

IMPACT ASSESSMENT REPORT

Chapter– 1 Introduction

1.1 Background of the project:

MISSION ANNAPURNA has its own definition of “Poor”, which is different from the government’s definition of poor. MISSION ANNAPURNA has specified an income bracket as the eligibility norm for an individual to be a member of a SHG. The target clientele should have an annual family income between INR 10,000 - 50,000 to become SHG members. Further, only one member per family and a maximum of two members from one household (if there are two families in one household) can become a member of a SHG. Only the women are allowed to become a member.

A household might include one or more than one family. The criterion used for identifying the no. of families is based on the kitchens within any household. Two families residing in one household shall be considered separate only if they have their separate kitchens within the same household. In addition to this what is specifically considered is the resources available with an individual for livelihood and the credit record of the person. The repayment capacity of the individual is checked whether the person would be in a situation to repay the loan amount borrowed. Only when an individual’s record is found satisfactory as per the required norms, the person gains the SHG membership. All the interested candidates conduct a meeting in the presence of the Field credit officer and mutually decide on granting the membership to the individuals.

At present the organization has 6848 SHGs spread over 5000 villages. Certain considerations that are paid due attention during the group formation process are discussed below.

- The group comprises of the low income villagers.
- Women should be the primary focus for group formation and membership. As such, the Field credit officer from MISSION ANNAPURNA looks for women belonging to the poor and marginalized families in the villages for the group formation.
- The rules and regulations set are abiding for one and all in the group.

- There should be no discrimination between the people figuring in the BPL records of govt. and those not enlisted.
- No biased ness or favouritism in terms of caste, community or religion in whatsoever form is acceptable.
- It is necessary that the group be homogeneous in nature in terms of sex, religion, economic and social status etc to avoid any conflict.
- Members should not be scattered all across the village. People from the same vicinity should become members of a particular group. There can be several groups in a village places in different areas of the village.
- It is important that the Field credit officer and group members share a good rapport with each other. This would allow both the sides to put across their opinions and decisions openly. Further it would enable a healthy flow of communication between both the entities.

1.2 Rational behind choosing the project:

- To come out with data of clients benefited through the AMPL loan and SHG group.
- To come out with data of the clients in terms of looking different factors like the assets creating of the customers, repayment trend, saving history, nutrition and health, empowerment, mobility of the APML clients.

1.3 Problem Statement:

In this AMPL loan the problem was to see whether the loan amount given to the clients has been spend at the right place at right time when they needed or not and to see that whether the loan actually is being effective to the client and what impact does the product posses in the clients life.

1.4 Research Objectives:

- Assessing the changes in various indicators over the last three years concerning the quality of life of the clients

- To help management make better decisions for the social improvement of the client happens.

1.5 Location of the Project:

The study was located in the five district of Orissa.

Table 1: Location of the Project

DISTRICTS	BLOCKS
1) KHURDA	TANGI
	BALUGOAN
2) GANJAM	ASKA
	POLSARA
3) NAYAGARH	ODOGOAN
	RANPUR
4) ANGUL	TALCHER
5) DHENKANAL	BHUBAN
	K. NAGAR

1.6 Limitations of the study:

- **Sampling:** The project aimed to cover as many blocks as possible. Study participants were chosen randomly and also we relied on introductions from Field Executives and Centre Leaders.
- **Interview environment:** It was rare to interview the participants without interruption from either head of the family or the male family members.
- **Respondents:** control group clients were not taking much interest due to not getting loan.
- Availability of the clients was not possible due to their working hours.
- Time constraints.

1.7 Organizational Profile

1.7.1 Organization History:

People's forum a development Organization works with the mandate of empowering the poor, marginalized and deprived sections of the society with focus on women. PF's activities spanning a period of over two decades include a number of people's movements and struggles for equality and against oppression, programmes on women empowerment, education, formation of Self-Help-Groups, livelihood generation, folk media, land and labor rights and Microfinance that was introduced from year 2004. Mission Annapurna started in the year 2004 keeping in view's SHG movement began in 1994 and has been burgeoning ever since. With 7545 SHGs till date, Mission Annapurna continues formation of such groups. Mission Annapurna is currently operational in Orissa, in 15 districts through its 30 branch offices, in 600 villages and serves a population of 150000 lac. In the past few years, the number of groups in the community has increased and the demand for credit is on a rise. The Nationalized banks have definitely made an entry in the rural markets, yet there is a huge discrepancy between what is decided at their policy level and what is implemented at the grassroots. We at Mission Annapurna realized that through our SHGs, a chain of economic development has set in, and unless the demand for credit is met timely, this chain will not be able to sustain. Hence Mission Annapurna launched its Microfinance programme in June'2004 with a small revolving fund of Rs. 2 Lacs. With the growth in partnerships with various banks and inflow of funds, today Mission Annapurna's outstanding portfolio stands at 250 lacs with rapid increase every month. With five loan products and one insurance product Mission Annapurna is catering to 38,910 members of SHGs across the villages.

1.7.2 Vision: Establishment of a self -sustainable and economically empowered rural, tribal & sub-urban society.

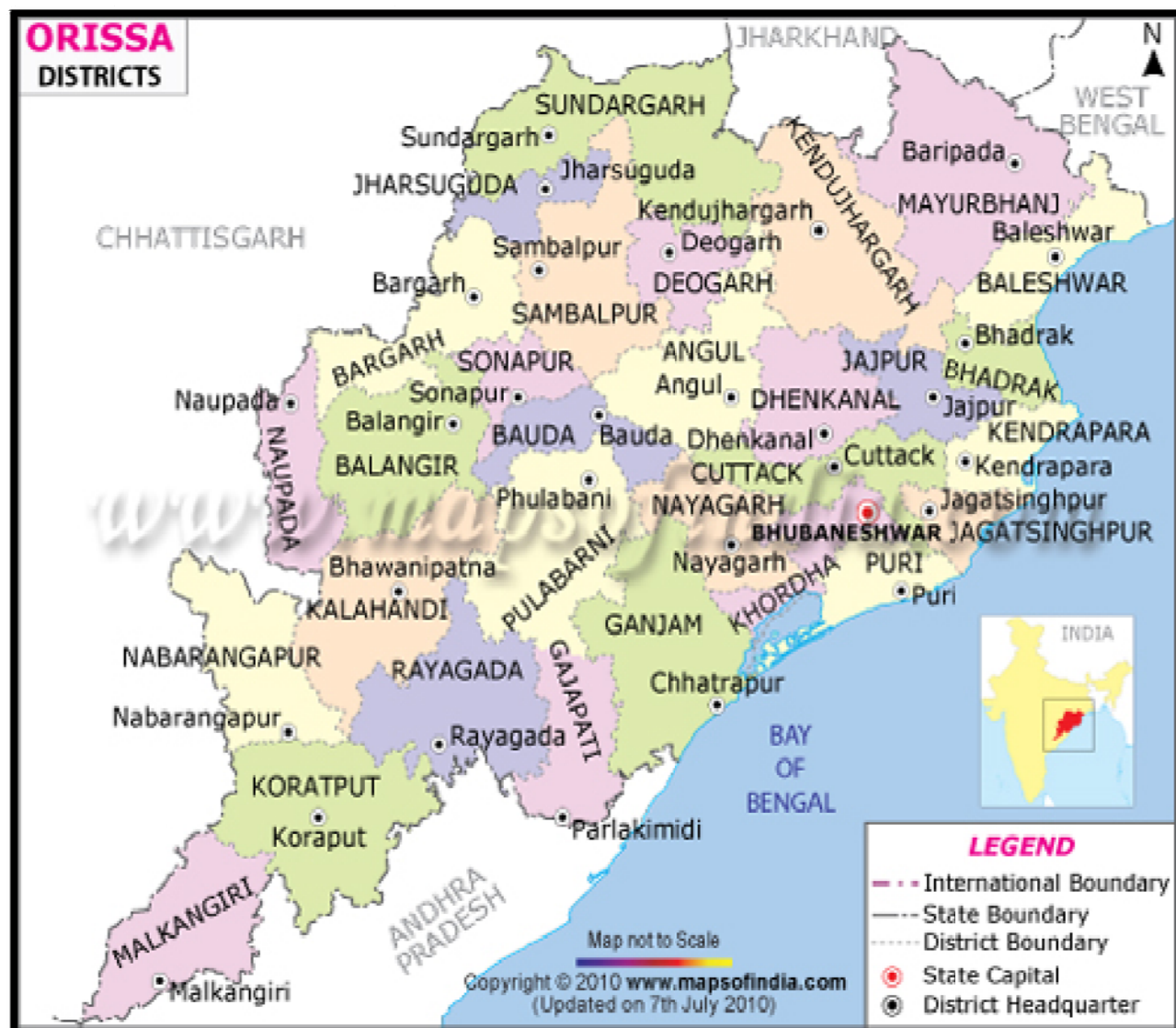
1.7.3 Mission: MISSION ANNAPURNA's mission is to bring about socio-economic empowerment of the poor and low income groups, through client-led, quality financial services.

- Empowerment of 2, 50,000 poor women and households for their economic security by 2013.

- Bring recognition, legitimacy, respect and opportunity for 50,000 micro-entrepreneurs by 2013.

1.7.4 Areas of Operations of AMPL:

Figure 1: Map of Areas of operations



1.7.5 Organization Structure of AMPL:

Table 2: Organizational Structure

Name of the person	Designation
Mr. Gobinda Pattanaik	MD
Mr.Sanjaya Pattanaik	Chief operating officer
Mr.Dibyajyoti Pattanaik	Programme-head and chief financial officer
Mr.Satyajit Das	Chief manager finance & IT
Ms.Priyanka Sharma	Manager-finance
Mr.Rakesh Ranjan	Manager -accounts
Mr. Manas Ranjan Pattanaik	Manager-risk
Mr.Sabhyasachi Sahoo	Manager-operations
Ms. Nibedita Mohapatra	Sr. Manager-HRM

1.7.6 AMPL Loan Organizational Structure:

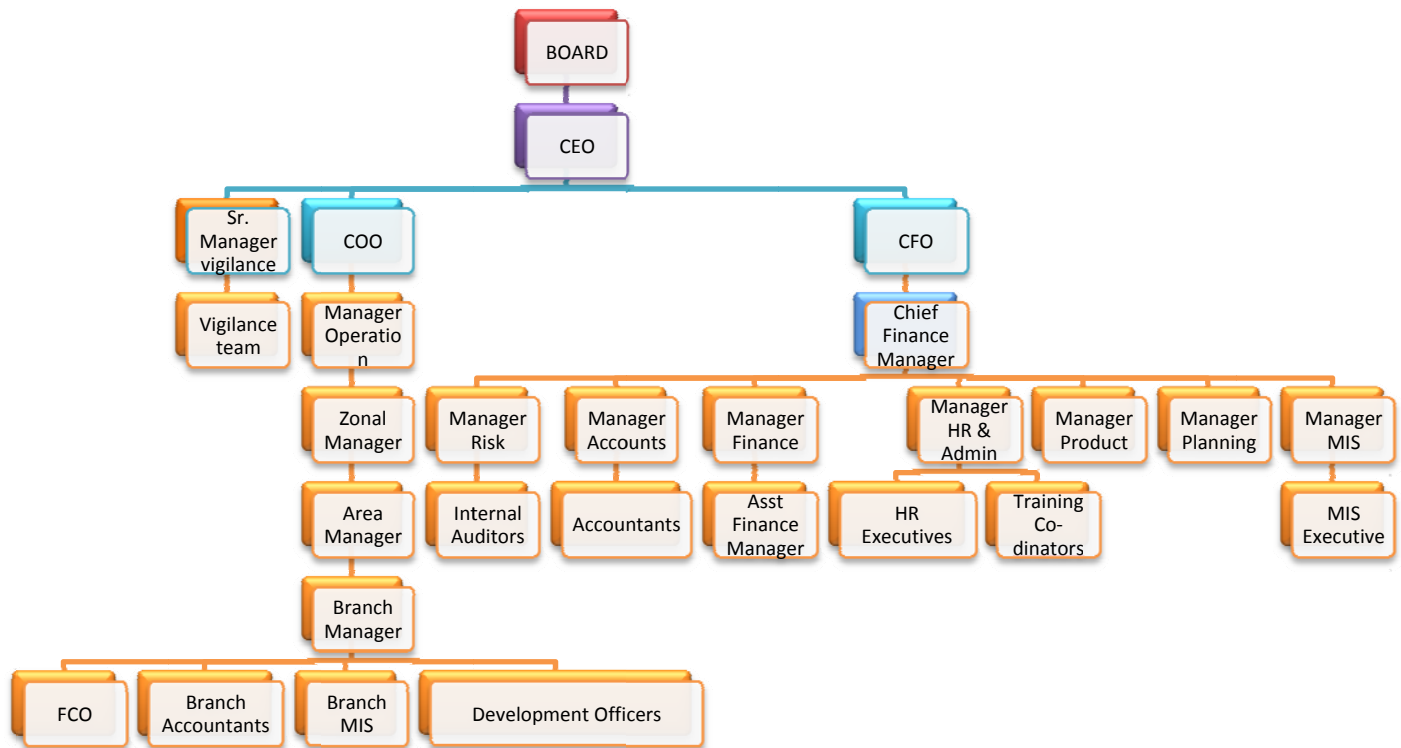
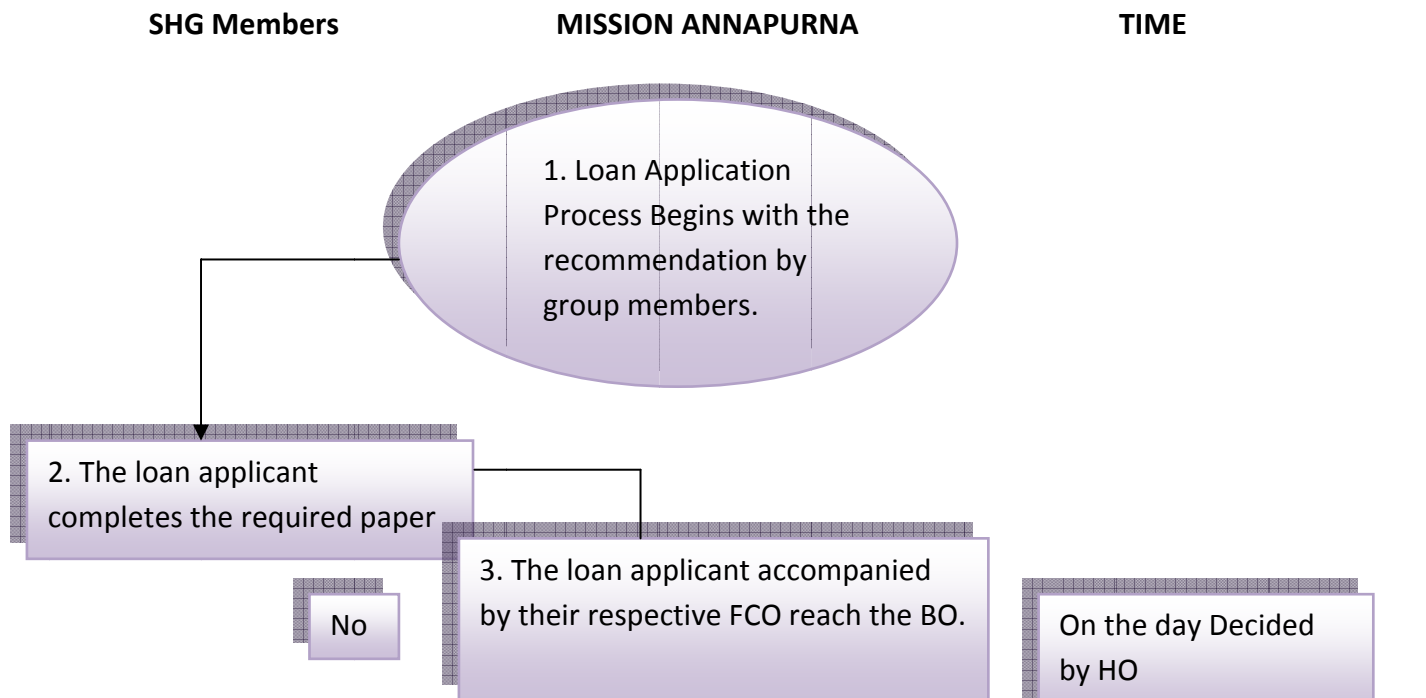


Figure 2: Organizational Structure of Mission Annapurna

1.7.7 LOAN DISBURSEMENT PROCESS




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graph TD; A[ ] --> B[4) Branch Manager collects the due amount and tallies it with the record at the office.]; B --> C[5) The Branch Manager then checks if all the FCO have deposited their collection installment and gives them a collection receipt if they have submitted the installment.]; C --> D[6) If a member has not paid back the installment amount on the due date then the concerned field credit officer will immediately intimate the BM and area manager.]; D --> E[7) The defaulter if pays back within the grace period of two days, has to deposit the amount in the branch Office and is given a collection receipt by the branch Manager.]; E --> F[8) If the defaulter pays back after the grace period an additional fine/penalty is to be paid that is interest charged on per day basis of the repayment installment.]; F --> G[9) It is again checked if the repayment installment has been deposited by the defaulter post grace period.]; G --> H[ ]; style A fill:none,stroke:none; style H fill:none,stroke:none;
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4) Branch Manager collects the due amount and tallies it with the record at the office.

5) The Branch Manager then checks if all the FCO have deposited their collection installment and gives them a collection receipt if they have submitted the installment.

6) If a member has not paid back the installment amount on the due date then the concerned field credit officer will immediately intimate the BM and area manager.

7) The defaulter if pays back within the grace period of two days, has to deposit the amount in the branch Office and is given a collection receipt by the branch Manager.

8) If the defaulter pays back after the grace period an additional fine/penalty is to be paid that is interest charged on per day basis of the repayment installment.

9) It is again checked if the repayment installment has been deposited by the defaulter post grace period.

10) The amount collected is deposited in the bank by the Branch Accountant or BM in the bank. Also if the defaulter has paid the due amount post grace period repayment receipt is given with fine amount mentioned on it.



11) If the defaulter fails to repay the due amount even after the grace period then the group members are asked to build peer pressure on her/him to repay and the field credit officer visits the defaulter. No fresh loans are issued to this group until the defaulter has paid back.



12) Loan repayment collection process ends with this.

Chapter– 2 Methodology



Fig 5: Methodology of the study

2.1 Managerial Briefs

Our RO asks us to find out the impact of the Micro Finance Programme in Five Districts of Orissa.

Our Study area was limited to Khurda, Ganjam, Angul, Nayagarh, Dhenkanal District of Orissa.

2.2 Objective Finalization: Study to assess the impact of the Micro Finance Programme:

Changes in various indicators over the last three years concerning the quality of life of the clients the assets creating of the customers, repayment trend, saving history, nutrition and health, empowerment, mobility of the APML clients.

2.3 Literature Review: In the literature for the qualitative research we had gone through the operational manual of the organization what is the AMPL is all about, eligibility criteria for the clients, its organization structure, Loan Lending process, Loan Recovery process etc.

2.4 Questionnaire Design

After doing the literature review we had gone to the field for three days there we had gone to collect some parameters for the questionnaire that had to be asked by the AMPL clients. Than after collecting some parameters than we started to design a questionnaire with the help of faculty guide and reporting officer. (**Annexure 1**)

Our questionnaire consists of the multiple choice question to know the opinion of the clients and open ended questions to know the qualitative information about the Home Improvement product.

2.5 Sample Design

Our sample design consists of 240 clients (180 from Experimental Group and 60 from Control Group) who were selected on a Judgmental Sampling method because the total AMPL clients in Khurda, Ganjam, Angul, Nayagarh, Dhenkanal District were known to us they were in the ratio of 3:2 So we had also selected our sample size in the ratio of 3:2 as suggested by the RO.

Control Group: These are those clients who are not exposing to any type of finance from bank as well as any MFI's. The evaluation of any project or activity, including microfinance, aims ideally at knowing not only what happened to whom in the process of that activity, but also why it happened. The scientist's approach to assessing cause and effect is generally experimental: the application of a particular stimulus to a particular substance in a controlled environment which eliminates extraneous influences. **Experimental Group:** These are those clients who are exposing to the microfinance

program me of mission Annapurna. This experimental approach, because of the nature of the subject matter, finds limited application in the social sciences. Although the experimental method is increasingly being used to deal with problems such as choice under uncertainty, it is impossible to conduct experiments which recreate the imaginary situation which would have prevailed if, say, the Grameen Bank had never existed. Without the possibility to make and unmake projects, it is not possible to assess the impact of such projects by experimental means.

Table 3:

Sample Design for the study

DISTRICTS	NUMBER OF GROUPS	
	EXPERIMENTAL	CONTROL
1) KHURDA	20	9
2) GANJAM	9	2
3) NAYAGARH	13	4
4) ANGUL	8	3
5) DHENKANAL	10	2

2.6 Data Collection

In this project we had see the direct impact of the Micro Finance Programme on the clients so for this we had collected Primary and Secondary data.

- Primary Data includes in home survey with Personal Interview
- Secondary Data includes from the operational manual of the organization.

2.7 Data analysis:

In this project after data collection the entries of all the data had been done in the MS- EXCEL and analyzed with the help of graphs and table by using different methods and converted into relevant information.

Chapter – 3 Literature Review

1. (Enterprise and Cooperative Development Department International Labour Office Geneva 1997)

The Microcredit Summit Campaign aims at reaching 100 million of the world's poorest with credit by the year 2005. As microcredit is increasingly claimed to be a powerful tool for alleviating poverty, it is naturally interesting to find out whether it actually has this effect. While there is substantial first-hand evidence of the empowering effect of microfinance on the poor, the effects, ways and causes are less known — a call for more thorough impact assessments in microfinance. For the ILO in particular, impact assessments are essentially intertwined with its objective of social justice, because they help understand how some people can be better off than others, as a result of the same intervention. This paper by Paul Mosley was prepared as a contribution of the ILO to the CGAP working group on Microfinance Impact Assessment Methodologies. CGAP members decided in April 1996 to establish a working group on this issue, recognizing that assessments of the impact of microfinance services are complex and entail several methodological challenges. A virtual meeting was held April 7-19th 1997, reviewing several background papers¹ and synthesis report by David Hulme².

2. (Microfinance Program me Impact Assessment 2003 United Nations Capital Development Fund)

The main objective of the Program me Impact Assessment (PIA) 2003, commissioned by the UNCDF Executive Board, was to assess whether UNCDF had effectively implemented its 1999 policy shift, and whether its programmers have had the desired impact on microfinance clients, institutions and the enabling environment. This review, undertaken by Enterprising Solutions Global Consulting, L.L.C., an independent international development consulting firm specializing in microfinance and small- and medium-sized business solutions, began in May 2003, with research completed in September 2003. The report assesses UNCDF efforts in four case study countries – Haiti, Kenya, Malawi, and Nigeria – using findings to provide recommendations for the future direction of UNCDF microfinance programmers in four main areas: client impact, institutional sustainability, policy impact and replication and UNCDF Positioning.

3. (Microfinance in India: A critique by Rajarshi Ghosh)

Majority of MFIs would like to be converted to NBFCs which would enable them to raise public deposits for on lending. A big deterrent is the startup capital of Rs 20 million required to register as an NBFC which is beyond the reach of many MFIs. But this requirement is part of the regulatory apparatus of RBI to ensure the issue of safety of public money. But MFIs need liquidity also. Hence, they should be allowed to borrow public money with adequate safeguards like deposit insurance with

banks. MFIs also want to have more freedom in raising equity capital .They face difficulties in raising equity, because NGOs are not allowed to invest in MFI equity, because of the charitable status of NGOs under the Sections 11 and 12 of the Income Tax Act. (Priya Basuet.al)One good measure of late is NGO-MFIs have been allowed to raise External Commercial Borrowings, where the interest costs are relatively lower, from April 2005. {Reserve Bank of India release April 2005} The stipulations are (1) funds are to be routed through normal banking channels (2) funds to be earmarked for microfinance only and (3)the borrowed amount must be hedged.

4. Annapurna Microfinance is a new venture of 20-year-old development organization People's Forum, which is active in Orissa in health, education and rehabilitation segments and entered microfinance five years ago. Annapurna has recently transformed into a Reserve Bank of India (RBI) regulated Non Banking Financial Company (NBFC). Annapurna Microfinance Pvt Ltd (NBFC) is promoted by Mr. Gobinda C. Pattanaik (Member Secretary Peoples Forum) & invested by Dia Vikas Pvt Ltd (A subsidiary of Opportunity International). It was previously named as Gwalior Finance & Leasing Pvt Ltd & was involved in finance & leasing business, after the acquisition the MOA & AOA has been revised & microfinance as the main objective had been incorporated. Annapurna Microfinance Pvt Ltd is created for the purpose of growth of the micro finance portfolio and to support those clients who have successfully leveraged the micro finance services and setup micro enterprises in rural and semi urban regions and to facilitate credit plus services such as enterprise development, business planning, finance management and product design and forward and backward linkages. In the past few years, the number of groups in the community has increased and the demand for credit is on a rise. The Nationalized banks have definitely made an entry in the rural markets, yet there is a huge discrepancy between what is decided at their policy level and what is implemented at the grassroots. We at Mission Annapurna realized that through our SHGs, a chain of economic development has set in, and unless the demand for credit is met timely, this chain will not be able to sustain. Hence Mission Annapurna launched its Microfinance programme in June'2004 with a small revolving fund of Rs. 2 Lacs. With the growth in partnerships with various banks and inflow of funds, today Mission Annapurna's outstanding portfolio stands at 250 lacs with rapid increase every month.

3.1 Loan Products

Table4: Mission Annapurna Loan Products

Type of Loan	AMPL LOAN PRODUCT NAME		
	Loan for petty Business	Agri and allied Loan	Micro Enterprise
Loan Size	1 st Cycle: Rs. 8000-10000 2 nd Cycle: Rs.10000-15000 3 rd Cycle: Rs.15000-20000	1 st Cycle: Rs. 8000-10000 2 nd Cycle: Rs.10000-15000 3 rd Cycle: Rs.15000-20000	1 st Cycle: Rs. 8000-10000 2 nd Cycle: Rs.10000-15000 3 rd Cycle: Rs.15000-20000
Duration	12- 18 months	12- 18 months	12- 18 months
Interest Rate charge	12% 11%* (Flat)	12% 11%* (Flat)	12% 11%* (Flat)
One time Membership fees	Rs.105	Rs.105	Rs.105
Documentation fee	1.35% of loan amount.	1.35% of loan amount.	1.35% of loan amount.
Service charge	.65% of loan amount.	.65% of loan amount.	.65% of loan amount.
Repayment Frequency	Monthly	Monthly	Monthly

***The rate of interest charged is 11% in third cycle loan for all the products**

Chapter – 4 Impact on Clients

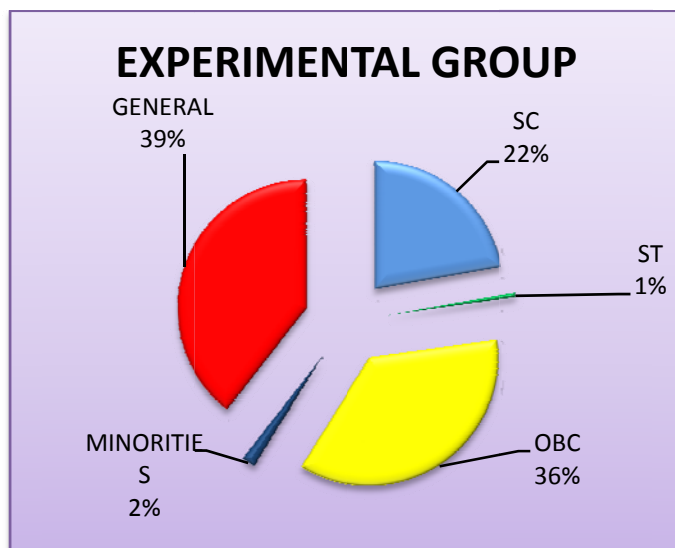
4.1 Demographic profile

The demographic profile of the respondents is analyzed in terms of age, caste, marital status, education and economic status, which are discussed in the following paragraphs.

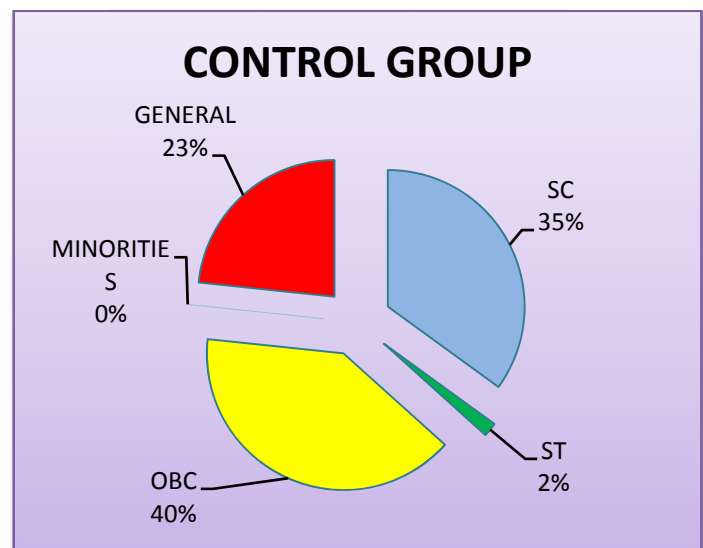
4.1.1 Caste

Table 5 : Classification of Respondents by Caste for EG and CG Group

CASTE	EXPERIMENTAL GROUP	% age	CONTROL GROUP	%age
SC	40	22	21	35
ST	1	1	1	2
OBC	65	36	24	40
MINORITIES	3	2	0	0
GENERAL	71	39	14	23
TOTAL	180	100	60	100



Graph 1: Percentage of different caste for EG Group



Graph 2: Percentage of different caste for CG Group

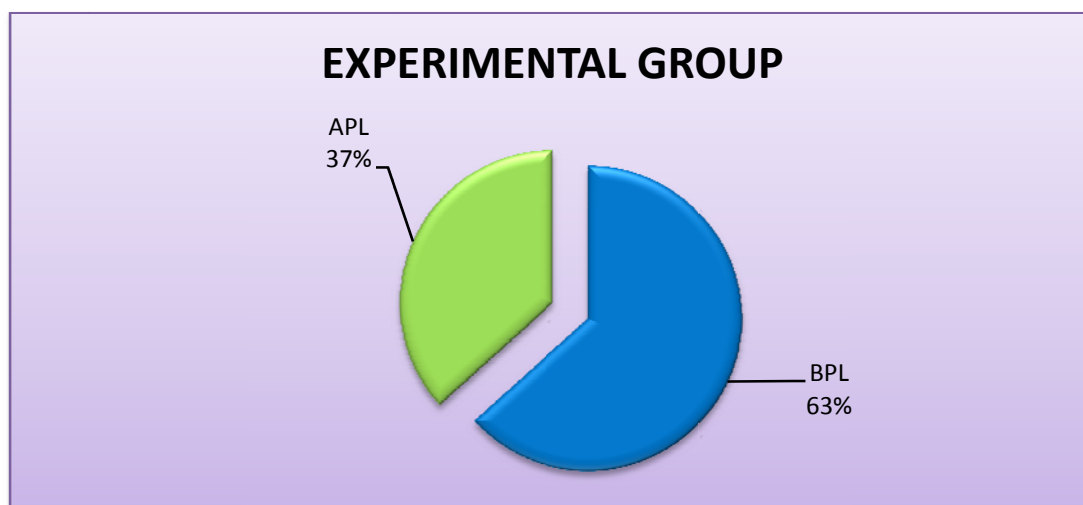
Analysis

Demographic analysis of the sample groups in terms of caste composition (Graph 1 and 2) shows that there is very little variation in the experimental and the control groups. All the castes, be it general, scheduled castes, schedule tribes or other backward castes, have nearly equal representation in both type of groups.

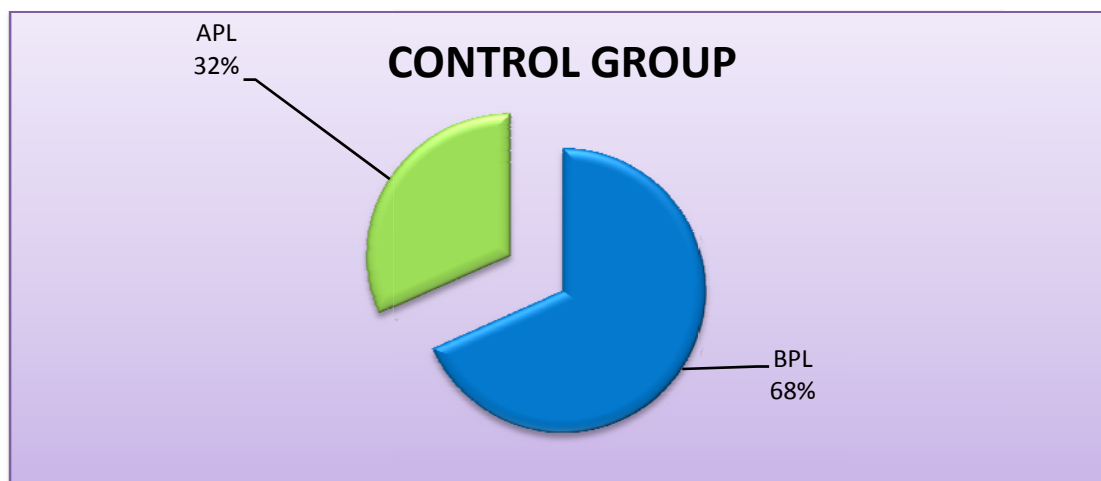
4.1.2 BPL and APL

Table 61 : Classification of Respondent according to BPL and APL Measures for EG and CG Group.

PARTICULARS	EXPERIMENTAL GROUP	%age	CONTROL GROUP	%age
BPL	114	63	41	68
APL	66	37	19	32
TOTAL	180	100	60	100



Graph 3: Percentage of BPL and APL for EG Group



Graph 4: Percentage of BPL and APL for CG Group

Analysis

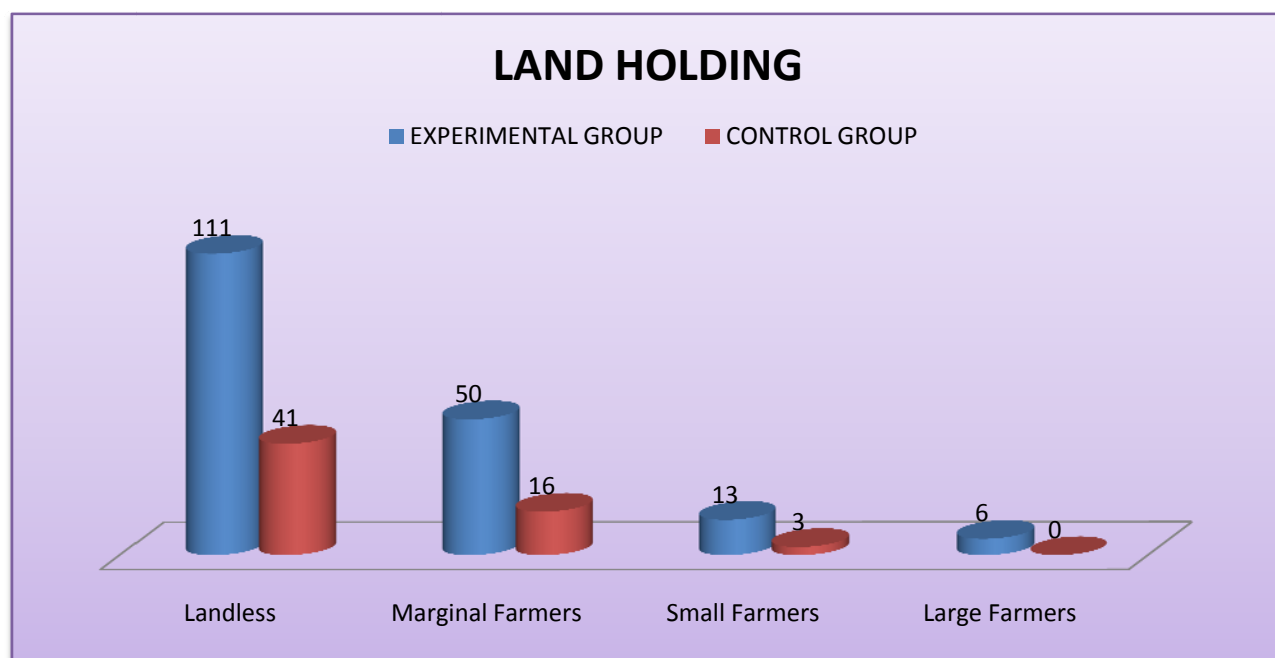
As we can see that the respondent in both the group are with the same BPL and APL group; as shown in **graph 3 and 4**.

*The Respondent was asked for the BPL and APL

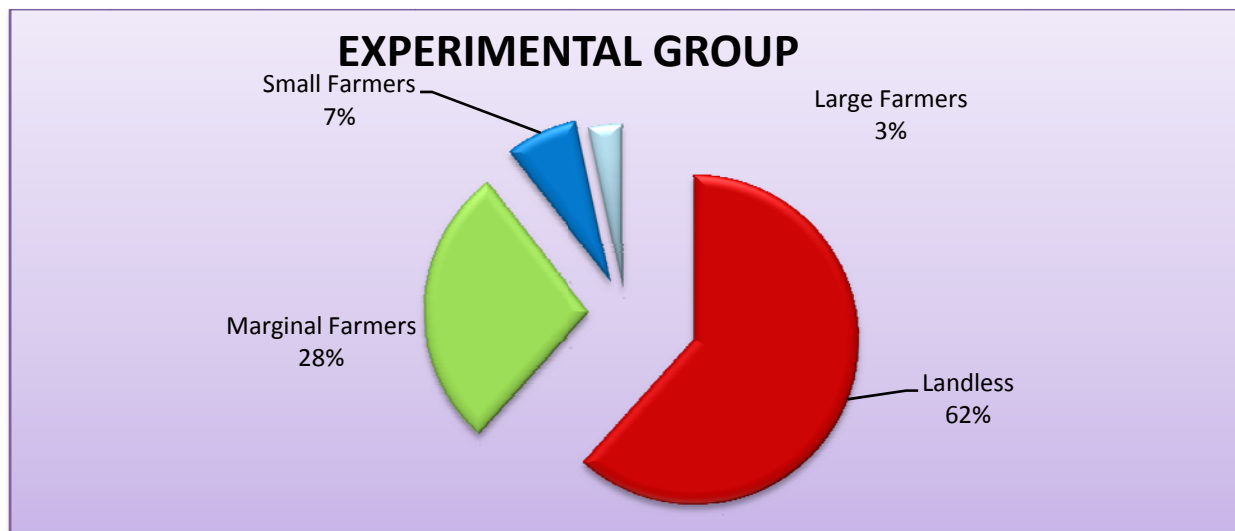
4.1.3 Land Holding Pattern

Table 7: Classification of Respondent according to Land Holding for EG and CG Group

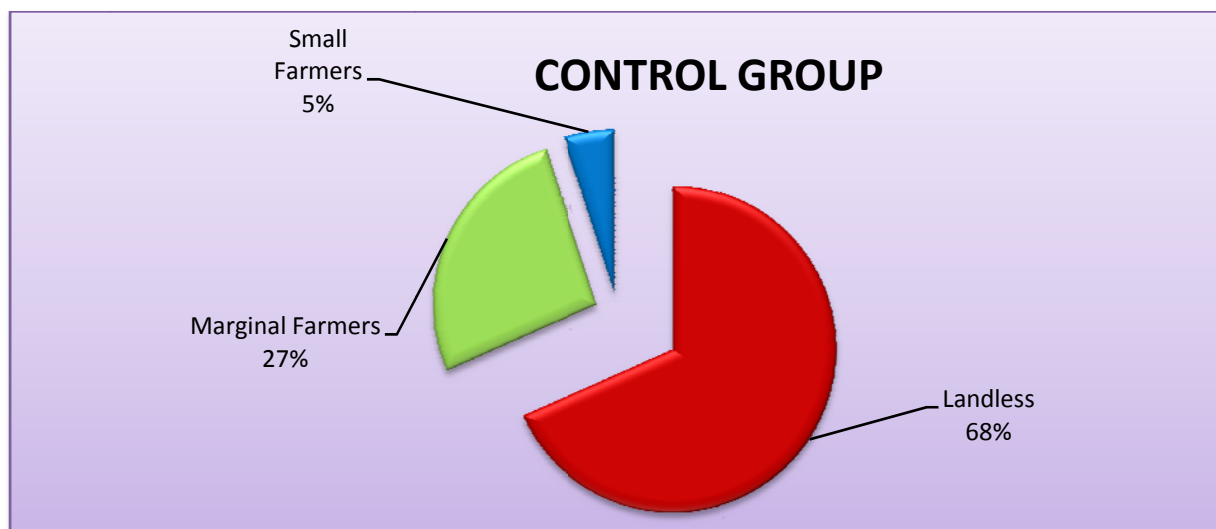
LAND HOLDINGS IN ACRES	EXPERIMENTAL GROUP	%age	CONTROL GROUP	%age
Landless	111	62	41	68
Marginal Farmers	50	28	16	27
Small Farmers	13	7	3	5
Large Farmers	6	3	0	0
Total	180	100	60	100



Graph 5: Comparison of Respondent according to Land Holding for EG and CG Group



Graph 6: Percentage of Respondent according to Land Holding for EG Group



Graph 7: Percentage of Respondent according to Land Holding for CG Group

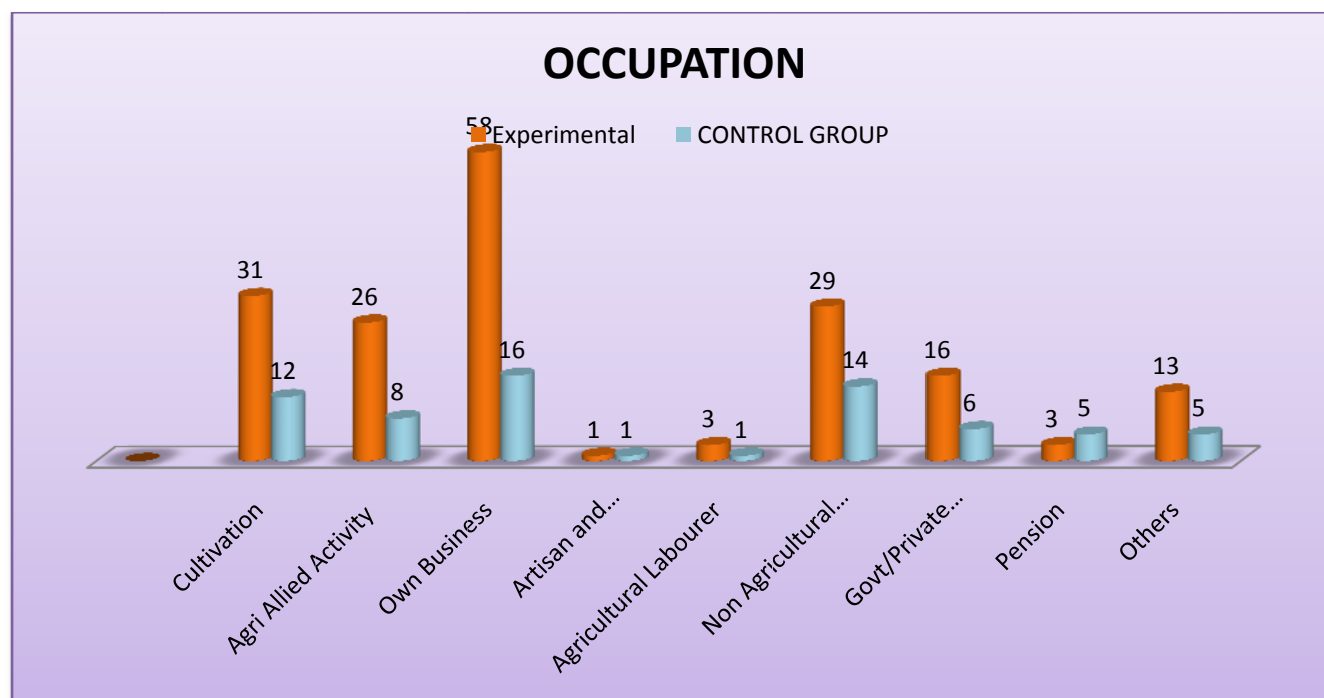
Analysis

The figures are nearly the same for the two groups. In the experiment group 62% of people were landless and same thing can also be seen in control group 68%. Here we can initiate new business opportunity for the landless farmers and can promote their livelihood most of the families are interested in micro enterprise loan to own a shop and few want to purchase land. If we could target the landless and implement some idea there then can be some benefit for both implementer as well as Beneficiaries.

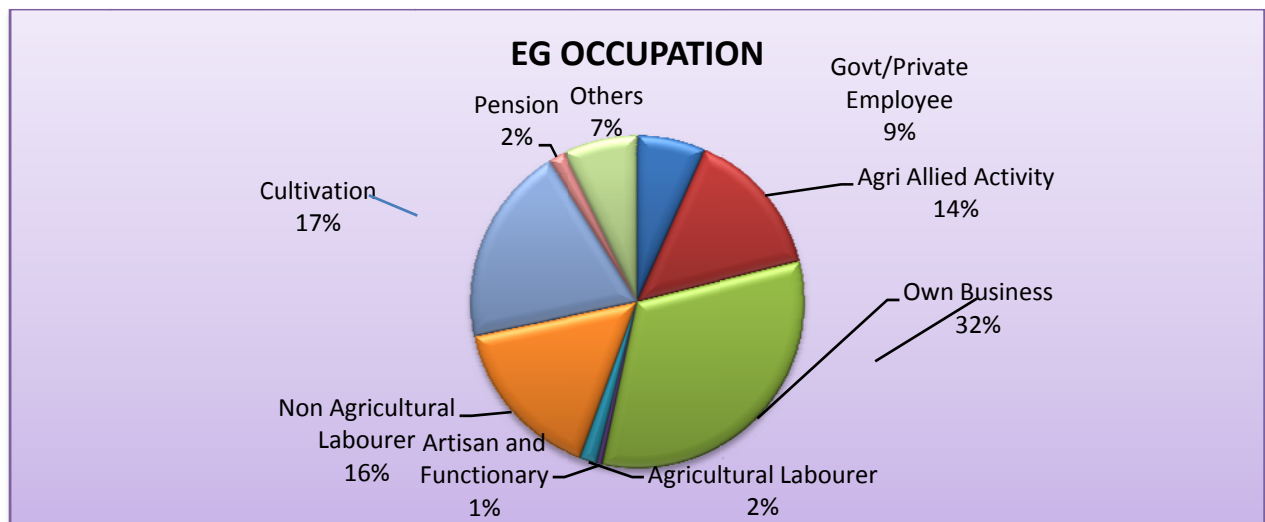
4.1.4 Primary Occupation

Table 8: Classification of Respondent according to Primary Occupation for EG and CG Group

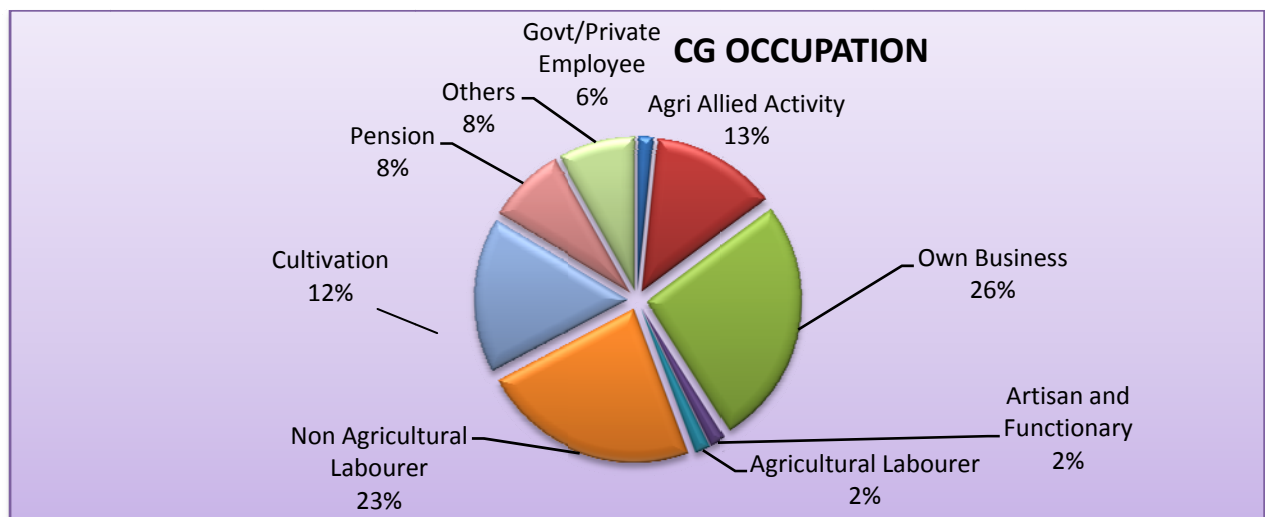
S.NO	OCCUPATION	EXPERIMENTAL GROUP	% AGE	CONTROL GROUP	% AGE
1	Cultivation	31	17	7	12
2	Agri Allied Activity	26	14	8	13
3	Own Business	58	32	16	26
4	Artisan and Functionary	1	1	1	2
5	Agricultural Labourer	3	2	1	2
6	Non Agricultural Labourer	29	16	14	23
7	Govt/Private Employee	16	9	4	6
8	Pension	3	2	5	8
9	Others	13	7	5	8
	TOTAL	180	100	60	100



Graph: 8 Comparison of Respondent according to Primary Occupation for EG and CG Group



Graph: 9 Percentage of Respondent according to Primary Occupation for EG Group



Graph: 10 Percentage of Respondent according to Primary Occupation for CG Group

Analysis

From the above figures we can conclude that the highest percentage goes to own business in both the cases it is very true that if we own a business then we can think for a higher income. But if we have more than one number of sources of earning then a sustainable income can be generated throughout the life. In these figures we can conclude that Artisan & functionary are very less as we know villagers are very skilled in their work the only thing is that they need a training in that activity and a marketing linkage of the products. If this happens women & their families can be self dependent on themselves.

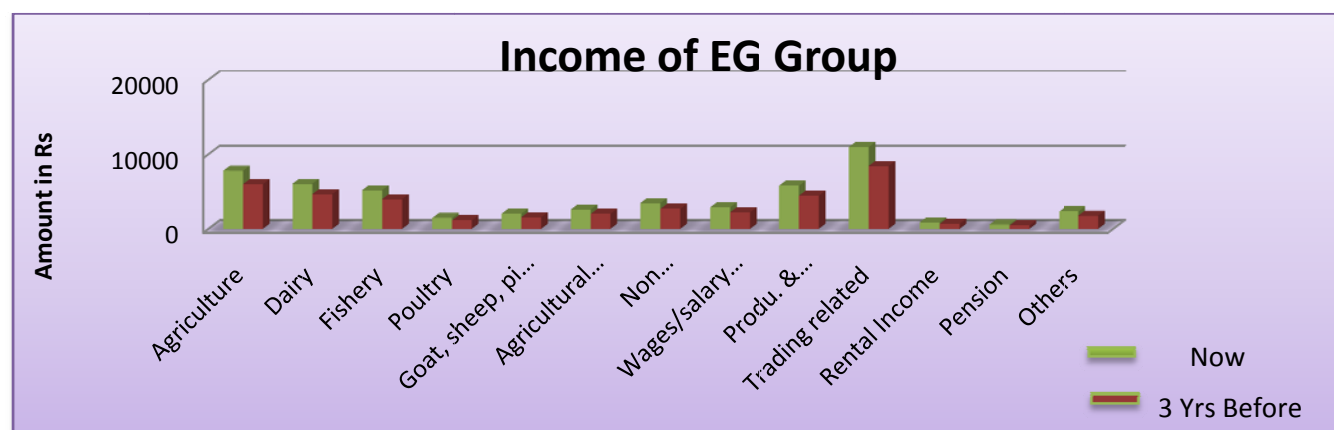
4.2 Data Analysis Financial assessment

4.2.1 Income from Different sources of EG Group Now and 3 years before

Table 9: Classification of Respondent according to Income from different Activities by EG Group Now and 3 Years Before

S.No	Activities	EG Group Now Amount in (Rs) PA	EG Group 3 Years Before Amount in (Rs) PA
1	Agriculture	7800	6000
2	Dairy	6066	4666
3	Fishery	5200	4000
4	Poultry	1444	1116
5	Goat, sheep, pigs etc	2022	1555
6	Agricultural labourer	2600	2000
7	Non Agricultural labourer	3466	2666
8	Wages/salary employment	2888	2222
9	Prod. & Traditional services	5780	4444
10	Trading related	10977	8444
11	Rental Income	866	666
12	Pension	580	444
13	Others	2311	1777
	Total	52000	40000

Graph 11: Classification of Respondent according to Income from different Activities by EG Group Now and 3 Years Before

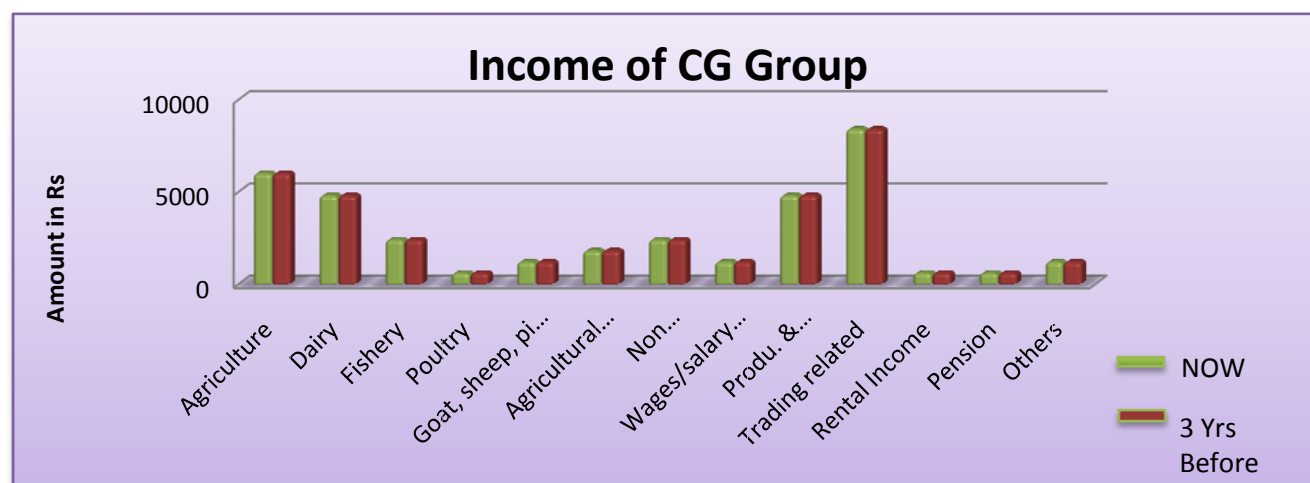


Analysis: From the above graph we can conclude that in the EG group after taking the loan of Rs 8000/- and invested in different income generation activities like agriculture, Dairy, Fishery, own business the income has increased by Rs 12000/- per annum, So we can say that there is increase in income by 30% and number of multiples activities last 3 years.

4.2.2 Income from Different sources of CG Group Now and 3 years before

Table 10: Classification of Respondent according to Income from different Activities by CG Group Now and 3 Years Before

S.No	Activities	CG Group Now Amount in (Rs) PA	CG Group 3 Years Before Amount in (Rs) PA
1	Agriculture	6000	5800
2	Dairy	4400	4200
3	Fishery	3800	3500
4	Poultry	1000	800
5	Goat, sheep, pigs etc	1300	1200
6	Agricultural labourer	2000	1800
7	Non Agricultural labourer	2700	2500
8	Wages/salary employment	2000	1200
9	Prod. & Traditional services	5600	4900
10	Trading related	8800	8400
11	Rental Income	700	600
12	Pension	400	300
13	Others	1300	1200
	Total	39800	36400



Graph 12: Classification of Respondent according to Income from different Activities by CG Group Now and 3 Years Before

Analysis:

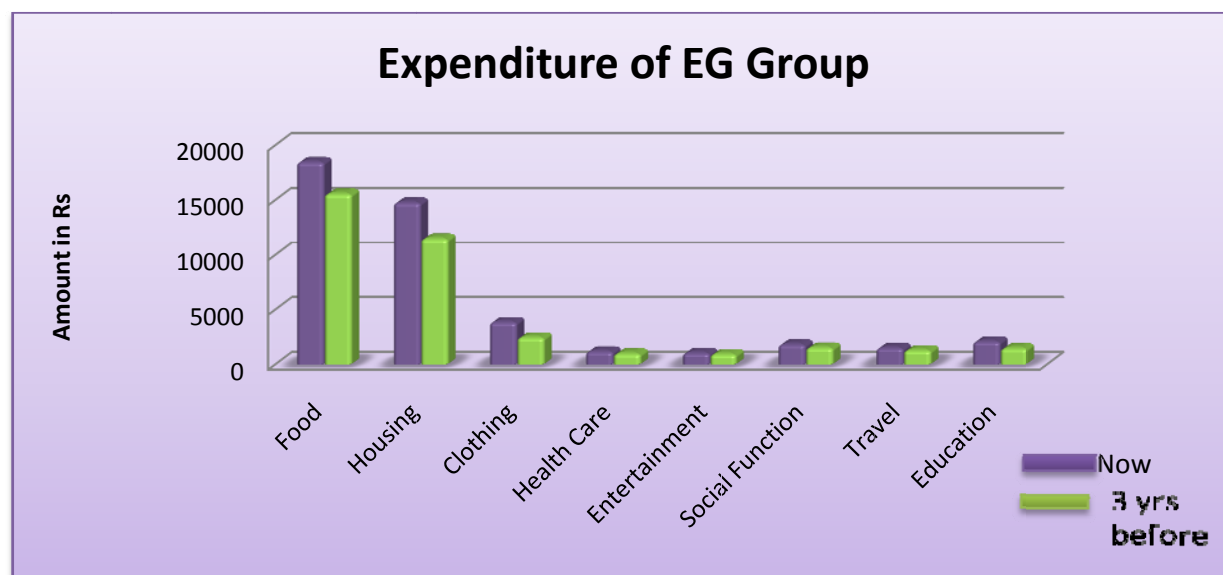
From the above Graph we can conclude there in CG group the level of income from last three years also increased but at a very significant rate of 9% it means that the peoples are doing the single and same income generation activities.

4.2.3 Expenditure on Different activities of EG Group Now and 3 years before

Table 11: Classification of Respondent according to Expenditure in different Activities by EG Group Now and 3 Years Before

S.No	Activities	EG Group Now Amount in (Rs) PA	EG Group 3 Yrs before Amount in (Rs) PA
1	Food	17800	15600
2	Housing	13500	11500
3	Clothing	3500	2500
4	Health Care	1270	1020
5	Entertainment	1020	980
6	Social Function	1850	1570
7	Travel	1587	1330
8	Education	2140	1500
	Total	42667	36000

Graph 13: Classification of Respondent according to Expenditure in different Activities by EG Group Now and 3 Years Before



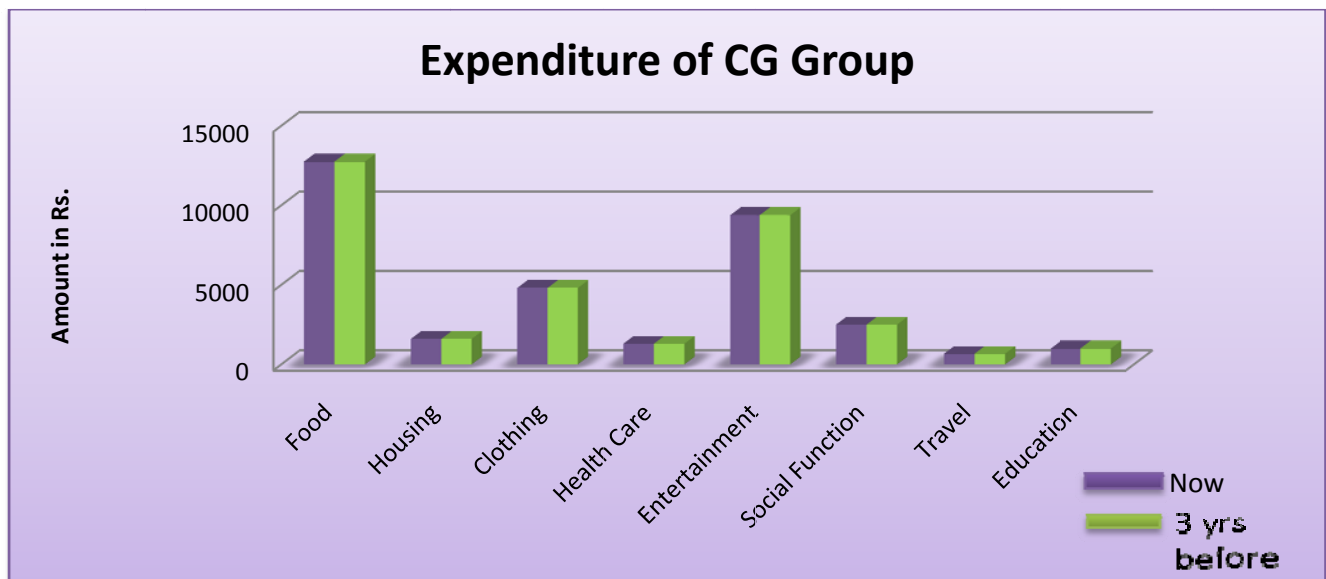
Analysis

From the above graph we can conclude that mainly the expenditure has increased by 18% in all the activities like Food, Housing & clothing from the last three years so we can say that this project has helped in improving nutrition & health, assets, social respect and also the net income Rs 3040/- had increased after paying the loan per annum which comes around Rs 253/- per month.

4.2.4 Expenditure on Different activities of CG Group Now and 3 years before

Table 12: Classification of Respondent according to Expenditure in different Activities by CG Group Now and 3 Years Before

S.No	Activities	CG Group Now Amount in (Rs) PA	CG Group 3 Yrs before Amount in (Rs) PA
1	Food	13250	12750
2	Housing	11600	10800
3	Clothing	3800	3200
4	Health Care	1300	1750
5	Entertainment	1380	930
6	Social Function	2800	2500
7	Travel	1270	1070
8	Education	1200	1000
	Total	36600	34000



Graph 14: Classification of Respondent according to Expenditure in different Activities by CG Group Now and 3 Years Before

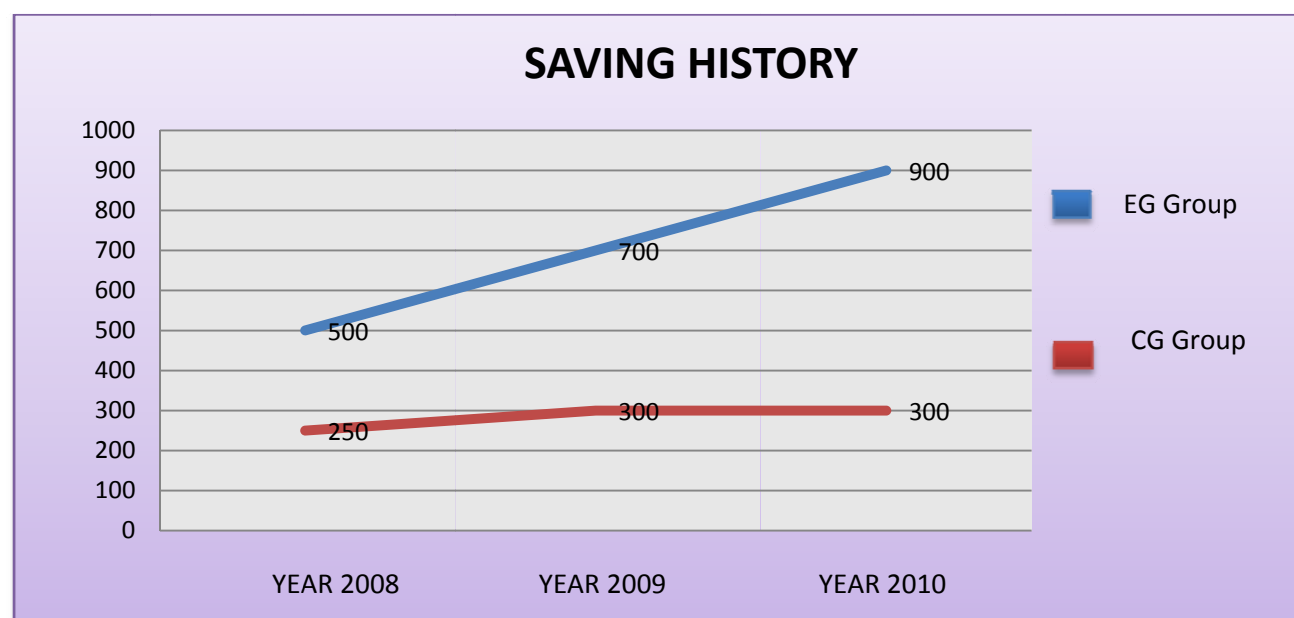
Analysis

As from the above graph we can conclude that the expenditure of CG group increased at a significant rate of 7% as well as income from last 3 years approximately same the women's are not aware for the future they spent more money on entertainment and clothings.

4.2.5 Savings of EG and CG group Now and 3 years before

Table 13: Classification of Respondent according to Saving History by EG and CG Group Now and 3 Years Before

Year	EG Group Amount in Rs PA	CG Group Amount in Rs PA
2008	500	250
2009	700	300
2010	900	300



Graph 15: Classification of Respondent according to Saving History for EG and CG Group Now and 3 Years Before

Analysis

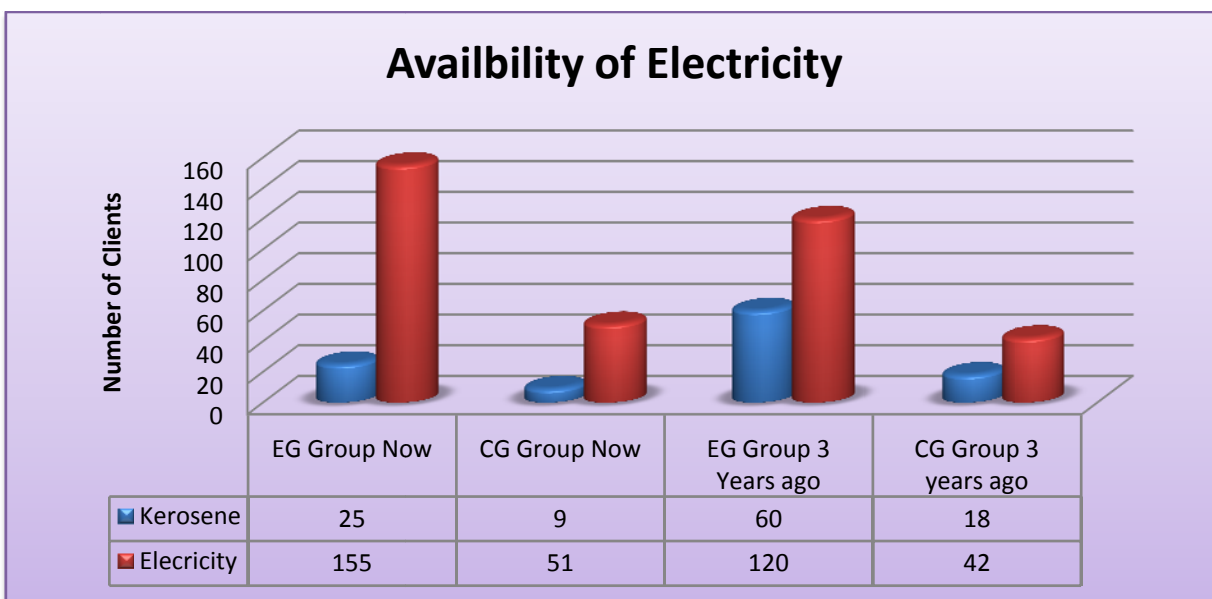
From the above Figure we can conclude average saving from last three years for EG & CG group by a trend diagram. Here a good impact can be seen in experimental group their trend of savings had increased in last three years from Rs.500/- to 900/- all this is because of loan provided by Mission Annapurna for various purposes of activities as people uplift themselves they also think for their future and their savings also increases. But the same result can't be seen in case of control group because income is less in comparison to Experiment Group that less savings is done or the savings remain same.

4.3 Data Analysis Physical assessment

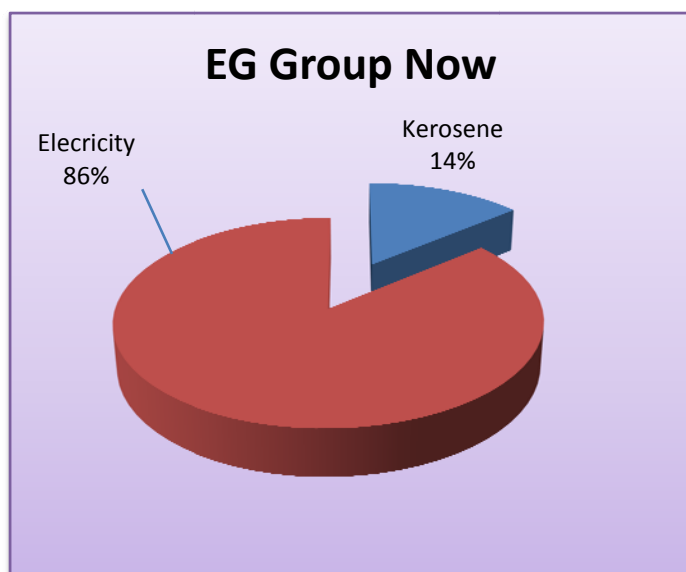
4.3.1 Electricity

Table 142 : Classification of Respondent according to source of lighting by EG and CG Group Now and 3 years Before

Particulars	EG Group				CG Group			
	Now	%age	3 Years Ago	% age	Now	%age	3 Years Ago	% age
Kerosene	25	14	60	33	9	15	18	30
Electricity	155	86	120	67	51	85	42	70
Total	180	100	180	100	60	100	60	100



Graph163 : Comparison of Respondent according to source of lighting by EG and CG Group Now and 3 years Before



Graph174 : Comparison of Respondent according source to of lighting in (%) by EG Group Now and 3 years Before



Graph185 : Comparison of Respondent according to source of lighting in (%) by CG Group Now and 3 years Before

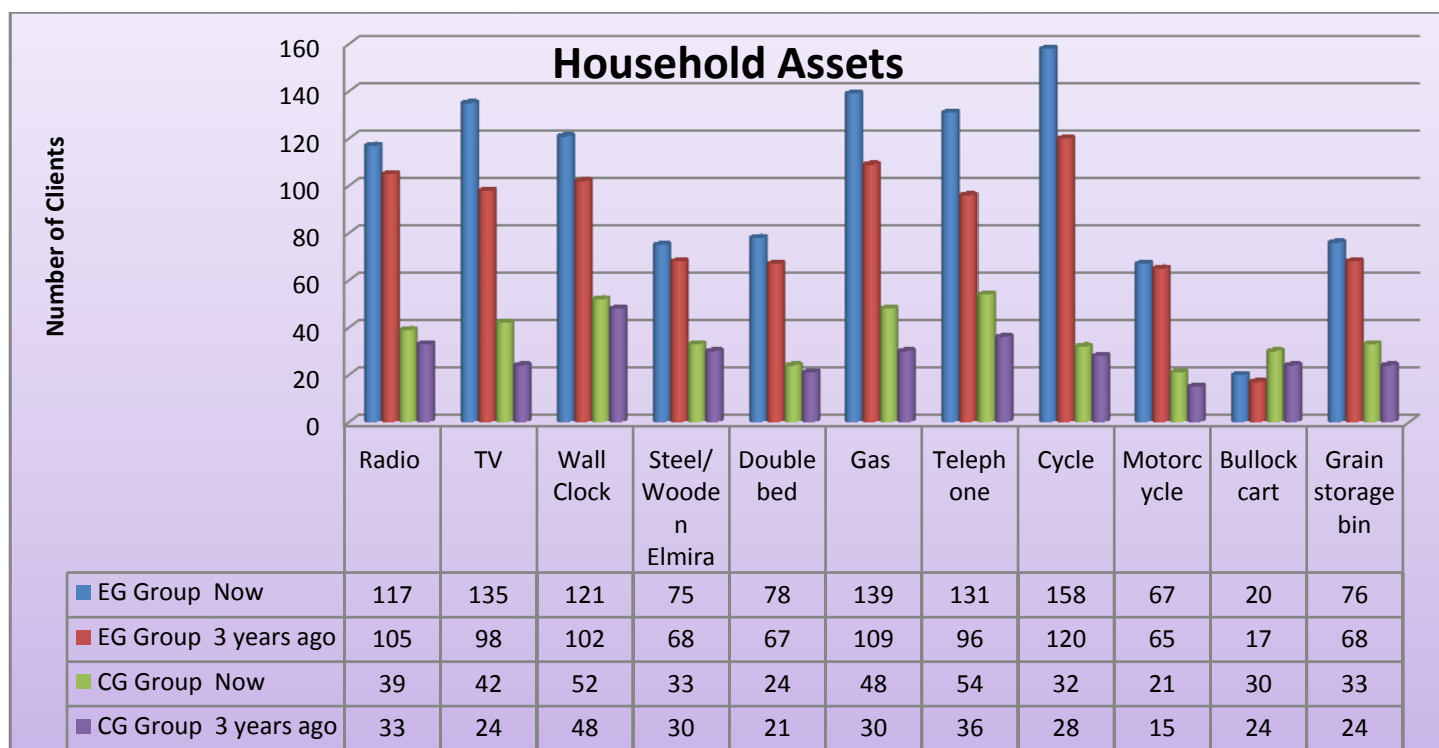
Analysis

As from the above graphs we can say that the availability of the electricity of the EG Group had increased from 67% to 86% from the last three years due to increase in the income and under the scheme of the government which provide electricity to the BPL family's so in case of EG Group 63% of the clients comes under the BPL, but in case of CG Group the percentage of availability of the electricity had also increased at a very significant rate from 70% to 85% from the last 3 years, so they are the beneficiaries of the Government scheme.

4.3.2 Assets Creation

Table156 : Classification of Respondent according to different assets creation by EG and CG Group Now and 3 years Before

S.No	Household items	EG Group		CG Group	
		Now	3 years ago	Now	3 years ago
1	Radio	117	105	39	33
2	TV	135	98	42	24
3	Wall Clock	121	102	52	48
4	Steel/ Wooden Elmira	75	68	33	30
5	Double bed	78	67	24	21
6	Gas	139	109	48	30
7	Telephone	131	96	54	36
8	Cycle	158	120	32	28
9	Motorcycle	67	65	21	15
10	Bullock cart	20	17	30	24
11	Grain storage bin	76	68	33	24



Graph 197 : Comparison of Respondent according to different assets creation by EG and CG Group Now and 3 years Before

Households Items	EG Now	EG 3 Years before	% Age
TV	135	98	21%
Gas	139	109	17%
Telephone/mobile	131	96	19%
Cycle	158	120	21%

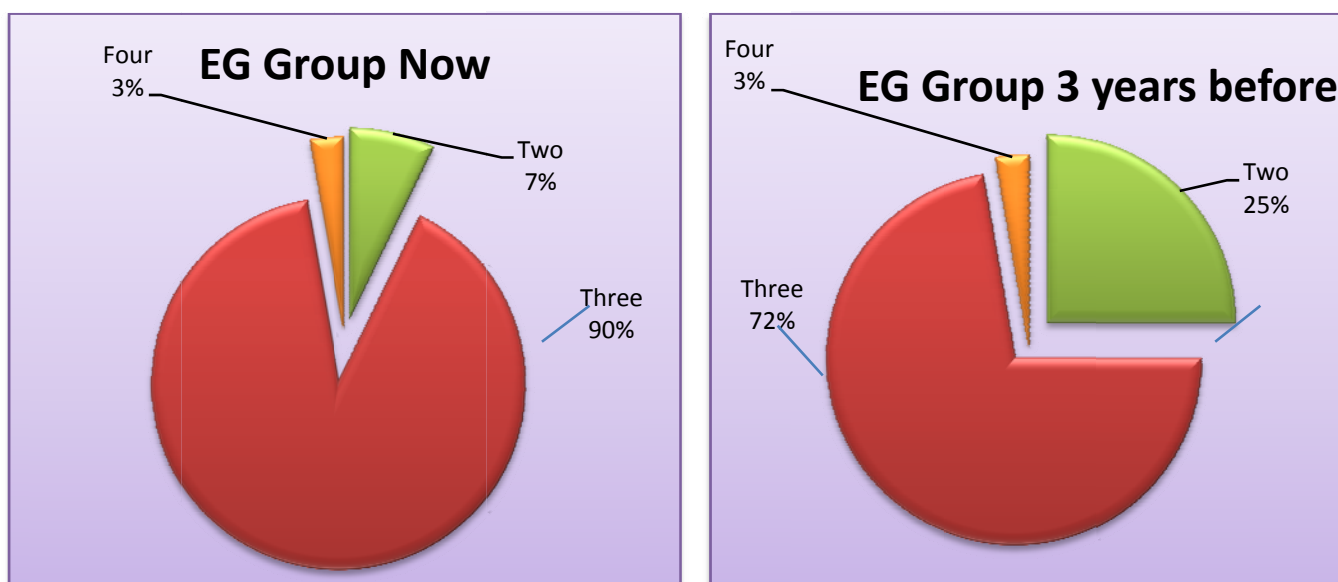
Analysis

From the above figure it becomes clear that is a considerable change in experimental group in asset holding. The increase in the number of bicycles was found to be 21% percent, that of telephone/mobile was 19% percent, while the number of gas showed increase of 17% percent, 21% percent increasing in TV and also there was a good change in wall clock & Radio respectively. But in control group this changes can't be found they remained same as before.

4.3.3.Nutrition (Number of Meals)

Table168 : Classification of Respondent according to Number of Meals by EG Now and 3 years Before

EG Group				
Number of Meal	Now	% age	3 years ago	% age
0	0	0	0	0
One	0	0	0	0
Two	13	7%	45	25%
Three	162	90%	130	73%
Four	5	3%	5	3%
Total	180	100	180	100



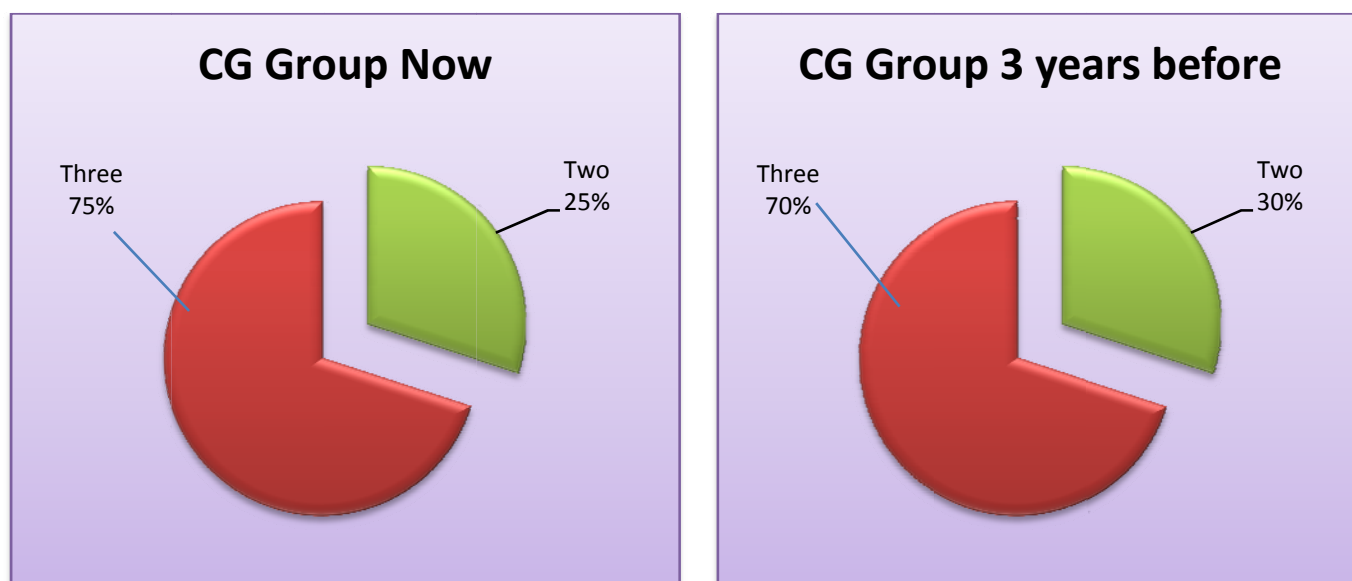
Graph 20: Comparison of Respondent according to Number of Meals in (%) by EG Now and 3 years Before

Analysis

From the above graph it becomes clear that what is the nutrition level 3 years before & now Before 3 years 25% of clients were taking 2 meals and 72% were taking 3 meals a day but in current scenario 2 meals had decreased to 7% and increase in 3 meals a day to 92% which comes around 162 clients out of 180. All these impacts are very positive because when a person's income increases than its purchasing power also increases.

Table179 : Classification of Respondent according to Number of Meals by CG Now and 3 years Before

Number of Meal	CG Group			
	Now	% age	3 years ago	% age
0	0	0	0	0
One	0	0	0	0
Two	15	25%	18	30%
Three	45	75%	42	70%
Four	0	0	0	0
Total	60	100	60	100



Graph 21: Comparison of Respondent according to Number of Meals in (%) by CG Now and 3 years Before

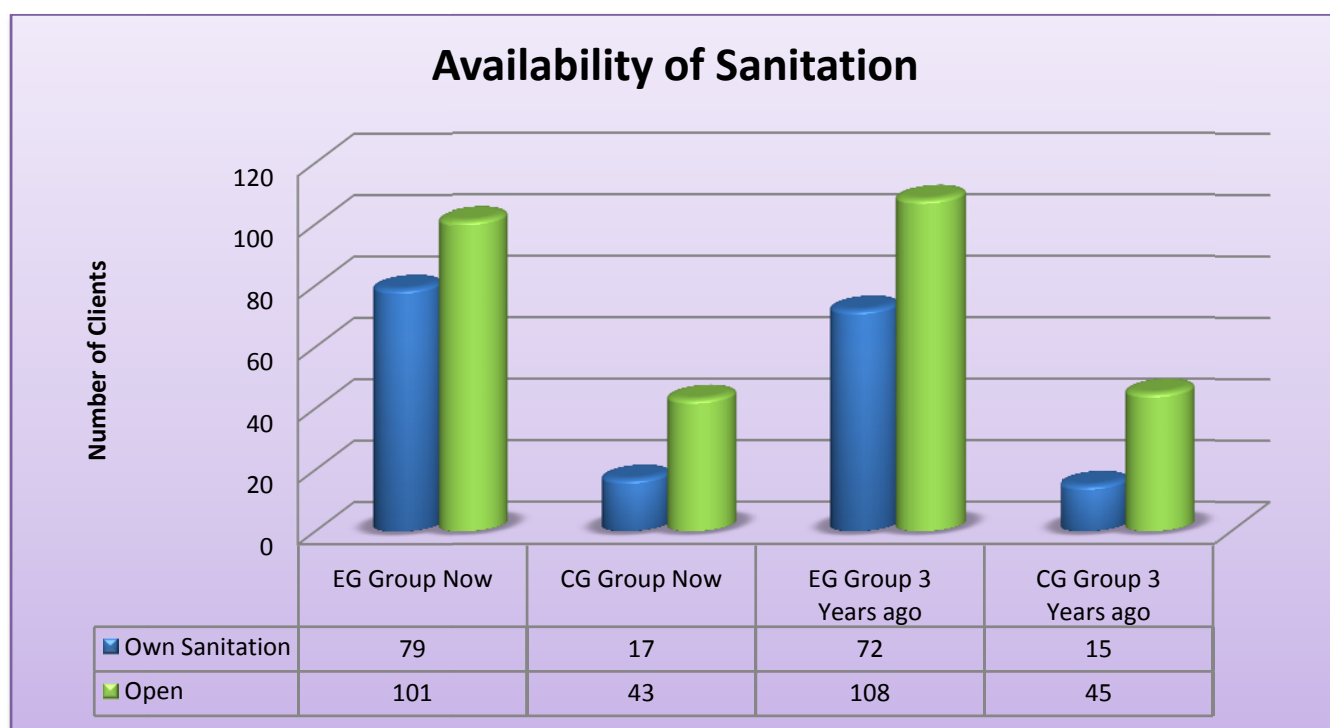
Analysis

From the above graphs we can conclude that there is significant change in the purchasing power of the CG group the number of meals they were taking from last 3 years still remains the same 2 meals decreased to 25 % and 3 meals increased at very significant rate to 75%.

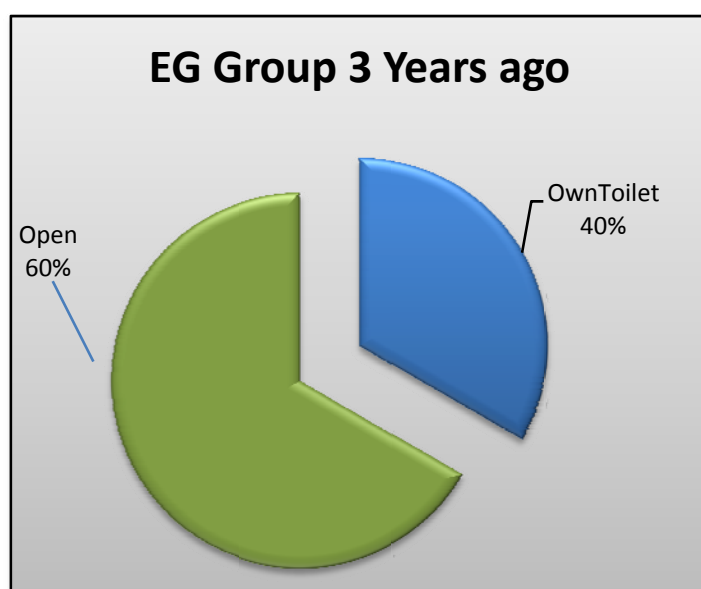
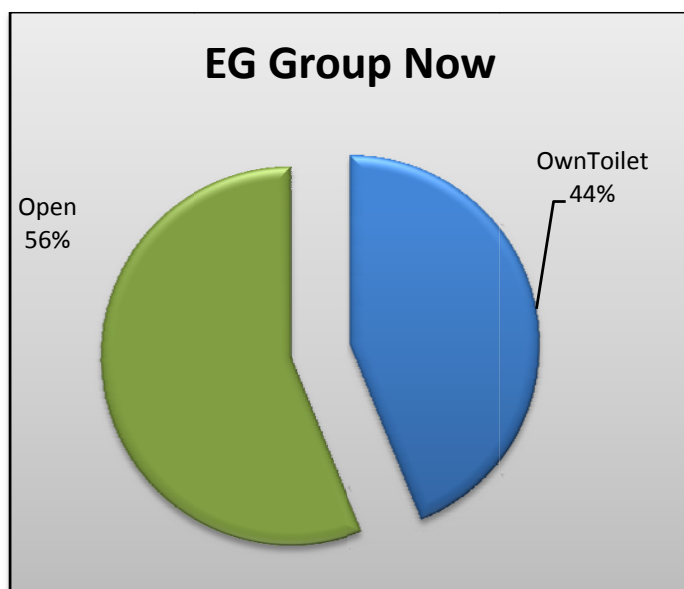
4.3.4 Health (Sanitation and Water)

Table 1810 : Classification of Respondent according to source of Sanitation by EG and CG Group Now and 3 years Before

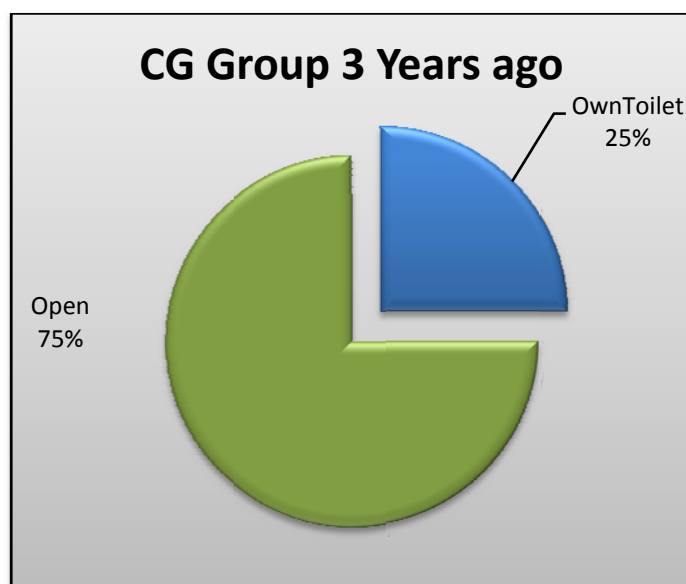
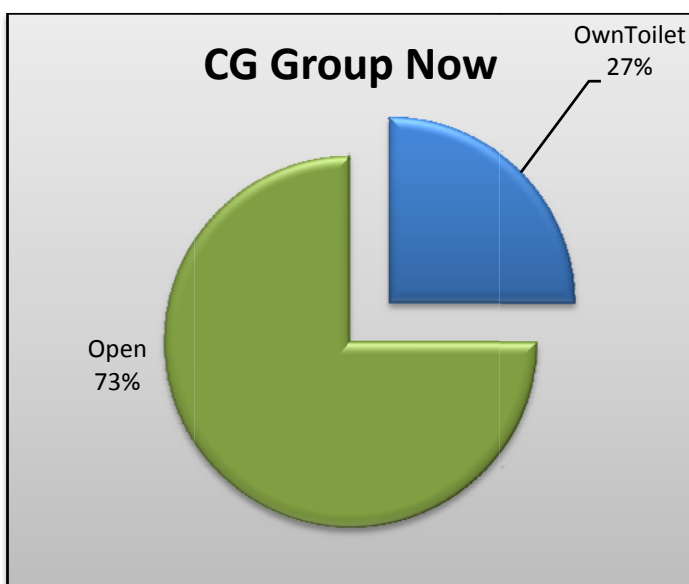
Particulars	EG Group				CG Group			
	Now	%age	3 Years Ago	% age	Now	%age	3 Years Ago	% age
Own Source of Sanitation	79	44	72	40	17	27	15	25
Open	101	56	108	60	43	73	45	75
Total	180	100	180	100	60	100	60	100



Graph 2211 : Comparison of Respondent according to source of Sanitation by EG and CG Group Now and 3 years Before



Graph 2312 : Comparison of Respondent according source to of sanitation in (%) by EG Group Now and 3 years Before



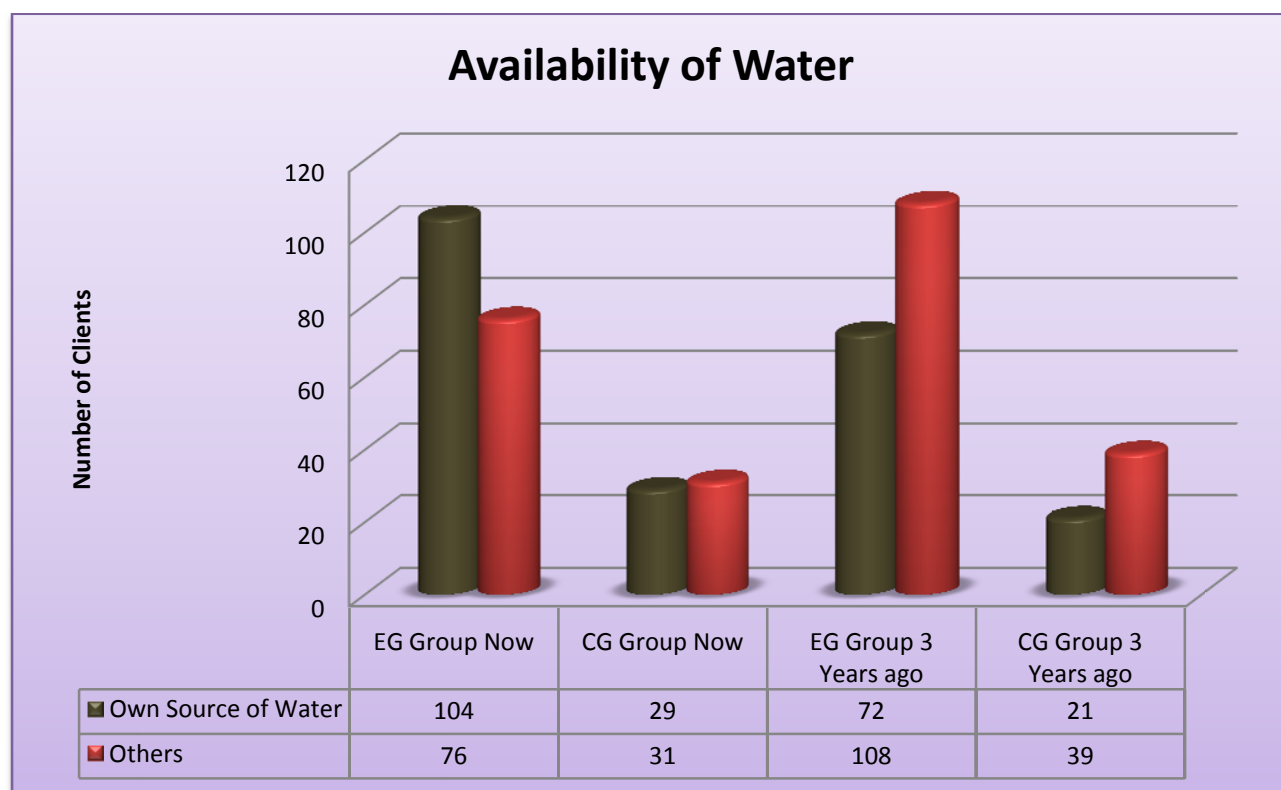
Graph 2413 : Comparison of Respondent according source to of sanitation in (%) by CG Group Now and 3 years Before

Analysis

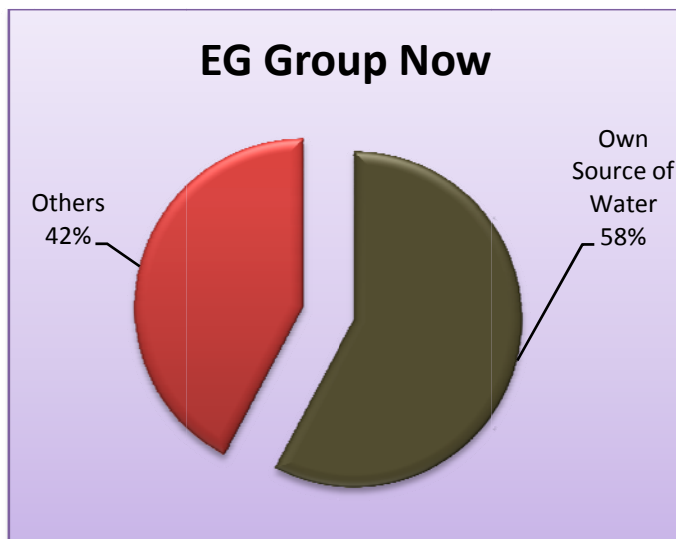
As from the above graphs we can say that the availability of the own source of sanitation of the EG Group had increased from 40% to 44% from the last three years but in case of CG Group the percentage of availability of the own source of sanitation of the CG Group the percentage of open sanitation is higher than the EG group from the last 3 years. We can say that there is not much change in the sanitation availability of the respondent.

Table 1914 : Classification of Respondent according to source of Water by EG and CG Group Now and 3 years Before

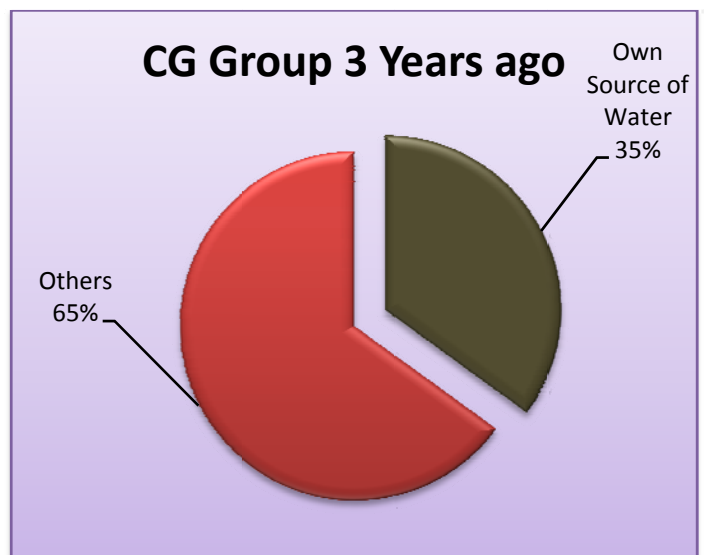
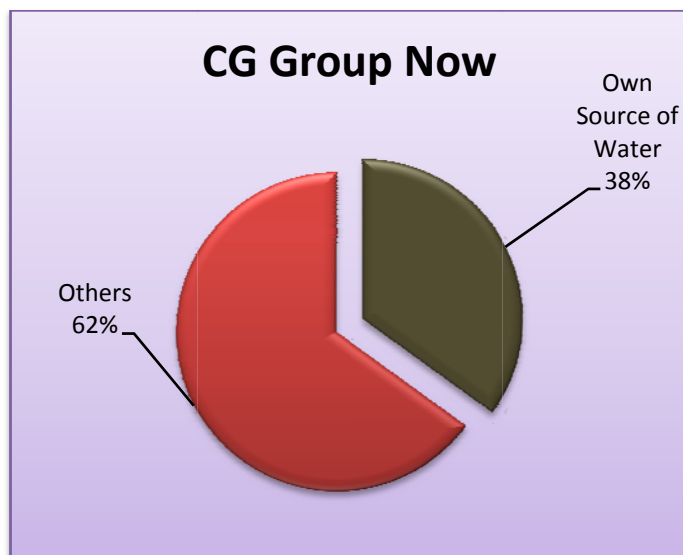
Particulars	EG Group				CG Group			
	Now	%age	3 Years Ago	% age	Now	%age	3 Years Ago	% age
Own Source of Water	104	58	72	40	29	38	21	35
Others	76	42	108	60	31	62	39	65
Total	180	100	180	100	60	100	60	100



Graph 2515 : Comparison of Respondent according to source of Water by EG and CG Group Now and 3 years Before



Graph 2616 : Comparison of Respondent according to source of Water in (%) by EG Group Now and 3 years Before



Graph 2717 : Comparison of Respondent according to source of Water in (%) by CG Group Now and 3 years Before

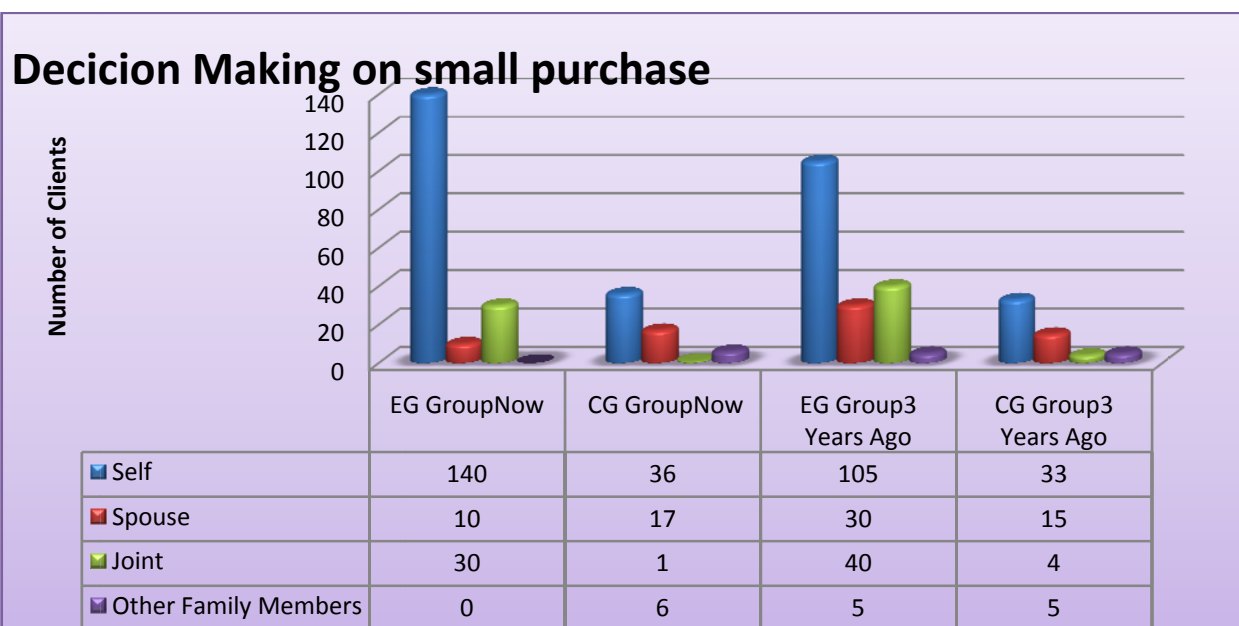
Analysis: As from the above graphs we can say that the availability of the own source of water of the EG Group had increased from 40% to 58% from the last three years due to increase in the income but 5% out of 18% clients had increased the own source of water and other 13% out of 28% clients are beneficiaries under the scheme of the government to those clients who are the members of the water users committee so they are the beneficiaries of the scheme and in case of CG Group the percentage of other own source of water is more than the EG group i.e. 6% due to government scheme like Well, Tubewell in the last 3 years.

4.4 Data Analysis Social assessment

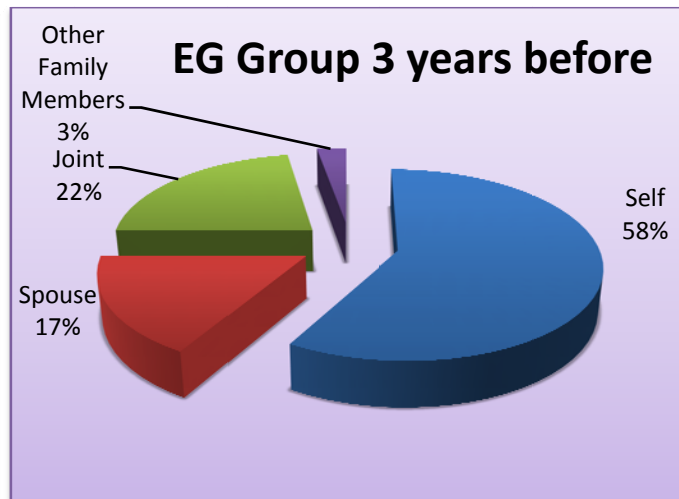
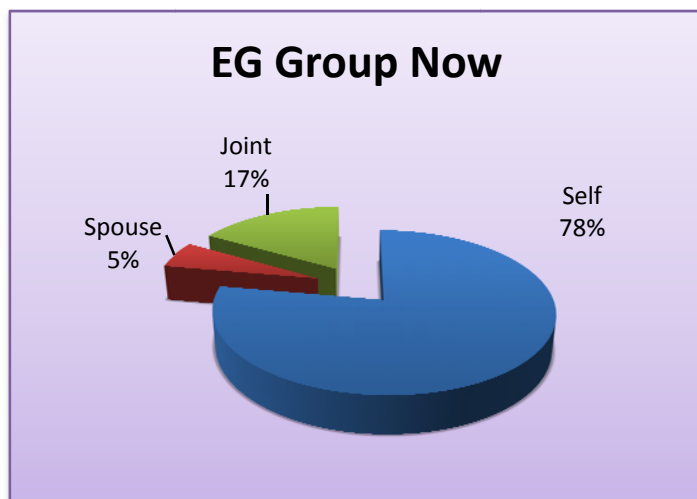
4.4.1 Empowerment (Decision Making)

Table 2018 : Classification of Respondent according to Decision making on Small Purchase by EG and CG Group Now and 3 years Before

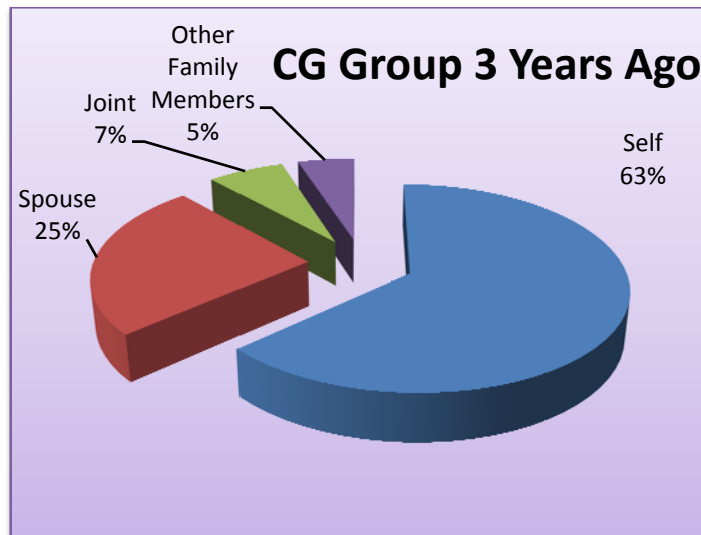
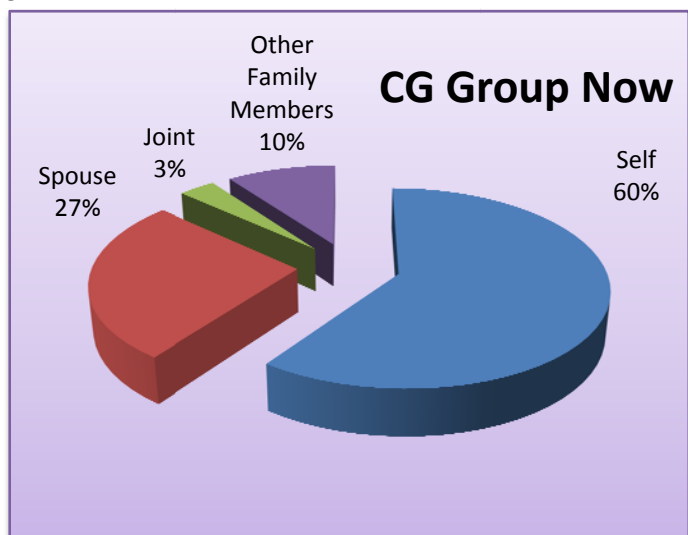
Particulars	EG Group				CG Group			
	Now	%age	3 Years Ago	% age	Now	%age	3 Years Ago	% age
Self	140	78	105	58	36	60	33	55
Spouse	10	5	30	17	17	28	15	25
Joint	30	17	40	22	1	2	4	6
Other Family Members	0	0	5	3	6	10	5	14
Total	180	100	180	100	60	100	60	100



Graph 2819 : Comparison of Respondent according to Decision making on Small Purchase by EG and CG Group Now and 3 years Before



Graph 2920 : Comparison of Respondent according to Decision making on Small Purchase in (%) by EG Group Now and 3 years Before



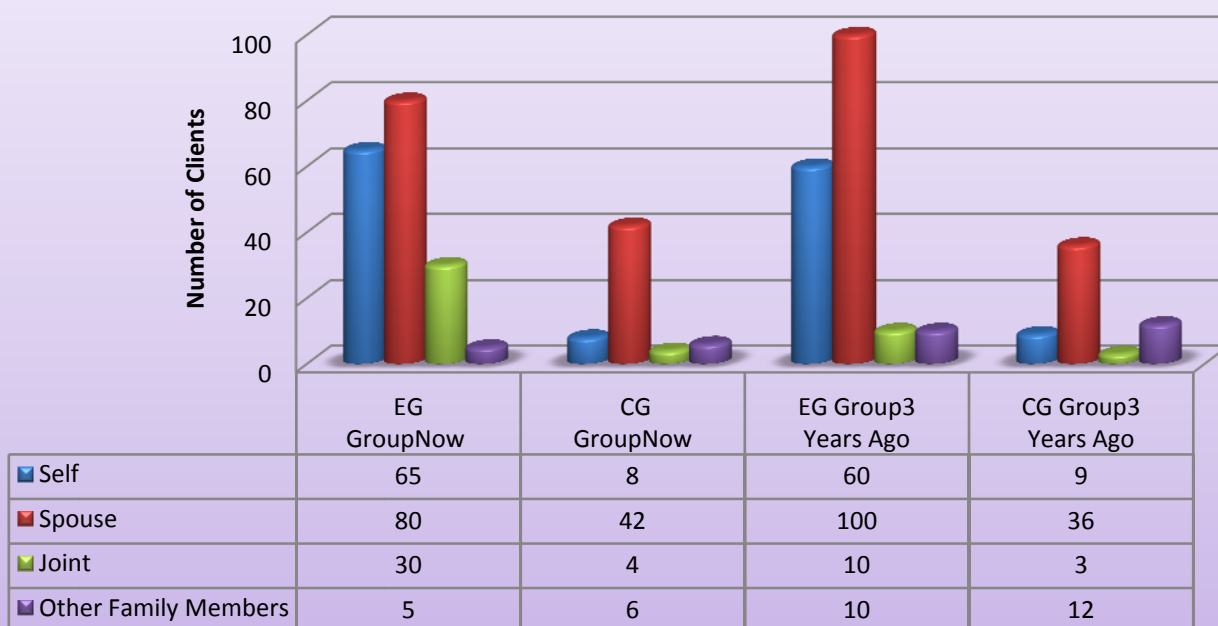
Graph 3021 : Comparison of Respondent according to Decision making on Small Purchase in (%) by CG Group Now and 3 years Before

Analysis: From this above figure we can conclude that a drastic change can be seen in decision making of women's that 3 years before 58% of women's take their own decisions but now it has changed to 78% this is a good impact that we found out during our study because the loan which is given by Mission Annapurna in a SHG model to women's makes women think that some activity is to be done repayment is to be also done like this their decision making power increases and in the household expenses & outside activities their involvement increases. But in case of control group everything is same as before. The above decision making figure give a clear view of dependency of women of CG group on Women on their Husband is high.

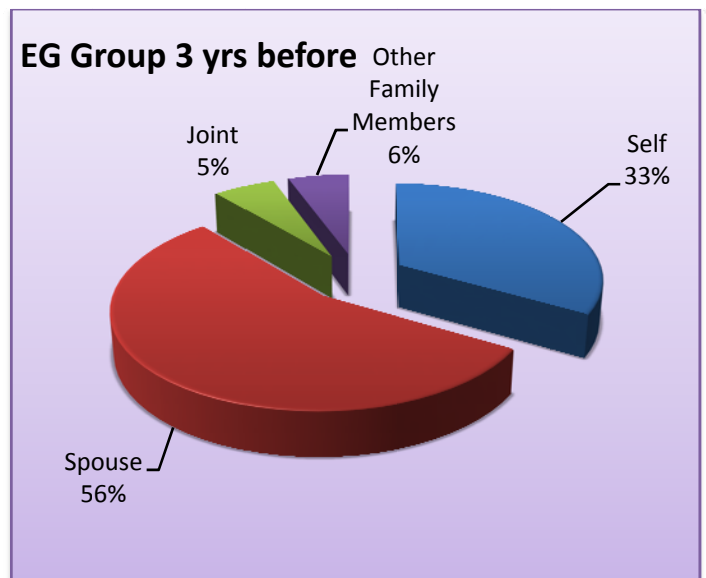
Table 2122 : Classification of Respondent according to Decision making on Large Purchase by EG and CG Group Now and 3 years Before

Particulars	EG Group				CG Group			
	Now	%age	3 Years Ago	% age	Now	%age	3 Years Ago	% age
Self	65	36	60	33	8	14	9	15
Spouse	80	44	100	56	42	70	36	60
Joint	30	17	10	5	4	6	3	5
Other Family Members	5	3	10	6	6	10	12	20
Total	180	100	180	100	60	100	60	100

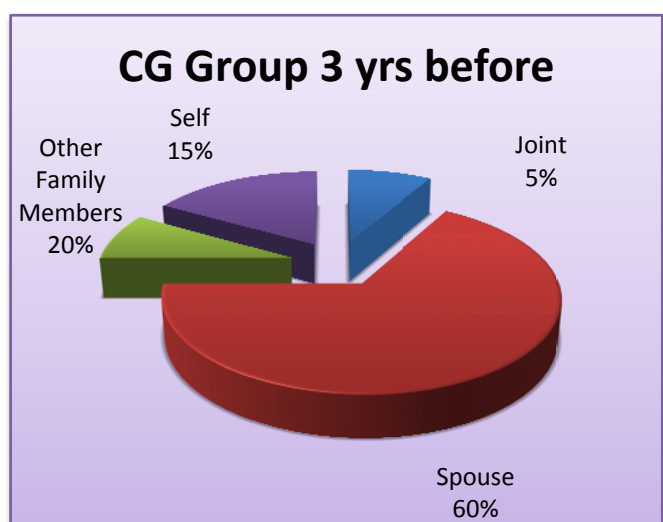
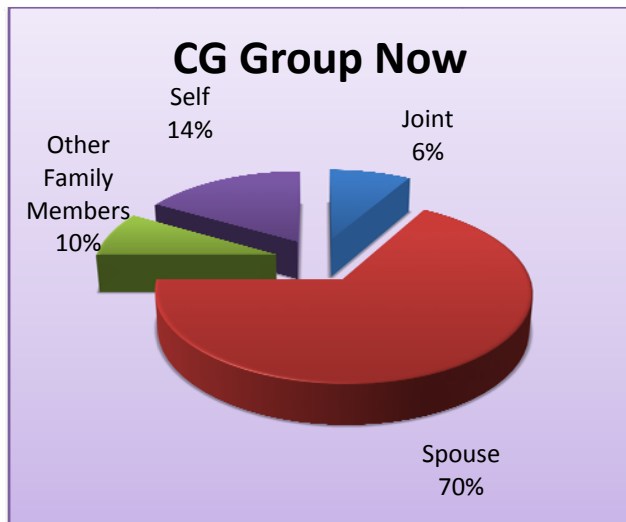
Decicion making on big purchase



Graph 3123 : Comparison of Respondent according to Decision making on Large Purchase by EG and CG Group Now and 3 years Before



Graph 3224 : Comparison of Respondent according to Decision making on Large Purchase in (%) by EG Group Now and 3 years Before

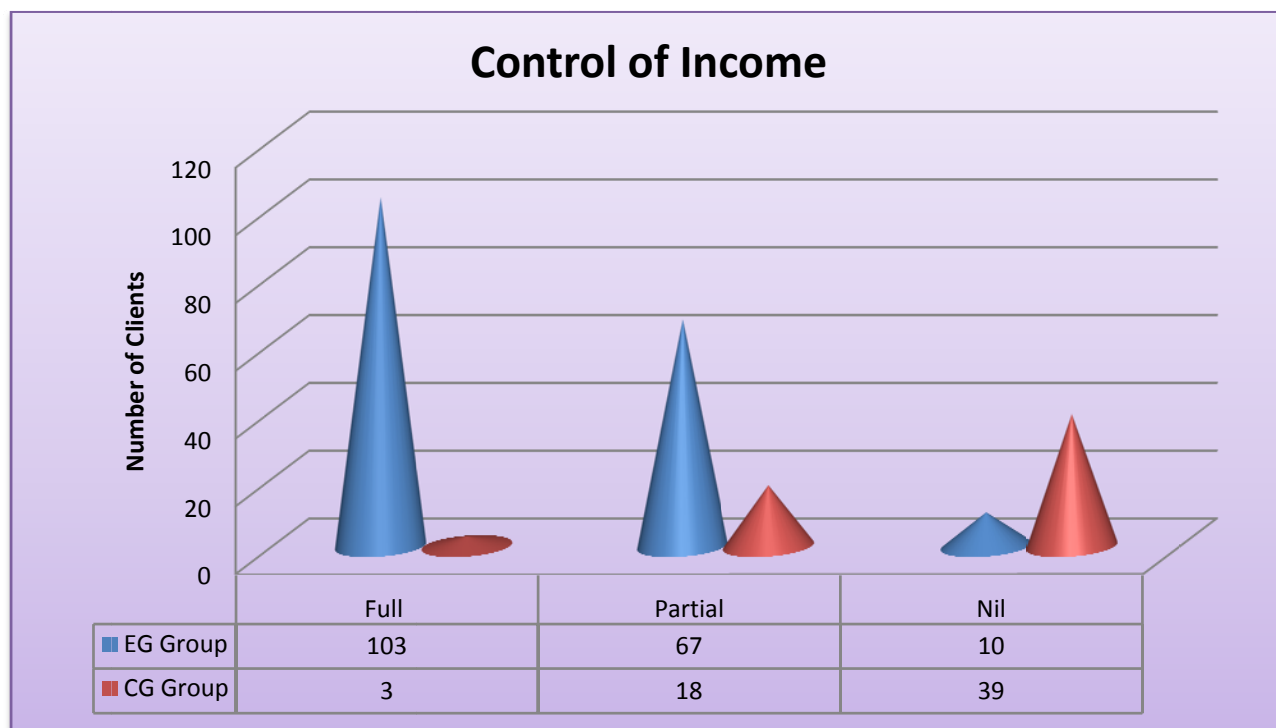


Graph 3325 : Comparison of Respondent according to Decision making on Large Purchase in (%) by CG Group Now and 3 years Before

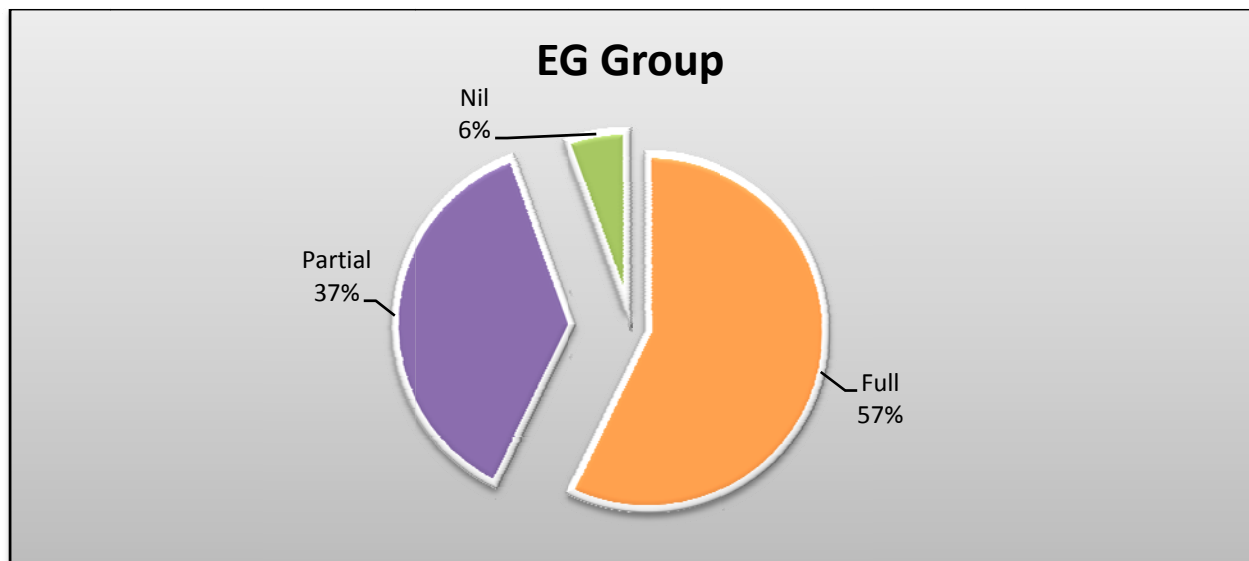
Analysis From the above figure it becomes clear that for big purchase women's depend on their spouse or they both decide what to do but in some cases when the spouse work outside then women takes the decision on big purchase consulting other family members if there in the figures we can conclude that the percentage of decision taken jointly is increased from 5% to 17 %, this means that the women's in the experiment group are given importance in the decision making in the large household purchase but In case of control group we can conclude that all the majors decisions are taken by their husband and from last three there is no change in decision making it almost remained the same.

Table 22: Classification of Respondent according to Control over Households Income by EG and CG Group

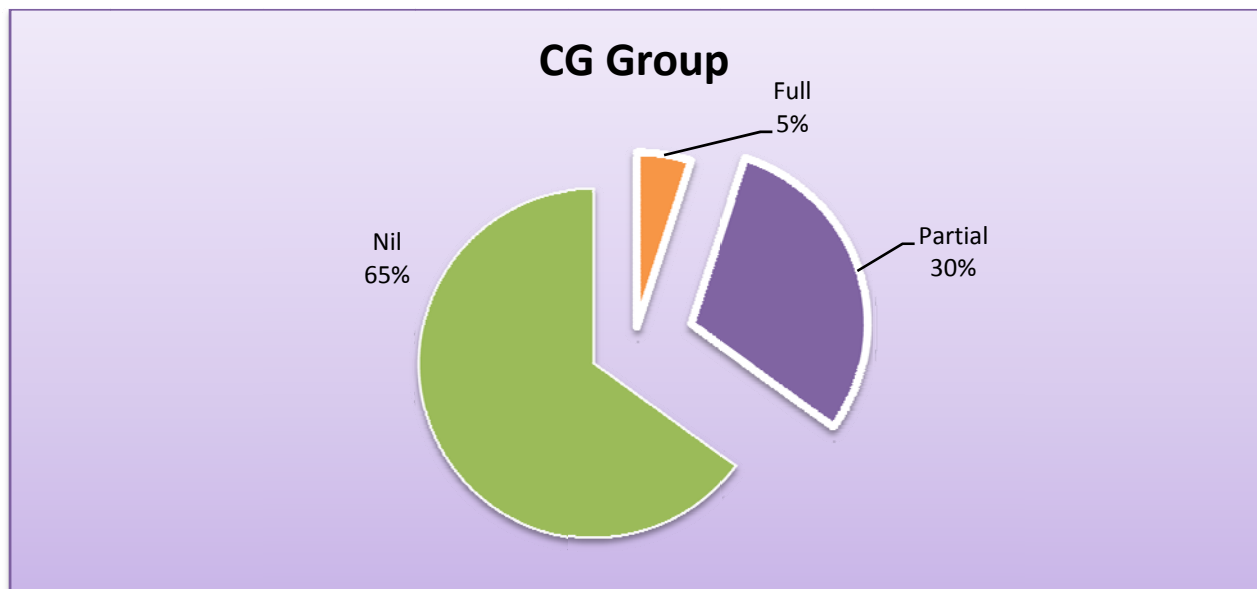
Particulars	EG Group		CG Group	
	Number of Clients	% age	Number of Clients	% age
Full	103	57	3	5
Partial	67	37	18	30
Nil	10	6	39	65
Total	180	100	60	100



Graph 34: Comparison of Respondent according to Control Over Households Income by EG and CG Group



Graph 35: Comparison of Respondent according to Control over Households Income in (%) by EG Group



Graph 36: Comparison of Respondent according to Control over Households Income in (%) by CG Group

Analysis

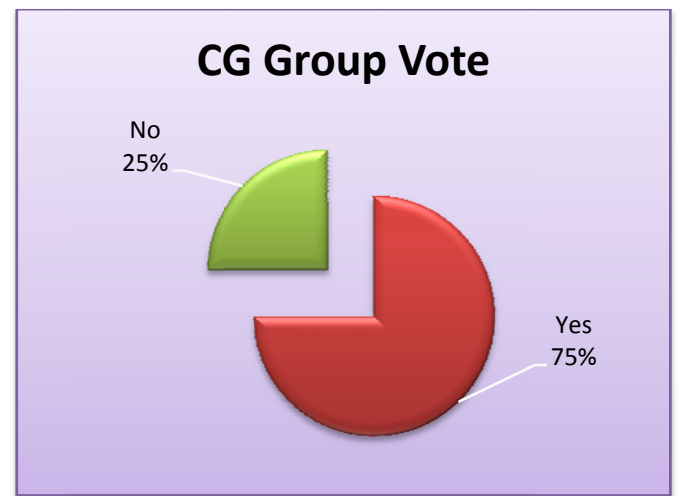
From the above graph we can conclude that in EG group 57% of women's have full control over their Household income and 37% of women's have partial control over the income due to they have they had contributed either in their own business activities or given to the husband here also we can say that empowerment of women is high . But in case of CG group we can conclude that only 5 % of the women's have control to their Household income so there is no change in past three years.

Table 23: Classification of Respondent according to Voting by EG and CG Group

Particulars	EG Group		CG Group	
	Number of Clients Vote	% age	Number of Clients Vote	% age
Yes	160	89	45	75
No	20	11	25	25
Total	180	100	60	100



Graph 37: Comparison of Respondent according to Voting in (%) by EG Group



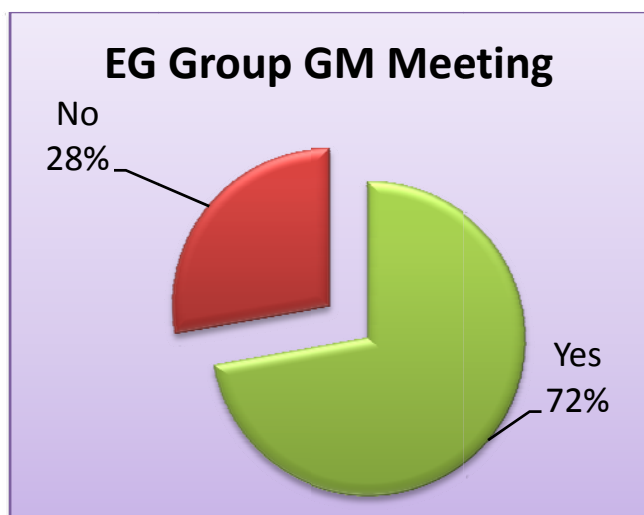
Graph 38: Comparison of Respondent according to Voting in (%) by CG Group

Analysis

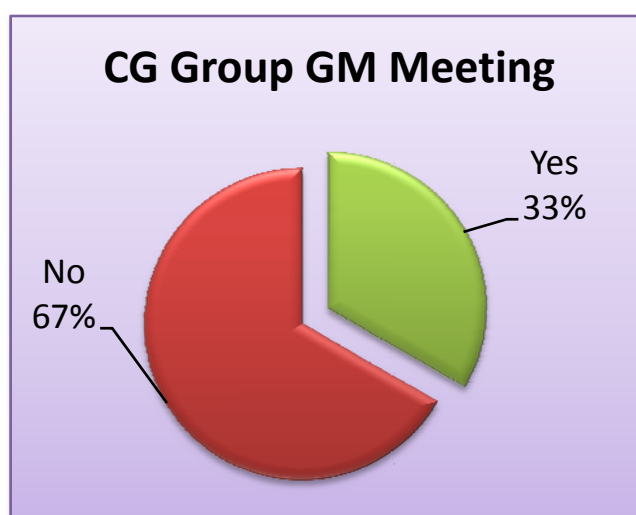
From the above graphs we can conclude that 89% of the women's from EG group give the votes due to participation in the group etc. women's of the EG group are more confident in taking decision to go and give the votes, the also independently decide about to whom to give the loan but in the case of CG group we can conclude that only 25 % of the women's did not go to give vote and are not independent to take the decision to vote as per their willingness.

Table 24: Classification of Respondent according to Gram Sabha Meeting by EG and CG Group

Particulars	EG Group		CG Group	
	Number of Clients GM Meeting	% age	Number of Clients GM Meeting	% age
Yes	130	72	20	33
No	50	28	40	67
Total	180	100	60	100



Graph 39: Comparison of Respondent according to Gram Sabha Meeting (%) by EG Group



Graph 40: Comparison of Respondent according to Gram Sabha Meeting (%) by CG Group

Analysis

As we can conclude that 72% of the EG Group women's after getting involved in the SHG group the women's get more confidence to share their feeling with each other and to know about the political and social issues which are going in their area or the village but in the control group less than the half women's go and participate in the Gram Sabha Meeting.

4.4.2 Mobility

Table 25: Classification of Respondent according to access to different places by EG and CG Group

S.No	Places	EG Group		CG Group	
		Now	3 Years before	Now	3 Years before
1	Market	127	98	25	20
2	Block	80	60	15	15
3	Block Office	60	50	5	5
4	Movies	90	70	35	25
5	Police station	20	20	5	5
6	Bank	170	60	12	10
7	Hospital	110	70	15	12
8	Panchayat	130	80	20	18

Table 26: Classification of Respondent according to access to different places Alone or Someone by EG and CG Group

S.No	Places	EG Group			CG Group		
		Alone	Someone	Total Now	Alone	Someone	Total Now
1	Market	80	47	127	5	20	25
2	Block	30	50	80	13	12	15
3	Block Office	20	40	60	0	5	5
4	Movies	20	70	90	5	30	35
5	Police station	5	15	20	0	5	5
6	Bank	150	20	170	2	10	12
7	Hospital	90	20	110	3	12	15
8	Panchayat	80	50	130	5	15	20

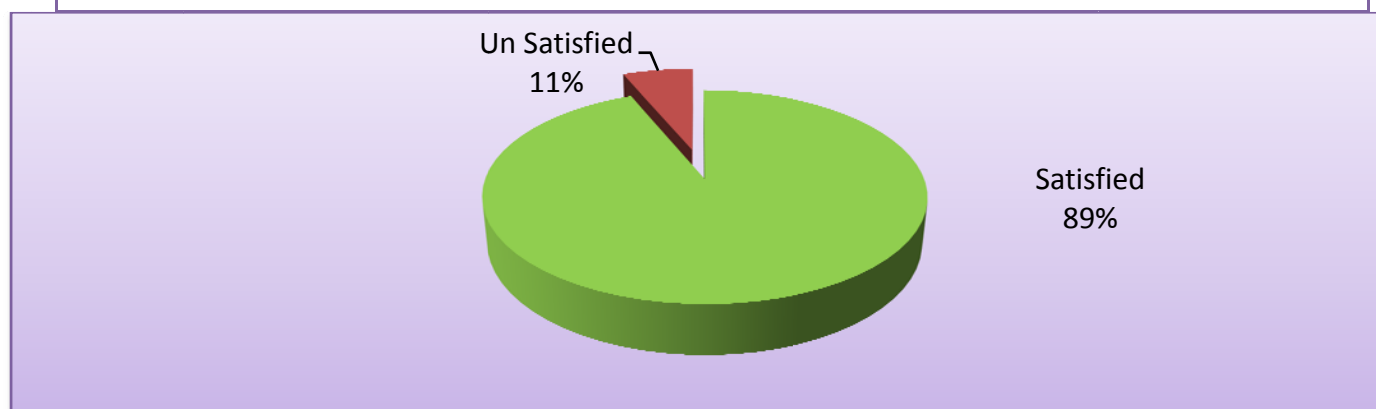
Analysis: From the above figure we can conclude the mobility of EG group has increased in all places mentioned above from last three years because when the income increases they became well known in the community they have to move to various places like they move to market for selling their product, they move to banks for monthly savings, they move to block for various scheme & Grants and in various community services they also involve themselves in the various activity which are held in the Panchayat, But in case of CG group we can conclude that there is not enough change in the mobility forever work women's had to fully depend on their husband.

Chapter- 5 Findings and Discussion

- 1) From the below graph we can conclude that 89% of the clients of the EG group are satisfied because they had got the opportunity to work independently as well as in group for the income generation activity.

Table 27: Classification of Respondent according to satisfaction of EG and CG Group by Mission Annapurna and Group Member

CLIENTS	EXPERIMENTAL GROUP	CONTROL GROUP
Satisfied	160	40
Un Satisfied	20	20
Total	180	60



Graph 41: Classification of Respondent according to satisfaction (%) of EG and CG Group by Mission Annapurna and Group Member

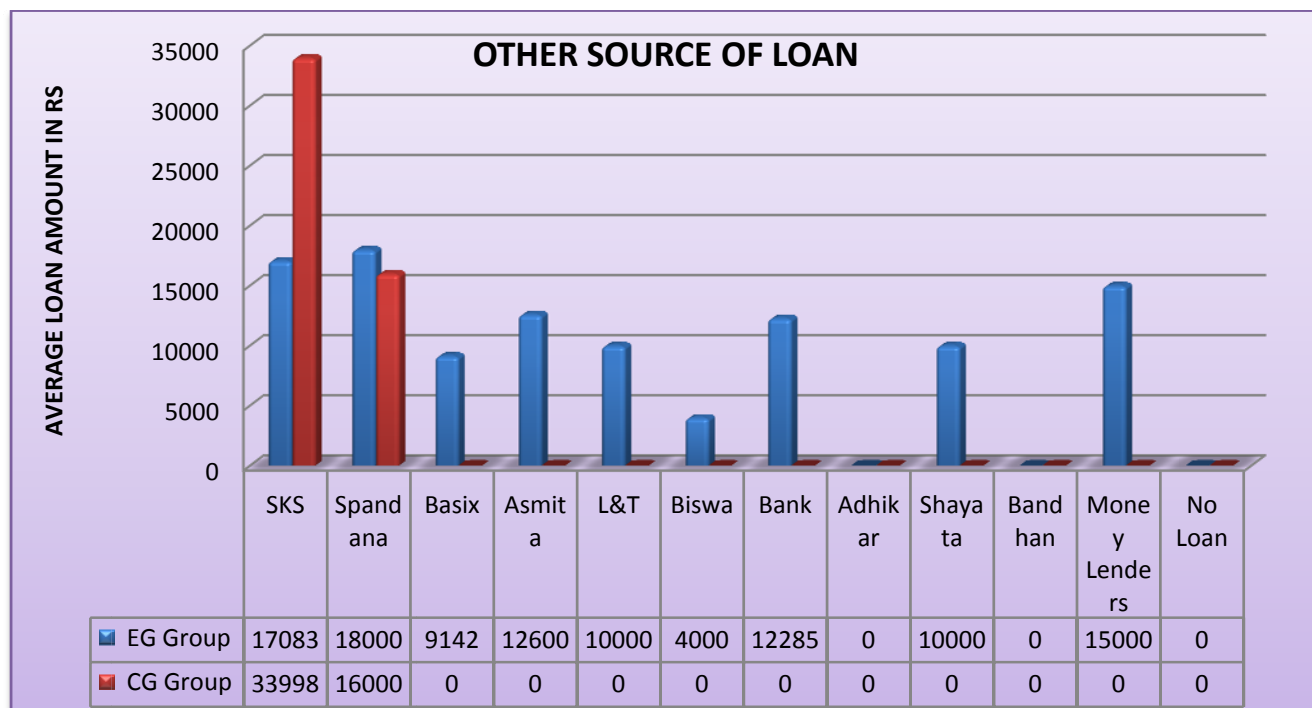
Satisfied Clients (Group/Mission Annapurna)		Unsatisfied clients
1) Group member doing same activity	1) Increased bargaining power	1) Security & insurance
2) First time joined the group	2) Monthly Repayment	2) Some member in the group not able to repay on time
3) Taking internal loan at the time of emergency	3) Got Training	3) All members in the group don't get the training
4) Trust among the members		

Table 28: Reasons of Respondent according to satisfaction of EG and CG Group by Mission Annapurna and Group Member

- 2) From the below graph we can conclude that in EG group the 27% of the clients had taken average Rs. 2252/- loan from the different sources of loan.

Table 29: Classification of Respondent according to Different source of loan by EG and CG Group.

S.No	Other Sources of Loan	EG Group	No.of Clients	% age	CG Group	No. of Clients	%age
1	SKS	17083	24	13	33998	4	6
2	Spandana	18000	1	0	16000	1	2
3	Basix	9142	7	4	0	0	0
4	Asmita	12600	5	3	0	0	0
5	L&T	10000	1	0	0	0	0
6	Biswa	4000	1	1	0	0	0
7	Bank	12285	7	4	0	0	0
8	Adhikar	0	0	0	0	0	0
9	Shayata	10000	1	1	0	0	0
10	Bandhan	0	0	0	0	0	0
11	Money Lenders	15000	1	1	0	0	0
12	No Loan	0	132	73	0	55	92
	Total	108110	180	100	49998	60	100



Graph 42: Classification of Respondent according to Different source of loan by EG and CG Group.

- 3) Most of the women regularly came to group meetings and found it useful in terms of increased self-confidence, group solidarity, and increase in financial knowledge, greater awareness and other benefits. They also had more interaction in the Gram Sabha, huge voice at the community level and in village affairs.
- 4) Change in attitude is also reflected significantly among men, as they are increasingly accepting the women as opinion holders and giving them more respect than before.
- 5) The women also helped each other in times of difficulties and needs. They gave support by means of cash, kind, moral support, etc whenever any of the group members faced problems like sickness or death in the household, household quarrels, lack of food, social functions and other areas.
- 6) Change in the housing condition from the last three years such as construction of wall, construction of roofing, flooring, sources of electricity, source of toilet, and sources of water and increased in household and productive assets.
- 7) The status of many of the women increased in the village and community level, as many women enjoyed increased recognition and respect at the community level.
- 8) Another important change was with regards to increase in women's income after joining the SHGs women have taken up several income generating activities, leading to greater contribution to household income.
- 9) Changes were also seen in the food patterns of the women, while the tendency to give priority the men in terms of eating better quality of food still exists, but it has reduced over the last three years. Gradually the women are becoming conscious of their own diet requirements for better health, and eat better food than they used to earlier.
- 10) Overall many positive changes have occurred in terms of gender aspects. The condition of the women since joining the SHGs have significantly improved , but still there are many areas where much progress is needed, as still many of the them depend largely on their spouse for most of the household decisions , lack of awareness about their own health needs, dependency on others for mobility etc.

Chapter-6 Conclusion and Recommendations

Mission Annapurna of the Peoples Forum Microfinance initiative for the Rural and Urban prosperity at Orissa had made a positive impact in the life of the peoples mostly on Women's after joining the group women's had became confident and are able to go in the different places without any restrictions, they had got an great idea regarding the activities or the benefits they can get by joining the group they can work tighter in the group with same activities, they had now got the idea about doing things in better ways after they got the training, Mission Annapurna played a very important role by making the women's stand on their own feet the most preferable thing that the clients like the most is the SHG model in this they get different type of opportunity to grow i.e. they had a knowledge about how to prepare financial accounts of the group, changed the positive attitude of the man's towards the women's, they got the status in the family while they contribute their income in the home, increased nutrition and health, decision making power in small and large purchase now the women's also got the equal importance in decision making for the purchase of the households condition, assets etc, increased in the mobility in terms attending meetings, different committee members, access to financial services, voting rights, decision to whom to vote on their own and control over their income.

As we can conclude that after getting the loan of Mission Annapurna the major shift was on certain indicators like:

- 1) Average Income of the Individual Rs. 253/- per month had increased of the EG group after the loan taken from Mission Annapurna.
- 2) Average Savings of the EG group had increased from 200 PM.
- 3) Increased in the assets like bicycles 21%, telephone/mobile 19%, Gas 17%, Television 21%.
- 4) Increased in Nutrition of the EG group (meals) three meals per day from 72% to 90%
- 5) Increased in Empowerment of the EG group like decision on Household Purchase self and Jointly 38% to 53%
- 6) Increased in Mobility of the EG group like going to the Local Market 16%, Bank 60%, Panchayat 28%.

Recommendation

- 1) Skill Development training is concerned the company should give the training to all the members of the groups as President and Secretary only get's the training so this is also reflected in their confidence and risk taking ability increases as compared to the other ordinary members, it is proposed that there should be a procedure by which each and every member in the group gets the chance on a rotational basis, so that everyone gets the necessary exposure.
- 2) Sanitation is also a common problem if Mission Annapurna could provide Sanitation loan to the existing clients as well as new clients then open door too many diseases can be checked out and in the community a good change can be expected.
- 3) Presently the Mission Annapurna provides loan only to the SHG's but there is need to diversify the loan products such as individual loans and sanitation loan to the existing clients as well as new clients.