

The United Nations Development Programme
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Voices from the Field

Understanding Financial Inclusion from
Women Community Leaders in Microfinance

Indian School Of Microfinance For Women



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Pilot Research Study in Eastern Uttar Pradesh

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1. Introduction

1.1 Background

For a country as vast and varied as India, providing financial access to its poor, to meet their diverse financial needs, remains a formidable developmental challenge. More so, because over half of its population is excluded from formal financial services. This implies that there is something in the design or the delivery of financial service that fails to match the needs of the currently excluded people of the country. Therefore, understanding the gap becomes imperative to build on the advances made towards achieving inclusive growth.

Financial inclusion is recognised as a crucial link and a substantial first step towards achieving inclusive growth. Financial inclusion is a provision to the excluded – either individuals or groups to have access to financial services on a regular basis. It can be broadly defined as delivery of financial services at an affordable cost to the vast sections of disadvantaged and low income groups. But to promote growth, financial inclusion has to move from “opening an account” in the Bank, to regular savings and finally to a relationship which enables the borrower to access loans on a regular basis. It has to ensure that the poor are regular customers who regularly access banks for financial services.

Given the experience of the growth of microfinance and microcredit in the last decade, it is certain that the poor are bankable and can be trusted to abide by disciplined financial behaviour. However, it is imperative to understand the life cycle needs, beliefs, existing perceptions of the poor for effective financial inclusion. It is also important to understand the structural causes that result in the failure of livelihoods since these affect the ability of the poor to participate in formal financial systems. In such understanding lies the possibility of influencing policy that can address and alter structural constraints.

“If we stop thinking of the poor as victims or as a burden and start recognizing them as resilient and creative entrepreneurs and value-conscious consumers, a whole new world of opportunity will open up.”

***--Jack Boeve
(CRCC--Poverty
201 Break/Out
Seminar)***

The National Bank for Agriculture and Rural Development (NABARD), in India, launched its pilot phase of the Self Help Group (SHG) Bank Linkage programme in February 1992 to fulfill the requirements of the poorest. (Rangarajan, 1996). Almost since the same period, financial sector has been witnessing the market oriented reforms. The focus in the period of reforms was on enhancing the efficiency and profitability of banking system that had got neglected on account of the objective of social banking in the earlier decades. Since 1992, SHG-bank linkage programme has been promoting micro finance facilities to the poor. According to the State of the Sector Report cumulative number of persons linked in SHGs are 45.20 million. Of these members 39.9 million are currently linked with banks while 14.01 million are borrowers from MFIs.

Banks, MFIs, etc channel considerable sums of money into poor communities mainly through women clients. The rationale is that repayment rates are good and the poor are able to receive and repay loans. Women are particularly good clients who adhere to the norms of the microfinance markets. However women leaders in the sector face issues and challenges at several fronts. It is within these challenging environments that they are positioned for directing, governing, managing and influencing the sector at large and their organizations and communities in particular.

Though the SHG-Bank linkage programme (in which SHGs are linked to banks in a gradual way-initially through savings and later through loan products) is considered to be an effective strategy to ensure financial inclusion, it is important for mainstream financial systems to understand the world of work of poor women. Unless this happens financial inclusion will not be relevant to their lives. Hence, the study is an initiative to bring together various representatives from the excluded and marginalized communities to discuss various issues related to financial inclusion, financial literacy and suggest innovative solutions based on community participation.

1.2. Focus on Financial Inclusion

Taking into consideration the above background, it mandates that the concept of financial inclusion becomes an integral part of an overall livelihoods framework for poverty alleviation and empowerment of communities, and this is the approach emphasized by United Nations Development Programme (UNDP). *Financial Inclusion is a key dimension of the overall strategy envisaged in the India-United Nations Development Assistance Framework (UNDAF) - "Promoting social, economic and political inclusion for the most disadvantaged, especially women and girls". This is endorsed by the Government of India and harmonized with the country's 11th Five Year Plan. (2007-2012).*²

This philosophy guides UNDP's current strategy and work in the area of livelihoods, which includes several stakeholders such as State Livelihoods Missions, government, producer groups, Civil Society Organisations, financial institutions, the private sector and others. The programme is concentrated in seven States – Bihar, Chhatisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh. Within the poverty reduction thematic area, UNDP is working with State governments to facilitate the design and implementation of pro-poor and inclusive livelihood promotion strategies. The focus is on excluded groups such as women, Scheduled Castes (SCs), Scheduled Tribes (STs), Minorities, below-the-poverty line (BPL) and migrant households and involuntary displaced people. It is the recognition that access to financial services is a crucial element of livelihood promotion that positions financial inclusion as an important component of the programme.

² Source - The over-arching objective of the India-United Nations Development Assistance Framework (UNDAF) 2008-2012 – the strategic framework for the UN in India in its support to the Government's national priorities. The Indian XI Five Year Plan (FYP) places strong emphasis on inclusive and rapid poverty reduction and among the key strategies proposed by it involves accelerated support to decentralized and outcome-based planning. It expects decentralized planning to improve effectiveness of development programmes and to facilitate inclusive growth, the latter by ensuring equitable participation and benefit sharing by disadvantaged social groups.

Issues related to financial inclusion in India are characterized by the following:

1. Lower outreach by financial institutions / MFIs / SHG Bank Linkage Programme in comparison to Below Poverty Line (BPL) and low income population.
2. Priority Sector Lending norm of 18% advances to agriculture is not met in many States. Also, agriculture's share in Priority Sector Lending has been declining in some States.
3. Access to finance is primarily a bridging resource for many low income groups.

Given the above context, financial inclusion of the poor would require creating a variety of risk / vulnerability management mechanisms and ensuring that they are consistently and simultaneously available. Unless major risks are simultaneously covered, the chance of one risk wiping out an entire livelihood is a very high possibility, and people who have been temporarily included would be excluded again. Since the poor cannot depend upon one income generation activity, the interdependence of several activities causes higher vulnerability when negatively impacted upon.

To summarise, in the UNDP focus states of Bihar, Chattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh, a majority of the poor are engaged in agriculture and allied activities. Market imperfections and other factors (like poor infrastructure and production practices) severely constrain them in their efforts to build sustainable livelihoods, and they often fall into a cycle of being financially included and excluded various times. A key issue here is that while small holder producers bear a major portion of the risk, they are also primarily 'takers' of 'prices' handed down by somewhat imperfect markets – in other words, they are not getting profits commensurate with the value they create, risks they bear and efforts they put in.

Hence, a new framework of financial inclusion is required, at least in the context of these focus States, where financial products are used to:

1. Reduce risk / vulnerability in the existing livelihoods of the poor, arising from various market imperfections
2. Help create strong safety and security nets for the poor
3. Enable the poor to pursue diversified / migratory livelihoods
4. Facilitate re-inclusion of the poor (who were once included but subsequently excluded) and
5. Create risk management mechanisms to ensure that they continue to stay financially included, in the context of their fragile livelihoods.³

³ Please refer to the section on Findings.

2. Research Study

2.1. Purpose

“It is important for mainstream financial systems to understand the world of the working poor for financial inclusion to be relevant to their lives”.

The Indian School of Microfinance for Women was approached by UNDP to conduct a pilot qualitative research study with the purpose of ascertaining and understanding the financial world and notions of financial inclusion of women leaders in microfinance programmes in poor communities. The aim of the study was to facilitate and draw voices from the field particularly from community women leaders participating in microfinance programmes, as well as from bankers. These voices were expected to inform about realities on the ground and indicate necessary policy level dialogue and change. Information was gathered from women leaders in self help groups and joint liability groups in Jaunpur, Mirzapur, Sant Ravidas Nagar through Focus Group Discussions (FGDs) and individual interviews of women leaders. Bankers from the region were also interviewed.

2.2. Specific aims of the study

The immediate aim of the study was to reflect the voices of the women leaders and understand their financial world and their perspectives on financial inclusion. Their role as leaders within this framework was also investigated. The study further aimed to understand the 'other side' that is the views of bankers about the community level women leaders in microfinance and their relation to the formal world of the banks.

The larger aim of the study was to carry the issues and challenges through these voices to policy makers and bring to table possibilities of innovative methods of financially including the poor. The study also aims to draw attention to the potential of women leaders in being change agents in this process of financial inclusion.

2.3. Sample⁴

The sampling drew women leaders from SHGs and JLGs.⁵ The sample size for the study was a total of 240- 260 women leaders across three districts and included:

1. Women leaders of Self Help Groups (SHGs) of interventions by UNICEF under the Bal Adhikar Project (BAP)⁶ Project previously made to promote the livelihood activities and other such endeavors by UNDP/UNICEF.
2. Women leaders of other SHGs in the area facilitated by local non governmental organisations who have not been the part of UNDP/UNICEF⁷ interventions.
- 3 Women leaders of Joint Liability Groups (JLGs) (Center Leaders) of Cashpor, a microfinance institution operating in pilot districts.

⁴ Sampling was carried out based on secondary data collected, information gathered from various sources and with consultation with UNDP officials.

⁵ A Joint Liability Group (JLG) is an informal group comprising 4-10 individuals who come together for the purpose of availing loan either individually or through group mechanism against mutual guarantee.

⁶ 'Bal Adhikar Pariyojana' known as 'BAPS' is a community based program undertaken by UNICEF and Government of UP and sponsored by IKEA aiming at eliminating child labour and putting forth awareness on child (bal) rights (adhikar), access to quality primary education for all, ensuring better health practices such as immunization of children, enabling a greater sense of community, contributing to freedom of households from debt cycle, women's (economic) empowerment, among the carpet weaving communities in a group of villages in Jaunpur district of Uttar Pradesh.

⁷ UNDP has launched a project on women's empowerment with support from IKEA Social Initiative. The project titled "Strengthening Women's Social, Economic and Political Empowerment in Jaunpur, Mirzapur and Sant Ravidas Nagar of Uttar Pradesh" is an add-on component to the IKEA supported UNICEF Child Rights Project, also known as the Bal Adhikar Pariyojana (BAP), implemented during 2000-07. UNDP builds on the social empowerment processes initiated under BAP by adopting an integrated approach to strengthen simultaneously all key dimensions of women's empowerment –social, economic and political and reach out to 50,000 women in 500 villages in the aforesaid districts. The key objective of the project is to ensure that women supported secure enhanced income levels and effectively participate and contribute to decision-making in domestic and public sphere.

2.4. Geographical focus area of study



The study was located in the state of Uttar Pradesh which is at the lowest rung of the development scale, both economically and socially. Against the national average of 27.5 percent, the poverty ratio⁸ for Uttar Pradesh (UP) where the project is located is 31 percent. The proportion of Scheduled Caste population representing a major disadvantaged social group is 21 percent for UP as against the national figure of 16 percent. With respect to the Human Development Index (HDI), UP is ranked at 25 out of a total 28 states⁹. With a population of about 83 million people, making it India's first most populous state, Uttar Pradesh is also home to one-seventh of India's population living below the poverty line. Also the state's annual per capita income is a mere Rs. 6,015 (2002-03), much less than one third of the national average of Rs. 19,041.¹⁰

Much of Uttar Pradesh's population is rural, and the state's poverty is concentrated in these areas, with 41.1 per cent of the rural population living in poverty.¹¹ About 80 per cent of the labour force is engaged in agriculture, but adverse environmental fluctuations between extreme drought and monsoon flooding have hampered Uttar Pradesh's agricultural output, further exacerbating the level of poverty. Within UP, the eastern region where the project districts are located, is the most backward on economic as well as social indicators. The Uttar Pradesh Human Development Report (2003), reiterates this by ranking Eastern UP lowest as compared to other regions in the state – Western, Central and Bundelkhand.

⁸ People and families are classified as being in poverty if their income is less than their poverty threshold. If their income is less than half their poverty threshold, they are below 50% of poverty; less than the threshold itself, they are in poverty (below 100% of poverty); less than 1.25 times the threshold, below 125% of poverty, and so on. The greater the ratio of income to poverty, the more people fall under the category, because higher ratios include more people with higher incomes.

⁹ UNDP Human Development Indices for Indian States (Mimeo), 2004. Human Development Index measures development by combining indicators of life expectancy, educational attainment and income into a single composite Index.

¹⁰ Economic Survey 2004 – 2005, GOI

¹¹ World Bank, 2005

Two of the three project districts - Jaunpur and Mirzapur – also figure among the 250 Backward Region Grant Fund districts in the country.

In Uttar Pradesh, the percentage of agriculture workers is higher. The extreme dependence of low income groups on agriculture / allied livelihoods is what makes them so vulnerable in the first place. And efforts to shift the poor into non-farm enterprises have not been a success, by and large. Therefore, instead of pushing them into untried livelihoods, all attempts to reduce the risk and vulnerability of the poor must focus on areas in which they have distinctive competence and survival skills. Apart from limited scope for diversification into the non-farm sector, several other factors like market imperfections, poor infrastructure and lack of access to convenient financial services constrain these low income groups from enhancing their incomes and building sustainable livelihoods. As a result, many of them live in a cycle of inclusion, exclusion, re-inclusion and re-exclusion. In reality, several risks caused by imperfect raw material / intermediate produce / final product markets and lack of infrastructure need to be tackled together to build sustainable livelihoods.¹²

The sample was drawn from the three districts of Eastern Uttar Pradesh: Jaunpur, Mirzapur and Sant Ravidas Nagar. The need for providing empowerment to the women was felt to be greater in these districts. The selection was based upon the BAP survey (2008) which had earlier taken a sample of 10,000 households in the project districts. It was found by that survey that the poverty levels are high in this region with 44 percent of households having “BPL cards”¹³ issued by government for those below the official poverty line.

¹² Source: Scoping paper on Financial Inclusion: Considerations and Recommendations for UNDP by Ramesh S. Arunachalam, UNDP publication.

¹³ For the alleviation of the poor the Govt. of India has introduced the Below Poverty Line scheme under which only the really poor belonging to vulnerable section of the society, earning their livelihood on daily basis are identified and issued Below Poverty Line ration card

For Scheduled Caste households, poverty levels are even higher at 62 percent. Majority of these households belong to socially marginalized communities referred to as Scheduled Castes (36 percent), Other Backward Caste groups (46 percent) and nearly 13 percent belonged to the minority group (Muslims). More than 66 percent of the landed households are small and marginal farmers with less than 2 hectares of landholding. Around 30 percent households are landless. Overall workforce participation rates covering the age group of 15-60 years are low at 49 percent, with a wide difference between male (78 percent) and female (18 percent).



2.5. Study Methodology and Process

The study was qualitative in nature comprising of Focus Group Discussions with women leaders. The FGDs attempted to understand the following dimensions in the lives of the women leaders:

1. Their need for different financial products and services (Savings (voluntary), credit, insurance, remittances, pensions).
2. Their experience with various financial service providers (Banks, MFIs/NGOs(facilitating), moneylenders, friends, relatives)
3. Their suggestions for sensitive products and delivery systems (About products? And whom they should be designed repayment systems for credit, delivery systems, etc)

Further eleven women leaders were interviewed and caselets conducted with select, relatively more articulate women leaders with a view towards a detailed understanding of these issues and challenges, The women talked about their expectations, and confrontations in their lives, their understanding of various financial services, the implications of the same in their lives, and their current needs. These caselets therefore throw additional light on how the women have coped with livelihood issues in their lives and contextualise financial inclusion within those challenges.

The Research team of the School visited the three above mentioned districts. The team conducted 23 Focus Group Discussions (FGDs) across the three districts of Uttar Pradesh - Mirzapur, Jaunpur and Sant Ravidas Nagar. In all 329 women leaders of various Community Self-Help Groups/JLGs participated¹⁴ in the discussions from 117 villages spread across Nine blocks – Aurai block , Abholi block Barsathi block, Bihasara block City block, Lalgunj block, Ramnagar block, Rampur block and Shahgunj block. The team interacted with five organizations – Cashpor Micro-Credit, Mahila Prabodhini Foundation, Sushrusa Samiti, Vivekananda Gramin Vikas, Sanskriti Samiti; and Child and Welfare Association. Bankers and officials of MFIs were also interviewed.

¹⁴ Please refer to Annexure I for List of the project districts

3. Study Findings

The FGDs and interviews with women leaders throw light on the gaps between the intent of policy makers and the implementation of effort on the ground. Strategies adopted to reduce the levels of poverty such as organising the poor into Self-Help Groups (SHGs) have succeeded in motivating women and instilling in them the notion of self-help, mutual benefit and self-reliance.

On the other hand, interviews with the supply side, such as bankers and MFI officials that despite there being strong growth-oriented financial schemes, these do not address the need of poor communities for liquid money. It was found that the more liquid cash is available to the poor, the more opportunities exist for them to sustain.

If we look at where things stand, we are confronted by two dominant but disturbing mindsets - one is that of fear of the women towards the banks and the other is that of the bankers that 'bigger is better' mainly to avoid recovery risks. The factors responsible for evoking such mindsets have risen out of a context can be looked at from two viewpoints that of – the women leaders and Bankers/MFI officials.



Women Leaders



3.1.1.Socio-economic condition

Largely the women in the pilot region are resource poor. Land and labour are the principle economic resources in the area. The respondents mostly own marginal pieces of land while some of them have barren lands given to them under the patta scheme. Hence the income is irregular and uncertain. The women leaders in the districts of Jaunpur, Mirzapur and Sant Ravidas Nagar mostly work as agricultural labourers, marginalised farmers and as unorganised sector workers engaged in a variety of occupations or employments ranging from those like carpet industry workers, grocery vendors, vegetable vendors, etc. The women weave carpets or tend livestock at home, sell surplus milk in the village or in some cases to cooperatives, sell cosmetics, make cow dung cakes, sell some food items etc.

Having access to the carpet industry, the villages in Sant Ravidas Nagar and Mirzapur district seem to have fared better in terms of regular income generation. However the women involved in carpet weaving in that region have expressed that due to the decline in the demand they are facing financial problems in terms of irregular income.

The women have been traditionally involved in subsistence farming for tending their family needs rather than commercial gains. The productivity of the land is very low, the yield often fails to tend to their family needs. The households which own land cultivate it themselves; grow crops such as wheat, paddy, mustard, bajri, maize, lentils and vegetables. Those who do not own land opt for agriculture labour and casual labour.

The women find seasonal employment during sowing and harvesting . On an average they get work for 10 -15 days a month. According to them the wages fluctuate from Rs. 50 to Rs. 80 per day based on the area, season and the crop. Sometimes their services are compensated in the form of grains the quantity of which varies from five to seven kgs per day.

The women stressed upon their miserable condition during the slack period labour following the harvest season. They have expressed need for economic activities in their regions. Due to insufficient funds, most women resort to borrowing as an important strategy to cope with expenditure for consumption and emergencies. Loans are taken both in cash and kind. The sources of borrowing are mostly through group savings local moneylenders, MFIs, and or, relatives and friends.



The findings show that apart from coping with economic issues they have to deal with other challenges such as - intra household disagreements about women's participation in market related activities since patriarchal norms are restrictive regarding mobility and; fights within and across households over social dynamics .

3.1.2 Livelihood Issues

Largely the women are willing and show immense potential to turn idle lean season periods into productive periods of activity through short-term loans for short duration activities but are unaware and unsure of venturing into new businesses. Even today, many of the women are in clutches of moneylenders and work as bonded labour for landlords in order to be able to repay. Since the women lack awareness of access to bank credit they tend to rely on informal credit sources.

Few women have individual bank accounts. Those who have availed benefits of government welfare schemes like National Rural Employment Gaurantee NREGA, Widow Pension, Old age Pension have individual bank accounts due to the requirements of the schemes. Here women reported biased selection of beneficiaries and suppression of information of the schemes by the village pradans. The process provides room for the pradhan and the bureaucracy to manipulate the names of beneficiaries and to select schemes of their choice. Mostly, the names of beneficiaries are finalised by the pradhan, his henchmen, or the village level functionaries without going through the formality of discussion in the gram sabha meetings and with a few exceptions beneficiaries have to pay for inclusion in these lists.

- ✍ Women associate livelihood and employment opportunities with financial inclusion.
- ✍ Owing to a shortage of income generating activities in the region many times men resort to migration to cities like Delhi, Lucknow, Surat, Mumbai etc.
- ✍ In some areas , women said that if there would have been some regular employment opportunities, their family members would not have migrated.

The women said that government developmental schemes such as the NREGA have initiated several conflicts and created problems like misuse of financial resources and kickbacks, nepotism. They said that has little has changed. Despite a job card, a guarantee from the government, most women have to go without wages even after they were supposed to have been employed. However, they said some of them were employed only for seven days in a whole year. Further added that they somehow managed to put together money for the bank account and a passport photo etc that is mandatory on the job card. They have to traverse long distances several times, for which they have to somehow get together the money, to get their job cards from the *pradhan*.

Most of them are yet to get their job cards, but due to lack of awareness, reports of false muster rolls, problems in payment, etc women feel that they may never get it.

Under the state government scheme, women who are landless have been granted land on '*patta*',¹⁴ which they are not allowed to sell. The quality of land being poor and lack of the irrigation facilities has resulted in poor production. They do not have resources to develop these lands.

“Instead of giving us different type of cards, give us a job.”-

- Women leader, 60 years, Jaunpur

We don't take any loans from Banks, we are scared to go to the bank even to deposit and withdraw money. It is very crowded. We go to bank at 11.00 clock and come back sometimes at 3. 00 o' clock or sometimes at 5.00 o' clock. Nobody gets pension in the village. Pradhan has taken something in written and he has also taken our photographs. They say because I have 3 sons ,I will not get it .I have gone to pradhan ,I even took women of our group but no one listens to us. We have seen many difficulties and we have not got anything from the government. But other places (nearby districts) has developed like anything. There are road, bathrooms and everything is constructed and they also get widow pension and old age pension ...they are getting 1800 for 6 months”.

- Women leader ,60 years, Jaunpur

¹⁴ Patta Scheme is the State Government's free Agricultural Land Distribution Scheme.

¹⁶ The names of the women have been withheld for privacy.

Pehle Bada Sher Khayega, Ya Hame Dega ?

- Women leader, 40 years, Sant Ravidas Nagar.

“No govt scheme reaches here... PEHLE BADA SHER KHAYEGA, YA HAME DEGA? First, the person who has the power eats away everything, it doesn't reach us. I do not even have a ration card. We are going to vote this time and we will get the person from our caste; he will do something for us, and not the person who is from the higher caste. If we all come together, only then something can happen. There is no hospital, no job card, NREGA, no govt land and even the postoffice is in the other village. People die because of this. They make job cards for their own people mostly. They make us sign for 30 days job and give us money for 10 days and take away the rest of the money.

Once I had gone to take the money of pension... Rs 1800 you get in 6 months... I have been told that there is no file, it is lost. I fought with them and asked when all your files are here and why only mine is lost. I told him that I would burn every thing and then he took out the pass book from the cupboard. And also if we take one lakh loan we have to give 20,000 as commission to them, then why should we go to the bank”.

- Women leader, 40 years, Sant Ravidas Nagar.

The names of the women have been withheld for privacy.

3.1.3. Role of SHGs

Many Women leader expressed enthusiastically that the SHGs have successfully established a firm ground for their empowerment. They said it has given them a space to express themselves, and address socio-economic challenges. It has succeeded in creating a group-feeling among them, has enhanced their confidence and capabilities by helping them to take collective decisions and encouraging the habit of saving. They also remarked that SHG has introduced them to a different world



“Samooch (SHG) ne hamari zindagi badal di”

*Women leader,
45 years, Sant Ravidas Nagar.*

Women feel that participation in a SHG has been beneficial for most of them since they believe that they have a place now for their savings as well as an access to small credits from the group in comparison to the bank loans. It allows them to borrow in the slack periods of income generation. It has reduced their vulnerability considerably due to the developed habit of savings. It has enabled the women to contribute to household income to build upon their assets. In certain areas it has increased their ability to combat disease through better nutrition, housing and health. As a result, they feel they have better control over decisions that affect their lives. It has contributed considerably to a reduced dependency on informal money lenders and other non institutional sources.

According to the women leaders, many SHG women hold meetings regularly to discuss their current achievements or seek solutions to current problems. They admit that as they lack awareness of issues like income generation, expansion of business; benefits of existing government schemes, advantages of holding accounts etc., they mainly discuss about the deposit of their weekly or monthly savings into the bank and remitting some amount towards loan instalment and interest once a month. So they talk about requirement of loans and how they can economically support each other etc. With an ease of conversation, they also come together and discuss matters relating to emergency, disaster, and social issues. They said that they have begun to understand that saving money is crucial to their overall financial strength.

“Our knowledge and awareness has increased after joining the group. I used to be scared of the banks but now I am not scared to open an account and I can manage to do all the operations of the bank. When I took the SHG training I started helping my husband and used to explain him about the things I learnt about the bank.... he used to tell me that you have gone ahead of me”. – Women leader, 36 years, Jaunpur

On the downside, during the study it was observed that while members were usually able to provide figures of total savings and total SHG loans outstanding, they were not able to provide figures for profits earned from their income generational entrepreneurial activities. They are hoping that some income generating interventions will come and graduate them to a different level. Their involvement also did not translate to their being reasonably knowledgeable with the financial status of their SHGs.

The names of the women have been withheld for privacy.

3.1.4..Role of Banks

I. Credit

As said by the women leaders, traditionally, these communities operated largely along the principles of the barter system, so are largely ill-informed about formal financial systems. Hence even today, for them, a bank is a place to keep safe their occasional small surpluses and nothing else as they tend to view banking as an institutional set up for the elite. The women find banking procedures to be quite complex. Therefore they feel alienated to go to banks. They are scared to go to the officials as they feel cannot interact with them mostly due to lack of awareness. This has given rise to the disturbing factor of the lack of trust in bank officials. Some women stay away from banks because they feel that their houses, farms etc. would be confiscated by the banks in case of delay or no repayment. They consider taking loans from banks as a high risk as they are not confident about their repayment owing to either irregular income or limited resources. So they feel that whatever assets they have will eventually be taken away.

They said that they heard of certain incidents in the past when some people were arrested and their personal assets were confiscated by the police on non-repayment. The women fear that if they put up their belongings as collateral to borrow money from banks, it would be impounded for they were never sure of repayment. And they firmly said that they would never dream of putting themselves in a socially embarrassing situation as eventually the repercussions will be the same whether they put up their belongings as collateral or not; as their future is highly uncertain. They associate taking credit from bank to putting themselves at the risk of social reputation.

*“Ek roti kam
khayenge lekin,
bank se loan
nahin lenge”*

*Women leader,
43 years, Jaunpur*

***“Agar paisa
aayega toh dimag
khud chalega”***

***-Women leader ,
37 years, Sant Ravidas
Nagar.***

ii. Savings

They have said that since they don't have regular income/surplus income they don't see any relevance of these services in their lives and for the same reason even if they are given the facility to open an account it would be rendered meaningless. Few women remarked that even if it is an avenue of savings they don't need it as they do not have surplus money. They have repeatedly stressed that they can think of financial services and awareness only when they have activities to generate income. The women associate bank accounts with a channel to receive money from various govt schemes and do not associate the bank account with savings.



“I don't know what facility we want from the bank. But we will take a loan only if we can repay it. Every one should come out and talk freely without getting scared of anyone or anything. I am ready to go with anyone who ever wants help. I have learnt everything by seeing and observing.” -

Women leader, 55 years, Sant Ravidas Nagar

iii. Other Financial Services

Owing to a shortage of income generating activities in that region many times men resort to migration to cities like Delhi, Lucknow, Surat, Mumbai etc. The women in the households in which the men have migrated for livelihoods have individual or joint accounts for the remittance transfers. Women talked about the use of internet remittance facility with great enthusiasm and refer to it as “ATMs” to withdraw money that their migrant husbands deposited into their own or joint accounts. At times the money is also deposited into a neighbour's/friend's account.

The women have limited idea about insurance services. However some women who had insurance have opted out of it as they do not have surplus income required for such customized services. Some women said that they cannot afford the cost of such services.

The women leaders have said that they are not aware of any pension service other than the government pension such as Social Security Pension Scheme. They associate pension with government pensions only.

Their experience tells them that even if they go to the branch the loss of time owing to over crowded branches and loss of earnings on being away from work while visiting the bank may not be compensated and they were never sure whether they would get any service if they did approach the branch. Some of them feel that bankers do not treat them as customers as they were kept waiting for long periods before they could get to interact with them.

3.1.5. Role of Middlemen

Due to the lack of awareness of financial procedures, the purpose and the outcome, accounting, availing of credit, etc., women have said that it is easier to depend on middlemen to avail loans. Women said that they are mostly informed about financial institutions by these middlemen who have managed to develop a relationship of trust over time. But they have to pay hefty commissions for this.

- The existing credit channel from banks to the women involves the middlemen as a major link. They assume the role of mediators which becomes an opportunity for some middlemen to take commission.
- Women of these regions are mostly given information about financial institutions by these middlemen.
- Some middlemen give partial information about the existing financial structures, systems, services etc.
- Bank loans are available at comparatively lower rate and there is inadequate followup. Therefore women tend to delay repayment to meet their immediate priorities.
- The poor do not realise the legal repercussions of non repayment due to inadequate information.

- Remittance services have started playing a role in thy with great enthusiasm and refer to it as “ATMs” . They use this facility to withdraw money deposited into their own or joint accounts by their migrant family members. At times the money is also deposited into a neighbours/friend's account.
- Migration lends a different perception and generates a need for communities to link to the banking system.

3.1.6 Role of JLGs

Women leaders belonging to JLGs have said that initially they had no alternative but had to resort to moneylenders, friends and relatives whenever they were in need of money. They practically keep away from formal financial institutions as they do not have assets to be put up as collaterals. But when they were approached by the MFI representatives they were assured that they do not need collateral to avail the loans. Gradually they became members of JLG. Thereafter women opted to take loans from MFIs. More so, firstly no middlemen are involved in the process Secondly they receive the entire amount of loan that gets sanctioned without any deductions. Lastly they are spared from sharing a percentage of the amount as commissions. It was found that in some cases the women with existing small enterprises use microcredit to expand their businesses; on the other hand those households who do not own a business use microcredit to pay down more expensive debt or borrow against future income to cope with emergencies.

Earlier they were afraid of taking credit from MFI but gradually after few cycles of repayment their confidence has grown manifold and now they demand more credit but get less. They further added that initially they used to feel hassled and rushed due to regular and frequent follow-ups. However, now they realize that it has helped them to become disciplined. Now taking loans and making weekly repayment of instalments has become their habit. This in turn has resulted not only in increasing their household assets but has succeeded in promoting their status within the household. It has drastically improved their money handling capacity.

Few women also expressed that if they had surplus income, they could have saved it in banks and used them during emergencies since MFIs do not lend money during emergencies. Sometimes in case of emergencies they find it difficult to get credit as they cannot avail a new loan without repaying the earlier one.

*“Inhone (MFI)
hamein kaam
karna sikhla diya”*

*-JLG member,
48 years, Jaunpur*

*“Pehle paanch
hazaar lene mein
dar lagta tha, ab
pachaas hazaar
mangte hain to bees
hazaar hi milta hai”*

*.-JLG member,
46 years, Mirzapur*

- Owing to proper followup a good financial behaviour has been inculcated in the women .
- By handling credit efficiently , women have graduated into mature customers.
- After few cycles of loan in the past ten years, women have cultivated a habit of regular repayment and have overcome fear of taking credit.

Role of MFIs

- In the environment of asymmetric information, MFIs have proven to be useful in increasing access of poor communities to credit services in pilot region .
- They hold monthly meetings and follow ups; and also impart information about the procedure of application forms for loans and provide repayment schedule to the women.
- They follow the system of recovery at door step.
- MFIs work closely with borrowers to develop trust as well as to share information. Consequently, some members have graduated into matured levels of enterprise
- Owing to these factors, MFIs hold significant potential.

3.1.7. Poverty Alleviation Schemes

Women leaders of some SHGs who do not get subsidized credit have expressed firmly that parallel subsidy linked SHG schemes have affected the morale of those women who are disciplined as they do not get subsidies when they take group loan. This has prompted them to leave the group and form another one. Women have said that they feel cheated when they see other groups formed under a parallel scheme getting subsidized loans. Expressing their outrage they say that it is discrimination.

- Parallel subsidy linked SHG schemes have affected the morale of those SHG women who are disciplined. However since they do not get subsidies when they take group loan. This has prompted them to leave the group and form another one.

The other constraint identified is the government resorting to measures such as loan waivers that negatively impact upon repayment discipline not just of those who have taken the loans that are waived but snowball to affect members of SHGs and JLGs too.

3.1.8. Gender issues

Women are often confronted with issues of gender justice. They tend to be harshly judged compared to their men. Somewhere there is an assumption that if poor women have access to financial resources, it would automatically mean that they will be able to negotiate their position in the society. They feel men take advantage of this assumption and challenge them. Being vulnerable and not being able to engage critically with officials in the male dominant society, the women feel intimidated by them. By and large, structural and infrastructural inequality has largely been ignored by financial institutions. Women find it difficult to engage effectively with officials.

Wherever women have been enabled by interventions to get over their constraints and successfully engage with bankers it was found that they think that talking to the officials, has given them the much needed confidence to face society. In fact, women involved in BAPS have repeatedly said that prior to the interventions they were leading a hopeless life. Then they were not aware of the facilities and services to which they were entitled. But now they feel they have something to look forward to as most importantly they have learned to save for a rainy day.

Banks do not have separate counters for women and many times young women and girls do not feel comfortable as the branches are overcrowded with men. They avoid going to the branches all together. It is evident that women staff would help develop the much needed trust and respect in their participation in banking services .

Regarding access to credit, many times loans are procured in the name of the women, but they have no control over its usage. When a large sum of money is involved, credit suppliers may provide women with access to money but they do not ensure women's entitlement to the use of the resources or assets that the money provides. The men of the household then claim authority to the use of money. This is even more disturbing, when the primary burden of repayment is on women only. It increases women's burden of work. Gender issues are reflected in the lack of family support not necessarily only the husband, but most often the mothers-in-law, particularly when the women were young, more so since patriarchal norms see women as the custodians of family honour and mobility is not seen as favourable for women. Caste biases were also seen when women were vehemently reluctant to form a group with women from other castes

Bank Officials

3.2. Bank Officials

The voices from the side of supply matched several of the issues that were raised by the voices from the women leaders. The constraints and challenges faced emerged as gaps that need to be addressed so that expectations of both sides of each other and of the formal financial system can be met.

3.2.1. Infrastructure

It was reported that in the region many banks still operate manually and they find it very difficult to handle the work when work load increases. The banks equipped with modern technologies faces difficulty in absence of well trained technical staff.

To cater to geographically dispersed customers the institutional infrastructure was broadened for the delivery and deployment of credit to the rural sector. Bankers said that some of the staff not acquainted with the computers . This has an effect on the inadequate tracking of loan repayments and defaults. Bankers added that they were then confronted with several issues such as the absence of collateral among the poor, lack of trained rural bankers, dealing with temporary technical and field staff, etc. further resulting in loan defaults and erosion of repayment ethics by all categories of borrowers. As a result there was a disturbing growth in overdues, which not only hampered the recycling of scarce resources of banks, but also affected its profitability and viability. The desire of banks to lend to the poor was doused as recovery became their biggest hurdle. As a result, some bankers have not yet been able to internalise lending to the poor as a viable activity. They see it only as a social obligation – something that has to be done because the authorities want it so.

3.2.2. Staff Constraints and Inadequate Information

The bank officials said that first-though the number of branches are sufficient, the number of staff per branch is less. Second the poor information environment does not help either. They said that when there is only partial information about the borrowers, the risk factors increase for the financial institutions. Most of the banks find the women to be 'informationally opaque' -particularly the identity, their income generation activities, degree of financial responsibility etc. They do not have the technical and personnel assistance needed to understand and evaluate an individual borrower. Many bankers feel that the women do not have mature financial behaviour but as they are understaffed and lack efficient, technically adept, skilled staff they are neither able to supervise nor recover the loans. It is difficult for them to gather the required information about the legal identities of the women borrowers, their income generating activities, consumption and debt swapping etc. Eventually field staff follow up gets affected which is very important to motivate and monitor the poor as they are not aware of the consequences of not abiding to the necessary schedules while dealing with banks. It was also said that bank officials find themselves preoccupied in handling Government schemes accounts like NREGA, SGSY, Social Security Pension, Scholarships, Balika Samridhi etc. and are caught on the tightrope of balancing these with their Core Banking Activities.

- Regional Rural Banks with a specific poverty alleviation mandate are suffering due to lack of efficient infrastructure, skilled staff.
- Some staff are not very acquainted with computers and sometimes they are unable to use the technology effectively.

Many banks still function manually. Sometimes when they are overburdened, they find it difficult to manage.

In many cases the women are unable to distinguish between the Government support (grants/reliefs) and bank credit as the rural banking system is identified with the Government. Also to hasten the alleviation of poverty, the schemes increase credit without nurturing the women them to handle it. The other constraint identified is the government resorting to measures such as loan waivers that negatively impact upon repayment discipline not just of those who have taken the loans that are waived but snowball to affect members of SHGs and JLGs too.

Some bankers and officials in the region have emphasized that 100% outcome or changing things overnight is not possible but the situation is changing slowly. With coordinated implementation, planning and effort, the process can be hastened. However, they also know that given the current levels of literacy and poverty it will require continuous and repeated efforts.

3.2.3.Collateral

Some bankers said that they demand collateral from the poor not to subject the individual to the evaluation criteria but to improve the financial behaviour as they are not able to do necessary follow up. The officials are of the opinion that the women have not yet imbibed the essentials of financial intermediation which includes prioritisation of needs, setting terms and conditions, accounts keeping and timely repayment of loans. So they ask for the collaterals just to pressurize them in a positive way for timely repayment. They have said that due to inadequate staff and lack of time to interact with the women ,they fail to inculcate a good banking habit.

3.2.4.Middlemen

Due to the dual problem of financial illiteracy of the women resulting in inability to handle bank procedures and on the other hand paucity of bank staff– middlemen step in. The value of middlemen is seen in the potential to fill the void of much needed staff to motivate and imbibe the essentials of financial intermediation including prioritisation of needs, setting terms and conditions, accounts keeping, timely repayment of loans. However, the downside to this is that some of them tend to mislead the borrowers into believing that bank loans are synonymous to Government grants/ subsidies which will be subjected to waivers in time to come. Thereby instead of financially empowering the women they are sometimes responsible for making them more vulnerable. So instead of motivating them to have a better control over decisions that affect their lives, they have a tendency to misguide them about the purpose of schemes mainly due to some vested interests.

3.2.5.Legal identity

Bankers have expressed the need for adequate and effective scanning facility to deal with legal identity issues. It is essential for them for better identification of the groups/individual to avoid multiple lending to the same borrower, sometimes against same assets or under pseudo names.

4. Recommendations

4.1 Women Leaders for Financial Inclusion

Women's leadership in microfinance is of paramount importance if the outcomes of microfinance are to be seen in the well being of households and empowerment of women. This leadership can be instrumental in taking forward financial inclusion and increasing participation of the poor in mainstream financial and economic systems. Based on this hypothesis and the findings of the study the following recommendations are made with respect to women leaders in the studied area.

4.1.1 Developing leaders as change agents

Selected women leaders with potential can act as conduits between the bankers and the women as far as SHG loan formalities are concerned. Young, literate women with leadership potential can be recruited for facilitating the linkage of groups to banks. Necessary training can be imparted to the selected women in reaching out to the groups, supervising their activities and work as recovery agents. While this move will fill the gap of inadequate staff felt by many branches, this can be a service to the group. It will provide the much needed opening to many young, dynamic women leaders looking for livelihood options. This can be conducted first as a pilot action research intervention.

Particularly for the SHG model of microfinance, for every 5-10 SHGs, there can be a mentor that emerges from the groups. Capacities of these mentors can be built towards them growing into becoming motivators, and bare foot counsellors to support financial inclusion at individual and household levels. Women already in the positions such as leaders, motivators, etc., must be supported and promoted.

A space should be carved out of existing platforms for women leaders to emerge and create opportunities to learn for themselves and be role models to others. A network of women leaders from the region can be developed. Further if other such networks are developed in other states there can be cross learning through exposure visits and sharing of experiences.

4.1.2 Specific capacity building for financial inclusion

Training of financial literacy, banking literacy and enterprise management should be undertaken at regular intervals for SHG and JLG groups. Women especially need banking literacy to understand various aspects of banking transactions, basic banking services (opening an account, cashing cheques, saving money, and getting money orders and other basic transactions and services), repayment guidelines, book-keeping, etc.

For financial inclusion, access to incomes are most important. The opportunity cost of meagre incomes is too high for the poor to avail of financial services and products, even when available. Hence, it is important to have an integrated approach to income generation which focuses on enterprise development, employability, employment and diverse income generating activities. Capacity building should also match the above in an integrated manner.

While access to financial capital is a pre-requisite to enterprise development and income generation, entrepreneurial skills are equally essential in order to assist women to make use of market opportunities. And there need to be accessible markets for the goods and services offered as training alone is not enough to ensure that group members take up IGAs - their success depends also on markets for the services and goods produced.

Skill training plays an important role especially for the new entrants in groups. These women might find it difficult to find a foothold in the market initially so this support will be helpful. Many women want to carry on their traditional crafts like, carpet / basket / mat weaving etc. but there are many who want to learn new crafts or skills as well.

Life skills training are very essential to develop managerial skills of women leaders as it builds their confidence. enhances their ability to influence decisions affecting their lives, negotiate collectively for better terms and services, and ensure their participation in demanding accountability from government and non-government organizations.

Women leaders can be instrumental in implementation and follow-up of plans, programmes, policies etc. by invoking a self-reliance strategy. If the women workforce is upgraded through education, training, skill development they will be adequately armed to address socio-economic challenges. Given the fact that information, skills, attitudinal change and perspective building are corner stones of empowerment and poverty alleviation much more efforts need to be put in the area of capacity building of women.

Updated trainings are necessary as new members are constantly joining the groups, and new schemes are constantly being introduced. The women need to be familiar with various government schemes to take full advantage of them from the platform of their SHG groups. They need to understand and learn about various government schemes, rules regulations of availing loans for various purposes from the bank.

With the advent of technology, relevant content to increase women's and confidence must be developed. Branchless and mobile banking could be a way of transcending issues of high opportunity costs in time of visiting banks. However women need to learn how to effectively use technology, for which training is essential. In the same vein, young and educated women can be trained to apply ICT skills for purposes such as letter documentation, saving their files in floppies/CDs, recording their accounts in excel option and taking printout. Providing the information access points (computer with internet connectivity) they would be motivated to build capacity for themselves as well as for their children. The fact that computers are important instruments for progress and growth can be part of their perspective.

4.2. Advocacy for and through women leaders

Funds should also be made available for research, experimentation, and advocacy for the women to get included in the mainstream financial services. Such an intervention will require proper designing based on evidence generated through research where the perceptions of the poor communities vis a vis banks needs to be explored in more detail. This can then inform the design of the advocacy campaign. The advocacy campaign can be participatory where information, design and the implementation is generated and carried out through women leaders.

4.3. Banks as Economic Partners of the Poor

Banks through their rural branches have played and continued to play an important role in providing financial services to the poor. However, Banks need to introspect on the quality and coverage of these portfolios. Banks need trained personnel for effective appraisal and monitoring. There is need to design strategies by recognising different gender needs of clients, hence banks need to be women-client friendly and gender sensitive.

With this context the following recommendations are made:

Gender trainings are essential for all bank personnel. These trainings need to be in the workshop mode where bankers are introduced to the world of the working poor and the gender issues within the world of work of work of women and men.

Immediate steps can be taken to ensure that the infrastructure design for facilities and services explicitly recognise and address women's and men's different priorities, needs, and patterns of usage. Women need to have separate counters with women staff present at the counters. Women staff need also to be gender sensitive since it is not necessary that women necessarily understand the problems of women. This is moreso since the staff and the clients come from different classes and regions and contextual realities will vary vis a vis gender.

Mobile or doorstep banking through barefoot bankers from the community or linking with existing facilitating non governmental organizations and MFIs can build synergistic linkages across groups working in the field for poverty alleviation and make a larger impact than isolated effect in geographical pockets.

There is need for a parallel advocacy campaign where the banks are projected as being 'Partners of the Poor'. This campaign should also be evidence based for which primary and preliminary in depth research is needed. This advocacy campaign is linked to the one with women leaders then the move to take forward financial inclusion through women leaders in microfinance will be more effective.

5. Conclusion

In conclusion it can be said the voices from the field have shown that financial inclusion has to be relevant to the lived experience of the hitherto excluded poor. Their lives being one of a daily challenge of earning income for sustenance, a holistic approach that ensures adequate income, plus a surplus to participate in formal financial systems is required. In the absence of the formal banking systems being able to reach the poor literally and metaphorically, the role of alternate systems that provide financial services like credit or models like SHGs that inculcate savings and have groups linked to banks or interventions like BAP that linked the rights of children with women's access to banks are significant. Financial inclusion however sees value in linking individuals and households to banks so that credit, savings and other financial needs are met. The gap between the poor and the banks traverses hurdles of class, gender, trust, poverty and power.

It is undoubtedly difficult to change structural power nexuses that have deep historical origins. This requires political will and policy initiatives. Advocacy campaigns can assist in impressing upon the value of financial inclusion and can be so designed that there is a benefit for bankers and the poor. However if it is seen that such inclusion will empower the poor and challenge existing power structures then it may not have a desired effect. Hence advocacy campaigns for and about financial inclusion should be participatory and socially inclusive. Behaviour change communication can be used to wisely design such campaigns.

The steps that do not challenge structures are easier to immediately implement. Information augmentation of women leaders about banking systems and their products and services through trainings and banks opening special counters for women with sensitive women staff can be taken up as an immediate innovation. Dialogue sessions can be facilitated between local bankers and local women leaders to better understand each other.

Finally there is need for more documentation of voices from the field so that it generates evidence for policy dialogue and change. The challenges lie at the level of the field, they are faced and met by the poor at the field and experience has shown that the wisdom for solutions also lies within the field. Participatory methodologies that trace these paths from the field to policy formulation tables within Government and Financial bodies are invaluable. Platforms that accord space to hear these voices are those that have the potential to announce change.



Annexures

6.1. Brief of the Organisations

6.1.1. UNDP - The UN's Global Development Network

UNDP is the UN's global development network, advocating for change and connecting countries to knowledge, experience and resources to help people build a better life. We work in 166 countries through a network of 135 country offices worldwide, working with them on their own solutions to global and national development challenges. UNDP does not represent any one approach to development; rather, our commitment is to assist partner governments in finding their own approaches, according to their own unique national circumstances.

UNDP advocates for the Millennium Development Goals (MDGs), the concept of human development and the need to empower women. Its series of global, regional and country-focused Human Development Reports are a powerful advocacy tool with a focus on people-centered, inclusive, equitable and sustainable growth.

Under the overarching goal of poverty eradication UNDP focuses on five inter-connected thematic areas: poverty reduction, democratic governance, crisis prevention and recovery, energy and environment, and HIV/AIDS

UNDP is committed to help India achieve the global Millennium Development Goals (MDGs) as well as the national objectives articulated in consecutive Five-Year Plans. The goal of the organization is to help improve the lives of the poorest women and men, the marginalized and the disadvantaged in India. UNDP works in the following areas: Democratic Governance, Poverty Reduction, Crisis Prevention and Recovery, Environment and Energy, and HIV and Development.

The Resident Coordinator heads the UN System in India and is the Resident Representative for UNDP in India. UNDP has appointed a Country Director who is responsible for the day-to-day work of UNDP India. Our Country Director is assisted by two Deputies, one for Programme and one for Operations.

UNDP in India works closely with the Government of India through its designated nodal department, the Department of Economic Affairs (DEA) in the Ministry of Finance. All activities falling within the Country Programme Action Plan are nationally owned. Implementation of the programme activities are being carried out by Implementing Partners, i.e. Government Ministries, State Governments, District Authorities, Civil Society Organisation, NGOs, and UN agencies including UNDP as appropriate, under the overall oversight by DEA.

The present country programme document for India (2008-2012) was formulated in partnership with the Department of Economic Affairs of the Ministry of Finance, building on the United Nations Development Assistance Framework (UNDAF) 2008-2012. The programme is in harmony with the eleventh five-year plan of the Government of India and has benefited from wideranging stakeholder consultations, including within the United Nations system, and a comprehensive review of lessons from past cooperation.

In India, the focus is on :

- § Poverty Reduction
- § Democratic Governance
- § Crisis Prevention and Recovery
- § Environment and Energy
- § HIV and Development

6.1.2. Indian School of Microfinance for Women

The Indian School of Microfinance for Women, started in June 2003, is an initiative in microfinance which was promoted to address the capacity building requirements in the sector. The School particularly focuses upon the lives of women who are the primary participants in microfinance interventions. Microfinance is perceived by the School not only as a means of poverty alleviation but also as a means for women's leadership and the building of women's assets.

The School is geared towards shaping people and women sensitive microfinance. It seeks to build the capacities of microfinance institutions and facilitating organizations to positively impact upon poverty levels of their microfinance clients by adequately understanding their lived experiences. Again, adherence to technical financial stipulations for suppliers and receivers of microfinance are most important for the sustainability of the sector.

To meet these requirements, a partnership between two of India's leading microfinance organizations, SEWA Bank and Friends of Women's World Banking, India and a Canadian education-development institute, COADY International Institute has been formed to create the Indian School of Microfinance for Women. The School is based in Ahmedabad in the State of Gujarat, and serves the need for microfinance training and research throughout India. This is a collaboration formed out of urgency to ensure that the microfinance field, poised for dramatic growth in India, is able to consolidate into a mature and vibrant sector based on strong local capacity able to drastically reduce the absolute numbers of poor in India over the next decade.

India has a rich variety of microfinance initiatives though varying models each of whom have capacity building requirements. Particularly, there is an identifiable need for quality training in vernacular languages.

Research is also an integral requirement to understand the trajectory of the sector and its corresponding capacity building requirements. The School is positioned to address these capacity building needs especially responding to the changing nature of the sector.

The objectives of the School are to enhance the capacity of the sector; provide thrust to microfinance practice and thinking; be an educational innovator; build a conducive environment for strengthening and spreading microfinance through policy advocacy; build an institute of international repute.

The School works on five thematic areas - Building institutions that respond to poor women ; Understanding the lives of poor women ; Strengthening women leaders and management; Promoting financial Literacy; Shaping the micro-finance sector ; and functions through three departments: Microfinance Training, Research and the Citi Center for Financial Literacy (CCFL).

The trainings conducted by the School are in keeping with the five thematic areas identified by The School. In addition the main focus is on designing women's collectives, strengthening community based organizations, focusing on cooperative models in MFIs, and to bridge the capacity building gaps in these areas.

The approach of the Research Department of the School is a combination of practitioner-driven action research focuses on organizational action-learning partnerships to push innovations in the sector and academic rigorous research to provide broader and deeper analysis of poverty and livelihood issues. The School also designs and provides consulting services, for efficient delivery of services, facilitating better resource flow to the clients and helping these agencies to optimally use their scarce resources

An exclusively dedicated unit of the India School of Micro Finance for Women namely The CITI Center for Financial Literacy was launched on September 10th, 2005 for spreading and managing the activities of Financial Literacy. Ms. Jayshree Vyas is the Chair of the CITI Center, ISMW. The main objective of CITI Center is “spreading Financial Literacy amongst the poor, especially women by building their financial awareness, knowledge and skill to enable them to manage their finances and thereby making them financially self-reliant and to provide them better and secured future”.

Citi Center for Financial Literacy has promoted a network of organizations namely National Alliance for Financial Literacy (NAFiL) to take financial literacy as a movement across the country. Currently the activity of 29 such organizations is spread through 23 states of the country. National Financial Literacy Drive has been launched to reach one million poor women.

The School's uniqueness stems from being one of the first institutions drawing upon the best of the indigenous knowledge and the expertise to a common forum, from where it can be disseminated and made available for the microfinance sector.

The three departments work with synergy especially with research findings being inputs for the development of training modules. ISMW is registered under Bombay Public Trust Act 1950.

The Board of Director of ISMW comprises:

Mrs. Ela R. Bhatt (Chairperson) - Founder FWWB (India) and SEWA.

Ms. Jayshree Vyas (Executive Director) – Managing Director of SEWA Bank.

Ms. Vijaylakshmi Das (Trustee) - Chief Executive officer FWWB (India).

Ms. Mary Coyle (Director) – Vice President and Director Coady International Institute, Canada

Ms. Nancy Barry (Director) Independent consultant – (Ex President Women's World Banking).

Mr. J. Rajashekharan -Country Business Manager, Global Consumer Group CITI India.

6.1.3.Mahila Prabodhini Foundation

Mahila Prabodhini Foundation (MPF) is a society for social development, registered under the Societies Registration Act, 1860 in 1997. It has been successful in promoting over 3500 SHG (Self Help Group) in and around the district of Mirzapur (UP) within 7 years. This organisation was founded by Shri Bibhuti kumar Mishra an ardent disciple of Late Dr. Nirmala Deshpandey, (Ex MP Rajyasabha) the veteran Gandhian and adopted daughter of Acharya Vinoba Bhave. The Foundation is involved in training, monitoring, research and consultancy in the field of participatory rural development and microfinance. It has undertaken assignments for some of the prestigious agencies such as NABARD, RAJIV GANDHI FOUNDATION, BIRD, UNICEF / IKEA supported CHILD RIGHT PROJECT, and other voluntary agencies working under PACS & REHA-TDH Programme etc. The foundation has built up a multi disciplinary core team of highly qualified and experienced teaching faculty & rural development professionals having practical experience and skills in different sectors of rural development.

6.1.4.Cashpor Micro Credit

CASHPOR Micro Credit (CMC) is the Indian Microfinance arm of CASHPOR group of companies. The organization started its microfinance operation in Mirzapur district in 1997 under a different institutional form, CASHPOR Financial and Technical Services (CFTS). In December 2003, the microfinance operations of CFTS were discontinued and transferred to a Section 25 Not- for-profit company CASHPOR Micro Credit (CMC).

CMC works with poor women in the rural areas in Uttar Pradesh and Bihar. CMC follows the Joint Liability Group (JLG) model. The vision of CMC is to see all Below Poverty Line women in eastern Uttar Pradesh and Bihar having access to micro credit services, and many utilizing them to lift themselves and their families out of poverty. The mission of the organisation is to identify and motivate poor women in the rural areas and to deliver financial services to them in an honest, timely and efficient manner so that their mission is realized and CASHPOR itself remains financially sustainable microfinance institution for the poor. As on March 31, 2009 their portfolio reached up to nearly 220 crores with an outreach of nearly 314,203 BPL women in 15 districts of Uttar Pradesh and Bihar.

6.1.5.Sushrusha Samiti

Sushrusha is a Non-Government Organisation (NGO) working in rural area of Eastern U.P since 1990. This organization is engaged in social services in revenue district of Varanasi, Bhadohi, Chandouli, Jaunpur in different sectors, particularly training and awareness on RCH,FLE, safe drinking wateretc. It has also imparted several training programs like – TBA training, Panchayat Raj Member training, Hand Pump and Mason training, Health and community motivators training etc.

The organisation aims to bring about socio-economic upliftment of poor especially women. It has been engaged in formation of Sustainable Women SHG and nurturing them. It is actively involved in capacity building of SHG in Panchayati Raj Institutions, livelihood initiatives through women SHG's with backward and forward linkages, initiate active participation of women in committees of Health, Education and PRI Dept. and Community involvement in women and child health issues. The strengths of this organization is that it has trained and experienced man power, capacity building ability at grass-root level, access and identification in the communities of carpet belt, linkage with administration, finance and social institutions.

6.1.6. Vivekanand Gramin Vikas Evam Sanskriti Samiti

Vivekanand Gramin Vikas Sanskriti Samati is an NGO which has been working for livelihood promotion (especially animal husbandry), awareness campaign and empowerment among poor women in districts of Uttar Pradesh. The organisation came into existence in 1985. When Dr. Brijesh Kumar Srivastava and a group of young men inspired by the teachings of Vivekanand, decided to set up an organisation and work for socio-economic development of the downtrodden sections of the Society. The society has a strong background and conducted many developmental projects sponsored by different agencies. Its main objectives are to setup and run primary school and impart basic education to children (both boys & girls) belonging to weaker sections of the society, to work for women's empowerment and education by eradication on various aspects related to health and nutrition, to organise food processing and training centres for rural women workshops, seminars, health camps, to work for elimination of child labour and strive to protect their basic human rights. It has also been engaged in formation of Sustainable Women SHG and nurturing them.

6.1.7. Child and Women Welfare Association

An NGO working for betterment of child and women in Uttar Pradesh. The organisation has undertaken development projects of UNICEF and State Government. The organisation aims to bring about socio-economic upliftment of poor especially women. It has been engaged in formation of Sustainable Women SHG and nurturing them. It has been actively involved in providing health and education and vocational training, creating awareness among all about environment, creating awareness amongst women for their empowerment socially, economically and politically and gender discrimination and their rights and to help all the needy, to protest for child and women rights.

6.2 List of the Districts/Villages in the pilot

TOTAL: Three Districts; Nine Blocks; 117 Villages

N0.	District	N0.2	Block	N0.3	Villages
1	MIRZAPUR	1	CITY	1	Bahorna
				2	Saraiyaan
				3	Bahorna
				4	Saraiyaan
				6	Natawa
				7	Bhagwandasawa
				8	Saraiyaan
				9	Tikapur
				10	Simraah Bilona
				11	Mevali
				12	Kohra ki Devri
				13	Vasuhi
				14	Devri
				15	Chakra
				16	Mahuvaria
				17	Dasmi
				18	Bhalaiwari
				19	Sattivari
				20	Pahari
				21	Katran

.... names of the villages.... contd.

		22	Kachar
		23	Patiya
		24	Adhwar
		25	Barhari
		26	Wadji dhowai
		27	Parara
		28	Dasmi
		29	Barodha
		30	Chora
		31	Pathak Arjunpur
		32	Sattivari
		33	Pilikothi
2	BIHASARA	34	Bhaunsara
		35	Neguratejsingh
		36	Padigodsar
		37	Chehra
		38	Khamanpura
		39	Bajitha
		40	Dattipattu
		41	Jaraila
		42	Bibikhamariya
		43	Pachkara
		44	Mausara navaratman
		45	Neettara
		46	Dushaha
		47	Navgaun

.... names of the villages.... contd.

			48	Dinupur	
			49	Bijorkala	
			50	Bhihasara	
			51	Mahuraiyan	
			52	Bhesada	
			53	Gogaun	
	3	LALGUNJ	54	Basainhara	
			55	Gurgi	
			56	Ghai Agarpur	
			57	Lalganj	
			58	Rinibai	
			59	Halia	
			60	Kunnavar	
			61	Lohaampur	
			62	Dubri	
			63	Purganj	
			64	Manaikali	
			65	Barghara	
			66	Lalgunj	
			67	Deebaan	
			68	Duval	
			69	Shurgang	
			70	Dubaarkila	
			71	Vistrapandey	
			72	Dharangpur	
2	JAUNPUR	4	BARSATHI	73	Ghanapur

.... names of the villages.... contd.

			74	Jarautha	
	5	RAMNAGAR	75	Sarona	
			76	Javnsipur	
			77	Ama	
			78	Juranpur	
			79	Banjari	
			80	Jamalapur	
			81	Banjari	
			82	Jinapur	
			83	Raipur	
	6	SHAHGUNJ	84	Rudhali	
			85	Gorari	
			86	Khetari	
			87	Tarsai	
			88	Ajanpur	
			89	Shahganj	
			90	Ahirav	
			91	Tarsai	
			92	Khetsarai	
			93	Biswa	
			94	Shahpur	
3	SANT RAVIDAS NAGAR	7	RAMPUR	95	Dhanya Rampur
				96	Rampur
				97	Sidhwan
				98	Dhannuha
				99	Mahi

.... names of the villages.... contd.

8	ABHOLI	100	Bhadohi
		101	Dhanupurkachipatta
		102	Amilehra
		103	Jodhapur
		104	Daswatpur
		105	Asahipur-Mahautiyan
		106	Songadhi
		107	Parahupur
9	AAURAI	108	Natwa Nai Basti
		109	Ghosiyani
		110	Telopur
		111	Ghatampur
		112	Aurangabad
		113	Madhavsingh
		114	Jairampur
		115	Khamariya
		116	Purshottampur
		117	Bari

6.3 Focus Group Discussions

(8th September,2009): Women Leaders of Self Help Group(SHG)

Location of FGD : Danupur Paschim Patti
 District : Sant Ravidas Nagar(Bhadohi)
 Organisation : Sushrusa Samiti
 Type of Organisation : Non-Government Organisation
 Block : Abholi
 Main Occupations : Agricultural Labourers, Cattle Rearing

No.	Name	Self Help Group Name	Rank(group)	Village
1	Jamuna Devi	Durga Mai Bal Mitra Mahila Swayam Sahayta Samuh	President	Virbhadra Patti
2	Shahnaj	Durga Mai Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Virbhadra Patti
3	Rajkumari Devi	Durga Mai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Virbhadra Patti
4	Rojni Devi	Durga Mai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Virbhadra Patti
5	Urmila Devi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	President	Danupur Paschim Patti
6	Phulgena	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Danupur Paschim Patti
7	Prema Devi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Danupur Paschim Patti
8	Nirmala Devi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Member	Danupur Paschim Patti
9	Shakuntla Devi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Member	Danupur Paschim Patti
10	Prabhavati Devi	Maa Durgamai Bal Mitra Mahila Swayam Sahayta Samuh	President	Virbhadra Patti
11	Geeta devi	Maa Durgamai Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Virbhadra Patti
12	Gyan Devi	Maa Durgamai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Virbhadra Patti
13	Santara Devi	Maa Durgamai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Virbhadra Patti
14	Lalti Devi	Maa Durgamai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Virbhadra Patti

Focus Group Discussion 2

(9th September, 2009): Women Leaders of Joint Liability Group (JLG)

Location of FGD : Mirzapur

District : Mirzapur

Organisation : Cashpor Micro Credit

Type of Organisation : Non-Government Organisation

Block : City

Main Occupations : Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
15	Hansa Devi	Cashpor Micro Credit	Centre Leader	Kohra ki Devri
16	Daasi	Cashpor Micro Credit	Centre Leader	Kohra ki Devri
17	Gangajali	Cashpor Micro Credit	Centre Leader	Vasuhi
18	Kalavati	Cashpor Micro Credit	Centre Leader	Devri
19	Sheela	Cashpor Micro Credit	Centre Leader	Chakra
20	Kusum lata	Cashpor Micro Credit	Centre Leader	Mahuvaria
21	Hemlata	Cashpor Micro Credit	Centre Leader	Dasmi
22	Paankumari	Cashpor Micro Credit	Centre Leader	Bhalaiwari
23	Banno	Cashpor Micro Credit	Centre Leader	Sattivari
24	Sita	Cashpor Micro Credit	Centre Leader	Katran
25	Paravati	Cashpor Micro Credit	Centre Leader	Katran
26	Pooja	Cashpor Micro Credit	Centre Leader	Katran
27	Putla	Cashpor Micro Credit	Centre Leader	Pahari
28	Neelam	Cashpor Micro Credit	Centre Leader	Katran

Focus Group Discussion 3

(9th September,2009): Women Leaders of Joint Liability Group(JLG)

Location Of FGD : Mirzapur

District : Mirzapur

Organisation : Cashpor Micro Credit

Type of Organisation : Non-Government Organisation

Block : City

Main Occupations : Agricultural Labourers, Cattle Rearing, Carpet Weaving.

No.	Name	Organisation	Rank(group)	Village
29	Kalavati	Cashpor Micro Credit	Centre Leader	Kachar
30	Laxmina	Cashpor Micro Credit	Centre Leader	Patiya
31	Chameli	Cashpor Micro Credit	Centre Leader	Adhwar
32	Sama	Cashpor Micro Credit	Centre Leader	Barhari
33	Rita	Cashpor Micro Credit	Centre Leader	Wadji dhowai
34	Phoolmani	Cashpor Micro Credit	Centre Leader	Parara
35	Sangeeta	Cashpor Micro Credit	Centre Leader	Dasmi
36	Sita	Cashpor Micro Credit	Centre Leader	Barodha
37	Samita	Cashpor Micro Credit	Centre Leader	Barodha
38	kamala	Cashpor Micro Credit	Centre Leader	Chora
39	Snehlata	Cashpor Micro Credit	Centre Leader	Pathak Arjunpur
40	Sita	Cashpor Micro Credit	Centre Leader	Pathak Arjunpur
41	Chani	Cashpor Micro Credit	Centre Leader	Sattivari
42	Meera	Cashpor Micro Credit	Centre Leader	Pilikothi

Focus Group Discussion 4

(7th October,2009): Women Leaders of Self Help Group(SHG)

Location of FGD : Ghanapur

District : Jaunpur

Organisation : Sushrusha Samiti

Type of Organisation : Non-Government Organisation

Block : Barsathi

Main Occupations : Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)
43	Gulabi devi	Shanker Bhagwan Bal Mitra Mahila Swayam Sahayta Samuh	President
44	Parvatidevi	Shanker Bhagwan Bal Mitra Mahila Swayam Sahayta Samuh	Accountant
45	Sarojadevi	Shanker Bhagwan Bal Mitra Mahila Swayam Sahayta Samuh	Secretary
46	Sumaridevi	Shivam Bal Mitra Mahila Swayam Sahayta Samuh	President
47	Shantidevi	Shivam Bal Mitra Mahila Swayam Sahayta Samuh	Accountant
48	Naginadevi	Shivam Bal Mitra Mahila Swayam Sahayta Samuh	Secretary
49	Dhandevi	Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Accountant
50	Kismatidevi	Shivam Bal Mitra Mahila Swayam Sahayta Samuh	Member

Focus Group Discussion 5

(7th October,2009): Women Leaders of Self Help Group(SHG)

Location of FGD : Jarautha
District : Jaunpur
Organisation : Sushrusha Samiti
Type of Organisation : Non-Government Organisation
Block : Barsathi
Main Occupations : Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)
51	Jiravati devi	Pasis Samaj Bal Mitra Mahila Swayam Sahayta Samuh	Member
52	Rajvantidevi	Pasis Samaj Bal Mitra Mahila Swayam Sahayta Samuh	President
53	Kalavatidevi	Pasis Samaj Bal Mitra Mahila Swayam Sahayta Samuh	Accountant
54	Malatidevi	Pasis Samaj Bal Mitra Mahila Swayam Sahayta Samuh	Secretary
55	Gulabdevi	Mahavir Samaj Bal Mitra Mahila Swayam Sahayta Samuh	President
56	Jalavatidevi	Mahavir Samaj Bal Mitra Mahila Swayam Sahayta Samuh	Secretary

Focus Group Discussion 6

(8th October, 2009): Women Leaders of Self Help Group (SHG)

Location of FGD : Vindhychal
District : Mirzapur
Organisation : Mahila Prabhodhini Foundation
Type of Organisation : Non-Government Organisation
Block : City
Main Occupations : Cosmetics shop, Sell Milk, Agricultural Labourers, Cattle Rearing, Sewing

No.	Name	Organisation	Rank(group)	Village
57	Parvati devi	Lakshmi Prabhodini Mahila Swayam Sahayta Samuh	President	Bahorna
58	Shakuntaladevi	Lakshmi Prabhodini Mahila Swayam Sahayta Samuh	President	Bahorna
59	Bindu devi	Sharda Prabhodini Mahila Swayam Sahayta Samuh	President	Saraiyaan
60	Munnidevi	Ekta Prabhodini Mahila Swayam Sahayta Samuh	President	Saraiyaan
61	Munnakadevi	Sharda Prabhodini Mahila Swayam Sahayta Samuh	Accountant	Bahorna
62	Mainadevi	Sharda Prabhodini Mahila Swayam Sahayta Samuh	President	Saraiyaan
63	Gulabidevi	Lakshmi Prabhodini Mahila Swayam Sahayta Samuh	Member	Natawa
64	Barsatidevi	Lakshmi Prabhodini Mahila Swayam Sahayta Samuh	President	Natawa
65	Jaganidevi	Jamuna Prabhodini Mahila Swayam Sahayta Samuh	Member	Bhagwandasawa
66	Nirmaladevi	Jamuna Prabhodini Mahila Swayam Sahayta Samuh	President	Bhagwandasawa
67	Vimaladevi	Ambedkar Prabhodini Mahila Swayam Sahayta Samuh	Secretary	Saraiyaan
68	Basanti devi	Bindyavasini Prabhodini Mahila Swayam Sahayta Samuh	Accountant	Tikapur
69	Basanti devi	Durga Prabhodini Mahila Swayam Sahayta Samuh	President	Bhagwandasawa

Focus Group Discussion 7

(8th October,2009): Women Leaders of Self Help Group(SHG)

Village : Bhadohi

District : Sant Ravidas Nagar

Organisation : Vivekanand Gramin Vikas and Sanskriti Samiti

Type of Organisation : Non-Government Organisation

Block : Abholi

Main Occupations : Agricultural Labourers, Cattle Rearing, work in "ASHA", General Stores, sell vegetables, make baskets, candles, incense

No.	Name	Organisation	Rank(group)	Village
70	Manojkumari	Shankar Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Amilehra
71	Urmiladevi	Baba Hardev Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Jodhapur
72	Shyamkumari	Chauramai Bal Mitra Mahila Swayam Sahayta Samuh	President	Daswatpur
73	Pramiladevi	Chauramai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Daswatpur
74	Ushadevi	Chauramai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Daswatpur
75	Pulegnadevi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Member	Danupur Paschim Patti
76	Pachwaridevi	Mahadev Bal Mitra Mahila Swayam Sahayta Samuh	Member	Danupur Paschim patti
77	Gautiradevi	Mansaveer Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Amilehra
78	Reshmadevi	Chauramai Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Asahipur- Mahautiyan
79	Suhrajidevi	Ujala Bal Mitra Mahila Swayam Sahayta Samuh	President	Songadhi
80	Mainadevi	Ujala Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Songadhi
81	Maltidevi	Deehababa Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Parahupur
82	Pramiladevi	Lakshmi Mata Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Asahipur- Mahautiyan
83	Buharadevi	Parvati Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Amilehra
84	Premadevi	Parvati Bal Mitra Mahila Swayam Sahayta Samuh	Member	Amilehra

Focus Group Discussion 8

(9th October,2009): Women Leaders of Joint Liability Group(JLG)

Village : Mirzapur

District : Mirzapur

Organisation : Cashpor Micro Credit

Type of Organisation : Non-Government Organisation

Block : Biharsara

No.	Name	Organisation	Rank(group)	Village
85	Rajkumar devi	Cashpor Micro Credit	Centre Leader	Navgaun
86	Shivkumari devi	Cashpor Micro Credit	Centre Leader	Navgaun
87	Radha devi	Cashpor Micro Credit	Centre Leader	Navgaun
88	Razia	Cashpor Micro Credit	Centre Leader	Dinupur
89	Ruksana	Cashpor Micro Credit	Centre Leader	Gogaun
90	Munnidevi	Cashpor Micro Credit	Centre Leader	Bhesada
91	Geeta	Cashpor Micro Credit	Centre Leader	Raipuri
92	Afsaan	Cashpor Micro Credit	Centre Leader	Dinupur
93	Vimaladevi	Cashpor Micro Credit	Centre Leader	Mahuraiyan
94	Premadevi	Cashpor Micro Credit	Centre Leader	Bhihasara
95	BilooJaiswaal	Cashpor Micro Credit	Centre Leader	Bijorkala

Focus Group Discussion 9

(9th October,2009): Women Leaders of Joint Liability Group(JLG)

Village : Mirzapur
District : Mirzapur
Organisation : Cashpor Micro Credit
Type of Organisation : Non-Government Organisation
Block : Bihasara

No.	Name	Organisation	Rank(group)	Village
96	Saroj	Cashpor Micro Credit	Centre Leader	Dattipattu
97	Geetadevi	Cashpor Micro Credit	Centre Leader	Dattipattu
98	Paankalikumari	Cashpor Micro Credit	Centre Leader	Bajitha
99	Shayamadevi	Cashpor Micro Credit	Centre Leader	Bhaunsara
100	Kamadevi	Cashpor Micro Credit	Centre Leader	Neguratejsingh
101	Vimaladevi	Cashpor Micro Credit	Centre Leader	Padigodsar
102	Bitodadevi	Cashpor Micro Credit	Centre Leader	Chehra
103	Kalavatidevi	Cashpor Micro Credit	Centre Leader	Khamanpura
104	Atitabanu	Cashpor Micro Credit	Centre Leader	Jaraila
105	Parvatidevi	Cashpor Micro Credit	Centre Leader	Bibikhamariya
106	Saritadevi	Cashpor Micro Credit	Centre Leader	Pachkara
107	Sushiladevi	Cashpor Micro Credit	Centre Leader	Mausara navaratman
108	Parvatidevi	Cashpor Micro Credit	Centre Leader	Neettara
109	Mayadevi	Cashpor Micro Credit	Centre Leader	Neettara
110	Kamala devi	Cashpor Micro Credit	Centre Leader	Dushaha
111	PhoolPattidevi	Cashpor Micro Credit	Centre Leader	Navgaun

Focus Group Discussion 10

(10th October,2009): Women Leaders of Self Help Group (SHG)

Village : Jamalapur

District : Jaunpur

Organisation : Mahila Prabhodhini Foundation

Type of Organisation : Non-Government Organisation

Block : Ramnagar

Main Occupations : Vegetable Vendors, Cosmetics shop, Sell Milk,
Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
112	Bindudevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
113	Ashadevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
114	Pramiladevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
115	Ashadevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
116	Kanchandevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Jamalapur
117	Indiravatidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
118	Rukmanidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
119	Jaratidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
120	Lalatidevi	Ekta Bal Mitra Mahila Swayam Sahayta Samuh	President	Banjari

Focus Group Discussion 11

(10th October,2009): Women Leaders of Self Help Group (SHG)

Location of FGD : Jamalapur

District : Jaunpur

Organisation : Mahila Prabhodhini Foundation

Type of Organisation : Non-Government Organisation

Block : Ramnagar

Main Occupations : Vegetable Vendors, Cosmetics shop, Sell Milk,
Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
121	Indravatidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	President	Jamalapur
122	Santaradevi	Kalimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Raipur
123	Mainadevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
124	Shakaladevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
125	Ritadevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Jamalapur
126	Pramiladevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
127	Jagpattidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Jamalapur
128	Chandrakala	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Jinapur
129	Prabhavatidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
130	Nirmaladevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
131	Indiravatidevi	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
132	Dhanvantidevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
133	Manjudevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
134	Girijadevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
135	Gunjadevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
136	Rajdevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
137	Madhuri	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
138	Sangeetadevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
139	Mamta Patel	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
140	Kamaladevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur

Focus Group Discussion 12

(10th October,2009): Women Leaders of Self Help Group (SHG)

Village : Rampur
 District : Sant Ravidas Nagar
 Organisation : Mahila Prabhodhini Foundation
 Type of Organisation : Non-Government Organisation
 Block : Rampur

No.	Name	Organisation	Rank(group)	Village
141	Uma Sharma	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
142	Munni devi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	President	Rampur
143	Kalavati devi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
144	Rajkali devi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
145	Rita devi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
146	Shakuntala devi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
147	Shanti devi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Dhanya Rampur
148	Paandevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
149	Kamaladevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
150	Manojadevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
151	Indiravatidevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
152	Ishraji	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
153	Phoolpattidevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
154	Shyamadevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
155	Geetadevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
156	Jamiladevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
157	Chandramadevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
158	Mamtadevi	Sant Ravidas Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhanya Rampur
159	Sangeetadevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
160	Mamta Patel	Shaktimai Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur
161	Kamaladevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Member	Jamalapur

Focus Group Discussion 13

(11th October, 2009): Women Leaders of Self Help Group (SHG)

Village : Sidhwan

District : Sant Ravidas Nagar

Organisation : Child and Women Welfare Association

Type of Organisation : Non-Government Organisation

Block : Rampur

Main Occupations : Have small General Stores, Sell Milk, Rear goats,
Work as labourers in cement factory and as loaders

No.	Name	Organisation	Rank(group)	Village
163	Phulgena	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	President	Rampur
164	Manohara	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
165	Jaidevi	Jai Maa Santoshi Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
166	Chironji	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
167	Jaalidevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
168	Neetadevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
169	Sudamandevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
170	Buneladevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Rampur
171	Munnidevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
172	Urmiladevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
173	Geetadevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
174	Phoolpattidevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
175	Jamurtadevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
176	Madhuridevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
177	Premadevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
178	Reetadevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
179	Manjudevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
180	Phoolkumari	Jai Maa Santoshi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
181	Baby	Jai Maa Santoshi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
182	Isharavatidevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
183	Lalitadevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
184	Bhutavdevi	Jai Maa Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
185	Kuntadevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Rampur
186	Amaradevi	Jai Ma Vaishnodevi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
187	Pooja	Jai Maa Santoshi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur

Focus Group Discussion 14

(12th October, 2009): Women Leaders of Joint Liability Group(JLG)

Village : Madhavsingh Khamariya
District : Sant Ravidas Nagar
Organisation : Cashpor Micro Credit
Type of Organisation : Non-Government Organisation
Block : Aurai
Main Occupations : Carpet making, Make Sweets and Chaat,
Vegetable Vendors, Cosmetics shop, Sell Milk, Agricultural Labourers,
Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
188	Sameedha	Cashpor Micro Credit	Centre Leader	Madhavsingh
189	Vijaylakshmi	Cashpor Micro Credit	Centre Leader	Ghatampur
190	Umakumari	Cashpor Micro Credit	Centre Leader	Aurangpura
191	Sanjeeda	Cashpor Micro Credit	Centre Leader	Noorbaug
192	Madina	Cashpor Micro Credit	Centre Leader	Noorbaug
193	Shamsum	Cashpor Micro Credit	Centre Leader	Noorbaug
194	Rahisa	Cashpor Micro Credit	Centre Leader	Madhavsingh
195	Shakeela	Cashpor Micro Credit	Centre Leader	Madhavsingh
196	Noorjahan	Cashpor Micro Credit	Centre Leader	Madhavsingh
197	Kitabun	Cashpor Micro Credit	Centre Leader	Madhavsingh
198	Zubeida	Cashpor Micro Credit	Centre Leader	Madhavsingh

Focus Group Discussion 15

(12th October,2009): Women Leaders of Joint Liability Group(JLG)

Village : Madhavsingh Khamariya
District : Sant Ravidas Nagar
Organisation : Cashpor Micro Credit
Type of Organisation : Non-Government Organisation
Block : Aurai
Main Occupations : Carpet making, Make Sweets and Chaat,
Vegetable Vendors, Cosmetics shop, Sell Milk, Agricultural Labourers,
Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
200	Draupadi	Cashpor Micro Credit	Centre Leader	Natwa Nai Basti
201	Radha	Cashpor Micro Credit	Centre Leader	Natwa Nai Basti
202	Asha	Cashpor Micro Credit	Centre Leader	Ghosiyan
203	Geetadevi	Cashpor Micro Credit	Centre Leader	Ghosiyan
204	Savitri	Cashpor Micro Credit	Centre Leader	Telopur
205	Udhanadevi	Cashpor Micro Credit	Centre Leader	Ghatampur
206	Nagina	Cashpor Micro Credit	Centre Leader	Aurangabad
207	Shahnaaz	Cashpor Micro Credit	Centre Leader	Madhavsingh
208	Munnidevi	Cashpor Micro Credit	Centre Leader	Jairampur
209	Kamroom	Cashpor Micro Credit	Centre Leader	Jairampur

Focus Group Discussion 16

(13th October,2009): Women Leaders of Self Help Group (SHG)

Village : Simrah Bilohna
District : Mirzapur
Organisation : Mahila Prabhodhini Foundation
Type of Organisation : Non-Government Organisation
Block : City
Main Occupations : Carpet making, Vegetable Vendors, Cosmetics shop, Sell Milk, Agricultural Labourers, Cattle Rearing

No.	Name	Organisation	Rank(group)	Village
212	Meera Singh	Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	President	Mevali
213	Raj Kalidevi	Santoshi Bal Mitra Mahila Swayam Sahayta Samuh	President	Mevali
214	Laltidevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	President	Mevali
215	Sukhwantidevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Mevali
216	Sitadevi	Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Mevali
217	Pooja	Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
218	Patti	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
219	Rajkumaridevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
220	Nanakadevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
221	Sheeladevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
222	Savitri	Suraj Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Mevali
223	Samadevi	Gudiya-II Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mevali
224	Kusum	Ganga Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Mevali

Focus Group Discussion 17

(10th November.2009): Women Leaders of Joint Liability Group(JLG)

Village : Shahgunj
District : Jaunpur
Organisation : Cashpor Micro Credit
Type of Organisation : Non-Government Organisation
Block : Shahgunj

No.	Name	Organisation	Rank(group)	Village
225	Rehana Khatun	Cashpor Micro Credit	Centre Leader	Gorari
226	Sangitadevi	Cashpor Micro Credit	Centre Leader	Biswa
227	Geetadevi	Cashpor Micro Credit	Centre Leader	Shahpur
228	Geetadevi	Cashpor Micro Credit	Centre Leader	Khetsarai
229	Neelamdevi	Cashpor Micro Credit	Centre Leader	Biswa
230	Maltidevi	Cashpor Micro Credit	Centre Leader	Rudhali
231	Beladevi	Cashpor Micro Credit	Centre Leader	Rudhali
232	Laxmidevi	Cashpor Micro Credit	Centre Leader	Khetsarai
233	Kirandevi	Cashpor Micro Credit	Centre Leader	Ajanpur
234	Indudevi	Cashpor Micro Credit	Centre Leader	Shahganj
235	Sonvarsadevi	Cashpor Micro Credit	Centre Leader	Ahirav
236	Anitadevi	Cashpor Micro Credit	Centre Leader	Tarsai
237	Sanjudevi	Cashpor Micro Credit	Centre Leader	Rudhali
238	Shahida Khatun	Cashpor Micro Credit	Centre Leader	Gorari
239	Najmabanu	Cashpor Micro Credit	Centre Leader	Khetari
240	Afsaan Khatun	Cashpor Micro Credit	Centre Leader	Gorari
241	Sunitadevi	Cashpor Micro Credit	Centre Leader	Rudhali

Focus Group Discussion 18

(11th November,2009): Women Leaders of Joint Liability Group(JLG)

Village : Lalgunj
District : Mirzapur
Organisation : Cashpor Micro Credit
Type of Organisation : Non-Government Organisation
Block : Lalgunj

No.	Name	Organisation	Rank(group)	Village
242	Gulabidevi	Cashpor Micro Credit	Centre Leader	Barghara
243	Piyodevi	Cashpor Micro Credit	Centre Leader	Barghara
244	Phooleshwari	Cashpor Micro Credit	Centre Leader	Lalgunj
245	Savitridevi	Cashpor Micro Credit	Centre Leader	Lalgunj
246	Bittandevi	Cashpor Micro Credit	Centre Leader	Lohaampur
247	Ramdulhari	Cashpor Micro Credit	Centre Leader	Deebaam
248	Mrinadevi	Cashpor Micro Credit	Centre Leader	Duval
249	Jankidevi	Cashpor Micro Credit	Centre Leader	Dubri
250	Shakir	Cashpor Micro Credit	Centre Leader	Halia
251	Dhyaan Kesari	Cashpor Micro Credit	Centre Leader	Purganj
252	Mehrunisa	Cashpor Micro Credit	Centre Leader	Manaikali
253	Pramiladevi	Cashpor Micro Credit	Centre Leader	Lohaampur
254	Munnidevi	Cashpor Micro Credit	Centre Leader	Kunnavar
255	Kamlidevi	Cashpor Micro Credit	Centre Leader	Dubaarkila
256	Indravatidevi	Cashpor Micro Credit	Centre Leader	Vistrapandey
257	Gulabkali	Cashpor Micro Credit	Centre Leader	Vistrapandey
258	Durgavati	Cashpor Micro Credit	Centre Leader	Shurgang
259	Shyamkumari	Cashpor Micro Credit	Centre Leader	Dharangpur
260	Suganadevi	Cashpor Micro Credit	Centre Leader	Basainhara
261	Girishadevi	Cashpor Micro Credit	Centre Leader	Gurgi
262	Shivkumari	Cashpor Micro Credit	Centre Leader	Gurgi
263	Isravati	Cashpor Micro Credit	Centre Leader	Ghai Agarpur
264	Jamila	Cashpor Micro Credit	Centre Leader	Lalganj
265	Billodevi	Cashpor Micro Credit	Centre Leader	Rinibai
266	Nachkidevi	Cashpor Micro Credit	Centre Leader	Halia

Focus Group Discussion 19

(12th November, 2009): Women Leaders of Self Help Group (SHG)

Village : Jamalapur
District : Jaunpur
Organisation : Child and Women Welfare Association
Type of Organisation : Non-Government Organisation
Block : Ramnagar

No.	Name	Organisation	Rank(group)	Village
267	Nirmaldevi	Moti Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Jamalapur
268	Shobhadevi	Jagdamba Bal Mitra Mahila Swayam Sahayta Samuh	Member	Sarona
269	Geetadevi	Kusum Bal Mitra Mahila Swayam Sahayta Samuh	Member	Javnsipur
270	Urmiladevi	Durga Bal Mitra Mahila Swayam Sahayta Samuh	Member	Ama
271	Samptidevi	Jai Maa Kaali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Juranpur
272	Sulema	Ekta Bal Mitra Mahila Swayam Sahayta Samuh	Member	Banjari
273	Urmiladevi	Chamma Mai Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Juranpur
274	Parvatidevi	Krishna Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Jamalapur
275	Dhahdevi	Moti Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Jamalapur
276	Indravatidevi	Moti Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Juranpur
277	Iravatidevi	Moti Bal Mitra Mahila Swayam Sahayta Samuh	President	Jamalapur
278	Anitadevi	Chamma Mai Bal Mitra Mahila Swayam Sahayta Samuh	President	Juranpur

Focus Group Discussion 20

(12th November,2009): Women Leaders of Self Help Group (SHG)

Village : Mahi

District : Sant Ravidas Nagar

Organisation : Child and Women Welfare Association

Type of Organisation : Non-Government Organisation

Block : Rampur

No.	Name	Organisation	Rank(group)	Village
279	Radhadevi	Satguru Bal Mitra Mahila Swayam Sahayta Samuh	President	Mahi
280	Urmiladevi	Adhyashakti Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mahi
281	Sushiladevi	Adhyashakti Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mahi
282	Geetadevi	Adhyashakti Bal Mitra Mahila Swayam Sahayta Samuh	Member	Mahi
283	Laltidevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhannuha
284	Shyamkumari	Maa Sherawali Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhannuha
285	Phoolpattidevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Member	Dhannuha
286	Shantidevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Dhannuha
287	Sonpattidevi	Satguru Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Mahi
288	Savitrivedi	Satguru Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Mahi

Focus Group Discussion 21

(12th November 2009): Women Leaders of Self Help Group (SHG)

Village : Rampur
District : Sant Ravidas Nagar
Organisation : Child and Women Welfare Association
Type of Organisation : Non-Government Organisation
Block : Rampur

No.	Name	Organisation	Rank(group)	Village
289	Ramrajidevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
290	Geetadevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
291	Mataridevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	President	Rampur
292	Sheeladevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
293	Kalavatudevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
294	Shyamadevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
295	Premiladevi	Shitala Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Rampur
296	Shucharajidevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	President	Rampur
297	Hiravatidevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Rampur
298	Pulradevi	Shitala Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Rampur
299	Ramadevi	Shitala Bal Mitra Mahila Swayam Sahayta Samuh	President	Rampur
300	Sumitradevi	Ambedkar Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur
301	Phoolpattidevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	Member	Rampur

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Focus Group Discussion 22

(13th November,2009): Women Leaders of Self Help Group (SHG)

Village : Purshottampur
District : Sant Ravidas Nagar
Organisation : Mahila Prabodhini Foundation
Type of Organisation : Non-Government Organisation
Block : Aurai

No.	Name	Organisation	Rank(group)	Village
No.	No.	Name	Organisation	Rank(group)
302	Neelamdevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
303	Sarojadevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Purshottampur
304	Dularidevi	Manya Vikas Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Purshottampur
305	Urmiladevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
306	Zindaganidevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
307	Parvatidevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
308	Prabhartidevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
309	Kalavatidevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Purshottampur
310	Phoolkumari	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
311	Lallidevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
312	Prabhavatidevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
313	Geetadevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
314	Janvattidevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
315	Pramiladevi	Kisaan Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur

Focus Group Discussion 23

(13th November,2009): Women Leaders of Self Help Group (SHG)

Village : Purshottampur
District : Sant Ravidas Nagar
Organisation : Mahila Prabodhini Foundation
Type of Organisation : Non-Government Organisation
Block : Aurai.

No.	Name	Organisation	Rank(group)	Village
316	Sushmadevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
317	Bindudevi	Jay Lakshmi Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
318	Sarojadevi	Aakash Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
319	Lakshmadevi	Jay Hind Bal Mitra Mahila Swayam Sahayta Samuh	President	Bari
320	Avilkumari	Jay Hind Bal Mitra Mahila Swayam Sahayta Samuh	Member	Bari
321	Meenadevi	Parvati Bal Mitra Mahila Swayam Sahayta Samuh	President	Bari
322	Seemadevi	Aakash Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Purshottampur
323	Seemadevi	Seeta Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Purshottampur
324	Naginadevi	Seeta Bal Mitra Mahila Swayam Sahayta Samuh	Accountant	Purshottampur
325	Chamelidevi	Seeta Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
326	Geetadevi	Maurya Bal Mitra Mahila Swayam Sahayta Samuh	President	Purshottampur
327	Indudevi	Jay Bharat Bal Mitra Mahila Swayam Sahayta Samuh	Secretary	Purshottampur
328	Urmiladevi	Jay Bharat Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur
329	Shyamadevi	Samrat Ashok Bal Mitra Mahila Swayam Sahayta Samuh	Member	Purshottampur

6.4 List of the Women interviewed

No.	District:	Block	Name	Village	Organisation affiliation
1	Mirzapur	Halia	(1) Kamli Devi	Dubar kala	Cashpor
		City	(2) Sangeeta saini	Natawa	Mahila Prabodhini foundation
		City	(3) Meera Devi		Mahila Prabodhini foundation
		Vijaypur	(4) Paankali	Bajhata	Cashpor
			(5) Radha Devi		Cashpor
2	Sant Ravidasnagar	Abholi	(6) Phulgena Devi	Danupur Paschim Patti	Vivekanand Gramin Vikas and Sanskriti Samiti
			(7) Urmila Devi	Virbhadrapatti	Vivekanand Gramin Vikas and Sanskriti Samiti
3	Jaunpur	Rampur	(8) Ramraji Devi	Kotgaon	Child and Women Welfare Association
		Rampur	(9) Phulgena Devi	Sidhawan	Child and Women Welfare Association
		Rampur	(10) Rita Devi	Jamalapur	Sushrusha samiti
		Rampur	(11) Indravati Devi	Jamalapur	Sushrusha samiti

6.5. Acronyms

UNDP	United Nations Development Programme
UNDAF	United Nations Development Assistance Framework
SC	Scheduled Caste
ST	Scheduled Tribes
BPL	Below-the-poverty line
MFI	Microfinance Institution
SHG	Self Help Group
FGD	Focus Group Discussion
SHG	Self Help Group
UNICEF	United Nations Children's Emergency Fund
BAP	Bal Adhikaar Pariyojana
JLG	Joint Liability Group
NREGA	National Rural Employment Guarantee Act
ISMW	Indian School of Microfinance for Women

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