



## Hyderabad Self-help Mothers Groups (SMG) Outcome Evaluation

---

Project: Hyderabad, India

Lead Evaluator: Dan Pearson, *CFCA International Programs*

Report Date: February 2009

**Program background:** In 2001 the Hyderabad project began implementing its current structure of mothers groups and child accounts. The groups of 10 to 30 mothers (or female guardians) of sponsored children meet monthly to support the sponsorship program, network, promote women's empowerment and participate in financial components of savings and micro-lending. Each group elects leaders to manage financial reporting and sponsorship program requirements. The project audits the finances of each group twice a year.

The outcomes that Hyderabad project hopes to achieve through the mothers groups and child accounts are: (1) increased family income, particularly mother's income, (2) increased educational retention of sponsored, and (3) increased empowerment of women.

**Purpose of the evaluation:** The purpose of the evaluation was to determine if the participants and children of those participating in SMGs are experiencing the three outcomes listed above.

### Methods:

Income: survey of 430 mothers from 6 zones of Hyderabad project

Education: reviewed child school records of 1,217 sponsored children retired over 2 years

Empowerment: storytelling to measure changes self-identified as indicators of empowerment

### Key findings and Conclusions:

#### INCOME

- Incomes of mothers in groups increased an average of 97% over the period of 6.6 years (average length of time a mother was in a group).
- Incomes of SMG participants experienced a compound annual growth rate of 13.3% compared to a 7% growth rate of the Indian economy.

#### EDUCATION

- CFCA Hyderabad students experienced higher levels of educational retention, achieving more years of schooling on average than national averages. Median years of schooling of sponsored students was 13 for girls and 12.5 for boys (versus 8 and 9 years respectively in general India population).
- 92% of boys and 93% of girls in the Hyderabad sponsorship program continued beyond primary education in comparison to just 57% in the Indian population.

#### EDUCATION & INCOME

- Specific study of one Hyderabad zone indicated a positive correlation between the number of years of education and starting monthly salaries. The trend line suggests that each additional year of schooling becomes more valuable than the previous.

#### EMPOWERMENT

- Success of sponsored children largely depends on their mothers' ability to translate their strength into power. SMGs support an environment and give mothers access to the economy where their strengths can be utilized.