHG	13			
Date of formation	14.12.2014					Date of assessment	17.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	74.27			
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	Regular bank visits	4	5	
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Not really	3	1	
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Optimistic	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	5	
Sub-Total (Out of 25)					22.33333	Sub-Total (Out of 25)				20.2
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	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	Life definitely changed	7	4	
No. of monthly meetings	>4	2-4	<2	6	C	Is the family still convinced about SHG being an investment option-financial aspect	Yes	5	4	
No. of members who are familiar with banking operations	>4	2-4	<2	7	C	Confidence regarding returns on the training being provided	Low because of loss incurred in first venture	9	1	
Sub-Total (Out of 25)					16.33333	Sub-Total (Out of 25)				15.4

SAHELI UTKARSH UPL – 81.07/100

They received training on making aprons. For aprons that cost them as little as INR 28 per piece, they have managed to sell at INR 120 per piece in retail market. This effectively translates into a per hour income which is higher than what they would get working in industries. If they can continue to bring fresh orders, the threat of being poached by industry as cheap labour can be easily negated. It has been about 6 months of them being operational. If they can continue their growth like this, they may well become the face of Udyamita programme.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Saheli Utkarsh UPL					Output	Apron			
Associated Bank	Dena Bank					No of members of SHG	16			
Date of formation	08.08.2014					Date of assessment	17.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	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	Most of the times	3	4	
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Group should be together in future also	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	Unavailability of spare machines, resolved by sharing	4	4	
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	A	Bonding in the SHG	Good	6	5	
Sub-Total (Out of 25)					18.33333	Sub-Total (Out of 25)				21.2
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Full support	4	5	
No. of dropouts	0	0-2	>2	4	B	Life before and after SHG	Idle hours put to good use	7	5	
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Convinced	5	4	
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	High	9	4	
Sub-Total (Out of 25)					19.33333	Sub-Total (Out of 25)				22.2

OM SAI UTKARSH UPL – 83.00/100

While the group seems to be doing well, during our study we found that there is a lot of dependence upon the group leader for almost everything. Although the group leader is vocal and comes out as a good representative of the group, the development of other members should also be a priority for this SHG. The financial of the group are good and they seem to be on track in that regard.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Om Sai Utkarsh UPL					Output	Garments		
Associated Bank	Dena Bank					No of members of SHG	15		
Date of formation	20.06.2014					Date of assessment	17.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	83.00		
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	Regular bank activities	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	B	Bonding in the SHG	Over-dependence upon group leader	6	3
Sub-Total (Out of 25)					22.66667	Sub-Total (Out of 25) 20.2			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Full support	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Improved	7	4
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Yes	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	C	Confidence regarding returns on the training being provided	High	9	4
Sub-Total (Out of 25)					18.33333	Sub-Total (Out of 25) 21.8			

NIRALI UTKARSH UPL – 78.07/100

Although they have high hopes that when the work picks up, their group will become useful, but they have low commitment and motivation levels as of now. More push is required to infuse them with more enthusiasm. As far as the team bonding is considered, there wasn't much to be excited about. Overall, they managed above average because of their profit making venture in imitation Jewellery.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Nirali Utkarsh UPL					Output	Imitation Jewellery			
Associated Bank	Baroda Gujarat Gramin Bank					No of members of SHG	13			
Date of formation	25.08.2014					Date of assessment	17.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	78.07			
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	Regular bank visits	4	5	
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	C	Informal discussion over the trainings received	Sometimes	3	3	
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Bright	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	4	5	
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	A	Bonding in the SHG	Good	6	3	
Sub-Total (Out of 25)					20.33333	Sub-Total (Out of 25)				19.8
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	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	Changed little	7	3	
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Yes	5	5	
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	Yes	9	3	
Sub-Total (Out of 25)					19.33333	Sub-Total (Out of 25)				18.6

MAYAVANSHI UTKARSH UPL – 87.40/100

The group is positive in its approach and expects a lot of work. They are prepared to work hard and make the most of this opportunity. Apart from the financial aspect, they believe that through the formation of the SHG, they have come closer and they now understand each other much better. This is a huge accomplishment for the Udyamita programme as SHGs are not just money oriented.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Mayavanshi Utkarsh UPL					Output	Garments		
Associated Bank	Bank of Baroda					No of members of SHG	18		
Date of formation	18.09.2014					Date of assessment	17.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	87.40		
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	Multiple members in group who are confident	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Most of the time	3	5
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	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 disputes	4	4
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
Sub-Total (Out of 25)					22.33333	Sub-Total (Out of 25) 22.6			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Full support	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Increased bonding	7	4
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Yes	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	High	9	4
Sub-Total (Out of 25)					20.66667	Sub-Total (Out of 25) 21.8			

KIRTAN UTKARSH UPL – 78.07/100

This is a group in very early stages for assessment. However, we still decided to include it as part of the study to cover the broad spectrum of maturity for proper analysis of the Udyamita programme. As expected, the group did not score high in the financials but the optimism for the future was quite evident.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Kirtan Utkarsh UPL					Output	N/A		
Associated Bank	Bank of Baroda					No of members of SHG	14		
Date of formation	17.01.2015					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	78.07		
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	Well aware of the processes	4	4
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	B	Informal discussion over the trainings received	Not much discussion, Jute trng received earlier from govt	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
Sub-Total (Out of 25)					16	Sub-Total (Out of 25) 21			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	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	Waiting for work to begin, not too much change	7	3
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Convinced	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	Yes	9	4
Sub-Total (Out of 25)					20.66667	Sub-Total (Out of 25) 20.4			

PRERNA UTKARSH UPL – 86.67/100

The bonding in the group was visibly good. Despite the fact that they haven't received any training, the group seemed to be very excited about the idea of SHGs and its potential. Their enthusiasm was also marked with cynicism with respect to delay from UPL, and to force UPL into providing them with training and work without further delay, they strategically reduced their savings by 50%. They are willing to contribute more with increased opportunities of earning.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Prerna Utkarsh UPL					Output	N/A		
Associated Bank	Bank of Baroda					No of members of SHG	14		
Date of formation	19.12.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	86.67		
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	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 training received	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	Bright	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 dispute	4	5
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	5
Sub-Total (Out of 25)					19.66667	Sub-Total (Out of 25) 22.6			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Full support	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Increased bonding	7	5
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	No issues	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	A	Confidence regarding returns on the training being provided	Sceptical, monthly savings amount reduced by 50%	9	3
Sub-Total (Out of 25)					23	Sub-Total (Out of 25) 21.4			

TWINKLE UTKARSH UPL – 70.20/100

Started in the same village as that of Prerna Utkarsh UPL, Twinkle Utkarsh UPL is low in energy. While their savings contribution hasn't dropped, they are not aggressive in their approach and are waiting for things to take their own course. More motivation is needed to excite them to the level of other groups.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Twinkle Utkarsh UPL					Output	N/A		
Associated Bank	Bank of Baroda					No of members of SHG	12		
Date of formation	19.12.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	70.20		
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	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 training received	3	1
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Okay okay	6	3
Sub-Total (Out of 25)					17	Sub-Total (Out of 25) 15.4			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	No problem	4	4
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Not much difference so far	7	1
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Convinced	5	3
No. of members who are familiar with banking operations	>4	2-4	<2	7	A	Confidence regarding returns on the training being provided	Focussed on savings	9	4
Sub-Total (Out of 25)					23	Sub-Total (Out of 25) 14.8			

UTSAV UTKARSH UPL – 83.60/100

A recently formed group with only about 3 months of existence, they have done well. Despite no vocational trainings, they have taken this idea positively and are excited about the Udyamita programme on the whole. Their high scores are attributed to better bonding in the group and the general perception of usefulness of group involvement for mutual growth.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Utsav Utkarsh UPL					Output	N/A		
Associated Bank	Baroda Gujarat Gramin Bank					No of members of SHG	12		
Date of formation	25.12.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	83.60		
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	Good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Training received from govt earlier	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	5
Sub-Total (Out of 25)					17	Sub-Total (Out of 25)			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	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	7	5
No. of monthly meetings	>4	2-4	<2	6	C	Is the family still convinced about SHG being an investment option-financial aspect	Full support	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	A	Confidence regarding returns on the training being provided	Good prospect	9	4
Sub-Total (Out of 25)					21	Sub-Total (Out of 25)			

EKTA UTKARSH UPL – 81.87/100

Another recent group, Ekta Utkarsh UPL group members were excited about the earnings they can get and the skills that will help them financially in the future. They were eagerly waiting for work but were content with the pace that UPL had demarcated for the different phases of the Udyamita programme. However, there wasn't much change to be felt in their lives after the formation of SHG, primarily due to lack of earning opportunities thus far.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Ekta Utkarsh UPL					Output	N/A		
Associated Bank	Baroda Gujarat Gramin Bank					No of members of SHG	12		
Date of formation	25.12.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	81.87		
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	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 received from UPL	3	3
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Optimistic	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	5
Sub-Total (Out of 25)					17	Sub-Total (Out of 25)			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	No problem	4	5
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Waiting for work to begin	7	3
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	No issues	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	Optimistic	9	4
Sub-Total (Out of 25)					20.66667	Sub-Total (Out of 25)			

SHARDA UTKARSH UPL – 85.87/100

One of the earlier groups to be formed under the Udyamita schemes, they were lagging behind compared to others. As per the schedule planned by UPL, they were doing good but when compared to other SHGs, there was a lot of scope for improvement. The general sense prevailing in the group was positive but it could be boosted further up by keeping them engaged through accelerated training programme.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Sharda Utkarsh UPL					Output	N/A			
Associated Bank	Bank of Baroda					No of members of SHG	15			
Date of formation	25.08.2014					Date of assessment	20.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	85.87			
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	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 training	3	2	
Extent of interloaning	Loaning started	Terms decided	No activity	8	C	What do they see the future of SHG	Good	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	5	
Sub-Total (Out of 25)					17	Sub-Total (Out of 25)				23.2
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	No problem	4	5	
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Feel good factor	7	5	
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	No issues	5	5	
No. of members who are familiar with banking operations	>4	2-4	<2	7	B	Confidence regarding returns on the training being provided	Optimistic	9	5	
Sub-Total (Out of 25)					20.66667	Sub-Total (Out of 25)				25

JAY YOGESHWAR UTKARSH UPL – 80.53/100

This was the first group to be formed under Udyamita programme. The members of this group were part of other government schemes like NABARD and were acquainted with the advantage of SHGs. Their savings and day-to-day operational records were well documented. Because of their involvement in many activities, they were facing some resistance from their family with respect to the time they spent in SHGs. UPL may have to address these concerns or find a way for more inclusive development initiatives.

UPL-UMA Udyamita Programme (Mid-Term Assessment)										
SHG Name	Jay Yogeshwar Utkarsh UPL					Output	Imitation jewellery			
Associated Bank	Bank of Baroda					No of members of SHG	15			
Date of formation	01.06.2014					Date of assessment	20.03.2015			
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	80.53			
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	No active involvement	4	2	
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Discussion about marketing stuff that they produce	3	5	
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	Depends more upon work and earning in 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	Delay in monthly installment by a member	4	4	
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	A	Bonding in the SHG	Good	6	4	
Sub-Total (Out of 25)					25	Sub-Total (Out of 25) 19				
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score	
Attendance in meetings	>10	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	Financial buffer for emergencies	7	4	
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Some resistance	5	3	
No. of members who are familiar with banking operations	>4	2-4	<2	7	C	Confidence regarding returns on the training being provided	Optimistic	9	4	
Sub-Total (Out of 25)					18.33333	Sub-Total (Out of 25) 18.2				

PRAGATI UTKARSH UPL – 76.67/100

Although the group was more than 6 months old, their families were still not fully convinced. It was heartening to see that the group members still believed in the SHG and Udyamita and were trying to convince their families. Despite all the objection and cynicism, they continued religiously with their monthly savings.

UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Pragati Utkarsh UPL					Output	Imitation jewellery		
Associated Bank	Bank of Baroda					No of members of SHG	15		
Date of formation	08.08.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	76.67		
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	Aware	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	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	A	What do they see the future of SHG	With more work, better 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	4	5
Returns per manhour = Earnings less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Very good	6	4
Sub-Total (Out of 25)					21.33333	Sub-Total (Out of 25)			20.8
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	5-9	<5	8	A	Resistance from family-Social aspect	Some resistance	4	4
No. of dropouts	0	0-2	>2	4	A	Life before and after SHG	Not too much	7	2
No. of monthly meetings	>4	2-4	<2	6	B	Is the family still convinced about SHG being an investment option-financial aspect	Doubtful	5	3
No. of members who are familiar with banking operations	>4	2-4	<2	7	C	Confidence regarding returns on the training being provided	Convinced	9	4
Sub-Total (Out of 25)					18.33333	Sub-Total (Out of 25)			16.2

JAGRITI UTKARSH UPL – 83.27/100

Jagriti Utkarsh UPL group was more than 6 months old. Since bank documents were not available for us to check during our study, we couldn't give them good grades as far as the financials are concerned. Apart from the financials, they were lagging behind other groups in terms of vocational trainings. While UPL was also partly responsible for this, the overall consensus in the group about which training they wanted first was also not reached. They were ready to do any kind of work and were expecting hand-holding from UPL, at least in the initial phase.

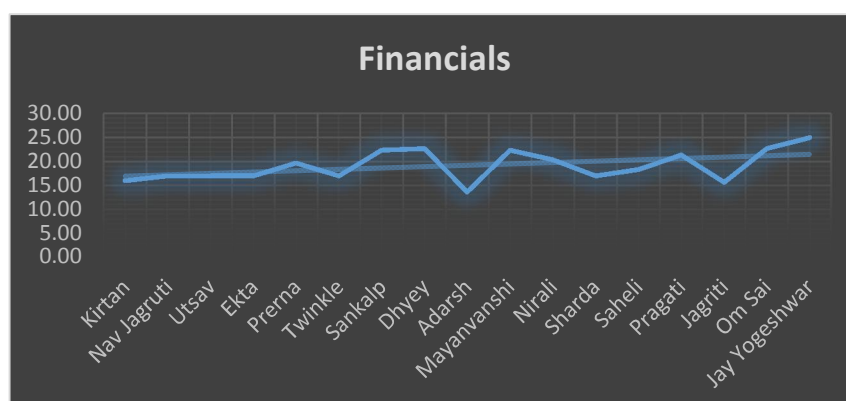
UPL-UMA Udyamita Programme (Mid-Term Assessment)									
SHG Name	Jagriti Utkarsh UPL					Output	N/A		
Associated Bank	Bank of Baroda					No of members of SHG	15		
Date of formation	23.07.2014					Date of assessment	20.03.2015		
Assessors's name	Ashish Khandelwal, Shyam Shivkumar					Total Score (Out of 100)	83.27		
Financials	A	B	C	Weight	Grade	Earnings & 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	Good	4	5
Irregularity in book-keeping (no. of months discrepancy reported)	0	1-2	>2	3	A	Informal discussion over the trainings received	Yes	3	4
Extent of interloaning	Loaning started	Terms decided	No activity	8	B	What do they see the future of SHG	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 less interest earned/manhours (Rs.)	>35	25-35	<25	4	C	Bonding in the SHG	Good	6	4
Sub-Total (Out of 25)					15.66667	Sub-Total (Out of 25) 21.6			
Involvement	A	B	C	Weight	Grade	Empowerment & Entrepreneurship	Comments	Weight	Score
Attendance in meetings	>10	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 is better now	7	5
No. of monthly meetings	>4	2-4	<2	6	C	Is the family still convinced about SHG being an investment option-financial aspect	Good support	5	5
No. of members who are familiar with banking operations	>4	2-4	<2	7	A	Confidence regarding returns on the training being provided	Optimistic	9	5
Sub-Total (Out of 25)					21	Sub-Total (Out of 25) 25			

FINDING AND ANALYSIS

We sorted our findings from the assessment tool and plotted each group's score against the time of their formation. So the latest group formed is placed at the left and the first group formed is placed at the right.

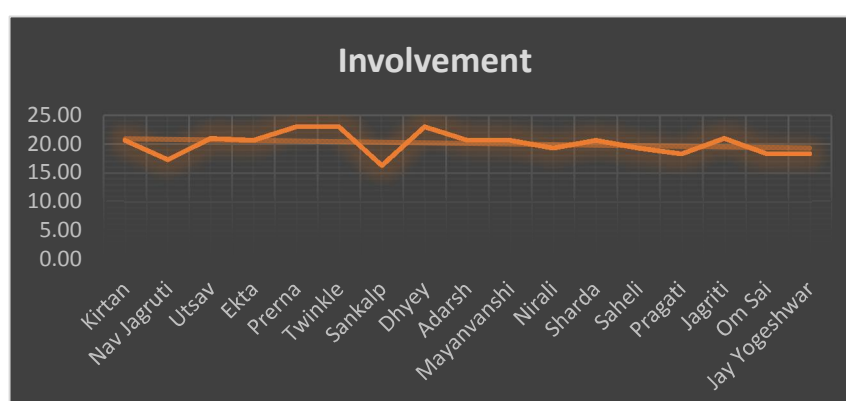
FINANCIALS

As is evident from the trend line, the more mature a group became, its financial awareness and expertise increased. Kirtan Utkarsh UPL scored minimum (barring Adarsh Utkarsh UPL) and the first SHG of the Udyamita programme, Jay Yogeshwar scored the maximum. The emphasis here was more upon the extent of minimizing irregularities. Although UPL had kept the first year especially to increase bonding in the groups and facilitate savings, but some groups had accelerated their growth and started earning also. We kept INR 25 per man-hour invested as the yardstick to measure the earning performance. The reasoning behind it was the industry salary being offered was INR 5000 per month for 25 days of service for 8 hours a day.



INVOLVEMENT

Although involvement was more consistent over the time, it also experienced a downward trend. This can be attributed to high excitement in the beginning but lowering of morale by not getting as much work as quickly they expect it. The expectations of the SHGs, as per our study, was to quickly become trained in some skill or the other, and start earning money. Savings was a secondary advantage of SHG, according to them. Based upon the bonding and availability, UPL accelerated the training programme for some SHGs, which it had originally scheduled for all SHGs in the second year. The SHGs which were not involved with training, were low with their involvement in the group activities.



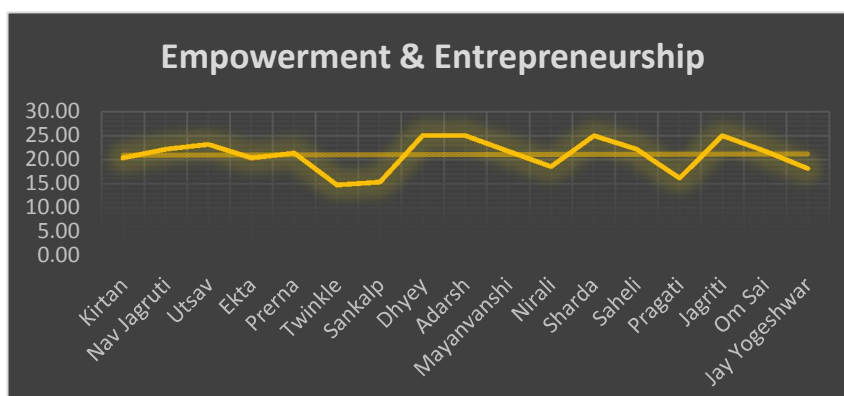
LEARNING & GROWTH

Marked by a horizontal line, this proved that assessment of learning and growth at this stage is not relevant in the study. We asked various questions from groups as new as 2 months old to groups as old as 9 months, but the response from each group was based more upon the knowledge they brought with them before being a part of the programme, than what UPL has been able to teach them. The local minima and maxima observed in the graph are a result of different backgrounds of the SHGs. While, some SHGs had received training earlier through other government schemes, others were completely new to the concept of Self-Help Groups. As the Udyamita programme advances, the difference in learning levels should become clearer.



EMPOWERMENT & ENTREPRENEURSHIP

The general sense was positive among all the SHGs covered but the rate of change in perception was low. Given that the programme is still in its first phase of creation of SHGs and sustaining them, even a low but positive growth is appreciable. One critical issue that came up during the study was the resistance being faced by some SHGs from their families. The families are not against the concept, but were concerned about the long waiting time before getting skilled enough to get returns. The advantage of group savings was yet to settle down in some cases. The silver lining, however, was the conviction shown by the members when addressing families on this issue. Since they seemed to be convinced, it was easier to convince their families. UPL can look forward to take this up as an additional step to further streamline the rolling of programme.

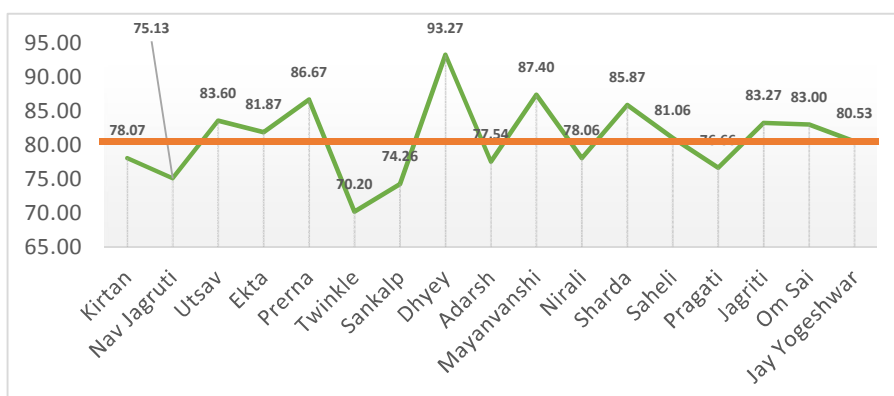


FINAL SCORE:

As can be seen from the graph, there was no direct correlation of the progress made by a SHG with the passage of time. The lowest score was 70.20 by Twinkle Utkarsh UPL while the highest score obtained was 93.27 by Dhyey Utkarsh UPL, which were almost of the same age.

However the average score of 80.97 speaks volumes about the success of the Udyamita programme so far. A programme

less than a year old and focused in the social sector, has produced exceptionally well results which are reflected in the higher than average scores achieved by various SHGs.



All SHGs can be broadly classified in 3 categories-

- 1) **HIGH ACHIEVERS ($85 < \text{SCORE} < 100$):** Out of 17 SHGs covered, 4 of them or about 24% SHGs are way ahead in the growth trajectory. They have not only received training but also have put that to good use by starting earning profits. The motivation levels and enthusiasm is very high. These groups can be involved in standardizing the process and resolving the challenges that other groups may face as they reach next phase of their growth.
- 2) **FAST GROWING ($76 < \text{SCORE} < 84$):** About 59% of groups have started showing positive signs of growth. They are now at the cusp of making their trainings to use and start earning. With more funds coming into their common pool as a result of their profits out of these activities, more confidence and excitement is expected in these groups. This phase is crucial for their sustenance as a fallback, if it happens, should be taken as a learning and the notion of SHGs should not become synonymous with merely savings scheme.
- 3) **NEED FOCUS ($0 < \text{SCORE} < 76$):** About 17% of the SHGs can be said to be relatively lagging behind in the initial phase. Although, their progress is in accordance with the plan proposed by UPL and UMA for the first phase, but they have not been able to kick-off like others. If assessed with the original plan as reference, they are well on-track; but if assessed relatively, they will have to gear up to achieve similar growth.

CHALLENGES

As this programme goes forward, there are quite a few challenges that it may face:

- Maintaining high levels of confidence in the group will be the key challenge. Some newly formed groups start on a high note but as we have seen in the graphs above, in the absence of regular training and work, the motivation levels go down with the passage for time.
- There are other organizations and NGOs working in the area. Udyamita should not compete with them in terms of generating livelihood opportunities. A win-win situation would be to work in collaboration with them for the betterment of all.
- Some families have raised concerns regarding the monthly savings contribution. This may lead to attrition of members or complete dissolution of members. It could transform into chief concern as we progress ahead.

RECOMMENDATIONS AND CONCLUSIONS

- **Motivation:** Maintain current practices of meeting with the groups on a regular basis and hold meetings with them regarding their concerns and address their issues. This will keep them motivated.
- **Broader involvement:** The concept of SHG is fairly new in these tribal areas. While convincing womenfolk is one thing, bringing their families on board at a sustainable basis will require continued efforts from UPL. It is highly recommended to involve and engage the families at some level.
- **Acceleration of training schedule:** During the study, it was found that some groups were having better bonding and they could be provided training straight away. The concept of developing deeper relations has its own merits, but it should not affect the enthusiasm.
- **Increase co-ordination with UMA:** As Udyamita progresses, a greater co-ordination will be required between UPL and UMA. The working culture of both the organizations is fundamentally different; while UPL is more process oriented and has a top-down approach, UMA's strength lies in its ability to work in the unorganized sector.
- **Defining shorter milestones:** Udyamita in its current form has annual targets and milestones. It would be worthwhile to consider having quarterly milestones. This would infuse the momentum throughout the course at regular intervals.
- **Creation of Umbrella brand:** Different SHGs work on a plethora of skills to produce a huge array of products. These products are, as of now, launched in the market as local brands. An umbrella brand may be created to market all the products and leverage each other's marketing efforts.

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