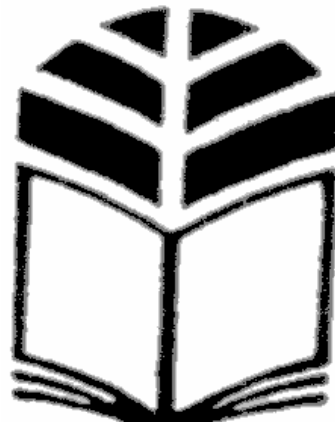


Engaging Women in the Public Sphere
Women CIGs in DPIP

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Introduction

In the past two decades policy makers have begun to target women specifically in poverty alleviation efforts often through formation of separate women's groups, in a range of poverty related efforts: microcredit, food for work, vulnerable feeding programmes training and extension services. Poverty Alleviation Programmes appear to serve a range of policy goals- basic needs, welfare, equity and women's empowerment by channeling resources through women.

In DPIP gender Equity has been recognised as an important goal and the three elements, which have been identified as essential for successful gender interventions are:

Environment building, Capacity building, and setting up of Women's Resource Centres.

Furthermore, the PAD document also states that *DPIPs design to support small community based initiatives is particularly appropriate to meet women's needs. Community Facilitators would be trained to work with women to articulate their needs and priorities, a number of which were identified during the social assessments including, drinking water income generation, health, literacy, day care and micro enterprises* (World Bank, 2000)

As of March 2004, 9653 CIGs have been formed in the various DPIP districts. Of these 3678 are women CIGs. Many of these CIGs are at different stages of development. The nature of sub project activities taken up by women CIGs have ranged from – irrigation wells, readymade garments, gem polishing, basket weaving making, rope making (*munjbaan*) construction of school rooms, livestock rearing /dairying, carpet weaving, horticulture and so on. While activities such as readymade garments, basket weaving, rope making have been taken up only by women's groups, all others have also been taken up by men's groups or mixed groups.

In the IDSJ Process Monitoring report No 2. we had discussed some gender related aspects of DPIP namely selection of CFs, formation of CIGs and the linkages between gender and poverty. Our analysis indicated that while efforts had been made to form women CIGs, the need for using a gender lens at all stages of planning, implementation and evaluation had not become an institutional habit, nor had it become an assimilated perspective in the project (IDSJ, 2000).

The present report focuses on analysing the development and consolidation of women CIGs in DPIP from a gender perspective and the efforts made within the project to address needs and priorities of poor women. The report is based on field interactions, mainly focussed group discussions with several women CIGs in DPIP districts, **which have started generating some economic returns** (See Annexure for list of groups visited). Some of the issues highlighted include processes in formation of women CIGs, selection of SPAs, Training of CIGs, and Role of CFs and NGOs in providing support to Women CIGs. A range of issues related to different dimensions of change as perceived by women themselves is also presented in this report. Some detailed cases are also presented.

The report is divided into two sections. Section I present the various issues related to formation of Women CIGs and Section II focuses on analysing different aspects of change in relation to DPIP and also presents the conclusions.

Section I

This section examines the various processes related to formation of women CIGs, role of women in selection of SPA, training of CIG members, Role of CF and NGO partners.

Formation of Women CIGs

In most cases it is evident that the process of CIG formation is common for both women and mixed CIGs. Initially the CF interacted with various members of the village community, identified BPL households in the village and shared the information regarding DPIP. In a few districts during the PRA activities some NGOs organised separate meetings with women from BPL households to discuss their specific needs and priorities. But this process has been more of an exception than a rule.

In most villages it was found that the CF first addressed the men and their women, if at all. Even women CFs did the same. Only where the CF showed some sensitivity such as in the case of Munjban group in Alooda Dausa, strong women's group was formed.

However, there are some instances wherein women after interacting with the CF/NGO functionaries themselves showed an interest in forming a group. In the case of the Laxmi dairy group, Bumma ka Nagla in Dholpur which is a Rajput dominated village, Kamladevi came forward and motivated other women to form a group. There was a lot of resistance from the men in the village as they felt that Rajput women cannot work outside their homes. But the women felt that "if someone (the NGO functionary) is visiting our village, which is so far from Dholpur town and telling us how we can improve our economic situation we should listen to him". The CIG with 11 women members was thus constituted on 21.10.2002.

In the case of Jyoti Samooh in village Kakod of Tonk district the CIG grew out of the Self Help Group which had been formed by the AWW in 2000. In Kiron Ki Dhani Dausa, the CF informed the women in the village who were involved in basket weaving that DPIP could support their traditional activity.

The experiences reveal that in most villages women CIGs were formed in a routine manner. Most CFs and other actors fail to realise, that women can undertake activities different from men, and enter into processes differently.

It is also evident that formation of Self Help groups (SHGs) has been used as an entry point activity in the case of women CIGs.

Women's Role in Selection of SPA

In most cases the SPA has been decided on the basis of the list of activities shared by the CF or on the basis of the traditional occupation followed by the group members. As seen in our earlier report, wherever there has been an ongoing traditional activity being undertaken by a group the selection of the SPA was instinctive based on that activity viz. the Basket weaving and Rope making groups in Dausa. This indicates that there exists an unmet demand for inputs by certain groups for their ongoing economic activity. Providing productive capital/ line of credit to the members of the group easily fulfills this demand.

In some cases a shift from caste based traditional activity can also be discerned in some CIGs. In the case of Geeta Samooh in Banetha in Tonk district, the women belonging to Regar community did not take up leather work and chose gem polishing as an SPA. Also in Ranoli, Dausa women from Nai and Kumhar communities opted for rope making as an

activity.

Some gender specific factors have also influenced the choice of an SPA taken up by women CIGs- the extent of mobility required for the work, the availability of raw material near the village, the nature of economic returns, consent of male members, easy maintenance of records. The issue of women's mobility outside the village has been a constant factor both at the household and community levels.

Managing own contributions for SPA

After sanctioning of the SPA, the CIG members are expected to raise the group contribution for the selected SPA. Discussions with members of Women CIGs reveal that while some groups made their contribution from the savings of SHG, others had to depend on their husband for raising the contribution. Some also raised their contribution through wage labour and borrowing from the moneylenders or relatives at a high rate of interest of 24 per cent per annum.

While the pressure of raising the contribution might be similar for both poor women and men, in the case of poor women the lack of access to economic resources make the situation more difficult and pushes them to be dependent on others.

Training of CIGs members

In most cases the chairperson and treasurer have attended the two day trainings organised by the DPMU/DPC. The women members shared that in this training they were informed about conducting CIGs meetings, maintenance of records and SHG formation. The women also observed that there were no women trainers in the training.

The training of all CIG members has not been initiated in most districts. The need for promoting women's collectives in DPIP is obvious. This would necessarily mean that the project makes a conscious effort on building leadership skills among women through specific training programmes.

Skill training

Skill training has been organised by the project functionaries for women CIGs taking up a micro enterprise activity. In the cases of readymade garments (Kakod) and the gem polishing groups (Banetha) in Tonk, CIG members were provided a 3-month training at the village level. In both cases the trainers were male who stayed in the village and imparted the training. During the training period they women were paid Rs 20 per day. In the case of Jyoti Samooh for readymade garments they were given training for cutting and stitching dresses viz. Skirt, blouse, ladies suit, pant, shirts and undergarments. However, the group members complained that all of them could not learn all the skills in the prescribed duration of the training. Also during the training period they worked for an export house but have not received the wages till date.

Role of Community Facilitator and NGOs

It is evident that very few NGOs have made special efforts to plan specific activities according to the needs and priorities of poor women. They have largely depended on existing list of activities approved within the project. It is also evident that certain activities which fall into the category of accepted 'female' occupation i.e home based tailoring, livestock rearing, have also been identified for women CIGs.

The number of women CFs continue to be much lower than male CFs. One of the NGOs in Tonk has 16 CFs of which 3 are women. Discussion with NGO functionaries stated that one of the difficulties in appointing women workers was the lack of transport facilities, which makes it difficult for them to travel to interior areas. One NGO in Baran has a staff of 14 of which only 2 are women.

In our earlier report (IDS Process Monitoring Report No.3, 2003) we had stated “It is evident that women still face a range of issues in a conservative rural environment. The presence of women in non-traditional roles is particularly noted and commented upon. The women CF often face mobility problems and are often threatened by different factions/cliches in the village. The delayed payment of salary makes it difficult for them to justify movement at home. There is a clear need for NGOs to accommodate the needs of women workers and build a supportive environment” This issue still remains a crucial concern.

The issue of conflict resolution among CIG members often confronts the CF/NGO partners. In case of conflict among group members as in the case of the gem polishing group in Tonk the CF is yet to intervene and the whole notion of a group is being subverted.

Section II

Women CIGs- 'Understanding What has Changed'

The formation of women CIGs and the idea that the SPA would help increase women's earning power has various implications for gender relations and women's identity within the household and community and understanding the empowerment potential of the programme. Field level interaction and qualitative analysis reveals that involvement in DPIP has led to a number of changes in women's own perception of their own selves and their role in household decision making. It needs to be reiterated that these changes are to be understood in relation to the specific social and cultural context in which the women live and how they seek to accommodate, adapt or challenge the gender constraints faced by them. Some of the changes at the household and community level as shared by women themselves are:

Increased self reliance

A number of women shared that DPIP had given them an opportunity to work from their own homes. Since they have some income in hand and are contributing to the household, there is a sense of self worth and greater self reliance. The monthly savings have given women some sense of security and had reduced their dependence on the moneylender. Nevertheless, achieving self-reliance is severely undermined by *purdah* and mobility.

Purdah and Mobility

The practice of *purdah* and constraints on women's mobility in the public domain have been recognised as a central factors contributing to the subordinated status of women in the state. The women members articulated that before they joined the CIG most of them practiced *purdah* and could not talk to outsiders especially men. But now while they have to observe *purdah* in front of kin, during the meetings and other interactions they don't strictly adhere to observing *purdah*.

The issue of increased mobility figured commonly across women's CIGs. Some women stated that they have now started going to the market for purchasing raw material on their own, earlier a male member accompanied them. "Earlier people used to make fun of us whenever we used to go to the market place because 'outside' roles were meant for men and not "illiterate women". The chairperson and treasurer have also gone out of the village to attend meetings and in the training programmes.

However, the distance factor continues to impact the issue of women's mobility. It is evident that women are allowed to go to neighbouring areas on their own. However if the issue is of accessing markets which are at a distance, it continues to be a male prerogative.

The women also talked about greater participation in *gram sabhas* and voicing their concerns. One of the group members in Jyoti Samooh, Tonk shared that she did not own a *pucca* house and when she raised this issue in *gram sabha* she was heard. She got a benefit from the Indira Aawaas Yojana and now owns a *pucca* house worth Rs 20,000.

The gradual change in relationship with community and at work place can be transformed by well-designed efforts of the State and Civil Society. More exposure trips, more

conferences of women's groups, interactions with other peer groups and engaging more gender sensitive women staff can enhance supporting mechanisms.

Role in Decision making

The women also stated that while gender asymmetries in decision making had not changed drastically they now had a greater say/voice in household decision making and that men at household level consult them. However, they also shared that while men can take decisions without the women's consent, women do not have the freedom to do so. Women CIG members in Baran responded that "if men spend the money earned from selling the milk on alcohol we cannot interfere as it is an age old practice and have to accept the situation".

Use of Enhanced Income

An analysis of the how women had used their income generated from the SPA reveals that it has largely been used for household consumption, repairing the house, purchase of livestock, purchasing clothes (this is mostly seasonal-around festivals or marriage).

Investing in children's education has emerged as a priority for women. Many responded that that they have come together so that their children could get a better education "*mahare ghar ka to mahane padhaya koni*" (our parents never educated us) but we want our children to study". All the members were aware that education is important. While most women wanted the girls to study and are encouraging them to attend school the desired education levels for girls continue to be lower than for boys. Another aspect which emerged is better nutrition for children. Milk consumption has increased in households which have taken up livestock rearing activity. Children who did not have access to milk and milk products are being given milk.

Saving for a rainy day has always been a woman's role but accumulation for later investment has not been a woman's task as they have hardly ever controlled the incomes of the households. DPIP provides an opportunity to address ways and means to encourage women to accumulate and invest not only in their family but also their business (economic activity).

Conclusion

It is evident that formation of women CIGs has helped poor women to put their livelihoods on a more secure basis. A number of changes have also been reported by women at many levels -at the personal level, at the household and community levels. However as stated earlier these changes need to be viewed in the context of social positioning of women and men and the space available to take up the opportunities on offer.

It is clearly evident that the project while addressing economic needs of women, would have to move towards focussing on aspects of women's subordination and structural causes of inequality which deny women *their rights* and access to crucial resources. This would help in achieving the objective of sustained and empowered livelihoods.

Annexure: 1

List of Women CIGs Visited

1. Tejaji Samooh, Jhiri, Kishanganj, Baran

2. Laxmi Dairy Vikas Samooh, Bhumma ka Nagla, Basedi Dholpur
3. Roshini Samooh, Kiron ki Dhani, Khawaraoji, Dausa
4. Jyoti Samooh, Kakod, Uniara, Tonk
5. Geeta Samooh, Banetha, Uniara, Tonk
6. Atal Samooh, Dug, Jhalawar
7. Bajrang Samooh, Rupbas, Uniara Tonk

Annexure: 2

Women CIGs in DPIP-Some Cases

Tejaji Samooh
Jhiri, Kishanganj, Baran
SPA-Goat rearing

Jhiri is located 68 km from Baran, in Kishanganj block and borders Guna district in MP. There are 42 households in the village with a predominance of Banjara households. It is a village with few amenities and livelihood options. There are only two households with some cultivable land in the village. Majority of the households earn their livelihood through on livestock rearing or by collecting stones/rocks from the forest area.

The first educational institution was started in the village in 1999 in the form of a Rajiv Gandhi Pathshala. There are 100 children enrolled in the pathshala (70 boys and 30 girls). An alternative centre under the aegis of Lok Jumbish is also functioning in the village. The teachers of both these schools come from Nahargarh, which is located 8 km from Jhiri. There is an Anganwari centre in the village. The nearest health facility is located at a distance of 8 km. in the village.

Formation of CIG

The all women Teejaji Group was formed 18.12.2002. There are 6 members in the group 3 are from BPL households and 3 women are from APL households. Initially the CF interacted with various members of BPL households and shared the information regarding DPIP.

Selection of SPA

The CIG members decided to take up goat rearing as an SPA since they felt that fodder would be easily available for the animals in the neighbouring areas.

In the case of livestock activities in DPIP the CIGs contribute 20 per cent of the total cost of the project. The members made the individual contribution of Rs 4700 which they paid from their own earnings from labour and by taking a loan from the moneylender. Each member has got 15 goats and a he-goat which was purchased from M.P. The male members of the household went to purchase the goats from M.P. The goats have also been insured.

Roles of women and men

The task of caring and grazing the goats is carried out by the women or children of the household. Each member gets about 5 kgs of milk per day that is sold at the rate of Rs 10 per kg. The men do the task of selling the milk in the market in Nahargarh. . The money earned remains largely in the control of men. The women stated if the men decide to spend the money on alcohol women cannot oppose it as it is an age-old practice and they would have to face violence/backlash if they oppose. Every member has benefited to the tune of Rs. 18,200.

Changes as articulated by women members

The members of the group felt that before the project they had to go out of the village in search of wage labour but have now stopped since they have an economic activity in the village itself.

The women also stated that now they were able to give better nutrition to their children, as there is milk for household consumption. Earlier the children in these households were not given milk but now milk is available for the children in the household.

Jyoti Samooh

Kakod, Uniara, Tonk

SPA- Readymade garments

Kakod is located 20 km from Tonk. It is a large village with 1000 households. The number of BPL households is 407 and 11 CIGs have been formed in this village.

Jyoti Samooh grew out of the Self Help Group which had been formed by the AWW in 2000. Initially there were 13 women in the SHG and the group members were saving Rs 10 per month. After one year, the saving amount was increased to Rs 20 per month. At present women are operating/accessing their bank account on their own. The group has saved Rs 700 per member so far. Only members of the group can take loans from the saving fund at an interest rate of 24 percent. The loan is given for a maximum period of 5-6 months. The main reasons for borrowing include treatment for illness, household consumption needs, and childbirth.

Formation of CIG

The CIG was formed on April 6, 2002 and was sanctioned on April 30, 2002. Out of the original 13 SHG members, only 10 were from BPL households, so the CIG was formed with these 10 women. The group retained its original name Jyoti Samooh. Subsequently one of the members withdrew from the group as her husband took back the contribution amount for the SPA. Presently there are 9 women members in the group.

Members of the CIG belong to Koli and Bairwa communities. The women are in the age group 26-35 years. Most of these group members are marginal farmers and own less than 5 *bighas* of land and are largely dependent on the wage labour. Most of the women were non-literate and have acquired some reading and writing skills after associating with DPIP. A 15 days literacy camp was organised at the *Anganwari* centre under the Total Literacy Campaign where women learnt to write their signature.

Initially functionaries of the NGO visited the village and had a group discussion with the community and BPL families. The Appraisal Manager from DPMU, gave a brief introduction of the DPIP project and informed the members about various sub project activities that the CIG members can take up viz. Making incense sticks, carpet weaving, *papad* making, soap making, gem polishing, livestock rearing and readymade garments. It was decided that a two day meeting would be organised at the gram *panchayat* and a list of likely/probable participants in the *panchayat* meeting was prepared. About 30 women and 15 men from the village, NGO functionaries, and the village *sarpanch* were present in the meeting. In the *panchayat* meeting members of CIG were informed that DPIP has been initiated specially for BPL households and would enable them to increase their household incomes consequently contributing to eradication of poverty. The

participants of the meeting were paid Rs 120 per day as compensation for their daily wages and were also provided food during the course of the meeting.

Selection of SPA

Initially Gem polishing was selected as an SPA but was changed to Readymade garments due to non -availability of regular power supply in the village. Goat rearing was also suggested by the C.F but was rejected by the women. Since two women from the group had some skills of tailoring, the group members decided to take up readymade garments as an SPA. The project proposal was drawn up with an estimated budget of Rs 1,21,185.

The material and equipment provided by DPIP include- sewing machines (9), interlock machines (2), hamming machine (1), electric motor (2), stitching kits (9), Almirah (1), Electronic iron (9), Stools (9), Bench (1), Tables (2), Chairs (4), Iron boxes (9).

Training

The group members were given training for a period of 3 months. During the training period they were paid Rs 20 per day. They were given training for cutting and stitching dresses viz. Skirt, blouse, ladies suit, pant, shirts and undergarments. However the group members complained that all of them could not learn all the skills. Also during the training period they worked for an export house but have not received the wages till date.

The group members bought dress material from the market and subsequently stitched dresses. The women recalled that the first time they went to purchase materials from the market, they were accompanied by the president, treasurer and their own husbands but subsequently, 4-5 women members of the group go to the market to purchase the material. Most of the stitched garments are still lying in their houses due to non-availability of market linkage/ buyers.

All members of the CIG had the required information regarding the savings, operating the bank account, SPA costs, costs of the machines/equipment.

Changes as articulated by women members

The women shared that being a member of CIG had brought a number of changes at the household and community levels. The women articulated that before they joined the CIG most of them practiced *purdah* and could not talk to outsiders especially men. But now while they have to observe *purdah* in front of kin, during the meetings and other interactions they don't strictly adhere to observing *purdah*.

They said that they have come together so that their children could get better education '*mahare ghar ka to mahane padhaya koni*' but we want our children to study. All the members were aware about benefits of educating their children and shared that they would like them to study as much as they want. But they did not want the girl children to study beyond Class X as the school in the village is only upto Secondary.

Some members felt that DPIP has helped them to think about their own selves and now they are in a position to save some money. "We have learnt to talk and have control over resources. Earlier people used to make fun of us whenever we used to go to the market because 'outside' roles were meant for men and not "illiterate women".

Women shared that they now have control over their earnings and are consulted by men at household level. However they shared that while men can take decisions without the women's consent, women do not have the freedom to do so.

The women talked about greater mobility and participation in village affairs. Women from this group are allowed to go to the market, PHC in case of illness. Earlier women did not attend gram *sabha* but after associating with the DPIP they have started participating in the gram *sabha* and started voicing their concerns. One of the group members shared that she did not own a *pucca* house and she raised this issue in gram *sabha*. She was heard and got benefit from IAY and now owns a *pucca* house worth Rs 20,000.

The women shared that they are often discouraged by their spouses, other male members in the family to attend the meetings. They often say that '*auratan kain seekh payeli, kahan ja payengi kapada silne, aur bada pada hain silane wala*', but other women members talk to the concerned person and convince them.

All the group members were aware, vocal and confident and could tell about the SPA in details.

While it is evident that DPIP has provided these poor women an opportunity to realise their potential and has helped build their confidence and the women feel that they would be able to do better. However the fact that market linkages are yet to be established, is a concern dampening factor.

Laxmi Dairy Vikas Samooh
Bhumma Ka Nagla, Basedi, Dholpur
SPA- Diary and Vermi compost

There are 203 households in the village including 60 BPL families. The village is dominated by Parihar Rajputs with 200 households and there are a 3 Muslim families. There is a primary school in the village where 200 children are enrolled (150 boys and 50 girls). 10 percent of the girls are out of school. There is an Anganwari centre in the village. The main sources of drinking water are 5 handpumps and 3 wells.

Formation of CIG

The C.F. from the partner NGO organised a number of meetings with women and men in the village and gave information regarding DPIP activities. When the women who attended the meetings, heard about the meetings they wanted to be associated with the project. However, men in the village were opposed to the idea of women forming a group as they felt that the Rajput women cannot go out of the village and would have to interact with men. However, despite severe opposition a woman Kamla Devi decided to motivate other women to form a group and her reasoning was that if the NGO functionaries is visiting their village, which is so far from Dholpur town and telling them how they can improve their economic situation they should at least make an effort to form a group. The CIG with 11 women members was thus constituted on 21.10.2002. The CIG was sanctioned on 16.1.2003. All the members are just literate and can only sign their names.

Women's role in selection of SPA

The proposal for starting a dairy activity was put forth by the C.F. and no other activity was considered as an SPA. The proposal was drawn and submitted to the DPMU with a

budget estimate of Rs 4,47,495. It was decided that 22 buffaloes would be purchased in two phases. Each member was given one buffalo in first phase. Since women had knowledge about the variety of buffaloes, the women accompanied the men to U.P. to purchase buffaloes alongwith NGO functionaries.

A number of items fat measurement machines, centrifugal machine cans, test tubes and jars and furniture were also purchased.

The Dairy is functioning at vice chairperson's house. After retaining some milk for the household consumption, remaining milk is collected in dairy. This work is done by women themselves. Initially 140-150 lt. milk was collected but now it has reduced to 70-80 lt./day. The value/price of the milk is decided on the basis of quantity of fat in the milk. The payments are made to the members on 5, 15 and 25th of every month. Earlier the members were getting Rs. 8-9 per kg but now they are getting just double amount for the same. The day to day functioning of the dairy is supervised by Usha who is a group member and also the treasurer of the CIG and she is paid Rs. 250 per month. The group has also employed one man on a salary of Rs 750 per month, to keep record of milk collections and amount to be paid. The milk collected is sent further to Sepau and is then taken by a tanker to Bharatpur.

Changes as articulated by women members

The women stated that their income levels have improved. Being Rajput, these women were not allowed to go out of the house to earn wages but now they are running this activity and earning their living within the village itself. It has also provided income to two widow members of the CIGs and has made them financially independent.

Earlier the members were exploited by the private milkmen but now they are getting fair prices for the milk.

The women members also shared that their own experience has shown how important it is to be educated and this has led to awareness about educating girls.

A positive beginning has been the formation of Mahila Shakti Samooh. The group was formed on 14.1.2004 with women CIG members from 7 villages. The main objective of this group is to make generate awareness about women's rights and to strengthen women so that they could demand their rights. This group has also started saving and the loans are given to needy women.

Geeta samooh

Banetha, Uniara, Tonk

SPA-Gem polishing

Banetha is a big village with 484 BPL households. There are 7 women members in Geeta samooh. All the members of the CIG belong to Regar community and the women are in the age group 26-35 years. Most of them have some basic literacy levels and can sign their names. Agriculture is one of the sources for household income but most of the group members are dependent on daily wage labour. Some of their family members are also engaged in the traditional occupation of tannery and making *jutis*.

Formation of CIG

An all women's CIG was formed in this village as most of the men (their husbands) have migrated to neighbouring towns in search of wage labour. The male members in the

community perceived that by associating with DPIP and taking up an activity in the village itself, would give women and opportunity for self-employment as well as they can attend to their household and child rearing chores.

The group was formed on 18.10.2001. At present there are 7 women members in the group, out of these 3 women are from APL households. Initially in 2001 a meeting was organised by the NGO functionaries at Tejaji chowk. During the PRA exercises with the community members, the information regarding the DPIP was shared. Subsequently, the C.F. made door to door visits to the BPL families and had a group discussion with them. He said that by associating with the DPIP they could get employment within the village and need not go out for wage labour. The C.F told them that the programme would make them self-reliant. He informed the members about various sub project activities that the CIG members can take up viz. Shoe making (traditional occupation), *medbandi*, well construction, gem polishing, goat rearing and readymade garments.

Role of Women in Selection of SPA

The CIG members decided to take up gem polishing as an SPA as against leather work as they were informed that the training would be organised in the village itself. The women stated that if they had chosen a leather activity they would not have been allowed to go out of the village for training.

Initially the group was formed with 8 women, however there were some drop outs - 4 women withdrew and two could not attend the training as they felt that would not be able to go to Jaipur to get raw material. Three other women joined the group. The group members are saving Rs 20 per month.

Managing contributions for SPA

The project proposal was submitted on 30.4.2002 and it was sanctioned on 8.05.2002. The total amount sanctioned for the SPA is 1,32,000. The individual contribution amount was deposited mainly by borrowing money from the moneylenders at an interest rate of 24 percent. One of the members deposited it from wages she had earned through stitching *boris* (jute bags) while others had borrowed money from their husbands. The group members have not been able to repay their loans as yet.

The machinery and equipment purchased in the SPA include- Israeli polishing machines (2), generator, Almirah, Bench, Tables and Chairs. The machines have been purchased from Rajasthan Tools and Spare Parts, Jaipur. The president and treasurer went along with the NGO functionaries to purchase the machines. The group members were taken also for a short visit to Jaipur and were shown the processes involved in sorting gemstones.

Training of CIG members

No training for all the CIG members has been organised so far. However, a three days training was organised for the chairperson and treasurer in Tonk.

Skill Training

The group members were given training for a period of 3 months. The trainer stayed in the village. During the training period the members of the CIG were paid Rs 20 per day. Since, there was no provision of shed in the project activity, one of the member's house was taken on rent (Rs 400 per month) during the training period and the machines were

installed. After the training, the member whose house had been taken on rent asked the CIG members to pay the monthly rent. Four women members refused to pay the rent as the training period was over. They did not agree to the terms of giving rent and decided to take one machine away from that place. The group thus got divided. At present the CIG is divided into 2 groups- Group A and Group B.

At present the members of Group A are operating from house of the Chairperson. The members shared that they had worked for 2 months after the training. Initially, men in the family went to Jaipur to take an order from a trader who had been recommended by the supplier of the machines. It was explained to him that the women were still at a learning stage and there might be an issue of quality of polished gems. However the trader agreed that he would pay wages for all the pieces polished. When the women went back with the polished stones 200 pieces were rejected and he paid them at the rate of 80 paise per piece. The group therefore earned a sum of Rs. 1280.

The second time the members got an order for 2000 pieces but all the polished pieces were rejected by the trader as it was not upto the mark. This situation has dampened the enthusiasm of this group. The women complained that at this point of crises even the NGO partners have not helped. The activity of the group has come to a standstill, the machine is lying unused.

In comparison to Group A, the experience of Group B has been positive with better market linkages. This group requested a relative of one of the members who had been working in the gem polishing industry for last 10-12 years to help them out. They asked him to assist them obtain polishing work from the Jaipur market. He agreed to the proposal it and now deals with the traders in Jaipur on behalf of the group. Since he has been in the trade, the group is getting regular work and the members have better opportunities to enhance the skills.

Changes as articulated by Women members

The women stated that their mobility has gradually increased as they are going out of the village to Procure work. Also they have started travelling to their natal villages on their own. Earlier the group members were hesitant to talk with the strangers especially men but now they do not hesitate to articulate their views.

The women felt that more time and training needs to be given so that women can acquire the skills fully and that market linkages should be ensured so that women do not have to face problems.

In this particular case no process of conflict resolution has been initiated by the NGO or other community members. The situation of women in-group A is particularly vulnerable. The husbands are complaining about the fact that women have not earned in six months. There is a need to bring both the groups on one platform so that the group A can also get regular employment.

Roshini Samooh

Kiron Ki Dhani, Khawaraoji, Dausa

SPA-Basket weaving

Kiron ki dhani is a hamlet of Kahwaraoji village in Dausa and is located 3 kilometres from the main village. There are 18 households in this *dhani* belonging to three different gotras. There are 11 members in the CIG. All of them are from BPL households that are

landless and earn their livelihoods through basket weaving. During the period when the raw material for making baskets is not available they help the male members in agriculture or work in the nearby mines as wage labour. The men are largely involved in breaking stones in the local mines. Some have taken land on lease and are growing vegetables while others work in a nearby dam area and grow *singhadas*(marshmallow)

Formation of CIG

The Roshini Samooh was formed on 10.11.2000 and CIG approved in September 2001. The group had started self-help activity after coming together as an CIG and were contributing Rs. 50 per month. The total saving generated by the group is close to Rs. 40,000 as entered in the register. Small loans have been disbursed to other community members at an interest rate of 24 percent per annum. Before formation of the CIG the women had also earlier got some financial assistance from the NGO for raw materials used in basket weaving.

Role of women in Selection of SPA

When the CF interacted with the women of the *dhani* he shared the various activities that the women could take up as an SPA. But the women selected basket weaving as an activity since they were traditionally involved in this work. They were knowledgeable about the market linkages and they also knew how to procure the raw materials. The SPA was sanctioned in October 2001 with an estimated budget 3,00,000. The group purchased the various tools like- hammer, water tub, stool, axe and other materials.

The raw material (twigs of date palm/*khajur* tree) is fetched by the women usually using a transport from villages within a range of 10 km. The twigs are sold at the rate of 50 paise per twigs. The women usually pool in their resources and purchase the raw material.

The first step is to soak the twigs in water and then they are cleaned. The twigs are then cut into equal sizes and are woven into baskets. While a shed has been proposed for women to work together, at present work is carried out in individual homes. The women usually are able to weave 2 small and one big basket in a day and work for about 20 days. The cost of one small basket works to be Rs 13, and the bigger basket costs Rs.18. These baskets are sold at the rate of Rs. 20 and Rs. 35 respectively. The monthly income is Rs.750 per member.

The baskets are sold from home or the trader visits the village and makes the purchase in bulk. The women go to nearby areas and sell the basket. However, baskets to be sold in Dausa or other far off places are taken by men.

Changes as articulated by women members

Discussions with the CIG members revealed that earlier when they went to purchase the raw material they were accompanied by men, now we go on their own. The tools, which have been supplied by the project has improved their work efficiency and they are able to make more baskets per day. They are now able to decide the price for the produce and negotiate with the trader.

Before the project they did not have cash to buy the raw materials and often took loans from the moneylender at high interest rates. Some women had also mortgaged their jewelry.

Most women members also stated that earlier they were afraid to talk to men and hesitated, but now they have no reservation in talking to men. The observance of *pardah* has also reduced.

Many members said that the income from basket weaving has been used for repairing and plastering the house, one member has purchased 2 goats and other have used it for household needs. The women are eager to acquire literacy skills and some have learnt to sign their names.

The saving of the SHG is also utilized by the community for larger events.

One of the problems articulated by women was that there was only one source of water in the *dhani*. The lack of storage space for the raw material was a problem. While a workshed has been sanctioned in the project it is yet to be constructed.

Altal Samooh

Akya Gehlot, Jhalawar

SPA- Gravel Road

The village Akeya Gehlot forms a part of Dug block and is located on the border of Madhya Pradesh. The village is located 200 km from Jhalawar, the nearest station is in Chomehla 25 km away. The nearest village is Kundala 3 km from Akeya Gehlot. People have to cover the distance of 3 km on foot as there is no road. There are 200 households in the village including 25 BPL households. Most of them reside in kuccha houses on undulating area. The village has few amenities and livelihood options. Agriculture is the main source of livelihood but the land is hard and rocky hence the returns from agricultural are poor, as a result migration is a livelihood strategy adopted by many households. Most are involved in wage labour and are paid in either cash or kind. Women are paid lesser wages than men (Rs 50 for men and 40 for women). Out of 25 BPL households in the village, 5 households have migrated from the village in search of wage labour. The multi-caste village includes Rajput, Brahmin, Chamar, Dholi, Bairagi and Nath households.

There is one primary school in the village, which was opened in the year 1970. There are two teachers in the village and total enrolment in the school is 80 children (50 boys and 20 girls). The girls are not able to attend school as they are engaged in domestic work and also because their parents are not interested in educating them/sending them to school. There is one Anganwari centre in the village where 60-70 children have been enrolled.

There are 8 members in the group, 6 women and 2 men. These two men were taken as members of the group, as there was an assumption that women would not be able to attend the work outside their homes. These men were also selected unanimously for the post of chairperson and treasurer as it was felt that men can keep better accounts and take decisions better than women. All the members belong to BPL households. All the members can write only their names. They have acquired literacy after associating with the DPIP. Most of the women were going outside the village for wage labour so they showed more interest in the project. They felt that by associating with it they could get work within the village.

Formation of the CIG

Initially functionaries of NGO and C.F visited the village and discussed the DPIP project with the community. The C.F shared that in DPIP project, if the group contributes 10

percent, there would be 90 percent support from the project. Initially the community members were not convinced but after few meetings with C.F, they decided to be involved a part of the project. The Atal samooch was formed on 08.01.2001

Role of Women in Selection of SPA

The C.F informed the members about various sub project activities that the CIG members can take up viz. Goat rearing, buffalo rearing, Anicut, pond, tannery and road construction. The group decided to take up goat rearing but it was not sanctioned by the DPMU and they were asked to select an infrastructure activity. Since there was no road leading to the village, the group members decided to take up road construction. It was felt that multiple benefits would accrue to the village if the road was constructed i.e. it would improve children's access to education and other services available in Kundla. The group had to take up gravel road activity because the cemented road could not be sanctioned. The group had full support from all the community members for this activity.

Managing contribution to SPA

The total amount sanctioned for the SPA was 4,91,591. The contribution of Rs 49,159 was made by the group members. Since the members did not have enough resources to meet the contribution, Rs 20 was deducted from their wages. Thus the contribution amount was paid in installments from their daily wages. The members were paid Rs 60 per day. Approximately 150 persons from the village got employment during the construction work. The contribution was deposited with the help of villagers. The entire work (2 km stretch) was carried out under the supervision of the Kundla *panchayat*. The work was planned to be completed in 75 days but it took it 90 days to complete.

Changes as articulated by women

The women felt that earlier when there was no connecting road to Kundala, people had to walk the 3 km stretch. Time was wasted in commuting and consequently they were earning lesser wages (Rs 50 per day). But now they are using their own transport facilities like bicycles. The time taken to reach Kundla has reduced and they are getting better wages (Rs 60 per day) as they are able to put an extra hour into the work. The coming of the road has helped increase earnings upto Rs 300 per month. Mobility among women has increased and they have started going alone to the market.

Earlier women were hesitant in talking with men but now they have started sharing their concerns with the DPIP team members.

Regular group meetings are organised which have helped them to become more confident voice their concerns. Also in the meetings other issues i.e. health and education are discussed.

The women stated that now they are saving money for future use and can spend what they earn.