

Good Practices of Convergence on Economic Empowerment of Women





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Preface

One of the major challenges in planning and putting in place a people-centric programme is to ensure that it yields optimum results for every rupee spent. And that challenge assumes humungous proportions when the cost of delivering the programmes escalates on the one hand and the available resources do not match the needs of people for whom the benefits are intended, on the other. Hence the emphasis has to be on increasing to the maximum, the need to achieve convergence so that resources are put to most use. Phrases such as “convergence” and “synergy” are no more used as just catch phrases but as a real need of the hour- not just by planners but even by those who are entrusted with its actual delivery at the grass-roots- be it different departments of governments, institutions or non-governmental organisations.

There is also a realisation that economic inequality creates opportunity costs that are substantial. Even a marginal improvement brought about to the living standards of women resonates not just in the household but in the local area and consequently within the society. When we consider the numbers both in terms of coverage area and population that need attention, it would be apparent that a lot more needs to be done to replicate the best practices that evolve in the course of implementation or some exceptionally innovative practice that may be developed by sheer commitment and perseverance of a team comprising few dedicated people who work towards optimising the best practice results.

In its thirty months of existence, we at the National Resource Centre for Women/NMEW, Ministry of Women and Child Development in the course of pursuit of our mandate to work towards holistic empowerment of women, came across a number of such governmental and organisational best practices that are making a difference in the living standards of poor women and are making positive impacts.

Such innovations small and big, are numerous and growing in number. We felt it was time to document some of the best practices, particularly in the economic empowerment of women to achieve convergence and synergy between programmes and disseminate it further so that others could benefit from the experiences of the innovation and replicate the processes/strategies in their areas instead of reinventing the wheel. Some can be scaled up on basis of what is already known; others need adaptation to particular environments before scaling up. It may also stimulate the thought processes and germinate new ideas.

With this end in view, National Resource Centre set up under the Scheme of National Mission for Empowerment of women, approached various institutions, government organisations and NGOs to contribute their experiences and strategies that could warrant replication. This document specifically details the strategies and interventions to economically empower women and concludes with lessons learnt. The publication of this document was made possible by the support extended

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Self-employed Women's Association

SEWA BHARAT



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The Beginnings

Self Employed Women's Association (SEWA), the trade union of women workers of informal economy was based on the Gandhian principles of *satya* (truth), *ahimsa* (non-violence), *sarvadharmā* (integration of all faiths and peoples) and *khadi* (promotion of local employment). The SEWA movement is committed to two main goals: full employment at the household level and self-reliance for all members.

'Full employment' refers to employment that not only provides job security and adequate income and food but also provides workers with social security such as basic healthcare, childcare, insurance and shelter for themselves and their families. 'Self-reliance refers to both individual and collective strength, at the economic, social, political and intellectual levels.

SEWA represents the convergence of three movements: the labour movement, women's movement and the co-operative movement.

With the success of SEWA work in Ahmedabad since 1972, demand for development of similar organisations came from other states. Hence, Sewa Bharat, an all-India federation of associations in different states was formed in 1982 in Delhi with the aim to facilitate the formation of new organisations across the country and promote their growth and development.

Currently, Sewa Bharatis are working in nine states – namely, Gujarat, Rajasthan, Kerala, Madhya Pradesh, Uttar Pradesh, Uttarakhand, Bihar and West Bengal. It has more than 13 lakh women from the informal economy as members.

SEWA Bharat has provided platform to the poor women of informal sector for economic empowerment in various parts of India.

SEWA in Munger, Bihar

Classified as a backward region, Munger is home to rampant gender-based discrimination, making women the most vulnerable section of society. With poor health, low education and no access to technology, vocational training and credit facilities, women comprise the most deprived lot among the poor.

SEWA started operations in Munger in 1982 with some local members of Block Haveli,

Since its inception, SEWA Munger has been involved in development activities such as employment-generation, capacity-building training, non-formal education, health education and micro-finance. It has been working in nearly 115 villages in four blocks of Munger District – namely, Kharagpur, Munger, Bariarpur and Jamalpur – and has, to date, organised about 25,000 women from the informal sectors.

Its members are engaged in diverse trades like making bamboo utensils, leaf plates, bidis, save ropes, papads and agarbattis, plucking tendu leaves, vegetable vending and making clay pottery; they also work as domestic maids and waste pickers and in similar other occupations.

Convergent Initiatives

SEWA has acted as a vehicle for convergence with different institutions in the government, private sector and civil society, for improving the lives of the poor self-employed women in the unorganised sector and empowering them economically and socially.

The convergence initiative taken up by SEWA Bihar (registered as a trade union in Bihar in 2007) in Munger with different departments of the government through the district collectorate or directly with the Department of Women and Child Development, Department of Rural Development, Department of Health and Department of Labour and with National Bank for Agriculture and Rural Development (NABARD), Bihar Kshetriya Gramin Bank (BKGB), Municipal Corporation, Registrar of Co-operative Societies, and Bihar Renewable Energy Development Agency (BREDA), private sector companies such as ITC and SELCO India and civil society and community organisations.

The objective of convergence with different actors is to bring synergy with the different programmes and schemes of various institutions and create a platform for betterment of the lives of the poor of informal sector.

Some of the best examples of the convergence initiatives of SEWA with various other institutions in Munger have been described below, highlighting how these are best practices for economic and social empowerment for poor and marginalised women.



Inadequate rural lighting has always been an impediment in the process of development of rural families as it hinders their economic activities and also affects their health and education.

The agarbatti co-operative

Rolling of *agarbattis* (incense sticks) was started in 2005 as a livelihood initiative involving 50 women in the Munger Sadar Block. Today, having spread to other blocks of Munger, a total of about 600 women are engaged in this livelihood activity, producing nearly 11 tonnes of agarbatti, which are marketed through ITC Limited (formerly Indian Tobacco Company).

As production increased, a co-operative named 'SEWA Udyogik Swawalambhi Sahkari Samiti Limited', registered under Bihar Self Supporting Co-operative Act, 1996, was formed to manage the agarbatti rolling business with the objective of bringing social and economic development, particularly for rural women. The co-operative currently has approximately 240 poor women as shareholders. The co-operative has a management committee which takes all decisions related to the purchase of raw material, supply of agarbatti to vendors, payment systems, incentive schemes, expansion to new areas, etc.

Women-owned and managed producer company

Scenting is the final as well as the most critical stage in the production of incense sticks since

it add utmost value to the product. The idea to establish a scenting unit in Munger was to capture value so as to provide maximum benefit to the women rollers who took up this activity as their major source of income. Also, the agarbatti production volumes had reached a magnitude to make the scenting unit viable.

Thus, the 'SEWA Shram Sugandhit Producer Company Limited' was established in December 2008. This scenting company is owned and managed by women producers. It has five directors on its board and ten women producers are the shareholders of the company.

The company has entered into an agreement with ITC (its SBU, strategic business unit for the agarbatti business) for producing the ITC Mangaldeep brand agarbattis. Under that agreement, the entire production of the company is being sold to the ITC SBU and, as such, it undertakes the responsibility for the marketing.

Solar energy lights up Munger

Inadequate rural lighting has always been an impediment in the process of development of rural families as it hinders their economic activities and also affects their health and education. In Bihar, only 40 percent of the villages have electricity and even for households that have electricity, power supply is erratic and often limited to just 3-4 hours in a day.

A majority of SEWA members in these areas are agriculture workers and practise animal husbandry. As agriculture is a seasonal activity, members engage in supplementary homes-based income-generation activities such

as making leaf plates and bamboo baskets. Daytime is used for collecting raw materials and the process of making the finished goods is done in dim light during night, decreasing their productivity and straining the eyes.

This was in addition to the impact on children trying to study, women engaged in housework or people needing to step outdoors. Moreover, since kerosene lamps are the common substitute for electricity-powered lighting, there were health and environment implications, as well as the danger of accidents.

Against this background, SEWA Bharat, which was part of the pilot project of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), sought to introduce and test innovations within the framework of MGNREGS to make it more effective and sustainable. One such innovation suggested led to SEWA Munger undertaking the lighting of rural households in Munger District through solar lights (lanterns and home lighting systems).

Given that the cost of solar home lights is beyond the reach of poor rural households in a one-time payment, SEWA Bharat developed a mechanism to make the creation of this durable asset affordable.

Towards this, SEWA Bharat partnered with technology provider SELCO, which assessed the need of households and suggested the most appropriate home light unit (comprising a solar panel, a module, LED light and tubular battery with the option of an added mobile-phone charging unit since mobile-phone usage is widespread in the area).

The solar home light systems were purchased by a self-help group (SHG) in the village and installed in the households of members, who paid for the lights in instalments.

Lighting up Lives

The impact of the solar lights on income has been significant. Able to work for extra hours, productivity increased and so has income – annual income has increased by an average INR 6,250.

Savings have also increased as the solar light unit has completely replaced the kerosene oil lamp (in houses with one room). The savings from this and from being able to charge the mobile-phone at home (which earlier cost about INR 80 per month at mobile shops), total about INR 3,000 per annum.

The most critical impact of the solar light unit has, however, been on the children, who are now able to study in bright steady light that does not strain or smart their eyes.

Social Security

The high cost of healthcare often prevents workers in the informal sector from seeking treatment, often worsening her state of health and, in turn, more healthcare-related expenditure, indebtedness, loss of assets and further poverty.

SEWA works extensively in facilitating affordable quality healthcare to the poor in the community, with the help of government officials, panchayat,





block and district level functionaries, as well as service providers in the area, including doctors, counsellors, and laboratory staff. Service providers are requested to provide services in the community or patients are referred to known qualified healthcare service providers. Public service providers are also invited to train health teams and communities. Where there is a service gap there are two approaches adopted: one, to accompany patients to the relevant provider and, two, where there is great demand or a whole community or issue is neglected, to organise health camps at the community level.

Linkages with government healthcare schemes and programmes

The SEWA experience has shown that women are eager to take leadership and develop into strong leaders when supported with appropriate capacity-building schemes for girls' education, for bidi workers, and RSBY (Rashtriya Swasthya Bima Yojana) insurance for BPL (below poverty line) families. Some of these schemes help address social determinants of health while others directly address health needs of communities. Integrating entitlements available under different health and care programmes, SEWA health workers help women learn about these schemes, claim and access these entitlements.

Financial Inclusion of Rural Women

Lack of capital is a very major constraint for the poor and lack of access to suitable formal financial services compel them to depend on informal financial sources, which are exploitative. They need suitable institutional frameworks, which provide them financial services suitable to them by devising appropriate mechanisms. For example, they often need small finances in stages, without being able to provide any collateral. They need door-to-door service, simple procedures and other such mechanisms.

SEWA Munger has organised 5,470 women into 458 SHGs with cumulative savings of about INR 1 crore and entitlement to a loan of about INR 2.4 crore. With SEWA Bharat's experience in forming members-owned institutions such as co-operative societies and banks, the demand of the SEWA members resulted in the registration of a state-level thrift and credit co-operative society in Bihar in February 2012, which is allowed operations in Munger and four other districts, including Chagares and Purnea districts.

The Rationale for Convergence

All the programmes of SEWA have evolved as per the needs of poor women. Hence, the SEWA focus on the holistic development of its members is dependent on a strategy that is pinned by an 'integrated approach' on the following components:

- **Organising:** The poor need to organise (through their associations) for collective strength and bargaining power and to be able to actively participate at various levels in the planning, implementation and monitoring processes of the programmes meant for them.
- **Capacity-building:** To stand firm in the competitive market, the poor need to build up their skills, through access to market infrastructure, access to technology, information, education, knowledge

SEWA in Bihar brings three actors – civil society, government and the private sector – to converge strengths.

and relevant training (accountancy, management, planning, designing, etc.)

- **Capital formation:** Asset ownership is the surest way to fight the vulnerability of poverty. The poor need to create and build up assets of their own at the household level through access to financial services (savings, insurance and credit).
- **Social security:** To combat the chronic risks faced by them and their families, the poor need healthcare, childcare, shelter and relief.

Convergence in Bihar

SEWA in Bihar brings three actors – civil society, government and the private sector – to converge strengths. Working through a ‘co-ordination committee’ set up at the state as well as district levels, the co-ordination committees play a major role in creating convergence through an integrated approach so that the ultimate benefits are passed on to the primary constituency of SEWA, the women in the unorganised sector.

SEWA has different programmes running in Munger, with different service cadres for each programme.

All the programmes are demand driven. SEWA takes up issues raised by its members, the women workers. This approach helps to focus its activities.

SEWA workers conduct monthly meetings with community leaders called agyewans to understand the field issues. The programme co-ordinators of the respective programmes monitor the field work and, with the help of the field staff, community leaders and members, implement the activities at ground level.

SEWA Munger works with various urban as well as rural local bodies to create better convergence and progress ahead in an integrated manner.

Government programmes converged

SEWA Bharat strongly feels that it is very essential for convergence of various government programmes along with its own programmes, as this ultimately leads to betterment of the lives of poor women and their family. It has adopted a system of ‘integrated approach’ and a strategy of ‘struggle and development’ within its structure.

A platform is provided for convergence of various actors within SEWA and also with public and private sector actors.

SEWA has tapped the potential for convergence with several government programmes and institutions, a few of which are listed below:

- Welfare schemes like entitlements for widows, the elderly, handicapped people and under minority welfare schemes.
- Janani Suraksha Yojana (JSY) scheme, an intervention for safe motherhood under the National Rural Health Mission (NRHM).
- Rashtriya Swasthya Bima Yojana (RSBY), which provides protection to BPL households from financial liabilities arising out of health shocks that involve hospitalisation.
- Mukhya Mantri Kanaya Suraksha Yojana, a programme for the girl child, her safety and security.
- Registration of construction workers with the ‘Building and Construction Workers Welfare Board’ which stipulates safe working condition and welfare amenities for construction workers.
- Mahadalit Awas Bhumi Yojana.
- Jawaharlal Nehru National Solar Mission, which promotes ecologically sustainable growth while addressing the challenges of India’s energy security.
- Financial institutions and nationalised banks like NABARD and Bihar Kshetriya Grameen Bank (BKGB).

Example of convergence with the private sector

- SEWA partners with SELCO India Pvt. Ltd. for its solar energy initiative in Munger, Bihar.
- SEWA partners with the ITC initiative, 'Mission Sunehra Kal', which has helped in creating gainful self-employment for rural families across India; in Bihar, the partnership is centred on producing and marketing incense sticks.

Integrated approach to training

SEWA believes that for the sustainability of any programme, it is necessary to build the capacity of the members as well as the grassroots leaders. Women need collective, organised strength (through their associations) to be able to actively participate in the planning, implementation and monitoring processes of the programmes meant for them and also in all other public or socio-political affairs.

Appropriate training inspires participants to broaden their horizons and even take up new roles like starting balwadis, forming new SHGs, becoming health workers and group leaders. Training is an essential tool in capacity-building. Along with training, information dissemination is integral to capacity-building.

The SEWA experience has shown that women are eager to take leadership and develop into strong leaders when supported with appropriate capacity-building.

Thus, numerous trainings and exposure visits are undertaken so that members and grassroots leaders learn the techniques to articulate their issues, learn how to be involved in the overall process of planning and implementation and also participate in the overall process of the development of the organisation.

Besides this, platforms are also provided to members to learn new skills and upgrade existing skills, which help them in augmenting

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their income levels with appropriate linkages to the mainstream markets.

Community involvement and a movement called SEWA

SEWA is both an organisation and a movement. It is, in fact, a *sangam* (confluence) of three movements: the labour movement, the co-operative movement and the women's movement. But most significantly, the SEWA experience has shown that women are eager to take leadership and develop into strong leaders when supported with appropriate capacity-building.

All the movement and programmes of SEWA are demand driven, hence members belonging to different communities are integral to the organisation's struggle and development process.

SEWA activities are focused on eleven points:

Employment	Childcare	Leadership
Income	Housing	Self-reliance
Nutritious food	Assets	Education
Healthcare	Organised strength	Domestic Work

The outcome

In India, over 90 percent of workers are involved in the non-formal, unorganised sector. This sector includes workers employed in a wide range of economic activities, from street vending and daily work in tea-shops or on farms, rolling bidis or incense sticks, construction or salt pan work and sub-contracted or temporary work in factories.

However, unlike workers in the formal sector, they do not have access to regular incomes or welfare benefits, making them extremely vulnerable to change and exploitation.

Moreover, there are relatively few opportunities for work for the female population, and even those that exist are characterised by high insecurity in employment and income, along with social and gender discrimination that further exacerbates their problems.

The SEWA model acts as a medium for economic empowerment of women in the non-formal economy. Beyond the concrete benefits described earlier, the real success in outcome is empowerment.

“Empowerment not only changes individuals’ lives, it also transforms social relations in concrete, particular ways.” That is a tenet at SEWA, which fosters values of economic and social justice, and creates solidarity among poor women.

Economic Empowerment of Women

KUDUMBASHREE EXPERIENCE



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KUDUMBASHREE EXPERIENCE

Background

Based on wide acceptance in both national and international arenas of Micro Enterprise (ME) as an alternative to livelihood, the government and non-government agencies in India, have been promoting this as an answer to issues like unemployment, local economic development and empowerment of local community. The development of Micro Enterprises has seen an increasing trend since the 1990s with the focus on women empowerment becoming sharper. This period has witnessed the institutionalisation of Self Help Groups (SHGs) for economic empowerment of women. It has been seen that women prefer entrepreneurship as this allows them the flexibility to take up an additional income-generating activity along with household activities. It also offers a viable option for earning an income, regardless of poor educational background or qualifications and thus enables them to contribute to the family kitty. The nature of entrepreneurship gives women the opportunity to enter diverse fields while men are largely involved in sectors ranging from the primary to tertiary. Most women would prefer work that would give them sufficient time after completing their daily household chores and child care. This is especially relevant to those involved in agriculture and allied activities including livestock management and home-based economic activities such as weaving, stitching, embroidery, or running petty shops.

However the scenario in which the enterprises function, has changed tremendously over the years. In an era of globalisation in which international products are easily available and customer preferences are changing at a fast pace, it can be challenging. With stiff competition for capturing markets and customer attention, the existence of micro and small scale industries is becoming increasingly more difficult. Further, the trend of consumerism and the urge to acquire branded products, creates an atmosphere that needs utmost attention in all stages from procurement to production to marketing. As quality, certifications, brand creation and positioning of products assumes greater relevance the pressure on producers to capture markets becomes stronger. In the case of women entrepreneurship, the challenges are greater. Technological barriers, competition, and international standards act as major constraints for these enterprises.

Kudumbashree: An Intervention to Promote Livelihoods

Kudumbashree began promoting Micro Enterprises as a source of livelihood on a small scale from 2003 onwards. Rice vending, pickle making, ethnic delicacies involving all the group members of the Neighbourhood Groups (NHGs) was the first attempt. The large groups usually with a minimum of 20 members would not reap any profit but would consider it as a gathering to share their grievances and exchange information on social events. Rather than focusing on financial benefits, the group enabled its members to build bonds and find value in the interaction. The introduction of Special Central Assistance (SCA) Fund in 2004 in which 60 percent of the funds were earmarked for Micro Enterprises of women and 15 percent for general training, Entrepreneurship Development Programmes (EDP) and Skill Development helped to take the ME development to a broader context. Further, the promotion of bank linkage enhanced the efforts. All the Micro Enterprise schemes were credit-linked with 45 percent bank loan, 5 percent beneficiary contribution and 50 percent subsidy. The Gram Panchayats added their revolving fund component with these loans as support.

Although the concept of micro enterprises is not new among SHGs, Kudumbashree gave a new dimension to the organisation. This was defined according to the following parameters:

- Should comprise a minimum of five members
- Have an investment range of INR 50,000 to INR 2,50,000
- Should obtain a monthly minimum return of INR1500 per person
- Owner-Manager-Employer concept (it means the owner, manager and the employer of the enterprises are the entrepreneurs themselves)

Rural Micro Enterprises (RME)

Since 2002-03 onwards a separate component was provided in the budget of Kudumbashree for setting up MEs. The Micro Enterprises group will be given a subsidy of INR 10,000 per member or 50 percent of total project cost whichever is less. The number of members in this group is 5-10. Till 2006, 1409 units were set up. Individual units have investment up to INR 50,000. The Kudumbashree scheme envisages providing subsidy of INR 7,500 per member or 30 percent of the total project cost whichever is less. Till 2006, 802 units were set up.

Yuvashree

During the year 2004-05 the State Finance Minister announced a scheme in the budget for providing employment opportunity to the educated youth and its implementation through Kudumbashree. Yuvashree group (or 50K group) comprises of both men and women in the age group 18-35 years. This is an initiative of Kudumbashree Mission to provide work to the unemployed youth who are below poverty line. They are given the option of starting an enterprise, based on their interest. Kudumbashree offered them support similar to that extended to enterprises run by women. Individual enterprises are given INR 7,500 as subsidy or 1/3rd of the total project cost whichever is less. Group enterprises are given a subsidy of INR 10,000 per member or 50 percent of the total project cost whichever is less. Up to 2006, 159 group enterprises and 183 individual enterprises were set up under Yuvashree scheme.



Further, the enterprises were activity-based and not necessarily based on social group i.e. not NHG-based.

Further, the enterprises were based on common activities and not on the lines of social groups or NHGs.

The selection of entrepreneurs was made on considering their general aptitude in a particular sector. The targets that were fixed were not the basis for this. Usually the government agencies and departments promote MEs that are not based on the demand or the needs of the community. The skill sets of entrepreneurs or their preferences are not factored in. This is evident from the fact that the entrepreneurs who come forward to form a group could be from one single NHG, or from different NHGs or from neighbouring panchayats. Kudumbashree also promotes livelihood options for unemployed youth through MEs under the banner 50K or Yuvashree programme.

The earlier concept of promoting enterprises considered “feminine” or one based on achieving specific targets was partly broken by the Mission. Kudumbashree gave financial assistance to MEs especially for women and youth through its RME and 50K schemes

respectively in the rural sector. In urban areas, the promotion of enterprises was done through the Urban Wage Employment Programme (UWEP), Development of Women and Children in Urban Areas (DWCUA) and Swarn Jayanti Shahari Rozgar Yojana (SJSRY) schemes.

Strengthening Micro Enterprises through Innovative Strategies

Micro Enterprises promoted by the Mission were primarily focused on loan-linked group enterprises with Kudumbashree back-end subsidy. It provided financial support for MEs at the inception stage and offered general handholding support through training. This related especially to the selection process of entrepreneurs like General Orientation Trainings (GOT), EDP and Skill Development Training Programmes.

However, the visibility of Kudumbashree MEs was a matter of concern and the Mission revisited the strategy for ME development by raising the question - “Who are our Entrepreneurs?”

The Kudumbashree entrepreneurs were poor women with little educational background or exposure and were far away from the business world. Therefore mere handholding support in the form of monetary support or training did not suffice. Constant care and attention was required for the entrepreneurs from positioning to establishing. The Mission’s effort was on account of this. From the usual practices the Mission tried to introduce innovative concepts and strategies that cater to the requirements of market - value addition, branding and proper positioning. This led it to focus on the concept of Local Economic Development (LED).

The Mission’s effort was to effectively blend all available resources in a particular local body that could take the process of women empowerment forward. The initiative ‘Amrutham Nutrimix’ Programme of Kudumbashree is an example of this convergence.

Amrutham Nutrimix was an innovative step of the Mission in micro enterprise development. When the Supreme Court made it mandatory to supply baby food supplement to address nutritional issues, the State Government decided to implement the Take Home Ration Strategy (THRS), a feeding programme through Anganwadis for children between six months to three years of age. The potential of the programme in creating employment opportunities for poor women, prompted the Mission to take up the initiative.

Convergence as an Integral Component of the Mission

Convergence being central to the success of the Mission, a number of organisations were roped in to build effective linkages, thereby strengthening the goals and effectiveness of the Mission.

Social Welfare Department

The supply of baby food had to be carried out through the Integrated Child Development Services (ICDS) under the Social Welfare Department. As it is a baby food, hygiene, quality and regular supply had to be ensured while maintaining the calorific value directed by the Supreme Court. Given that there were several private competitors in the market and Kudumbashree was a new entrant without any previous experience, the government began with a pilot project through Kudumbashree. It initially placed orders for the supply of baby food supplement in 59 ICDS blocks. This was later extended to all the blocks in the state.

Central Plantations Crop Research Institute (CPCRI), Kaseragode

The technology developed by CPCRI was utilised to prepare baby food supplement. The ingredients constitute wheat, pulses, ground nut and soya beans. The supplement can be cooked in milk or water.

Local Self Government (LSG)

The Local Self Government played an active role in the implementation of the programme that includes financial as well as infrastructure support. As per the government order, the concerned LSGs were expected to meet the expenditure from the grant given to local bodies and from the Annual Central Allocation (ACA) received from the Government of India. The Gram Panchayats would bear two-third of the cost involved in the feeding programme in Anganwadi centres, while the Block Panchayat would bear the remaining one-third cost.

Further the land and building was provided by the concerned LSGs free of cost or for a nominal charge. All the licenses for the positioning of the unit were allotted within the time frame.

Civil Supplies Corporation

The rate fixed for one kilogram of Amrutham was INR 35. With wheat constituting the major chunk of the recipe, (about 60 percent) 900 tonnes of wheat per month was required for producing the food supplement. This prompted the Mission to liaise with Food Corporation of India to access wheat at subsidised rates. With the high cost of wheat in the open market, without this subsidised wheat, it would not have been viable for the units to sell the product at competitive rates.



Scope for Capacitation of Kudumbashree CBOs

The Mission undertook Orientation Training that focused on acceptable standards of hygiene. Ensuring timely supply to Anganwadis. Capacitation for beneficiary selection was done as part of the preparatory work combined with the positioning of the groups.

The target of the Mission was to supply the Food Mix to all the ICDS blocks in three phases. This included 49 ICDS blocks in Phase 1, 35 in Phase 2, and 79 in Phase 3. The timeline set for this was 15 days from the date of the supply order. In order to meet this requirement, the positioning of Kudumbashree units – women ME groups with five members in each group – was planned.

Emphasis on Positioning of the Units

Beneficiary selection and positioning was one of the challenges of the Mission. As it was an innovative concept, there was some preparatory work involved. As many as 560 units were formed across the state to meet the order. The positioning of the groups was done in order to meet the requirement of the ICDS blocks.

Protocol Development as a Quality Mechanism

Kudumbashree Mission developed a Production Protocol to ensure uniform production practices and hygienic conditions. This comprised of the following aspects:

- Selection of Space
- Selection of Buildings
- Selection of Machinery
- Hygienic Practices
- Procurement & Storage of Raw Material
- Processing
- Packing
- Distribution
- Maintenance of Registers in the Units
- Mechanism for Quality Checks

Due to their decentralised nature, the LSGs maintained effective control and demanded accountability from the production units.

There was constant monitoring on the part of the Mission to ensure the quality of the Food Mix.

Monitoring and Evaluation

Due to their decentralised nature, the LSGs maintained effective control and demanded accountability from the production units. In addition the Mission inspected the units once in a month to ensure that all the units were following the Protocol. The Mission held the right to terminate the units that violate guidelines.

Consortiums as a Mechanism to Pool Institutional Strengths

The evaluation made on the functioning of Amrutham units revealed the need for forming clusters and a Consortium. Units were encouraged to form clusters with common facility centres for economies of scale. Based on the findings, the Mission formed a Consortium 'Amrutham Society of Kudumbashree Nutrimix Enterprises' for the Amrutham units. They were guided by a set of by-laws and functioned in accordance with the requirements of the State Societies Registration Act. Monitoring and Evaluation as well as grievance redressal were done by the State and District Level Consortiums. The Consortium members were representatives from various registered Amrutham units.

Handholding Support, a Crucial Input

- **Training:** The Kudumbashree Mission periodically gave Performance Improvement

Programmes for the units to assess their performance and to address any grievances.

- **Liaisoning:** with Civil Supplies Corporation for the procurement of wheat at subsidised rate.
- **Negotiation of Rates:** Based on the changes in the prices of the raw materials, the Mission made profit and loss statement that was then communicated to the Social Welfare Department. This was followed by negotiations for an increase in price of the products. The present rate is INR 40.

Outcome of the Programme

- 396 enterprises across 14 districts of Kerala
- Units owned by 2023 women
- Annual intake of INR 62,585 per member
- Purchase of land and building for production signifying a move up from rented premises
- Production of value added products: With the THRS requiring only 15-day work, the programme leaves members with ample free time that enabled them to get involved in the production of value added products like rice roasted rice flour, wheat flour, nutritional foods adding cashew, almonds at premium price and laddus.

Case Study

Bhagirathi an Amrutham entrepreneur of Palakkad district began work in 2005 after getting training from CPCRI. Her journey as a Kudumbashree entrepreneur, has been eventful, marked by several challenges and ways to overcome these.

As an entrepreneur, Bhagirathi had the opportunity to communicate with the Kudumbashree Mission, LSG and CDS in the initial stages. Subsequently, CPCRI helped her to set up the enterprise and run it successfully. For example, when she learned that she had ample time and facility to make value added

products, she began to produce rice flour-roasted white puttupodi, chambaputtupodi, idiyappampodi and pathirippodi. She took the support of Double Horse, a local company engaged in the export of flour and curry powders. During the Amrutham Nutrimix Training, the entrepreneurs were taken to its factory outlet, where, Bhagirathi learned about machinery required for producing varieties of flour like roasters, pulverisers and cooling trays. This training from the private player helped her to improve the quality of products as well as to know the trends in the market. All the 23 units associated with Nutrimix sent their members for training to produce rice powders and paid faculty fees for it.

When it came to marketing of value added products, Bhagirathi recognised the need for branding and good packing. She went to a computer centre and designed a packet for her products. All 23 units pooled in the money, required for cylinder making and printing of covers and they marketed the products under the name 'Nellara'. When they discovered that another company had the same name, they changed it to 'PalakkadanNellara'.

The next issue was with regard to licenses. She made efforts to take all the licenses for the Nutrimix products including Panchayat Licenses, FSSA (Food Safety and Standards Act), packing, and registration. For the purpose of marketing outside the Anganwadis, especially for value added products, VAT registration and bar code was compulsory. Bhagirathi accessed relevant information on the internet and took the barcode.

A major chunk of her sales was through Kudumbashree monthly fairs and special fairs. In addition, she marketed products through the Civil Supplies Department. Due to good management and adherence to quality, Bhagirathi's unit was selected as one of the Nutrimix Training Centres in the district.

From a mere entrepreneur, Bhagirathi became the trainer for Amrutham groups and developed wide-ranging contacts with different people. This included personnel from CPCRI, Panchayat, retailers, CDS, Kudumbashree Mission, ICDS, Anganwadis, Food Corporation Depots and Civil Supplies Corporation. Her leadership qualities, aptitude to learn and understand the changing market trends were the reason behind her success. This helped her to get selected as an Executive Member in State Nutrimix Consortium.

The opportunity she received did not restrict her to entrepreneurship activities alone but encouraged her to understand the business world. She continued her education and completed her MBA recently.

The Mission provided a platform for empowering entrepreneurs not only economically but socially and politically as well. The case of Bhagirathi, is only one example. There are several others that owed their new life to the opportunities created by the Mission for economic empowerment.

Challenges

While the Kudumbashree Mission opened a world of opportunities for women who came from poor educational and socio-economic backgrounds, the journey for most of them, indeed the Mission as a whole, was full of existing and potential areas of challenge. These broadly were as follows:

- For Micro Enterprises, to compete in the open market meant an understanding of quality parameters, brand design, positioning – areas of weakness initially.
- For women entrepreneurs, technological barriers was an additional challenge

- The need for comprehensive handholding support that went beyond monetary support. This meant support in positioning and establishing markets for products.
- Positioning of the Micro Enterprises across blocks: The idea was to create groups that covered all ICDS blocks as well as to identify beneficiaries.

Lessons Learned

The Kudumbashree Mission worked at several levels from the SHG groups to linkages with the government bodies, private companies and the end-users of the products created by the Micro Enterprises. The lessons emerging from this are as varied:

- The linkages of ME products with the requirements of government programmes viz. the Take Home Ration Strategy of state government that led to the production of Amrutham Nutrimix
- Tie-ups for technology to upgrade products viz. accessing this through CPCRI
- Liaising with government bodies for accessing subsidies that form ingredients viz. the wheat subsidy offered by Food Corporation of India
- Accessing infrastructure and financial support from LSG such as Gram Panchayats/ Block Panchayat
- Formation of clusters amongst units with common facilities to reach economics of scale
- Formation of Consortium 'Amrutham Society of Kudumbashree Nutrimix Enterprises' for monitoring and evaluation as well as grievance redressal by the State and District Level Consortiums.

MAHILA ARTHIK VIKAS MAHAMANDAL (MAVIM)



MAHILA ARTHIK VIKAS MAHAMANDAL (MAVIM)

Background

Mahila Arthik Vikas Mahamandal (MAVIM) the State Women's Development Corporation of Maharashtra, was established on the 24 Feb 1975 which coincided with the International Women's Year. The Mission of the Corporation is "To bring about gender justice and equality for women, investing in human capital and capacity building of women, thus making them economically and socially empowered and enabling them to access sustainable livelihoods".

MAVIM has implemented a number of central and state government-aided programmes and about 13,000 SHGs have been formed in 13,000 out of the 40,000 villages of Maharashtra, roughly one-third till the year 2006. From 2007, MAVIM started the implementation of Tejaswini Maharashtra Rural Women Empowerment Programme, an umbrella programme to sustain quality SHG movement in the state. MAVIM has formed 315 Community Managed Resource Centres (CMRCs) or registered federations of SHGs covering 63,779 SHGs and 8.05 lakh women.

Leveraging Existing Grassroots Institutions for Implementation

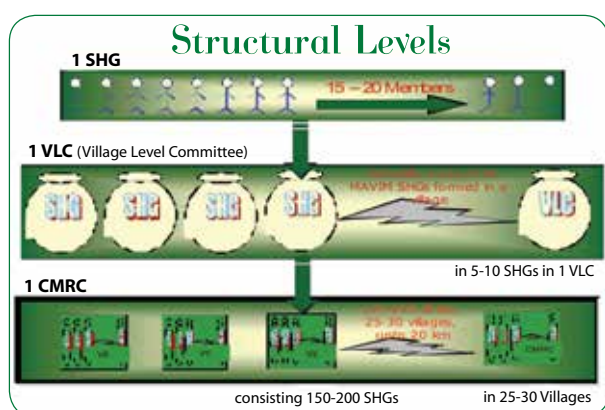
The structural details of grassroots institutions are as follows:

SHG: This is the informal organisation of poor women comprising of 10-15 members from a common socio-economic background and known as a primary grassroots institution. It creates organised strength of women at village level.

VLC: The second tier institution is the Village Level Committee (VLCs), an informal organisation of all MAVIM SHGs formed in villages. It is an umbrella body which takes up social issues as a pressure group and is also involved in the SHG management activities.

CMRCs: The third tier institution, CMRC is the registered federation of approximately 250-300 SHGs from across 25-30 villages situated within a radius of 15-20 kms. It provides various types of services to SHGs including bank linkages, insurance services and measures to develop convergence with line departments. CMRC is a people-owned and governed institution and expected to be self-sufficient over the next two years.

The Tejaswini programme has an integrated approach to bring about women empowerment. It focuses on strong institution building and strengthened governance by SHG members,



access to timely and appropriate micro finance, insurance coverage and measures to enhance savings amongst SHGs. Providing livelihood opportunities and market linkages for SHG products for enabling women to live a quality life– are priority areas for the programme.

Convergence, as a Foundational Principle for Realising Project Objectives

MAVIM has been implementing all developmental programmes in the remote rural pockets of the state. The social composition of the members shows that the programme covered 36 percent SC women, 17 percent ST women and 21 percent OBC women. Amongst minorities, it covered four percent and according to poverty levels, the data shows that 85 percent women were from ultra poor as well as poor category. It obviously shows that MAVIM has been working with the poorest women of society and offered ample scope for convergence. The preliminary objectives of convergence are as follows:

- To facilitate linkages between the implementation of government schemes and the targeted beneficiaries.
- To enable the beneficiaries to avail the services offered by developmental programmes.

MAVIM has identified the necessity of developing a strategic convergence with MGNREGA and the Agriculture, Animal Husbandry, Water Conservation and Health Departments. This would facilitate the process of meeting key development needs of women pertaining to employment generation, housing for poor and deserted women, food security, health and sanitation as well as asset creation.

Community Participation - A Key Driver for Convergence

The highlight of the convergence strategy and process has been the extent of community

participation. The core needs and demands of SHG members have been identified mainly in the SHG meetings organised by Community Mobiliser (Sahayogini) that were consolidated at the CMRC level. The district unit of MAVIM comprising of senior professionals, has played a vital role. The process of approaching and coordinating with the appropriate departments has been facilitated by these critical human resources. Case studies from Satara, Buldhana, Yeotmal and Solapur talk about concerned government officials being invited to monthly meeting of CMRCs and existing schemes presented to the governing body, comprising SHG members. Events such as these have helped to sensitise government officials and to develop the convergence plan for the community, based on identified needs.

Sustained efforts towards effective convergence have been undertaken over the last two years. Under the Tejaswini programme, convergence workshops have been organised every year at the district and CMRC level. The government officials, invited to the workshop were made aware of MAVIM's work and the organisation's outreach and possible areas of collaboration. This initiative has been found to be useful in developing the coordination mechanism between MAVIM and line agencies. It also helped in providing a way forward for MAVIM to finalise a course of action based on convergence.

It has been observed that in several cases in Latur, Yeotmal and Nandurbar the VLCs have successfully developed convergence with Gram Panchayats. This has been particularly evident in Kashale village, Pali block, Ratnagiri district, where all SHGs jointly prepared a plan to access water schemes from Watershed Department (Bhujal). The plan prepared by using a PRA tool has been submitted to Gram Panchayat, and sanctioned by the Gram Sabha. It is expected to be implemented shortly. In several cases it has been found that VLCs have enabled the Gram Panchayats to recover water tax,

housing tax from the defaulting members and garner support for water taps, bore wells, hand pumps in the recommended vastis/padas. This highlights the role of VLCs as a pressure group to ensure that the Gram Panchayat schemes reach underserved areas and communities.

Similarly in Kaudgaon village, a small village with 129 families, in Umari block, Nanded district. MAVIM formed four SHGs and covered approximately 50 women. Most of the SHG members were landless and worked as agricultural labourers. Agricultural work comes to a standstill during five months of the year. Thus of the 50 members, it was found that nearly 35 members migrated regularly for the period of five months every year. This had a detrimental effect on education, health and impacted the quality of SHGs as well as repayment schedule of bank loans. In another move, with the support of MAVIM, SHGs and VLCs approached the Tehsildar and BDO and demanded jobs under MNREGA. It could help women to gain employment at village level and earn INR 3,000 to 4,000 per month. This was expected to reduce the migration and led to employment generation as also improved the quality of SHGs.

Under the Tejaswini programme, MAVIM has taken steps to reduce women's drudgery and





established models at the community level including washing platform, fodder centre and bore well. MAVIM has provided INR 12,000 per unit. The balance which is 20 percent of the cost was to be generated through Gram Panchayat, in cash or kind. MAVIM has developed 523 such models till the present date. SHGs and VLCs have played a crucial role in sensitising Gram Panchayats and garnering their support. This has resulted in the Gram Panchayats contributing INR 22 lakhs in the last one year.

Table 1: Convergence achieved on key indicators in the last two years

Line departments	Women Covered	Funds generated (INR)
Convergence with Health Department (health camps, haemoglobin check-up camps, healthy mother and child competition etc)	52505 women	-
Providing benefit of the various schemes of GP/PS/ZP (Social Security Schemes)	20350 women	-
Convergence with Tribal Department (skill training, gas connection)	1259 women	-
Convergence with Agriculture Department (Skill training, awareness programmes, horticulture activities,)	8739 women	4.54 lakhs
SHGs with ration shop and kerosene facilities	800 SHGs	-
Assets created for women through convergence with various line departments such as DRDA, Agriculture	1679 assets	-
Convergence with NABARD (exhibition, market outlet, skill training, exposure tour)	9342 women	2.46 lakhs
Convergence with DRDA, KVIC, AHD, W & CD, Social Justice (skill training, awareness programmes)	20494 women	9.28 lakhs
Total	1,15,168 women	16.28 lakhs

Best Practices showcasing Converging Efforts

Organic Rice Cultivation Joint Project

In Chandrapur district which is the most remote and tribal district of the state, MAVIM initiated a project in collaboration with the Agriculture Department. The objective of the initiative was

to provide sustainable livelihoods to the SHG members through modern agro practices. The entire initiative is based on substituting the traditional rice cultivation by SRI method of cultivation. It was initiated in three blocks of the district namely Chandrapur, Gondpimpri and Pomburna.

Output Achieved

- 100% participation of women as planned.
- Total 565 acres land under rice cultivation.
- 6,500 quintals of rice production by SRI method.
- The cost of production reduced by INR 4,000 to 5000 per acre due to SRI method.
- Cost for seed consumption reduced by 10% in SRI method as compared to traditional farming.
- The production size increased by four quintals for one acre (9 acres in traditional farming and 13 acres for SRI farming).
- The cost of selling of rice also increased by 45%. (Average cost of rice selling per kg was INR 18 per kg for traditional method which was increased to INR 32/-per kg) .
- Women's drudgery in rice plantation reduced by 75%.
- Effective participation of male members along with women in village level trainings.

The total coverage was 18 villages, 87 SHGs, and 715 members. The target output was to achieve success in 1,000 acres of land and to produce of 1,000 quintals of rice through organic farming. This was expected to reduce expenditure incurred in cultivation, and lead to drudgery reduction of women.

MAVIM has taken concrete steps in this process of convergence such as creating awareness in selected villages and providing relevant information to targeted households, conducting baseline survey covering all these households, organising TOTs at district level and

Entrepreneurship Development Programmes (EDP) at the village level.

MAVIM has analysed the effect of this initiative in the context of four work components of Tejaswini programme and found reasonably good results.

In micro finance, 86 SHGs developed bank linkages and 700 women were able to get insurance coverage for their crops. In the livelihood component, MAVIM was able to channelise cluster activity, increase productivity, reduce production cost as well as enhance the income of women. Similarly in the women empowerment component, there was a reduction in drudgery asset creation by women and enhanced participation in decision-making especially in agro farming, The findings also indicate an increase in credit ranking of women

Provision of Subsidised Tractors to SHG members

Over the last 15 years, MAVIM has been working through SHGs in Yeotmal, one of the most vulnerable tribal districts of the state. Last year, it collaborated with Agriculture Technology Management Agency (ATMA) project that enabled CMRCs to get tractors at subsidised rates. While the market price of each tractor was approximately INR 7.50 lakhs, the subsidy offered by ATMA was INR 5 lakhs.

The Tejaswini contribution was INR 1.15 lakhs while CMRC invested INR 1.45 lakhs. CMRC sourced and provided such tractors to eight SHG members. This activity however could provide an income only for six months in a year. It was found that during last year women provided with tractor earned INR 5,000 per month by renting the tractor. CMRC also earned about INR 1.15 lakhs per annum as service charge. The district unit of MAVIM played a crucial role in the entire process. The



handholding support led to rapport-building with the officials and others in the Zila Parishad (ZP), especially the MLA, and the CEO (ZP) to convince them to consider the proposal of CMRCs for subsidised tractors.

Future Action for Strengthening Convergence

MAVIM proposes to conduct the “Net Planning” of each household as part of the convergence plan. This would provide linkages to ensure that government schemes reach and benefit each household in the year ahead. It would require a conscious and constant effort at the policy and grassroots level for which an action plan is being drawn up. This collaborative effort would bring benefit to the large number of SHG members in the area.

Challenges

Given that the region is backward and geographically remote as well as the profile of the SHG members, from marginalised sections of society, the project has been a challenging one in a fundamental sense. This broadly related to understanding the needs of the rural women and to develop a convergence plan that would yield the kind of support and specific requirements, articulated by them. The entire exercise involving grassroots communities, village institutions, support agencies and of course the SHGs has presented MAVIM with a big challenge and defined its way forward.

In terms of specifics, with most of the community including women, engaged in agricultural activities, there has been an increasing trend towards migration in search of livelihood options during the five months of lean period in agriculture. This has adversely impacted the quality of the SHGs and the repayment schedule of bank loans as also the access to development services such as health and education.

Lessons Learned

The challenge of migration and the resultant effect on MAVIM’s work in empowering SHGs has been partly met by a move for accessing entitlements under the MGNREGA scheme. SHGs and VLCs with the support of MAVIM approached the Tehsildar with the demand. This constitutes an advocacy step that has emerged in response to the felt needs.

Path for Women's Development:
Indira Kranthi Patham Society for
Elimination of Rural Poverty

SERP



Path for Women's Development: Indira Kranthi Patham Society for Elimination of Rural Poverty

SERP

Background

The Society for Elimination of Rural Poverty (SERP) was set up by the Government of Andhra Pradesh to provide a sensitive support structure to facilitate the social mobilisation of poor rural women. This was aimed specifically at the poverty eradication programme Indira Kranthi Patham, which is being implemented in 22 rural districts of Andhra Pradesh (AP).

SERP aims at inclusion of the poorest of the poor and vulnerable sections like persons with disability, single women and women headed families by enhancing their opportunities to participate in the mainstream development processes through a comprehensive multi-dimensional poverty eradication strategy.

The strategy mainly focused on building strong and sustainable institutions of the poor through social mobilisation, which helps to unleash the potential of the poor to emerge from poverty on their own and through their own institutions. It involves leveraging resources through commercial banks for sustainable and diverse livelihood options for economic empowerment. The strategy also includes provision of social safety nets to reduce the risks of damage to life, health, assets and incomes. It supports intra-family equity, helps the poor to access entitlements like shelter, education and healthcare services and land for the landless. All this would serve to help improve quality of life.

Creating Institutions of the Poor

Indira Kranthi Patham is the single largest programme in South Asia for the empowerment of poor women. Under this, 11,548,174 rural women have been mobilised into 1,059,101 self-help groups (SHGs), which equal a fourth of the total number of SHGs in the country, on principles of thrift, mutual self-help and internal lending. The institutions of the poor were established by federating SHGs into 38,821 village organisations (VOs) at the village level and subsequently the VOs into 1,098 Mandal Samakhyas (MSs) at the mandal (block) level and, again, the MSs into 22 Zila Samakhyas at the district level. In addition to these, the programme involved mobilisation of relevant communities into 406 Mandala Vikalangula Sanghams (mandal level federation of SHGs of disabled persons), 17 Chenchu Tribal MSs, seven Fisherwomen's MSs and 20 Yandi Tribe MSs to cater to their specific needs and address their particular vulnerabilities.

Functional committees for processes

There are several functional committees formed by VOs, MSs, and Zila Samakhyas to undertake several initiatives for economic empowerment and human development. The VOs also have SHG monitoring committees, a committee to help the poorest of the poor (PoP) among the scheduled caste and tribe (SC and ST) families in the SHGs, who are unable to avail of their entitlements like MGNREGs job cards, social security pensions and ration cards, access financial resources for their livelihood plans and to provide support to ground, implement and get incomes out of the same. Each VO also has a 'bank-linkage committee' to monitor the progress of bank linkages to all SHG members for getting loans, a 'procurement committee' to purchase goods and services for the SHGs, an 'asset verification committee' to verify the assets purchased with the loans received through the bank linkage.

While most committees consist of two or three members, the 'social action committee' under each VO has ten members as it deals with all the social issues such as violence against women, child marriage, and other issues; this committee prioritises focus on issues of gender inequities.

In some of the villages there is a separate 'marketing committee' for procurement of agricultural produce, milk, etc. To look after health issues, there is a special health assistant who facilitates links with all types of health services available at the *anganwadi* and the health department.

A convergence model

The SHG federations strongly emphasise the convergence of various interventions with the financial institutions, markets, NGOs, international bodies, line departments and programmes of ministries (such as human resource development, education, health & family welfare, women & child development, revenue department, textiles, agriculture, dairy development, tribal welfare, social welfare, the Mahatma Gandhi National Rural Employment Guarantee Scheme, MGNREGS, entitlements under the public distribution system and others) and panchayati raj institutions (PRIs).

The guiding principles for convergence include:

- Creating awareness among the institutions involved (SHGs, VOs, MSs, ZSs, etc); and
- Take convergent action with various concerned departments to enhance the capabilities and facilitate access to other entitlements.

These convergences would further lead to developing synergies and reducing constraints faced by women to achieve optimum results. In turn, this would lead to overall development of the community.

Economic Empowerment Process

The creditworthiness of the SHGs was built on the following five factors: regular meetings; savings and internal lending; regular repayment; book keeping; and accumulated corpus funds. After 6 months of the formation of a SHG with 10 to 15 women belong to below poverty line, followed the principles of group discipline and having regular repayment culture will become eligible for credit from the banks.

Financial inclusion through bank linkages

Every SHG group prepares a micro-credit plan (MCP) according to the needs of the individual members. The bank serves the credit to the SHG without any collateral, based on their MCP. SHGs will get INR 50,000 in the first linkage which is repayable in 12 months. The bank extends second linkage up to INR 100,000 which is repayable in 18 months. In the third linkage SHG get a loan of INR 300,000 to INR 500,000 for diversified needs like income generation, health, education, debt-swapping etc. Per group lending has increased from INR 20,000 in 1999 to INR 228,000 in 2012.

The Bank linkage programme started in the year 2000, and so far, the SHGs have availed bank loans of more than INR 39,707 crore with an amount of INR 10,164 crore loan outstanding by the end of January 2012.

Community based recovery system

Community based recovery mechanism is instituted to ensure the repayment of the bank loan in every bank by forming a committee under the chairmanship of the bank's branch manager with members representing each VO. An educated SHG woman was also instituted as the 'bank mitra' at every bank branch to help SHGs in documentation and submission for their loans.

Interest subsidy on bank loans to induce growth

With a view to incentivising prompt repayment from SHGs and to make the rural enterprises

more remunerative, the Government of Andhra Pradesh started in July 2004 the interest subsidy programme (popularly known as PavalaVaddi) under which interest on all bank loans over and above three percent per annum has been subvented post facto directly to SHGs. This scheme has been made more focused and converted as 'Vaddi Leni Runalu' (interest-free loans) under which total interest reimbursement is being made by government to induce growth in rural further strengthen the groups economically. Since 2004-2005 cumulatively the interest reimbursement to SHGs under both the schemes is INR 1476 crore.

Direct credit facility to the vulnerable

Apart from the bank linkage programme the project has provided funds under Community Investment Fund (CIF) to encourage the vulnerable groups and communities to access the credit facility services directly from their SHGs. Upto March-end 2012, a total of 2,998,906 SHG members had availed credit totaling INR 1,088.07 crore under CIF.

Women's own financial institutions

Women SHG members, through their federations of 1,098 Mandal Samakhyas, started their own financial institution, called StreeNidhi Credit Cooperative Federation Limited, to address the emergency needs of the SHG members, providing loan within 48 hours. The Government of Andhra Pradesh is a partner in this institution, providing equity support, and has made an initial investment of INR 110 crore.

Best practitioners help with credit discipline

About 4,300 Community Resource Persons (CRPs), chosen from among the best practitioners in the SHG groups who have emerged from poverty, have been deployed as one team with two CRPs for every two bank branches to train SHGs in credit planning and credit discipline.

They not only support communities with bank linkage, they also conduct a 'Systematic Village Investment Opportunity Survey' in every

An integrated database has been developed by linking individual databases of Banks, SHGs and Public Distribution System (PDS) to keep track of the progress of all the beneficiary families.

village to identify all investment opportunities and, subsequently, link this with a 'Household Investment Plan' and the micro-credit plans of the SHGs.

An independent study done by the Centre for Economic and Social Studies (CESS) has found that because of these project interventions, the income of each household has increased by almost INR 29,000 to reach about INR 55,000 per annum.

Technologies for Good Governance and Upgraded Livelihoods

Innovative technologies are transferred to the community in two ways for the purposes of good governance of the SHG federations and small technologies expansion to better their livelihoods.

Appropriate technologies have been optimally used to ensure transparency, accountability and efficiency of the poverty eradication process at various levels including eFMS (Electronic Fund Management System), eMMS, and Smart Cards. Technology-based innovations such as pre-paid cards and mobile phone plans to make loan payments and transfer of cash, have made it easier for SHG members to gain access to capital by reducing the need to travel long distances and wait long periods.

StreeNidhi has been able to reach SHG members at a lower cost by handling transactions through mobiles. StreeNidhi makes use of an IVRS-based technology system for processing applications and loans.

The Gender Unit also uses IVRS technology for reporting the grievances by Social Action Committees and monitoring their redress.

Mobile-based technology is used in M-Book-keeping for maintenance of transactions and books of accounts of SHGs. Online claim settlement process for insurance related claims is done through a web-based model by the Social Security Unit. The disability level of the disabled people is gauged through SADAREM (Software for Assessment of Disability for Access Rehabilitation and Empowerment) for issuing certificates.

Smart Cards are used for efficient disbursement of pensions and other entitlements to the beneficiaries, while mobile-based applications are used for muster management in MGNREGS.

Furthermore, an integrated database has been developed by linking individual databases of Banks, SHGs and Public Distribution System (PDS) to keep track of the progress of all the beneficiary families.

Livelihoods Agenda of the SHGs

SERP's approach towards economic empowerment of the rural poor in Andhra Pradesh consists of a two-fold strategy with Livelihood and Human Development as the primary indicators. The livelihood activities such as land development, community managed sustainable agriculture (CMSA), and dairy and collective marketing are aimed at providing constant sources of income to the rural families while the human development activities work towards eradicating inter-generational poverty by ensuring good health (primarily targeting women) and child education. Agriculture is the chief source of income for the rural population and hence, is the focal point of the livelihood strategy.

The sustainable livelihoods framework is adopted on the assumption that poverty is

determined by several livelihood strategies followed by poor households for their sustenance, based on their skills, knowledge and other resources and the natural resource base of their surroundings, as well as the effectiveness of government services. The framework also takes into consideration the strategies that the poor households adopt to cope with the risks, their ability to access infrastructure, market, economic opportunities and government programmes and their effective participation in these.

Land access works towards ensuring that the rural poor are protected and they remain the possessors of what is rightfully theirs. All kinds of disputes and cases related to land are handled and the poor are given the titles to their assets. Once the farmers are provided access to their lands, land development and CMSA interventions aim to make the lands cultivable and the farming activities sustainable and beneficial by innovations such as non-pesticide management (NPM) of cultivation and reducing the expenses involved. The marketing programme completes the spectrum by providing premium price for NPM farmers and the minimum support price (MSP) for the general farmers, thus maximising the revenues. Dairy and livestock offer secondary livelihoods to the rural families by organising milk procurement centres, a reasonable price for their milk and backward linkages at the village level. These livelihood activities are well supported by MGNREGS (by providing 100 days of employment in a year), Employment Generation & Marketing Mission (EGMM, by providing training and placements to the rural youth) and self-employment that provide alternate sources of income and additional revenue of at least INR 60,000 per annum.

Ownership, access and control over land by women

Land is the fundamental income-generating asset for the rural families and land ownership has tremendous impact on self-image and

emotional and social status of the poor women. Under the Indira Kranti Patham (IKP) programme, there is a specific unit that takes care of access and control over land through purchase, lease, dispute resolution and through development of accessed land.

Land access and development work started in 2006-07 through special support systems for resolving land issues. A cadre of para-legals, community surveyors and legal co-ordinators were positioned to support the CBOs in getting the land issues of the poor resolved. SHG members were helped to enhance their control over their lands locked in disputes. More than 430,000 land disputes, involving 876,000 acres of land were resolved in convergence with the Revenue Department till 2010; the freed land, which had become accessible to the women members, was then developed.

A special Land Inventory was undertaken with the financial support of MGNREGA in 2010-11 in 22,833 villages to map the lands of SCs & STs, to facilitate them to secure title and possession. The Revenue Department has conducted special Revenue Sadassulu (dispute resolution meets) between January and March in 2012 and resolved another 800,000 disputes.

Land Development programmes are enhancing the poor women's control over their lands. From the Land Inventory mentioned above, land development works involving investment under MGNREGA have been identified on more than three million acres and irrigation works planned for more than one million acres under the Indira Jala Prabha programme.

As many as 14,899 women belonging to landless poor families of the SC and ST communities were supported to take land on lease and practise sustainable agriculture. This agriculture practice reduces input costs by making available organic fertilisers and pesticides made from locally available material. More than 1.9 million women from SHGs in

Details of land ownership, access and control	No. of acres involved	No. of --women involved
Land ownership	4,497	5,304
Land access through dispute resolution	876,000	430,000
Through Revenue Sadassulu	1,245,000	1,110,000
Land access through leasing	98,000	72,000
Land lease for women from SC/ST communities under PoP strategy	7,500	14,899
Land development of SC and ST households through:		
• Development of fallow lands	1,820,000	670,000
• Degraded cultivable lands development	1,930,000	750,000
• Providing irrigation	1,000,000	600,000
Control through sustainable agriculture practices	3,900,000	1,967,000

11000 villages are practicing non-pesticide-using sustainable agriculture methods on 3.9 million acres. By using a very tiny piece of land like 36ft x 36ft, one lakh SHG women are raising multiple varieties of vegetable plants on it and enjoying nutritional security.

Such practices not only reduce the cost of cultivation, these also reduce the need for large amounts of credit and, thus, reduce indebtedness.

These practices have also helped increase incomes as productivity and yields are enhanced and the farmers are getting premium price for their organic goods.

SHG women's participation in the 'farmer's field schools' is a significant factor in the success of extension of knowledge services because almost 70 percent of farm activities are being conducted by women. An excellent training and handholding process was followed for disseminating the knowledge about NPM Agricultural Technology. NPM technology is considered as environment friendly and expected to support a sustainable agricultural

development system by replacing the intensive use of chemicals. The technology is institutionalised through women's SHG groups and farmers' field schools. NPM practices are economically superior to the conventional practices in terms of yield and pesticide use. The women farmers are able to fully adopt the knowledge.

Stepping out of stereotyped roles, becoming entrepreneurs

Poor and illiterate women are now running big businesses because of the extension of small technologies to them. Women members of the SHGs have invested the amounts taken on loan majorly in dairy sector, maintaining their own mini dairies in villages, supported by the State Milk Mission, IKP, the APBN fodder nurseries and others who offer testing and cooling equipment and facilities, training, feed and mineral mixing plants, breeding services, animal healthcare and even procurement services.

Market yards have traditionally been dominated by men in this patriarchal society. Women were not given representation on in market committees through election or nomination.

With the SHG members being trained in moisture testing, loading and unloading, sampling, weighing, storing, numbering, transporting, handover to Food Corporation godowns, etc., women have moved away from their stereotyped roles as home-makers and started procuring maize, paddy and other grains and selling to government at minimum support price.

Because of the SHG women's intervention in marketing, middlemen's interference have been eliminated and the bargaining power of small and marginal farmers has been increased. Decentralisation of procurement has reduced transport costs for the farmers.

Endorsing transformation

These activities have brought about a big change in the attitude of the men in the society towards women; today, farmers are demanding that the government should buy their agriculture produce through SHGs.

The women leaders have job committees at the village and district levels and these committees help to identify the needy youth belonging to SHG members' families in remote areas and counsel them on job opportunities and skill-training programmes for improving their employability through the EGMM, which has its own models where local teachers are trained, modules are created with the help of industry and placements are provided. Through the efforts of the women, 442,065 youth were trained and by attaining placements, 336,990 youth of the poor rural households moved from the unorganised to the organised labour market. This has been implemented through a public-private partnership mode, with government, private sector and women SHGs as the main stakeholders. The youth who have been employed are earning an average salary of INR 5,100 per month.

Under non-farm income-generating activities, SHG members were provided training in

spinning, weaving and printing, up-gradation of existing skills as well as technical and marketing support. These efforts have strengthened the weavers' co-operatives and also increased the number of working days of the weavers. Women learnt to prepare non-chemical, natural pest controls, fertilisers and to operate special NPM shops in villages where large number of farmers practising non-pesticide management. Women are also producing several handicraft items with wood, metal and textiles.

The project has impacted poverty, helping to improve livelihood by ensuring ownership of productive assets, acquisition of new skills, development of community-owned enterprises, improving collective bargaining power by building the community's own institutions with a large number of women as members.

Economic Empowerment as a Vehicle for Human Development

The human development strategy ensures that the poverty elimination efforts of SERP are sustainable in the long run by minimising the cultural and social risks. It works towards eradicating inter-generational poverty by ensuring good health to the poor, imparting child education, mitigating life risks, providing assistance to persons with disabilities and supporting women on social issues.

Life-cycle approach

The community-based organisations (CBOs) engaged with SERP have a life-cycle approach towards the holistic development of the poor, assisting them at various stages of their lives.

Health and nutrition activities strive for the well-being of the rural poor with special focus on pregnant and lactating women and children. The Nutrition and Day-Care Centres (NDCCs) work to eradicate malnutrition and ensure that the basic food-intake needs of women and children are met and they access all health services available at village level.

The Early Childhood Education Centres in remote areas, Primary and Secondary Government Schools, Private Colleges all aim at eliminating illiteracy and providing the next generation with a solid foundation for better employment opportunities. This is later supplemented by training through the EGMM interventions and placement opportunities are provided to the rural youth, so that poverty from one generation is not passed on to the next generation.

Reducing vulnerabilities

A gender-specific strategy envisages that poor women are able to access and exercise control over assets, incomes, and all services available at the village and individual levels. While addressing intra-family equity issues, it helps preventing gender discrimination against the girl child and in tackling domestic violence, so that the woman's capacity to participate in the development processes and decision-making at different levels will increase. It supports women's right to free mobility, a say in local governance and a safe environment.

A social agenda was developed to address gender issues and training was provided on laws pertinent to women, counselling, and negotiation and conflict-resolution skills to all SHG leaders. This led to formation of Social Action Committees (SACs) to implement the social agenda. SACs were formed at the village, mandal and district levels. Community Managed Family Counselling Centres were established at the mandal level and helplines set up at the district level by the SACs.

The SACs at the village level conduct training session on gender issues for all local SHG members, form adolescent girls groups and trains them, and also refers cases to the Community Managed Family Counselling Centres (CMFCCs) at the mandal level. They are also involved in activities to monitor and follow

up on cases, construct sanitary disposal bins in convergence with the office of the sarpanch, arrange for 'tamkus' (awareness generation rallies) against child marriage, child labour, etc.

A comprehensive reporting mechanism using IVRS technology has been developed to monitor the activities of the SACs in the field.

Providing social safety nets

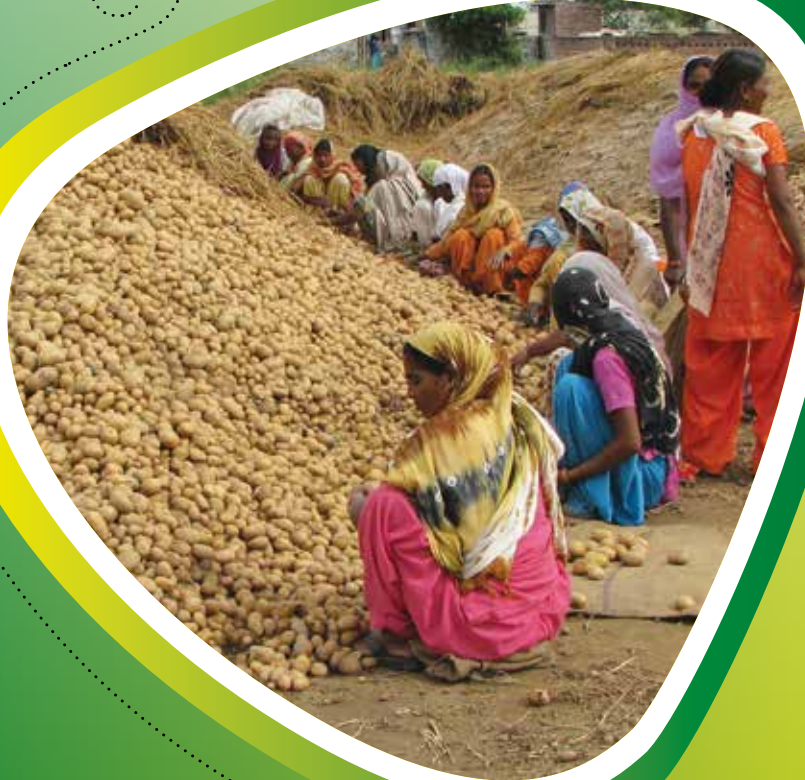
Medical costs, loss of property and expenses in times of death in a family are some of the major reasons behind a rural family falling back into the clutches of debt. These life and asset-based risks are mitigated by the poor with the help of social security schemes.

The Abhayasthama co-contributory pension scheme for the SHG members exclusively was introduced with the objective to provide income and social security, and a dignified life in old age. This scheme envisages contribution of Re. 1 per day by the SHG member and an equal contribution by the government into her pension account. The contributions are periodically transferred to the Life Insurance Corporation (LIC) of India for investing diligently for securing better returns on the investment. The corpus will be used for giving monthly pension of INR 500 and maximum of INR 2,200 per month on attaining 60 years of age and also provides insurance coverage. Special focus has been given to people with disabilities in extending loans and providing medical support. In addition, special focus is also given to the tribal and fishing communities and the poorest of the poor who are particularly vulnerable and require special attention.

All in all, SERP takes a womb-to-tomb approach towards poverty elimination, working in convergence with several departments and institutions by ensuring that there is no stone unturned in giving the rural poor a respectable life of comfort.

Empowering Women

A CASE STUDY OF MEADOW (MYRADA)



Empowering Women

A CASE STUDY OF MEADOW (MYRADA)

Background

The undivided Dharmapuri district is considered as one of the most economically backward districts of Tamil Nadu. This prompted the State Industrial Promotion Corporation of Tamil Nadu, (SIPCOT), to develop a large industrial complex in the Hosur block to provide an impetus to the local economy. Around 400 small, medium and large industrial enterprises mainly automobiles and machine tools were set up. Some of the major industries that came up were Ashok Leyland (Trucks), TVS (Scooters and Motorbikes) and TITAN (Watches).

The assumption that the establishment of industries itself would bring in development, proved wrong. It failed to bring in the envisaged positive changes in the lives of the poor families in the region. People in this backward district did not have the required skills to find employment in these industries. Thus, while they got jobs as construction workers at the industry work-site, once these units became functional, they were not absorbed into the workforce. Things went back to what they were before the advent of these industries. The people's dependence on agriculture continued.

MYRADA is a 44 year old NGO working in South India with a mission of building poor peoples' institutions. During the year, 1990-91, the Tamil Nadu Women's Development Corporation selected MYRADA as the nodal agency in Dharmapuri district to work on an International Fund for Agricultural Development (IFAD)-funded programme on credit support to rural women. The programme helped in the formation of Self-help Affinity Groups (SAGs), with a special focus on rural women's empowerment as a broad objective with particular attention paid to promoting income-generating activities.

MYRADA was motivated by its Vision to ***“Empower and explore the potential of under privileged rural young women to acquire potential technical skills for enabling them to enhance employment opportunities with reasonable income towards ensuring their sustainable livelihoods”***

The Mission of MYRADA spelt this in terms of its focus areas ***“To build the capacities of the rural young women to promote appropriate institutions managed by themselves through developing linkages and networking with various corporate sectors, social and financial institutions.”***

Linkages between SHG and TITAN: The First Step Towards an Economically Viable Enterprise

In 1993-94 MYRADA appointed one Industrial Officer to explore opportunities for the promotion of livelihoods for the poor in local factories. Around the same time, students from Institute of Rural Management, Anand (IRMA), explored possible collaborations between some of the industries in Hosur and the rural population. This study identified companies with whom MYRADA could work and among them the Tata Industries Tamil Nadu (TITAN), a major watch company was one. MYRADA persuaded the management of TITAN to visit some SAGs to gauge the potential of members for possible employment in some of the manufacturing units.

TITAN, initially proposed to involve these SAGs in the making of *chapattis (rotis)*, an activity familiar to women. They placed an order of 10,000 chapattis per day, for their canteen. This engagement however, was shelved after a short period, as quality and hygiene issues came up. The next suggestion was undertaking the laundry work of the TITAN factory workers' uniforms numbering approximately 2,000 as well as the cleaning of industrial trays that are used to hold watches and straps. These activities were taken up by two SAGs that continue to provide this service to date and receive piece rate payment from TITAN.

However, these activities fell in the traditional domain and although it led to some income-generation for the SAG members, it did not fulfill the core objectives of MYRADA. During early 1995, TITAN had discussions with MYRADA to engage young women from poor rural households in assembly line jobs. This consisted mainly of work on the watch straps and bracelets. Dexterity of fingers and sharp vision were the industry's requirement. MYRADA felt that the daughters of the SAG members would be the best choice for this activity.

The SAG members and MYRADA staff, then, visited the factory and observed the activities that were being discussed for outsourcing. Following the visit, they decided to take up some of the activities. In a collaborative effort, the SAGs, MYRADA and TITAN developed the following criteria for the selection of the first batch of women for this purpose.

- The person selected should either be an SAG member or a member's daughter
- The age of the person should be between 17 and 25 years
- The person should hail from a poor family i.e. one with an annual income below INR 12,000.
- The person must be physically fit. This includes good finger dexterity/quickness.
- The person should have completed education till Standard.VI.
- The person should give an assurance to remain in service for a minimum period of three years.

Twenty four young girls from the existing SAGs were selected and TITAN provided the necessary training in bracelet assembly to them..At the very outset of operations, each girl could assemble 55 bracelets. Within a month, they reached 75 percent of the required productivity levels. This quick learning ability enthused the TITAN management and they executed a Memorandum of Understanding (MoU) directly with this group. TITAN agreed to pay a piece rate of INR 3.70 per set. From this amount, the girls agreed to take only an amount of INR 1.70 per set as wages and contribute the rest to the SAG for its corpus. This decision was taken in order to create a resource base for the future.

As the women kept pace with the performance standards espoused by TITAN, they were involved with other highly valued activities like the 'end link assembly' and 'rope making'. Over a short period of time, the number of girls employed rose to 80 and the turnover increased significantly, boosting the confidence level of the trainees, the SAGs and also that of the TITAN management.

Vision

“Empower and explore potentials of under privileged rural young women to acquire potential technical skills for enabling them to enhance employment opportunities with reasonable income towards ensuring their sustainable livelihoods”

Mission

“To build the capacities of the rural young women to promote appropriate institution managed by themselves through developing linkages and networking with various corporate sectors, social and financial institutions.

After almost a year of the outsourcing operation with SAGs, TITAN had to face queries from within the company regarding the legality of making payments to such informal groups. The company initially proposed that MYRADA should create a legal entity on behalf of the SAGs to receive payments. MYRADA saw this as an opportunity to help form an enterprise that would be run and managed by the women themselves.

MYRADA proposed to set up a separate private company owned by these women members. This presented a tough challenge. The women members hesitated to take up the responsibilities of running a company as they had no prior relevant experience and were not confident of managing the company. MYRADA set about convincing the women to take up this challenge. The three stakeholders held several joint meetings and consultations with legal and financial experts.

After several rounds of deliberations and keeping various legal aspects in mind, a private limited company with less than 50 shareholders was proposed. This was acceptable to the women. Each task group selected a representative, who was allotted shares in her name, while all other women in her task group were listed as co-owners. Finally, a women-owned and managed private limited company came into existence

in September 1998. The company was named Management of Enterprises and Development of Women (MEADOW) Rural Enterprises Limited.

As the promoter of MEADOW, MYRADA restricted its role to that of a facilitator. This involved the establishment of an appropriate set of support systems, based on the requirements of the women, without imposing any directions or guidelines in the project implementation or goal setting as it were. MYRADA's key area of engagement was that of sensitising a diverse set of stakeholders on their roles and to get their buy-in into the capability and credibility of the enterprise.

Creation of a New Entity and New Economic Opportunities for SHG Women

MYRADA mobilised INR 15 lakhs from Plan international in 1998 for the purchase of 1.7 acres of land in order to set up of a factory building covering 3000 sq. ft and for the purchase of furniture and machinery. MYRADA also deputed one of its staff as a full time CEO to MEADOW. Further, organisation took the lead to impart training to the women on systems of management, conflict resolution, HR, financial management and legal requirements. Over the years, MEADOW has developed a robust organisation and management system

which works on the premise of democratic rotation of responsibilities of the company's administration.

The management decisions are taken by the general body that elects 15 members to the Board of Directors, each representing one or more units. Amongst these, two are signatory directors.

MEADOW has grown in size in terms of number of members, range of activities. Its turnover since its inception has shown a visible rise. It began with an annual turnover of INR 15 lakhs and is touching INR 4.0 crores (Refer Table 1)

Table 1: Growth of MEADOW (1998-2012)

Year	No. of employees	No. of Units	No. of activities	Turnover (INR lakhs)	Profit (INR Lakhs)	Dividend (INR lakhs)	Contribution to Corpus*
1998 - 99	80	1	4	15.58	Nil	Nil	Nil
1999 - 00	87	1	5	35.31	4.20	Nil	2.08
2000 - 01	90	1	4	46.41	Nil	Nil	- 0.92
2001 - 02	99	1	4	59.15	3.70	0.93	1.21
2002 - 03	111	2	5	47.19	Nil	1.39	- 2.78
2003 - 04	119	3	8	54.78	3.40	1.68	0.61
2004 - 05	128	6	12	57.91	3.60	1.97	0.02
2005 - 06	157	6	14	61.91	7.40	2.78	2.41
2006 - 07	318	10	18	106.48	27.20	15.06	5.14
2007 - 08	409	16	21	150.07	30.00	21.55	8.45
2008 - 09	419	16	21	213.12	46.55	34.93	11.62
2009 - 10	436	16	24	264.54	56.70	51.13	5.57
2010 - 11	464	16	24	388.72	77.30	64.30	13.00
2011 - 12	511	16	26	392.00	58.20	48.00	10.20

* Amount shown after payment of tax (TDS, Fringe benefit)

Source: MEADOW Annual Reports

Negotiating Operational and Systemic Difficulties

During the initial days of its formation (1999-2000), there was a drastic reduction in the supply of material from TITAN for its assembly work. Consequently, the operations had to be shut down for almost five months, from November 1999 to March 2000. No work meant no salary. The crisis had to be dealt with and the Board of Directors and CEO of MYRADA took the

initiative. They pursued the issue with the TITAN management and succeeded in extending the operations. During the break period, the girls were engaged in activities like agarbatti rolling, flower knotting and others. MYRADA played a prominent role during this phase. Following rounds of negotiations, in April 2000, the members were recalled for work in MEADOW. This unfortunate experience taught an important lesson that the company needed to diversify and engage with different types of activities.



After long negotiations, MEADOW succeeded in getting involved in new sets of activities like gold plating, strapping and CMMP. Obsolete processes such as hand-pressing were closed down. New units were opened in rented buildings. By 2005, MEADOW had six new units, with an increase in employee strength from 90 to 150. After 2005, MEADOW succeeded in getting work from sister companies of TITAN including TANISHQ that makes jewellery and Precision Engineering Ltd, engaged in manufacturing aircraft and machinery parts. As a result the current portfolio of MEADOW shows 26 different sets of activities employing 511 people. The company has been able to negotiate with TITAN for payment of Minimum Wage for labour when orders are in short supply. This is seen as a risk hedging process.

The expansion of MEADOW required a decentralised operation system. Today each unit has been delegated with responsibilities of chalking out their production plan, having their HR system in place and also managing their training requirements. The Unit Manager, selected on a rotation basis every two years, is responsible for decisions on the daily activities of the unit. This system of delegation of power on rotational basis has enhanced management skills and helped maintain a good industrial climate..

Initially TITAN undertook training of new MEADOW members. Today MEADOW itself applies its in-house experience to provide such training. This shift has resulted in increased delegation by TITAN of high-end tasks to the SAG-based organisation. Presently about 30 percent of MEADOW members have acquired multiple skills, thereby reducing the risk of obsolescence.

MEADOW has continued to provide employment opportunities to young girls in rural areas. It has followed a policy of providing employment to only one woman member per family so that the intervention can reach out to a larger number of poor families. Currently about 40 percent of its employees belong to the Scheduled Castes.

MEADOW has scrupulously complied with all statutory requirements. It satisfies all the legal requirements necessary for running a private company which include the Factory License, Standing Orders from the Labour Department, Certification from the Pollution Control Board, SSI Certificate, TAN, DIN, TIN from the Income Tax Department, amongst others.

Since its inception, MEADOW has worked strategically to achieve sustainability. The members have had regular deliberations on this issue and have invested a part of their earnings on infrastructural improvements every year. As a result, a total investment of INR



40 lakhs has been possible on diverse heads including infrastructure, maintenance and the establishment of a new jewellery unit. These investments have helped MEADOW to expand its activities and to move towards sustainability.

Recognition from Industry: A Measure of MEADOW's Quality and Credibility

Quality of services has been the hallmark of MEADOW. Impressed by the quality delivery of work, TITAN awarded the Self-Certification status to MEADOW for the bracelet, the strapping and the packaging units. This implied that production from these units could go directly to the market. TITAN has awarded Captive Vendor status to MEADOW and also the 2009-10 Vendor of the Year Award. MEADOW has also been awarded the 2008 Times of India Award for Best Community Initiative. TANISHQ has awarded MEADOW, the Best Karigar Park (Vendor) Award for the years 2006-07 and 2007-08.

Further, as a measure of recognition from within industry, MOOG, an MNC based at Bangalore, has approached MEADOW to set up units at Electronics City so as to engage women in surrounding areas.

MEADOW's growth story highlights the potential of rural women, to set up and manage industrial enterprises requiring high-tech and precision manufacturing, on a sustainable basis. The importance of creating opportunities and offering support to enable them to realise this potential— is inherent in MEADOW's success story.

Outcomes

Some of the very definitive and measurable outcomes are as under:

Women Empowerment: The intervention has boosted the confidence levels of the young women associated with MEADOW.

These women have become familiar with all managerial aspects of the company and can take independent decisions.

The image of these women has risen in their family and the society. There are scores of examples where the girls have supported their families financially, and their attitude and life style has undergone a dramatic change. MEADOW women being major earning members, have also been able to claim an equitable position in the family. Several of them have now got a say in the decision regarding their marriage. This has motivated community members, seeing them as role models and has led to a focus on education of young girls' rather than the earlier practice of giving them away in marriage at a young age.

Socio-Economic Benefit: MEADOW ensures an income level of approximately INR 60,000 p.a. to over 300 families. This upward mobility in terms of income, has improved their living standards. This new income received has helped families pay old debts, educate young family members meet medical expenses and acquire assets.

Establishing Ownership of the Company by Women: Every single member is an owner of the company. They earn as employees and contribute as owners. They avail of equal benefits from the company that provides all statutory benefits such as PF, Social Security, Bonus, and Dividend.. The institution has not only created regular jobs for the rural young women, but a job that allows them to work peacefully and in a dignified manner.

Challenges

In the attempt to make women independent through economic empowerment, there were several challenges. These were mainly connected to the process of forming a new entity based on the existing SAGs as a private sector company. This comprised the economic, legal and organisational aspects of such an

entity. Challenges were also inherent in issues related to the quality standards required by the market/consumers of the product. At a glance, these are:

Questions raised from TITAN company on the legality of payments made to SAG members involved in highly valued activities such as 'end link assembly' and 'rope making'.

Lack of skills amongst women in areas of management, finance, HR, legal requirements – required for company operations.

Closure of operations for a period of five months in 2008 due to poor supply of material from TITAN to MEADOW. Resultant loss of wages for employees and subsequent negotiations with TITAN for alternative means.

Lessons Learned

The response to challenges during the course of the journey from SHGs to the formation of MEADOW, as well as managing the private sector enterprise and catering to the demands of quality goods and timelines, had some valuable lessons:

Overcoming the challenge posed by legality of operations between SHGs and TITAN with the establishment of a private limited company – was a foundational lesson.

Post the crisis related to low supplies from TITAN, the need to diversify into other products and activities. This too was an important lesson for widening the ambit of the company.

Concept of Women-led Integrated Natural
Resource Management Programme:
Purulia Team

PRADAN



Concept of Women-led Integrated Natural Resource Management Programme : Purulia Team

PRADAN

The Context

Though women play a central role in agricultural development, in the management of natural resources and should have an equal say in the way these resources are developed and managed – this is not the case. Be it the watershed development programme or agriculture programme, it continues to be primarily land-based and landowner focused, and therefore ‘male-focused’. Given the pattern of land-ownership in India the aspect of male dominance is evident. Thus both programmes do not take adequate account of the role women play.¹ Even the Government guidelines have ignored this aspect. While the CAPART² Watershed Guidelines stipulate that at least one member of the watershed committee should be a woman, the Guidelines issued by the Ministry of Rural Areas and Employment state that an ‘adequate’ number of women should be included in the watershed committee; the actual number is not specified. Given the prevailing socio-cultural constraints, it is only exceptionally strong women who are able to make themselves heard under such circumstances. Further, one woman, or even two, may find it difficult to represent the interests of all women in the village.³

In this context, when the Australian Centre for International Agricultural Research (ACIAR) project implementation started, this prevailing mindset defined it initially. The project was undertaken in East India Plateau region, in villages Amagara, Pogro and Damrughutu, district Purulia in the state of West Bengal. The women of these villages were no different than women of other regions. Though they were one of the major actors in land and water development activities and agriculture, they rarely owned land, and thus were not recognised as farmers; the term ‘farmer’ has had masculine connotations. A survey made in course of this project showed that in paddy cultivation – a major crop in this region, women do almost 90 percent of the tasks. This excludes ploughing which is considered a social taboo for women. It is interesting though – that on being questioned, despite performing 90 percent of the tasks, the women said that they did not consider themselves as farmers.

¹This has been mentioned in the paper “Women and Watershed Development in India” by Swarna Lata Arya, published in Indian Journal of Gender Studies, June 2007, Vol 14 No.2 199-230

² CAPART is a funding agency.

³ This has been mentioned in the paper “Women and Watershed Development in India” by Swarna Lata Arya, published in Indian Journal of Gender Studies, June 2007, Vol 14 No.2 199-230

The Impetus for Change

PRADAN with its focus on women and the creation of SHGs⁴, has been working towards creating a space for women, for building their capacities and enabling them to take that space in decision-making in the watershed development project. Women have been contributing to the labour component in watershed development work. However by imparting training specifically designed to address illiterate women, enabled them to move up in the decision-making hierarchy⁵. The watershed committee comprised of all women representatives from SHGs of a village. With their new found skills, they decided on the sites for different interventions, managed labour, monitored work and raised bills, checked muster-rolls for labour payment and signed cheques. Illiterate women were aided by one literate man, who was their subordinate. The successful implementation of the watershed activity broke the prejudice that women could not play the decision-making role in land and water development programmes.

The experience in Pogro and Damrughutu in the course of this project confirmed this. Both men and the women from these villages were given designed exposure to the successful experiments in Amagara and the role the SHGs played in streamlining the watershed programmes as well as ACIAR activities. This led to a quick response from the community that became involved with the strengthening of SHGs and the Village Core Committee (VCC)⁶ was formed. A capacity building event was organised with the VCC members. The event gave the illiterate women the confidence to undertake the planning process and inspired

them to implement the programme effectively. As a result of this, the women VCC members could engage with the family members of each SHG, thus ensuring participation of the community. From January to June, 2009, the VCC oversaw the planning and implementation, including:

- Construction of 48 water harvesting structures (e.g. seepage pits),
- Hill slope bunding on a 30'x40' grid to retain runoff and channel it into small pits to increase infiltration)
- 10 ha mango plantation (2,500 trees), some of which is in the 30'x40' area.
- Reclamation of a small area of degraded land through land levelling for very poor farmers with small land holdings.

The work was undertaken in a very short time, within 20 weeks, and involved the VCC investing INR 1,475,330 (30736\$). Notwithstanding PRADAN's experience of women being more effective agents of change than men, women initially took a back seat in the ACIAR project that dealt with agronomic work. Thus in the early stages, the project mainly engaged men based on the age old conception of 'farmers' being only of the masculine gender. This gradually changed over time.



⁴ Self Help Group: A group of 10-20 women meeting weekly to pool their meagre savings and work as mutual support group.

⁵ The need of this type of training has been mentioned by Vasudha Lokur Pangare in her paper "Gender issues in Watershed Development and Management" published in Agricultural Research and Extension Network 88a in July 1998.

⁶ Village Core Committee is an informal body of women representatives from each SHG of a village. The body meets weekly to plan, manage and monitor the activities.

The Strengthening of Women as Decision Makers in Agricultural Issues



The women, treading on typically male domains like watershed implementation, and yet successfully managing the programme, were full of confidence and high self-esteem. They became involved in agronomic research activities directly. The men did not mind them joining and gradually playing the key role, as they could see the quality of work these women brought in. The planning meetings, for taking trials were not held, without the presence of women. In their weekly VCC meetings, women generated a list of farmers participating in the research trials, took stock of the progress, discussed the problems and came out with solutions. They were equal partners with men, in grounding the trials and taking appropriate steps in the process—often playing the lead role. These women were taken for field visits to the research trials patches, where they made their observations and jointly analysed the findings. This was done at regular intervals with the learning being shared through weekly SHG meetings which made the process, a dynamic one. At the end of the trials, the learning was shared with the villagers, in groups that included women in large numbers.

The project led to a growth in confidence amongst women in terms of decision making abilities on important agricultural issues. Table 1 shows that in Amagara, where the women have been involved in the ACIAR project, mutual decisions related to seed selection and fertiliser selection characterised the process. This is not so evident in Gokulnagar which is considered an 'advanced' village and where women were still being excluded from decision making. The two right-hand columns in the Table headed 'Mutual decision-making' show how things have been different for women in Amagara. Here they developed a degree of familiarity with fertiliser use which enabled them to play an important role of facilitator in the Fertiliser training of the Federation⁷ women members representing 34 villages. The participation of women in the training of agronomic practices and understanding the basics of fertilisers and pesticides reflected the difference made by the project. The women became a source of inspiration for other women to take up experiments in their field.

The changed role of women in decision-making, needs to be considered against the social background. Data from the project work on attitudinal scaling (modelled on Thurston and Likert's scale) shows that women in these tribal societies see themselves in a subordinate 'servant-master' relationship with their husbands. They have little say over what they do, have little exposure to the world outside their village and hence have limited exposure to new ideas. Their opinion on agricultural matters is not valued although they do much of the work. These women receive no care when ill, although they are expected to provide care for

⁷ Federation is the tertiary level body of the SHG based institutions, represented by one SHG woman member from a cluster, which is formed when 8-12 SHGs of nearby areas come together (the secondary level)

Table 1: Role of women and SHGs in decision-making in agriculture

	My opinion is important (%)				Other family members decide (%)				Mutual decision making (%)			
	K	P	A	G	K	P	A	G	K	P	A	G
Who decides on seed selection?	0	1	0	3	100	91	5	87	0	8	95	10
Who decides on the kind of fertilisers to use?	0	0	0	3	100	97	50	87	0	3	50	10
Who decides on the crops & vegetables to cultivate?	0	1	0	3	86	91	15	0	14	8	85	97
Who decides about marketing the produce?	0	1	0	3	57	51	0	0	43	48	100	97

(K - Control village Kashidi, P - Pogro, A - Amagara, G - Gokulnagar, advanced village with SHGs in usual way)

the rest of the family. Surprisingly, however, they are content to be women in this society where girls are less welcome.

Other data shows that the role of women in decision-making changes when women and men are introduced to a new agricultural activity together, both as farmers, as equal participants. Two mixed-gender focus group meetings with a total of 55 villagers in Amagara in August 2009 confirmed there have been major changes in the roles and with the engagement with women as farmers. The evidence from these focus groups, supported the observation that engaging women as farmers widened their role in decision-making that had a positive impact on livelihoods without adversely increasing their workload. It was observed that it has a positive effect on a woman's self-esteem, and support from men with four men specifically saying "we no longer dismiss women's suggestions". This view was near unanimous. The main findings of these focus groups were:

With respect to rice cultivation, women had become more involved in decision-making about seeds and fertilisers than in the past. At the same time, most participants also expressed that 'in the past, women had to work more than the men. This implied that the wider role of women in decision-making, had not led

generally to an increase or decrease in drudgery. The consensus was that rice cultivation had always been tiresome for women and this had not changed.. Women were of the view that although men also worked hard on the field, women had to cook for the family after the whole days work in field. This was flagged as the most tiresome of chores..

With respect to vegetable production, now a major activity in most families in Amagara, it was evident that the workload of both men and women in agricultural activities had increased after the intensification of vegetable cultivation in the village. However the workload was shared equally. Women were now performing many of





the tasks along with men, like forming nursery beds (which was not allowed in society earlier), using fertilisers and harvesting vegetables. Despite the overall increase in workload, not even one participant complained. As they explained, these were good income generation activities, a fact supported by case studies and families being tracked as part of M and E. It led to reduction in migration and a reduction in poverty – a fact supported by an independent data collection exercise. One speculation was that when women volunteer to take up extra work, they feel differently about it, than when directed to in a ‘master-servant’ relationship.

With respect to domestic work, although women received no routine help and they accepted this as their role, they also mentioned that their husbands did share household chores when they were engaged in SHG activities. This demonstrated the trend of men giving women space to participate in their new role in the SHG and as farmers. Men said they valued their wives’ participation in these activities because it benefitted the family.

The findings also highlight other areas of cooperation, apart from decision-making. For example, when men and women were

introduced to a new activity together, and trained as equals, they tend to carry this forward and share tasks equally. While women accept the increased workload as a consequence of their new role, they also recognise its contribution to improved livelihoods.

It has been evident that the engagement with women as farmers in Amagara and Pogro, has challenged deeply embedded social and cultural norms, and is changing perceptions about the roles women have in the family and within tribal society. While men seem to be treating women differently, it remains to be seen whether this is because they can generate significant income, or whether they recognise them as equal as human beings.

This work contributes important knowledge to the wider debate about the role of women in rural development. There are two broad schools of thought, one that suggests bringing women into all areas of development, the other to confine them to micro-finance and ‘women’s issues’ such as domestic violence, health, and others. The ACIAR project firmly supports the broadening of the role of women.

Challenges

The core challenge is one of mind-set, of the prevailing societal and cultural attitudes towards women. Despite being equal players in a rigorous activity such as agriculture that is the economic mainstay of large number of households– the woman’s role remains diminished, her participation in decision-making processes related to this core activity, unsought and undervalued.

Lessons Learned

Since the project is premised on addressing prevailing notions of gender roles in economic activities like agriculture– the learnings relate to this. There are some startling insights emerging

from the activities conducted under the project. At a glance, these are:

- The extra workload on women engaging in vegetable cultivation involves preparing nursery beds, using fertilisers and harvesting vegetables. Women did not resent this workload as the work leads to increased income generation.
- Regarding distribution of workload in the field, women felt both men and women

contribute their utmost. The unequal workload is apparent in the domestic sphere where women say that the task of cooking at the end of a hard day in the field, falls solely on them.

- There is a change in perception amongst men regarding the involvement of their womenfolk in SHG activities and as farmers. Men now see it as activities that benefit the family.

Priyadarshini, Women's Empowerment and Livelihood
Programme in the Mid-Gangetic Plains

**NATIONAL BANK FOR
AGRICULTURE AND
RURAL DEVELOPMENT (NABARD)**



Priyadarshini, Women's Empowerment and Livelihood Programme in the Mid-Gangetic Plains

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)

The Mid-Gangetic Plains

The Mid-Gangetic Plains is arguably the largest 'poverty patch' of the Indian map, both in terms of area and in terms of the size of the inhabiting population.

The acute rural poverty is striking in the face of rich resources – highly fertile agricultural land and immense bio-diversity. Yet, 51.8 percent of the inhabitants of this region live below the defined poverty line, a substantially larger proportion than the 36.7 percent average across India. Nearly 70 percent of the rural households in this area are either landless or own less than one acre of land. The region is also characterised by poor governance, casteism, violence and low performance in all areas of human development.

The Women's Empowerment and Livelihood Programme (WELP) of the National Bank for Agriculture and Rural Development (NABARD), also known as the 'Priyadarshini' programme, is aimed at promoting the holistic empowerment of poor rural women and adolescent girls, supported by sustainable and improved livelihood opportunities and strengthening local institutions related to livelihoods development. This includes supporting community-level institutions for social and economic empowerment, providing access to productive resources and social services and integrating the livelihood initiative with the wider economy so as to make it sustainable.

WELP was launched in December 2009, to be implemented over a period of eight years ending December 31, 2017. Targeting almost 11,000 vulnerable households initially – 40,500 households in Bihar and 67,500 in Uttar Pradesh – the programme relies on approximately 2,700 SHGs in Bihar and 4,500 SHGs in Uttar Pradesh. Following the recent (end-2013) mid-term review of the programme, it was decided to enhance the targets – aiming to establish about 50,000 micro, small to medium sized enterprises – and link the programme to about 6,000 SHGs in each state.

Table 1: Coverage of the Priyadarshini Programme

Sr.No.	State	District	Block
1	Uttar Pradesh	Bahraich	1. Risia 2. Nawabganj
2		Raebareili	1. Shivgarh 2. Maharajganj
3		Shravasti	1. Hariharpurani 2. Sirsia
4		Sultanpur	1. Akhandnagar
5		Amethi	1. Shukul Bazar 2. Bhetwa
	Total of UP	5	9
6	Bihar	Sitamarhi	1. Dumra 2. RunniSaidpur
7		Madhubani	1. Laukha [Khutauna] 2. BabuBarhi
	Total of Bihar	2	4
	Grand total	7	13

Being implemented across 13 blocks of seven districts in Uttar Pradesh (UP) and Bihar, the programme brings together several agencies acting in convergence to co-ordinate strengths and capabilities, managed centrally by the Central Programme Support Unit of the Union Ministry of Women and Child Development, the national and state programme co-ordination units of NABARD and, at the district level, the programme implementation units (PIUs).

Towards the holistic empowerment of poor rural women and adolescent girls, the programme has addressed issues with an overwhelming emphasis on co-operation, collaboration and convergence.

In the empowerment and capacity-building of communities and support organisations, WELP (or Priyadarshini) has ensured the engagement of large numbers of NGOs, SHGs and community service centres (CSCs) and convergence with other programmes. In the initiatives for livelihood enhancement and enterprise development, it has involved business development agencies. And in providing rural financial services, it has partnered with bank and microfinance institutions.

The Programme Strategy

The programme strategy is for SHG women members to develop capacities to take

Main Implementing Partners

- International Fund for Agricultural Development (IFAD), as the principal financing agency
- Ministry of Women and Child Development, GoI, as the nodal agency
- National Bank for Agriculture and Rural Development (NABARD), as the lead programme agency
- Society for Elimination of Rural Poverty (SERP), as the principal Resource NGO (RNGO)
- Field NGOs

In Uttar Pradesh

Prema Gramya Vikas Sansthan in Rae Bareilly District

Aga Khan Foundation in Bahraich and Shravasti districts

Bharatiya Micro-Credit in Sultanpur District

Navjeevan Block Mahila Samooh and Shakti Block Mahila Samooh (supported by Rajiv Gandhi Charitable Trust) in Amethi District

In Bihar

- NIRDESH

In addition:

- Rural Development, Women & Child Development and other line departments of the state governments of UP and Bihar are involved
- Specialised agencies/consultants to be engaged for Livelihood and Enterprise Development activities

ownership of the programme, build their stakes and become 'Change Agents' and not just beneficiaries. The programme aims to facilitate processes where women learn from one another, explore alternatives collectively and become active agent of change.

The programme has a number of activities focusing mainly on capacity-building in a range of areas – life skills, health and nutrition, sanitation, knowledge of legal rights , among others. It builds in the issue of mainstreaming gender-sensitive approaches into all aspects of livelihood training and capacity-development. Sensitising government officials and members of panchayati raj institutions (PRIs) is also seen as a necessary component of the convergence initiatives.

The Rationale for Convergence

The strategic inputs required by the programme make convergence imperative. The inputs include:

- Integrating the efforts of technical, marketing, technological service providers (both government and private entities);
- Identifying a basket of potential livelihood options and demonstrating their viability;
- Leveraging support from various livelihood initiatives of government, financial and developmental institutions;
- Co-ordinating with various line departments in promoting potential activities; and
- Integrating with the various line departments' schemes so that the women benefit from programme assistance as well as access to the resources.

There is, thus, a strong need and basis for convergence.

Support structure for convergence

The support structure for convergence has been designed and put in place on the guidelines of IFAD and NABARD. At the Community Service Centre, the contractual staff members of the Programme Implementation Unit (PIU) identify the livelihood options as well as activities pertaining to capacity-building, on the basis of opportunity-mapping at the village and cluster levels; belonging to various disciplines, they also undertake a value chain analysis. The DPM takes stock of the activities and places it in the Programme Area Credit Monitoring Committee (PACMC) which is chaired by the District Magistrate and in which line department officials participate, as do other partners such as bankers. Any constraint/intervention is sorted out at the state level in the State Programme Advisory Committee (SPAC). For example, issues pertaining to the National Rural Livelihood Mission and National Rural Health Mission are discussed and convergence is ensured at the state level. Besides, a Technical Resource Group (TRG) is to be formed at the state level to review proposals, select grantees and assist in strengthening the programme; this Group will comprise a panel of experts. At the national level, the National Programme Coordination Unit has already established a Think Tank to ensure the process of cross-learning and knowledge management. Most of the programmes are being implemented through PRIs. Such convergence with various government schemes on marketing outlets will enable the programme to achieve the desired results.

Unique co-operation in a development initiative in Bihar

When SHG members in Sitamarhi and Madhubani districts of Bihar had problems in getting 'proof of residence' certificates, which banks required them to submit for opening savings bank accounts, the Field NGO brought it up with the Programme Implementation Unit (PIU). The District Programme Manager of the PIU guided the SHG members to take the advantage of the state's Right to Service Act and facilitated on-line applications for the certificates through the Community Service Centres.

After the SHG members succeeded in getting the certificates within 21 days, as per the rules of Act, this procedure has become widely used. Now, the state government has modified the rule to enable applicants to get the certificates within 14 days. Not only is this method of getting a 'Residence Certificate' free of cost, it makes any unfair practice impossible, is hassle-free and avoids delays. Moreover, it is a potential income-generation and confidence-building activity for the CSCs, under their 'Cost Recovery' service mechanism.

Online submissions have also been used in applying for voter ID cards, old age pension, birth certificates and widow's pensions.

Convergence makes a Difference: Training the Panchayat *Samiti* and the Gram Panchayat

The panchayat *samiti* and/or the gram panchayat is yet to emerge as a co-ordinating



platform for the Priyadarshini Programme. Training programmes have been undertaken to educate PRI members about the programme; the expectation is that they will have a say in the decision-making process of line departments, as in the case of programmes like NRLM, which have encouraged convergence in projects of health, sanitation, etc.

Given that the programme focuses on capacity-building – for the SHG members and for the implementing agencies – so that they can act as 'change agents', the training have been designed from an integrated approach.

The programme engaged the resource NGO, Society for Elimination of Rural Poverty (SERP) from Andhra Pradesh, which has wide and deep experience in capacity-building of SHGs, Community Organisers (COs) of the Community Service Centres (CSCs), officials of field NGO and programme staff involved in mobilisation of SHGs. With the Training-of-Trainers (ToT) strategy, integration in training has been achieved to a great extent. Training is being organised on location – i.e., in the villages – thereby bringing in more involvement of all concerned. Efforts

have been made to cover all aspects of operations – such as leadership development, accounting, SHG rules/norms, microfinance product development and enterprise development into livelihood training. PRI members and government officials and bankers have also been sensitised.

Table 2: Progress in SHG mobilisation (as on January 31, 2014)

Name of the district	Number of SHGs promoted	SHGs linked to banks for savings accounts	SHGs linked to banks for loan accounts
UP			
Bahraich	784	657	8
Rae Bareilly	1,263	1,204	75
Shravasti	933	487	4
Sultanpur	347	216	26
Amethi	1,728	847	847
UP Total	5,055	3,411	960
BIHAR			
Sitamarhi	1,882	1,306	752
Madhubani	1,632	1,289	647
BIHAR Total	3,514	2,595	1,399
GRAND TOTAL	8,569	6,006	2,359

Stories of Co-operation and Convergence

In Sultanpur District of UP, Advocate Usha Srivastava interacted with SHG members to discuss issues of the dowry system, child marriage, domestic violence and more, at a session organised by Ashanand Welfare Society.

In Shrawasti District of UP, the District PIU has organised a series of sessions for SHG members where local lawyers have talked about legal remedies to issues such as liquor sales, domestic violence, etc.

Improving Drainage, Together

Two SHGs of Dashwat Pur Village lobbied together with the District Magistrate to be allocated the job of repairing the drainage system. The task was successfully completed and the SHGs received much appreciation.

The Lessons

On building of community institutions and community mobilisation:

- Systematic implementation of capacity-building modules for SHGs and CSCs as per the local context has been useful.
- Mobilisation without anticipation of subsidy and other benefits has been successful.
- CSCs need capacity-building, marketing and infrastructure support to carry out their livelihood-related activities.

On livelihoods

- Indigenous activities like dairy, backyard poultry, goat-rearing and organic farming can be undertaken with a cluster approach with proper and regular capacity-building, inspection and documentation inputs from experienced institutions.
- Seed production is a potential income-generating activity for poor farmers as buy-back arrangements are ensured.



On rural finance

- Close co-ordination with banks at all levels is essential for credit for enterprises.
- Audit of SHG books by DPIU/CSCs is essential for building confidence of banks for strengthening credit flows.
- Credit demand is being generated for successful enterprises like dairy, collective marketing, poultry, etc.

On innovations

The best practices achieved so far are:

- Mobilisation of SHGs for self-help and not in anticipation of monetary benefits.
- Formation of SHGs comprising adolescent girls with focus on development of skills.
- Exposure visits of SHG members to other well-functioning SHGs.
- Dissemination of information related to social issues.
- Introduction of the concept of the 'nodal officer' at the district PIUs.
- Introduction of cost recovery concept; SHGs are collecting non-refundable small amounts per month for miscellaneous expenditure.
- Uniform dress code among members of SHGs.
- Quick e-release of seed capital to the SHGs; this is sending a positive signal to all SHGs and communities.
- Internal lending is helping to repay old dues to moneylenders and taking up productive activities.
- PRI representatives sensitised on SHG and empowerment of women.
- Awareness programme on financial products, disaster management, etc.
- Convergence with NRLM and other programmes.

The story of Ranjeeta Devi and her family

In Lalmaniya Village of Laukha Khutauna Block of UP lives Ranjeeta Devi with her grandmother, husband, two sons and a daughter. The household depends on vegetable trading and daily-wage work for its livelihood but much of the income comes from trading materials for bangle making.

Intervention under WELP involved educating the family, particularly Ranjeeta Devi, on the collective approach and the saving and thrift programme and the mechanism to cope with poverty through convergence of the collective with existing resources inside and outside the village. Subsequently, Ranjeeta Devi was included in programmes for capacity-building on leadership and group management and given exposure to another programme of a joint venture involving a PIU and an NGO in Madhubani.

Following grading of the SHG in which Ranjeeta Devi had become a member, seed capital was made available to the group. Ranjeeta Devi herself was given a loan of INR 1,000 for starting a bangle-making business. She was already familiar with the raw materials; now she began to make the speciality 'lahathichuri' bangles.

The initial investment of INR 1,000 earned her an income of INR 1,800, which she used as further investment. She is now planning to open a shop. Her children are in school, her grandmother and husband fully supportive. Life has taken an about-turn.

Mission Mangalam

GUJARAT LIVELIHOOD
PROMOTION
COMPANY LTD.



Mission Mangalam

GUJARAT LIVELIHOOD PROMOTION COMPANY LTD.

Background

Empowerment as a term can be understood as 'to be invested with power'. Empowerment can be social, economic or political. Women often face discrimination, relentless gender inequalities which have a detrimental effect on their status in the society and quality of life. Economic empowerment of women increases a woman's access to economic resources and opportunities like jobs, financial services and property, other productive assets, skill development and market information; this also works vice versa, access to resources and opportunities improving economic empowerment. This, in turn, helps strengthen women's rights and enables women to have a say in their economic decision making whereby they can exercise control over their lives.

Women have the potential to change their own economic status, as well as that of communities and countries in which they live. Yet more often than not, women's economic contributions go unrecognised, their work undervalued and their potential unfulfilled. Unequal opportunities between women and men continue to hamper women's ability to lift themselves from poverty and gain more options to improve their lives.

'Women's Economic Empowerment' – that is, their capacity to bring about economic change for themselves – is increasingly viewed as the most important contributing factor to achieving equality between women and men. But economically strengthening women – who are half the world's workforce – is not only a means by which to spur economic growth, but also a matter of advancing women's human rights. Developing countries are less likely to be plagued by poverty. Thus when governments, businesses and communities invest in women, it eliminates inequalities and leads to empowerment.

On the occasion of its Golden Jubilee Year, the state of Gujarat launched an ambitious programme to organise the poor into self-help groups (SHGs) or other collectives, link them with banks, and help develop capacities through skills-training for sustainable livelihoods. Mission Mangalam, as it is called, was actualised through a company set up in April 2010 by the name of Gujarat Livelihood Promotion Company Limited (GLPC), which is under the District Rural Development Authority (DRDA). Simultaneously, in 2010, the Union Ministry of Rural Development launched the National Rural Livelihoods Mission (NRLM), replacing the existing Swarnajayanti Gram Swarozgar Yojana (SGSY), which had been introduced in 1998.

GLPC is the executive arm of Mission Mangalam and NRLM. It works in tandem with the network of Sakhi Mandals or SHGs and collaborates with large industries. It facilitates strategic partnerships with banks, professional institutions, skill-development agencies, industry associations and others to provide finance, skills and market information to SHGs.

NRLM works in mission mode to organise the poor into SHGs, build capacity in livelihood opportunities, provide links with microfinance institutions and, eventually, with markets – employment and other markets. The NRLM model also emphasises convergence with other government programmes for the poor and other institutions.

To ensure the effective delivery mechanism and implementation at the grassroots level, GLPC looks for synchronisation among various ministries and departments of the state government, civil society organisations (CSOs) and private sector organisations, so that all could work in a co-ordinated manner.

GLPC acts in the belief that convergence strengthens processes for the holistic development of women. The GLPC experience with the Mahek Producer Company of

Paldikankej, Ahmedabad, the Welspun Group (in Kutch) and the Clean Ambaji Green Ambaji (CAGA) is an example of successfully acting on this faith.

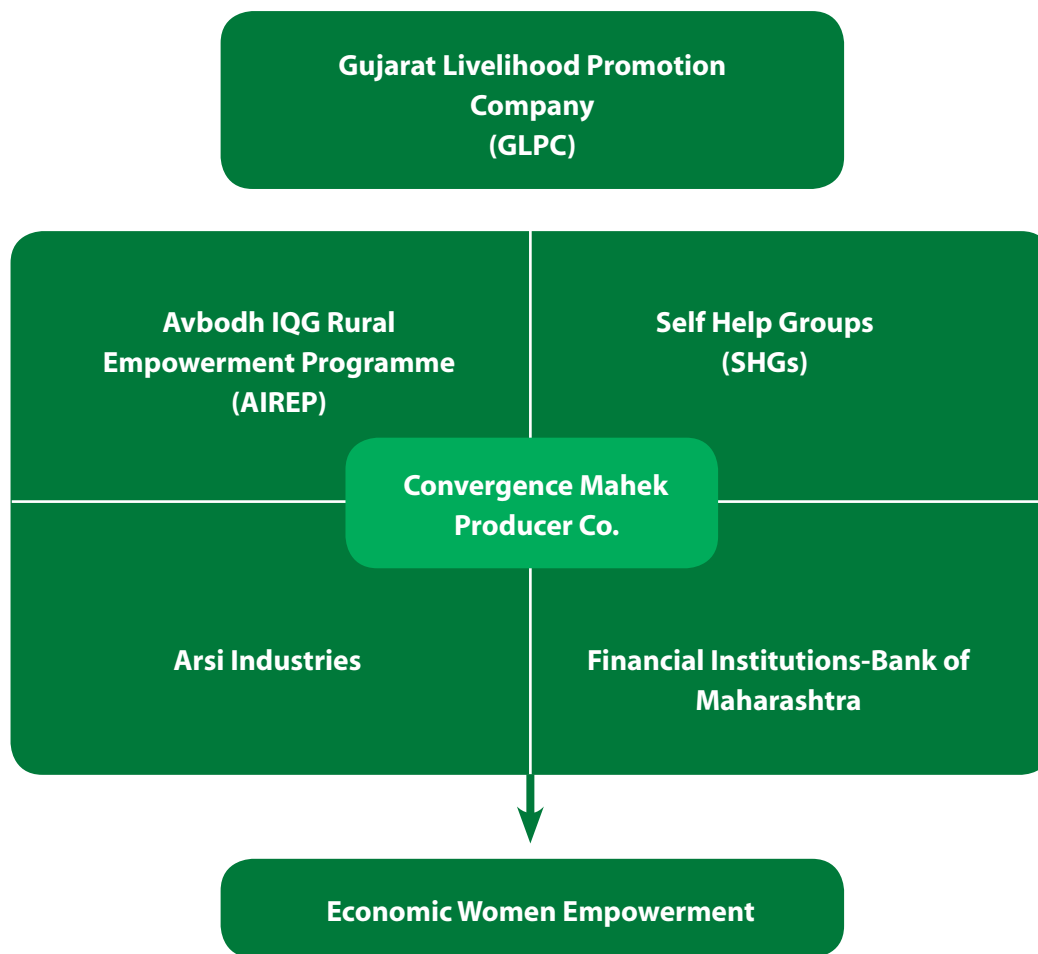
SHG Members set up Mahek Producer Company Limited

Project Mahek is an initiative under Mission Mangalam, aimed at providing sustainable livelihoods among poor women through convergence. The project involves setting up an *agarbatti* (incense stick) manufacturing base at the village level. *Agarbattis* are generally made manually. But under Project Mahek, in order to make the process more efficient, hand machines were deployed in Paldi Kankaj Village of Ahmedabad District to provide local employment to women in the village.

The initiative brought together women's SHGs, the National Bank for Agriculture and Development (NABARD), private sector Arsi Industries and the non-government organisation (NGO) Avbodh IQG Rural Empowerment Programme (AIREP), which was a partnership between two NGOs, Avbodh Knowledge Foundation and Innovative Quality Group (IQG). GLPC acted as the medium of convergence by linking the entities with each other.

AIREP is a 'Swayambhoo' activity, a people's movement for rural development. In August 2010, two VolunTeachers (voluntary teachers) from AIREP met the head of GLPC, Mr Vinod Rao, who, in turn, introduced them to officials from Arsi Industries, a company that wanted to source *agarbatti* from village entrepreneurs.

The VolunTeachers took up the responsibility of initiating the project, adopting two models – a centralised system, where machines were installed at one place and women from nearby areas would come to work and a decentralised system, where machines were given to individuals who install in their homes, so that they could work at their own convenience. The latter choice was preferred by most women.



The process started with the identification of the beneficiaries, training of the interested individuals, arrangement of finance and, for the centralised option, identification of a suitable place to work. AIREP took a loan of INR 12 lakh to start the project and in October 2010, 14 machines were installed. For the first time in India, hand-foot operated machines were being used to make the agarbatti manufacturing process more efficient. Around 40 women were identified from local SHGs like Jai Sai Sakhi Mandal, Hinglaj Sakhi Mandal, Jai Khodiyar Sakhi Mandal and others. After few months' training, 14 women were chosen to operate the 14 machines independently on the basis of their efficiency, need and various operational criteria.

It was a challenge to win the confidence of the village community but since AIREP had prior acquaintance with a few people in the village, the task was made a little easier. There were

also a number of issues for the women SHG members, one of which was family resistance to taking up a job, another was that the members were hesitant to work on piece-rate basis instead of fixed payment. The business model had to be accordingly modified. Later, within a month or two, the ladies realised that they could make extra income through additional pieces and preferred to work on piece-rate basis.

There were also technical problems – for instance, it took over six months to repair the machines as the supplier had damaged them in transport. VolunTeachers and the community addressed the issue with patience, offering and support for co-ordination activities.

After a year, a memorandum of understanding (MoU) was signed between GLPC and Arsi Industries to source the *agarbattis* and meet the market demand by supplying those *agarbattis*

in the market after buying it from those working for Project Mahek. The trained agarbatti makers further trained another 37 women in Pirana and Miroli villages with the help of NABARD. This encouraged the VolunTeachers to restructure the project so that it was set up as a registered company, which would be owned and run by the women workers. Thus the concept of Mahek Producer Company Limited was conceived.

Table 1: The different stakeholders and their roles

SN	Stakeholder	Roles & Responsibility
1.	GLPC	Identification, IT support and promotion
2.	Private partners (the NGO AIREP and private company, ARSI Industries)	Training, supply of machinery, marketing, sales & logistics
3.	The SHGs or Sakhi Mandals	Agarbatti manufacture, managing the company
4.	Bank (NABARD)	Finance

A complete year was invested in educating, training and honing the skills of the ladies at manufacturing the *agarbattis*, which included exposure visits.

Mahek Producers' Company Limited essentially is a social enterprise, managed by the SHG members and VolunTeachers.

Table 2: The benefits of Mahek

Talukas Covered (all in Ahmedabad District)	SHGs covered Y1	SHGs Covered Y2	SHGs Covered Y3	Total Livelihood Generated (in INR Lakhs)
Daskroi	3	5	1	90
Bavla	3	2	1	70
Dholka	2	3	1	60
Dhandhuka	2	3	1	60
Barwala	3	3	1	70



Successes at Mahek

The concept behind this initiative is to promote Poverty Eradication through Profit (PEP), Mass Production by Masses (MPM) and Last Mile Access (LMA) to provide sustainable livelihood opportunities to the rural poor. As a consequence, women cumulatively earned more than INR 700,000 during the first seventeen months of operation, while working on their own terms and time schedules, which is a feat in itself. The linkage with NABARD encouraged the VolunTeachers to turn the project into a self-owned and self-managed company by the people – the Mahek Producer Company Limited, which helped bring change in the lives of women and also showed the capabilities of the women in income-generation as well as reform.

Mahek has been set up not only to provide employment to the women but also make them eligible to share profit by becoming shareholders of the company. It now works across five blocks, involving 34 SHGs.

The Welspun Initiative in Kutch

GLPC has also facilitated convergence between gram panchayats in Anjar Blocks of Kutch District, women's groups in the same area and Welspun Industries in an initiative that has helped empower women and improved their economic status.

Under the initiative, Welspun set up training-cum-production centres where members of SHGs and other collectives under Mission Mandal and NRLM and other village women were trained free of cost by qualified trainers from Welspun; the training follows the company's protocols and work orders. The company has also provided jobs to women.

The programme was subsequently introduced also in Mundra District; today, there are three training centres located in Anjar and Mundra blocks of Kutch District, established under an MoU between GLPC, the gram panchayats and Welspun. Women from most SHGs in the area are associated with these centres. Each named Shri Sakhi Swarnim Talim Kendra, the centres are located at Varshamedi and Navi Dudhai villages in Anjar Taluka (Block) and Bhadreshwar Village in Mundra Taluka.

Co-ordination at different levels

All partners have a crucial role to play in this initiative. Welspun provides training for 30 to 45 days to the SHG members; during this time the candidates also start to work as per the Welspun standards. Welspun, the village panchayat, other companies and NGOs have contributed for setting up these centres.

At Varshamedi, the gram panchayat has provided use of the village community hall and

Table 3: Details of the Three Training Centres

	Shri Sakhi Swarnim Talim Kendra	Shri Sakhi Swarnim Talim Kendra	Shri Sakhi Swarnim Talim Kendra
Village and Taluka	Varshamedi, Anjar	Bhadreshwar, Mundra	Navi Dudhai, Anjar
Target Group	Members of SGSY, Sakhi Mandal and other Village Women	Members of SGSY, Sakhi Mandal and other Village Women	Members of SGSY, Sakhi Mandal and other Village Women
Inaugurated on	23 th July, 2010	27 th June, 2011	29 th August, 2011
Partners	DRDA-Kachchh, Welspun, Gram panchayat	DRDA-Kachchh, Welspun, Gram panchayat, OPG Power	DRDA-Kachchh, Welspun, Gram panchayat, Jan Shiksan Sansthan, Dudhai
Total Participants	80	210	200 (expected participants)
Commencement of Production	15 th August, 2010 with 35 members	1 st August, 2012 with 32 members	No data available
Product	Cushion Covers, pillow covers and towels	Cushion Covers, pillow covers and towels	Cushion Covers, pillow covers and towels
Total Earning of Members	INR 2500- 3000 per month (approx)	INR 2500- 3000 per month (approx)	INR 2500- 3000 per month (approx)

also takes care of their miscellaneous expenses. At Bhadreswar, there is a tie-up with OPG Power Plant, which has purchased machinery and also rents a room for the centre. The gram panchayat ensures smooth working of this training-cum-production centre. And at Navi Dudhai, an NGO called Jan Shikshan Sansthan has rented out its building and also pays the electricity bills for this centre. An Assistant Project Manager (APM) appointed by GLPC has been looking after the training centres for the past two years.

Of the 80 women who began the training in July 2010, 35 completed the course.

Other than the regular orders from Welspun (in a buy-back guarantee arrangement), there are other livelihood interventions that have spun off from this intervention. Among these are tie-ups with local schools for stitching uniforms and stitching low-cost bags that will replace plastic in nearby areas that are plastic-free zones.

The Clean Ambaji Green Ambaji Campaign

The Clean Ambaji Green Ambaji (CAGA) project was launched in the famed pilgrimage town of Ambaji in Banaskantha District. The temple town attracts millions of tourists and pilgrims to the Arasuri Ambaji temple.

Given the resultant waste generation, a waste management programme was thought to be imperative and thus the CAGA campaign was born, an initiative that acquired larger dimensions with the involvement of the GLPC, which focused on ways to tackle this issue.

Ambaji town and a total of 57 villages in the periphery of Ambaji town are also covered under the CAGA campaign. Prior to this, there was no system of garbage collection in Ambaji and the villages around it.

The vision of the project was not only to clean Ambaji but also simultaneously provide livelihoods



to needy women. The aim is to collect garbage and recycle it through organic composting, prevent smoke from burning of plastic and thereby ensure that the cleanliness of the temple town is improved. The vast amount of waste resulting from the town's commercial and other activities is viewed as a resource that can be processed and from which income can be generated.

The specific objectives of the campaign are: to keep the town neat and clean; to achieve a sustainable zero-waste management system; to demonstrate complete resource recovery from inorganic waste (through reusing and recycling) and organic waste (through composting); promoting environment-friendly practices. All these tasks are done specifically with the involvement of women SHGs.

SHGs help CAGA campaign

The SHG members are involved in door-to-door collection of waste materials and segregation, with volunteers from their households also aiding in the process of segregation.

Currently, three SHGs, with a total strength of 30 members, are part of this campaign. As the key

actors in the campaign, each woman member is paid a salary of INR 150 per day.

Support (in the form of materials, training and funding) was also provided under various government schemes; in addition to GLPC (under Mission Mangalam) and NRLM, these include the Nirmal Bharat Abhiyan (NBA), Backward Rural Grant Fund (BRGF), the MGNREGS, National Rural Health Mission and schemes of the Forest Department.

The CAGA campaign is conceived as a part of the NBA programme. The vision and theme of the campaign are set in accordance with the NBA guidelines. Activities such as procurement of waste management items, promotional activities (by using banners, pamphlets, etc.) are undertaken by NBA. But the women SHG members are the people who actually run the campaign. The women, who are formed into SHGs under the Mission Mangalam initiative, are involved in the door-to-door collection of garbage, awareness generation, segregation of garbage into organic and inorganic waste, composting of organic waste using bacteria, etc. Assistance for these functions is also given by the Mission Mangalam initiative in the form of basic support such as providing material for daily functioning, training modules on handling and segregation of wastage, undertaking follow-up action, providing financial assistance, etc.

The implementation of the entire project is done not just under these two schemes. Many other schemes and departments provide supplementary assistance and support structures that are essential to ensure that the livelihood intervention for the women members of the SHGs is on a firm footing and the broad theme of CAGA is realised.

Although the framework of operation and the working processes are designed by the facilitating organisations and schemes (like

GLPC and NRLM), the financial resources to run the campaign is provided by BRGF, which funds the procurement of waste management items, maintenance work and also pays the salaries of the SHG members.

NRHM plays the role of looking after the health status of the women workers involved in the project. Working with garbage, some of which is toxic and very harmful to health, can be hazardous and with the assistance of NRHM, regular check-ups of the workers are and medical treatment is provided free of cost in cases of infection.

Individual latrine units are constructed for each household and community toilets with bathrooms are constructed to cater to the needs of the ever increasing floating population of visitors under the Total Sanitation Campaign (TSC). For the construction of the toilet structures, TSC is responsible while the pits behind the toilet structure are dug by workers employed under MNREGS. Even the construction works of the infrastructure required (sheds and rooms for segregation and composting) were done under MNREGS.

The Forest Department plays a vital role is supporting the campaign. It has signed an MoU with the CAGA campaign to buy back the organic manure obtained after composting at the rate of five rupees a kilo.

The wide spectrum of schemes and departments converging to implement the CAGA project – as also the other projects of Mission Mangalam – helped to realise the ultimate aim of the empowerment of women more efficiently.

The agencies that are a part of the support structures, at all levels of hierarchy, ensure convergence of all by bringing about co-ordination between the agencies from the grassroots level to the highest levels.

HAND IN HAND INDIA



HAND IN HAND INDIA

Background

Hand in Hand India (HiH) is a development organisation that works to alleviate poverty through a unique integrated community development approach. Referred to as the Five Pillar Programme, HiH, India combines the key areas of microfinance, education, health, environment and IT/governance, to address factors pertaining to poverty. It has implemented a unique and successful method in many parts of rural India, changing lives of several thousand poor families.

HiH has conceived a programme, the Village Uplift Programme (VUP) to bring holistic development to one of the nation's most deprived – the rural community, Programmes focused on the Five Pillars have been simultaneously implemented for two years in panchayats on a need based approach. The VUP has transformed several villages; enrolling drop-outs in schools, setting up enterprises, conducting health care camps for the community, initiatives for livestock health, providing IT enabled services and good governance in villages as well as creating a clean and green environment.

Project Coverage and Key Components

This flagship project was kick-started in September 2007 in two backward villages of Muttavakkam and Kilsirunaiperugal of Kancheepuram block in Tamil Nadu and within a span of five years, it was extended to 167 village panchayats in the districts of Kancheepuram, Vellore, Thiruvannamalai, Tiruvallur, Villupuram, Salem and Puthukottai, In 2013, it was introduced in Madhya Pradesh, Odisha and Rajasthan. The programme generated wide interest and attracted philanthropic individuals as well as responsible corporate houses across the globe that lent their support.

Key Components of VUP

- Need-based integrated planning and implementation of the activities of the Five Pillars: Self-Help Groups, microfinance, child labour elimination, citizen centre enterprises, environment and health
- Convergence of various government programmes and developmental schemes
- Transition towards sustainability through community empowerment

Overall approach of the project

This project combined the strengths of five complementary programmes for an optimal solution. This holistic approach was aimed at responding to the root causes of the problems by systematically integrating the priorities and needs of the beneficiaries.

Unique Features of Hand in Hand India Model

Savings-led model and not credit-led model: In many of the conventional programmes, the model is focused on credit. In such cases, the programmes collapse after the credit delivery. However HiH offered a savings-led model. Savings being an internal resource, when aggregated can lead to sustainability of the group.

Participatory approach: This enabled a direct interaction between SHG women and other stakeholders like line departments and bankers. A better understanding and a relationship of trust has been built up. This participatory approach has led to effective convergence.

Training methodology: As most of the target women were illiterate, the training

Figure 1: Number of Panchayats

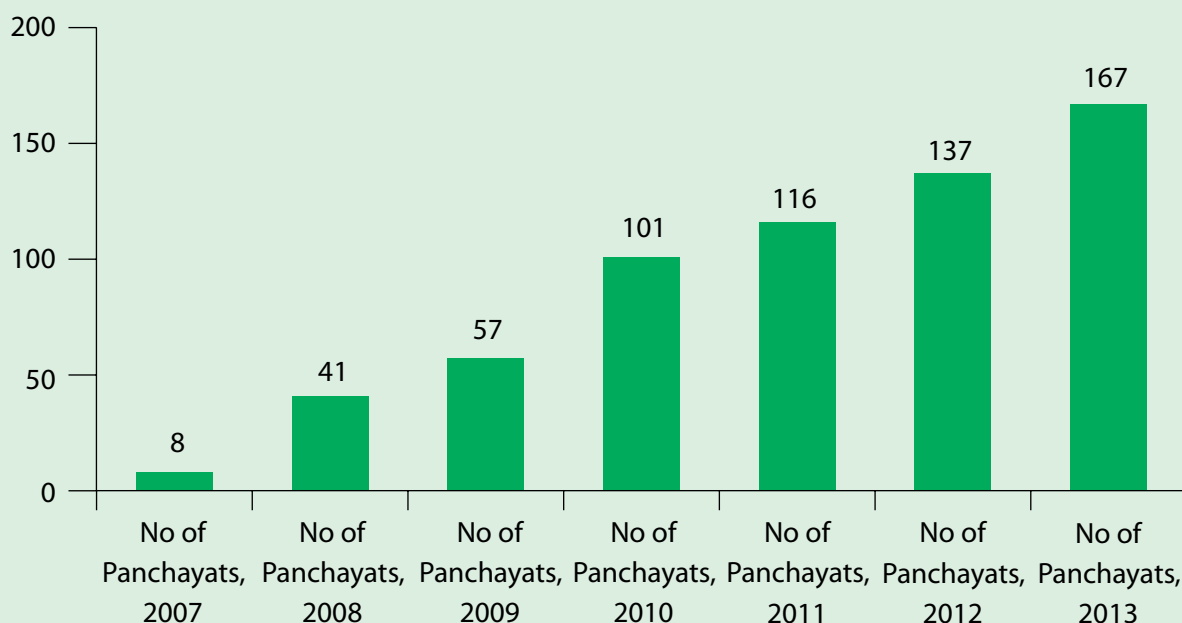
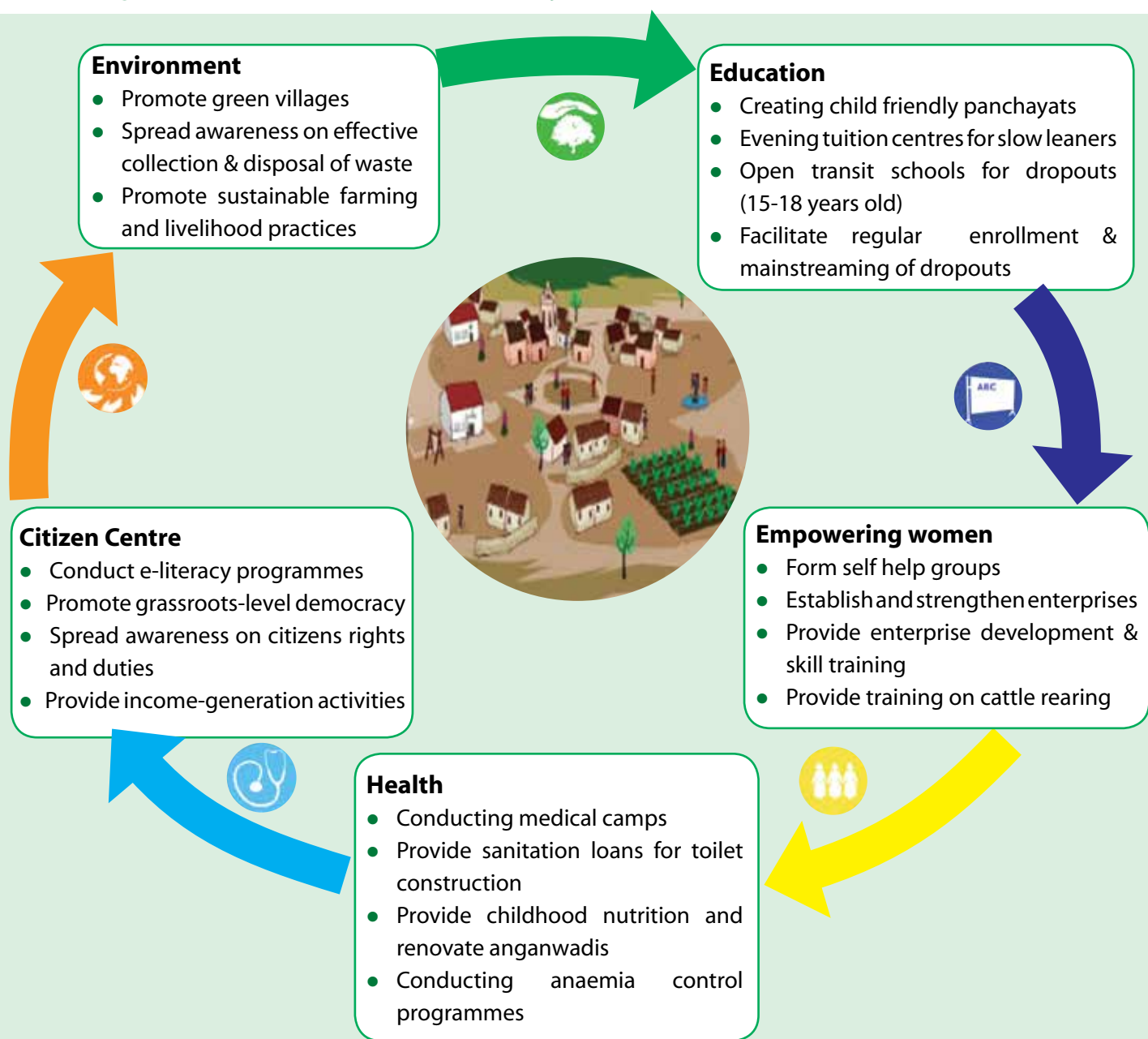


Figure 2: Overall approach of the project



methodology adopted by HiH India, was crucial. While a simple lecture method does not lead to effective learning, HiH India has adopted an adult-centric methodology using tools such as visuals, games and stories which, increased the effectiveness of the training programmes.

Clear road map for SHGs: The intervention involved a process oriented approach, which included various Modules such as Module 1 (Introduction to Group Management), Module 2 (Introduction to Enterprise and Financial Literacy) and Module 3 (Enterprise Development). Taken together, these covered

not only the above mentioned topics but also credit and handholding support. This has been useful for enterprise to achieve the goal of job creation and lift families out of poverty.

Options for credit linkage: Normally Micro Finance Institutions (MFIs) restrict access to only one source i.e. the programme offered by them. HiH India is unique in that it provides options to the women. They could opt for direct HiH or bank linkage if they need larger loan amount with longer loan term/capital subsidy. Else they could opt for the HiH India microfinance programme.

Grassroots staff from local area: The grassroots staff is recruited from the local area and thus can establish rapport with the community quickly, which helps to build trust between the community and HiH India. This also generates gainful employment for local people, particularly women

Professional backstopping support: The field team in all the villages received professional backstopping support from the leadership team of HiH India through both on-line and on-site visits. This was provided by those at the helm including Chairman and Managing Trustee, CEO and other senior members.

Need-based convergence: The project aims at convergence with various government programmes. This has varied according to the needs of the target communities and stages in the groups' development. HiH India has continued to organise convergence programmes in association with the lead bank, NABARD, ICDS and the Agriculture Department to enable the community to benefit from these institutions,

Linkages with PRIs: Given the crucial role of PRIs, HiH India has involved PRI officials right from the planning stage and invited them to participate in outreach and extension programmes. This has enabled HiH India to get the community's 'buy-in'.

Review and documentation: HiH India has undertaken periodic review at the branch level for the entire programme and ensured timely action. It has also brought out an annual document that showcases project successes, challenges and the way forward. This could prove useful to draw lessons for replication of the model.

Citizens' Centre enterprise: A unique hub of information covering diverse areas of the project and the larger environment in which it operates. Key features are:

- Provides information on government schemes, necessary forms and helps to apply for the same
- Awareness on Right to Information Act
- Regular basic computer courses
- E-Literacy programme, basic computer education for school-going children, women and youth.
- Library for children and the youth.
- IGP and good governance activities

The activities and services of the Centre were aimed at empowering the community with knowledge and enabling them to address local issues and access welfare schemes.

Targeting: As women are marginalised, the VUP has played a vital role in empowering women by forming 15 to 20 Self-Help Groups in each village.

Credit accessibility: HiH India has supported village women entrepreneurs to start business by providing them financial support at an affordable rate of interest.

Bank linkages: Even though HiH India provides short term loans for village women, there has been a conscious effort to gradually link them with banks for higher and long term loans. Usage of banking services and accessing government programmes by SHG women, has been on the rise,

Savings: The savings habit has been inculcated among SHG members. As a result, dependency of the family on money lenders during emergencies has reduced. This local resource has provided stability and enabled people to save and meet expenses on education or health of their children. Studies show that savings have led to higher confidence levels among women.

Job enrichment: As a result of empowering women, they have been able to manage their own enterprises which has enabled them to

become more independent. Women have been able to have a say in family decisions, as a result.

Mobility: Participation in SHGs has given women, the confidence to move out of their homes and villages and reach banks and government offices to avail of specific services,

Economic and social empowerment: During the VUP project period, women's SHG members have undergone various training programmes. They gained knowledge for sound financial planning, maintenance of books and accounts as well as management of savings and credit. This would help the community members to achieve economic and social empowerment.

Self-sustainable: The improved economic condition of women has made families self-sustainable and enabled them to avail of a better quality of life in terms of education and other benefits. Vulnerability has decreased due to insurance coverage to the SHG women.

Positive Impact on Target Groups

- Number of women impacted by the VUP interventions since inception in September 2007 was 26,140. A total of 8.44 lakh women have been empowered under various programmes of HiH India
- Total quantum of loan disbursed from HiH India through VUP was INR 7.96 crores reaching 8,596 women SHG members
- Total loan mobilised from banks was INR 6.45 crores and reached 8,127 women SHG members
- Total number of women enterprises created was 20,635.
- Total number of CCs/CCEs created in VUP was 133
- Number of people trained in e-literacy was 56,651

The improved economic condition of women has made families self-sustainable and enabled them to avail of a better quality of life in terms of education and other benefits.

Table 1: Range of enterprises and sector wise distribution (%)*

Sl No	Farm Sector	%	Non-Farm Sector	%
1	Agriculture	15	Petty Shop	10
2	Milch Animals	30	Tailoring	20
3	Goat Rearing	10	Embroidery	5
4	Poultry	5	Footmat Making	2
			Artificial Jewellery Making	3
Total		60	Total	40

*Audit underway

Mechanisms to Ensure Delivery

Social Audit

After completion of VUP, HiH India made a conscious move to hand over the task of sustaining the development of the village to the Village Development Committee (VDC). Under the guidance of HiH, the VDC conducted a social audit of the programme.

Approximately five members from the panchayat conducted an audit for their village, in the presence of two external members – students from reputed colleges under the Department of Social Work. The community members completed a prescribed evaluation form, which provided information on the efficacy and impact of the concerned project.

Even after project completion, HiH India engaged with the village community through various ongoing activities, such as microfinance loans and monitoring of child labour through Child Rights Protection Committees.

Sustainability and follow-up mechanism for graduated VUP villages

A number of measures have been devised and adhered to, in order to ensure that the project functioned optimally and brought the intended benefit to its target groups on a sustained basis. Key measures are listed below:

- Strengthening and building capacity of the community to take the project activities forward in the village. Community members took ownership by serving in various committees within the panchayat/village.
- Taking steps to link with concerned government departments and programmes

such as Primary Health Centres, Agriculture and Animal Husbandry Departments, SSA and at another level, with the village panchayat, and CBOs.

- Involving the community in local governance through bodies such as the Gram Sabha to ensure their participation in the decision-making process.
- Conducting refresher training on a regular basis to keep panchayat up-to-date with the changing scenarios in various sectors. For example, training on Right to Education Act given to village heads

Case Study: A testimony to empowerment

For 27-year-old Chandra, it was an end to another long day of overseeing the brick kiln work. In a few days, the readied bricks would be sold to a local contractor. And it will only be a matter of time before Chandra and her husband start the arduous process of brick making once again. Each brick is sold for INR 3 and depending on the order placed, Chandra sells anywhere between 10,000 and one lakh bricks a month. Post-marriage, Chandra has been assisting her husband in the family's brick-making enterprise. "It's not an easy job. There is so much expenditure involved. We have to pay the labourers, provide them with food, spend on collecting and transporting the raw materials that are needed to prepare the kiln," she says.

With little formal education, Chandra was forced to drop out after Class VIII due to her family's poor economic status. With no entrepreneurial training, people like Chandra often find it difficult to deal with the challenges that come with running an enterprise. And so when HiH, India launched the VUP at Thalikal, Chandra joined the Venkatesh Self-Help Group.

"As an SHG member I learnt how to manage my finances better; how I could take a loan and strengthen my family's enterprise," she recalls. And that is precisely what she did. The loan of INR 15,000 that she took was used to procure and transport larger quantities of raw material and employ more people. With a bigger stock of raw material and a larger workforce, the family-based enterprise began reaping profits. "Thanks to HiH, today our profits can sometimes reach even INR 20,000" says a beaming Chandra.





Case Study: Promoting entrepreneurship for alternate livelihoods

Self-Help Groups have played a pivotal role in empowering many women in Thalikal. Usha is another striking example of the constructive difference these SHGs can bring about. Usha has always liked to make the most of any opportunity that comes her way. And so her family was not surprised when she joined HiH India's Chevendi Self-Help Group, five years ago. Through the first loan of INR 5,000 made available to her she obtained a sewing machine. "I had learnt sewing and I thought that would be a good enterprise to start, since very few in the village knew to stitch," she says. She began earning about INR 150 a day and was able to supplement the meagre income that her husband earned as farm labourer. When the chance to obtain the second loan came by, Usha was clear on how she wanted to utilise it – to buy a share auto which is a three-wheeler vehicle used for public transport. "The main road is about three kms away and apart from the government bus there was no other means of public transport for villagers." She was the first person in the village to buy the share auto which is driven by her younger brother. Inspired by her,

several others followed suit and today there are a few more share autos in the area. "I am happy that I have set up enterprises which not only help me but also people in our village," she says.

She has also successfully trained 30 SHG women in tailoring, many of whom have set up their own enterprise. "I'm proud that I have been able to help other women set up similar enterprises," she says. Through her tailoring and transport enterprise, Usha earns about INR 6,000 a month. The amount is substantially more than the few hundred, her husband earns as a farm labourer. HiH, she says, not only gave her the opportunity to become an entrepreneur, but also gave her another chance at completing her education uptill Class X. When HiH started the VUP at Thalikal village, Usha came to know about the transit school that HiH runs for Class X dropouts. Having appeared earlier and failed the exams, Usha enrolled herself in the transit school and successfully cleared the exam.

Usha's neighbour, 50-year-old Lakshmi too has benefitted from HiH's SHG. Lakshmi was finding it difficult to spend long hours toiling in the fields for a measly INR 50 or a maximum of INR 100. With no formal education and no alternative source of income in sight, she was weary of what the future had in store for her. Through HiH, she was introduced to the concept of SHGs. When she obtained her first loan of INR 5,000 as a member of HiH's Rojamagalir Self-Help Group, Lakshmi purchased a cow. By selling milk to the cooperative society, she began earning between INR 1,500-2,000. Delighted at the prospect of not having to depend solely on her income as a daily wage worker, Lakshmi bought another cow from the second loan of INR 12,000 that she obtained and a third cow from the third loan of INR 15,000. Today, she has three cows and five calves and earns more than INR 4,500 a month. Thanks to HiH's adult literacy training given to 20 SHG members, Lakshmi has learnt to write her name.

Women Empowerment Integral to HiH Projects

With environment being one of the five pillars of HiH strategy and focus areas, it is involved in projects in solid waste management. At present, HiH India is implementing solid waste management projects through community participation at 31 locations in Tamil Nadu covering 216,000 families. The project in Mamallapuram is developed as a model one.

This project aims at maximum waste recovery through composting, recycling, and reuse, and focusses on minimising the waste that is then dumped in designated areas. It also offers sustainable employment to members of socially and economically disadvantaged groups

including 40 women from underprivileged families.

Zero Funding Support Status for Sustainability

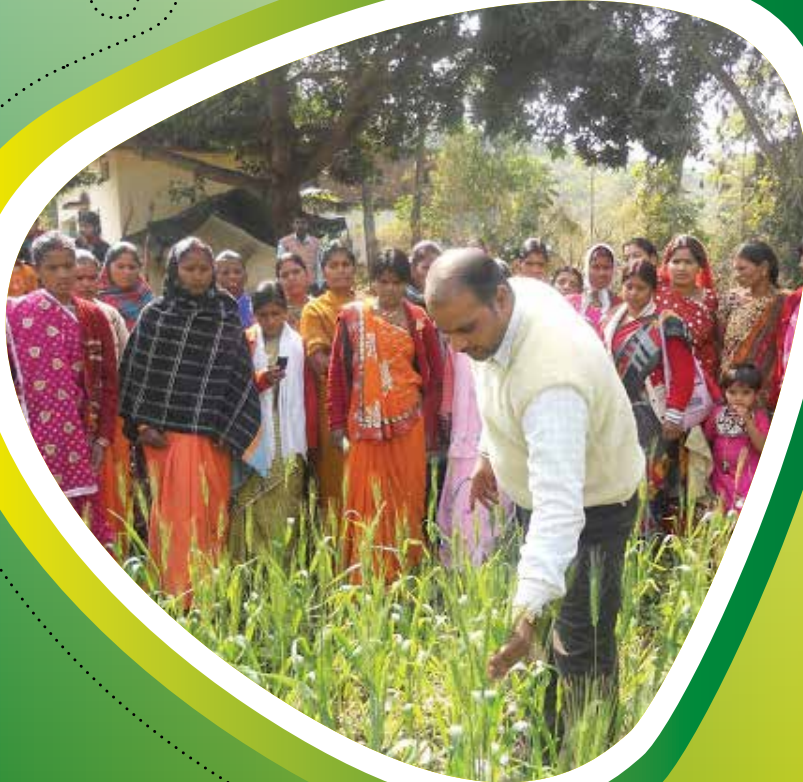
The project is moving towards financial sustainability. The recurring expenditure is met through collection of user fee from the community and commercial establishments; revenue generated through the sale of recyclable waste and compost, as well as contribution from the local government. The shortfall is at present covered by HiH India. Initiatives are being taken to increase revenue from the above mentioned sources and thus aim at a status of zero funding support.

Recognition at national and international forums

- The Tamil Nadu State Government announced its 'Environment Award – 2010' to Hand in Hand India for its SWM initiatives in the state.
- The project is the 'Runner up' in the BBC World Challenge contest 2011.

The Case of Kudumbashree

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)



The Case of Kudumbashree

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)*

Background

Mahila Kisan Sashaktikaran Pariyojana (MKSP) (Women Farmers' Empowerment Scheme) was launched as a constituent of National Rural Livelihood Mission (NRLM), Ministry of Rural Development (MoRD) in 2010-11. The programme envisaged empowering women in agriculture by making systematic investments to enhance their participation and productivity, as also creating and sustaining agriculture-based livelihoods. The programme is being implemented across the country by NRLM in partnership with State Departments/CSOs. The project, is aimed at increasing women's participation in agriculture and creating permanent livelihood opportunities for them. The core focus of MKSP sector has been to promote sustainable agriculture, through localised inputs, enhanced productivity and food security, leading to increased family income.

A well-defined convergence strategy at the central, state, district and block levels was put in place in order to leverage schemes of various Ministries/Departments such as MoRD, Ministry of Agriculture, Ministry of Women and Child Development and other schemes aimed at empowerment of women in agriculture. This was expected to optimise the benefits for target groups, under the project.

* This write up is based on the visit to MKSP, Kerala undertaken by Dr. Sulochana Vasudevan, Senior Project Advisor and Dr. Sunita Sangar, Senior Research Officer at National Resource Center for Women/National Mission for Empowerment of Women.

Overview of MKSP Project in Kerala

Kudumbashree has been the implementing partner of MKSP in Kerala for the project “Collective Farming through Women Farming Groups (Joint Liability Groups - JLGs)”. Launched in February 2012, it focused on food security through empowerment of rural women.

Through, the MKSP project, Kudumbashree aims to bring approximately 60,000 acres of wasteland under cultivation. The project is expected to transform wasteland into agricultural land by providing technical support to women’s collective farming groups. This is to empower women in agriculture by enabling them to gain greater access over production resources, support systems and inputs, as well as to services provided by the government and other agencies.

Some of the highlights of the project are:

- The project implemented in all districts of Kerala aimed at attaining maximum production in an area of 24,000 ha land through 30,000 women Joint Liability Groups comprising 1,50,000 beneficiaries. The project focused on increased productivity and food and nutritional security—with the incorporation of scientific and eco-friendly farming practices.
- It aimed to bring women JLGs under cultivation with the scientific assistance of 10,000 trained master farmers. The strength of Kudumbashree’s 49,285 JLGs comprising 2.6 lakhs women farmers would be leveraged and master trainers identified for capacity building. Kudumbashree developed a participatory need assessment programme based on workshops at panchayat, block and state level. This was shared with a panel of experts comprising agricultural officers, experts from Agricultural University, bank officials, local body heads and Kudumbashree officials.

- The JLGs got the support from Kudumbashree for leasing of land and from agriculture department for getting organic fertilisers at a subsidised rate once in a year. Some groups obtained organic fertiliser from the Agriculture University in Thrissur. Kudumbashree also provided two types of subsidy as incentive – a) subsidy based on type of farming, area under cultivation and the crop and b) promotional incentive.
- Women farmers were encouraged to share experiences and problems in farming, credit-linking strategies, existing convergence support as well as indigenous practices. Crop-wise parallel sessions for crops such as banana, paddy, vegetables, tubers and others were also conducted.
- While in banana plantation, the JLG group earned more than INR 1 lakh profit based on crop yield and the prevailing market value, the pineapple cultivation group were expecting a profit of INR 4 lakhs from the current year’s harvest. This group also cultivated ginger, pea, yam, coorka as intercrop for which ready market was available.
- Farmers’ Facilitation Centres comprising of Master Farmers and selected JLG members have been established under the Community Development Society (CDS) at panchayats. The centres facilitate convergence amongst different departments and also provide machinery required for different cropping patterns.
- The pineapple cultivation group intended to converge with **Pine Shree**, a project of Kudumbashree which provides value addition to pineapple such as pine pickle, juice and squash. They were keen to tie up with Samagra Project which gives support to micro-enterprises.
- Market tie-ups were done by CDS. The seeds were obtained in case of paddy cultivation from traditional agriculture practitioners in Kottayam.

- Kudumbashree also had a tie-up with NABARD for developing a strategy to facilitate easy access to loans.

Convergence between NMEW and MoRD

Poverty alleviation and economic empowerment of women has been one of the important areas of work of the National Mission for Empowerment of Women (NMEW) to meet the overall goal of women's holistic empowerment. Since one of the key approaches of NMEW involves understanding of the government schemes and programmes to build the evidence for policy and programme reform and scale up implementation of the

initiatives, MKSP emerged as one of the potential schemes of convergence between NMEW & MoRD.

Convergence initiatives in MKSP

To understand how MKSP proposed to provide livelihoods to rural women on a sustainable basis, the convergence model adopted by the project, needs to be studied. This hinged on how the project achieved convergence with various stakeholders – line departments, universities, NGOs and other private agencies. Figure 1 highlights the extent of convergence achieved by the project at different planes – institutional, state, district and village levels.

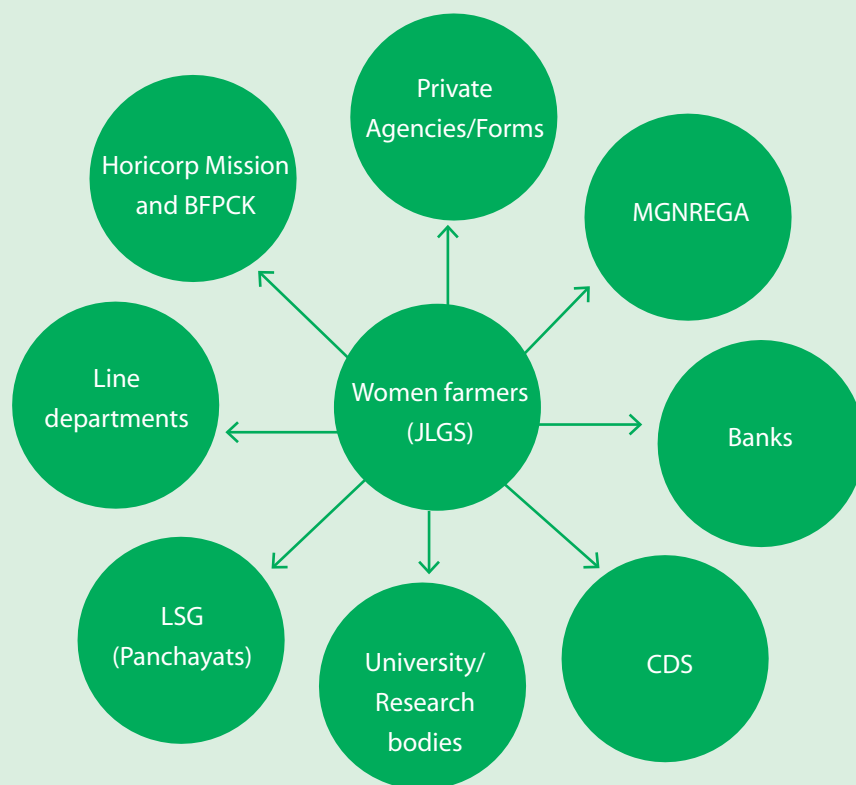
In an era of individual enterprise when the concept of “collective farming” has taken a back seat, a small group of women farmers of Punnayar in Idukki district of Kerala are literally ploughing a lonely furrow to revive the concept and make the traditional individual/family agriculture operation concept – a success. 14 members of three JLGs mainly from BPL families have come together to take land on lease and undertake intercropping in rubber plantations.

In 2012-13, the groups invested INR 77,000 in addition to their own labour and earned a profit of INR 2.25 lakhs to be shared amongst members. After settling the first loan taken from neighbourhood groups and the local money lender, the groups took a loan of INR 4.55 lakhs from the banks for the second crop. The group purchased an irrigation pump set for which they got a subsidy of INR 4,750 from the Agriculture Department. Buoyed by the success, two out of the three groups started cultivation

in another piece of leased land. Although the owner of the land had leased out his rubber plantation for maintenance, the group added value by utilising it for banana cultivation as well.

The success of the enterprise translated into individual benefit of the group members and helped them in meeting the health and education needs of their family members as also in house construction. At another level, it also led to changed mindsets and gender roles with shared responsibility of household tasks between husband and wife. In a broad sense, it led to the mainstreaming women from marginalised sections into economic development schemes. The women's group is categorical about the benefits that have accrued and say, *“Individual farming is a tedious job and many of us do not venture. Collectively, we got courage to face any problem, exchange personal problems. Besides, we also do inter-lending and intra-lending of money and labour.”*

Convergence Model



Some of the steps built into the project to achieve convergence in MKSP include:

- Conversion of fallow land into cultivable land through lease to JLG groups and undertaking cultivation activity. Since, this activity is cost-intensive and enhanced the cost of cultivation, MGNREGA labourers were pressed into service to work in these lands. MGNREGA makes one-time payment as land development and hence help distribute the cost of revitalising the fallow land.
- All workers of MGNREGA are drawn from Areas Development Society of Kudumbashree.
- Distribution of labour cost through a system of rotation, whereby women farmers take up MGNREGA work and simultaneously work in farms.

Convergence with banks

The second level of convergence was related to access gained by groups for sourcing bank

loans. The JLGs are graded by the CDS using a tool devised by Kudumbashree. After grading, these groups could approach banks for credit linkage along with a letter from CDS, confirming their adherence to Kudumbashree network. The loans are given to women farmers at 7 percent interest. The CDS gets 3 percent interest sub-version when JLGs repay the loan without default. This amount is retained by the CDS as service charges. The scheduled banks including UCO Bank, Canara Bank, Bank of Travancore and Service Co-operative Banks—provide credit linkage within 15 days to the groups.

Convergence with research institutions/ universities

The Project has structured its training component through linkages with universities/ research institutions.

- The women farmers and the master trainers were given training and capacity building on a regular basis by MKSP. The technical training requiring specialised skills were

given by agriculture universities and research institutions once in six months. Latest trends in agriculture technologies were disseminated to women farmers through the Master Farmers.

- Piloting of new projects and research studies have also been undertaken by universities and research institutions.
- Capacities of 9163 Master Farmers have been built, while 4081 Master Farmers were given technical training till November, 2013.

Convergence with local self-government - Panchayat

The panchayat has served as an important platform for the success of the project and convergence effort. Fallow lands, identified by CDS, falling under panchayats were given on lease for farming to JLGs. Panchayats also provided space, at a nominal rent to the JLGs for the post-harvest phase of activities including the marketing of products. These local bodies provided seeds, bio-cultivators, bio-fertilisers and at times, a revolving fund to the JLGs. In some villages, panchayats coordinated the entire programme and participated in various meetings. Panchayats also gave recognition to women farmers for their work by awarding certificates.

Convergence with line departments

The Agriculture Department has played an important role by positioning one Agriculture Officer in each of the panchayats to provide technical inputs to the JLGs. The Animal Husbandry Department, Land and Revenue Department, Local Self-Governance Department- all played an active role in the implementation of the project. By providing technical services and hand holding support to the JLGs, the Agriculture Department has been promoting organic farming and scientific and eco-friendly farming practices.

Convergence with Farmer Facilitation Centres

Farmer Facilitation Centres (FFCs) have been established in all the panchayats. Each FFC

Another focus area of MKSP has been to provide market intelligence to the JLGs so that their production meets with the market demand in terms of quantity, quality and price.

is being managed by a joint convener and members from the JLG group. This Centre has been a focal point for interaction of JLG members with Master Trainers and technical experts. It offers a platform for convergence of different departments. The Agriculture Officer of the panchayats has been supervising the activity undertaken by FFCs.

Convergence with marketing agencies

Yet another focus area of MKSP has been to provide market intelligence to the JLGs so that their production meets with the market demand in terms of quantity, quality and price. The CDS has facilitated links between JLGs products and the Horti-corporation Mission, a state government agency dealing with procurement and marketing of fruits and vegetables. Linkages have also been established with Vegetable and Fruit Promotion Council of Kerala (VFPCCK). Further, the CDS has been organising monthly markets for the produce of JLGs and other entrepreneurs. Kudumbashree has created a niche by developing a brand image amongst the public. The monthly market has opened new avenues for JLG groups to sell their produce in the open market. Festival markets are also organised by CDS for JLGs on special occasions.

Skill Training and Placement through NRLM

Nearly, 47 JLGs have been provided skill training related to employment in Kannimuzhi through convergence with NRLM. Each district has one or more Samagra Programme that aim at 100 percent convergence, with forward and backward linkages, clustering, networking promoting quality packing, labelling and marketing.

Linkage with micro-enterprise Kudumbashree

Value addition of the projects have been done through convergence with MEs promoted by Kudumbashree, and a subsidy of INR 7,500 per individual and INR 10,000 per group.

Exposure visits to private agencies and farms

Exposure visits were arranged to various well-functioning private farms and enterprises undertaking technology-based agriculture. These exposure visits help in identifying best practices employed in fields that are suitable to MKSP groups.

Financial Convergence with Government Programmes

Financial convergence has been integral to both the success and the presence of the programme across sectors. Table 1 highlights financial convergence of different programmes with MKSP.

Impact of the project on beneficiaries

- A net increase in the income of the farmers.
- Each of the JLGs earned a profit ranging between INR 1-4 lakhs, depending upon

the crop cultivated by them. While the pineapple growers netted a profit of INR 4 lakhs, the banana growers made INR 1 lakh as profit and the vegetable growers earned a profit of INR 30,000 per acre.

- Most groups did not limit themselves to the cultivation of a single crop. The land was being utilised for cultivating different crops all through the year, which resulted in sustainable income for each farmer.
- Through collective farming, women have shown an improvement in their health and food security. JLGs exchange their produce among inter and intra groups which has helped in achieving nutritional improvements.
- The fallow lands, leased out to women farmers have become cultivable lands.
- Crop loan generally was given for one year, repayment has also been worked out on a yearly basis but in Kannimuzhi, monthly repayments were made by women farmers. This was possible though inter cropping of amaranth for a month, peas for a period of two months and vegetables and chillies. This has demonstrated the increased level of skills and performance by women farmers.

Table 1: Financial convergence of different programmes with MKSP

Support activities	Investments (in INR Crore)					
	MKSP	Govt. of Kerala/ Kudumbashree Plan Fund	NREGA	NRLM	Sub total	Percent Share
Capacity Building and Technical Support	21.13		1.2	9.3	31.63	39.7
Interest Subsidy/ Promotional Incentives	2.6	27.9			30.5	38.2
Asset Creation	7.635			5.4	13.035	16.2
Risk Management	2.45				2.45	3.08
Administrative Expenses	2.33				2.32	2.82
Sub total	36.145	27.9	1.2	14.7	79.9	100
Percent Share	42.2	35	1.5	18.3	100	
Total	79.9					

- As a result of effective bank linkages, the farmer groups have received credit within 14 days. CDS bank officials were invited by the panchayats from Thodupuzha to Kanjikuzhy and 100 groups formed linkages with the bank within a day.
- CDS facilitated loans to purchase seeds and fertilisers and identified good agricultural practices to be adopted.
- The JLGs benefitted from the market linkages provided by CDS. The JLG groups were linked to VFPC and Horti-corporation Mission, besides festival markets and monthly markets.
- The women farmers benefitted from the membership of Thouzil Sena (Labour Force) where they could get job in any of the farms. The CDS facilitated the leasing of lands to JLGs,

Benefits from the perspective of women empowerment

JLGs unanimously stated that they have gained the following:

- Participation and decision-making ability
- Increased visibility
- Enhancement in income
- Improved bargaining skills/negotiation skills
- Developed independence and confidence
- Increased social mobility

Monitoring and evaluation mechanism

The project implementing agency, Kudumbashree has put in a robust Monitoring and Evaluation system at various levels. The CDS forms the basis of the monitoring infrastructure where individual JLGs data base such as area under cultivation, crop, bank linkage and repayment schedules are maintained and monitored regularly. At the district and state level—data is collated which is then forwarded to the State Mission.

Recommendations

Way forward: Harnessing the potential

- There is need to undertake research on the

extent of success achieved by the groups under MKSP and its impact on women's economic status. Cost benefit analysis would be helpful in getting a clear picture. Master Farmers can be trained to undertake cost benefit analysis regularly.

- Data collection on various aspects of cultivation by women farmers should be regularly generated and updated. Maintaining these statistics would help the project to gather information. This would show the targets achieved and the proportion of SC/ST/Single/and other categories of vulnerable and marginalised women being covered by the project.
- It would also be interesting to assess the extent to which fallow land, perhaps not suitable for rice/wheat and other traditional agricultural produce have been brought under cultivation by the MKSP groups and the average monthly/annual income per acre.
- Infrastructure should be improved for marketing the product of the women farmers. In the absence of good roads, women carry the produce on their heads, which results in drudgery. It will also be good to pay for the travelling costs of various women contributing to MKSP project. There should be funds for travel expenses of block coordinators.
- In order to mitigate drudgery, MKSP should link up with Central Institute of Agriculture Engineering (CIAE) in Bhopal and its branches all over the country. The institution has specifically designed women-friendly farm equipment for reducing drudgery. Master trainers of MKSP project should be sent for training to Bhopal.
- MGNREGA should converge with MKSP by preparing the land for cultivation and harvesting. This should be aimed at building a market complex for women in every block using the labour as part of MGNREGA works.. Similarly, MGNREGA labour should be engaged for the creation of water sources- ponds, tanks etc.

- EDP training may be given for the preparation of Business Plans by the women farmers. In addition, women farmers may also be encouraged to use the platforms such as Dilli Haat, and other exhibitions outside Kerala for display and sale of produce.
- Kudumbashree should tie up with panchayats to procure fallow lands and distribute to women farmers. This would enable JLGs to save on the rent paid to private owners for leasing their lands.
- At present, there is no insurance coverage for JLGs against natural calamity or crop damage caused by wild animals. Provision for micro-insurance should be instituted. Besides JLGs should be give training in awareness on laws/rights related to women, sexual harassment, domestic violence, education, health and nutrition.
- In order to enhance cropping intensity, food production and soil conservation, an in-depth research study needs to be commissioned.
- Understanding of the effect of MKSP on the Food and Nutritional Security of JLG members and enhancement of their nutritional status would require a) a baseline study to assess their current status and b) a timeline study or impact assessment to study the impact or the gains of the implementation of the project at the community level.

Challenges

- Some of the problems faced by the groups, as enumerated by them, include:
- Poor infrastructure viz. roads that impair smooth movement of produce to markets.
- Lack of insurance cover against natural

calamities and/or crop damage by wild animals.

- Obtaining of seed capital to start up cultivation.
- Lack of appropriate machinery to suit different terrains Inclement weather conditions affecting crops.
- Need to sensitise Agriculture Department on MKSP Project and its requirements.
- Labour problem - both their availability and the wages.
- Non-availability of adequate land suitable for farming.
- Irrigation of the land without the support of Irrigation Department - a major challenge.
- Drudgery involved in cultivation and harvesting of land.

Lessons Learned

The MKSP Project grounded in the NRLM framework is a well-conceived, well-executed project. While the strategies and implementation processes have been put in place to give shape to its core objectives and has led to the desired impact in several areas of work – the project has also led to insights and new learnings. These include:

- The practice of cultivation of multiple crops as different from a single crop plantation. This has led to a sustainable income for the farmers.
- The exchange of produce by JLGs inter and intra groups that has helped in accomplishing nutritional achievements. While the above can be seen as innovations, they can be incorporated into the larger strategic and programmatic framework for better outcomes.

Convergence as a Tool for Socio-economic Development: A Case Study of Women's Empowerment in Vihirgaon Village

MSSRF



Convergence as a Tool for Socio-economic Development: A Case Study of Women's Empowerment in Vihirgaon Village



Background

The M S Swaminathan Research Foundation (MSSRF) is a registered non-profit trust for sustainable rural development headquartered in Chennai and currently operating in six states across the country. MSSRF initiated the Mahila Kisan Sashaktikaran Pariyojana (MKSP- Programme for the Empowerment of Women Farmers), in Vidarbha, the hot spot of agrarian crisis and farmers' suicides, in the year 2007. The programme aims at empowering women farmers, including the widows of farmers who had committed suicide, in Wardha and Yavatmal districts of Vidarbha region. MKSP, the seed sown by MSSRF in 2007 has now become a National Programme, under the same title as a component of the National Rural Livelihoods Mission of the Ministry of Rural Development.

In Vidarbha, the MKSP is a membership based programme with a two-tier structure: women farmers' groups (*samitis*) at the village level and federation at the block level. In forming the women engaged in agriculture into groups, the programme reinforces the status of women as 'farmers'. Further, MKSP, by privileging women's farming activity, transcends the boundary of identifying women groups as mere savings and credit groups. As of January 2014, there are 215 *samitis* with a membership of 3265 women farmers, spread across 60 villages in the districts of Wardha and Yavatmal. Nearly 14 percent of members are either widowed or single, 20 percent belong to Scheduled Tribes and 21 percent are from Scheduled Castes, 9 percent are landless and 83 percent are farmers with less than 10 acres.

The concept of women's empowerment in MKSP has two major elements; woman as a farmer and woman as a person. While the former entails a focus on the livelihood component of the woman farmer, the latter emphasises on her overall empowerment. A range of capacity building initiatives are integral to the MKSP programme to capacitate women farmers in the areas of grassroots institution building, sustainable agriculture and household food security. Training on formation and management of groups and federation; skills for engaging with officials and effecting linkages with line departments and other institutions; awareness on different socio-political issues and rights including local self governance; training on soil and water conservation, land preparation, seed management, Integrated Nutrient Management, Integrated Pest Management, harvesting and post harvest handling of produce and mixed cropping; awareness creation sessions on nutrition, health and hygiene; facilitation for establishing kitchen gardens and cultivation of food grains – are important steps taken by MKSP to build the capacities of member women farmers.

To create awareness amongst women farmers about their rights and entitlements, an Entitlement Passbook that lists out all major schemes and mode of availing the benefit from each scheme, has been prepared and circulated among all MKSP member farmers. Further, the 'Interface' programmes conducted at the village level where government officials are invited to deliver the information on existing government schemes as well as exposure visits organised for *samiti* members to government departments, have created a platform for women to interact with government officials. Open dialogue with officials become possible for *samiti* members during these programmes. Exposure visit to different government departments enable, particularly women – to become familiar with government offices and schemes of government departments. Such programmes

help in building the confidence levels of *samiti* members and their ability to effectively converse and seek clarification from officials in order to draw benefits out of existing schemes. Frequent visits to government departments organised as a capacity building measure in MKSP has undoubtedly enabled women to overcome their inhibitions and increased their ability to discuss and deal with officials in order to avail various schemes. Further, MKSP works in close cooperation with the local panchayati raj institutions, the village panchayats and panchayat *samitis*, thereby bringing good will and camaraderie among *samiti* members and local bodies. All these measures have been integral to the MKSP programme, resulting in enhancing the extent of convergence with the government schemes and bringing about benefits to women in the economic as well as social spheres. Over the last two years, 2012-14, total convergence achieved across 60 villages by MKSP women farmers is of the order of INR 9 million.

Using the experience of one village-Vihirgaon- the attempt here is to elaborate the process of convergence for economic empowerment in the MKSP programme.

Women Empowerment in Vihirgaon

Vihirgaon is a small village located in Ralegaon taluk in Yavatmal district. The major inhabitants of this village belong to Scheduled Tribes, the Kolam tribes. Of 262 households in the village 183 are ST, 71 OBC and 8 SC. Total population is around 1000 persons. The village is isolated and MSSRF started working towards socio-economic development of the villagers since 2009. The first step taken up by MSSRF was to organise women farmers, especially from the deprived sections into groups called '*Mahila Shetakari Samiti*'. As on March 2014, there are eight *samitis* actively working in the village with a total membership of 116 women farmers.



Trainings on a wide range of issues in the areas of grass root institution building, sustainable agriculture and household food security are continuously being conducted for *samiti* members. In addition, village level awareness sessions are also conducted on relevant issues. As part of the capacity building exercise, officials from several departments, in particular, Agriculture, Health and Tribal Development are periodically invited for interaction with women farmers. Exposure visits are organised to agriculture department, Panchayat *Samiti* and Tribal Development department which help towards convergence of government schemes. In addition, each member household is given an Entitlement Passbook which lists out all the government entitlements a family is eligible for.

Convergence through Gram Panchayat

Open defecation is a reality in Vihirgaon as in the case of most parts of rural India. There is only one household in the village that has a latrine. As a result of awareness creation on sanitation, especially on open defecation as a major cause for worm infestation, women have demanded deworming tablets from the Primary

Health Centre. The changed attitude and active participation of women in deworming campaign has led to 100% coverage by the PHC as well as consumption of these tablets. This was in contrast to the earlier practice of women refusing to take the tablets. Women even kept an eye on the timing of the second dose of deworming and approached PHC along with the staff of MSSRF with their demand for tablets. Thus complete deworming of the village population was achieved through the efforts of women themselves. Women have also become aware that only consumption of deworming tablets is not sufficient to ensure good health. So they raised the demand for latrine construction for every household of the village in the Gram Sabha. A resolution to this effect has been passed in the Gram Sabha in October 2013 and construction of 100 individual latrines in Vihirgaon was immediately sanctioned by the Block Development Officer. Government grant of INR 10,000 per household for latrine construction has been received by each of the 100 households and the process of construction has commenced.

Similarly, women of Vihirgaon have also raised a demand for soak pit construction in the Gram Panchayat and a resolution to that effect has been passed in August 2013. *Samiti* members helped in identification of places where soak pits may be constructed in the village. Thirty-one soak pits have been completed in the village through convergence with MGNREGS.

Convergence for toilets, soak pits and drinking water help not only in the social realm of women. **These interventions bring down the disease burden of people and thereby contribute towards enhancing their economic efficiency. Therefore, any infrastructural improvement in sanitation and water is to be considered as important components of economic empowerment of women.** Without these basic necessities women are at high risk of violence as well as diseases that affect their working life.

Table 1: Infrastructure improvement in sanitation facilities

Item of Convergence	Name of Scheme	Total number of units	Cost per unit (INR)	Total cost (INR)
Latrine construction	Nirmal Gram Yojana	83	10,000	8,30,000
Soak pits	MGNREGS	31	1,200	37,200

Convergence through Panchayat Samiti

Women formally requested the Panchayat *Samiti* for sanctioning bore wells for drinking water and open wells for irrigation in their village. Their request was taken into consideration and three bore wells were constructed in the village. 15 open wells were constructed through Jalpurti

Dhadak Yojana and three through utilisation of scheme of MGNREGS. Some families in the village have also availed irrigation pipes (20 units) and tarpaulin sheets (12) through panchayat *samiti*. The extent of economic empowerment that can come about due to access to irrigation -18 wells - in a rainfed area would be very substantial. The exact magnitude of economic benefits reaped would however be known in years to come.

Table 2: Infrastructure improvement in irrigation facilities

Item of Convergence	Name of Scheme/Body	Total number of units	Cost per unit (INR)	Total cost (INR)
Bore well	Panchayat <i>Samiti</i>	3	NA	NA
Open well	Jalpurti Dhadak Yojana	15	1,00,000	15,00,000
Open well	MGNREGS	3	1,20,000	3,60,000

DFDF Convergence through Agriculture Department

Women have felt the need for a Dhal mill in their village. The *Samiti* members approached

the Department of Agriculture to avail a scheme for procurement of a mill which can be run as an enterprise by the *samitis*. They have prepared the necessary document for availing the scheme. The price of the Dhal mill is INR

Table 3: Support availed by village through Agriculture Department

Item of Convergence	Name of Scheme	Total number of units	Cost per unit (INR)	Total cost (INR)
Dhal mill		1	35,000	35,000
Spray pumps		10	1,500	15,000
Pest management (1 unit = 10 lit Nimark + 10 kg + 10 kg)	Integrated pest management	5	250	1,250
Light trap	Integrated pest management	2	1,000	2,000
Pheromone traps	Integrated pest management	60	466	27,960
Seed of fodder crop – Jower & Maize		2	400	800



70,700 in which the government subsidy is INR 35,000 and *samiti* members have contributed the balance amount. The Dhal mill will be installed this month and will be in operation during this harvest season of pigeon pea crop. While the exact economic benefits that shall accrue to *samiti* members shall be known this harvest season, it is important to note that this enterprise has tremendous potential and shall certainly increase earnings of women entrepreneurs.

Convergence with the department of agriculture has also been towards promoting sustainable agricultural practices as can be seen from the IPM inputs that people have received from the department. As sustainable agricultural practices typically bring down the risk in rainfed farming, these convergence measures help in economic empowerment of women farmers.

Convergence through Tribal Development Department

Six Kolam tribal families availed the scheme of agriculture implements through Tribal Development Department. They received INR 20,000 per family for purchasing agriculture implements. Thus, the total convergence came around INR 1,20,000. Twenty families in the

village received Diesel Engines through this departmental scheme. Access to agricultural implements will ensure timely agricultural operations resulting in higher agricultural productivity.

There are nearly 75 households in a secluded hamlet (Pod) of the village. These families have received solar lamp units.

Table 4: Infrastructure improvement in agriculture

Item of Convergence	Total number of units	Cost per unit (INR)	Total cost (INR)
Agriculture implements	6	20,000	1,20,000
Diesel engine	20	25,000	5,00,000

Convergence with Government for Social Benefit

Two social problems which were boldly tackled by MKSP women farmers in Vihirgaon highlights what women can achieve if they are empowered. The first issue concerns their efforts to stop the preparation and sale of local liquor in the village. As MKSP has created awareness among *samiti* members on legislations pertaining to domestic violence, they decided to stop liquor production and sale in the village. Consumption of alcohol is seen to clearly increase violence against women. Women formed *Tanta Mukti Samiti* (Dispute Free Village) in Vihirgaon approved by Gram Sabha and immediately took action against liquor production in the village. With their focused efforts they were able to stop liquor production and sale in the village. *Samiti* members organised a meeting in school premises and called a local police officer as the Chief Guest. They discussed with him, the problem they faced due to liquor addiction by the menfolk. He assured the women that he would extend his full support in controlling local production and sale of liquor. Encouraged by his support, the women courageously

went to liquor production centres and got the producers arrested. Today, Vihirgaon can boast that it is a liquor-free village.

The second issue relates to MKSP women farmers' action in dealing with the poor functioning of the two Anganwadis in the village. The provision of supplementary nutrition to young children was not addressed properly through the Anganwadis. In order to alter this scenario and to draw the attention of the government to this issue, MKSP women farmers created a sound plan. They collected money and food grains from the villagers and started preparing nutritive snacks and other food items (soya product, sprouted vegetables, soups, rounded sweets or *Laddu*, vegetable blended *rotis* for feeding the young children attending the Anganwadis. This was done for 21 days. Women's efforts drew the attention of the concerned government department and the responsibility of preparation of *Poshak Aahar* was given to two *samiti* members. They sincerely carried the responsibility for two years. Now the system has stabilised and *Poshak Aahar* is prepared in the *Anganwadi* itself by the *Anganwadi* helper. Needless to say, the awareness sessions on various government entitlements conducted as part of the MKSP programme have made the member farmers aware of their rights.

Over 2012-14, total convergence achieved in Vihirgaon, through MKSP, is to the tune of INR 34.2 lakhs, amounting to INR 15,000 per member woman farmer per year.

Innovative Measures for Economic Empowerment

Common Facility Centre (CFC)

Common Facility Centre (CFC), a farm machinery hiring centre, has been set up at Vihirgaon where villagers can borrow agriculture implements at low daily rents. In Vihirgaon this centre was established by women farmers with convergence from project funds received

from Ministry of Rural Development and Government of Maharashtra in July 2013. This centre shall function as an economic enterprise, generating income for women farmers. In addition to economic empowerment, timely availability of implements shall also reduce the risk involved in farming, thereby increasing the economic returns of women farmers. Women-friendly implements have been made available in the centre contributing towards drudgery reduction.

Realising the benefits of the CFC, women farmers decided to purchase land for creating a permanent structure for the Centre. They formally demanded a plot of land in the Gram Sabha for this purpose. Gram Sabha passed the resolution to allot the land for CFC and sent it to Block Development Officer for further action. But BDO did not approve the request. Though women were disappointed, they quickly started thinking of other means to have a permanent structure and approached a land owner of a vacant plot in the village. They collected contribution from *samiti* members and finalised the purchase of land with facilitation from MSSRF. The procedure for land transfer has been completed and land for CFC has been purchased in the name of the *samiti*. This was the first ever initiative in the history of this village where women have taken a collective decision on a financial matter and purchase of



common asset. There is tremendous scope to increase the number of implements in the CFC through convergence and the CFC management committee is working towards the same.

Seed Bank

The main objective of seed bank is to reduce market dependency of farmers for seed and to preserve locally suitable seed varieties. In this regard, the first step has been taken to set up a seed bank in this village. The containers needed for storage of seeds were provided with MKSP project funds. One of the women farmers came forward to set up a seed bank and she has 29 varieties of seeds of food grains and vegetables. In the year 2012-13, she distributed seeds to nearly 26 families. The borrowers of seeds from seed bank have now learnt the seed preservation techniques through various trainings conducted in MKSP and have learnt to preserve their own seeds. This is how the women farmers are becoming self dependent for seed requirement. In 2013-14 the seed bank farmer has distributed seeds to another set of 25 farmers. Needless to add, this entails reduction in seed cost and ensures quality seeds thereby resulting in economic benefits.

Community Kitchen Garden

Under MKSP, MSSRF facilitated the establishment of community kitchen gardens in the village. There are 8 community kitchen gardens, established with the participation of the villagers. Villagers came forward after they were convinced about the benefits of community kitchen garden. The *samiti* members who manage the community kitchen gardens distribute vegetables at a minimal cost to villagers. Villagers perceive that due to adequate availability of vegetables in the village, their consumption of vegetables have significantly increased and their expenditure on

purchase of vegetables has come down. Thus, kitchen gardens have obvious implications for economic and nutrition enhancement of villagers.

Challenges

The MSSRF approach to women empowerment draws on two core elements of the empowerment process—the livelihood aspect and her overall empowerment as a social being. The socio-economic profile of the women farmers, mostly from SC and ST groups, widows, landless farmers presented a challenge in terms of establishing contact and mobilisation. The region itself, Vidarbha being a hotspot for farmers' suicides was a difficult area to establish the concept of MSSRF amongst families of those affected. At the same time, the focus being to recognise the woman as a 'farmer' an identity that remained ambiguous –meant challenging the social norms and biases within society.

Challenges have been inherent in this move to lead them to heightened awareness on issues of sanitation particularly open defecation. Women as a rule shy away from raising the demand for latrine construction through Government support as well as deworming tablets to address the issue of worm infestation caused by open defecation. To draw them out and enable them to seek this service has been a challenge.

Lessons Learned

One of the significant lessons has been gained through the opening of the Common Facility Centre(CFC) that essentially is a farm machinery hiring centre. In Vihirgaon, this was established by women farmers with support from MoRD and Government of Maharashtra. The benefit of this has been noted by women farmers who have taken the initiative to purchase land for creation of a permanent structure for CFC.

Innovative Initiatives for Economic Empowerment

MISSION SHAKTI, ODISHA



Innovative Initiatives for Economic Empowerment

MISSION SHAKTI, ODISHA

The Women Self Help Groups (WSHGs) in Odisha have been set up under an umbrella campaign known as Mission Shakti. The objective of the Mission is to expand the self help movement in the state; develop quality SHGs, strengthen the existing ones, build federations at block and district level¹. It was launched in the year 2001 with the objective of accelerating the process of empowerment of women through SHG movement. The Mission Shakti campaign is one of the flagship initiatives under the Department of Women & Child Development, Government of Odisha.

¹ The Light House. W & CD , Govt of Odisha, 2005

Some of the highlights of Mission Shakti²:

- More than 71 lakh women have been brought to the fold of more than 5 lakh WSHGs (5,99,140)
- There are 8005 federations at panchayat level, Block level, district level and state level-district level – 30; block level – 314; panchayat level - 7661
- The WSHG members are involved in addressing many social issues such as alcoholism, violence against women
- The WSHGs are involved in the implementation of many programmes of the Government.

In credit and loan linkage, till February 2014, 4,83,662 WSHGs have been credit linked. They have got loan of an amount of Rs 3058.34 crores. The savings amount of the WSHGs have been Rs 433.93 crores.

As a result of the WSHG movement in the state dependence on money lenders has declined significantly. Women have developed the habit of saving and thereby they are able to even out the fluctuations in their consumption and are able meet to emergencies without jeopardising their future economic security. The surplus is being invested on income generating activities (IGA) and asset creation. The women members are spending more on food, education of children and health needs. Income levels of the women have increased significantly after joining SHGs. There is a significant change in their personal capacity and they are able to take part in decision making at the family level as well as at the community level. Through SHG banking programme, the poor and marginal sections are able to access banking and other financial services. Overall SHG programme is showing positive attitude towards women and weaker sections and backward and remote areas.



The WSHGs have been working in tandem with various stakeholders including the different departments of the Government. The following table details the convergence income generating activities of the WSHGs in the state. The WSHGs are cooking the Mid Day Meals for primary schools for the Department of School & Mass Education while some WSHGs are preparing the Take Home Ration under the SNP of ICDS. The panchayat ponds are taken on lease by the WSHGs for pisciculture and the Department of Food & Civil Supplies has awarded kerosene dealership to many of the WSHGs.

Marketing:

- Orissa Rural Development and Marketing Society (ORMAS) has signed an MoU with ITC for procurement of raw agarbatis from rural women through WSHGs. Through this joint market intervention with ORMAS, Mission Shakti is providing additional livelihood to 3586 SHG members who are trained and actively participating in production. The

² Mission Shakti at a glance – Departmental notes, 2014

Illustration of convergence³

S. No.	Work taken up by WSHGs		
1	Mid Day Meal (MDM) in primary schools	Department of School & Mass	43,652 schools out of 60,433 schools are managed by WSHGs. In KBK (Koraput, Bolangir & Kalahandi undivided districts) districts raw kandul dal (pigeon pea) of the region is being processed, managed and supplied to MDM and Emergency Feeding Programme
2	Kerosene dealership - retailing & sub wholesaling	Department of Food & Civil Supplies	7493 WSHGs are engaged as PDS agents - 314 WSHGs in sub wholesaling and 7179 in retailing- spread across the 30 districts of the state
3	Panchayat pond lease for pisciculture	Department of Panchayati Raj	6557 tanks (across the 30 districts)
4	Sampurna Parimal Abhijan (Total Sanitation Campaign)	Department of Rural Development	627 WSHGs-run sanitary ware production centres
			209 WSHGs involved in sanitary mart
5	Supplementary Nutrition Programme (SNP)- Chatua preparation & distribution (take home ration)	Department of Women & Child Development (ICDS division)	SNP is decentralised to WSHGs. WSHGs are involved in procurement, processing and delivery of ration in AWCs. Morning snacks to children of 3-6 years category is being provided by WSHG in every AWC
6	Electric meter reading	Department of Energy	3000 WSHGs
7	Drudgery reduction- purchase of implements to reduce their drudgery (Rs 10,000 per WSHG)	Department of Agriculture & Department of Panchayati Raj	1 lakh groups have been given an amount of Rs 100 crores
8	Decentralised nutritive plants plantation programme	Directorate of Horticulture	19,78,600 plants (drum sticks, K lime and papaya) provided to WSHGs for kitchen garden plantation and in and around AWC
9	Paddy procurement (for trading)	Department of Food & Civil Supplies	In 2010-11, 2.32 lakh mt paddy has been procured by WSHGs. 2280
10	LPG distribution (under Shakti Gaon)		2137 WSHG
11	Hindustan Lever Limited dealership (Shakti project - Shakti dealer)		1184 WSHGs in 19 districts

³ Mission Shakti at a glance – Departmental notes, 2014

production has reached from 60tn. to 200tn. monthly. Nayagarh, Phulbani, Khordha, Cuttack, Boudh, Puri, Mayurbhanj, Balesore & Bhadrak districts producing agarbattis successfully.

- For marketing WSHG products, exhibitions like Gramshree, Pallishree and Sisir Saras mela are being organised by ORMAS.
- Opening of WSHG product outlets in six Reliance Fresh stores [4 in Bhubaneswar city and 2 in Cuttack] is an important initiative in the marketing of food products by WSHGs.
- Four Mahindra Max pick-up vehicles have been purchased and remodelled under “Bazaar on Wheels” project for Khordha, Cuttack, Jajpur and Keonjhar. districts Rural products are displayed and sold in different locations through these vehicles.
- Through Shakti Gaon Project, 64 WSHGs are involved in LPG distribution covering four districts i.e. Jagatsinghpur, Mayurbhanj, Ganjam and Sundergarh.

Some success stories⁴:

Group empowerment:

- **Maa Deepamayee WSHG, Rayagada district, Padmapur block, Godiabandha GP, Village Radu:**

This WSHG was set up in July 2002 with 10 members. The women took the first bank loan of Rs 6000 for self consumption. The second loan in May 2003 of Rs 10000 for the purpose of vegetable cultivation was taken. Then subsequently they took a loan of Rs 3000 towards pisciculture, brick work and cotton cultivation. The WSHG was successful in its ventures. Subsequently they approached DRDA for a machine to process kandul dal. Now they are doing this dal processing business along with PDS.

- **Kalyani WSHG, Sundergarh district, Balisankara block, Ithipada village:**
Women from BPL families formed the WSHG in March 2001. Thrift saving was



done regularly which helped them to take a loan of Rs 5000 to do rice trading. They were successful in bagging a tender for supplying eggs to primary schools in eight panchayats. The group also started supplying MDM to a primary school in the block. Due to their regular work performance, they got a loan of Rs 2,50,000 from SGSY for rice husking business. Presently they are making MDMs for Kanyashram and high school in the district. The group has also got the LPG dealership. The group has more than Rs 2 lakhs in its savings account.

Individual empowerment:

- **Bilasa Nayak, member of Maa Brahmani Debi WSHG, Ganjam district, Jaganath Prasad block, Kukudai GP, Bhalumundia village:**

Bilasa formed a WSHG with women from 16 other poor families of the village. With regular thrift saving of all, Bilasa was successful in taking loans of Rs 14,000 and Rs 25,000 from her own WSHG to set up a laddo making enterprise in her home. Today she is a successful entrepreneur selling one

quintal laddos in a week. Her economic condition has visibly improved due to this availability of capital for micro enterprise at an individual level.

The WSHGs in the state of Odisha have marched ahead to new bastions as the illustrations of convergence reveal. The various departments

of the Government as well as the sections/divisions of the Women & Child development department seek the help of the WSHGs for improving their outreach and implementation strategy which also facilitates the economic well-being of the women both at the individual and group level.



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