



# MODULE-VI

## TOOLS FOR MONITORING

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## **CHAPTER-1**

### **INTRODUCTION TO THE TOOLS**

How to use the guidelines for the self-help group (SHG) approach? There are seven practical examples in the **Annexes** each one presenting a field-tested tool to assess selected outputs, use of output and outcome (inclusive one unintended outcome) for SHGs.

The seven examples aim at all persons and development agencies interested in already field tested indicators and tools. The procedures have evolved from the practical experience gained in MYRADA's, an NGO who has used the tools and the indicators in their projects. MYRADA's projects mainly focus on women's SHGs. This is not only for the better performance of these groups, but also because in their view, women's empowerment plays a crucial role when it comes to rural development. Therefore, the outputs, intended outcomes and one unintended outcome were chosen for investigation.

#### **OUTPUTS:**

1. Increased knowledge and awareness of Self Help Group members.
2. Development of managerial skills of Self Help Group members.

#### **USE OF OUTPUT:**

1. Development of individual skills (practical/technical) of Self Help Group members and members of their families.

#### **OUTCOME:**

1. Increased influential power of women Self Help Groups on village or community affairs.
2. Development of networks and linkages between Self Help Groups and other institutions.
3. Increased decision-making power of female Self Help Group members in their families.
4. Increased workload of Self Help Group women (*Unintended change*).

The outputs and changes presented in this module address social, cultural and economic aspects. They are described in detail and assist practitioners to use them by clear guidelines. All indicators and measurement tools have been developed in participatory sessions with

target group members, tested several times under field condition, evaluated and reviewed. The indicators can be used to measure and assess project outputs and changes in a cost-effective, quick and easy way. Most of the examples given in the tables and hints made are extracted from MYRADA's projects in Karnataka.

The outlined indicators and tools serve as a guideline for those projects focusing on a 'group-approach' through community-based organisations such as SHGs. Other projects may promote different "local level institutions" such as parent committees, youth clubs or other village level organisations, therefore, the guidelines have to be worked over and adjusted to those institutions. Since the general concept here is flexible, projects may have to modify the indicators and methods to their specific conditions and needs.

The users should be aware that as time passes the conditions in their project environment might change and corrective action will have to be taken. The indicators and methods have to be iteratively updated to fit in the project's changing environment, while maintaining the main principles of participatory monitoring. The success of the method and tools described depends on the user adapting them to the project context and the quality of facilitation.

## **CHAPTER-2**

### **STRUCTURE OF THE GUIDELINES**

To ease measurement and analysis, a general structure has been elaborated for each output, use of output and outcome. All necessary information about the indicators and tested methods to survey the change, their rationales and limitations, the structure of the sample, the targeted achievements that have been set for each indicator will be found in each chapter. The chapters include instructions for data collection, processing and analysis. In general, data processing and analysis tables have been designed in a way that they could be filled in by hand; even the necessary calculations are simple enough to be done by hand, possibly using an ordinary calculator. However, they can be handled even more easily if transformed into computer tables if the necessary facilities and skills are available in a project.

In the following, the basic structural elements of the indicator sheets are presented and explained so that the reader can easily follow them.

#### **WHAT IS MONITORED?**

The headline of the indicator sheet formulates the finally agreed formulation of the output or change to be measured.

#### **DEFINITIONS**

Since every user of the tools has a different understanding of important key terms (e.g. “awareness” or “empowerment”), definitions of words used in the change formulation are documented in order to arrive at a common understanding.

Indicator: A detailed description of the output / change is given here in order to assess it. It is either be measured or clearly described and closely related the output / change.

In some cases the measurement of a broad change with one single indicator is insufficient, therefore, sets of indicators are put together in a meaningful way in order to assess jointly the different dimension of such a change.

#### **SURVEY UNIT**

Homogenous group of respondents. The survey unit is relevant for measuring an indicator. Such units can be an individual or groups (e.g. SHG member’s households, SHGs).

## **RESPONDENTS**

Persons within the survey unit who are knowledgeable about the indicator to measure (e.g. married female member of a SHG).

## **METHOD**

The method is a way to go about monitoring (e.g. interview, RRA/PRA tool, and physical measurement).

## **SAMPLING**

When collecting data it is important to choose the sample, usually the people from whom you are going to obtain information, which will provide the most accurate information. In this monitoring exercises the sampling was done by using two methods:

**1. RANDOM SAMPLING:** A technique in which each member of a group is given an equal chance of being included in the suggested sample. The selection is free from personal bias because the surveyor does not make a preference in the choice. The method of obtaining a random sample is by lottery. All names of the group (members) are numbered or named on separate slips of paper of identical size, colour and shape. These slips are folded and mixed up in a container. A blindfold selection is then made of the number of slips required to constitute the desired size of the sample. The selection of persons depends entirely on chance.

**2. CLUSTER SAMPLING:** This method refers to a procedure, which selects people or groups in clusters. In this exercise the existing SHGs were divided into three clusters with regard to their age and the corresponding phase of the project's involvement ("stabilisation phase", "withdrawal phase" and "phased out").

- Cluster 1:  $\leq$  1-year-old SHGs (Between 6 and 15 month old)\*
- Cluster 2:  $\approx$  3-year-old SHGs (Between 33 and 39 month old)
- Cluster 3:  $\geq$  5-year-old SHGs (At least 60 month old)

Within these three clusters the respondents were selected randomly, but partly also systematically by taking the group members passbook numbers as a basis of selecting the desired sample size. For example every 5th member present in the meeting is chosen for the sample until the required sample size is obtained.

*\*) This assessment has no baseline and the cluster 1 (youngest SHGs) serve as a base / starting point at the beginning.*

When determining the size of the sample for monitoring, a rule of thumb sample size is:

TOTAL SAMPLE	SAMPLE SIZE	PERCENTAGE
100	15	15 %
200	20	10 %
500	50	10 %
1000	50	5 %

### **EXAMPLE**

According to the current figures, 300 SHGs exist in the project area (District). The suggested sample size was 10 % of the total sample (= 30 SHGs). For each age cluster as described above 10 SHGs were selected randomly.

### **TARGETED ACHIEVEMENTS**

For each indicator, the milestones for their achievement are documented here. If the indicator is quantifiable, targeted achievements are set in numbers or percentages. If not, they are described qualitatively, but as precisely as possible.

### **RATIONALE AND LIMITATIONS OF THE INDICATOR**

The reasons why and in how far the indicator is appropriate to describe the achievements / changes are documented. This includes a brief explanation of possible limitations of the indicator, i.e. which parts are not covered, what is likely to limit the interpretation of measurement results, under which conditions is the indicator valid, which aspects of the achievements / changes are not covered, which other indicators (information) are needed in addition to cover all aspects of the achievements / changes.

### **DEVELOPMENT AND LIMITATIONS OF THE METHOD**

In this section, the way the observation/measurement method or tool has been developed are laid down, including statements about advantages and disadvantages of the method compared to others. Additionally, possible limitations of the method either with regard to difficulties in its application or in view of the interpretation of results are documented.



**INSTRUCTIONS FOR DATA COLLECTION**

These instructions guide the data collector or interviewer during the interview or the application of a tool. They describe the data collection procedure step by step; including tried and tested key questions as well as hints for a successful use of the interview/ tool.

**INSTRUCTIONS FOR DATA PROCESSING**

This section contains well-tried instructions for the treatment of raw data (questionnaires, notes taken, and/or diagrams produced during the application of a tool). It provides tables to enter the raw data out of the questionnaires as well as tables to summarise data obtained from homogeneous subgroups of the sample (data summary sheets). Where necessary, instructions for summarising numbers and calculating averages are given.

**INSTRUCTIONS FOR DATA ANALYSIS**

The procedure of further processing and aggregating data is explained. With the help of various analysis sheets, the instructions guide the user for the interpretation of the data: bringing together the provisional results of the data summary sheets, comparing them, cross-checking them, if required, with the results of other indicator measurement results, identifying trends and interesting observations/figures.

**RECOMMENDATION FOR FUTURE MONITORING**

Frequency of use depends on the kind of achievements / changes to be observed in future. The time of the changes occurrence and the speed of the development differ, social processes are usually slow and need to be followed up only once a year or less. In comparison, direct short-term changes from project activities need to be monitored more frequent and with shorter intervals. The recommendation depends also on the need for project management. It must be determined whether it makes sense to have a permanent sample (e.g. go back to the same group every year) or a temporary sample (e.g. select each year a new sample).

## **REFERENCES**

Participatory impact monitoring of self help groups and watersheds, a users handbook, Anke Schuermann, India, 2006

## **ANNEXURES**

### **ANNEX 1: OUTPUT: INCREASED KNOWLEDGE AND AWARENESS OF SELF HELP GROUP MEMBERS**

Definition	Awareness is the primary level of understanding of a fact or situation. It is the comprehension of why a certain action or behaviour is necessary.  Knowledge is the information a person has acquired through experience or training. It is the understanding of how information obtained could be used for one’s own or the community’s benefit.		
Indicator	The percentage of SHG members who have achieved a level of clarity in selected subjects has increased.		
Survey unit	SHG members		
Respondents	SHG members		
Method	Semi-structured interview of individuals (20 – 30 minutes)		
Sampling	Randomly selected SHG members from three different age clusters: ≤ 1-year-old, ≈ 3-year-old, ≥ 5-year-old		
Targeted achievement:			
• <u>Percentage of SHG members who have achieved a level of clarity in selected subjects:</u>		≤ 1 year	≈ 3 years
• Self-help group approach		40 %	70 %
• Banking		60 %	85 %
• Health and sanitation		50 %	70 %
• Family planning		40 %	85 %
• Income generating programmes		45 %	95 %
• Common properties’ management		30 %	50 %

### **RATIONALE AND LIMITATIONS OF THE INDICATOR**

Usually, women in rural areas have very limited knowledge and awareness of SHG-approach (= credit/saving), banking, health and sanitation, family planning, income generating programmes, or of common properties' management. The SHG members are exposed to awareness campaigns and training conducted by the project, so their degree of knowledge

and awareness can be assessed by investigating the degree to which they know about all these issues. The validity of the indicator is not restricted.

## INSTRUCTIONS FOR DATA COLLECTION

- Interview the respondents individually and separately from any other SHG members.
- Introduce the different subjects which will be looked into and describe the three classifications of knowledge and awareness (basic, understanding and clarity) in order to make the procedure as transparent as possible. Make sure that the interviewee does not perceive the interview as an examination. Try to present a relaxed atmosphere like a general interaction.
- Start the interview by asking the respondent which of the NGOs awareness campaigns they have already undergone. Record the answers.
- Ask for each subject the first question from the column 'basic'. If the respondent can answer this question make a tick 4 in the respective cell. Go on with the next question in the column 'understanding' and then with the question from column 'clarity' until you feel that the interviewee has all said. Go on to the next row and start again with the 'basic' question until the respective topic is covered.
- Do not make a tick 4 if the respondent cannot give an answer to any of the questions.

**Remark:** Before interviewing the SHG members the project staff should be clear on what answers they expect from each question and what they consider as 'basic', 'understanding' and 'clarity'. It may necessary to make a **checklist** with expected answers or at least important key words, which have to be mentioned by the interviewee in order to, avoid different judging by different field staff for the same answer.

<b>QUESTIONNAIRE</b> (Example for a women of a 1-year old SHG)	
Name of SHG: <i>Sri Nishani</i>	Facilitator: <i>Ambikar</i>
Village: <i>K. L. Hatty</i>	Date: <i>20.10.2015</i>
Name of the interviewee: <i>Eramma</i>	Code: <i>1/1</i>
Training: <i>Group formation, health &amp; sanitation, family planning</i>	

**A. SELF-HELP-GROUP APPROACH**

BASIC		UNDERSTANDING		CLARITY	
What is the purpose of an SHG?	4	How do you conduct SHG meetings?	4	How do you solve conflicts within the SHG?	
How is an SHG to be formed?	4	Which are the different books being maintained by the SHG?	4	How can the SHG manage its functions even after withdrawal of the NGO?	4
What have you heard about Federations?		How is a federation to be formed?	4	What is the role of a federation?	

**B. BANKING**

BASIC		UNDERSTANDING		CLARITY	
Do you know about a bank?	4	What is the purpose of a bank?	4	What is the colour of your deposit <i>challan</i> ?	4
Which banks' names can you mention?	4	When are the banking transaction hours?		How do you deposit and withdraw money?	4
In which bank is your SHG having account?	4	When is the non-transaction-day and when are bank holidays?	4	What is the functional relationship between bank and SHG?	4

**C. HEALTH AND SANITATION**

BASIC		UNDERSTANDING		CLARITY	
What is immunisation?	4	Can you name 6 killer diseases that need immunisation?	4	What is the periodicity of immunisation?	4
Which nutritious food do you need?	4	What are the different types of nutritious food?	4	What is the nutritious food you propose for pregnant women and for children?	4
Why do you need personal and family hygiene?	4	What are the effects of unhygienic conditions?	4	What are the different preventive measures to ensure hygiene?	4

**D. FAMILY PLANNING**

BASIC		UNDERSTANDING		CLARITY	
What do you know about family planning?	4	What are the different types of family planning methods?	4	Which are the temporary and which are the permanent family planning methods?	4

**E. INCOME GENERATING PROGRAMMES**

BASIC		UNDERSTANDING		CLARITY	
What have you heard about income generating programmes?	4	What are the different types of income generating programmes?		How do you explain any of the income generating programmes in detail?	

**F. COMMON PROPERTIES' MANAGEMENT**

BASIC		UNDERSTANDING		CLARITY	
What do you know about your village's common properties (resources)?	---	Which village's properties can you name?	---	What is your / the SHG's role in the maintenance of the village's properties?	---

**INSTRUCTIONS FOR DATA PROCESSING**

- Enter the results of each questionnaire in the **data processing sheet**.
- Give each questionnaire a code with two digits: The first digit indicates the age of the SHG to which the interviewee belong (e.g. 1, 3, 5) and the second digit indicates the number within the sample (1, 2, 3, 4, ...). Example: 1/1, 1/2, 1/3, 1/4 etc.
- Enter the results of the questionnaire: **'basic' = 1 point, 'understanding' = 2 points, 'clarity' = 3 points**

**DATA PROCESSING SHEET (Example for a women of a 1-year old SHG, code 1/1)**

SUBJECT		BASIC	UNDER- STANDIN G	CLARIT Y	$\Sigma^{(1)}$	DIVIDED BY	AVERA GE <sup>(2)</sup>
SHG- Approach	A	1	2	-	11	3	3.7
		1	2	3			
		-	2	-			
Banking	B	1	2	3	16	3	5.3
		1	-	3			
		1	2	3			
Health and Sanitation	C	1	2	3	18	3	6.0
		1	2	3			
		1	2	3			
Family Planning	D	1	2	3	6	1	6.0
Income Generation	E	1	-	-	1	1	1.0
Common Properties	F	-	-	-	0	1	0.0
Training: Group formation, health & sanitation, family planning							

- Sum up the scores per subject; enter the results in the cells of column [1].
- For example: If the respondent was able to answer the ‘basic’ and the ‘understanding’ question, but not the ‘clarity’ question, the total score will be 3 (1 + 2).
- Calculate the average: Divide the total scores by the number of rows per subject (in this example 1 or 3) and enter the results in the cells of column [2]. These final results can range between 0.0 and 6.0.
- Write the training courses the respondent has attended in the last row.
- Enter the results of the data processing sheets in the **data summary sheet** and make sure that only data for SHG members of the same age cluster is entered in the respective table.

Copy the respondents’ codes in the first column of the table.

Fill in, row by row, the results (average of scores from the last column of each data processing sheet) by using the **KEY** and making a tick in the respective cell of the data summary sheet.

**KEY** for filling in the data summary sheet:

- If the result is  $x \leq 2$ , make a **4** in the cell under column B (‘basic’).
- If the result is  $2 < x \leq 4$ , make a **4** in the cell under U (‘understanding’).
- If the result is  $4 < x$ , make a **4** in the cell under C (‘clarity’).

- Sum up the ticks in each column and enter the results in the row before last [ $\Sigma$ ].
- Divide the sums by the number of respondents (in the example 20) and multiply by 100 in order to arrive at the percentage of respondents falling under the different categories. Fill in the results in the last row [%].

**DATA SUMMARY SHEET (Example for 20 members of 1-year-old SHGs)**

Code	SHG-approach			Banking			Health-Sanitation			Family-planning			Income generation			Common properties		
	B	U	C	B	U	C	B	U	C	B	U	C	B	U	C	B	U	C
1/1		√				√			√			√	√			√		
1/2			√			√			√			√		√				√
1/3			√		√				√		√		√				√	
[...]																		
[...]																		
1/18		√			√			√		√			√				√	
1/19	√					√			√			√			√			√
1/20	√			√					√		√				√		√	
$\Sigma$	8	5	7	6	6	8	4	4	12	5	5	10	7	4	9	5	9	6
%	40	25	35	30	30	40	20	20	60	25	25	50	35	20	45	25	45	30

## INSTRUCTIONS FOR DATA ANALYSIS

- Enter the results of the data summary sheets in the **data analysis sheet**, which allows a direct comparison between members of groups from three of different age clusters.

### DATA ANALYSIS SHEET (Example of impact monitoring Oct. 99)

PERCENTAGE OF SHG MEMBERS WHO HAVE REACHED CLARITY IN:	AGE OF SHGS		
	≤ 1 YEAR	≈ 3 YEARS	≥ 5 YEARS
• SHG approach	35 %	75 %	90 %
• Banking	40 %	90 %	90 %
• Health and sanitation	60 %	65 %	63 %
• Family planning	50 %	50 %	60 %
• Income generation programmes	45 %	60 %	75 %
• Common properties' management	30 %	35 %	35 %

**Remark:** The data analysis sheet may be used to assess whether project wide targets for knowledge and awareness have been achieved for the SHG members (compare with targeted achievements) and what are the project's learning. The table indicates the percentage of the subjects in which SHG members have clarity. It is important at this stage to also deal with issues of causality – why do the members in certain subjects not achieve the targeted achievements. What are the conclusions and what may be done to increase member's knowledge?

## RECOMMENDATIONS FOR FUTURE MONITORING

It is suggested to execute the monitoring once a year. Questions could be reworked and adapted at any time to the contents of the projects awareness campaigns and training programmes. Apart from that, new modules covering other fields in which knowledge and awareness is expected to have increased can be added, and some can be dropped. Thus, the design of the questionnaire can be flexibly adapted to particular monitoring needs (e.g. watershed approach, health programme).

The interviewer has always to be aware that it is hard for the respondents to undergo a tiring 20 to 30 minutes interview, sometimes being pushed into an unpleasant situation if they cannot answer the questions. Therefore, conducting the interview first requires a thorough explanation of its idea and purpose as well as much sensitivity during the interview in order to create a pleasant and informal atmosphere.



## ANNEX 2: OUTPUT: DEVELOPMENT OF MANAGERIAL SKILLS OF SELF HELP GROUP MEMBERS

<b>DEFINITION</b>	Skills are specific abilities to do something well in a practical, technical or managerial sense. Moderation means managerial skills of facilitating a group meeting.
<b>INDICATOR</b>	The percentage of self-help group members who are able to moderate a group meeting <u>well</u> has increased.
<b>SURVEY UNIT</b>	SHG members
<b>OBSERVED</b>	Member of SHG who is assigned to moderate a particular group meeting.
<b>METHOD</b>	Direct observation of a regular SHG meeting (1 - 1,5 hours)
<b>SAMPLING</b>	Randomly visited meetings of SHGs from three different age clusters: ≤ 1-year-old, ≈ 3-year-old, ≥ 5-year-old
<b>TARGETED ACHIEVEMENTS</b>	Percentage of group members who are able to moderate a group meeting <u>well</u> : ≤ 1 year old SHGs: 50 %, ≈ 3 years old SHGs: 80 %, ≥ 5 years old SHGs: 100 %

### RATIONALE AND LIMITATIONS OF THE INDICATOR

During their formation process, SHGs agree not only on moderation rules, but also decide to rotate the moderation task, which ensures that moderation does not become concentrated in the hands of a few members. Moderation of groups i.e. preparing a meeting, facilitating the discussion, ensuring participation by all group members and caring for good time management is the major element of group facilitation. Therefore, the development of individual management skills can partly be assessed by investigating the quality of group facilitation. Nevertheless, the indicator is restricted:

- The indicator does not cover management skills other than group facilitation (e.g. business skills).
- The indicator itself becomes restricted, because the measurement results are based only on the subjective judgement of an observer and not participatory.
- The presence of the observer in itself may change the usual performance of the SHG meeting and hence influence the moderation.

## DEVELOPMENT OF THE METHOD AND ITS LIMITATIONS

During the pre-test of a self-evaluation method it turned out that the SHG members were very hesitant to make critical comments. Even anonymously, the women had difficulties in assessing each other's group facilitation skill, because group loyalty prevented them from expressing negative judgements.

As a consequence, it was decided to employ direct observation of group meetings according to pre-selected criteria, which were worked out jointly with project staff and SHG members. Since moderation skills was considered very important by the project to see how the SHGs are improving the indicator has been chosen though the method is less participatory. In a ranking procedure the criteria connected with the task of moderation were discussed in order to decide which of them were more important (e.g. the facilitating capabilities of a woman during a meeting) or less important for the performance of the group (like the preparation of the SHG meeting). Factors from 1 to 5 have been elaborated for calculation.

## INSTRUCTIONS FOR DATA COLLECTION

- Organise the necessary equipment before going to the SHG (Observer's sheet, pen)
- Explain the purpose of the meeting in an 'informal approach' in order to avoid attracting too much the attention of the group to you as an observer.
- Identify the SHG member who is assigned as per group criteria to chair the meeting you are visiting (confirm by their minutes book).
- Observe carefully the moderation of the SHG member during the meeting. Assess the performance along the criteria of moderation in the **observer's sheet** by making a tick 4 in the respective cell of the table.
- Leave out the assessment of a certain criterion if the related topic or subject is not on the agenda of the meeting (e.g. decision-making) or does not happen (e.g. disturbance from outside). In such cases do not make a tick 4 in the cell.

<b>OBSERVER'S SHEET (Example for a women of a 1-year old SHG)</b>		Code: 1/4
Name of SHG: <i>Sri Sevalal</i>	Facilitator: Kumar Swamy	Date: 25.7.2014
Village: <i>Talagatta</i>	Name of the interviewee: <i>Nageena</i>	

CRITERIA OF MODERATION	Poor	Satisfactory	Good	Very good	Excellent
<b>Preparation:</b> Comes earlier, prepares the room, book availability			4		
<b>Sanctions:</b> Penalises late-comers and absent members with fines.			4		
<b>Review of the last meeting:</b> Asks whether money from last meeting has been deposited at the bank; asks if decisions made at last meeting have been followed by the members; asks for reading out the minutes of last meeting; clarifies questions regarding last meeting, ensures updating of books.				4	
<b>Formalities:</b> Checks names; ensures that attendance is registered; prepares agenda; closes the meeting; keeps time-management.			4		
<b>Facilitation of group discussion:</b> Treats all members equally; sets priorities; gives everybody a chance to speak and express her opinion; intervenes in order to ensure that one talks after another; encourages the group members (is flexible, not rigid, not sticking to own arguments)		4			
<b>Decision-making process:</b> Leads the discussion step by step: 1. Purpose of loan 2. Repayment 3. Interest of loan 4. Summarises/concludes the decision 5. Ensures documentation		4			
<b>7. Finances:</b> Ensures collection of money (savings & repayment) and documentation in books.			4		
<b>Disturbances from outside:</b> Settles disturbances (by husbands, politicians etc.)	--	--	--	--	--
<b>Disturbances within the group:</b> Ensures that quarrels, wording, arguments are settled.			4		

## INSTRUCTIONS FOR DATA PROCESSING

- Give each observer sheet a code, indicating the age of the SHG to which the member belongs (e.g. 1, 3, 5) and the number within the sample (1, 2, 3, 4...) Example: 1/1, 1/2, 1/3, 1/4 etc.
- A **data processing** sheet has to be filled in for each observer sheet. Copy the code in the head of the observer sheet and enter the results the observed moderator of the meeting has achieved in the respective cell of the data processing sheet by using the key below:

**Key for filling in the data processing sheet:**

‘poor’ =	1 score	‘very good’ =	4 scores
‘satisfactory’ =	2 scores	‘excellent’ =	5 scores
‘good’ =	3 scores		

- Do not give scores for a criterion that could not be observed during the meeting (e.g. disturbances from outside).
- Multiply the scores by the factors to arrive at the scores per criterion. The factors are fixed as follows:

Factor 1	‘preparation’
Factor 2	‘review of last meeting’, ‘formalities’, ‘disturbances from outside’, ‘disturbances within the group’
Factor 3	‘sanctions’
Factor 4	‘facilitation of group discussion’
Factor 5	‘decision-making process’ ‘finances’

- Sum up the scores and divide the result by the total sum of factors and enter the final result in the last cell of the table (Example:  $67 : 25 = 2.58$ ).

**DATA PROCESSING SHEET (Example for a member of a 1-year old SHG) Code: 1/4**

CRITERIA	SCORE	FACTOR	SCORE MULTIPLY BY FACTOR
Preparation	3	1	3
Sanctions	3	3	9
Review of last meeting	4	2	8
Formalities	3	2	6
Facilitation of group discussion	2	4	8
Decision-making process	2	4	8
Finances	3	5	15
Disturbances from outside	-	(2)	0
Disturbances within the group	3	2	6
Total:		23	63
Sum of scores divided by the sum of factors (63 : 23)			= 2.74

Enter the results of each data processing sheets in the **data summary sheet** below along the following steps:

Make sure that only results on members moderation of SHGs of the same age cluster enter the summary sheet. Copy the codes of the observation sheets in the first column of the table.

Fill in the results, row by row, by making a 4 in the respective cell: If the result is below 1.00, make a 4 in the cell under column 'poor', if it is between 1.00 and 2.00, under 'satisfactory', if it is between 2.90 and 3.00, under 'good', if it is between 3.00 and 4.00, under 'very good', and if it is more than 4.00, under 'excellent'.

**KEY for filling in the data summary sheet:**

- If the result is  $x \leq 1.00$ , make a 4 in the cell under column 'poor'.
- If the result is  $1.00 < x \leq 2.00$ , make a 4 in the cell under column 'satisfactory'.
- If the result is  $2.00 < x \leq 3.00$ , make a 4 in the cell under column 'good'.
- If the result is  $3.00 < x \leq 4.00$ , make a 4 in the cell under column 'very good'.
- If the result is  $4.00 < x$ , make a 4 in the cell under column 'excellent'.

- Count the number of ticks 44 per column and enter the results in the cells of row [1]. Then divide the number of ticks 44 by the number of observed persons (in the example: 10) and multiply by 100 in order to arrive at the percentage of observed SHG members falling under the respective category Example:  $(1 : 10) \cdot 100 = 10$ . Fill in the results in the cells of row [2].

Sum up the results for ‘poor’ and ‘satisfactory’ in order to arrive at the category ‘poor’ and sum up the results for ‘good’, ‘very good’ and ‘excellent’ in order to arrive at the category ‘well’ and enter the results in the last row [3].

### DATA SUMMARY SHEET (Example for 10 members of 1-year-old SHGs)

CODE	POOR $X < 1.00$	SATISFACTORY $1.00 \leq X < 2.00$	GOOD $2.00 \leq X < 3.00$	VERY GOOD $3.00 \leq X < 4.00$	EXCELLENT $X \geq 4.00$
1/1		4			
1/2		4			
1/3	4				
1/4			4		
1/5				4	
1/6		4			
1/7		4			
1/8			4		
1/9					4
1/10		4			
$\Sigma$ <sup>[1]</sup>	1	5	2	1	1
% <sup>[2]</sup>	10	50	20	10	10
% <sup>[3]</sup>	60 % <i>‘poor’</i>		40 % <i>‘well’</i>		

### INSTRUCTIONS FOR DATA ANALYSIS

- Enter the results of the data summary sheets in the **data analysis sheet**, which allows a direct comparison between members of groups belonging to three different age clusters.

**DATA ANALYSIS SHEET (Example)**

Age of SHGs	≤ 1year	≈ 3 years	≥ 5 years
Percentage of SHG members who are able to moderate a group meeting ' <i>well</i> '	40 %	70 %	90 %
Targeted achievements	50 %	80 %	100 %

**RECOMMENDATION FOR FUTURE MONITORING**

The monitoring can be executed once a year. The participatory direct observation of group facilitation skills has proved to be an appropriate method to assess this aspect of the impact. However, its proper application is endangered by the fact that most staff members had problems in accepting the category '*poor*' for group members of SHGs they take care of in their daily routine. Provided that staff is further trained in observation, the data collection can be easily combined with their routine visits to SHG meetings; the observation itself does not consume extra time and staff can keep an extra eye on the moderation and afterwards assess the performance.

**Remark:** SHG members are very reluctant to give feedback on others moderation, but on the other hand, some SHGs have already institutionalised an informal feedback for moderation. However, it is advisable to connect it in future with a feedback by the group members themselves in order to enhance learning processes on their side and get evaluation for improvement. If the group members are interested project staff can discuss the judgements for each criterion with the members present. It may also be possible to design a tool used for measuring the impact “increased capabilities for an effective management of watershed resources”. A staircase with predefined steps indicating different criterions for moderation (PRA-tool) may be used to guarantee a more participatory monitoring exercise.

### ANNEX 3: USE OF OUTPUT: DEVELOPMENT OF INDIVIDUAL SKILLS (PRACTICAL/TECHNICAL) OF SELF HELP GROUP MEMBERS AND MEMBERS OF THEIR FAMILIES

<b>Definition</b>	Skills are specific abilities to do something well in a practical, technical or managerial sense.
<b>Indicator</b>	The percentage of SHG members and members of their families who practise new non-farm income generating and business activities for at least one year after having undergone the necessary skill training provided by the project remains constantly high.
<b>Survey unit</b>	SHG members and members of their families who have undergone skill training in non-farm income generating and business activities provided by the project 12 month ago.
<b>Respondents</b>	SHG members and members of their families
<b>Method</b>	Structured interview of individuals (10 minutes)
<b>Sampling</b>	Selected former trainees after 12 month of training
<b>Targeted achievements</b>	At least 80 % of those who have undergone a specific training programme should practise their learned skills for at least 12 month after attending the training. The activities should be carried out on a regular (more than casual) basis and the status of the activity/business should at least be good.

#### RATIONALE AND LIMITATIONS OF INDICATOR

Most projects document their training programmes, including lists of trainees. The documentation and monitoring system provides a general overview, however, it does neither indicate whether new craft and business skills are generally practised, nor whether they are practised long-term and successfully or even not put into practise by the trainees.

In order to make a statement about sustainability, the practice of a new skill is linked to the time aspect. On the assumption that the new ability is becoming really a skill not only for a certain period of practice, it was decided that a follow-up monitoring of a 12 month interval would be an appropriate period for the “use of output” to monitor not only the gained skills of the trainees but also the success of the training programme.

The development of individual practical-technical skills of the SHG members and their family members can therefore be directly assessed by investigating the number of those who carry out these non-farm activities for at least one year after attending a training programme.



The validity is nevertheless restricted:

The indicator does not cover the upgrading of existing skills.

It does not deal with managerial skills besides business skills. Therefore, it should be complemented by the measurement of the impact “development of managerial skills (moderation)”.

### INSTRUCTIONS FOR DATA COLLECTION

- Identify SHG members out of existing training formats or any other training records and follow up these lists by visiting and interviewing especially those persons who have undergone skill training in non-farm income generating or business activities provided by the project. Approach them 12 month after the training in combination with routine visits to SHGs or at their houses.
- Ask them individually:
  - a.) Which skill training in income generating or business activities provided by the local NGO have you or a member of your family undergone and when? Write the date of the training course in the cell of the **data collection sheet**.
  - b.) Do you (or your family member) practice what you have learned in the training 12 month ago? If yes, how often do you (or your family member) practise the activity? Make a tick 4 in the column ‘*regular*’ or ‘*casual*’.
  - c.) What is the present status of the activity or business? Is it running ‘*very good*’, ‘*good*’, ‘*average*’ or ‘*poor*’? Write one of these four categories in the respective cell of the **data collection sheet**.
  - d.) If no, make a tick 4 in the column ‘*not practising*’ and ask: Why do you (or your family member) not practice what you have learned in the training? What kind of difficulties did you face while taking up the activity? Write the main reason(s) in *key-words* in the respective column.
- Code the data collection sheet with one digit according to the number of people interviewed.

DATA COLLECTION SHEET (Example for a women of a 3-year old SHG)	
Name of SHG: <i>Sri Mahalaxmi</i>	Facilitator: <i>Prasad</i>
Village: <i>Chitrahally</i>	Date: <i>2.1.2016</i>
Name of the interviewee: <i>Jayamma</i>	Code: <i>1</i>

Training Course	Month & Year	Practising:			Present Status Of Activity Or Business	Reasons For Not Practising (Key Words)
		Regular	Casual	No		
Areca leaf plate making						
Bamboo basket making	11/2014	-	-	4	-	No raw material
Carpentry						
Coir rope making						
Cycle brush making						
Cycle repair						
Driving vehicles						
Mason						
Radio/TV repairing						
Tailoring	01/2015	4	-	-	good	-
Vermicelli making						
Bangle business						
Betel leaf business						
Clothes business						
Petty shop business						

## INSTRUCTIONS FOR DATA PROCESSING

- For each training matter, count the number of interviewed who are still practising the learned skill regularly or casually after 12 month. Count also those who haven't started to practise or stopped practising the learned skill after attending the training. Count also the

total number of persons interviewed. Fill the results in the respective cells of **the data processing sheet 1**.

### DATA PROCESSING SHEET 1: RESULTS OF THE QUESTIONNAIRES

<u>Training Course</u>	Number Of Interviewed Practising The Activity/ Business:			Total Number Interviewed	Remarks
	Regular	Casual	No		
Areca leaf plate making	24	6	3	33	
Bamboo basket making	5	6	10!!	21	<i>Due to raw material</i>
Carpentry	9	1	1	11	
Coir rope making	8	1	1	10	
Cycle brush making	19	4	2	25	
Cycle repair	12	-	-	12	
Driving vehicles	3	-	1	4	
Mason	8	1	2	11	
Radio/TV repairing	7	-	1	8	
Tailoring	8	7	1	18	
Vermicelli making	10	3	1	14	
Bangle business	6	-	1	7	
Betel leaf business	10	-	-	10	
Clothes business	11	2	2	15	
Petty shop business	14	3	2	19	
<b>Total:</b>	154	34	21	216	

- Sum up the total number of respondents carrying out the learned skill regularly and casually. Sum up the number of those who haven't started or are not continuing and the total number of persons interviewed interviewed. Fill the figures in the last row of the **Processing Sheet 1**.
- Categorise the respondents answers who are not anymore practising the learned skill and their reasons why he/she probably stopped it or never taken up the activity. Categories can be: Lack of financial resources for set up a business, marriage, moving to other

village, husband or parents in law do not allow, lack of marketing knowledge, lack of experience, not enough knowledge to start, raw material not available in the village/neighbouring village. The reasons for stopping an activity or not at all starting are important for the interpretation of data and the discussion of plan adjustments when weaknesses in the training package are identified.

- For each activity/business (carried out regularly or casually) count the cases in which the activity/business is running 'very good', 'good', 'average' or 'poor' and enter the result in the respective column in the **Data Processing Sheet 2**.
- Sum up, column by column, the total number of cases whose activity/business is running 'very good', 'good', 'average' or 'poor'. Sum up the total number of respondents carrying out the learned activity regularly or casually. Enter the results in the last row of the **Data Processing Sheet 2**.

## DATA PROCESSING SHEET 2: STATUS OF ACTIVITY OR BUSINESS LEARNED DURING TRAINING

Training course	Status of activity or business				Number of interviewed carrying out the learned activity regularly or casually
	Very good	Good	Average	Poor	
Areca leaf plate making	8	12	7	3	30
Bamboo basket making	1	1	3	6	11
Carpentry	3	5	1	1	10
Coir rope making	4	2	2	1	9
Cycle brush making	2	12	5	4	23
Cycle repair	8	2	1	1	12
Driving vehicles	-	1	2	-	3
Mason	2	4	1	2	9
Radio/TV repairing	3	1	3	-	7
Tailoring	4	3	7	1	15
Vermicelli making	1	1	9	2	13
Bangle business	-	2	4	-	6
Betel leaf business	1	8	-	1	10
Clothes business	4	4	2	3	13
Petty shop business	10	6	1	-	17
<b>Total:</b>	51	64	48	25	188

**INSTRUCTIONS FOR DATA ANALYSIS**

- Calculate the percentage of SHG members (incl. their families) who are still carrying out a particular activity/business on a regular or casual basis for at least 1 year after attending a training programme. Enter the results in the respective cells of the **Data Analysis Sheet**.

Example: 79 % of SHG members still practising leaf plate making.

$$(100 \cdot 34) : 43 = 79 \%$$

- Calculate the percentage of respondents whose activity or business is running '*very good*', '*good*', '*average*' or '*poor*'. Enter the results in the respective cells of the data analysis sheet.

**DATA ANALYSIS SHEET 1**

Training Course	% of Respondents Practising			% of Respondents Whose Activity or Business is Running			
	Regularly	Casually	No	Very good	Good	Average	Poor
Areca leaf plate making	73	18	9	27	40	23	10
Bamboo basket making	24	28	48	9	9	27	55
Carpentry	82	9	9	30	50	10	10
Coir rope making	80	10	10	44	22	22	12
Cycle brush making	76	16	8	9	52	22	17
Cycle repair	100	-	-	67	17	8	8
Driving vehicles	75	-	25	-	23	67	-
Mason	73	9	18	22	44	12	22
Radio/TV repairing	88	-	12	43	14	43	-
Tailoring	44	39	17	27	20	47	6
Vermicelli making	71	21	8	8	8	69	15
Bangle business	86	-	14	-	33	67	-
Betel leaf business	100	-	-	10	80	-	10
Clothes business	74	13	13	31	31	15	23
Petty shop business	74	16	10	59	35	6	-
<b>Total:</b>	<b>77</b>	<b>13</b>	<b>10</b>	<b>27</b>	<b>34</b>	<b>26</b>	<b>13</b>

**Remark:** The data analysis sheet may be used to assess whether project wide the matters of the training courses have been resulted in increased technical or practical skills of the SHG members or members of their family and what are the projects learning. The table indicates the percentages of SHG members and members of their families who are practising new non-farm income generating and business activities for at least one year after having undergone the necessary skill training provided by the project. It also indicates the status of the activity and business respectively. It is important at this stage to also deal with issues of causality and to discuss jointly with target group members – why are certain learned activities are not put into practise and what are the main reason for a break up. It is important to decide at this stage - what are the conclusions for re-planning and what may be done at the project level.

**RECOMMENDATION FOR FUTURE MONITORING**

The follow up monitoring of this indicator can be adjusted to any training course. It is recommended to select some training matters the project wants to look at and then a decision on the intervals can be taken (when the trainees should be approached after they have attended a particular course). In general it is better to approach the trainees at a very early stage after they have attended the particular course. The longer the time interval the more difficult it is to take necessary action in case a training programme is not at all benefiting the participants. The earlier the difficulties are identified why a certain skill is not put into practise the sooner the trainees can be supported, the service offered by the project can be improved or the method of the training course can be reworked.

It may also be interesting for a project to investigate a cost analysis and include in the monitoring the amount of income earned through the particular activity/business taken up.

#### ANNEX 4: OUTCOME: INCREASED INFLUENTIAL POWER OF WOMEN SELF HELP GROUPS ON VILLAGE OR COMMUNITY AFFAIRS

<b>Definition</b>	Influential power is the strength to affect or change the way something functions or develops. This implies also the ability to affect other's character or behaviour, first and foremost by gaining respect. Community is a group of people living together in a common geographical area. Village is a cluster of communities. Affairs refer to activities leading to community/village development as well as difficulties hampering community/village development.			
<b>Indicator 1</b>	The %age of SHG's who have initiated, planned and implemented community/village development programmes has increased.			
<b>Indicator 2</b>	The %age of SHG's being in charge of maintaining village infrastructure measures has increased.			
<b>Indicator 3</b>	The % of SHG's who have been approached by other groups in the community/village to help solve socially related problems has increased.			
<b>Indicator 4</b>	The %age of SHG's having at least 2 elected members in Local Bodies has increased.			
<b>Survey unit</b>	SHG's = Self Help Groups			
<b>Respondents</b>	SHG members			
<b>Method</b>	Structured group interview (15 – 20 Minutes)			
<b>Sampling</b>	Randomly selected SHG's from three different age clusters: ≤ 1-year-old, ≈ 3-year-old, ≥ 5-year-old			
<b>Targeted achievements set for the 4 indicators</b>	Age of SHGs	≤ 1 year	≈ 3 years	≥ 5 years
	Indicator 1	15 %	30 %	50 %
	Indicator 2	20 %	35 %	65 %
	Indicator 3	25 %	55 %	75 %
	Indicator 4	30 %	50 %	70 %



<b>QUESTIONNAIRE</b> (Example for a 5-year old SHG)		
Name of SHG: <i>Sri Laxmi N.S.</i>	Facilitator: <i>Asha from XYZ NGO</i>	
Village: <i>Malladihally</i>	Date: <i>25.9.2015</i>	Code: <i>5/1</i>

1. Has your SHG ever actively initiated, planned or implemented a community or village development programme? If yes, which activities?

No.	Community or village development activities	Make a $\checkmark$
1	Bore-well construction	
2	Community centre	
3	Drinking water programme	
4	Cattle camps	$\checkmark$
5	Desilting of tank	$\checkmark$
6	Immunisation programme	
7	Afforestation (tree plantation)	
8	Road formation	
9	School improvement activities (e.g. fencing)	
10	Toilet construction activities	
11	Literacy programme	
$\Sigma$	Sum up the ticks $\checkmark\checkmark$	2

2. Is your SHG in charge of maintaining any community or village infrastructure? If yes, of which?

No.	Community or village infrastructure	Make a $\checkmark$
1	Bore-well	
2	Community centre	
3	Drinking water system	
4	School facilities (plantation, fencing, teaching aids)	$\checkmark$
5	Temple (equipment)	$\checkmark$
6	Community forest	
7	Cleaning the village (rubbish removal)	$\checkmark$
8	Road formation	
9	Drainage system	
10	Toilets	
11	Festival programme/organisation	
$\Sigma$	Sum up the ticks $\checkmark\checkmark$	3

3. Has your SHG ever been approached by other groups or persons in the community or village to help solve social problems? If yes of which?

No.	Incidences	Make a $\checkmark$
1	Sanitation problems (village hygiene)	$\checkmark$
2	Alcohol problems (controlling liquor)	
3	Marriage problems (due to inability to meet dowry)	
4	Family problems (husband beats wife, school drop-outs)	
5	Lack of teaching aids in school	$\checkmark$
6	Lack of drainage problems	
7	Temple problems	$\checkmark$
8	Communal caste problems (upper/lower caste; religious)	
$\Sigma$	Sum up the ticks $\checkmark\checkmark$	3

4. Are any members of your SHG represented in Local Bodies? If yes, in which?

No.	Local Body SHG members elected	Make a $\checkmark$
1	Co-operative Society	
2	Gram Panchayat (Village council)	
3	Milk Society	
4	School Betterment Committee/Anganwadi	$\checkmark$
5	Temple Committee	
6	Village Development Committee	
$\Sigma$	Sum up the ticks $\checkmark\checkmark$ *) This result will not be included in the analysis because the indicators is formulated as "...having at <u>least 2 members</u> in Local Bodies...". In this example only one member has been elected.	1*

## INSTRUCTIONS FOR DATA PROCESSING

- Give each questionnaire a code with two digits: The first digit indicates the age of the SHG to which the women belong (e.g. 1, 3, 5) and the second digit indicates the number within the sample (1, 2, 3, ...). Example: 1/1, 1/2, 1/3...

- Count all the ticks per question and enter the results of each questionnaire in the data processing sheet. Make sure that only data for SHGs of the same age is entered in the respective table.
- As indicator 2 and 4 are concerned, enter only the result in the table if it “*is at least 2*” – see indicator formulation: “... in charge of at least 2 infrastructure measures and “...in at least 2 Local Bodies...” Leave out SHGs which have only 1 elected member in Local Bodies.
- Sum up all columns and enter the result in the respective row.
- Calculate the average by dividing the total sum by the total number of SHGs visited.
- Calculate the percentages for each indicator.

Example for indicator 1: Out of 10 SHGs interviewed 8 SHGs have initiated, planned and implemented a village development programme = 80 %

Example for indicator 4: Out of 10 SHGs interviewed 4 SHGs have elected members in at least two Local Bodies = 40 %.

#### DATA PROCESSING SHEET: Example for 10 different SHGs all 5-years old

Code	Nos of development programmes initiated, planned & implemented by the SHGs	Nos of village infrastructure measures SHGs being in charge of maintenance	Nos of incidences where SHGs have been approached by other groups to help solve socially related problems	Nos of elected SHG members in Local Bodies
5/1	2	3	2	2
5/2	1	4	-	1
5/3	4	3	2	3
5/4	2	-	-	-
5/5	-	1	2	1
5/6	3	4	1	2
5/7	3	3	1	1
5/8	2	2	1	-
5/9	-	2	-	-
5/10	3	2	1	2
Σ	20	24	10	12
Ø	2.0	2.4	1.0	1.2
%	80 %	90 %	60 %	40 %

## INSTRUCTIONS FOR DATA ANALYSIS

- Enter the percentages of each data processing sheet in the data analysis sheet below, which allows a direct comparison between members of SHGs of different ages.

### DATA ANALYSIS SHEET: Example of three different age clusters of the SHGs

Indicator	≤ 1 year	≈ 3 years	≥ 5 years
1. Percentage SHGs having initiated, planned and implemented community/village development programmes.	25 %	60 %	80 %
2. Percentage of SHGs being in charge of maintaining <u>at least two</u> village infrastructure measures.	25 %	50 %	80 %
3. Percentage of SHGs who have been approached by other groups in the community/village to help solve socially related problems.	10 %	45 %	60 %
4. Percentage of SHGs having elected members in <u>at least two</u> Local Bodies.	2 %	25 %	40 %

**Remark:** The data analysis sheet may be used to assess whether project wide targets for influential power of SHGs on village/community affairs have been achieved (Compare with targeted achievements) and what are the projects learning. The table indicates the percentage of the SHGs involved in development programmes, their presence in local bodies and the involvement in solving socially related problems in the village. It is important at this stage to also deal with issues of causality – why do have SHGs not achieved the targeted achievements. What are the conclusions and what may be done to increase their influential power on village/community affairs?

## ANNEX 5: OUTCOME: DEVELOPMENT OF NETWORKS AND LINKAGES BETWEEN SELF HELP GROUPS AND OTHER INSTITUTIONS

<b>Definition</b>	<p>A network is a system of linkages or relationships. The linkages can be formal (e.g. bank transactions) or informal (e.g. good rapport between SHG and a village leader). They can be intense and regular or not intense/not regular and the institutions within the network can be of different importance for the actors involved.</p> <p>Institutions comprise organisations established for socio-cultural, political, economical or educational purposes; they satisfy special needs. Besides organisations, well-respected and/or powerful persons can be considered institutions.</p>
<b>Indicator</b>	The number of linkages between SHGs and other institutions, the intensity of their contacts and the importance of each linkage for SHG members has increased.
<b>Survey Unit</b>	SHGs
<b>Respondents</b>	SHG members
<b>Method</b>	Chapati diagram (Venn diagram) with predefined circles and chapati sizes (2 – 3 hours)
<b>Sampling</b>	Randomly selected SHGs from three different age clusters: $\leq 1$ year old, $\approx 3$ year old, $\geq 5$ year old SHGs
<b>Targeted Achievements</b>	The SHGs should have established strong linkages by the end of the third year, with the following institutions: Federation of SHGs, Bank or other financing institutions, Gram Panchayat, Zilla Panchayat, Hospital, BDO/Executive Officer, School Betterment Committee and other SHGs in the village.

### RATIONALE OF THE INDICATOR

The quality of an institutional network is determined by the number, strength (frequency of contacts) and importance of linkages with institutions. By linking with other institutions in the environment, the SHG can increase their lobbying power and access to services and information. Therefore, investigating the development of these features can assess the growth and effectiveness of networks. The impact to be monitored has been chosen in order to investigate the extent to which this has been achieved by the project.

## CHAPATI DIAGRAM (COLLOQUIAL TERM FOR VENN DIAGRAM) AND ITS LIMITATIONS

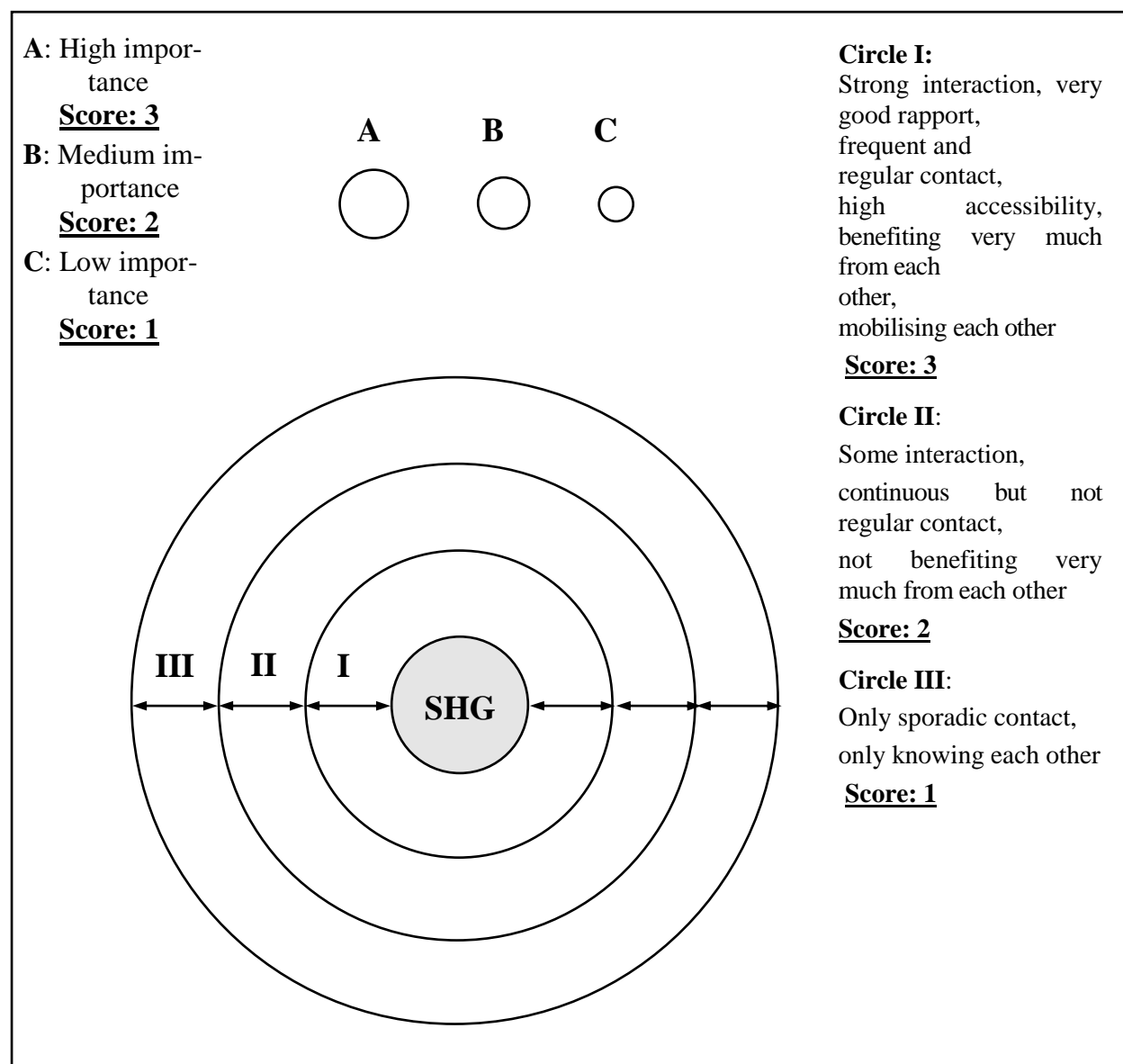
One problem faced in using *chapati* diagrams for monitoring impact at the project level, is that *chapati* sizes, as well as their distances from the centre of the diagram, vary freely according to the subjective point of view of the respondents. Thus, analysing the *chapati* diagrams to allow comparisons in the monitoring process becomes difficult. To aid the comparative analysis of *chapati* diagram results from different SHGs, the number of *chapati* sizes and their distance from the centre of the diagram have been limited to three categories:

- Three different sizes of *chapatis* represent three degrees of importance (high medium, low) attributed by SHG members the institutions involved.
- Three circles around the centre of the diagram represent three degrees of interactions between the SHG and these institutions.

Despite modifications, the method still has some **limitations**:

- Since a *chapati* diagram is a participatory tool the quality of the results depends strongly on the quality of group facilitation and detailed note taking.
- Moreover, the results depend very much on the subjective point of view of the respondents, which makes their comparison difficult.
- Finally, the result analysis can, for the most part, only be done in a very descriptive way, which means that figures may at best support the data analysis.

## FEATURES OF LINKAGES AND THEIR SCORES



### INSTRUCTION FOR DATA COLLECTION

- Prepare the tool before you go to the SHG: Take a large poster or brown sheet paper (approximately 1 sqm) and draw 4 circles with a marker. Cut out 3 different sizes of paper circles as chapatis in 3 different colours. Marker, extra paper for listing the institutions and glue is needed.
- Introduce and explain the purpose of the meeting.
- Facilitate the elaboration of a *chapati* diagram by the SHG. Explain thoroughly the meaning of the three different circles and *chapati* sizes by following the steps listed below.
- Crosscheck whether the SHG members have really understood what is meant by ‘institutions’, ‘importance of linkages’ and ‘intensity of linkages. Let them name some

institutions. For explaining the term linkage', you can also use a local example like linkage to family, neighbour, acquaintance and friend.

- Brainstorm and identify all institutions they are in touch with – within and outside the village and write them down on a separate sheet of paper. Do not list them with numbers or any other form of enumeration as this may indicate priorities. Do not list institutions if participants are only aware of the existence without any established contact with them or institutions to which they have individual contact and not a group contact or institutions.

### **KEY QUESTIONS:**

To which institutions do you have contact through the SHG?

With whom do you have a group relationship, not individually?

- Ask the SHG members to prioritise the institutions mentioned with regard to their importance (high, medium and low) for the SHG. Note down the name of each institution on the agreed size of the *chapati*. Use symbols for each institution when the participants are illiterate, e.g. banknote for bank.

### **KEY QUESTIONS:**

Which of the institutions do you consider important for your SHG?

How do they give you support?

What kind of role do they play?

How much do you benefit from them or their services?

- Identify the degree of intensity of contact between the SHG and the institutions by putting the *chapatis* in the three different circles (I, II or III). Let participants move the *chapatis* in the three circles until they come to a consensus.

### **KEY QUESTIONS:**

How much contact do you have with these institutions? How often do they visit you?

With which of them do you have good or frequent rapport?

With which do you have continuous, but not regular contact?

With which of them do you have only sporadic contact.

- Cross-check by verifying and clarifying their choices, the *chapati* sizes they choose and the distances from the centre where they allocate the institutions.
- Stick the *chapatis* with glue. Write the name of the SHG, the village and the date on the diagram.



- Let them document in their minute's book the finalised *chapati diagram*.
- Discuss their plans for building and strengthening linkages in future, based on the results (e.g., if they have indicated that a relationship is weak, then they may discuss why this is so and what they can do to change the situation). Document key points.

### **KEY QUESTIONS:**

What is your future vision on the contacts?

What changes do you want to achieve in future?

Which relationship is strong and which is weak?

Is there a change in the past in your linkages?

Why has a relationship become weak or strong?

### **DATA PROCESSING SHEET (Example for a 1-year old SHG)**

Code: 1/4

SHG name: *Kaveri*, Village: *Rangapura*, Facilitator: *Gheetha*, Date: *1.9. 2014*

Institution	Importance	Contact	Score	Institution	Importance	Contact	Score
Agric. Cooperative/ Milk Society				Sericulture Department			
Agriculture Department				Other SHG 1	B	II	4
<b>Anganwadi</b>	A	I	9	Other SHG 2			
Bank	A	II	6	Other SHG 3			
Bank (other)				Taluk Office	C	III	1
BDO/Executive Officer				Temple Committee			
Education Department				Veterinary Department/Hospital	B	II	4
Federation				Village leaders			
Forest Department.	C	III	1	<b>WDA</b>			
Gram Panchayat/Z.P.	B	I	6	Weaving Association			
Horticulture Department				Youth Association			
Hospital	B	I	6	Others:			
KEB				<b>Total:</b>			<b>44</b>
SBC/VEC	A	II	6	Local NGO	A	I	9
School	C	III	1	<b>No. of linkages</b>			<b>11</b>

(The shaded cells indicate linkages that are essential to the SHG described previously as targeted achievements)

## INSTRUCTIONS FOR DATA PROCESSING

Enter the results of the original *chapati* diagram in the **data processing sheet** along the following steps:

- Code the SHG, indicating its age (e.g. 1, 3, 5) and its number within the sample (1, 2, 3, 4...). Example: 1/1, 1/2, 1/3, 1/4....
- Give one row for each linkage and one column each for importance of the linkage, strength of the contact, and score of the linkage.
- Enter the importance the SHG attached to its linkage with a particular institution (A, B, or C) and the strength of the contact as perceived by the SHG (I, II, or III) in the respective cell of the table.
- For each linkage, multiply the scores for importance (A = 3; B = 2; C = 1) by the scores for contact (I = 3; II = 2; III = 1) and enter the result in the respective column 'score'.
- Sum up all the scores to arrive at a total score of the SHG's network.
- Count all the linkages of the SHG (except the linkage with the NGO who formed/strengthened the SHG) and enter the result in the last row of the table.

**Remark:** At this stage it is also vital for facilitation to note the perception of members as to why a linkage is considered important or why it is weak. Collecting this data for the entire project at the end of the exercise will throw more light on the final data analysis.

## INSTRUCTIONS FOR PREPARING THE DATA SUMMARY SHEET

Enter the scores of the data processing sheets in the **Data Summary Sheet** along the following steps:

- Make sure that only data for SHGs of the same age is entered in the respective table.
- Give one row for each institution (in alphabetical order).
- Give one column for each code of the SHG, one column for the sums of scores ( $\Sigma$ )<sup>1</sup> and one for the average scores ( $\bar{X}$ )<sup>2</sup>.
- Copy the scores for the linkages from the data processing sheet of each SHG in a given age category into the respective cells of the table.

- Sum up, row by row, the scores given by the SHGs to their linkages. Then divide these sums by the total number of SHGs visited to arrive at the average scores. Fill the results in the respective cells of column [1] and [2].
- Sum up, column by column, the total scores per SHG, the total sums and the averages. Enter the results in the respective row of the table
- Check the total sum of scores in cell [3] by summing up the total scores of the SHGs along the row. Then divide this sum by the total number of SHGs to check the total average in cell [4].
- Calculate the average number of linkages per SHG and enter the result in cell [5].

**DATA SUMMARY SHEET (Example for 10 SHGs 1-year-old)**

<b>Institutions Code</b>	<b>1/1</b>	<b>1/2</b>	<b>1/3</b>	<b>1/4</b>	<b>(...)</b>	<b>1/9</b>	<b>1/10</b>	<b>[1] Σ</b>	<b>[2] Ø</b>
Agric.Cooperative/ Milk Society	2		9		(...)			15	1.5
Agriculture Dpt.		6	3		(...)			19	1.9
Anganwadi	9	6	6	9	(...)		4	49	4.9
Bank	9	9	9	6	(...)	9	9	79	7.9
BDO/Executive Officer		1			(...)	4		11	1.1
Education Department					(...)			3	0.3
Federation	9		6		(...)		6	58	5.8
Forest Department	4			1	(...)			12	1.2
Gram Panchayat/Z.P.			4	6	(...)			53	5.3
Horticulture Dpt.					(...)	6		10	1.0
Hospital	4		4	6	(...)	6		32	3.2
KEB			2		(...)			3	0.3
SBC	4		6	6	(...)	9		18	1.8
School		6		1	(...)	6	6	46	4.6
Other SHG 1	6	6	9	4	(...)		9	64	6.4
Other SHG 2	2	4	4		(...)		6	19	1.9
Other SHG 3			2		(...)		6	13	1.3
Taluk Office		4		1	(...)			15	1.5
Temple Committee		2			(...)		4	12	1.2
Veterinary Department/Hospital	6			4	(...)		6	26	2.6
WDA					(...)	9		9	0.9
Weaving Association		6			(...)			11	1.1
Youth Association					(...)	6		17	1.7
<b>Total</b>	<b>55</b>	<b>50</b>	<b>64</b>	<b>44</b>	<b>(...)</b>	<b>68</b>	<b>56</b>	<b>594<sup>[3]</sup></b>	<b>59<sup>[4]</sup></b>
<i>Local NGO</i>	9	9	9	9	(...)	9	9	82	8.2
<b>Number of linkages</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>11</b>	<b>(...)</b>	<b>9</b>	<b>10</b>	<b>100</b>	<b>10<sup>[5]</sup></b>

(The shaded cells indicate linkages, which are essential to the SHG described previously as targeted achievements)

**Remark:** The data summary sheet may be used by staff to compare SHGs of the same age category across the project for their number and strength of linkages with various institutions. E.g., the blank cells in each column indicate that the SHG has no linkage to a particular organisation; low scores indicate that SHGs have weak and insignificant linkages with institutions.

## INSTRUCTIONS FOR DATA ANALYSIS

Enter the results from the data summary sheets in the **Data Analysis Sheet** as follows:

- The first column lists various institutions with which the SHGs can link up. Column 2,3 and 4 stand for 1, 3 and 5 year old SHGs.
- Copy the average row scores from the data summary sheets into the respective cells of the table.
- Calculate the total sum of average scores per SHG-age and enter the results in the respective row. Also enter the average number of linkages per SHG-age into the respective cell of the table.

**DATA ANALYSIS (Example of monitoring, Nov 2014)**

<b>Institution</b>	<b>Ø score ≤ 1 year</b>	<b>Ø score ≈ 3 years</b>	<b>Ø score ≥ 5 years</b>
Agricultural Co-operative /Milk Society	1.5	3.5	3.7
Agriculture Department	1.9	2.9	3.9
Anganwadi	4.9	5.1	3.7
Bank	7.9	8.1	9.0
Bank (other)	-	-	1.5
BDO/Executive Officer	1.1	2.5	2.5
Education Department	0.3	0.4	0.6
Federation	5.8	5.3	8.7
Forest Department	1.2	2.5	3.5
Gram Panchayat/Zilla Panchayat	5.3	6.0	4.2
Horticulture Department	1.0	1.5	1.5
Hospital	3.2	5.7	6.0
Karnataka Electricity Board	0.3	0.4	0.6
School Betterment Committee	1.8	2.7	0.2
School	4.6	3.5	5.6
Sericulture Department	-	1.5	3.5
SHG 1 other	6.4	4.4	4.2
SHG 2 other	1.9	1.2	1.8
SHG 3 other	1.3	1.3	1.8
Taluk Office	1.5	2.7	4.4
Temple Committee	1.2	1.2	0.3
Training Institutes	1.7	2.1	0.7
Veterinary Department/Hospital	2.6	2.8	2.1
Village leaders	-	-	2.0
WDA	0.9	-	-
Weaving Association	1.1	1.0	1.8
Youth Association	1.7	-	-
Others: Rotary	-	-	0.7
<b>Total:</b>	<b>59</b>	<b>66</b>	<b>79</b>
<i>Local NGO who has formed the SHG</i>	8.2	8.2	8.4
<b>Number of linkages:</b>	<b>10</b>	<b>12</b>	<b>15</b>

(The shaded cells indicate linkages that are essential to the SHG described previously as *targeted achievements*)

**Remark:** The data analysis sheet may be used to assess whether project wide targets for linkages have been achieved for different institutions and what are the projects learning. The table indicates which institutional linkages are generally strong in the project and which are weak. It is important at this stage to also deal with issues of causality – why are certain linkages weak (if they are important to all SHG members). What are the conclusions and what may be done to strengthen them is important to decide at this stage.

## RECOMMENDATIONS FOR FUTURE MONITORING

The tool can be carried out once a year in combination with a regular visit to the SHG. The stage of data collection has the potential for being a learning exercise for community members as they can evaluate in detail what linkages are important to them and whether these linkages have been made strong. While conducting this exercise the project can also use the tool for training. (E.g., the subject “network & linkages” is included in the local NGOs (which formed and strengthened the SHG) training package for SHGs and the exercise may be a monitoring and training tool at the same time).

The *chapati* diagram should be kept with SHG members as a reference for future monitoring. Instead of elaborating a new *chapati* diagram in the following year, the old diagram can be used. Only changes during a one-year period should be discussed and the *chapatis* can be replaced in the circles or changed to different sizes.

## ANNEX 6: OUTCOME: INCREASED DECISION-MAKING POWER OF FEMALE SELF HELP GROUP MEMBERS IN THEIR FAMILIES.

<b>Definition</b>	Decision-making power is the scope and capacity to take part in decisions.
<b>Indicator</b>	<p>The degree of participation of married female SHG members in decisions made in the family has increased.</p> <p><u>Decisions on:</u></p> <ul style="list-style-type: none"> <li>a) The purpose of loans in SHGs</li> <li>b) The adoption of household infrastructure programmes</li> <li>c) Household purchases (&gt; than 200 Indian Rupees)</li> </ul>
<b>Survey unit</b>	SHG members (women)
<b>Respondents</b>	Married SHG members (women)
<b>Method/Tool</b>	PRA-tool: Participation arrow with symbols (1 hour)
<b>Sampling</b>	Randomly selected married SHG members of three different age clusters: $\leq$ 1-year-old, $\approx$ 3-year-old, $\geq$ 5-year-old
<b>Targeted achievements</b>	In the field of decision-making power of women, qualitative targets are set instead of defining quantitative targets. In general, decisions in the family to be made jointly are wanted. 'Weaker' women, especially, should gain decision-making power. Women who already share in making decisions with their husband need not be strengthened. As the decisions concerned are of special interest for women, however, it does not mind a slight domination of women in these specific decisions.

### RATIONALE AND LIMITATIONS OF THE INDICATOR

Decisions on the purpose of a loan taken in SHGs, on the adoption of a household infrastructure programme and on household purchases are made exclusively in the family. Though they mainly concern the wife, the husband usually influences these decisions.

A woman who has decision-making power in her family voices her opinions on matters, which affect the family, and takes actively part in decisions on family issues. This means that she participates in the decision-making process. The degree of decision-making power of married female SHG members in their families can therefore be directly assessed by investigating the degree of their participation in decisions affecting the family.



However, the indicator has the following **limitations**:

The indicator does not cover the decision-making power of young women living in the house of their parents, of widowed SHG members, or of young wives who live together with their husband and her parents in law.

A consideration of socio-cultural differences between families (especially Hindu and Muslim families) with regard to the different constraints faced by women from these families in order to increase their degree of participation in decisions would require the definition of different survey units.

- The indicator does not cover other decisions that are made exclusively within the family.

## FEATURES OF THE METHODS AND LIMITATIONS

The degree of a woman's participation in decisions made in her family can only be ascertained by investigating her subjective perceptions. A common approach is to set two extremes (e.g. "my husband initiates and makes the decision and only informs me about it" vs. "I initiate and make the decision myself and only inform my husband about it"). Then the respondents will be asked to place themselves somewhere between these two extremes.

In order to simplify the method, a simple line is drawn between the two extremes mentioned. The pictures illustrate both extreme situations. The middle between the extremes then represents a situation of joint decision. After having explained the so called '**Participation Arrow**' (**PRA-tool**), the respondents will be asked to position themselves by making a dot on the arrow.

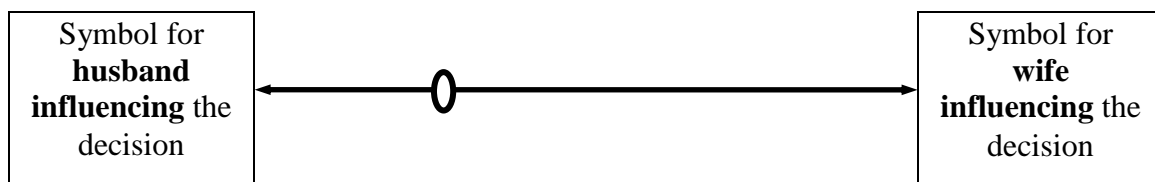
The '**Participation Arrow**' is restricted by the following factors: The tool does not investigate exactly how a decision is made (by discussion, in secret). The method also does not investigate the criteria by which the women position themselves on the participation arrow. This can be evaluated during a group discussion.

After measuring, the results of the '**Participation-Arrow**' method should be divided into 3 degrees of participation (section 1 to 3).

<u>Section 1:</u>	Husband initiates and makes the decision and only informs his wife about it = " <u>Husband influences the decision</u> ".
<u>Section 2:</u>	A more or less <u>joint decision-making</u> process. Both husband and wife discuss together and decide together.
<u>Section 3:</u>	Wife initiates and makes the decision and only informs her husband about it = " <u>Wife influences the decision</u> ".

## INSTRUCTIONS FOR DATA COLLECTION

- Organise the necessary material before going to the SHG. Copy paper slips (like ballot papers) with the **“participation arrow”** and take pens. (For each woman you will need three paper slips). For demonstration purpose prepare one big paper (brown sheet paper or card board) with the **“participation arrow”** for explaining to the group in the beginning how this tool should be used. Instead of making a dot on the arrow you can use a colourful card board dot or a stone. A local artist can help in drawing symbols for both ends.
- After explaining the purpose of the tool to the SHG members, introduce the degrees of participation in decisions represented by the “participation arrow” on your big paper:
  - a) Lay the demonstration paper on the ground with a **“Participation Arrow”** and two symbols at the two ends of the arrow:



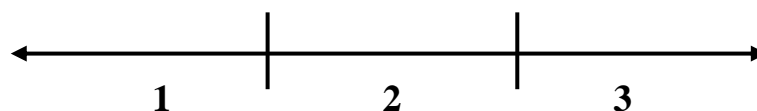
- b) Make sure that every SHG member can see the paper. For explanation, take as an example decisions made in the family on the purpose of loans. Explain carefully that the left end of the arrow represents a situation in which the husband initiates and makes the decision on the purpose of a loan, only informing his wife about his decision. Lay the stone on the left end of the arrow.
- c) Point at the right end of the arrow and explain that this represents a situation in which the wife initiates and makes the decision on the purpose of a loan, leading the decision-making process and only informing (or convincing) her husband of her decision. Move the stone from the left end and lay it on the right end of the arrow and cross-check whether the SHG members have fully understood the meaning of the two symbols.
- d) Explain that the centre of the arrow represents a situation in which husband and wife make the decision on the purpose of a loan jointly. Move the stone to the centre of the arrow.

- e) Move the stone stepwise towards the left end of the arrow, explaining that the more the paper is located towards the left end, the more the decision on the purpose of a loan is influenced by the husband (and the lower is the degree of participation of the wife). Move the stone back to the centre again and then stepwise towards the right end of the arrow. Explain that the more the stone is located towards the right end, the higher the decision on the purpose of a loan is influenced by the wife.
- Select all female SHG members who are married and living in a nucleus family (husband, wife, children, possibly one or two single elders). Do not select women living with their parents in law or are not yet married.
  - Hand out to each of them a small ballot paper illustrating the same picture, which is drawn on the big paper and a pen.
  - Ask them to distribute themselves throughout the room, so that none of the women can have a look at the slips of others and the exercise is done anonymously.
  - Ask them to reflect individually on the situations during the past year, in which a decision on the purpose of a loan had to be made. Ask them to draw a dot on the place along the arrow that represents the degree of their participation in these decisions. Use other material than a pen (e.g. a bean or a small stone) when the participants are illiterate and the dot can be made by you. Crosscheck whether they have fully understood the task.
  - After they have made their dot, collect the sheets, fold them and mark them on the backside.
  - Start a second round. Explain that they should now reflect on decisions made during the past year about what to purchase (household equipment, farm equipment, and livestock). Proceed as in the first round.
  - After you have collected all paper slips, start a third round. Ask the respondents who has come across a decision in her family on the adoption of a household infrastructure programme (latrines programme, smokeless oven programme, bathroom programme, house repair programme) during the past year. Hand out to those who raise their hand a paper slip with the “participation arrow” and proceed as for the first two rounds.
  - After each round, put the collected **“Participation Arrows”** in an envelope and write on it the decision they refer to and the age of the SHG.

## INSTRUCTIONS FOR DATA PROCESSING

Enter the raw data (paper slips) in the data summary sheet along the following steps:

- Check the envelopes and make sure that only **“Participation Arrows”** of women who belong to SHGs of the same age (there are three age clusters) enter the data summary sheet. In total you need three data summary sheets.
- Divide each **“Participation Arrow”** into 3 equal sections (you can use a ruler or work according to a set pattern):



- For each decision, count the dots that have been made in each section and fill the results in the table. Enter the total number of respondents per decision in the last column.
- Calculate the percentage of those who have made their dot in sections 1 (‘husband influences the decision’), in section 2 (‘decision is made jointly’), and in sections 3 (‘wife influences the decision’). Enter the results in the table. Example: 30 % of the decisions on loans is influenced by husbands of women belonging to 1-year old SHGs.  $(13 : 43) \cdot 100 = 30$

### DATA SUMMARY SHEET: Example for women of 1-year-old SHGs

Decisions	Husband influences the decision	Decision is made jointly	Wife influences the decision	Total number of respondents
<b>Purpose of loans</b>	13	22	8	43
<b>Percentage per category</b>	<b>30 %</b>	<b>51 %</b>	<b>19 %</b>	<b>100 %</b>
<b>Adoption of household infrastructure programmes</b>	11	15	5	31
<b>Percentage per category</b>	<b>36 %</b>	<b>48 %</b>	<b>16 %</b>	<b>100 %</b>
<b>Household purchases</b>	9	19	5	33
<b>Percentage per category</b>	<b>27 %</b>	<b>58 %</b>	<b>15 %</b>	<b>100 %</b>

## INSTRUCTIONS FOR DATA ANALYSIS

- Copy the results (percentage per category) of the data summary sheets in the data analysis sheet to compare the results of women from SHGs of different ages.
- Check whether the results show significant trends in the degree of participation of female SHG members in decisions made in the family.
- Compare the results with the targeted achievements in order to identify significant deviations.
- Cross-check the results by comparing the percentage of women from groups of different ages who feel very much influenced by their husbands and placed themselves in the lowest section.

### DATA ANALYSIS SHEET: Example of monitoring exercise in 03/2000

Decisions	Age of SHGs	≤ 1 year	≈ 3 years	≥ 5 years
Purpose of loans	• Husband influences	30 %	13 %	12 %
	• Decision is made jointly	51 %	53 %	42 %
	• Wife influences	19 %	34 %	46 %
Adoption of household infrastructure programmes	• Husband influences	36 %	4 %	7 %
	• Decision is made jointly	48 %	47 %	41 %
	• Wife influences	16 %	49 %	52 %
Household purchases	• Husband influences	27 %	17 %	14 %
	• Decision is made jointly	58 %	45 %	58 %
	• Wife influences	15 %	38 %	28 %

## RECOMMENDATIONS FOR FUTURE MONITORING

The applied tool is efficient and flexible – the “**Participation Arrow**” can easily measure any kind of decision. New issues covering other fields in which decision power of women is expected to have increased can be added and other can be dropped (e.g. taking loans outside the SHGs, selling/buying land, purchasing gold, adoption of family planning methods, sending girl-child to school). However, the application of the tool requires trained facilitators and each new issue of decision should be pre-tested before using on a broader scale.

Applying the tool has been joyful to both facilitator and the respondents and has motivated the women to articulate their influence in decision-making power processes in their families. Discussions following the data collection should be encouraged to reflect on the topic and to create more awareness on gender related issues. Statements should be documented in order to support data analysis. The issue “decision-making power” itself can be discussed in any gender related training or workshop to get an additional impression of the women’s point of views. To get a more complete picture of the situation on decision making in families you can include also the viewpoints of husbands as a further source of information.

## ANNEX 7: UNINTENDED NEGATIVE OUTCOME: INCREASED WORKLOAD OF SELF HELP GROUP WOMEN.

<b>Definition</b>	Work comprises household activities, on-farm activities and off-farm activities. Workload is the amount of work to be done by a person in terms of time and intensity that is felt subjectively as a burden.
<b>Indicator</b>	The amount of “extra-work” in terms of time spend in SHG meetings, other SHG related activities (federation, campaigns, training) and additional work for savings and repayment of loans which is subjectively felt as a burden, has increased.
<b>Survey unit</b>	SHG members
<b>Respondents</b>	Female SHG members
<b>Method</b>	Semi-structured interview of individual woman (15 minutes)
<b>Sampling</b>	Randomly selected women of SHGs from groups of different age clusters: $\leq$ 1-year-old SHGs, $\approx$ 3-year-old SHGs, $\geq$ 5-year-old SHGs
<b>Targeted achievements</b>	SHG meetings and other SHG related activities do not result in additional workload perceived as a burden by women. However, if women estimate the advantages much higher than the disadvantages, this can be accepted.

### RATIONALE AND LIMITATIONS OF THE INDICATOR

In rural India, women are fully involved in both reproductive and productive activities (care for children and elderly, food processing, sweeping, cleaning, fetching water, collecting firewood, milking, weeding, harvesting, care for cattle). Since women attend SHG meetings regularly, participate in training courses, become involved in SHG-related activities (attending federation meetings, organising campaigns, approaching bank, village development programmes etc.) and take up additional income generating activities, they are most probably to work additional to their normal duties. Therefore, the “extra-workload” of women from SHGS can be directly assessed by investigating the amount of their time spend in SHG meetings, other SHG related activities (federations, campaigns, training etc.) and additional work for regular savings and repayment of loans which they feel subjectively as a burden. The validity of the indicator is nevertheless restricted:

The indicator does not distinguish the additional work for being able to save or repaying the loan between hard work (physical effort on the field) and light work (selling in a petty shop).

The indicator does not cover an assessment of usual daily duties and responsibilities beside SHG related activities. It is ‘taken for granted’ that every woman in rural India has a hard burden day concerning her daily household work and fieldwork. The time spent for this is not assessed.

The indicator does not cover an assessment of additional workload of other family members (mother, children), if the SHG member delegates work to them.

The indicator is only valid if women are willing to openly express critical opinions. Women in particular may not express themselves freely in public meetings, but they may do so in meetings among women only. The answers might be biased by the presence of staff members conducting the interview.

### INSTRUCTIONS FOR DATA COLLECTION

- Organise the necessary equipment before going to the SHG (questionnaires and pen).
- Identify randomly 25 % (or at least 5 to 6 members) of the women who are willing to be interviewed.
- Let the SHG members sit around in a circle and let them start their regular SHG meeting. Select a women of those who want to be interviewed and interview her apart from the regular meeting. You can sit aside so that your conversation is not disturbing the ongoing meeting. Go through the questionnaire and fill in all answers. Try to present a relaxed atmosphere to assure that women express frankly their opinion.

<b>QUESTIONNAIRE</b> (Example for a women of a 5-year old SHG)		Code: 5/1
Name of SHG: <i>Sri Kaveri</i>	Facilitator: <i>Ratnaka</i>	Date: 2.3.2016
Village: <i>Rangapura</i>	Name of the interviewee: <i>Kalibai</i>	
• How much time do you spent usually on a SHG meeting? (Say it in hours per week)		2 hrs.
• How many training workshops did you attend in the last year?		8 no.
• What was the average duration of the training? (Say it in days)		2 day(s)
• In how many SHG related activities (federation, campaigns, etc.) did you participate in the last year?		4 No
• Do you do any additional work in order to repay your loan or for saving in the SHG (casual labourer, business work)? (make a tick 4)		4 Yes No
• How many hours per week do you spend on your additional work? (Say it in hours per week)		5 hrs.



- What do you *like (advantages)* and what do you *dislike (disadvantages)* with all SHG related activities (SHG meeting, federations, campaigns, training etc.) and additional work for saving and repayment of loan?
- Let the woman openly express her opinion. Avoid influencing her by mentioning the key terms in the answer categories below. Try to have an open talk.
- Make a tick 4 in all the rows that from your point of view represent the opinion of the SHG member. If she mentions other points not listed below, add them.

Advantages		Tick 4	Disadvantages		Tick 4
1.	Gained knowledge & awareness	4	1.	Feel often tired	4
2.	Participation in skill training		2.	Leave often my daily work behind	
3.	Saving becomes a habit	4	3.	Have problems in managing my household	
4.	Have access to loan	4	4.	Attendance in SHG is sometimes restricted by husband, mother in law or other family members	
5.	Have chance to articulate myself (self-confidence)		5.	Give less attention to children and other family members	
6.	Can meet other women, also bankers and persons from other institutions.	4	6.	Delegate my work to other family members	4

## INSTRUCTIONS FOR DATA PROCESSING

- Code each questionnaire with two digits: The first digit indicates the age of the SHG to which the woman belong (e.g. 1, 3, 5) and the second digit indicates the number within the sample (1, 2, 3, ...). Example: 1/1, 1/2, 1/3...
- Enter the results of each questionnaire in the data **processing sheet**. Give one row for each code, one row for the sums and one row for the averages. Make sure that only data for SHGs of the same age is entered in the respective table.
- Sum up, column by column the hours spend in SHG meetings, number of training courses attended last year, the average duration of the training, number of SHG related activities attended, the average days per week for doing extra-work in order to be able to save or to repay the loan. Calculate the averages by dividing the sums by the total number of women interviewed.
- Sum up the ticks 4 of column 6 and enter the result in the row before last. Calculate the percentages of women doing extra work: Divide number of ticks 44 by the total

number of women interviewed and multiply by 100 in order to arrive at the percentage.

### DATA PROCESSING SHEET 1: Example for members of 1-year old SHGs

Code	Hours per SHG meeting	Number of training attended during last year	Average duration of days per training	Number of SHG related activities attending	Extra- work for savings & repayment of loan; if yes: 4	Hours per week for extra-work
1/1	2	8	2	4	4	4
1/2	3	5	2	1	4	8
1/3	2.5	8	2	2	4	8
1/4	2	7	1	2	-	-
1/5	2	5	1	3	4	3
(...)	(...)	(...)	(...)	(...)	(...)	(...)
1/18	2.5	6	2	4	-	-
1/19	2.5	6	2	5	4	4
1/20	2	8	2	4	-	-
<b>Σ</b>	<b>50</b>	<b>140</b>	<b>30</b>	<b>80</b>	<b>10</b>	<b>60</b>
<b>Ø</b>	<b>2.5</b>	<b>7</b>	<b>1.5</b>	<b>4</b>	<b>50 %</b>	<b>3</b>

- Enter the results of question 7 (Advantages) from the questionnaire in the respective cell of the **Data Processing Sheet 2**. Make a tick 4 in all the cells that represent the answer of the respective SHG member. Leave out a criterion that was not named during the interview.
- Sum up, the column by column the ticks **44** of each criterion and enter the result in the row before last.
- Calculate the percentage: Divide the number of the total ticks 44 per column by the total number of women interviewed and multiply by 100 in order to arrive at the percentage for each criterion of the advantages.

## DATA PROCESSING SHEET 2: Advantages mentioned by women belonging to 1-year old SHGs

Code	Gained knowledge & awareness	Participate in skill training	Saving becomes a habit	Access to loan	Gained Self-confidence	Can meet other women, bankers & other persons of institutions
1/1	4	4	4	4	4	4
1/2	4					
1/3	4	4			4	
1/4		4	4		4	
1/5	4			4		4
(...)	(...)	(...)	(...)	(...)	(...)	(...)
(...)	(...)	(...)	(...)	(...)	(...)	(...)
1/18		4		4		4
1/19	4		4		4	
1/20	4		4	4		4
Σ	18	12	18	10	6	8
%	90	60	9	50	30	40

- Enter the results of question 7 (Disadvantages) from the questionnaire in the respective cell of the data processing sheet 3. Make a tick 4 in all the cells that represent the answer of the respective SHG member. Leave out a criterion that was not named during the interview.
- Sum up, the column by column the ticks 4 of each criterion and enter the result in the row before last.
- Calculate the percentage: Divide the number of the total ticks 4 per column by the total number of women interviewed and multiply by 100 in order to arrive at the percentage for each criterion of the disadvantages.

### DATA PROCESSING SHEET 3: Disadvantages mentioned by women belonging to 1-year old SHGs

Code	Feels often tired	Leaves often daily work behind	Has problems in managing household	Attendance in SHG restricted by husband, mother in law or other family members	Give less attention to children & other family members	Delegate work to other family members
1/1	4					4
1/2		4			4	
1/3		4				
1/4		4	4			
1/5					4	
(...)	(...)	(...)	(...)	(...)	(...)	(...)
1/18	4		4		4	
1/19				4		
1/20						4
<b>Σ</b>	<b>12</b>	<b>12</b>	<b>6</b>	<b>2</b>	<b>3</b>	<b>10</b>
<b>%</b>	<b>60</b>	<b>60</b>	<b>30</b>	<b>10</b>	<b>15</b>	<b>50</b>

#### INSTRUCTIONS FOR DATA ANALYSIS

- Copy the results of the last row of the data processing sheets 1 in the **Data Analysis Sheet 1**, which allows a direct comparison between members of SHGs of different ages.

#### DATA ANALYSIS SHEET 1: Example of monitoring in January 2000

Age of the group	≤ 1 year	≈ 3 years	≥ 5 years
Average time spent on SHG meetings (hours per week)	2.5 hrs.	2.2 hrs	2.0 hrs.
Average number of training attended during last year	7	5	1
Average duration of training (days)	1.5 day	1.5	1
Average number of SHG-related activities participated in by SHG members during last year	4	5	6
Percentage of women SHG members doing “extra-work” for savings and repayment of loans	50 %	40 %	25 %
Average time spent for extra-work (hours per week)	3 hours/ week	3 hours/ week	2.5 hours/ week

## DATA ANALYSIS SHEET 2

- Copy the results of the last rows of the data processing sheets 2 and 3 in the **Data Analysis Sheet 2**, which allows a direct comparison between women of groups of different age clusters and their percentages for each of the criterions on likes and dislikes.

Disadvantages	≤ 1 year	≈ 3 years	≥ 5 years
• Feels often tired	60 %	60 %	40 %
• Leaves often daily work behind	60 %	50 %	30 %
• Has problems in managing household	30 %	30 %	20 %
• Attendance in SHG restricted by husband, mother in law or other family members	10 %	5 %	5 %
• Give less attention to children & other family members	15 %	20 %	10 %
• Delegate work to other family members	50 %	50 %	60 %

Advantages			
• Gained knowledge & awareness	90 %	80 %	80 %
• Participated in skill training	60 %	70 %	60 %
• Saving becomes a habit	90 %	95 %	90 %
• Have access to loan	50 %	75 %	50 %
• Gained self-confidence	30 %	40 %	70 %
• Can meet other women, bankers and persons of other institutions	40 %	50 %	40 %

**Remark:** The data analysis sheets may be used to assess whether this unintended negative change has occurred and whether the project activities result in additional workload for women which may be felt as a burden. The analysis indicates how much more time the women spend in SHG related activities, their personal positive experience and dislikes about the attendance of SHG meetings, training courses offered by the project etc. It is important at this stage to also compare the disadvantages and advantages and to deal with issues of causality – why are certain criterions mentioned more and what are the conclusions, what are the major learning for the project and what may be done to improve the situation for women.

## RECOMMENDATIONS FOR FUTURE MONITORING

This indicator can be measured once a year or whenever the project staff fears that a certain programme caused too much extra-work for the women.

The application of the interview requires sensitive facilitators concerning the question number 7 in order to get a subjective opinion of the women. Discussions following the data collection should be encouraged to reflect on the topic and to create more awareness on workload and gender related issues. Statements should be documented in order to support data analysis. The questionnaire and the issue of workload itself can be discussed in any gender related training to get an additional impression of the women's point of views.

The personal coping strategies women use to manage their household and fieldwork while they attend SHG meetings, training courses and other SHG related activities is to delegate labour to other family members, mostly mothers or daughters. It may be important for several projects to go deeper in this analysis and assess who in a particular household absorbs the 'extra-work' of a SHG woman and to whom the women delegate their work. Therefore, the data instruction has to be reworked specially for households and the impact has to be renamed as "increased workload of SHG members households".