CITIZENS’ VOICES

A Participatory Research with
People Affected by UK AID’s Investments in India

Participatory Research in Asia – PRIA

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Revised & Final Report
16 September 2022
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Executive Summary

The Independent Commission for Aid Impact (ICAI), UK has commissioned a review through Ecorys to explore the relevance of the UK’s investments in India to the needs and priorities of Indian citizens. Participatory Research in Asia – PRIA, based in New Delhi, India was engaged by the Ecorys to undertake a participatory research study “Citizens’ Voices”. The main research question that the study sought to answer was to what extent the UK’s investment in India has responded to the needs and priorities of the citizens in general and the marginalised people in the rural and urban areas, in particular. PRIA undertook this research in the states of Delhi, Odisha, Madhya Pradesh, and Maharashtra. A total of 481 people (168 males and 313 females) participated in the study, comprising General Category, Scheduled Castes and Scheduled Tribes. The sample included 55 young adolescent boys and 63 young adolescent girls.

The main research question was addressed through the following specific questions: (a.) what are their needs and aspirations? (b.) how their needs are being met (or not met)? and (c.) to what extent citizens have experienced the broad outcomes or changes expected from the public and private sector programmes/investments that are supported and/or aligned with the UK Aid-funded programmes/investments?

In the following section, we present the key findings from the research around these questions.

What are the needs and aspirations of citizens?

The needs and aspirations of the adult men and women fall largely into two categories: the needs and aspirations of their families and the needs and aspirations regarding their villages or settlements.

As shared in the study, an overarching aspiration of people is to improve their economic condition by accessing greater and better opportunities for livelihood, jobs and employment opportunities. In rural areas as most families are dependent on agriculture, they want reliable water supply or irrigation for their lands to cultivate throughout the year. Currently, most of them are dependent on rain-fed agriculture which covers only four to five months in a year. In addition, access to finance in pre-sowing months is critical as this would help them to buy agricultural inputs (like bullocks, implements, seeds, fertilisers, etc.) in time. Information and knowledge about improved farming practices are also critical to improving productivity. The women members wanted better
access to vocational / income generation training, access to finance, and marketing skills to sell their products at a remunerative price.

People also aspire to have better education for their children, reliable drinking water supply, better toilets, better health facilities, and an efficient and transparent Public Distribution System (PDS). In addition, reliable and timely information about various government schemes and better awareness about their rights and entitlements came as important needs of most of the community members.

At the community level, people wanted better road connectivity and other public infrastructures such as water supply, internet connectivity, public places like parks and gardens, etc.

The young women and men and adolescent girls and boys in the community (particularly from the rural areas and urban informal settlements) aspire to have better access to education and skills which would allow them to get better and dignified employment. However, most of these youth did not get what they wanted to achieve as a career option because of the poor financial condition of their families, emergencies such as the death of the sole bread earner in the family, and girls were not allowed to work away from home, early marriage, absence of guidance and career counselling support. Youth participants shared that they need guidance on career options and how to achieve their career dreams.

How the needs and aspirations of citizens are being met or not met? What have been the experiences of citizens?

Access to financial services (banking, digital payments, SHGs/MFIs, insurance)

Most men and women have savings accounts. These are mostly cooperative or public sector banks while a few community members have opened their savings accounts in private banks as well. In each household, there is at least one bank account mostly in the name of the male member, however, many women shared that they also have separate bank accounts in their names. While bank penetration has increased to cover a larger number of unreached people, the fullest awareness among the people across rural and urban areas about the associated entitlements and benefits seemed to be low. Accessing loans by individuals from the banks is hard to get, as bank demands collateral which is difficult to arrange for most low-income people.

Most village women are members of one or more Self-Help Groups (SHGs) that engage in savings and credit activities. From the collective savings, the members take loans for repairing houses, setting up small shops, investing in cultivation (e.g., buying bullocks and seeds), meeting health expenses as well as marriage. The members are charged with an annual interest rate of 12 to 24
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per cent. The members have indeed benefitted from this group as they can take loans in case of emergency without paying hefty interest for borrowing money from private moneylenders or microfinance institutions.

A few Micro Finance Institutions (MFIs) work in communities across rural and urban habitations. The MFIs normally provide loans to the community groups after forming a group of 5-10 members (mostly women). The loan is provided to the entire group and then the members distribute the loans among themselves according to their needs and purposes. The loans are offered with an annual interest rate of 30 to 36 per cent which is on the higher side compared to the loans offered by regular banks or the SHGs. However, women from Bhubaneswar, Odisha shared that they pay 18-24 percent interest rates to the MFIs.

Awareness of and access to life insurance and crop insurance is extremely limited. However, there is better awareness and coverage of health insurance.

Most people shared that they use mobile handsets. Most of them use analogue phones, however, many of them have smartphones as well. While most of the community members have heard that smartphones can be used for UPI (Unified Payment Interface) based digital payments, many of them did not try because of a lack of full knowledge or due to concern about digital/cyber security or weak network connectivity in their villages. A few women members, however, have transferred and received money using a digital payment system.

Access to jobs, employment, and livelihood including social security

Most rural communities are engaged in agriculture. A large majority of farmers do not own lands. They either cultivate as sharecroppers or as agricultural labourers. Normally, half of the agricultural products are kept by the sharecroppers and the other half is kept by the landowners. The men and women agricultural labourers earn Rs. 500 and Rs. 300 respectively per day. Several farmers said that in recent years, with the rising cost of input (labour, cultivation, seeds, fertiliser, water, etc.) agriculture is no more a profitable livelihood option. Most of them depend on rainfed agriculture, so farming is limited to four to five months.

As agriculture alone cannot support families throughout the year, a lot of them are also engaged in animal husbandry. A few women are engaged in bidi-making, as they collect kendu / tendu leaves from the nearby forests. In addition, people are also involved in petty businesses like running grocery shops, tailoring shops, etc.

Some are employed as contractual labourers in the local industries. They earn approximately Rs. 12,000 per month. However, there is very little job security as contractors can fire them
whenever they feel so. A sizeable number of young and adult people migrate to other cities as factory labourers, construction workers, drivers, and other informal occupations. About wage-based work through Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), there was a mixed feeling among the community from different states. While the villagers from Odisha and Madhya Pradesh felt that it has helped them to get 100 days of guaranteed work per family and they did not need to migrate during the lean months which used to be the case earlier, the communities in Maharashtra felt the wages are too low.

The urban daily wage labourers face considerable uncertainty about getting a daily job. Some men sell vegetables in the evening; a few men work as plumbers and taxi drivers. The women work as daily wage workers, domestic workers or construction workers.

**Access to clean energy including electricity**

All the households in the villages and urban informal settlements that participated in the study have access to electricity. A majority of the households have had access to electricity even before, however, a few households have got electricity connections in the last 5-6 years. They mostly use electricity for lighting, running fans and televisions, and charging mobile phones. A few better-off households in the villages have refrigerators which run on electricity. Some of them mentioned that occasionally they use electricity for cooking, mostly for boiling water or other vegetables.

The use of solar energy is not very popular among the community due to perceived costs and lack of knowledge. However, in some villages in Odisha, the community has installed solar power to run water pumps and in some villages in Maharashtra, the local government has used solar power for streetlights.

Most households in the villages have LPG connections. The women members of the community shared that after the initial use of LPG, they are not using it regularly as the cost of cylinders has skyrocketed. Most of the villagers now use fuel wood, dried cow dung and coals as fuel for cooking.

Access to affordable housing: Access to housing continues to be an area of concern for the people living in urban informal settlements. While the rural communities that participated in the study did not mention housing as an area of major concern, the communities living in urban informal settlements have prioritised it as a major concern. The current design of the government housing programme does not address these concerns including tenurial rights to land. Community-led incremental housing and in-situ redevelopment are the least priorities in the current programmes.
Changes in the last five years

Several positive changes have been observed by the people in their lives, families and communities. The first and foremost change they have witnessed is in their children’s education level. Most small children and adolescents now attend school regularly, despite many difficulties. They are hopeful that if their children can continue their education, they will have better economic opportunities in future.

Most of the villages now have better infrastructures, amenities and services like roads, electricity (24x7), water supply, toilets at home, community centres, etc. which made their lives better.

Access to finance in the form of small loans has also changed their lives. Those who are members of SHGs, now have better access to finances which helped them not only to manage emergencies but also to start some petty businesses or find livelihood opportunities. Many women reported that participating in SHGs has changed their lives for good - they have become more confident in engaging with people, they feel financially independent, and they can take care of work outside their houses. They have a sense of economic empowerment.
Background

The Independent Commission for Aid Impact (ICAI), UK has commissioned a review through Ecorys (an international provider of research, consulting, programme management and communications services based in Birmingham, UK) to explore the relevance of the UK’s investments in India to the needs and priorities of Indian citizens. In this review, citizens have been defined broadly as individuals who are, as well as are intended to be or potentially could be beneficiaries of the UK Aid programmes and investments. However, this definition specifically includes citizens from the Bottom of the Pyramid (BOP) which in the Indian context means – the scheduled castes, scheduled tribes, women, and persons with disability among other vulnerable groups. However, it also considers households and communities that have come out of poverty in recent years and have shown some upward economic mobility.

As part of this review, the Participatory Research in Asia – PRIA (a non-profit research and training organisation based in New Delhi, India) was engaged by the Ecorys for the component “Listening to Citizens’ Voices through Participatory Research”. PRIA undertook this research in the states of Delhi, Odisha, Madhya Pradesh, and Maharashtra. The data was collected using various participatory research methods from 8th July to 4th August 2022. The field data collected from various research locations were collated and analysed. This report presents the emerging findings on five broad areas of participatory inquiries:

- Access to financial services including financial inclusion (access to banking focusing on savings and credit; ease of payments, especially digital payments; and access to insurances especially life insurance, health insurance and social security such as pension schemes)
- Access to agribusiness financing and lending to micro, small and medium enterprises (MSMEs) and microfinance
- Access to jobs, employment, and livelihood including social security for informal and migrant workers
- Access to clean energy including electricity
- Access to affordable housing

A review of the UK Aid’s project portfolio guided the identification of these broad areas and associated programmes of the Government of India and various states government for inclusion in the research study. For example:
The financial inclusion policies and programmes of the Indian government are closely aligned with the “Harnessing Innovation for Financial Inclusion (HiFi)” – a technical cooperation project implemented by the FCDO. This programme aims to provide access to poor people to a broad range of financial services such as payments, savings, loans and insurance by continuing to support piloting new ideas and approaches, and to support technical assistance to the regulators and commercial players for enhancing industry knowledge and practice about business models, pricing and design of financial products.

The Poorest States Inclusive Growth Programme, implemented by FCDO, aims to ensure poor and vulnerable people, particularly women, in low-income states benefit from economic growth through better access to financial services. The programme includes microfinance and women's empowerment.
Key Lessons

1. **Access to banking:** Over the years, access to banking services, especially possession of savings bank accounts for basic transactions like deposits and withdrawals of money has increased many folds. With increased access to AADHAR cards and using these as the primary documents for customer identification, the erstwhile cumbersome processes of documentation and identification have become much easier for people. Prime Minister Jan Dhan Yojana has contributed greatly to this direction by linking a bank account and AADHAR identification. The extent to which people, particularly the daily wage earners, contractual labourers, and marginal farmers are engaged in regular banking transactions depends on their ability to earn a surplus income. However, receiving individual entitlements such as pensions (widow, old age, disability, etc.), student scholarships, and subsidies for LPG through direct benefit transfers (DBT) to the beneficiary’s bank account have improved transparency and effectiveness by reducing corruption, bureaucratic impediments and fraudulent intermediation. This has benefited the members of the marginalised community the most.

2. **Awareness about savings account linked facilities:** Although access to savings bank accounts has increased noticeably, the information and awareness about other financial services linked to the bank accounts are considerably low among the community members. The recruitment of Bank Mitras (facilitator) by the public and private banks have been useful, however, these facilitators need to be at the forefront in disseminating information about the related services and entitlements of the customers. Increased financial literacy and the fullest awareness of digital transactions and the necessary safeguards would give more confidence to the rural as well as urban informal communities. During the field research, the researchers observed the trusting relationships that exist between the local non-profit organisations and the community. These non-profits provide a wide range of information and advice to the community as part of their development interventions. However, such involvement of local non-profits, active in the communities, are yet to be encouraged and incentivised in the programme design for enhancing financial literacy in the community.

3. **Awareness about insurance:** The awareness about the benefits of having insurance (provided by the state as well as private companies) is much lower in the community. The current efforts toward addressing this deficit by the insurance companies and other financial institutions are inadequate, particularly in remote villages and urban informal settlements. The only source of such information is through mass media which does not provide adequate explanations that semi-literate community members might require. A concerted effort toward
a massive awareness campaign involving the public frontline workers, bank and insurance employees, local governance institutions and local non-profits to bring positive changes in the community is missing in the current programmes.

4. **Promotion of Self-Help Groups:** The women clearly mentioned their preferences to be members of Self-Help Groups (SHGs) as compared to Micro Finance Institutions (MFIs). This is because SHGs charge much lower interest against personal loans and women consider SHGs as their own collectives as they have better control over the management and decision-making of SHGs. On the other hand, the MFIs are seen as external to the community and women have very little control over MFIs’ decision-making in addition to charging higher interest. However, some women also shared that the MFIs deliver loans at their homes without much documentation work. The SHG members, however, feel that they need more relevant training and hands-on support to emerge as collective entrepreneurs. While many SHGs have received loans from the banks for undertaking income-generating activities, the members did not receive adequate training and guidance related to production and market linkages.

5. **Access skill building and vocational training for youth and adolescents:** The youth and adolescents need much better access to skill building and vocational training for them to participate more meaningfully in the economy. The current skill-building programmes have limited outreach to the youth from marginalised communities and in remote locations. Most youths from far-off locations are not aware of such programmes. Those aware are either not eligible (for example, lack of minimum educational qualification) or not fully aware of post-training placement opportunities. Scholarship and financial support to the youth from economically backward sections will encourage their meaningful participation. Special measures for young women and girls to enhance their participation to address the existing gender gaps are missing in the current programme design.

6. **Capacity building of Farmers Producer Organisations:** The Farmers Producer Organisations (FPOs) hold remarkable promise for the small and marginal farmers as they offer sustainable and affordable solutions to some of the most entrenched problems that individual farmers face – lack of capital for agricultural input like seeds, implements, labour as well as remunerative price in the market for the produce. The FPOs as farmers’ collectives provide this support to their members. Although the government policies and programmes are in place, their execution needs to be accelerated. Many FPOs members feel that they should be provided with both technical training on improved farming and marketing as well as training on organisational management. Currently, the focus of most management training is on the Chief Executive Officers (CEOs). However, this needs to be expanded to include the Board of Directors and key shareholders as well.
7. **Prioritising in-situ housing and tenurial rights to accelerate housing for all**: The current government policies related to affordable housing prominently acknowledge the significance of in-situ redevelopment and housing. However, these policies need to be implemented on the ground faster. Such housing programmes must provide tenurial rights to the occupants and allow for incremental housing by the community. The capacity building of local governance institutions is crucial to accelerate housing for all programmes which at this moment is inadequately emphasised in the programme design.

8. **Access to clean energy**: A community-led approach to increasing access to clean energy is crucial for climate adaptation. The communities, on one hand, need to be made aware of the multiple benefits of using clean energy (such as solar power, LPG, biofuel, etc.) and be financially incentivised on the other hand. The current price structures for installing and using solar power and using LPG have adversely affected the usage among low-income communities. The community members shared that although most of them have subscribed to LPG connections, because of its higher price they use it frugally and wherever available they use fuel wood, dry cow-dung, etc. to meet their energy needs.
Research Methodology

Research Questions

The main research question that the participatory study on Citizens’ Voices sought to answer was to what extent the UK’s investment (Development Cooperation) in India has responded to the needs and priorities of the citizens in general and the marginalised people in the rural and urban areas, in particular. While the former would include people engaged in small enterprises as well as in formal jobs/employment, the latter would include small and marginal farmers (women and men) belonging to scheduled castes, scheduled tribes, minorities and persons with disability; women and young people from other disadvantaged communities, informal workers, and migrants.

The main research question was addressed through the following specific questions:

- what are their needs and aspirations?
- how their needs are being met (or not met)?
- to what extent citizens have experienced the broad outcomes or changes expected from the public and private sector programmes/investments that are supported and/or aligned with the UK Aid-funded programmes/investments?

Research Locations and Sample

The participatory research study was undertaken in four Indian states: Delhi, Odisha, Madhya Pradesh, and Maharashtra. In Odisha, Madhya Pradesh, and Maharashtra two districts were chosen for data collection. However, given the considerable investments made by the UK Aid in the state of Odisha, one urban location was also included. In Delhi, one district was chosen for data collection. The choice of the locations was based generally on their socio-economic backwardness, their demographic composition, and ease of access to the community (as in each location PRIA engaged a reliable and capable partner that was already engaged with the community). Table 1 shows the list of states and districts where the study was undertaken.

A total of 481 people participated in the study (168 males and 313 females) including 55 young adolescent boys and 63 young adolescent girls. Out of 168 males, 68 belonged to General Category, 35 belonged to Scheduled Castes and 65 belonged to Scheduled Tribes. Out of 313
females, 173 belonged to General Category, 74 belonged to Scheduled Castes and 66 belonged to Scheduled Tribes. Location wise and research methods wise breakdown of participants is presented in Annexure 1.

Table 1: List of States and Districts/Cities

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<thead>
<tr>
<th>State</th>
<th>Districts/Cities</th>
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<tbody>
<tr>
<td>Odisha</td>
<td>Angul, Ganjam and Bhubaneswar</td>
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<tr>
<td>Madhya Pradesh</td>
<td>Harda and Indore</td>
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<tr>
<td>Maharashtra</td>
<td>Raigad and Ratnagiri</td>
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<tr>
<td>Delhi</td>
<td>Southeast</td>
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Data Collection and Analysis

A basket of participatory research methods that included Participatory Learning and Action (PLA), Focus Group Discussions (FGDs), Key Informant Interviews (KII), and Arts-Based Methods\(^1\) (ABMs) was used to collect data with the community. A total of 22 FGDs, 8 ABMs and 16 KII were conducted for data collection.

The data collected through various methods were analysed according to the research questions applied to different areas of inquiry. The analysis highlights the extent of access to various services, community perceptions about changes (positive and negative) in situations, and the aspirations and needs of the community. The analysis also highlights the differential access by gender, age, caste/ethnicity and other unique vulnerabilities (like persons with disability).

Limitations

The data for this study were collected from 8\(^{th}\) July to 4\(^{th}\) August 2022. This was the peak of monsoon and agricultural season. It was challenging for the researchers to mobilise participants. Many of the participants in PLAs, FGDs and KII could not afford sufficient time to share their experience and insights adequately. Some of the urban informal settlements were inundated and waterlogged which posed challenges to find a place to sit in groups for discussion.

\(^1\) “River of Life” exercise was used to engage the young adolescents in the study as an Art Based Method. In this exercise the river was used as a metaphor to identify the destination (ambitions) in life. The participants were encouraged to identify disabling (obstacles) as well as enabling (achievements, support, etc.) factors to achieve the life ambition.
The researchers had to rely heavily on the interpreters from the local CSOs, as in each state the discussion with the community took place in the local language or dialect. While the researchers were able to understand the gist of the responses from the community members, however, in most cases, interpreters needed to be oriented to provide the exact sentences as narrated by the community members.

The study had to be completed within six weeks. This short time frame along with the two abovementioned limitations posed additional challenges to the researchers for verification and validation of data. The study had to rely on the community narratives and their perceptions about various institutions which were extremely valuable, but these could not be validated by interviewing representatives from those institutions.

Most of the UK Aid’s projects and investments studied in this research did not have citizen beneficiaries from well-defined geography (like a district or city). Therefore, the citizen engagement component of the study could not interact with the direct citizen beneficiaries to address the main research questions. The study instead used broad policy and programme areas of the Government of India and/or state governments which were aligned to the UK Aid’s support to ascertain intended benefits to the citizens.
Key Findings

Access to Financial Services

Finance is a powerful tool for economic development. Access to finance, especially for the poor, is empowering because financial inclusion often leads to broader social inclusion. A few women local government elected representatives shared how participating in SHGs has helped them to acquire leadership qualities and personal confidence to represent the community’s interest in village development initiatives. A few other women shared how increased income and control over this income helped them to send their sons and daughters to school. The essence of financial inclusion is to ensure the delivery of financial services which include – bank accounts for savings and transactional purposes, low-cost credit for productive, personal, and other purposes, financial advisory services, insurance facilities (life and non-life), and access to digital payments, etc.

The current study explored the following areas:

- Access to banking focusing on saving deposits and credits
- Ease of payments including digital payments
- Access to insurance especially life and non-life insurances like health and other insurances
- Access to social security such as a pension and Employee Provident Fund (EFP) for individuals who are engaged in formal employment

In addition to individual access to banking services, the study also explored financing agri-businesses, micro, small and medium enterprises (MSMEs), access to microfinance, and/or access to savings and credit groups (also known as Self-Help Groups – SHGs). Specifically, the study explored the following areas:

- Access to finance for individual enterprises and MSMEs
- Access to finance for agri-business or MSME through FPOs or agricultural cooperatives
- Access to Micro Finance Institutions
- Access to Self-Help Groups (SHGs)
Access to banking services

The conversations with the community members across the states indicate that most men and women have savings accounts in the nearby branch of a bank. These are mostly cooperative or public sector banks located at a distance ranging from 5 Km to 10 Km from the villages. A few community members have opened their savings accounts in private banks as well. In each household, there is at least one bank account mostly in the name of the male member, however, many women shared that they also have separate bank accounts in their names. The Government of India launched Pradhan Mantri Jan Dhan Yojana (PMJDY) in August 2014 to accelerate the financial inclusion of the poorer people. This scheme offered poor people the opportunity to open a zero-balance savings bank account with minimum requirements for supporting documents. These accounts are linked to AADHAR (unique identification number for Indian citizens) related to biometric identification and a personal mobile phone number. While many community members already have had savings bank accounts, the Jan Dhan scheme helped to open bank accounts for the uncovered community members. Many women who did not have bank accounts have opened new accounts under this scheme. The scheme invariably helped to provide banking access to most households, particularly the women members.

The community members mostly use their savings bank accounts to deposit surplus money and withdraw the money when they need it. However, many of them shared that they often do not have sufficient surplus money to be kept in the bank and whatever money they earn from various sources, they keep at home in cash to meet daily expenses. They normally get an SMS from the bank in the event of a deposit, withdrawal or deduction by the bank. However, since everyone does not have access to a mobile phone, they often miss this information. Many times, multiple accounts are also linked to a single mobile number (normally the person who has access to a mobile in the household – often a male member but also the younger member who is more comfortable with smart mobile phone use).

While bank penetration has increased to cover a larger number of unreached people, the fullest awareness among the people across rural and urban areas about the associated entitlements and benefits seemed to be low. For example, most of the community members – women and men – were not aware of the RuPay Debit card, Accident Insurance Cover of rupees one lakh² (which has now been enhanced to rupees two lakhs to new PMJDY accounts opened after 28th August 2018) is available with RuPay card issued to the PMJDY account holders; an overdraft facility up to Rs. 10,000 to eligible account holders in addition to the eligibility for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima

² One lakh is equivalent to 100,000
Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development and Refinance Agency Bank (MUDRA) scheme. A few women and men are aware of some of the insurance associated with the Jan Dhan bank accounts. During the FGDs when the researchers shared this information, a majority of men and women heard this for the first time. When asked if everyone has a bank passbook and if they update it regularly, most of them said that they have bank passbooks, but they hardly get updated. The bank officials often make excuses for not updating their passbooks or even if they do, they charge them for this service. Even when these are updated many of them being illiterate cannot make out the deduction by the bank on account of insurance premiums.

“I knew about some of the additional benefits like PMJJBY linked to the Jan Dhan bank account. The bank deducts Rs.436 per year for a life coverage of rupees two lakhs.”

- Woman SHG member, Angul, Odisha

When asked during various FGDs, if community members had approached the bank for personal loans, some of them shared that they had approached the bank for personal loans, but their loan applications were not approved. Most individual bank loans require some collateral which is difficult to arrange for most people. However, most of the community members shared that they normally do not go to the bank for any personal loans other than group loans, which we will discuss in the next section. In case of emergency, the community members mostly rely on the local SHGs, Micro Finance Institutions, local moneylenders, relatives and/or neighbours.

It is clear from the conversations with community members that while most of them have bank accounts, they seldom use them as they need cash in hand for their regular transactions. The banking facility is limited to deposit and withdrawal of money and not necessarily extended to provide credit facilities to individuals when they need them.

“The bank account is linked to AADHAR biometric data. However, when the fingerprint does not match, it creates a problem for us.”

- Woman FGD participant, Raigad, Maharashtra

“We are fishermen, as a result of descaling fishes over the years, our fingerprints have worn out. The biometric machine doesn’t read our fingerprints, hence most of us do not have AADHAR cards yet”.

- Men FGD participants, Raigad, Maharashtra
Access to digital payments

Most women and men shared that they use mobile handsets. Most of them use analogue phones, however, many of them have smartphones as well. The households with school-going kids had to buy smartphones because at the time of the Covid-19 pandemic the classes shifted to online mode. While most of the community members have heard that smartphones can be used for UPI (Unified Payment Interface) based digital payments, many of them were apprehensive to try it because they were fearful that someone would commit fraud on them. A few women members, however, shared that they have transferred and received money as well. A couple of community members also shared that due to weak network connectivity in their villages they do not use smartphones. The members of one of the SHGs in Raigad, Maharashtra shared that they all have bank accounts and ATM cards. About 80 per cent of people do online transactions but with the help of their children. The SHG members of Bhelsai village, located in the Khed block of Ratnagiri district in Maharashtra, shared that they do not have ATM cards and that their village did not have an internet connection until very recently. Now that internet connection has been made available to them, some of them have purchased smartphones for their children’s online classes but they do not engage in internet banking through the phone.

“Yes, I use PhonePe (UPI) for monetary transactions in my shop. I receive payments from my customers through PhonePe.”

- Woman SHG member, Angul, Odisha

“I have used PhonePe to transfer money to my relatives and recharge my phone and renew my subscription to television channels”

- Woman SHG member, Angul, Odisha

“I don’t use digital payment methods because I am scared that I will transfer more money than required”

- Woman SHG member, Harda, Madhya Pradesh

While discussing digital payments, the issue of digital/cyber security crossed the minds of many community members. Mr B, one of the villagers from Angul, was very sceptical about digital payment. “If someone knows your AADHAR and phone numbers, he can fraudulently syphon off your money from the bank account”, he said. While others present in the meeting laughed at his remarks, some shared that there is a bit of risk involved in such digital transactions. Some of the
women community members in Raigad, Maharashtra shared that they have heard such frauds have happened with others but so far they have not faced any such fraud.

“We do not use any digital payment because it requires a smartphone and also we do not have enough money in our bank account. We can recharge a small (analogue) phone with Rs.100 whereas, it will cost us Rs.300 to recharge a smartphone. Who will pay the extra amount?”

- Male FGD participant, Raigad, Maharashtra

“The bank officials do not behave well with us. They make us run around and unnecessarily delay our work.”

- Women SHG members, Raigad, Maharashtra

“The bank officials do not give us relevant information about different government schemes, and they also disrespect us. Now we have eventually opened our accounts in HDFC bank, where we get satisfactory services”.

- Women SHG members, Ratnagiri (Chiplun), Maharashtra

**Access to Self-Help Groups (SHGs) and Micro Finance Institutions (MFIs)**

Most village women are members of one or more Self-Help Groups (SHGs). Each SHG is typically formed with 10-15 women members and has a president, a secretary, and a treasurer who generally provide leadership and guidance to the group. The members meet once a month (in some cases twice a month), deposit their savings amount (ranging from Rs. 100 to Rs. 200) to one of the office bearers and maintain the books of accounts. In the monthly meeting, the applications for loans from the members are reviewed, discussed and approved.

The women members of S. Badapur village in Ganjam, Odisha shared that they have several SHGs in their village. The members from one of these groups showed their bank passbook with savings of Rs. 48,000. The group has been active for about eight to nine years. In response to the question about where they got the idea of forming SHGs, they said that the local Anganwadi worker facilitated the formation of SHGs in their village. Each month, every member deposits Rs.100 to continue their membership. From these collective savings, the members take loans for repairing houses, setting up small shops, investing in cultivation, or meeting health expenses. The members are charged with an annual interest rate of 24 per cent (two per cent per month). They
also shared that most of the members who took loans returned them in time which allowed them to help others in the group.

The Maa Santoshi SHG of Talapada village in Ganjam, Odisha shared that several SHGs have been formed in their village under Mission Shakti of the Government of Odisha. Mission Shakti was launched in 2001 for empowering women through the promotion of Women Self-Help Groups (WSHGs) to take up various socio-economic activities. The village-level SHGs are federated at the Gram Panchayat level and Gram Panchayat level federations are further federated at the block level. The Maa Santoshi group received a bank loan of two lakhs which they have distributed among its members. However, since two of its members needed a bigger amount, one member took a loan of Rs.50,000 and the other member Rs.20,000. The remaining money has been equally distributed among the other members. As per the bank rules, the group charges 12 per cent annual interest rates. The members shared that they have indeed benefitted from this group as they can take loans in case of emergency without paying hefty interest for borrowing money from private moneylenders or microfinance institutions. Similarly, the Maa Durga and Om Satya Sai SHGs of Bhejipadar village in Ganjam, Odisha, which was formed four years ago, have respectively received rupees two lakhs and rupees one lakhs loans from the bank under the Mission Shakti.

One of the objectives of Mission Shakti is to prepare the women members through training on income generation activities (IGA), providing credit and market linkages. When inquired they shared that they did not receive any training on any of the income generation activities. However, the Maa Durga and Om Satya Sai SHGs of Bhejipadar village in Ganjam, Odisha, shared that they have received training from VIEWS (an NGO working in Ganjam district) on preparing organic fertilisers. Now they prepare organic fertilisers and sell them to the local Farmer Producer Organisation (FPO) as well as in the open market. Sometimes, the local farmers also buy fertiliser directly from them.

Similarly, Maa Durga (formed in 2005 with 12 members), Subhalaxmi (formed in 2006 with 12 members), Maa Samaleswari (formed in 2005 with 12 members) and Mahavir (formed in 2019 with 10 members) SHGs in Angul shared that they were inspired by the other SGHs formed by the Vishwa Yuva Kendra – VYK (an NGO active in Angul district). Each group has received loans from the banks under Mission Shakti. For example, Maa Durga SHG has received rupees three lakhs which they have distributed among the members with an annual interest rate of 12 per cent. The members have taken loans for marriage in the family, buying bullocks and seeds for cultivation, and repairing homes, among other purposes.

There are 10 SHGs in the village Horale in Raigad, Maharashtra active for the last 10 years. Initially, these were formed as Mahila Mandals (Women’s Groups), however, later on, they started
saving and credit activities. The SHGs meet twice a month. Many of these SHGs have started small businesses like papad-making and spice-making from which they have earned Rs. 11,000 in three months. They keep separate accounts for the business earnings and savings. They shared that the members of Gram Panchayat and Panchayat Samiti and the bank officials guided them on what all businesses they can do, how they can do that, and how they can market their products. However, they also shared that they need better training.

“We save Rs.100 to Rs.200. We keep a minimum balance in the SHG bank account and keep some money in hand so that in case of emergency we have quick access to money.”

- Women SHG members, Horale, Raigad, Maharashtra

“SHGs are very important in our lives. We can take loans for the education of our children and other needs like health needs, household needs, marriage, etc. We have learnt to take decisions. The SHGs give us the confidence to take charge of our lives. It has given us financial control in our life. We know that we have our savings whenever we need them. We do not have to depend on anyone for money. This SHG also gives us a space to meet, we get financial and emotional support. We share our feelings. We have started going out of our houses. We have also been able to get in touch with the Panchayats. People now give us importance. We feel confident.”

- Women SHG members, Horale, Raigad, Maharashtra

Many of the SHGs in Maharashtra have been formed under the Swarna Jayanti Gram Self-Employment Scheme of the Maharashtra State Rural Livelihood Mission, Government of Maharashtra. The main objective of this scheme is to provide below-poverty-line families financial assistance and government subsidy and to provide income-generating tools.

Some of the SHG members in Angul, Odisha shared that there are 12 SGHs in their village. One of the groups has Rs.3.7 lakhs in its account from savings. They hold monthly meetings and each member deposits Rs.100 per month. They provide loans to the members at a 12 per cent annual rate of interest, however, if the loan is returned in time the interest amount is waived off. A non-member from the village can also avail of a loan but she needs to apply through an existing SHG member.

In Gautampuri, Delhi two SHGs participated in one of the FGDs. A few women are members of more than one SHG where they contribute different amounts of money. In one SHG, there are 14 members and in another SHG there are 25 members. In both SHGs, they contribute Rs. 200 every month when all the members meet on the 15th of every month. The group has been
functional for the last six years. They named it Nayi Soch and Nayi Disha respectively. Most of the group members are middle-aged and older women. There is another group of 15 members and each member contributes Rs. 500 per month. The group has been working for two years. This group comprises young women living in the community. All these three SHGs give loans among themselves to help and support each other. None of the SHGs is registered anywhere. The loan is given at a 24 per cent annual rate of interest. The interest collected is distributed among the group members once a year.

The women shared that they got motivated by one NGO, which gave them information about the functioning of SHGs. They provided training and gave them registers as well. The women shared that they do not give loans to outsiders. However, they are open and willing to help other women who are facing serious challenges.

The groups do not have any bank accounts. “We don’t have bank accounts because we have no surplus money. All our savings contributions are rotating as loans among the members”, said one member. Generally, the group members take loans of Rs. 20,000 to Rs. 30,000 but a few women took loans of Rs.60,000. The purposes for which the members took loans included meeting medical expenses, paying back other debts, marriages, and other occasions in the families.

The conversations with the community show that there are a few active Micro Finance Institutions (MFIs) working in the communities across rural and urban habitations. The MFIs normally provide loans to the community groups after forming a group of 5-10 members (mostly women). The loan is provided to the entire group and then the members distribute the loans among themselves according to their needs and purposes. The women members from Ganjam, Odisha and Harda and Indore, Madhya Pradesh shared that they have taken Rs. 20,000 to Rs. 50,000 individual loans from the group for (a) agriculture (buying equipment, seeds, fertiliser, hiring tractors for tilling the lands); (b) setting up grocery and daily utility shops; (c) constructing, expanding, or renovating houses; (d) marriages at the household, (c) medical emergency among other purposes. Generally, there are two to three such groups which received loans from the MFIs amounting to rupees two lakhs to five lakhs for 12 to 18 months. The loans are offered with an annual interest rate of 30 to 36 per cent which is on the higher side compared to the loans offered by regular banks or the SHGs as mentioned earlier. However, the women from the informal settlements of Bhubaneswar shared that taking loan from MFIs is more convenient as minimal formalities are required. The MFIs deliver loan at their homes and also come to their homes to collect instalments. Moreover, women shared that these loans are easily available, and they can take as and when required. In case any member of the group is unable to repay, other members have to pay on her behalf. So, there is also a peer pressure to repay the loan in time.
Ms L who is an SHG member in Angul, Odisha, took a loan of Rs. 65,000 from an MFI for her daughter’s marriage. She is now paying back Rs. 3300 per month for 24 months. Thus, she will have to pay Rs.14,200 extra as interest.

“Yes, I had taken a loan of Rs.30,000 from Annapurna Finance with an annual interest rate of 36 per cent. I had to take this personal loan for building my house. Some of the MFIs like L&T make groups of women and give loans with 30 per cent annual interest rate for up to 18 months.”

- A village woman, Angul, Odisha

In times of emergency, more often than not, the community members approach a local moneylender. The moneylenders charge 36 to 60 per cent annual rates of interest. Despite this higher rate of interest, the community members prefer to take loans from the moneylenders because of their perceived proximity, and responsiveness as well as it does not require any documentation.

“We prefer to go to the moneylenders because they give loans in an emergency. They give loans before the cultivation begins and after the harvesting, they purchase the agricultural products, especially cashew.”

- One male FGD participant, Ganjam, Odisha

“Our SHG currently can give a loan up to Rs. 30,000 and some of us who have small shops would need it because of the festive season now (Raksha Bandhan, Ganpati, Janmashtami and so on)”

- Woman SHG member, Ratnagiri, Maharashtra

Ms SSP belongs to Sri Krishna Swayam Sahayta Samuh (SHG) in village Boraj, Khed Taluka in Ratnagiri. This SHG currently has 12 members and this year they have taken a loan of rupees one lakh for which they are paying an interest rate of 8 to 10 per cent. While some of them have used this money to set up their papad business, others have also used the money for their children’s education and household expenses. Their papad business is doing well and they have a good demand in the market – they also get orders from Dubai. As of now, women earn Rs. 1000 per month from this business. However, the scale of operations of this business is too small as of now and they want financial support to expand it further.

In Gautampuri, Delhi, a few women took loans from Bandhan bank. “Bandhan bank people gave Rs.10,000 for four months and they took Rs.100 daily for the next four months, hence for taking
10,000 loans we gave Rs. 2000 interest”, shared one woman. One woman took a loan for setting up vegetable stalls as a street vendor and another woman took a loan from Bandhan bank of Rs. 30,000 for skill building her son as a mechanic and to buy equipment for him.

Financial services to Farmers Producer Organisations (FPOs)

Farmers Producer Organisations (FPOs) are incorporated or registered either under the Part IXA of the Companies Act, 1956 or Part XXI of the Companies Act, 2013 or under the Cooperative Societies Act of the concerned States and formed to leverage collectives through economies of scale in production and marketing of agricultural and allied sector3. The Government of India has set a target to form 10,000 FPOs covering all the 7000 blocks in the country by 2027-28.

The present study explored how access to financial services along with other technical support has contributed to the strengthening of FPOs. It explored the origin, organisational trajectory, progress, challenges and aspirations of the FPO members. In the following section, we present a couple of case studies to illustrate the functioning of the FPOs.

**Ama Kheta Farmers Producer Company Limited, Ganjam, Odisha**

Ama Kheta Farmers Producer Company Ltd. (AKFPCL) was established in 2019 in the Patrapur block of Ganjam, Odisha. It started with 10 Board of Directors (BODs). Currently, it has 10 BODs and 298 shareholders (194 males and 104 females) from 25 nearby villages. Each BOD has deposited Rs.1000 and each shareholder has deposited Rs.100 as the starting capital of the FPO company. It has recruited a Chief Executive Officer (CEO) to look after the management of the FPO. VIEWS, an NGO active in the Ganjam district, has been providing technical support as the Facilitating Agency as per the FPO Guidelines of the Government of Odisha and the Government of India. The FPO has also recruited four Community Resource Persons (CRPs) who are responsible for membership mobilisation. They organise meetings in various villages of the block regularly and explain the purpose of the FPOs to other farmers to become shareholders. Despite the establishment of the FPO in 2019, the BOD and shareholders could not make much business progress due to the Covid-19 pandemic. However, with the increasing normalisation of the pandemic situation, they have become much more active. One of the BODs said, “We have set a target of 1000 shareholders to be included in the FPO by the end of this year”. They have started producing and marketing organic manure and planning to start a seed business. The Ama Kheta FPO has also been registered under the Odisha Millet Mission of the Government of Odisha. Traditionally, millet has been a staple food for many tribal and non-tribal families in the region. Of late the farmers have been cultivating

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paddy, maize, vegetables, ragi (finger millet), pulses, etc. VIEWS as a Facilitating Agency has provided training to the CRPs who in turn provide training to the local farmers to adopt improved agricultural practices. The results have been positive as production is on the rise. Mr NP, one of the BODs, said, “The production has doubled. We are getting incentives from the government and selling the produce in government procurement centres, which give better procurement prices as compared to the open local market.” Apart from receiving some basic training on organic farming from VIEWS, the FPO is yet to receive any formal training. However, the members shared that the CEO has received training in FPO Management and Financial Management. The members also shared that they plan to organise exposure visits for the BODs and some shareholders in near future and for that the fund is available to them from the Odisha Millet Mission. As of March 2022, the FPO has received a loan of Rs.24,30,000 through the Odisha Millet Mission, of which they have spent Rs.6,33,949 to procure agricultural equipment and pulverisers (for producing flour from millets) for the SHGs. The FPO has a plan for marketing organic products. These products will be prepared by the SHGs. The FPO is working as a block-level procurement agency of millets but also plans to apply to the governments for the procurement of paddy. It has supplied several pulverisers (flour machines) to the SHGs for making flour from ragi which it will buy from the SHGs and sell in the market in bulk with the FPO branding. In addition, they have also planned for establishing a soil testing unit which will add to its earnings. They also plan to organise an annual general meeting where all members including BODs and shareholders will attend to discuss how to strengthen the FPC including financial issues.

Adarsh Krushi Utpadaka Producer Limited (AKUPL), Angul, Odisha

Adarsh Krushi Utpadaka Producer Limited (AKUPL) was established in 2015 with the support of the Vishwa Yuva Kenda (VYK), an NGO active in the district of Angul, Odisha. Currently, it has 10 Board of Directors (BODs) and 501 shareholders’ members. It has mobilised approximately Rs. 5 lakhs from the membership fees as initial working capital. Each BOD has paid Rs. 5000 and each shareholder Rs. 1000. Since many of the shareholders could not pay this amount at once, many of them chose to pay in instalments. AKUPL has been working closely with the District Soil Conservation Office in Angul. The primary purpose of forming AKUPL by VYK was to provide the farmers with a collective enabling platform to procure agricultural produce from individual farmers and sell them in either government procurement centres or the market at better prices. Previously, each farmer was selling his/her produce (vegetables, fruits, grains, etc.) individually in the local market at far less remunerative prices. More often than not the produce remained unsold in the market. Both these situations were extremely regressive for the farmers. At this moment, there is no effort from the FPO to tell the farmers what crops need to be cultivated, each farmer chooses to produce according to his/her choices. The landholding varies from one acre to ten acres among the members of the FPO. Despite the area being an animal-
human conflict zone (the elephants from the nearby forest areas often come close to the agricultural field in search of food and eventually destroy the crops), none of the farmers has chosen to buy insurance for their crops, as it is expensive and unreliable, according to them. AKUPL has not yet succeeded to get any loans, so far. It had applied for a rupees 15 lakhs loan in the local branch of State Bank of India, but it was rejected. It also tried to get loans for beekeeping, but it was also not approved. The CEO and a few BODs have visited a couple of well-functioning FPOs in other districts, however, they are yet to get any formal training on any aspects of FPO management. However, a few members shared that they were given training on different ways to cultivate potatoes and tomatoes by Centurion University, Bhubaneshwar (a private university). AKUPL has not developed a business plan as yet and its plans for the future are a bit tentative at this moment.

In the villages of Maharashtra and Madhya Pradesh where the FGDs have been conducted the story was somewhat different. The farmers there said that they have got information about the FPO from the Agriculture Department but could not form any FPO as yet. In Raigad, Maharashtra, a group of nine farmers, however, formed a production company in 2021 – Sukhkarta Shetkari Sangh. It is yet to evolve as an FPO. In Harda, Madhya Pradesh, the farmers’ group shared that the reason they are not a member of an FPO is that they were asked for a registration fee of Rs. 500 per farmer – which they could not afford (the situation was similar in Indore, Madhya Pradesh). Secondly, they shared that they as a farmer group lacked solidarity, so they do not see a point in either forming a farmers’ collective or being a part of government FPO. This lack of solidarity was something that was also shared by the farmers’ group in Horale, Raigad, Maharashtra.

Access to Insurance

Access to life and health insurance is critical to low-income and poorer households in India. The poorer households spend a considerable amount of out-of-pocket expenses on health as most of them in case of health emergencies end up with private health service providers which are much more expensive than public health service providers. However, due to the existing inadequacies in the public health systems, people prefer to go for private health service providers. Similarly, the premature death of an earning member often becomes catastrophic for poorer households. Both situations demand some safeguards for the households which insurance coverage can provide. Realising this, in recent years, the Government of India and various state governments have launched several life and health insurance schemes targeting poor and low-income families. However, insurance is being subjected to the solicitation of the potential insurer, a lot depends on the awareness of the people to proactively solicit for the insurance coverage unless it is provided by the state.
The study explored the community’s access to various types of insurance like life insurance and health insurance, and as most rural households are engaged in agriculture and a majority of them are exposed to the vagaries of weather if they insure their crops.

**Life insurance**

The overwhelming response from the community about life insurance and crop insurance was “No”. By and large, most of them did not solicit any life insurance coverage or crop insurance coverage. However, this is half of the story. Many of them have heard about the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) which is available to people in the age group of 18 to 50 years having a bank account who give their consent to join/enable auto-debit. The life cover of rupees two lakhs shall be for the one year stretching from 1st June to 31st May and will be renewable. Risk coverage under this scheme is for rupees two lakhs in case of death of the insured, due to any reason. The premium is Rs. 436 per annum which is to be auto debited in one instalment from the subscriber’s bank account as per the option given by the subscriber on or before 31st May of each annual coverage period under scheme. Nevertheless, they are not fully aware if they are already covered under this life insurance policy as it is provided either by the Life Insurance Corporation of India (LIC) or other insurance companies, but it is linked to their bank accounts. Similarly, they are also not aware if they are covered under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) which is available to people in the age group 18 to 70 years with a bank account who give their consent to join/enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis. The risk coverage under the scheme is rupees two lakhs for accidental death and full disability and rupees one lakh for partial disability. The premium of Rs.20 per annum is to be deducted from the account holder’s bank account through the auto-debit facility in one instalment.

A few women and men “recalled” that they had bought life insurance from the LIC but could not specify the details.

“We get most of the information from the banks. For instance, we learned about the Jan Dhan account, Atal Pension Yojana, Pradhan Mantri Shram Yogi Maan-Dhan (PM- SYM), Ayushman Bharat, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). All of us have Aadhar cards. However, we are unable to avail of these yojanas (schemes). Very few of us have insurance even though we have the information.”

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Health insurance

The conversations with the community revealed that there is better awareness and coverage of health insurance. The Government of India in partnership with various state governments have launched the Pradhan Mantri Jan Arogya Yojana (PM-JAY) under Ayushman Bharat Yojana. It will have offered a benefit cover of rupees five lakhs per family per year (on a family floater basis). It will cover medical and hospitalisation expenses for almost all secondary care and most tertiary care procedures. PM-JAY has defined 1,350 medical packages covering surgery, medical and day-care treatments including medicines, diagnostics and transport. In alignment with the PM-JAY, many State Governments have adopted state-sponsored health insurance schemes.

For example, the Government of Odisha has launched Biju Swasthya Kalyan Yojana (BSKY). Under this scheme, the State Government will bear the full cost of all health services delivered to all patients (irrespective of income, status or residence) in all state government health care facilities starting from Sub Centre level to District Head Quarters and Government Medical College Hospital levels. The State Government will also bear the cost of healthcare provided in empanelled private hospitals for identified economically vulnerable families in the State, for annual health coverage of rupees five lakhs per family and an additional rupees five lakhs for the women members of the family after exhaustion of the initial limit. All cardholders under the National Food Security Act (NFSA) and/or State Food Security Scheme (SFSS) are eligible to avail of cashless health coverage.

In Ganjam and Angul in Odisha, most women and men are aware of BSKY and their entitlements as they were issued Smart Health Cards in both districts. A few women shared that some women received health insurance benefits when they were hospitalised to give birth to their children. One person in Angul shared that he received health insurance benefits when his father was hospitalised due to some illnesses. Another woman shared that there is Swasthya Mitra (a facilitator, appointed by the government to assist the BSKY beneficiaries) who has helped in hospitalisation and arranging the treatment at the district hospital, free of cost. The majority of the men and women shared that they did not avail of any health benefits as it requires hospitalisation.

- Women SHG Members, Raigad, Maharashtra
  “All of us pay Rs. 12 as a premium for PMSBY but we do not have complete information about the benefits of this scheme. We used to pay Rs. 12 earlier but now it has been increased to Rs. 20.”

- Woman SHG member, Ratnagiri, Maharashtra
and for small illnesses, they generally get treatment at the Primary Health Care centres. Some of course have been treated by local private medical practitioners.

“A few months ago, my husband fell very sick. He had to be hospitalised in a private hospital in Berhampur (the district headquarters of Ganjam district). I used BSKY smart card, and the entire expenses were covered. An amount of Rs. 10,000 is a huge sum of money for poor people like us.”

- A village woman, Ganjam, Odisha

“We would require it if anyone were very sick, which had not happened to my family. We had never gone to the district hospital where this card would be accepted. We generally go to the PHCs for small illnesses, where this card is not in use. However, as all medicines are not available in the PHC, we have to buy them from the market, and this is not covered by this scheme.”

- A village woman, Angul, Odisha

“Some of us have the Ayushman Bharat Card but the CSCs in the village charge somewhere between Rs. 100 to Rs. 200. Most of us here cannot afford to spend that amount, as a result, we do not have the Ayushman Bharat Card.”

- A woman SHG participant, Ratnagiri, Maharashtra

Other insurances

Most men and women are not aware of Pradhan Mantri Fasal Bima Yojana (PMFBY). A few people shared that they have heard about it, however, since they did not have full information none of them has solicited any crop insurance. When asked if they receive information about various insurances as well as other government schemes from the local Gram Panchayats, most of them shared negative. However, a few women and men in Ganjam and Angul (Odisha) shared that they regularly attend Palli Sabhas and Gram Sabhas where the elected PRI members and officials discuss various infrastructure development (roads, drains, culverts, water supply, sanitation, toilets, etc.) plans in the Gram Panchayat area. One of the male farmers shared that some of them had deposited Rs. 625 as a premium for crop insurance with the District Cooperative Society but they did not get any benefit, therefore, decided not to continue with crop insurance.

In response to the question if they have received any compensation from the government due to crop failure or any disasters that destroyed the crops, the male farmers from Raigad, Maharashtra
said, “Very rarely and very less. The verification process is very slow, but we know of a few farmers who have got the compensation. However, because of the complicated and laborious process, we find it difficult to pursue.”

Jobs, Employment, Livelihood and Social Security

The majority of the rural community is engaged in agriculture. Most of the FGD participants were marginal farmers with a few exceptions. The land holdings range from 1 acre to 10 acres for most people. A large majority of farmers do not have their lands. They either cultivate as sharecroppers or as agricultural labourers. Normally, half of the agricultural products are kept by the sharecroppers and the other half is kept by the landowners. The men and women agricultural labourers earn Rs. 500 and Rs. 300 respectively per day. Several farmers said that in recent years, with the rising cost of input (labour, cultivation, seeds, fertiliser, water, etc.) agriculture is no more a profitable livelihood option. Most of them are dependent on rainfed agriculture and therefore farming is limited to four to five months. Had there been sources of water, they would have cultivated round the year. In some years, when there is a deficit in monsoon rain, the yields get badly affected which further causes distress.

As agriculture alone cannot support families throughout the year, a lot of them are also engaged in animal husbandry. Some of them kept cows, goats, and poultry which bring some additional money for the families. A few women from Angul and Ganjam shared that they are engaged in bidi-making, as they collect kendu/tendu leaves from the nearby forests. In addition, people are also involved in petty businesses like running grocery shops, tailoring shops, etc.

As Raigad and Ratnagiri (Chiplun) are surrounded by a few industries, some of the local people are employed as contractual labourers in those industries. They earn approximately Rs.12,000 per month. However, most of them felt that there is very little job security as contractors can fire them whenever they feel so. One of the male FGD participants in Raigad shared that he has been in this job for the last 20 years and therefore, got the provident fund and some other benefits like accidental insurance.

A sizeable number of young and adult people migrate to other cities. The villagers from Ganjam and Angul shared that a lot of people have migrated to Gujarat, particularly Surat to work as factory labourers, construction workers, drivers, and other informal occupations. The villagers from Raigad and Ratnagiri (Chiplun) shared that people often migrate to Mumbai and Pune in search of work.
“About 80 per cent of men go out for work in nearby companies or factories. Women do not get jobs. We do not have many job opportunities.”
- SHG members, Raigad, Maharashtra

“In Chiplun (Ratnagiri), per day wage for women labour is Rs. 250/- plus lunch while for men labour the wage is Rs. 400/- with no provision for food.”
- Male farmer, Ratnagiri, Maharashtra

“Most of the farmers in this village have small land holdings, when needed we work on each other’s lands”
- Male participants, Maharashtra and Madhya Pradesh

Most of the FGD participants in Gautampuri, Delhi were part-time labourers. They go to the labour chowk (a meeting place for labourers who seek daily-wage labour work) to find work and if they do not find work they come back home. Some men sell vegetables in the evening, there were a few who were plumbers and taxi drivers. The Women in the group were daily wage workers, domestic workers or construction workers. Most of them have eSHRAM cards except for one.

Those who are daily labourers work for eight to nine hours a day including a one-hour lunch break for Rs.500 per day. Normally, they do not get any overtime; however, if they work for more than two additional hours then they get overtime on a pro-rata basis. One participant said, “Employers say that only a little work is left, finish it before going and they do not give overtime.”

All of them normally travel 15-20 km either by bus or Gramin Sewa (a shared three-wheeler) and they spend Rs.60 per day on commuting. In response to the question of if free-bus tickets for women have helped at all, one woman said, “It has created another problem instead of helping. The bus driver does not stop the bus when they see women as they think that she will travel for free.”

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6 The objective of eSHRAM Portal is to create a centralised database of all unorganised workers. The unorganised worker is defined as any worker who is a home based-worker, self-employed worker or a wage worker in the unorganised sector including a worker in the organised sector who is not a member of Employees’ State Insurance Corporation (ESIC) or Employees’ Provident Fund Organisation (EPFO) or not a government employee. These include construction workers, migrant workers, gig and platform workers, street vendors, domestic workers, agriculture workers, etc. The followings are required to register on the portal: (a.) Aadhar number; (b.) Mobile number linked with Aadhaar; and (c.) Savings bank account number with IFSC code. By registering on the eSHRAM portal, migrant and construction workers can access social security and welfare benefits at the migrated location as they would have accessed these benefits from their native location.
None of them has received any formal training and was not aware of Pradhan Mantri Kaushal Vikas Yojana (Prime Minister Skill Building Programme). Those who are engaged in plumbing have learned the skill on the job with other senior plumbers. Participants shared that during the pandemic as no other work was available, many started selling vegetables. “We all sold vegetables because there were no restrictions for it, there was a time when there were more vegetable sellers in a lane as compared to buyers”, said one of the participants. As most of the participants were informal workers, hence were not covered under any pension scheme or ESIC. A lot of them were not even aware of it.

The community members from the villages of Odisha shared that they get regular employment under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). However, at the time of the field visits for this research study, the MGNREGS work has been stopped due to the agricultural season. In the past, the villagers have worked to dig ponds, construct roads, and at times work on the lands of other fellow villagers. According to the community members, MGNREGS has helped them to get 100 days of guaranteed work per family and they did not need to migrate during the lean months which used to be the case earlier.

On the other hand, villagers from Maharashtra shared that “We have never got any benefit from MNREGA because it does not pay well. We make more money in day’s farming than working on an MNREGA job.” However, villagers have MGNREGA job cards made for their families. They think that the MNREGA wages should be increased. The registration process should also be made easy as it currently requires a lot of documentation. One of them shared that “We are illiterate, and we do not like to get into this long process of documentation,”

The conversation in Gautampuri, Delhi revealed that none of the participants is aware of anyone receiving any old age pension. Two other women shared that they tried to make old-age pension cards for their mother/mother-in-law but failed. One woman informed me that she has been getting widow pensions of Rs. 2,500 per month for the last four months.

Across Madhya Pradesh (Harda and Indore) and Maharashtra (Raigad and Ratnagiri) the farmers shared that they have not benefited from the MNREGA scheme. They had a negative take on it because they hardly get employment under the scheme and the income is also not good compared to the income they get in other jobs such as in the nearby factories and industries.
Affordable Housing

An FGD focussing on the issues related to affordable housing was organised in Dhirkuti informal settlement in the city of Bhubaneshwar, Odisha. The settlement was established before 1978 when the majority of the residents migrated from the Kendujhar and Mayurbhanj districts of Odisha. Currently, about 435 families are residing in the settlement. The settlement is established on land owned by the Bhubaneswar Municipal Corporation (BMC). The settlement got an electricity connection in 2005, water supply in 2010 through a borewell and by 2016 all houses got individual water connections. Initially, all houses were *kutcha* but, over the period almost all houses were constructed as *pucca* houses. However, they are not allowed to construct a *pucca* roof. Hence all houses have either a *kutcha* roof or a roof made of burnt tiles. Further, the government does not allow them to have the second floor as a result when the family expands they build another dwelling unit in the settlement. Residents are paying water and electricity bills but none of the households is paying house taxes. In 2018, pavement in the slum was made *pucca*, drains constructed, and streetlights installed. All households have individual household latrines (IHHL). There are two Anganwadi centres, but these do not have electricity and toilet facilities. People shared that households were supposed to get a Record of Rights (RoR) over land by 1995, but some local politicians stalled the process and as a result, none of the residents got RoR. They are also not provided with land titles under the Jaga Mission of the Government of Odisha In 2017, the municipality tried to relocate the residents of Dhirkuti by providing apartments in other locations under Jaga Mission/ Prime Minister Awas Yojana, however, only a few families have shifted. FGD participants shared that they have seen the apartments constructed under Jaga Mission/ PMAY. The quality of construction is very poor, and it is very small for a family of 5-6 members, according to the residents.

“We are not used to living in vertical structures because socially we are very much connected and horizontal access to our neighbours is far more convenient for us.”

- FGD participant, Bhubaneswar, Odisha

Participants shared that since none of the households has received RoR, they are afraid that BMC may demolish houses anytime in future. “We want to live here because many women have taken loans from banks and started their enterprises, like fish shops, multipurpose stores, vegetable shops, tailoring shops, etc and it is not possible to construct multi-storied apartments. “*We will lose our livelihood*”, said one of the participants.

During the discussion, it was observed that participants were confused about Rajiv Awas Yojana (RAY) and Pradhan Mantri Awas Yojana – PMAY (Both are housing programmes of the Indian
government. RAY was initiated in 2013 and renamed in 2014 as PMAY with some new components when the next government took over. They shared that the last demand survey was conducted in 2010 and after that, no such survey has been conducted. They shared that 160 families of nearby slums shifted to newly constructed premises under PMAY. Each one has paid 1.22 lakh for an apartment. However, they were not happy with their new house.

On asking about their concerns and aspirations about housing participants shared that:

- They are hesitant to make any new construction in their existing houses as they might get demolished by the BMC.
- They do not want apartments/ flats, they are attached to this place and do not want to go anywhere. “We cannot stay in an apartment”, said one of the participants.
- The area of the apartments/ flats is too small to accommodate their large families.
- They are running small shops/ businesses from their houses which might not be possible to continue from multi-storied apartments/ flats.
- They want a Record of Rights (RoR)/ patta of land on which their houses are constructed.
- Participants shared that the community does not have unity and as a result, no housing society has been formed that can negotiate with the BMC. Even when anyone calls a meeting not all residents participate.
- In 2015-16, a survey was conducted by the BMC and all households filled out a form and deposited Rs.300 each, but later they came to know that it is for the PMAY.

The discussion with the residents of Gautampuri, Delhi revealed that all the households were relocated by the Delhi Development Authority (DDA) from Gautam Nagar about 20 years ago. All of them earlier migrated to Delhi from Uttar Pradesh or Bihar in search of employment and resided in Gautam Nagar. Each household was allocated 12 square meters of land in exchange for Rs.7000. Initially, there were hardly any facilities like water supply, sanitation, schools or other amenities. Over the years, most of them have constructed their own houses with one room, one staircase, one toilet and one pantry on each floor. Most of them have constructed two to three stories and rented out at least one floor which brings an additional Rs.5000 to Rs.6000.
Access to Electricity and Clean Energy

Access to electricity

The women and men from the community informed that all the households in the villages and urban informal settlements have access to electricity. A majority of the households have had access to electricity for 10-15 years or even before, however, a few households have got electricity connections in the last 5-6 years. They mostly use electricity for lighting, running fans and televisions, and charging mobile phones. A few better-off households in the villages have refrigerators which run on electricity. Some of them mentioned that occasionally they use electricity for cooking, mostly for boiling water or other vegetables. The villagers mentioned that normally there are power cuts for one or two hours daily, however, during the monsoon season, due to strong winds or storms they experience power cuts for six to seven hours daily. On average the voltage is reasonably good, but it fluctuates at times. The villagers in Angul shared that they experience power cuts 5-6 hours a day. A few villagers in Raigad and Chiplun said they also had a similar experience.

The affordability of the electricity bill has been shared by many community members as an area of concern. However, the cost varies from state to state. The villagers from Ganjam shared that they pay Rs.70 to Rs.90 per month whereas community members in Angul said they pay Rs.200-300 in summer months (when the consumption is a little higher due to the running of fans) and in other seasons they pay Rs. 100-200. In Harda, Indore, Raigad and Ratnagiri community members shared that the use of electricity has increased over the years - earlier it was used for fans and lights, but these days electricity has multiple uses such as mobile charging, coolers, induction plates and so on. They also shared that earlier their electricity bill used to be between Rs. 500-Rs. 1000 for 3 months but today with the multiple uses of electricity and the increase in the per unit cost, their bills have gone up to Rs. 1500- Rs. 2000 per month.

One woman in Angul, Odisha shared that many households in her village got the electricity connection through the Saubhagya Scheme. Saubhagya – Pradhan Mantri Sahaj Bijli Har Ghar Yojana was launched in 2017 to achieve universal household electrification covering every village and every district in the country. The prospective beneficiary households for free connection are identified using Socio-Economic Caste Census (SECC) 2011 data. The households not found eligible as per SECC data are provided with electricity connections on payment of Rs. 500 recoverable in 10 instalments through electricity bills.
Access to solar energy

In response to the question of if there are any solar connections installed in any of the households, most community members said that neither there is any solar connection nor there is any discussion about it in the village. However, the villagers from Khatrapal-Danginalisahi, Angul in Odisha shared that they have been using solar panels for supplying water to every household. In Ratnagiri (Chiplun), Maharashtra, most of the streetlights are connected to solar panels. In one of the villages in Raigad, the villagers informed us that only two houses have solar panels in their village. One of them has got it under some Handicap Fund. They added, “We all can benefit from solar panels, but the initial set-up cost is too high for us.” In Horale, Raigad, Maharashtra women shared that since the solar panel has its benefit, they might think of coming together and raising money within their SHG to get a solar panel set up in their village. Community members in Udhan village in Harda, Madhya Pradesh, shared that out of 200 households only 50 households have electricity connections. They were aware of the concept of solar panels but they mentioned two reasons why their village does not have a solar panel – first, affordability and second, during the monsoon season due to heavy rain leading to rising water levels in the Narmada river they are constantly relocated to different locations, so either building a permanent house or setting up a solar panel is not something they want to invest in, even if they had the means to do so.

Access to LPG (Liquefied Petroleum Gas)

Most households in the villages have LPG connections. The community members from Ganjam and Angul, Odisha informed that a few households have had LPG subscriptions for 10 to 12 years, while the remaining households have received the LPG connections under the Pradhan Mantri Ujjawala Yojana (PMUY). Under this scheme, all of them have received one cylinder, one burner and one regulator free of cost. A few women shared that they paid Rs.100 to the agency for purchasing one lighter and a knife. After exhausting the first cylinder, however, none of them reported having received any cylinder at a subsidised cost. However, in Ratnagiri women shared that for a few months they did receive the gas cylinders at a subsidised rate but now that is not the case. They also reported that they had to pay Rs. 500 to get the LPG connections. In Harda (Madhya Pradesh) and Raigad (Maharashtra), some of them also shared that since they already had an LPG connection, they did not benefit from the PMUY.

The women members of the community shared that after the initial use of LPG, they are not using it regularly as the cost of cylinders has skyrocketed. The price of a cylinder (14.2 kg) in most places is about Rs.1100. Most of the villagers collect fuel wood from the nearby forest areas which they use as fuel for cooking. Other villagers shared that they use dried cow dung and coals as
fuel for cooking. The situation reported in Madhya Pradesh (Harda and Indore) was also the same. During monsoon collecting fuel wood was difficult so some of them also used gas stoves etc.

“LPG price is too high for us to afford. We can afford up to Rs.500 per cylinder.”

- A village woman, Angul, Odisha

Changes in the Last Five Years

The community members shared that there have been several positive changes in the families, communities and their lives. The first and foremost change that they have witnessed is the level of education among their children. Most small children and adolescents now attend school regularly, despite many difficulties. Even a generation ago, most of the community members never attended school or continued their education after the 5th or 6th standards. They are hopeful that if their children can continue their education, they will have better economic opportunities in future. In Memdi village (Indore, Madhya Pradesh), parents choose to send their children to private schools because of the quality of education, even though it is a bit expensive for them. On the contrary, in Harda (Madhya Pradesh), the community members said that their children go to school but there are no teachers who can teach them. When we asked them the reason for the lack of teachers/ no teachers, they said that teachers are not paid well so they do not opt to teach in the village schools.

A few women and men also proudly shared that their sons and daughters are now employed in one or the other jobs. Many of them are employed in the informal sector and on contract, nevertheless, it is a job which helps them earn better.

Most of the villages now have better infrastructures, amenities and services like roads, electricity, water supply, toilets at home, community centres, etc. In Ratnagiri, the community members shared that the 24x7 power supply has made their lives better. A young girl, who had accompanied her mother for the discussion shared - “Earlier we had limited time to study but now because of the 24x7 power supply, I can study even during the night”. Many of the families have constructed their own houses either on their initiative or with the help of government schemes, such as PMAY.

Access to finance in the form of small loans has also changed their lives. Those who are members of SHGs, now have better access to finances which helped them not only to manage emergencies but also to start some petty businesses or find livelihood opportunities. Many women reported
that becoming an SHG member has changed their lives for good - they have become more confident in engaging with people, they feel financially independent, they can take care of work outside the walls of their houses and so on. They have a sense of economic empowerment.

While people noted several positive changes, they are also worried about certain challenges. An overarching concern was access to jobs, employment, livelihood, and overall economic well-being. The lack of economic opportunities and recent inflation impacting their quality of life has been recurring in all the FGDs. As one farmer in Raigad, Maharashtra said, “Today the cost of hiring labour for cultivation has gone up. People are gradually losing interest in farming because we cannot even cover our costs. Earlier it used to cost us less and we used to make profits but due to inflation, these days farming is no longer viable. Because of the lack of water throughout the year, we farm only rice during monsoon because there is enough rainwater, so we farm for four months a year. Even our children want to go out and work in companies because the pay is better than what we make as farmers.” On the contrary, in Ratnagiri, the farmers shared that even though they have been in debt for a long period and will continue to be in debt, they do not want to work in factories/industries as they would then become ‘slaves’ to their employers. They feel their dignity is to work for themselves so they would continue to work on their lands and fulfil their needs. In Harda and Indore, the farmers said that their children are more attracted to living in the city, and they are also influenced by the latest fashion, which is an added pressure for the parents but even then when asked if they would opt for a job in the city, their unanimous answer was “we will never leave our lands here to slave for someone in the city”.

The residents of Gautampuri, Delhi feel that although life has changed, the problems are just increasing for the community members. They have proper houses but there are issues related to the drinking water supply. There are problems with the schooling of their children as the quality of learning is poor which negatively affects the performance of the children. “With growing inflation, it is difficult to manage even with a family income of Rs.20,000 to Rs. 25000. I sold all my jewellery for my children’s education. My daughter has finished her studies and now earns 15,000 per month”, said one woman.

Aspirations

The needs and aspirations of the adult men and women fall largely into two categories: first, the needs and aspirations of their families and second, the needs and aspirations regarding their villages or settlements.
Most families dependent on agriculture want reliable water supply or irrigation for their lands to cultivate throughout the year. In addition, access to finance in pre-sowing months is critical as this would help them to buy agricultural inputs (like bullocks, implements, seeds, fertilisers, etc.) in time. Access to information and knowledge about improved farming practices is also critical to improving productivity. The women members wanted access to better vocational/income generation training, access to finance, and marketing skills to sell their products at a remunerative price.

People also aspire to have better education for their children, reliable drinking water supply, better toilets, better health facilities, and efficient PDS. In addition, reliable and timely information about various government schemes and better education about their rights and entitlements came as important needs of most of the community members.

Participants from Gautampuri, Delhi shared that their children, especially adolescent boys were getting addicted to drugs, weed and alcohol. Many share the opinion that girls on the other hand are more promising. Although some have finished school and even graduated, many are often pressurised to leave school because of the hostile atmosphere around the community and in schools. “Girls are more talented, they want to do something, but boys are mostly useless, they don’t have any knowledge”, said one woman. Some suggested that if there was a secondary school within the locality, girls would not have to go outside and face harassment.

At the community level, people wanted better road connectivity and other public infrastructures such as water supply, internet connectivity, public places like parks and gardens, etc.

An aspiration mapping with 10 youth (3 male and 7 female) was conducted in the Bhoi Sahi slum in Bhubaneshwar. After the initial conversation, the participants were divided into three groups and they were asked to discuss their goal/dream in life with fellow participants, whether they have achieved it or not. If not, what are the challenges/constraints they have faced? What are they doing now?
Participants shared their career goals in life but all of them further added that their dreams were shattered due to various reasons.

“Lack of family support spoiled my dream. I dreamt of being a singer, but I could not.”

“I wanted to become a photographer but unfortunately my father passed away and the financial condition of my family got worse. I could not pursue my studies and started working to support my family.”

“I wanted to be a Police Officer but didn’t get support from my family.”

“I dreamt of becoming a nurse but due to the poor financial condition of my family, I wasn’t able to study further. I also did a skill training on General Duty Assistant (GDA) and got the placement, but my family didn’t allow me for the job because the workplace is very far from our home.”

Most of these youth did not get what they wanted to achieve as a career option because of the poor financial condition of their families, emergencies such as the death of the sole bread earner in the family, and girls are not allowed to work away from home, early marriage, absence of guidance and career counselling support.

Aspiration mapping with 12 youth in Shiravali Gram Panchayat in Khalapur block of district Raigad in Maharashtra revealed a different story. The panchayat is progressive and located around 7 Km from the nearest town, Khopoli. The panchayat is surrounded by many industries and most of the people from the villages are employed in these industries/ factories. Boys and girls who participated in the discussion are either studying in schools or junior colleges. However, they have clear goals and a few of them, mostly boys are getting support from their families. Boys aspire to be graphic designers, computer engineers, and product engineers, whereas girls aspire to be bank officers, and doctors and a few want to join the police force. Further discussion revealed that girls who want to join the police force or become engineers are not getting support from their families and relatives.

“I wanted to become a police officer in my childhood. But because of relatives, I stopped dreaming. Now I have decided to pursue LLB and later I will try to join the police.”

“I wanted to become an engineer, but my relatives are not supportive and directing my parents. So, I stopped dreaming. Now I will decide after passing the 10th standard.”

These narratives revealed the mindset of the communities where career choices for girls are moulded by pre-defined notions in society. Here the role and support of parents become very crucial. One girl who aspires to join the police force narrates that her relatives are also not
supportive of her career choice, but her parents always supported her. Despite the poor economic condition of the family, she is getting monetary support from the Child Fund India (an NGO) to fulfil her dreams.

“Today I am studying in the police academy. I didn't get any support from my relatives to get this education, but my parents taught me that if you dream of something you should be determined to achieve it and keeping that in mind, I have crossed halfway and will go ahead and show everyone that I can become a police officer.”

Village Nirbade is situated in Chiplun block of district Ratnagiri in Maharashtra. 14 youths (8 boys and 6 girls) participated in the aspiration mapping activity. The mapping exercise revealed that career options of the youth are mostly guided or derived from their parents, elder sisters, brothers or peer group. However, television, films, etc. are also playing an important role in shaping career options.

“When I was in the 9th standard, I decided to become a doctor. I have the full support of all my family. I have seen the role of a doctor in a TV serial, and it inspired me to become a doctor.”

“I like to dance since my childhood. I have learnt it from my elder sister. She is a very good dancer, but due to some reasons, her dream remained unfulfilled. Now I will fulfil her dream. My mother and father wanted me to be a police officer. I will continue my dance along with my studies.”

Many youths are unable to continue with their studies due to financial constraints and start making second choices in their lives. However, these youth or their parents are not aware of schemes or programmes to fulfil their dreams.

“I enjoy studying in school because my friends are with me. I did my studies till the 9th standard and later discontinued them due to lack of money. Now I stay at home and go fishing with my friends. I enjoy it. I also like to play kabaddi and I want to become a good kabaddi player.’

“My dream is to become a policeman since childhood. I have completed the 12th standard. Due to lack of money, I couldn’t go to the police academy as they charge Rs. 7000 as fees. My parents can’t give me that much money.”

Youth participants shared that they do not have access to any guidance on career options and how to achieve their career dreams. They mostly rely on their smartphones and through google search, they get answers to career-related questions/ doubts.
Annexure 1: Participants Covered by Various Research Methods

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Note: All the ABMs were conducted with young adolescents.