



## Summary Report

### **Title:**

To understand **Impact of ASA's MFP on the migration trend of tribal people** of 5 blocks of Jhabua distt.

### **Objective:**

The objectives of this study was to understand the impact of microfinance program of ASA on the seasonal migration pattern especially of the poorer households.

### **Scope of the Study:**

The scope of the project was restricted to the five blocks of Jhabua district where the programmes is being implemented. These were Jobat, Jhabua, Meghnagar, Ranapur and Udaigarh. The main thrust being on to know about the extent to which the fulfillment of credit requirements through SHGs ,bank linkage and MFI has affected the migration and to assess any need for further modification in the mode of interventions.

### **Area and sample:**

Based on the assumption that atleast 3 years of interventions are minimum to appreciate reasonably their impact on migration practice, the study was focused on the SHGs which are 3 or more than 3 yr old. There are 78 such SHGs in 34 villages of 5 blocks. By random sampling 1/6<sup>th</sup> of them i.e. 13 SHGs were selected from 13 villages for conducting the detailed research (Annex:1).

### **Methodology:**

The methodology adopted for research study was focused on analyzing and interpreting the primary data collected through personal interaction with project beneficiaries supported by secondary data supplied by field staff in the form of baseline details, observation facts, MF reports and other related records. The methodology used involved 13 FGDs and 39 detailed questionnaires from the group members, in 13 villages across the 5 blocks of Jhabua district. Apart from these semi-structured interviews were also held with the group workers and block coordinators. FGD was carried out to get their perceptions and qualitative information about the migration trend before and after project interventions (Annex:2). 20 individuals were further interviewed to get the responses about its impact on the quality of life. A Schedule was designed to assist during this process (Annex: 3).

### **Time Schedule:**

The research study was carried out in the month of November 06 as per the availability of respondents. It took 7 days field work (24 .11.06 to 30.11.06) for data collection and 10 days table work for data processing to get the final conclusions and interpretation.

### Observations & findings:

1. The sample consisted of 3 male & 10 female gps (3-6 years old).
2. At least 1 member from about 72% of the total HH interacted go for migration. They go to other districts of MP, Gujarat and Rajasthan traveling a distance of 200-450 km range.
3. No. of migrating members of 80% families have been increased from 2-5 to 4-7. Reasons accountable to this being increase in family size or working hands. (for example either the young children have grown up or the daughter in-law has come), Price hike, increased expenses/requirements, reduced crop production etc.
4. No. of migrating members of 20% families have been decreased from 4-7 to 2-4. Reason apparent are engaging in some Micro enterprise (such as Flour mill, kirana shop), hiring their tractor to others, nuclear family, children's education, increased irrigation facilities, advantage from ASA NRM work/DPIP (for ex. increased cotton production due to digging of well, employment opportunity generated in villages itself etc.)
5. **Duration of migration** is affected by family size, no. of working/migrating members, agriculture production and loan taken from local money lenders. It **has been generally reduced from 6-8 months to 4-6 month**. Kanna Maniya of Semal Mahila Bachat Samooh, Bisalpur says *"earlier we used to go on migration even during rainy season, now the things have improved a little"*.
6. Still largely dependent on Migration income. 60% of total income comes from migration rest 40% from agriculture.
7. On an avg income per member from migration employment in one term (3 to 4 months) is around Rs. 5000.
8. 50-80% of migration income of family is used in loan repayment & rest for consumption purpose.
9. Broadly speaking 80% of agriculture income is used in consumption purpose and rest 20% is reinvested.
10. The loan they get through this program caters upto 30% of their loan requirement and rest comes through other sources including money lender or their relatives.
11. 50% of respondents indicated that 25-40% of the loan amount taken from ASA/bank utilized in repaying the loan taken from moneylenders.
12. According to almost all (95%) The loan that each of the members get in proportion of their saving is small; the expected loan amount is 20-25 K/member.
13. On asking how they will repay the larger loan amt, they innocently replied: from migration income.
14. Replying to the question regarding migration after the whole of their loan is repaid, 58% of them indicated they would still continue it, 28% said they won't go and rest 20% responded that they will decide then.
15. They would feel relaxed if individual saving reaches to 10,000/-.
16. Impact of reduced migration on quality of life (though little) is visible in the form of asset building, vegetable cultivation, child education etc.
17. The general perception of SHG members about the groups is that though they still need to be dependent on money lenders but through these they have united and this has increased their strength & also the general awareness level. They have faith (confidence in the program) and they look forward to it for better future.

18. They indicated that reduced migration can help them in living together peacefully, giving more time to agriculture & cattle, sending children to school but at the same time they feared that there are no additional employment opportunities in the village.
19. In words of Anklesh Tanwar, Block coordinator Udaigarh *“It will take still five more years to affect the tribal migration considerably.”*

### **Suggestions/Recommendations:**

Based on the findings and the analysis following is suggested

1. Pure MF alone is not sufficient in controlling the migration. May try on pilot basis to supplement it with agriculture or other IG related input.
2. Loan limit could be resized. It might be possible by setting up a MFI by ASA.
3. Timely Loan disbursement can increase further reliability. May think of the emergency loan which the members can take at the time of emergency.
4. SHG capacity building trg should incorporate some more awareness component.
5. The critical factor persuading them to migration is for repayment of loan taken from moneylenders for social expenses such as marriage etc. Might think of educating them to reduce this.
6. Proper information should go to the members for the loan products available.
7. There is a need to expedite the scope of collaborating with other projects which facilitate employment generation within the villages/district.
8. Micro Insurance facilities may add value to the prog.
9. Should formulate a separate strategy for very poor category which remains unapproached because of the high migration.
10. In later stages (distant future) might envisage into the possibility of having a system of registered money lenders so as to standardize the lending pattern, ROI and repayment mode.

*Annexure 1. SHGs interacted during study*

<i>S.No</i>	<i>Name of SHG</i>	<i>Age in yrs</i>	<i>Village-Block</i>
1	Semal Mahila Bachat Samooh	3+	<i>Bisalpur-Meghnagar</i>
2	Vagala Dev Purush Bachat Samooh	4	<i>Titkikheda-Jhabua</i>
3	Thavri Mahila Bachat Samooh	6	<i>Koyadhariya-Jhabua</i>
4	Kali Mahila Bachat Samiti	6	<i>Antarvelia-Jhabua</i>
5	Chamunda Mata Mahila Bachat Samooh	6	<i>Kalapan-Ranapur</i>
6	Sarasvati Mahila Bachat Samooh	4	<i>Lambella- Ranapur</i>
7	Sanatan Seva Purush Bachat Samooh	3	<i>Gavsar -Ranapur</i>
8	Jai Bajrangi Purush Bachat Samooh	4	<i>Dotad -Ranapur</i>
9	Seeta Mata Mahila Bachat Samooh	3	<i>Diggi-Ranapur</i>
10	Hanuman Mahila Bachat Samooh	3	<i>Manakva-Udaigarh</i>
11	Seeta Mata Mahila Bachat Samooh	4	<i>Doodhalvat- Jobat</i>
12	Kalka Mata Mahila	5	<i>Kanda- Jobat</i>
13	Rani Kajal Mahila Bachat Samooh	4	<i>Chhoti Khattali- Jobat</i>

1. आप में से कितने लोगों के घर से आय अर्जन हेतु पलायन पर जाते हैं ?
2. कितने समय के लिए जाते हैं ?
3. प्रत्येक परिवार (चूल्हे) से कितने सदस्य जाते हैं ?
4. पलायन से अर्जित आय का उपयोग किस लिए किया जाता है ?
5. क्या पलायन के दौरान प्रत्येक दिन रोजगार मिलता है ? (कितने दिन मिलता है)
6. आपको कृषि से कुल कितनी (वार्षिक) आय होती है ?
7. आपको पलायन वाले रोजगार से कुल कितनी (वार्षिक) आय होती है ?
8. क्या किसी अन्य स्रोत से कोई आय होती है ? यदि हां तो कितनी ?
9. इस कार्यक्रम के पहले कितने सदस्य कितने समय के लिए जाते थे ?
10. पहले किन कारणों से पलायन पर जाते थे ?
11. क्या आपको लगता है कि कार्यक्रम से पलायन पर कुछ प्रभाव हुआ है ?
12. यदि हाँ तो क्या एवं कितना ?
13. क्या इस कार्यक्रम को बढ़ाने की आवश्यकता है या यह पर्याप्त है ?
14. क्या इस कार्यक्रम को बढ़ाने से पलायन पर और प्रभाव होगा ?
15. आपको आपकी आवश्यकताओं के अनुपात में कितना लोन प्राप्त होता है ?
16. क्या आपको मिलने वाला यह लोन पर्याप्त है ?
17. यदि नहीं तो लोन की सीमा कितनी की जानी चाहिये ?
18. क्या आप वह लोन चुका सकते हैं ? और किस तरह ?

Annex 3

### **Interview Schedule**

To get information on Migration trend before & after intervention of  
ASA's MF programme in Jhabua district

नाम -----  
गाँव का नाम -----  
समूह का नाम -----  
समूह कब बना था ? -----  
आप इसके सदस्य कबसे है ? -----

1. आपने कब कब कितना कितना ऋण लिया है ?
2. उसका उपयोग कहाँ किया है ?
3. संबंधित वर्ष में आपका पलायन रुझान कैसा रहा ?
4. जब आपको आवश्यकता से कम ऋण मिला तो आपने उसकी पूर्ति कैसे की ?
5. क्या उससे पलायन पर प्रभाव पड़ा ?
6. पलायन से आपके व्यक्तिगत जीवन में किन परेशानियों का सामना करना पड़ता है ?
7. ऋण प्राप्ति से आपके व्यक्तिगत जीवन पर क्या प्रभाव पड़ता है ?
8. क्या पिछला बकाया समस्त ऋण चुक जाने पर भी आप पलायन पर जायेगे ?
9. क्या पलायन कम होने से आप सुविधा महसूस करेंगे ?
10. क्या उससे आपके जीवन की गुणवत्ता पर प्रभाव होगा ?
11. यदि हाँ तो कैसे ?