

# Study on Socio-Eco-political assessment of External Community Resource Person

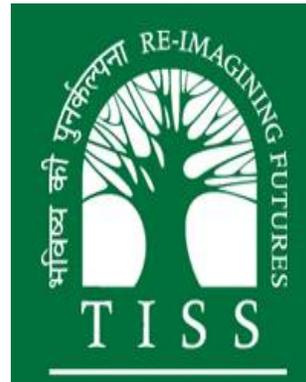
## *A study of E-CRP in Dobhi Gaya District, Bihar*

Under

Bihar rural livelihood promotion society, Patna

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**Regards**

**Shantanu Akash**

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## **INTRODUCTION:**

Bihar rural livelihood promotion society (BRLPS) is one of the best of poverty elevation within country. It was established in the year of 2005 with joint support of World Bank and Bihar government. It is mostly known as JEEVIKA. JEEVIKA is working to promote rural livelihoods and improve the social and economical condition of the rural poor, with women. Under the umbrella of JEEVIKA many programs and schemes are running for accelerate livelihood and life style. It has scheme on health, food, livelihood, farm, non-farm and many others through the Self Help Group. JEEVIKA has scaled up its interventions in 534 blocks across 38 districts. The organization aims to mobilize 1.5 crore rural poor households into 11 lakh SHGs, 65000 village organization and 1600 cluster level federations. It also provide the some cluster level livelihood resources in the JEEVIKA, like community mobilizer (jeevika mitra), Book keeper, bank mitra, Village Resource person (VRP), Jeevika Saheli, Community Resource Person (CRP) and many other. Through such kind of facilitation JEEVIKA try to improve the living standard and heal the unemployment of rural people.

When we talk about the CRP, CRPs are community leaders, who have long experience as members of organizations and have developed the faith that SHGs are strong tools for empowerment. The CRPs are also member of SHG. The CRPs have selected such SHG that should be one year old. And CRP must attend 52 meeting of SHG. CRPs in the project to replicate the institutional building process in the new areas with experiential learning and best practices. Within the SHG some members may have excellent articulation and communication skills to work with the community and have ability to bring change and also to motivate others. There are two types of CRPs. One is internal CRP and other is External CRP. Internal CRP gives their contribution within state and after some experience they become external CRP and they worked out of the state.

### Purpose of study

JEEVIKA is such kind of institution to provide the based to generate a good livelihood for poor people. And behind the emergence of CRP, one aspect is to create the institutional building process in the new areas with experiential learning and best practices and the other hand to give such kind of livelihood, by which they can strength, their livelihood. To

fulfil this aspect all eCRP gets good amount for their work. In current scenario around 800 eCRP, they got 130873650 rupees. In round figure each CRP got around 15000 rupees. So, the main purpose of study is to find out how they utilize of honorarium and what kind of changes came in their life style.

## **1. Research Design**

### **1.1 Objective:**

- To assess the utilization of e-CRP honorarium amount.
- Assessment of changing in economical condition of e-CRP. (Pre & Post Drive).
- To assess socio-political empowerment at personal and community level (Pre & Post Drive).
- To know how their homes are being managed during their external drive.

### **1.2 Methodology:**

Random Purposive Sampling is used. About the sample criteria, each CRP should be gone in drive five times as well as should be earn minimum 1 lakh rupees. Because we have to assess the changing in economic condition. Unless they do not earn sufficient money we cannot judge their economic condition which has changed after earning in CRP drive. The sampling framing has been design like One District which was in and One Block in Dobhi and from their tow CLF Sangam and Sagar has been taken. Along with 12 e-CRP from each CLF. So, total Sample is 24. Along with about the sources of data so, we got both kind of data primary and secondary. About the primary data we needed bank passbook detail which information collected from the CRPs and Books of Record of the CRPs SHG which gathered from the CM and MBK. And other need based information which directly collected from the CRP.

### **1.3 Data collection tools**

- Interview schedule
- Case Study
- Observation

## 2. Socio-economic status of E-CRP

When we talk about the profiling of the CRPs. Like which kind of CRP are going to drive, and whether they are able to go or not along with whether they need to go or not. Apart from this in which background they belongs and in which cast they are belongs and many other component would validate whether they are perfect person or not for CRP. So, there are some aspects which need to cover in profile.

### 2.1 Cast and education

Cast is the major part of it, because CRP drive is sources for them who are belong to very marginalize background. And cast is the best factor in India to know the about how people are marginalize.

education	OBC	SC	UR	total
Sign literate	2	3	0	5
1 <sup>st</sup> -10 <sup>th</sup>	13	2	2	17
Above Metric	2	0	0	2
Total	17	5	2	24

Table-1

As above table out of 25 CRPs 18 CRPs belongs to OBC category, 5 CRPs SC and only 2 CRPs is General. Apart from this if we talk about the education 10 CRP's education level is 10<sup>th</sup> pass or more than that. Along with it is clear that many CRPs are educated here, because for that they would have to face fewer problems over there.

## 2.2 Occupation

Occupation is also the major part of everyone life.

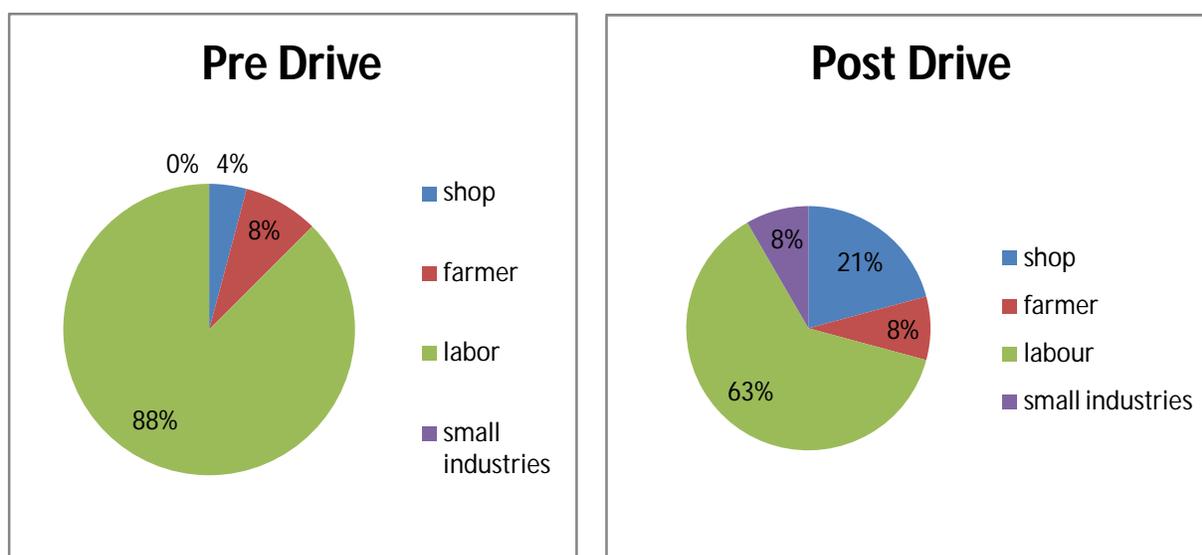


Chart -1.1 Charts -1.2

According to this table we can say that very less people are working in the area of shop and own business as well as those members who are doing labouring work like tempo driver, working in other people shop, carpenter, wage labour and many others. In the initial phases when didi has joined in SHG, Most of her family around 90 percent were involve daily wages as labour, agriculture, and carpenter or traditional occupation. Out of which 50 percent were involve as migrated worker. While after eight year remarkable change can be seen like establishment of shop has been increased from 4% to 21% and the small scale industry was 0% which increased in 8%. So, it's obvious that if shop and small industries increased than the labour force would be decrease. The labour work decreased from 88% to 63%. So, we can say that it would be great achievement for them. Apart from this migration has also reduce many CRPs husband leave migration and working in own shop. When we talk about the shop, the shop is like carpenter shop, general store, barber shop, cosmetic shop have been established.

### 2.3 Loan transition of CRP within SHG

This part will give a status of CRP in SHG, about the loan status, repayment and frequency of loan and utilization of loan. That would be validating whether CRP is dynamic of defaulter. Because according to CRP policy “a CRP should not be defaulter and should be dynamic.

Total No. of member	12
Frequency of Loan	73
Total loan from SHG	700400
Due in SHG	205000
Loan from out side	491000

Table- 2

If we analysis the data then we get few important information like

- a) Frequency of loan is very less, it means they got more self dependent and not need to take loan from the SHG. When we see the ratio of the Frequency of loan. So, one CRP took loan only three times and one important thing is that all CRP have loan from outside. But all loans are interest less and taken from relative. On the other word we can say that they get more faithful and valuable in the relative and society. They can get loan or borrow easily from relative and elsewhere.
- b) And important thing is repayment status of the loan. From 2012 all CRP took 700000 loan and their repayment status is more than 70%. So, it is clear that very less CRP would be defaulter.

### 3. Income and utilization of honorarium

### 3.1 CRP income from both drive (Internal and External)

The main motto of behind of CRP is a good amount financial inclusion in the community by which member of SHG can do crucial work related to asset creation, income generation and some basic need and wish which they could not fulfil ever. The core rationale of this study is to assess the utilization of the honorarium of CRP. For see changes of their life, at first need to give a good amount of disbursement of honorarium, then we can see the changes in their life.

total member	24	total member	24
No of i-drive	59	No of e-drive	153
Disb freq i-drive	57	Disbursement freq e-drive	135
total amount of i-drive	263500	total amount of e-drive	3843910
grand total	4107410		
average each CRP get	total member divide grand total		4107410/24= 171142

Table- 3

According to the Data, it is easy to find that each CRP gets sufficient money for upliftment economic condition of their life. Here average each CRP got 171142 honorarium within 2-3 year. And the disbursement ratio is also better. Out of 153 e-drives, the disbursement is 135; it means the ratio is more than 80%.

One other thing has been seen that many CRP is like that they did not many experience of internal drive and they have been sent for external drive. According to the table we can see the ratio of internal drive and external drive. In all sample there are only 59 internal drive and 157 is external drive. It says that many CRP have not much experience of internal drive and they sent for external drive. I think in this area need to improvement. Because external CRP has to experience minimum 5 internal drive. But within 24 CRP only 3 CRP have experience of 5 internal drives.

### 3.2 Utilization of honorarium of CRP Drive.

Utilization of honorarium is very important things. To see where money is going weather is good area or bed area.

Expense on assent creation and income generation

Area of expense	Amount	Frequency of expense
Land purchasing	215000	2
House building	1520000	12
Cattle purchasing	148000	8
Invest in agriculture	81000	9
Shop established	318000	10
Other (tempo, land took as money interest, tailoring machine, pump set, small industries)	769000	15
<b>Total</b>	<b>2282000</b>	

Table-4.1

Expense on consumption

Particular	Expense	frequency of expense
marriage	660000	7
house repairing	212000	8
Health	506000	14
education	373000	21
loan repay	686000	17
Herself	235000	9
Others	115500	3
<b>Total</b>	<b>2787500</b>	

According to both data we can say one thing that CRP did expense in consumption more than asset creation. Their priorities of expenditure on top list consumption level while on the bottom line was micro-enterprise. And the other things are that CRPS spent much money in area of expenditure rather than asset creation and income generation. Because still their basic need did not fulfil.

As example, about the marriage of daughter they consider most prior thing of life. In marriage they invested second largest amount in consumption part. On the other the loan repayment is first largest consumption. It is not clear whether is consumption or income generation and asset creation. Because many CRP taken loan for various purpose within SHG and from outside. Like some time they took loan for shop establishment or house building, investing in agriculture. On the other hand sometime they took for heath, marriage, and other work that it has gone fully in consumption.

Apart from this asset creation is an important part to create stability in life. According to data we can that a first largest amount spent on house building which is a great achievement for CRP and the frequency is 12 out of 24 who invest in house building. Apart from that they invest in cattle purchasing, and shop establishment and investing money in shop, that is also big achievement for them through the CRP drive. Along with most important part of expense in other which covers many parts like tempo purchasing, irrigation pump set purchasing, tailoring machine purchasing, small industries establishment and took land as money interest. One CRP has established the ice-cream factory to CRP drive money. She told me that when I got a big amount one time that time I thought that investing in ice-cream factory. She took some loan from SHG and some from outside and started the ice-cream factory. So, we can say if they get a big amount they get courageous and able to arrange rest money from elsewhere. Same condition apply in house building situation.

Along with we can see that a big amount they are investing in area of education. They frequency level is 21 out of 24. Through this analysis we can say that they are getting aware about the education.

#### 4. Changes in economic status

Investing area	Taken by No of CRP
cultivated land	0
uncultivated land	2
cattle	7
Pakka house	13

Table-5.1

New purchasing item	taken by No of CRP
Tempo	5
tailoring machine	3
took land as money rent	3
given money as loan	1
establish factory	1
investing in shop	5

table-5.2

About the changes in economic status we can say that according to table-3 all got average 1.7 lakh rupees. So, it is sure that their economic condition would be improved along with we can see in above chart. In first chart the term of land there is no big changes however in cattle purchasing and house building big changes happened. Before CRP drive only 6 CRP had cattle and now 13 CRPs has and about the house only 3 CRPs had pakka house before drive now 13 new member build own house. That is big changes happen in economic status.

Apart from this according to second chart many new income generation activities happen by which their economic would be improved. Five CRP bought new tempo and five investing in shop. So, these are good changes happened in their life.

saving and investment area	investment amount
saving in SHG	81250
saving in Bank	267023
investment in banking	239220
investment in LIC	168400

Table-6

The other part of the economic status is saving and investment which should be also covered for analysis the change.

Table-6 show that CRPs invested a good amount of money in bank as fix deposit and other kind of financial institution along with in LIC. Apart from this they have more money in saving account that has not been utilize properly. That money should be utilizing somewhere.

### **5. Change in social status**

Social status is crucial part of everyone life, especially rural women. They are more narrow and usually do not do step out of the home. The first changing is that they step out from and breathe in open world. This is the great achievement for them. Along with in rural area the prior work for women to preparing food, cleaning home, take care of other family member and nothing else. They never thought about to go other state for working. During the drive all domestic work much time has been done by male member. It means they are giving value them their social status is changing within family and society. Apart from this in decision taking in family now they are contributing. Before this most of decision had been taken by male member. But in these days they are contributing in income generation in family due to this they get chance to participate in decision making apart from domestic work. Though we cannot say such kind of activates happens in every CRPs home but it is changing now. Along with within community they got status as self dependent and responsible person towards family and society. For being external CRP they have to go in other village to share the experience whatever they gain. For these activities they get respect in community.

Apart from this according to data all CRP participated at least two time alcohol ban movement and vote awareness program. Many other members participating are social audit of MNREGA and aanganwari. And participation in gram shabha meeting and many kind of other activities like solving of domestic violence, did activities on child labour, child marriage and other.

Participation area	Frequency of participation
audit in MNREGA	12
audit in aanganwari	10
audit in school	3
child abuse	0
child marriage	12
child labor	12
alcohol ban	24

Table- 7

This table shows that more than 50% CRP are participation in MNREGA, aanganwari, child marriage, child labour and alcohol kind of activities. They get aware to society and rule and regulation of government and interaction of various kind of person by which their social status has been changed and improved.

Apart from this one part which is covered by social status about the sanitation. This gives result in negative way. Sanitation part need to more awareness and spreading information. About the using the toilet though 50% member have toilet but less than 25% people using along with all member throwing garbage near to home.

## **6. Changes in political status**

Bihar government are giving the 50% reservation in three tire panchayat election. However the participation is not like that as government want. All work has been done by other male member. That is why very few women are active in political activities till now. Apart from this participation for casting vote in all kind of political election and within SHG, VO and CLF is good. Due to such kind of activities they aware about the politic and plan to participate there. And many CRP participated in Gram sabha meeting

and raise their voice of problem of village. Along with many members are aware about the scheme of Gram Shaba.

participation	Pre	Post
Cast vote	24	24
gram sabha	0	12
mukhiya	1	1
panchayat samiti	1	0
sarpanch	0	0
ward member	1	0

Table- 8

According to second chart it is clear that all members are casting vote already. Though participation in election is very less. But during the interview many CRPs have plan to participate in election in next time.

#### **7. Management of home during the CRP drive.**

About the management of home, we can say that they have to face little problem over there. On one hand many CRP have daughter during the drive they manage the home and sometime husband has to manage of domestic work. During the interview on that question many CRP answered like that we need to teach our children how to manage of home so, during the drive we give the responsibility of home management to our daughter. However on phone we always check out that how they are doing. As well as many CRPs home has been managed by mother on low. One aspect is that they get more than 800 of one day. Due to this many husband during the drive leave their work and take of home and sometime the call up some relative for management of like sister, husband sister and other.

Apart from this some CRPs told that during the drive their daughter education disturbed some time. But we have to manage because we are getting more money from here.



The above chart show that many different within the Sagar and Sangam CLF. At first about the build home, in Sangam CLF very few have already pakka home. So, around the 50% CRPs built the home from the CRP honorarium. Although, they took loan from the other side to completing the home. Even then, it the good achievement for them. On the other side in Sagar CLF many CRPs had already home. That is why they did not much invest in the area of building home. Here 10% CRPs invested in the area of build home. About the land purchasing the ratio is very less but not bad in Sagar CLF two CRP bought land and in Sangam CLF on one bought.

Apart from this in the term of livelihood here I am going to analysis the three aspects. At first in the investment in the agriculture, Sagar has 0% and Sangam has 3%. In cattle purchasing Sagar has 1% and Sangam has 5%. Area of Shop eastblishment Sagar has 12% and Sangam has 2%. So, it is show that in Sangam CLF the people interested in agriculture activities and in Sangam CLF the people interested in the area of business and in two small factories has established in Sagar CLF.

The expense on education keeps also good difference like in Sagar CLF the investment is 2050000 and in the Sangam CLF the investment 168000. And about the ratio in Sangam it 6% and in Sagar is 9%. The people are more conscious about the education in Sagar CLF rather than Sangam CLF. Along with one major aspect is health, all people give the priority, according to the data both CLF spent similar kind of money in health. Like 249000 and 257000 spent respectively Sangam and Sagar. Along the CRPs give the second priority of marriage of daughter. During the interview I knew about the girl. They consider the girl as money lender debt; as soon as possible they want to repayment the debt through the marriage of daughter. So, in the Sagar and Sangam CLF spent respectively 450000 and 210000 rupees in marriage. According to the percentage, Sagar has 19% and Sangam has 8%.

## **9. Conclusion**

By this paper it seems that the term “e-CRP” is a progressive way. Because whatever we found through the research is so relevant for the CRPs development. Whether in area of income generation, asset creation or consumption. The utilization of money is

going in right path. And about the livelihood, migration is also decline, many people is invested in the shop and started the new shop. Many CRP is well educated and have good sense of humour. The cycle of loan is also very good the ratio of talking loan is 1:6. The utilization is honorarium is not very good but it is on the right path and it will take some time to come in track. Because everyone has some basic need they have to fulfil that like marriage and health. Though, it is also the part of progress. Like, they are spending their own money in the area of marriage and health. Before this, they had to take loan for that. Along with the expense on education is also good, they are doing more expense on education and sending the children out of the village to read. Apart from this they are also investing on the other kind of income generation activities like purchasing the tempo, tailoring machine, pump set and many things. So, we can say that they are in right track except some aspect. Apart from this the compression in Sagar and Sangam CLF, the finding is that interest of Sangam CLF in area of agriculture and Sagar in area of small business.

Along with the social and political status of the CRP is also good. However in some aspect the need to improvement like they need to pay attention on hygiene and health. Because according to the data more CRPs spend in area of the health and treatment. Such kind of problem some due to unawareness of hygiene and health. Along with the participation in the social audit and visit in school and anganwadi and quite well.

About the political status, it is less. However it is dynamic and progressing in good manner. Like around 24 sample 3 members contesting in panchyat election. And 24 member go for vote every time along some of them also participated in the gram shabha meeting.

## **10. Recommendation**

In the part of recommendation has found couple of aspect. Which need to elaborate here.

### **11.1 Gap between internal and external drive**

For the external drive a CRP should have at least 3 time of internal drive experience. But here the ratio show that the internal drive in very less rather than external drive. Here, may be defaulter has been sent for external drive. In this part need to work something.

### **11.2 hygiene and cleanliness**

Here, the matter is not constraint only on CRPs. Rather; it is holistic problem that the members of SHG do not pay attention on hygiene and cleanliness within home and outside of the home. Where the data has been collected was very dirty area and all SHG members through the garbage on open place or on the road. This is the main reason for disease and illness and more money has spent in treatment. If they will keep clean around the home and society. So, they have not spent more money on health that money would spend on different work.

### **11.3 Problem faced by CRP during the Drive**

When CRP went in external drive, they have to face some kind of problem over there. Like for them do not allotted room already, after the reaching the destination, for the living has been search. For some time they have to spend some time insecure or public place like school or panchayat office. I think here need to improvement because CRPs comes already in pressure which is given by the society. And unfortunately any kind of incident would be happens, then the trust would be decrease on Jeevika. Here, the mistake would be done by other organization and the affect would have to face by Jeevika. So, before the sending the CRPs such kind of surety should be there and as well a phone line facilities should be there with the Jeevika. Along with many other kind of suggestion could be to solve this kind of problem. Here, the recording of the FGD has been attached.



first part.amr



second part.amr

## **12 Case Study**

### **12.1 Basic information**

In case study my respondent was 'Sunita Devi' she belongs to Kamal SHG and the name of CLF is Sagar. She would be around 36 and she belongs to SC category. She has 4 children and 1 herself her husband expired around 5-6 year ago. She is uneducated only 5<sup>th</sup> pass and she is also landless.

### **12.2 Problem statement**

According to her, she and her family was living already in low class background. Her husband was doing labour class work. Her husband hardly sustains the family. Suddenly the crisis came in her family, her husband has suffer from a disease and she lost her husband after spend a good amount of money and that time she has four children for take care and no one was behind her. That was the more exotic time for her. She had to work many place for sustain her family. After some time she got work in the MNREGA through that she was maintain the lives of the family. Her children were getting older and need to schooling, but she had no money to send them a good school. Her all children were reading in the government school without any kind of facilities. She told that "I had no other choice to work such kind of place. In the bunging elder brother of the husband was helping but later it was decreasing. Because they cannot help us too longer, they have also family to take care. Then, I started to search job somewhere. I worked other people field because we have not as much as field to maintain the livelihood. We have only 4 katta land come up in my share. That time was very pathetic time for us to live properly."

### **12.3 Changes come up**

When Jeevika came up in her area, she got member of the "Kamal SHG" and been the President of her SHG. That time she mostly uses to take loan from SHG for small and domestic work. She could not think to take loan for the business and other income generation activities because she could not take risk with other money. About the internal drive she told "during my first internal drive no allow me to go on drive to work in

other district. Many restrictions came up by the brothers in law and mother in law. But had to go because there I would get 300 rupees for each day and here I only got 100 or 150 for each day. So, I decided to go and went, many people in my family were not happy to my decision. I went four times in internal drive. Three out of four was 30 days and one was 15 days. I got honorarium, but I do not know that where I utilize that money.

After that I got chance to external drive and honorarium of first two drives I bought a tempo and given them to my elder son, who is 17 year old. Now, he takes care of tempo. About the children education, my one son and tow daughter are still reading in government school. However I am sending them for tuition classes as well. My elder son is also reading as well he is earning the money through the tempo along deposit 5000 rupees as fixed deposit. After other drive honorarium took land as interest of money and doing cropping and I cultivate the sufficient food for eating. After that my plan was to build the house. So, arrange the money of tow drive and took some loan from SHG and form relative and built my home. Before this we used to live in kachha house made by father in law. Still I have some loan in SHG and some from relative to repayment. So, now I am feeling somehow established. Some income comes from the tempo and grain comes from the field. Within the one year we are living happily. Due to CRP drive took many steps which I never could do. Like first one to purchase the tempo and most to build the house. Today have house because for the CRP drive. If I would not get chance to go in CRP drive, my family would still like that. CRP Drive changes the life of my family.”

#### **12.4 Conclusion**

Such kind of statement has been made by the respondent during the study. So, I was the great change in their life. Because for CRP drive she got livelihood, she took land as patta, sending children in tuition classes and most important she build the own pakka house. Apart for this she told that some other kind of important financial activities has to do, like marriage of daughter, open a general store.

So, it is very visible that how her life has been changed due to being an e-CRP. Apart from that, there is a complaint by her that this drive she did not send for drive. According to an observer she should be send 2 or 3 time more for be established.

**Annexure I****Interview schedule**

Name-		Income			SHG Name-		
S.N	Particular	No. of Drive	Disbursed no.	Amount Received	Particular	Illustration	Amount
1	I-SHG Drive				Saving In SHG	SHG Passbook	
2	i-VO Drive				Saving in Bank	Bank Passbook	
3	E-SHG Drive				Fixed deposit	Bank Passbook	
4	E-VO Drive				Insurance(by CLF)	Y/N (Yes)	
					Other saving/investment	LIC,Kisan Credit Card etc. (Deposit in other SHG)	
					Other saving/investment		

Name		SHG Name		
Consumption		Asset creation/Income Generation		
Particular	Amount	Particular	Amount	Remarks/benefit
Marriage Expenses		Land Purchasing		
House Repairing		Building of house		
Education		Cattle Purchasing		
Outsider Loan repayment		Agriculture Investment		
Health		Investment in Shop		
Expenses on Herself		Shop Establishment		



	NAME-	SHG NAME-
SL	Indicator	Remark
1	Your position in SHG/VO/CLF	
2	Do you member of any committee in VO	
3	IF Yes then which committee	
4	what are the contribution given in last one year	
5	Are you member of any committee in CLF	
6	IF Yes then which committee	
7	what are the contribution given in last one year	
8	Are you member of any village committee or co-operative?	
9	Were you availing right of casting vote before joining of SHG?	
10	Do you cast vote in elections?	
11	Have you participated in Election Awareness Programme (SVEEP)?	
12	Do you participate in Gram Sabha Meeting, if yes then any agenda rose by you?	
13	Have ever participated in any election?	
14	If yes name of the post.	
15	Are you or any CLF member is member of School Committee of MDM. If yes your contribution.	
16	Do you participate in school management committee of MDM. If yes you contribution.	
17	Have you ever participated in social audit of MNREGA/Aanganwari	
18	Your participation or contribution in and kind of movement in social Evil? ( Domestic violence/Child marriage/Child labor/alcohol ban)	

## Annexure 2

### FGD schedule

1. What you used to do when you went for external drive?
2. What changes do you see in CRPs' life after being external CRP?
3. What are the challenges and problems during external drive and how do you tackle it?
4. Do you like to work as community based enterprise work?
5. Do you have any future business planning?
6. What changes do you see in villages after being E-CRP? Which type of participation you did to bring positive social changes in your village?
7. What kind of awareness you got after being part of BRLP?(Indicator- Social issues/Sanitation/Hygiene/gender equality/woman empowerment/child abuse/village empowerment etc.)