

BASELINE SURVEY OF THE AAJEEVIKA PROJECT UTTARAKHAND, INDIA

Government of Uttarakhand

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ABBREVIATIONS AND ACRONYMS

ANM	Auxiliary Nurse Midwife
APL	Above Poverty Line
APR	Action Planning Report
BDS	Business Development Services
BGSM	Berinag Gramya Swaraj Mandal
BLCMC	Block Level Coordination & Monitoring Committee
BPL	Below Poverty Line
CBO	Community Based Organisation
CCL	Cash Credit Limit
CHEA	Central Himalayan Environment Association
CHIRAG	Central Himalayan Rural Action Group
CRP	Community Resource Person
DLCMC	District Level Coordination & Monitoring Committee
DMU	District Management Unit
EOP	End of Project
FFI	Formal Financial Institutions
FGD	Focus Group Discussion
FI	Financial Institution
FNGOs	Facilitating Non-Government Organizations
GMVS	Grameen Mahila Vikas Samiti
GO	Government Organisation
GP	Group Promoters
GVK	Garhwal Vikas Kendra
Ha	Hectare
HGVS	Himalayan Grameen Vikas Smiti
HH	Household
HOPE	Himalayan Organisation for Protecting Environment
ICDS	Integrated Community Development Scheme
IFAD	International Fund for Agricultural Development
IFFDC	Indian farm Forestry Development Cooperative
IG	Income Generation
INR	Indian Rupees
IWDP	Integrated Wasteland Development Program
JNUS	Jai Nanda Uthaan Samiti
JSS	Jakheshwar Shikshan Sansthan
JVS	Jan Vikas Sansthan
KAGAS	Kumaun Agricultural and Greenery Advancement Society
Kgs	Kilograms
Kms	Kilometres
M&E	Monitoring and Evaluation
MIS	Management Information System
MVDA	Mount Valley Development Association
NGO	Non- government Organisation
NTFP	Non Timber Forest Products
NWDP	National Water Development Program
OBC	Other Backward Classes
PDS	Public Distribution System
PMU	Project Management Unit
PRA	Participatory Rural Appraisal
PS	Panchayat Samiti

PVS	Parvatiya Vikas Sanstha
PY	Project Year
PYRDC	Pindari Youth and Rural Development Centre
QIA	Qualitative Information Appraisal
QPA	Quantified Participatory Assessment
RIMS	Result and Impact Management System
SBMA	Sri Bhuvaneshwari Mahila Ashram
SC	Scheduled Caste
SGSY	Swaranajayanti Gram Swarojgar Yojana
SHG	Self Help Group
SHM	Stake Holder Meeting
ST	Scheduled Tribe
SVCC	Social Venture Capital Company
TBA	Trained Birth Attendants
TSC	Total Sanitation Campaign
UG	User Group
UGVS	Uttarakhand Gramya Vikas Samiti
ULIPH	Uttarakhand Livelihood Improvement Project for Himalayas
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UPASAC	Uttaranchal Parvatiya Aajeevika Sanvardhan Company
VDC	Village Development Committee
VFC	Village Forest Committee
VLCC	Village Level Coordination Committee
VP	Village Panchayat
WBR	Well Being Ranking
WC	Water Committee

1. INTRODUCTION

1.1 PROJECT BACKGROUND

The Government of Uttarakhand began implementing the eight-year Uttarakhand Livelihoods Improvement Project in the Himalayas (ULIPH), more commonly known as “Aajeevika” (meaning Livelihoods in Hindi), from October 2004 with financial support from the International Fund for Agricultural Development (IFAD). The project is managed by the Uttarakhand Gramya Vikas Samiti (UGVS), and is supported by a Social Venture Capital Company (SVCC) that provides business development services. The primary objective of the project is to improve the quality of life and incomes of disadvantaged households in a sustainable manner through the promotion of improved livelihood opportunities and strengthening of local institutions that relate to livelihood and social development.

Aajeevika plans to cover 959 villages in a phased manner across 17 development blocks in 5 districts of Uttarakhand and will cover approximately 40 percent of the total population in each selected block (see Table 1.1).

Table 1.1: Project coverage

Project districts	Project development blocks
Almora	Bhaisia Chhana, Dhauladevi, and Lamgara
Bageshwar	Kapkot and Bageshwar
Chamoli	Dewal, Ghat, Narayanbagar and Dasoli
Tehri Garhwal	Jaunpur, Pratapnagar, Devprayag and Bhilagna
Uttarkashi	Mori, Naugaon, Dunda and Purola

The project aims to cover a total of 42,690 households in 959 villages and to support around 4000 community-based organisations, including self-help groups (SHGs). The coverage of the project is graphically depicted in Figure 1.1 overleaf.

1.2 OBJECTIVES OF THE BASELINE SURVEY

The main objective of the baseline survey was to assess the situation of the project activities and its beneficiaries at the beginning of the project, against which future progress may be measured.

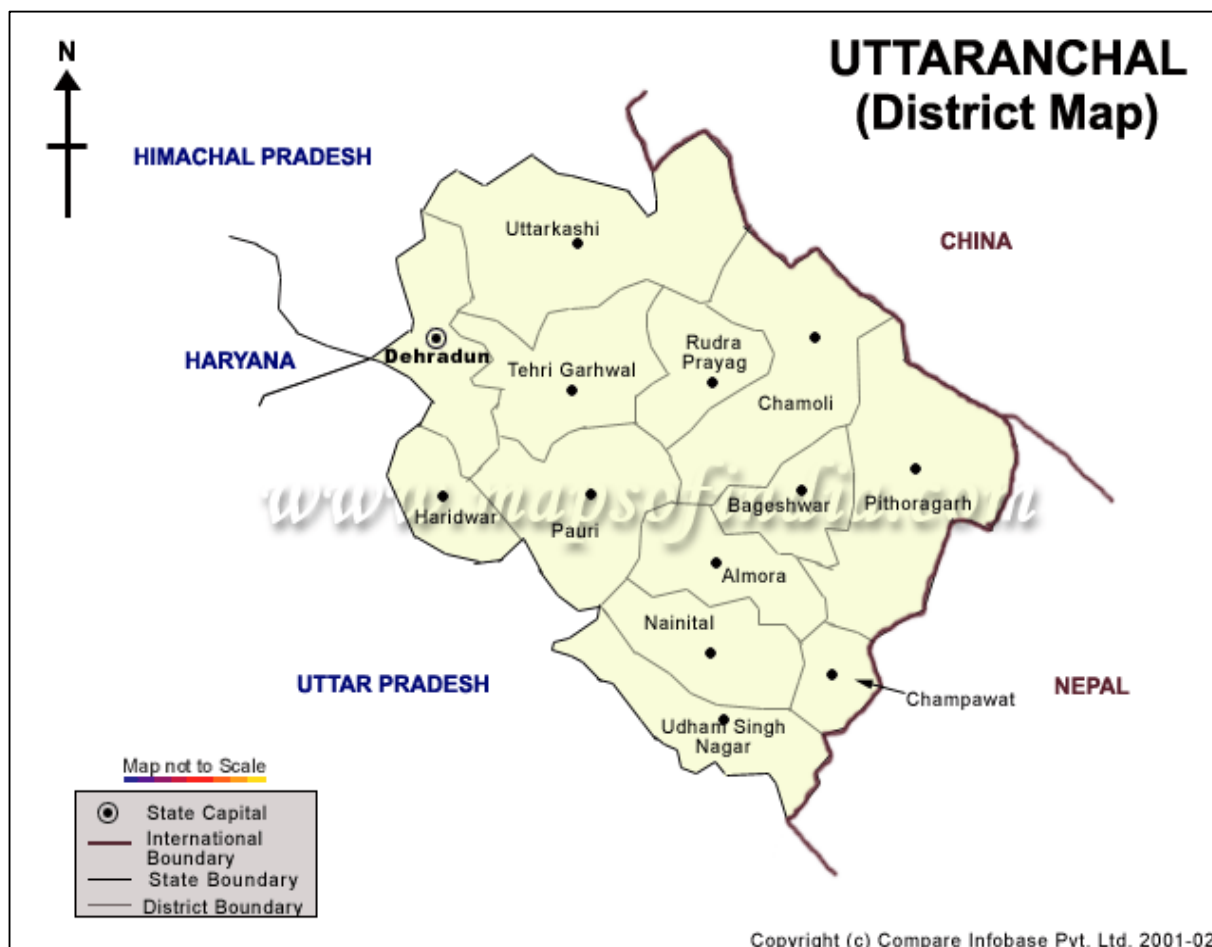
1.3 PROFILE OF PROJECT BENEFICIARIES

Two categories of beneficiaries have been identified for the baseline survey: (1) Village-level beneficiaries and (2) Project-level beneficiaries.

Village-level beneficiaries: These include the following:

1. **Individual households:** The individual households have been divided further, according to the well being ranking, into five categories of vulnerable, ultra poor, hardcore poor, moderate poor and well off.
2. **Community based organizations:** The project also aims to work with and develop community based organisations (CBOs) like self help groups (SHGs) and village panchayats (VPs).

Figure 1.1: Operational area of the Aajeevika project



3. **Village panchayat representatives, block officials, gram sevaks, panchayat inspector etc:** Although not direct stakeholders in the project process, the village panchayat members are definitely part of project processes and changes in their perceptions, perspectives and capacities need to be monitored.

Project-level beneficiaries: These include the following:

4. **Facilitating non-governmental organizations:** The field staff of the facilitating non-government organizations (FNGOs) are the cutting edge of the project with the rural community who are the primary stakeholders.
5. **District Management Units:** The five district management units (DMUs) of the project have project staff that monitor and support the FNGOs.
6. **Project Management Units:** The State-level Project Management Unit (PMU) coordinates with the UPASaC and the district management units (DMUs) and oversees project implementation.
7. **District Level Coordination and Management Committee:** The district-level coordination and management committee (DLCMC) comprise representatives from the district administration and DMUs, who meet to oversee and guide project implementation and facilitation of project and government inputs at district level.

8. **Block Level Coordination and Management Committee:** The block-level coordination and management committee (BLCMC) comprise representatives from the block administration and DMUs, who meet to oversee and guide project implementation and facilitation of project and government inputs at block level.
9. **Village Level Coordination and Management Committee (VLCMC):** The village-level coordination and management committee (VLCMC) comprise representatives from the local panchayat and Group Promoters of the project, who meet to oversee and guide project implementation and facilitation of project and government inputs at village level.

1.4 ISSUES ADDRESSED BY THE BASELINE SURVEY

Concurrent monitoring will be the main means to assess issues concerning project-level stakeholders, while the baseline survey was concentrated on the status of village-level stakeholders on a range of issues from household to Panchayat level. Specific indicators for each issue were defined during the methodology and planning workshop, including the International Fund for Agricultural Development (IFAD)-recommended Result and Impact Management System (RIMS) indicators. The following issues have been assessed at three levels during the baseline survey:

Household level: The three basic issues assessed at the household level are

- Economic status (including household income, employment and assets)
- Social status (including health & education status (especially malnutrition of children under five years of age) and perceptions of discrimination and participation in village-level decision-making)
- Access to social and economic infrastructure (e.g., water supply, sanitation, health, education, credit and information)

Self-help group level: The issues at self help group (SHG) level are the following:

- Nature of formation (i.e., whether it was forced or by mutual interest)
- Stage of development (savings and loaning status, etc.)
- Member's voice and choice in decision-making
- Stage of skill development
- Effectiveness of capacity building
- Degree of social equity (e.g., gender and poverty issues)

Village Panchayat level: The main issues at village panchayat level are concerning 'spill over' effects of the project, but unlike at the household level, these are likely to affect support to future project activities (e.g., the Social Venture Capital Company (SVCC))

initiatives)¹ and thus the sustainability of project interventions. The following reasons were considered important to assess issues at the panchayat-level:

- Composition of panchayat members (mix across gender and poverty)
- Attitude of panchayat towards social equity issues (gender, poverty)
- Member's voice and choice in decision-making
- Attitude towards self help groups (SHGs)
- Concern for environmental issues
- Success in accessing credit institutions
- Success in accessing government development programmes

1.5 COVERAGE OF THE BASELINE SURVEY

The baseline survey was conducted in 140 villages in all 5 project districts, by a team of 20 field investigators and 4 field coordinators from 12 March to 7 May 2007.

1.6 LIMITATIONS OF THE STUDY

The baseline survey was extensive covering 140 villages across five districts but the more villages would obviously have provided a better understanding of implementation processes and made generalizations across the entire project more robust. Also, if the wellbeing ranking had been completed in all villages, it would have helped to better select village-level beneficiaries.

Data on some village-level indicators were not collected for some villages due to non-availability of the concerned official or because the data were not maintained by the responsible panchayat officials in the village. Thus comparisons of primary data with the secondary data for these indicators are not accurate.

Finally, it would have helped if the project logframe had been finalized before the start of the baseline survey, so that information on all logframe indicators could have been collected through the baseline survey.

1.7 STRUCTURE OF THE REPORT

Chapter 2 covers the methodology of the baseline survey and details the framework for monitoring and its components, the Quantified Participatory Assessment used in the baseline survey and the rationale for using this methodology for the survey, the details of the field staff orientation and training workshop, quality controls for the data collection, system of data management and different sources of data collected in the survey.

¹ The SVCC is also called Uttaranchal Parvatiya Aajeevika Sanvardhan Company or UPASaC for short. These will be used interchangeably in the report to refer to the same entity.

Chapter 3 covers the resource status in the sample villages in terms of the natural, human, physical, social and financial capital in the survey area.

Chapter 4 describes the various development issues in the sample villages, viz., gender, poverty, migration, food security and access to government programmes.

Chapter 5 details the status of the project interventions in the sample villages and covers drudgery reduction techniques, agriculture improvement methods, demonstrations, capacity building and SHGs formed by the project.

Chapter 6 summarizes the findings of the baseline survey and makes recommendations for the project on the basis of these findings.

2. METHODOLOGY

2.1 INTRODUCTION

This chapter discusses the monitoring framework of Aajeevika project, the rationale for using Quantified Participatory Assessment (QPA) as the tool for collecting information in the baseline survey, the sample of villages and households covered by the survey, the process of training field survey staff in using the QPA methodology, how the survey was organized, and the various sources of data used to gather baseline information.

2.2 MONITORING FRAMEWORK AND ITS COMPONENTS

The monitoring and evaluation (M&E) framework of Aajeevika aims to assess project progress vis-à-vis the project logframe indicators. There are two broad components of M&E framework, one comprising the baseline mid-term and end-line assessments and the second comprising the monthly, quarterly and annual monitoring of project progress. While the former is designed to give a detailed sample-based snapshot of project progress over time, the latter is largely to feed the Management Information System (MIS), which is project-wide, quantitative and is not designed to go into the details of implementation issues. Thus the evaluation component of baseline, mid-term and end-line assessments addresses the qualitative and impact dimensions of the logframe. However, since the logframe was modified in the period March-May 2007, i.e., after the baseline survey had started, some issues could not be captured in the baseline survey, but these will be addressed either in the mid-term assessment or in the six-monthly concurrent monitoring studies.

2.3 DESIGN OF THE BASELINE SURVEY

The methodology used for the information collection at the village level is the Quantified Participatory Assessment (QPA), which enables the collection and translation of qualitative information into numbers, for easier analysis of these issues.

2.3.1 Why QPA?

There are two key reasons for using the quantified participatory assessment (QPA) method over other methods:

- **Quantitative assessment of qualitative information:** It provides a quantitative means of assessing qualitative parameters. It uses standard tools of participatory rural appraisal (PRA) like focus group discussions (FGDs) and transect walks, it uses an ordinal scoring system to translate this information into (ordinal) numbers. Such scores allow the easy comparison and interpretation of qualitative information on issues such as community participation in project processes (especially of women and the poor), effectiveness of training and the impact on women's empowerment. Such comparisons are not possible with mere PRA methods, as they lack a means of aggregating and comparing results across large samples.
- **Comparisons across time and space:** It allows comparisons of scores across time and space. Average QPA scores for a particular district for a particular issue (e.g., women's empowerment) can be compared to average ordinal scores for another district. Also, these can be compared across time, for instance, in the mid-term review and at the end of the project, like household incomes and other standard quantitative indicators. It also has advantages over other ordinal scoring methods (Table 2.1).

Table 2.1: Comparison of QIA with other scoring methods

Other Scoring Methods	QIA
Likert scales, without descriptive categories (could be unreliable)	0 - 100 scale with descriptive categories (more reliable)
1 - 5 or A-E scoring ('in-between' scoring is not possible/limited)	0 - 100 scale permits 'in-between' scoring (easier to use)
Not necessarily benchmarked	Benchmarked, usually at 50 (easier to interpret)
Usually numbers or reasons (loses one dimension)	Numbers and reasons (easier to interpret and understand scores)
Usually ends with getting scores	Scores are the first step - linked to further analysis (Stake Holder Meeting (SHM) and Action Planning Report (APR))
Usually locally designed (more local participation)	Limited local involvement, e.g., methodology workshop (but can be compared across time and space)

2.3.2 Developing field formats

The QIA field formats were developed jointly with Aajeevika project managers at both Head Quarters and the districts, and with the field staff who would be implementing the assessment. The first draft was developed at a workshop in Dehradun in February 2007, which was then pilot tested in the districts and then revised at a subsequent workshop in Dehradun in March 2007.

2.3.3 RIMS survey indicators and logframe indicators

The draft workshop was carefully evaluated against the project log-frame indicators and efforts were also made to integrate the RIMS survey indicators into the baseline survey field formats. In the second workshop in Dehradun, the Result and Impact Management System (RIMS) indicators and the impact level log-frame indicators were fully incorporated. This report includes the results from the RIMS survey and data analysis undertaken by the project. Indicators pertaining to the progress of the Social Venture Capital Company (SVCC) were partly taken up in this baseline survey since it was felt that SVCC is still evolving, mid term would be used to collect some fresh data to serve the information needs of SVCC. Income data along with share of income from different occupation sources has been fairly collected in this survey and provides a ready to use data for different SVCC interventions. Mid term review will be used to collect some of the baseline information and progress made for the households comprising the Activity Groups being formed to take up micro-enterprise activity under the SVCC.

2.4 SAMPLE SELECTION

2.4.1 Village sample selection

Village selection for the baseline study has been done in consultations with the staff and managers of the district management units (DMUs) in each of the 5 districts. The total of 140 villages is roughly 15% of the total sample of 959 project villages, which is within the acceptable norm of sample size for such surveys (10 - 20%). These 140 villages have been divided equally between the 5 districts, giving a total of 28 villages per district. The 28 villages in each district have been selected proportionately from the number of villages taken up in project year 1 (PY1), project year 2 (PY2) and project year 3 (PY3), in each of the three categories: top hills, mid hills and valley villages. Finally, care was also taken to ensure that villages from every block and villages under each facilitating non-government

organisation (FNGO) are included in the baseline sample. The final list of villages in the baseline sample is given in Table 2.2 below.

Table 2.2: Sample of village covered in the baseline survey

District	Project Year	Villages			Total
		Top Hill	Mid-hill	Valley	
Almora	1	2	2	2	6
	2	3	4	3	10
	3	4	4	4	12
	<i>Total</i>	9	10	9	28
Bageshwar	1	1	2	1	4
	2	5	5	6	16
	3	2	3	3	8
	<i>Total</i>	8	10	10	28
Chamoli	1	2	1	2	5
	2	5	5	5	15
	3	3	2	3	8
	<i>Total</i>	10	8	10	28
Tehri Garhwal	1	2	2	2	6
	2	4	5	1	10
	3	7	2	3	12
	<i>Total</i>	13	9	6	28
Uttarkashi	1	2	2	1	4
	2	6	4	3	13
	3	4	4	3	11
	<i>Total</i>	12	10	7	28
TOTAL		52	47	42	140

The block-wise distribution of villages is given in Table 2.3 below.

Table 2.3: Block-wise list of surveyed villages

Blocks	Number of villages	% of villages (Total: 140)
Bageshwar	16	11%
Bhainsiya Channa	6	4%
Bhilangna	9	6%
Dasholi	5	4%
Devprayag	9	6%
Dewal	5	4%
Dhaura Devi	12	9%
Dunda	10	7%
Ghat	9	6%
Jaunpur	6	4%
Kapkot	12	9%
Lamgara	10	7%
Mori	6	4%

Blocks	Number of villages	% of villages (Total: 140)
Narayanbagar	9	6%
Naugaon	8	6%
Pratapnagar	4	3%
Purola	4	3%
Total	140	100

Most of the selected villages were from PY2 (47%) followed by PY3 (37%) and PY1 (16%), which also reflects the phase-wise implementation of the project where a larger set of villages are adopted in successive years (Table 2.4).

Table 2.4: Villages covered from different project years

Year of project start	Number of villages	% of total
Project Year 1: 2005-06	23	16%
Project Year 2: 2006-07	65	47%
Project Year 3: 2007-08	52	37%
Total	140	100%

Most villages (46%) were from the mid-hill regions, while 26% were from the valley and 30% were from top hills region of the project districts (Table 2.5).

Table 2.5: Location of villages surveyed

Situation of village	Number of villages	% of total
Top Hill	44	31%
Mid Hill	58	41%
Valley	38	28%
Total	140	100%

2.4.2 Household sample selection

The number of households being sampled is 20% of project households in each of the 140 villages, which is a total of 2,222 households. This is more than the target number of 1700 households and also well above the 900 households that IFAD considers a norm for the RIMS survey (see RIMS: Practical Guidance for Impact Surveys, January 2005, IFAD, Part I: Tools for Preparing an Impact Survey, p. 5) and is even more than the increased norm of 1,200 households they suggest in special cases.

2.5 SURVEY TEAMS AND TRAINING

The survey was conducted by a set of local field investigators hired by Pragmatix and project staff provided by the DMUs. All survey field staff were trained and supervised by Pragmatix staff in all five project districts.

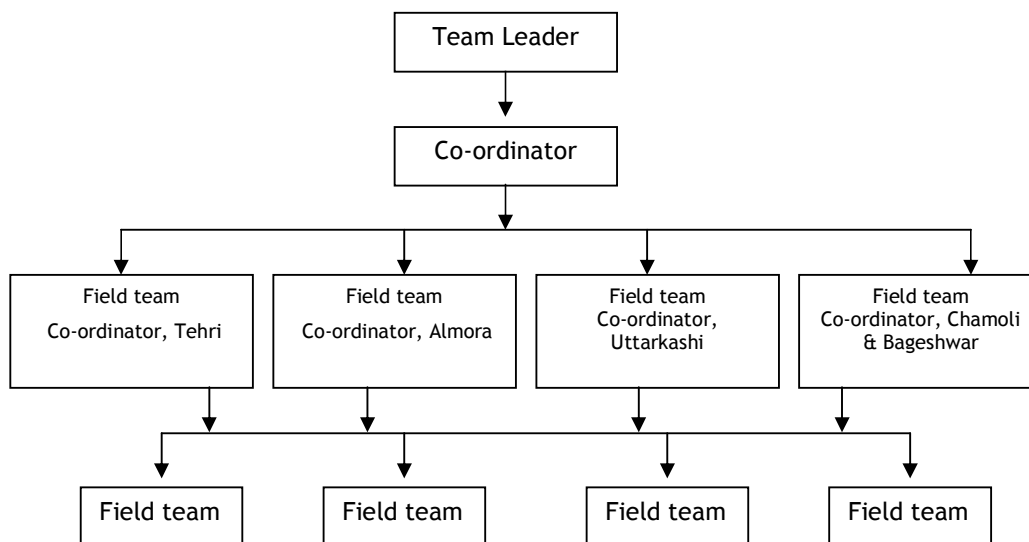
- **Selection of survey team:** Interviews were conducted for hiring of field enumerators in all the five project offices from 11 February 2007 to 17 February 2007.
- **Methodology and Planning Workshops:** A 6-day Methodology and Planning Workshop was organized to orient the field investigators about the project and to train them in the survey technique i.e. quantified participatory assessment (QPA). The workshop was

held at the Sitaram Ashram near Uttarakhand Livelihoods Improvement Project in the Himalayas (ULIPH) office in Dehradun, and comprised introductions to the project (mainly for the field enumerators) and the methodology, and focused on drafting of the baseline survey field formats (with inputs from DMU managers and other project staff). This was followed by pilot testing of the questionnaire in the five districts in the first week of March 2007, and a second workshop was held in Dehradun to assess the feedback from this testing was to revise the field formats. This was also used to insert logframe and RIMS indicators into the field formats. A final round of training was also provided at each DMU by DMU managers and project staff, after the formats were translated into Hindi. DMU managers also helped with the logistic planning for the entire survey, and for subsequent interactions with the locally-hired field teams.

2.6 QUALITY CONTROL

The fieldwork for the baseline survey was conducted from 12 March to 7 May 2007. For quality control, i.e. effective monitoring and co-ordination of the survey, Pragmatix put in place four field co-ordinators to supervise the survey in five different locations (Figure 2.1). The field team co-ordinators have monitored the survey and have visited the field teams as they cover the villages. The co-ordinators visited villages with the field teams, and also kept in touch regularly during the field survey, and tackled basic ground level logistics problems on their own, and reported to the team leader concerning the status and effectiveness of the survey.

Figure 2.1: Reporting structure for the baseline survey



- **Review workshop:** Roughly halfway through the survey, a review workshop was organized from 11 to 13 April 2007, to check for and address problems in the use of the survey formats at village-level.
- **Presentations to Project Staff:** The draft findings were presented to staff of the Project Management Unit (PMU) and the five District Management Units (DMUs) in May, June and July 2007, and feedback received were incorporated to present the findings in this report. The project staff suggested that the survey results should be presented year wise so that a clear distinction can be made about the status of 1st year villages at the time of baseline. Since the baseline was conducted in the third year of the project period, it is useful to capture the changes in the villages since the start of the Project.

Further, the draft report was shared with the PMU in September 2007, and comments received have been addressed in this final report.

2.7 DATA MANAGEMENT AND ANALYSIS

A data analyst was appointed who created the Microsoft (MS) Access version of the field formats for easy data entry, supervised the entry of the information from the survey formats into the MS Access database, cross-checked and validated the data entry, coordinated supplementary data entry to fill gaps, and to carry out basic data analysis. The subsequent and more detailed data analysis was carried out by Pragmatix staff. The database and the paper formats have been handed over to PMU staff at Dehradun.

2.8 DATA SOURCES

The village-level project participants were the primary source of information during the field survey. Sources of information also include the Panchayat office in the villages and the records with the village head (Sarpanch). Information about the background of the project and project beneficiaries was mainly collected from secondary sources including the Uttarakhand Gramya Vikas Samiti (UGVS), Social Venture Capital Company (SVCC) and other state government offices such as the Forest Department, Agriculture Department, and Planning Department. Other secondary sources of information include census reports, brochures and documents with respect to project, and the project website.

3. COMMUNITIES AND THEIR EMPOWERMENT

3.1 INTRODUCTION

This chapter profiles the population and household characteristics of the communities surveyed, their social vulnerability, access to social and economic infrastructure (such as education, health, water supply and sanitation and civic amenities), the time and effort spent by women in carrying water, fuel wood, fodder and compost and then presents findings concerning the empowerment of women and the poor in these communities. A final section presents an overview of community empowerment and recommendations for future action.

3.2 COMMUNITY PROFILE

3.2.1 Households

Number of households: District-level secondary data on for total number of households is not available for all the villages surveyed and therefore it cannot be compared with the village-level secondary data collected from village authorities. Average numbers can however be compared. While village-level data shows that an average of 73 to 96 households per village, district-level data only shows 52 - 86 households per village (Table 3.1).

Table 3.1: Number of households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	27	1,866	72	28	2,316	83
Bageshwar	28	1,483	74	28	2,286	82
Chamoli	28	2,378	85	28	2,691	96
Tehri Garhwal	19	997	52	26	1,896	73
Uttarkashi	14	1,200	86	28	2,340	84
Overall	116	7,924		138	11,529	

Women headed households: The average number of women headed households is highest in Bageshwar district (16 per village) followed by Chamoli (13 per village) and lowest in Uttarkashi (4 per village) according to secondary information collected at the village-level (Table 3.2). These numbers are at least double those in the available district level secondary data.

Table 3.2: Number of women-headed households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	25	110	5	28	281	10
Bageshwar	23	78	5	28	438	16
Chamoli	26	179	7	28	356	13
Tehri Garhwal	11	39	4	26	287	11
Uttarkashi	13	56	4	27	222	8
Overall	98	462		137	1,584	

Poor households: There are 28 - 48 poor (below poverty line or BPL) households per village on average according to village-level secondary data, although district-level data is lower at 18 - 38 households per village (Table 3.3)

Table 3.3: Number of below poverty line (BPL) households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	26	940	38	28	1,274	46
Bageshwar	25	403	24	27	1,101	41
Chamoli	25	729	29	28	966	35
Tehri Garhwal	14	255	18	25	690	28
Uttarkashi	14	474	34	23	1,115	48
Overall	104	2,801		131	5,146	

Scheduled caste households: Chamoli has the highest number of scheduled caste (SC) households per village and Tehri has the lowest number of SC households according to both village-level and district-level secondary data, although the village-level estimates are 1.5 to 2 times the district-level estimates (Table 3.4).

Table 3.4: Number of scheduled caste (SC) households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	22	394	19	27	724	27
Bageshwar	25	258	15	26	721	28
Chamoli	25	889	36	28	1,252	45
Tehri Garhwal	17	121	7	27	390	14
Uttarkashi	14	281	20	28	780	28
Overall	103	1,943		136	3,867	

Scheduled tribe households: There are very few scheduled tribe (ST) households in the surveyed villages, averaging around 6-8 per village according to both district-level and village-level information (Table 3.5). The largest numbers are reported from Chamoli, Almora and Uttarkashi, with no ST household reported from villages surveyed in Tehri.

Table 3.5: Number of scheduled tribe (ST) households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	14	30	2	28	42	2
Bageshwar	21	0	0	25	4	0
Chamoli	25	71	3	25	97	4
Tehri Garhwal	13	0	0	22	0	0
Uttarkashi	14	9	1	16	32	2
Overall	87	110			175	

Other backward class households: The average number of other backward caste (OBC) households per village is highest in Uttarkashi and Tehri, according to both district-level

and village-level data (Table 3.6). However, these numbers may not be accurate as villagers are not very clear about whether they belong to OBC or the forward class (FC) and hence must be taken as indicative and not definitive, until better statistics are available.

Table 3.6: Number of other backward class (OBC) households

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	15	18	1	28	20	1
Bageshwar	19	0	0	26	48	2
Chamoli	25	68	3	26	71	3
Tehri Garhwal	15	35	2	24	323	13
Uttarkashi	14	236	17	23	971	42
Overall	88	357		127	1,433	

Marital status: A majority (51%) of the 12,534 adult women respondents to the household survey were unmarried, while a large proportion (45%) were married (Table 3.7). A small but significant number of women (432) were widows, divorced, separated or abandoned.

Table 3.7: Marital status of respondents

Marital status	Number of persons	% of Total
Married	5,676	45%
Unmarried	6,426	51%
Widow	379	3%
Divorced	20	0%
Separated	9	0%
Abandoned	24	0%
Total	12,534	100%

3.2.2 Population

Total and average population: According to village-level data the average population per village varies from 423 (Bageshwar) to 544 (Uttarkashi) and since district-level data is not available for all villages village-level and district-level data cannot be compared. (Table 3.8)

Table 3.8: Village total and average populations

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	27	11,129	428	28	13,816	493
Bageshwar	25	6,190	326	28	11,844	423
Chamoli	28	13,147	470	28	13,970	499
Tehri Garhwal	23	9,285	404	28	15,096	539
Uttarkashi	14	6,216	444	28	15,236	544
Overall	117	45,967		140	69,962	

Female Population: According to village-level data the average female population per village ranges from 210 (Bageshwar) to 270 (Uttarkashi) while district-level data shows a contrary trend, possibly because it is based on a different set of villages (Table 3.9).

Table 3.9: Total female population

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	26	5,242	210	28	6,891	246
Bageshwar	27	3,122	173	28	5,888	210
Chamoli	27	6,253	232	28	7,248	259
Tehri Garhwal	21	3,227	154	26	5,526	213
Uttarkashi	13	1,105	85	28	7,569	270
Overall	114	18,949		138	33,122	

Adult female population: According to village-level data the average adult female population per village ranges from 86 (Bageshwar) to 155 (Almora) while district-level data shows a contrary trend, again possibly because it is based on a different set of villages (Table 3.10).

Table 3.10: Adult female population

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	25	2,715	118	26	4,024	155
Bageshwar	22	702	64	26	2,160	86
Chamoli	24	331	14	27	3,355	124
Tehri Garhwal	13	593	46	21	2,548	121
Uttarkashi	13	807	62	26	3,680	142
Overall	97	5,148		126	15,767	

Girls: Villages in Bageshwar have the lowest number of girls in 0 - 6 years age group, on average (22) while villages in Chamoli (43) and Uttarkashi (42) have nearly twice that number (Table 3.11).

Table 3.11: Number of girls in the 0 - 6 years age group

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	26	694	28	28	815	29
Bageshwar	24	189	11	27	603	22
Chamoli	28	1,049	37	28	1,193	43
Tehri Garhwal	12	14	1	25	734	29
Uttarkashi	14	116	8	28	1,179	42
Overall	104	2,062		136	4,524	

*Note: *Data collected from ANM and integrated child development scheme (ICDS) anganwadi kendra*

Male population: According to village-level data the average male population per village varies from 213 (Bageshwar) to 274 (Uttarkashi), all of which are larger estimates than the available district-level information which also show a converse trend across districts (e.g.,

lowest in Uttarkashi), possibly because it covers a smaller and different set of villages (Table 3.12).

Table 3.12: Total and Average Male Population

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	26	5,272	211	28	6,925	247
Bageshwar	27	3,066	170	28	5,956	213
Chamoli	27	5,956	221	28	6,722	240
Tehri Garhwal	21	3,190	152	25	5,612	224
Uttarkashi	13	1,152	89	28	7,667	274
Overall	114	18,636		137	32,882	

Adult male population: Almora has the largest average adult male population per village (149) followed by Uttarkashi (146) while Bageshwar (103) and Tehri (107) have the lowest, according to village-level data (Table 3.13). These estimates vary widely from the existing secondary district-level information possibly because a different set of villages have been covered.

Table 3.13: Adult male population

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	25	2,713	118	27	3,882	149
Bageshwar	21	651	65	28	2,787	103
Chamoli	23	215	9	27	3,148	117
Tehri Garhwal	13	583	45	21	2,256	107
Uttarkashi	13	898	69	27	3,953	146
Overall	95	5,060		130	16,026	

Boys: According to village-level data the average number of boys in the age group of 0 - 6 years per village varies from 24 in Bageshwar to 41 in Chamoli and Uttarkashi (Table 3.14). Again these estimates differ from the available district-level information.

Table 3.14: Number of boys in the 0 - 6 years age group

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	26	740	30	28	845	29
Bageshwar	23	227	14	27	645	24
Chamoli	28	1,089	39	28	1,154	41
Tehri Garhwal	12	19	2	25	783	31
Uttarkashi	14	113	8	28	1,138	41
Overall	103	2188		136	4565	

*Note: *Data collected from ANM and integrated child development scheme (ICDS) anganwadi kendra*

3.3 SOCIAL VULNERABILITY

Vulnerable persons are defined as those who have no social security and dependents within the village or elsewhere, have been either abandoned or are left alone in life, following the official data classification of ‘helpless’ (in Hindi, *asahay vyakti*). They are separate from those who are physically or mentally handicapped and the socially disadvantaged groups like widows, elderly and orphans in the village who have someone to look after them. Each of these three categories is detailed below.

3.3.1 Vulnerable

The largest number of vulnerable persons is in Tehri Garhwal (162), followed by Almora (96), while the lowest is in Uttarkashi (68), and the average varies from 3 - 6 per village (Table 3.15). This number, once again, is severely under-estimated in the district-level secondary information.

Table 3.15: Number of vulnerable persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	22	76	4	27	96	4
Bageshwar	21	9	1	27	81	3
Chamoli	24	60	3	26	94	4
Tehri Garhwal	12	0	0	25	162	6
Uttarkashi	14	3	0	23	68	3
Total	93	148		128	501	

3.3.2 Disabled

The term disabled refers to lame and armless people, the blind, deaf, mute, those mentally disabled and those with other assorted disabilities. Each of these is detailed below.

Lame and armless people: The largest number of lame or armless people were found in Uttarkashi district (99), followed by Tehri Garhwal (75), while the least number is in Chamoli (34), the average per village varying from 1 - 4 persons (Table 3.16).

Table 3.16: Number of lame or armless persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	24	40	2	27	64	2
Bageshwar	19	8	1	26	43	2
Chamoli	24	15	1	28	34	1
Tehri Garhwal	12	19	2	27	75	3
Uttarkashi	15	13	1	28	99	4
Total	94	95		136	315	

Blind people: The largest number of blind people is in Uttarkashi (92) followed by Chamoli (34) and Tehri Garhwal (29), while Almora villages had least (7), according to village-level secondary data, which are much higher than the district-level data (Table 3.17).

Table 3.17: Number of blind persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	16	2	0	28	7	0
Bageshwar	20	5	0	28	16	1
Chamoli	24	5	0	27	34	1
Tehri Garhwal	12	5	0	25	29	1
Uttarkashi	15	17	1	24	92	4
Total	87	34		132	178	

Deaf people: According to the village-level secondary data, the total number of deaf persons per village was highest in Uttarkashi followed by 45 in Tehri and the lowest were found to be 13 in Almora. The secondary data was not available for all the villages and it is difficult to compare the data (Table 3.18).

Table 3.18: Number of deaf persons

District	Secondary Data			Primary Data		
	Village	Total	Average	Village	Total	Average
Almora	17	10	1	28	13	0
Bageshwar	19	1	0	27	23	1
Chamoli	24	13	1	27	29	1
Tehri Garhwal	12	1	0	23	45	2
Uttarkashi	14	6	0	25	73	3
Total	86	31		130	183	

Mute people: According to village-level secondary information, Tehri has the highest number of mute persons (41) followed by Chamoli (39) (Table 3.19).

Table 3.19: Number of mute persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	20	11	1	28	14	1
Bageshwar	19	2	0	28	11	0
Chamoli	24	15	1	26	39	2
Tehri Garhwal	12	0	0	25	41	2
Uttarkashi	15	5	0	26	37	1
Total	90	33		133	142	

Mentally disabled people: Bageshwar and Uttarkashi have the highest number of mentally disabled persons according to the village-level secondary data collected (Table 3.20).

Table 3.20: Number of mentally disabled persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	19	11	1	28	19	1
Bageshwar	20	3	0	28	30	1
Chamoli	24	5	0	26	16	1
Tehri Garhwal	12	1	0	26	18	1
Uttarkashi	14	0	0	23	30	1
Total	89	20		131	113	

People with other disabilities: According to village-level secondary information collected during the survey, Uttarkashi has the highest number (183) followed by Chamoli (127), while Almora has the least (Table 3.21).

Table 3.21: Number of persons with other disabilities

District	Secondary Data			Primary Data		
	Village	Total	Average	Village	Total	Average
Almora	15	4	0	28	4	0
Bageshwar	22	2	0	26	12	0
Chamoli	25	127	5	24	128	5
Tehri Garhwal	12	0	0	23	1	0
Uttarkashi	14	0	0	17	183	11
Total	88	133		118	328	

3.3.3 Socially disadvantaged

This category includes widows, elderly people living along, orphans, and the destitute, but differs from the category of vulnerable people described earlier in that these people may have family or relatives to look after them.

Widows: The largest number of widows were found in Bageshwar (520) followed by Tehri Garhwal (506) while Almora (234) had the lowest number of widows among all the villages surveyed (Table 3.22). The average number per village varies from 16-18 in Bageshwar, Chamoli and Tehri Garwal to 6 in Almora.

Table 3.22: Number of widows

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	22	147	7	27	234	9
Bageshwar	23	85	6	28	520	19
Chamoli	24	247	10	28	462	17
Tehri Garhwal	12	92	8	28	506	18
Uttarkashi	16	23	1	27	318	12
Total	97	594		138	2,040	

Elderly people: According to village-level information, Uttarkashi has the highest number of elderly persons (100) while Almora has the lowest number (4), and the average number per village varies from 0 to 4 (Table 3.23).

Table 3.23: Number of elderly persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	20	24	1	27	54	2
Bageshwar	23	5	0	27	76	3
Chamoli	24	34	1	26	62	2
Tehri Garhwal	12	7	1	26	58	2
Uttarkashi	14	1	0	27	100	4
Total	93	71		133	350	

Orphans: Uttarkashi has the highest number (35) followed by Tehri Garhwal (16) and Bageshwar (13) while Almora has none, according to village-level information (Table 3.24).

Table 3.24: Number of orphans

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	14	0	0	28	1	0
Bageshwar	21	3	0	24	13	1
Chamoli	24	1	0	25	6	0
Tehri Garhwal	12	0	0	24	16	1
Uttarkashi	14	0	0	19	35	2
Total	85	4		120	71	

Destitute: Again Uttarkashi has the highest number followed by Tehri Garhwal (31) and Bageshwar (28), while Almora has the lowest number (Table 3.25).

Table 3.25: Number of destitute persons

District	District-level Secondary Data			Village-level Secondary Data		
	Village	Total	Average	Village	Total	Average
Almora	16	4	0	28	8	0
Bageshwar	22	3	0	27	28	1
Chamoli	24	8	0	24	11	0
Tehri Garhwal	12	7	1	24	31	1
Uttarkashi	14	20	1	20	66	3
Total	88	42		123	144	

3.3.4 Overview of social vulnerability

The small sample survey of 140 villages revealed a total of nearly 5,000 vulnerable, disabled and disadvantaged persons, most of who are widows and the elderly (Table 3.26). Across districts, the largest number is in Uttarkashi (1101) followed by Tehri (982) and Chamoli (915) while Almora (514) has the least.

Table 3.26: Overview of social vulnerability

District	Vulnerable	Physically or mentally disabled	Socially disadvantaged	Total
Almora	96	121	297	514
Bageshwar	81	135	637	853
Chamoli	94	280	541	915
Tehri Garhwal	162	209	611	982
Uttarkashi	68	514	519	1,101
Total	501	1,259	2,605	4,365

3.4 EDUCATION

3.4.1 Anganwadis

There were 93 *anganwadis* in 92 out of the 136 responding villages surveyed across 5 districts, with one village in Almora having more than 1 *anganwadi* (Table 3.27). Of the total *anganwadis*, a quarter of them are located in Chamoli (23) which reported the largest proportion (82%) of villages with *anganwadis*.

Table 3.27: Number of *anganwadis* in surveyed villages

Districts	Total number of villages surveyed	Villages with access to <i>Anganwadis</i>	% of villages with access to <i>Anganwadis</i>	Number of <i>Anganwadis</i>
Almora	28	17	61%	18
Bageshwar	27	15	56%	15
Chamoli	28	23	82%	23
Tehri Garhwal	25	17	68%	17
Uttarkashi	28	20	71%	20
Total	136	92		93

Anganwadis in most of the villages are within 2 kilometres of the village, 33 *anganwadis* being located inside the village or hamlet (Table 3.28).

Table 3.28: Distance of *anganwadis* from surveyed villages

Districts	Distance to <i>anganwadi</i>		Maximum distance to <i>Anganwadi</i> (Km)
	Distance (km)	Villages reporting this distance	
Almora	0 - 1	15	10
	1 - 2	1	
	2 and above	1	
Bageshwar	0 - 1	6	1.5
	1 - 2	9	
	2 and above	0	
Chamoli	0 - 1	16	4
	1 - 2	2	
	2 and above	5	
Tehri Garhwal	0 - 1	11	2
	1 - 2	5	
	2 and above	1	
Uttarkashi	0 - 1	15	6
	1 - 2	2	
	2 and above	3	
Total		140	

The maximum distance traversed by children to reach *anganwadi* is 10 kilometres, in Almora district. This partly reflects the fact that these villages are really hamlets of a main revenue village and the hamlets selected by the project are backward while these facilities are usually located in the main hamlet of the revenue village.

In 38% of the villages, it was reported that on an average it takes less than 10 minutes for children to reach the *anganwadi* and while it takes more than 20 minutes in 50 villages, , mostly located in Bageshwar (12 out of 15 or 80%) and Chamoli (12 out of 23 or 52%) (Table 3.29). Some villages in Almora however reported that it takes 3 hours to reach the *anganwadi*.

Table 3.29: Time taken to reach *anganwadis* in surveyed villages

Districts	Time taken to reach <i>anganwadi</i> (minutes)	Number of Villages	Maximum time taken to reach <i>Anganwadi</i> (hours)	Number of <i>Anganwadis</i> located within the village
Almora	0 - 10	6	3	4
	10 - 20	7		
	> 20	4		
Bageshwar	0 - 10	0	0.5	0
	10 - 20	3		
	> 20	12		
Chamoli	0 - 10	9	2	10
	10 - 20	2		
	> 20	12		
Tehri Garhwal	0 - 10	8	0.75	8
	10 - 20	1		
	> 20	8		
Uttarkashi	0 - 10	12	1	11
	10 - 20	1		
	> 20	7		
Total		140		

3.4.2 Primary schools

There were 156 primary schools in the 138 responding villages surveyed across five districts, with villages in Almora, Bageshwar and Chamoli having more than 1 school per village and only one village in Uttarkashi not having a school (Table 3.30).

Table 3.30: Number of primary schools in surveyed villages

Districts	Total number of villages surveyed	Villages with access to primary schools	% of villages with access to primary schools	Number of primary schools
Almora	28	28	100%	35
Bageshwar	27	27	100%	34
Chamoli	28	28	100%	33
Tehri Garhwal	27	27	100%	27
Uttarkashi	28	26	93%	27
Total	138	136		156

All schools are located within 4 kilometres of the village (or hamlet), and there are 44 primary schools that are located inside the village (Table 3.31).

The maximum time taken to reach the school is one hour, reported from Bageshwar, Uttarkashi and Chamoli (Table 3.32). The time taken to access primary school is less than 10 minutes for 37% of the villages while it is more than 21 minutes for 43% of villages, of which most villages are from Bageshwar.

Table 3.31: Distance of primary schools from surveyed villages

Districts	Distance to primary school		Maximum distance to primary school (Km)
	Distance (km)	Number of Villages	
Almora	0 - 4	28	1
	4 - 8	0	
	> 8	0	
Bageshwar	0 - 4	27	3
	4 - 8	0	
	> 8	0	
Chamoli	0 - 4	28	3
	4 - 8	0	
	> 8	0	
Tehri Garhwal	0 - 4	27	1
	4 - 8	0	
	> 8	0	
Uttarkashi	0 - 4	26	1.5
	4 - 8	0	
	> 8	0	
Total		136	

Table 3.32: Time taken to reach primary schools in surveyed villages

Districts	Time to reach school (minutes)	Number of villages	Maximum time to reach primary school (hours)	Number of primary schools inside villages
Almora	0- 10	12	0.50	5
	10 - 20	8		
	> 20	8		
Bageshwar	0 - 10	0	1	0
	10 - 20	4		
	> 20	23		
Chamoli	0 - 10	11	1	13
	10 - 20	7		
	> 20	10		
Tehri Garhwal	0 - 10	15	0.83	15
	10 - 20	2		
	> 20	10		
Uttarkashi	0 - 10	12	1	11
	10 - 20	7		
	> 20	7		

Districts	Time to reach school (minutes)	Number of villages	Maximum time to reach primary school (hours)	Number of primary schools inside villages
Total		136		

3.4.3 Middle schools

There were 101 middle schools in 100 villages out of 137 responding villages surveyed across five districts, with Almora district having the highest number of middle schools (Table 3.33).

Table 3.33: Number of middle schools in surveyed villages

Districts	Total number of villages surveyed	Villages with access to middle schools	% of villages with access to middle schools	Number of middle schools
Almora	28	25	89%	25
Bageshwar	27	18	67%	19
Chamoli	27	25	93%	25
Tehri Garhwal	27	14	52%	14
Uttarkashi	28	18	64%	18
Total	137	100		101

As in the case of primary schools, villages surveyed in Almora again have the largest number of middle schools (25 in 28 villages or 89%), along with Chamoli (25 out of 27 or 93%), while Tehri has the least (14 out of 27 or 52%).

Most middle schools are located within 4 kilometres of the surveyed villages (hamlets), with 11 middle schools are located inside the village (0 kilometres) but a small proportion in each district being more than 8 kilometres away (Table 3.34). The maximum distance travelled by children to reach the middle school is 8 kilometres.

Table 3.34: Distance of middle schools from surveyed villages

Districts	Distance to nearest middle school		Maximum distance (Km)
	Distance (Km)	Number of villages	
Almora	0 - 4	19	8
	4 - 8	4	
	> 8	2	
Bageshwar	0 - 4	14	8
	4 - 8	4	
	> 8	1	
Chamoli	0 - 4	22	8
	4 - 8	2	
	> 8	1	
Tehri Garhwal	0 - 4	9	8
	4 - 8	1	
	> 8	4	
Uttarkashi	0 - 4	12	5

	4 - 8	6	
	> 8	0	
Total		101	

It takes more than 20 minutes to access a majority (70%) of the middle schools found in the surveyed, and the maximum time taken by children to walk to their middle school is 2 hours, reported in all districts (Table 3.35).

Table 3.35: Time taken to reach middle schools in surveyed villages

Districts	Time to reach middle school (minutes)	Number of villages	Maximum time to reach middle school (hours)	Number of middle schools located within the village
Almora	0- 10	3	2	5
	10 - 20	5		
	> 20	17		
Bageshwar	0 - 10	0	2	0
	10 - 20	6		
	> 20	13		
Chamoli	0 - 10	8	2	13
	10 - 20	5		
	> 20	12		
Tehri Garhwal	0 - 10	1	2	15
	10 - 20	0		
	> 20	13		
Uttarkashi	0 - 10	0	1	11
	10 - 20	3		
	> 20	15		
Total		101		

3.4.4 Status of literacy

Out of 12,469 household members surveyed, a quarter (24%) have been educated up to primary level, 19% up to middle school, 13% up to secondary school, 6% to higher secondary level and 4% have completed their graduation (Table 3.36).

Table 3.36: Literacy level of respondents

Literacy Level	Number of respondents	% of total
Up to primary	2,970	24%
Illiterate	2,867	23%
Up to middle	2,381	19%
Up to secondary	1,560	13%
Not in schooling age	838	7%
Up to higher secondary	759	6%

Literacy Level	Number of respondents	% of total
Graduate & above	473	4%
Children going to <i>Anganwadi</i>	329	3%
Can read & write through informal education (functional literacy)	231	2%
Child never enrolled	57	0%
Others	4	0%
Total	12,469	100%

However, 23% of respondents are illiterate. Around 329 members (3% of the sample) of the surveyed households are children attending *anganwadis*, while 838 are children (7% of sample) who are not in the school-going age. A few (57) respondents said they never attended school. In addition, 24% households in PY1 villages and 26% households in PY2 villages reported that they have registered their children (below 5 years) in primary schools last year (2006-07).

3.4.5 School drop outs

A total of 2,607 children have dropped out of the school in the villages surveyed, of which 1,492 girls and 1,115 boys. The maximum number of boys and girls drop out at the high school stage (Table 3.37).

Table 3.37: Children not going to school

	Primary school	Middle school	High school	Total
Number of girls not in school now	336	456	700	1,492
Number of boys not in school now	187	168	760	1,115
Total	523	624	1,460	2,607

When asked the reasons for dropping out of school, 24% of the boys (38 out of 157) and 15% of the girls (29 out of 198 girls) reported that they were not interested in going to school. Around 27% of boys said they were forced to drop out due to economic pressures while 20% of the girls said they had to leave school to share the burden of their mothers in household work (Table 3.38).

Table 3.38: Education status of children

Reasons for dropping out of school	Boys	% of total (1,549)	Girls	% of total (1,544)
No school in the village	5	3%	5	3%
School is far away	7	4%	11	6%
School is not well equipped	4	3%	9	5%
Help mother/take care of siblings	8	5%	40	20%
Going for labour	43	27%	8	4%
Parents not interested	17	11%	44	22%
Child not interested	38	24%	29	15%
Not customary to send girls	1	1%	3	2%
Caste difference	3	2%	7	4%
Other	31	20%	42	21%
Total	157	100%	198	100%

3.5 HEALTH

3.5.1 Infant and maternal mortality

Across the 2,200 households surveyed, there were a small number of infants (72) who died at birth or before reaching the age of one, but this 'infant mortality' was the same for both male and female children (Table 3.39).

Table 3.39: Infant mortality in surveyed villages

	Male	Female
1 Infant deaths in the last 5 years	36	36

Numbers for maternal mortality (mothers dying during or immediately after childbirth) were unavailable, but the main reasons mentioned for such mortality were inadequate facilities at the time of delivery and ignorance (Table 3.40).

Table 3.40: Reasons for maternal mortality in the surveyed villages

	Number of respondents	% to total
1 Facilities not available	15	1%
2 Ignorance	6	0%

3.5.2 Immunization of children

43% households in PY1 villages and 42% households in PY2 villages reported that they have immunized their children below 2 years.

3.5.3 Major health problems

Nearly a third (700 out of 2,200) household members suffered from major diseases such as goitre, asthma, eye defects, typhoid, jaundice, heart ailments, kidney and gall stones, anaemia, cancer, and hernia, in the last one year alone (Table 3.41). A slightly larger proportion of males (18%) suffered such ailments compared to females (16%).

Table 3.41: Household members suffering from major diseases

	Males	Females	Total
Family members ailing from major diseases (e.g., goitre, asthma, eye defects, typhoid, jaundice, heart ailments, kidney stones, anaemia, cancer, hernia)	364	330	694
% to total family members surveyed (2,200)	18%	16%	34%

3.5.4 Costs of ill-health

As a result of the health problems suffered in the last one year, these households spent an average of Rs. 9,663 on health expenses during the year, with an average loss of 117 working days in a year (Table 3.42).

Table 3.42: Loss of working days and income (in the last one year)

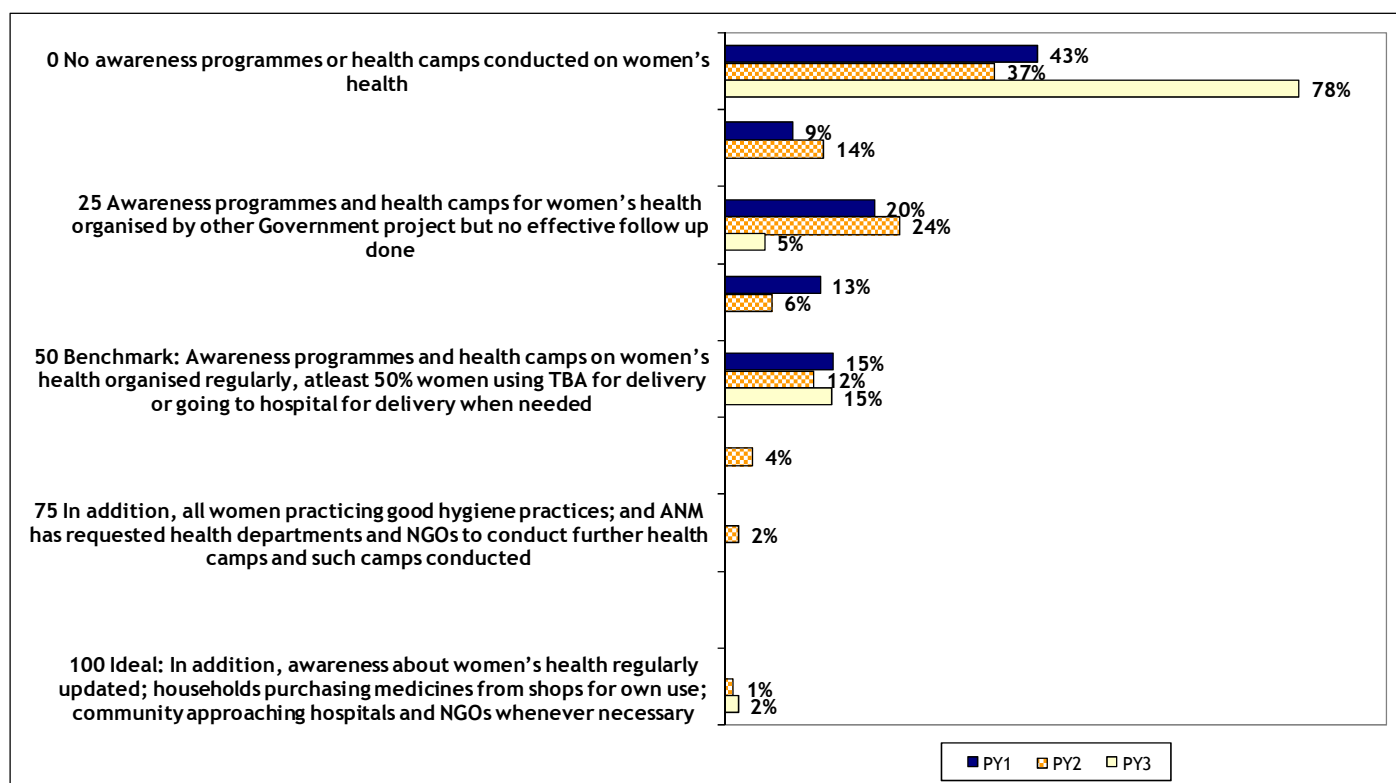
Average loss of working days per household due to health problems in the last one year	117
Average monetary loss due to work forgone (@ minimum wage rate of Rs. 60 per day)	7,020
Average annual health expenditure incurred per household (Rs.)	9,663
Average annual expenditure and lost income due to health problems (Rs.)	16,683

These 117 days valued at the average daily wage rate of Rs. 60 per day (lower than the prevailing female wage rates, see section 3.6.2 on p. 42) is a total of Rs. 7,000 per year. Along with the average expenditure incurred on health of Rs. 9,663, this gives a total loss of more than Rs. 16,500 per household due to ill-health. These will be the average household level benefits of a programme addressing health problems.

3.5.5 Awareness about health issues

In a large number of SHGs interviewed (43% of PY1 SHGs, 37% of PY2 SHGs and 78% of PY3 groups) no awareness programmes or health camps have been conducted on women's health issues (Figure 3.1).

Figure 3.1: Awareness programmes and health camps for women's health



In a small proportion of cases (33% of PY1 groups, 30% of PY2 groups and 5% of PY3 groups), awareness programmes and health camps for women's health have been organized by other government projects but no effective follow up has been done.

The benchmark situation (score of 50) where awareness programmes and health camps on women's health have been organized regularly and at least 50% of women are using a traditional birth attendant (TBA) or going to the hospital for deliveries, is reported from 15% of PY1 groups, 12% of PY2 groups and 15% of PY3 groups.

A small proportion (2% of PY3 groups and 1% of PY2 groups) report the ideal situation where not only are all women in the group practicing good hygiene practices and the Health Department and NGOs have conducted further health camps on the request of the ANM, but also awareness about women's health is being regularly updated, households are

purchasing medicines from shops for their own use and the community is approaching hospitals and NGOs whenever necessary.

3.6 WATER SUPPLY AND SANITATION

3.6.1 Water Supply

According to the RIMS survey conducted by the project, a majority (48%) of the 1,019 households surveyed use public taps as their main source of drinking water followed by protected springs (23%), while 11% households have piped water into their yard or plot and 5% households have piped water into their houses (Table 3.43). Around 12% use unprotected sources such as springs, ponds, rivers or streams.

Table 3.43: Sources of drinking water

Sources of drinking water	Number of Households	% to total
Public Tap	486	48%
Protected Spring	231	23%
Piped into Yard or Plot	110	11%
Unprotected Spring	95	9%
Piped into House	50	5%
Pond, River or Stream	35	3%
Tubewell/Borehole with pump	9	1%
Protected Dug Well	2	0%
Bottled Water	1	0%
Total	1,019	100%

Source: RIMS report, ULIPH

3.6.2 Sanitation

More than two-thirds of the 1,019 households surveyed reported that they defecated in the open, while slightly less than a third stated that they use a pour flush latrine (Table 3.44). Only a very small minority (6%) used a flush toilet or a VIP improved pit latrine.

Table 3.44: Types of toilets used by surveyed households

Types of toilet	Total number	Percentage (%)
No facility/bush/field	682	67
Pour flush latrine	274	27
Flush toilet	52	5
Improved pit latrine (VIP)	9	1
Open Pit/Traditional pit latrine	2	0
Total	1,019	100

Source: RIMS report, ULIPH

3.7 CIVIC AMENITIES

3.7.1 Roads

A third of the villages surveyed (81 out of 140) are within 3 kilometres of a motorable road while 10 villages are more than 11 kilometres away (Table 3.45)

Table 3.45: Distance of villages from road

Distance of villages from motorable road (kilometres)	Number of Villages			Total Number of Villages
	PY1 (2005-06)	PY 2 (2006-07)	PY 3 (2007-08)	
> 1	6	19	11	36
1-3	8	21	16	45
3 - 5	6	11	10	27
5 - 7	1	5	7	13
7 - 9	0	2	3	5
9 - 11	1	2	1	4
> 11.0	1	5	4	10
Total	23	65	52	140

3.7.2 Diesel and petrol outlets

A total of 85 villages surveyed across the five districts reported access to diesel or petrol outlets, with all villages of Bageshwar having access to an outlet and access being worst in Tehri Garhwal (Table 3.46).

Table 3.46: Number of diesel or petrol outlets in surveyed villages

Districts	Total number of villages	Villages with access to diesel or petrol outlets	% villages with access to diesel/petrol outlet	Number of diesel or petrol outlets
Almora	28	19	68%	19
Bageshwar	27	27	100%	27
Chamoli	28	16	57%	16
Tehri Garhwal	26	4	15%	4
Uttarkashi	24	19	79%	19
Total	133	85		85

In more than half of the villages surveyed (47 out of 85), villagers had to travel more than 40 kilometres to reach a diesel or petrol outlet (Table 3.47).

Table 3.47: Distance of diesel or petrol outlets from surveyed villages

Districts	Distance to diesel or petrol outlets		Maximum distance to diesel or petrol outlets (Km)
	Distance (km)	Number of Villages	
Almora	0 - 20	0	88
	21 - 40	2	
	> 40	17	
Bageshwar	0 - 20	4	80
	21 - 40	7	

Districts	Distance to diesel or petrol outlets		Maximum distance to diesel or petrol outlets (Km)
	Distance (km)	Number of Villages	
	> 40	16	
Chamoli	0 - 20	10	76
	21 - 40	2	
	> 40	4	
Tehri Garhwal	0 - 20	3	36
	21 - 40	1	
	> 40	0	
Uttarkashi	0 - 20	2	90
	21 - 40	7	
	> 40	10	
Total		85	

The maximum distance to access an outlet is reported to be 90 km (Uttarkashi district), followed by 88 km (Almora). Outlets were comparatively closer in Tehri Garhwal, but there were only four outlets.

Nearly half the outlets (41 out of 85) are within 3 hours from the villages (hamlets) while the maximum time reported to reach a diesel or petrol outlet is 15 hours in Tehri Garhwal, followed by 12 hours in Uttarkashi and 11 hours in Bageshwar (Table 3.48).

Table 3.48: Time taken to reach diesel or petrol outlets in surveyed villages

Districts	Time to reach diesel or petrol outlet (hours)	Number of Villages	Maximum time taken to reach diesel or petrol outlet (hours)	Number of diesel or petrol outlets located inside the village
Almora	0 - 3	4	8	0
	3 - 6	14		
	> 6	1		
Bageshwar	0 - 3	18	11	1
	3 - 6	8		
	> 6	1		
Chamoli	0 - 3	12	5	0
	3 - 6	4		
	> 6	0		
Tehri Garhwal	0 - 3	2	15	0
	3 - 6	1		
	> 6	1		
Uttarkashi	0 - 3	5	12	0
	3 - 6	2		
	> 6	12		

Districts	Time to reach diesel or petrol outlet (hours)	Number of Villages	Maximum time taken to reach diesel or petrol outlet (hours)	Number of diesel or petrol outlets located inside the village
Total		85		

3.7.3 Flour mills

Across the 140 villages surveyed, a total of 266 flour mills were found in 78 villages, more than a quarter (75 or 28%) of them being in 16 villages in Tehri Garhwal (Table 3.49).

Table 3.49: Number of flour mills in surveyed villages

Districts	Total number of villages	Villages with access to flour mills	% of villages with flour mills	Number of flour mills
Almora	28	12	43%	30
Bageshwar	27	18	67%	57
Chamoli	28	11	39%	38
Tehri Garhwal	26	16	62%	75
Uttarkashi	27	21	78%	66
Total	136	78		266

Most of these flour mills (86%) are located within 4 kilometres of the hamlet or village, while a few (3 out of 85) are more than 8 km away from a village (Table 3.50).

Table 3.50: Distance to flour mills in surveyed villages

Districts	Distance to flour mills		Maximum distance to flour mills (km)
	Distance (km)	Number of Villages	
Almora	0 - 4	12	3
	4 - 8	0	
	> 8	0	
Bageshwar	0 - 4	18	2
	4 - 8	0	
	> 8	0	
Chamoli	0 - 4	7	10
	4 - 8	3	
	> 8	1	
Tehri Garhwal	0 - 4	14	5
	4 - 8	2	
	> 8	0	
Uttarkashi	0 - 4	16	12
	4 - 8	3	

Districts	Distance to flour mills		Maximum distance to flour mills (km)
	Distance (km)	Number of Villages	
	> 8	2	
Total		78	

It takes more than 20 minutes to reach most of the flour mills and the maximum time to access a flour mill (4 hours) is reported from Uttarkashi, while other districts report a maximum time of 2-3 hours (Table 3.51).

Table 3.51: Time taken to reach flour mills in surveyed villages

Districts	Time to reach flour mills (minutes)	Number of Villages	Maximum time taken to reach flour mills (hours)
Almora	0 - 10	4	3
	10 - 20	0	
	> 20	8	
Bageshwar	0 - 10	2	2
	10 - 20	2	
	> 20	14	
Chamoli	0 - 10	2	2
	10 - 20	0	
	> 20	9	
Tehri Garhwal	0 - 10	2	2.5
	10 - 20	1	
	> 20	13	
Uttarkashi	0 - 10	0	4
	10 - 20	0	
	> 20	21	
Total		78	

3.7.4 Fair Price Shops

Of the 140 villages surveyed 123 villages reported access to a fair price shop, including all villages in Almora, although some villages in Uttarkashi and Chamoli reported no access (Table 3.52).

Table 3.52: Number of fair price shops in surveyed villages

Districts	Total number of villages	Villages with access to fair price shops	% villages with Access to fair price shops	Number of fair price shops near villages
Almora	28	28	100%	28
Bageshwar	27	26	96%	26
Chamoli	28	24	86%	24
Tehri Garhwal	27	26	96%	26
Uttarkashi	28	19	68%	19
Total	138	123		123

Most of the fair price shops are located within 4 kilometres of the village or hamlet, but where there are no fair price shops within the village, villagers have to walk long distances, the maximum being 50 kilometres in Almora (Table 3.53).

Table 3.53: Distance to reach fair price shop in surveyed villages

Districts	Distance to fair price shop		Maximum distance to fair price shop (km)
	Distance (km)	Number of villages	
Almora	0 - 4	23	50
	4 - 8	2	
	> 8	3	
Bageshwar	0 - 4	19	28
	4 - 8	4	
	> 8	3	
Chamoli	0 - 4	20	10
	4 - 8	3	
	> 8	1	
Tehri Garhwal	0 - 4	23	12
	4 - 8	2	
	> 8	1	
Uttarkashi	0 - 4	17	12
	4 - 8	1	
	> 8	1	
Total		123	

A majority of the fair price shops are more than a 20 minute walk from most (73 out of 136 of) the villages (hamlets) surveyed (Table 3.54).

Table 3.54: Time taken to reach fair price shops in surveyed villages

Districts	Minimum time to reach fair price shop (minutes)	Number of Villages	Maximum time to reach fair price shops (hours)	Number of fair price shops located within the village
Almora	0 - 10	5	15	1
	10 - 20	2		
	> 20	21		
Bageshwar	0 - 10	2	3	2
	10 - 20	6		
	> 20	18		
Chamoli	0 - 10	9	1	10
	10 - 20	2		
	> 20	13		
Tehri Garhwal	0 - 10	16	4	16
	10 - 20	1		
	> 20	9		

Districts	Minimum time to reach fair price shop (minutes)	Number of Villages	Maximum time to reach fair price shops (hours)	Number of fair price shops located within the village
Uttarkashi	0 - 10	6	3	5
	10 - 20	2		
	> 20	11		
Total		123		

But a majority of those in Tehri Garhwal (16 out of 26) are located within a 10 minute walk from the villages (hamlets) surveyed in the district. The maximum time taken to reach the fair price shop is 15 hours, reported from Almora district.

3.7.5 General Stores

Of the 140 villages surveyed, it was reported that there are 270 general stores located in 108 villages (Table 3.55). Almost every village in Uttarkashi and Bageshwar has a general store, but only around half the villages in Almora had a general store.

Table 3.55: Number of general stores in surveyed village

Districts	Total number of villages surveyed	Villages with access to general stores	% of villages with general stores	Number of general stores
Almora	28	15	54%	37
Bageshwar	27	26	96%	45
Chamoli	28	23	82%	65
Tehri Garhwal	26	17	65%	59
Uttarkashi	28	27	96%	62
Total	137	108		268

Most general stores are within 4 kilometres of the villages or hamlets surveyed, with a third of them (34 out of 108) being located inside the village itself (Table 3.56).

Table 3.56: Distance to general stores in surveyed villages

Districts	Distance to general stores		Maximum distance to general stores(km)
	Distance (km)	Number of villages	
Almora	0 - 4	13	8
	4 - 8	1	
	> 8	1	
Bageshwar	0 - 4	18	11
	4 - 8	7	
	> 8	1	
Chamoli	0 - 4	21	4
	4 - 8	2	
	> 8	0	

Districts	Distance to general stores		Maximum distance to general stores(km)
	Distance (km)	Number of villages	
Tehri Garhwal	0 - 4	17	3
	4 - 8	0	
	> 8	0	
Uttarkashi	0 - 4	27	2
	4 - 8	0	
	> 8	0	
Total		108	

Where the general store is not located within the village, villagers have to walk to the next village or town to access a general store. The farthest distance travelled to access a general store is 11 kilometre and this was reported from Bageshwar.

Most of the general stores (62 out of 108 or 57%) are more than 20 minutes away from the village or hamlet, although this is the case in Almora, Bageshwar and Chamoli rather than Tehri and Uttarkashi where most general stores are less than 10 minutes away (Table 3.57).

Table 3.57: Time taken to reach general stores in surveyed villages

Districts	Time to reach general stores (minutes)	Number of Villages	Maximum time taken to reach general stores (hours)
Almora	0 - 10	1	2
	10 - 20	0	
	> 20	14	
Bageshwar	0 - 10	2	3
	10 - 20	3	
	> 20	21	
Chamoli	0 - 10	7	1.5
	10 - 20	1	
	> 20	15	
Tehri Garhwal	0 - 10	9	1
	10 - 20	0	
	> 20	8	
Uttarkashi	0 - 10	15	1
	10 - 20	8	
	> 20	4	
Total		108	

The maximum time taken by villagers to access a general store ranges from 1 to 3 hours, the longest time being reported from Bageshwar.

3.7.6 Solar equipment repair shops

Across the 140 villages surveyed, it was reported that 79 villages had access to 80 solar equipment repair shops (Table 3.58).

Table 3.58: Number of solar equipment repair shops in surveyed villages

Districts	Total number of villages surveyed	Villages with access to solar equipment repair shops	% of villages with solar equipment repair shops	Number of solar equipment repair shops
Almora	28	24	86%	25
Bageshwar	27	25	93%	25
Chamoli	28	19	68%	19
Tehri Garhwal	23	2	9%	2
Uttarkashi	20	9	45%	9
Total	126	79		80

While almost every village (93%) in Bageshwar could access a solar equipment repair shop, and a fair number could do so in Almora (86%), there was very poor access for villages in Tehri Garhwal (9%). Around 40% of the shops are between 30 and 60 kilometres from the village or hamlet, a third of the shops (34%) are less than 30 kilometres away, and around a quarter (25%) are more than 60 kilometres away, the maximum distance to a shop reported being 150 kilometres in Chamoli (Table 3.59).

Table 3.59: Distance to solar equipment shops in surveyed villages

Districts	Distance to solar equipment repair shops		Maximum distance to solar equipment repair shops (km)
	Distance (km)	Number of villages	
Almora	0 - 30	1	73
	30 - 60	10	
	>60	14	
Bageshwar	0 - 30	9	65
	30 - 60	14	
	>60	2	
Chamoli	0 - 30	8	150
	30 - 60	4	
	>60	7	
Tehri Garhwal	0 - 30	2	16
	30 - 60	0	
	>60	0	
Uttarkashi	0 - 30	2	70
	30 - 60	4	
	>60	3	
Total		80	

In a large proportion of the villages (45%), villagers reported that they have to travel 2 to 4 hours by bus to access a solar equipment repair shop, with the maximum time reported being 12 hours in Chamoli (Table 3.60).

Table 3.60: Time taken to reach solar equipment repair shops from surveyed villages

Districts	Time to reach solar equipment repair shops (hours)	Number of Villages	Maximum time taken to reach solar equipment repair shops (hours)
Almora	0 - 2	3	5
	2 - 4	16	
	> 4	6	
Bageshwar	0 - 2	10	10.5
	2 - 4	12	
	> 4	3	
Chamoli	0 - 2	7	12
	2 - 4	6	
	> 4	6	
Tehri Garhwal	0 - 2	0	2
	2 - 4	2	
	> 4	0	
Uttarkashi	0 - 2	0	11
	2 - 4	0	
	> 4	9	
Total		80	

3.8 COMMUNITY EMPOWERMENT

3.8.1 Women: time spent in household tasks

The project area survey reported that women in households make an average of 3 trips per day to collect water, 1 trip to carry compost from their houses to their fields, 1 trip to collect firewood and 1 trip to collect fodder through the year (Table 3.61).

Table 3.61: Average numbers of trips, hours spent and weight carried by women

	Seasons	Collecting Water	Collecting Fuel wood	Collecting Fodder	Carrying compost	Total
Average number of trips made per day	Summer	3	1	1	1	6
	Rainy	3	1	1	1	6
	Winter	3	1	1	1	6
Average number of hours spent per day	Summer	3	3	3	2	11
	Rainy	2	3	3	2	10
	Winter	2	3	3	2	10
Average weight (in kilograms) carried per day	Summer	20	23	23	22	88
	Rainy	20	23	23	22	88
	Winter	18	23	23	22	86

	Seasons	Collecting Water	Collecting Fuel wood	Collecting Fodder	Carrying compost	Total
Total number of hours spent per day	Summer	9	3	3	2	17
	Rainy	6	3	3	2	14
	Winter	6	3	3	2	14
Total weight (in kilograms) carried per day	Summer	60	23	23	22	128
	Rainy	60	23	23	22	128
	Winter	54	23	23	22	122

They spend an average of 3 hours per trip to collect water, firewood and fodder, and an average of 2 hours per trip to carry compost. Women in these households collectively spend an average of 17 hours per day in summer on all these tasks, which reduces slightly to 14 hours per day during the rainy and winter seasons. Women carry an average of 18 - 23 kgs of water, fodder, firewood or compost as head load per trip, or a total of 122 -128 kgs per day.

3.8.2 Women: time spent on agricultural labour

Women in PY 1 villages spent the largest number of hours on manual agricultural labour per week (6 hours) and on other types of manual labour (5 hours) (Table 3.62).

Table 3.62: Average hours spent per week on labour activities by women

Average number of hours spent per week by women on	Project Year 1	Project Year 2	Project Year 3
Manual agricultural labour	6	5	5
Other types of manual labour	5	2	4

Women in the other project villages spent an average of 5 hours per week on manual agricultural labour and from 2-4 hours on other types of manual labour. The average hours spent by women on other types of manual labour in PY 2 villages is the lowest at 2 hours per week, while it is 4 hours per week in PY 3 villages.

3.8.3 Drudgery reduction activities

In order to reduce drudgery, especially of women, various demonstrations have been organized in the project villages related to improved tools, vermi-composting, improved fodder tufts, *samridhi ghada*, bulls training, and cattle trough, and performance (Table 3.63).

- **Improved tools:** In case of improved tools the target for April-September 2007 was 4,200 demonstrations of which 2,385 demonstrations (57%) were organized and have received a good response, as 9,287 persons (8,775 women and 512 men) participated in these sessions. Around 1,249 persons have started using improved tools, of which majority 88% are women.
- **Vermi-composting:** The second type of intervention for reducing drudgery was *vermi-composting*, for which the target for April-September 2007 was 3,600 demonstrations of which 1,486 demonstrations (41%) were organized and have been attended by 5,896 women and 976 men. This intervention is adopted by 3,029 participants of which majority (93%) are women.
- **Fodder tufts:** The third intervention was improved *fodder tufts*, for which the target for the year 2007 was 555,000 demonstrations of which 589,211 demonstrations (107%)

were organized and have been attended only by women. This intervention is adopted by 5,353 participants of which majority 96% are women.

Table 3.63: Demonstration of drudgery reduction interventions held in the last year (2005-06)

	Particulars		Physical Targets 2007-08			Cumulative Achievement till date	Participants	
			Annual	Apr-Sept 07	Achievement		Men	Women
1	Improved tools	a) Demonstrated	8,422	4,200	2,385(57%)	10,016	512	8,775
		b) Adopted	-	-	722	1040	148	1,101
2	Vermi-compost	a) Demonstrated	7,935	3,600	1,486(41%)	6,872	976	5,896
		b) Adopted	7,935	3,600	2,144 (59.5%)	3,029	211	2,818
3	Improved fodder tufts	a) Demonstrated	550,000	550,000	589,211(107%)	1,031,032	2,226	26,168
		b) Adopted	-	-	520,644	532,370	219	5,134
4	Samridhi Ghada	a) Demonstrated	70	70	70(100%)	70		70
		b) Adopted			3,303	3,303	8	3,295
5	Bulls Trained	a) Demonstrated	10	5	8 (160%)	8	7	1
		b) Adopted			1	1		1
6	Cattle Trough	a) Demonstrated	451	225	286(127%)	1,021	230	617
		b) Adopted	70	35	38 (108.5%)	42	19	23

Source: Aajeevika Project, ULIPH office, Uttaranchal

- **Samridhi ghadas:** Another drudgery reducing intervention was *Samridhi Ghada*, for which the annual target for the year 2007 was 70 demonstrations of which 100% were organized and have been attended by 26,168 women and 2,226 men. This intervention is adopted by 3,303 participants of which 99.7% adopters are women.
- **Bulls training:** The annual target for the year 2007 was 10 demonstrations of which 8 demonstrations were organized and have been attended by 1 woman and 8 men. This intervention is adopted by the trained women only.
- **Cattle troughs:** The target for April-September 2007 was 225 demonstrations of which 127% were organized and have been attended by 617 women and 230 men. This intervention is adopted by 42 participants of which majority 54% are women.

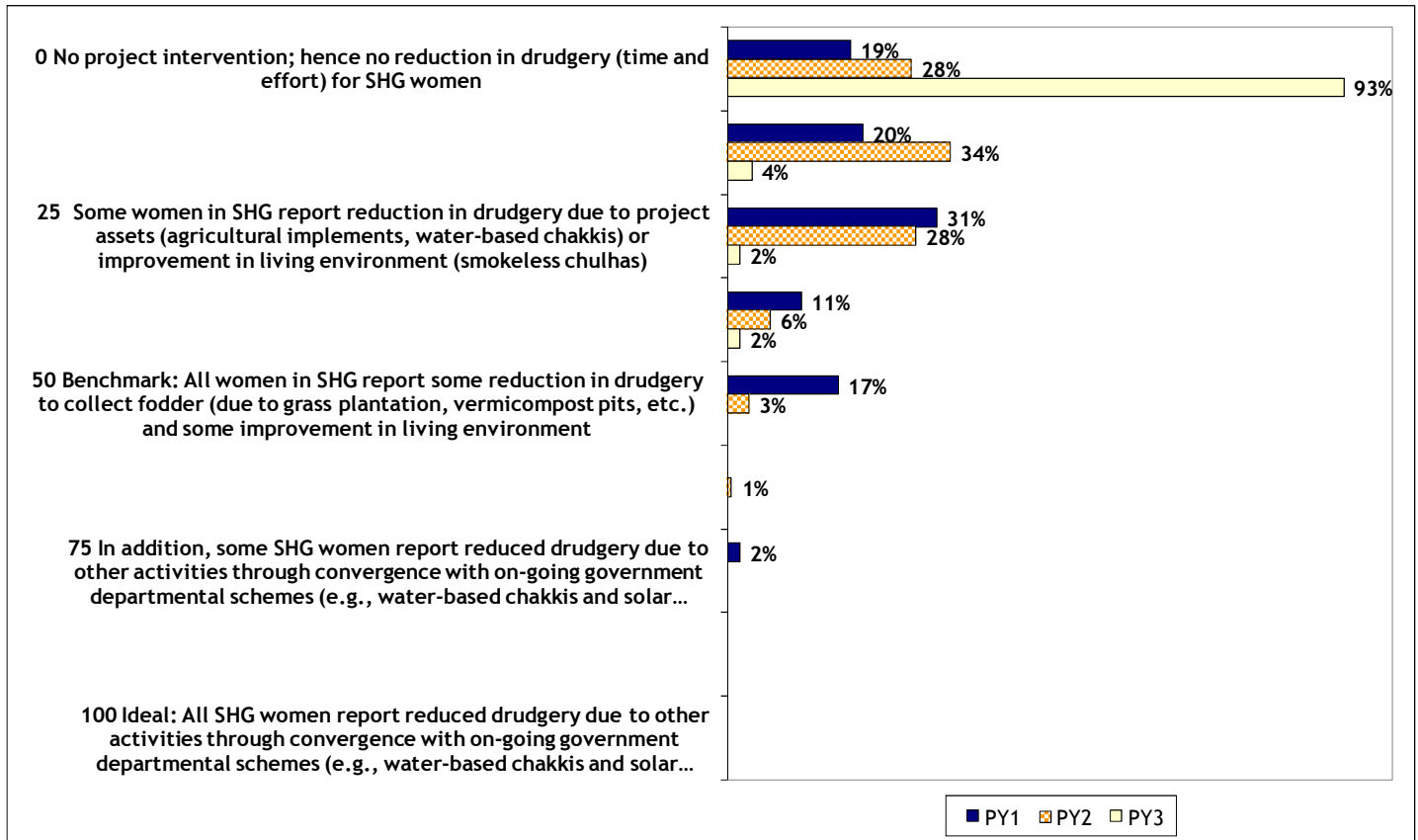
3.8.4 Improvement in living conditions

Around 19% of PY1 SHGs, 28% of PY2 groups and 93% of PY3 groups report that no project interventions have been carried out to reduce drudgery for SHG women, either in reducing time or effort for their activities (Figure 3.2). In 31% of PY1 SHGs, 28% of PY2 groups and 2% of PY3 groups, however, some SHG women report reduction in drudgery due to project assets such as agricultural implements, water-based chakkis or improvement in their living environment through the introduction of smoke-less chulhas.

However, 17% of PY1 groups, and 3% of PY3 groups report the benchmark situation where all SHG women report some reduction in drudgery and some improvement in living conditions.

A small proportion (2%) of PY1 groups report, in addition, that some SHG women report reduced drudgery due to other activities through convergence with on-going government schemes.

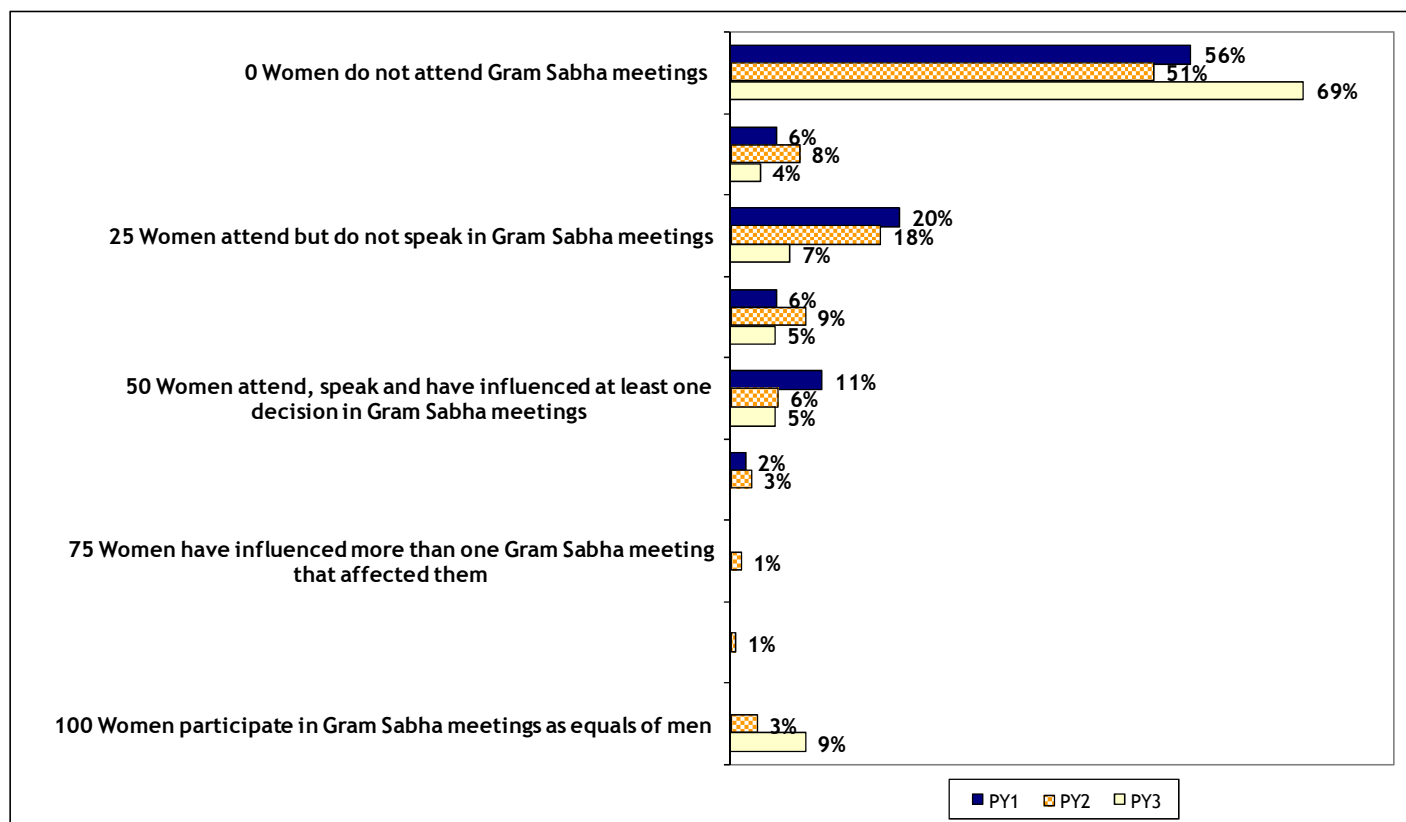
Figure 3.2: Improvement in living environment



3.8.5 Participation by SHG women in Gram Sabhas

One indicator of the women’s empowerment is the effective participation of women in Gram Sabha meetings. A large proportion of SHGs (56% of PY1 groups, 51% of PY2 groups and 69% of PY3 groups) reported that women do not attend Gram Sabha meetings (Figure 3.3). Only 11% of PY1 groups, 6% of PY2 groups and 5% report the benchmark situation where women attend, speak and have influenced at least one decision in Gram Sabha meetings. But a small proportion of groups report better than benchmark situations, including 3% of PY2 groups and 9% of PY3 SHGs which report the ideal situation where women participate in Gram Sabha meetings as equals of men.

Figure 3.3: Status of participation of SHG women in Gram Sabhas



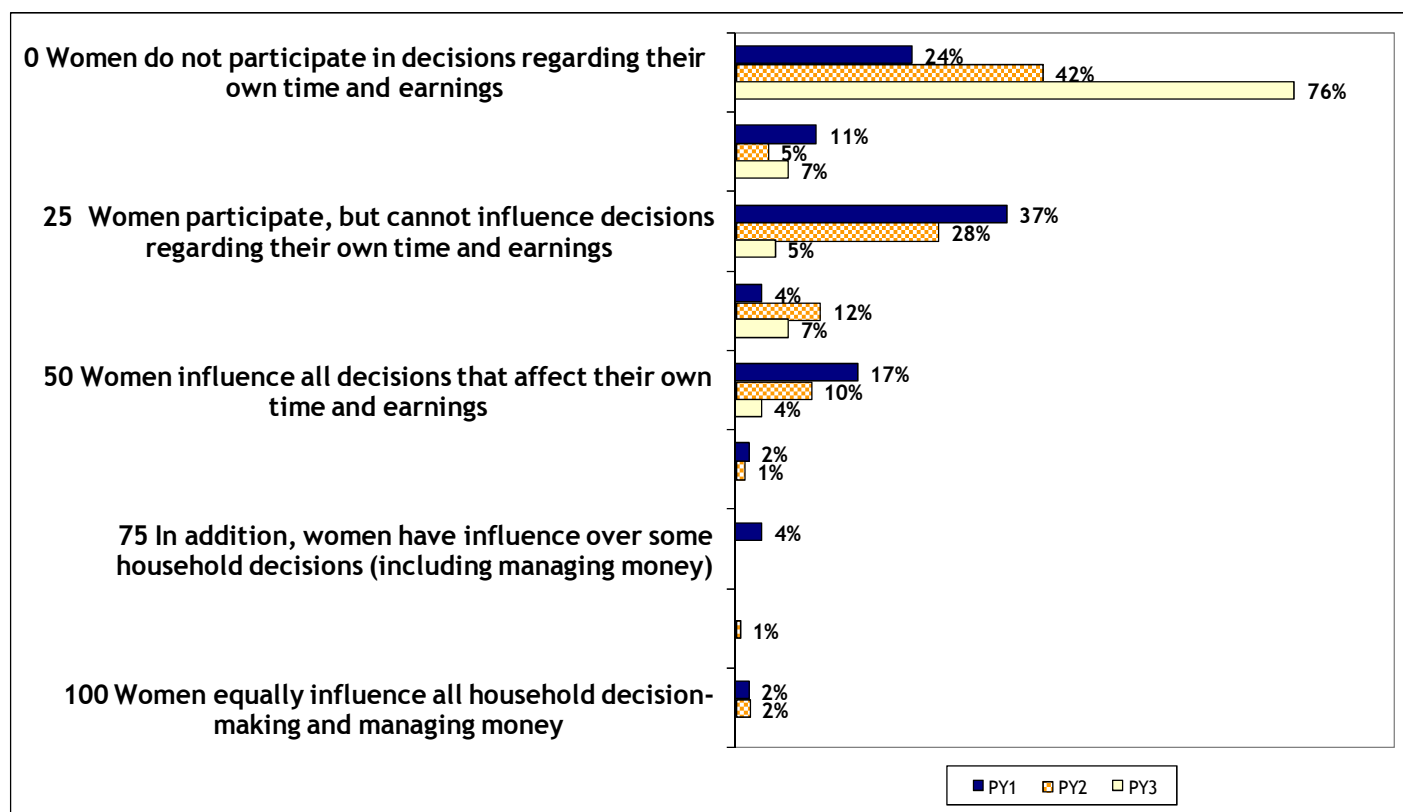
3.8.6 Women’s empowerment within households

Women’s empowerment in terms of participation in village-level meetings may however not translate into their empowerment within their own households, especially when it comes to decisions concerning their own time and earnings. Field level discussions revealed that women in around 24% of PY1 groups, 42% of PY2 groups and 76% of PY3 groups do not participate in decisions regarding their own time and earnings (Figure 3.4). Further, 41% of women in PY1 groups, 40% of women in PY2 groups and 12% of women in PY3 groups participate but cannot influence decisions regarding their own time and earnings.

However, 17% of PY1 group women, 10% of PY2 group women and 4% of PY3 group women report the benchmark situation (score of 50) where women influence all decisions that affect their own time and earnings.

It is heartening to note that women in 2% of PY1 groups and in 2% of PY2 groups report the ideal situations that women also equally influence all household decision-making and managing money.

Figure 3.4: Status of women's empowerment



3.8.7 Traditions and customs affecting women

Around 24% of women surveyed in PY1 villages reported that they were less bound by traditions and customs in the village (e.g., the purdah system) now than before the project, while the corresponding proportion was 15% in PY2 villages and 2% in PY3 villages (Table 3.64).

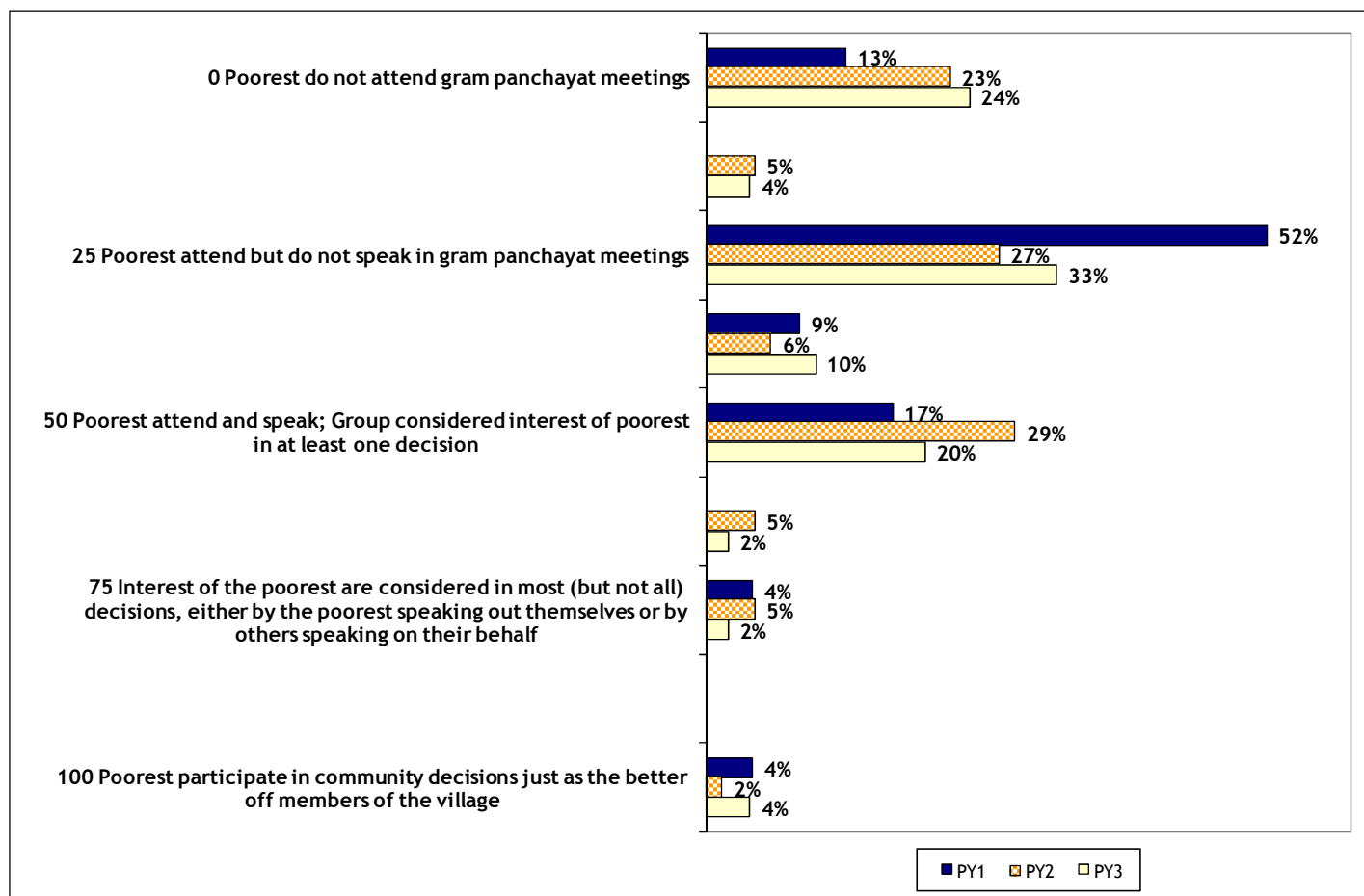
Table 3.64: Impact of project on traditions and customs in villages affecting women

Improvements due to the project	Project Year 1		Project Year 2		Project Year 3	
	Percent		Percent		Percent	
	Yes	No	Yes	No	Yes	No
Are women less bound by traditions and customs in the village (e.g., purdah system)?	24%	67%	15%	78%	2%	2%

3.8.8 Participation by poor in Gram Panchayat Meetings

Out of the 140 villages surveyed, the poorest do not attend gram Panchayat meetings in 13% of PY1 villages, 23% of PY2 villages and 24% of PY3 villages. This means that the poorest do attend Gram Panchayat meetings in 87% of PY1 villages, while the proportion drops to 77% for PY2 villages and 76% in PY3 villages, which is encouraging (Figure 3.5).

Figure 3.5: Participation by the poorest in Gram Panchayat meetings



More than half the PY1 villages (52%) reported that the poorest attend but do not speak, while this was reported in only 27% of PY2 villages and 33% of PY3 villages. Overall, a total of 25% of PY1 villages reported that the poorest attend and speak, and that the interest of the poorest was considered in at least 1 decision (scores of 50 and above). The corresponding proportion was higher in PY2 villages (41%) and was also higher for PY3 villages (28%). It is encouraging that around 4% of PY1 villages reported a score of 100, i.e., the poorest participate in Gram Panchayat meetings just as the better off members of the village. This is the same proportion reported by PY3 villages, and higher than the 2% reported by PY2 villages.

4. LIVELIHOODS AND THEIR ENHANCEMENT

4.1 INTRODUCTION

This chapter begins by profiling the economic condition of villagers in the project area in terms of their occupation and activity status, household income, asset status, savings, and access to credit. It then discusses the agricultural situation, starting with land use and food security, discussing migration as one of the coping strategies for the four-month hungry season, and then discusses the improvements in agricultural techniques, practices and implements introduced by the project and their impact on agricultural incomes. The chapter then discusses forestry and livestock, the availability of these resources, and the income derived from the economic activities supported by these resources. Then the chapter looks at village-level micro-enterprises enterprises and income generating activities introduced by the project.

4.2 ECONOMIC PROFILE OF VILLAGES

4.2.1 Occupation and activity status

Most of the 11,400 members of the 2,200 households surveyed were engaged in household work (34%), followed by school going children (29%) and wage earners formed (13%) while only 5% were in regular employment (Table 4.1). Those self employed and of school-going age (4 - 14 years) who are not going to school are only 2% each of the total respondents.

Table 4.1: Activity status of respondents

Activity Status	Number of respondents	% to total
Household work	3,892	34%
School going	3,305	29%
Wage earner	1,451	13%
Regular employment	579	5%
Students above 14 years	584	5%
Child up to 4 years	530	5%
Self employed including Cultivation	271	2%
(4 to 14 years) Not going to school	246	2%
Unemployed (15 -59 years)	373	3%
Infirm or disabled	151	1%
Child enrolled & dropped out	12	0%
Total	11,394	100%

As expected a majority (83%) of the respondents work in the primary sector (including cultivation, agriculture labour, wage labour, animal husbandry, bee keeping and sericulture and collection of NTFP), followed by a small proportion (11%) in the tertiary sector (including those engaged in retail shops, trading, vending, transport and service). A very small proportion (4%) of those surveyed work in the secondary sector (including handloom, handicraft, agro-based industries, forest -based industries and rural artisans) These comprise 2% of the total number of those employed (Table 4.2 and Figure 4.1).

Table 4.2: Sector-wise occupations of respondents

Sectors	% of total
Primary	83%
Secondary	4%
Tertiary	11%
Others	2%
Total	100%

The main occupation reported by most respondents (58%) is cultivation followed by wage labour (12%) and agriculture labourers (11%). Respondents involved in animal husbandry and shop / trading / vending are negligible i.e. 2% followed by handlooms, agro based industries, rural artisan, collection of NTFP with 1% respondents each. 558 respondents i.e. 9% are involved in service sector (Table 4.3).

Table 4.3: Occupation status of respondents

Sectors	Occupation	Number of respondents
Primary	Cultivation	3,647
	Agriculture labour	681
	Wage labour	732
	Animal husbandry	154
	Bee keeping & Sericulture	4
	Collection of NTFP	1
Total working in the primary sector		5,219
Secondary	Handloom	66
	Handicraft	22
	Agro based industries	35
	Forest based industries	1
	Mineral / metal based industries	11
	Rural artisan	91
Total working in the secondary sector		226
Tertiary	Shop / trading / vending	95
	Transport	33
	Service	558
	Others	112
Total working in the tertiary sector		798
Overall total		6,243

4.2.2 Household income from different sources

The 2,101 responding households provided information on annual average household cash income that showed that the service sector forms nearly half (47%) of total income whereas agriculture, though undertaken by a majority of the households, is largely for subsistence and contributes 18% of cash income, while wage labour forms 9% and small scale industrial employment contributes about 12% (Table 4.4).

Table 4.4: Sector-wise sources of annual average household income

Sectors	Average Household Annual Income (Rs.)	Sector shares (%)
Service sector	7,404	47%
Labour	1,418	9%
Small scale industries	1,890	12%
Agriculture	2,836	18%
Other	2,205	14%
Total	15,753	100%

There are, however, wide variations in the district (and block and village) wise data (Table 4.5). Households in Chamoli report higher share of cash income from agriculture. Those in Uttarkashi report a significantly higher share of service sector income followed by Bageshwar and Tehri, perhaps due to growing industrialisation (dam construction) in the region.

Table 4.5a: District-wise sectoral shares of annual average household income

Sectors	Sectoral Shares of Average Annual Household Income (%)				
	Almora	Bageshwar	Chamoli	Tehri	Uttarkashi
Service	41%	50%	44%	45%	55%
Agriculture	8%	3%	15%	7%	10%
Labour	15%	12%	12%	11%	10%
Other	19%	18%	15%	14%	11%
Small scale industrial occupation	16%	17%	14%	24%	13%
Total	100%	100%	100%	100%	100%

Table 4.5b: District-wise average Household income

District	Average
Almora	11,059
Bageshwar	15,052
Chamoli	15,286
Tehri	17,714
Uttarkashi	18,541

The income analysis revealed that there are variations in the average income across the districts. Households in Uttarkashi reported maximum average income of Rs. 18,541 per annum and the lowest was reported by households in Almora of Rs. 11,059 per annum. The other districts reported income in a range of Rs. 15,000 to 18,000.

4.2.3 Daily wages

Daily wages for unskilled labour among males are higher than for females, as expected, and the wage quoted in official data is higher than that found in the villages except for villages in Almora and Chamoli (Tables 4.6)

Table 4.6: Local unskilled daily wage rates

District	Females		Males		% by which men's wages are higher	
	District-level secondary data	Village-level secondary data	District-level secondary data	Village-level secondary data	District-level secondary data	Village-level secondary data
Almora	67	68	81	79	21%	16%
Bageshwar	64	60	84	93	31%	55%
Chamoli	68	68	79	72	16%	6%
Tehri Garhwal	90	73	110	92	22%	26%
Uttarkashi	70	64	70	75	0%	17%
Average	72	67	85	82	18%	22%

On average, unskilled male daily wages are 18 -22% higher than similar wages for females, although there are wide regional variations. According to village-level secondary data, male wages in Bageshwar were 55% higher than female wages (Rs. 93 as opposed to Rs. 60) and it is 26% higher in Tehri (Rs. 110 as opposed to Rs. 90), while male wages are just 6% higher in Chamoli.

4.2.4 Access to private sector employment

Across the 129 villages surveyed in the five project districts, it was reported that there are 34 private sector enterprises providing employment to villagers close to 33 villages (Table 4.7). Of these, the largest number (15) is located in Almora followed by Chamoli (10), Bageshwar (8) and Uttarkashi (1).

Table 4.7: Number of local enterprises in surveyed villages

Districts	Total number of villages surveyed	Villages with access to industrial units	% of villages with access to industrial units	Number of industrial units
Almora	28	13	46%	14
Bageshwar	27	8	30%	8
Chamoli	28	10	36%	10
Tehri Garhwal	24	0	0%	0
Uttarkashi	22	2	9%	2
Total	129	33		34

A third (64%) of these enterprises are within 4 kilometres of the surveyed villages, 7 of them being located within the village itself, although the more distant ones range from 7 to 70 kilometres away, the latter being reported from Uttarkashi (Table 4.8).

Table 4.8: Distance of enterprises from surveyed villages

Districts	Distance to industrial units		Maximum distance to industrial units (km)	Number of Industrial units located within the village
	Distance (km)	Number of Villages		
Almora	0 - 4	12	7	3
	4 - 8	1		

Districts	Distance to industrial units		Maximum distance to industrial units (km)	Number of Industrial units located within the village
	Distance (km)	Number of Villages		
	> 8	0		
Bageshwar	0 - 4	3	55	2
	4 - 8	2		
	> 8	2		
Chamoli	0 - 4	5	50	2
	4 - 8	4		
	> 8	2		
Tehri Garhwal	0 - 4	0	0	0
	4 - 8	0		
	> 8	0		
Uttarkashi	0 - 4	0	70	0
	4 - 8	1		
	> 8	1		
Total		33		7

Most of these enterprises (51%) are within 20 minute walk from the villages, but a sizeable proportion of them (49%) are located at a distance from the village, the maximum across the four districts ranging from 1 to 11 hours, the latter being reported from Uttarkashi (Table 4.9).

Table 4.9: Time taken to reach enterprises in surveyed villages

Districts	Time taken to reach local enterprise unit (minutes)	Number of Villages	Maximum time taken to reach local enterprise unit (hours)
Almora	0 - 10	5	1
	10 - 20	8	
	> 10	0	
Bageshwar	0 - 10	2	4
	10 - 20	0	
	> 20	6	
Chamoli	0 - 10	2	6
	10 - 20	0	
	> 20	8	
Tehri Garhwal	0 - 10	0	0
	10 - 20	0	
	> 20	0	
Uttarkashi	0 - 10	1	11
	10 - 20	0	

	> 20	1	
Total		33	

4.2.5 Asset status

Household assets: As per the RIMS report, around 69% (702 out of the total of 1,019) of surveyed households have electricity in their house, while 38% have a radio, 32% have a television, only 3% have a refrigerator and less than 1% have either a bicycle or a motorcycle (Table 4.10).

Table 4.10: Distribution of assets in surveyed households

Assets	Number of households	% to total households (1,019)
Electricity	702	69%
Radio	383	38%
Television	325	32%
Refrigerator	30	3%
Motorcycle	6	1%
Bicycle	5	0%

Source: RIMS report, ULIPH

Agricultural implements: According to the RIMS survey, of the 989 cultivator households surveyed, nearly all (99%) own and use an animal drawn-plough, and only 6 households own a hand tool (Table 4.11).

Table 4.11: Tools used by households to cultivate farmland

Tools	Number of households	Percentage
Animal drawn plough	983	99%
Hand tool (Hoe/spade)	6	1%

Source: RIMS report, ULIPH

Flooring material: According to the RIMS survey, 37% of the 1,019 surveyed households reported using earth or sand to construct floors, while 28% used dung, 18% used cement and 17% used wood planks (Table 4.12).

Table 4.12: Material used for construction of floor

Material	Number of households	Percentage of households
Cement	180	18%
Dung	283	28%
Earth/Sand	377	37%
Palm/Bamboo	1	0%
Wood Planks	178	17%
Total	1,019	100%

4.2.6 Savings

Around a third (36% or 799) of the 2,222 respondents stated that they have a savings account with a formal financial institution such as a regional rural or cooperative bank. However, only 302 of these respondents were willing to share the amount of savings they held in their bank accounts, which turned out to be an average of Rs. 5,872 although it was distributed across a range of individual amounts (Table 4.13).

Table 4.13: Status of savings

Savings (Rs.)	Number of respondents	% of total
1 - 2,000	219	73%
2,001 - 4000	15	5%
4,001 - 6,000	23	8%
6,001 - 8,000	4	1%
8,001 - 10,000	0	0%
More than 10,000	41	14%
TOTAL	302	100%

Although the majority (73%) had savings of less than Rs. 2,000, a small but significant number (41 or 14%) had savings of more than Rs.10,000 in their savings bank accounts.

4.2.7 Insurance

10% families of the PY1 villages and 15% families of PY2 villages reported that they obtained insurance for their family members in the last year (2006-07).

4.2.8 Borrower interest rates

Villages in Uttarkashi reported the lowest informal money market rates of 3% per month (or 36% per year), on average, while those in Chamoli and Almora reported the highest rates of 5 - 6% per month (or 60-72% per year) on average (Table 4.14).

Table 4.13: Average formal and informal money market interest rates

District	Informal money market		Formal money market
	Monthly Interest rate	Annual equivalent rate	Annual interest rate
Almora	5%	60%	12%
Bageshwar	4%	48%	11%
Chamoli	6%	72%	14%
Tehri Garhwal	4%	48%	10%
Uttarkashi	3%	36%	9%

These rates are average, since interest rates also vary according to season the need of the borrower, and the collateral the borrower is able to provide. Formal money market interest rates, on the other hand, were significantly lower, ranging from 9 to 14% per annum.

4.2.9 Access to credit

Loans from formal financial institutions: 5% respondents of PY1 villages and 8% of respondents from PY2 villages reported receiving loans from financial institutions in the last year (2006-07). Overall, 200 households of the 2,222 surveyed (i.e., 9%) stated that they had taken loans from a financial institution in the past twelve months (Table 4.15). Of this 200, only 104 households revealed their loan amounts which averaged Rs. 32,037. However, a majority of the households (85%) have taken loans of more than Rs. 10,000 while only 7% of households have taken a loan of less than Rs. 2,000.

Table 4.15: Amounts borrowed from formal financial institutions

Amount of loan (Rs.)	Number of respondents	% of Total
1 - 2,000	7	7%
2,001 - 4,000	3	3%
4,001 - 6,000	4	4%
6,001 - 8,000	2	2%
8,001 - 10,000	0	0%
more than 10,000	88	85%
TOTAL	104	100%

In addition, 44 out of the 104 households (or 44%) also stated that they have either defaulted on their loans from these formal financial institutions or have not been able to repay the loan on time.

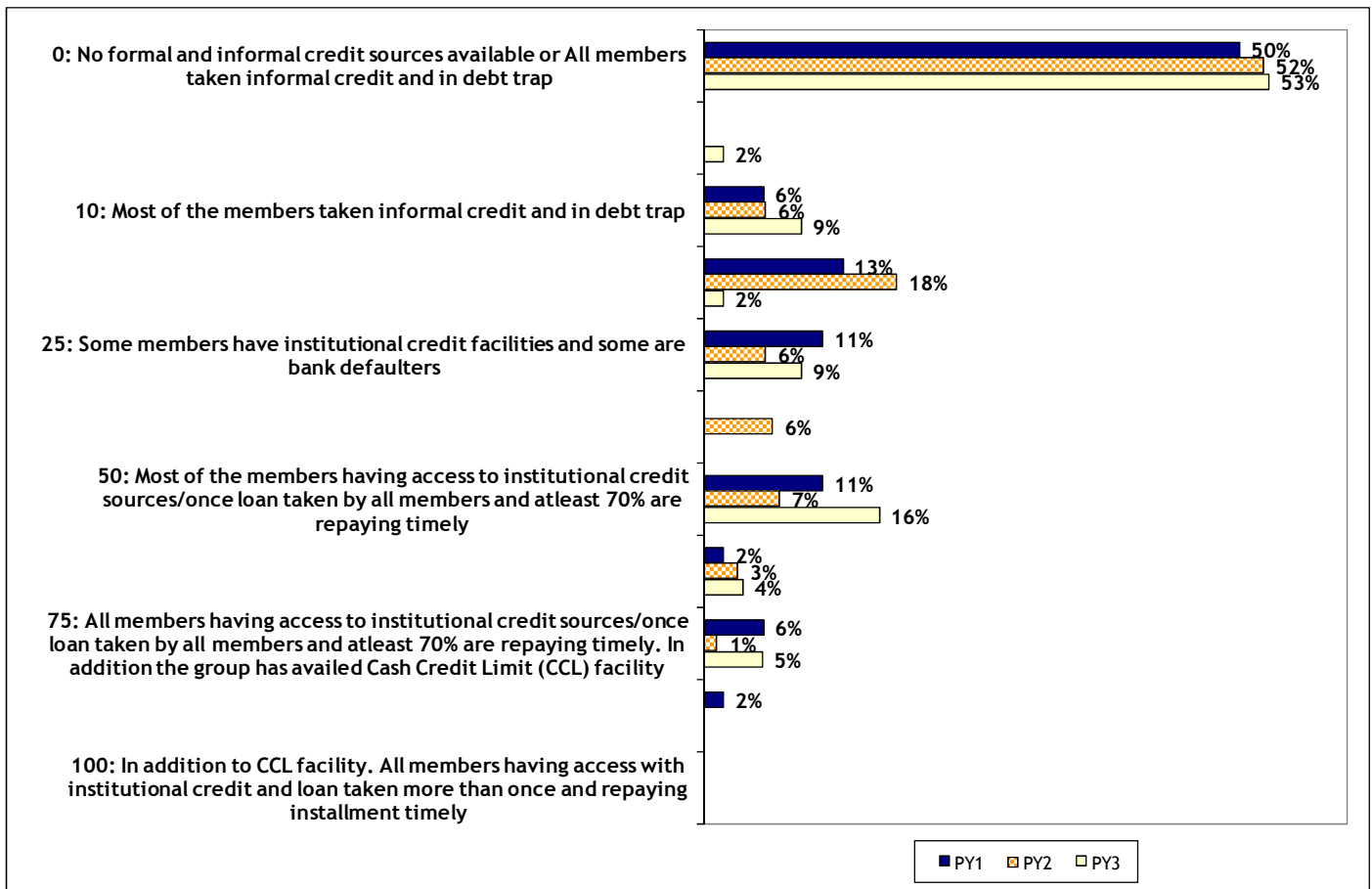
Loans from Self Help Groups: Only 86 of the 2,225 households surveyed (or 4%) stated that they had borrowed money from the SHG in the last twelve months, the average loan size being Rs. 4,906, although the majority (59%) have taken less than Rs. 2,000, 80% have loans of less than Rs. 6,000 each and only 20% of households have borrowed more than Rs. 10,000 (Table 4.16).

Table 4.16: Amount borrowed from Self Help Groups

Amount of loan (Rs.)	Number of respondents	% of total
0 - 2,000	51	59%
2,001 - 4,000	10	12%
4,001 - 6,000	7	8%
6,001 - 8,000	0	0%
8,001 - 10,000	1	1%
more than 10,000	17	20%
TOTAL	86	100%

Dependence on informal credit: More than half the groups from PY1, PY2 and PY3 villages stated that they depend on informal sources of credit and are in a debt trap (Figure 4.1).

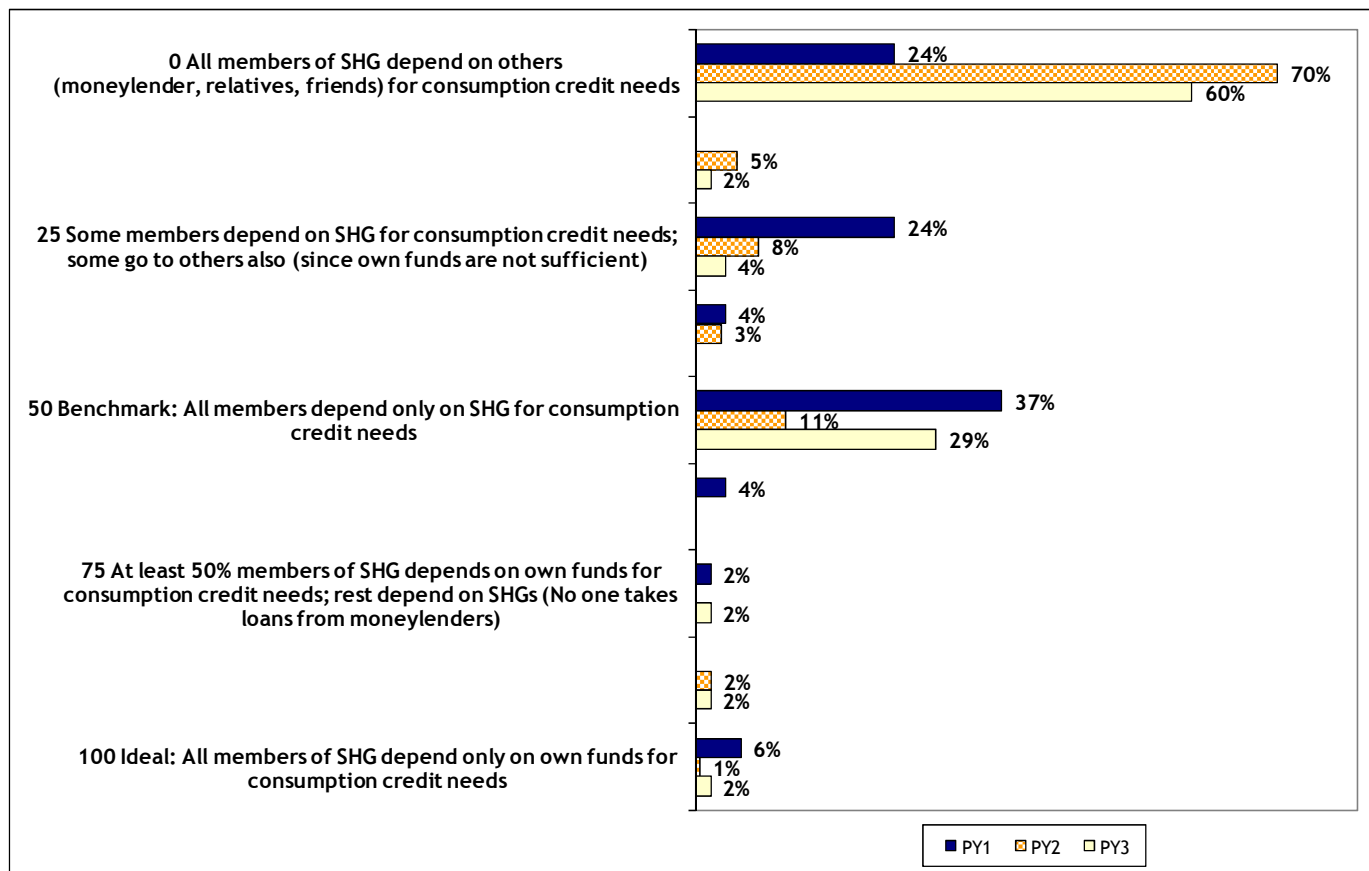
Figure 4.1: Status of Informal and institutional credit facilities



In fact only 21% of SHGs in PY1 villages, 11% of groups in PY2 villages and 25% of SHGs in PY3 villages have reached the benchmark situation (score of 50), where most members have institutional credit facilities. Only a small proportion (8% of PY1 groups, 1% of PY2 groups and 5% of PY3 groups) have reached the situation where all members have access to institutional credit sources and at least 70% are making timely repayments and some have availed of the Cash Credit Limit Facility.

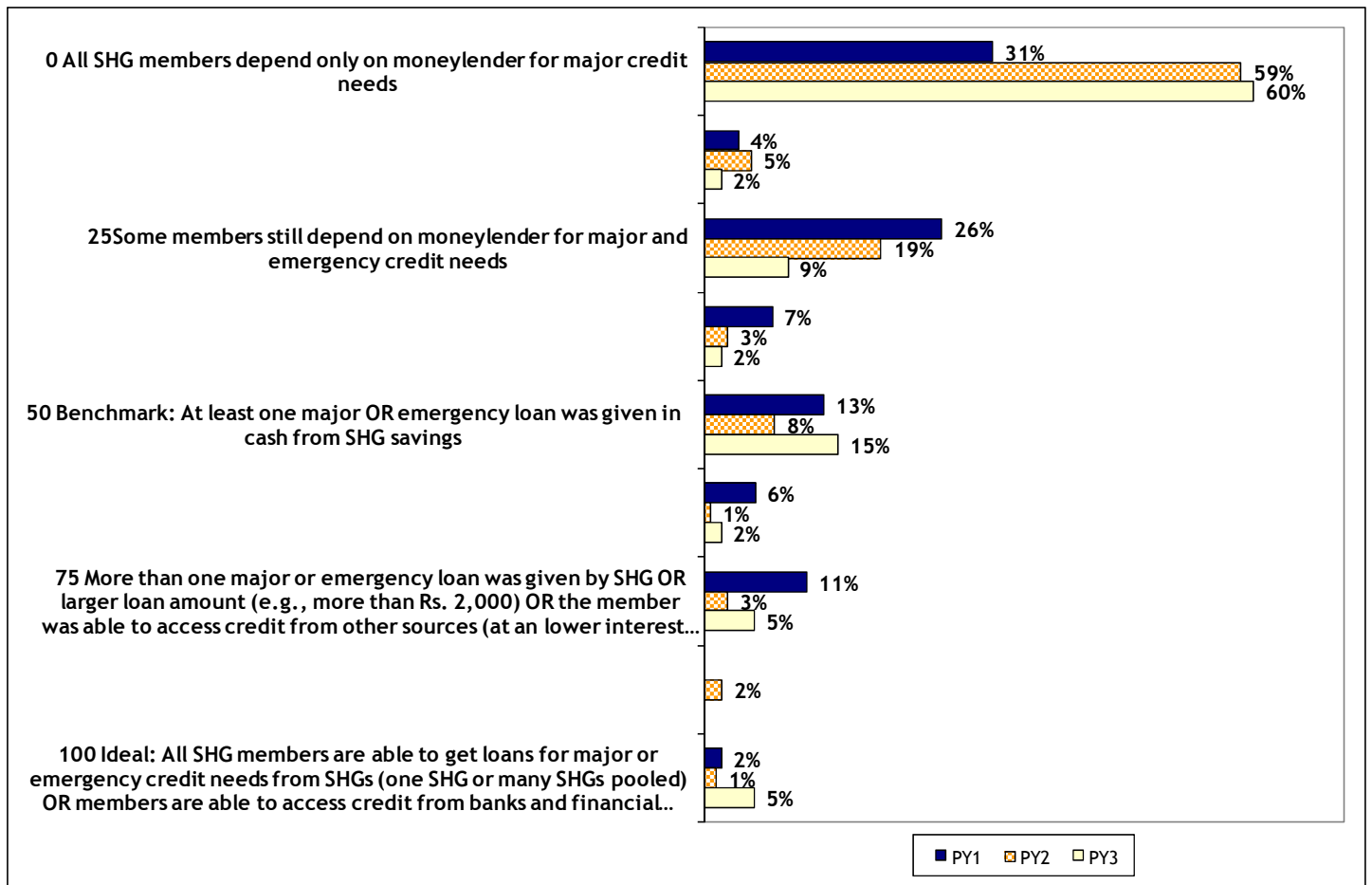
Credit for household consumption needs: A majority (70%) of PY2 groups and 60% of PY3 groups depend on moneylenders, relatives or friends for consumption credit needs (Figure 5.2). However this proportion is only 24% for PY1 groups. Also, a growing proportion of PY1 groups are using SHG funds for consumption credit needs, with 37% reaching the benchmark situation of depending only on SHGs for consumption credit needs and 6% even reaching the ideal situation of depending either on own funds or on SHG funds for these needs. PY3 groups are performing better than PY2 groups on this issue, perhaps because PY3 villages are better endowed than PY2 villages.

Figure 4.2: Status of access to credit for household consumption needs



Credit for major needs: For major credit needs, including medical and other emergencies requiring funds of Rs. 2000 or more, again, PY1 groups perform better and are able to provide funds for their members (Figure 4.3). While around 60% of PY2 and PY3 groups reported that they go to the moneylender for major credit needs, only around 30% of PY1 groups reported the same. The majority of groups reported situations below the benchmark situation (score of 50) where at least one major or emergency loan was given in cash from SHG savings. Further, 26% of PY1 groups and 27% of PY3 groups reported being at or better than the benchmark situation, while only 15% of PY2 groups reported this situation. However, 5% of PY3 groups reported the ideal situation that all SHG members are able to satisfy major credit needs from SHG funds or from banks and financial institutions, while the corresponding proportions were 2% for PY1 groups and 1% for PY2 groups.

Figure 4.3: Access to credit for major needs (%)



4.3 AGRICULTURE

4.3.1 Cultivated and waste land

There are two sources of information on land use, the first being from secondary sources gathered through the District Management Units (DMUs) in each of the project districts, and the second being household-level information collected during the detailed household surveys. In the former case, since the number of villages selected is not 100% of villages in the district, total figures are difficult to interpret. Accordingly, the average figures are used for the inferences.

Village cultivated area

Of the 5 districts, the average cropped area per village in *kharif* is highest for villages in Bageshwar (77 hectares), and lowest in Almora (33 hectares) (Table 4.17).

Table 4.17: Season-wise cropped area in the project districts

District	Kharif		Rabi		Zaid	
	Total	Average	Total	Average	Total	Average
Almora	460	33	550	39	58	29

District	Kharif		Rabi		Zaid	
	Total	Average	Total	Average	Total	Average
Bageshwar	536	77	536	67	56	11
Chamoli	587	59	516	40	42	42
Tehri Garhwal	440	63	509	34	57	19
Uttarkashi	541	60	454	30	57	11
Total	2,564	292	2,565	210	270	112

Source: Secondary information provided by DMUs

Average *rabi* season cropped area per village is also highest in Bageshwar, while the lowest is in Uttarkashi (30 hectares) and Tehri Garhwal (34 hectares). Average *kharif* cropped area per village is higher than in *rabi* in all districts except Almora (33 hectares in *kharif* and 39 hectares in *rabi*). Average zaid cropped area per village is highest in Chamoli (42 hectares), followed by Almora (29 hectares) and Tehri Garhwal (19 hectares), while Uttarkashi and Bageshwar (11 hectares each) are the lowest.

Village wasteland

The average wasteland per village is highest in Bageshwar (62 hectares), followed by Tehri Garhwal (48 hectares), and Chamoli (43 hectares) (Table 3.2), being lowest in Almora (22 hectares) (Table 4.18).

Table 4.18: Wastelands

District	Total wasteland	Average wasteland per village
Almora	328	22
Bageshwar	558	62
Chamoli	515	43
Tehri Garhwal	533	48
Uttarkashi	486	37
Total	2420	212

Source: Secondary information provided by DMUs

Village pastures and orchards

The average pastureland per village is highest in Chamoli (11 hectares) and Almora (10 hectares), and least in Bageshwar (5 hectares) and Uttarkashi (6 hectares) (Table 4.19).

Table 4.19: Pastureland and Orchards

District	Total Pastureland	Average pasture Land per village	Total orchard land	Average orchard land
Almora	76	10	30	10
Bageshwar	59	5	29	15
Chamoli	77	11	32	11
Tehri Garhwal	60	9	36	12
Uttarkashi	56	6	38	4
Total	328	41	165	52

Source: Secondary information provided by DMUs

Average orchard land per village is highest again in Bageshwar (15 hectares) followed by Tehri Garhwal (12 hectares), Chamoli (11 hectares) and Almora (10 hectares). Uttarkashi has the lowest orchard land per village on average (4 hectares).

Household cultivated area

In addition to the secondary information presented above, information on land use was also collected from the households surveyed in the sample villages.

Table 4.20: Land use pattern of surveyed households

Area under crops	Area (Nalis)	Area (Hectares)	% area cropped in different seasons
Kharif	17,318	346.36	51%
Rabi	14,810	296.2	43%
Zaid	2,034	40.68	6%
Area under plantations and orchards	Area (Nalis)	Area (Hectares)	% to total area under plantations & orchards
Irrigated	2,175	43.50	57%
Non-irrigated	1,647	32.94	43%

The project villages have two main cropping seasons, *kharif* and *rabi*, although in some villages farmers are raising crops even in the summer (*zaid*) season, depending on the availability of water. Nearly half the area owned (51%) is under *kharif* crops, followed by *rabi* crop (43%) while only a very small proportion is under *zaid* crops (6%). Most of the 76 hectares under plantations and orchards is irrigated (57%). (Table 4.20)

Household uncultivated land

Over 714 households surveyed reported that they own land but are not cultivating them mainly due to lack of water and the small size of land holding (due to land fragmentation) (Table 4.21). 22% of the respondents reported that they have between 1 and 2 *nalis* of uncultivated land, while 17% reported that they have more than 10 *nalis* which are not under cultivation.

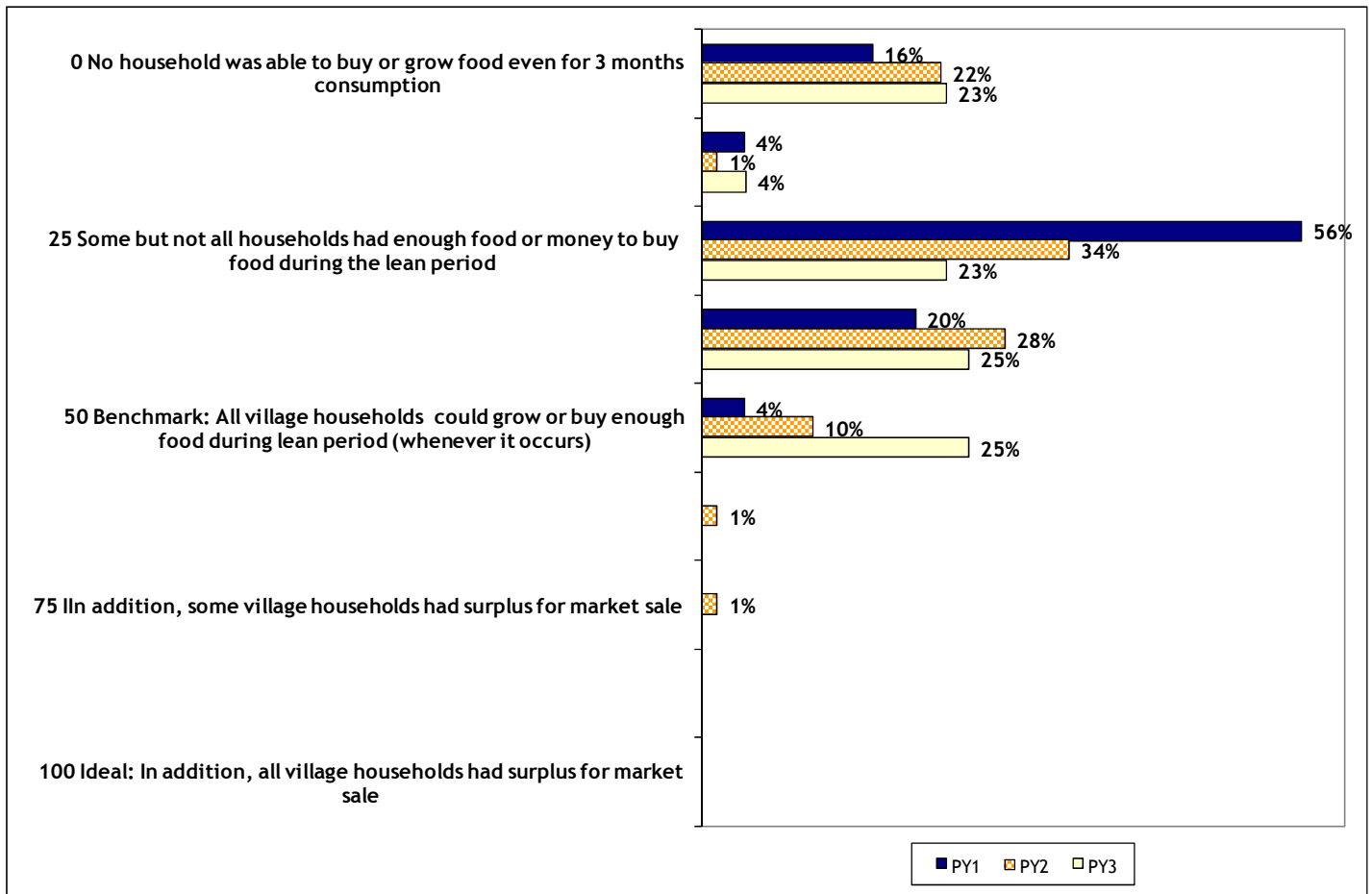
Table 4.21: Uncultivated land of surveyed households

Uncultivated land (<i>nalis</i>)	Number of respondents	Percentage to total
1-2	159	22%
2-3	123	17%
3-4	73	10%
4-5	51	7%
5-6	101	14%
6-7	13	2%
7-8	19	3%
8-9	18	3%
9-10	34	5%
More than 10	123	17%
Total	714	100%

4.3.2 Food Security

Food availability during lean seasons: Of the 140 villages surveyed, 16% of PY1 villages reported that no household was able to grow or buy surplus food even for 3 months consumption during the lean season, while the corresponding proportion was 22% in PY2 villages and 23% for PY3 villages (Figure 4.4).

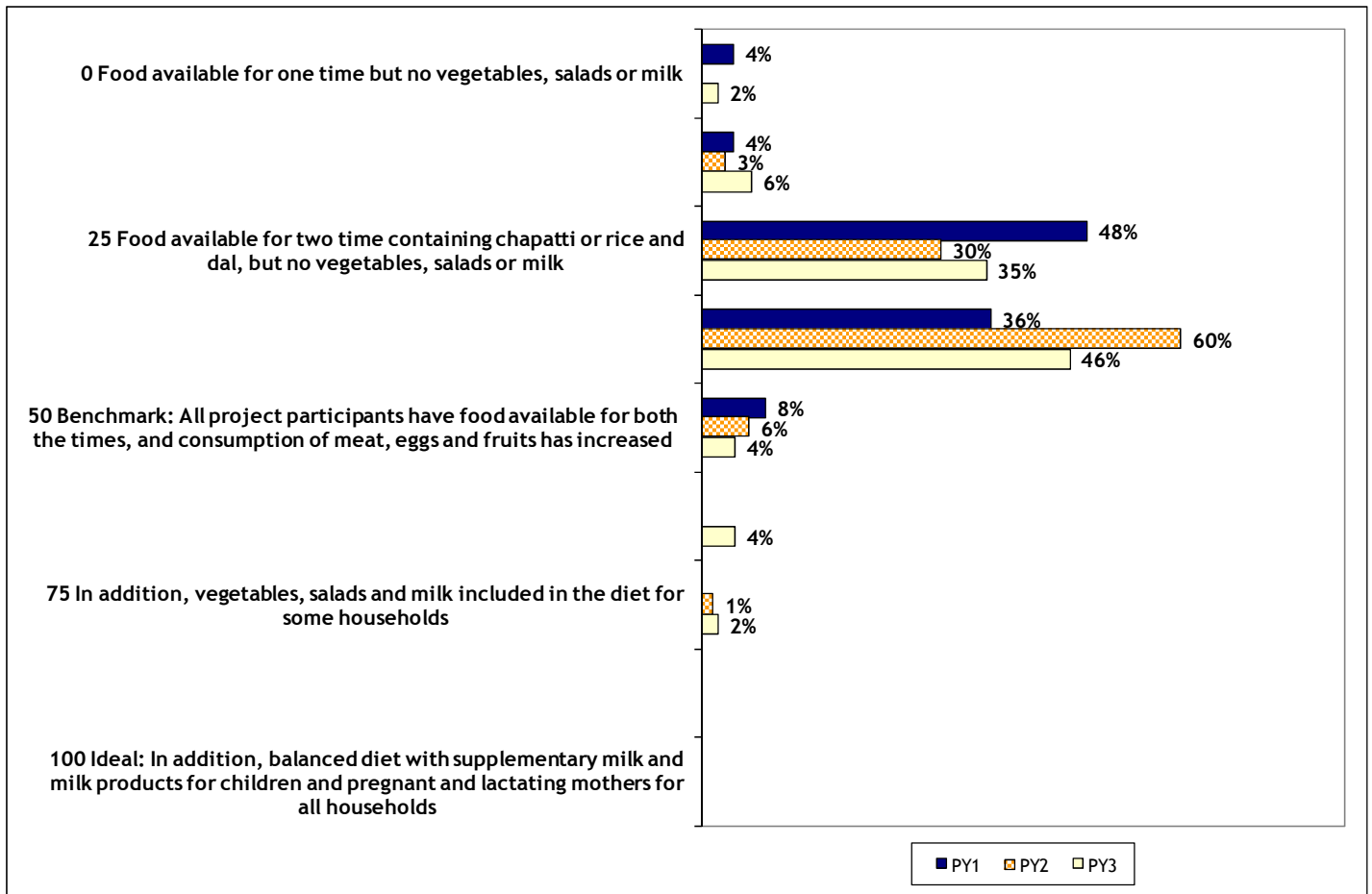
Figure 4.4: Nature of food security during the lean season



Around half the PY1 villages reported that some (but not all) households had enough food, or money to buy food, during the lean season, while 34% of PY2 villages and 23% of PY3 villages reported this condition. Only 4% of PY1 villages reported that all village households could grow or buy enough food during the lean season, while this was reported by 10% of PY2 villages and 25% of PY3 villages. And 1% of PY2 villages reported that some households had a marketable surplus.

Quantity of food available in household: Of the 140 villages surveyed, 4% of 23 PY1 villages reported that food was available for only 1 meal per day without vegetables, milk or salads, while the corresponding figure for 65 PY2 villages was 0% and 2% for the 52 PY3 villages (Figure 4.5).

Figure 4.5: Quantity of food available in households



Around 84% of PY1 villages reported that households had at least enough food for 2 meals (containing chapatti or rice and dal) but no vegetables, salads or milk, while the corresponding proportion was 90% for PY2 villages and 81% for PY3 villages (scores between 25 and 49 in Figure 5.14). About 8% of PY1 villages reported that households had enough food for both meals and that consumption of meat, eggs and fruits has increased, while this was reported by 6% of PY2 villages and 4% of PY3 villages. However, 6% of PY3 villages and 1% of PY2 villages reported better performance, including the inclusion of vegetables, milk and salads in the diet of households.

Months when food is not enough: Of the total 6,209 respondents, 18% reported that March is the most difficult month (lean period) when food is scarce and the respondents do not have either enough food stock or cash to buy food, or enough work to exchange for food (Table 4.22). February and April are also considered to be lean months and 10% also reported that in August they face shortages in availability of food or cash.

Table 4.22: Months when food is not enough

Months when food is not enough	Number of respondents	% of total
January	631	10%
February	940	15%
March	1,133	18%
April	780	13%

Months when food is not enough	Number of respondents	% of total
May	354	6%
June	279	4%
July	515	8%
August	622	10%
September	454	7%
October	131	3%
November	155	3%
December	215	3%
Total respondents	6,209	100%

Coping strategies during lean period: Households interviewed in PY1 and PY2 villages reported that average length of hungry season is 4 months, during which time they reduce their meal portion size. Of the total 3,092 respondents, majority of respondents (40%) reported that they borrow from a relative or friend when there is no cash to meet expenses on food while others (29%) said they borrow from their employer or money lenders (Table 4.23).

Table 4.23: Measures adopted when there is no cash to meet expenses on food

Coping strategies	Number of respondents	% of total
Borrow from relative or friend	1,243	40%
Borrow from money lender/employer	933	29%
Advance against crop harvest	124	4%
Mortgage asset	117	4%
Borrow from SHG	50	2%
Miss a meal	17	1%
Borrow from grain bank	6	0%
Others	489	16%
Don't want to answer	113	4%
Total	3,092	100%

A few respondents (4%) also borrow advance against crop harvest or mortgage their assets for meeting the expense on food. The other major strategy is to migrate in search of employment, income and food.

4.4 MIGRATION

4.4.1 Purpose of migration

Out of the total respondents, 43% migrated for seeking employment in the lean season followed by 36% who migrated for better wage earning, 3% for better amenities of life and 15% for purposes other than education, employment and quality of life, possibly in the armed forces (Table 4.24).

Table 4.24: Purpose of migration

Purpose of Migration	Number of respondents	% of total
Seeking employment in lean season	307	43%
Better wage earnings	255	36%
Better amenities of life	23	3%
Floods or droughts	8	1%
Children's education	7	1%
Contract obligations	4	0.5%
Others	105	15%
No response	6	0.5%

4.4.2 Places of migration

Of the total 7,054 migrants mapped during the survey, 2,966 of them (42%) have migrated to nearby villages/markets, followed by 2,360 (33%) to far away towns and 1,728 (24%) to nearby towns for daily wages, business and service work (Table 4.25).

Table 4.25: Status of migrating households

Area of migration	Total	Purpose of migration (e.g., labour, regular employment)			Total number of migrating households (> 3 months at a time)	No: of households migrating without stress
		Daily Wages	Business	Service		
Nearby villages/markets	2,966	1,939	224	803	874	1,172
Nearby town	1,728	965	214	549	609	706
Far away town	2,360	447	224	1,689	1,240	1,487
Total	7,054	3,351	662	3,041	2,723	3,365

A total of 3,351 persons who migrated from these villages are employed as labour on daily wages, 3,041 of them are employed in the service sector and 662 are engaged in business. Around 2,723 households migrated for more than three months, of which 874 migrated to nearby villages, 609 to nearby towns and 1240 to faraway towns. There are also 3,365 households who migrated in search of more remunerative employment to other villages or towns, and not due to stress. The survey reveals that Delhi is the most popular destination among the populations migrating from the project villages (Table 4.26).

Table 4.26: Places of migration

Migrated to	Number of respondents	% of total
Delhi	222	31%
Mumbai	49	7%
Haryana	24	3%
Punjab	35	5%
Chandigarh	24	3%
Chennai	2	0%
Out of country	13	2%

Migrated to	Number of respondents	% of total
Others places	277	39%
Not responded	69	10%

Of the total respondents, 31% have migrated to Delhi and 7% to Mumbai, while 5% and 3% of the respondents have also migrated to Punjab and Chandigarh respectively and 2% of the respondents have migrated to foreign countries. A total 39% of respondents reported that they have migrated to other places including Meerut, Ladhak, Assam, Nagaland, Nasik, Gujarat and Pune.

4.4.3 Distance of migration

Of the total respondents, a majority (56%) reported that they migrate to places to within a distance of 500 kilometres (Table 4.27).

Table 4.27: Distance of migration

Distance in Kilometres	Number of respondents	% of total
Up to 500 Km	397	56%
Between 500 to 1,000 Km	56	8%
Between 1,000 to 2,000 Km	36	5%
Above 2,000 Km	9	1%
Distance not defined	217	30%

A small minority (8%) said they migrate to places between 500 to 1,000 kilometres away while 5% migrate to places between 1,000 to 2,000 kilometres away. Only 1% respondents reported to have travelled more than 2,000 kilometres. Around 30% of the respondents could not specify the distance travelled while migrating to other places.

4.4.4 Duration of migration

A majority (66%) of the respondents have migrated in the last one year, followed by 13% of the total respondents migrating in the last five years (Table 4.28).

Table 4.28: Duration of migration

Duration of migration (years)	Number of respondents	% to total (715)
1 year	469	66%
1 to 5 years	97	13%
5 to 10 years	83	11%
10 to 15 years	21	3%
15 to 20 years	19	3%
More than 20 years	18	3%
No response	8	1%

More villagers are migrating in recent years. Thus while only 3% of respondents had migrated more than 20 years ago, between 15 and 20 years ago, and between 10 and 15 years ago, around 11% of respondents having migrated in the last 5 to 10 years and 13% in the last 1-5 years. The last year of course has been the highest, with most of the migration (66%) being concentrated in this year. The numbers for this 'trend analysis' however should be treated with some caution as this is 'recall' data, which is not very reliable over long periods of time (e.g., more than 5 years), and can also account for the 'higher'

numbers in the last year, which is also the period of best recall. Further, these numbers refer to households living currently in the village (while one or more member migrates for work), while there would be few who would remember villagers who left the village say 10 years ago as permanent migrants. This would also give a tendency to underestimate past migration and highlight current migration levels, giving a false 'trend'. Suffice it to say here that migration is considerable, and that a detailed study is needed for more reliable estimates.

4.4.5 Gender divide in migration

Migration is predominantly done by males, given that 714 out of the 715 respondents who migrate are male and there is only one female migrant.

4.4.6 Income from migration

Of the total respondents, 30% of the respondents reported that they had earned less than Rs. 2,000 annually while they were away from their villages (Table 4.29). About 18% of the respondents reported that they are earning about more than Rs. 10,000. About 18% of the respondents did not want to disclose the information on their net annual income.

Table 4.29: Net annual income

Annual income (Rs)	Number of respondents	% to total
Up to 2,000	216	30%
2,000 - 3,000	55	8%
3,000 - 5,000	91	13%
5,000 - 8,000	62	8%
8,000 - 10,000	33	5%
Above 10,000	127	18%
Don't want to disclose	131	18%

4.4.7 Impact of migration on households

Out of the total number of respondents 70% reported that migration has not affected the households either positively or negatively, 29% reported that migration did have an impact on the household and 1% did not respond to the query (Table 4.30).

Table 4.30: Effect of migration on household

	Number of respondents	% to total
Migration had any effect on the household	472	29%
Migration did not have any effect on the household	1123	70%
Not responded	11	1%
Total	1606	100%

Out of the total respondents, 19% of the respondents reported that migration has resulted has increased quality of their life though a similar percentage of people (19%) expressed that migration of males increases women's drudgery. (Table 4.31).

Table 4.31: Consequences of migration on household

Consequences	Number of respondents	% of total
POSITIVE		
Enhanced food security	100	6%
Helped in construction of house	88	5%

Consequences	Number of respondents	% of total
Purchase of land	24	2%
Purchase of household assets	154	10%
Improved quality of life (health & nutrition)	292	19%
Better children education	109	7%
NEGATIVE		
Parents felt (migrant's) absence/neglect	176	11%
Children's education affected	109	7%
Increase in women's drudgery	289	19%
Agricultural work affected	212	14%
Increase in gender bias	5	0%

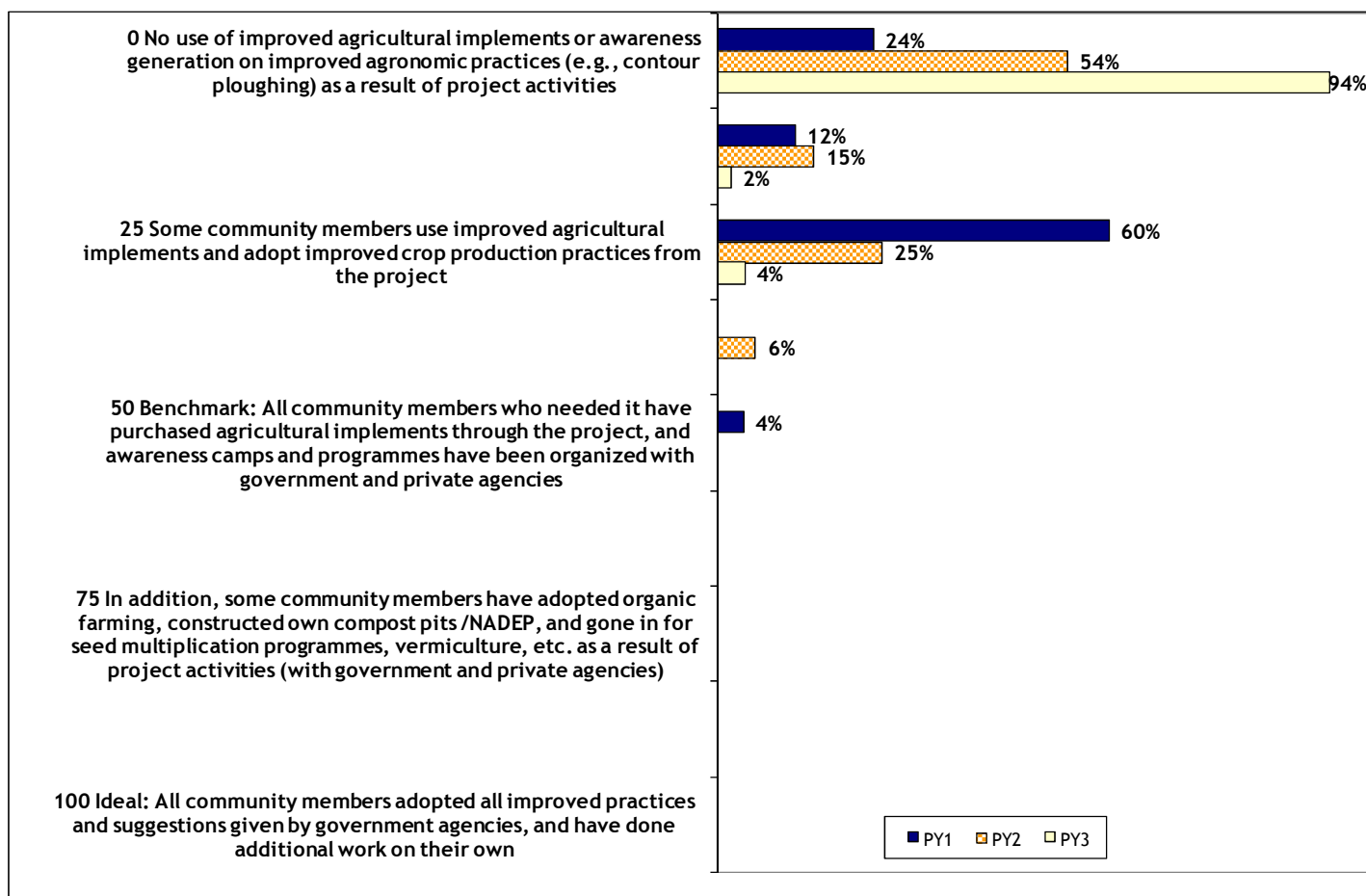
19% reported that migration has improved the quality of their life (health & nutrition). 10% of the total respondents reported that migration has enabled these households to purchase household assets. 19% responded migration of the males from the households has increased women's drudgery back at home. 14% reported that the agriculture work gets affected, 11% parents felt the absence of migrant sons makes them feel neglected and 7% reported that child education is affected. Overall migration has positive effect when it comes to income generation and but other adverse effects on the family like negligence of parents, children and agricultural work leaves the households vulnerable.

4.4.8 Adoption of improved agricultural techniques

A total of 31% of the 288 respondents from PY 1 villages and 22% of the 1,080 respondents from PY 2 villages, reported that they had adopted agricultural technologies recommended by the project. 10% respondents of PY1 villages and 4 % respondents of PY2 villages responded that they have adopted and are operating new technologies promoted by the project since at least 3 years. This is examined in greater detail below.

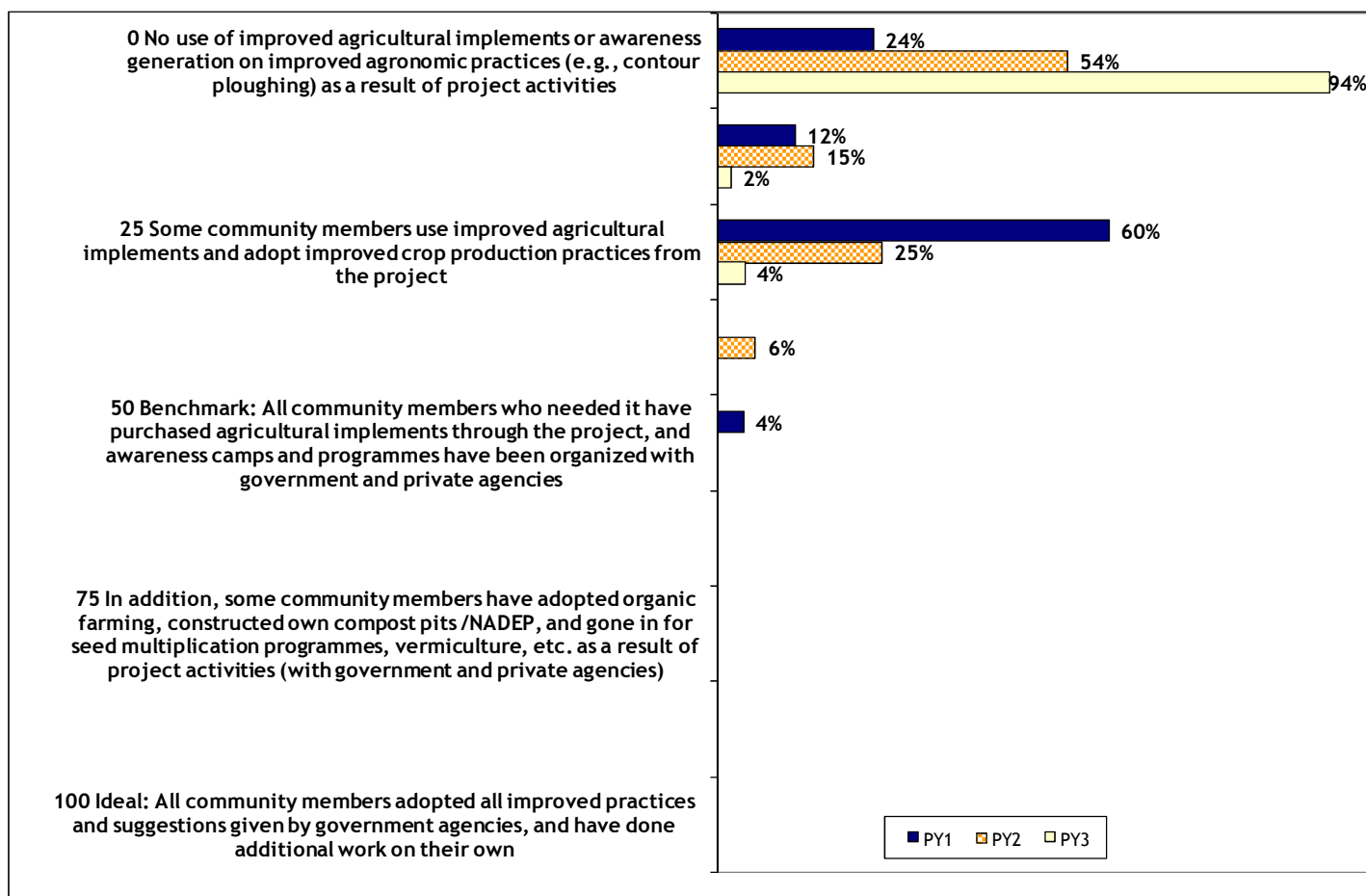
Improved agricultural implements and practices: Around a quarter (24%) of surveyed PY1 villages reported that there was no use of improved agricultural implements or awareness generation on improved agronomic practices (e.g., contour ploughing) as a result of project activities (Figure 4.6). This proportion increased to 54% of PY2 villages surveyed and 94% of PY3 villages surveyed, clearly indicating the sequential impact of project activities. Similarly, around 72% of PY1 villages reported that some community members use improved agricultural implements and adopt improved crop production practices from the project. This proportion drops to 40% for PY2 villages and 6% for PY3 villages. Only 4% of PY1 villages report the benchmark situation that 'all community members who needed it have purchased agricultural implements through the project, and awareness camps and programmes have been organized with government and private agencies', while none of the PY2 or PY3 villages report this score. No village reports scores above the benchmark of 50.

Figure 4.6: Adoption of agricultural practices



New techniques adopted by CBOs: Around 24% of CBOs in PY1 villages 54% in PY2 villages and 94% in PY3 villages reported that improved agricultural implements or awareness generation on improved agronomic practices (such as contour ploughing) had not been adopted, reflecting the fact that more project activities have been carried out in older project villages (Figure 4.7). However, 60% of CBOs in PY1 villages and 25% in PY2 villages reported that some community members have adopted agricultural technology and 181 CBOs are operating improved agricultural technology and crop production practices recommended and promoted by the project. There are 33 van panchayats in the project area that are using improved forest management techniques and there are 113 community based organizations that are receiving benefits from support organization (FNGO) schemes.

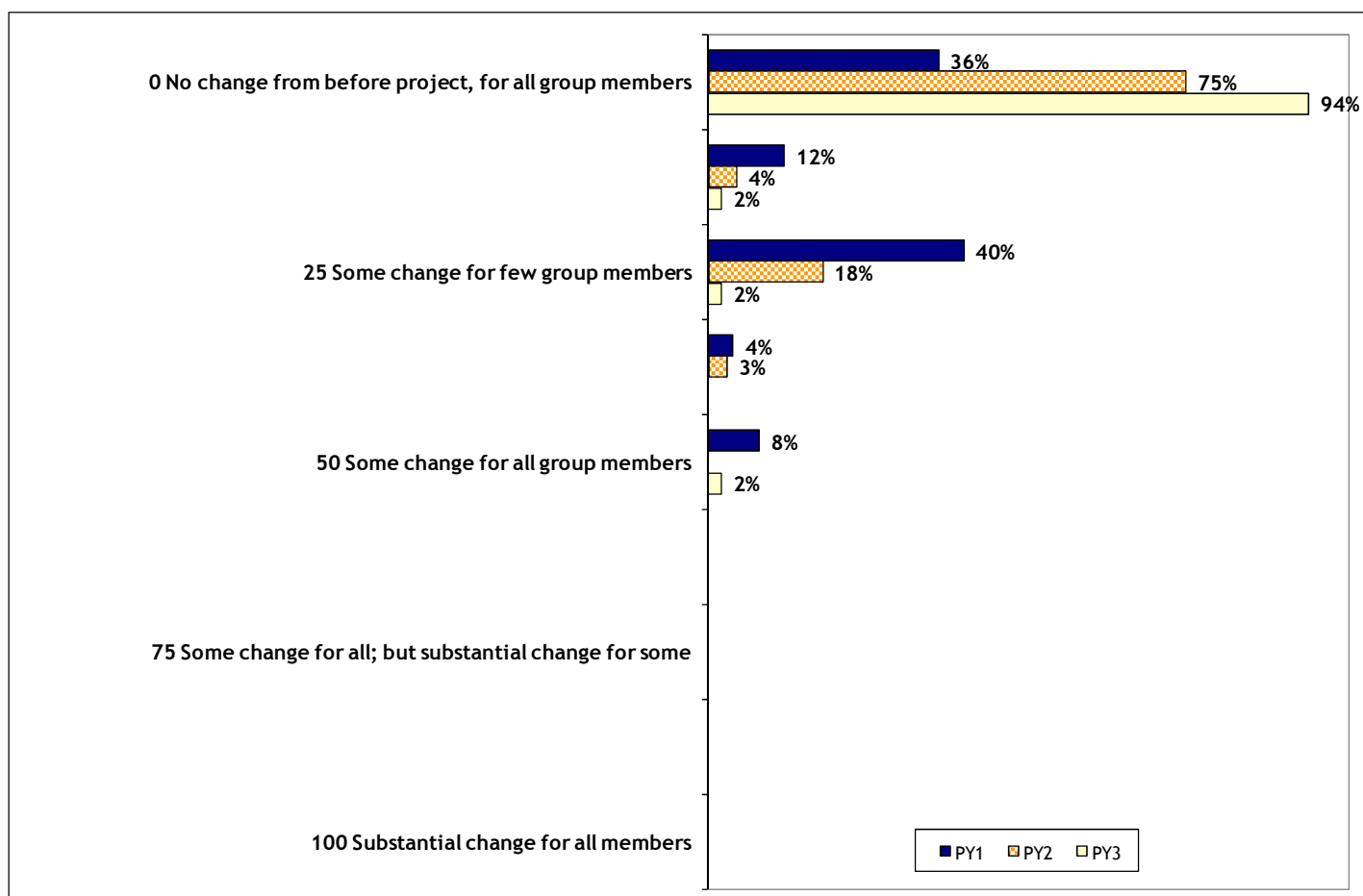
Figure 4.7: Adoption of agricultural practices



4.4.9 Changes in agricultural income due to the project

A total of 17% respondents from PY1 villages and 7% of respondents from PY2 villages reported an increase in crop production. The findings on changes in agricultural income due to the project are very similar to those on adoption of improved agricultural practices from the project, given the close connection between the two issues. A third of PY1 villages surveyed (36%) report no change from before implementing the project for all members of the project participants' group, while this proportion rises to 75% for PY2 villages and 94% for PY3 villages (Figure 4.8). Around 56% of PY1 villages report some change for at least one group member, while 25% report such change in PY2 villages and 4% in PY3 villages (sum of percentages scoring between 1 and 49 in Figure 4.8). Only 8% of PY1 villages report the benchmark score of 50, signifying that all project participants in the village have experienced some increase in agricultural income due to the project, while this proportion is surprisingly 2% for PY3 villages and 0% for PY2 villages.

Figure 4.8: Changes in agricultural income due to the project



4.5 FORESTS

4.5.1 Forest types

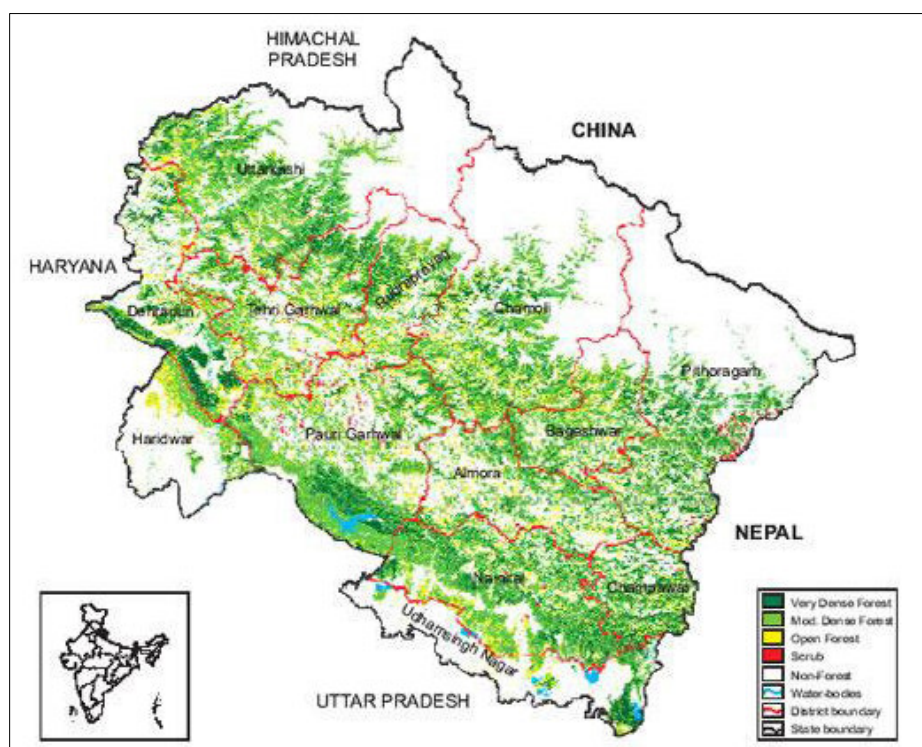
Eight out of the 16 forest types of India are found in Garhwal and Kumaon (Figure 4.9). The state has six national parks, six wildlife sanctuaries, one biosphere reserve, one UNESCO world heritage site and two elephant ranges. Important forest based industries of the state are resin and turpentine, paper, pencil, matchwood, plywood, sports goods, toys, drawing instruments, herbs and medicinal plants. Timber, firewood and resin are the major forest products of the state (Table 4.32).

Table 4.32: Major forest produce

Forest Produce	Production	Units
Estimated growing stock	188,800	Cubic metres
Timber production (1995-96)	307,000	Cubic metres (round)
Firewood production (1995-96)	167,000	Cubic metres (stack)
Resin production (1999-2000)	100,000	Quintals

Source: <http://gov.ua.nic.in>

Figure 4.9: Types of forest in Uttarakhand



Among the project villages surveyed for the baseline survey, those in Uttarkashi have the largest average area under reserve forests (220 hectares) while those in Tehri have the lowest (13 hectares) (Table 4.33).

Table 4.33: Reserve and soyam forest land in surveyed villages

District	Reserve forest land		Civil soyam forest land		All forest land	
	Total	Average	Total	Average	Total	Average
Almora	516	103	24	12	540	115
Bageshwar ¹	66	22	35	6	101	28
Chamoli	415	138	41	14	456	152
Tehri Garhwal ²	94	13	159	32	253	45
Uttarkashi	220	220	283	57	503	277
Total	1,311	496	542	121	1,853	617

Note: ¹Data of villages Chucher, Rikhari and Suding only; ²Data of villages Chandla, Budkot, Nosa Bagi, Bharpoor, Auntad, Tuneta and Siladi

Source: Secondary information provided by DMUs

The largest average area under civil soyam forests among the surveyed villages is again in Uttarkashi district (283 hectares) followed by Tehri (32 hectares) while it is lowest in Bageshwar (6 hectares). Overall, Uttarkashi has the highest average land under both reserve and civil soyam forests (277 hectares), followed distantly by Chamoli (152 hectares) and Almora (115 hectares), while Tehri (45 hectares) Bageshwar (28 hectares) have the least.

4.5.2 Access to forests for fodder

Almost all (136 out of 140) villages surveyed are located near forests which are a source of livestock fodder. Nearly half of these forests are within 3 kilometres of the village, although some villages are far away, the furthest being 7 hours away (in the hills villages of Uttarkashi, Tehri Garhwal and Bageshwar) (Table 4.34).

Table 4.34: Forests being used for fodder near surveyed villages

Districts	Total number of villages surveyed	Villages using nearby forest for fodder	% villages using nearby forest for fodder
Almora	28	27	96%
Bageshwar	27	25	93%
Chamoli	28	28	100%
Tehri Garhwal	27	27	100%
Uttarkashi	27	26	96%
Total	137	133	

Of these 133 villages, 43% of villages reported that these forests are located within 3 kilometres of the forest (Table 4.35). The maximum distance reported is 15 kilometres from a village in Uttarkashi, while a village in Chamoli reported a distance of 10 kilometres and one each from the other districts reported a distance of 8 kilometres.

Table 4.35: Distance of forests from surveyed villages

District	Distance from village to forest		Maximum distance from village to forest (km)
	Distance (km)	Number of villages	
Almora	0 - 3	21	8
	3 - 6	4	
	> 6	2	
Bageshwar	0 - 3	16	8
	3 - 6	8	
	> 6	1	
Chamoli	0 - 3	5	10
	3 - 6	12	
	> 6	11	
Tehri Garhwal	0 - 3	12	8
	3 - 6	13	
	> 6	2	
Uttarkashi	0 - 3	5	15
	3 - 6	12	
	> 6	9	
Total		133	

The maximum time taken to access the nearest forest for fodder is 6-7 hours, from all districts except Almora, where it is only 4 kilometres (Table 4.36).

Table 4.36: Time taken to reach forests from surveyed village

Districts	Time taken to reach forest for fodder (hours)	Number of Villages	Maximum time taken to reach forest (hours)
Almora	0 - 1	1	4
	1 - 2	3	
	> 2	23	
Bageshwar	0 - 1.30	17	7
	1.3 - 3	3	
	> 3	5	
Chamoli	0 - 2	5	6
	2 - 4	9	
	> 4	14	
Tehri Garhwal	0 - 3	19	7
	3 - 6	5	
	> 6	6	
Uttarkashi	0 - 3	4	7
	3 - 6	18	
	> 6	4	
Total		136	

4.5.3 Fodder from forests

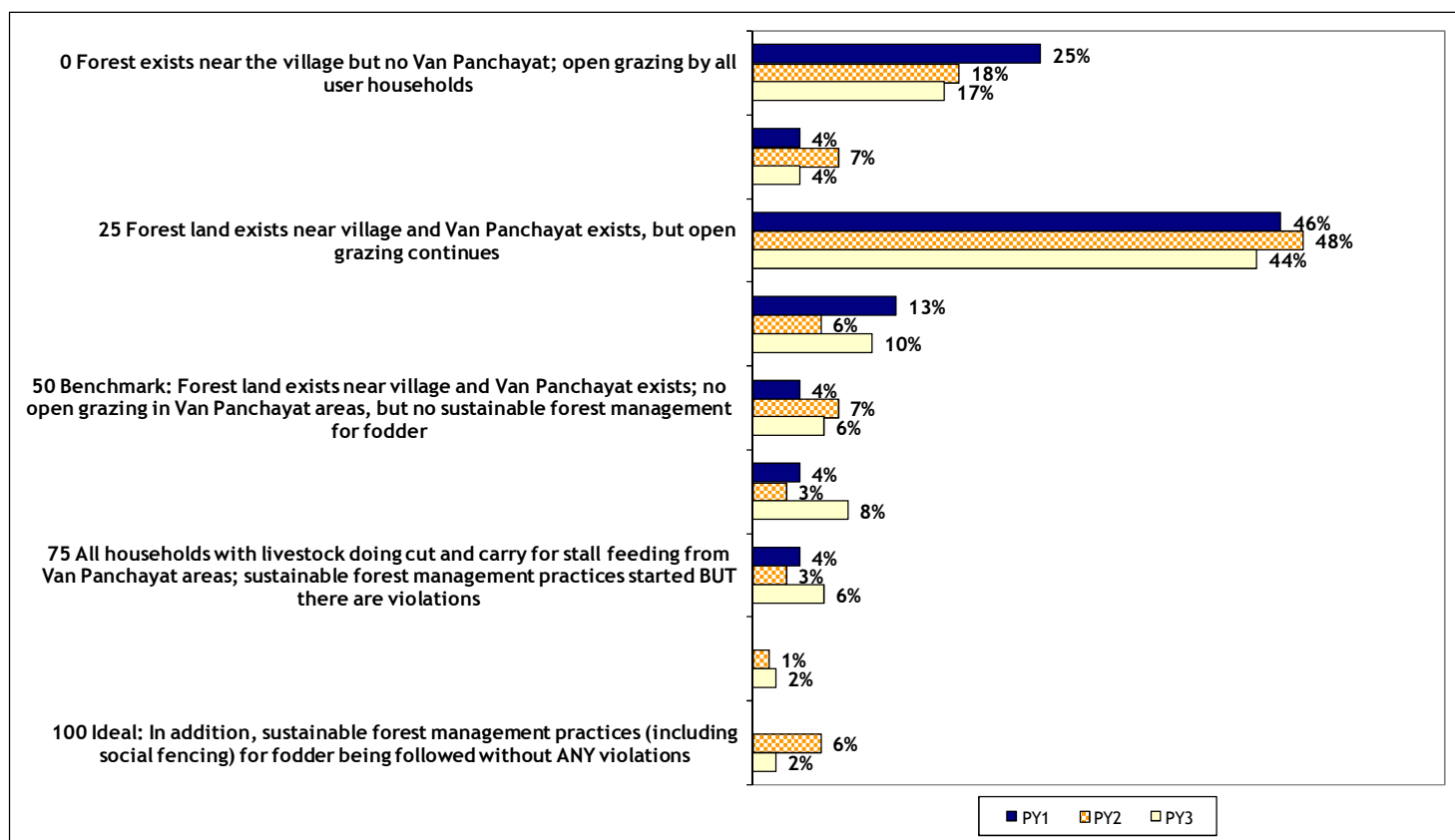
Open grazing of livestock in the nearby forest, with or without Van Panchayats (i.e., situations scoring below the benchmark situation of 50), was reported by a majority of villages: 88% of PY1 villages, 79% of PY2 villages and 75% of PY 3 villages (Figure 4.10).

Thus, only a small minority of villages (12% of PY1 villages, 21% of PY2 villages and 25% of PY3 villages) report situations at or better than the benchmark situation where Van Panchayats exist and there is no open grazing in Van Panchayat areas.

A small proportion of villages (4% of PY1 villages, 3% of PY2 villages and 6% of PY3 villages) report a situation where all households with livestock are practising 'cut and carry' methods from Van Panchayat areas for stall feeding and sustainable forest management practices have started (even if there are violations).

It is heartening to note that 6% of PY2 villages and 2% of PY3 villages report the ideal situation of functioning Van Panchayats, cut and carry feeding methods by all households and sustainable forest management practices (including social fencing).

Figure 4.10: Fodder from forest



4.5.4 Access to cooking fuel

Of the 1,020 households surveyed by the RIMS study, a majority (97%) of households use firewood or straw as fuel for cooking food and only a small minority (3%) use either LPG or natural gas (Table 4.37).

Table 4.37: Fuel used in households for cooking

Type of fuel	Number of households	% to total
Firewood or Straw	989	97%
LPG or natural gas	28	3%
Charcoal	2	0%
Electricity	1	0%
Total	1,020	100%

Source: RIMS report, ULIPH

4.5.5 Medicinal plants found in forests

The region is rich in wide varieties of medicinal plants which can be used for herbal and pharmaceutical industry and can be a useful income generating activity. The main medicinal plants found in the forests around the project villages surveyed are distinguished by altitude (Table 4.38).

Table 4.38: Medicinal plants found in forests near surveyed villages

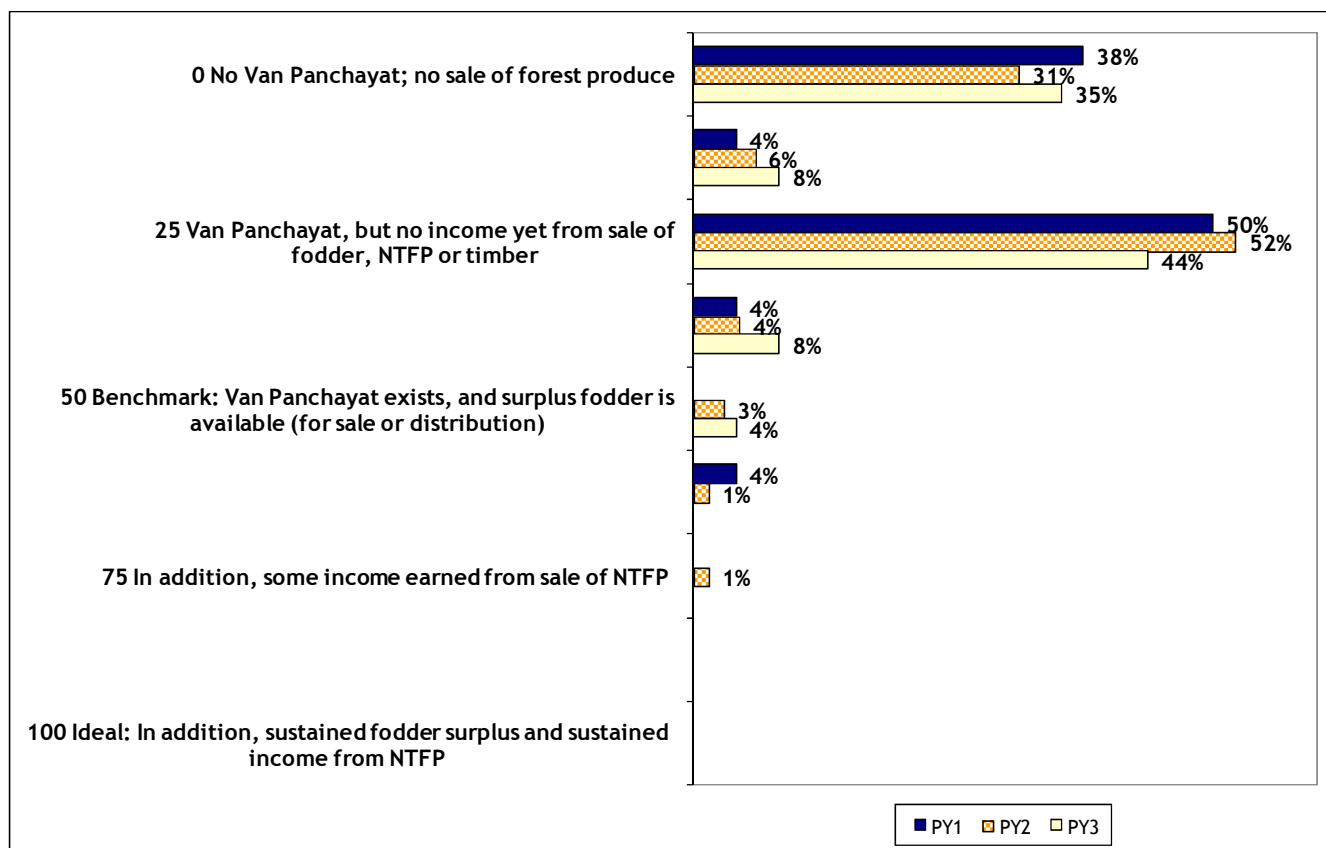
Altitude (meters)	Medicinal plants found in forests
Above 3,000	atis, mitha, gugal, jamboo, mamira, gandravan, bajradanti, salammishri,
1,000 to 3,000	banspa, sugandhabala, tej patta, dalchini, jhoola, kuth, timru, painya
Up to 1,000	chitrak, kachnar, pipali, babul, ashok, amaltas, sarpagandha, bhringraj, harar, behera, malu, siris, amla, mossli

Note: Scientific names are given in Appendix No.5

4.5.6 Income from forestry

A large majority of villages (92% of PY1 villages, 89% of PY2 villages and 87% of PY3 villages) reported that there is no income from the sale of fodder, NTFP or timber with or without Van Panchayats (Figure 4.11). A small proportion (4%) of villages has reached the benchmark situation where surplus fodder is available for sale or for distribution, and 2 PY2 villages are able to earn some income from the sale of NTFPs.

Figure 4.11: Income from Forestry (fodder, NTFP and timber)



Discussion with respondents revealed that, on average, *ringaal* produces the maximum annual income from forest produce (Rs 2,043), followed by bamboo (Rs 1,250) which is collected for four months in a year for an average weight of 50 kgs (Table 4.39). Lichens locally known as *Jhula* fetch around Rs 1,026 on average and are collected for seven months in a year.

Table 4.39: Average Annual Household Income from Forest Produce

Name of NTFP	Average number of months of collection	Average amount collected (Kg)	Average Annual Household Income (Rs)
Bamboo (<i>Ringaal</i>)	3	76	2,043
Bamboo (other varieties)	4	50	1,250
Lichens (<i>Jhula</i>)	7	67	1,026
Gulley (<i>Cheer Challe</i>)	12	90	100
Bay leaves (<i>Tej Patta</i>)	1	60	60
Herbs (<i>Jadhi Buti</i>)	Nil	Nil	Nil
Fuel wood	6	36	35
Others	4	1,038	566

4.5.7 Damage caused by wild animals

These forests have a host of wildlife such as ape, bear, deer, boar etc. which, according to villagers, caused damage to crops (food grains, fruits and vegetables) while other larger carnivores like tigers, leopards and foxes kill domestic animals like cows, goats, puppies, and hens (Table 4.40). The damage from most of these animals is year-round, except for some animals which cause damage in particular (cropping seasons). However, respondents in 53% of villages surveyed said that they have taken precautions and against the wild fox.

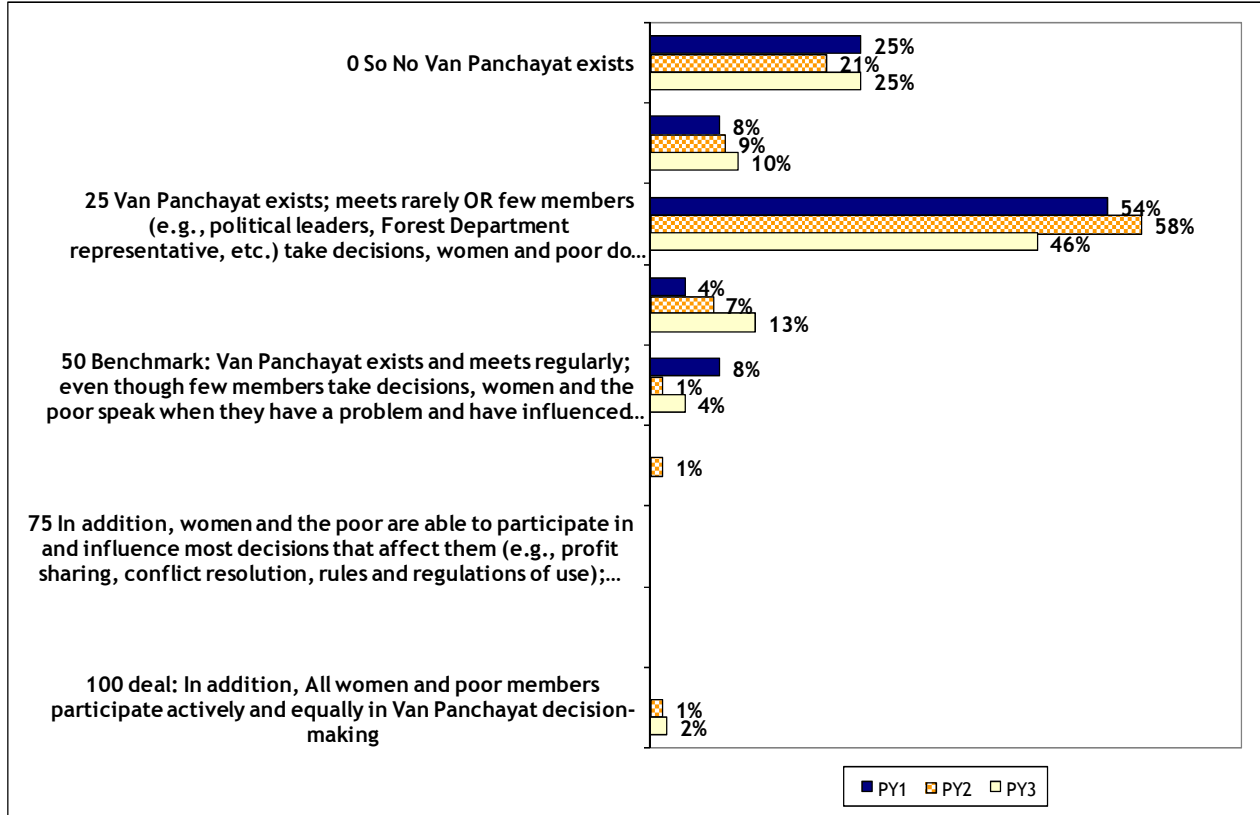
Table 4.40: Damaged caused by animals

Animal	Period of maximum damage	Damage caused to	% Villages taking precautionary measures	Total Number of Villages
Langur	All year	Rabi and <i>kharif</i> crops including potato, apple, wheat and maize; and fruit trees	46%	74
Bear	All year	Maize & vegetable crops, domesticated animals (dogs, goats, etc.)	18%	44
Birds	All year	Wheat and rice crops, and fruits such as wood apples, apples and guavas	32%	37
Wild Boar	All year	Potato, wheat and vegetable crops	27%	78
Deer	All year	Wheat, rice, green soft vegetable crops	27%	22
Fox	All year	Domestic animals (hens, goats puppies)	30%	10
Leopard	All year	Domestic animals (goats, cows, bulls, dogs)	0%	14
Monkey	All year	Maize, vegetables and fruit crops	40%	134
Mouse	All year	Rice and wheat crops, stored fruits & vegetables	47%	17
Rabbit	All year	Potato, pea, grains and rice crops	21%	14
Porcupines	<i>kharif</i> & <i>rabi</i>	Crops (potato, maize, peas, kidney beans, rice)	26%	79
Snakes	rains & summer	Domestic animals and humans	0%	2
Tigers	All year	Domestic animals and humans	12%	102
Blue buck (<i>neel gai</i>)	All year	Wheat, rice and vegetable crops	53%	17

4.5.8 Van Panchayats

Around a quarter of PY1, PY2 and PY3 villages surveyed did not have a van Panchayat, and in around half the cases (54% of PY1 villages, 58% of PY2 villages and 46% of PY3 villages) the Van Panchayat exists but meets rarely and when it meets, a few influential members (such as political leaders and Forest Department representatives) take the decisions, while the women and the poor are excluded from decision-making (Figure 4.12).

Figure 4.12: Participation in Van Panchayat decision making



Overall, the majority (92% of PY1 villages, 97% of PY2 villages and 94% of PY3 villages) are below the benchmark situation where the Van Panchayat exists and meets regularly and women and the poor speak when they have a problem and have influenced one decision (e.g., profit sharing, conflict resolution, rules and regulations of use). What is heartening, however, is that 1% of PY2 villages and 2% of PY3 villages have reached the ideal situation where all women and poor members participate actively and equally in Van Panchayat decision-making.

4.6 LIVESTOCK

4.6.1 Number and type

The RIMS survey conducted by the project showed that a majority (87%) of households own cattle followed by goats (21%), while very few (5%) reported owning chicken and sheep (Table 4.41).

Table 4.41: Animal owned by households

Type of Animal	Percentage of households with animals
Cattle	87%
Goats	21%
Chicken	5%
Sheep	5%

Source: RIMS report, ULIPH

Of the 2,222 households surveyed during the baseline survey, it was reported that 72% of households (1,578) have large ruminants like cows, oxen and buffaloes, and that 416 households are earning income from their ruminants (Table 4.42).

Table 4.42: Household with ruminants

Households owning large ruminants	1,578
Total households surveyed	2,222
<i>Proportion of households owning large ruminants</i>	72%
Households earning income from large ruminants	416
<i>Proportion of households owning large ruminants and earning income from them</i>	26%

4.6.2 Access to veterinary services

Two-thirds of the villages surveyed (65%, 66% and 70% of PY1, PY2 and PY3 villages respectively) are dependent on local service providers as formally qualified veterinary service providers were located too far away from the village to be accessed by the villagers (Figure 4.13).

Around 13% of PY1 villages reported the benchmark situation that villages have access to a suitable qualified external veterinary service provider and that one livestock camp had been held as per the needs of the people. This proportion, however, was only 5% in PY2 villages and 6% in PY3 villages. Nevertheless, 1% of PY2 villages and 2% of PY3 villages reported that, in addition, livestock camps had been organised regularly.

4.6.3 Increase in herd size

3% of households from PY1 and PY2 villages reported an increase in herd size

4.6.4 Increase in milk yields

The families of PY1 villages reported that, on an average they are getting 6 litres of milk per day while those in PY 2 villages are getting 3 litres of milk per day.

4.6.5 Income from livestock

Surveyed households owned a total of 6,971 large ruminants and 5,079 small ruminants, of which barely 5% are used to generate income (Table 4.42).

Figure 4.13: Veterinary services (2005-06)

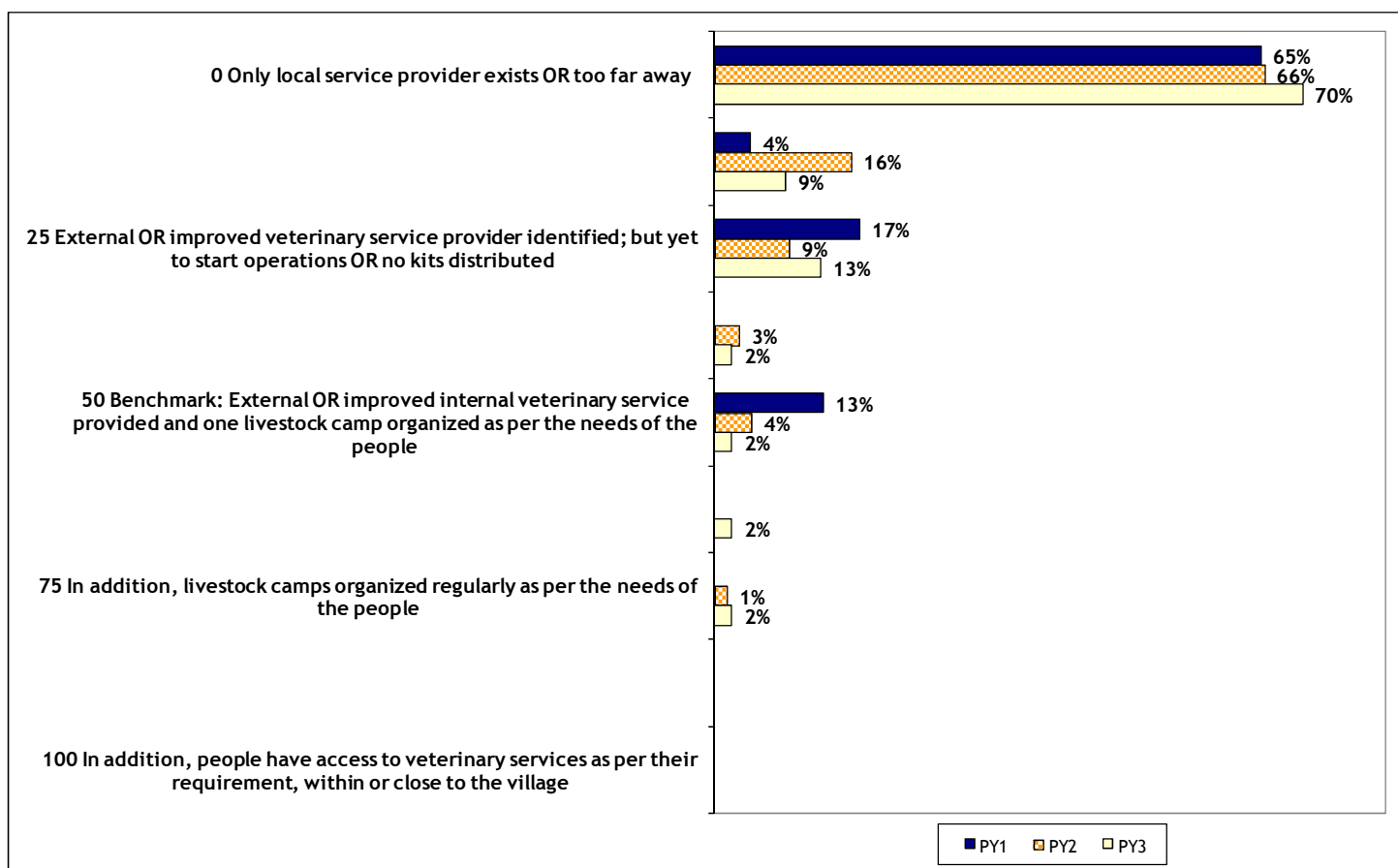


Table 4.42: Total and income-generating ruminants

	Number of ruminants	Number of ruminants contributing to household income	% ruminants contributing to household income
Large ruminants			
Cow	1,895	81	4%
Ox	2,332	41	2%
Buffalo	1,652	138	8%
Bull	88	2	2%
Calf	840	1	0%
Horse	65	22	34%
Mule (<i>Khachar</i>)	83	25	30%
Others	16	3	19%
Overall large ruminants	6,971	313	4%
Small ruminants			
Sheep	1,096	44	4%
Goat	3,327	200	6%
Pig	99	4	4%
Poultry	470	19	4%
Others	87	2	2%
Overall small ruminants	5,079	269	5%

Income from dairying: The surveyed villages reported an average daily milk sale of 97 litres per village during rainy seasons, and 52 litres during the summer or dry seasons. The average cow milk yields reported are 3 litres per day for local breeds and 3 litres for improved breeds (Table 4.43).

Table 4.43: Income from milk production

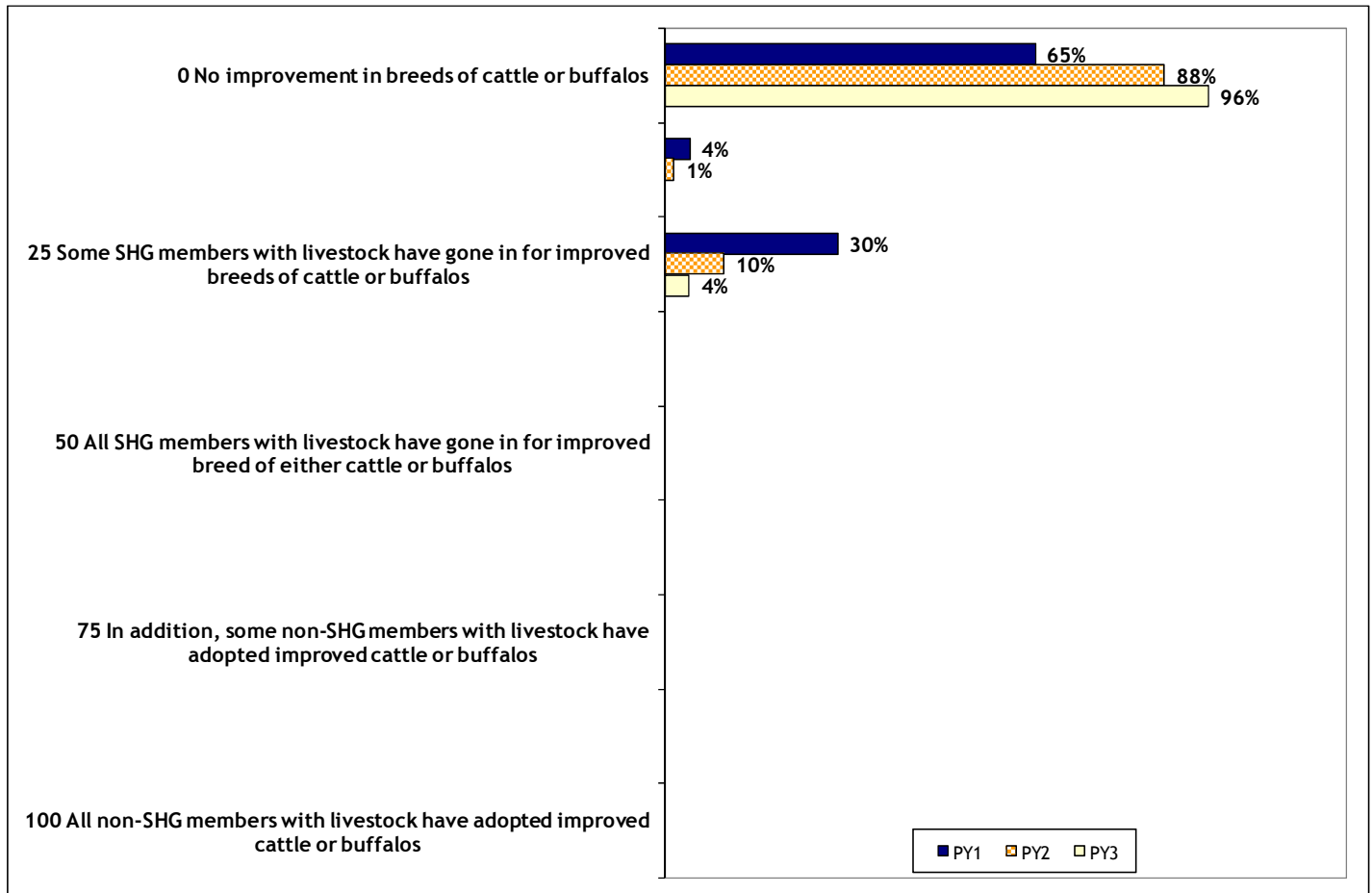
Cattle	Product	Local breed		Improved breed	
		Average yield Per day (kgs)	Average price per kilo (Rs)	Average yield Per day (kgs)	Average price per kilo (Rs)
Cows	Milk	3	11.74	3	12.00
	Ghee yield/month	2	198.52	2.5	195.00
Buffaloes	Milk	3	12.07	3	12.00
	Ghee yield/month	1.5	160.42	2	182.50

The average ghee yields reported are 2 litres per month using milk from local breed cows, and 2.5 litres of ghee per month using milk from improved breed cows. Further, average yield per day for buffalo milk produced by local breeds is 3 litres and 3 litres by the improved breed, where as for ghee (monthly) it is 1.5 litres by local breed and 2 litres (monthly) by the improved breed.

4.6.6 Breed improvement in cows and buffaloes

The maximum uptake of the project activity of breed improvement in cows and buffaloes is reported from surveyed PY1 villages, 35% of which report adoption by SHG members in (Figure 4.14). The proportion falls to 12% for PY2 villages and 4% for PY3 villages. Although none report the benchmark situation (score of 50) that all SHG members with livestock have gone in for improved breeds of cattle or buffaloes, is reported from 8% of PY1 villages, indicating that all SHG members with livestock have gone in for breed improvement for cows or buffaloes, a small proportion (30% of PY1 villages, 10% of PY2 villages and 4% of PY3 villages) report that some SHG members have done so.

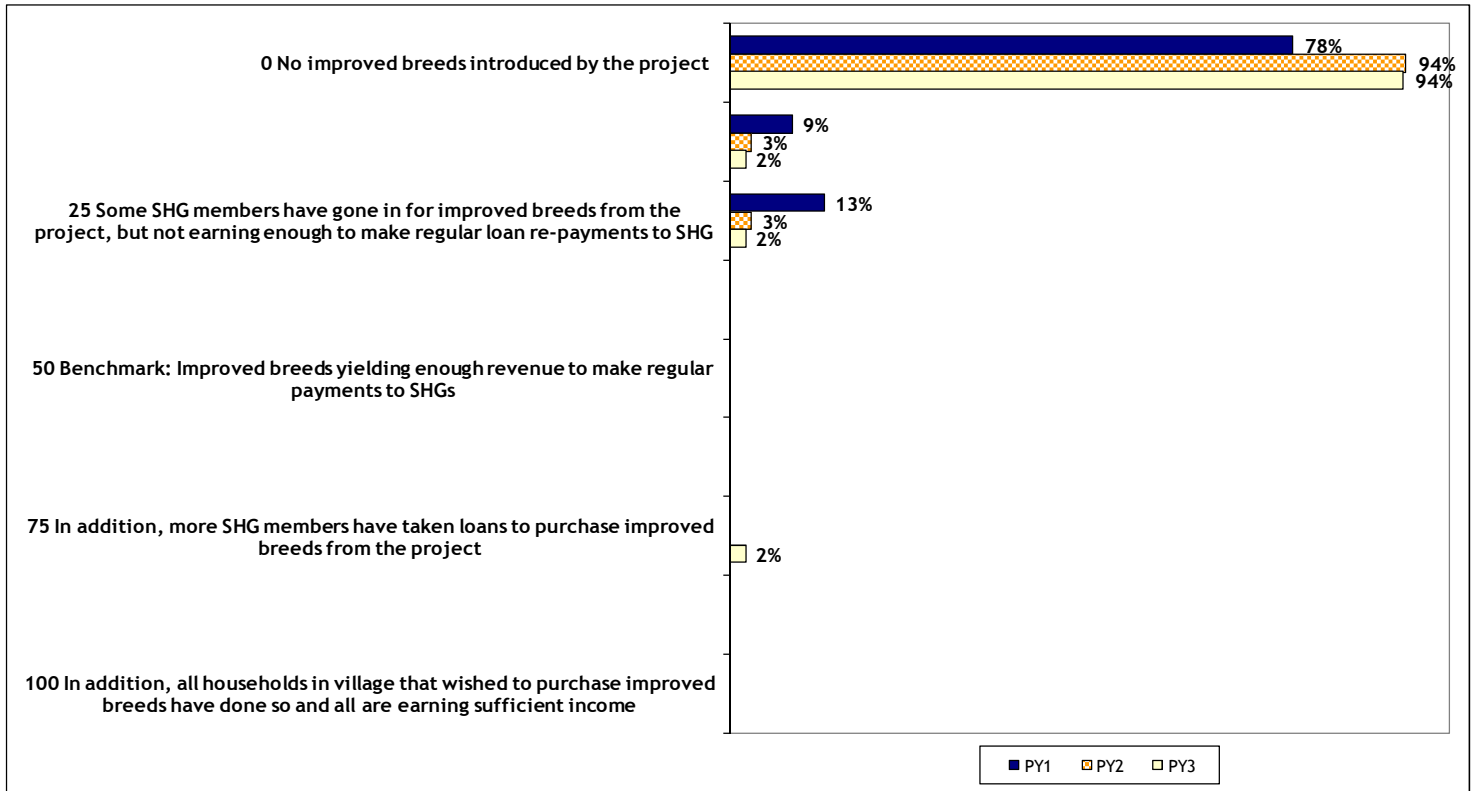
Figure 4.14: Breed improvement in cattle and buffaloes



4.6.7 Income generation from livestock

Although a majority of SHGs (78% in PY1 villages, 94% in PY2 and PY3 villages) report no breed improvements introduced by the project, a small proportion (13% in PY1 villages, 3% in PY2 villages and 2% in PY3 villages) report that some SHG members from the village have adopted breed improvement introduced by the project even if they are not earning enough to make regular payment to repay their loans (Figure 4.15). A positive finding is that 2% of PY3 groups report that improved breeds are not only yielding enough revenue to make regular payments to Self Help Groups but that they are also taking additional loans to purchase improved breeds from the project.

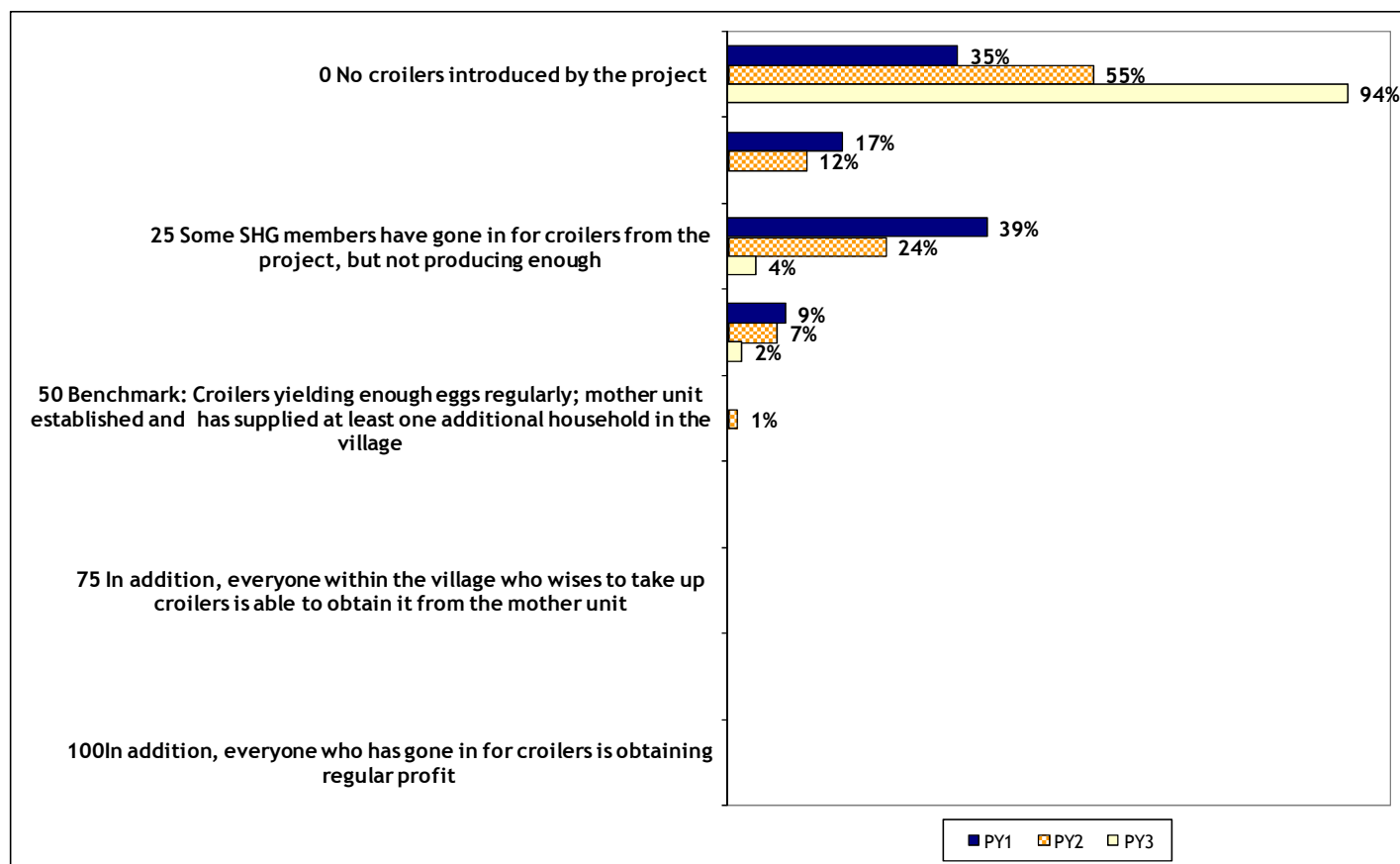
Figure 4.15: Income generation from cattle & buffaloes



4.6.8 Income generation from kuroilers

Many SHGs (35% in PY1 villages, 55% in PY2 villages and 94% in PY3 villages) report that kuroilers have not yet been introduced by the project, indicating better performance in older project villages (Figure 4.16). Some but not all members in a small but significant number of SHGs (48% in PY1 villages, 31% in PY2 villages and 6% in PY3 villages) have gone in for kuroilers but not producing enough eggs regularly. But 1% of groups in PY2 villages report the benchmark situation of kuroilers yielding enough eggs regularly, mother units being established and supplies being made to at least one additional household in the village.

Figure 4.16: Income generation from kuroilers



4.7 VILLAGE ENTERPRISES AND INCOME GENERATING ACTIVITIES

4.7.1 Village level enterprises

There are a total of 87 local enterprises in the 140 villages surveyed, of which 86 enterprises are functioning, most being flour mills and SHG enterprises such as tailoring, iron work, and mat making, and employing a total of 215 workers (Table 4.44).

Table 4.44: Enterprises operating in the villages

Type of enterprise	Total number of enterprises	Number of functioning enterprises	Sector of operation	Number of households in the enterprise	
				Owners	Workers
Flour milling	44	44	Secondary	44	26
SHG enterprises	33	32	Primary & Secondary	32	122
Knitting	2	2	Secondary	2	1
Bee keeping	1	1	Primary	1	48
Poultry farming	1	1	Primary	1	11
Carpentry	1	1	Secondary	1	3

Type of enterprise	Total number of enterprises	Number of functioning enterprises	Sector of operation	Number of households in the enterprise	
				Owners	Workers
Biscuit making	1	1	Secondary	1	1
Dairying	1	1	Primary	1	1
Brass work	1	1	Secondary	1	1
Fruit juice making	1	1	Secondary	1	1
Total	87	86		86	215

4.7.2 Investment in micro-enterprises

A total of 366 individuals and 9 CBOs had taken loans from the formal money market to establish micro-enterprises in their villages. Of these, 148 individuals and 9 groups have taken loans from formal financial institutions such as banks while another 216 individuals have borrowed from Primary Agricultural Credit Societies (Table 4.45).

Table 4.45: Sources of loans taken for micro-enterprises

Accessing credit from	Number of individuals	Number of groups
Formal financial institutions (e.g., banks)	148	9
Primary Agricultural Credit Societies	216	0
Others	2	0
Total	366	9

4.7.3 Returns from income-generating activities

The two major supplementary income-generating activities reported by more than 50% of the respondents were beekeeping and non-farm activities (Table 4.46).

Table 4.46: Income generation activities

Income generation activities	Number of respondents	% to total
Beekeeping	85	29%
Non-farm activity	78	27%
Selling livestock and livestock products	39	13%
Use of on-farm technology	35	12%
Petty trading/vending	17	6%
Making/selling handicrafts	13	4%
Training in Milk Production	5	2%
Hiring out own labour	4	1%
Value added food processing	3	1%
Silkworm rearing	3	1%
Sustainable NTFP harvesting and selling	3	1%
Cultivation, processing, selling of medicinal/aromatic plants	2	1%
Fishery management	2	1%
Others	3	1%
TOTAL	292	100%

Along with selling of livestock and livestock products, use of on-farm technology, petty trading or vending and making and selling handicrafts, these comprise more than 90% of the income generating activities reported by respondents.

4.7.4 Earnings from non-farm activities

44% families of PY1 villages and 33% families of PY2 villages reported that they are earning through non-farm activities. Also, 1% families of PY1 villages and 1% families of PY2 villages reported that they are taking services from business development services (BDS) to engage in income generation activities.

5. INSTITUTIONS AND THEIR STRENGTHENING

5.1 INTRODUCTION

This chapter begins by describing the community-based organizations found in the sampled villages and details the self-help groups (SHGs), including the type of membership, office bearers, savings and lending activity, and social activities in the village. It then describes the capacity building activities carried out by the project, and their impact on the ground, before discussing the awareness of and access to government and NGO programmes in the surveyed villages.

5.2 COMMUNITY BASED ORGANIZATIONS

5.2.1 Number & membership

Number of CBOs: The largest proportion (37%) of the 461 community based organizations (CBOs) found in the villages surveyed are user groups (formed by projects or programmes like Swajal and Hariyali), while around a quarter (26%) are forest committees (*van Panchayat*), 15% are women's groups (*Mahila Mangal Dal*), 10% are youth groups (*Yuvak Mangal Dal*), 5% are adolescent girls' groups (*Kishori Samuh*) and 7% are Village Development Committees (Table 5.1). Villagers walk an average of 1 to 3.5 kilometres to attend meetings.

Table 5.1: Community based organizations

Institution	Number of CBOs	% of total	Average distance travelled to attend meetings (km)
User Group (e.g., of Swajal, Hariyali)	169	37%	3.4
Forest Committee (<i>Van Panchayat</i>)	121	26%	1.4
Women's Group (<i>Mahila Mangal Dal</i>)	69	15%	0
Youth Group (<i>Yuvak Mangal Dal</i>)	48	10%	0
Village Development Committee	32	7%	1.8
Adolescent Girls Group (<i>Kishori Samuh</i>)	22	5%	0
Total	461	100	

Membership in CBOs: Around half of the households surveyed (1,094 out of 2,191) had at least one member in a CBO, while a few were members of more than one. For instance, the same individual is a member of a *Mahila Samooh* or *Mahila Mangal Dal* and also of a Hariyali User Group. Most of these households (979 out of 1094) have a member in an SHG, and 380 of these are office bearers in these CBOs (Table 5.2).

Table 5.2: Institutional arrangements

Institutional arrangements	Number of households	% of total households
Households where at least one person is a member of a CBO	1,094	50%
Types of CBOs where membership is held		
Self Help Group (<i>Samooh</i>)	979	45%
Panchayat Samiti (<i>Mahila Mangal Dal</i>)	78	4%
User Groups/Common Interest Groups (e.g., <i>Yuvak Mangal Dal</i>)	10	0%
Watershed Committees and Associations (e.g., <i>Jalagam</i>)	7	0%

Institutional arrangements	Number of households	% of total households
Village Forest Committee (<i>Vana Samrakshana Samiti</i>)	20	1%
Village Development Committee (of Hariyali)	1	0%
Farmer's Group (<i>Kissan Dal</i>)	3	0%
Prayer Group (<i>Bhajan Mandali</i>)	4	0%
Others	44	2%
Households where at least one person is an office bearer in a CBO	462	21%
Types of CBOs where office is held		
Self Help Group (<i>Samooh</i>)	380	17%
Panchayat Samiti (<i>Mahila Mangal Dal</i>)	36	2%
User Groups/Common Interest Groups (e.g., <i>Yuvak Mangal Dal</i>)	7	0%
Watershed Committees and Associations (e.g., <i>Jalagam</i>)	5	0%
Village Forest Committee (<i>Vana Samrakshana Samiti</i>)	1	0%
Village Development Committee (of Hariyali)	1	0%
Farmer's Group (<i>Kissan Dal</i>)	1	0%
Prayer Group (<i>Bhajan Mandali</i>)	0	0%
Others	15	1%

Note: There are members in a household who hold memberships in more than one group

5.3 SELF HELP GROUPS

5.3.1 Types of Groups

A total of 264 Self Help Groups are operational in the 140 villages surveyed in 19 tehsils in the five project districts of Bageshwar, Almora, Uttarkashi, Tehri Garhwal and Chamoli, of which the largest proportions (25%) are in Uttarkashi and Chamoli (Table 5.3).

Table 5.3: District-wise focus group discussions with self help groups

District	Number of Self Help Groups	% to total (264)
Uttarkashi	67	25
Chamoli	65	25
Almora	55	21
Tehri Garhwal	42	16
Bageshwar	35	13
Total	264	100

Of the 264 Self Help Groups surveyed, a majority (86%) are women self help groups, while male and mixed Self Help Groups are a minority (Table 5.4).

Table 5.4: Types of Self Help Groups in surveyed villages

Type of SHG	Number of Self Help Groups	% to total (264)
Women	228	86%
Men	18	7%
Mixed	18	7%
Total	264	100%

5.3.2 SHG members and office bearers

FGDs with the 264 Self Help Groups and a scrutiny of records revealed that there were 2,625 members (2,326 women and 299 men) and that a majority (71-73%) of the office bearers, viz., president or chairperson, treasurers and secretaries, were poor (Table 5.5).

Table 5.5: Representation of self help groups

	Number	% to total (264)
First representative (Presidents, Chairpersons)	187	71%
Second representative (Treasurers)	193	73%
Third representative (Secretaries)	191	72%

5.3.3 SHG Meetings

Every SHG meets at least once in a month on average. From the records scrutinized during the baseline survey, a total of 357 meetings have been conducted in the month of February 2007 across all Self Help Groups, which were attended by 2,445 members in total. Each meeting was attended by 10 members on average and topics discussed included the 'Aajeevika' project, formation of Self Help Groups, inter-loaning and saving, income generating activities, improvement in agriculture and farm implements, animal husbandry, vermi-composting, education, women's empowerment and hygiene & sanitation.

5.3.4 Rating of SHGs

IFAD has a rating system that rates self help groups into five categories of A, B, C, D and the 'no rating' category but a majority (93%) of the 264 groups surveyed reported that they were unaware of their rating, which could be because Self Help Groups are in the initial stages of their formation (Table 5.6). Of the 19 groups that were aware of their rating, 6 were rated A, 6 were rated B, 4 were rated C and 3 were rated D.

Table 5.6: Rating of Self Help Groups

Rating	Number of Self Help Groups	% of total (264)
Unaware of their rating	245	93%
A	6	2%
B	6	2%
C	4	2%
D	3	1%
Total	264	100%

5.3.5 Bank accounts of SHGs

A majority (83%) of the 264 Self Help Groups have opened bank accounts with regional banks such as the Mini bank, Ganga-Yamuna Grameen bank and the Uttaranchal Grameen bank, most of them (70%) opening accounts under the below poverty line (BPL) category (Table 5.7).

Table 5.7: Type of bank accounts of Self Help Groups

	Number	Total	% of Total
Self Help Groups that have opened bank accounts	207	264	78%
Self Help Groups that have opened accounts in the BPL category	184	207	89%
Self Help Groups that have opened accounts in the APL category	23	207	11%

5.3.6 Savings and lending

In the 12 months from 1 December 2005 to 30 November 2006, the total savings of all 264 Self Help Groups put together were Rs. 8,71,938 and the total amount of loans given to members (termed inter-lending) was of Rs. 8,02,755, while the average saving of each SHG was Rs. 3,819 and average loan size was Rs.11,377 (Table 5.8).

Table 5.8: Savings and loans in project self help groups: December 2005 to November 2006

	Total for 265 groups	Average for 1 group
Savings of SHGs	8,71,939	3,819
Loans by SHGs to members	8,02,755	11,377

Across the 264 groups, the average number of members who deposit their monthly savings regularly is 11, while the average amount deposited is Rs. 25 per member, although the average contribution agreed at the time of group formation was Rs. 33 (Table 5.9).

Table 5.9: Member savings in self help groups

Average number of members who deposit savings regularly	11
Average frequency of depositing savings by members	Once a month
Average amount of monthly deposit	Rs. 25.29
Average monthly deposit decided by group at the time of formation	Rs. 33.43

Intra-lending within Self Help Groups: Around a quarter (34%) of the 264 groups are lending money to members (intra-lending), at an average interest rate of 2% per month or 24% per annum, which is more than the formal financial institutions but considerably less than the 3-6% charged by local moneylenders (see Section 3.6.4). In 21% of the SHGs, between 1 and 5 members of the group had received loans, while in 10% of cases, 6 - 10 members had received loans, although 67% of the self-help groups could not give any figure (Table 5.10). There are only 19 loan defaulters out of the nearly 900 members of these SHGs.

Table 5.10: Intra lending within Self Help Groups

	Number of SHGs	% of total (264)
SHGs where intra-lending has started	89	35%
SHGs where between 1 and 5 members have received loans	55	21%
SHGs where between 6 and 10 members have received loans	25	10%
SHGs where between 11 and 15 members have received loans	3	1%
SHGs where between 16 and 20 members have received loans	1	0%
SHGs which did not respond	173	67%
Members unable to repay loans taken from SHGs	19	2%

Use of loans taken from Self Help Groups: The three main purposes stated for taking loans were to buy livestock (57 out of 159 or 36% of members who borrowed from SHGs), to buy crop production inputs (21%) and for home improvements (Table 5.11). Of the remaining reasons (25%), medical emergency, land development and buying household productive assets were the major reasons, and very few borrowers (4 each) took money for children's education, buying farm tools and ceremonies and social occasions.

Table 5.11: Utilisation of loans

Use of loans for	Number of loans taken	% to total loans (159)
Buying livestock	57	36%
Buying crop production inputs	34	21%
Home improvement	27	17%
Medical emergency	12	8%
Land development	9	6%
Buying household productive assets	6	4%
Children's education	4	3%
Buying farm tools	4	3%
Ceremonies and social occasions	4	3%
Buying cash crop trees	1	1%
Buying food processing equipment	1	1%
Buying non-productive assets	0	0%
Total Loans Taken	159	100%

Inter-loaning among Self Help Hroups: Only very few SHGs (3% of 264 or 8) stated that have given loans from their savings to outside members or groups. Of these only 4 people from other groups who received loans and have not repaid it (Table 5.12).

Table 5.12: Inter-loaning among Self Help Groups

	Number of SHGs	% of total
Number of loans given to outside members or groups	8	3%
Number of loans given to other groups still to be repaid	4	2%

5.3.7 Social activities by SHGs

More than half (52%) of the 264 Self Help Groups surveyed are contributing labour for village development, while 43% are working on general women's issues (Table 5.13). The number of groups working on major social development areas such as health, education and action against alcohol (a major social problem in the hills) is however low (less than 5%), except for sanitation (31%).

Table 5.13: Social activities by self help groups

	Number	% of total (264)
Groups contributing labour for village development	137	52%
Groups working towards women's development	112	43%
Details of group activities		
<i>Action against alcohol</i>	12	5%
<i>Health</i>	3	1%
<i>Education</i>	1	0%
<i>Sanitation</i>	81	31%
<i>Others</i>	14	5%

5.4 CAPACITY BUILDING

5.4.1 Technical training

Of the 140 villages surveyed, 34% reported that they have received technical training from the project for improving agricultural practices or for sowing better crops while 66% reported that they did not receive any training.

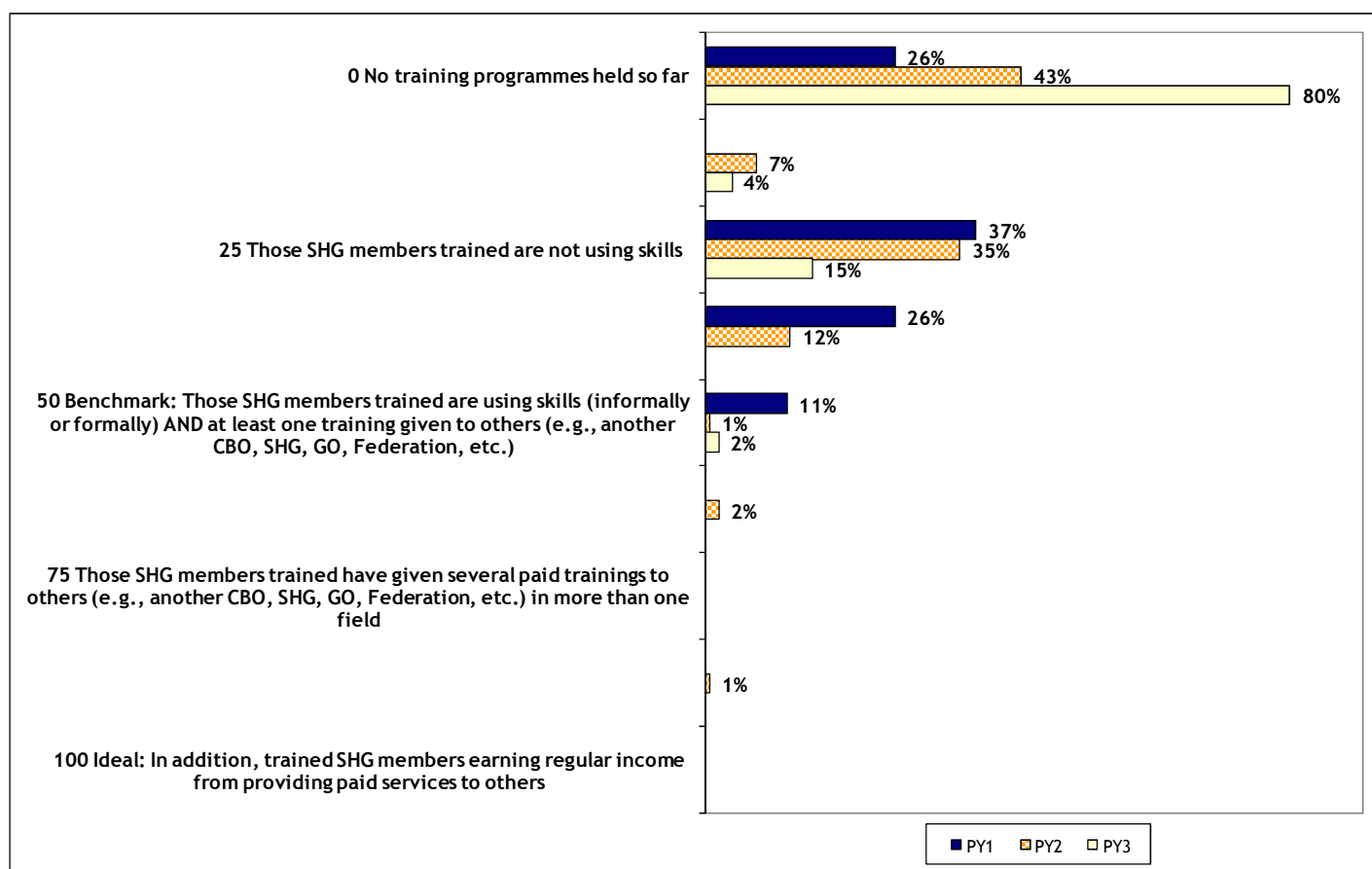
5.4.2 Training or equipment received from project

Of the 288 respondents of the Project Year 1 village, 5% reported that they have received training/equipment from the project. Of the 1,076 respondents of the Project Year 2 villages, 5% reported that they have received training/equipment from the project. Of the 843 respondents of the project year 3 villages, 3% reported that they have received training or equipment from the project.

5.4.3 Capacity building programmes

A large proportion (80%) of PY3 SHGs reported that no training programmes have been held so far, while the proportion decreases to 43% for PY2 groups and 26% in PY1 groups, reflecting the phased implementation of the project (Table 5.1). It is expected that these proportions will increase as the project implementation continues.

Figure 5.1: Capacity building

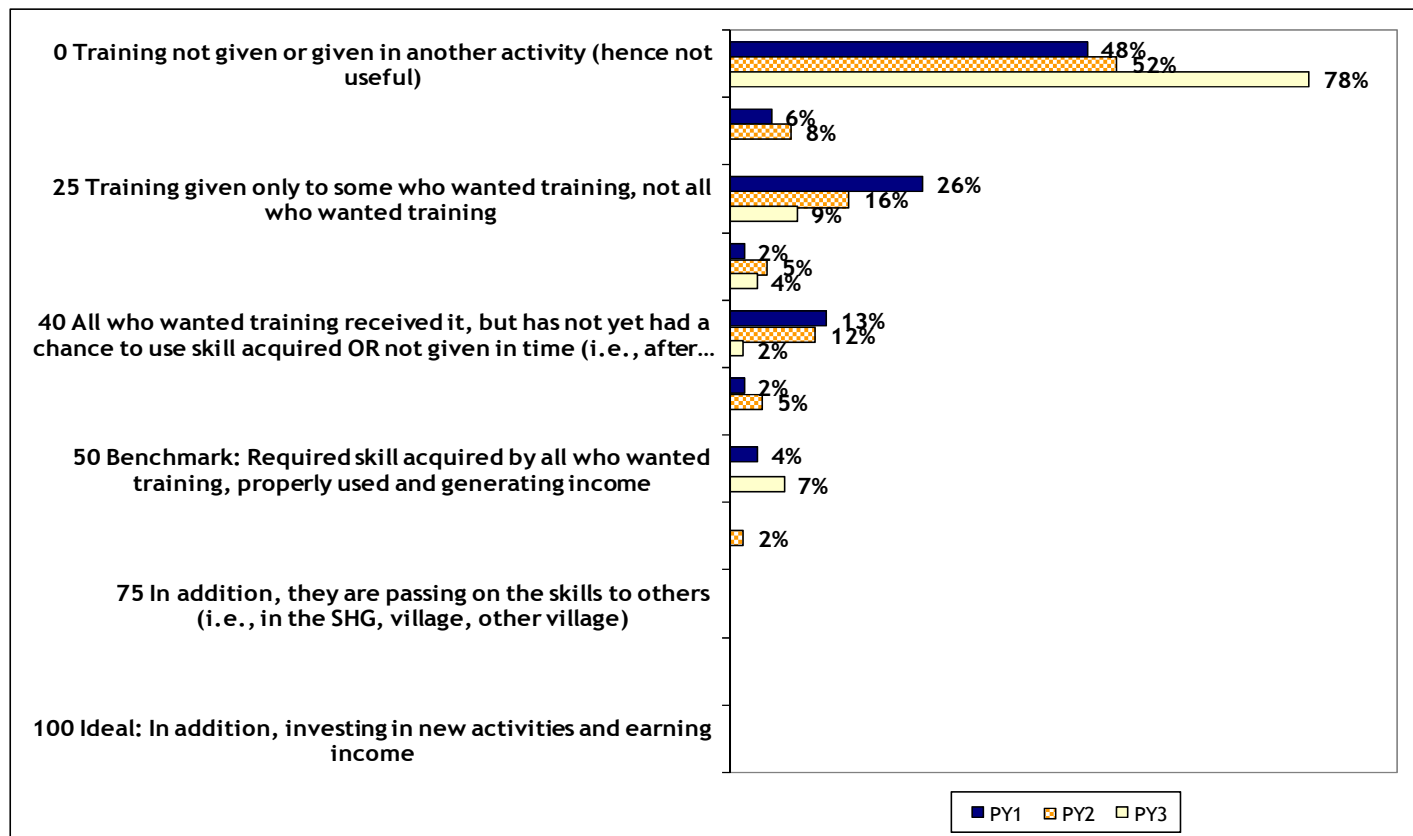


However, a significantly large proportion of even PY1 groups (63%) reported that even after receiving training, SHG members were not using their skills. This proportion is 47% for PY2 groups and 15% for PY3 groups. In fact, only 11% of PY1 groups report the benchmark situation where those SHG members trained are using skills (informally or formally) and at least one training has been given to others in the village (e.g., another CBO, SHG, government organisation or federation of SHGs). A pleasant surprise is the fact that 1% of PY2 villages report a situation where SHG members have given several paid trainings to others in more than one field of expertise.

5.4.4 Capacity building of SHG members for income generation

A large proportion of SHGs (48% in PY1 villages, 52% in PY2 villages and 78% in PY3 villages) report that no training has been received for income generation activities (Figure 5.2). In fact, only 4% of PY1 groups, 2% of PY2 groups and 7% of PY3 groups have reached the benchmark situation (score of 50) where the required skills have been acquired by all those who wanted training and are being properly used to generate income. This proportion should increase as project implementation and the UPASAC (the social venture capital company) increases its scale of operations.

Figure 5.2: Capacity building of SHG members for income generation

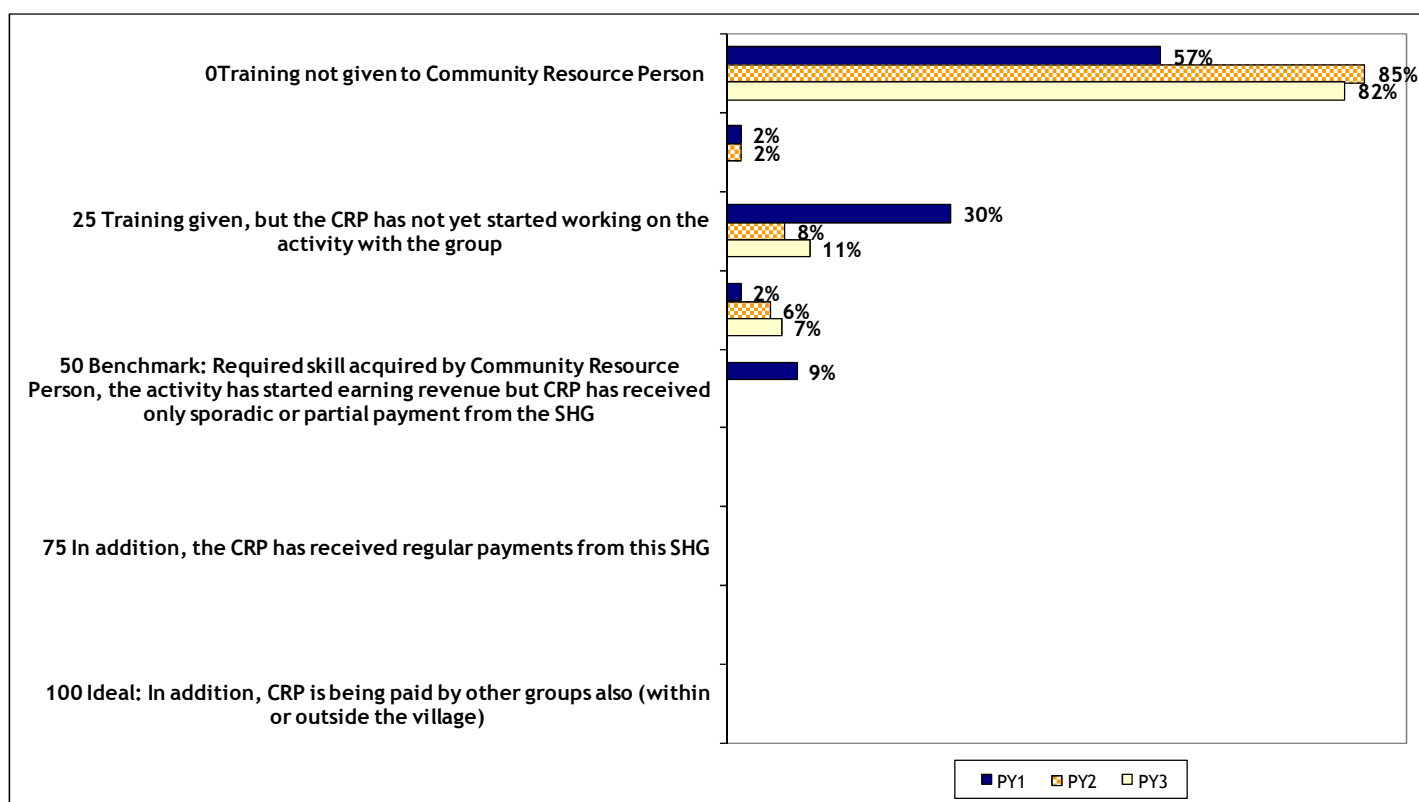


5.4.5 Capacity building of community resource persons

A majority of villages (57% of PY1 villages, 85% of PY2 villages and 82% of PY3 villages) report that training has not been given to the community resource person (Figure 5.3). Around 30% of PY1 villages, 8% of PY2 villages and 11% of PY3 villages report that training has been given but the CRP has not yet started working with the group. Only 9% of PY1 villages report the benchmark situation where the required skills have been acquired by

the CRP, the activity has started earning revenue even if the SHG has not managed to pay the CRP regularly from its income.

Figure 5.3: Capacity building of community resource person



5.4.6 Impact of exposure visits

17% respondents of the PY1 villages and 10% respondents of PY2 villages reported that they are adopting techniques which they have learned during the exposure visits.

5.5 ACCESS TO DEVELOPMENT PROGRAMMES

5.5.1 Access to government programmes

More than 30 government schemes have been accessed by 19,302 beneficiaries in the 140 villages surveyed (Table 5.14). Of the total schemes, the Gramin Awaas Yojana was accessed by majority of villages (114) followed by Rashtriya Vridhavastha Pension Yojana (107 villages) and Viklaang Pension Yojana (80 villages). The Sampoorna Gramin Rozgaar Yojana (SGRY) has been accessed by 2,493 individual beneficiaries.

Table 5.14: Government development schemes accessed by village

Name of scheme	Number of beneficiaries	Number of villages
Nirashim Vidhva Bharan Poshan Anudan	366	69
Rashtriya Matratav Labh Yojana	333	26
Rashtriya Vridhavastha Pension Yojana	989	107
Rashtriya Parivar Labh Yojana	946	22

Name of scheme	Number of beneficiaries	Number of villages
Anusuchit Jati Utpidan Parivaron ko Arthik Sahayata	450	24
Anusuchit Jati Va Anusuchit JanJati Chatravriti	1,411	77
Pichdi Jati Chatravriti	534	32
Viklaang Pension Yojana	388	80
Viklaang Chatravriti	114	22
Swaran Jyanti Gram Swarojgar Yojana (SGSY)	1,688	54
Gramin Awas Yojana (Indira Awas Yojana)	1,122	114
Rashtriya Gramin Rojgaar Garanti Yojana	2,453	63
Jan Shri Beema Yojana	90	10
Narayan Kavach	25	4
Kishori Shakti Yojana	7	4
Kishori Balika Yojana	40	2
Samnavit Bal Vikas Sevayain (ICDS)	433	18
Balika Samridhi Yojana	68	9
Sampooran Gramin Rojgaar Yojana (SGRY)	2,493	54
Pradhan Mantri Gram Sadak Yojana	317	9
Panchayati Raj Vibhag (Ambedkar Yojana)	262	5
Sampooran Swachta Abhiyan (TSC)	139	9
Krishi Vibhag Ki Yojana	417	14
Laghu Sinchai Vibhag Yojana	2,255	53
Ekikrit Banjar Bhumi Vikas Karyakaram (IWDP)	210	2
Rashtriya Jalagam Vikas Yojana (NWDP)	733	16
Khadi V Gramodhyog Yojana	249	4
Veer Chandra Singh Garhwali Swarojgar Yojana	12	6
Harticulture Technology Mission	171	15
Uttaranchal Swarbhom Rojgar Yojana	289	23
Others	177	13
Others (Bhumi Sarankshan)	101	1
Others(Jawahar Yojana)	20	1
Total	19,302	962

A majority (59%) of the 2,276 households surveyed, however, have not benefited from existing government schemes, while 941 households (41%) reported that they have received some benefits from government schemes (Table 5.15).

Table 5.15: Number of households that received benefits from government schemes

Household receiving government scheme benefits	Number of households	% of total
Households that benefitted from government schemes	941	41%
Households that did not benefit from government schemes	1335	59%
Total	2,276	100%

Of these 941 households, nearly half (49%) reported receiving revolving money, while 48% said that they have benefited in one way or the other (Table 5.16). Only very small proportions reported receiving toolkits (1%), livestock (1%) or seeds (1%).

Table 5.16: Nature of government schemes accessed by households

Benefits received till date	Number of households	% of total
Revolving money	457	49%
Toolkits	8	1%
Livestock	9	1%
Raw material	2	0%
Seeds	17	1%
Others	448	48%
Total	941	100%

However, only 5% families of the PY1 villages and 10% families of the PY2 villages stated that they have benefited from extension services from the government last year (2006-07).

A total of 1,578 respondents out of the total of 2,276 surveyed (69%) reported that they are aware about the income generation schemes run by the government. The main source of information was the village level officer (87% of respondents), although a few reported getting information from block office, teachers and others such as the ANM and postman (Table 5.17).

Table 5.17: Sources of information regarding government schemes

Source of information	Number of respondents	% of respondents to total (1,578)
Village level officer	1,370	87%
Teacher	59	4%
ANM	7	0%
Postman	10	0%
Block office	58	4%
Others	74	5%
Total	1,578	100%

5.5.2 Benefits from NGO schemes

A total of 36% families of PY1 and 37% families of PY2 villages responded that they have benefited from NGOs schemes during the last year (2006-07).

5.6 FEEDBACK ON GROUP PROMOTERS AND NGOS

5.6.1 Group Promoters

The field staff that carried out the baseline survey in selected villages also did an informal assessment of the project Group Promoters (GPs) working in these villages on a range of indicators decided with project management. Subjective scores where 1 indicated the best performance and 5 the worst were given to each GP on each indicator. These results are presented here with the caveat that this subjective assessment was done at the last minute in order to provide some rough feedback to project management, and are only indicative and not definitive. This assessment of GPs will be repeated rigorously during the mid-term review. The average scores of individual GPs in each district are given in Table 5.18, while the ranking across districts on each indicator is given in Table 5.19 (with rank

1 indicating the lowest average score across 5 districts and rank of 5, similarly, showing the highest average score across the five districts).

Table 5.18: Average assessment scores of Group Promoters by district

Indicator	Average scores*				
	Almora	Bageshwar	Chamoli	Tehri	Uttarkashi
Awareness about the project	2.27	1.40	2.00	1.67	2.50
Sensitive to project needs	2.45	2.80	2.00	2.67	2.50
Outreach in the village	2.18	1.00	1.33	1.89	2.33
Level of acceptance in the village	2.18	1.60	1.33	1.67	2.17
Honesty and sincerity	1.82	1.60	1.67	2.00	2.33
Reach in far off villages	2.09	1.60	1.67	1.89	2.50
Regularity of visits	2.18	1.80	1.33	2.33	2.17
Level of Information sharing	2.09	2.00	1.33	1.89	2.33
Support during the survey	2.27	1.80	1.00	2.11	2.33

* Assessment scale: 1 = Strongly agree; 2 = Agree; 3 = Average; 4 = Disagree; 5 = Strongly disagree

- **Awareness about the project:** This indicator sought to assess the extent to which GPs were aware about project objectives, components, activities, and processes. The average scores indicate that GPs in Uttarkashi were not as aware about the project as their counterparts in other districts, with those in Bageshwar and Tehri performing the best, and those in Uttarkashi coming out relatively worst.
- **Sensitive to project needs:** This indicator was concerned about how proactive GPs were in carrying out project activities and responsibilities. Scores were generally poor across all districts with Chamoli performing the best and Bageshwar, Uttarkashi and Almora relatively worst.
- **Outreach in the village:** This indicator assessed the extent to which GPs were working across all target groups in the village, including low caste and the poor. GPs in Bageshwar and Chamoli scored the best (lowest) and Uttarkashi relatively worst.
- **Level of acceptance in the village:** This indicator looked at the rapport that the GPs had built up with different groups and individuals in the village. Here again GPs in Bageshwar, Chamoli and Tehri scored the best (lowest) and Almora and Uttarkashi the worst (highest).
- **Honesty and sincerity:** This indicator sought to assess the dedication and integrity with which GPs went about their work. Almost all GPs scored well, although those in Uttarkashi were relatively the worst.
- **Reach in far off villages:** This indicator was concerned about whether GPs were making the effort to reach far-off villages in the district. Again Uttarkashi came out relatively the worst, probably reflecting the difficulty of accessing these remote villages in the absence of good transport networks.
- **Regularity of visits:** This indicator looked at whether or not GPs were visiting villages regularly. Tehri, Uttarkashi and Almora were relatively worst off.
- **Level of information sharing:** This indicator sought to assess the extent to which GPs shared general and project information with the village community. Uttarkashi and Almora were relatively worse off (high average scores), while Chamoli was relatively the best.

- **Support during the survey:** This indicator assessed the nature of support extended to field teams to carry out the baseline survey. Chamoli was relatively the best, while Uttarkashi and Almora were relatively the worst.

As the scores indicate, most average scores were either 1 or 2 and the difference between districts is not very large. There are, however, large differences in individual GP scores (see Appendix 3). Averages and the ranks based on GP scores (Table 5.19), nevertheless, are not conclusive as the difference between average scores is sometimes quite marginal.

Table 5.19: District-wise ranking of Group Promoter assessment scores

Indicator	Average ranks*				
	Almora	Bageshwar	Chamoli	Tehri	Uttarkashi
Awareness about the project	4	1	3	2	5
Sensitive to project needs	2	5	1	4	3
Outreach in the village	4	1	2	3	5
Level of acceptance in the village	5	2	1	3	4
Honesty and sincerity	3	1	2	4	5
Reach in far off villages	4	1	2	3	5
Regularity of visits	4	2	1	5	3
Level of Information sharing	4	3	1	2	5
Support during the survey	4	2	1	3	5

* *Ranking scale:* 1 = lowest average score across all GPs in the district per indicator; and 5 = highest average score across all GPs in the district per indicator.

The average of scores of individual GPs in each district show that Chamoli and Bageshwar had the largest number of ranks of 1 or 2, while Uttarkashi and Almora had the largest number of ranks of 4 or 5. More detailed findings are in Appendix 3.

5.6.2 Facilitating NGOs

The Aajeevika project works through a set of facilitating non-governmental organisations (NGOs), which provide the Group Promoters (GPs) who work at village-level and also some administrative support. As part of the baseline survey, a subjective and indicative assessment of the functioning of these NGOs was carried out. Just as in the case of the GP assessment, the assessment was done at the last minute in order to provide some rough feedback to project management, and the findings are only indicative and not definitive. This assessment of NGOs will be repeated rigorously during the mid-term review. The current assessment shows a mixed performance with Tehri having the lowest scores in general except for high turnover of staff (Table 5.20).

Table 5.20: Average assessment scores of NGOs by district

Indicator	Average scores*				
	Almora	Bageshwar	Chamoli	Tehri	Uttarkashi
Well Being Ranking (WBR) done properly	2.33	3.43	2.83	1.60	2.00
Project interventions functioning properly	2.17	2.43	2.33	2.40	2.60
Information about the village easily available	1.00	2.86	3.33	1.80	2.00
High turnover of staff (especially GPs)	2.67	2.29	2.83	3.00	3.20
Good support during the baseline survey	2.50	2.57	3.00	1.60	2.00
Block office management done effectively	2.00	2.43	3.33	1.80	2.60

* *Assessment scale:* 1 = Strongly agree; 2 = Agree; 3 = Average; 4 = Disagree; 5 = Strongly disagree

The ranking across districts on each indicator (with rank 1 indicating the lowest average score across 5 districts and rank of 5, similarly, showing the highest average score across the five districts) reveals a mixed picture again (Table 5.21).

Table 5.21: District-wise ranking of NGO assessment scores

Indicator	Average ranks*				
	Almora	Bageshwar	Chamoli	Tehri	Uttarkashi
Well Being Ranking (WBR) done properly	3	5	4	1	2
Project interventions functioning properly	1	4	2	3	5
Information about the village easily available	1	4	5	2	3
High turnover of staff (especially GPs)	2	1	3	4	5
Good support during the baseline survey	3	4	5	1	2
Block office management done effectively	2	3	5	1	4

* *Ranking scale:* 1 = lowest average score across all GPs in the district per indicator; and 5 = highest average score across all GPs in the district per indicator.

- **Well-being ranking:** The well-being ranking has been done properly in Tehri and Uttarkashi and not so well done in Bageshwar and Chamoli.
- **Project interventions:** Project interventions are functioning best in Almora and Chamoli, and not so well in Uttarkashi and Bageshwar.
- **Information about the village:** this was most easily available in Almora and Tehri, and not so easily in Chamoli and Bageshwar.
- **Turnover of staff:** Turnover of GPs was highest in Uttarkashi and Tehri, and lowest in Bageshwar and Almora.
- **Support during the baseline survey:** The best support came from Tehri and Uttarkashi, and not so much from Chamoli and Bageshwar.
- **Block office management:** This was done best in Tehri and Almora, and not so well in Chamoli and Uttarkashi.

More detailed findings are in Appendix 4.

6. OVERVIEW AND SUGGESTIONS

6.1 INTRODUCTION

This chapter provides an overview of the baseline situation in the surveyed project villages detailed in the three previous chapters, and also makes suggestions for improvement and change. There are therefore three sections, on the same themes as the three chapters, viz., Community and its Empowerment, Livelihoods and their Enhancement and Institutions and their Strengthening, followed by three more sections, on the Livelihood Support System, Project Management and Ways Forward.

6.2 COMMUNITY AND ITS EMPOWERMENT

Community empowerment not only includes improved incomes but also enhanced access to socio-economic infrastructure such as health, hygiene, sanitation and education, better participation, particularly by the women and the poor, in village-level decision-making, better access to information, and reduced vulnerability. Each of these is discussed below.

6.2.1 Education

While *anganwadis* and schools are available in most villages, middle schools and higher education are located further away from villages, making access difficult. However, this alone does not explain the high drop out rates from primary school to middle school and from middle school to higher education, and attitudes of parents play a significant role here. The survey revealed that the most common reason for dropping out of school among boys was the need to work, while the most common reason given by girls was the need to share housework, including looking after younger siblings while their mothers worked. There were also children who are reportedly not interested in going to schools. Some actions that the project could consider are the following:

- **Lobbying government:** Even though the Aajeevika project does not directly work on education, it could consider lobbying with government to improve road access to these villages, to fill teacher vacancies wherever they exist, improve sanitation facilities (especially for girl children), and set up middle and senior schools closer to these villages.
- **Motivation through SHGs:** The project can also make a direct impact by directing GPs and FNGOs to motivate SHG women to keep their children in school and consider ways of reducing the dependence of poor households on children to do household and income-generating activities while they should be in school.
- **Night schools and adult education:** Another option would be to help local NGOs start night schools and adult education classes that are able to accommodate the needs and time schedules of both young and old within the communities.

6.2.2 Health and Hygiene

The baseline survey found that ignorance about remedial mechanisms and inadequate facilities are cited as the major reasons for infant and maternal mortality in the project area, and that water borne diseases are prevalent in project villages, largely due to poor quality of water and poor hygiene practices. The high health costs of illness noted in project villages, due in part to poor sanitation and hygiene practices, is an indicator of how important this issue is for rural livelihoods, and the project could consider the following actions:

- **Better health infrastructure:** The health and hygiene status in the project area can be improved, and the project could consider lobbying the state and local governments to improve the quality of health services.
- **Direction to GPs, FNGOs and SHGs:** In addition, the project could direct its GPs and FNGOs to work with health department staff to raise health and hygiene awareness among project participants and to improve their access to government health schemes. GOs and FNGOs can generate awareness among mothers and SHG members not only to practice better hygiene and health. Finally, since goitre has been reported in the project villages, the use of iodized salt can be promoted through the SHGs.

6.2.3 Sanitation

While the fact that nearly 36% of the 1,019 households surveyed (by the RIMS study) reported access to pour flush, flush or VIP latrines is a good benchmark that can be built upon, the fact that the remaining 64% defecate in the open, poses a serious health hazard including the spread of diseases, which affects rural livelihoods through high health expenditures.

- **Train ‘village sanitation advocates’:** This being the International Sanitation Year, the project can utilize available funding and other resources to send SHG women, school children and teachers and Panchayat members for specific training in sanitation issues, both hardware and software. While Unicef, Plan International, the Water and Sanitation Program (South Asia) and WaterAid are some international organisations working on sanitation issues, practical demonstrations may be seen in a range of Nirmal Gram Puraskar villages all over the country. Maharashtra in particular will be interesting to visit since the Sant Baba Gadge Swachchatha Abhiyan started here in the 19th century as also the state government’s Clean Village Campaign which was the precursor for the Nirmal Gram Puraskar of the central government. A useful NGO contact in Maharashtra is Swayam Shikshan Prayog (www.sspindia.org).
- **Work with government departments:** Although the project does not have any activities directly focused on improved coverage and usage of sanitation facilities, it could link with existing government programmes such as the Total Sanitation Campaign (TSC) and the CLTS (Community Led Total Sanitation) programmes to ensure effective implementation on the ground, at least in project villages.

6.2.4 Civic Amenities

A key issue here is the vast distance villagers have to travel, especially in the remote hilly villages, to access basic services such as fair price shops, general stores, diesel and petrol outlets and solar equipment repair shops. Better infrastructure in terms of roads and transport will not only reduce the time and effort taken to access these civic amenities, but also improve demand for these services, which could lead to an increase in the number of shops to service local demand. This will be of particular use to UPASAC business development activities. Actions the project can consider are the following:

- **Focusing government attention:** The project could consider lobbying the government to improve local transport infrastructure. Opening more solar equipment repair shops closer to the villages of Tehri Garhwal, for instance, would be extremely beneficial to these communities given the relative lack of access currently.
- **Applications by villages:** Villages which are not currently connected by road can write an application, with the support of their FNGOs, to the concerned government department for their inclusion in centrally-sponsored Prime Minister’s Gram Sadak Yojana (PMGSY) scheme - which has so far been used only in 9 villages.

6.2.5 Social vulnerability

The survey brought out the fact that there is a small but significant number of socially vulnerable people, including the disabled (blind, lame, deaf, mute, mentally challenged, etc.) and the disadvantaged (widows, orphans, elderly, destitute) living in these project villages with or without support from their families. Given the project's commitment to addressing rural poverty and vulnerability in these villages, it could consider the following action:

- **Access existing government programmes:** The project could consider expanding the scope of its activities beyond what is currently given in the project documents, to ensure that this poor and vulnerable population is at least provided access to existing social welfare programmes of the government (e.g., disability allowances, old age pensions), using both Group Promoters (GPs) and SHG members
- **Working through SHGs:** Grass-root level project workers, including GPs and FNGOs, as well as DMU staff could strategize on how to motivate SHGs to include such vulnerable people wherever possible in training for income generation activities, and to organize some regular relief for them from SHG funds.

6.2.6 Empowerment of women and the poor

The survey found that with the efforts by the project women's involvement in paid labour has improved over time due to trainings received. The project has focused on establishing and nurturing Self Help Groups (SHGs) to provide economic empowerment to village women, and is also providing supplementary income generation opportunities. Possibly as a result of the economic empowerment from such activities, the survey found that participation by women and the poor in village-level meetings is increasing and they are now less bound by village traditions. While this is encouraging, women are still not able to voice their opinion and influence decisions in these meetings. Also, women have been able to get better work opportunities due to the project, but women still face considerable drudgery in carrying out household chores of carrying water, fodder, fuel wood and compost, they do a larger share of household work and are also largely discriminated against in village-level activities. More efforts need to be made to increase women's empowerment and social mobility and some suggestions are given below.

- **Freeing time for economic improvement:** The project needs to consider how women will be able to spare the time to benefit from the opportunities given through SHGs and UPASAC if their drudgery is not reduced. While the project has made a start in providing women with skills that enable them to earn incomes with less drudgery, there is a need to explore ways of reducing the time and effort spent by women in regular household chores. Some specific suggestions are the following:
 - Appropriate technology for drudgery reduction and improvement in home environment: The DFID-supported Western India Rainfed Farming Project (WIRFP) successfully introduced a range of appropriate technology options with significant improvements in home environments. These include devices like ball bearings in *chakkis* and clear roofing tiles to let in more light into kitchens, small-scale maize-sheller (to remove grain from maize), pulleys on wells, seed drills, weeders, small water tanks in houses to reduce distances travelled by women to water livestock, mud feeding troughs for livestock inside houses, chaff-cutters, improved sickles, small blowing pipes for smoke-free cooking, matka stand for water pots, first aid kits, improved *chulhas* and pressure cookers. Although many of these are being tried in Aajeevika villages, a systematic exploration of such devices introduced and used in other projects would be useful.
 - Water, fuel wood and fodder: In villages where women spend a lot of time collecting water, fodder and fuel wood, project GPs and FNGOs could discuss

options with the SHG women and then project management could liaise with state and local government to provide safe water points within the village and start community fodder and fuel wood plantations closer to the village.

- **Social development through SHGs:** While this situation should improve over time, with the economic empowerment taking place through SHGs, the project could also make special efforts to explain to SHG members the importance of attending such meetings and motivate them to participate effectively (perhaps in groups to begin with). Further, while quite a large proportion of SHGs are contributing to village development, women's development, and sanitation, vital social issues such as education, health and alcoholism are relatively neglected and the GPs and FNGOs could guide the SHG women on the vital need to focus on these issues. The Gender and Poverty (GAP) Approach of the NGO Nepal Water for Health (NEWAH) is a useful and practical document with concrete steps on making project operations more equitable from the point of view of gender and poverty, while the Gender Water Alliance (www.genderandwater.org), the Thematic Overview Paper (TOP) on Gender (www.irc.nl) are other sources of useful information.
- **Empowerment within the household:** While economic and social empowerment will motivate more women to play a role in village-level decision-making, they need also to be empowered to play a role in decision-making within their own households. This is an issue that has been commented upon even in other areas, such as in the work of the Gujarat-based NGO, Self-Employed Women's Association (see, for instance, James et al., 2002). Exposure visits to areas where women's groups have been successful, including Gujarat (with NGOs like Utthan and SEWA), Maharashtra (with NGOs like Swayam Shikshan Prayog www.sspindia.org) and Andhra Pradesh (NGOs like APMAS www.apmas.org, WASSAN, CWS and MARI at Warangal).

6.3 LIVELIHOODS AND THEIR ENHANCEMENT

6.3.1 Economic profile

A striking finding is the low contribution of agriculture to household cash income, and the high proportion of service sector contributions. While the non-monetary agrarian economy is well-known all over rural India, the disparity with service sector income is a major reason fuelling migration - which not only reduces the availability of wage labour (and pushes up its price) but also depletes the available stock of human capital necessary to anchor development efforts. The implication of course is that all project efforts to improve agricultural productivity could be adversely affected by a growing exodus of farmers and labourers due to migration. Two key issues here are (1) the high cost of informal credit, which is a major reason for debt traps and debt cycles among the poor, and makes farming even more economically unviable and (2) the unavailability of local wage employment, which is spurring longer-term migration. Some suggestions are the following:

- **More formal sector credit:** While SHG funds will take time before they can be substantial enough to substitute for informal market credit, the project can lobby with the state and local governments to promote rural banking on a priority basis. A known bias here is the reluctance of banks to advance loans and the reluctance of bank staff to accept rural postings! However, the project could set up meetings with the state-level banking commission to explore ways of speeding up the spread of regional rural banks, and simplification of norms for financing SHGs and farmer federations.
- **More local industrial units:** The distribution of industrial units across the five districts is uneven and villages of Tehri Garhwal district have no industrial units nearby. As the state government plays a key role in allocating locations of new industries with a view to regional balance, the project could consider lobbying government to direct future

industrial investment into these unserved areas. The project could also consider talking to private sector players to set up their rural units in these areas, as happened with Titan watches which set up an experimental watch-strap making unit in a rural area in Andhra Pradesh which became so successful because of the disciplined and committed female work force that it scaled up operations in other rural areas.

6.3.2 Agriculture

The project has already started specific activities to improve agriculture (like vermi-composting, use of improved crop varieties, promotion of organic manure, soil conservation measures) and the villages have reported benefit from them. There is reported increase in crop production, milk yields and herd sizes. The exposure visits organised by the project have motivated some of the project communities to adopt improved agriculture technologies. Soil erosion control and moisture retention techniques should be further promoted since there is scope for their larger acceptance at the village-level. Agriculture extension activities to sustain improvements productivity should be further promoted and supported with adequate marketing channels to realise effective increases in income. Some suggestions are given below:

- **Inclusive and scaled-up business model:** In order to scale up these efforts to bring out a good business model, the project will need to develop different stakeholders along the supply chain. At present the project is working only with the poorest and their capacity to upscale will not be sufficient to make a good market model. The project could also consider bringing in better-off households to participate in the project's business model but with due care to safeguard the interests of the poorest households. The project can then explore possibilities of setting up farmer's federations and cooperative societies to yield better prices for their products. Exposure visits of farmers from project villages to study the federations promoted by the Aga Khan Rural Support Programme (India) in Gujarat would be useful.
- **Special study on Food Security:** Food security is generally poor among the households in the project area, with villagers resorting to a wide variety of strategies, including fewer meals, reduced meal portions, borrowing and migration, to cope with the 4-month hungry season. Although PY 1 villages have reported an improvement in food security as compared to PY2 and PY3 villages as a result of project activities, a real question is whether improved agriculture production will lead to sustained food security or will increase market sale for additional income. A short term thematic study, under the concurrent monitoring series, can be carried out to understand the probable impact of improvement in agriculture production on household food security.
- **Special study on Farm Productivity:** Another issue that needs to be studied in detail is the reason why large tracts of land are being left uncultivated in the project villages. The survey revealed that nearly a third of rural households surveyed (714 out of 2,222) own land but do not cultivate due to a lack of water and the small size of their land holdings. Since agricultural productivity expansion, driven by demand, is a key strategy of UPASAC, the social venture capital company, a study to understand the factors behind the current low productivity of agriculture would be extremely useful. For, if technology and market are not the main constraints to increases in agricultural productivity, the returns to project efforts and investment in these two areas may not yield the desired results. A detailed study into the factors constraining agricultural productivity, including water availability, fragmented and uneconomic land holdings and rising labour costs (as migration increases), needs to be conducted prior to UPASAC finalizing its strategy.

6.3.3 Forests

Although almost all (136 out of 140) villages surveyed are located near forests which are a source of livestock fodder, more than half of the surveyed villages reported that forests are more than 3 kilometres away from the village, the furthest being up to 15 kilometres away, taking 7 hours to access. This affects the time taken and drudgery involved in transporting fodder and fuel wood, activities mainly carried out by women.

- **Equitable access for the poor:** Also, even though van panchayats are not a direct focus of project activities currently, they are an important CBO determining access of the poor and women to fodder and fuel wood resources from nearby forests. Ensuring sustainability and equity in these CBOs is therefore vital to both environmental sustainability and livelihood security for the poorest households, which are a focus of the project.
- **Liaise with Forest Department:** Damage to crops due to wild animals and lack of marketing and infrastructure to make NTFP collection a viable economic activity, are issues that the project could perhaps take up with the Forest Department (FD). On the ground, state and district project staff and FNGOs could enhance the coordination between FD local staff, project GPs and SHGs to enhance the effectiveness of Van Panchayats and income generation from forests.

6.3.4 Other livelihood opportunities

Although the UPASAC has identified several sub-sectors to focus project efforts in future, there would be considerable merit in continually exploring other options which may be supported through other government and donor funding sources. Some of these are described below:

- **Craft development:** A livelihood option that the project could consider is the setting up of craft enterprises along the lines of the rural non-farm agency (RUDA) of the Government of Rajasthan, either directly through UPASAC or by influencing government. The project could work in conjunction with the Departments of Cottage Industries and Tourism to help identify local handicrafts and art forms in project areas, facilitate local artisans to improve quality and quantity of production (e.g., by setting up producer groups) and provide linkages to markets and tourist marts (e.g., www.pragya.org).
- **Eco-tourism:** Another option is to explore eco-tourism along the lines of the Village Ways experiment in Binsar, Almora (www.villageways.com), where villagers are given initial funding to set up a guesthouse with modern amenities, and are responsible for hosting and escorting visiting tourists. The management of this tourism business and the onus for demand generation, however, may be given to a private entrepreneur or a public-private partnership brokered by the government. Many examples of such rural tourism may be found within and outside the country (see, for example, www.exploreruralindia.org). The attractiveness of this tourist package could be enhanced by setting up rural libraries, documenting the history, language, music, dance and culture of the area (see, for instance, www.pragya.org).
- **ICT and Alternate Energy:** Other possibilities, including ICT Interventions as being done in the villages of Pondicherry by the MS Swaminathan Foundation (www.mssrf.org) and energy generation through solar-wind hybrid models (www.pragya.org), need to be explored.

6.4 INSTITUTIONS AND THEIR STRENGTHENING

6.4.1 Self Help Groups

The main vehicle for project implementation so far has been the self help groups (SHGs) formed and functioning in project villages. The growth and performance of these SHGs is certainly commendable, with 2,625 members, mostly (85%) female, with office bearers largely from the poorer categories, regular meetings are being held, most SHGs have opened banking accounts, total savings are Rs. 8.72 lakhs, and around Rs. 8 lakhs have been inter-loaned to members by 37% of SHGs. Further, a third (34%) of SHGs have attended training sessions on income generating activities and 604 members have received training so far, at an average of 7 members per group. Also, around 900 members have invested in different income generating activities, and the average annual income of SHG members from such activities is Rs. 917. There is an improved sense of security among the households and more people want to join SHGs.

While this is certainly creditable progress in the period under consideration, there is scope for considerable improvement, particularly in the following issues:

- **More groups:** Since the SHGs are a main focus of project efforts for community empowerment, further efforts to form and nurture SHGs are needed in future, particularly to ensure that there are no 'un-grouped' poor.
- **More savings:** An increase in the number of groups, and in the amount saved per member, will increase the pool of cheap credit available to poor villagers to help them avoid getting into cyclical debt with local moneylenders who charge much higher rates of interest.
- **Regular evaluation and awareness about results:** SHGs evaluation and grading should be done at least every six months during the project period, given their critical importance as conduits for project implementation activities. Further, the project should ensure that the findings of these grading activities efforts are disseminated to SHGs as soon as the grading exercise is complete.
- **Focus on social issues:** Most of the social contributions made by the SHGs members are for general village improvement (e.g., labour contribution for community work) and sanitation, and there is some but not enough attention being paid to critical vulnerability-enhancing issues such as the poor access to health facilities, poor nutrition, infant and maternal mortality, the high drop out rates from primary to middle school among both boys and girls, women's issues and the control of social ills like excessive drinking. The problem of Health systems While not denying the importance of and need for the existing social contribution, there is definitely a need to create awareness about the vital contribution of these latter issues towards development. The project needs to ensure that FNGOs and GPs are made sufficiently aware and informed about how to support and guide SHGs on these vital issues.
- **Focus on income:** There needs to be an improvement in the rate of training and the conversion of training into actual income generation. Trainers and those in charge of organising training need to keep in mind the ultimate aim of training is not just to impart skill or knowledge, but to touch and improve rural livelihoods with the skills or knowledge gained.
- **Study of SHG-based Community Empowerment:** Since SHGs have been selected as the main vehicle for delivery of project inputs in villages, it is important that SHGs are sufficiently empowered to carry out this function. A detailed study of potential SHG activities, especially in connection with UPASAC activities, and in the light of progress elsewhere in the country, would be extremely useful. Further, the outputs of this study needs to be shared widely within the project staff and communities, as the basis

for coordinated action plans at state, district, block and village levels for community empowerment through SHG development.

The main routes for addressing these issues is through the project staff, FNGOs and GPs, and some suggestions of specific activities for each of these are given under Project Management in the next Section.

6.4.2 Capacity Building

The impact of capacity building measures and exposure visits are apparent in the villages visited, and these efforts need to be intensified and streamlined, so that skills and knowledge are effectively transferred, and used to strengthen CBOs and to generate income. A particular skill that needs emphasis is that of obtaining benefits from government development programmes.

- **Writing applications for government schemes:** Accessing and benefitting from government programmes requires not only information, but also a certain skill in filling application forms. As done by the Jaipur-based NGO CECOEDECON, for the block-level federation *Kisan Sewa Samiti* (KSS)), the Aajeevika project, through FNGOs, could train project beneficiaries (e.g., SHG women) to write proposals, applications and petitions directly to the concerned government officials, for various development schemes and issues concerning the village. They could also be made aware of their rights to information (using the Right To Information Act) and, given skills in writing, could help them become self-reliant in addressing and resolving their local development issues.
- **RTI Centre:** The project could also lobby government to establish an RTI Centre at the Nyay Panchayat level to address the problem faced by people in accessing government schemes as well as to aware them about their rights *per se*.
- **Interactive workshops:** The project could encourage more interactive workshops where project staff, especially at district and sub-district levels are able to discuss and understand the project approach, processes and objectives as this would go a long way to building up team spirit and cohesiveness in approach in implementation.

6.4.3 Access to information

Although the project has introduced innovative ways to disseminate information among the project villages, greater awareness and participation could be generated, especially through the GPs and FNGOs in project villages. Many villages reported that the project is only for few and not for all though they were the poorest households in the village. Better information dissemination will lead to transparency among the project stakeholders. NGOs need to make special efforts, duly detailed in their annual work plans, to ensure that project information reaches the poorer households, the young, the elderly, females, and illiterates.

- **Village Jaankars:** Further, villagers currently obtain information about government schemes mainly through the village level officer, but the project through FNGOs can help create a cadre of 'Jankaars' (as in the DFID-supported Western India Rainfed Farming Project) to disseminate useful information.
- **Gram Sabha meetings:** Also, since the participation of poor and women in Gram panchayat meetings is increasing, such meetings could be used effectively to disseminate useful information on government schemes and on project issues.
- **Community radio and television:** Local language radio and television can also be used to disseminate the information on project and its activities, as the RIMS study reported that 38% of 1,019 households have radios and 32% have televisions. However, instead of creating a new radio or television station, the project could at least initially consider hiring space (say a 1 hour spot or two ½ hour spots every week to begin with)

to show its own programme and could contract independent audio or video film makers to create regular weekly 1-hour news clips on issues of interest. In fact, SHG women can be trained to make television documentaries, as has been done by the Deccan Development Society (DDS) in Andhra Pradesh.

For Aajeevika, these could initially be films produced by other NGOs and agencies across the country (a list of films on water supply and sanitation was recently circulated on the UN Solution Exchange), and later created for the project from success stories from different villages, profiles of 'village champions' (selected by the SHGs in each village for some notable contribution to village development), and even question-and-answer sessions (where questions from the villagers are put to a panel of travelling experts, who provide answers with examples and film clips). Although the last suggestion will require some more preparation, it will be of immense use because experts will have to give their views on camera, and progress or resolution of that problem can be judged against the initial views expressed. All this will take time and a full set-up of camera-persons, lights, editing suite, editors and narrators, but a start must be made however small. The project can facilitate this whole process by liaising with private sponsors and local radio and television stations, and hire someone to set up and coordinate this entire project successfully.

- **Inter-personal and web-based dissemination:** These news items created for these video and audio bulletins can be used for the project website, project newsletter and also spread through SHG women, who are already involved in dissemination of information on health, education, sanitation and women's issues. In addition, school teachers, priests, shop keepers, school children and unemployed youth could also be involved in awareness generation, especially against social evils like alcoholism, spouse abuse, and conspicuous consumption as done, for instance by the Gujarat-based NGO Aga Khan Rural Support Programme, India (AKRSP,I), .
- **Knowledge management:** The project is generating a lot of information and this is going to increase as project implementation progresses, with innovative practices, success and failure stories and village champions, being reported from all over the project area. On the other hand, project staff and communities need to know about development possibilities available elsewhere, both within the country and outside, to know (1) how other projects and individuals have addressed similar problems in project implementation and learnt useful lessons, (2) what technological and other innovation have been proposed and tried and with what results, and (3) what future possibilities exist, for instance, for SHG fund management, for business development services or streamlining market access and maximizing returns for farmers. A lot of this could be addressed through a Knowledge Management System for the project, which collates and summarizes such information, provides details and links to useful websites and documents, and has user-friendly format with a good search engine for quick results. While this addresses the top tier of users are likely to be project management and NGOs, selections from this knowledge base could be put into project newsletters, published in the local newspapers, broadcast over radio or television (as described above) to address the next tier of Block Coordinators, Group Promoters, and the literate in the village. Gram Sabha meetings, adult literacy classes or special meetings for the illiterate could be convened in the village, where this information is verbally read out and discussed with the rest of the village.

6.5 LIVELIHOOD SUPPORT SYSTEM

6.5.1 Public advocacy

The project is well-known and generally well-regarded in the villages visited .The growth of the SHG movement across villages due to project efforts, the demonstrations, trainings and exposure visits as well as the various inputs received from the project have created

great hope and expectation for several members of these village communities, especially women. There is, however, a need to improve certain aspects of project implementation:

- **Influencing public opinion:** A lot of these villages have elders, who are either retired from the army and other armed forces or returning migrants, who would like to participate in village-level social development but are not sure of how and where to do so. Village-level project staff should make efforts to involve these enthusiastic individuals in the project activities, either directly or indirectly by using them as ‘jaankars’ or giving specific responsibilities (e.g., for information collection, liaison with banks, helping local SHGs with accounts, documentation or dissemination of information gathered from exposure visits and outside trainings). They could also be involved in influencing public opinion, on social issues such as alcoholism, high social expenditures for weddings and funerals, dowry and eve teasing. The field survey revealed that some villages like Gurnaa in Bageshwar have a very poor law and order situation, with rampant eve teasing in the village, and rape cases also in the past which were not reported as the victims feared the wrath of village community. The project could mobilize SHGs and enthusiastic elders and interested youth, to influence public opinion against social ills. Such networks across villages could be extremely useful for campaigns in future to implement government development programmes.

6.5.2 Entrepreneurship development

There are several village-level enterprises functioning in the surveyed villages (86 in 140 villages), the majority being flour mills (44) followed by SHG enterprises (comprising of tailoring, iron work, mat making etc.) and employing 215 workers. However, when there are funds to invest, not doing so suggests that there may be hidden constraints perceived by local entrepreneurs, which need to be considered especially by UPASAC while drawing up business development strategy.

- **Entrepreneurship Potential Study:** The project could consider conducting a study to understand potential constraints to establishing and running a profitable local enterprise. This study could not only evaluate critical constraints, but also assess local attitudes towards risk, i.e., the willingness to take up entrepreneurial activity.
- **Entrepreneurship training:** If there is sustained local interest, the project could facilitate entrepreneurship training, for instance at the Entrepreneurship Development Institute (EDI) in Ahmedabad, Gujarat, to give local villagers a perspective on business, with follow up sessions and hand holding to nurture sustainable and profitable ventures. These could also be documented and shared with other villagers, to encourage second-round interest in such activity.
- **Micro-enterprise clinics:** Once UPASAC begins sub-sector level activities, there is likely to be a need for hand-holding of these new enterprises, which may run into operational problems for a wide variety of reasons. A key problem found in other enterprise-promoting projects is the lack of back-stopping and support services to address these operational glitches. A suggestion, therefore, is to hold regular micro-enterprise clinics where sub-sector experts are brought to meet village entrepreneurs working in the same sub-sector. The clinic could be held in different districts (and locations within districts) on a rotation basis, so that the gap between clinics is not too much for any particular set of villages. In between clinics, villagers can be helped to send queries in advance for discussion at the next clinic, using either a ‘postcard service’ (where villagers are given addressed and stamped post-cards which they have to only write and drop in a post-box), or a ‘bus-conductor service’ (where road transport bus drivers and conductors are requested to bring letters from villages along their route which are picked up by project staff at the district bus station) or any other innovative idea that the villagers agree upon.

- **Participatory approach:** Whatever these approaches selected by Aajeevika and UPASAC, a fundamental principle that must be observed throughout is that of participatory decision-making. In the context of entrepreneurial development, this would mean consulting village-level CBOs, including village panchayats and the self-help groups, and holding *gram sabha* discussions to agree on village-level action plans for entrepreneurial development, including training and developing market linkages.

6.5.3 Rural finance services support

The survey found that a significant part of household income is from the service sector and that increasing numbers are migrating out in search of better employment and income opportunities. There is also considerable indebtedness among rural households, with a heavy dependence on money lenders. There is also low earning potential from agriculture, high social expenditures, and high vulnerability to economic and social shocks. All this is a difficult background for entrepreneur-based business development of these poor communities. A critical need, both for business development through UPASAC activities and general economic development, is to improve the availability of institutional credit in project villages in general, and in hilly and remote villages, in particular.

Rural finance services need to be designed keeping in mind the needs of the local people in project villages (and not in general), and the project approach for business development. A few suggested directions are the following:

- **Basic banking services:** The project should make special efforts to liaison with banks and bring banking services to project villages, especially those in difficult terrains with poor mobility and connectivity. Here, the project could consider the SEWA approach of an ‘immersion programme’, where bank officials are brought to the village for a 24-hour visit to interact with the local villagers, understand their situation and special credit needs, and work out service plans jointly. The project may need to liaise with the state-level banking committee to facilitate this and other banking services (including relaxing of conditions for opening and operating bank accounts, taking small loans, etc.) for the project participants.
- **Understanding and promoting savings:** Project staff could also explore the reasons why more project participants are not putting surplus money into bank or post office accounts. From experience elsewhere, this reluctance is due to misconceptions among the participants about the risk of putting money into formal saving institutions, and a lack of clarification and encouragement by rural banking or post office staff. Project management and staff needs to address both issues.
- **Support to business development:** Rural banks are the conduits for several rural development schemes, including the Swarnajayanti Gram Rozgar Yojana (SGSY) and the Jawaharlal Gram Swarozgar Yojana (JGSY), where individuals and self-help groups are provided with bank credit. The project must ensure that the ‘activity groups’ planned as part of UPASAC activities are formed and operate in ways that are in line with bank procedures, so that working capital credit is easily available from banks in future. In fact, this was a problem faced by the Common Interest Groups (CIGs) formed by the World Bank District Poverty Initiatives Programme (DPIP) and Aajeevika would do well to ‘leapfrog’ over this identified issue.
- **Explore micro-finance options:** There has been a tremendous growth of funds offered by micro-finance institutions which, in turn, are flush with funds from the Government of India. Indeed, they have a problem of ‘credit absorption’ where they cannot find sufficient demand for their credit. Aajeevika and UPASAC management must explore the potential of getting funds from institutions such as the Rashtriya Mahila Kosh (RMK), Small Industries Development Bank of India (SIDBI) and National Bank for

Agriculture and Rural Development (NABARD), and explore micro-finance networks such as Sa-dhan (www.sa-dhan.org).

6.5.4 UPASAC: the social venture capital company

Entrepreneurship development, rural finance services as well as product or service demand analysis are all functions of UPASAC, the social venture capital company being set up under the Aajeevika project. The main finding of relevance to UPASAC from the point of view of the baseline survey is the low-level potential for entrepreneurship in project villages, and the suggestion to study entrepreneurship development potential has already been made.

The other key message from the survey, which is as applicable to the Aajeevika project as a whole, as to the UPASAC team, is to have clarity and unity of purpose as far as the project objectives and a clear and coordinated action plan to achieve those, which is revised regularly based on feedback from the field.

At a point when UPASAC is beginning its activities, research studies and strategy formulation are key activities, as well as joint planning with the main Aajeevika project for coordinated implementation. More concrete suggestions for UPASAC are given in the section on Project Management.

6.6 PROJECT MANAGEMENT

The cutting edge of the project and the project's 'face' among the rural communities are the Group Promoters (GPs) and facilitating NGOs (FNGOs). A basic issue here is to empower this group of functionaries with the vision, perspective and skills needed to achieve project objectives (see revised project logframe in Appendix 8). And, thereafter, a key task is to motivate them to perform to project expectations.

This requires the project to set up the required 'hardware' of infrastructure, staff, systems in the best possible way, as well as provide the necessary 'software' in terms of motivation, skills and commitment, and work in a coordinated fashion across all levels from state to village for successful project implementation.

The following general approaches are suggested, followed by detailed suggestions on the functioning of each level of project administration, from the Project Management Unit (PMU) at state-level to the Group Promoter at village level.

6.6.1 General Approaches

- **Focus on solution not problems:** A frequent justification for staff under-performance is constraints at 'system level', ranging from infrastructure problems to corruption. However, project staff needs to be motivated to perform to their best ability despite these constraints, which are to be expected. A positive management approach to constraints is to focus on possible solutions rather than on the problems at all levels, whether it is a Group Promoter, a District Manager or a Capacity Building Coordinator in the PMU.
- **Streamline feedback response system:** A second key approach is to develop a quick response system to feedback on problems and bottlenecks to project implementation. A major disincentive to project staff is the lack of effective follow-up to a problem brought to the notice of project management. And if a complaint of corruption, mismanagement or dereliction of work is not acted upon promptly and with adequate severity, there will be less motivation to report complaints on the next occasion.
- **Learn and share information:** Since information management is central to improved implementation performance, all project institutions from PMU to DMU to FNGOs and

CBOs need to be encouraged to become 'learning organizations' where relevant information is stored in a user-friendly and easily-accessible format and system, progress and problems are documented for future reference, and there is a rapid flow of information across project units.

- **Improve management skills:** A vital function of project staff at all levels is to get others to work towards project goals and objectives as this is the essence of good management. The normal human tendency, however, is to do the work oneself and such an approach is hopelessly insufficient in a project as wide-ranging as Aajeevika, both in terms of geographical area and livelihood enhancing interventions. No one person can hope to tackle all areas successfully and it is essential to involve and motivate others to participate and contribute to the task at hand.

6.6.2 Group Promoters

Group Promoters (GPs) have been trained and are generally working well under difficult conditions in the field. There is, however, a wide communication gap between block coordinators and GPs on basic issues such as project objectives, processes, and future steps. A lack of sufficient motivation resulting in fairly high turnover of GPs is also an issue currently. GPs are however the most important link between the project and the project villages, and if they are not sufficiently well oriented they can become the weakest link in the chain of project action and not realize expected project outcomes. Key actions the project could consider are the following:

- **Incentives for good work:** The project should consider the use of financial and non-financial incentives to promote efficiency, reward good performance and retain good-quality staff.
- **Build capacity and a sense of pride:** Building capacity by sending GPs for exposure visits and regular trainings and workshops and inculcating a sense of pride in being part of the project is essential to this process.
- **Involvement in project planning and decision-making:** In order to make GPs feel an integral part of the project, they should be invited regularly to planning and feedback meetings at least at DMU level, so that they have a sense of participation, ownership and responsibility towards project implementation.
- **Encourage documentation:** As part of the learning organisation, GPs need to be encouraged to document progress and problems in the field, including innovations, success and failure stories and village champions, either on their own or through educated and motivated villagers.

6.6.3 Facilitating Non-Government Organizations

Group Promoters are often from facilitating NGOs (FNGOs) and are affected by the work culture and ethics of these organisations. They also depend on these organisations for the skills and motivation to carry out their duties and responsibilities at village level. The project therefore needs to work with FNGOs to strengthen their capacities to support GPs and to carry out their other facilitating functions for the project. These FNGOs need to act as catalysts at village level and to build social networks with government and private service providers for effective service delivery. Some suggestions to this end are given below.

- **Institutional strengthening:** Investments should focus on institutional strengthening that supports improvements in participatory governance by FNGOs and GPs, including training programmes on participatory methods, staff performance evaluations from the point of view of effective participatory methods used and the adoption of participatory methods of NGO functioning.

- **Capacity building:** The project should invest sufficient time, money and energy in building the capacity of the NGOs working with the project to achieve project goals effectively.
- **Disseminate a common understanding:** There needs to be a thorough and common understanding among the project stakeholders especially GPs and FNGOs of project objectives, activities, processes and future steps. This requires the PMU and DMU to hold regular workshops at different levels and publish all relevant information at regular intervals through newsletters and website updates.
- **Support for advocacy:** The project should ensure adequate budgetary allocations to support advocacy activities by the NGOs and other project stakeholders in project villages.
- **Liaison with local government:** Efforts should be made to strengthen the basic service provision by the local government to improve marketing, service delivery through better local planning, and greater transparency in safety net programmes. More efforts are required to work towards creating harmonious relationships between the poorer households, service providers and the enabling agencies.
- **Transparency and effective monitoring:** The PMU and DMU should ensure that FNGOs have transparent work styles, at least when it comes to Aajeevika project activities and processes. FNGOs need to be monitored effectively and malpractice (e.g., paying GP full agreed salaries and later asking them to return a part of it) should be punished severely and quickly.
- **More incentives:** There is a general feeling among the project staff that ULIPH should offer more attractive salaries and incentives, and the current low levels of financial incentives are cited as reasons for malpractice and poor motivation levels. The project will do well to address this issue effectively in the near future.

6.6.4 District Management Units

District management units (DMUs) are the arms of the project at district level, as an interface between village-level implementation and state-level systems and policies. But perhaps as crucial as their supervisory and coordinating role is their management role. Some suggestions for improved performance are given below.

- **Vision building:** The DMU has a critical role to play in vision building of FNGOs and GPs, to ensure that all project stakeholders have a clear vision and understanding of project objectives, processes, progress and plans. To this end the DMU needs to hold regular workshops for project staff, orientation programmes for all new project staff in the district (including GPs and BCs), and sensitization programmes for district and block-level government staff.
- **Planning:** The DMU needs to oversee the effective coordination of UPASAC activities within the overall Aajeevika project functioning and ensure timely implementation of various project components (e.g., village-level exposure visits, training programmes, demonstrations, market linkages, documentation and monitoring) at village and block levels within each district. DMU also needs to hold regular workshops to discuss findings of new studies carried out for the project (including this baseline study) and their implications for project implementation, to discuss information received on new initiatives and innovations in the field (and in other projects) and to discuss plans to address bottlenecks in project implementation.
- **Capacity Building:** Since building staff competence through capacity building programmes is a vital function of the project, the DMU needs to ensure that the GPs and FNGOs select the right people for training programmes and exposure visits, that all trainings have a proper evaluation procedure (where both trainers and trainees are

evaluated and the findings shared with the project management) and that these people share their experiences and learning with the larger village community.

- **Monitoring:** DMUs also need to ensure that project monitoring is carried out effectively, that the data required for instance by the project MIS is of adequate quality and is compiled and sent on time. For instance, on the basis of some irregularities found during the baseline survey, the well being ranking should be reviewed in the field. It also needs to ensure that the trends reported in the MIS and other assessments are discussed with project staff at district level for effective follow up action.
- **Liaison with government departments:** DMUs are primarily responsible for keeping district administration officials informed about project progress. In addition, however, they need to facilitate the extension of existing infrastructure to project villages (e.g., roads, middle schools, health facilities), coordinate village-level implementation support from project staff for government programmes (such as the Total Sanitation Campaign), and inform the district government about successful initiatives of the project.
- **On-line approval system:** DMUs can explore, jointly with PMU, the possibility of setting up an on-line approval system to streamline administration and finance functions and thus free up time for implementation support and management.
- **Documentation:** As part of a learning organisation, the DMUs have to ensure that project processes and innovations are well documented and shared with the rest of the districts and with the state-level PMU. To this end, DMUs need to organize regular 'write-shops' where local language writers are sent to workshops to document oral accounts of villagers concerning local-level innovations, success and failure stories, and village champions. The compilation, editing and publishing of these in the project newsletters and websites need to be the responsibility of the DMUs.
- **Web-based knowledge management system:** DMUs can also work with PMU to collect and collate information on successful initiatives for scaling up (e.g., from 'write-shops') and disseminate to project GPs and FNGOs the new information collected from elsewhere and available on the project website.
- **Management:** The core function of the DMU, however, is project management and a few suggestions here are the following:
 - Ensure clarity of roles and responsibilities: All district and sub-district staff needs to be clear about their functions.
 - Encourage self-monitoring: A central management principle is that subordinate staff who are encouraged to come up their own work plans, deadlines and performance indicators, are likely to perform better.
 - Regular reviews: Successful managers, however, have to review progress periodically and asking for Action Taken Reports on tasks due to be completed is an old Army practice that has worked remarkably well.
 - Circulate written minutes: For all meetings, circulating written minutes to all participants is good practice to ensure that there is no communication gap in understanding tasks and decisions.
 - Feedback and action: DMUs need to inspect FNGO financial records regularly to ensure timely payments and proper filing, and to take strict action against violators.

6.6.5 Project Management Unit (PMU)

While GPs are the field-level presence of the project, and the DMUs may be the ‘limbs’ of the project, the PMU has to perform the functions of the ‘brain’ of the project. Performance so far has been encouraging, despite staff turnover, but with the start of the UPASAC, a new phase of project implementation is beginning and an expansion of PMU responsibilities. Some suggestions for this phase are given below.

- **Planning:** PMU has to take responsibility for coordinating project implementation with UPASAC and to ensure that there are no gaps between training, demonstrations and market production, as has happened in the past.
- **Capacity Building:** PMU has to take overall responsibility for capacity building of project staff and communities and set up a system for evaluations and feedback from such training and exposure visit programmes. It also needs to ensure that internal visioning and review workshops are held regularly at all levels for shared vision building, sharing information on new initiatives and to discuss feedback from studies and reviews.
- **Monitoring:** PMU is also to ensure that project progress is effectively monitored and evaluated. A critical step here is to set up the project Management Information System (MIS) at the earliest. It also needs a system to review MIS information with all project stakeholders and to carry out regular documentation of project best practices, possibly with a full-time coordinator and staff.
- **Liaison with government departments:** As DMUs are supposed to at district level, the PMU has to liaise with state-level officials to keep them informed of project progress, and especially of successful new initiatives that could be scaled up within the government system. In addition, however, it needs to lobby for extending existing infrastructure to project villages (e.g., roads, middle schools, health facilities) and to ensure village-level coordination and implementation support for government development programmes.
- **On-line approval system:** In order to reduce time spent by project staff on administration and finance, the PMU needs to take the lead to set up an on-line file approval system throughout the project.
- **Knowledge Management System:** To realise Aajeevika as a learning organization, the PMU needs to spearhead the setting up of a knowledge management system to present collated information from all livelihood projects, including Aajeevika, on various practical aspects of project functioning. Documentation of best practices, failures, lessons from other projects, and insights from the literature is vital for successful implementation that ‘leapfrogs’ over mistakes committed elsewhere. A web-based knowledge management system can usefully supplement local-language printed newsletters, with updates being sent to FNGOs and DMUs by CDs say every month with new information from the website. This system must also ensure the provision of Hindi translations of all relevant documents for wider dissemination within project villages. Finding additional funds for setting up this system will be the responsibility of PMU.
- **Staff motivation, especially at field level:** The GPs need to be empowered and enthused about the project, and the key role they play in the success of the project, so that they find the motivation to go beyond their brief to involve and stimulate project participants from the villages. Aajeevika would do well to liaise with GTZ, who are also working on rural livelihoods in Uttarkhand and are willing to partner Aajeevika, to hire an organizational development (OD)

consultant to hold discussions with all levels of project staff, understand their perspectives and problems, and initiate corrective action as necessary, including setting up monetary & non-monetary incentives for staff motivation at all levels. Possible OD consultants include Dr. V. Suresh and Mr. Pradip Prabhu (with the National Institute of Rural Development, Hyderabad) who have done several such trainings in Tamil Nadu and in north-east India, including the successful Change Management initiative in Tamil Nadu (see Pragmatix, 2006 and 2007; and CMAG, 2005), and other GTZ consultants. Since staff motivation is vital to project performance, this is a task that needs to be attended to without delay. GTZ may also be called upon to support Aajeevika with research studies, staff capacity building in general and setting up pilots for the proposed on-line approval system and the knowledge management system.

6.7 CONCLUSION AND FUTURE PLAN

The baseline survey performed three important functions. First, it put concrete externally-validated and sample-based numbers on a lot of information (e.g., numbers of physically handicapped, areas cultivated, number and type of CBOs formed and functioning) that was otherwise based on either guess-work or internally-generated numbers. Second, it confirmed with numbers the hypothesis that these areas were extremely backward, socially, economically and institutionally and that the initial conditions indeed justified a rural livelihoods project. Third, it helped show up problem areas in project implementation that Aajeevika could do well to address immediately.

The future plan needs to concentrate on setting up a viable and full-scale M&E system, so that it is easy to track project progress, identify 'hot spots' early, and facilitate quick feedback-based learning within the project. The on-going work in the PMU is promising, but more needs to be done and quickly.

Setting up a web-based project Knowledge Management System will be a pioneering step in rural development in the country and can play a vital role in building up an informed and capable project staff, which in turn, can quickly pass on new learning to project communities, stimulating their awareness and empowerment.

But the key issue to improving and sustaining project performance is to motivate staff at all levels, with the help of an experienced external consultant, and this should be carried out as soon as possible.

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APPENDIX 1: Baseline Survey Questionnaire

QPA FORMATS
Quantified Participatory Assessment (QPA)
Base Line Survey Of
Uttaranchal Livelihood Improvement Project for Himalayas

Fill in BEFORE the village visit

1. General Details

Date			
Revenue Village			
Gram Panchayat			
Nyay Panchayat			
Block			
Tehsil			
Name of the District			
Name of FNGO			
Year of project start	2005-06	2006-07	2007-08
Location of village	Top Hill	Mid Hill	Valley
Distance of village from road(kilometers)	By Motor	On foot	

2. Team Description

	Name	Designation
1		
2		

Team Leader	
--------------------	--

3. Village Details *To be filled from PRA Resource Map*

	Name of Hamlet	Number of households		No of Houses in the village
		Total	Project target	
2.1 1	2.2			
2.3 2	2.4			
2.5 3	2.6			
2.7 4	2.8			
2.9 5	2.10			
2.11 6	2.12			

A. FOCUS GROUP DISCUSSION WITH PROJECT PARTICIPANTS

Start Time		AM/PM
------------	--	-------

1. GENERAL INFORMATION

1.1 Socio-demographic profile of the village

Indicator	Secondary data*	Primary data	Comments
Total population			
Total Males			
Total Females			
Number of adult males			
Number of adult females			
Number of households			
Number of women-headed households			
Number of BPL households			
Number of SC households			
Number of ST households			
Number of OBC households			
Number of girls 0-6 years*			
Number of boys 0-6 years*			
Number of vulnerable persons			
<i>Lame or armless</i>			
<i>Blind</i>			
<i>Deaf</i>			
<i>Mute</i>			
<i>Mentally handicapped</i>			
<i>Widows</i>			
<i>Chronically ill</i>			
<i>Aged and single</i>			
<i>Orphans</i>			
<i>Destitute</i>			
<i>Others:</i>			
Normal local daily wage rate (unskilled): Male			
Normal local daily wage rate (unskilled): Female			
Normal Average Interest Rate (informal institutions)			
Local Bank Loan Interest Rate			

Source: Revenue records / Social map, Household survey, Anganwadi centres, village census data;

*Ask ANM or in ICDS Anganwadi Kendra

1.2 Number of children not going to school *Take from school*

	Primary school (Class 1-5)		Middle school (Classes 6 - 8)		High school & Inter (Classes 9-12)	
	School	FGD	School	FGD	School	FGD
No: of girls NOT in school now						
No: of boys NOT in school now						

1.3 Village Institutions, Infrastructure and Services

	Institution/ infrastructure	Number	Name of place where situated	Distance (if outside village) (kms)	Timespan (Total Time)
Community based organizations					
1	User Group (Swajal,VDC,Hariyali)				
2	Van Panchayat				
3	Village Development Committee				
4	Mahila Mangal Dal				
5	Yuvak Mangal Dal				
6	Kishori Samuh				
Social & Economic Infrastructure					
7	Anganwadi				
8	Primary School				
9	Middle School				
10	High School				
11	Panchayat				
12	ANM Centre				
13	Post office				
14	Bank				
15	Police thana				
16	Haat bazaar				
17	Nearest pucca road				
18	Veterinary centre				
19	Public Telephones				
20	Dairy Cooperative society				
21	Mandi				
22	Primary Health Centre				
23	Training centres				
24	Fair Price Shop				
25	Diesel/Petrol Outlet				
26	Industrial Units				
27	Gharaat				
28	General Store (Parchoon)				
29	Nearest Forest for Fodder				
30	Nearest Forest for Fuel wood				
31	Solar Equipment Repair Shop				
32	Others.....				

1.4 Self Help Groups in the Village

	Name of the Group	Status of Group Yes/No		Formed by whom? Yes/No		Formed under which project?	Adopted or not? Yes/No	Start Year	Total members	No: of female members
		Functional	Non-Functional	Project	Others					
1.										
2.										
3.										
4.										
5.										
6.										
7.										

1.5 Development schemes accessed by village

	Name of scheme	Sector	For Individual or households or groups?	No: of beneficiaries
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				

Code:

Social Security Schemes

1. निराश्रित विधवा भरण-पोषण अनुदान
2. राष्ट्रीय मातृत्व लाभ योजना
3. राष्ट्रीय वृद्धावस्था पेंशन योजना
4. राष्ट्रीय परिवार लाभ योजना
5. अनुसूचित जाति उत्पीड़ित परिवारों को आर्थिक सहायता
6. अनुसूचित जाति व अनुसूचित जनजाति छात्रवृत्ति
7. पिछड़ी जाति छात्रवृत्ति
8. विकलांग पेंशन योजना
9. विकलांग छात्रवृत्ति

Swarojgar Schemes

10. स्वर्ण जयन्ती ग्राम स्वरोज्जगार योजना (एस.जी.एस.वाई)
11. ग्रामीण आवास योजनाएं (इन्दिरा आवास योजना)
12. राष्ट्रीय ग्रामीण रोजगार गारन्टी योजना

Insurance Schemes

13. जन श्री बीमा योजना
14. नारायण कवच

Secondary Women and child development dept schemes

15. किषोरी शक्ति योजना
16. किषोरी बालिका योजना
17. समन्वित बाल विकास सेवाएं (आई.सी.डी.एस)
18. बालिका समृद्धि योजना

Third Technical Schemes

19. सम्पूर्ण ग्रामीण रोजगार योजना (एस.जी.आर.वाई)
20. प्रधानमंत्री ग्राम सड़क योजना
21. पंचायती राज विभाग (अम्बेडकर योजना)
22. सम्पूर्ण स्वच्छता अभियान
23. कृषि विभाग की योजनायें
24. लघु सिंचाई विभाग की योजनायें
25. एकीकृत बंजर भूमि विकास कार्यक्रम (आई.डब्लू.डी.पी)
26. राष्ट्रीय जलागम विकास योजना (एन.डब्लू.डी.पी)

Fourth Industrial Schemes

27. खादी एवं ग्रामाद्योग की योजनायें
28. वीर चन्द्र सिंह गढ़वाली स्वरोज्जगार योजना
29. हार्तिकल्चर टेक्नोलाजी मिशन
30. उत्तरांचल सार्वभौम रोजगार योजना

2. AGRICULTURE

2.1 Land Use Pattern

Land use pattern)	Secondary data* (hectares)	Remarks from FGD
Total village area		
Irrigated cultivated area		
Unirrigated cultivated area		
Kharif cropped area		
Rabi cropped area		
Zaid cropped area		
Reserve Forest land		
Van Panchayat Land		
Civil soyam forest		
Wastelands		
Pasture land		
Orchard land		
Others		

* Fill in before the survey

2.2 Major crops grown in the village

	Grains	Pulses	Vegetables	Flowers	Spices	Fruits	Oilseeds	Others
Rabi 2006								
Zaid 2006								
Kharif 2006								

2.3 Details of agricultural production (2005-06)

Crop	Average productivity (Kilograms per <i>nali</i>)		Price per kilo
	Irrigated	Un-irrigated	
<i>Rabi (2005-06)</i>			
1			
2			
3			
4			
<i>Kharif (2005-06)</i>			
1			
2			
3			
4			
<i>Zaid (2005-06)</i>			
1			
2			
3			
<i>Fruits & Vegetables</i>			
1			
2			
3			

2.4 Did you receive any technical training or practices from the project for improving agricultural practices or for sowing better crops? Yes/No.....

2.5 Adoption of agricultural practices from the project

Score	Options	Score
0	No use of improved agricultural implements or awareness generation on improved agronomic practices (e.g., contour ploughing) as a result of project activities	
25	Some community members use improved agricultural implements and adopt improved crop production practices from the project	
50	Benchmark: All community members who needed it have purchased agricultural implements through the project, and awareness camps and programmes have been organized with government and private agencies	
75	In addition, some community members have adopted organic farming, constructed own compost pits /NADEP, and gone in for seed multiplication programmes, vermiculture, etc. as a result of project activities (with government and private agencies)	
100	Ideal: All community members adopted all improved practices and suggestions given by government agencies, and have done additional work on their own	

Reason for score/Comments and observations

2.6 Has income from agriculture increased due to the project?

Scores	Options	Score
0	No change from before project, for all group members	
25	Some change for few group members	
50	Some change for all group members	
75	Some change for all; but substantial change for some	
100	Substantial change for all members	
<i>Reason for score/Comments and observations</i>		

2.7 Food security during last 12 months

Scores	Options	Score
0	No household was able to buy or grow food even for 3 months consumption	
25	Some but not all households had enough food or money to buy food during the lean period	
50	Benchmark: All village households could grow or buy enough food during lean period (whenever it occurs)	
75	In addition, some village households had surplus for market sale	
100	Ideal: In addition, all village households had surplus for market sale	
<i>Reason for score/Comments and observations</i>		

2.8 What are people eating at present? What quantity of food is available for people at households?

Scores	Options	Score
0	Food available for one time but no vegetables, salads or milk	
25	Food available for two times containing chapatti or rice and dal, but no vegetables, salads or milk	
50	Benchmark: All project participants have food available for both the times, and consumption of meat, eggs and fruits has increased	
75	In addition, vegetables, salads and milk included in the diet for some households	

100	Ideal: In addition, balanced diet with supplementary milk and milk products for children and pregnant and lactating mothers for all households	
<i>Reason for score/Comments and observations</i>		

2.9 Current food situation in the village *Use card scoring*

Prepare small cardboard cards marked with numbers 1 - 4, around 50 for each number. Put a rubber band around each set of cards. The team doing the exercise of card scoring must pass the set of cards along with a small plastic bag around to each participant in the FGD, so that they can choose the right number that applies to their situation and put it in the plastic bag. Count the number of cards for each question and fill in the table.

Repeat for each question.

	Average number of ...	Unit	No: of households scoring			
			1	2	3	4
1	Months of hungry season among project participant HHs	Month				
2	Meals per day among project participant households	Number				
3	Months when meal portions are reduced	Months				

3. LIVESTOCK

3.1 Quantity of milk sold in the village

Average daily sale	Rainy season (2006)	Dry season (2006)
Milk sold or taken from village for sale		

3.2 Income from milk production

	Cattle	Product	Local breed		Improved breed	
			Average yield/ day	Average price/ kilo	Average yield/ day	Average price/ kilo
1	Cows	Milk				
		Ghee (Monthly)				
2	Buffalos	Milk				
		Ghee (Monthly)				

3.3 Veterinary services

Score	Options	Score
0	Only local service provider exists OR too far away	
25	External OR improved veterinary service provider identified; but yet to start operations OR no kits distributed	

50	Benchmark: External OR improved internal veterinary service provided and one livestock camp organized as per the needs of the people	
75	<i>In addition</i> , livestock camps organized regularly as per the needs of the people	
100	<i>In addition</i> , people have access to veterinary services as per their requirement, within or close to the village	
<i>Reason for score/Comments and observations</i>		

3.4 Breed improvement (cattle and buffalos)

Score	Options	Score
0	No improvement in breeds of cattle or buffalos	
25	Some SHG members with livestock have gone in for improved breeds of cattle or buffalos	
50	All SHG members with livestock have gone in for improved breed of either cattle or buffalos	
75	In addition, some non-SHG members with livestock have adopted improved cattle or buffalos	
100	All non-SHG members with livestock have adopted improved cattle or buffalos	
<i>Reason for score/Comments and observations</i>		

3.5 Income generation from livestock (cattle and buffalos)

Score	Options	Score
0	No improved breeds introduced by the project	
25	Some SHG members have gone in for improved breeds from the project, but are not earning enough to make regular loan re-payments to SHG	
50	Benchmark: Improved breeds yielding enough revenue to make regular payments to SHGs	
75	In addition, more SHG members have taken loans to purchase improved breeds from the project	
100	In addition, all households in village that wished to purchase improved breeds have done so and all are earning sufficient income	
<i>Reason for score/Comments and observations</i>		

3.6 Income generation from livestock (kuroilers)

Score	Options	Score
0	No kuroilers introduced by the project	
25	Some SHG members have gone in for kuroilers from the project, but not producing enough	
50	Benchmark: Kuroilers yielding enough eggs regularly; mother unit established and has supplied at least one additional household in the village	
75	In addition, everyone within the village who wishes to take up kuroilers is able to obtain it from the mother unit	
100	In addition, everyone who has gone in for kuroilers is obtaining regular profit	
<i>Reason for score/Comments and observations</i>		

4. LIVELIHOOD STATUS

4.1 Well Being Ranking: *[Source: WBR exercise with the villagers]*

	Name of hamlet	Total No. of households	No. of households in the category of				
			Vulnerable	Hardcore poor	Moderate poor	Hovering poor	Better Off
			I	II	III	IV	V
1							
2							
3							
4							
5							
6							
7							
8							
9							
	Total						

4.2 Status of participation of the poorest in Gram Panchayat meetings

Score	Options	Score
0	Poorest do not attend gram panchayat meetings	
25	Poorest attend but do not speak in gram panchayat meetings	
50	Poorest attend and speak; Group considered interest of poorest in at least one decision	
75	Interest of the poorest are considered in most (but not all) decisions, either by the poorest speaking out themselves or by others speaking on their behalf	
100	Poorest participate in community decisions just as the better off members of the village	
<i>Reason for score/Comments and observations</i>		

5. PROJECT ACTIVITIES

5.1 Individual project households

	No: of households that..	Number
1	Adopted agricultural technology recommended by the project last year (2005-06)	
2	Operating agricultural technology promoted by the project	
3	Reported increases in crop production or yield	
4	Received loans from a financial institution last year (2005-06)	
5	Have outstanding payments to a financial institution now	
6	Got insurance in the last year (2005-06)	
7	Accessed deposit services last year (2005-06)	
8	Received services under the public distribution system (PDS) last year	
9	Received potable water from Jal Sansthan/Swajal last year	
10	Received services from social security system (old age pension, senior citizen card)	
11	Received Irrigation schemes from irrigation department last year	
12	Received extension services from government last year	
13	Received benefits from support organization (FNGO) schemes	

5.2 Community based organizations (SHG, VDC, Hariyali Etc)

		Number
1	Number of CBOs that adopted agricultural technology recommended by the project last year (2005-06)	
2	Number of CBOs operating agricultural technology promoted by the project	

3	No: of van panchayats using improved management techniques	
4	No: receiving benefits from support organization (FNGO) schemes	

5.3 Training received in the last year (2005-06)

	Name of training	Training by			Is it Non-Farm training? Y/N	Number trained		Number who started livelihood activity	
		Project Y/N	Govt Dept Y/N	FFI Y/N		Total	Females	Total	Females
1									
2									
3									
4									
5									

5.4 Demonstrations held in the last year (2005-06)

	Type of Demonstrations	Number		Number of activity groups	
		Designed	Implemented	Formed	Operating successfully
1					
2					
3					
4					
5					

5.5 Enterprises operating in the village currently

	Name of enterprise	Is it functioning?	Sector of operation	Number of households working in the enterprise	
				Owners	Workers
1					
2					
3					
4					

5.6 Investment accessed for micro-enterprises

	Accessing credit from	Number of individuals	Number of groups
1	Formal financial institutions (e.g., banks)		
2	Primary Agricultural Credit Societies		
3	Others (specify)		

5.7 MIGRATION (FGD with migrated HHs)

Area of migration	Nos.	Purpose of migration (e.g., labour, regular employment)			Total number of migrating households (> 3 months at a time)	No: of households migrating without stress
		Daily Wages	Business	Service		
Nearby villages/ Markets						
Nearby Town						
Far away Town						
<i>Comments and observations</i>						

6. USE OF FOREST RESOURCES

6.1 Collection of fuel wood from forest

Score	Options	Score
0	2.13 No Van Panchayat even if forest land exists near village; all target households collecting fuel wood illegally	
25	Forest land exists near village and Van Panchayat exists, but households still collecting fuel wood illegally	
50	Benchmark: Forest land exists near village and Van Panchayat exists; <u>all target households collecting fuel wood from Van Panchayat area</u> ; but no sustainable forest management practices (e.g., plantation or protection in rotation)	
75	All target households collecting from Van Panchayat areas and some sustainable forest management practices started OR some violations	
100	Ideal: In addition, sustainable forest management practices (including social fencing) for fuel wood being followed without violation	
<i>Reason for Score/Comments and observations</i>		

6.2 Fodder from forest

Score	Options	Score
0	2.14 Forest exists near the village but no Van Panchayat; open grazing by all user households	
25	Forest land exists near village and Van Panchayat exists, but open grazing continues	
50	Benchmark: Forest land exists near village and Van Panchayat exists; no open grazing in Van Panchayat areas, but no sustainable forest management for fodder	
75	All households with livestock doing cut and carry for stall feeding from Van Panchayat areas; sustainable forest management practices started BUT there are violations	
100	Ideal: In addition, sustainable forest management practices (including social fencing) for fodder being followed without ANY violations	
<i>Reason for Score/Comments and observations</i>		

6.3 Fodder from private lands

Score	Options	Score
0	2.15 Some fodder available from agricultural residue; no private fodder plantation; all going to forest	
25	Increased straw available from agricultural residue OR private fodder plantation started but not yielding yet; still going to forest	
50	Benchmark: Increased straw available from agricultural residue OR private fodder plantation - but no reduction in collection from forest	
75	Some reduction in collection from forest, but still visit forest to collect fodder	
100	Ideal: All village fodder needs met from agricultural residues and grass plantations	
<i>Reason for Score/Comments and observations</i>		

6.4 Participation in Van Panchayat decision-making

Score	Options	Score
0	No Van Panchayat exists	
25	Van Panchayat exists; meets rarely OR few members (e.g., political leaders, Forest Department representative, etc.) take decisions, women and poor do not speak even when they have a problem	

Score	Options	Score
50	Benchmark: Van Panchayat exists and meets regularly; even though few members take decisions, women and the poor speak when they have a problem and have influenced at least one decision that affected them (e.g., profit sharing, conflict resolution, rules and regulations of use)	
75	In addition, women and the poor are able to participate in and influence most decisions that affect them (e.g., profit sharing, conflict resolution, rules and regulations of use); and there is rotation of members	
100	Ideal: <i>In addition</i> , All women and poor members participate actively and equally in Van Panchayat decision-making	
Reason for score/Comments and observations		

6.5 Income from Forestry (fodder, NTFP and timber)

Score	Options	Score
0	2.16 No Van Panchayat; no sale of forest produce	
25	Van Panchayat, but no income yet from sale of fodder, NTFP or timber	
50	Benchmark: Van Panchayat exists, and surplus fodder is available (for sale or distribution)	
75	<i>In addition</i> , some income earned from sale of NTFP	
100	Ideal: <i>In addition</i> , sustained fodder surplus and sustained income from NTFP	
Reason for score/Comments and observations		

7. Any other major positive and negative features in the village

Write from your own observations

	Positive features	Negative features or problems
1		
2		
3		
4		
5		

8. Details of damage caused by wild animals

	Name of Wild Animals	Type of damages	Season bearing the maximum damage	Types of crops hampered the most	Any precaution and safety measure taken	Animal suffering too
					Yes/No	Yes/No
1						
2						
3						
4						
5						
6						
7						

B. SOCIAL MAP

Draw social map; number each house and make a list of all house owners, their father's name, the heads of cattle each owns and note women-headed households.

Add more sheets if necessary. Make the list hamlet-wise if the hamlet is very big.

Village: _____ Hamlet: _____

	Name of head of household	Father's name	No: of cattle owned	Whether women headed household? Y/N
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				
26				
27				
28				
29				

C. Focus Group Discussion with Self Help Groups

Name of Place		
Start Time		am/pm

1. General Information

Date			
Revenue Village			
Gram Panchayat			
Nyay Panchayat			
Block			
Tehsil			
District			
Name of FNGO			
Name of SHG			
SHG Form No.			
Type of SHG	Female	Male	Mixed

2. Representation of Self Help Group

	Is this person is Female (Yes/No)			Is this person is poor (Yes/No)		
	First Representative	Second Representative /Treasurer	Third Secretary	First Representative	Second Representative /Treasurer	Third Secretary
1						
2						
3						

3. Profile of Self Help Group

Has the group opened a bank account? Yes/No	Name of the Bank	Name of the category in which the account was opened		Type of Group		
		APL	BPL	Male	Female	Mixed

4. Savings & Lending of SHGs (01st December, 2005 to 30th November, 2006)

Members			Total Saving	Interloaning
Total	Male	Female		

5. Savings

Has the group taken a loan from financial institute last year		Number of members depositing money regularly	Monthly saving amount decided at the time of group formation	Amount deposited by each member in a month	Frequency of deposit (Once in a month, twice in a month, once in two months)
Amount	Interest Rate				

6. Meetings of Self Help Groups

Number of meetings conducted in a month	Number of members attending meetings	Main issues discussed in meetings (Give any two)
		1.
		2.

7. Inter-loaning

Is an Inter-loan given	Number of members receiving inter-loans	Interest rate of inter-loan	Number of members who have not repaid loans	Any loans given to outsiders or other groups?	Number of loans given to other groups that are not repaid
Yes/No	Number		Number	Yes/No	Number

8. Income Generating Activities

Have group members received any training for IG Activities	No. of members of group that received training	How many group members are using their potential for IG and generating income	At least one member of a group is using his potential and generating income	Average income of each member from IG Activities
Yes/No	Nos.	Nos.	Yes/No	Rupees

9. Social activities by the group

Any labour contribution	Are there any efforts made by the group for females	Which type of activities are being run for the females	Is the group also working for the benefit of the village	Which type of activities are being run for the village
Yes/No	Yes/No	Code	Yes/No	Code

Codes: 1=Avoiding alcohol; 2=labour contribution for general work; 3=women's issues; 4=health; 5=education; 6=Sanitation; 7=others

10. Score of Project Self Help Group in IFAD rating system

11. Status of Informal or institutional credit facilities

Score	Options	Scores
0	No formal and informal credit sources available or All members taken informal credit and are in debt trap	
10	Most of the members taken informal credit and are in debt trap	
25	Some members have institutional credit facilities and some are bank defaulters.	
50	Benchmark: Most of the members having access to institutional credit sources/once loan taken by all members and at least 70% are repaying timely.	

Score	Options	Scores
75	All members having access to institutional credit sources/once loan taken by all members and 70% are repaying timely. In addition the group has availed CCL(Cash Credit Limit) facility.	
100	Ideal: In addition to CCL facility, All members having access to institutional credit and loan taken more than once and are repaying instalments timely	
Reasons for score/Comments and observations		

12. Status of members' participation in SHG Decision-Making

Score	Options	Score
0	Only one or two members take all decisions, others do not speak up even when they have a problem	
25	Only one or two members take all decisions, others speak up when they have a problem, but cannot influence decisions	
50	Few members take all decisions, but others have been able to influence at least one decision that affected them	
75	All members have been able to discuss and decide on several (but not all) issues that affect them but some members are not fully satisfied	
100	All members participate, discuss and decide on all decisions equally	
Reason for score/Comments and observations		

13. Status of participation of women (in SHGs) in Gram Sabha Meetings

Scores	Options	Score
0	Women do not attend Gram Sabha meetings	
25	Women attend but do not speak in Gram Sabha meetings	
50	Women attend, speak and have influenced at least one decision in Gram Sabha meetings	
75	Women have influenced more than one Gram Sabha meeting that affected them	
100	Women participate in Gram Sabha meetings as equals of men	
Reason for score/Comments and observations		

14. Status of access to credit for household (minor) consumption needs

Scores	Options	Score
0	All members of SHG depend on others (moneylender, relatives, friends) for consumption credit needs	
25	Some members depend on SHG for consumption credit needs; some go to others also (since own funds are not sufficient)	

Scores	Options	Score
50	Benchmark: All members depend only on SHG for consumption credit needs	
75	At least 50% members of SHG depends on own funds for consumption credit needs; rest depend on SHGs (No one takes loans from moneylenders)	
100	Ideal: All members of SHG depend only on own funds for consumption credit needs	
Reason for score/Comments and observations		

15. Access to credit for MAJOR needs (Health, Education, Durable assets, > Rs. 5000)

Scores	Options	Score
0	All SHG members depend only on moneylender for major credit needs	
25	Some members still depend on moneylender for major and emergency credit needs	
50	Benchmark: At least one major OR emergency loan was given in cash from SHG savings	
75	More than one major or emergency loan was given by SHG OR larger loan amount (e.g., more than Rs. 2,000) OR the member was able to access credit from other sources (at an lower interest rate) due to increased credit-worthiness	
100	Ideal: All SHG members are able to get loans for major or emergency credit needs from SHGs (one SHG or many SHGs pooled) OR members are able to access credit from banks and financial institutions because of improved credit worthiness	
Reason for score/Comments and observations		

16. Capacity Building: general (e.g., training for group activities, record keeping, etc.)

Score	Options	Score
0	No training programmes held so far	
25	Those SHG members trained are not using skills	
50	Benchmark: Those SHG members trained are using skills (informally or formally) AND at least one training given to others (e.g., another CBO, SHG, GO, Federation, etc.)	
75	Those SHG members trained have given several paid trainings to others (e.g., another CBO, SHG, GO, Federation, etc.) in more than one field	
100	Ideal: In addition, trained SHG members earning regular income from providing paid services to others	
Reason for score/Comments and observations		

17. Capacity Building for SHG Members: income generation activities

Score	Options	Score
0	Training not given or given in another activity (hence not useful)	
25	Training given only to some who wanted training, not all who wanted training	
40	All who wanted training received it, but has not yet had a chance to use skill acquired OR not given in time (i.e., after the activity has started)	
50	Benchmark: Required skill acquired by all who wanted training, properly used and generating income	
75	In addition, they are passing on the skills to others (i.e., in the SHG, village, other village)	
100	Ideal: In addition, investing in new activities and earning income	
Reason for score/Comments and observations		

18. Capacity Building for Community Resource Person: income generation activities

Score	Options	Score
0	Training not given to Community Resource Person	
25	Training given, but the CRP has not yet started working on the activity with the group	
50	Benchmark: Required skill acquired by Community Resource Person, the activity has started earning revenue but CRP has received only sporadic or partial payment from the SHG	
75	In addition, the CRP has received regular payments from this SHG	
100	Ideal: In addition, CRP is being paid by other groups also (within or outside the village)	
Reason for score/Comments and observations		

19. Status of awareness about women's health

Score	Options	Score
0	No awareness programmes or health camps conducted on women's health	
25	Awareness programmes and health camps for women's health organised by other Government project but no effective follow up done	
50	Benchmark: Awareness programmes and health camps on women's health organised regularly, atleast 50% women using TBA for delivery or going to hospital for delivery when needed	
75	In addition, all women practicing good hygiene practices; and ANM has requested health departments and NGOs to conduct further health camps and such camps conducted	
100	Ideal: In addition, awareness about women's health regularly updated; households purchasing medicines from shops for own use; community approaching hospitals and NGOs whenever necessary	
Reason for score/Comments and observations		

20. Improvement in living environment (health, light, etc.) & reduction in drudgery (time and effort)

Score	Options	Score
0	No project intervention; hence no reduction in drudgery (time and effort) for SHG women	
25	Some women in SHG report reduction in drudgery due to project assets (agricultural implements, water-based <i>chakkis</i>) or improvement in living environment (smokeless chulhas)	
50	Benchmark: All women in SHG report some reduction in drudgery to collect fodder (due to grass plantation, vermicompost pits, etc.) and some improvement in living environment	
75	In addition, some SHG women report reduced drudgery due to other activities through convergence with on-going government departmental schemes (e.g., water-based chakkis and solar lanterns) and other initiatives	
100	Ideal: All SHG women report reduced drudgery due to other activities through convergence with on-going government departmental schemes (e.g., water-based chakkis and solar lanterns) and other initiatives	
Reason for score/comments and observations		

21. Status of women's empowerment: Household decision-making

Score	Options	Score
0	Women do not participate in decisions regarding their own time and earnings	
25	Women participate, but cannot influence decisions regarding their own time and earnings	
50	Women influence all decisions that affect their own time and earnings	
75	In addition, women have influence over some household decisions (including managing money)	
100	Women equally influence all household decision-making and managing money	
Reasons for score/comments and observations		

D. HOUSEHOLD SURVEY

District	:	
Block	:	
Gram Panchayat	:	
Revenue Village	:	
Name of Respondent	:	
Name of the Head of the Household	:	
Sex (of the head of the household)	:	Male Female
Name of FNGO	:	
Survey conducted by (with designation)	:	
Date of survey	:	

1. HOUSEHOLD PARTICULARS

1.1	Position of the respondent in the household	Head - 1, Wife of Head - 2, Sister of head - 3; Sister-in-law of head - 4, Mother of Head-5, Daughter of Head - 6, Son of Head-7, daughter in law of head - 8; other relation (specify) - _____ -9	<input type="text"/>
1.2	Religion	Code: Hindu - 1, Muslim - 2, Christian -3, Sikh - 4, Others (specify) _____) -5	<input type="text"/>
1.3	Category	Code: ST - 1, SC - 2, General - 3, Others (specify) _____) -4	<input type="text"/>

2. HOUSEHOLD COMPOSITION

	Name of the member (Brief)	Age (years)	Sex (Code)	Relation with respondent (Code)	Marital status (Code)	Literacy level (Code)	Activity status (Code)	Occupation (Code)	
								Main	Sub
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									

3. If child/ children dropped out or never enrolled - state the most important reason for the same

<p><i>Code: Not applicable - 01, No school in the villages - 02, school is far away - 03, school not well equipped - 04, Help mother / take care of siblings- 05, child going for labour - 06; Parents not interested; child not interested -08, Not customary to send girls - 09, caste difference - 10; others (specify) - _____ 11</i></p>	Boy
	<input type="text"/> <input type="text"/>
	Girl
	<input type="text"/> <input type="text"/>

Code List:

Sex	Relationship with Respondent	Literacy level	Activity Status	Occupation (Main & Subsidiary)
Male - 01	Respondent- 01	Illiterate- 01	Household work 01	Cultivation 01
Female - 02	Husband- 02	Can read & write through informal education (functional literacy)- 02	Wage earner 02	Agric labour 02
Marital Status	Son- 03	Children going to Anganwadi 03 Up to primary 04 Up to middle 05 Up to secondary 06 Up to higher secondary 07 Graduate & above 08 Child never enrolled 09 Not in schooling age 10 Others 11	Regular employment 03	Wage labour 03
Married- 01	Daughter - 04		Self employed including 04	Animal husbandry 04
Unmarried- 02	Son in law - 05		Cultivation 04	Bee keeping & Sericulture 05
Widow- 03	Daughter- in-law - 06		Students above 14 years 05	Handloom 06
Divorce - 04	Father - 07		Unemployed (15 -59 years) 06	Handicraft 07
Separated- 05	Father in law - 08		Child up to 4 years 07	Agro based industries 08
Abandoned- 06	Mother - 09		School going 08	Forest based industries 09
	Mother in law - 10		Child enrolled & dropped out 09	Mineral / metal based industries 10
	Brother in law - 11		(4 to 14 years) 11	Rural artisan 11
	Sister in law - 12		Not going to school 10	Shop / trading / wending 12
	Niece - 13		Infirm or disabled 11	Transport 13
	Nephew - 14			Service 14
	Grandson - 15			Collection of NTFP 15
	Grand daughters- 16			Others 16
	Grand parents - 17			
	Wife - 18			
	Others - 19			

Remarks: In case of “ Others” against any item please specify _____

4. LIVESTOCK PROFILE

2.1 Big Ruminants (In Numbers)		Numbers	Any Income? (Yes/No)
1	Cow		
2	Ox		
3	Buffalo		
4	Bull		
5	Calf		
6	Horse		
7	Khachar		
8	Others (Specify)		
2.2 Small Ruminants (In Numbers)			
1	Sheep		
2	Goat		
3	Pig		
4	Poultry		
5	Others (Specify)		
Remarks			

5. LAND USE PATTERN

5.1	Land : total (in nali)	<input type="text"/>	
5.2	Area under cultivation (in nali)	Kharif <input type="text"/>	Rabi <input type="text"/>
		Zaid <input type="text"/>	
5.3	Area under plantation /Orchard (in nali)	Area (Nai)	Number
		Irrigated <input type="text"/>	<input type="text"/>
		Un-irrigated <input type="text"/>	<input type="text"/>
5.4	Uncultivated land (in nali)(Write in 1-2, 2-3, 3-4 Nali)		

6. HEALTH STATUS

6.1	Infants die just after birth /or before reaching to the age of one, in last five years (specify number of children)	Male <input type="checkbox"/>		
		Female <input type="checkbox"/>		
6.2	Any maternal Mortality Death during pregnancy, in last five years (specify number of deaths in box)	Yes -1 <input type="checkbox"/>		
		No -2		
6.3	If yes , why <i>Code - Ignorance -1; Facilities not available -2; Other -(specify_____)</i>		<input type="checkbox"/>	
6.4	Any major disease suffered by household members, during last year (specify disease and person in relation to the respondent)?	Disease	No. Male	No.- Female
		1.		
		2.		
		3.		
6.5	Approximate health expenditure during last year (in Rs.)			
6.6	Average loss of working days due to health problems during last year			
	Comments and Observation: Like: Age of marriage, Age of First Delivery.			

7. NUTRITIONAL STATUS & FOOD SECURITY

6.1	Which months you do not have enough food stocks or cash to buy food or enough work to exchange for food?	<i>Code: Jan - 01, Feb - 02, Mar - 03; Apr - 04; May - 05; June - 06; July - 07; Aug - 08; Sep - 09; Oct - 10; Nov - 11; Dec - 12</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.2	What do you do when there is no cash to meet expenses on food?	<i>Code: Miss a meal - 1; Advance against crop harvest - 2; Borrow from relative or friend - 3; Mortgage asset -4; Borrow from money lender/employer -5, Borrow from SHG 6- Borrow from grain bank - 7, Sale of asset -8 Other (Specify_____)- 9</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

8. INSTITUTIONAL ARRANGEMENTS

8.1	Are you or your family member have membership in any group / committee?	Code: Yes - 1; No - 2	<input type="checkbox"/>
8.2	If yes, where (Multiple responses)	Code: SHG - 1, PS membership 2, UG's/CIG - 3, WC/WA - 4, VFC/VSS-5, VDC -6 , Others please (specify _____) - 7	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
8.3	Are any member of the group holding some position /responsibility in any of the institution?	Code: Yes - 1; No - 2	<input type="checkbox"/>
8.4	If yes, in which institution	Code: SHG - 1, PS membership 2, UG's/CIG - 3, WC/WA - 4, VFC/VSS-5, VDC -6 , Others please (specify _____) - 7	<input type="checkbox"/>

9. Time spent by women on household chores

Task	Average No of Trips in a day			Average No of hours in a day			Average weight in a day		
	Summer	Rainy	Winter	Summer	Rainy	Winter	Summer	Rainy	Winter
Collection of water									
Collection of fuel wood									
Collection of Fodder									
Compost from fields for house									

10. MIGRATION

10.1	If any member of your household migrated during the last 12 months, give details <i>Purpose</i> <i>(Code: Seeking employment in lean season - 1; better wage earnings - 2;Contract obligations - 3; Better amenities of life - 4; children education - 5; Flood/drought - 6, others(Specify.....)- 7</i>	Gender	Duration	Distance /Place	Purpose	Net income (returns)
		1				
		2				
		3				
		4				
		5				
10.2	Did migration have any effect on your household?	Code: Yes - 1; No - 2				
10.3	If yes what were the consequences?	Codes:1=Enhanced food security; 2=construction of house; 3=purchase of				

		land;4=Purchase of household assets; 5=Improved quality of life (health & nutrition); 6=Better children's education; 7=Parents felt absence/neglect; 8=Workloads of member of household increased; 9=Children's education affected; 10=Others (Specify_____)	
--	--	--	--

11. Livelihood from NTFP (In last 12 months)

	Name of NTFP	Duration (no. of months collection)	Quantity		Income
			Numbers	Kilogram	
1					
2					
3					
4					

* Code- Jhula(lichens)-01, Tej pat-02, Jadhi buti-04, Fuel wood-05, Bamboo-06, Ringaal 07 and others- specify-----8.

12. Awareness of and benefits from government schemes

	Question	Codes	Code
12.1	Are you aware of existing govt schemes?	Yes - 1; No - 2	
12.2	If yes what is the source of information?	Village level officer - 1; Teacher -2; ANM-3; Postman-4; Block Office-5; Others 6 (please specify - - - - -)	
12.3	Did the household receive any benefits from government schemes?	Yes - 1; No - 2	
12.4	If yes, What benefits have you received till date?	Revolving money-1;tools kits-2; Livestock-3; raw material-4; Seeds-5; Others-6	
	If 6, Specify		

13. Women's Issues

Only ask these questions if the person being interviewed is female

Use codes: Yes = 1, No = 0, Don't want to answer = 77, Not applicable/ don't know = 99

	Question	Code
13.1	On average, how many hours per week do you spend doing manual agricultural labour?	
13.2	On average, how many hours per week do you spend doing other types of manual labour?	
13.3	Since the start of the project, has the project trained you on skills for any	

	Question	Code
	job involving less manual labour?	
13.4	Since the start of the project, have you gotten any job involving less manual labour because of help from the project?	
13.5	Do you think that you have better work now than you did at the start of the project?	
13.6	If you answered “Yes” to question 11.5, do you think that you have this better job as a result of the project?	
13.7	In your village, do women have a greater role in traditional village institutions than they did one year ago?	

14. Has your household used any part of any loans availed in the last 12 months for the following purposes?

Use codes: 0 = Did not use any loan money for this purpose; 1= Used loan money for this purpose; 77 = Don't want to answer; Not applicable/Don't know = 99

	Question	Code
14.1	Buying livestock	
14.2	Buying crop production inputs (seeds, fertilizer, pesticides)	
14.3	Buying cash crop trees	
14.4	Land development	
14.5	Buying household productive assets	
14.6	Buying non-productive household assets	
14.7	Home improvement	
14.8	Medical emergency	
14.9	Children's education	
14.10	Buying farm tools	
14.11	Food processing equipment and supplies	
14.12	Ceremonies and social occasions	
14.13	Other 1.....	
14.14	Other 2.....	

15. Rural Financial Services

	Question	Code
15.1	Does your household have a savings account with a financial institution (FI) (NOT an SHG)? <i>Use Codes: Yes =1, No =0, Don't know = 99</i>	
15.2	How much money (Rs) is in your savings account now? <i>Use Codes: “No” or Don't know,” = 99; Does not want to answer = 77</i>	
15.3	Has your household gotten a loan <i>through</i> a financial institution (FI) in the last 12 months? <i>Use Codes: Yes =1, No =0, Don't know = 99</i>	
15.4	How much money (Rs) has your household borrowed <i>through</i> the FI in the last 12 months? <i>Use Codes: Does not want to answer = 77</i>	
15.5	Is there any loan through the FI that you have not been able to repay on time? <i>Use Codes: Does not want to answer, use code = 77</i>	
15.6	Is anyone in this household a member of an SHG? <i>Use codes: Yes = 1, No = 0,</i>	

	Question	Code
	<i>Don't know/not applicable = 99</i>	
15.7	How much money (Rs) is in your SHG savings account now? <i>Use codes: Does not want to answer = 77; Don't know = 99</i>	
15.8	Has your household gotten a loan from your SHG in the last 12 months? <i>Use Codes: Yes =1, No =0</i>	
15.9	How much money (Rs) has your household borrowed from the SHG in the last 12 months? <i>Use Codes: No or Don't know = 99; Does not want to answer = 77</i>	

16. Income Generating Activities: Does anyone in your household practice the following Income Generating Activities?

Use Codes: No =0, Yes, got training from the project = 1, Yes, Did not get training from the project=2, Not Applicable or Don't know = 99

Activity	Code	Income(code)
1 Petty trading/vending		
2 Use of on-farm technology		
3 Use of non-farm technology		
4 Selling vegetables, grains, or fruits		
5 Selling livestock and livestock products		
6 Making/selling handicrafts		
7 Value added food processing		
8 Hiring out own labour		
9 Beekeeping		
10 Silkworm rearing		
11 Sustainable NTFP harvesting and selling		
12 Cultivation, processing and selling medicinal/aromatic plants		
13 Fishery management		
14 Other 1 (_____)		
15 Other 2 (_____)		

Income Code: 0-2000 = 1; 2001-5000 = 2; 5001-8000 = 3; 8001-10,000 =4; >10,000 = 5

17. Which of the following improved agriculture techniques does your household use?

Use Codes: Don't Practice =1, Practice = 2, Not applicable/don't know = 99

Improved Agricultural Techniques Or Inputs		Codes
Improved Inputs		
a	Use of improved crop varieties	
b	Improved seeds	
c	Use of organic fertilizer	
d	Use of inorganic fertilizer	
Improved Techniques		
e	Erosion control	
f	Cropping techniques	
g	Small area irrigation	
h	Soil moisture retention techniques (mulching)	

Improved Agricultural Techniques Or Inputs		Codes
i	Improved nursery techniques	
j	Sloping land technology/ Natural vegetative strips	

18. What was household annual income last year (December 2005 to November 2006)?

Details	Annual Income from Service	Income from Agriculture			Annual Income from Labour	Annual Income from Occupation/Small Scale Industrial Activities	Others (Annual)
		Rabi	Jaid	Kharif			
Head of Household							
Wife of Head of household							
Children of Head of household							
Father of Head of household							
Mother of Head of household							
Any Other members							
Total							

19. Project Activities

Code: Yes = 1; No = 2

	Question	Code
1	Are you adopting any agricultural technologies recommended by the project?	
2	Is there any increase in crop production /yield?	
3	Do households (that raise livestock) that report increased herd sizes	
4	If yes, the give the quantity of milk produce in numbers/kg.	
5	Are you adopting livelihood activities for which you were trained (skills training by the project)?	
6	Have you improved your home in the last year?	
7	Length of the hungry season (Give in months)	
8	Number of time you cook your meals in a day	
9	Number of meals the family members consume each day	
10	Number of months during which meal portion sizes are reduced	
11	Are you adopting the techniques/practices which were taught to you during exposure visit organised by the project	
11	Have you received credit from financial institution in the last year	

	Question	Code
12	Did you or your family member get insured in the last year	
13	Have you adopted new technologies promoted by the project last year	
14	Have you adopted (acquired) and operated for at least 3 years the new technologies promoted by the project	
15	Have you received secure long term tenure of natural resources, including land and water	
16	Is your family earning through non farming activities?	
17	Is at least one member of your family earning through agricultural activities?	
18	Is you family receiving any technical or financial aid to help improve your products and resources.	
19	Is your family benefiting from any financial institution?	
20	Is your family taking any services from BDS?	
21	Did your family receive any benefits from Public Health Services?	
22	Have you registered your child (0-5 yrs) in primary school last year?	
23	Has each child in your family below 2 years been fully immunized?	
24	Has your family benefited from the services run by the project?	
25	Has your family received any scheme from irrigation department?	
26	Was any of your family member eligible for social security scheme during last year?	
27	Did your family required the service under social security schemes during last year?	
28	Did you get any extension service from the government last year?	
29	Has your family benefited from any of NGOs scheme last year?	

APPENDIX 2: List of Sampled Villages

	District	Block	NGO	Village	Project Start Year	Village Location
1	Almora	Bhainsiya Channa	INHERE	Khankhuri Goonth	2006-07	Mid Hill
2	Almora	Bhainsiya Channa	INHERE	Kuj Kimola	2005-06	Valley
3	Almora	Bhainsiya Channa	INHERE	Laveta		Mid Hill
4	Almora	Bhainsiya Channa	INHERE	Nali Malli	2005-06	Mid Hill
5	Almora	Bhainsiya Channa	INHERE	Pabhya	2005-06	Top Hill
6	Almora	Bhainsiya Channa	INHERE	Umer	2005-06	Mid Hill
7	Almora	Dhola Devi	GRASS	Golimehar	2006-07	Valley
8	Almora	Dhola Devi	GRASS	Naugaon	2006-07	Top Hill
9	Almora	Dhola Devi	HSC	Belak	2007-08	Top Hill
10	Almora	Dhola Devi	HSC	Khatiyola	2006-07	Mid Hill
11	Almora	Dhola Devi	NEW	Chamtola	2006-07	Mid Hill
12	Almora	Dhola Devi	NEW	Gunna Ditya	2007-08	Top Hill
13	Almora	Dhola Devi	NEW	Meharkana		Mid Hill
14	Almora	Dhola Devi	NEW	Meltajol	2007-08	Valley
15	Almora	Dhola Devi	NEW	Palli	2007-08	Mid Hill
16	Almora	Dhola Devi	NEW	Sindiya Malla	2006-07	Mid Hill
17	Almora	Dhola Devi	RISE	Nailpad	2006-07	Top Hill
18	Almora	Dhola Devi	RISE	Trinoli	2006-07	Top Hill
19	Almora	Laam Gadda	FDRA	Dadmi	2006-07	Mid Hill
20	Almora	Laam Gadda	FDRA	Jhala Dungra	2007-08	Valley
21	Almora	Laam Gadda	FDRA	Selta Chapad	2006-07	Valley
22	Almora	Laam Gadda	FDRA	Tikar	2007-08	Valley
23	Almora	Laam Gadda	MITRA	Bainganiya	2006-07	Valley
24	Almora	Laam Gadda	MITRA	Malta	2006-07	Valley
25	Almora	Laam Gadda	NEW	Kalvani	2007-08	Mid Hill
26	Almora	Laam Gadda	NEW	Mergaon	2007-08	Valley
27	Almora	Laam Gadda	NEW	Mirolli	2007-08	Top Hill
28	Almora	Laam Gadda	NEW	Nata Dol	2007-08	Top Hill
29	Bageshwar	Bageshwar	CHIRAG	Chonna	2006-07	
30	Bageshwar	Bageshwar	CHIRAG	Ghatgada	2007-08	Valley
31	Bageshwar	Bageshwar	CHIRAG	Janoti Paldi	2006-07	Top Hill
32	Bageshwar	Bageshwar	CHIRAG	Jatha	2007-08	Mid Hill
33	Bageshwar	Bageshwar	CHIRAG	Kabhata	2006-07	Mid Hill
34	Bageshwar	Bageshwar	CHIRAG	Kharktamtta	2006-07	Mid Hill
35	Bageshwar	Bageshwar	CHIRAG	Nayal Mafi	2007-08	Valley
36	Bageshwar	Bageshwar	HGBS	Bhandari Sera	2006-07	Valley
37	Bageshwar	Bageshwar	HGBS	Dewalbeechnaal	2007-08	Valley
38	Bageshwar	Bageshwar	HGBS	Silati	2007-08	Valley
39	Bageshwar	Bageshwar	KAGAAS	Banj Jhiroti	2006-07	Valley
40	Bageshwar	Bageshwar	KAGAAS	Gurna		

	District	Block	NGO	Village	Project Start Year	Village Location
41	Bageshwar	Bageshwar	KAGAAS	Hathراسيا	2006-07	Mid Hill
42	Bageshwar	Bageshwar	KAGAAS	Jaltha Kot	2007-08	Mid Hill
43	Bageshwar	Bageshwar	KAGAAS	Sashola	2006-07	Mid Hill
44	Bageshwar	Bageshwar	KAGAAS	Simal Gaon	2007-08	Mid Hill
45	Bageshwar	Kapkot	BGSM	Chucher	2006-07	Mid Hill
46	Bageshwar	Kapkot	BGSM	Dhanyaad	2006-07	Valley
47	Bageshwar	Kapkot	BGSM	Kismilla		Valley
48	Bageshwar	Kapkot	CHIYA	Basti	2005-06	Top Hill
49	Bageshwar	Kapkot	CHIYA	Kidai	2005-06	Valley
50	Bageshwar	Kapkot	CHIYA	Majheda	2005-06	Mid Hill
51	Bageshwar	Kapkot	CHIYA	Majhgaon	2005-06	Mid Hill
52	Bageshwar	Kapkot	HOPE	Rikhari	2006-07	Top Hill
53	Bageshwar	Kapkot	HOPE	Sailing	2006-07	Valley
54	Bageshwar	Kapkot	HOPE	Suding	2006-07	Mid Hill
55	Bageshwar	Kapkot	KASAAR Trust	Badiya Kot	2006-07	Valley
56	Bageshwar	Kapkot	KASAAR Trust	Dobaad	2006-07	Mid Hill
57	Chamoli	Dasholi	JNUS	Haat	2006-07	Valley
58	Chamoli	Dasholi	JNUS	Sala Raintoli	2006-07	Top Hill
59	Chamoli	Dasholi	JSS	Dogdikaandae	2006-07	Mid Hill
60	Chamoli	Dasholi	JSS	Ropa	2006-07	Top Hill
61	Chamoli	Dasholi	JSS	Saikot	2006-07	Valley
62	Chamoli	Dewal	AT-India	Devsari	2006-07	Mid Hill
63	Chamoli	Dewal	AT-India	Haat Kalyani	2007-08	Valley
64	Chamoli	Dewal	AT-India	Lousari	2006-07	Mid Hill
65	Chamoli	Dewal	KASAR Trust	Vaan	2007-08	Top Hill
66	Chamoli	Dewal	NEW	Tajpur	2007-08	Mid Hill
67	Chamoli	Ghat	HIMAD	Chaka	2006-07	Mid Hill
68	Chamoli	Ghat	HIMAD	Matai	2006-07	Top Hill
69	Chamoli	Ghat	HIMAD	Motha	2006-07	Mid Hill
70	Chamoli	Ghat	HIMAD	Rajbagti	2006-07	Valley
71	Chamoli	Ghat	SBMA	Baanjgad	2007-08	Valley
72	Chamoli	Ghat	SBMA	Bijaar	2005-06	
73	Chamoli	Ghat	SBMA	Bura	2005-06	Mid Hill
74	Chamoli	Ghat	SBMA	Peri	2005-06	Top Hill
75	Chamoli	Ghat	SBMA	Pranmati	2005-06	Top Hill
76	Chamoli	Narayanbagar	NEW	Adaid	2007-08	Top Hill
77	Chamoli	Narayanbagar	NEW	Baidula	2007-08	Mid Hill
78	Chamoli	Narayanbagar	NEW	Bunga	2007-08	Top Hill
79	Chamoli	Narayanbagar	NEW	Chopta	2007-08	Mid Hill
80	Chamoli	Narayanbagar	NEW	Kafarteer	2007-08	Valley
81	Chamoli	Narayanbagar	NEW	Kothli	2007-08	Valley
82	Chamoli	Narayanbagar	PYRDC	Gandik Talla	2006-07	Mid Hill
83	Chamoli	Narayanbagar	PYRDC	Jhangor Gaon	2006-07	Top Hill
84	Chamoli	Narayanbagar	PYRDC	Vina Gaon	2007-08	Valley
85	Tehri Garhwal	Bhilangna	JVS	Amarsar	2006-07	Top Hill
86	Tehri Garhwal	Bhilangna	JVS	Banoli	2007-08	Top Hill

	District	Block	NGO	Village	Project Start Year	Village Location
87	Tehri Garhwal	Bhilangna	JVS	Chatiyara	2005-06	Mid Hill
88	Tehri Garhwal	Bhilangna	Mount Valley	Chandla	2006-07	Top Hill
89	Tehri Garhwal	Bhilangna	Mount Valley	Mehar Gaon	2006-07	Mid Hill
90	Tehri Garhwal	Bhilangna	MVDA	Dhaar Gaon	2007-08	Valley
91	Tehri Garhwal	Bhilangna	NEW	Changora	2007-08	Mid Hill
92	Tehri Garhwal	Bhilangna	NEW	Jaspur	2007-08	Top Hill
93	Tehri Garhwal	Bhilangna	NEW	Kothaar	2006-07	Mid Hill
94	Tehri Garhwal	Devprayag	NEW	Dansaada	2005-06	Top Hill
95	Tehri Garhwal	Devprayag	SBMA	Budkot	2005-06	Valley
96	Tehri Garhwal	Devprayag	SBMA	Gurain	2005-06	Mid Hill
97	Tehri Garhwal	Devprayag	SBMA	Moltha		Top Hill
98	Tehri Garhwal	Devprayag	SBMA	Nossa Bagi	2005-06	Valley
99	Tehri Garhwal	Devprayag	SBMA	Tyuna	2006-07	Mid Hill
100	Tehri Garhwal	Devprayag	VARDAN	Bharpoor	2006-07	Mid Hill
101	Tehri Garhwal	Devprayag	VARDAN	Danada	2006-07	Top Hill
102	Tehri Garhwal	Hindolakhil	SBMA	Pavela	2005-06	Top Hill
103	Tehri Garhwal	Jaunpur	GVK	Auntad	2006-07	Top Hill
104	Tehri Garhwal	Jaunpur	GVK	Kinsu		Mid Hill
105	Tehri Garhwal	Jaunpur	NEW	Ghandiyala	2006-07	Top Hill
106	Tehri Garhwal	Jaunpur	NEW	Khayarsi	2007-08	Mid Hill
107	Tehri Garhwal	Jaunpur	NEW	Tuneta	2007-08	Mid Hill
108	Tehri Garhwal	Pratap Nagar	NEW	Bagi	2007-08	Top Hill
109	Tehri Garhwal	Pratap Nagar	RADS	Choundhar	2006-07	Mid Hill
110	Tehri Garhwal	Pratap Nagar	RADS	Ghandiyani Tok/Sem	2006-07	Top Hill
111	Tehri Garhwal	Pratap Nagar	RADS	Siladi	2007-08	Top Hill
112	Tehri Garhwal	Thatyur	GVK	Kyari	2007-08	Valley
113	Uttarkashi	Dunda	HITONA	Majhaf	2007-08	Top Hill
114	Uttarkashi	Dunda	HITONA	Pujar Gaon	2006-07	Top Hill
115	Uttarkashi	Dunda	HITONA	Sartali	2006-07	Mid Hill
116	Uttarkashi	Dunda	HITONA	Thati	2007-08	Valley
117	Uttarkashi	Dunda	HITONA	Waan	2006-07	Mid Hill
118	Uttarkashi	Dunda	NEW	Baint	2007-08	Valley
119	Uttarkashi	Dunda	NEW	Uddri	2007-08	Mid Hill
120	Uttarkashi	Dunda	PVS	Chinyakholi	2006-07	Mid Hill
121	Uttarkashi	Dunda	PVS	Khattukhal	2006-07	Valley
122	Uttarkashi	Dunda	PVS	Uprikot	2006-07	Top Hill
123	Uttarkashi	Mori	SHARDA	Devra	2006-07	Mid Hill
124	Uttarkashi	Mori	SHARDA	Dhara	2007-08	Top Hill
125	Uttarkashi	Mori	SHARDA	Gangaad	2007-08	Top Hill
126	Uttarkashi	Mori	SHARDA	Khanna	2006-07	Mid Hill
127	Uttarkashi	Mori	SHARDA	Khanyasani	2007-08	Mid Hill
128	Uttarkashi	Mori	SHARDA	Sidri	2007-08	Mid Hill
129	Uttarkashi	Naugaon	GMVS	Chopra	2006-07	Mid Hill
130	Uttarkashi	Naugaon	GMVS	Tiyaan	2006-07	
131	Uttarkashi	Naugaon	IFFDC	Bhani	2005-06	
132	Uttarkashi	Naugaon	IFFDC	Ghantadi	2005-06	Mid Hill

	District	Block	NGO	Village	Project Start Year	Village Location
133	Uttarkashi	Naugaon	IFFDC	Jhumradda	2005-06	Valley
134	Uttarkashi	Naugaon	IFFDC	Mashaal Gaon	2005-06	Top Hill
135	Uttarkashi	Naugaon	NEW	Gatu	2006-07	Mid Hill
136	Uttarkashi	Naugaon	NEW	Kandari	2007-08	Top Hill
137	Uttarkashi	Purola	GMVS	Binai	2007-08	Top Hill
138	Uttarkashi	Purola	GMVS	Dhakara	2007-08	Top Hill
139	Uttarkashi	Purola	GMVS	Ghigadi	2006-07	Mid Hill
140	Uttarkashi	Purola	GMVS	Mahar Gaon	2006-07	Mid Hill

APPENDIX 3: Feedback on Aajeevika Group Promoters

As part of the baseline survey, feedback was sought from survey field staff about Group Promoters of the Aajeevika project, who are the ‘face’ of the project at the village level, on a range of indicators.

Indicators

1. **Awareness level:** knowledge about project objectives, components, activities, and processes
2. **Sensitivity to project needs:** how proactive they are in carrying out project activities and responsibilities
3. **Outreach in the village:** extent to which GPs were working across all target groups in the village, including low caste and the poor
4. **Level of acceptance within the village:** the rapport that the GPs had built up with different groups and individuals in the village
5. **Honesty and sincerity:** dedication and integrity with which GPs went about their work
6. **Reach in far-off villages:** whether GPs were making the effort to reach far-off villages in the district
7. **Regularity of visits:** whether or not GPs were visiting villages regularly
8. **Level of information sharing:** extent to which GPs shared general and project information with the village community
9. **Support during the survey:** the nature of support extended to field teams to carry out the baseline survey

Ranking scale used

A simple Likert scale was used to assess GPs, where 1 = strongly agree; 2 = agree; 3 = average; 4 = disagree; and 5 = strongly disagree.

GP Name (NGO)	Awareness about the project	Sensitive to project needs	Outreach in the village	Level of acceptance in the village	Honesty And sincerity	Reach in far off villages	Regularity of visits	Level of Information sharing	Support during the survey
Meena (PVS)	3	3	2	3	4	3	2	2	3
Tehri									
Pramela Thapliyal	1	2	1	2	1	1	1	2	1
Rajni Shukla	1	2	1	1	1	1	1	1	3
Jitendra Bagdhi	3	2	3	2	2	3	2	2	3
Aruna	1	2	1	1	1	1	2	1	1
Govardhan Goswami	1	2	1	1	1	1	2	1	1
Vinita	2	2	3	2	2	3	3	3	1
Jita	2	2	3	2	2	3	3	3	1
Urmila Bhatt	2	5	2	2	3	2	3	2	4
Vijay Prakash Bagdhi	2	5	2	2	5	2	4	2	4

APPENDIX 4: Feedback on Aajeevika Facilitating NGOs

As part of the baseline survey, feedback was sought from survey field staff about facilitating NGOs working with the Aajeevika project on a range of indicators.

Indicators

1. **Well-being ranking done properly:** Whether or not the well-being ranking was done properly
2. **Project interventions functioning properly:** Whether or not project interventions are functioning properly
3. **Information about village easily available:** Whether or not basic demographic and other information about the village is easily available
4. **High staff turnover:** Whether or not the NGO has a high turnover of field staff, especially Group Promoters (GPs).
5. **Good support during the survey:** Whether or not the NGO provided adequate support to the baseline survey staff during the village visits and information collection at district level
6. **Block office management done effectively:** Whether or not the NGO block office is being managed properly

Ranking scale used

A simple Likert scale was used to assess GPs, where 1 = strongly agree; 2 = agree; 3 = average; 4 = disagree; and 5 = strongly disagree.

Table A4.1: Subjective assessment of facilitating NGOs of the Aajeevika project

Name of the NGO	Well Being Ranking done properly	Project Interventions functioning properly	Information about the village easily available	High staff turnover (especially GPs)	Good support during the survey	Block office management done effectively
Almora						
GRASS	2	2	1	3	2	2
INHEYR	2	1	1	2	2	1
RISE	3	3	1	3	2	2
MITRA	3	3	1	4	5	3
FDRA	2	2	1	2	2	2
HSC	2	2	1	2	2	2
Bageshwar						
CHEA	3	2	2	2	2	2
HOPE	3	2	1	2	1	2
Kagas	4	3	5	5	3	3
Kasar Trust	3	4	5	2	5	4
BGSM	5	3	3	2	4	3
Chirag	2	1	2	1	2	2
HGBS	4	2	2	2	1	1

Name of the NGO	Well Being Ranking done properly	Project Interventions functioning properly	Information about the village easily available	High staff turnover (especially GPs)	Good support during the survey	Block office management done effectively
Chamoli						
Jogeshwar Shikshan Sansthan	4	3	5	1	3	3
Jaynanda Utthan Samiti	3	2	4	3	2	4
SBMA	3	3	4	2	5	5
Himad	1	1	2	5	2	1
AT India	3	2	3	3	3	3
PYRDC	3	3	2	3	3	4
Uttarkashi						
PVS	2	3	2	4	2	3
Hetona	2	2	2	2	2	2
IFFDC	2	2	2	5	2	2
GMVS	2	3	2	2	2	3
Shradha	2	3	2	3	2	3
Tehri Garhwal						
MVDA	1	2	1	2	1	1
RADS	2	2	2	3	1	3
JVS	1	2	1	2	1	1
SBMA	2	3	1	4	2	2
Vardan	2	3	4	4	3	2

APPENDIX 5: Botanical Names of Medicinal Plants in Uttarkhand Forests

Local name	Botanical name	Web location of additional information
Amaltas	<i>Cassia Fistula</i>	http://www.umalaxmi-organics.com/organicherb.htm
Amla	<i>Embllica Officinalis</i>	http://www.frlht.org.in/html/reports/chhattisgarh.pdf
Ashoka	<i>Saraca Indica</i>	http://www.herbsnherbalextracts.com/medicinal-herbs.html
Atis	<i>Aconitum Heterophyllum</i>	http://www.umalaxmi-organics.com/organicherb.htm
Babul	<i>Acacia Calamus</i>	http://www.umalaxmi-organics.com/organicherb.htm
Bahera	<i>Terminalia Bellerica</i>	http://www.frlht.org.in/html/reports/chhattisgarh.pdf
Bajradanti	<i>Potentilla Fulgens</i>	http://rbg-web2.rbge.org.uk/nepal/frames.html?plantlists.html
Bhringraj	<i>Eclipta Alba</i>	http://www.umalaxmi-organics.com/organicherb.htm
Chitrak Mool	<i>Plumbago Zeylanica</i>	http://www.umalaxmi-organics.com/organicherb.htm
Dalchini	<i>Cinamomum Zeylanicum</i>	
Gandrayan	<i>Angelica Glauca</i>	http://p214.ezboard.com/List-of-Medicinal-Plants-high-altitudeareas-of-Uttaranchal/futtaranchalglobalcommunity79101frm8.showMessage?topicID=531.topic
Gugal	<i>Commiphora Mukul</i>	
Harar (Bari)	<i>Terminalia Chebula</i> <i>Terminalia Reticulate</i>	http://www.svgreens.com/harar.html
Jamboo	<i>Syzygium Cumini</i>	http://www.ayurveda-herbal-remedy.com/indian-herbs/syzygium-cumini.html
Kachnar	<i>Bauhinia Tomentosa</i>	
Kuth	<i>Saussurea Lappa</i>	http://nmpb.nic.in/kuth.htm
Malu	<i>Bauhinia Vahlia Wight</i>	http://envis.frlht.org.in/ver_search.php?disp_id=305
Mamira	<i>Actaea Spicata L.</i>	
Metha	<i>Acositum Atox (Bruhl) Muk</i>	
Mulethi	<i>Glycyrrhiza Glabra Root</i>	
Painya	<i>Prunus Cerasoides</i>	http://envis.frlht.org.in/ver_search.php?disp_id=1747
Pipli	<i>Piper Longum</i>	http://www.svgreens.com/pipli.html
Safed Musli	<i>Asparagus Adscendens</i>	

<i>Salammishri</i>	<i>Eulophia Comprestris</i>	http://www.svgreens.com/salammishiri.html
Sarpgandha	<i>Rauwolfia Serpentina</i>	http://www.sampda.org/research.htm
Siris	<i>Albizia Lebbeck</i>	http://envis.frlht.org.in/ver_search.php?disp_id=96
Sughandhwala	<i>Valeriana Wallichii</i>	
Tej patta	<i>Cinnamomum Tamala</i>	
Timru	<i>Zanthoxylum Armatum D.C</i>	http://scholarspace.manoa.hawaii.edu/bitstream/10125/234/4/11547-3465-04-011.pdf

APPENDIX 6: List of field team members

The names and addresses of field team members who carried out the baseline survey in the project villages are given in the table below.

Table A6.1: Contact details of baseline survey field team members

	Name	Address	District
1.	Santoshi Dimri	Haldwani	Almora
2.	Satpal Singh	Talla Dhania, Dhara Nella, Near Ugyog Kendra, Ajeevika Project, Almora	Almora
3.	Rajesh Kumar	Village-Chaturbhoj, Post Office Maniagar, Almora	Almora
4.	Mahipal Prasad	Village-Pali, Post Office Gunaditya, Almora	Almora
5.	Ram Prasad Dhodiyal		Almora
6.	Mohan lal		Bageshwar
7.	Dhana Pandey	Village Bhagrathi, Post Office Bageshwar	Bageshwar
8.	Basant Rathore	Village Mahouli, Post Office Saneti	Bageshwar
9.	Poonam Arya	Village Kathayat Bada, Post Office Bageshwar	Bageshwar
10.	Rajesh Bisht	Village Gopeshwar, Post Office Chamoli	Chamoli
11.	Chandi Prasad	Ajeevika District Management Unit, Gopeshwar	Chamoli
12.	Shravan Singh	Village-Sitora, Post Office Ropa	Chamoli
13.	Shishupal Raj	Ajeevika District Management Unit, Chamoli	Chamoli
14.	Tehri Garhwal	Ajeevika District Management Unit, Tehri	Tehri
15.	Manoj Kumar	Village-Bajira, Post Office Jakhauli, Rudraprayag	Tehri
16.	Ranjeet Singh Rawat	Village-Giriya, Post Office Mansuna	Tehri
17.	Vijay Mohan Nautiyal	Village-saur, Post Office Devat	Tehri
18.	Pradeep Kumar	Ajeevika District Management Unit, Uttarkashi	Uttarkashi
19.	Yashwant Chauhan	Village Gaul, Post Office Pujeli	Uttarkashi
20.	Rukam Singh Rana	Village-Badeth, Post Office Bharmkhal	Uttarkashi
21.	Kumari Rajni Chauhan	Naya Bazaar, Barkot, Near Police Station, Ward No. 3, Chauhan Bhawan	Uttarkashi

APPENDIX 7: Revised Project Logframe

The logframe of the project was revised in November, 2007, after the baseline survey was conducted.

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
GOAL			
Sustainable improvement in the quality of lives and livelihoods of disadvantaged rural households in mountain areas of Uttarakhand by 2022	<ol style="list-style-type: none"> 1. Households with improvement in households asset ownership index. (RIMS) 2. Percentage of child malnutrition (boys/girls); weight for age, height for age and weight for height. (RIMS) 3. 50% of target households raised above poverty line by EoP. 4. Dropout rate of girls decreased by at least 20% in secondary school and high school by EoP 5. The approaches of project adopted/modified by new/ongoing projects of the State in ___ cases by EoP. 	<p>Ex-post impact assessment studies by IFAD (to 2022) & GoUK. Does this will include surveys?</p> <p>RIMS impact survey (mid-term, completion)</p> <p>Project Completion report</p> <p>Project Mid-term report</p> <p>School enrollment records from secondary school. (2007-2012)</p> <p>Decisions taken by the Project Management Committee.</p>	
OVERALL PURPOSE			
Quality of lives and incomes of 42,690 target disadvantaged rural mountain households in 17 Blocks of 5 Districts sustainably improved through gender-sensitive, poverty-focused, collective self-help promotion systems and adoption of better livelihood opportunities, by EOP (2012).	<ol style="list-style-type: none"> 1. Over 50% of households report improved access to business development resources and services. 2. Xx % households engaged in enterprises three years after they received support 3. Persons receiving project services (direct, total project); total men, total women. (RIMS) 4. Households that have improved food security. (RIMS) 5. Over 50% of women report 	<p>M&E Agency reports</p> <p>Project Reports (PMU & UPASaC)</p> <p>UNOPS Supervision reports.</p> <p>Topical studies, surveys.</p> <p>RIMS survey (mid-term, completion)</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>State policy and funding facilitates livelihood promotion in mountain areas.</p> <p>Government continues to improve infrastructure facilities in mountain areas</p> <p>Inflation does not wipe out income gains.</p> <p>No serious natural disaster.</p> <p>No significant adverse political interference.</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	<p>increased access to CPRs by EoP.</p> <p>6. Over 50% of women report increased incomes by EoP.</p> <p>7. Over 50% of women report enhanced decision making within family by EoP.</p> <p>8. Over 50% of women report enhanced decision making in federations, panchayats and van-panchayats by EoP.</p>		
Component B. Empowerment & Capacity-building Community Organisations & their Support Organisation			
OUTCOMES			
<p>Appropriate community-based organisations of target households operating on an equitable and socially inclusive basis (especially of women) for collective actions and development of sustainable livelihoods, with reduced drudgery of women.</p>	<p>1.No. of HHs adopting drudgery reduction technologies (RIMS)</p> <p>2. Xx% of SHGs report that their collective decision making on Natural Resource Management & Social Issues is accepted by community.</p> <p>3. Xx% of women of project SHGs are representatives of PRIs.</p> <p>4. Xx% of target HHs report reduction in women's drudgery by EoP.</p> <p>5. Engagement with PRIs results in 50% of the village level coordination committee meetings (VLCC) and 75% of block level coordination committee (BLMC) meetings being held regularly as planned.</p>	<p>Monthly reports by DMU and NGOs.</p> <p>Annual reports of DMU/PMU.</p> <p>RIMS survey mid-term, completion)</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders).</p> <p>Survey after Panchayat elections</p>	
OUTPUTS			
<ul style="list-style-type: none"> - SHGs formed/strengthened in targeted villages - SHGs members trained in social mobilization, book keeping, mobilizing savings and provide credit. - Communities sensitized to ensure at least 70% representation of women in SHGs 	<p>1.1 4000 SHGs (----adopted and --- - new), covering approximately 42,690 households established. (RIMS)</p> <p>1.2 ___% of SHG members trained by project on social mobilization, credit management and self</p>	<p>Monthly and Annual reports from PMU, DMUs and FNGOs</p> <p>Records maintained by SHGs</p> <p>SHG & Federation grading reports</p> <p>SIMS reports.</p>	<p>Cooperation by target communities for formation of SHGs and federations.</p> <p>Cooperation by social development line departments & NGOs.</p> <p>Government policies remain supportive of the</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
<ul style="list-style-type: none"> - Block level offices, initially established by F-NGOs, transformed in Federations Offices of SHGs - Community resource persons selected through local CBOs - PRIs members sensitized on project objectives trained in institutional capacity building - Demonstrations/activities to reduce women drudgery identified and undertaken/implemented - Men sensitised on need for sharing household chores - Eligible SHGs members supported to receive social security benefits and to access life and health insurance schemes. - Convergence efforts for social welfare activities through line agencies and NGOs to continue. 	<p>monitoring.</p> <p>1.3 More than 80% of SHGs formed by Project are exclusive woman SHGs.</p> <p>1.4 At least 60% of SHGs linked with federations.</p> <p>1.5 Xx Federation offices established.</p> <p>1.6 Xx Community Resource Persons working in project.</p> <p>1.7 ----males and ----females trained in workload reducing technologies. (RIMS)</p> <p>1.8 Rs x,xxx contributed for purchase of drudgery reduction technologies, taken up by target households.</p> <p>1.9 xx persons identified as eligible of which --%, receiving social security benefits(old age, widow and disability pension).</p> <p>1.10 Rs xxxx mobilised annually through convergence for social sector (health, education, women's empowerment, nutrition etc.) activities from line departments and other agencies covering ____ HHs.</p> <p>1.11 Rs Xxx mobilized from community through voluntary labour and cash contribution for community/social activities.</p>	<p>Reports topical reviews</p> <p>M&E agency Reports</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>project's social development processes.</p> <p>Capacity of CBOs adequate to meet project output.</p>
COMPONENT C. Livelihood Enhancement & Development			
OUTCOMES			
<p>Target households organised through SHGs and Activity Groups to operate sustainable microenterprises in an equitable, gender-sensitive and environment friendly manner.</p>	<p>1. No. of HHs that have adopted new technologies promoted by the project by category (RIMS). (Agriculture, Horticulture, Livestock, Forestry, Other</p>	<p>Enterprise assessment reports.</p> <p>UPASaC Annual reports</p> <p>M&E Agency reports</p> <p>Sub-sector Business Development</p>	<p>Market trends and fluctuations do not adversely affect economic viability of on-farm and/or off-farm enterprises.</p> <p>BDS terms & conditions are comparable or superior to those of other FFIs.</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	opportunities) 2. No. of HHs that report production/yield increases by category (RIMS) (Agriculture, Horticulture, Livestock, Forestry, Other opportunities) 3. 26290 HH level enterprises established by category. More than ___% owned by female (RIMS) 4. ___ ha of land brought under crop consolidation for at least two cropping cycles. 5. No. of HHs provided with long-term income generating opportunity from Van Panchayats. (RIMS)	Services reports. PMU Annual Reports Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)	Identified sub-sectors are able to generate adequate viable enterprises. Appropriate insurance available for all enterprises. Cooperation by technical line departments & NGOs.
OUTPUTS			
<p>Persons trained in livelihoods enhancement and development through organisation of demonstrations, training events, workshops and exposure visits.</p> <p><u>Agricultural development</u> Farmers exposed to improved agricultural techniques, inputs and crops through training and demonstrations</p> <p>2.17 Horticulture development Farmers exposed to improved horticultural techniques, inputs and crops through training and demonstrations</p> <p><u>Livestock development</u> Farmers exposed to improved livestock management techniques and inputs through</p>	<p>2.1 No. and type of demonstrations designed and implemented.</p> <p>a) Agriculture</p> <p>i) 175 demonstrations designed</p> <p>ii) 3480 demos organized on crop diversification and enhanced production</p> <p>iii) 3480 demos organized on improved cultivation techniques</p> <p>iv) 1740 demos organized on agroforestry, fodder nurseries and production</p> <p>v) 870 demos organized on improved composting practices</p> <p>vi) 1740 demos organized on apiculture</p> <p>vii) 17 demos organized for honey processing</p> <p>b) Horticulture</p> <p>i) 280 demonstrations designed</p>	<p>Enterprise assessment reports.</p> <p>UPASaC reports</p> <p>M&E Agency reports</p> <p>Sub-sector Business Development Services reports.</p> <p>PMU Annual Reports</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Market trends and fluctuations do not adversely affect economic viability of on-farm and/or off-farm enterprises.</p> <p>BDS terms & conditions are comparable or superior to those of other FFIs.</p> <p>Identified sub-sectors are able to generate adequate viable enterprises.</p> <p>Appropriate insurance available for all enterprises.</p> <p>Cooperation by technical line departments & NGOs</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
<p>training and demonstrations</p> <p><u>Soil and Water resources</u> Farmers exposed to improved soil and water management techniques through training and demonstrations</p> <p><u>Forestry development</u> Farmers exposed to improved agro-forestry, NTFP and MAP cultivation and management techniques through training and demonstrations</p> <p><u>Other opportunities</u> Farmers exposed to ecotourism and other off-farm opportunities and techniques through training and demonstrations</p> <p>- Convergence efforts for demonstrations and business development in identified sectors from line departments and other agencies to continue.</p>	<p>ii) 1032 demos organized for seed potato production</p> <p>iii) 1032 demos organized on temperate fruit cultivation</p> <p>iv) 1032 demos organized for sub-tropical fruit cultivation</p> <p>v) 1032 demos organized on off-season vegetable cultivation</p> <p>vi) 34 demos organized for collection, grading and packaging units</p> <p>vii) 2 demos organized on cold storages</p> <p>viii) 2 demos organized on forward linkage, marketing network and distribution centres</p> <p>ix) 17 demos organized for polyhouses</p> <p>c) Livestock</p> <p>i) 426 demos organized for poultry production</p> <p>ii) 426 demos organized for micro-dairy</p> <p>iii) 170 demos organized for fish culture</p> <p>iv) 170 demos organized for fish breeding and nursery management</p> <p>v) 170 demos organized for forward linkage of small dairy</p> <p>d) Soil and Water Resources</p> <p>i) 255 demos organized for micro-irrigation</p> <p>ii) 255 demos organized for on-farm water management</p> <p>iii) 1035 demos organized for gravity irrigation</p> <p>iv) 230 demos organized for water harvesting and storage</p>		

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	<p>v) 190 demos organized for land consolidation</p> <p>vi) 165 demos organized for hydraulic ram</p> <p>e) Forestry</p> <p>i) 28 demonstrations designed</p> <p>ii) 110 demos organized for agro-forestry production</p> <p>iii) 90 demos organized for fodder based plant production</p> <p>iv) 300 demos organized for nursery production</p> <p>v) 750 ha of land brought under forest crops(bamboo, spices, fibre and medicinal plants). (RIMS)</p> <p>vi) No of Van Panchayats where boundary pillars made.</p> <p>vii) No of Van Panchayats where land records made.</p> <p>viii) 28 demonstrations designed for NTFP</p> <p>ix) 28 demos organized for NTFP implementation</p> <p>x) 1032 demos organized for propagation of ringal</p> <p>xi) 170 demos organized for silk worm rearing</p> <p>xii) 170 demos organized for lichen production</p> <p>xiii) 85 demos organized for ringal processing</p> <p>xiv) 34 demos organized for lichen processing</p> <p>xv) 34 demos organized for backward and forward linkages for sericulture</p> <p>xvi) 84 demos organized for other NTFPs</p> <p>xvii) 116 demonstrations designed</p>		

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	<p>for MAP xviii) 832 demos organized for integration of supply chain of MAP f) Other opportunities i) 10 demos organized for ecolodges ii) 5 demos organized for interpretation centre iii) 5 demos organized for leasing government lodges 2.2 No. of persons trained, by gender and well being ranking (RIMS). (Agriculture, Horticulture, Livestock, Forestry and Other opportunities identified) 2.3 Rs..... mobilized through convergence for demonstrations and business development (agriculture, horticulture, livestock, forestry, other opportunities) activities from line departments and other agencies covering HHs</p>		
OUTCOME D. Livelihood Support Systems			
<p>Outcome D.a By end of the project, UPASaC established as a financially sustainable and permanent entity, offering a full range of business development and investment services for income-generating enterprises for target households & groups.</p>	<p>1. Enterprises operating after last three year.(RIMS) 2. Number of enterprises from which exit of equity investment has been made. 3. % of equity fund reinvested from</p>	<p>UPASaC Board Meeting minutes. Performance reports on Project Partners Audit reports Annual report of UPASaC Financial Statements (disbursements & loan recovery). Topical Studies M&E agency reports Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries' group, women, SHGs leaders)</p>	<p>Government policy favours UPASaC activities. Enabling environment to ensure continuity of staff. All collaborators successfully complete tasks assigned. Fund flow & financial reporting timely. Satisfactory project compliance with audit and M&E observations.</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	<p>the total equity fund exited.</p> <p>4. Total Revenue Generated by UPASaC.</p> <p>5. Portfolio at risk: outstanding balance of overdue loans (RIMS).</p> <p>6. Number of jobs and self employment opportunities generated for various categories (RIMS).</p>		
<p>Outcome D.b. Micro-finance Delivery Mechanisms: SHGs in project villages enabled to actively engage in regular savings and inter-lending, and to access micro-finance services and external funding through linkages with FFIs and through equity investments of UPASaC.</p>	<p>7. % recovery rate of loan from FFIs</p> <p>8. % recovery rate of equity fund from UPASaC</p> <p>9. Xx% of target group households that have reduced dependence on informal lending sector.</p>	<p>SHG records and SIMS reports</p> <p>DMU & UPASaC Branch Office reports</p> <p>M&E Agency reports</p> <p>Topical studies</p> <p>PMU Annual Reports</p> <p>Participatory Monitoring and Evaluation – (FGDs. Interviews, and other participatory M&E exercises with beneficiaries’ group, women, SHGs leaders)</p>	<p>Community members, especially women maintain long term interest in savings & credit activities.</p> <p>Banks & FFIs service the needs of SHGs.</p> <p>The informal lending sector amenable to project approach.</p> <p>Government policies remain supportive of the project’s micro-finance approaches.</p> <p>Capacity of SHGs adequate to meet project output.</p>

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
			Cooperation by NGOs
OUTPUT D UPASaC established			
<ul style="list-style-type: none"> - UPASaC established and operating. - Small entrepreneurs trained in enterprise management - Business promoters recruited and trained to operate in targeted areas, by sub-sector (agriculture, horticulture...) - BDS services provided to MSMEs (tech. upgradation, credit, policy support and marketing and management inputs) - Small entrepreneurs supported with equity fund to invest in SMEs. - 2448 backward and forward enterprises established 	<p>3.1 Number of people trained by gender and sector in enterprise management (RIMS)</p> <p>3.2 Number of enterprises established /strengthened of which --- owned by female. (RIMS)</p> <p>3.3 ____% of equity fund invested in ____ no of SMEs.</p> <p>3.4 ____ Small and Medium Enterprises and ____ HH level enterprises receiving BDS services covering technology upgradation, credit, policy support and marketing and management inputs through project</p> <p>3.5 No of BDS providers giving services by sub-sector. (Agriculture, Horticulture, Livestock, Forestry, Other opportunities)</p>		
	<p>3.6 Active Savers: Male/Female (RIMS)</p> <p>3.7 Number of active borrowers: Male/Female (RIMS)</p> <p>3.8 Value of savings mobilized Rs. (RIMS)</p> <p>3.9 Frequency of interloaning.(Average amount of interloaning in the last six months among SHG members)</p> <p>3.10 Value of gross loan portfolio: loans outstanding – loan written off (RIMS).</p> <p>3.11 Investment portfolio : % contribution of FFI % contribution by beneficiary.</p>		

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	% contribution by UPASaC		
Micro-finance Delivery Mechanisms			
SHGs trained in order to leverage access to loan funds. <ul style="list-style-type: none"> - SHG supported to provide financial services to households for the establishment of micro-enterprises, and linked to formal banks/FFI - Improved access of SHGs members to credit. - SHGs provided with seed capital for the enhancement of their capital base in order to leverage access to loan funds 	3.12 x% of SHGs received CCL 3.13 No of members of SHGs who have received term loan 3.14 Percentage of CCL used by SHG 3.15 Average percentage of SHG loan portfolio at risk (loans overdue by at least 90 days).(RIMS).		
Component E : Effective Project Management			
OUTCOMES			
Project Staff, implementing partners, and concerned institutions/service providers enabled to plan, implement, manage, coordinate, and monitor project interventions, to influence policy and decision making for livelihood enhancement, and to enable an effective and operational learning and knowledge sharing system.	1. ___ No of international projects mobilised. 2. ___ No of State and Central Government projects mobilised. 3. Learnings incorporated in project strategies and activities and meaningful lessons learnt disseminated to stakeholders 4. xx policy changes incorporated by government by EoP 5. M&E plan implemented	F&A Rules, HR policy. AWPB reports UGVS, DLCMC and BLCMC meeting minutes. M&E reports and guidelines. UNOPS reports	Enabling environment to ensure continuity of staff. All project partners successfully complete tasks assigned. Fund flow & its reporting timely across all stakeholders. Satisfactory project compliance with IFAD Covenants, audit and M&E observations.
Outputs			
<ul style="list-style-type: none"> - Uttaranchal Gramya Vikas Samiti (UGVS) established and assigned overall responsibility for project implementation. - PMU and DMUs established and operational 	4.1 PMU & UPASaC staffed, equipped and operational 4.2 Management systems-administrative, financial and human resource policies prepared and implemented. 4.3 Timely invoicing, receipt and flow of funds. 4.4 Annual Audit report sent to IFAD within 6 months of FY end	UGVS Board Meeting minutes Annual report of project. Performance reports on F-NGOs and M&E Agency. UPASaC Performance reports Audit reports. Annual participatory staff appraisals.	Enabling environment to ensure continuity of staff. All project partners successfully complete tasks assigned. Fund flow & its reporting timely across all stakeholders. Satisfactory project compliance with IFAD Covenants, audit and M&E observations

Narrative Summary	Key Performance Indicators	Means of Verification	Critical Assumptions
	and Audit recommendations complied with. 4.5 Project Progress reports submitted 6-monthly to IFAD & UGVS. ____% disbursement of IFAD loan (RIMS) 4.6 Project covenants adhered to regularly.		
<ul style="list-style-type: none"> - Orientation, annual review workshops and stakeholder workshops held regularly. - Monitoring and evaluation (M&E) system, including process documentation, established. - Project staff trained to implement field level activities. 	4.7 Regular communication, interaction & coordination with all stakeholders, formal Quarterly Review Meetings. 4.8 A system of periodic reviews and mid-course corrections established. 4.9 TNA organised after every 6 months at district and yearly at PMU. (xxx training & capacity-building programmes organised for project staff as per TNA). 4.10 Transfer of majority ownership of UGVS to community members by FY 10/11 and active community participation in the management of UGVS.	UNOPS Mission reports & MTR report. Financial reports. Training and capacity-building reports.	
b. Policy Influence: Policy issues affecting livelihoods systems of target households identified and studied. Essential reforms incorporated by government for improved livelihood enhancement. Policy issues affecting livelihoods system of targeted households identified and studied to influence essential reforms	4.11 xx project policy studies by UPASaC & PMU by EoP. 4.12. xx policy workshops/meetings organised with State government.	PMU, UNOPS Mission reports Policy Studies workshops & reports. Minutes of quarterly meetings with PRIs & govt.	Government & PRIs receptive to policy changes.
c Learning & Knowledge Sharing Project learning systems and knowledge-sharing procedures effective. Appropriate communication methodologies for knowledge sharing developed.	4.13 Newsletters by each DMU (in Hindi) circulated bi-monthly. 4.14 10 Technical papers published in formal journals every year.	Publication & circulation records PMU Annual Reports Project Library. Feedback from conference attendees.	Appropriate provision by PMU of adequate, competent staff and time.

