

**MAINSTREAMING RURAL WOMEN**  
**(Paper presented at the Geneva 2000 Forum Workshop on  
International Co-operation for Social Development :  
Practitioners' Reports & Critical Reflections)**

## 1. SUMMARY

Community organisation & institutional development in a development context, particularly where NRM is involved is a complex issue. It is also a critical issue in terms of meeting the objective of sustainability. In terms of development approaches, it is increasingly becoming clear that the focus of intervening agencies has to be on reducing poverty and improving the quality of life on the one hand and restoring degraded primary environments which are actually the habitats of poor people on the other. Achievement of food security is the first step in the process of development. **A person who has eaten well is a more confident human being than a hungry one.** In this process it also becomes important to remember that women have to be included and mainstreamed. Their empowerment therefore becomes of primary importance.

Robust community based organisations capable of addressing their own development needs and which are able to place demands on the system are preconditions for sustainable development. This paper shares experiences of OUTREACH's attempts to address this situation and evolve institutions and strategies which enable participatory and equitable development to take place in drought prone areas of Andhra Pradesh, Karnataka and Tamil Nadu in South India.

Overall OUTREACH's approach has six major thrusts :

- (a) *The preparation of a participatory base through the formation & development of primary and secondary community based institutions i.e SHGs and CLAs.*
- (b) *The demonstration of a comprehensive area development approach which addresses poverty and the natural resources in the area and also encourages alternate forms of livelihoods and enterprise development.*
- (c) *The promotion & development of NGO networks in the region, with a special emphasis on their capacity building.*
- (d) *Training & HRD as an accompaniment to the development process.*
- (e) *Mainstreaming of rural communities economically, socially and institutionally and promotion of linkages with local and regional governments (Panchayat Raj Institutions) and other mainstream institutions such as Banks, Research, Training and Marketing institutions.*
- (f) *Influencing macro policies and leveraging and directing resources from development programs of mainstream institutions such as Government, Donors and Banks in favour of the poorer communities and degraded natural resources.*

Together, these items are comprehensive attempt to address the problems of poverty & degraded environments in drought prone regions. This paper concentrates on item (e) and shares OUTREACHs experiences in terms of mainstreaming rural women. The experiences shared in paper must be seen in the context of the history and evolution of development in India as well as more recent initiatives from a variety of bilateral donors (SDC, DANIDA, DFID, GTZ) indigenous mainstream organisations.

## 2. HISTORY OF THE ORGANISATION AND PAST EXPERIENCES \*

OUTREACH was established in 1992 and it currently works in 3 Southern States of Karnataka, Andhra Pradesh & Tamil Nadu. OUTREACH covers approximately 970 villages along with 32 NGO partners to whom technical and managerial support services are provided. The main thrust of OUTREACHs work is towards community based poverty alleviation and restoration of degraded primary environments in drought prone areas. The OUTREACH approach is indicated in Annexure I. OUTREACH is also a leading resource and training organisation in participatory approaches. It has pioneered and developed the use and application of Participatory Rural Appraisal (PRA) techniques in a wide range of development situations, nationally and internationally.

Presently, 137 staff are working in OUTREACH, of which 42 are professionally qualified personnel. Most of these have had previous experience in the implementation and management of NRM projects.

**Overall, OUTREACH's approach strongly emphasizes the creation of wealth, within the villages in terms of cash, assets, human resources and institutions. Strong emphasis is also given to the aspects of gender and equity. 90% of SHGs in OUTREACH and partner NGO projects are women's groups, through which various project activities are implemented.**

### Box - 0 Time Line History

#### **Pre 1900 (Colonial period)**

- ? Earliest examples of development interventions by Church missionaries
- ? A few British ICS officers

#### **Early 1900 upto 1947 (Pre independence)**

- ? Church Organizations
- ? Tagore 's Shanthi Niketan experiment
- ? Mahatma Gandhi 's Sarvodaya Movement
- ? YMC
- ? Much of the Gandhian Movement's energy went into organising for the freedom struggle.

#### **1950 's ( Post independence)**

- ? 350 m population 50 % below the poverty line
- ? Post Independence good will and euphoria but also a strongly entrenched caste system and untouchability within the village.
- ? Sarvodaya Movement powers ahead " Gram Dhan " and " Bhoo Dhan " movement
- ? Development programs of Gandhian and Church organisations continue
- ? Earliest examples of organised formal Community Development - Ford Foundation - Government Action (S. K. Dey)

\* Note: This paper is set in the contextual background of development in India as indicated in Box O

### **1960s and 70s (Difficult times)**

- ? Series of disasters- wars, famine earthquakes, cyclones etc.
- ? NGO BOOM.....! Promoted by a number of relief agencies
- ? Mushrooming of wide spectrum NGOs - but all in ' relief mode ' (*Voluntary spirit and Critical self reflection*)

### **1980s (The lost decade)**

- ? Struggle to shift from relief to developmental mode. (*Complacency*)
- ? Entry of professionals into NGO sectors (*Agri, Forestry, Engineers, Management etc*)
- ? Experiments in institutional arrangement

### **1990s (Push for participation decentralization and new institutions)**

- ? Establishment of NGO ' credibility ' (*glamour and corruption*)
- ? Increasing emphasis on participation in mainstream programs ex. WSD, Micro credit, JFM, PIM, W&S etc.
- ? Advent of PRI (:Local Government)
- ? Increasing number of Institutional Arrangements promoting decentralised development.
- ? Evidence of Donor influence on policy and design of development projects e.g. Emphasis on equity and gender aspects, process approach, participation etc, in partnership with NGOs ( *Strategic alliances*)
- ? Pre occupation with replication and up scaling
- ? Evidence of an emerging and large pool of Resource organisations and professional (*development leaders*)
- ? Poaching of NGO staff by Donor agencies
- ? Strategic repositioning of Donor funds- Software Vs Hardware (*capacity building + institutional development*)
- ? Process Vs blue prints / target approach
- ? Leverage of resources ( *Micro credit, WSD etc*)

**but.....! we have 1 billion people of which 30% are below poverty line.....!**

## **2.1 Approach**

As in many other rural development projects, groups are primarily organised around the activity of savings and credit management. This activity has been seen to transform their lives. For example, a women's group consisting of 20 members, which saves Re.1 per day will end up with a working capital of Rs.10,000/- by the end of the year (savings + interest). This impacts their lives significantly as their vulnerability and dependence on local money lenders who charge exorbitant rates of interest is much reduced.

It has been found that this approach is also significant in other ways. For example it was found that the credit was used for a variety of purposes (Box 1).

**Box 1 - PATTERN OF LOAN UTILISATION IN SHGs**

Sl. No.	ACTIVITY	NO. OF LOANS
	<b><u>I. Consumption related</u></b>	
1	To purchase control Rice	6563
2	Weekly market (shandy)	2851
3	Release of Gold Ornaments	13
4	Purchase of Utensils	438
5	Repayment of loans to money lenders	607
6	Loan repayment	135
7	To purchase books	212
8	School fees	156
9	School Uniform	47
10	Medical expenses	2325
11	Festival expenses	424
12	Delivery Expenses	3
13	Social ceremonies	109
14	Electricity charges	54
15	Cycle repair	8
16	Travel	209
17	Marriage exp.	163
18	House repair	62
19	Jewelry	156
20	T. V. repairs	5
21	Tape recorders & radios	25
22	Cosmetics	59
23	Insurance	29
24	Electric items	89
25	Court expense.	6
26	Air fair	1
	<b>Sub Total</b>	<b>14749</b>

Sl. No	Activity	No. of Loans
	<b><u>II. Agricultural related</u></b>	
27	Agricultural labour payment	805
28	Agricultural implements	128
29	Agricultural seeds	715
30	Fertilizers	640

31	Seeds	570
32	Tomato seeds	708
33	Watershed works	98
34	Bore well drilling	22
35	Purchase land	6
36	Water pipes	73
37	Mango plants	135
38	Flower gardening exp.	18
39	Motor repair	158
40	Plough cows	16
41	Sugar cane	15
42	Bullocks	8
	<b>Sub total</b>	<b>4115</b>

Sl. No.	Activity	No. of Loans
	<b><u>III. Business related</u></b>	
43	Sericulture rearing	495
44	Cross Breed Cows	67
45	Stone pulling machine	14
46	Poultry birds	44
47	Sheep	354
48	Brick Making	8
49	Petty shop	196
50	Flower business	102
51	Vegetable business	242
52	Bangles business	105
53	Eatable making & Business	617
54	Oil business	809
55	Cloth business	92
56	Tamarind Business	489
57	Groundnut business	92
58	Fruits business	152
59	Driving license	3
60	Tender Coconut business	27
	<b>Sub total</b>	<b>3908</b>
	<b>Grand Total (I + II + III)</b>	<b>22772</b>

A closer look at the pattern of borrowing indicated very interesting results. It was found for example that most of the loans that were taken by women in the first year were for very basic consumption needs (food, health, clothes and the celebration of festivals & ceremonies (also considered basic needs in rural areas). In the second year there was a predominance of borrowing towards agricultural production related or land related activities, once again linked to improving food security positions. From the third year onwards there was an increasing propensity to invest in non land related activities of an income generating nature such as a variety of small industries, business and services (Box - 2).

**Process of evolution of SHGs**

**Box 2**

YEAR	UTILISATION %	UTILISATION PURPOSE
I	90 %	Consumption related to meeting food security needs health needs, housing & other emergencies & economic shocks.
	10 %	Small production activities related to agriculture
II	70 %	Used for land based activities Eg. Land Development (soil & moisture conservation, land levelling, minor irrigation, land clearing & reclamation etc) Agriculture (purchase of seeds, fertiliser, implements etc.) or other land based activities such as Horticulture, Sericulture etc.,
	30 %	Continues to meet emergency need for food, health, housing.
III	50 %	Used for land based income generating activities but livestock farming, particularly of small animals becomes prominent.
	40 %	Used for non land based income generating activities such as small industries, businesses and services etc.
	10 %	Continues to be used for emergency needs and some consumer items/asset creation such as jewellery, TVs etc.

Currently in it's projects, OUTREACH is observing a 4<sup>th</sup> stage, where groups of women are beginning to take up collective enterprises such as agriculture or sericulture businesses, fisheries projects and so on.

**2.2 The three stages of development**

Following these observations, OUTREACH determined the following development construct as far as it's activities were concerned.

**Box -3**

**COMMUNITY ORGANISATION AND INSTITUTIONAL BUILDING**

<b>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100</b>	I YEAR	<u>Retrieval stage</u>  Satisfying food security and other basic needs (Health, Housing, etc)	<u>Intervention I</u>  Reducing dependence on money lenders by starting SHGs, savings and credit	<b>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100</b>
	II YEAR	<u>Consolidation Stage</u>  Investments on land based activities, watershed development (food security related)	<u>Intervention II</u>  Reducing dependence on suppliers of inputs (middlemen) through organized bulk purchases	
	III YEAR	<u>Development Stage</u>  (Non land enterprises small industries services and business)	<u>Intervention III</u>  Reducing dependence on middlemen / commission agents by holding back stocks /direct marketing.	

**ACCESS TO CREDIT AND MARKETS**

Whereas OUTREACH programs are relatively strong in the areas of community organisation, technology development and promoting access to credit (all appearing on the left hand side of the diagram), it is currently engaged in addressing the areas of community institution building, access to markets and micro enterprise development (appearing on the right side of the diagram).

This discovery has had an huge impact on the way OUTREACH approaches its work, primarily because it is now possible to keep in step with communities as they evolve through the different stages, responding and supporting them in relation to their needs at various points during their evolution in a timely and appropriate manner. Definite upward mobility is noticed (Box 3a) as well as evidence of solidarity (social capital exhibited by the SHGs).

**Box - 3a**  
**Upward Mobility - The story of Laxmamma**

As an illustration of impact, the following case study of Laxmamma of Omshakti Mahila sangha, SHG in Nandimangalam village in OUTREACH's Hosur project is taken.

Year	Events
1995-96	This was the time the Omshakti Mahila Sangha was formed. Laxmamma joined it and immediately faced problems. Her husband deserted her for a younger woman. Her parents objected to her becoming a member of the SHG and would not let her stay with them, because she had nothing to contribute towards her keep. She was saving her meagre surplus in the SHG. But this is when she was made to understand the real value of the SHG. One of the members of the SHGs gave her room to stay in with her little son. The other group members also encouraged her to fight for compensation from her husband. She was able to get a loan of Rs.2000/- from the SHG. She used this to get the police to force her husband to give 2.5 acres of land. The same year she learnt to sign her name as well as learnt banking procedures for SHG work.
1996-97	She benefitted from an IFAD loan of Rs.10,000/- and was able to purchase 11 sheep. (The flock size is now up to 25). She was also able to go Omshakti temple by availing a loan of Rs.1000/- from her SHG. This increased her self esteem as well as her status in the village.
1997-98	Her major achievement was that she raised the issue of the improper functioning of the Government Fair price ration shop in the village. Her SHG took action by reporting the matter to the district authorities and the problem as solved.
1998-99	She took a loan for Rs.1000/- for her son's education. She also learnt to do business in the new Agro Service Centre which was opened by her SHG. In the course of working in the Agro Service Centre she learnt how to collect dues from defaulters. This was a new and empowering experience. She was also able to buy a plot of land for building her house. The money for this was raised from her SHG, her wages and from the sale of some of her sheep.

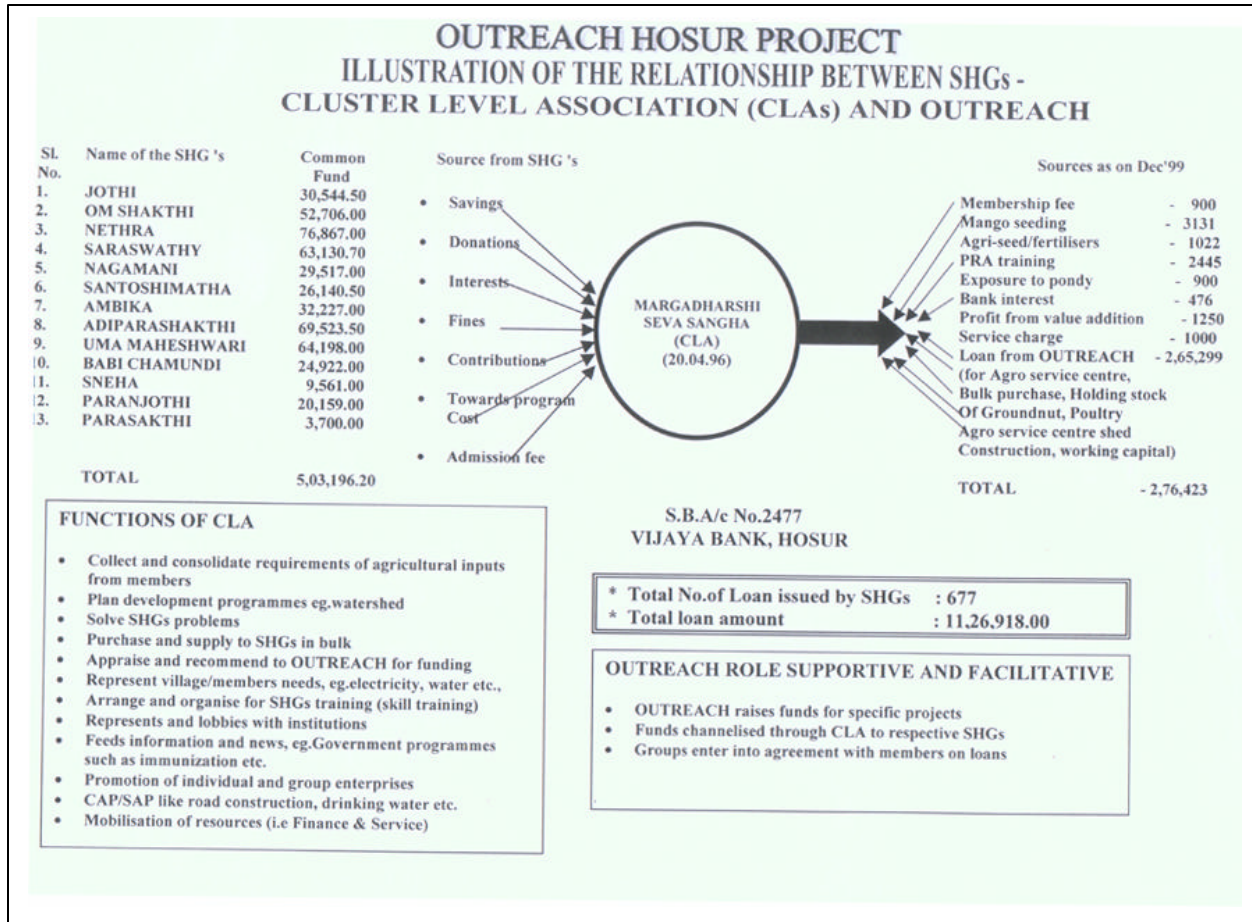
Laxmamma says her greatest crisis was the time she was abandoned by her husband as well as her parents. At the time she wanted to kill herself. But her group members came to her assistance and lifted her out of her depression and helped her to fight. She now feels confident of the future. She would like to educate her son and see him become a school teacher. She intends to invest in another house site for her son soon.

### **2.3 The Building & Evolution of Community Organisations**

Withdrawal is a much debated issue in development programs. It stands to reason that if improvement and capacity building are indeed taking place, then this must lead to reduced dependence of target communities on agencies that intervene from the outside. This was a preoccupation that OUTREACH had from the beginning of the project and so began addressing it right from the start. The slogan was **'withdrawal has to start from the beginning of the project rather than at the end'**.

With this objective, OUTREACH initially began to organise and facilitate the emergence of Cluster Level Associations (CLAs) of SHGs. Typically between 10 to 15 SHGs were linked to each CLA. 2 representatives from each SHG participated in CLA meetings which were held every month. During these meetings the representatives reported on activities within their SHGs as well as brought news from their village. In turn, at the CLA meetings information from OUTREACH, Banks and various government agencies was discussed and disseminated.

Box 4



But we needed to go beyond just meetings and information sharing. The SHGs (and their members) needed to see the relationship between themselves and the CLA in more concrete terms. An opportunity was provided at the start of 1994 Agricultural season. For planning and budgeting purposes, OUTREACH needed to know what quantities and types (varieties) of seeds and fertilisers and other inputs our SHG members required and how much premonsoon credit was planned.

Box 5

A system was initiated where in each SHG collected requirements from its members as well as details of what/how much they could contribute. These discussions began in the month of March every year. Consolidated lists were then presented and discussed at CLA meetings. After much animated discussion the requirement list was consolidated and presented to OUTREACH for bridge funding (loans to cover the deficits). This was done in the month of April.

**Credit is not a constraint. Let them dream.....**

This is a strong element in OUTREACH's approach and philosophy in dealing with poor rural communities. It has been found that when such communities have access to timely and adequate credit, their motivation levels and consequent productivity is greatly enhanced. In our annual planning for agricultural operations, therefore, each SHG member is encouraged to 'dream' i.e what crop and how many acres etc. They are encouraged to plan for the maximum, assuming that credit is not a constraint. This has had a dramatic effect on reducing leasing out of land by poor families, rather enabling them at times to lease in land from better off people who face constraints of labour. They are now able to cultivate their entire land thus reducing fallows. Increased use of agricultural inputs and increased productivity have also resulted.

**Story of two women who went to buy ground nuts.....**

Chinnathaimma & Rajamma had never before been more than 10 kms out of their own village. During the 98 Agricultural season, they were elected as purchase committee members in their CLA. Initially they did not understand what this responsibility meant. When they were told, that they would be responsible for purchasing the entire requirement of agricultural inputs for their CLA for nearly 300 members and valued at Rs.6 lakhs they tried to back out. But their colleague members were firm that they had to take the responsibility. They received some encouragement from OUTREACH's side. The staff told them not to worry as they would quickly understand how this task was to be done.

They first had to catch a bus to Kadiri 250 Kms away. The bus reached in the early hours of the morning. There was some one from OUTREACH to receive them and take them to a hotel where they could rest and refresh themselves. Later they had to hire transport and go from village to village enquiring about the availability of varieties of ground nuts and assessing the quality, price and quantity available. They finally decided to buy from one farmer who agreed to their price. He was also asked to give them a lift to the bus station as part of the deal.

The next task was to purchase and distribute the inputs. Whereas earlier it was OUTREACH staff who performed this task, now, the responsibility was given to the CLAs. They initially took on this task reluctantly. They were women, they said and had not been much beyond their own village. How could they go to far off places with so much of money and carry out such a big task? This fear was gradually overcome, by increasing the number of women in the purchase committees from 2 to 5. One staff from OUTREACH initially accompanied them.

By this time the OUTREACH staff had left and they were on their own. They now had to load 40 bags of Groundnuts seeds on to the bus. As no one would help them, they hired a coolie, with whom they had to bargain. The bus conductor also demanded more money than normal as a luggage charge. For this too, they had to bargain and were able to reduce the cost. And just as it seemed that the worst was over, it started raining. The women pleaded with the bus driver to stop the bus so that they could unload the seeds and bring them into the bus. He was very reluctant, even hostile, but eventually agreed. They then asked some of the passengers (mostly men) sitting in the bus to help them unload the sacks and bring them into the bus. No one was willing to help. In the end, climbed up the bus and threw the bags down and .... dragged them into the bus. By the time they reached Hosur they were very tired - but happy that the task they had been given had been accomplished. As they said at the next CLA meeting when they narrated their experiences. **`Now we can go any where and do any thing'.**

During the following years more women from various CLAs in OUTREACH have volunteered to buy inputs on behalf of their member groups from nearby towns such as Bangalore, Hosur and Madanapalli.

For the women themselves it has been a huge learning experience. They had never seen such an array of inputs before. Different types of seeds and varieties of different crops with attractive packaging, tons of different fertilisers and a range of other agricultural inputs. Their interest was stimulated. They had never negotiated the rates of agricultural inputs. But they quickly got into it. (As one of them said **`we women are used to bargaining - unlike our men who feel shy'**). Negotiating rebates on bulk purchases however, was a new thing for them. They went around to two or three dealers to see who would give them the best price. Similarly, the task of hiring a lorry to transport the materials back to their village was new. Here too they bargained hard. Part of the deal was that the lorry had to drop off inputs at different villages which the CLAs represented and not all at one place. Also new to them was the task of sorting out their purchases and delivering it to each SHG as per their indent, with out mixing up one SHGs requirement with another.

This whole operation was carried out in the month of May, well before the monsoons were due to start. For the first time in their lives, SHG members had the experience of planning and receiving their inputs well in advance of the sowing season. The anxiety and tensions that they had experienced in the past to obtain credit and inputs at a time when their food stocks were also exhausted was immense. Often they also could not get bullocks to plough their land and sow. This ended up with them sowing in receding moisture conditions rather than in more favourable advancing moisture conditions. And this led to poor crop stands, increased pest attack, increased drought stress and decreased yields - all with the same amount of human effort that they would have to put in for a good/normal crop.



Box 7

**Anxiety.** It is not a common practise in conventional extension to discuss anxiety with client families from rural areas - especially women. Yet it is the key to development as communities are often also able to indicate the causes of these anxieties and ways to removing constraints thus facilitating their progress towards an improved quality of life. In OUTREACH projects regular interactions on the topics of anxiety have helped staff to empathise more with local communities as well as develop measures, and responses to help reduce needless anxiety and stress. For example common anxieties include availability of credit, timely and adequate rainfall, bullock power for ploughing, pests and disease attacks, and market prices for their produce. Invariably the time of sowing is indeed a high anxiety, high stress period because they need credit, inputs and bullock power at more or less the same time individually and collectively during a period when their food stocks and cash are exhausted. Timelines of their sowing perhaps more than anything else, affects their food and livelihood security and general well being.

The new system has had a strong impact on establishing the CLA as a local institution. SHG members were more than willing to pay the Rs.2-5 service charge per bag of fertiliser or seeds that the CLA charged. The CLA itself began to increase its role by obtaining other inputs in bulk such as mango and coconut plants and saplings of various other fruit and forestry species.

**2.4 CLAs and Watershed works**

In OUTREACH it was realised that there was a great opportunity to develop local initiatives and local institutions in more ways. In keeping with the 3 stages concept mentioned earlier and following on from the activity of agricultural planning and input distribution another step was taken. Because it was observed that requests for loans for land development and agriculture related aspects were increasing in the second stage, it was felt that this was the right time to introduce the concept of watershed development or collective micro catchment management. PRAs were conducted to identify members whose land fell into the several contiguous micro catchments in the area and then, plan for its development. Each farmer had an opportunity to say what he wanted to do on his land as well as prepare a costing indicating what he/she would contribute towards the cost. The budget was then consolidated at the level of the SHG (i.e for those members who were going to be involved in the WSD program and also at the watershed general body or association level. Applications for land development grants or loans were received by the CLAs through their respective SHG representatives. On the basis of this the CLA prepared a PDO or mini proposal to OUTREACH which indicated the details of each farmer, how much land was being treated, his/ her contributions, etc.

Box 8

Project Design Outline (PDO) Of Divyajyothi CLA - Hosur (Niluvanka Watershed)			
1. Project title	Land development in Niluvanka watershed	6. Total area	120 ha
2. Project location	Ustanpalli and Gutlapalli, Venkateshpuram villages Niluvanka, Shoolagiri Block, Dharmapuri district	7. Total project cost	Rs.5,65,000/-
3. Project Duration	01.01.1999 to 31.12.1999	8. OUTREACH contribution	Rs.4,58,750/-
4. Total members involved	39	9. Member contribution	Rs.1,06,250/-
5. Total SHGs involved	03		

**10. Objectives of the project -**

- ? Land development , increase of yields and income through soil and water conservation measures.
- ? Construction of water harvest structures to improve the ground water table for cattle and human consumption and crop production, washing etc.

**11. Expected results**

- ? Investment on land will help to enhance and augment food security of 39 members (through increase in production) and improve their standard of living.
- ? 10 ha. wasteland will be brought under cultivation to benefit 6 landless families.
- ? A watershed association and user groups consisting of all the 39 participating families will be organised for implementation of WSD activities and sustainable management of the watershed assets.
- ? Base will be created for micro enterprise development, agro processing etc.

## 12. Process of PIME (Planning, Implementing, Monitoring & Evaluation)

- ? Divyajyothi CLA is the project holder and will be responsible for the implementation of the project
- ? OUTREACH will assist with Financial and technical support for Ustanpalli, Gutlapalli and Niluvanka sanghas
- ? Financial flows are from OUTREACH to Divyajyothi CLA to SHG members based on their needs and budgets arrived at the PRA exercise and appraised and approved by the CLA/OUTREACH.
- ? Members are responsible to implement the activities in their own land.
- ? The CLA will implement activities on common lands as cost contributions from participants collected will be in the CLA fund. A part of these funds will also to promote micro enterprises.
- ? Monitoring will be carried out by SHG reps, CLAs and OUTREACH.

### Indicators

- ≈ 120 ha of land as indicated above will be developed.
- ? 3 SHGs from Usthanapalli, Gutlapalli and Venkatesapuram villages will form a watershed association of 30 members and manage the assets created after the project.
- ≈ ≈ 39 families will improve their productivity and food security position by 20-30%.
- ≈ The community will gain experience in systematic watershed development activities
- ≈ Increased water availability for consumption and production (5 ha will benefit from Micro irrigation) ≈ ≈

### Assumptions

- ≈ OUTREACH and CLA will extend support to the program as discussed.
- ≈ Big farmers will cooperate
- ≈ There will be regular cost contributions from beneficiaries as discussed and agreed upon.
- ≈ There will not be any major conflicts between various interest groups or members

## 13. Budget

Activity	Extent	Total Budget	OUTREACH contribution	Member contribution
I Soil & Water Conservation				
a) Farmer field*1	80 ha	2,40,000.00	1,68,000.00	72,000.00
b) Common land*2	40 ha	2,50,000.00	2,37,500.00	12,500.00
II Agro horticulture	10 ha	40,000.00	20,000.00	20,000.00
III Forestry	5 ha	20,000.00	19,000.00	1000.00
IV Fodder development	5 ha	15,000.00	14250.00	750.00
<b>Total</b>		<b>5,65,000.00</b>	<b>4,58,750.00</b>	<b>1,06,250.00</b>

\*1 Earthen bund, stone bund, land reclamation, diversion drain

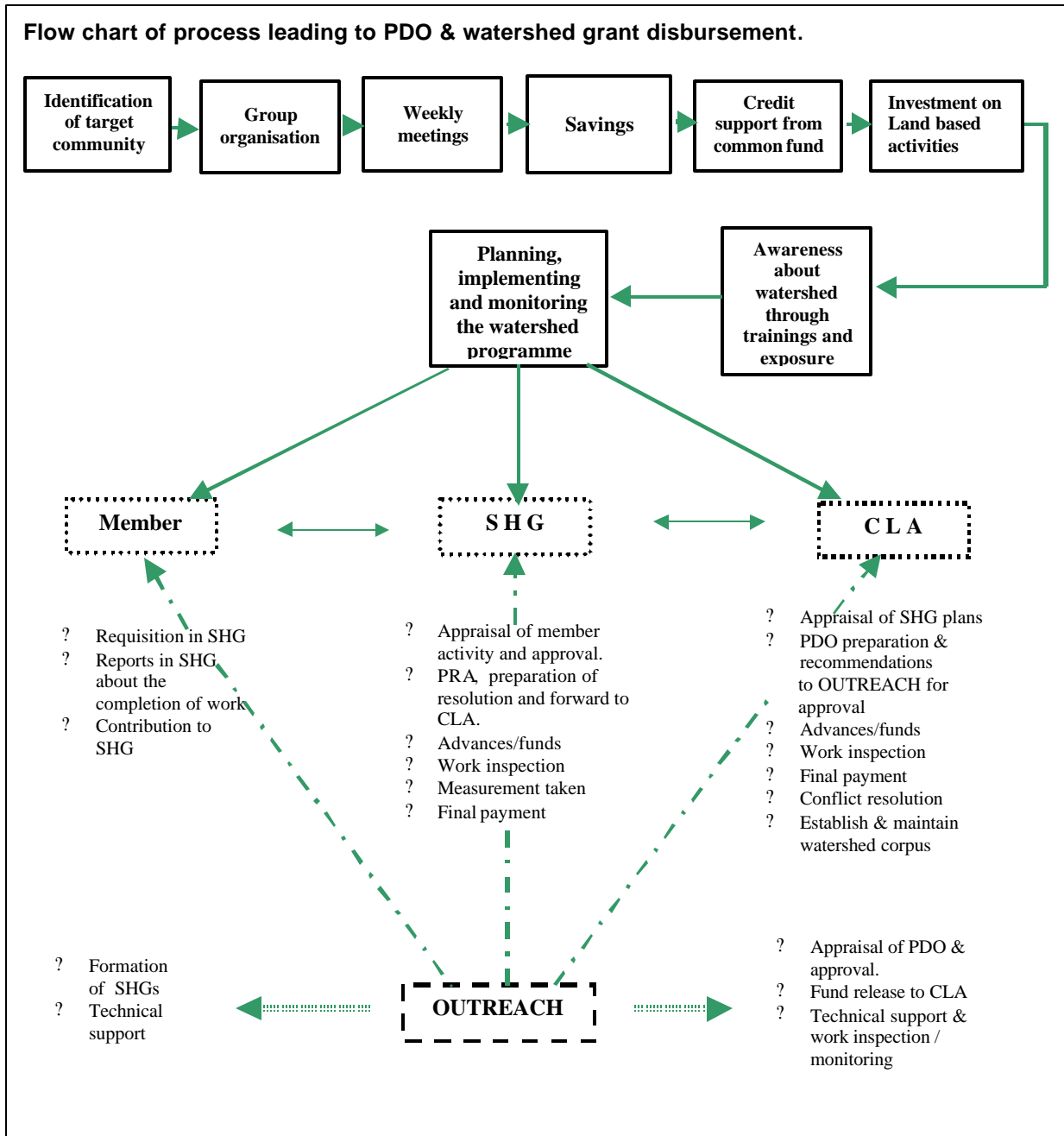
\*2 Checkdam, gully plugs

This money was sanctioned by OUTREACH and given to the CLA which then distributed to the money to its respective SHG members for disbursement. SHGs collected contribution amounts from individual farmers and kept these in their own corpus. This amount was meant for future maintenance of assets created, but at the same time could be used as loans for other income generating activities.

CLAs began to perform the task of managing watershed development activities. Initially they collected indents and proposals from their respective SHG members and disbursed money based on these requests. They also began to appraise requests and initiate follow up and supervision of work - for all purposes acting as a watershed project implementation agency.

With this, the role of the CLA began to widen in scope. Several other joint actions of SHGs began to be responded to such as projects for group enterprises such as agro and sericulture service centres, fisheries projects and so on. The CLA began to play an active role in terms of group assessments and group grading. It identified group members who had the aptitude and willingness to act as group guides, group animators and group auditors.

**Box 9**



**2.5 CLAs and Marketing**

Another significant development which has taken place is that of the CLAs taking up the role of marketing. This related with the third stage of development, when it was discovered that most SHG members were forced almost into distress selling of their produce soon after harvest to middle men. They needed the money for consumption purposes, repayment of debts as well as to celebrate their traditional festivals. Providing working capital to the CLAs, for this purpose resulted in a huge transformation.

As in the case of the agriculture plan, each CLA carried out a credit need assessment of its member SHGs and presented a consolidated request for bridge funding to OUTREACH. This was sanctioned and has had a huge impact on local prices and returns to the cultivators.

Some CLAs have taken the next steps into value addition and marketing of produce grown by their members. And this too is having a significant impact not only in terms of increased return's but also in terms of their own self belief.

#### Holdings of Groundnut in Hosur

**A group of 35 women from 6 SHGs of Margadarshi Maha Sangha, CLA in Nandimangalam village, Hosur dist.** were assisted with a bridge loan of Rs.1,00,000/- from OUTREACH which helped them to hold back their groundnut stocks for a period of 3 months. Their total stock of 12,913 kgs was valued at Rs.1,29,130/- immediately after harvest, in the month of Nov'98. They sold their crop in Feb'99 at a total of Rs.1,80,782/- giving Rs.50,062/- more after expenditure on labour for drying which amounted to Rs.1,590/-

#### Box 11

##### Bhadrachalam Example

This was a new experience for tribal families in the Bhadrachalam project in Khammam district in Andhra Pradesh. It is an IFAD supported program, with the Government of Andhra Pradesh in which OUTREACH has the role of providing community organisation services. In the 1999 season, decisions were taken by the CLAs that this year they would not sell their crop. Rather, they would procure their members produce themselves, process it (milling) and sell it after adding some value. They collected nearly 98 tons of paddy. This had an automatic impact of increasing prices locally by almost Re.1 per kg. The CLAs were able to obtain an additional Re.1 per kg on the stocks they had procured and processed. Thus they realised almost Rs.2 per kg or Rs.3000-4000 per acre more than they normally got. For the 2000 season in addition to 100 tones of paddy they have expanded their procurement to include pulses (37 tonnes) which they will mill into dhalls as well as collecting 2 tons of tamarind and other

#### Box 12

##### Kadiri example

The Ashwini CLA in O.D Cheruvu Mandal had this story to tell. During the 1999 Agriculture season they worked out their total seed requirement for ground nut as 470 bags of pods of K134 variety. When they went to the local agricultural office they were received rudely by the Officer incharge and were told that the seeds were not available. The women held a demonstration surrounding the Government office until they were assured that they would get their requirement of seeds by the next day - which they did. When....., the leader of the group was asked how they had the courage to take such an action. She replied **'earlier' even 2 years ago, we did not have the confidence which we now have because we were not organised. Now we have members who think alike. We also have our own organisation and our own funds.'**

## 2.6 CLAs and Local Bodies (Panchayats)

While this intense and exciting engagement with the CLAs was taking place, questions were being asked, regarding the relationship between the CLAs and Panchayat Raj Institutions or local bodies. It was discovered that there were a few SHG members who were also Panchayat members and were playing an active role in the functioning of the panchayats. The possibility of more SHG members becoming Panchayat members began to emerge and in the recent elections, the members increased from 14 to 79 in all OUTREACH projects.

However, even without their inclusion in the panchayat, CLA members have been able to act as pressure groups and wield significant influence locally not only with the panchayats, but also with local government departments. They have the confidence born out of emerging through a process of awareness raising, better organisation, increased financial and economic security, and numbers. Each CLA has 250 to 350 members and is confident of their support. CLAs are currently being organised on Panchayat lines in all OUTREACH projects. This gives added impetus to them in their role of acting as pressure groups, as now, there will be at least 3-4 CLAs organised and located in each panchayat. These will engage the Panchayats creatively, demanding greater accountability and transparency, placing demands effectively on the system and influencing it in the direction they want. It will also give an opportunity for SHG/CLA members to get elected on to panchayats in future years.

**This will ensure that the character profile of these bodies begins to change, as better trained and motivated people who are more representative of the general community and especially the poor and who have graduated through a development process as described above begin to takeup positions of leadership and governance within the system.**

At the same time it is recognised that OUTREACH has to work with the existing panchayats themselves increasing their awareness and vision sensitising them and building their capacities.

### **Box 13**

#### **CLAs as local development organisation (CBDOs) - Some examples from OUTREACH Hosur**

##### **Social Action Programs/Community Action Programs:**

- ? The members of Sridevi Mahila Sangha, Mallasandhram forwarded an application to Civil Supplies department on behalf of their village. At present, the PDS (Public Distribution System) is situated at a distance of 5 km, and therefore the residents are not able to know the stock availability of the ration. Carrying head loads of ration and walking a distance of 5 km is yet another problem due to lack of public transport.
- ? The members of Srivalli Mahila Sangha, Vanamangalam, after attending the orientation training of the Government program at the BDO office, submitted applications through their SHG for construction of 20 toilets.
- ? Members from Maramma Mahila Sangha, Chithanapalli, approaches Janashakthi CLA to update their group books. As a result, Renuka from Nallur village was deputed for the same.
- ? Members from 2 SHGs in Mavathur village got road repair work done in their village with the help of the local panchayat.
- ? Members from 2 SHGs in Sudagondapalli village obtained drinking water facility for their village with the help of the local panchayat.
- ? Members from Omshakthi Mahila Sangha, Nandhimangalam got the low voltage power problem in their village rectified by approaching the Electricity Board office at Berigai.

## **2.7 CLA members as Resource Persons and Trainers**

OUTREACH receives several requests for training every month. Many of these are prompted by an enhancement in the recognition, need and demand for participation and participatory approaches in several Government and NGO programs and Institutions all over the country. For example in Chittoor district alone there are 4000 DWACRA (Development of Women & Children in rural areas) women groups who need training. The only way in which OUTREACH could cope with this demand for training was to identify and depute experienced women (group guides, animators, auditors) from existing OUTREACH SHGs, and CLAs as resource persons and trainers. These persons have done an effective job of training other womens groups. Many groups also do their own PRA's and micro plans. At several workshops and seminars organised at leading institutions, whenever OUTREACH is asked to make a presentation, quite often it is the women who do so. Their experience and clarity is amazing.

These categories were given a great deal of exposure to various organisations and situations. Perhaps the most significant exposure took place when OUTREACH was asked by several donor, Banking and Government Agencies to conduct workshops and training programs on the aspect of micro credit, group organisation and participatory watershed development. Several group members acted as resource persons and made presentations about their work. These were very well received and extremely good interactions resulted afterwards, leading to an appreciation of participation and mainstreaming of rural women.

Box 14

**Group Guides, Group Auditors, Group Trainers**

**Group Guides** : Are SHG members who are identified by their respective SHGs and recommended to the CLA. These persons are selected because of their ability and potential of to guide and facilitate the SHG members and ultimately take the role of a staff. Group guides also act as a contact person and form the link between SHG's and OUTREACH

**Group Auditors** : Are SHG members who have the aptitude for accounts, book keeping and financial management. They are trained to audit the SHG books of accounts and provide support for proper maintenance of records. They report on their observations to the concerned SHGs and CLAs. This is an ongoing process. Groups auditor also train new groups in book keeping.

**Group Trainers** : Are SHG members who have the potential and aptitude and are selected by the CLA for training and capacity building of members of SHGs. They organize and conduct regular training SHGs and also carry out group grading according to certain criteria identified by the SHGs.

These persons were trained by OUTREACH and prepared for their respective tasks in terms of providing support to the SHGs within their clusters. This has greatly supported and enhanced the group building process.

Box 15

**Criteria for Group Grading (evolved by groups)**

**1 - 2 year Group**

- ? Regularity of Meeting
- ? Attendance %
- ? Regularity of Savings
- ? Regular remittance to Bank
- ? Quality of Books Maintenance
- ? Meeting agendas, topics discussed and minutes
- ? Loan recovery %
- ? Rotation of representatives
- ? Audit of accounts & audit follow up action
- ? Rotation of common fund / No of loans

For 3 Year Groups in addition to the criteria followed for 1-2 year old groups additional criteria are

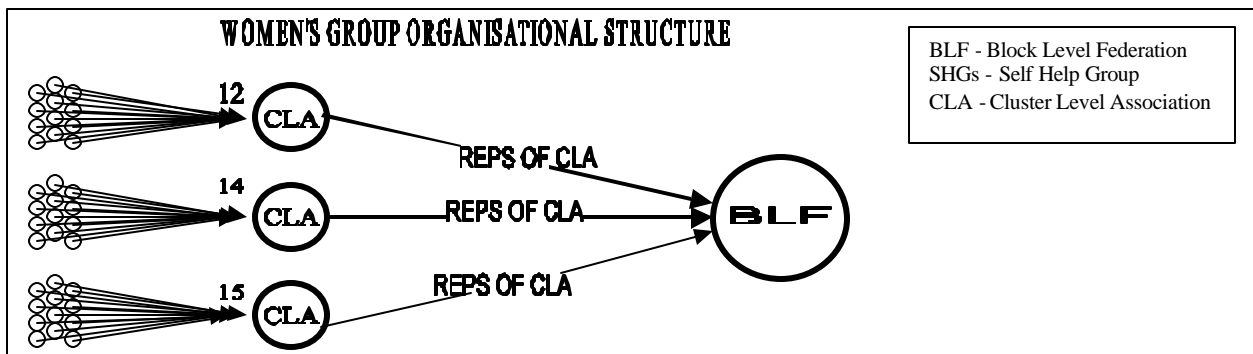
- ? Goals & Objectives
- ? Annual Action Plan
- ? Preparation of Project Proposals
- ? No.of business enterprises indicated.

**2.8 The Federation**

At the time of writing this note, OUTREACH currently has 1200 SHGs and 53 CLAs. Work has already started establishing on Regional Federations at the Block levels, a larger Federation at the South India level is currently under consideration. What this means, of course, is new experience. New roles for OUTREACH are bound to emerge as we withdraw and allow the Community Institutions to take over.

Negotiations are on with mainstream institutions such as SIDBI, NABARD, LIC, HDFC, HUDCO etc., in order to establish direct linkages between them and the CLAs. The initial responses look favourable and we hope that in the next five years that appropriate link with the corporate sector will also be established.

Box - 16



Roles and functions of each level of institutions including OUTREACHs own role need to be defined and redefined. Capacity building along these lines also needs to take place. As of now the roles identified for the various levels are as follows:

**Box 17**

	<b>Level I</b>	<b>Level II</b>	<b>Level III</b>
	<b>SHGs</b>	<b>Cluster Associations (CAs)</b>	<b>Regional Federations (RF)</b>
a. Membership	Average of 25 persons per group representing 25 families	? Average of 10 groups with 2 representatives from each group on a rotational basis. ? Totally represents upto 250 members/ families	? Average of 20 CAs, with 2 representatives per CA's on a rotational basis. ? Totally represents up to 6000 members/families
b. Activities	? Savings & Credit Management ? Local problem solving, self help and mutual support. ? Appraisal of individual credit needs and small scale micro enterprises. ? Livelihood stabilisation and income generation (land and non land based) ? Mangement of Bank credit – disbursal and recovery and repayment . ? Bank funding limits up to Rs.20-30000/- per group. ? Facilitating fund mobilisation on behalf of members. Representation of Individual member group needs to CAs.	? Representation of member SHGs interests. ? Service and delivery support to member SHGs. ? Area planning (cluster area will cover roughly 7-10 villages, 1-2 panchayats). ? Appraisal of group credit needs and group enterprises particularly medium scale enterprises/new enterprises. ? Project fund management ? Management of credit and program related funds on a larger scale (up to 10 lakhs per CA.) ? Facilitating fund mobilisation on behalf of SHGs. ? Representation of SHG/interest group needs to project/Apex.	? Representation of member CO's interests and common interests of SHGs and individual members. ( Ex. If there is a widespread disease outbreak problem in cattle or sheep, seasonal requirements of Agricultural inputs etc.) ? Interface with larger system – lobbying and representative functions in collaboration with NGO partner. ? Facilitating linkages of CAs & SHGs with outside institutions/agencies schemes/programs with. ? Area planning ? Appraisal of area/CAs credit requirements and facilitating fund. Mobilisation on behalf of CAs. ? Representation of CAs needs to outside agencies i.e. Government, NGO, Financial institutions etc.

The SDC partnership PIDOW & Impacts are given in Annexure I.

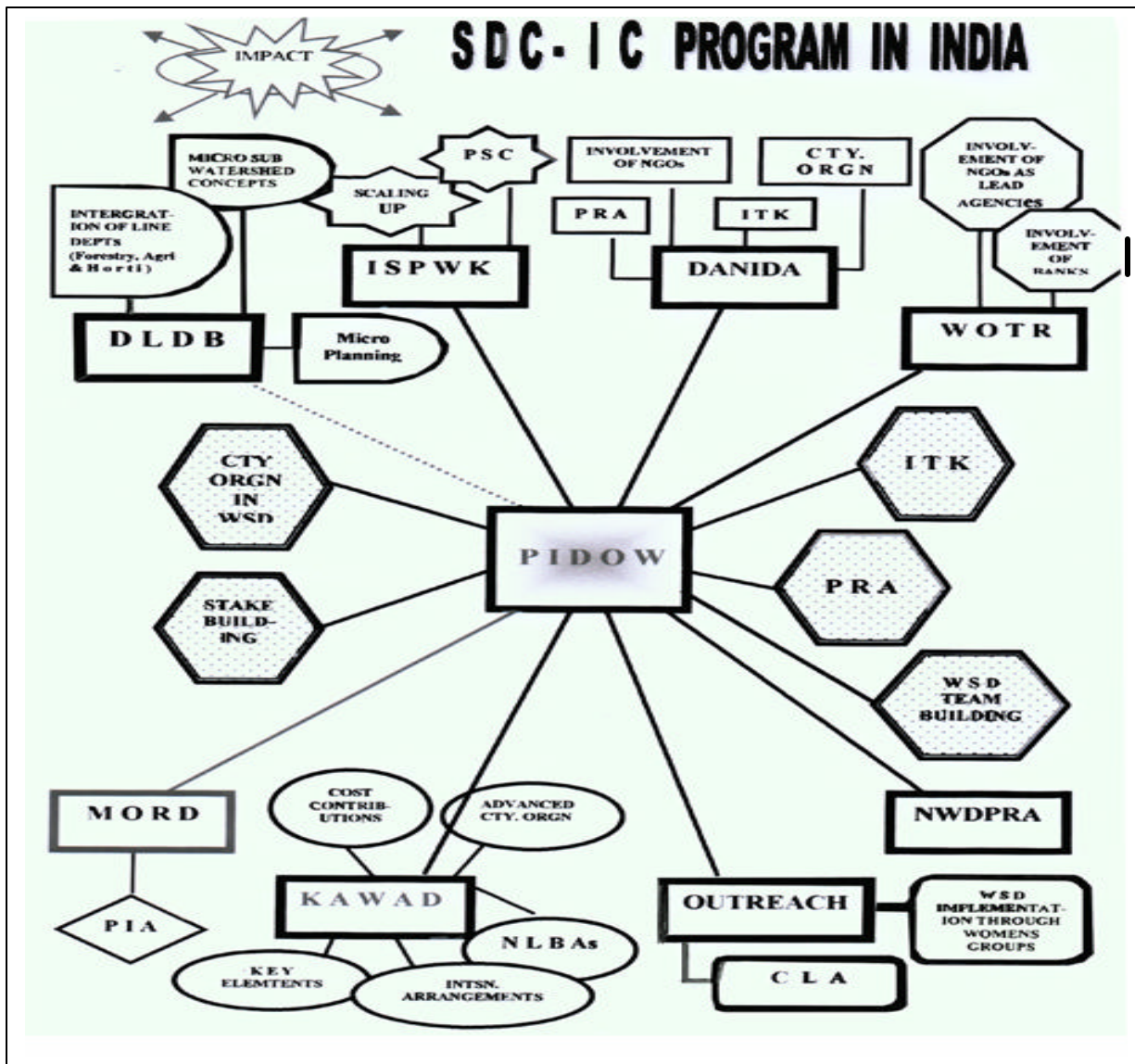
### 3. CONCLUSION

OUTREACH may eventually remain as a secretariat to the main federation, offering advisory services on technical and managerial aspects. But before we get there, there are several tasks to be done in terms of introducing and institutionalising proper systems and procedures, rules and regulations, norms and policies and so on. Threats of politicisation and financial misappropriation need to be countered by adequate training and human resources development, especially leadership training and proper accounts supervision. A cadre of development accountants needs to be established and personal growth programs introduced. Conflict resolution skills need to be developed at various levels.

Our wish is that in the next 4 - 5 years we may see d the South Indian Forum for Rural women established as a major developmental entity. This forum would carry out a variety of functions from agriculture and enterprise development and marketing to micro finance. It will be an association which cares for the quality of life of its members introducing perhaps, funds for education, health, housing, insurance (crop, animal and human) and a variety of other activities. Most importantly it will be an institution which will have a major influence on Government Policies locally, regionally and perhaps even nationally - making them more relevant to the reality of the ground situation.

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**23.06.2000**

Fig -1



Box - 18

This paper is also set in the contextual background of SDCs involvement in India (bilateral and multilateral partnerships). Much of what is written in the paper is an illustration of what has taken place in the development sector as a result of strategic support given by SDC to key institutions. Figure 1 illustrates the impact of SDC's PIDOW project in Gulbarga, Karnataka both in terms of replication as well as upscaling. This in itself is the subject of another paper titled 'Did These Things Really Happen'. What is presented above is and always will be an illustration of what can and must be achieved through international collaboration.



