

## UC Product Certificate



S No	Item	Detail
1	Product ID	UC-PC-007
2	Product Category Code	UC-EHE
3	Product Area	Education, Health, Livelihoods, Research
4	Product Description	Completing a baseline survey with Rag Picking Community at Indore in August, 2009, for obtaining indicators on Education, Health and Livelihoods, to assist in design of action plan for improving these indicators.(Total Cost: INR 65,274. Acquired 6.97%)
5	Date of Inception	27-Jul-09
6	Date of Completion	31-Aug-09
7	Customer Name	
8	Customer Type	Individual
9	Customer Information	
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14	Mode of Payment	Cheque
15	Transaction Details	Cheque No: 160417, Cheque Date: 14-Sep-09

Signature of UC representative (P. S. Gunaranjan):

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Dear Mr. \*\*\*\*,

\*\*-Sep-09

Sub: Acquisition of UC Product Certificate UC-PC-\*\*\*\*

On this occasion, I wish to place my regards and thank you for choosing to acquire a UC Product Certificate. The Product Certificate serves as a record of your social investment and the document attached to this letter contains the details of the work undertaken and the social returns enabled through your investment. Going forward, UC hopes to be able to offer Certificates that can also offer financial returns along with social returns. Your investment renews UC's commitment to apply further resources, including financial and intellectual, to alleviate and solve the inequities faced by the poor for accessing fundamental services like Education, Health and Energy, without which their long term livelihood opportunities are at risk.

I also wish to convey UC's commitment to generate and deliver better rate of social returns for the investment made by each of its customers. I take this opportunity to invite your feedback and suggestions in the following areas and more:

1. Improvements that you wish to see in the quality of reporting on financial data and intervention outcomes.
2. Additional areas of information that you would like to see added in future product certificates.
3. Specific information on projects that you think UC should explore investing in.

This would help UC to live up to its values of Transparency, Innovation and Impact and to also deliver a higher rate of social returns to all those who are investing in UC Product Certificates.

The contents of this document are intended to be open source and you are welcome to share the same with others.

With best wishes and regards,

P. S. Gunaranjan  
For UC

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## Background

The Rag Picking community is characterised by their:

1. Lack of access to basic health services
2. Very negligible Enrollment and Attendance of their children for education in Schools
3. Very low level of remuneration in their livelihoods based on waste recycling processes, on account of their activities being concentrated at a very primary level and small portion of waste management value chain.

Indian Grameen Services (IGS), a not for profit sec-25 company, and an affiliate of the BASIX group of companies, began working on delivery of financial products to improve Water and Sanitation infrastructure in Urban Slums of Indore in, a large industrial town in Madhya Pradesh, in 2005-06. In course of this intervention it recognized the inequities being faced by the Rag Picking community and decided to work on improving the livelihood opportunities of the Rag Pickers. In the year 2007, with support from the Livelihood Triad Fund(LTF) provided by SDC( [www.sdcindia.in](http://www.sdcindia.in)), IGS undertook a project to support the Rag Pickers in Indore. Some of the highlights of the intervention carried out by IGS under the LTF project are given below:

S No	Item	Value/ Description
1	Time period of the project	2007-2009
2	Funding Amount in the project	INR 441,182
3	Number of Households supported	136

One of the key highlights of the LTF projects was the formation of the Rag Pickers into a Community Based Organisation. Seven groups were formed, each having a shop where sale of rag collections happen and each group has about 10-15 members. All the groups 7 groups were then federated to own and set up a plastic waste processing center.

As per a study conducted by Jan Vikas Sansthan in 2004-05, Indore is estimated to produce solid waste of about 500-600 metric tons per day. However, as is the case in most other Indian cities, very little of this waste is recycled. Most of it is dumped in landfills, which creates several negative long-term environmental outcomes. In such a scenario, the silent contribution of the rag pickers, estimated to be about 400 households or more in Indore, in collecting and recycling some of the wastes, especially those like plastics and paper, is a huge environmental service which goes unrecognized. At a conservative estimate of 25kg of collection per household per day, the Rag Pickers help in recycling at least 10 tons of waste per day, or 2% of the waste generated per day. Not only are the rag pickers inadequately compensated for their effort, but they also face severe disadvantages in their ability to access basic education and health services, which further compromises both their current and long-term livelihood opportunities. Therefore, these efforts to improve the livelihood opportunities in waste collection and processing by the rag pickers, presents not only several environmental benefits for the entire urban community, but it also helps to address some of the severe disadvantages faced by the rag picking community to access basic services like education and health.

## Intervention Plan

There is now a need and scope to take the work ahead with the 136 households belonging to Rag Picking community. These households are concentrated in the following slum areas of Indore: 1. Shekar Nagar and Kabuta Khana, 2. Rahul Gandhi Nagar and Dewas Naka and 3. Anna bhau Sathe and Chikitasak Nagar. A more comprehensive intervention addressing Education, Health and Livelihood needs of these communities is needed. However, to design and plan the next level of intervention with greater detail and precision, comprehensive data of all the households, covering information relating to all the intervention areas is needed. This would cover information relating to:

1. Demographic details of the household
2. Education and Health status of members of household
3. Financial Inclusion and Economic activity of the households

In June, 2009, a visit was made by Mr. Gunaranjan from UC to Indore to study the Rag Pickers intervention carried out by IGS to interact with the community. The need for provision of a wider range of services for this community was evident and therefore a baseline survey to capture information of dimensions like health and education was considered necessary. Subsequent interaction with Mr. Vijay Kulkarni, Project Director, Akshara, at Bangalore, in July 2009, led to the choice of PAHELI(People's Audit of Health, Education and Livelihoods) as a suitable tool to capture this baseline data from the community. A few additional questions too were built into this questionnaire to meet other data requirements. PAHELI (<http://www.asercentre.org/activities/paheli.php> ) was developed by Pratham (<http://www.pratham.org/> ) and its partners with support from UNDP and UNICEF

The project envisaged that UC would finance this study and partner with IGS for putting in place the data collection tools, training of survey team, execution of the survey, analysis of the data from the survey and design and planning of specific interventions in the area of Education, Health and other livelihood support dimension for the Rag Picking community in Indore.

## Desired Outcomes and Impact

The data from the baseline survey of the household would give specific data like current status of the households and their members along the identified themes of Education, Health, Financial Inclusion and Livelihoods, so as to enable experts in these fields to design and implement next stage interventions along these areas. This information would also feed into inputs needed for scaling up these services for Rag Picking community in Indore and other towns too.

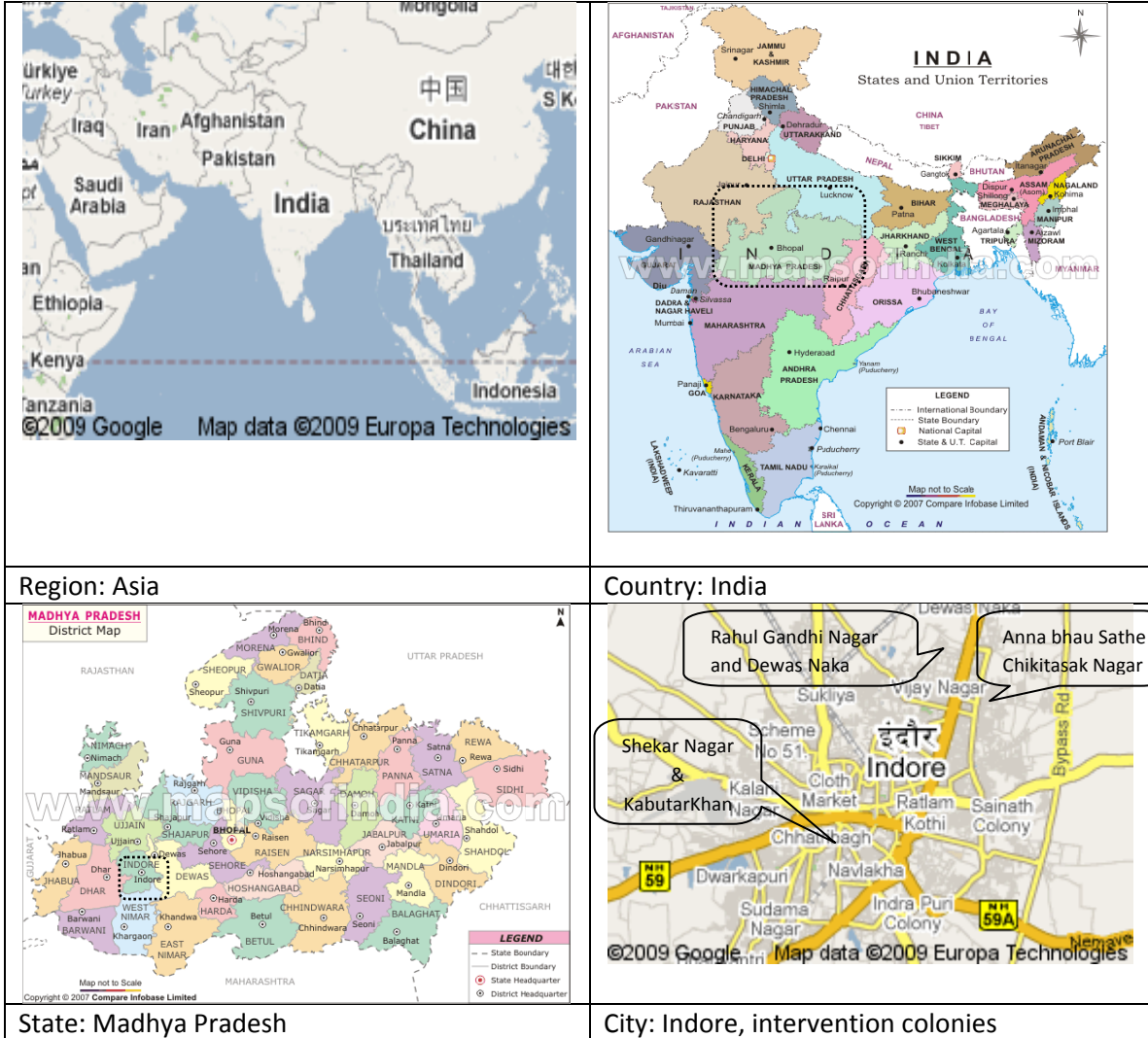
Examples of potential outcomes of this study are enumerated below:

Education: The study would give data on the number of children in various age groups and their current levels of basic reading, writing and arithmetic capabilities. This would allow for design

and planning for conducting accelerated learning modules for these children so that they can they join formal schooling.

Health: UC could also explore the possibility of bringing some of the practices in low cost and reliable health care models that it is currently supporting, to the rag picking community in Indore, based on the health care needs and profile revealed through the study.

## Visual Report





A Rag Picker at work in Indore: reducing the waste going to the land fill



And recycling the waste into useful products



Training the survey on the PAHELI tools (30-Jul-09)



A Rag Picking household participating in the PAHELI survey



The inside view of the non functional school for the children at Annabhau Sathe Nagar, Indore



An outside view of the school



### Beneficiary Identity report

The objectives of this particular project was to do an in-depth study of education, health and other livelihood related indicators or Rag Picking community members spread over three slums areas in Indore, so as to be able to design specific intervention to improve their conditions on these parameters in a subsequent phase. The summary of the 150 households studied during the period of this particular projected are presented below. The details data on the indicators is provided in electronic format.

Geographic Distribution: of the 150 households is presented below. This special distribution mapping would enable better planning of operations and logistics for future interventions.

Map	Slum Location	House holds	%
	Annabhau Sathe Nagar- Chikitsak Nagar	58	39%
	Rahul Gandhi Nagar- Dewas Naka	19	13%
	Shekhar Nagar - Kabutar Khana	73	49%
<b>Total</b>		<b>150</b>	<b>100%</b>

S No	Rag Pickers Groups formed by BASIX under LTF project in 2007-08	No of Respondents	%
1	Adi Shakti Mahila Samiti	13	9%
2	Durga Mata Mahila Samiti	13	9%
3	Jai Ambey Mahila Samiti	8	5%
4	Laxmi Mahila Samiti	5	3%
5	Mahalaxmi Mahila Samiti	6	4%
6	Saraswati Mahila Samiti	14	9%
7	Tulsi Mahila Samiti	13	9%
8	Vaishnau Mahila Samiti	14	9%
9	Not in any Group	64	43%
<b>Total</b>		<b>150</b>	<b>100%</b>

57%

The sample contained almost an even distribution of households with whom IGS has worked earlier under the LTF project and those with whom it has not worked earlier is also given.

S No	Category	Age Group	Number	Average per Household
1	No of Households Surveyed		150	
2	No of Adults	>16yrs	407	2.7
3	No of Children	>3yrs to 16yrs	315	2.1
4	No of Infants	<=3yrs	74	0.5
5	Total Population		796	5.3

Altogether, there were 796 members in the 150 households which were studied. Their distribution along various age groups is given above.

The key respondents from each of these households, who are the primary women rag pickers from the household, and their age distribution is given below.

S No	Key Respondents age group in years	Number of Respondents	%
1	<=20	5	3%
2	21-30	61	41%
3	31-40	45	30%
4	41-50	27	18%
5	51-60	9	6%
6	61-70	3	2%
<b>Total</b>		<b>150</b>	<b>100%</b>

These respondents were also asked about the availability of an age or identity proof available with them, as this information would be useful to assess the ease of linking and providing these households with various services which may require them to produce such a document.

S No	Age/Identity Proof Document available	Households	%
1	Voter ID	65	43%
2	Ration Card	33	22%
3	Other Cards	3	2%
4	Not available	49	33%
<b>Total</b>		<b>150</b>	<b>100%</b>

Adults present at the time of S No Interview?		F	M	F %	M%	Total	
1	Not Present	21	99	10%	51%	120	29%
2	Present	192	95	90%	49%	287	71%
<b>Total</b>		<b>213</b>	<b>194</b>	<b>100%</b>	<b>100%</b>	<b>407</b>	<b>100%</b>

A majority of the adults were also present each household at the time of interview enabling capture of household data in a detailed manner. The age distribution of the adult population is also given which shows a positive gender ratio (female to male) in comparison to overall national average. This trend repeats itself in all the age groups.

<b>Adults age group</b>							
S No	Age group	F	M	F %	M %	Total	
1	16-20	30	40	14%	21%	70	17%
2	21-30	77	63	36%	32%	140	34%
3	31-40	52	48	24%	25%	100	25%
4	41-50	30	29	14%	15%	59	14%
5	51-60	17	8	8%	4%	25	6%
6	61-70	7	5	3%	3%	12	3%
7	70+		1	0%	1%	1	0%
<b>Total</b>		<b>213</b>	<b>194</b>	<b>100%</b>	<b>100%</b>	<b>407</b>	<b>100%</b>

<b>S Children Age Group in years</b>							
S No	Age Group	F	M	F%	M%	Total	
1	3-5	39	42	25%	27%	81	26%
2	6-10	74	55	47%	35%	129	41%
3	11-16	45	60	28%	38%	105	33%
<b>Total</b>		<b>158</b>	<b>157</b>	<b>100%</b>	<b>100%</b>	<b>315</b>	<b>100%</b>

<b>Infants age group</b>							
S No	Age group in months	F	M	F%	M%	Total	
1	1-6	11	9	28%	26%	20	27%
2	7-12	10	8	25%	24%	18	24%
3	13-18	6	6	15%	18%	12	16%
4	19-24	8	3	20%	9%	11	15%
5	25-30	1	5	3%	15%	6	8%
6	31-36	4	3	10%	9%	7	9%
<b>Total</b>		<b>40</b>	<b>34</b>	<b>100%</b>	<b>100%</b>	<b>74</b>	<b>100%</b>

The age of marriage of all the adults were also studied and is presented below. This is considered useful to understand Health and Livelihood issues faced by these households.



S No	Age of Marriage	Adults	%
1	<=10	1	0%
2	11-15	65	16%
3	16-20	194	48%
4	21-25	87	21%
5	26-30	7	2%
6	>30	1	0%
7	Not Married	52	13%
<b>Total</b>		<b>407</b>	<b>100%</b>

## Intervention Report

The study undertaken under the current project, brought out several indicators of the Rag Picking households which are presented here. UC is currently in the process of sharing these findings with various stakeholders and resource organisation and people in the field of education and health, so that time bound plans can be designed to improve some of these indicators in the coming months. This work is expected to commence in September-October 2009.






## Asset Ownership Indicators

The type of housing owned by the Rag Pickers is given below. The difference in the type of housing for those who were part of the IGS formed self help groups versus those who were not part of such group was studied and was found vary, but not by a very huge difference.

S No	Housing Type	Households	%
1	Kutcha 	73	49%
2	Semi Pucca 	77	51%
<b>Total</b>		<b>150</b>	<b>100%</b>


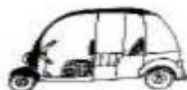
S No	Housing Type	Group Member	%	Not in Group	%	Total	%
1	Kutcha	36	42%	37	58%	73	49%
2	Semi Pucca	50	58%	27	42%	77	51%
<b>Total</b>		<b>86</b>	<b>100%</b>	<b>64</b>	<b>100%</b>	<b>150</b>	<b>100%</b>

The various assets owned by these households is also shown below.

S No Appliances Owned		Out of 150 Households	%
1	Fan 	110	73%
2	Pressure Cooker 	85	57%
3	Television 	76	51%
4	Mobile Phone* 	21	14%
5	CD player	11	7%
6	Refrigerator 	3	2%





*\*Only 4 out of the 21 members could not provide their mobile numbers*

The movable assets owned by these households are also displayed below.




S No Transportation Assets Owned		Out of 150 Households	%
1	Bicycle 	21	14%
2	Push Cart	19	13%
3	Auto Rikshaw 	1	0.7%

## Health Indicators




A wide range of health indicators have been studied, including activities and practices of the members which have a bearing on their health. To begin with, it has been found that a vast majority of them cook their food using firewood. The smoke generated from this engulfs their tiny homes which have little or no ventilation. This could cause serious long term health effects.

S No		Cooking Method	Number of Households	%
1		Sticks and Firewood 	133	89%
2		Coal Stove 	3	2%
3		Kerosene Stove 	1	1%
4		Gas Stove 	3	2%
5		More than one of above	10	7%
<b>Total</b>			<b>150</b>	<b>100%</b>

Also a majority of them are usually able to have only one meal per day.







S No	No of meals usually had per day	Households	%	
1	1 meal 	87	58%	
2	2 meals 	61	41%	
3	3 meals 	2	1%	
<b>Total</b>			<b>150</b>	<b>100%</b>

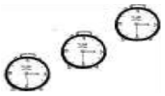




The source of water and the providers of this service is presented below

S No Source of water		Regular Months	Summer Months
1	Piped tapwater 	120	80%
2	Hand Pump or Tube well 	20	13%
3	Tanker 	7	5%
4	Combination of above	3	2%
<b>Total</b>		<b>150</b>	<b>100%</b>




S No Source of water	Households	%
1 Government	123	82%
2 Private	17	11%
3 Community	2	1%
4 Don't Know	1	1%
5 Combination of above	7	5%
<b>Total</b>	<b>150</b>	<b>100%</b>



The study of the distance and time taken to fetch water brings out the difficulties faced by the community, which get even more acute during the summer months.

S No Distance of water source from home		Regular Months		Summer Months	
1	More than 2km 	3	2%	21 	14%
2	Within 1km to 2km 	7	5%	13	9%
3	Within 1km 	52	35%	57	38%
4	In home or very close to home 	88	59%	57 	38%
5	Combination of above	0	0%	2	1%
<b>Total</b>		<b>150</b>	<b>100%</b>	<b>150</b>	<b>100%</b>

S No Time taken to get water		Regular Months		Summer Months	
1	More than 2 hours 	19	13%	104 	69%
2	1 to 2 hours 	66	44%	32	21%
3	Less than 1 hour 	65	43%	13 	9%
4	Combination of above	0	0%	1	1%
<b>Total</b>		<b>150</b>	<b>100%</b>	<b>150</b>	<b>100%</b>

The community also faces severe inconvenience to access proper toilet facility either due to non-availability of such a facility or due to poor maintenance of the community toilet facility available close their households. The bathing frequency of the rag pickers is also infrequent considering that their work involves handling material which is unhygienic, posing further health risks for these members.

S No	Toilet facility used	Annabhau Sathe Nagar- Chikitsak Nagar		Rahul Gandhi Nagar-Dewas Naka		Shekhar Nagar - Kabutar Khana		Total	
		House holds	%	House holds	%	House holds	%	House holds	%
1	Open area 	29	50%	19	100%	40	55%	88	59%
2	Public Toilet 	25	43%		0%	30	41%	55	37%
3	Combination of above	4	7%		0%	3	4%	7	5%
4	In home or just outside 	0	0%	0	0%	0	0%	0	0%
<b>Total</b>		<b>58</b>	<b>100%</b>	<b>19</b>	<b>100%</b>	<b>73</b>	<b>100%</b>	<b>150</b>	<b>100%</b>

S No	Bathing- No of times in a week	Regular Months 				Summer Months 			
		Self		Children		Self		Children	
1	1-2	15	10%	13	9%	12	8%	13	9%
2	3-4	73	48%	58	39%	51	34%	41	28%
3	5-6	18	12%	18	12%	22	14%	7	5%
4	7	44	29%	57	38%	65	43%	85	57%
5	No Children at Home			4	3%			4	3%
<b>Total</b>		<b>150</b>	<b>100%</b>	<b>150</b>	<b>100%</b>	<b>150</b>	<b>100%</b>	<b>150</b>	<b>100%</b>

The various disadvantages faced by this community with respect to their health and hygiene conditions translate into a high degree of illness incidence. This also translates into out of pocket expenditure for meeting medical care, which is a significant part of their earnings for these households.

Visit to a medical facility in last 6			
S No	months	Households	%
1	No	34	23%
2	Yes	116	77%
<b>Grand Total</b>		<b>150</b>	<b>100%</b>



S No	Type of medical facility visited	Households	%
1	Govt.	5	4%
3	Private	111	96%
<b>Total</b>		<b>116</b>	<b>100%</b>

S No	Out of Pocket Health Expenditure in Rs in last 6 months	Households	%
1	<=50	14	12%
2	>50 to <=100	20	17%
3	>100 to <=200	22	19%
4	>200 to <=500	32	28%
5	>500 to <=1,000	11	9%
6	>1,000 to <=2,000	6	5%
7	>2,000 to <=5,000	7	6%
8	>5,000 to <=10,000	1	1%
9	>10,000	3	3%
<b>Total</b>		<b>116</b>	<b>100%</b>

24%

It is also found that most of the infants in these households were born at home and a large percentage of them were not able to show the immunization cards of the infants. 54% of these infants are also reported to have suffered from diarrhea in the past one month period.

S No	Place of birth at	Infants	%
1	Home 	59	80%
2	Govt Clinic or Hospital 	9	12%
3	Private Clinic or Hospital	6	8%
<b>Total</b>		<b>74</b>	<b>100%</b>

S No	Availability of Immunisation card at Home at the time of interview ?	Infants	%
1	Not Available	59	80%
2	Available	15	20%
<b>Total</b>		<b>74</b>	<b>100%</b>

S No	Weight deficiency from ideal weight	Infants	%
1	Not Present	4	5%
2	<1kg	10	14%
3	1kg to <2kg	17	23%
4	2kg to <3kg	14	19%
5	3kg to <4kg	13	18%
6	4kg to <5kg	7	9%
7	5kg to <6kg	4	5%
8	6kg to <7kg	4	5%
9	7kg or more	1	1%
<b>Total</b>		<b>74</b>	<b>100%</b>

} 39%

A large number of these are also undernourished as shown in the above data. Data for ideal weight for infants for month-wise age groups have been taken from: [http://www.medindia.net/patients/calculators/ideal\\_weight\\_infant.asp](http://www.medindia.net/patients/calculators/ideal_weight_infant.asp)

## Education and Literacy Indicators

The Education and Literacy levels of children in various age groups were studied. 74% of children in the age group 3-5years were neither going to a School or an Anganwadi center.

S No	Schooling status for 3-5 yrs children	Children	%
1	Going to Anganwadi	8	10%
2	Going to School	13	16%
3	Not going to Anganwadi or School	60	74%
<b>Total</b>		<b>81</b>	<b>100%</b>

Reading level capability of 78 out of 81 children present in the age group 3-5 yrs			
S No	Reading Level	Children	%
1	Letters only	5	6%
2	Nothing	73	94%
<b>Total</b>		<b>78</b>	<b>100%</b>

The reading level of children in the age group 6-16 years was very poor. Their capabilities were tested by asking them to read simple Hindi text as illustrated below. These capabilities also vary significantly between those going and not going to school. While those going to school show a better level of performance, even their performance leaves a lot to be desired.



Reading level capability of 206 out of 234 children present in the age group 6-16 yrs							
S No	Reading Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Story	11	10%	29	32%	40	19%
2	Simple Paragraph	2	2%	5	5%	7	3%
3	Words only	4	4%	5	5%	9	4%
4	Letters only	17	15%	8	9%	25	12%
5	Nothing	80	70%	45	49%	125	61%
<b>Total</b>		<b>114</b>	<b>100%</b>	<b>92</b>	<b>100%</b>	<b>206</b>	<b>100%</b>

Reading capability of 109 out of the 206 children present, in the age group 6-16 yrs, who are not going to school							
S No	Reading Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Story	8	16%	1	2%	9	8%
2	Simple Paragraph	0	0%	0	0%	0	0%
3	Words only	0	0%	0	0%	0	0%
4	Letters only	4	8%		0%	4	4%
5	Nothing	38	76%	58	98%	96	88%
<b>Total</b>		<b>50</b>	<b>100%</b>	<b>59</b>	<b>100%</b>	<b>109</b>	<b>100%</b>

Reading capability of 97 out of the 206 children present, in the age group 6-16 yrs, who are going to school							
S No	Reading Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Story	10	18%	21	50%	31	32%
2	Simple Paragraph	2	4%	5	12%	7	7%
3	Words only	4	7%	5	12%	9	9%
4	Letters only	17	31%	4	10%	21	22%
5	Nothing	22	40%	7	17%	29	30%
<b>Total</b>		<b>55</b>	<b>100%</b>	<b>42</b>	<b>100%</b>	<b>97</b>	<b>100%</b>

Their arithmetic skills too were tested and their performance on various skill levels in given below.

#### MATH TEST/गणित (4)

Number/संख्या पहचान		Subtraction/घटा		Division/भाग
27	86	82 - 27	58 - 29	7)823(
44	71	77 - 69	55 - 36	4)578(
52	83	65 - 48	25 - 17	6)783(
75	56	32 - 18	41 - 25	8)969(
Ask any 5. Of 5, 4 must be correct/ पाँच पूछो। 5 में से 4 सही होने चाहिए।		Ask any 2. Both must be correct. दो करो। दोनों ही सही होने चाहिये।		Ask any 1. It must be correct. एक करो। किया हुआ सवाल सही होना चाहिए।

<b>Math capability of 109 out of the 206 children present, in the age group 6-16 yrs, who are not going to school</b>							
S No	Math Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Division	0	0%	0	0%	0	0%
2	Subtraction	1	2%	5	10%	6	6%
3	Number recognition	0	0%	4	8%	4	4%
4	Nothing	58	98%	41	82%	99	91%
<b>Total</b>		<b>59</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>109</b>	<b>100%</b>

<b>Math capability of 97 out of the 206 children present, in the age group 6-16 yrs, who are going to school</b>							
S No	Math Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Division	1	2%	5	12%	6	6%
2	Subtraction	3	5%	7	17%	10	10%
3	Number recognition	13	24%	18	43%	31	32%
4	Nothing	38	69%	12	29%	50	52%
<b>Total</b>		<b>55</b>	<b>100%</b>	<b>42</b>	<b>100%</b>	<b>97</b>	<b>100%</b>

The writing capability of these children was tested and the table below illustrates their performance on this count.

**Writing capability of 109 out of the 206 children present, in the age group 6-16 yrs, who are not going to school**

S No	Writing Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Can write	1	2%	7	14%	8	7%
2	Cannot write	58	98%	43	86%	101	93%
<b>Total</b>		<b>59</b>	<b>100%</b>	<b>50</b>	<b>100%</b>	<b>109</b>	<b>100%</b>

**Writing capability of 97 out of the 206 children present, in the age group 6-16 yrs, who are going to school**

S No	Writing Level	6-10 yrs	%	11-16 yrs	%	Total	%
1	Can write	13	24%	19	45%	32	33%
2	Cannot write	42	76%	23	55%	65	67%
<b>Total</b>		<b>55</b>	<b>100%</b>	<b>42</b>	<b>100%</b>	<b>97</b>	<b>100%</b>

The enrollment of adults in the past in school and their current reading abilities too were tested. On both these measures, all those aged above 16 years scored very poorly.

<b>Ever Enrolled in School?</b>						
<b>S No</b>	<b>(adults: &gt;16yrs)</b>	<b>F</b>	<b>M</b>	<b>F %</b>	<b>M%</b>	<b>Total</b>
1	Don't know		1	0%	1%	1 0%
2	No	168	91	79%	47%	259 64%
3	Yes	45	102	21%	53%	147 36%
<b>Total</b>		<b>213</b>	<b>194</b>	<b>100%</b>	<b>100%</b>	<b>407 100%</b>

<b>Ability to read a simple Hindi Paragraph or Word( for 287 of the 407 adults present)</b>						
<b>S No</b>		<b>F</b>	<b>M</b>	<b>F %</b>	<b>M%</b>	<b>Total</b>
1	Cannot Read	166	52	86%	55%	218 76%
2	Can Read	26	43	14%	45%	69 24%
<b>Total</b>		<b>192</b>	<b>95</b>	<b>100%</b>	<b>100%</b>	<b>287 100%</b>

## Livelihood Indicators

The earning opportunities and their quantum of earnings too was studied and is presented below. It was also noticed that only eight of these households had a bank account with a local cooperative bank and no one had a bank account with a commercial bank. This is pointer to the very poor savings done by these households and their weak linkages with the formal financial institutions.

<b>S No</b>	<b>No of working days in the past 90 days?</b>	<b>Adults</b>	<b>%</b>
1	Not working	99	24%
2	<=15	4	1%
3	16-30	6	1%
4	31-45	36	9%
5	46-60	66	16%
6	61-75	102	25%
7	76-90	94	23%
<b>Total</b>		<b>407</b>	<b>100%</b>

<b>S</b>	<b>No Daily wages range in Rupees</b>	<b>Total</b>	<b>%</b>
1	Not working	106	26%
2	Don't know	11	3%
3	<=50	123	30%
4	51-100	141	35%
5	101-150	22	5%
6	151-200	3	1%
<b>Total</b>		<b>407</b>	<b>100%</b>

### Focus Group Discussions

Apart from the administration of questionnaires at individual households to gather in detailed quantitative information, Focus Group Discussions(FGD) were also held at five locations with the rag picking woman to gather information and insights of the issues faced by them. The meetings had active participation of the women rag pickers as indicated below:

<b>S No</b>	<b>FGD No</b>	<b>Date</b>	<b>No of Participants</b>	<b>Start Time</b>	<b>End Time</b>	<b>Name of Area</b>
1	FGD-001	20-Aug-09	26	5:02 PM	6:30 PM	Anna Bhau Nagar
2	FGD-002	21-Aug-09	26	4:45 PM	6:15 PM	Mahalaxmi nagar
3	FGD-003	22-Aug-09	13	4:32 PM	5:55 PM	Rahul Gandhi nagar
4	FGD-004	23-Aug-09	14	1:40 PM	2:55 PM	Shekhar Nagar
5	FGD-005	24-Aug-09	29	2:15 PM	3:45 PM	Kabuter Khana

The key findings and observations emerging from these meetings along different themes are given below:

**Education:** They almost unanimously express their desire to see that their children get access to good education. However they facing two major constraints which prevent them from sending their children to school:

1. **Distance:** Most of the schools are at least 2-3 kilometers away from their slum areas and therefore they find it difficult to be able to attend to children by sending to such a distance. They express their desire to have atleast a primary level school run within their slum area.
2. **Affordability:** The biggest hurdle for them to send children to school is the school fees payable to private schools, which is beyond their earning capacity and savings.

However, in Shekar Nagar, which has an anganwadi school, the women mentioned that the children run away from the school to play around in the slum as the school is located within the slum itself and they actually preferred the school to be outside the slum. These contrasting requests indicate that while there is a need for having a school within short distance from the slum, it should also be managed in such a manner that children are engaged in enough at the school to focus on their studies.

**Health:** The rag pickers mentioned of aching in legs, hands and back, cold&cough and fever as some of the common ailments that they face. They also reported cases of Malaria and Cancer. Lack of a reliable and affordable source of medical attention is one of primary health care challenges faced by this community. There have been earlier efforts by voluntary organisation to provide some primary health services, but these have not continued. The rag pickers expressed their willingness to pay Rs.5 per visit if there was a regular service provider available.

**Water and Sanitation:** Their primary source of water is from a government provided tap. In case of Rahul Gandhi Nagar, they depend on tanker water. As they have to walk a distance and wait for getting their water for home, they tend to take their bath only once in 2-3 days. They also lack proper toilet facility. The Sulabh toilet facility near Rahul Gandhi Nagar charges Rs.3 and the rag pickers find this unaffordable preferring to use the open space for toilet.

**Livelihoods:** Most of the rag picking communities with the exception of those at Shekar Nagar, prefer to continue with rag picking for their livelihoods as it does not require any special skills from them. However, those at Shekar Nagar expressed their keenness to be able to shift to other professions. In particular, they wanted to know if they could get assistance to do trades like stitching, embroidery etc. They were also not inclined to working in a group model as they do their rag collections as individuals only.

## Financial report

The unit of UC-PC-007 is given below. The funding released for this project along its utilization is given thereafter.

S No	Item	INR
1	Total Cost of Project (a)	65,274
2	Unit Cost (b)=6.97% of (a)	4,550
3	Transfer Fee (c)	450
<b>Total Unit Cost=(b)+(c)</b>		<b>5,000</b>

The following funding was released from the account of Mr. P S Gunaranjan from UC (Account Number: Account Number: 000801517851-ICICI Bank) to IGS (Account Number: 005505000648-ICICI Bank) towards the execution of the project.

S No	Date of Fund Transfer	Amount Transferred in INR
1	3-Aug-09	40,000
2	31-Aug-09	25,000
3	3-Sep-09	274
<b>Total</b>		<b>65,274</b>

The manor cost in the execution of this project was the manpower cost. Three interns with Masters in Social Work from the local college in Indore were hired for the execution of the survey. Two staff from IGS provided the overall training, monitoring and coordination functions for the project and their time cost is allocated to the project. The costing under this project also covers the travel costs incurred by the staff to drive to these slums for the period of the survey and also other admin expenses necessary to facilitate the completion of the project. The summary of the major cost heads in provided below:

S No	Cost Item	Amount (Rs)
1	Manpower Cost	51,563
	Service Tax 10.3%	5,311
2	Local Conveyance for petrol (1,223 KM @ Rs2 per KM)	2,446
3	Other Expenses	5,954
<b>Total</b>		<b>65,274</b>

The details of each of the above account heads are given below.

**Manpower Cost:**

S No	Name	Designation	No of questionnaires administered	No of questionnaires data entry done	Unit Cost Per Day (a)	No of Man Hours Spent			Total
						Project finalisation and Training	Data Collection & Entry	FGD, Data Analysis and Report Preparation	
1	Deepika Chouhan	Project Intern	49	49	Fexed amount for Project	16	135	96	247
2	Deepika Giri Mahendra	Project Intern	51	51	Fexed amount for Project	16	135	96	247
3	Yadav	Project Intern	49	49	Fexed amount for Project	16	135	96	247
4	Deepak Sahu Shrigopal	Executive Asst	1	1	600	32	123	68	223
5	Jagtap	Manager	0	0	900	32	44	47	123
<b>Total</b>			<b>150</b>	<b>150</b>		<b>112</b>	<b>572</b>	<b>403</b>	<b>1,087</b>

S No	Name	Designation	No of Working Days (b)				Man Hours per Day (c)			
			Project finalisation and Training	Data Collection & Entry	FGD, Data Analysis and Report Preparation	Total	Project finalisation and Training	Data Collection & Entry	FGD, Data Analysis and Report Preparation	Total
1	Deepika Chouhan	Project Intern	2	17	12	31	8.0	7.9	8.0	8.0
2	Deepika Giri Mahendra	Project Intern	2	17	12	31	8.0	7.9	8.0	8.0
3	Yadav	Project Intern	2	17	12	31	8.0	7.9	8.0	8.0
4	Deepak Sahu Shrigopal	Executive Asst	4	16	12	32	8.0	7.7	5.7	7.0
5	Jagtap	Manager	4	14	12	30	8.0	3.1	3.9	4.1
<b>Total</b>			<b>14</b>	<b>81</b>	<b>60</b>	<b>155</b>				

			Mandays Apportioned to the Project (d)= (b)*(c)/8				Manpower Cost (e)=(a )*(d)			
S No	Name	Designation	Project finalisation and Training	Data Collection & Entry	FGD, Data Analysis and Report Preparation	Total	Project finalisation and Training	Data Collection & Entry	FGD, Data Analysis and Report Preparation	Total
1	Deepika Chouhan	Project Intern	2.0	16.9	12.0	30.9	453	3,826	2,721	7,000
2	Deepika Giri Mahendra	Project Intern	2.0	16.9	12.0	30.9	453	3,826	2,721	7,000
3	Yadav	Project Intern	2.0	16.9	12.0	30.9	453	3,826	2,721	7,000
4	Deepak Sahu Shrigopal	Executive Asst	4.0	15.4	8.5	27.9	2,400	9,225	5,100	16,725
5	Jagtap	Manager	4.0	5.5	5.9	15.4	3,600	4,950	5,288	13,838
<b>Total</b>			<b>14.0</b>	<b>71.5</b>	<b>50.4</b>	<b>135.9</b>	<b>7,360</b>	<b>25,653</b>	<b>18,549</b>	<b>51,563</b>

#### Other Expenses

Date of payment	Paid to	Amount	Discription	Expense Type
30-Jul-09	Agrawal Loha Bhandar New Pancharmat	550.00	Purchase weighing Machine	Survey Material
31-Jul-09	hotel	50.00	Refreshment	Admin
31-Jul-09	Bhaiya Book store New Chappan	50.00	Test Book	Survey Material
31-Jul-09	Bhog New Pancharmat	250.00	Lunch	Admin
31-Jul-09	hotel Navin Digitech Pvt. Ltd	60.00	Tea	Admin
1-Aug-09	Ltd	75.00	Photocopy of Survey form	Survey Material
2-Aug-09	Friends Mobile	117.00	Photocopy of Survey form	Survey Material
3-Aug-09	Yadav Photocopy Agrawal Loha	195.00	Photocopy of Survey form	Survey Material
3-Aug-09	Bhandar	630.00	Weighing Machine and Inch tap	Survey Material
4-Aug-09	Student Xerox	508.00	Photocopy of Survey form	Survey Material
7-Aug-09	Intech System	400.00	Web cam with microphone	Admin
11-Aug-09	USB data Card	2,500.00	USB data Card	Admin
28-Aug-09	Lunch New Pancharmat	272.00	Lunch	Admin
30-Aug-09	hotel	60.00	Refreshment	Admin
31-Aug-09	ICH	237.00	Lunch	Admin
<b>Total</b>		<b>5,954.00</b>		

## Project Management Report

The summary of the activities leading to and undertaken during the project is given below:

S No	Activity	From	To
1	Project conceptualisation, preparation and research on survey tools	June-09	July-09
2	Training of the baseline survey tool PAHELI to project team	28-Jul-09	30-Jul-09
3	Pilot testing of survey with a few Rag Pickers and Testing of Data Entry	31-Jul-09	31-Jul-09
4	Questionnaire administration	1-Aug-09	19-Aug-09
5	Data capture	1-Aug-09	20-Aug-09
6	Focus Group Discussion	20-Aug-09	24-Aug-09
7	Data Analysis and initial report preparation	25-Aug-09	31-Aug-09

### Certification by UC representative

The entire program benefited from the familiarity and experience that IGS had gained with the Rag Picking community at Indore during the LTF project. The day to day monitoring of the survey proceedings, data entry and focus group discussions were facilitated by Mr. Shrigopal Jagtap and Mr. Deepak Sahu from IGS. Mr. Gunaranjan from UC was personally present at Indore at the planning stage from 17<sup>th</sup> to 19<sup>th</sup> of June 2009 and subsequently from 28<sup>th</sup> to 31<sup>st</sup> of July and August to oversee the training and launch of the survey work and finally for the data analysis and report preparation. Data entry for the completed questionnaires was done on a daily basis by the interns and the same shared electronically with Mr. Gunaranjan for periodic testing of data quality and analysis. Most of the questionnaires were administered in the later part of the day when ragpickers returned to their homes after completing their day's rag collection work.

## Annexures

### Baseline Survey Questionnaire

The major part of the information in the survey was captured using the PAHELI tool developed by Pratham. More information about the tool and a copy of the tool are for download at <http://www.asercentre.org/activities/paheli.php>. In addition to the PAHELI tool, additional data was also captured and the additional questionnaire is given below:

S.no	Heads	Information
1	Date of Birth	
2	Age Proof	
3	Age Proof ID number	
4	Other ID Proof available	
5	How many mobile phones in the family	
6	Mobile Phone no	
7	Mobile belongs to	

Do you (any of the family members) have a savings bank account?					
Yes/No	If yes-When was account opened	Operative ?	Non Operative?	Bank	Post office (PO)

What are general ill health faced by your family members/common health complaints							
Cough & cold(1)	Fever(2)	Typhoid(3)	Malaria(4)	Diarrhea(5)	Jaundice(6)	Skin related(7)	Others(8)

In the last six months did you visit doctor? (Y/N)	If yes-For what health problem (Code previous question)	Money spent of medicines and Doctors fees

**Hospital nearby:**

Government\_\_\_\_\_

Private\_\_\_\_\_