



UNIVERSITA' DEGLI STUDI DI TORINO

Dipartimento di Economia e Statistica Cognetti De Martiis

CORSO DI LAUREA IN COOPERAZIONE, SVILUPPO E
INNOVAZIONE NELL'ECONOMIA GLOBALE

Tesi di Laurea Magistrale

Measuring the invisible: a statistical survey on the beneficiaries of a microcredit project in Telangana.

Relatore: *Prof. Roberto Burlando*

Correlatori: *Prof.ssa Anna Lo Presti*

Dott. Luca Streri

Candidata: Lodovica Appendino

ANNO ACCADEMICO 2016/2017

*Ai miei genitori che mi hanno insegnato ogni cosa,
a mia nonna che mi ha insegnato a cucinare,
a mia sorella che mi ha insegnato a condividere,
a Spotty che mi ha insegnato a non usare parole,
all'India che mi ha insegnato ad accettare
e all'Africa che mi ha insegnato a toccare col cuore.*

Acknowledgment

This work would not have been possible without the help of Professor Roberto Burlando and Professor Anna Lo Presti, who helped me through the months of drafts.

I owe to Arbor Foundation all my recognition and thankfulness, Luca Streri and Diego Mariani had always been there with me and for me in all the rough time. Arbor staff had been crucial during my stay in India.

A huge “vandanalu” goes to Mariamma, the woman in charge of the house where I was staying for the constant help and cares and Ravi the best driver I could ask for. Thank you Kushyglory for the constant work you have done to translate in English and all the dedication you put in it.

Thank you to all the sisters who gave me hospitality in their congregations and thank you to Jyothi Nivas, an amazing school for blind and deaf children where I spent my free time, I hope you will continue to play football.

Thank you to the women I met because it takes a lot of courage to change their own lives Thank you Falcon, Amma, Frida and Basquiat, dogs born in the wrong side of the world but forever in the right side of my heart.

Contents

Introduction	7
Chapter 1 - Arbor foundation	10
1.1 History and programmes	10
1.1.1 Arbor structure	11
1.1.2 Arbor bureaucracy	15
1.1.3 Microcredit programme rules	16
1.2 Preparation of the survey	18
1.3 Research methodology	22
1.3.1 Interested areas	23
1.3.2 Sample changes	24
1.4 Arrival in India	26
1.4.1 The interviews	27
Chapter 2 - Data analysis	29
2.1 Introduction	29
2.2 Descriptive statistics	31
2.2.1 General information about women	31
2.2.2 Age	31
2.2.3 Job	33
2.2.4 Women education	35
2.2.5 Children education	37
2.2.6 Reading, signing and counting	38
2.2.7 Castes	39
2.3 Healthcare and hygiene in women life	42
2.4 Economic wellness	48
2.5 Female empowerment	55
2.6 Arbor impact	57
Chapter 3 – Confrontation with the previous thesis	59
3.1 Continuing the path	59
3.2 Data comparison	61
3.2.1. Arbor activities	61
3.2.2. Savings	62
3.2.3. Health and hygiene conditions	66
3.3 Conclusions	68
Conclusions	70
SPSS output	72
Annex	140
Bibliography	153

List of figures

Figure 1 - Arbor structure	11
Figure 2 – Groups meeting	14
Figure 3- After the interviews	22
Figure 4 – Khammam district map	24
Figure 5 – Setting the interviews	27
Figure 6 – Correlation between age and education	36
Figure 7 – Toxic bin	47
Figure 8 – Telangana map	59

List of graphs

Graph 1 -Women Age	32
Graph 2 – Women Job	34
Graph 3 – Reading, signing and counting	38
Graph 4- Caste matters	39
Graph 5- Where do you go when you are sick?	43
Graph 6- House condition	46
Graph 7- Mobile phone, motor bike, bike, fridge, tv and fan	50
Graph 8 – Money before Arbor	52
Graph 9 – Who keep the money	56
Graph 10 – Who kept the money	56
Graph 11 – Activities (macro area)	61
Graph 12 – Activities (Arbinolo)	62
Graph 13 – Savings	62
Graph 14 – Savings (Arbinolo)	63
<i>Graph 15 – Why savings (Arbinolo)</i>	64
Graph 16 – What would you do with more money	65
Graph 17 – What would you do with more money (Arbinolo)	66
Graph 18 – Hospital access (Arbinolo)	67

List of tables

Table 1- Avance steps	18
Table 2- The survey	21
Table 3- Descriptive Statistics summary	30
Table 4 – Women age	32
Table 5 - Women Job	33
Table 6 - Years in Arbor	35
Table 7 – Women Education	35
Table 8 – Children school rate	36
Table 9 – Test Statistics	37
Table 10 - Composition of castes	40
Table 11 – Access to medicines	44
Table 12- Medical treatments	44

Table 13- Illness	45
Table 14 - Savings	48
Table 15 – What would they buy	49
Table 16- Advance	51
Table 17 - Usurers' Percentage	53
Table 18 – Activities	54
Table 19- Lifestyle	58
Table 20 – Previous surveys	143
Table 21 - Groups	147
Table 22 – Arbor data	148
Table 23 - School years attended by first son	148
Table 24 - School years attended by second son	149
Table 25 - School years attended by third son	149
Table 26 - School years attended by fourth son	150
Table 27 - School years attended by fifth son	150
Table 28 - School years attended by sixth son	150
Table 29 – Filled questionnaire	151

Introduction

"The key to ending extreme poverty is to enable the poorest of the poor to get their foot on the ladder of development. The ladder of development hovers overhead, and the poorest of the poor are stuck beneath it. They lack the minimum amount of capital necessary to get a foothold, and therefore need a boost up to the first rung. "

Jeffrey D. Sachs

This research aspires to evaluate and analyse Arbor Foundation in Telangana, India. Arbor coordinates, finances and manages programmes aimed at the implementation of the principles of the association in collaboration with institutions, organizations and societies that share its objectives¹.

Arbor Foundation organizes and funds internships with their missions in India and has a lasting and worthy relationship with Università degli Studi di Torino thanks to many students² who went to Telangana.

The first chapter is dedicated to basic information about Arbor Foundation, already discussed in the previous thesis and it focuses on the research topic: the microcredit programme. After ten years of activity, Arbor involves almost 7000 women between beneficiaries, coordinators and animators³. It is an incredible result obtained in one of the poorest area on the country and conducted without any interest rate on loans.

After a brief description of rules and norms, I will explain the survey. Being a research thesis, the final aim was to determine the impact of the Foundation on women lives, from a statistical and empiric point of view. Clearly, as the title can suggest, it is very difficult to measure such an impact on people life. There are many factors to

1 <http://www.arborfoundation.net/en/what-do-we-do.htm>

2 Seven in total

3 There will be an explanation of the roles in chapter 1

considerate and many aspects of Indian everyday life to understand. The decision to use the macro categories of capability approach had been an obvious choice to pursue previous works and to find a better reading of such a difficult rural reality. Speaking about economic inclusion, financial knowledge in such difficult life conditions makes Arbor an important and crucial player in beneficiaries' lives.

The second chapter is about data analysis. Starting from the interviews that I made in India I had been able to determine a "picture" of the set, trying to understand their conditions from a privileged point of view. Speaking with them had been a fascinating and rewarding challenge: 126 women had been interviewed in the first light of the mornings and in the last of the evenings, in their houses or in rural fields.

With the help of the local staff I had been able to interact with them and understand their weakness and strengths. I tried not to treat them as "data" but as persons who decided to join a very hard and fulfilling programme with the last aim to improve their lives and gain capabilities. Arbor does not only provide financial aids but it focusses on women education about everyday problems, such as diseases, children education, savings, but more important provides the women a network of ladies and a sense of community.

The third chapter is about a confrontation with a previous thesis, Roberta Arbinolo's one. All the students' thesis had been very helpful for my research: apart from the socio-economic researches about Telangana (former part of Andhra Pradesh), they have been crucial in order to understand deeply the problematics and the challenge I was going to face once arrive in India. My survey had been created on the basis of the previous ones and adapted to be more quantitative, therefore more empiric.

The formulation of the questions had been studied to reach a high level of simplicity and effectiveness, avoiding cultural crashes and more important without causing any embarrassment in the women. This could have not been possible without the previous works and the constant help and support of Diego Mariani and Luca Streri, Arbor's representative in India.

My comparison with Arbinolo's work is intended to find a common field and a continuity with the previous works. The confutation or the approval of previous theories or data had been made in view of create a literature for the future students who

will go to India, but more important to give to the Foundation a clear measure of its impact on women life.

My work is mainly dedicated to analysing data collected during my stay about beneficiaries. As it will be explained later on, my stay in Khammam, Telangana has undergone some modification in time due to health reasons.

India is a difficult country to work in and work with, full of contradictions and rules, but on the other hand it had been one of the most important experience of my life. Nevertheless, I hope my work would meet Arbor's and my relator's expectations.

Chapter 1 - Arbor foundation

1.1 History and programmes

“The Arbor Foundation was founded in 2005, after the collaboration of Raimon Panikkar with a group of businessmen, economists and philanthropists. It was born from the creative will of the core founder with the aim of promoting practices of dialogue between cultures, peoples and communities.”⁴

Arbor Foundation act in Telangana, India since 2007⁵ with the Ministry of Home Affairs registration, then in 2011 it was registered under the Foreign Contribution (Regulation) Act (FCRA) making possible receiving foreign donations.⁶

The final aim of the Foundation is to promote local development in the rural and urban area of Khammam district and the main programme is the microfinance one, with a particular focus on women education regarding everyday problems. There are different programmes that shape Arbor India: integrated community organization, medical programmes, water and health plans, house programme and professional training programmes.⁷ The main activities are aimed at:

- Social and poverty awareness
- Women condition and its role as agent of change
- Alphanetization
- Self-help groups, registration, rights, opportunities
- Leadership
- Communication skills
- Government programs
- Savings and loans
- Income generating activities, informal economy
- Sensitization to the weak categories such as widows, orphans, destitute, handicapped
- Hygiene education, health principles, traditional medicine
- The cooperative system
- Water management
- Ecological awareness, kitchen garden, tree plantation
- Book keeping
- Political awareness
- Natural disasters, calamities and insurances
- Adult education

4 <http://www.arborfoundation.net/en/the-foundation.htm>

5 First advances given

6 http://mha.nic.in/sites/upload_files/mha/files/FC-RegulationAct-2010-C.pdf

7 <http://www.arborfoundation.net/en/arbor-india.htm>

- Other organizations in the village
- Interactive process management

1.1.1 Arbor structure

Focusing on the microfinance programme it is clear how much work and competence had been put in the creation and planning in order to achieve a standalone activity with clear rule and regulations. There is a clear hierarchy, the staff working in the Arbor is organized as following

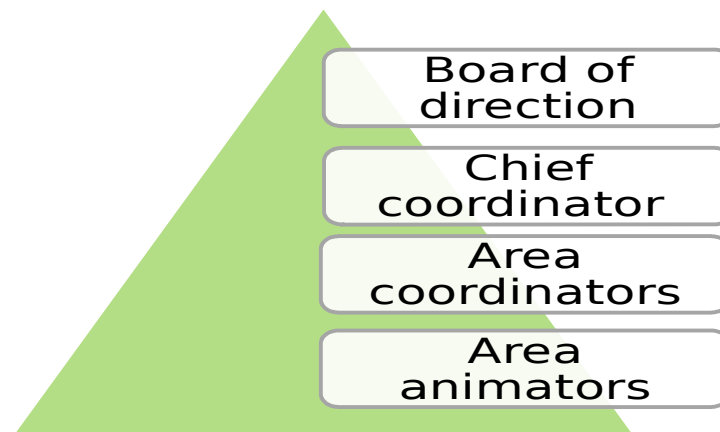


Figure 1 - Arbor structure

President, vice-president, treasurer and secretary form the Board of Directors: it is the main authority managing the program. It is elected by the members and is ultimately responsible for the direction and administration of the Arbor Charitable Foundation and its activity.

The Coordinators are the responsible authority of an area and are religious figures, sisters, from different congregations. A group of villages in the ring of 15 km forms every area. An agreement between the Diocese of Khammam, his Bishop and the religious congregation rule and discipline the engagement of the Coordinators.

The Coordinator is responsible for the financial management of the area. Every Coordinator select one or more Animators from the area, according to the needs and to the number of groups followed. The Coordinator is responsible for the animator and represent the direct superior. There are 13 coordinators.

The role of the Animator is supporting the Coordinator in all activities of the Arbor programs and develop the Community Based program in all its aspects. Animators are lay women that work directly with Arbor. They are to some extent school educated and they can read and write in Telugu and some of them also in English. Sometimes they are part of the microcredit groups, but it is not necessary. They live in villages where there are some other Arbor groups and there is a full-time job, regularly paid monthly. There are 25 animators.

Regarding the formation of groups there is specific regulation and they must follow a well consolidated path:

1. Each group consists of 10 to 15 members (minimum 5 after dropouts)
2. The age of the members is limited to 18 to 50 years at the entry date (according to age in the ration card).
3. No unmarried members are allowed.
4. The group members are elected from the same village
5. More than two group members of the same family cannot join the same group (family is intended to live in the same house and with the same parents)
6. Each group shall pay Rs 100⁸ as membership fees before opening the bank account, this amount is not refundable.
7. Monthly meetings and empowerment activities are part of the Arbor program (action plan)
8. In case of grave reasons staff provide extra individually empowerment by personal visits (H in the attendance book)
9. Every group appoint two leaders
10. In the name of group leaders one joint bank account is to be operated. Savings from the members are considered as a group program and all must pay the same amount as savings. Savings collected from the group members are deposited in the joined account book and this pass book will be with the coordinator.
11. Under the guidance of Arbor staff the date and the place of meetings shall be fixed in the presence of the group. They can decide the date of repayment, date of applying for advances. No more than 5 groups can join the same “advance day” at sub-centre level. Bank transfers are provided for big amounts.
12. Advances can be applied by the group members. Each member applies for the advance to Arbor Foundation in the prescribed form regularly.
13. Groups savings and advances repayments are collected properly on time and all on the same day during the meeting

14. After three years of regular savings with Arbor the members are free to leave the program indefinitely
15. In case of cancellation members are welcomed to join the program again by following the rules of Arbor from the beginning
16. Interest accumulated from the savings of the groups deposited in the bank belongs to the group and it will be withdrawn to the account of each group after three years.
17. In case of absence or not bringing savings of any member for the monthly meeting she shall be charged Rs 10⁹ as fine. This amount shall be kept for a common purpose of the group (other contributions).



Figure 2 – Groups meeting

Every group is encouraged to select two persons among the members in a democratic way and to give them the authority to represent the group and to support it. The first leader and the second leader work together in every occasion, for the growth of the group and both are equally important.

Leaders should be trustworthy, accountable and sincere, their role is central in the life of the group. Leaders should not act for their own personal interest but for the group one and never ask favours or money for their function. Leaders accept this role as a volunteer service to the community.

9 Around 1.4€

Leaders are responsible for the punctuality of the group members at the meetings and they gather the people from their houses if necessary and always take a position in the disposition of the group during the meetings and contribute to keep order, silence and attention during the whole session. Together with animators and coordinators, they act to facilitate the comprehension of the topics discussed during the meeting and help the members in difficulty to understand and to participate.

Leaders open the bank account for the group in their name with joints signatures but for the common interest of the entire group. Leaders are responsible for the regular deposit of the group funds incoming from the saving schemes and to act in the name of the group with the bank. Every bank transaction made by the leaders is proved by a receipt or bill that leaders are requested to present to the group as a prove.

1.1.2 Arbor bureaucracy

To maintain transparency every operation conducted in the Arbor program is recorded in pre-printed Arbor books. Being a registered institution Arbor Charitable Foundation is subject to the control of the Government of India and Ministry of Home Affairs and must be accountable and transparent.

There are four types of books:

- individual passbook: it is the book every group member holds. All data of the member are detailed, recent picture and family data. Every month the Arbor staff record the details of individual savings and withdraws.
- group bank passbook: given by the bank where the groups open their account in the name of two leaders and remains in the hands of the Coordinator of the area. In this book, the bank records every deposit and withdrawn of the group funds made by the delegate leaders, interests and expenses.
- group book in Telugu: contains the details of a single group. Details the name of the group members and their activity; attendance, savings, advances and repayments, penalties and expenses. This book is held by the Coordinator.
- area consolidation book: this book is filled by the Coordinator and resume all the consolidated data from all the groups of an area and it is held by the Coordinator.

One strength of the programme is how structured it is. Norms, procedures and rules are well explained during every meeting and each woman receive a little book with all the rules. Programme steps are very clear and during the year there is a constant recall to procedures and acts.

There are also “central level meeting” every three months with the board of direction, coordinators and animators in order to strengthen the relationship and more important have feedback about the programme.

They also discuss about the action plan regarding the meetings. Every year few topics are chosen for the initial speech. The aim is the sensitization of the women regarding everyday problems or more serious matters:

- January: community programs (cooperative work, people collaboration for the community, government plans)
- February: women’s day celebration (motivating of the people, prepare banners and programs for the women’s day celebration)
- March: women empowerment (women’s day + evaluation. Women as agents of change, role in the family/society)
- April: leaders training (role of leaders, guidelines for the groups, motivation)
- May: children education (admissions to schools, boarding, tuition centers)
- June: community programs (group activities, water survey, community involvement, government plans)
- July: advances, new groups seminaries and orientation (preparation for “advance days” - training for new groups recently joining arbor – boards fix / repaint)
- August: house visits/field visits (rapports and reinforcing relationships with husbands)
- September: environment (kitchen gardens, tree plantations)
- October: health month (prevention of illness, tb, dengue, malaria, infections)
- November: leaders training (role of leaders, guidelines for the groups, motivation)
- December: spiritual awareness (praying and sharing love among people, religions and castes. Christmas celebrations)¹⁰.

1.1.3 Microcredit programme rules

It is undeniable that being a microcredit programme the most important part is the advance. The advance is the amount of money that Arbor gives annually to the group members it follows a clear procedure and it has the following rules:

1. Minimum 10 months participation in Arbor Program
2. Not more than 2 absences in the last 10 months
3. In case of grave reasons staff can provide extra individually empowerment by personal visits
4. Regular savings and entry in the passbook for the 10 previous months is necessary. All penalties must be regularly paid.
5. The applicant should not have any other previous known advance from other programs/NGOs except DWACRA¹¹ program. Multiple loans are discouraged.
6. The applicant shall follow the instruction given by the staff along with the individual passbook with the clear photo and signature on.
7. To sign the name by herself on application form and promissory note. No thumb impression shall be accepted for applying the advance and issue the advance.
8. See the advance amount is utilized for the purpose the applicant applied for.
9. To Sign an agreement on promissory note to pay regularly in 12 monthly instalments from the following month of advance
10. In case of failure to pay the advance amount according to the agreement the beneficiary shall pay a monthly fine until the whole amount is cleared. Fine is Rs10 every single month of delay (penalty record). This amount is to be collected by the coordinator and used for common purposes.
11. Office expenses shall be contributed 2,5% prior to the advance. Corpus fund is requested.
12. While applying for the advance the group shall contribute a minimum of 80% of their savings to Arbor as a guarantee
13. There must be a minimum one year gap between one advance to the next
14. There must be a minimum two months for the proceedings of the advance
15. In some particular cases the group can take decision: to give or not the advance or to keep a member in the group etc.
16. Only regular repayments admit an increase of the next advance amount.

¹¹ DWACRA is the national microcredit programme. Each woman in rural area in India can be eligible to take part of it. The amounts given are really high, the maximum is around 1000€. The main difference with Arbor, apart the different amount of rupia, is the lack of educational process during the programme. Operators go once in a year to collect the money back (with interest rate) and do not provide any assistance to the women. There have been reported cases of fraud towards women: it is very common to give less than the due and asked to the beneficiaries to pay the interest rate.

As said, there is a clear path that the women had to follow and there is also a clear step to step amount of money that they receive¹²:

1 year	0
2 year	4000 rupia
3 year	6000 rupia
4 year	8000 rupia
5 year	8000 rupia
6 year	10000 rupia
7 year	10000 rupia
8 year	12000 rupia
9 year	12000 rupia
10 year	14000 rupia
11 year	14000 rupia

Table 1- Avance steps

I would like to underline that Arbor Foundation does not apply any interest rate on the advance and just collect the same amount given the year before, even without considerate inflation that in India is around 2.23%¹³. This is a clear prospective of how much community devoted Arbor is.

1.2 Preparation of the survey

My research work has begun to focus on the Arbor Foundation's presence in Telangana, India. I was able to start my collaboration with the Foundation thanks to a research scholarship and conducted research particularly in regard to the implementation of a microcredit programme. Unlike the previous thesis¹⁴ and in collaboration with the University of Turin and Arbor, my current proposal is characterised by empiric, objective and statistic validity qualities.

With the help of Professor Roberto Burlando and Professoressa Anna Lo Presti, as well as the collaboration of Luca Streri, I started to work on a statistical survey to interview the beneficiaries of the project. Referring to Ilaria Ballari's thesis¹⁵ (and that of Roberta Arbinolo¹⁶) it was possible to create a questionnaire based on some macro

¹² At the present price rate 1€ is 72.75 rupia

¹³ <http://www.inflation.eu/inflation-rates/india/historic-inflation/cpi-inflation-india.aspx>

¹⁴ <http://www.arborfoundation.net/en/archive-thesis.htm>

¹⁵ http://www.arborfoundation.net/index_htm_files/Ilaria-Ballari.pdf

¹⁶ http://www.arborfoundation.net/index_htm_files/Roberta-Arbinolo.pdf

categories of Amartya Sen's capability approach,¹⁷ which examines education, healthcare, economic wellness and female empowerment.

The questionnaire is reported below:

1	Village name
2	Group name
3	Name and Surname
4	Age
5	Job
6	In arbor since
7	School years attended
8	When did you learn how to read? [before Arbor] [after Arbor] [don't know]
9	When did you learn how to sign? [before Arbor] [after Arbor] [don't know]
10	When did you learn how to count? [before Arbor] [after Arbor] [don't know]
11	Do you think that castes matter?
12	If yes, which is yours?
13	How many children do you have?
14	Children age
	EDUCATION
15	Do your children go to school? Yes / no
16	Telugu or english?
17	What age did your children stop go to school? [3-5] [6-11] [11-14] [14-16] [16-18]
	HEALTHCARE
18	Where do you go when you are sick? [government hospital] [private hospital] [health center] [RMP] [Arbor mobile camp]
19	Is it hard for you to get access to medicines? [no] [a bit] [significant] [very] [very much]
20	Do you have cronical illness?
21	Have medical treatments after A become became easier for you? [no] [a bit] [significant] [very] [very much]
22	Has your house changed after A? [no] [a bit] [significant] [very] [very much]
23	Did you have electricity before A? Yes No
24	Did you have drinkable water before A? Yes / No
25	Did you have running water before A? Yes / No

17 Sen, Amartya (1985). Commodities and capabilities. Amsterdam New York New York, N.Y., U.S.A: North-Holland Sole distributors for the U.S.A. and Canada, Elsevier Science publication

26	Do you have a concrete house? Yes / No
27	Did you have a toilet near your house before A? Yes / No
	ECONOMIC WELLNESS
28	How much your life style improved after Arbor? [no] [a bit] [significant] [very] [very much]
29	How much your village life style improved after arbor? [no] [a bit] [significant] [very] [very much]
30	Have you bought something you couldnt afford before A? what?
31	A part from Abor savings, do you have other savings? How much ?
32	What do you do with that money?
33	What would you buy if you would be able to save more money?
34	In your household do you have: [mobile phone] [motor bike] [byciclette] [fridge] [open kitched / enclosed kitchen][tv] [fan]
	PROGRAMME
35	Who gave you loans before arbor?
36	Amount of last arbor advance
37	Do you receive other money a part from Arbor? Yes / No
38	From whom? How much?
	FEMALE EMPOWERMENT
39	Who keep the money in your family?
40	Who kept the money before arbor?
41	Who decides what to buy?
42	Who decided what to buy before Arbor?
43	Any members of your family prevents you from buying something? Who?
44	If you have a problem do you go to your group mates?
45	Do you spend time with your groups mates a part from Arbor meeting?
46	Has arbor strengthened the relationship with your group mates? [no] [a bit] [significant] [very] [very much]
	SUGGESTIONS
47	Are you satisfied?
48	Generally speaking, are you satisfied with arbor?
49	Who helped you the most? [coordinator] [animator]

50	Do you think that people outside Arbor have a better living?
51	For what activity are you using Arbor money?

Table 2- The survey

In order to glean a more accurate examination, it was decided that there should be a reduction in questions posed with the possibility of open answers. Instead, closed format questions were created, so as to limit the options. Possible responses were: no, a bit, significant, very, very much. A numeric value was also assigned to answers during the statistic elaboration with SPSS to achieve more controlled results.

The questions' categorization were created to facilitate a qualitative analysis of women's life, in order to have a more detailed prospectus of the various aspects of the beneficiaries' simple life. Unlike the previous surveys, table 1 in the annex, my questionnaire was made with very simple and clear questions and easily comprehensible answers. Some previous queries, such as: "do you like your job?" or "why did you pick your current job?", were omitted in favor of more quantitative questions to achieve a more statistical result. It's important to underline that the previous thesis made it possible to understand which sections of the past survey were irrelevant. One such section was caloric requirements, which had been achieved a number of years ago and posed no need for further examination.

Furthermore, delicate matters were left out, such as domestic violence or gender issues. The rationale behind this was based in the finding that the answers to such questions lacked truth and caused discrepancies during the data collection. The whole survey was created to have a fluid interview with the women, without any pressure or prevailing sense of discomfort.



Figure 3- After the interviews

1.3 Research methodology

My research time in India started in August 2016 and ended in November 2016, instead of the 6 months that were hypothesised. This was due to health reasons: as I was diagnosed with typhus and dengue, I had to go immediately back to Italy and I couldn't complete personally the interviews.

Regarding the methodology of the research we decided to adopt simple random sampling technique, in particular the cluster sampling. The first step had been picking the areas, the second the villages, the third the groups and the fourth the members.

Because of the variety of the population (caste, age, occupation, rural or urban area) this methodology had been considered the best option because each element in the population has an equal chance of being selected. Furthermore, after collecting all the data there had been made an analysis with SPSS¹⁸.

It is possible to see a filled questionnaire in table 29 in the annex.

18 IBM Corp. Released 2016. IBM SPSS Statistics for Windows, Version 24.0. Armonk, NY: IBM Corp

1.3.1 Interested areas

From the first random sampling 13 groups from 11 villages had been selected. The casual exaction was possible thanks to the “group details” given by Arbor Foundation (table 22) and it covered the area of Naidupet, Wyrā, Karepalli, Julurupadu and Manuguru (in the red circles in figure 2:

- Naidupet area
 - o Ramagutta village: Karuna Group – 10 members
 - o Jalagamnagar village: Priyadharshani – 10 members
- Wyrā area
 - o BC Colony village: Krishi group – 9 members
 - o BC Colony village: Sampangi group – 11 members
 - o Ramapuram village: Malla Moga group – 10 members
- Karepalli area
 - o Giddivarigudem village: Mandharam group – 12 members
 - o Suryathanda village: Mother Theresa group – 11 members
 - o Suryathanda village: Sai Chaitanya group – 12 members
- Julurupadu area
 - o Karivarigudem village: Suvartha group – 10 members
 - o Vengannapalem village: Jesu Kripa group – 11 members
 - o Jadalachinta village: Christu Sangam group – 8 members
- Manuguru area
 - o Rajeev Gandhi Nagar village: Ayappa group – 10 members
 - o Samithi Singram village: Bismilla group – 12 members

The total number of interviews should have been 136 on a total of 7074 beneficiaries.

The ultimate sample is the mentioned below:

- Naidupet area
 - o Ramagutta village: Karuna Group – 9 members
 - o Jalagamnagar village: Priyadharshani – 9 members
- Wyra area
 - o BC Colony village: Krishi group – 6 members
 - o BC Colony village: Sampangi group – 6 members
 - o Ramapuram village: Siremalle group – 8 members
- Karepalli area
 - o Karepally center: Indhira group – 11 members
 - o Suryathanda village: Mother Theresa group – 12 members
 - o Karepally center: Sri Jothy group – 11 members
- Julurupadu area
 - o Suram village: Pooja group – 10 members
 - o Vengannapalem village: Jesu Kripa group – 11 members
 - o Karivarigudem village: Teja group – 12 members
- Manuguru area
 - o Rajeev Gandhi Nagar village: Ayappa group – 10 members
 - o Samithi Singram village: Bismilla group – 9 members

In Naidupet it had been possible to comply to the same sample but 1 woman each group was missing. In Wyra area, as mentioned before, one group had been replaced without any statistical logic (Siremalle group). Furthermore, it was only possible to obtain 6 interviews instead of 9 in Krishi group and only 6 out of 11 in Sampangi group. Instead, the added group Siremalle had 8 members, while the previous one was formed by 10 members. In Karepalli are, as said before, there have been medical reasons that caused the alteration of the sample: Mother Theresa group incorporated Sai Chaitanya group (firstly selection as a disjointed unit) and 12 interviews had been collected, while Indhira e Sri Jothy had been random selected, avoiding the dengue area. However, the difference in terms of amount of collected data in minimal, only 1 is missing from the 35 assumed in Italy. In Julurupadu only group Jesu Kripa remained the same and two groups were substituted for a total amount of 33 interview instead of 29. In the last area, Manuguru, the further from Khammam, the set remained the same but the interviews were less than aspected: 19 out of 22.

Missing interviews:

- Naidupet: 2
- Wyra: 10
- Karepally: 1
- Julurupadu: +4
- Manuguru: 3

The final sample contained 126 interviews out of a total number of beneficiaries of 6916 (calculated in August 2016 by Arbor Foundation table 24).

1.4 Arrival in India

As soon as I arrived in India, after a short period of settle down, I met Kushiglory, my interpreter. As a young college student, she already knew how to do research and helped me a lot in understanding and perceiving the Indian culture and to make very small mutation of the survey in order to make it more understandable for the beneficiaries. After translating all the questions and closed format answer in Telugu, the local spoken language, we could start a trial test in Khammam with two groups, Anjani and Karuna, in Arampula, a village very closed to Khammam.

It had been very helpful because it had been possible to understand how long did it take to complete the interview and how to rearrange the questions in order to make it seems more like a dialogue instead of a statistical survey. We notice that a more fluent conversation made us get the better results: from an empiric point of view it was easy to have true answer if the setting was friendly and from a qualitative prospective it was faster and clearly more efficient.

As it can be seen from the map (figure 2) some of the interview places where quite far from Khammam (black cross). The foundation provided me a driver for the further places while for the closest ones I could get there with local transportation.

Unfortunately, as soon as I was able to start the data collection I received some letters from Indian central police that affirm that my visa was not valid. I had to stop any activities with Arbor because I was not able to leave the house in order to solve the situation.

1.4.1 The interviews

In late September 2016, I was able to start my research. I soon discovered that it was almost a routine: the best time to go to visit the villages was during the sunrise, before they went to work. On the other hand, it was also a challenging time because it was difficult to gather a whole group together at the same time. As soon as I arrived in a village, being a strangeness for them, I was surrounded by children, men and women.

Hospitality is an important part of Indian culture and I had to refuse hundreds of chai¹⁹ during my stay in India.

Usually, my interviews were taken at group leader's house. After a short speech, translated by Kushiglory, we could start the survey.



Figure 5 – Setting the interviews

The initial idea was to interview the women one by one without any interference from family, friends or group mates. We soon realized that in some village it was impossible. Children were allowed during the conversations because there was no other option. We strictly forbade men presence and extend the number of groups mates to two. In some area had been impossible, for a matter of time or space to have singular conversation with the women. It is important to underline that we did not notice any difference in terms of answers validity with the presence of a mate.

Another opportunity to interview beneficiaries was before or after the monthly meeting organized by the Arbor coordinator. We were very careful not to interrupt or distract

¹⁹Chai is a flavoured tea beverage made by brewing black tea with a mixture of aromatic Indian spices and herbs. Although traditionally prepared by a decoction of green cardamom pods, cinnamon sticks, ground cloves, ground ginger, and black peppercorn together with black tea leaves, retail versions include tea bags for infusion, instant powdered mixtures, and concentrates

the women during the meeting because it is a crucial part of the programme. Our luck had been the time spent to gather all the women that permitted us to have enough time to make the interview.

On the other hand, having predetermined group to interview caused some organizational problems because it required more planning than the previous thesis and despite Arbor staff's will to help me to finish my research there have been some technical problems. For example, in middle October 2016 Arbor driver had an accident and the car was not available till the end of my stay making impossible to reach the furthest area in a short-term period. Some heavy rains destroyed many cotton fields in Khammam area and the women had to find other jobs and did not have enough time to be interviewed. As mentioned before there was a dengue alarm in the area and some of the women died or left the village to avoid the illness. In addition, my interpreter's mum died unexpectedly and she had to leave Khammam and moving to another city. This tragedy happened few days before my return to Italy due to dengue and typhus fever.

As it is easy to understand a concomitance of events did not allowed me to finish my field research and my turbulent return in Italy did not permitted me to organized any plan to finish my work. Thanks to Luca Streri, who helped me a lot either in India either in Italy, we organized to terminate the missing interview in the next months.

It had been very difficult to trace back Kushiglory, but somehow my last interviews were done. Manuguru area and Julurupadu area field work had been done by Kushiglory by herself without any other supervision. At the end of March 2017, I received the filled surveys and I was able to start the statistical analysis on SPSS.

Chapter 2 - Data analysis

2.1 Introduction

This chapter is dedicated to sample examination. Based on the answers received during the interviews it had been possible to elaborate a "picture" of how the sample is

composed. As mentioned before the sample is composed by 126 cases for a total of 51 variables (questionnaire in chapter 1).

The column “N” stays for number of valid answers, going from a maximum value of 126, the total amount, till a minimum of 1 that indicates only 1 valid answers. In order words, there are some cases where the variable asked was valid only for a few women. The column “Minimum” stays for the smallest value collected during the data analysis and on the other hand the column “Maximum” stays for the biggest one.

Column “mean” represents the average of all numbers. There are some cases where the closed format answers had been turned in numeric values with the purpose of having a more precise and defined dataset. Further in the chapter the transformations will be explained more clearly.

The final column “Std. Deviation” is a measure that is used to quantify the amount of variation or dispersion of a set of data values.²⁰

Below is possible to see part of the final results.

	N	Minimum	Maximum	Mean	Std. Deviation
AGE	126	20	65	38,02	9,945
HOW LONG HAVE YOU BEEN IN ARBOR	126	2	10	6,74	2,934
EDUCATION	126	0	12	3,02	4,053
HOW MANY SONS DO YOU HAVE?	126	0	6	2,25	1,001
HOW OLD IS YOUR FIRST SON?	124	0	50	19,26	10,277
HOW OLD IS YOUR SECOND SON?	124	0	47	15,35	10,744
HOW OLD IS YOUR THIRD SON?	125	0	45	6,33	10,897
HOW OLD IS YOUR FOURTH SON?	125	0	40	2,54	8,052
HOW OLD IS YOUR FIFTH SON?	126	0	38	1,09	5,518
HOW OLD IS YOUR SIXTH SON?	126	0	17	0,13	1,514

20 Bland, J.M.; Altman, D.G. (1996). "Statistics notes: measurement error". *BMJ*. 312 (7047): 1654. doi:10.1136/bmj.312.7047.1654. PMC 2351401 Freely accessible. PMID 8664723.

USURERS PERCENTAGE	43	2	15	8,84	2,725
ADVANCE	126	0	12000	8666,67	2579,922
DWCRA LOAN	107	0	70000	27336,45	17906,041

Table 3- Descriptive Statistics summary

2.2 Descriptive statistics

2.2.1 General information about women

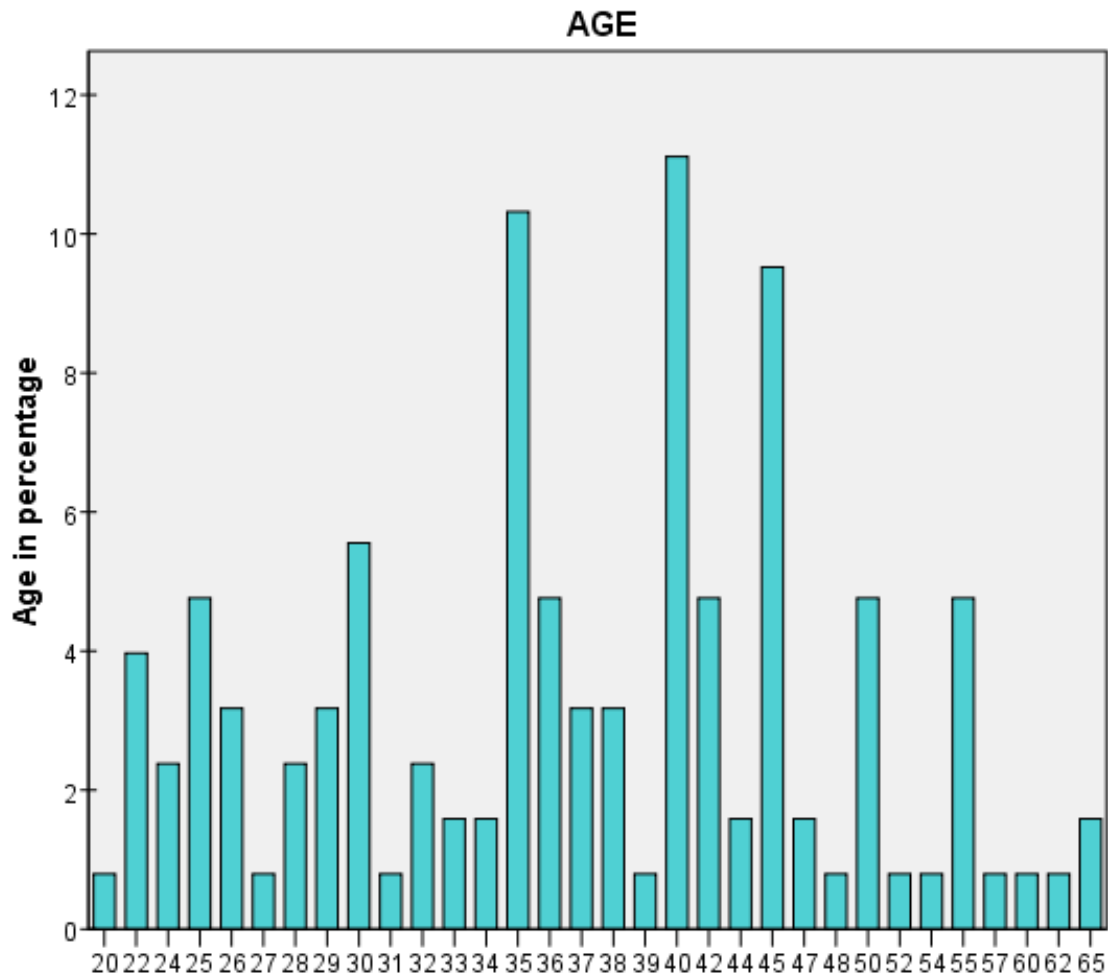
2.2.2 Age

		Percent	Valid Percent	Cumulative Percent
Valid	20	0,8	0,8	0,8
	22	4,0	4,0	4,8
	24	2,4	2,4	7,1
	25	4,8	4,8	11,9
	26	3,2	3,2	15,1
	27	0,8	0,8	15,9
	28	2,4	2,4	18,3
	29	3,2	3,2	21,4
	30	5,6	5,6	27,0
	31	0,8	0,8	27,8
	32	2,4	2,4	30,2
	33	1,6	1,6	31,7
	34	1,6	1,6	33,3
	35	10,3	10,3	43,7
	36	4,8	4,8	48,4
	37	3,2	3,2	51,6
	38	3,2	3,2	54,8
	39	0,8	0,8	55,6
	40	11,1	11,1	66,7
	42	4,8	4,8	71,4

44	1,6	1,6	73,0
45	9,5	9,5	82,5
47	1,6	1,6	84,1
48	0,8	0,8	84,9
50	4,8	4,8	89,7
52	0,8	0,8	90,5
54	0,8	0,8	91,3
55	4,8	4,8	96,0
57	0,8	0,8	96,8
60	0,8	0,8	97,6
62	0,8	0,8	98,4
65	1,6	1,6	100,0
Total	100,0	100,0	

Table 4 – Women age

In the chart above it is possible to see how the sample's age is distributed. Exactly one third of the beneficiaries (33.3%) interviewed is under 35 years old, while in the age between 35 and 40 there is the 33.3% of the sample. The others 33.3% have an age between 42 and 65. The most frequent age is 40 years old, followed by 35 years old and 45 old.



Graph 1 -Women Age

From the collected data, it is possible to see that Arbor Foundation groups are made by women of all the ages. The norm that impose to the women to be married to join the programme does not affect the age target.

2.2.3 Job

		Percent	Valid Percent	Cumulative Percent
Valid	Farmer	0,8	0,8	0,8
	Animator	1,6	1,6	2,4
	Chicken shop	0,8	0,8	3,2
	Cooker	1,6	1,6	4,8
	Daily wages	68,3	68,3	73,0
	Healthcenter worker	0,8	0,8	73,8
	Housewife	11,9	11,9	85,7
	Kindergarden cleaner	0,8	0,8	86,5
	Saree business	7,9	7,9	94,4
	Shop owner	4,0	4,0	98,4
	Teacher	1,6	1,6	100,0

Total	100,0	100,0
-------	-------	-------

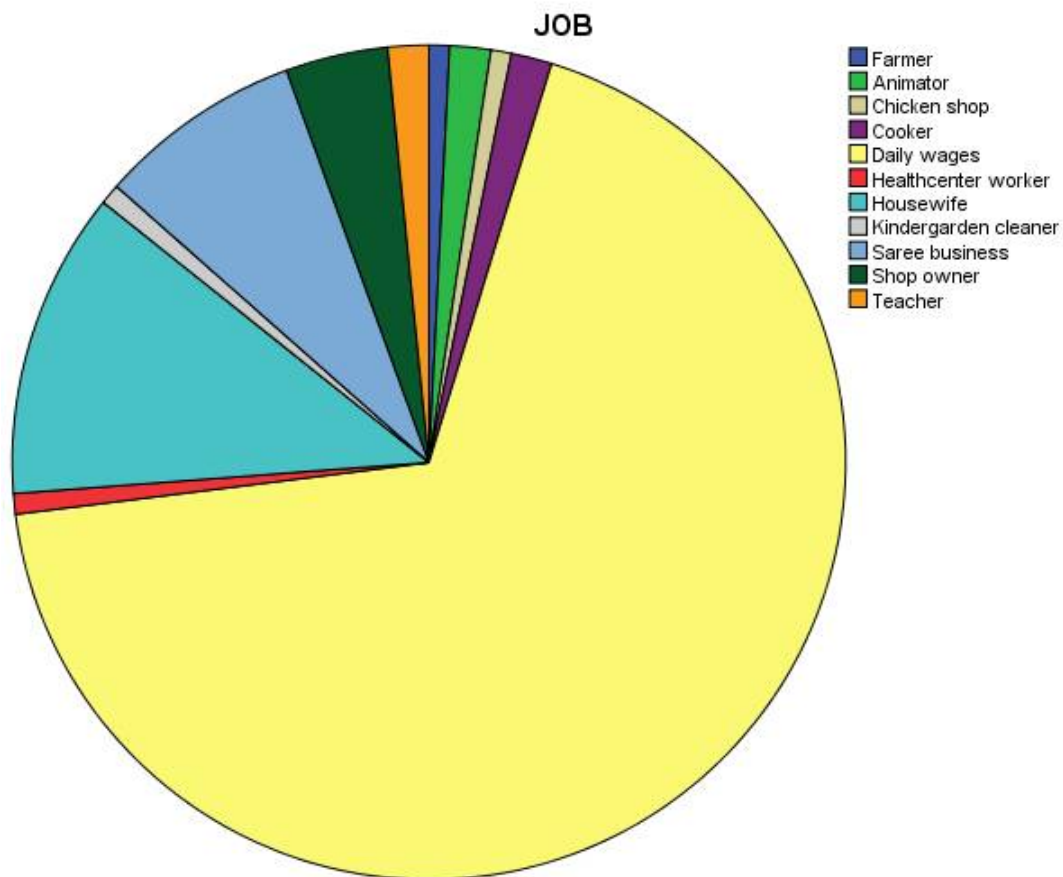
Table 5 - Women Job

Above is job table. It is important to underline that the job is, in most of the cases, different from the activity for which they receive Arbor advance, as we will see later on. The highest percentage is daily wages (68.3%). It is difficult to find a clear occupation for daily wages: the majority of women work in the cotton or chili fields, some of them work in local business activity, for example a relative shop and some others work as cooker for local celebrations.

The importance of this data is the daily uncertain salary. As mentioned in chapter 1, during my stay there has been a heavy rain period followed by drought. The women could not work as they seasonally did the previous year and met financial straits. In this cases Arbor Foundation is crucial for the livelihood of the beneficiaries because it can guarantee a certain annual amount.

The other biggest portion of the set is composed by housewives (11.9%). These women do not have an occupation apart from raising children and taking care of the house. They do receive money but they do not invest in any activities. Surely this behaviour does reflect Arbor Foundation rules and regulation and should be taken under a monitoring action.

The third occupation observed is the saree business (7.9%). I decided to use this term in order to incorporate all the occupations that regard tailoring. Some of the participants have a sewing machine, most of them bought it with Arbor help, some other just darn village shirts, while others create saree. Alluri Sarala, a 30 years old mother of two sons of 15 and 11, from Karepalli, told me her story. She got married at 14 and shortly after the wedding her husband had an accident and the local doctor decided to amputate his leg. He could not work anymore and she had to start to work pregnant in the cotton fields. They asked money to usurers and family but never got able to live a decent life. She entered in Arbor 5 years ago. Today she and her family have a better life, her children go to school and she bought a sewing machine. She is the only one in the small village to own one and despite the problem with the power system (she does not have electricity in her house, she goes to work close to the church), she was able to improve her life and provide enough money for all the family.



Graph 2 – Women Job

		YEARS IN ARBOR			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 3	11	8,7	8,7	8,7
	From 4 to 5	54	42,9	42,9	51,6
	More than 8	61	48,4	48,4	100,0
	Total	126	100,0	100,0	

Table 6 - Years in Arbor

2.2.4 Women education

		YEARS OF EDUCATION			
		Percent	Valid Percent	Cumulative Percent	
Valid	0	61,1	61,1	61,1	
	1	,8	,8	61,9	
	3	,8	,8	62,7	
	4	,8	,8	63,5	
	5	1,6	1,6	65,1	

6	6,3	6,3	71,4
7	11,9	11,9	83,3
9	1,6	1,6	84,9
10	14,3	14,3	99,2
12	,8	,8	100,0
Total	100,0	100,0	

Table 7 – Women Education

Women education is a sensitive topic in India. From the carried-out research the 61.1% of the interviewed are completely analphabetic. The government declare that 46.3% of women are illiterate²¹ according to 2001 census. It is important to underline that there is no correlation between women age and education. As it is possible to see from the graph below in any age segment there are illiterate women.

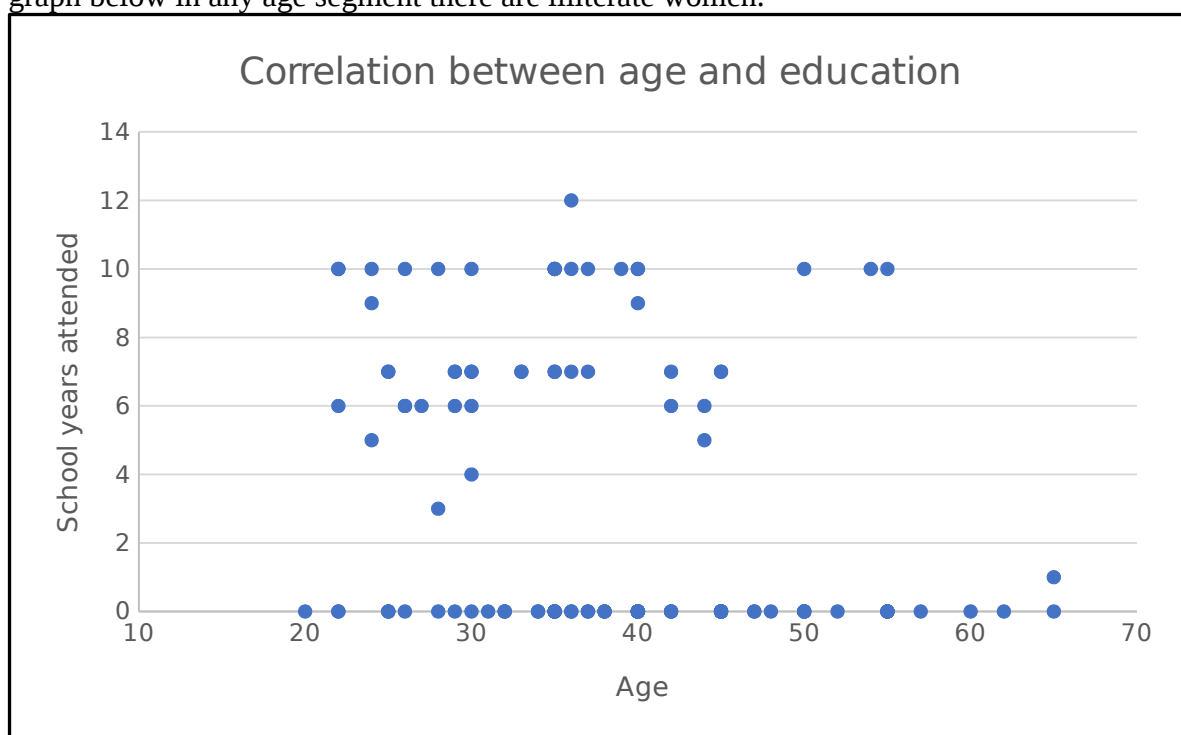


Figure 6 – Correlation between age and educaation

This data is particularly important in terms of quality of life: while is conceivable that a 60 years old beneficiary has no education, it is hard to imagine that the 24%, in the segment 20 – 35 years old, did not have any access to education.

DO YOUR CHILDREN GO TO SCHOOL?

21 http://censusindia.gov.in/Census_And_You/literacy_and_level_of_education.aspx

		Percent	Valid Percent	Cumulative Percent
Valid	0	3,2	3,2	3,2
	Yes	75,4	76,0	79,2
	No	20,6	20,8	100,0
	Total	99,2	100,0	
Missing	System	0,8		
Total		100,0		

Table 8 – Children school rate

2.2.5 Children education

Women education is strictly related to children education. The categories 0, 1, 2 and 3 are clusters for other value: less than 3 years of education is represented by 0, from 4 to 6 is represented by 1, from 7 to 9 years of education is substitute by 2 and more than 10 is 3.

	Women education	Do your sons go to school?
Chi-Square	96,603 ^a	108,208 ^b
df	3	2
Asymp. Sig.	0,000	0,000

a. 0 cells (0,0%) have expected frequencies less than 5. The minimum expected cell frequency is 31,5.

b. 0 cells (0,0%) have expected frequencies less than 5. The minimum expected cell frequency is 41,7.

Table 9 – Test Statistics

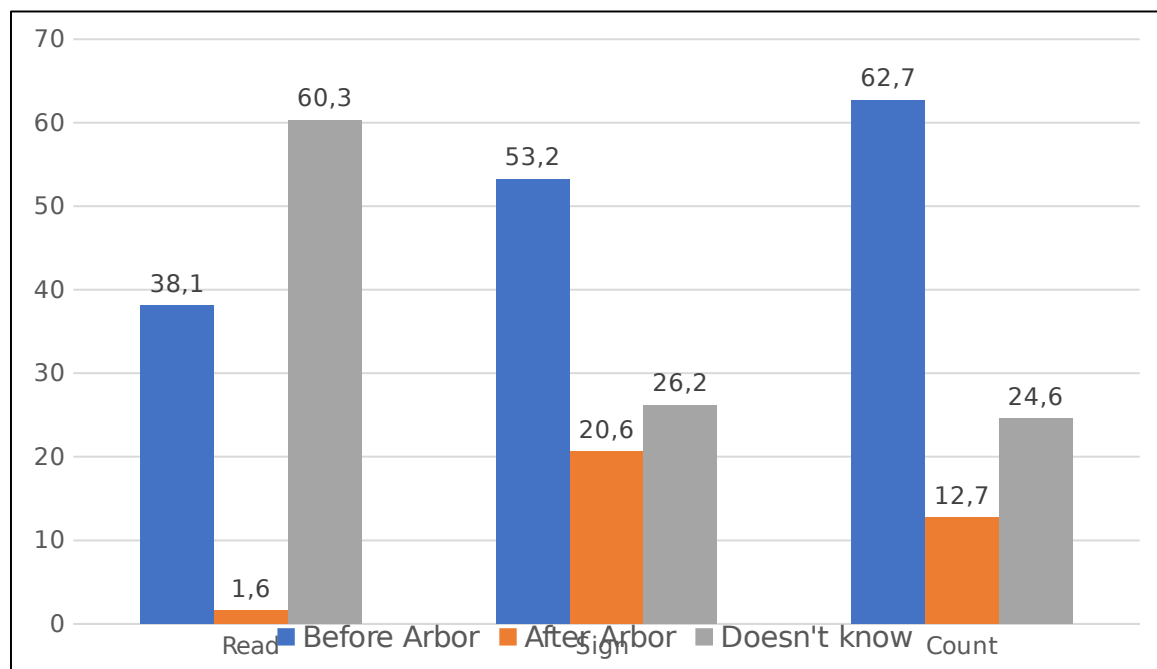
Apart from 4 childless women, 1 missing result due to a disable son who was not able to attend school because of a handicap, 20.8% of the interviewed did not send to school their children. The 31%, did not enrol their progeny to any form of education. This outcome gives the perspective of how education is considered a minor matter in some poor educated area. Despite Arbor efforts to promote an effective sensitization

about the problem even young women (under 30) decided not to send children to school.

Regarding the language used in school 45% of the interviewed affirm that their children study in English while the remaining 55% in Telugu. This is a very positive aspect of the research: none of the women, apart from 3 cases, could speak English but they understood the importance of having a better education for their sons. In order to complete high school and entering college, English is fundamental and it was quoted as the primary reason why they decided to enrol in English medium schools. In table 25, 26, 27, 28, 29 and 30 is it possible to see school enrolment rate son for son.

2.2.6 Reading, signing and counting

Another important aspect of Arbor microcredit programme are the read, sign and count capabilities transmitted to the participants.



Graph 3 – Reading, signing and counting

It is important to underline the impact of this programme on women life: 20.6% of the beneficiaries, affirm that they learnt to sign after the programme. Arbor requires to the women to be able to sign as a mandatory rule. Clearly in a such uneducated area it is impossible to accomplish that goal and they decide to compromise and make them sign with the fingerprint.

However, this data is extremely important: first, it reduces the number of women unable to sign in the area, then it improves the beneficiaries' life, for example without sign it is impossible to open a bank account. If we apply, crudely, the same percentage to all the Arbor women (the total number of beneficiaries is 6916) we will get that around 1425²² women learnt how to sign after joining Arbor.

There is also a consistent percentage of interviewed that affirm that they have learn how to count after joining the programme. As soon as I started the interviews, I discovered that every woman declared to be able to count. Suspicious about this outcome, I tested the participants using simple math operations²³. Every woman knew how to count money, not because of mathematical capability but because of recognition of the bill. In the light of this, it is possible to affirm that 24.6% cannot count and 12.7% learnt after Arbor, a total of 16 women²⁴. Still this is a great capability provided by Arbor: most of the women, as we will see later on, asked to be part of the programme to fund their activity and the ability of make calculation is crucial for the positive outcome of their work.

The small impact of Arbor on women life regarding reading capability is easily justified by the difficulty of the topic. Despite everything, two women that stopped education very young affirmed that Arbor made them willing to study again and with the help of their children they can now read (1.6%, 2 women).

One of the most difficult and tough part of Indian life are the castes. In spite of being banned from the government in 1950²⁵ constitution, it is still a reality in India. Below is the graph concerning the importance of castes in women' life and their castes.

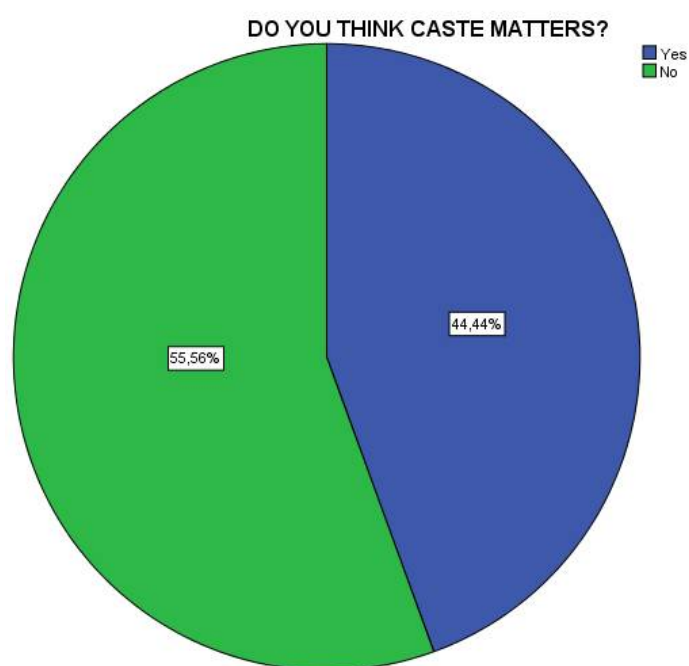
22 Stimated value

23 The basic question was: "can you compute 2+3?"

24 If we apply the same percentage to all the beneficiaries the total amount is 878 women who learnt how to count after joining the programme

25 <http://lawmin.nic.in/ld/subord/rule3a.htm>

2.2.7 Castes



Graph 4- Caste matters

	Percent	Valid Percent	Cumulative Percent
Valid bc shaik	4,0	4,0	4,0
bc e Mahmad	0,8	0,8	4,8
bc gouds	0,8	0,8	5,6
bc growdas	0,8	0,8	6,3
bc mannuru	1,6	1,6	7,9
kapulu			
bc Padmashali	4,0	4,0	11,9
bc patas	0,8	0,8	12,7
BC peoraka	1,6	1,6	14,3
bc Sakali	0,8	0,8	15,1
bc telaga	0,8	0,8	15,9
bc yadav	0,8	0,8	16,7
muslim	2,4	2,4	19,0
oc chowdary	1,6	1,6	20,6
saiad	0,8	0,8	21,4
sc Madiga	3,2	3,2	24,6
sc mala	50,0	50,0	74,6
st koya	7,1	7,1	81,7
st lambada	18,3	18,3	100,0
Total	100,0	100,0	

Table 10 - Composition of castes

Despite the differences among the women castes there is a majority in Scheduled Castes Mala (50%). Scheduled Caste had been, until 1950, the untouchables. They were and still are the lowest rank in Indian society. For example, Malas were employed to dig graves or dig irrigation systems in villages. According to 2001 census the 41.6% of the total population in Telangana and Andhra Pradesh belong to this group²⁶. The difference between Scheduled Castes and Scheduled Tribes (st) is that the last one are not untouchables, but they have been confined to remote forest area, in my thesis in Manuguru area. These two group are protected by the Prevention of Atrocities Act, 1989²⁷. The Act states nothing more than basic human rights, among others:

Forces a member of a Scheduled Castes or a Scheduled Tribes to drink or eat any inedible or obnoxious substance;

Acts with intent to cause injury, insult or annoyance to any member of a Scheduled Caste or a Scheduled Tribe by dumping excreta, waste matter, carcasses or any other obnoxious substance in his premise or neighborhood;

Forcibly removes clothes from the person of a member of a Scheduled Caste or a Scheduled Tribe or parades him naked or with painted face or body or commits any similar act which is derogatory to human dignity;

Wrongfully occupies or cultivates any land owned by, or allotted to, or notified by any competent authority to be allotted to, a member of a Scheduled Caste or a Scheduled Tribe or gets the land allotted to him transferred;

Wrongfully dispossesses a Scheduled Caste or a Scheduled Tribe from his land or premises or interferes with the enjoyment of his right over any land, premises or water;

Compels or entices a Scheduled Caste or a Scheduled Tribe to do 'begar' or other similar forms of forced or bonded labour other than compulsory service for public purposes imposed by Government;

26 http://censusindia.gov.in/Tables_Published/SCST/dh_sc_andhra.pdf

27 http://www.delhi.gov.in/wps/wcm/connect/DoIT_Welfare/welfare/list+of+acts-rules/the+scheduled+castes+and+the+scheduled+tribes

Forces or intimidates a member of a Scheduled Caste or a Scheduled Tribe not to vote or to vote to a particular candidate or to vote in a manner other than that provided by law;

Institutes false, malicious or vexatious suit or criminal or other legal proceedings against a Scheduled Caste or a Scheduled Tribe;

It is important to underline that until 1989 more than 12,339,496 people did not have these rights and it is easy to understand how difficult is these women' life. "Bc" stands for Backward classes. They are recognized by the Indian Constitution, as "socially and educationally backward classes"²⁸. Government of India tries to promote education, social and job development. For example, this group is entitled to 27% reservations in public sector employment and higher education.²⁹

Apart from Sc Mala, the other caste with the biggest frequency is St Lambadi (18.3%). Lambadi, also called Banjara, are a nomadic group and their occupation was mainly salt trading and bull breeding. Depending on their condition they are classified differently in the different Indian state, in Telangana they are scheduled tribes while in Rajasthan, Maharashtra and Tamil Nadu they are Backward classes.³⁰

It is important to underline that despite the 55.56% of the interviewed replied negative to the question "do you think caste matter?" and the different background due to the caste they have, the totality of the beneficiaries affirmed that they would not allow their son to marry someone from a different caste. This is a crucial point emerged in the research: while some of them, on theoretical basis, accept and embrace the diversity they cannot accept to enlarge the family with someone from a different background.

2.3 Healthcare and hygiene in women life

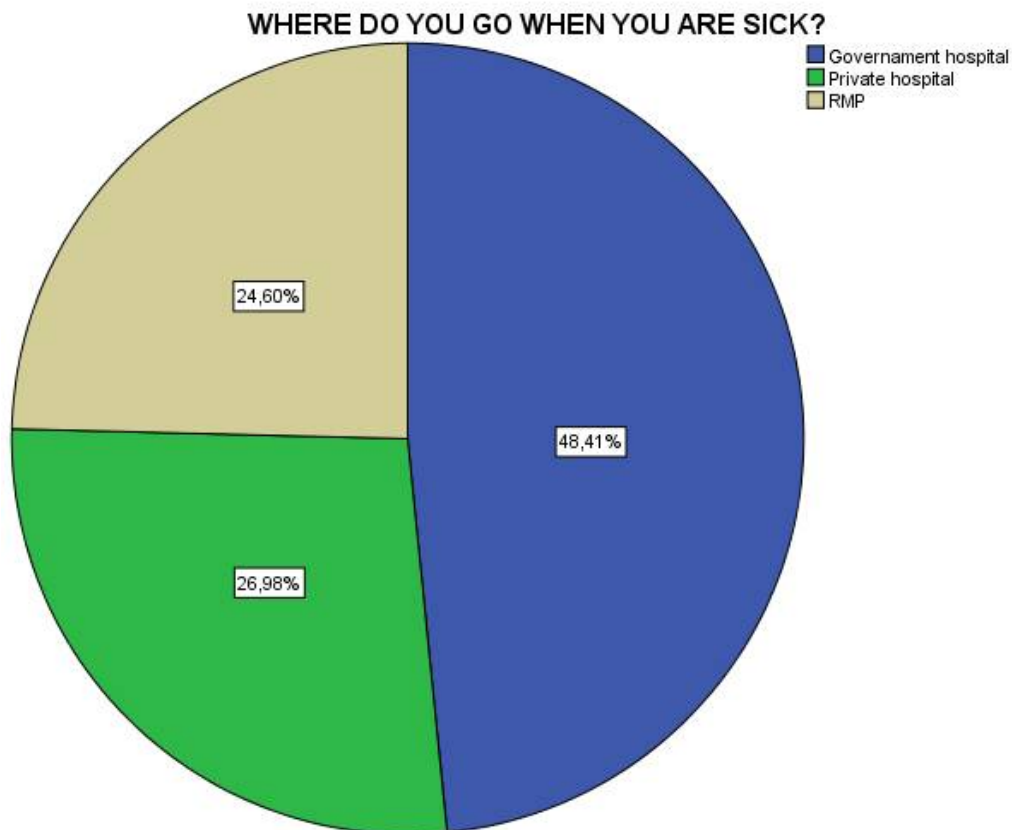
Healthcare in India is under the control of the different States and it varies from area to area. Despite the effort in order to achieve the daily minimum caloric amount, as stated in the Constitution, there are some gaps in the system.

28 <http://lawmin.nic.in/ld/subord/rule3a.htm>

29 <http://socialjustice.nic.in/Home/pdf/bc130993.pdf>

30 <http://www.bcmbcmw.tn.gov.in/obc/faq/maharashtra.pdf>

48.41% of the interviewed affirmed to go to government hospital when they are sick. These hospitals are mostly free and over crowded. Being in rural area the women do not have easy access to public hospitals due to the distance and the shortage of infrastructures. I have been witness of a medical malpractice: a woman with dengue has been sent home because there were no beds available and every two days had to travel more than 2 hours to have the medications needed. For these reasons, more than half of the women decide to take advantage of other medical systems.



Graph 5- Where do you go when you are sick?

The ones who can afford private hospital are the 26.98% and in many cases, they get indebted to pay the bills. In these clinics, they must pay for all the medicines and visits. Other 24.6% of the total interviewed address to RMP: Registered Medical Practitioner. These doctors, in most of the cases, are Ayurveda specialist that have no knowledge of British medicine³¹. Being very connected to traditions these doctors are not the best solution when there are serious diseases such as typhus or dengue. From the survey, none of the participants affirm to go to health centres (very small government hospital) or to Arbor mobile clinic, a programme created by the Foundation to aid the poor people.

³¹ British medicine is how in Indian culture people refer to modern medicine.

The other questions regarding healthcare were “is it hard for you to get access to medicines” and “have medical treatments become easier after Arbor?”. Concerning the first question 49.2% of the total affirmed that had no difficulty to get medicines.

IS IT HARD FOR YOU TO GET ACCESS TO MEDICINES?

		Percent	Valid Percent	Cumulative Percent
Valid	No	49,2	49,2	49,2
	a bit	6,3	6,3	55,6
	significant	18,3	18,3	73,8
	very	15,9	15,9	89,7
	very much	10,3	10,3	100,0
	Total	100,0	100,0	

Table 11 – Access to medicines

If we match this data with the previous one it is possible to see that it is the same percentage of women who rely to government hospital where they provide every medicine (49.2% of the women affirm that have no trouble finding medications). Still it is a worrying data, 50.8% do not have easy access to medications. As said before there are some village far away from public structures, in these case women must go to private pharmacy shops or private clinics. The highest concentration of answer is between significant and very (34.2%) whilst 10.3% consider very hard to get medicine. As adduced before, Arbor foundation has a mobile clinic programme that goes from village to village every day with a doctor and a nurse. Unfortunately, my research sampling was set in different area from the mobile clinics.

Regarding Arbor foundation impact on women life regarding health care 67.5%, 85 women, affirmed that after joining the program they did not feel any difference.

HAVE MEDICAL TREATMENTS BECOME EASIER AFTER ARBOR?

		Percent	Valid Percent	Cumulative Percent
Valid	No	67,5	67,5	67,5
	A bit	15,1	15,1	82,5
	Significant	11,9	11,9	94,4
	Very	5,6	5,6	100,0
	Total	100,0	100,0	

Table 12- Medical treatments

Clearly Arbor microcredit programme aim is to promote women activities and not to promote healthcare. Still, 32.5% affirm that after Arbor they have an easier access to medical treatment and it is a signal of how women life changed within Arbor.

A curiosity regarding these women is their health state. Despite the problems with hospitals and the extremely poor life condition and restricted diet, 81.7% affirmed not to have any medical condition.

DO YOU HAVE SOME ILLNESS?

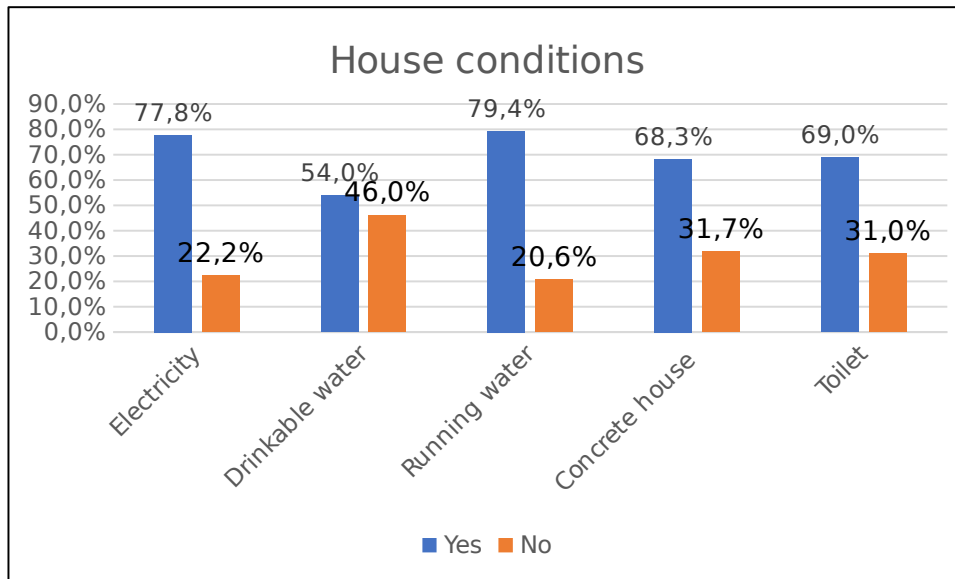
		Percent	Valid Percent	Cumulative Percent
Valid	Diabetes	12,7	12,7	12,7
	No	81,7	81,7	94,4
	Polio	1,6	1,6	96,0
	Gastritis	1,6	1,6	97,6
	Thyroid	1,6	1,6	99,2
	Alzheimer	0,8	0,8	100,0
	Total	100,0	100,0	

Table 13- Illness

The highest frequency of sick women has diabetes. Due to the monotony of diet many Indian suffer of this disease. Unfortunately, it is impossible to replace rice in their daily routine and India has been called the capital of diabetes with more than 51 million people suffering.³²

Regarding house conditions 77.8% affirmed that they have electricity in their house. Most of the time it is provided by a gasoline generator installed without any safety control. 54% of the women declared to have drinkable water.

³² <http://timesofindia.indiatimes.com/life-style/health-fitness/health-news/India-is-the-diabetes-capital-of-the-world/articleshow/50753461.cms>



Graph 6- House condition

On this data, I have to display some concerns. I have doubt that the women interpreted the question as “do you drink drinkable water?” instead “do you have drinkable water in your house?”. Notwithstanding, 46% of the interviewed declared not to drink boiled water or to treat it in any way. Conservation of rainwater is a crucial aspect of women life. How is possible to see from the picture below they have no knowledge of basic hygiene standards.

I took the picture in Jalagamnagar village. Priyadharshan’s group leader Buburi Lakshamma, age 55, with 10 years of school attended and 10 years in Arbor did not have any idea of the meaning of the symbol on the bin she used to contain water. It is easy to understand how backward these women are because even after explaining to her the dangers she and her family would face drinking that water she did not take my advices seriously. For her, and for many other women, having a bin in the garden is considered having running water. Their concept of running water means that they do not have to go daily to well.



Figure 7 – Toxic bin

68.3% of the sample have concrete houses, while 31.7% lives in houses made by sheet of asbestos. There is no common knowledge of asbestos dangers on people life and it is one of the most used material.³³ A good data is that 69% has a toilet near their house. Arbor constructed some toilets and helps the coordinators or whoever is willing to apply to public ban to receive funds. In conclusion 43.6% of the interviewed affirmed that their houses changed after joining Arbor, but there is much more to teach them how to live a healthy life in basic hygienic conditions.

2.4 Economic wellness

³³ <http://www.ctvnews.ca/business/banned-in-much-of-the-developed-world-asbestos-going-strong-in-india-1.1955931>

It is very difficult to find variables to describe economic wellness. The initial idea, confirmed during the stay in India, had been to rebuild their finances capacity analysing what they own. The first question was “do you have any savings?”. Being part of Arbor means that the women must save money monthly to receive advances. The question had been asked excluding these kinds of savings.

DO YOU HAVE ANY SAVINGS?

		Percent	Valid Percent	Cumulative Percent
Valid	Bank account	1,6	1,6	1,6
	No	98,4	98,4	100,0
	Total	100,0	100,0	

Table 14 - Savings

Only two out of 126 cases declared to have a bank account. These ladies are in Jalagannagar village, Priyadharshani group and their name is Giudipudi Aruna and Kothapalli Sujatha. They deposited 500rp and 5000rp. Despite the positive remark about a bank account, to the question “what would you do with that money” they replied dowry and studies purpose. At the question “why did you asked the advance?” they replied to buy a closet and to fix the house plumbing. This fact is indicative of how little business oriented are their life. To enter Arbor it is mandatory to declare the aim of joining the programme. Unfortunately, there is no control of the final activities and it can be an important improvement of Arbor activities: they should re-invest the money in something profitable instead of using the advance as pocket money. It is important to underline that to open a bank account the women must have a valid ID, that not everyone has, and being able to write and sign. Furthermore, being a backward are in rural India, they have no knowledge of interest, inflation, deflation or electronic payments. Most of the time these women leave the house with all the money they own in the corset because they do not have any saving tradition. Other women to the question “what would you buy if you were able to save more money?” replied in the following way:

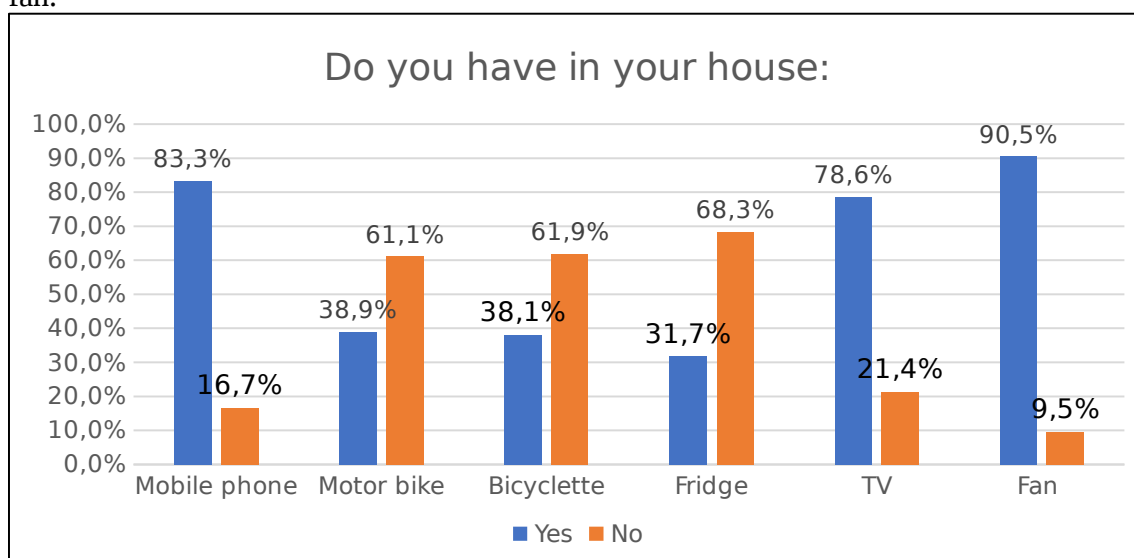
WHAT WOULD YOU BUY IF YOU WOULD BE ABLE TO SAVE MONEY?

		Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	1,6	1,6	1,6
	Auto	0,8	0,8	2,4
	Chicken	0,8	0,8	3,2
	Cow	4,0	4,0	7,1

Goats	5,6	5,6	12,7
Gold	8,7	8,7	21,4
House	7,1	7,1	28,6
Land	7,9	7,9	36,5
Wedding	19,8	19,8	56,3
Medicines	3,2	3,2	59,5
Seeds	7,1	7,1	66,7
Shops	11,9	11,9	78,6
Education	14,3	14,3	92,9
Tailoring material	5,6	5,6	98,4
Toilet	0,8	0,8	99,2
Tractor	0,8	0,8	100,0
Total	100,0	100,0	

Table 15 – What would they buy

Wedding (or dowry) lead the list with the 19.8%, 25 women in total. This is not the way they are spending Arbor money, we will see later on that chart. The second result is education or school fee 14.3% and 18 women in total. This data is important because it shows that education is consider fundamental, even if is not as important as wedding. The third position is occupied by shops material. These shops are open thanks to the microcredit programme and these expenditures are strictly related to Arbor activity. It is the same for chickens (one lady has a chicken shop in Karepally), seeds, tractor, cows, goats, tailoring material, agriculture purpose and auto (a little ape car that the husbands drive, but it is still considered a good aim to join Arbor because it is a family business). Only 38.2% of the answer is programme oriented. Another way to understand and study their life quality is to collect data about what they own: we picked as variable mobile phone, motor bike, bicyclette, fridge, tv and fan.



Graph 7- Mobile phone, motor bike, bike, fridge, tv and fan

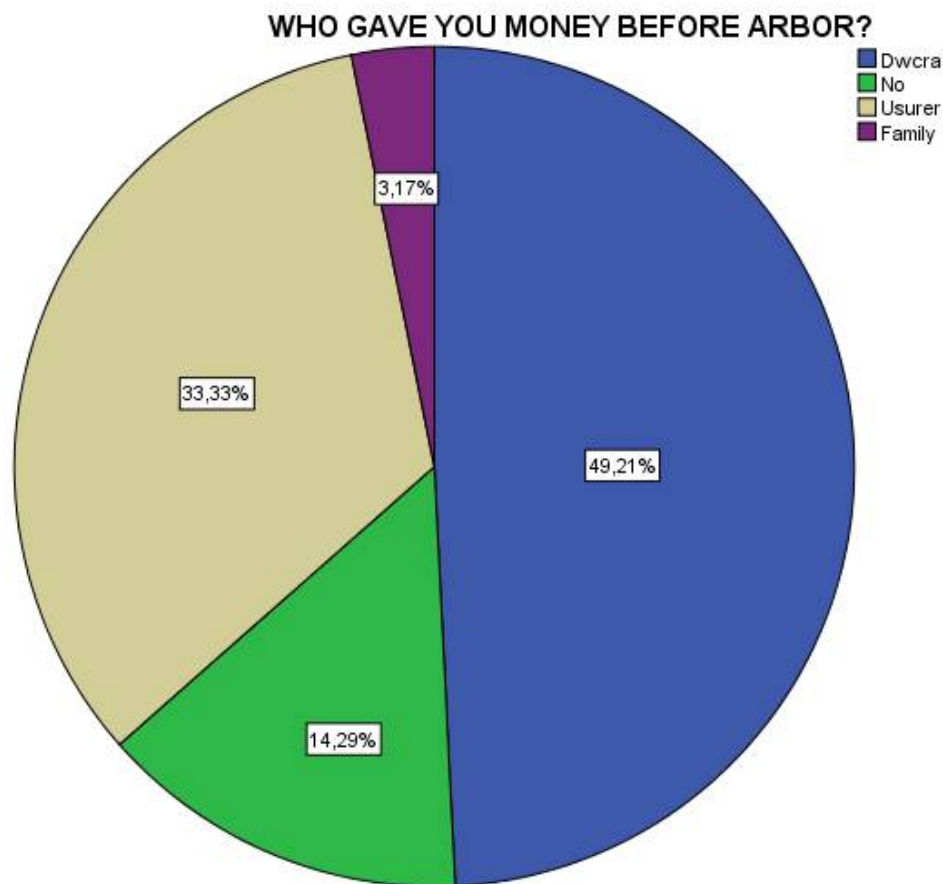
The highest percentage is fan. It is not a surprising data, Telangana is one of the hottest state in India and it is a necessity. The 9.5% who do not have any form of ventilation affirmed to be too poor to buy one or not to have electricity (12 women). 83.3% have a mobile phone. According to this data should be quite easy track down the participants. Unfortunately, Indian sim card do not work outside the state issuer border and if you do not recharge your sim within a month from your last payment the number is automatically disabled and assigned to someone else. Motor bike and bicyclette have almost the same percentage (38.9% and 38.1%). One does not exclude the other, but no women can ride any of them. Fridge is a luxury that only 31.7% (40 women) could buy. Clearly this data is strictly related to the presence of electricity. Tv is an important part of family life: 78.6% has one (99 women) and it is considered an important item but not a luxury element of the house.

A positive data regarding economic wellness is that only one woman didn't know the exact amount of Arbor advance. True to be told, this lady from Suryathanda village, in Karepally area, was very confused about every aspect of her life. She didn't even know how old were her sons. An interesting data is to analyse how the advance loans are structured.

		Percent	Valid Percent	Cumulative Percent
Valid	0	0,8	0,8	0,8
	4000	3,2	3,2	4,0
	6000	24,6	24,6	28,6
	8000	33,3	33,3	61,9
	10000	8,7	8,7	70,6
	12000	29,4	29,4	100,0
	Total	100,0	100,0	

Table 16- Advance

One lady didn't receive any money in 2016 because she could not save enough. There is a high frequency in the first steps of the programme, 6000 and 8000 rp, then there is a reduction in term of participants around the 10000rp. This is because the programme is very hard to follow. There are many rules and more important the women have monthly meetings. Repay 4000 or 6000 rp is not a difficult task, but the cyclicity of the microcredit project makes possible to make them learn how to save. When a more conspicuous advance is given the drops out start. Without any methodology is almost impossible to give back 10000 or 12000 rupia. To repay the loan there must be a profitable business activity and some saving oriented capacity. I asked myself how these women could live without Arbor help. We asked the beneficiaries if someone gave them money before joining the programme.



Graph 8 – Money before Arbor

The majority affirmed that they were already part of DWCRA (49.21%) and still are part of the programme. DWCRA, Development of Women in Rural Areas, is an Indian national programme created in 1982 as an addition of an already existent programme called Integrated Rural Development Programme (IRDP)³⁴. In 1995, it became effective in every Indian district all over the nation.

The final aim is to promote and encourage female entrepreneurship in rural area, investing capital and support local development. Women must join 10 – 15 members groups and find a common project to undertake in order to receive the loan. Despite the good nature of the project it is not managed properly. The amount given early is too high to be repaid, and more important there is an interest rate. Unfortunately, due to the extreme high level of corruption in the country³⁵ there have been registered some abuses. A coordinator told me that is very common that the govern emissary rob money from the women. Leveraging on the women illiteracy they give to the ladies less than the required amount: in this way, the woman accepts to pay back a certain amount and the functionary steal from them. Many transactions are made in cash and it is impossible to revisit the correct amount or the illicit act.

67.5% of the women are still in DWCRA (85 in total). They receive from 10000 to 70000 rupia on the basis of number of children, owning, health condition and house condition. The average amount is 27336,45 rupia. 22.2% of the interviewed receive 30000 rupia annually and 13.5% receive 50000 rupia. It is easy to understand how difficult is repayment for them. As said before, being in Arbor, they receive not more than 12000 and some of them cannot repay on time, despite being followed and instructed monthly. Without any supervision is unthinkable that a 45 years old widow without any financial capacity or business activity is able to repay the DWCRA.

3.17% affirmed to ask money within family members and 14.29% are not part of DWCRA and never asked for money. 33.33% of the total interviewed declared to ask usurers money. The interesting fact is that every woman has been able to tell me the exact interest rate, in some case they also gave me the name of the usurers.

		Percent	Valid Percent	Cumulative Percent
Valid	2	1,6	4,7	4,7
	3	0,8	2,3	7,0
	5	1,6	4,7	11,6
	6	1,6	4,7	16,3

34 <http://www.agriinfo.in/default.aspx?page=topic&superid=7&topicid=1480>

35 <http://economictimes.indiatimes.com/news/politics-and-nation/india-ranks-9th-among-41-countries-in-corruption-in-businesses-survey/articleshow/58046555.cms>

	7	3,2	9,3	25,6
	8	4,8	14,0	39,5
	9	1,6	4,7	44,2
	10	12,7	37,2	81,4
	11	2,4	7,0	88,4
	12	2,4	7,0	95,3
	13	0,8	2,3	97,7
	15	0,8	2,3	100,0
	Total	34,1	100,0	
Missing	System	65,9		
Total		100,0		

Table 17 - Usurers' Percentage

For them it is a common resource and they do not consider it illegal or a bad thing. As it possible to see from the chart the highest frequency is around 10% interest rate³⁶. The average interest rate is 8.84% and usurers live in the same village so it is impossible to escape from the moneylender claw.

Women activity is the most important part in Arbor programme.

		Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	2,4	2,4	2,4
	Auto	4,0	4,0	6,3
	Bed	0,8	0,8	7,1
	Buffalos	3,2	3,2	10,3
	Cable connection	0,8	0,8	11,1
	Construction material	0,8	0,8	11,9
	Cotton - chili	0,8	0,8	12,7
	Cow	5,6	5,6	18,3
	Debts	2,4	2,4	20,6
	Goats	11,9	11,9	32,5
	Gold	3,2	3,2	35,7
	Hostel fee	0,8	0,8	36,5
	House expenses	5,6	5,6	42,1
	Land	0,8	0,8	42,9
	Medicines	9,5	9,5	52,4
	Saree business	9,5	9,5	61,9
	School fee	7,1	7,1	69,0
	Seeds	15,9	15,9	84,9
	Shop	9,5	9,5	94,4
	Stitching material	4,0	4,0	98,4
	Wedding	1,6	1,6	100,0
	Total	100,0	100,0	

Table 18 – Activities

In 41 cases out of 126, the 32.5% of the total, women do not have an acceptable activity. They asked money for weddings, school fees, medicines, house expenses, to pay hostel, to pay previous debts, to have electricity, to buy gold and even to buy a bed. Clearly these aims do not generate any income and it is a vicious circle. Still, to receive advances, they are able to pay and save enough money. In this way, they will never leave the poverty zone and they will never be able to change their life for good. Arbor coordinators and animators should check more carefully the not virtuous cases and try to help them to develop a business.

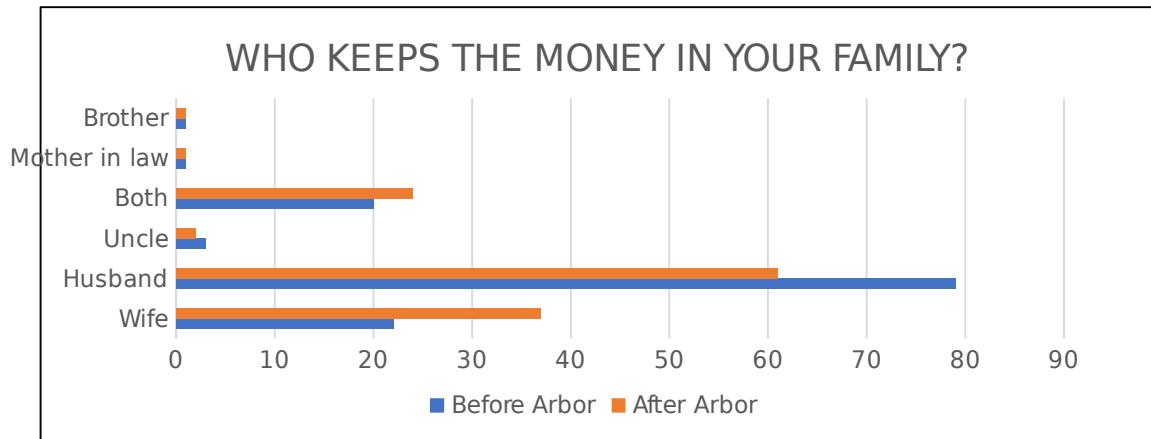
The most common activity is to buy seeds (15.9%), followed by goats breeding (11.9%). As it is possible to see from the collected results all the activities are very small and simple. Probably a less seasonable work would be more profitable, such as saree business (13.5%) or having a small shop in the street (9.5%).

2.5 Female empowerment

UN women describe female empowerment as: “Empowering women to participate fully in economic life across all sectors and throughout all levels of economic activity is essential to build strong economies; establish more stable and just societies; achieve internationally agreed goals for development, sustainability and human rights; Improve quality of life for women, men, families and communities and Propel businesses’ operations and goals.”.

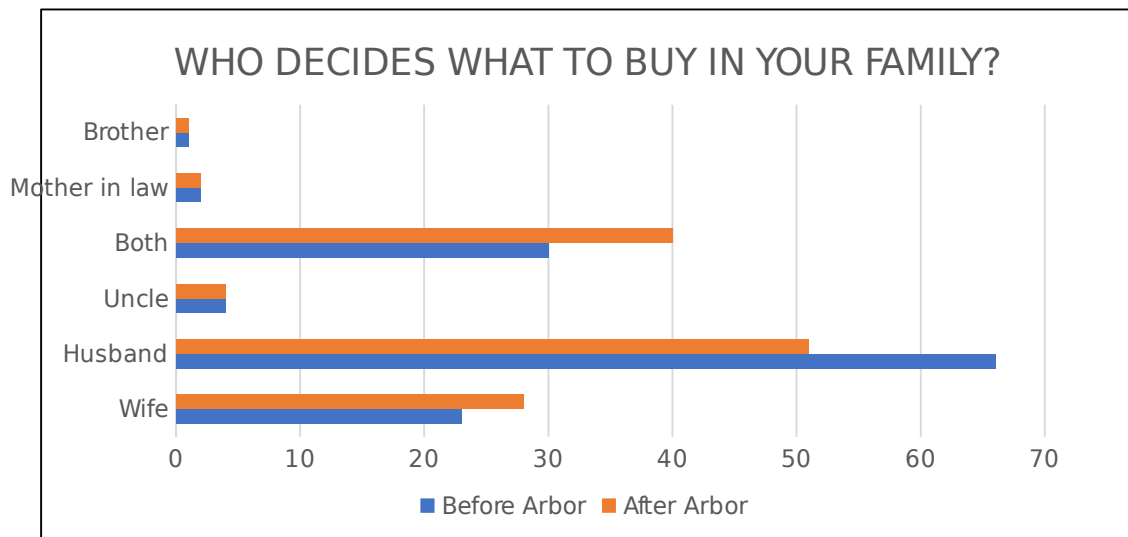
I decided to analyse in my survey women freedom and their relationship with other group members.

Asking who was in the family keeping the money it is possible to see some improvements: wives keeping the money went from 17.5% to 29.4 % (15 women gain the possibility to manage family finances directly after joining Arbor microcredit programme). Four women affirmed to keep the money with the husband (from 20 to 24 after Arbor). One woman stated to been able to become independent from the uncle after joining Arbor. Two cases are unvaried.



Graph 9 – Who keep the money

Again, we asked who was the one that decided what to buy in the family. As in it possible to see from the chart below there have been a comforting enhancement in terms of individuality.



Graph 10 – Who kept the money

Three cases remained the same (7 women in total, the 5.6%). Husbands authority had been reduced after the women joint Arbor. This is a very important data. I've been told that in the firs Arbor years many husbands didn't want the wives to join the microcredit programme. Today women do not have to ask anyone to participate to meetings or advance day and husbands consider Arbor a trustable and honourable activity.

Clearly women are not completely free: Indian society is strongly men orientated and women have a secondary role in society. 52.4 % of interviewed affirmed that they are not completely free to spend their money without asking any permission. This data can be interpreted in contrast with the previous one. The difference between the two

question is that the first one is related to everyday expenses. For example, the opportunity to buy food or children items. The second question had been asked as a further degree of independence. For example, a woman decided to buy a sewing machine with her money without asking permission to anyone.

Female empowerment and women recognition as active members of society do not come in decades. Indian society is one of the more structured and ancient: it is impossible to think that a microcredit programme could create equality between genders. Anyway, the results, in a little more than 10 years, had been satisfying and in favour of Arbor effort to promote empowerment respecting Indian traditions and without imposing any foreign idea.

Regarding the relationships between women the collected data are positive. 85.7% of the total sample go to the mates when they have a problem, personal or work related. This is a very important aspect of Arbor. Because of the rules about family members in a group women are not related to each other and they can develop personal relationship from scratch. Group are heterogenic for castes, religion or wellness. In this way dialogue and understanding had been promoted over the years. 88.9% spend time with the mates outside Arbor scheduled activities. In this way, a sense of community had been promoted. It is important to remember that after the wedding girls follow the husband to his native village. It is very common to move kilometres from the birth village and most of the time they do not anyone apart from the mother in law and sister in law. Arbor gave the opportunity to these women to create a network and to develop friendships. 90% describe as positive the relationship between group mates.

2.6 Arbor impact

To understand Arbor impact on women life, we asked them how much their life style changed after joining the programme.

DID YOUR LIFESTYLE CHANGE AFTER ARBOR?				
		Percent	Valid Percent	Cumulative Percent
Valid	No	10,3	10,3	10,3
	A bit	31,7	31,7	42,1

Significant	34,9	34,9	77,0
Very	16,7	16,7	93,7
Very much	6,3	6,3	100,0
Total	100,0	100,0	

Table 19- Lifestyle

89.7% affirmed that their life changed. 31.7% describes small changes, while 51.6% recognized important changes. 6.3%, 8 women, found out that their life style improved a lot being part of the microcredit activity.

Women also find some improvement in their village. Only 16.7% do not see any changes in their home town.

88.9% affirmed to be satisfied of their life after joining Arbor and 89.7% (113 women) are satisfied of Arbor activities and how the Foundation changed their lives. 47.6% think that people in Arbor has a better living, 7.9% is not able to answer and 44.4% affirmed that people that are not in Arbor do not need any more money and that is the reason why they did not join the programme. Women feel the support of animators and coordinators in the same way in the 63.5% of cases, while only 8 women found coordinators more helpful.

Arbor Foundation did have a huge impact on Telangana women. Of course, there are some aspects of the programme that can be improved and revised, but general speaking all the collected data reflect a positive effect on beneficiaries.

Chapter 3 – Confrontation with the previous thesis

3.1 Continuing the path

As mentioned in the previous chapters Arbor Foundation has a consolidated relationship with Turin University. This chapter is dedicated to find a link between the previous thesis and my research. The topics analysed previously have been many and various: from female empowerment to children conditions, always focusing on the microcredit programme.

Roberta Arbinolo work³⁷ “Microfinanza E Qualita’ Della Vita, l’impatto dei programmi Arbor in Andhra Pradesh” had been source of inspiration and comparison for my research. Clearly there are some difficulties regarding data comparison because of the different period in India (Arbinolo went there in 2010) and the area, at the time there was part of the programme in Warangal³⁸. Warangal is a district close to Khammam where the Foundation had some activities.



Figure 8 – Telangana map

Another crucial difference with Arbinolo’s elaboration is that her work is mainly qualitative. Although this approach is largely used to study wide range phenomena without an adequate literature, my thesis is more quantitative oriented. Speaking with Luca Streri, Arbor Foundation coordinator, and Professor Roberto Burlando we found the lack of quantitative information a deficit for the organization. My survey had been organized with close format questions to compute a more accurate analysis for qualitative aspects, for example the perception of the wellness around the women. Clearly there are some intrinsic issues regarding quantitative analysis: “two persistent critiques of quantitative experimentalism are the lack of isomorphism between its measures and "reality" and its failure thus far to produce "truths" useful to educational

37 http://www.arborfoundation.net/index_htm_files/Roberta-Arbinolo.pdf

38 <http://telanganastatepoll.files.wordpress.com/2009/12/telangana2.png>

practice” (1918, B. R. Buckingham).³⁹ Despite Arbinolo’s and Ballari’s⁴⁰ (other Italian student that went to India with Arbor) elaboration I did not consider the women illiteracy as a barrier for a more statistic oriented analysis. For sure I had to compute the questions with a particular attention to style and structure, but the close format questions helped to reduce the bias during the interviews.

Another difference between my elaboration and Arbinolo’s one is the number of sources. She affirms to have used four different channels: individual interviews, groups meeting, Arbor staff interviews and Arbor documents. Unfortunately, I could not have any access to Arbor documents, due to my abrupt departure and to the suspicious behaviour of the coordinators towards me. I did not considered staff interviews a surplus for my research: every coordinator did not have any comments or indications regarding the programme. During the groups meeting it had been very difficult to speak with the women. First of all, there are some “didactic” speeches during Arbor meeting and I did not want to interrupt them. Second, the women were more interested in my presence that willing to collaborate and reply to some questions. Being interviewed in groups contribute to collect untrue answers and compelled behaviour. The last main difference is the sample size: as said before my sample is composed by 126 interviews, Arbinolo’s work is composed by 36 interviews, 21 in Khammam area and 15 in Warangal.

3.2 Data comparison

3.2.1. Arbor activities

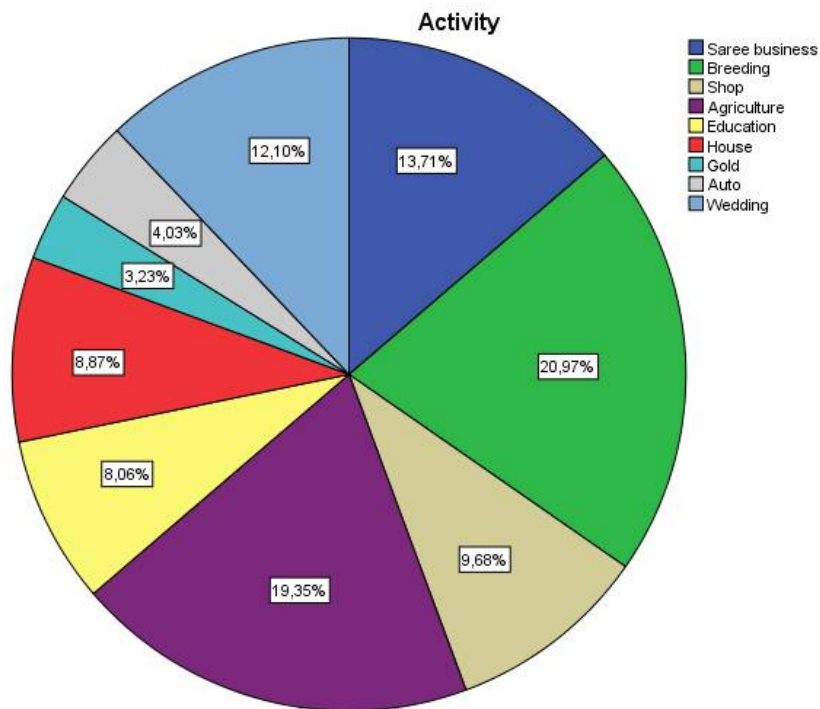
From the two charts below is possible to see how the activity for which the women join the programme changed during the years. From my results, the biggest share of women is in the programme for buy and breed animals, 20.97% (the macro group contain goats, buffalo and cows) and 19.35% affirm to use the money for agriculture purpose (cotton, chili, seeds). From Arbinolo data 32% asked money for breeding reasons (buffalo and goats) and 12% for agriculture without any specification of activity.

Auto activity, a little ape car used as a taxi in all India, passed from 2% to 4.03%. It is important to consider that the women have no part in the job, but provide money to the husband in order to buy one. Arbor permit this particular activity because it is considered a family job. House expenditures, fixings, renovation have a biggest

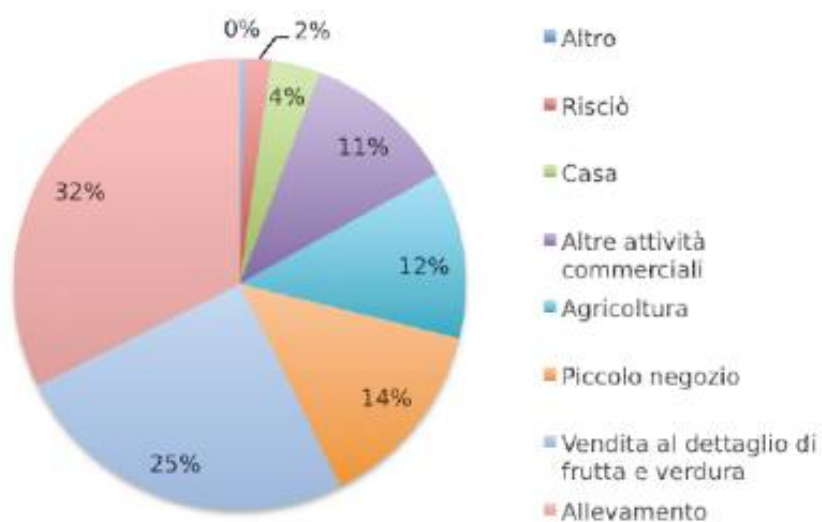
³⁹ <http://www.claudiax.net/quantitativeresearch.html>

⁴⁰ http://www.arborfoundation.net/index_htm_files/llaria-Ballari.pdf

weight: from 4% to 8.87%. There is a reduction regarding the small shops: for Arbinolo 14% joined the programme for this reason, while only 9.68% did it for the same reason in my research. An important missing data in Arbinolo's work is the percentage of women who asks for advance to pay the dowry to their daughters: 12%.



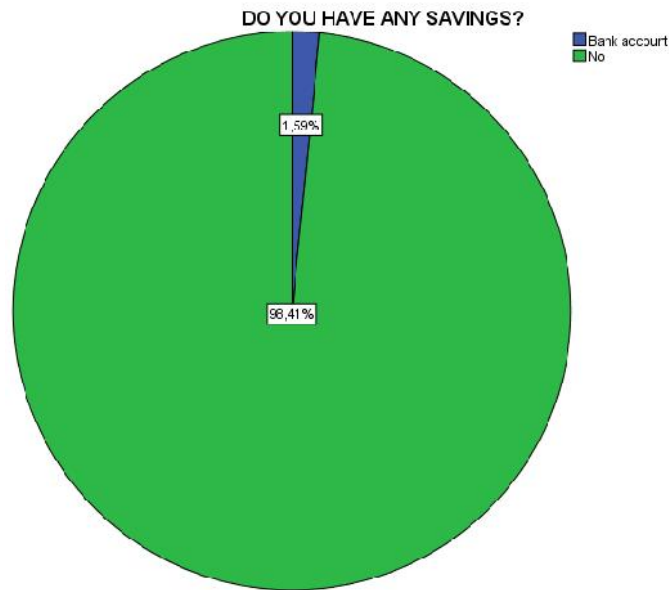
Graph 11 – Activities (macro area)



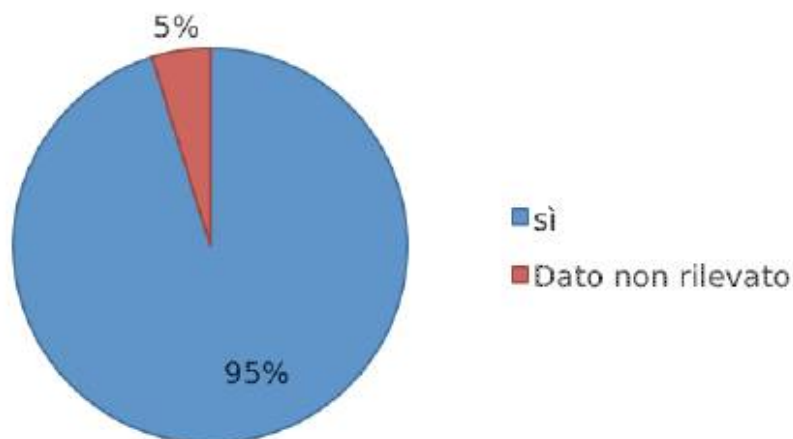
Graph 12 – Activities (Arbinolo)

3.2.2. Savings

An interesting data emerged during the comparison between savings data. Arbinolo asked if the women considered savings important⁴¹. My question, in order to have a better “picture” was “do you have any savings?”. I considered more important, also in terms of a quantitative analysis, to understand if there were some savings. The capability of savings is crucial, especially in a microcredit programme. From my data 98.41% of the women did not have any form of savings (apart from Arbor’s one).



Graph 13 – Savings

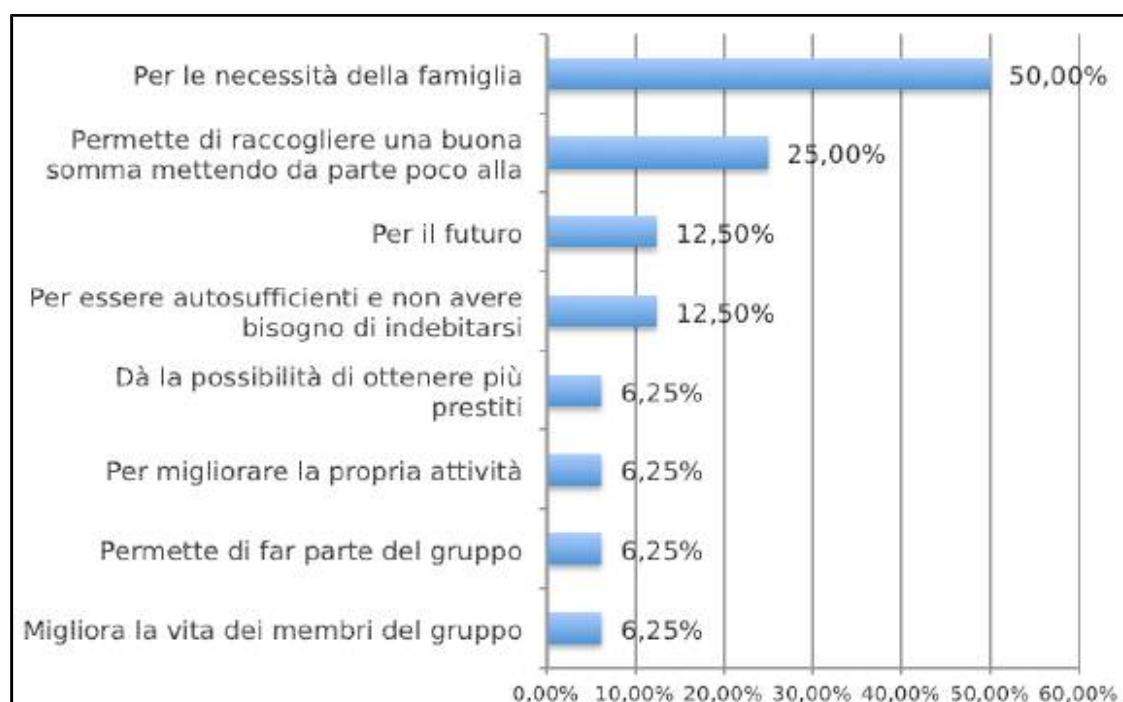


Graph 14 – Savings (Arbinolo)

According to Arbinolo, 95% of the women understand the importance of savings. There is no match between the two data. In a qualitative light, it is important to have

the concept of saving, but apart from the 5% of women who did not provide any answer, there is no evidence in the women life.

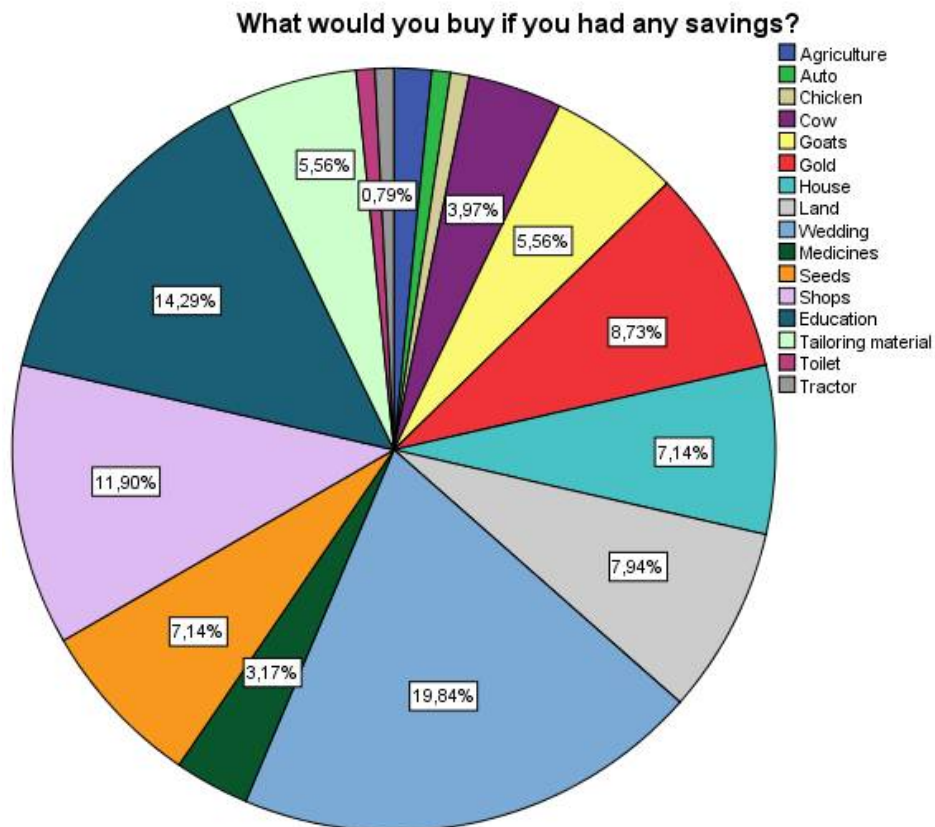
From my experience with Arbor women, most of them have no idea how much money they have in savings: they know that they have to give a certain amount monthly. I witnessed to groups cancellation in Budidampadu. Three groups, believing that the advance was not enough, decided to quit the programme. After a short speech about the importance of what they should have learnt during the time with Arbor, we proceeded to give back the savings. The money had been collected group by group and they must be given back in the same way (the bank account is open at group name, in case that a woman decides to leave the mates there can be a substitution with another woman willing to participate). When we handled the money to the group leaders they were shocked to receive the money back: they thought that the savings were an interest they had to pay to participate in the programme. This is only an example to show how difficult is the concept of saving for women that have no financial education or lived all their life without any economic planning. Arbinolo continued her study regarding savings asking why is important to save money⁴².



Graph 15 – Why savings (Arbinolo)

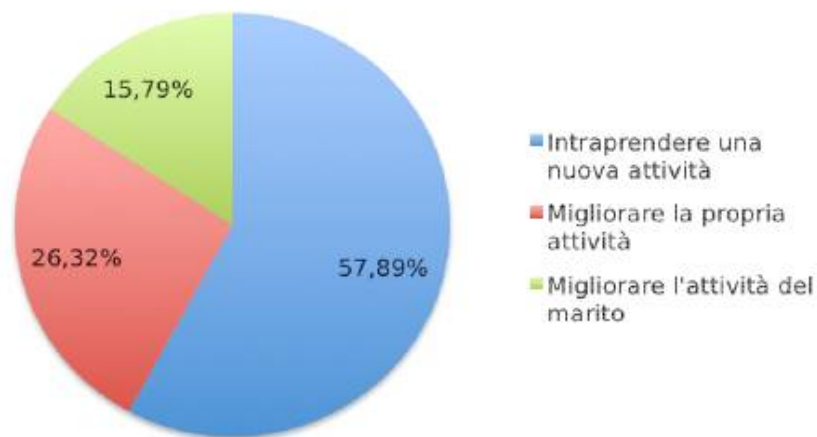
The answers are: to cope with family necessities (50%), collect money to spend in another moment (25%), for the future (12.50), to be economically independent (12.50%), gaining more advances, be part of the group, improve their life (6.25%). It is hard to find a correlation with my data about this topic. Questions arise about the veracity of the sample. Roberta Arbinolo sample had been chosen by Arbor staff⁴³ based on the proximity from Khammam and on the monthly activities already organized. In addition, she had not been provided with an interpreter: the area coordinator translated her questions. It is possible to think about an interference in during the data collection. It is doubtful that a whole sample declared the importance of savings without any consequence in the present days. Probably the women replied in order to meet the coordinator and the author expectations.

There is a discrepancy in the answers of the question “what would you buy if you had any savings?”. First of all, I have to underline the fact that the women, when asked, did not give the feeling to be able to understand the concepts of savings. Probably the answers where given as answers to “what would you buy if you had more money?”.



Graph 16 – What would you do with more money

Anyways, it is possible and interesting to compare my data with Arbinolo's one⁴⁴. In my dataset 19.8% declared that they would spend money (savings) for a wedding. The second answer is in education (14.3%) and the third is to buy land (11.90%). These answers, very different from each other, have a common connotation: they are not business oriented and they are not related to Arbor programme. At the same question Roberta Arbinolo collected the following data: women would have spent their money (savings) in a new business (57.89%), to improve an already existing activity (26.32%) and helping the husband activity (15.79%).



Graph 17 – What would you do with more money (Arbinolo)

One of the first difference among the set is the shortage of answers. In my survey, this question had been left in open format to avoid the loss of some answers. It is completely different in Arbinolo work: there are only three given answers.

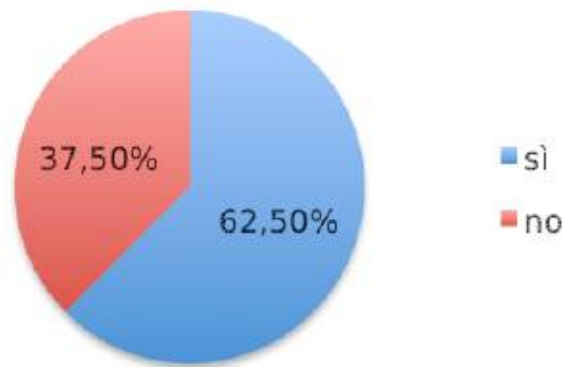
It is very difficult to imagine that a society based on traditions and family does reflect the need of weddings, land purchase and gold in the women desires. The programme oriented answers let us think of an erroneous data collection, or more likely a wrong translation from Telugu to English. It is difficult to compare and analyse the two-data set in a univocal study.

3.2.3. Health and hygiene conditions

Some questions of the previous thesis had been omitted, for example the ones about nutritional level. From the previous thesis, it was clear that the women ate three meals every day and had enough caloric provision. In addition, due to the different religion and lifestyle it would have been very difficult to measure how many calories each woman eats daily. It is important to underline that the life conditions and the eating habits are extremely harmful for the women life, regarding sugar diseases and vitaminic provision.

It is possible to see an improvement in women life thanks to the data referring to the access to hospitals and medicines. From Arbinolo's work the trend emerged was a beginning of changes in sanitary system access. Below is the chart referred to the access of women toward hospitals. 62.50% affirm to be able to reach a hospital.

Excluding the RMP, registered medical practitioner, from my elaboration 48.41% of women address to government hospital and 26.98% to private hospital. This data is particularly relevant in order to understand how improved is the sanitary system in Khammam area and how sensitized are the women regarding health problems.



Graph 18 – Hospital access (Arbinolo)

From 2017, year that Arbinolo went to India, to 2016 the percentage of women able to reach a hospital went from 62.50 to 75.39. This is a great improvement for Arbor, especially because from Arbinolo's thesis resulted that 37.50% of the interviewed got cured with Indian traditional medicine: Ayurveda. Despite the irrefutable benefit of ayurvedic medicine as a life style, it is completely inadequate to treat real and important illness, for example malaria. From my elaboration, no women affirmed to be treated with ayurvedic medicine. Although it is still very used and common in rural India, all the women I spoke to understood the benefit of modern medicine (called

English medicine) and thanks to Arbor classes regarding first aid, common hygienic norms and in particular basic notion about tropical diseases, such as Dengue.

Arbor played a key role in education and the data are a positive impact on women lives.

Another important aspect to value people life is their house. Clearly India, in particular Khammam area, is very poor and houses reflect this condition. As mentioned in the previous chapter is difficult to evaluate clearly the impact of Arbor Foundation on women life. For example, it is difficult to understand how was their life before joining the programme and also when the survey was proposed to the women for the first time, I had to change few questions because of the difficulty of understand the passing of time in India.

I asked to the women if they have electricity, drinking water, concrete house and running water. Arbinolo question had been more general and wide. Her results show that 66.66% had benefit in term of house extension or embellishment. My research is less optimistic: only 43.65% of the interviewed affirmed that their house changed after Arbor. A reason why could be the difference in time and area: some women where in the programme for 10 years and maybe they forgot when exactly their house changed or when they joined Arbor and more important, all the other student who went to India with Arbor did not select randomly the group and the women in the study. This means that the data are not completely trustable or at least they are distorted. Another data regarding the house is about electricity, water and other basic elements. According to Arbinolo 50% of the women had electricity, toilet, running water. The question had been asked without specification of the different elements: for example, a woman can have electricity but no toilet close to her house. The question appears perfunctory and superficial: Arbor, as mentioned before, has some programme about housing help, in particular toilet. If the analysis would had been more specified probably Arbor would have been directed more efficiently on the problems.

3.3 Conclusions

There are some topics that I did not considered in my thesis. For example, I believed that gender issues would have been too qualitative to be properly analysed. Because of

the different nature of our thesis is it possible to follow the path of precedent students only in few arguments. Regardless is it important to found a common field to proceed and improve. Reading the past thesis gave me the opportunity of understanding better the situation and to realize the limitation of the research: reading about the programme and its difficulties made possible to provide some changes and adapt the question to avoid any cultural crash.

It is also important for Arbor Foundation to have a continuity of projects. We all analysed a different aspect of the microcredit programme, but we tried to measure the impact with the same macro categories (education, general information, economic wellness, healthcare and hygiene, female empowerment). In the annex, table 1, is possible to read Arbinolo's and Ballari's questions and see how different structured is my survey.

Confronting a reality in different time and places is a challenge. From the emerged results, it is clear that Arbor has a positive impact on women life.

Conclusions

The final aim of my research was to measure the impact and the effectiveness of Arbor microcredit programme in India. From the collected data is possible to see how women are living and how the population is composed. It is hard to clearly determine how deeply Arbor changed their lives: the previous thesis had been conducted in qualitative way without any empirical results. My work can be considered “year zero” if the Foundation will be willing to continue the collaboration with Università di Torino.

For the first time the research had been conducted with SPSS software. This means that the data are more reliable and they can be considered a good basis for future researches. I did have many problems during my stay in India: visa problems, flows, car accidents, Dengue and Typhus. Collaborate with no no – profit organizations mean to be adaptable and to accept that things never go as planned. My initial idea of thesis was very different, but unfortunately it didn't go that way. I had to collide with Indian mentality and morals and not always I had been able to accept that kind of reality.

Undoubtedly the microcredit programme gave hope and opportunities to a share of women too longer neglected and emarginated. A crucial part of the programme is to educate and promote development, even the no monetary one. For sure, in this light, Arbor made an incredible job in involve so many women from different area and to give them a sense of membership. Women do know the difficulties of being in the programme and the efforts to bear in order to have a profitable activity.

On the other hand, Arbor can improve. Some parts of the programme could be corrected. For example, consequentially to the great number of beneficiaries, the absence of lay members in the controlling position can be a deficit. Coordinators, as mentioned, are sisters from different congregations and how it is easy to understand they do not have a business oriented mind.

Despite programme rules are very clear and specific, during my stay in India I have been witness to some exceptions to the rules: for example, during the repayment days some could not pay back due to private reasons the Foundation, such as unexpected expenditures, and the sisters did not take any countermeasure.

Obviously, the programme is made to help poor women, but sometimes keep a firm hand can be an important lesson too. The presence of lay staff would improve any further the impact on women labour force in the area. It is true that it would be quite hard for them to find a suitable candidate for the coordinator role, but in India there is a new class of young students, especially in social service, that would be ready to take the task.

Another weak point is the registration of data. There is no copy on computers. It is hard to collect documents and fiscal reviews. It has been notice than the initial choice of delegate most of the important decision to the board of directors left very little “power” to Luca Streri and Diego Mariani.

It is important to remember than in a small reality such as Khammam area it is difficult to make changes in a short time. The staff is totally composed by Indian women and they do spend lot of energy to make the project work.

If we consider some of the capabilities acquired by the women, for example signing 20.6% of the total interviewed were not able before joining Arbor. This is a small gesture that we take it from granted, but for them is a step for being more independent and one day, maybe, they could have a bank account. 12,7% of the women learned to count after Arbor. It is incredible to think that in 2017 there are people who are not able to count to ten. In India it is a reality. Going to school for few years does not provide such education.

Arbor is doing a very good job in promoting his principle in the area and despite the lack of previous result it is clear that the impact is positive. A lot can be done to improve the situation, but a lot is being done.

I truly hope that the Foundation will continue the collaboration with students to expand the collected data and, more important, to finally have a database with all the information. The passion in this programme is remarkable and the achieve is incredible if we consider Khammam area condition. I hope that my work could be part of a future improvement.

SPSS output

Frequency Table

		JOB			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Farmer	1	,8	,8	,8
	Animator	2	1,6	1,6	2,4
	Chicken shop	1	,8	,8	3,2
	Cooker	2	1,6	1,6	4,8
	Daily wages	86	68,3	68,3	73,0
	Healthcenter worker	1	,8	,8	73,8
	Housewife	15	11,9	11,9	85,7
	Kindergarden cleaner	1	,8	,8	86,5
	Saree business	10	7,9	7,9	94,4
	Shop owner	5	4,0	4,0	98,4
	Teacher	2	1,6	1,6	100,0
	Total	126	100,0	100,0	

YEARSINA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	,8	,8	,8
	3	10	7,9	7,9	8,7
	4	43	34,1	34,1	42,9
	5	11	8,7	8,7	51,6
	8	10	7,9	7,9	59,5
	10	51	40,5	40,5	100,0
	Total	126	100,0	100,0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	77	61,1	61,1	61,1
	1	1	,8	,8	61,9
	3	1	,8	,8	62,7
	4	1	,8	,8	63,5
	5	2	1,6	1,6	65,1
	6	8	6,3	6,3	71,4
	7	15	11,9	11,9	83,3
	9	2	1,6	1,6	84,9
	10	18	14,3	14,3	99,2
	12	1	,8	,8	100,0
	Total	126	100,0	100,0	

READ

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Before Arbor	48	38,1	38,1	38,1
	After Arbor	2	1,6	1,6	39,7
	Doesn't know	76	60,3	60,3	100,0

Total	126	100,0	100,0
-------	-----	-------	-------

SIGN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Before Arbor	67	53,2	53,2	53,2
	After Arbor	26	20,6	20,6	73,8
	Doesn't know	33	26,2	26,2	100,0
	Total	126	100,0	100,0	

COUNT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Before Arbor	79	62,7	62,7	62,7
	After Arbor	16	12,7	12,7	75,4
	Doesn't know	31	24,6	24,6	100,0
	Total	126	100,0	100,0	

CASTEMATTER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	56	44,4	44,4	44,4
	No	70	55,6	55,6	100,0
	Total	126	100,0	100,0	

CASTE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	bc shaik	5	4,0	4,0	4,0
	bc e Mahmad	1	,8	,8	4,8
	bc gouds	1	,8	,8	5,6
	bc growdas	1	,8	,8	6,3
	bc mannuru kapulu	2	1,6	1,6	7,9

bc Padmashali	5	4,0	4,0	11,9
bc patas	1	,8	,8	12,7
BC peoraka	2	1,6	1,6	14,3
bc Sakali	1	,8	,8	15,1
bc telaga	1	,8	,8	15,9
bc yadav	1	,8	,8	16,7
muslim	3	2,4	2,4	19,0
oc chowdary	2	1,6	1,6	20,6
saiad	1	,8	,8	21,4
sc Madiga	4	3,2	3,2	24,6
sc mala	63	50,0	50,0	74,6
st koya	9	7,1	7,1	81,7
st lambada	23	18,3	18,3	100,0
Total	126	100,0	100,0	

SONS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	5	4,0	4,0	4,0
	1	12	9,5	9,5	13,5
	2	74	58,7	58,7	72,2
	3	22	17,5	17,5	89,7
	4	9	7,1	7,1	96,8
	5	3	2,4	2,4	99,2
	6	1	,8	,8	100,0
	Total	126	100,0	100,0	

S1AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

Valid	0	5	4,0	4,0	4,0
	1	1	,8	,8	4,8
	2	1	,8	,8	5,6
	4	6	4,8	4,8	10,5
	5	1	,8	,8	11,3
	6	2	1,6	1,6	12,9
	7	1	,8	,8	13,7
	8	3	2,4	2,4	16,1
	9	1	,8	,8	16,9
	10	7	5,6	5,6	22,6
	11	2	1,6	1,6	24,2
	12	2	1,6	1,6	25,8
	13	4	3,2	3,2	29,0
	14	2	1,6	1,6	30,6
	15	2	1,6	1,6	32,3
	16	5	4,0	4,0	36,3
	17	11	8,7	8,9	45,2
	18	3	2,4	2,4	47,6
	19	2	1,6	1,6	49,2
	20	9	7,1	7,3	56,5
	21	3	2,4	2,4	58,9
	22	6	4,8	4,8	63,7
	23	3	2,4	2,4	66,1
	24	4	3,2	3,2	69,4
	25	5	4,0	4,0	73,4
	26	4	3,2	3,2	76,6
	27	5	4,0	4,0	80,6
	28	2	1,6	1,6	82,3

	30	9	7,1	7,3	89,5
	32	1	,8	,8	90,3
	33	2	1,6	1,6	91,9
	34	1	,8	,8	92,7
	35	3	2,4	2,4	95,2
	40	4	3,2	3,2	98,4
	42	1	,8	,8	99,2
	50	1	,8	,8	100,0
	Total	124	98,4	100,0	
Missing	System	2	1,6		
Total		126	100,0		

S2AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	17	13,5	13,7	13,7
	1	4	3,2	3,2	16,9
	2	3	2,4	2,4	19,4
	3	1	,8	,8	20,2
	4	1	,8	,8	21,0
	5	1	,8	,8	21,8
	6	1	,8	,8	22,6
	7	4	3,2	3,2	25,8
	8	5	4,0	4,0	29,8
	9	4	3,2	3,2	33,1
	10	2	1,6	1,6	34,7
	11	3	2,4	2,4	37,1
	12	1	,8	,8	37,9
	13	5	4,0	4,0	41,9

14	8	6,3	6,5	48,4
15	4	3,2	3,2	51,6
16	1	,8	,8	52,4
17	4	3,2	3,2	55,6
18	7	5,6	5,6	61,3
19	2	1,6	1,6	62,9
20	4	3,2	3,2	66,1
21	5	4,0	4,0	70,2
22	5	4,0	4,0	74,2
23	3	2,4	2,4	76,6
24	4	3,2	3,2	79,8
25	5	4,0	4,0	83,9
26	2	1,6	1,6	85,5
27	1	,8	,8	86,3
28	5	4,0	4,0	90,3
30	4	3,2	3,2	93,5
31	1	,8	,8	94,4
33	1	,8	,8	95,2
35	2	1,6	1,6	96,8
38	2	1,6	1,6	98,4
40	1	,8	,8	99,2
47	1	,8	,8	100,0
Total	124	98,4	100,0	
Missing	System	2	1,6	
Total		126	100,0	

S3AGE

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

Valid	0	90	71,4	72,0	72,0
	5	1	,8	,8	72,8
	13	1	,8	,8	73,6
	15	2	1,6	1,6	75,2
	16	3	2,4	2,4	77,6
	17	1	,8	,8	78,4
	18	1	,8	,8	79,2
	19	1	,8	,8	80,0
	20	6	4,8	4,8	84,8
	21	2	1,6	1,6	86,4
	22	2	1,6	1,6	88,0
	23	2	1,6	1,6	89,6
	25	3	2,4	2,4	92,0
	26	2	1,6	1,6	93,6
	27	1	,8	,8	94,4
	29	2	1,6	1,6	96,0
	30	1	,8	,8	96,8
	32	1	,8	,8	97,6
	35	2	1,6	1,6	99,2
	45	1	,8	,8	100,0
	Total	125	99,2	100,0	
Missing	System	1	,8		
Total		126	100,0		

S4AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	113	89,7	90,4	90,4
	19	1	,8	,8	91,2

	20	1	,8	,8	92,0
	21	1	,8	,8	92,8
	23	2	1,6	1,6	94,4
	24	1	,8	,8	95,2
	27	2	1,6	1,6	96,8
	29	1	,8	,8	97,6
	32	1	,8	,8	98,4
	33	1	,8	,8	99,2
	40	1	,8	,8	100,0
	Total	125	99,2	100,0	
Missing	System	1	,8		
Total		126	100,0		

S5AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	121	96,0	96,0	96,0
	19	1	,8	,8	96,8
	25	2	1,6	1,6	98,4
	30	1	,8	,8	99,2
	38	1	,8	,8	100,0
	Total	126	100,0	100,0	

S6AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	125	99,2	99,2	99,2
	17	1	,8	,8	100,0
	Total	126	100,0	100,0	

SONSCHOOL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	4	3,2	3,2	3,2
	Yes	95	75,4	76,0	79,2
	No	26	20,6	20,8	100,0
	Total	125	99,2	100,0	
Missing	System	1	,8		
Total		126	100,0		

LANGUAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	30	23,8	23,8	23,8
	English	43	34,1	34,1	57,9
	Telugu	53	42,1	42,1	100,0
	Total	126	100,0	100,0	

S1SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	42	33,3	33,3	33,3
	[3-5]	9	7,1	7,1	40,5
	[6-11]	24	19,0	19,0	59,5
	[11-14]	17	13,5	13,5	73,0
	[14-16]	6	4,8	4,8	77,8
	[16-18]	17	13,5	13,5	91,3
	College	11	8,7	8,7	100,0
	Total	126	100,0	100,0	

AS2SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
--	--	-----------	---------	---------------	--------------------

Valid	0	37	29,4	34,6	34,6
	[3-5]	5	4,0	4,7	39,3
	[6-11]	27	21,4	25,2	64,5
	[11-14]	20	15,9	18,7	83,2
	[14-16]	5	4,0	4,7	87,9
	[16-18]	5	4,0	4,7	92,5
	College	8	6,3	7,5	100,0
	Total	107	84,9	100,0	
Missing	System	19	15,1		
Total		126	100,0		

S3SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	13	10,3	40,6	40,6
	[3-5]	1	,8	3,1	43,8
	[6-11]	8	6,3	25,0	68,8
	[11-14]	2	1,6	6,3	75,0
	[14-16]	3	2,4	9,4	84,4
	[16-18]	4	3,2	12,5	96,9
	College	1	,8	3,1	100,0
	Total	32	25,4	100,0	
Missing	System	94	74,6		
Total		126	100,0		

S4SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	7	5,6	63,6	63,6
	[6-11]	3	2,4	27,3	90,9

	[11-14]	1	,8	9,1	100,0
	Total	11	8,7	100,0	
Missing	System	115	91,3		
Total		126	100,0		

S5SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		123	97,6	97,6	97,6
	0	1	,8	,8	98,4
	[6-11]	1	,8	,8	99,2
	[11-14]	1	,8	,8	100,0
	Total	126	100,0	100,0	

S6SAGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	[6-11]	1	,8	100,0	100,0
Missing	System	125	99,2		
Total		126	100,0		

CURETYPE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government hospital	61	48,4	48,4	48,4
	Private hospital	34	27,0	27,0	75,4
	RMP	31	24,6	24,6	100,0
	Total	126	100,0	100,0	

MEDICINES

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	62	49,2	49,2	49,2
	3	8	6,3	6,3	55,6
	4	23	18,3	18,3	73,8
	5	20	15,9	15,9	89,7
	6	13	10,3	10,3	100,0
	Total	126	100,0	100,0	

ILLNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diabetes	16	12,7	12,7	12,7
	No	103	81,7	81,7	94,4
	Polio	2	1,6	1,6	96,0
	Gastritis	2	1,6	1,6	97,6
	Thyroid	2	1,6	1,6	99,2
	Alzheimer	1	,8	,8	100,0
	Total	126	100,0	100,0	

HEALTHACCESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	85	67,5	67,5	67,5
	A bit	19	15,1	15,1	82,5
	Significant	15	11,9	11,9	94,4
	Very	7	5,6	5,6	100,0
	Total	126	100,0	100,0	

HOUSECHANGED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	71	56,3	56,3	56,3
	A bit	17	13,5	13,5	69,8
	Significant	23	18,3	18,3	88,1
	Very	11	8,7	8,7	96,8
	Very much	4	3,2	3,2	100,0
	Total	126	100,0	100,0	

ELECTRICITY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	98	77,8	77,8	77,8
	No	28	22,2	22,2	100,0
	Total	126	100,0	100,0	

DRINKABLEW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	68	54,0	54,0	54,0
	No	58	46,0	46,0	100,0
	Total	126	100,0	100,0	

RUNNINGW

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	100	79,4	79,4	79,4
	No	26	20,6	20,6	100,0
	Total	126	100,0	100,0	

CONCRETEH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	86	68,3	68,3	68,3

No	40	31,7	31,7	100,0
Total	126	100,0	100,0	

TOILET

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	87	69,0	69,0	69,0
	No	39	31,0	31,0	100,0
	Total	126	100,0	100,0	

LIFECHANGED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	13	10,3	10,3	10,3
	A bit	40	31,7	31,7	42,1
	Significant	44	34,9	34,9	77,0
	Very	21	16,7	16,7	93,7
	Very much	8	6,3	6,3	100,0
	Total	126	100,0	100,0	

VILLAGECHANGED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	21	16,7	16,7	16,7
	A bit	45	35,7	35,7	52,4
	Significant	38	30,2	30,2	82,5
	Very	17	13,5	13,5	96,0

Very much	5	4,0	4,0	100,0
Total	126	100,0	100,0	

BUYSOMETHING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Shop	8	6,3	6,3	6,3
	No	107	84,9	84,9	91,3
	Chickens	1	,8	,8	92,1
	Daughter dowry	2	1,6	1,6	93,7
	Goats	2	1,6	1,6	95,2
	Gold	1	,8	,8	96,0
	Medicines	2	1,6	1,6	97,6
	Mobile phone	1	,8	,8	98,4
	Sewing machine	2	1,6	1,6	100,0
	Total	126	100,0	100,0	

SAVINGS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank account	2	1,6	1,6	1,6
	No	124	98,4	98,4	100,0
	Total	126	100,0	100,0	

WHATWOULDYOUBUY

		Frequency	Percent	Valid Percent	Cumulative Percent
--	--	-----------	---------	---------------	--------------------

Valid	Nothing	120	95,2	95,2	95,2
	Seeds	1	,8	,8	96,0
	Wedding	1	,8	,8	96,8
	Medicines	1	,8	,8	97,6
	Education	3	2,4	2,4	100,0
	Total	126	100,0	100,0	

BUY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	2	1,6	1,6	1,6
	Auto	1	,8	,8	2,4
	Chicken	1	,8	,8	3,2
	Cow	5	4,0	4,0	7,1
	Goats	7	5,6	5,6	12,7
	Gold	11	8,7	8,7	21,4
	House	9	7,1	7,1	28,6
	Land	10	7,9	7,9	36,5
	Wedding	25	19,8	19,8	56,3
	Medicines	4	3,2	3,2	59,5
	Seeds	9	7,1	7,1	66,7
	Shops	15	11,9	11,9	78,6
	Education	18	14,3	14,3	92,9
	Tailoring material	7	5,6	5,6	98,4
	Toilet	1	,8	,8	99,2
	Tractor	1	,8	,8	100,0
	Total	126	100,0	100,0	

HASPHONE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	105	83,3	83,3	83,3
	No	21	16,7	16,7	100,0
	Total	126	100,0	100,0	

HASMOTO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	49	38,9	38,9	38,9
	No	77	61,1	61,1	100,0
	Total	126	100,0	100,0	

HASBIKE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	48	38,1	38,1	38,1
	No	78	61,9	61,9	100,0
	Total	126	100,0	100,0	

HASFRIDGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	40	31,7	31,7	31,7
	No	86	68,3	68,3	100,0
	Total	126	100,0	100,0	

HASTV

		Frequency	Percent	Valid Percent	Cumulative Percent
--	--	-----------	---------	---------------	--------------------

Valid	Yes	99	78,6	78,6	78,6
	No	27	21,4	21,4	100,0
	Total	126	100,0	100,0	

HASFAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	114	90,5	90,5	90,5
	No	12	9,5	9,5	100,0
	Total	126	100,0	100,0	

LOANPRIMADIARBOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dwcra	62	49,2	49,2	49,2
	No	18	14,3	14,3	63,5
	Usurer	42	33,3	33,3	96,8
	Family	4	3,2	3,2	100,0
	Total	126	100,0	100,0	

USUSERPERC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1,6	4,7	4,7
	3	1	,8	2,3	7,0
	5	2	1,6	4,7	11,6
	6	2	1,6	4,7	16,3

	7	4	3,2	9,3	25,6
	8	6	4,8	14,0	39,5
	9	2	1,6	4,7	44,2
	10	16	12,7	37,2	81,4
	11	3	2,4	7,0	88,4
	12	3	2,4	7,0	95,3
	13	1	,8	2,3	97,7
	15	1	,8	2,3	100,0
	Total	43	34,1	100,0	
Missing	System	83	65,9		
Total		126	100,0		

ADVANCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	1	,8	,8	,8
	4000	4	3,2	3,2	4,0
	6000	31	24,6	24,6	28,6
	8000	42	33,3	33,3	61,9
	10000	11	8,7	8,7	70,6
	12000	37	29,4	29,4	100,0
	Total	126	100,0	100,0	

DWCRA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	85	67,5	67,5	67,5
	No	41	32,5	32,5	100,0
	Total	126	100,0	100,0	

DWCRALOAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	21	16,7	19,6	19,6
	10000	5	4,0	4,7	24,3
	15000	5	4,0	4,7	29,0
	18000	1	,8	,9	29,9
	20000	6	4,8	5,6	35,5
	25000	3	2,4	2,8	38,3
	30000	28	22,2	26,2	64,5
	34500	1	,8	,9	65,4
	35000	3	2,4	2,8	68,2
	37500	1	,8	,9	69,2
	40000	11	8,7	10,3	79,4
	45000	2	1,6	1,9	81,3
	50000	17	13,5	15,9	97,2
	60000	2	1,6	1,9	99,1
	70000	1	,8	,9	100,0
	Total	107	84,9	100,0	
	Missing	System	19	15,1	
Total		126	100,0		

KEEPMONEY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wife	37	29,4	29,4	29,4
	Husband	61	48,4	48,4	77,8
	Uncle	2	1,6	1,6	79,4
	Both	24	19,0	19,0	98,4
	Mother in law	1	,8	,8	99,2

	Brother	1	,8	,8	100,0
	Total	126	100,0	100,0	

KEPTMONEY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wife	22	17,5	17,5	17,5
	Husband	79	62,7	62,7	80,2
	Uncle	3	2,4	2,4	82,5
	Both	20	15,9	15,9	98,4
	Mother in law	1	,8	,8	99,2
	Brother	1	,8	,8	100,0
	Total	126	100,0	100,0	

WHOBUY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wife	28	22,2	22,2	22,2
	Husband	51	40,5	40,5	62,7
	Uncle	4	3,2	3,2	65,9
	Both	40	31,7	31,7	97,6
	Mother in law	2	1,6	1,6	99,2
	Brother	1	,8	,8	100,0
	Total	126	100,0	100,0	

WHOBOUGHT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wife	23	18,3	18,3	18,3
	Husband	66	52,4	52,4	70,6
	Uncle	4	3,2	3,2	73,8

	Both	30	23,8	23,8	97,6
	Mother in law	2	1,6	1,6	99,2
	Brother	1	,8	,8	100,0
	Total	126	100,0	100,0	

PREVENTTOBUY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nobody	60	47,6	47,6	47,6
	Husband	50	39,7	39,7	87,3
	Uncle	8	6,3	6,3	93,7
	Mother in law	7	5,6	5,6	99,2
	Brother	1	,8	,8	100,0
	Total	126	100,0	100,0	

GOTOMATE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	108	85,7	85,7	85,7
	No	18	14,3	14,3	100,0
	Total	126	100,0	100,0	

TIMEWITHMATE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	112	88,9	88,9	88,9
	No	14	11,1	11,1	100,0
	Total	126	100,0	100,0	

GROUPRELATIONSHIP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	14	11,1	11,1	11,1
	A bit	18	14,3	14,3	25,4
	Significant	49	38,9	38,9	64,3
	Very	22	17,5	17,5	81,7
	Very much	23	18,3	18,3	100,0
	Total	126	100,0	100,0	

SATISFIED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	112	88,9	88,9	88,9
	No	14	11,1	11,1	100,0
	Total	126	100,0	100,0	

SATISFIEDWITHA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	113	89,7	89,7	89,7
	No	13	10,3	10,3	100,0
	Total	126	100,0	100,0	

AIUTO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Animator	38	30,2	30,2	30,2
	Coordinator	8	6,3	6,3	36,5
	Both	80	63,5	63,5	100,0
	Total	126	100,0	100,0	

MEGLIOINARBOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	60	47,6	47,6	47,6
	No	56	44,4	44,4	92,1
	Doesn't know	10	7,9	7,9	100,0
	Total	126	100,0	100,0	

ATTIVITA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agriculture	3	2,4	2,4	2,4
	Auto	5	4,0	4,0	6,3
	Bed	1	,8	,8	7,1
	Buffalos	4	3,2	3,2	10,3
	Cable connection	1	,8	,8	11,1
	Construction material	1	,8	,8	11,9
	Cotton - chili	1	,8	,8	12,7
	Cow	7	5,6	5,6	18,3
	Debts	3	2,4	2,4	20,6
	Goats	15	11,9	11,9	32,5
	Gold	4	3,2	3,2	35,7
	Hostel fee	1	,8	,8	36,5
	House expenses	7	5,6	5,6	42,1
	Land	1	,8	,8	42,9
	Medicines	12	9,5	9,5	52,4
	Saree business	12	9,5	9,5	61,9
	School fee	9	7,1	7,1	69,0
	Seeds	20	15,9	15,9	84,9
	Shop	12	9,5	9,5	94,4

Stitching material	5	4,0	4,0	98,4
Wedding	2	1,6	1,6	100,0
Total	126	100,0	100,0	

Istruzione

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	82	65,1	65,1	65,1
	2	23	18,3	18,3	83,3
	3	21	16,7	16,7	100,0
	Total	126	100,0	100,0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	27,0	27,0	27,0
	2	50	39,7	39,7	66,7
	3	29	23,0	23,0	89,7
	4	13	10,3	10,3	100,0
	Total	126	100,0	100,0	

Anniina

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	11	8,7	8,7	8,7
	2	54	42,9	42,9	51,6
	3	61	48,4	48,4	100,0
	Total	126	100,0	100,0	

YEARSINAC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	6,3	6,7	6,7
	2	17	13,5	14,3	21,0
	3	26	20,6	21,8	42,9
	4	30	23,8	25,2	68,1
	5	29	23,0	24,4	92,4
	6	9	7,1	7,6	100,0
	Total	119	94,4	100,0	
Missing	System	7	5,6		
Total		126	100,0		

S2AGEC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	7,1	8,4	8,4
	2	20	15,9	18,7	27,1
	3	23	18,3	21,5	48,6
	4	30	23,8	28,0	76,6
	5	19	15,1	17,8	94,4
	6	6	4,8	5,6	100,0
	Total	107	84,9	100,0	
Missing	System	19	15,1		
Total		126	100,0		

S3AGEC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	,8	2,9	2,9
	3	7	5,6	20,0	22,9

	4	14	11,1	40,0	62,9
	5	10	7,9	28,6	91,4
	6	3	2,4	8,6	100,0
	Total	35	27,8	100,0	
Missing	System	91	72,2		
Total		126	100,0		

S4AGEC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	6	4,8	50,0	50,0
	5	5	4,0	41,7	91,7
	6	1	,8	8,3	100,0
	Total	12	9,5	100,0	
Missing	System	114	90,5		
Total		126	100,0		

S5AGEC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	1	,8	20,0	20,0
	5	3	2,4	60,0	80,0
	6	1	,8	20,0	100,0
	Total	5	4,0	100,0	
Missing	System	121	96,0		
Total		126	100,0		

S6AGEC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	,8	100,0	100,0
Missing	System	125	99,2		

Total		126	100,0		
-------	--	-----	-------	--	--

USURERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	5,6	15,9	15,9
	2	13	10,3	29,5	45,5
	3	24	19,0	54,5	100,0
	Total	44	34,9	100,0	
Missing	System	82	65,1		
Total		126	100,0		

DWCRAMONEY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	17	13,5	19,8	19,8
	2	35	27,8	40,7	60,5
	3	14	11,1	16,3	76,7
	4	20	15,9	23,3	100,0
	Total	86	68,3	100,0	
Missing	System	40	31,7		
Total		126	100,0		

ARyears

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	11	8,7	8,7	8,7

	2,00	54	42,9	42,9	51,6
	3,00	61	48,4	48,4	100,0
	Total	126	100,0	100,0	

Womeneducation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	102	81,0	81,0	81,0
	1,00	1	,8	,8	81,7
	2,00	3	2,4	2,4	84,1
	3,00	20	15,9	15,9	100,0
	Total	126	100,0	100,0	

MACROACT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	17	13,5	13,7	13,7
	2,00	26	20,6	21,0	34,7
	3,00	12	9,5	9,7	44,4
	4,00	24	19,0	19,4	63,7
	5,00	10	7,9	8,1	71,8
	6,00	11	8,7	8,9	80,6
	7,00	4	3,2	3,2	83,9
	8,00	5	4,0	4,0	87,9
	9,00	15	11,9	12,1	100,0
	Total	124	98,4	100,0	
Missing	System	2	1,6		

Total	126	100,0	
-------	-----	-------	--

CURRENTOCP

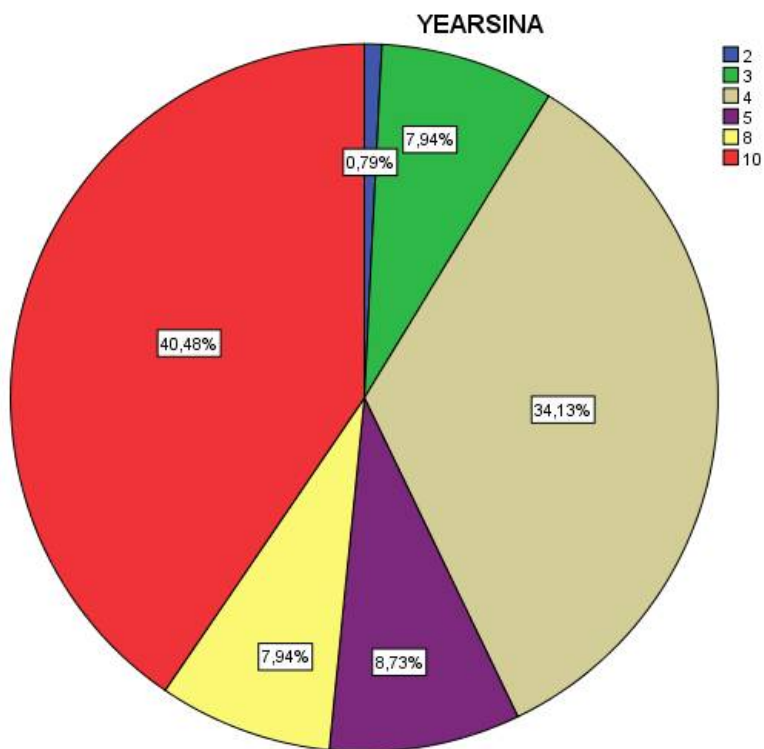
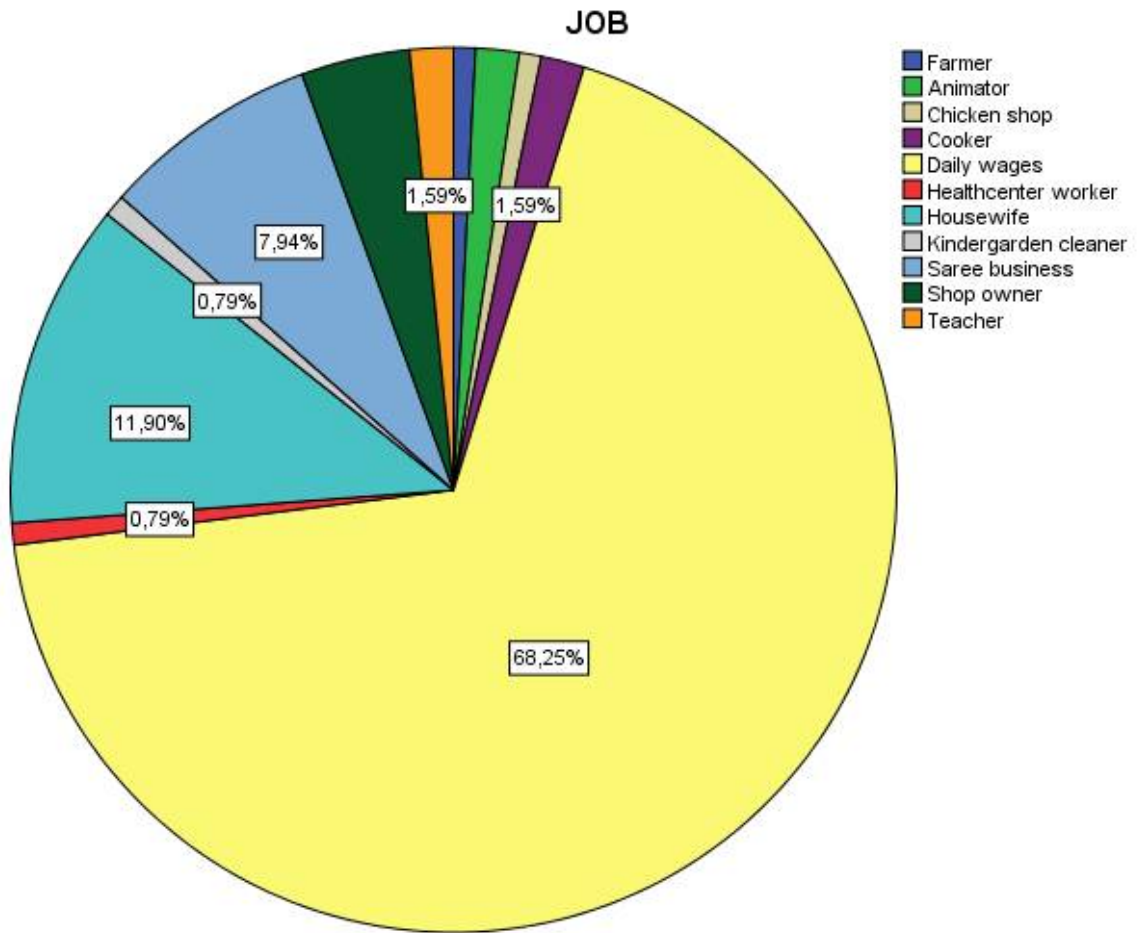
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	10	7,9	7,9	7,9
	3,00	5	4,0	4,0	11,9
	11,00	111	88,1	88,1	100,0
	Total	126	100,0	100,0	

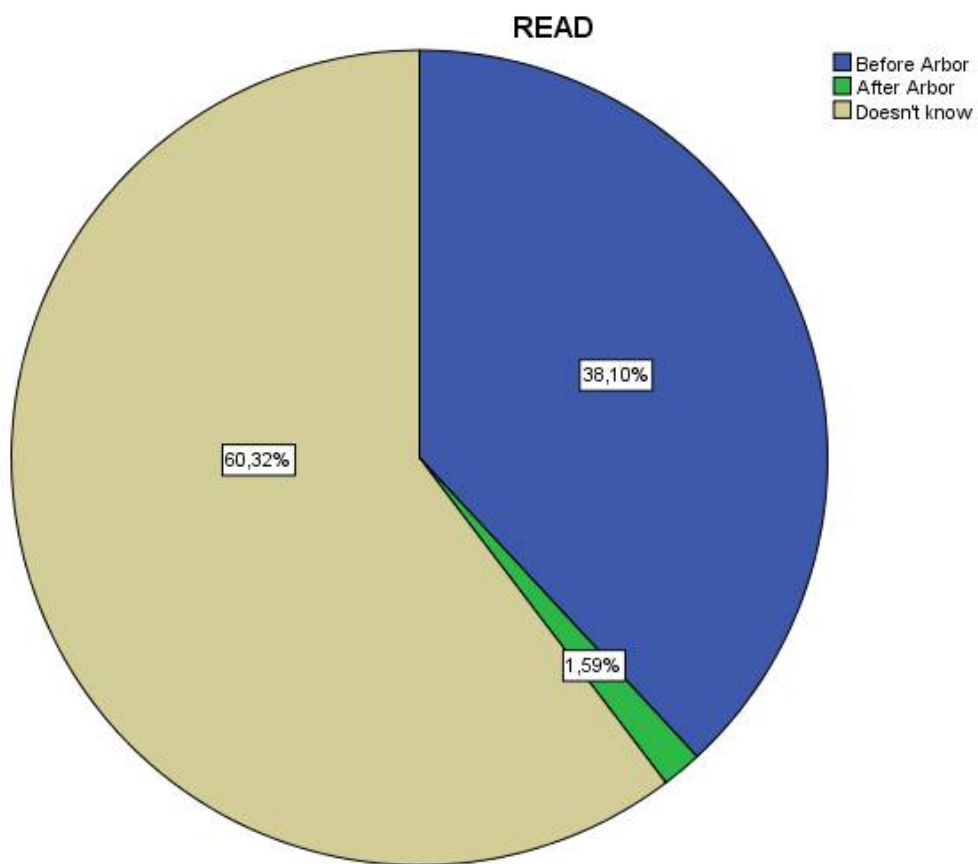
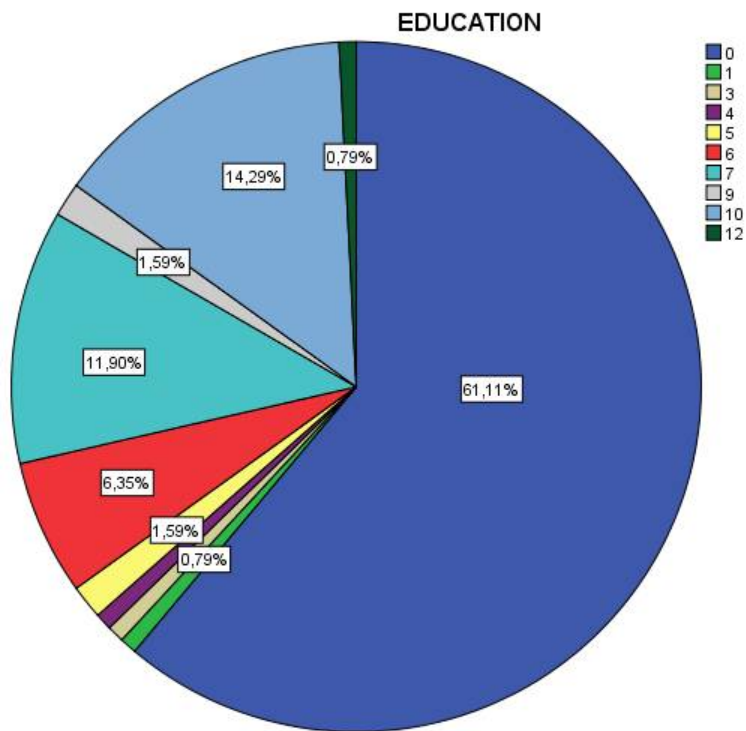
AGE1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20	1	,8	,8	,8
	22	5	4,0	4,0	4,8
	24	3	2,4	2,4	7,1
	25	6	4,8	4,8	11,9
	26	4	3,2	3,2	15,1
	27	1	,8	,8	15,9
	28	3	2,4	2,4	18,3
	29	4	3,2	3,2	21,4
	30	7	5,6	5,6	27,0
	31	1	,8	,8	27,8
	32	3	2,4	2,4	30,2
	33	2	1,6	1,6	31,7
	34	2	1,6	1,6	33,3
	35	13	10,3	10,3	43,7
	36	6	4,8	4,8	48,4
	37	4	3,2	3,2	51,6
	38	4	3,2	3,2	54,8

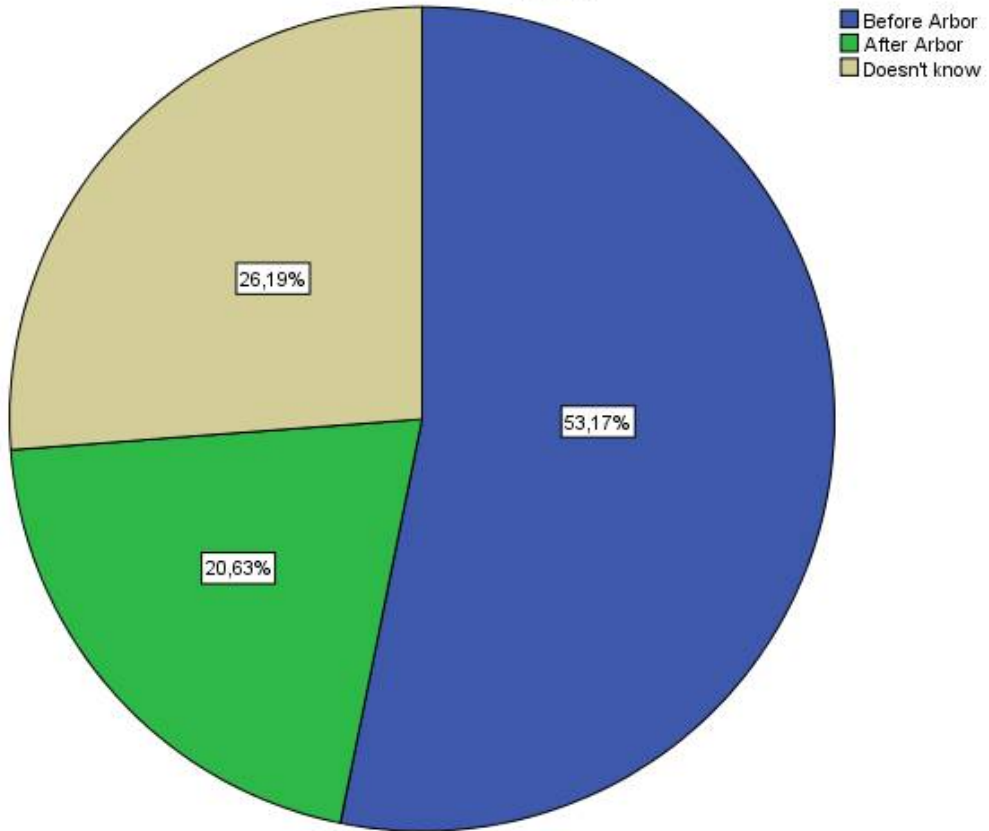
39	1	,8	,8	55,6
40	14	11,1	11,1	66,7
42	6	4,8	4,8	71,4
44	2	1,6	1,6	73,0
45	12	9,5	9,5	82,5
47	2	1,6	1,6	84,1
48	1	,8	,8	84,9
50	6	4,8	4,8	89,7
52	1	,8	,8	90,5
54	1	,8	,8	91,3
55	6	4,8	4,8	96,0
57	1	,8	,8	96,8
60	1	,8	,8	97,6
62	1	,8	,8	98,4
65	2	1,6	1,6	100,0
Total	126	100,0	100,0	

Pie Chart

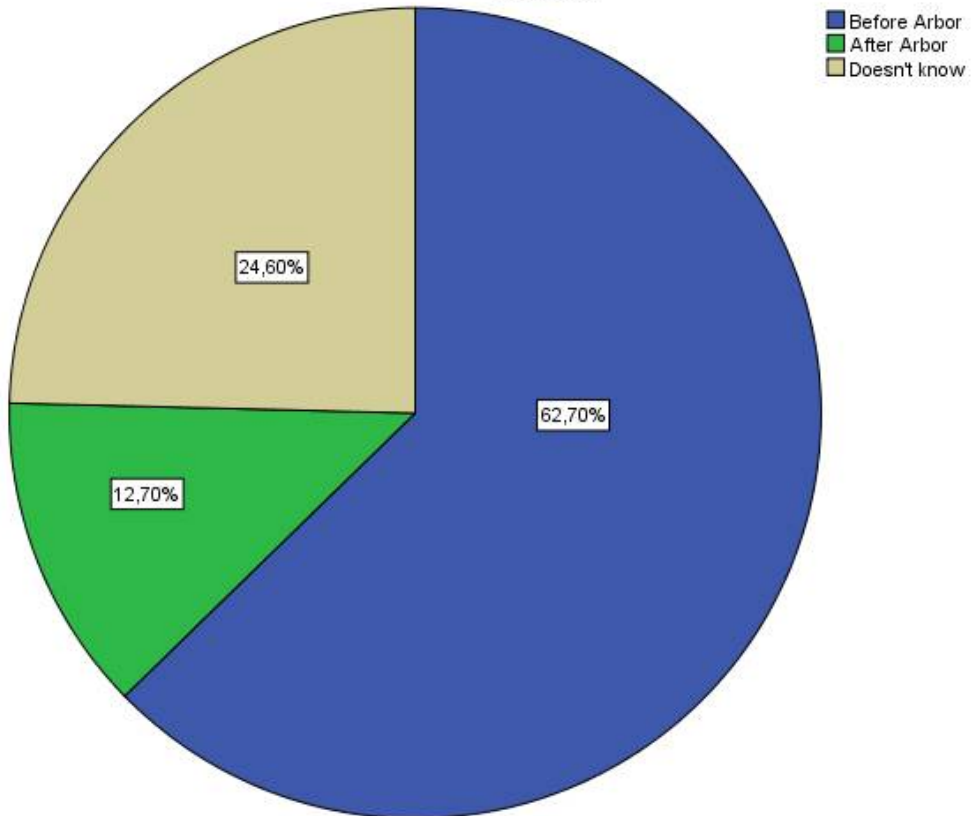




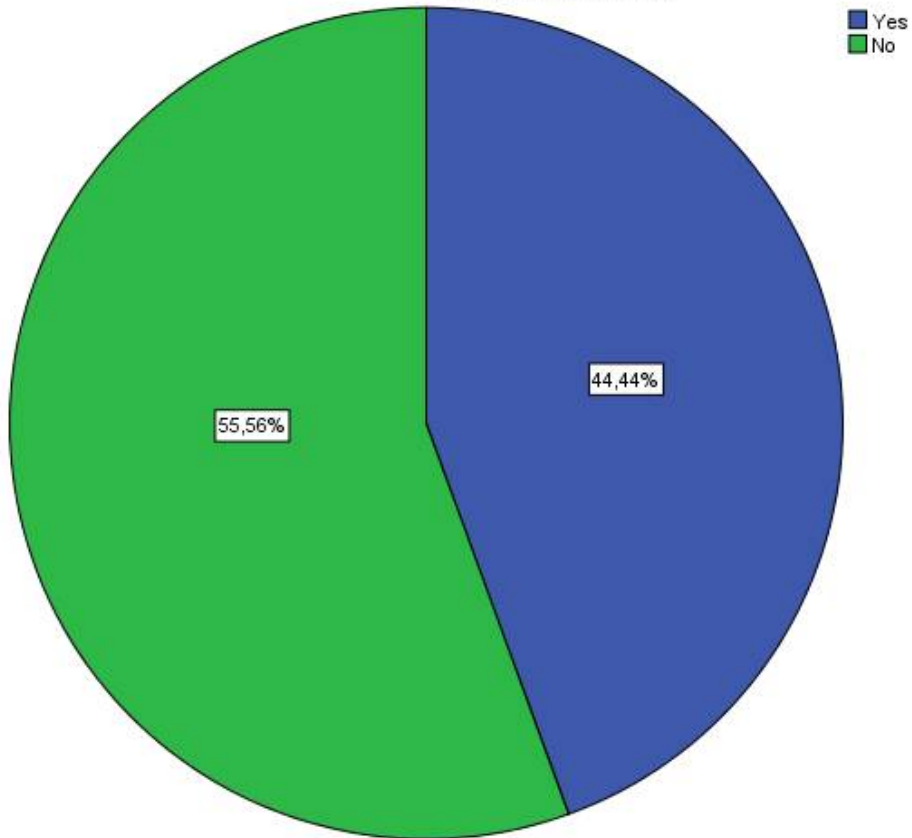
SIGN



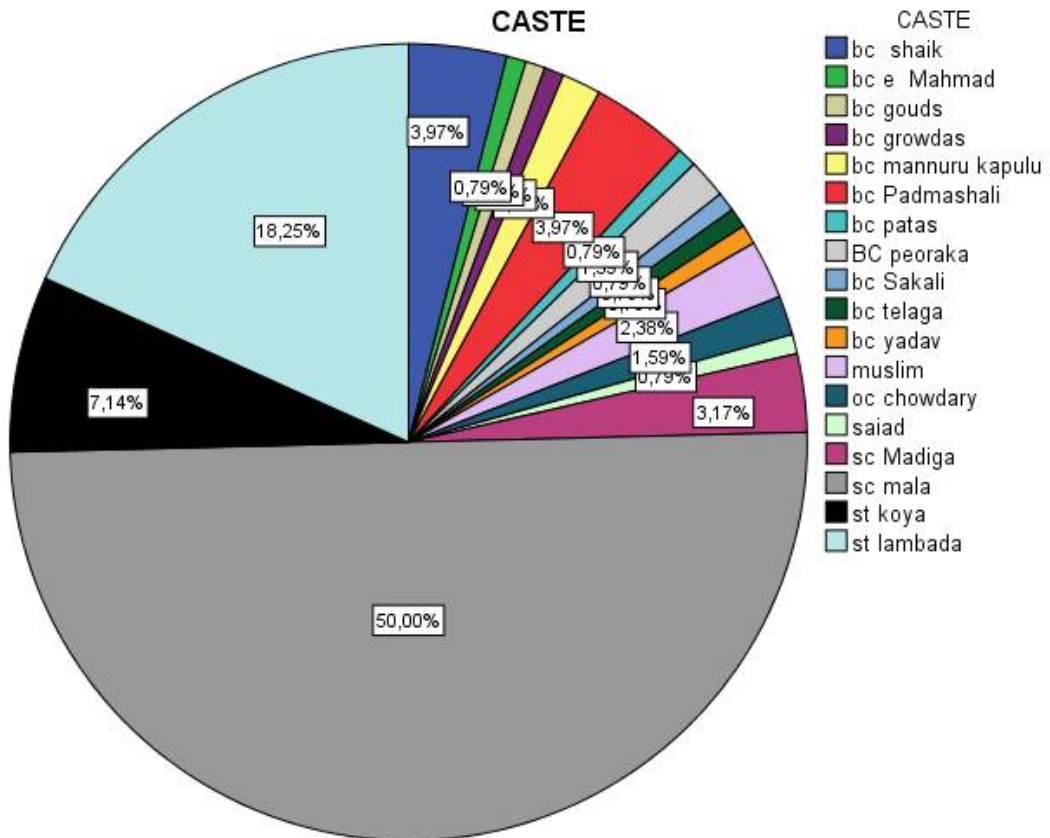
COUNT

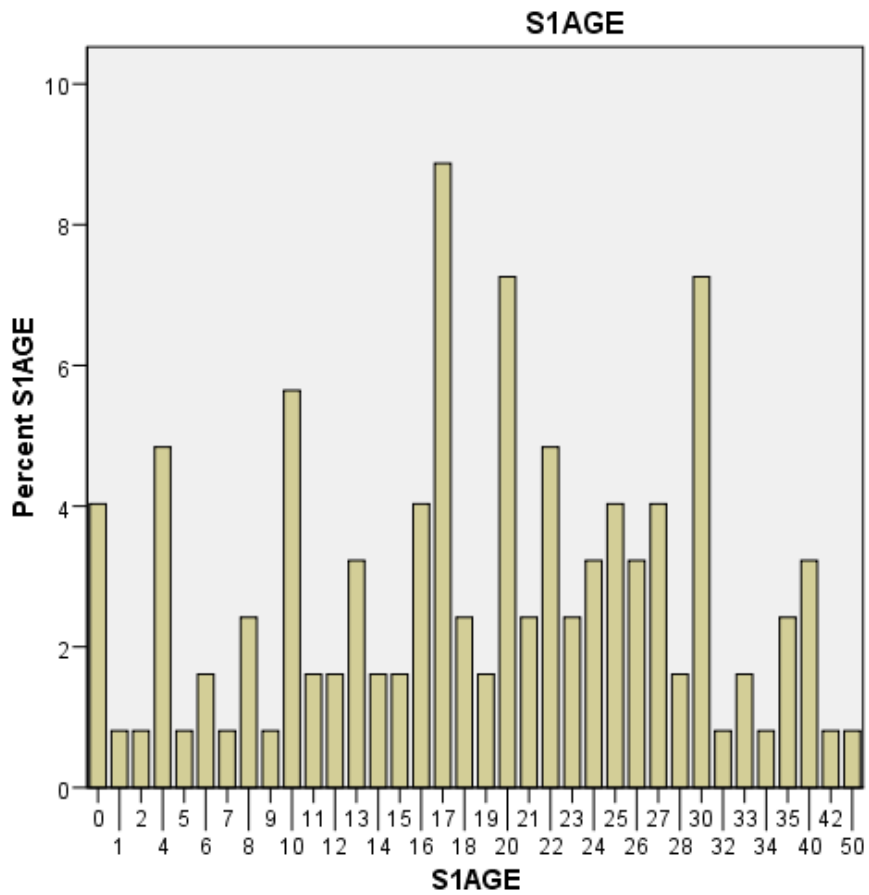
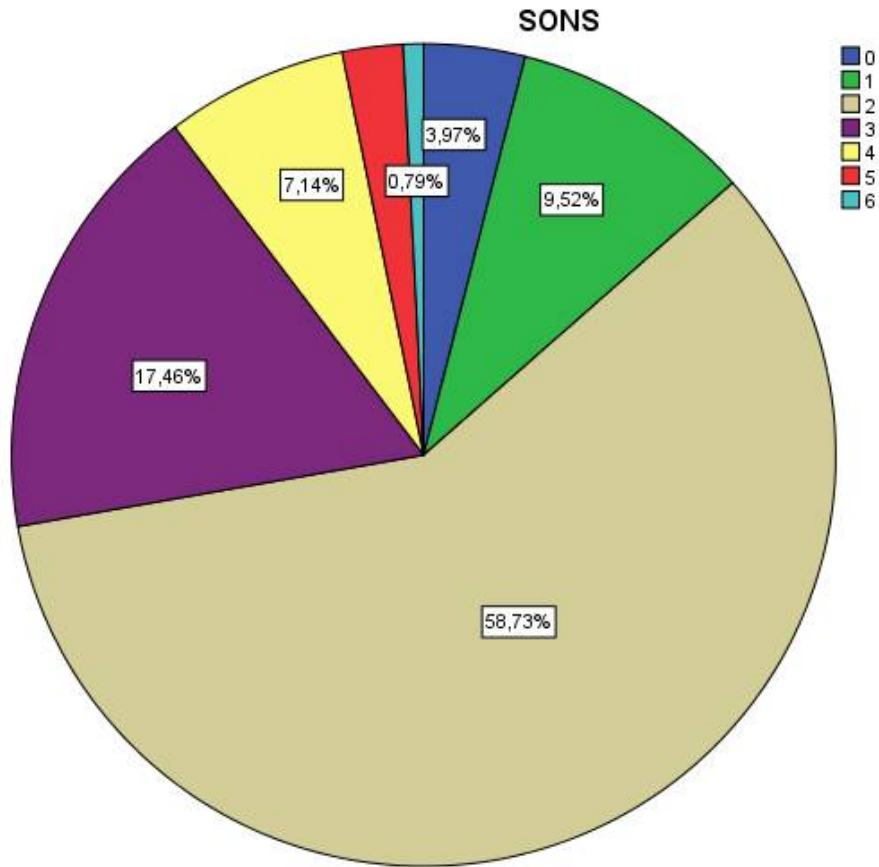


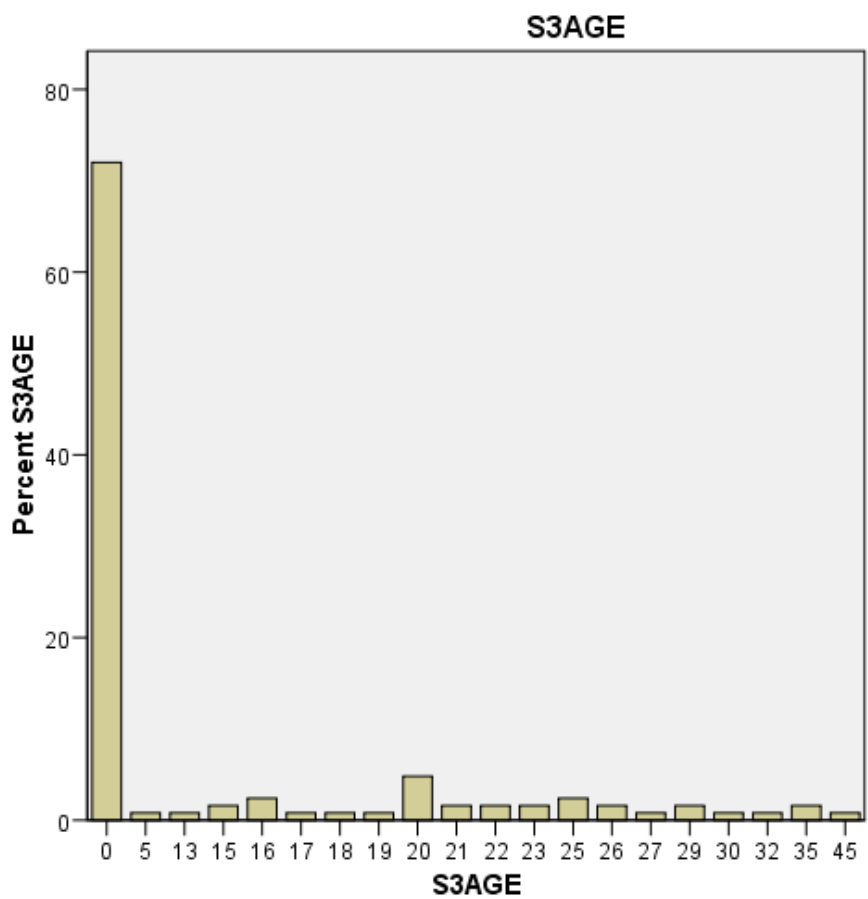
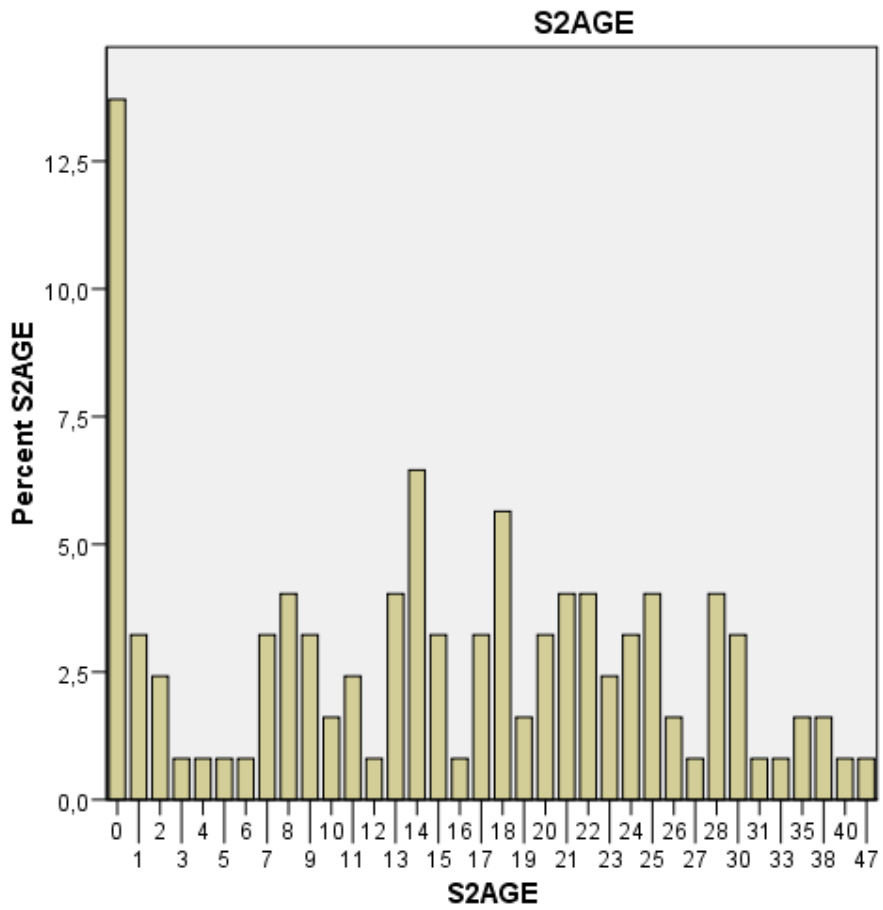
CASTEMATTER

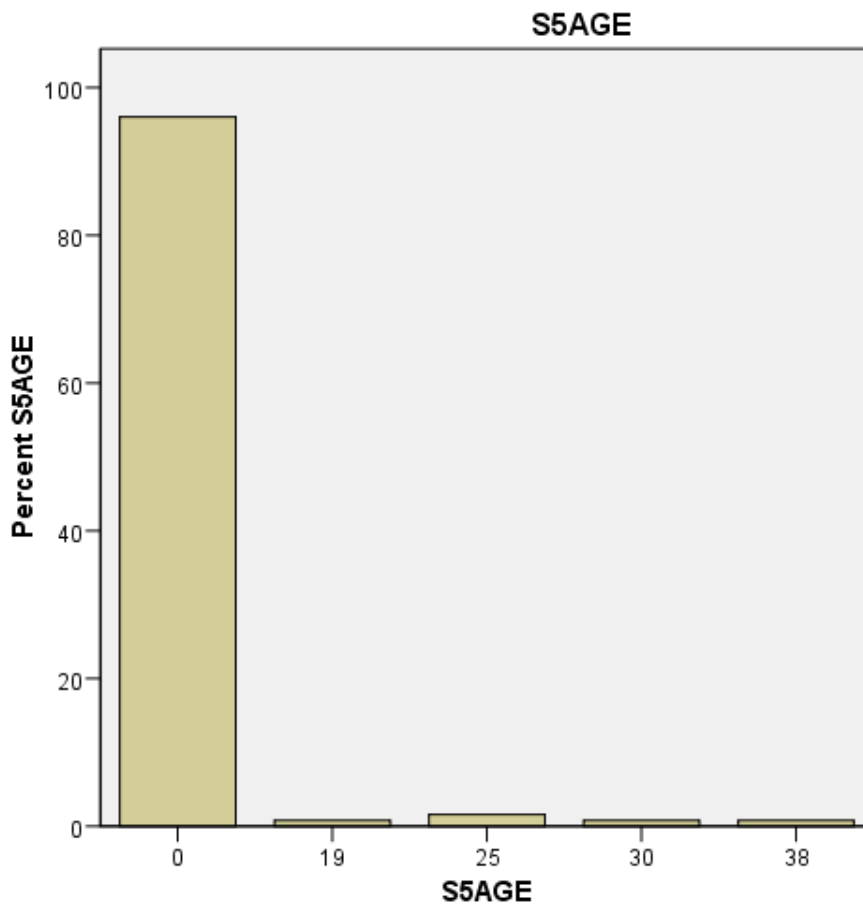
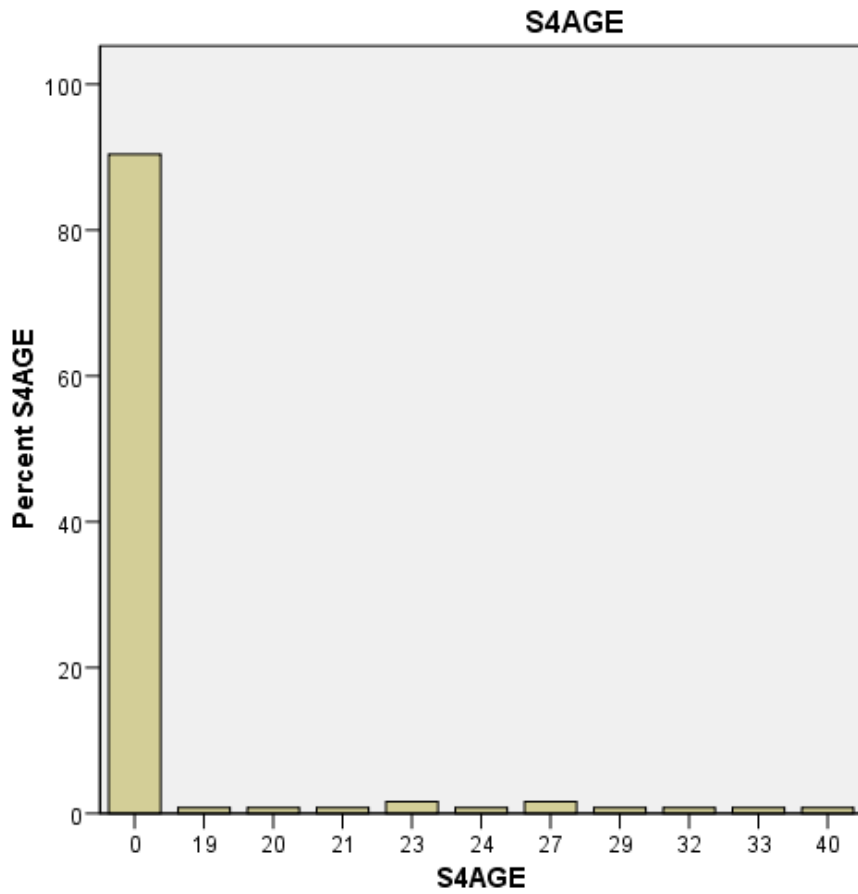


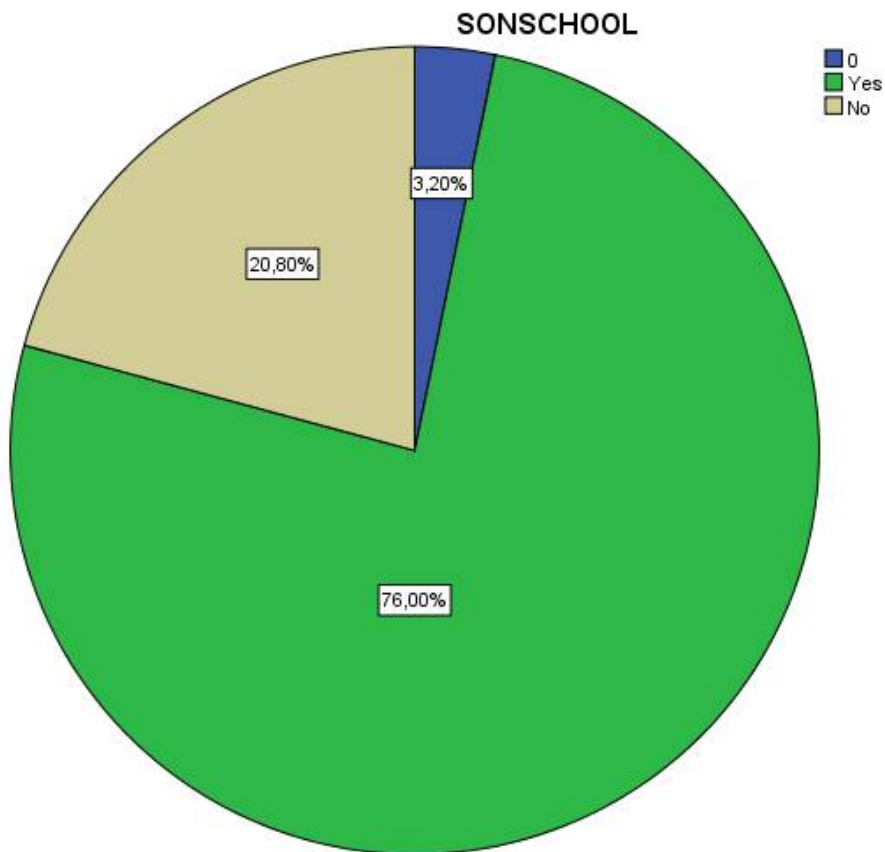
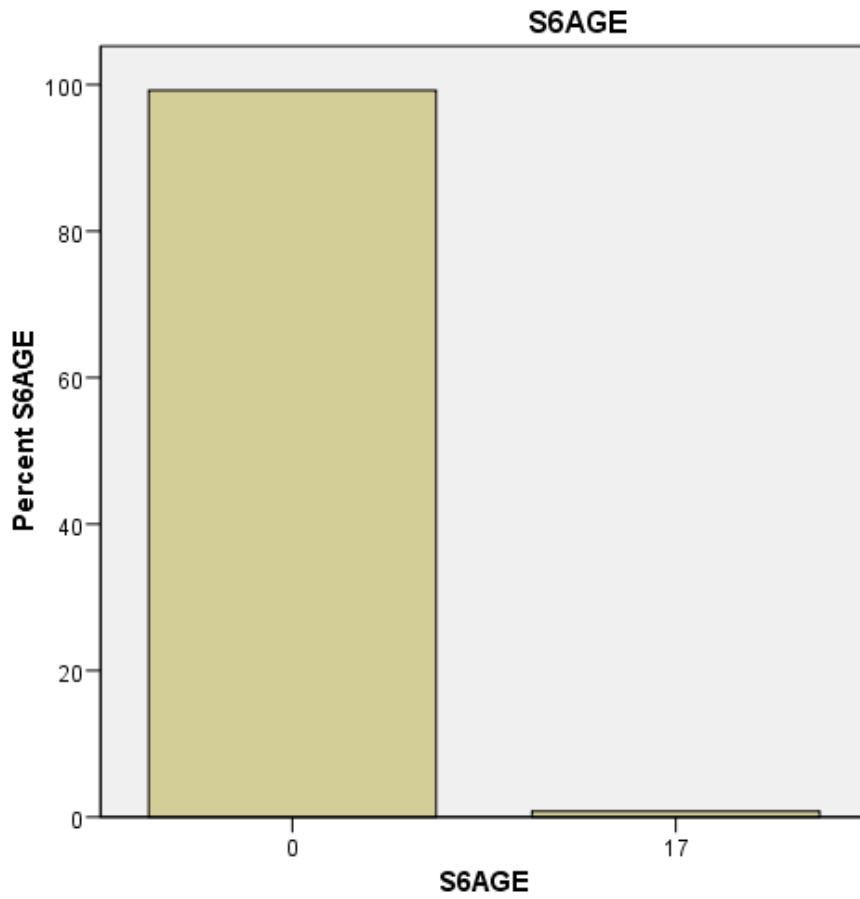
CASTE



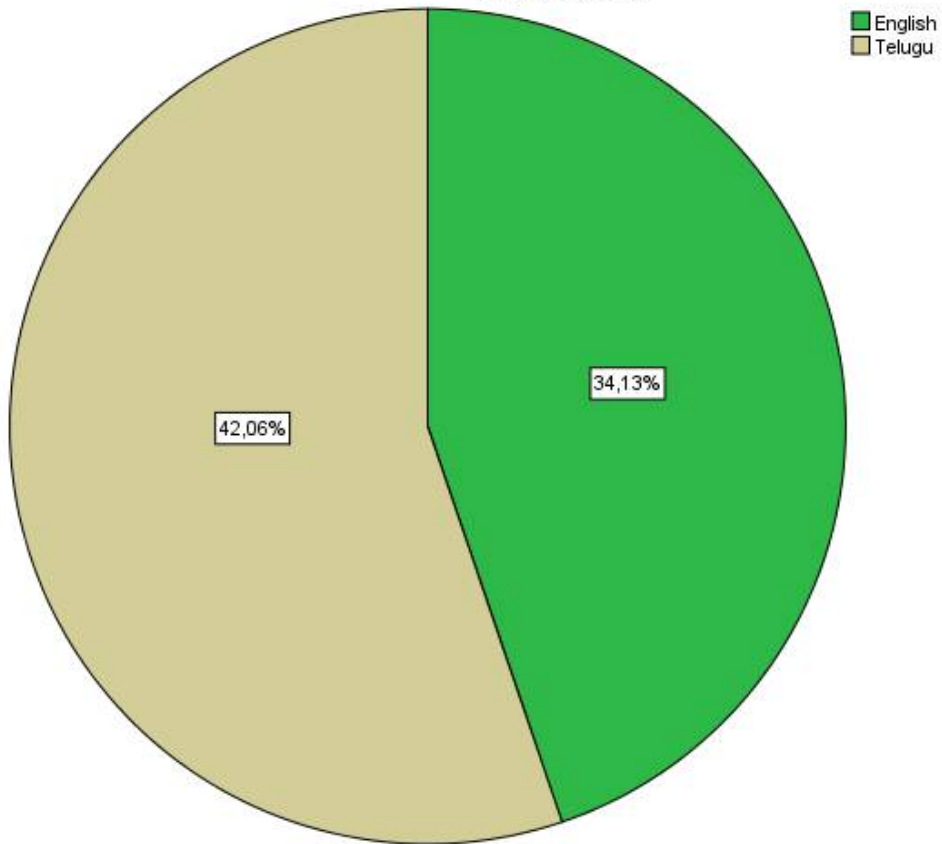




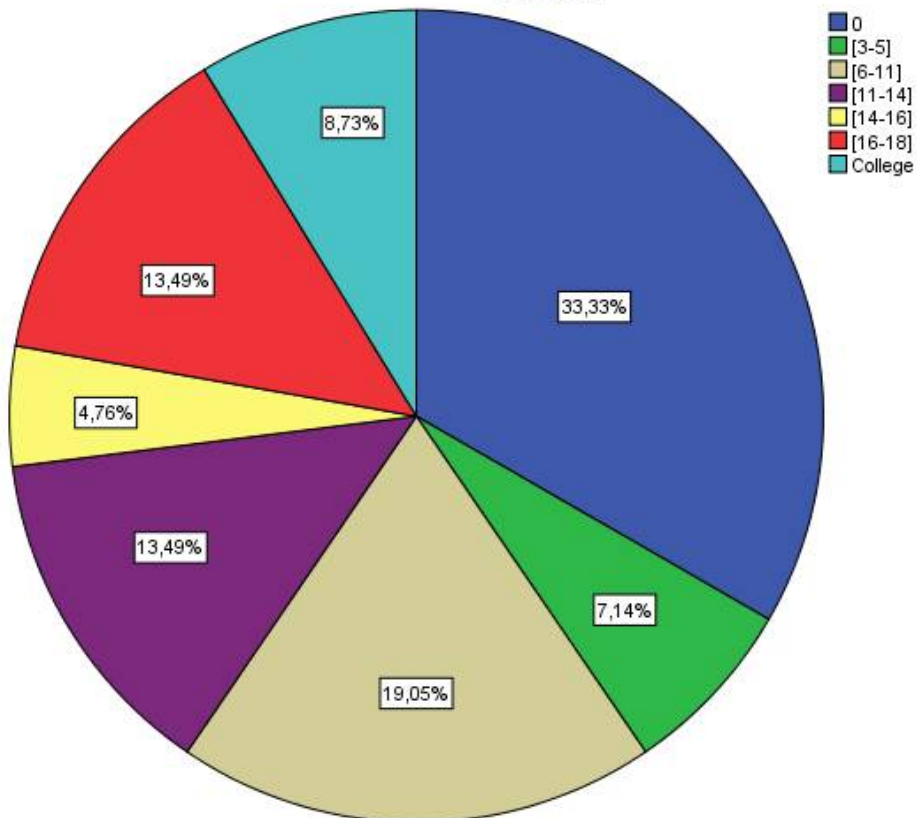




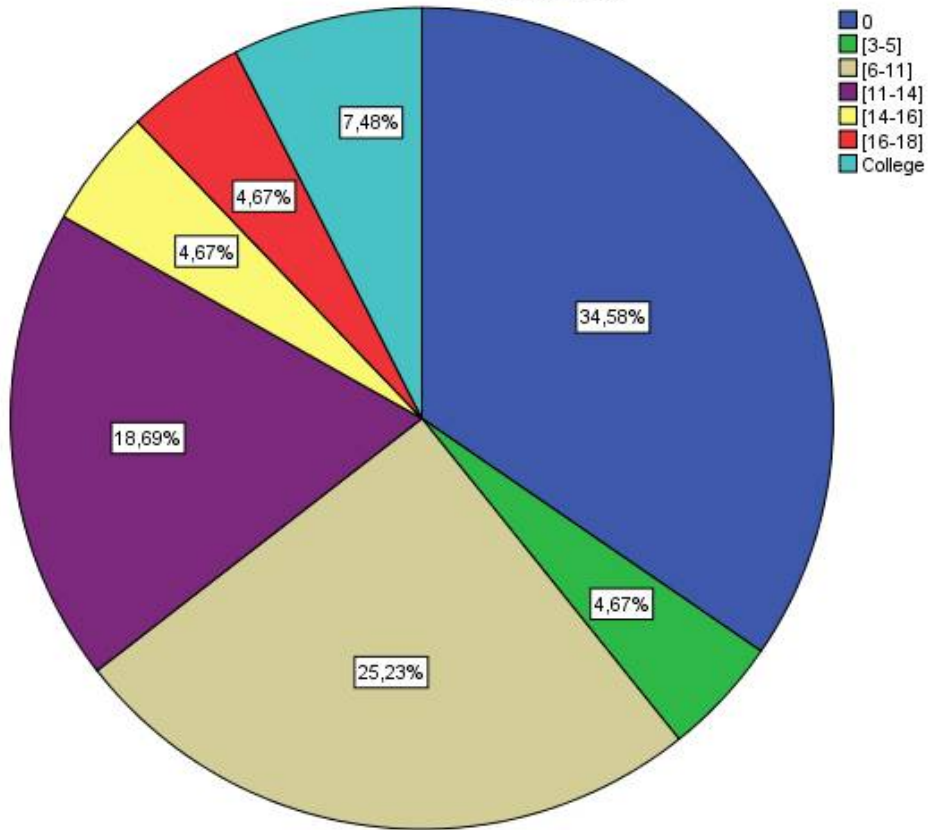
LANGUAGE



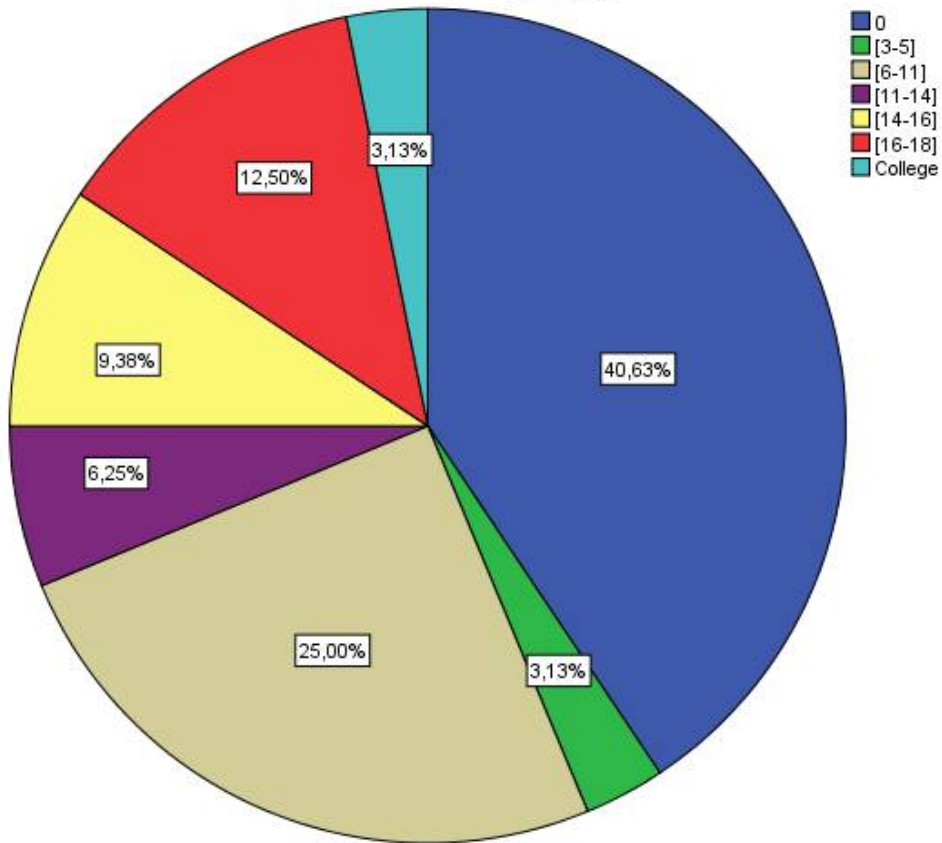
S1SAGE



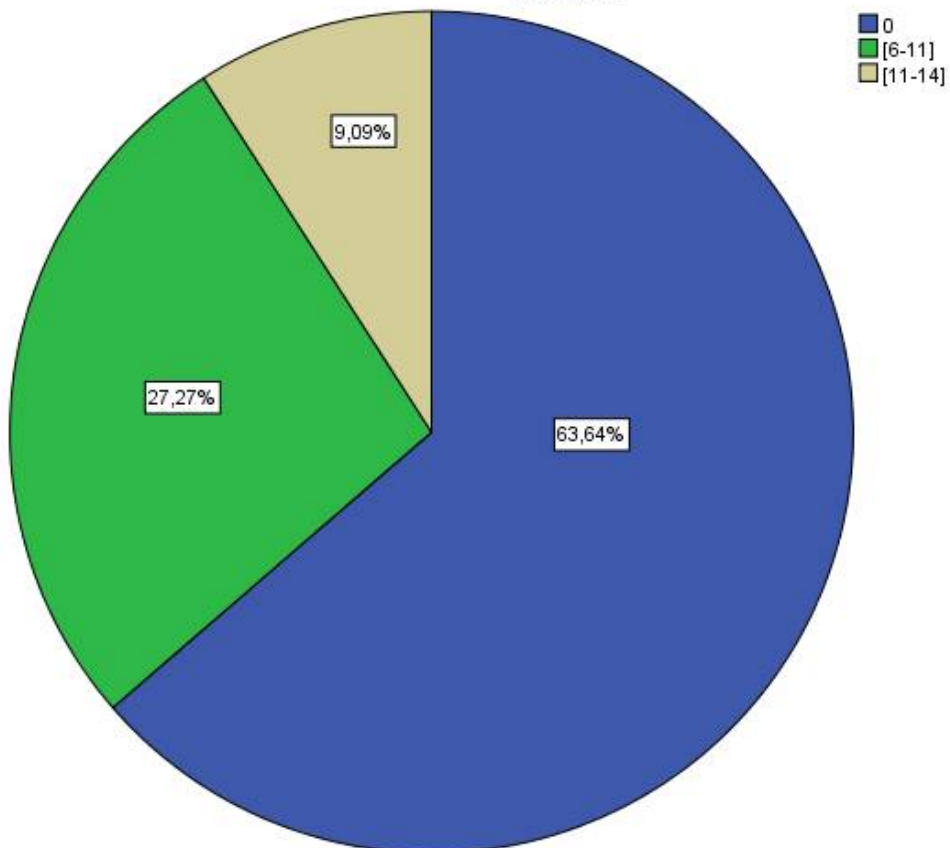
AS2SAGE

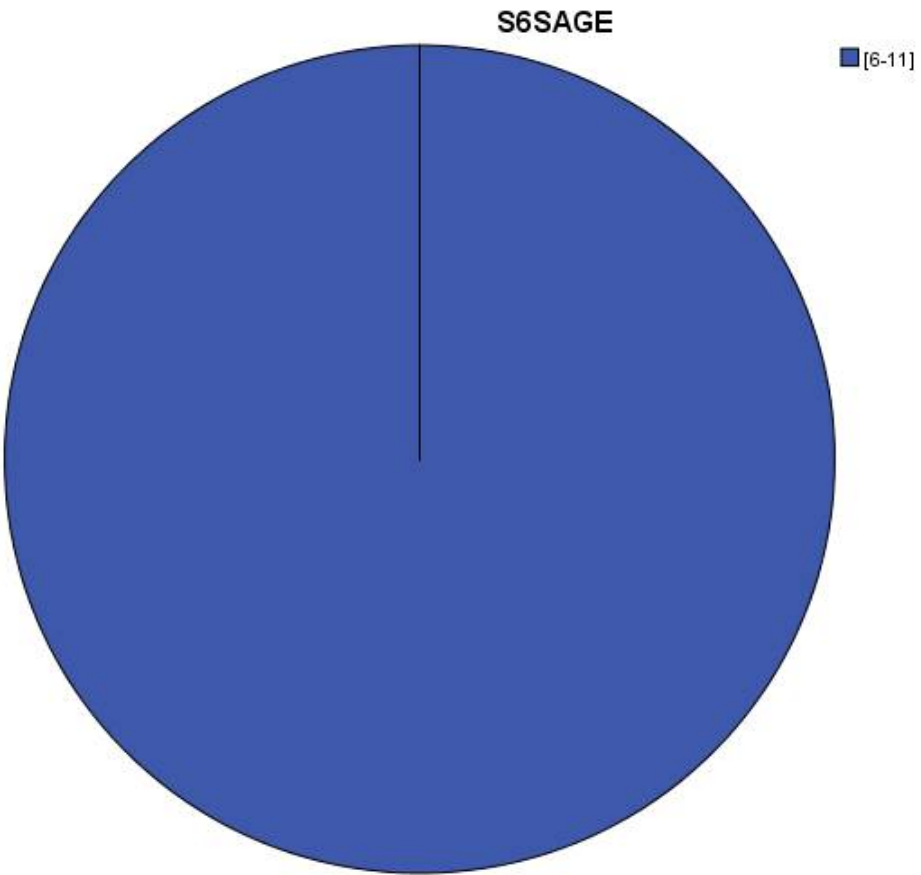
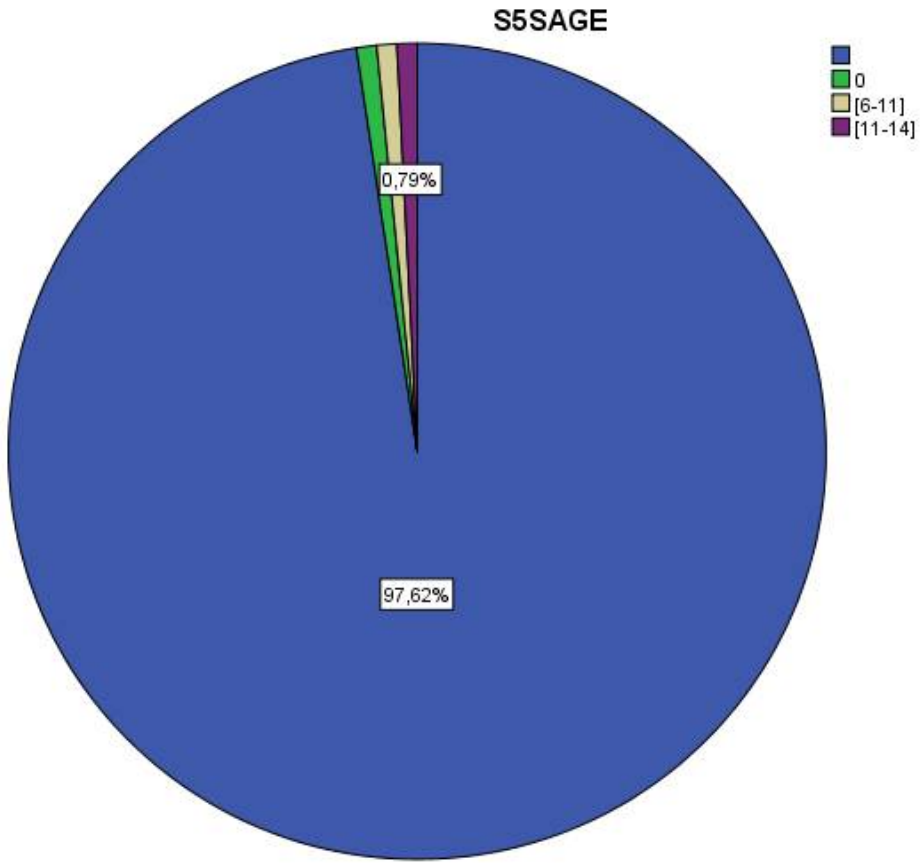


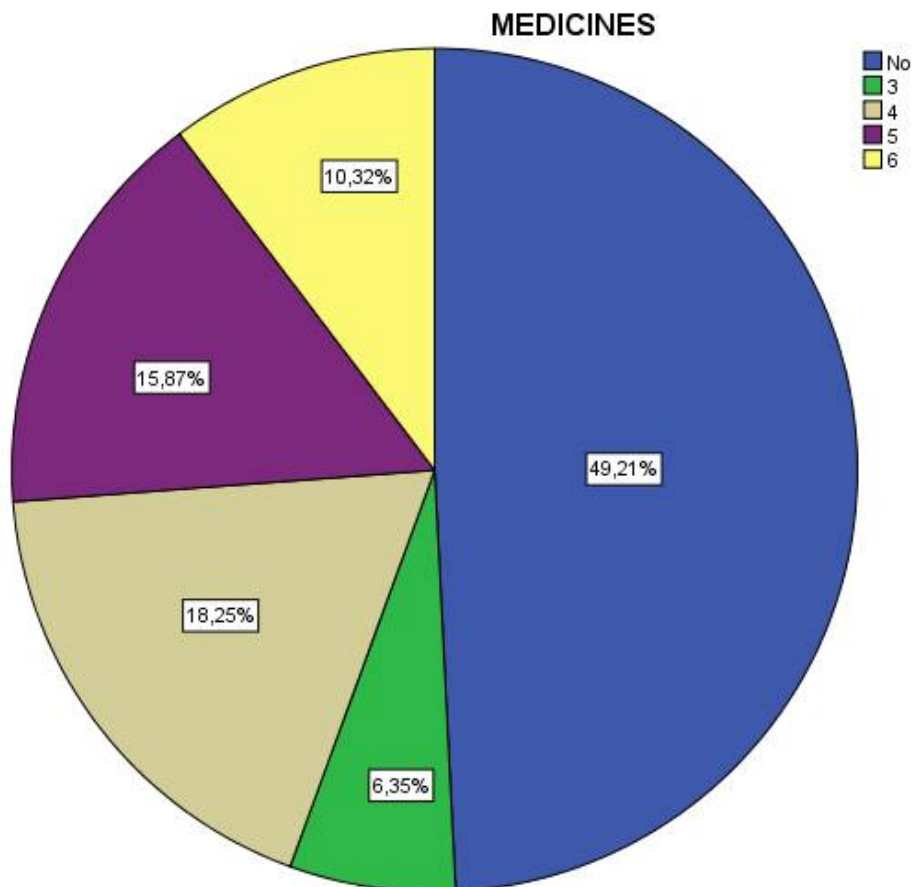
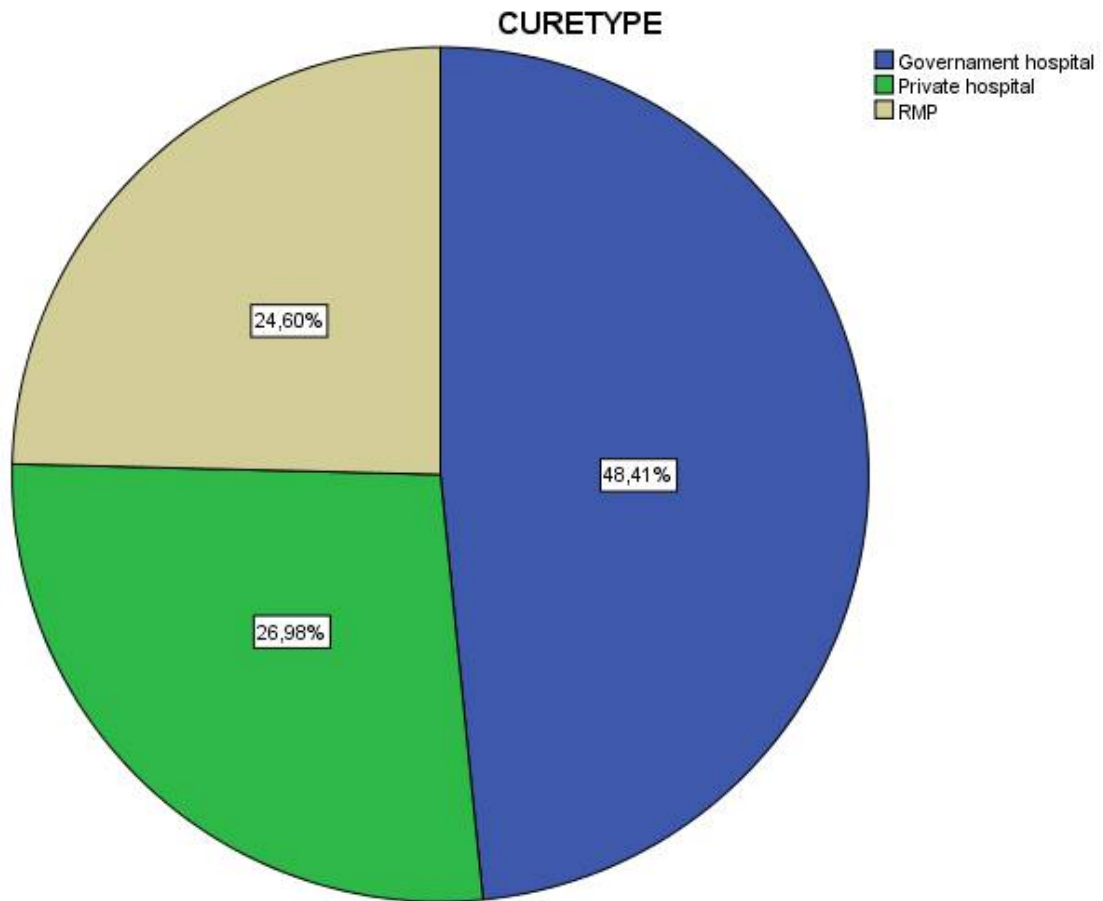
S3SAGE



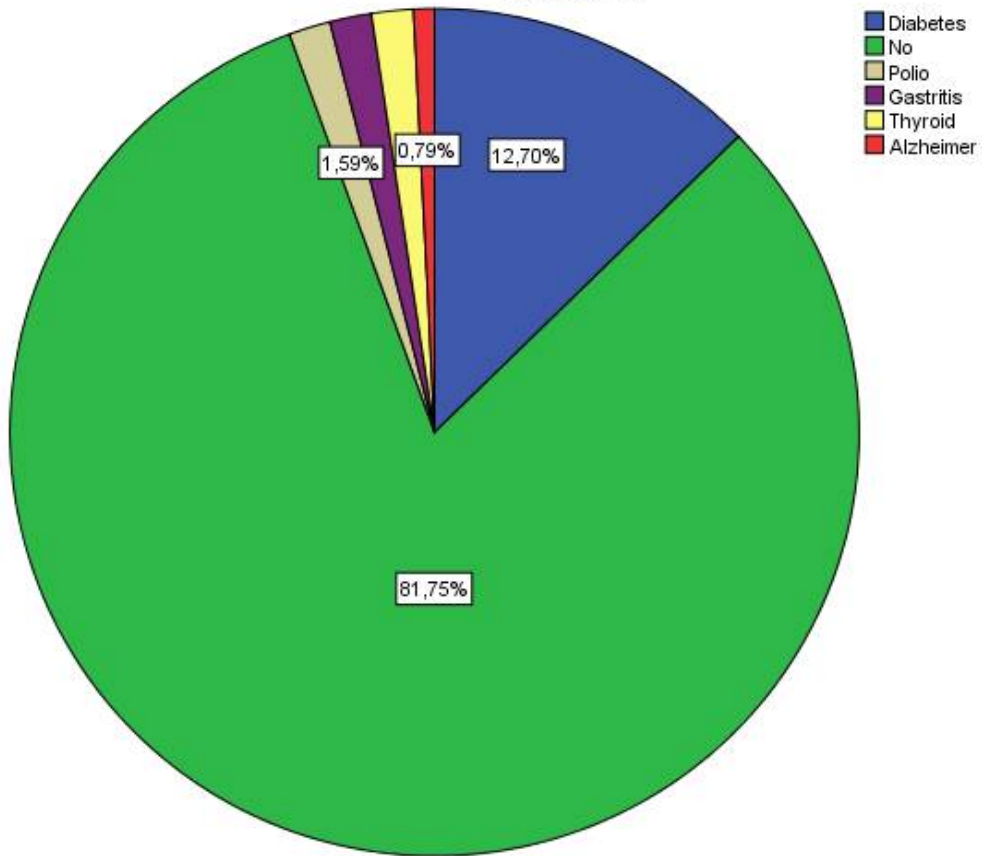
S4SAGE



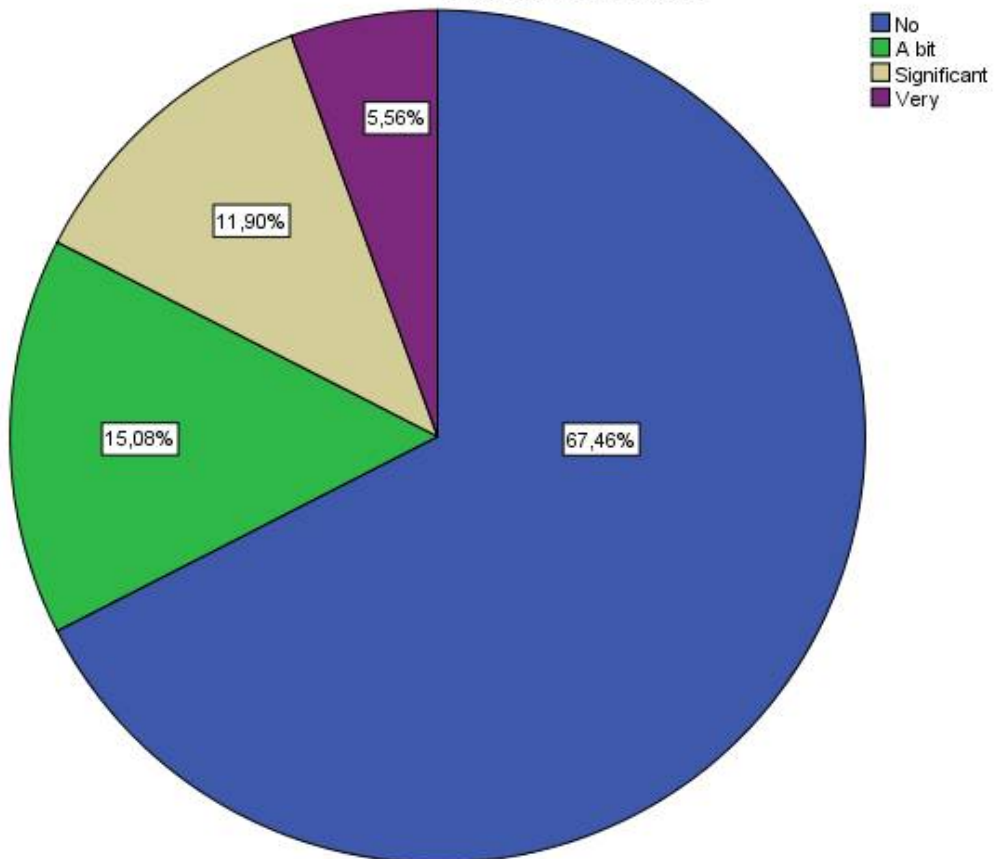




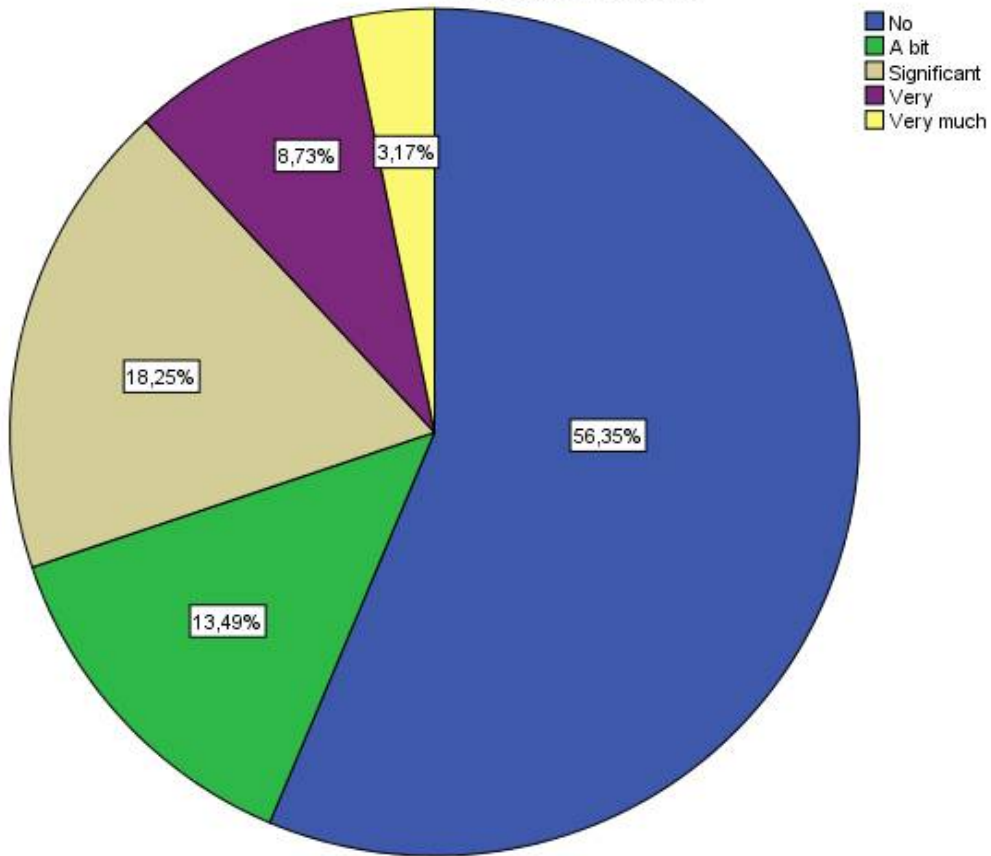
ILLNESS



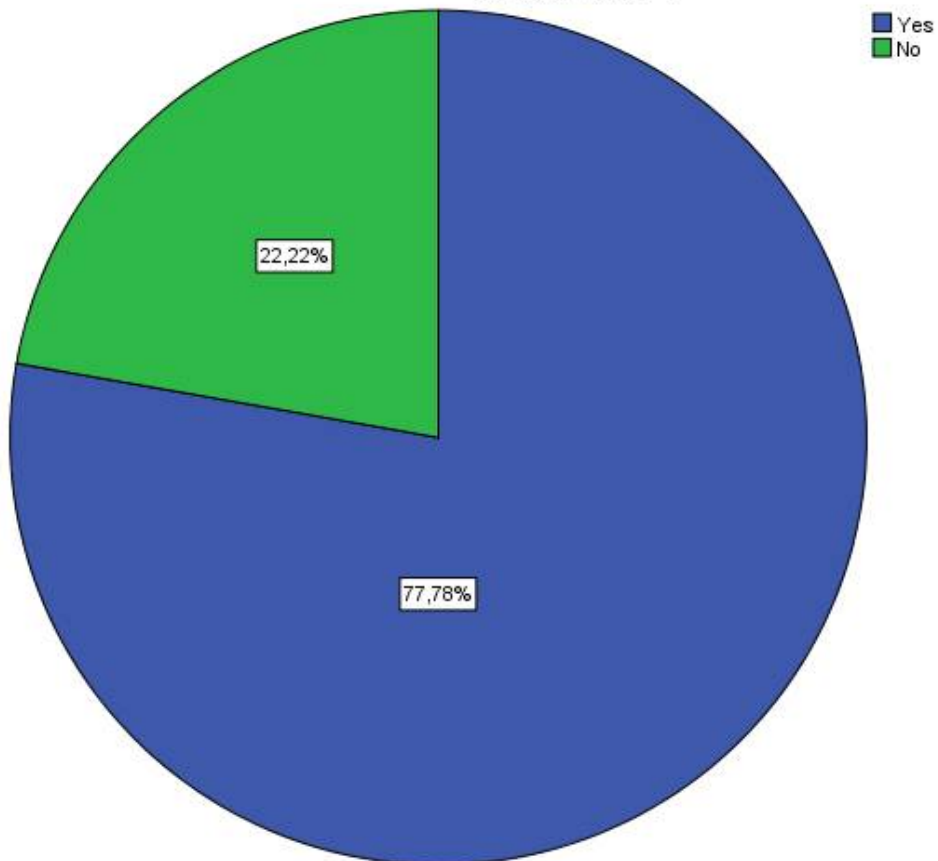
HEALTHACCESS



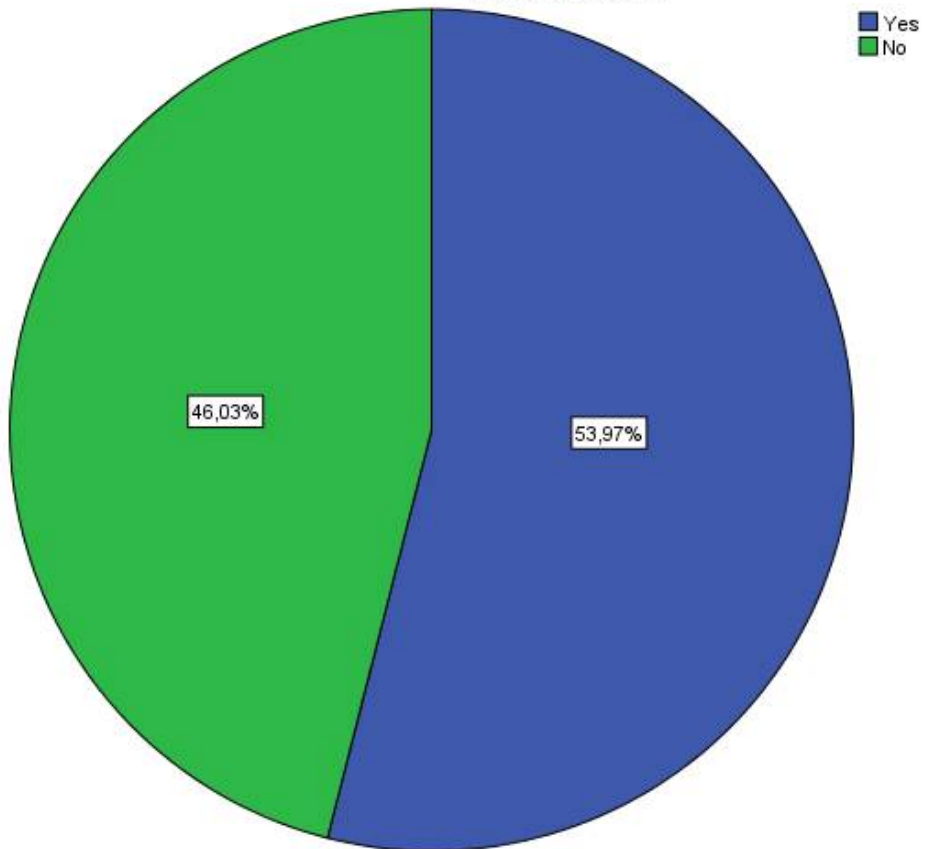
HOUSECHANGED



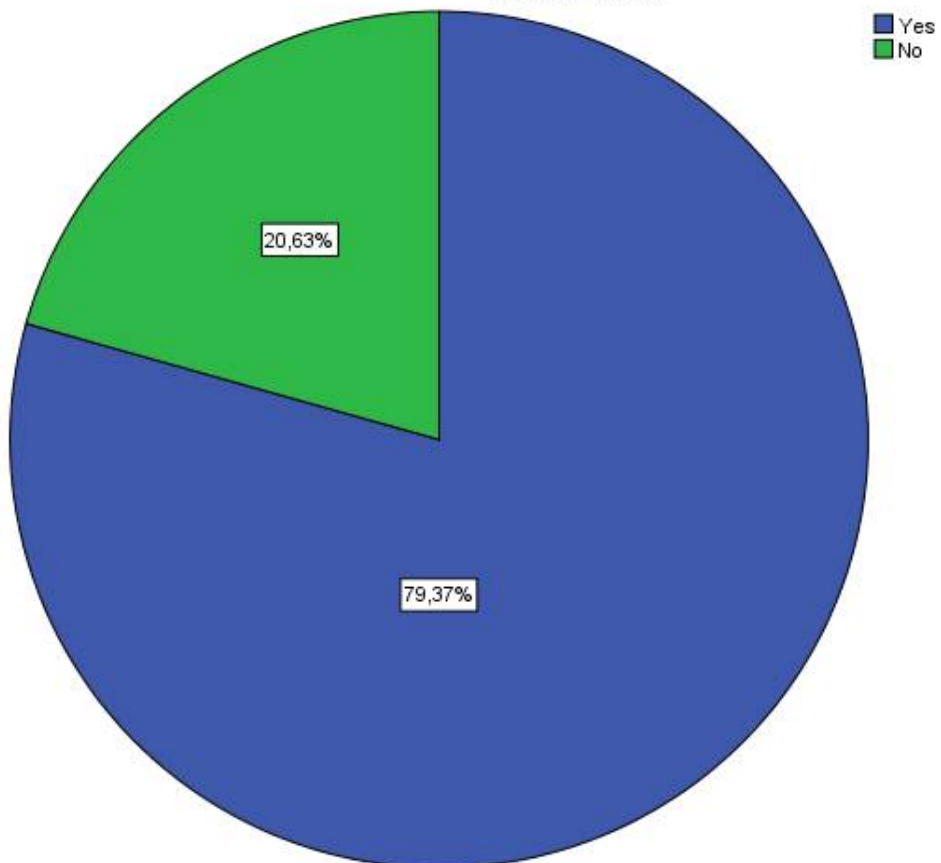
ELECTRICITY

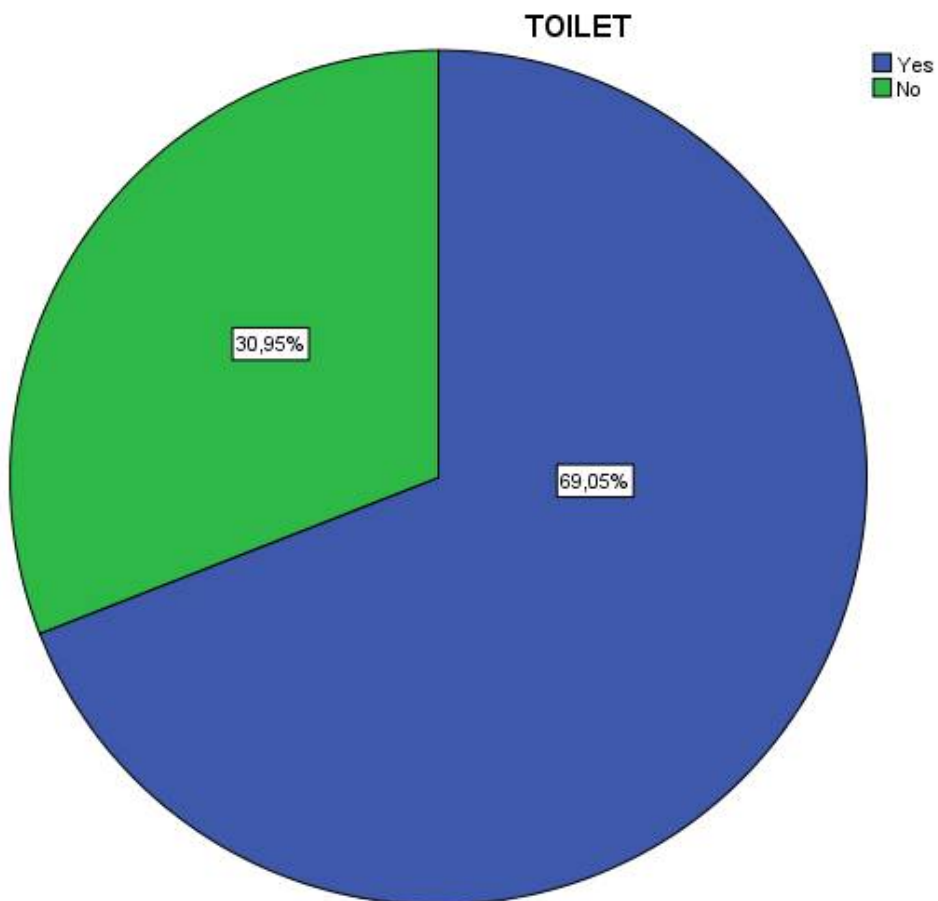
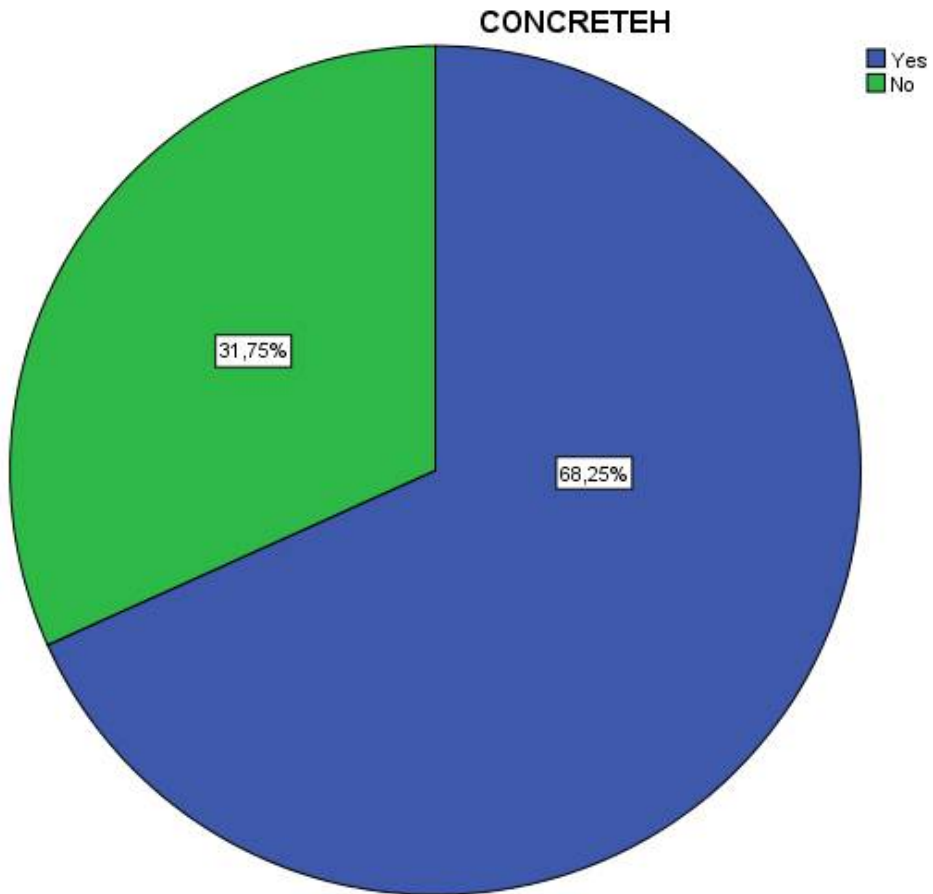


DRINKABLEW

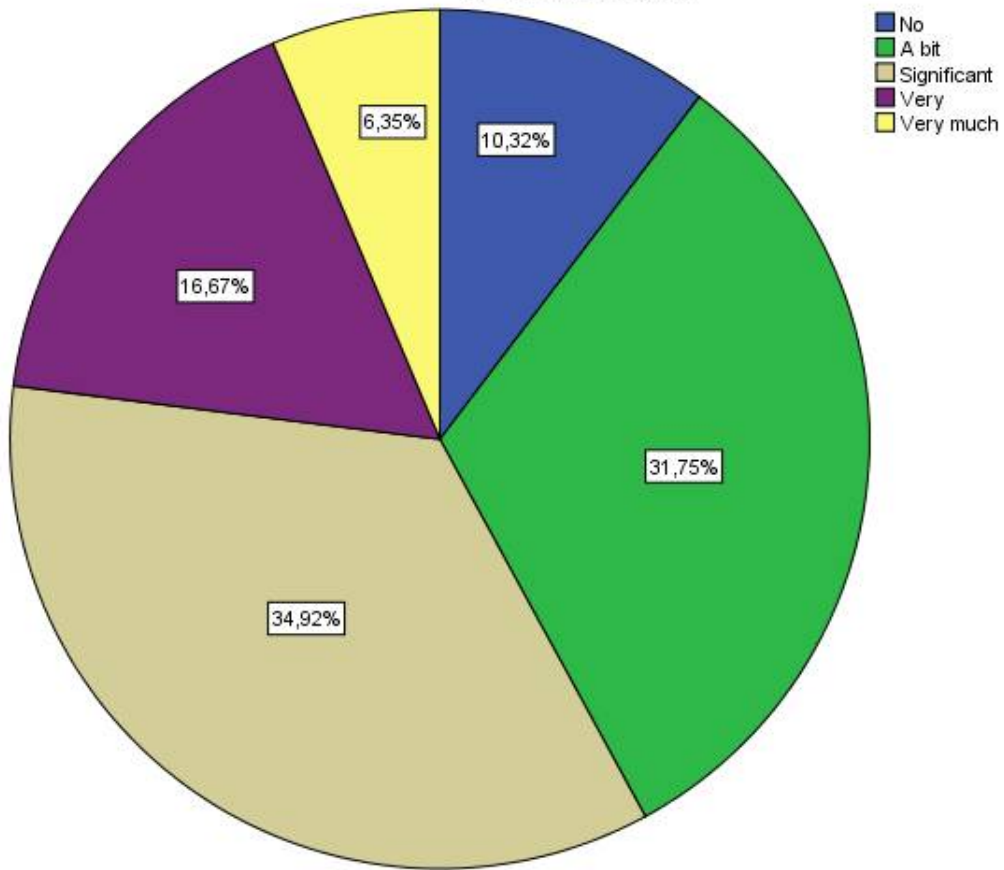


RUNNINGW

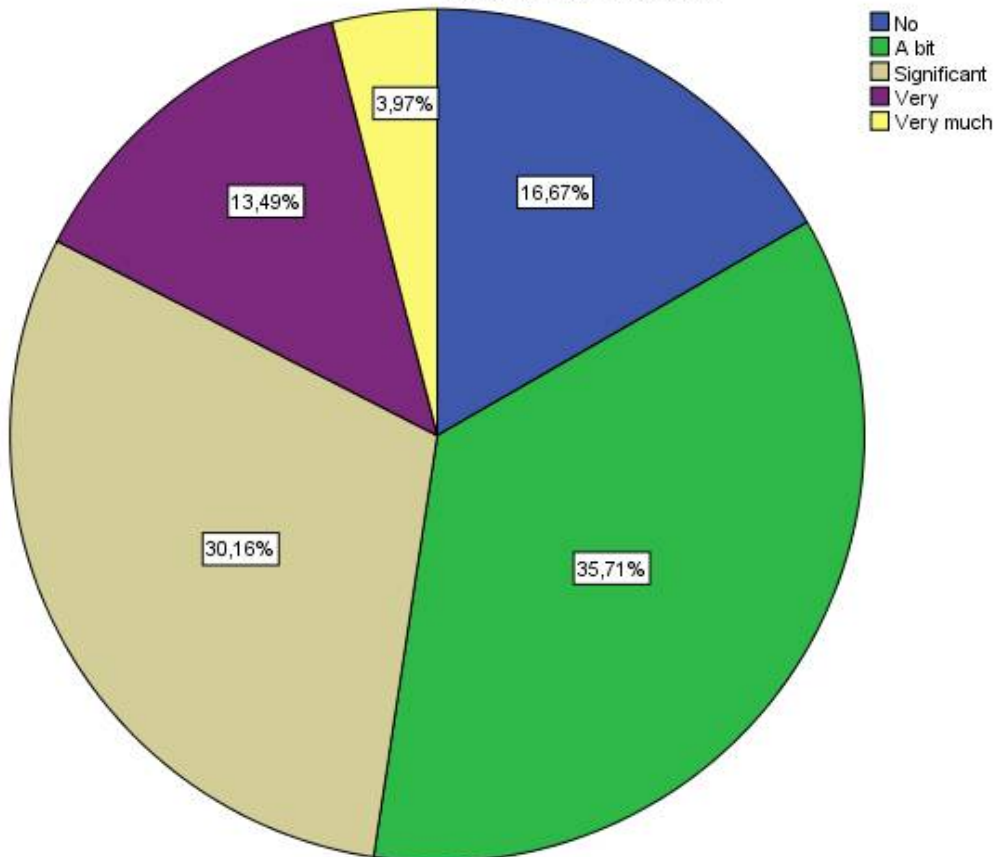




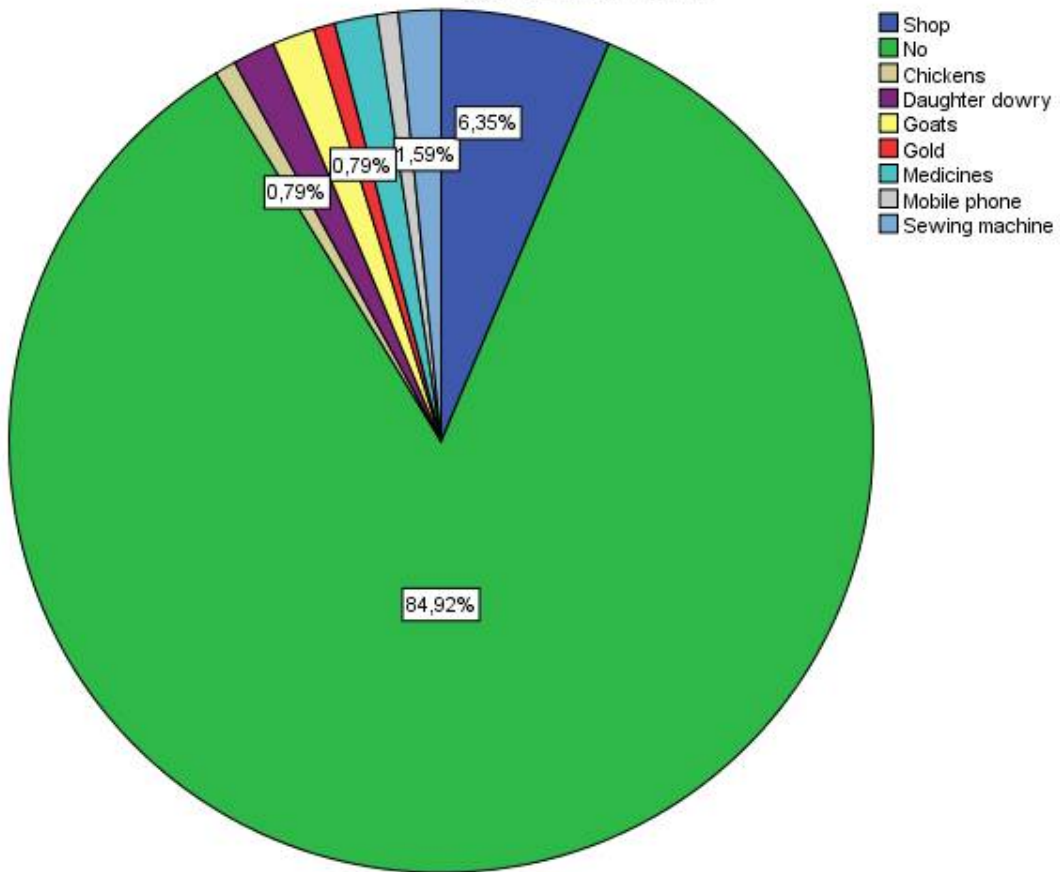
LIFECHANGED



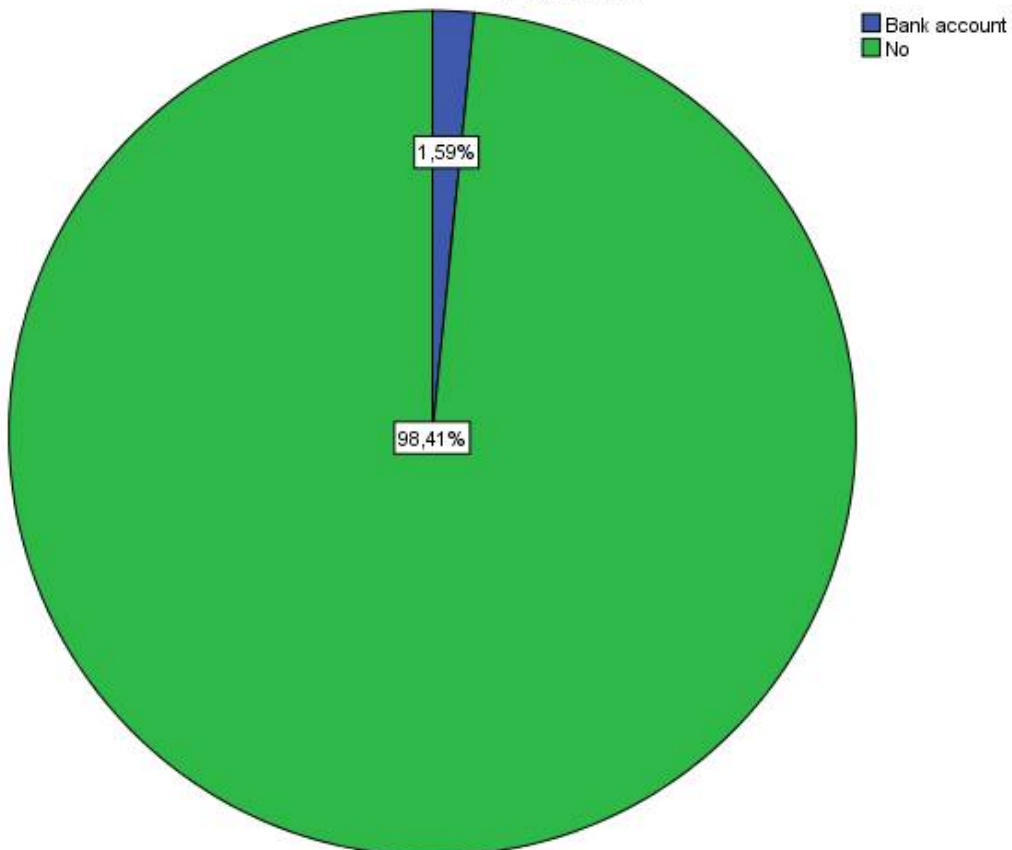
VILLAGECHANGED

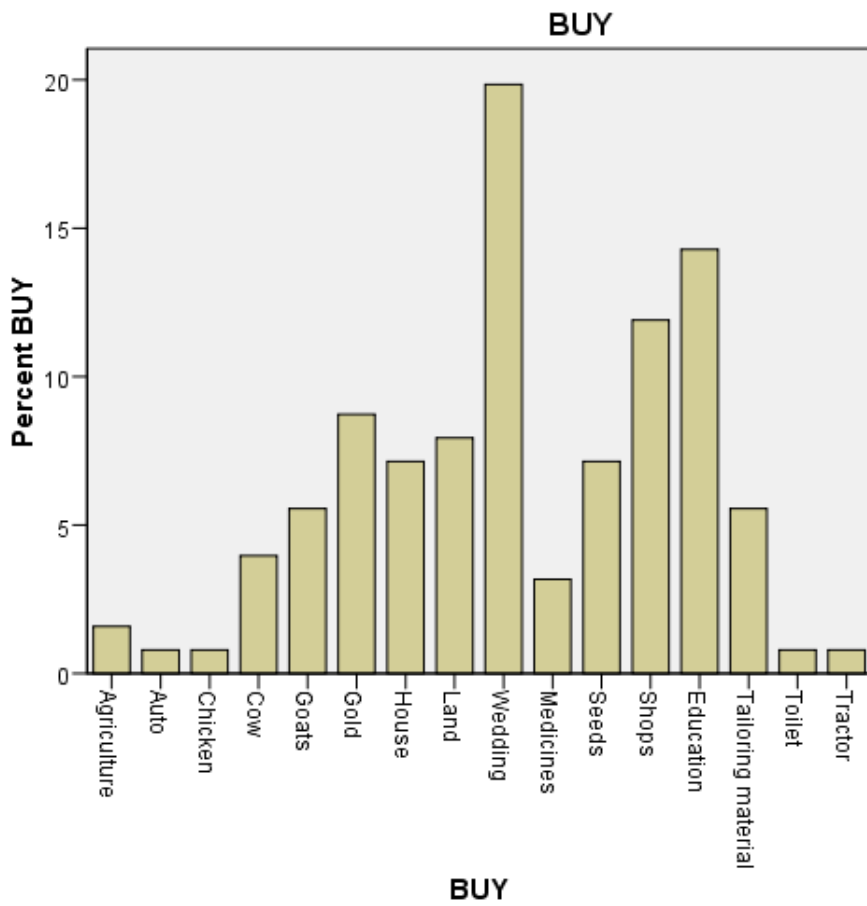
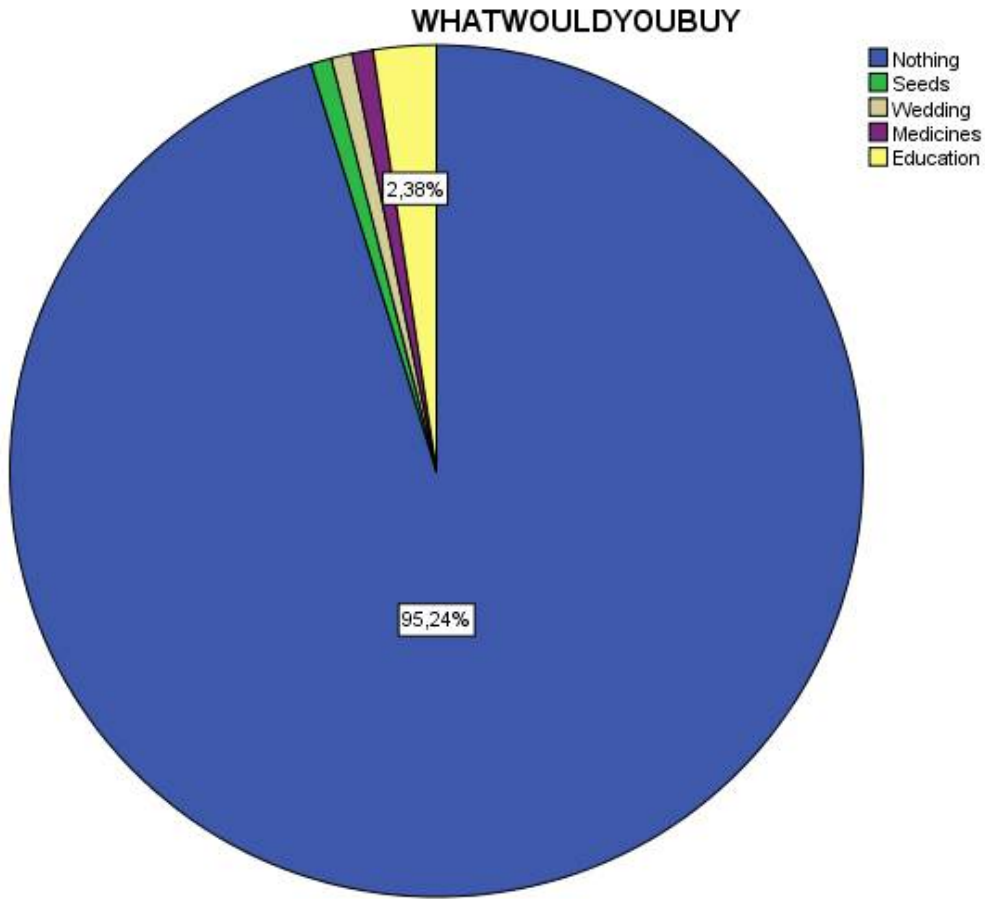


BUYSOMETHING

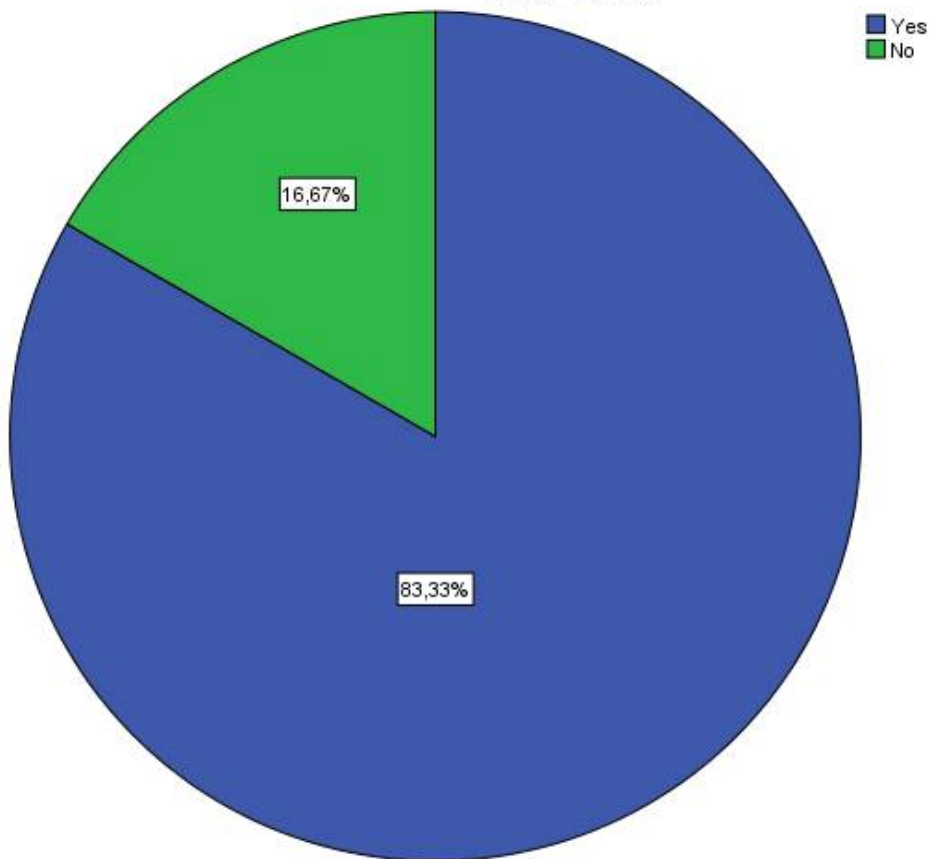


SAVINGS

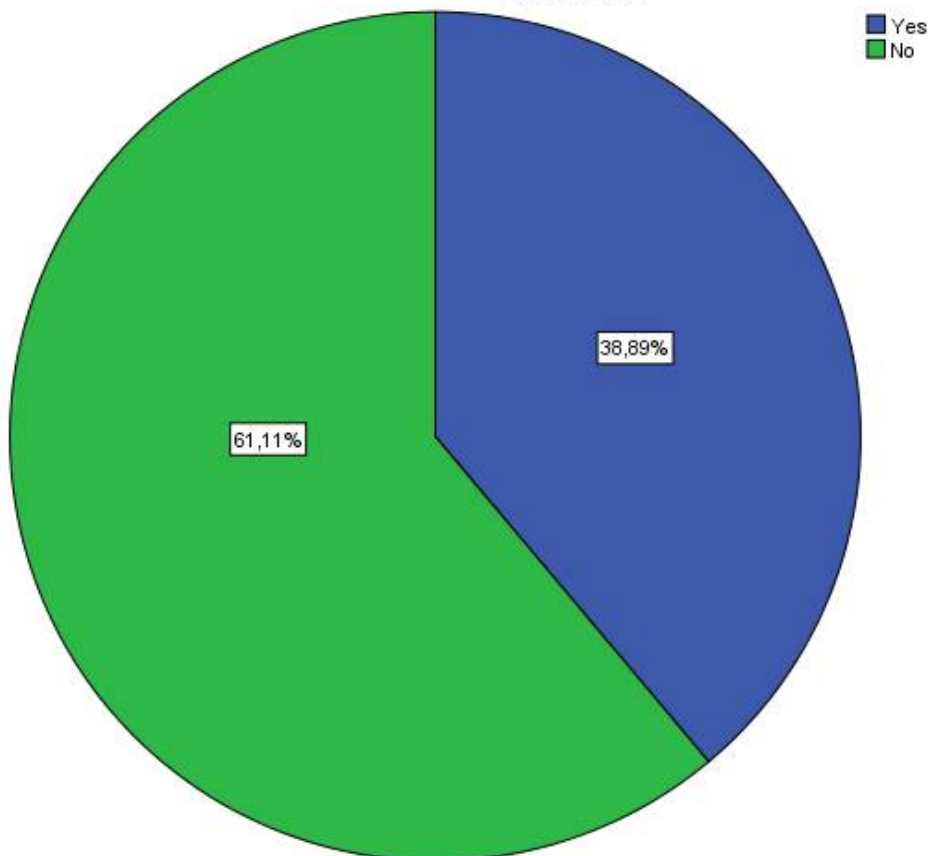


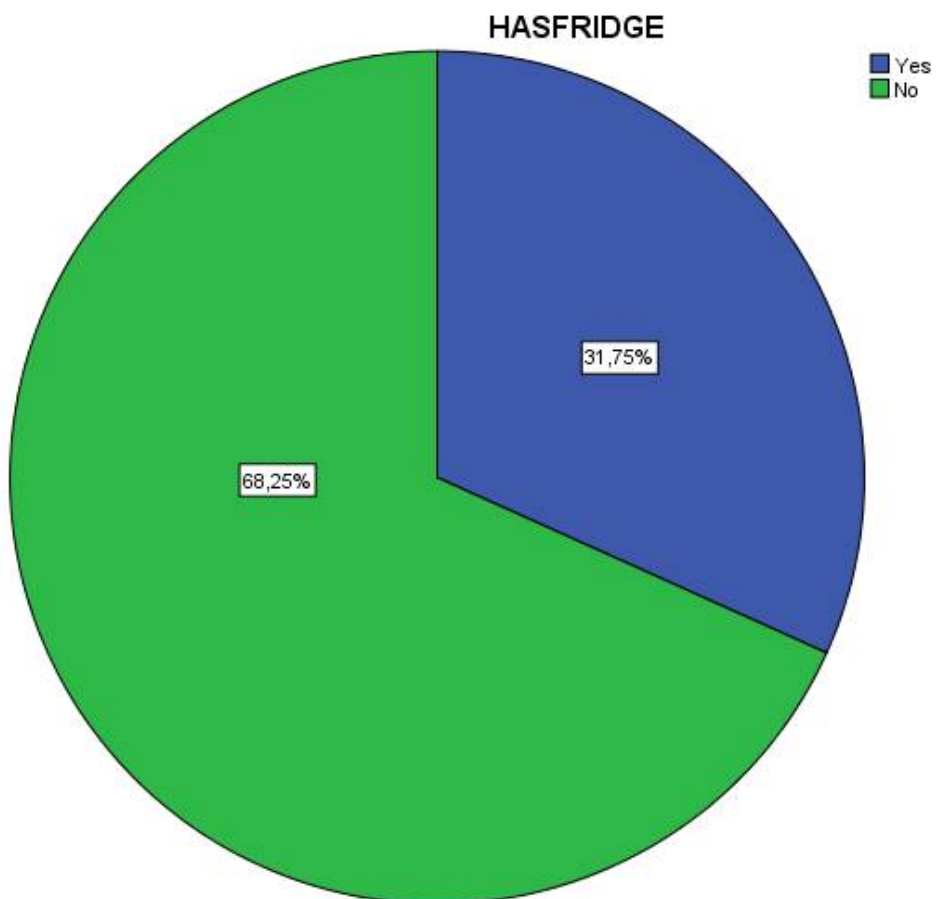
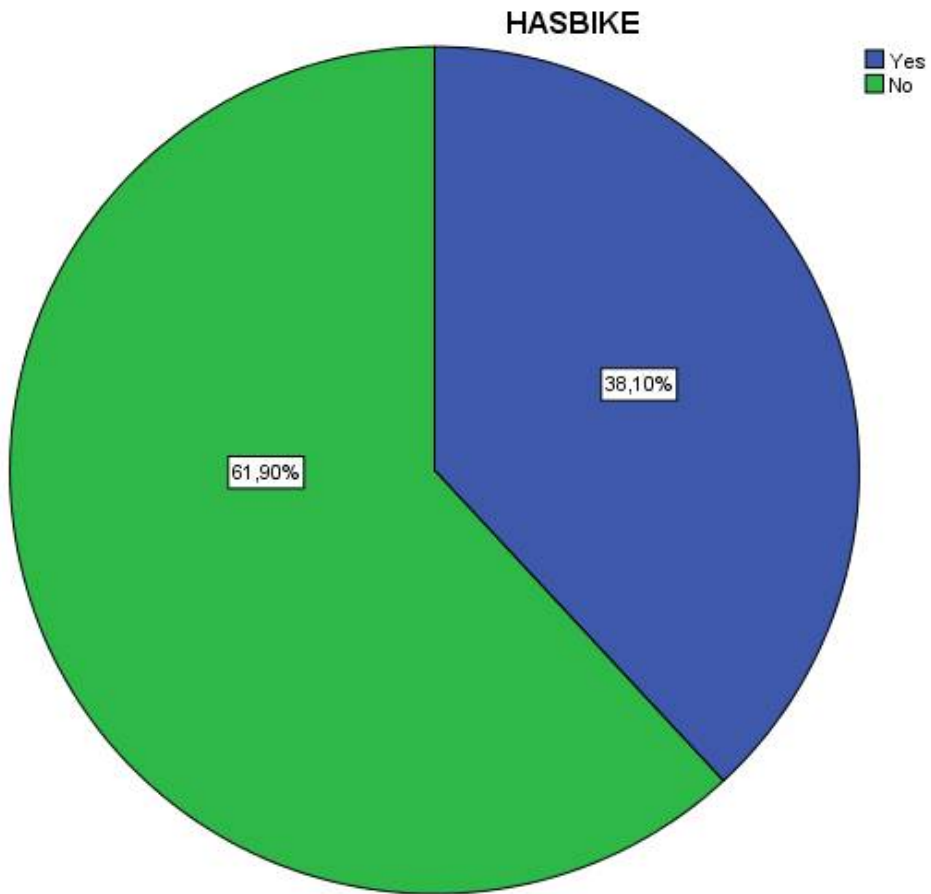


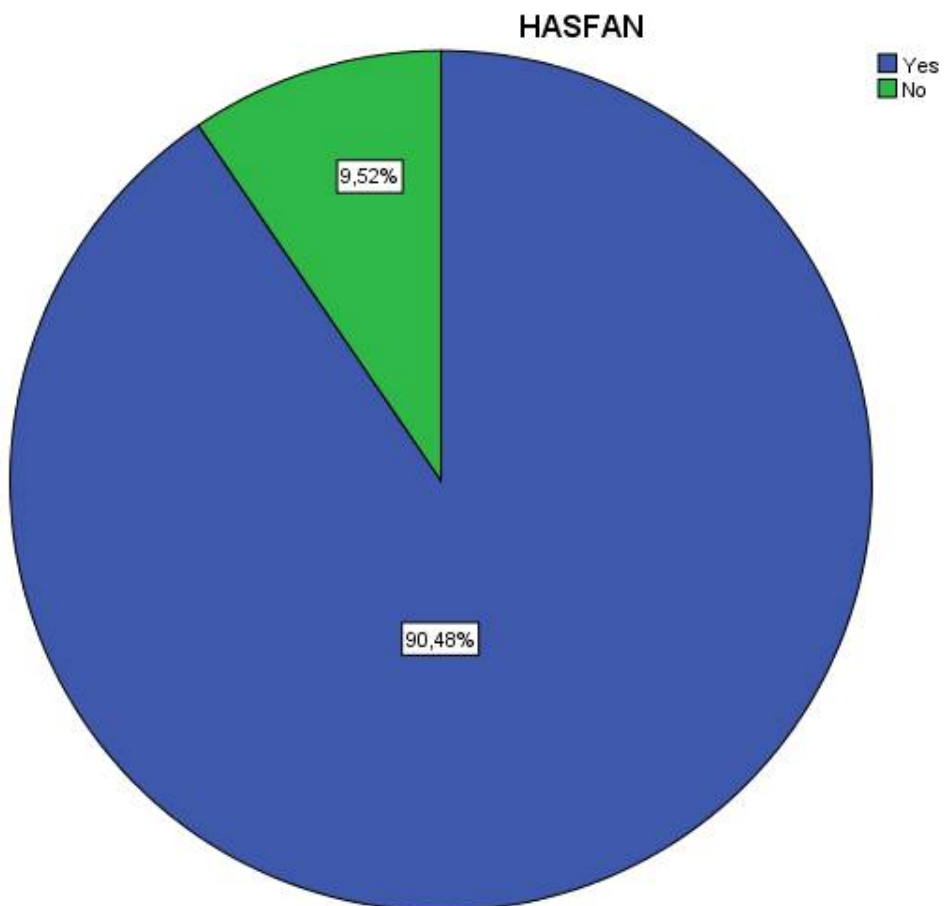
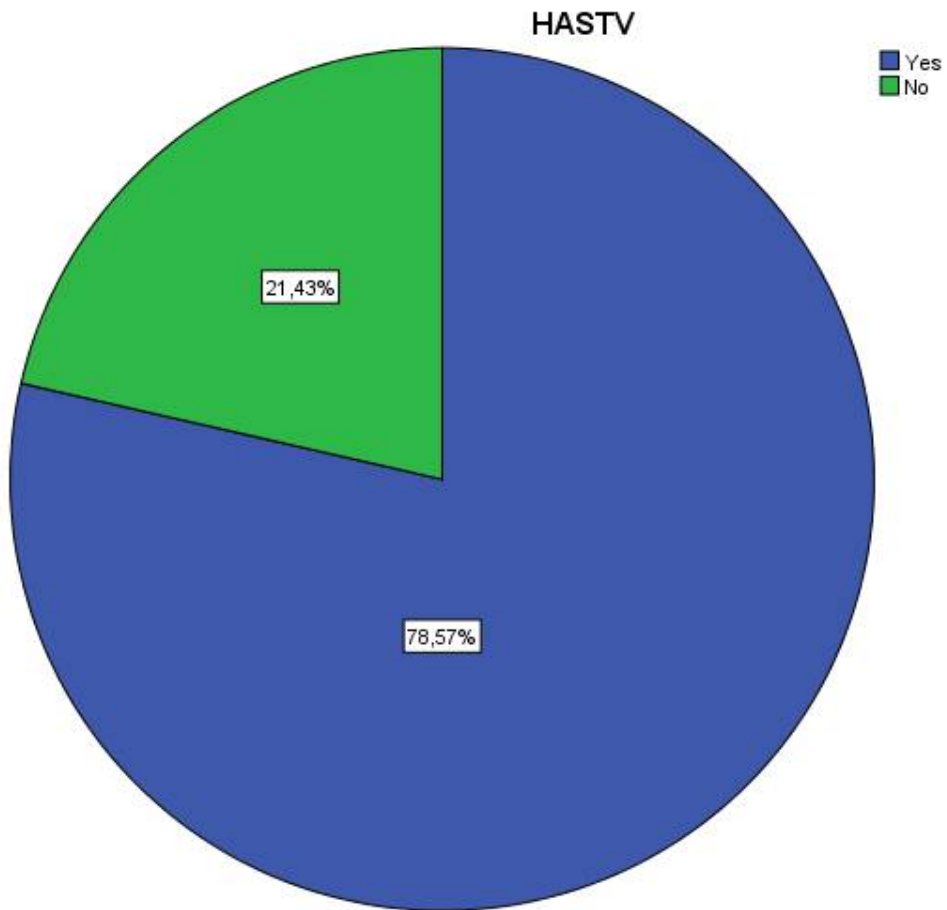
HASPHONE

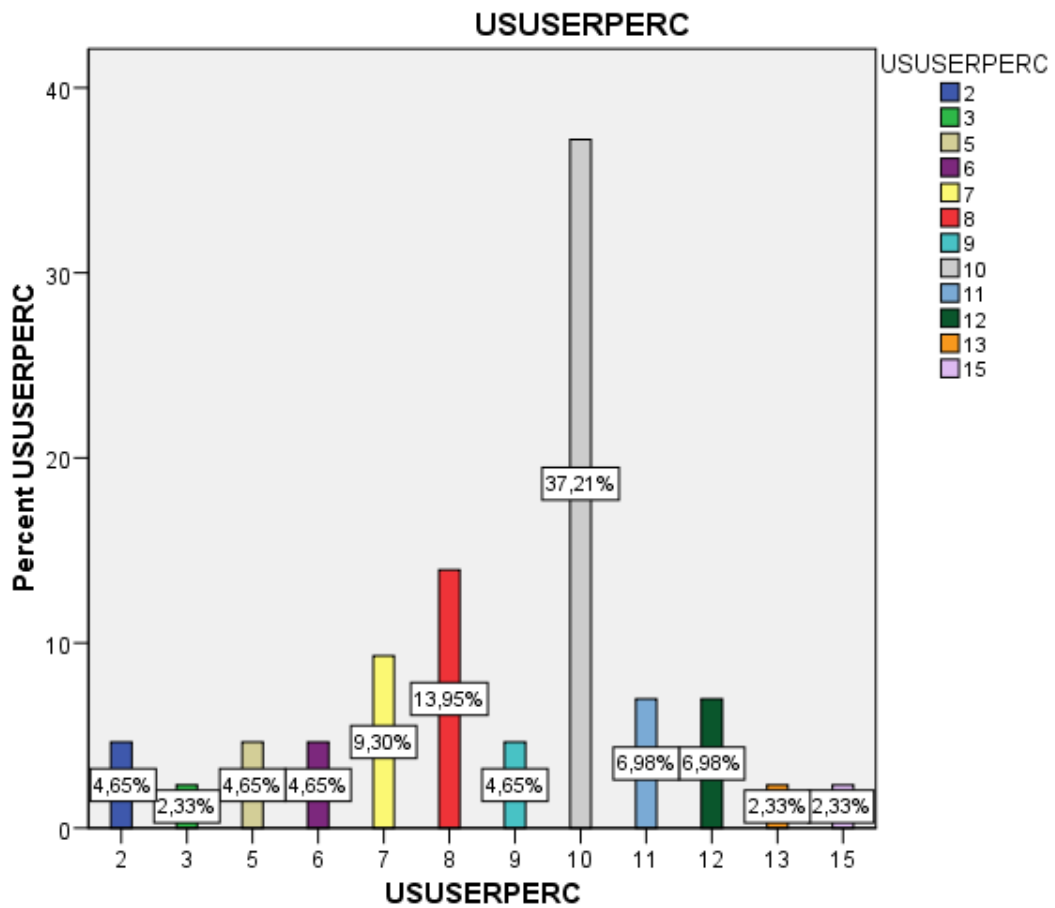
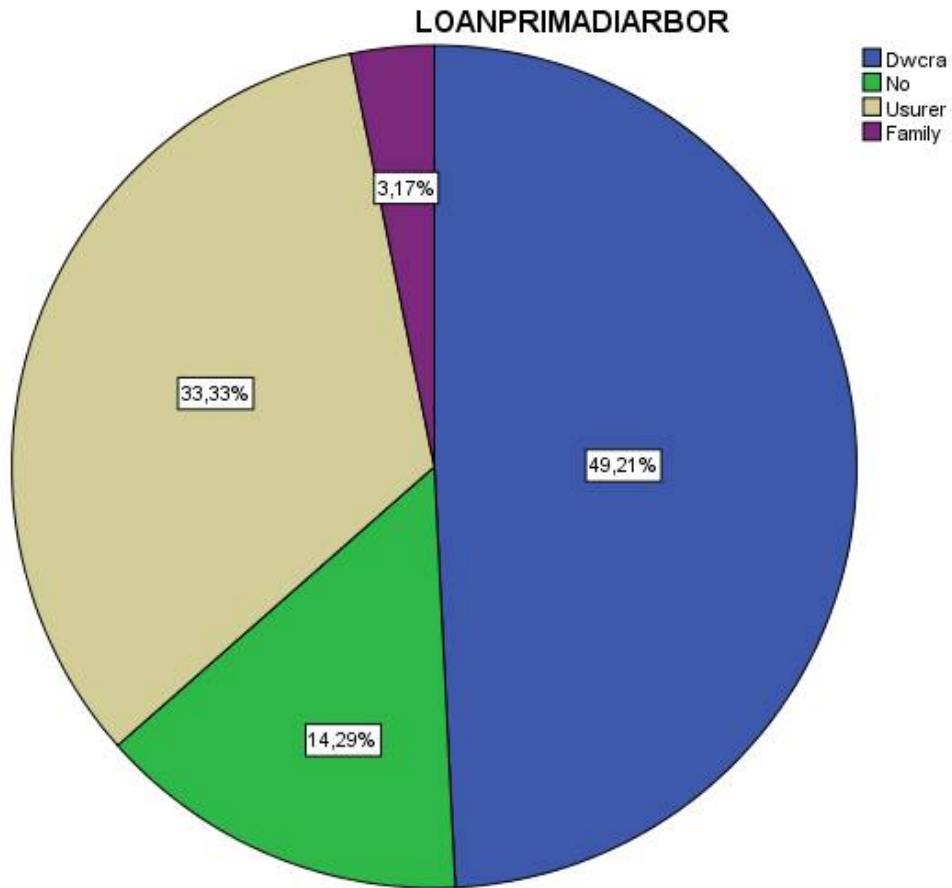


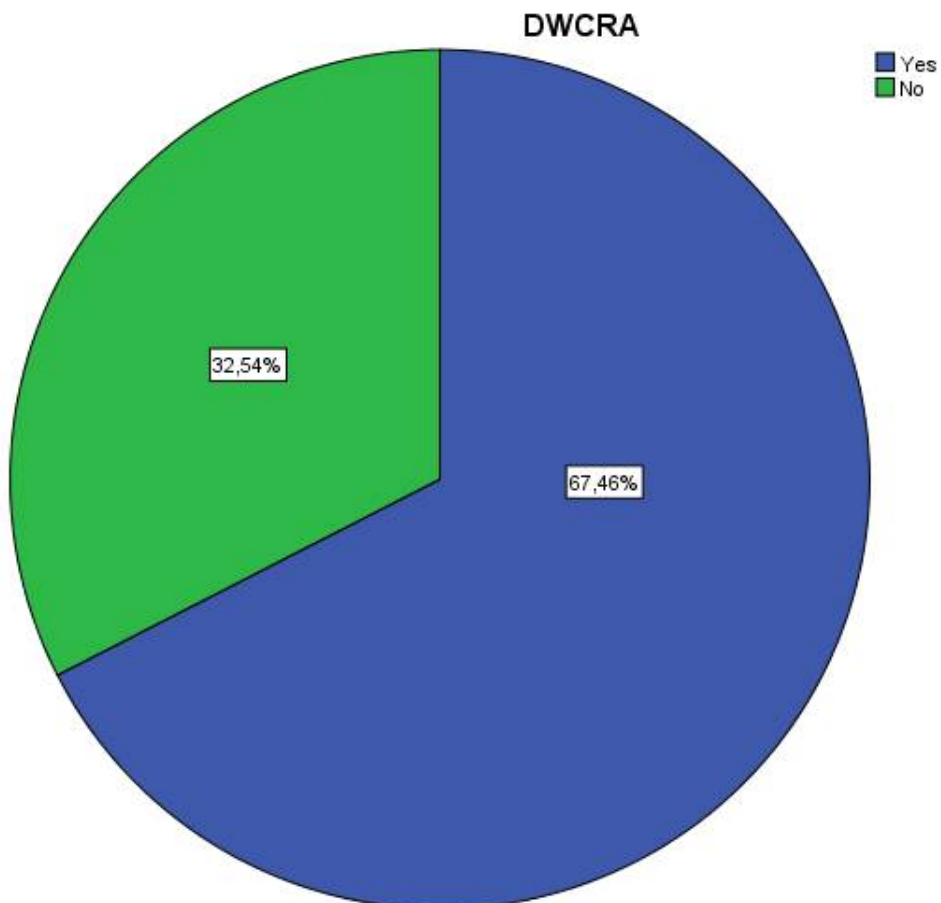
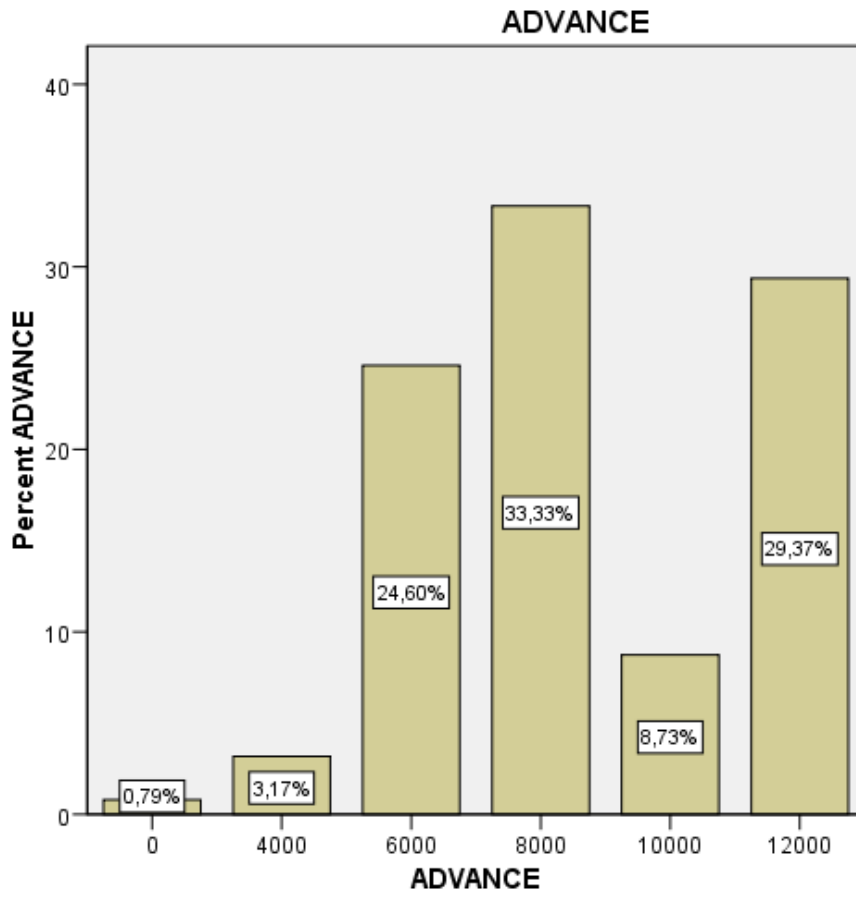
HASMOTO

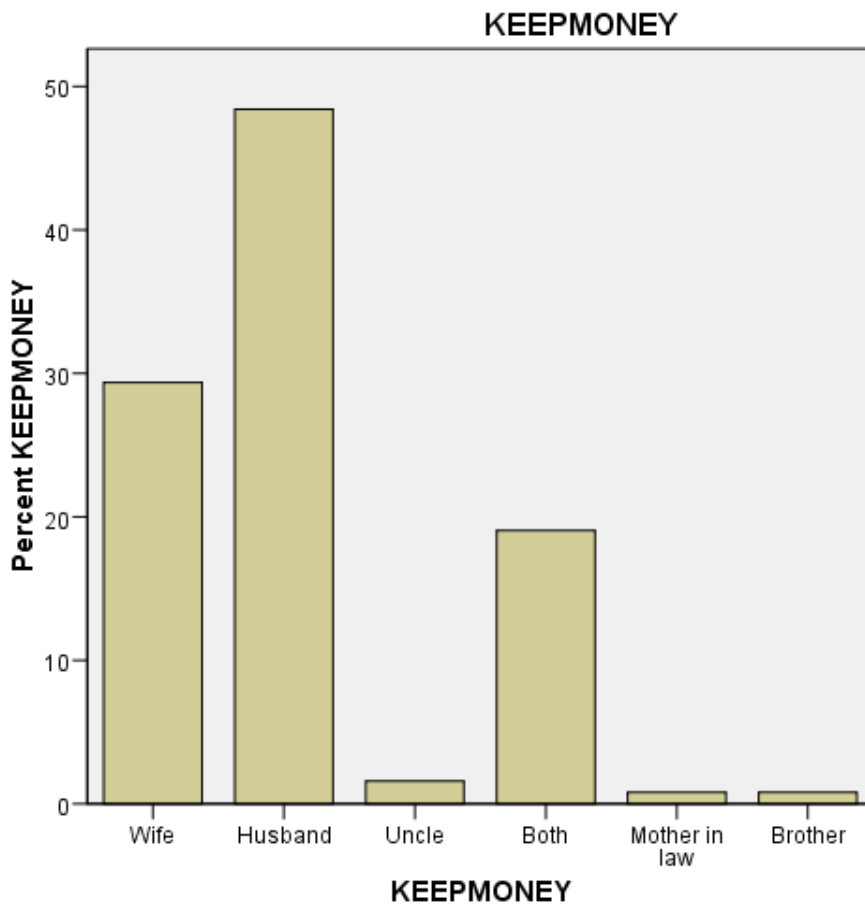
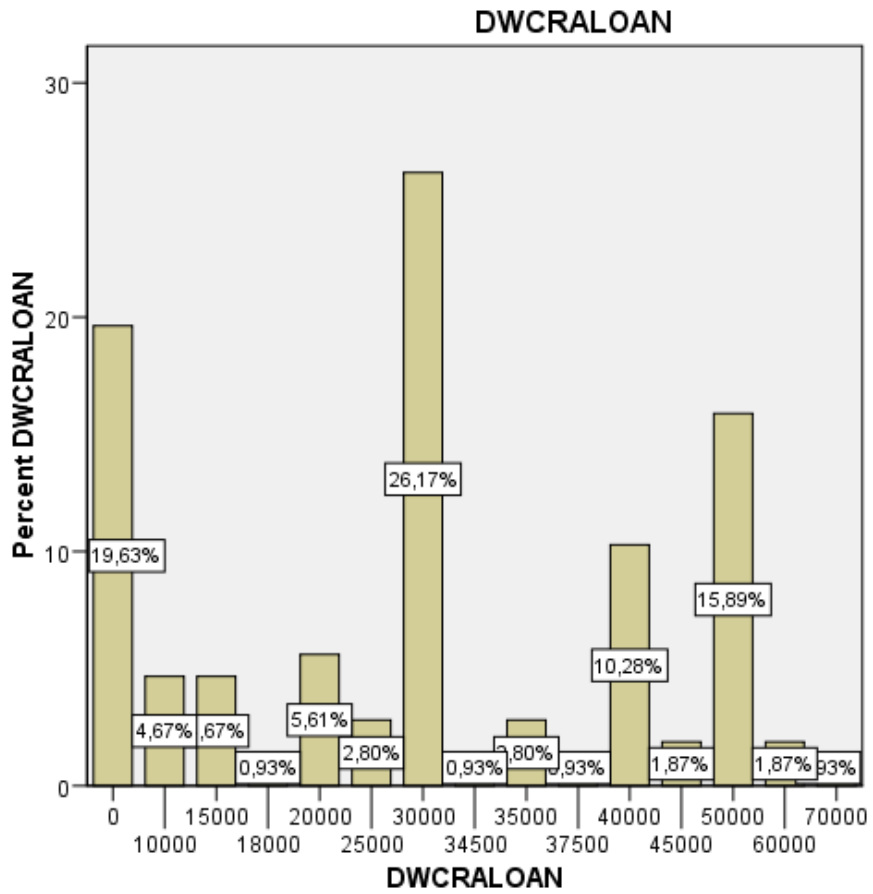


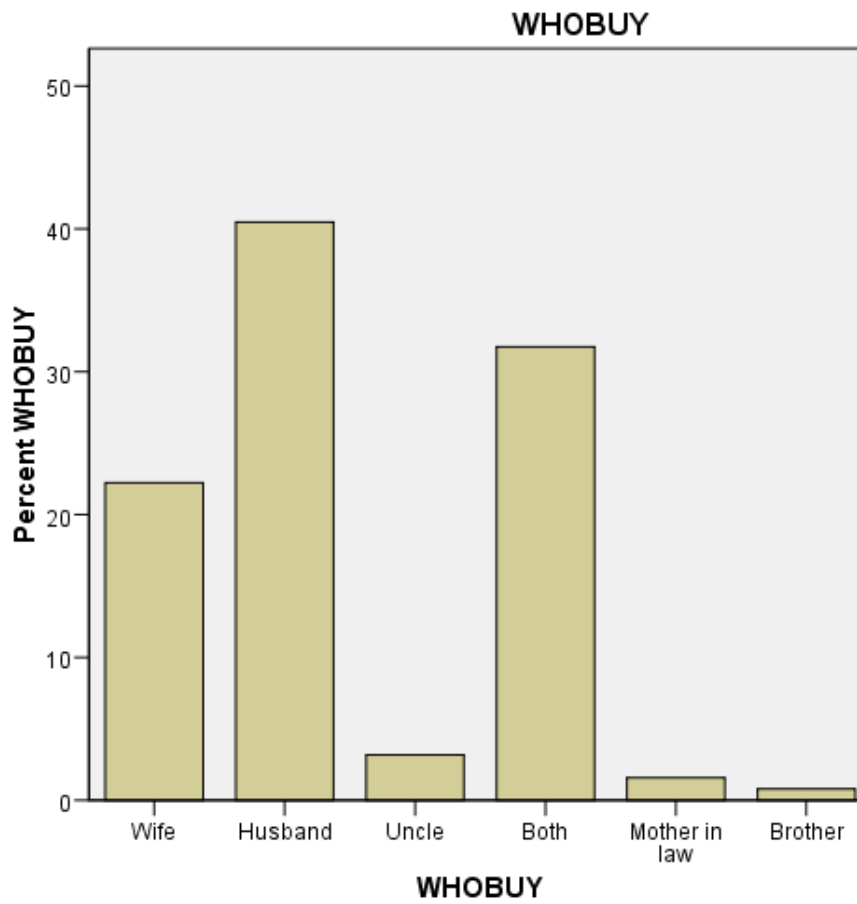
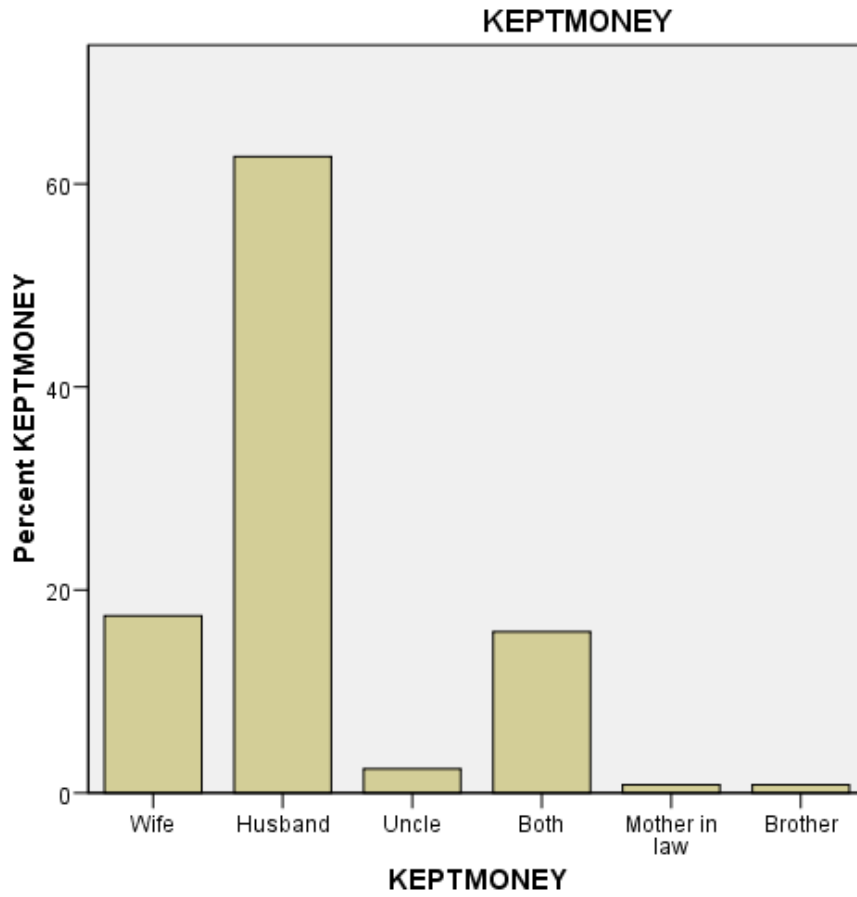


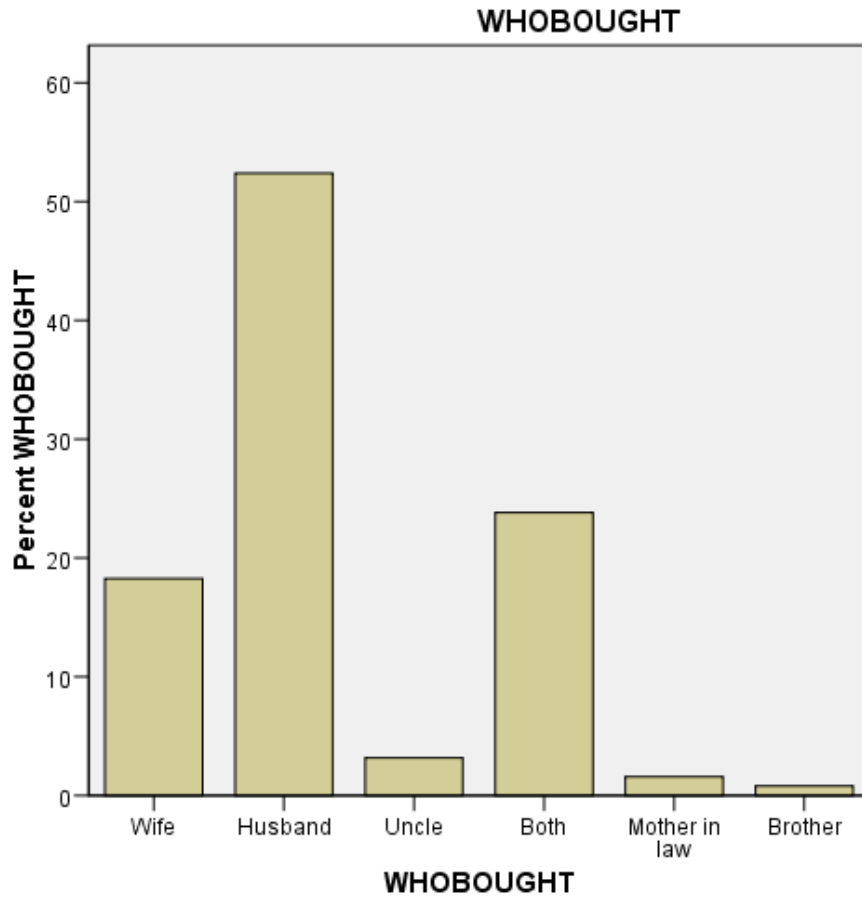


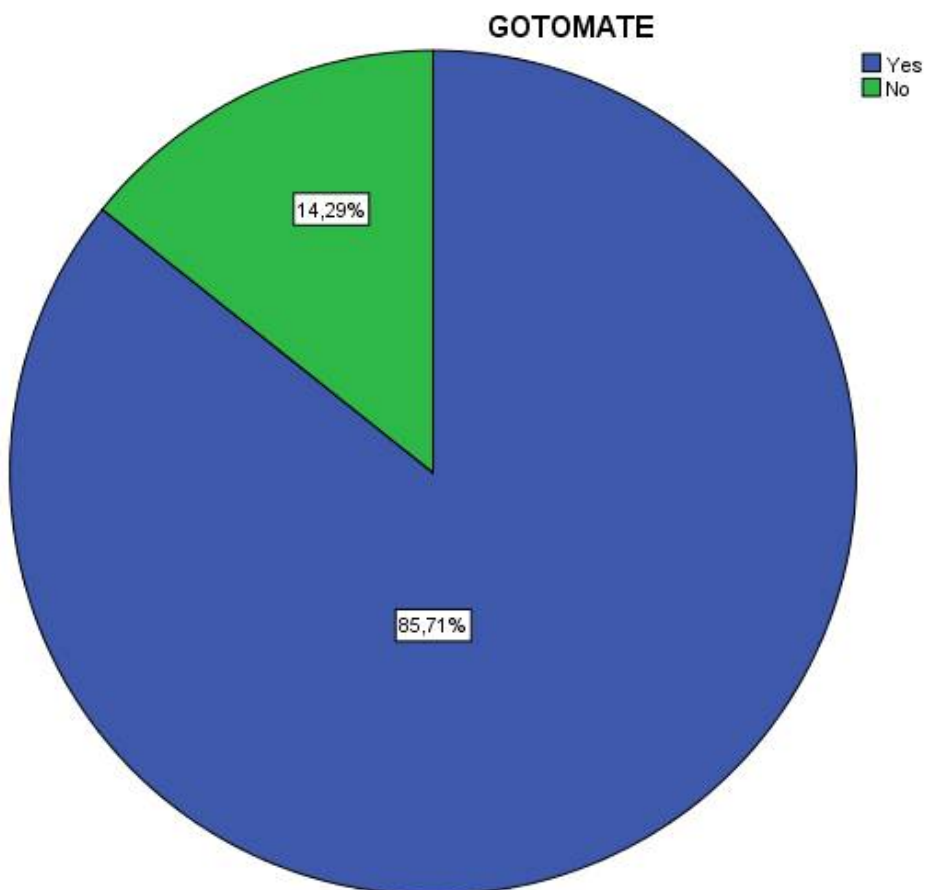
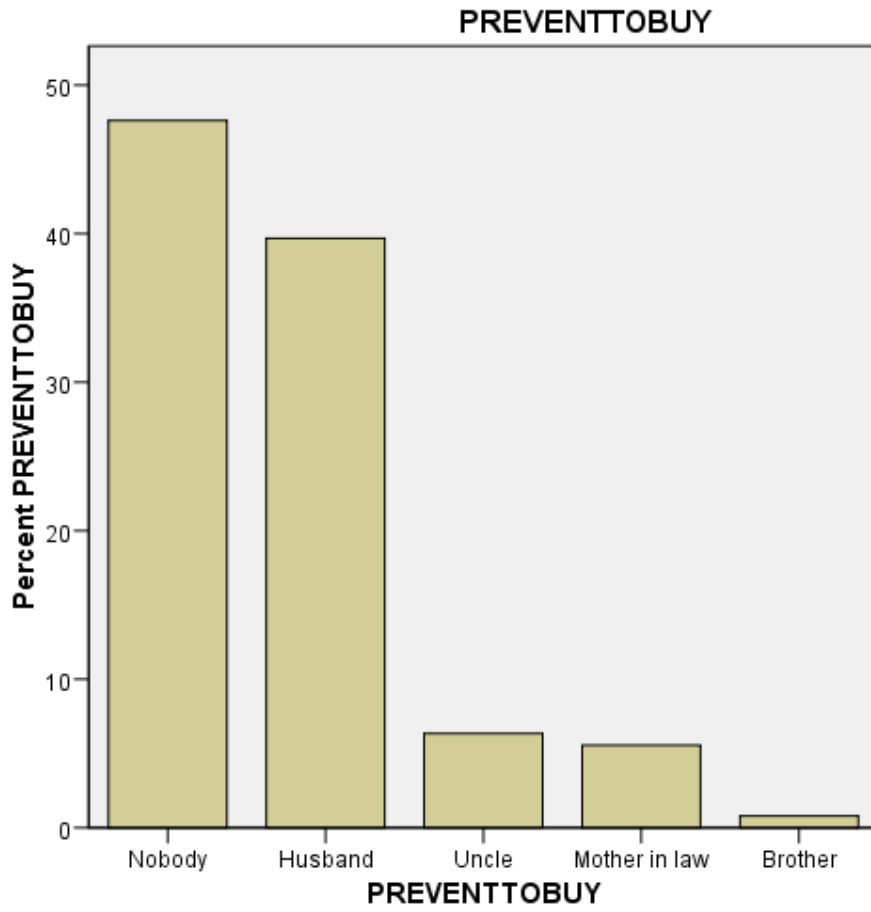




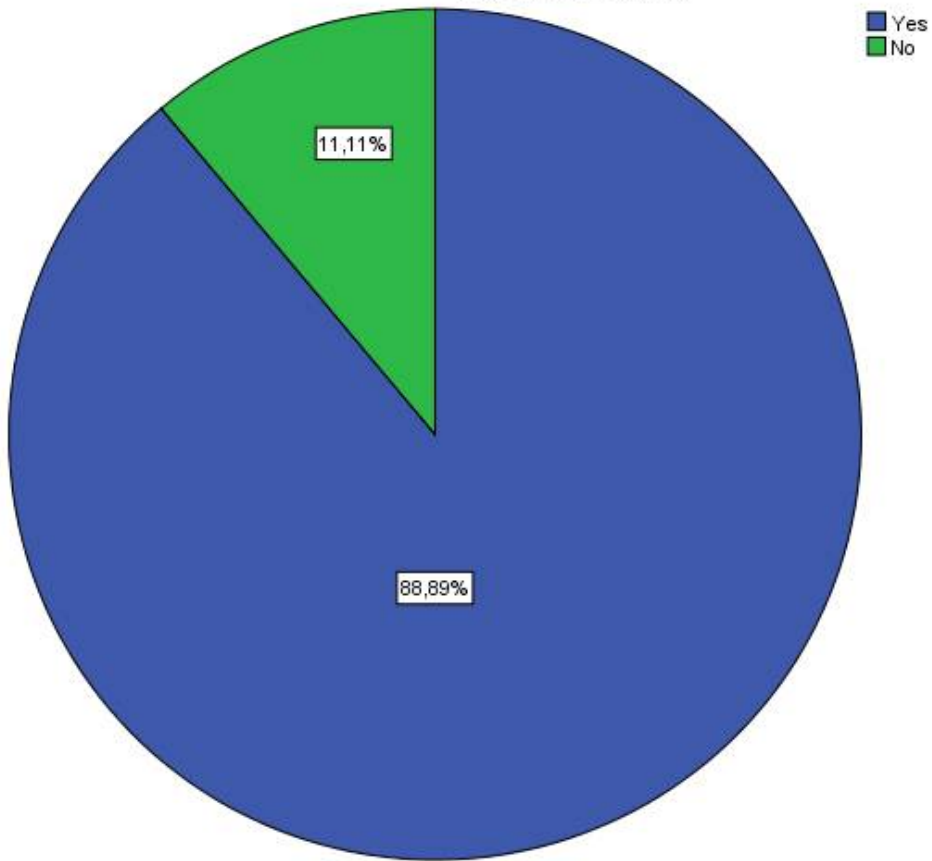




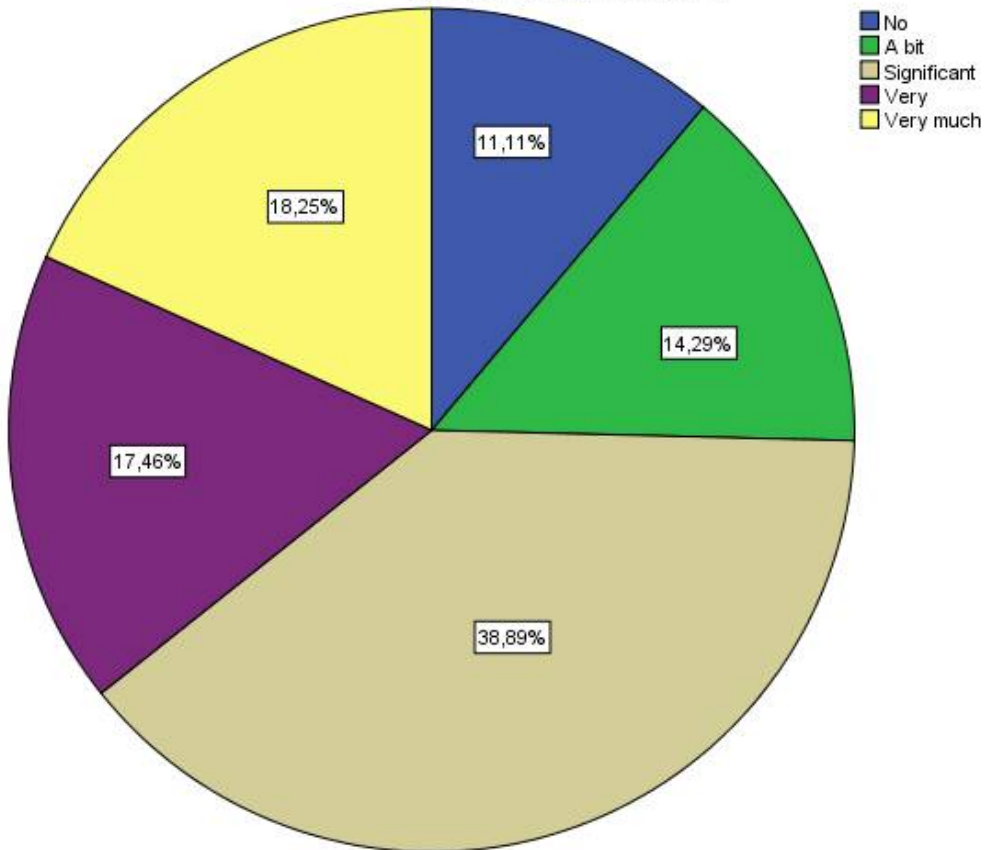


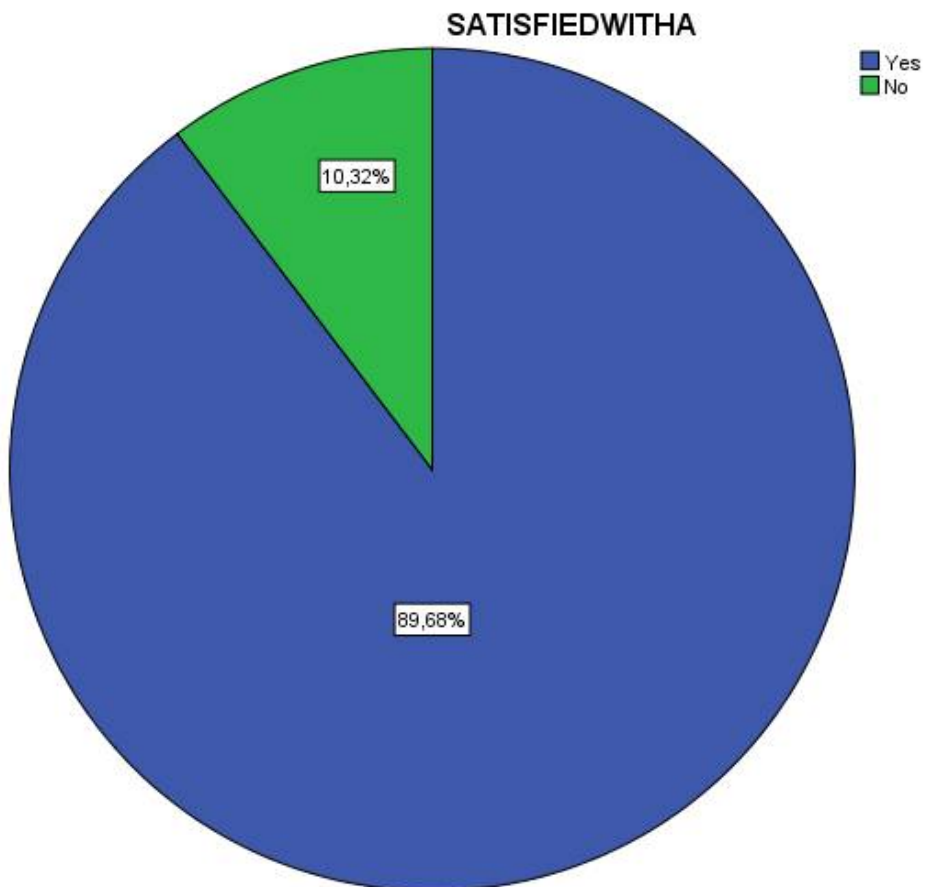
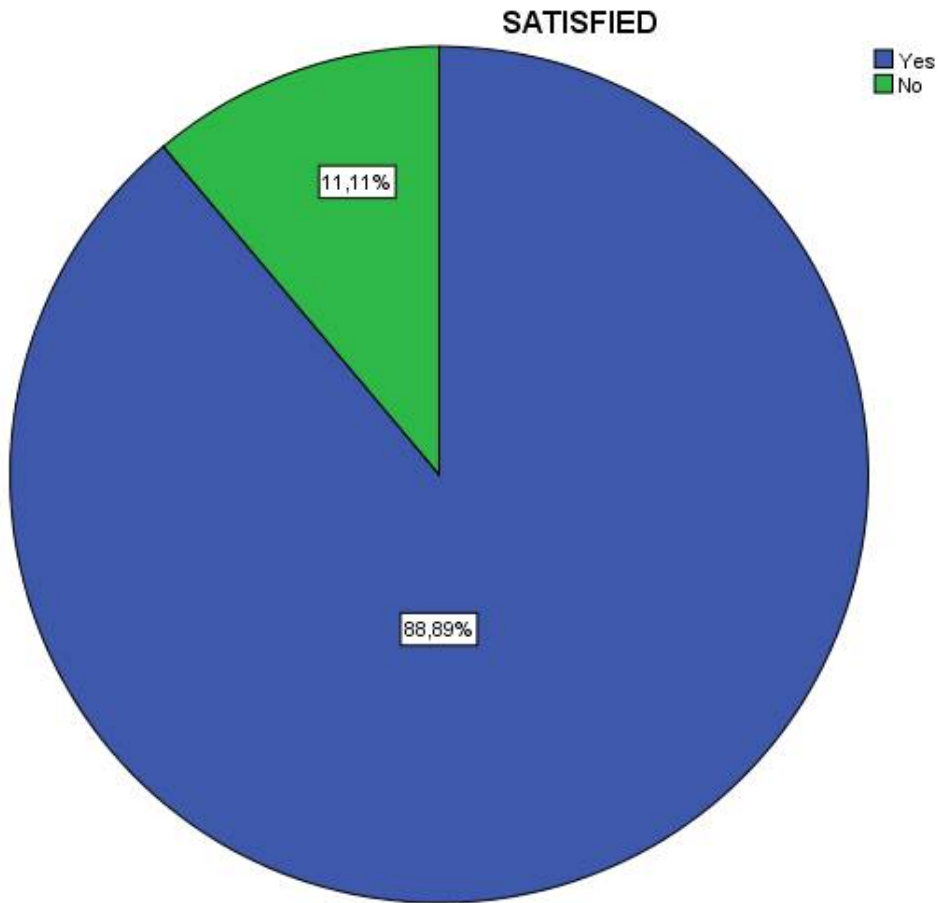


TIMEWITHMATE

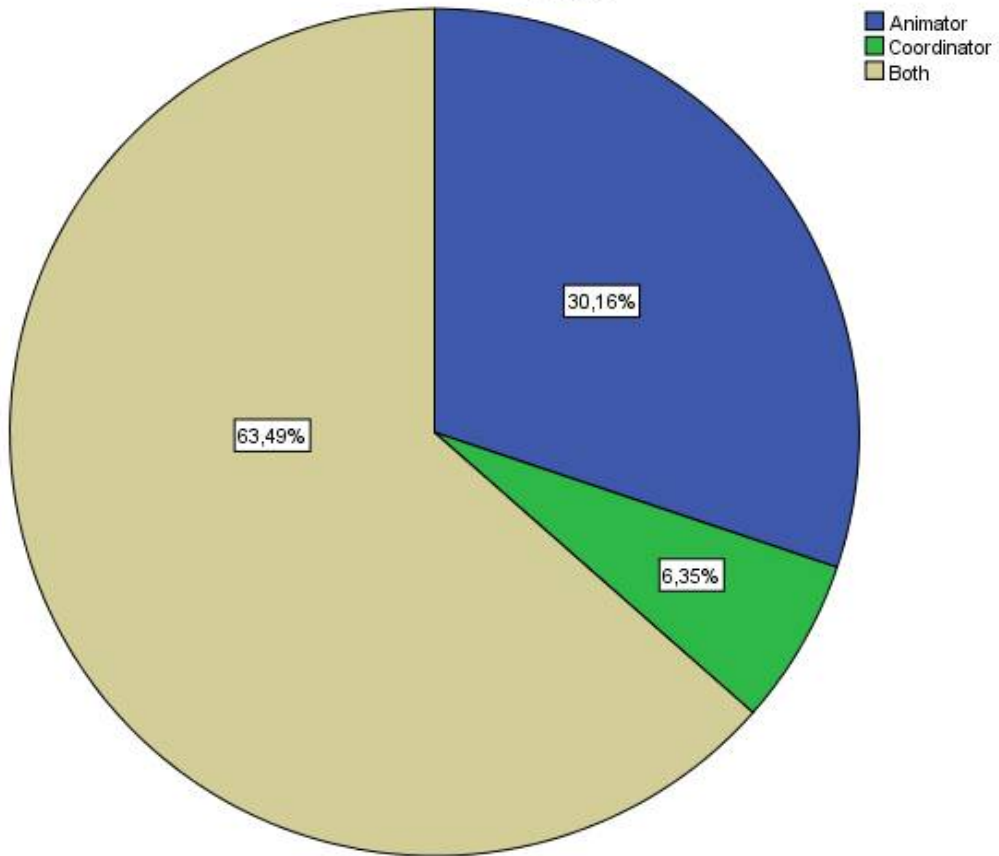


GROUPRELATIONSHIP

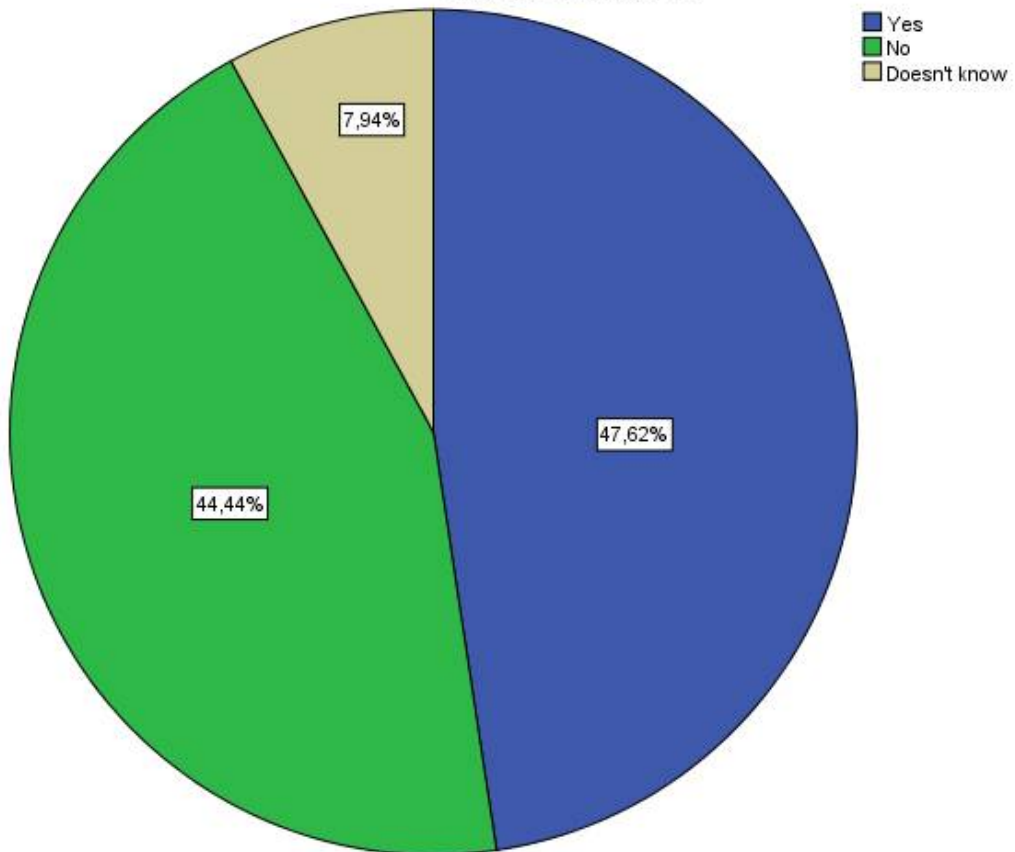


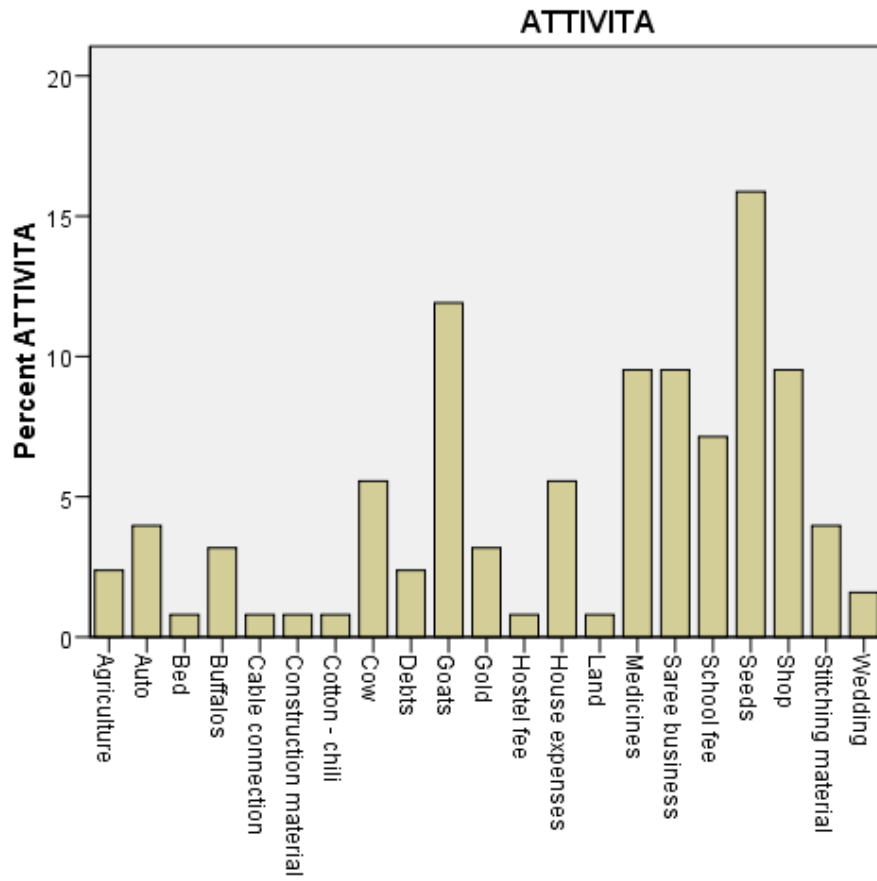


AIUTO

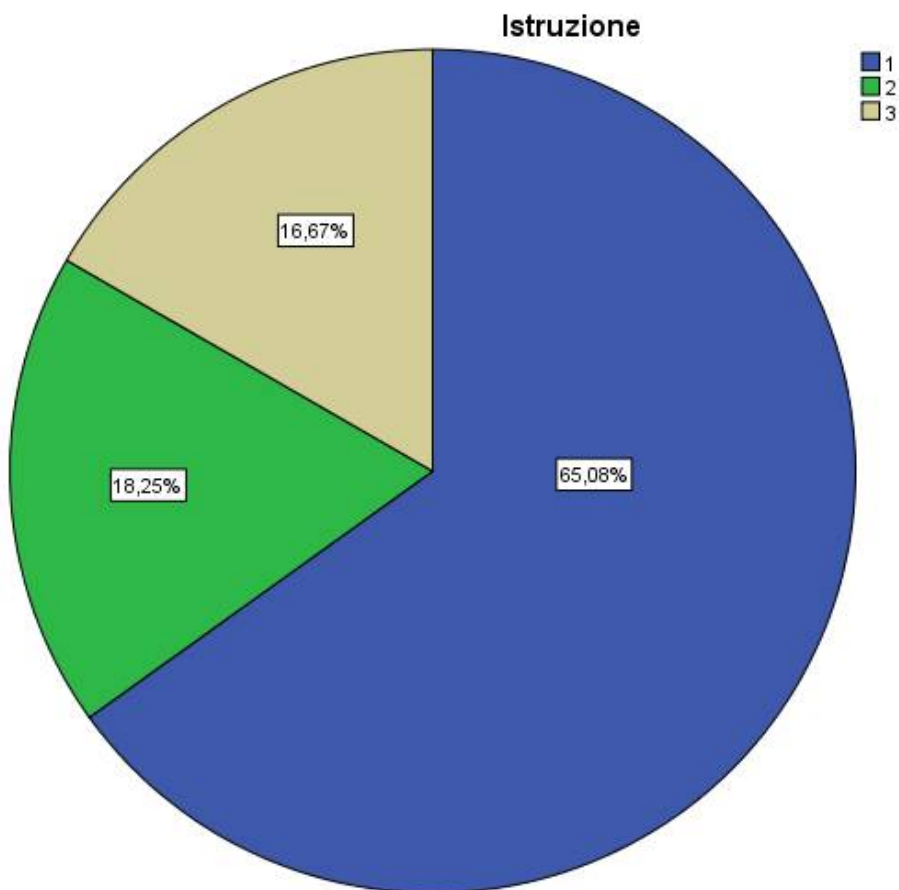


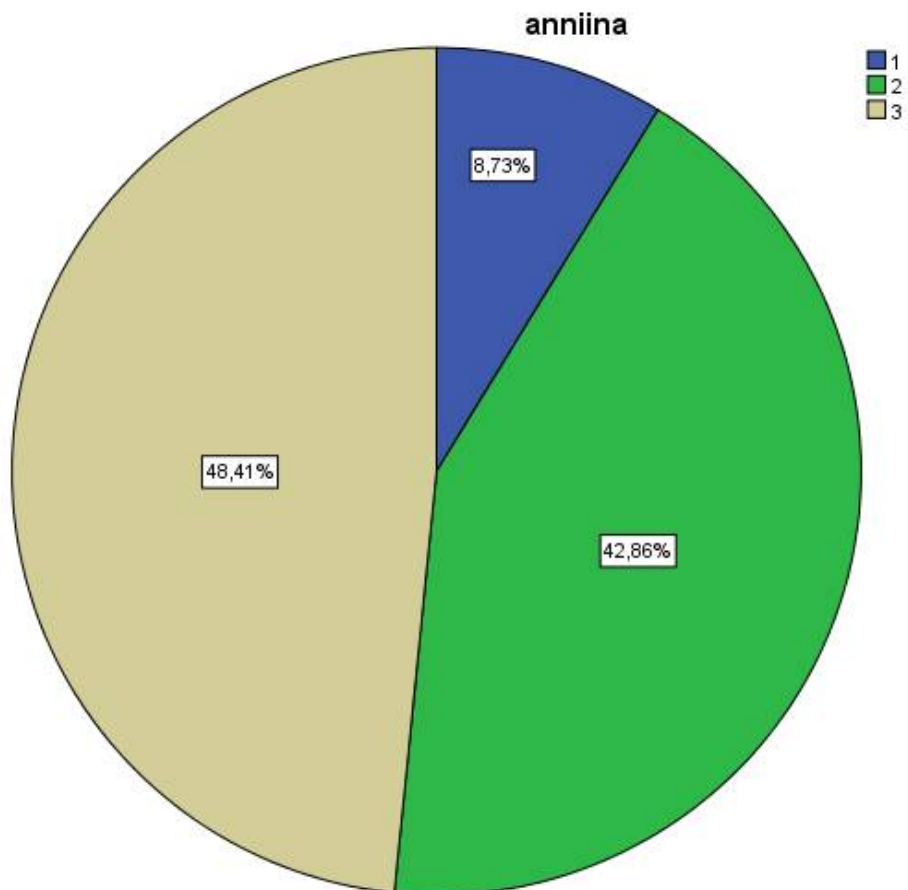
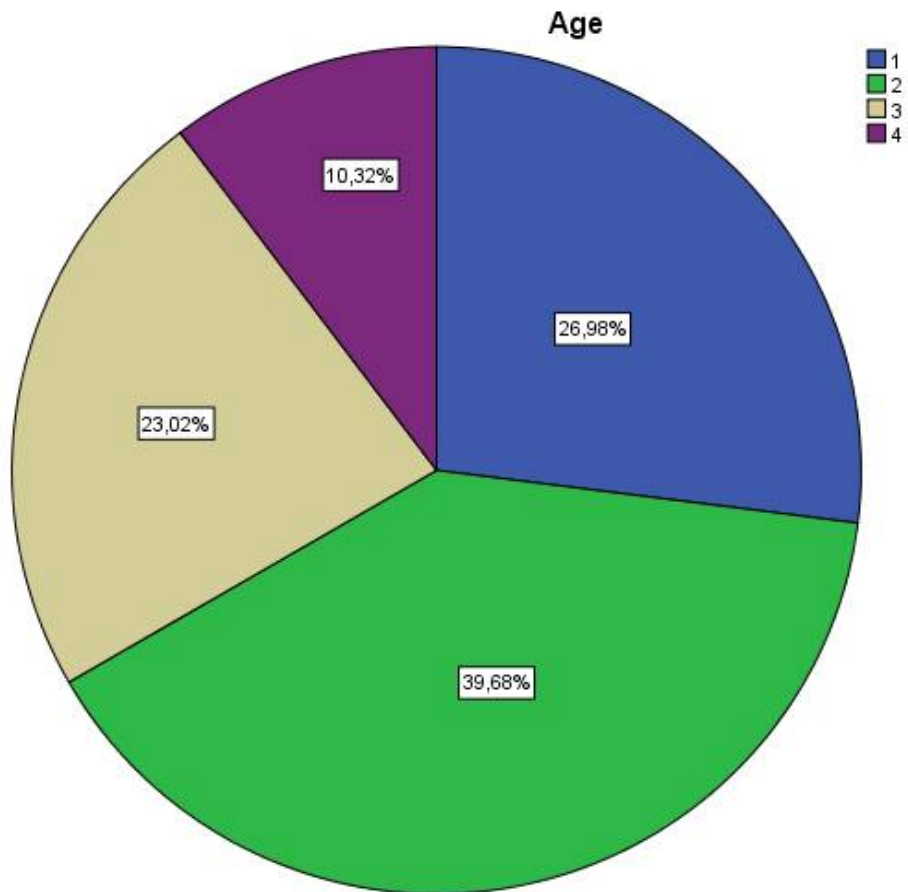
MEGLIOINARBOR

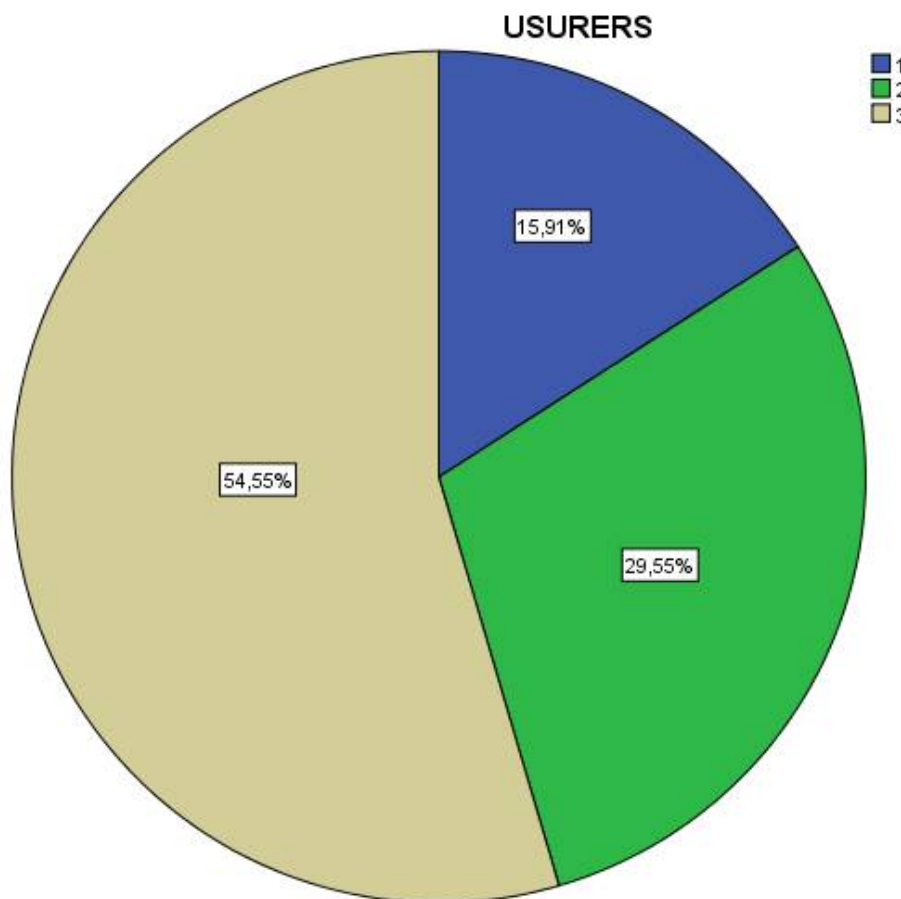
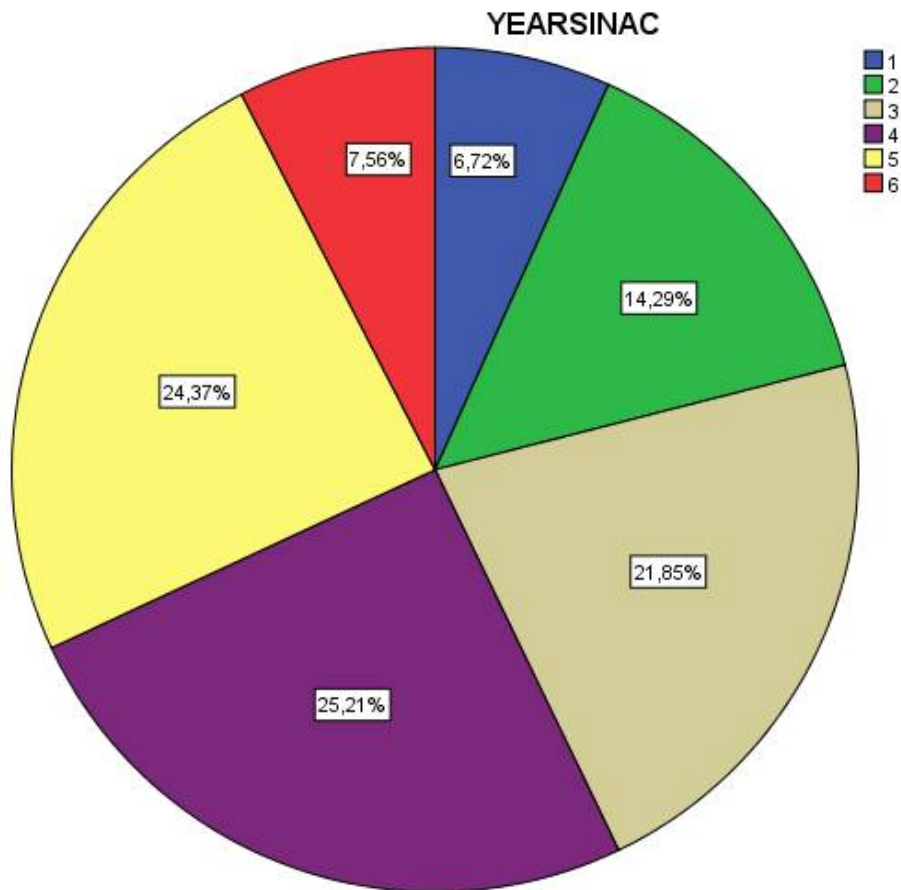




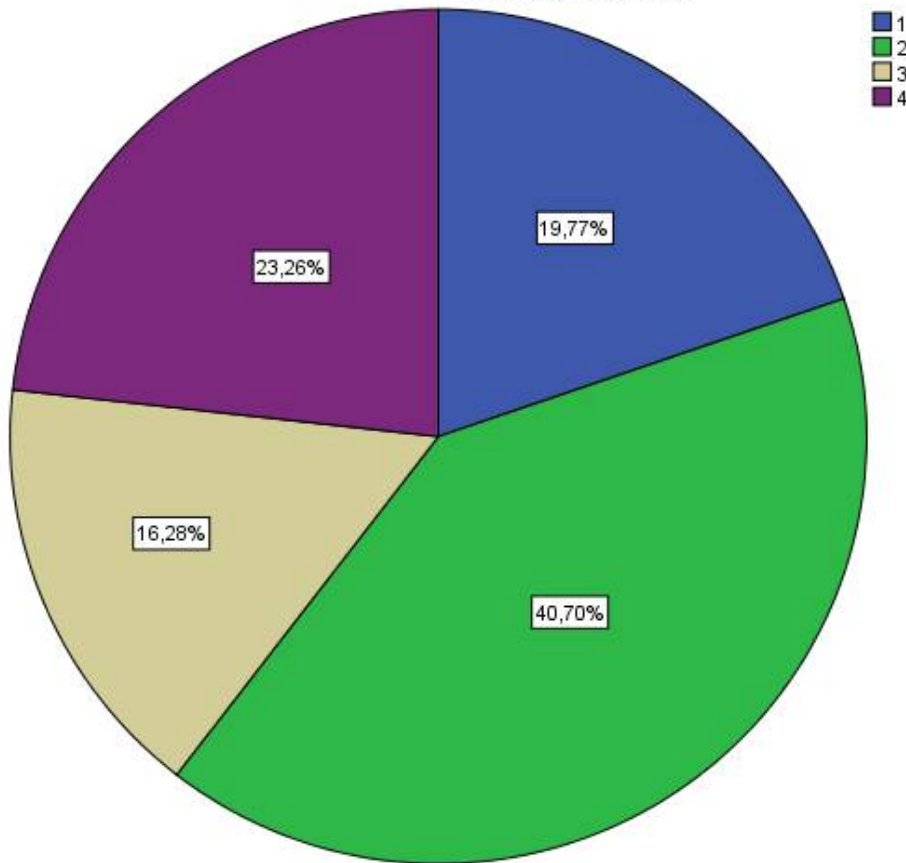
ATTIVITA



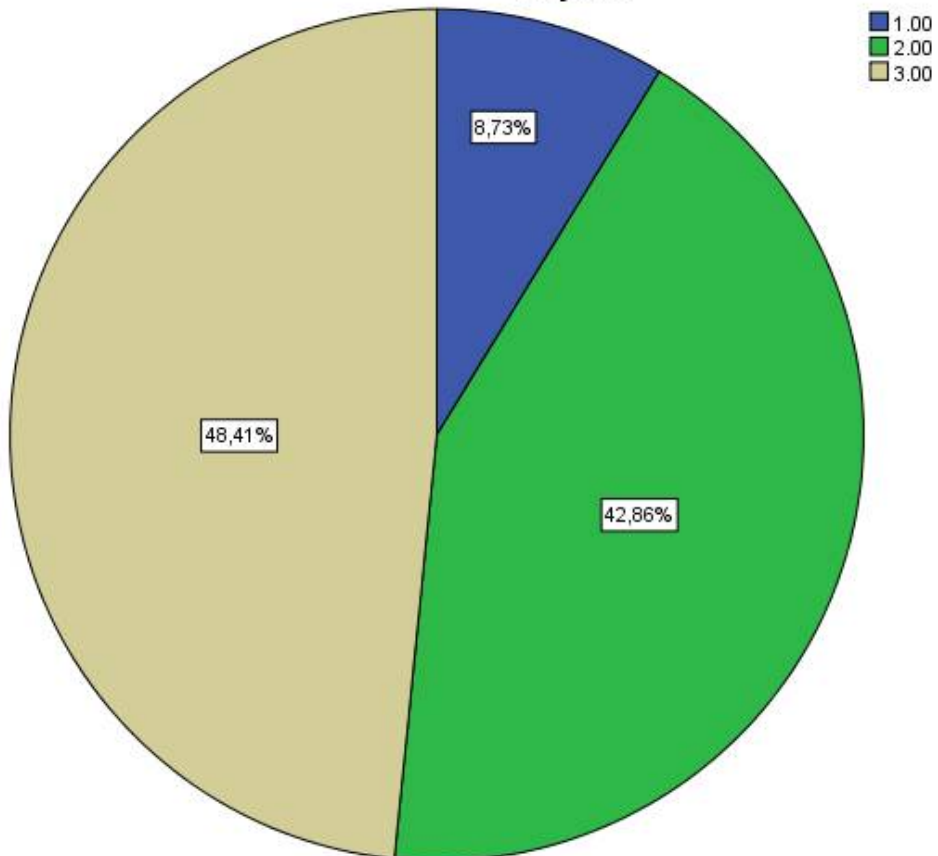




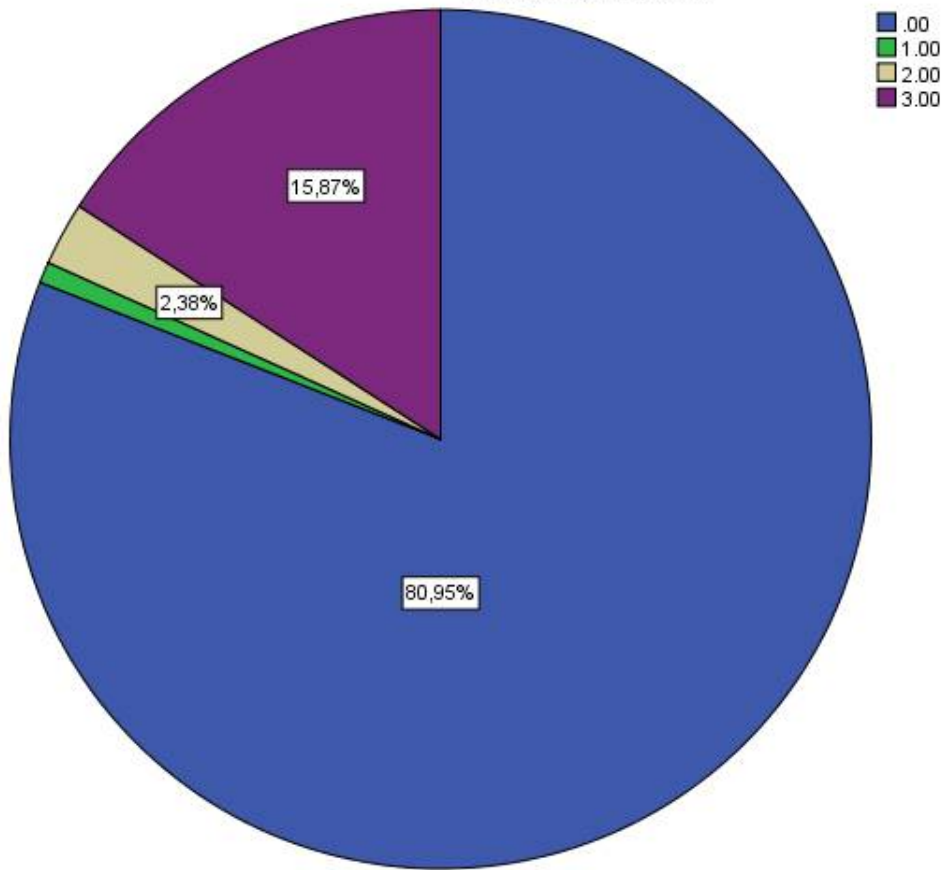
DWCRAMONEY



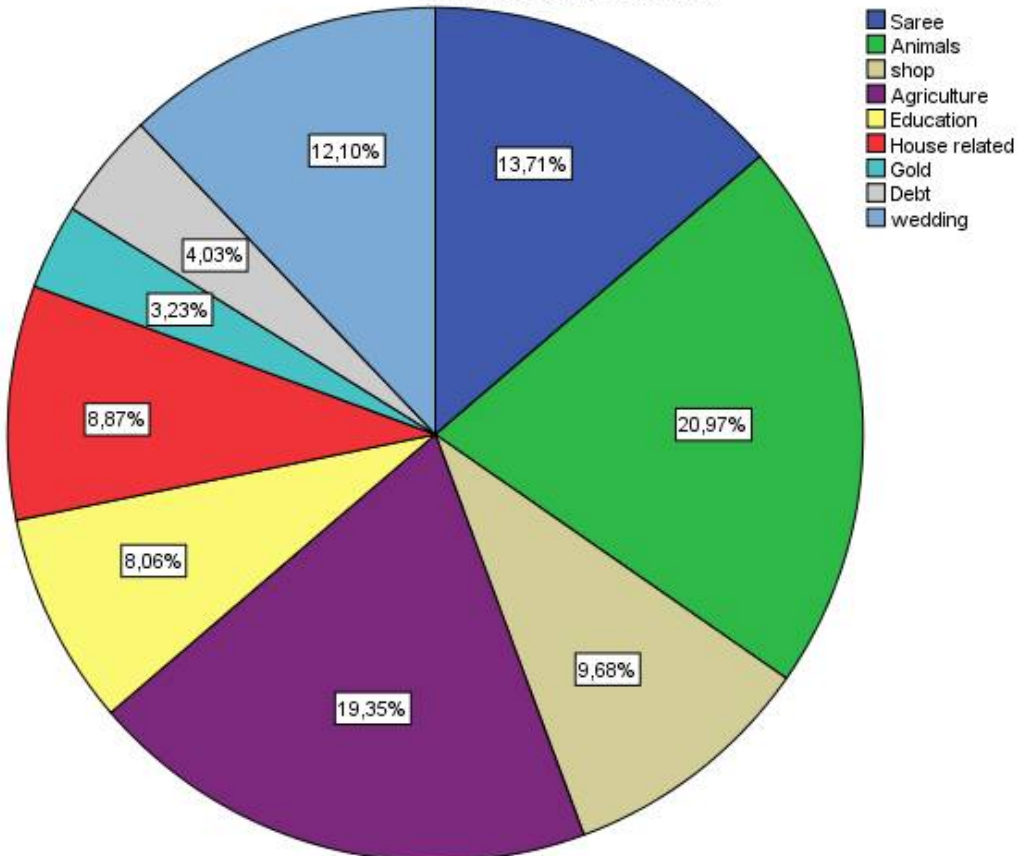
ARyears

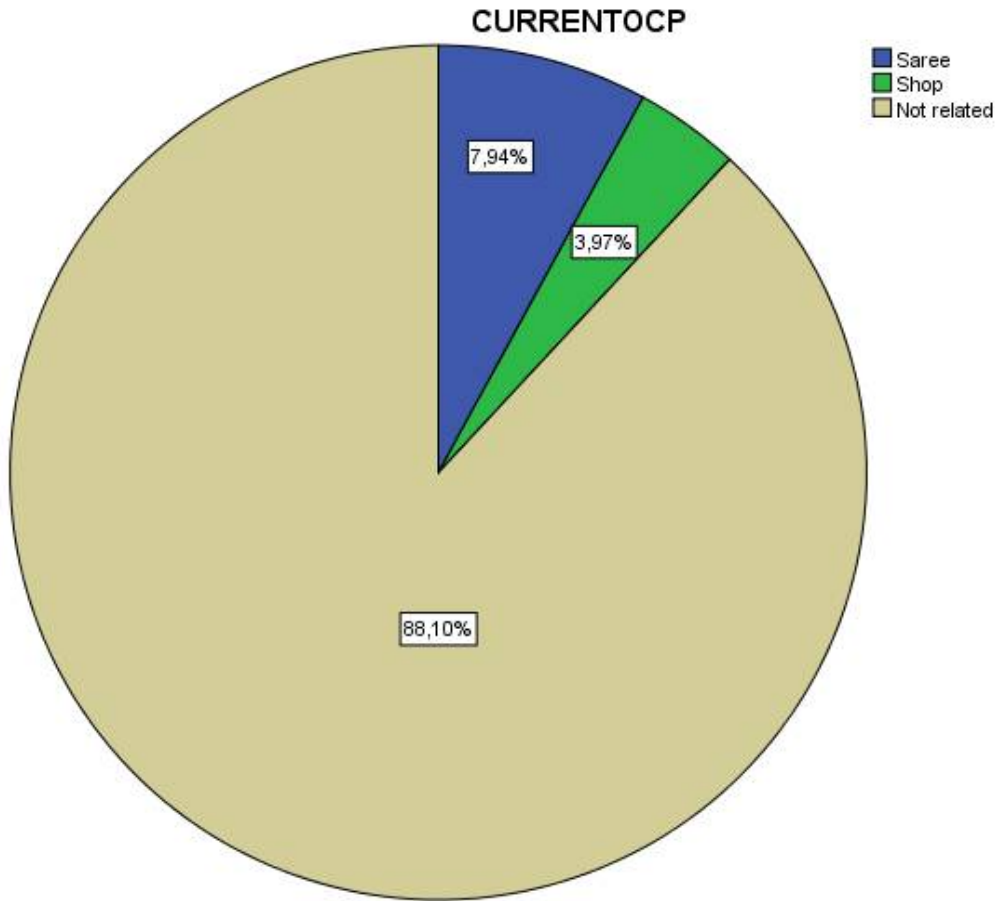


womeneducation



FINANCEDACTIVITY





Annex

Table 1 - Previous surveys

	Domanda Roberta Arbinolo	Domanda presente ricerca
Attività generatrici di reddito	Che lavoro fai? Ti piace il tuo lavoro? Che cosa facevi prima di unirti al programma? Hai incominciato/cambiato/migliorato la tua attività grazie al programma? Perché hai scelto questa attività? Arbor ha influenzato la tua scelta? Se l'ha fatto: come?	Che lavoro fai? Che lavoro facevi prima di unirti ad Arbor? Per cosa ha utilizzato i prestiti?/Come vorrai utilizzare i prestiti? Prima di Arbor prendevi prestiti da qualcun altro? Da chi? Utilizzi i Dwcr anche ora?
Benessere della comunità	Pensi che il benessere generale della tua comunità stia cambiando da quando ti sei unita al programma? Pensi che il programma abbia esternalità positive/negative sull'intera comunità? Se sì: quali?	Pensi che il benessere generale della tua comunità stia cambiando da quando ti sei unita al programma? In che modo?
Bisogni ed obiettivi		Quali sono i bisogni della tua famiglia? Se avessi un po' di soldi in cosa li spenderesti per la tua famiglia? Quali sono i bisogni del tuo villaggio? Se avessi un po' di soldi in cosa li spenderesti per il tuo villaggio?
Condizioni abitative	Dove vivevi prima del	Com'è la tua casa? È diversa da
	programma? E ora? Cosa hai cambiato nella tua casa dopo l'ingresso nel programma? Hai aggiunto delle stanze o dei mobili? Hai modificato/riparato qualcosa? Quante persone dormono per stanza? E prima? Hai la corrente elettrica? Hai acqua corrente/potabile? Avevi questi impianti anche prima?	prima di raggiungere Arbor? Cosa hai cambiato nella tua casa dopo l'ingresso nel programma? Hai aggiunto delle stanze o dei mobili? Hai modificato/riparato qualcosa? Hai la corrente elettrica? Hai acqua corrente/potabile? Hai il bagno? Li avevi anche prima?

**Empowerment
femminile**

Qualcosa è cambiato nella relazione con tuo marito? Cosa pensava lui del programma? E ora? Hai più voce nelle decisioni domestiche? Hai più controllo sul reddito familiare e sulle risorse? Puoi lavorare fuori da casa? Se sì: chi si prende cura dei tuoi figli quando lavori? Chi fa i lavori di casa? Tu e tuo marito avete uguale accesso alle risorse della famiglia (cibo, salute,...)? E prima? Cosa mi dici delle tue figlie e dei tuoi figli? Eri libera di uscire di casa prima di unirti al programma? E ora? Se no: chi decide per te? Cosa ne pensi? Il tuo parere contava nell'educazione dei figli? E ora? Le tue figlie e i tuoi figli sono trattati allo stesso modo? Era così anche prima? Il programma ti sta aiutando a sentirti meglio con te stessa e con gli altri? Prendi parte alla vita politica della tua comunità? Sai come funziona? Sei capace di esprimerti e di votare?

Alle beneficiarie del progetto: Com'è la relazione con tuo marito? Qualcosa è cambiato da quando collabori con Arbor? Chi gestisce il denaro per il mantenimento della famiglia? Alle animatrici: Credi che il programma stia modificando il ruolo della donna nella famiglia e nella società? Se sì: in che modo? Come dovrebbe essere secondo te il ruolo della donna? Cosa si vuole raggiungere?

**Istruzione e
formazione**

Della donna: Eri capace di leggere e scrivere prima dell'accesso al programma? E ora? Stai imparando qualcosa di nuovo? Stai frequentando qualche corso?

Della donna: Quali sono le cose più importanti che hai imparato con il progetto Arbor? Perché hai deciso di collaborare con Arbor?

Dei figli: I tuoi figli vanno a scuola? Quale (pubblica/privata)? E prima? Cosa studiano? Lavorano (dentro o fuori casa)? E prima? Giocano di più ora rispetto a prima del tuo ingresso nel

Dei figli: Quanti figli hai? Vanno a scuola? Se frequentano o dovranno frequentare la scuola: Telugu medium o English medium? Vuoi che vadano al college? Se hanno finito di

programma? A cosa giocano? Pensi che siano più liberi di scegliere il loro futuro lavoro?

frequentare la scuola: Hanno frequentato il Telugu medium o l'English medium? Fino a quale classe hanno studiato?

Livello nutrizionale	Mangi più di prima? E più spesso? Quanti pasti giornalieri facevi prima del programma? E adesso? Cosa mangiavi di solito prima del programma? E adesso? Ora puoi mangiare cose che prima non ti potevi permettere?	Mangi più di prima? E più spesso? Quanti pasti giornalieri facevi prima del programma? E adesso mangi tre volte al giorno? Cosa mangiavi di solito prima del programma? E adesso?
Reddito, consumo, risparmio	Possiedi più denaro rispetto all'inizio del programma? Puoi spendere di più? Compri più cose ora? Che tipo di cose? Spendì per qualcosa che prima non ti potevi permettere? Compri più cibo/vestiti? Compri/possiedi più "beni di status" rispetto a prima? Quali? (TV? Telefono? Cellulare? Aria condizionata? ...) Cosa pensi dei risparmi? Risparmiavi prima? È importante risparmiare per te? Se sì: perché? Vorresti risparmiare di più? Cosa fai/vorresti fare con i soldi che risparmi?	Cosa pensi dei risparmi? Perché risparmi del denaro? Riuscivi a risparmiare anche prima di Arbor? In che modo?
Relazioni e capitale sociale	Le tue relazioni all'interno della comunità sono cambiate da quando ti sei unita al programma? Se sì: cosa è cambiato? Percepisci un aumento di: <ul style="list-style-type: none"> • Fiducia reciproca • Legami interpersonali • Cooperazione • Rispetto delle regole • Capacità di interazione interpersonale nel gruppo e nell'intera comunità? Puoi farmi un esempio di questi cambiamenti?	Com'è cambiato il gruppo Arbor dall'inizio del programma? Il tuo ruolo con le altre persone è cambiato da quando collabori con Arbor? In che modo? Puoi farmi un esempio di questi cambiamenti?
Salute ed igiene	Quanti soldi spendi per la tua salute e quella della tua famiglia? Compri/assumi medicinali? Chiami il dottore/Vai dal dottore quando sei ammalata? Sai come gestire le malattie comuni? Cosa fai quando prendi la febbre/il	A chi ti rivolgi quando sei ammalata? Vai all'ospedale governativo? A quello privato? Dall'RMP doctor? Ti curi da sola? Se sì: in che modo? Rispetto a prima di unirti ad Arbor puoi permetterti cure più

	raffreddore? Sei mai stata vaccinata? Contro che cosa? E i tuoi figli? Quanto spesso e come pulisci la tua casa? Cosa usi per pulire? Hai un bagno in casa/nel villaggio ...?	costose?
Tasso di fertilità e pianificazione familiare	Quanti anni hai? Quanti figli hai? Quanti fratelli e sorelle hai? Vorresti avere altri bambini? Perché? È cambiato qualcosa da prima di unirti al programma?	

Table 20 – Previous surveys

Area	Villages	Group	Tot. Group	Group name	Members	Total Members
NAIDUPET						
Sr. Bensy						
	Jalagannagar	2		Priyanka	9	
				Priyadharshani	10	
	Raparthinagar	1		Spandana	14	
	Ramanapeta	6		Chithaniya	13	
				Chamanthi	10	
				Kalvari	10	
				Gulabi	13	
				Mudhamandaram	12	
				Jayi Poovu	12	
	Arapula	2		Anjani	10	
				Karunya	10	
	Saradhi Nagar	1		Swayam Krushi	10	
	Muthagudem	3		Gorindakku	12	
				Karunamaidu	12	
				Samaikatha	13	
	Theldharupalli	8		Dayamayudu	12	
				Jabily	12	
				Prasanty	10	
				Siremalle	11	
				Chandamama	10	
				Balayesu	10	
				Mukali Rekha	10	
				Rakshana	10	
	Ramanagutta	1		Karuna	10	
	9		24			265
WYRA						
Sr. Theresa	BC colony	5		Siremalle	10	
				Krishi	9	
				Sampangi	11	
				Chamanti	10	
				Chaithanya	10	
	Ramapuram	2		Chemanthi	10	
				Malla Moga	10	
	Thatupudi	1		Kanakambaram	10	
	Reddygudam	13		Kranthi	9	

				Velugu	10	
				Pavithra	10	
				Mary Matha	10	
				Keerthi	10	
				Shanthi	10	
				Jyothi	10	
				Navya	10	
				Chamanthi	10	
				Srinidhi	11	
				Sri Lakshmi	10	
				Pramidha	10	
				Srevanthi	12	
				Navodaya	10	
	Rebbavaram	6		Indhira	8	
				Vijaya	12	
				Karuna	9	
				Sravani	9	
				Prasanthi	10	
				Lilly	10	
	Bramanapally	8		Spandana	7	
				Esther	9	
				Gulabi	12	
				Virajaji	10	
				Subodaya	7	
				Amala	12	
				Omega	11	
				Sneha	11	
	Somavaram	8		Sagar Matha	10	
				Mary Matha	10	
				Karunagiri Matha	12	
				Velangi Matha	10	
				LourduMatha	12	
				Kristujyothi	12	
				Rani	10	
				Fathima	12	
	Pallipadu	6		Mother Theresa	13	
				Akshaya	15	
				Idea	12	
				Joseph	11	
				Deepika	10	
				Naomie	13	
	8		49			521
KAREPALLY						
Sr. Mercy	Karepally	4		Akhila	14	
				Indhira	12	
				Sri Jyothi	12	
				Bandhi	12	
	Perepally	2		Chaithanya	12	
				Sampangi	11	
	Mallannagudem	1		Priyadarshini	9	
	Yerrabodu	6		Mariyamma	8	
				Gulabi	11	
				Santhoshamatha	13	
				Arogyamatha	10	
				Satya Sai	8	

	Giddivarigudem	1		Mandharam	13	
	Suryathanda	1		Mother Theresa	11	
				Sai Chaitanya	10	
	6		15			166
	6		27			282
JULURUPADU						
Sr. Soumya	Julurupadu	3		Nirmala Matha	18	
				Cristu Jyothi	9	x
				Karunamaidu	10	
	Narsapuram	1		Sindurapooou	15	
	Karivarigudem	6		Shanthi	10	
				Mary Matha	10	
				Suvartha	10	
				Krupa	15	
				Vijaya	10	
				Teja	12	x
	Papakollu	5		Gandhiji	11	x
				Prabhu	20	
				Mother Theresa	13	x
				Sai Ram	12	x
				Gayathri	15	x
	Vengannapalem	2		Jesu Kripa	11	x
				Sai Teja	9	x
	Suraram	3		Sreeja	11	x
				Pooja	12	x
				Chandini	10	
	Gundepudi	1		Spandana	9	x
	Tavisikutta thanda	3		Sree Anjeneya	10	x
				Vigneh	15	
				Gulabi	10	x
	Jadalachinta	1		Christu Sangam	8	x
	Puttakotta	1		Indhira Gandhi	20	
	Peddarjunavada	5		Vennila	14	x
				Aradhana	13	x
				Bala Yesu	13	
				Keerthana	14	x
				Pragarthi	14	x
	Vinobanagar	3		Mary Matha	10	x
				Estherrani	11	
				Sarai	12	
				Amulya	11	x
	12		34			427
Manuguru						
Sr. Gimla	Sri Krishnapuram	4		Chamanthi	11	
				Sindhu Priya	10	
				Mallea Puvu	11	
				Vennela	11	
	Kondaigudem	4		Gulabi	8	
				Bandhi Puvu	14	
				Nandini	14	
				Mother Theresa	11	
	Thirlapurm	5		Pragathi	10	
				Sai baba	9	
				Swathi	12	

				Ammukutty	11	
				Sri Ganapati	10	
	Rajeev Gandhi Nagar	2		Om sai	10	
				Ayyappa	10	
	Samithi Singram	1		Bismilla	12	
	Ashok Nagar	3		Mahalakshmi	9	
				Shri Lakshmi	13	
				Varalakshmi	10	
	6		19			206

Table 21 - Groups

COORDINATORS: 15
ANIMATORS: 27
AREAS: 18
VILLAGES: 142
SELF HELP GROUPS: 623
BENEFICIARIES: 6916

Table 22 – Arbor data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	42	33,3	33,3	33,3
	[3-5]	9	7,1	7,1	40,5
	[6-11]	24	19,0	19,0	59,5
	[11-14]	17	13,5	13,5	73,0
	[14-16]	6	4,8	4,8	77,8
	[16-18]	17	13,5	13,5	91,3
	College	11	8,7	8,7	100,0
	Total	126	100,0	100,0	

Table 23 - School years attended by first son

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	37	29,4	34,6	34,6
	[3-5]	5	4,0	4,7	39,3
	[6-11]	27	21,4	25,2	64,5
	[11-14]	20	15,9	18,7	83,2
	[14-16]	5	4,0	4,7	87,9
	[16-18]	5	4,0	4,7	92,5
	College	8	6,3	7,5	100,0
	Total	107	84,9	100,0	
Missing	System	19	15,1		
Total		126	100,0		

Table 24 - School years attended by second son

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	13	10,3	40,6	40,6
	[3-5]	1	,8	3,1	43,8
	[6-11]	8	6,3	25,0	68,8
	[11-14]	2	1,6	6,3	75,0
	[14-16]	3	2,4	9,4	84,4
	[16-18]	4	3,2	12,5	96,9
	College	1	,8	3,1	100,0
	Total	32	25,4	100,0	
Missing	System	94	74,6		
Total		126	100,0		

Table 25 - School years attended by third son

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	7	5,6	63,6	63,6
	[6-11]	3	2,4	27,3	90,9
	[11-14]	1	,8	9,1	100,0
	Total	11	8,7	100,0	
Missing	System	115	91,3		
Total		126	100,0		

Table 26 - School years attended by fourth son

Frequency | Percent | Valid Percent | Cumulative Percent

Valid		123	97,6	97,6	97,6
0		1	,8	,8	98,4
[6-11]		1	,8	,8	99,2
[11-14]		1	,8	,8	100,0
Total		126	100,0	100,0	

Table 27 - School years attended by fifth son

2

WYRA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	[6-11]	1	,8	100,0	100,0
Missing	System	125	99,2		
Total		126	100,0		

Table 28 - School years attended by sixth son

Table 29 - Filled questionnaire

1 Village name: 86 COLONY

2 Group name: SIRAHALLE

3 Name and Surname: Palapati Kumari 20 Bader

4 Age: 37

5 Job: DW

6 In arbor since: DW

7 School years attended: 10

8 When did you learn how to read? [before Arbor] [after Arbor] [don't know]: NO

9 When did you learn how to sign? [before Arbor] [after Arbor] [don't know]: AA

10 When did you learn how to count? [before Arbor] [after Arbor] [don't know]:

11 Do you think that costs matter? NO

12 If yes, which is yours? NO: Sr. Mala

13 How many children do you have? 3

14 Children age: 22, 18, 16

15 Do your children go to school? Yes / No

16 If yes, which language? English

17 What age did your children stop go to school? [3-5] [6-11] [11-14] [14-18] [18-24]: 18-24

18 Where do you go when you are sick? [government hospital] [private hospital] [health center] [AMP] [Arbor mobile camp]: HEALTHCARE

19 Is it hard for you to get access to medicines? [no] [a bit] [significant] [very] [very much]: NO

20 Do you have chronic illness? NO

21 Have medical treatments after A become easier for you? [no] [a bit] [significant] [very] [very much]: NO

22 Gas your house changed after A? [no] [a bit] [significant] [very] [very much]: NO

23 Did you have electricity before A? Yes No

24 Did you have drinkable water before A? Yes / No

25 Did you have running water before A? Yes / No

26 Do you have a concrete house? Yes / No

27 Did you have a toilet near your house before A? Yes / No

28 How much your life style improved after Arbor? [no] [a bit] [significant] [very] [very much]: ECONOMIC WELLNESS

29 How much your village life style improved after arbor? [no] [a bit] [significant] [very] [very much]: NO

30 Have you bought something you couldnt afford before A? what? NO

Handwritten signature

31	A part from Arbor savings, do you have other savings? How much?	Dwackora, 1000 100
32	What do you do with that money?	Agriculture
33	What would you buy if you would be able to save more money?	Marriage
34	In your household do you have: [mobile phone] [motor bike] [bicycle] [fridge] [open kitchen / enclosed kitchen] [tv] [fan]	X
PROGRAM/IME		
35	Who gave you loans before Arbor?	Dwackora
36	Amount of last arbor advance	10,000
37	Do you receive other money a part from Arbor? Yes / No	No
38	From whom? How much?	No
FEMALE EMPOWERMENT		
39	Who keep the money in your family?	Husband
40	Who kept the money before arbor?	"
41	Who decides what to buy?	Both
42	Who decided what to buy before Arbor?	"
43	Any members of your family prevents you from buying something? (who)	children
44	If you have a problem do you sit to your group mates?	Yes
45	Do you spend time with your groups mates a part from Arbor meeting?	Yes
46	Has arbor strengthened the relationship with your group mates? [no] [a bit] [significant] [very] [very much]	
SUGGESTIONS		
47	Are you satisfied?	Yes
48	Generally speaking, are you satisfied with arbor?	Satisfied
49	Who helped you the most? [coordinator] [animator]	Both
50	Do you think that people outside Arbor have a better living?	Better
51	For what activity are you using Arbor money?	Agriculture

Bibliography

A. Chowdhury, Microfinance as a Poverty Reduction Tool— A Critical Assessment, United Nations DESA, Working paper No.89, December 2009

A. Sen, Himanshu, 2005, «Poverty and inequality in India: Getting closer to the truth», in Deaton A., Kozel V. Data and Dogma: The Great Indian Poverty Debate, New Delhi, Macmillan, pp. 306-370

B. Armendáriz de Aghion & J. Morduch, The Economics of Microfinance, The MIT Press, Cambridge, Massachusetts, 2005.

BASIX India: <http://www.basixindia.com/>

CIA World Factbook, India Country Profile, Available at: <https://www.cia.gov/library/publications/the-world-factbook/geos/in.html>, (last accessed 25th February)

Government of Andhra Pradesh, Khammam District Official Website: <http://khammam.nic.in/>

Government of Andhra Pradesh, Pavala Vaddi: http://www.rd.ap.gov.in/pv_doc.htm

Government of Andhra Pradesh, Rajiv Yuva Kiranalu Scheme: <http://ryk.cgg.gov.in/>

Government of Andhra Pradesh, Society for Elimination of Rural Poverty: <http://www.serp.ap.gov.in/SHG/index.jsp> Government of Andhra Pradesh, Socio Economic

Government of India, Ministry of Labour & Employment, Craftsmen Training Scheme : <http://www.dget.nic.in/schemes/cts/welcome.htm>

Government of India, Ministry of Labour & Employment, National Sample Survey Office, Quinquennial Survey on Employment and Unemployment 2009-10: http://labourbureau.nic.in/Final_Report_Emp_Unemp_2009_10.pdf

Government of India, Ministry of Statistics and Programme Implementation (MOSPI): http://mospi.nic.in/Mospi_New/site/home.aspx

Government of India, Planning Commission, National Human Development Report 2001: <http://planningcommission.nic.in/reports/genrep/index.php?repts=nhdcont.htm>

J. Sachs , 2005, The End of Poverty: How We Can Make it Happen in Our Lifetime, Londra, Penguin Books

L. Sechrest, T. L. Fay and Zaidi, S. M. H. (1972) Problems of Translation in Cross-cultural research, *Journal of Cross-Cultural Psychology*, 3(1), 41-56.

M. Ghatak, and T. W. Guinnane (1999): The economics of lending with joint liability: theory and practice, *Journal of Development Economics*, 60, 195-228.

M. Mark and S. Khandker, The Impact of Group-Based Credit on Poor Households in Bangladesh: Does the Gender of Participants Matter? *Journal of Political Economy*, October 1998, 958-996.

M. Yunus, *Banker to the Poor: The Autobiography of Mohamed Yunus, Founder of Grameen Bank*, Dhaka, Bangladesh. The University Press Limited, 2001

R. Rosenberg, "Does Microcredit Really Help Poor People? , CGAP Publication, no. 59 , January 2010.

S. Peachey and A. Roe, *Access to finance - What does it mean and how do savings Banks foster access. Perspectives*, Brussels, World Savings Bank Institute (WSBI), 2006.

SHARE Microfin Limited: <http://www.sharemicrofin.com/>

SKS Microfinance: <http://www.sksindia.com/>

Spandana India: <http://www.spandanaindia.com/>

Survey 2012-2013: <http://www.aponline.gov.in/Approptal/SocioEconomicSurvey.html>

