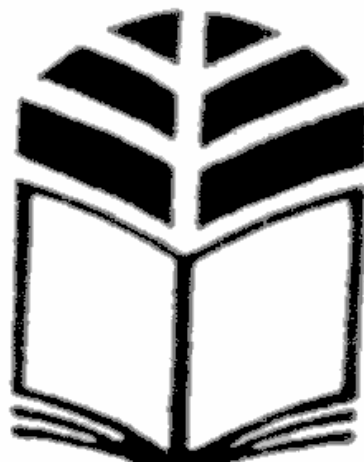


*DPIP Process Monitoring Report No 2*  
**Skill Augmentation of CIGs through RUDA**

**A Report**

**April 2005**



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## ***DPIP Process Monitoring Report No 2***

### **Skill Augmentation of CIGs through RUDA A Report**

#### **Introduction**

The State Project Monitoring Unit (SPMU) of District Poverty Initiatives Project (DPIP) and Rural Non Farm Development Agency (RUDA) entered into an agreement in September 2003, wherein RUDA was given the task of strategizing the approach to Micro-enterprise Development in the 7 DPIP districts. The Government of Rajasthan established RUDA in November 1995 as an exclusive agency to promote rural micro enterprise sector in the state. The broad mandate of RUDA is to create alternative avenues of employment; generate incremental incomes and alleviate poverty.

According to the MOU signed between the DPIP and RUDA, RUDA shall take up skill augmentation training for 700 CIGs for micro enterprise activity in consultation with DPMU/NGOs of the CIGs formed by NGOs in each district. RUDA will make arrangements for placement of master craftsmen, arrange raw materials through CIGs, monitor the training and ensure that members of CIG reach a level of expertise whereby their products can be easily marketed. RUDA shall for this purpose arrange appropriate visits, workshops and seminars that are required. RUDA shall also arrange marketing facilitation for products of CIGs. Further the services to be provided by RUDA include:

- Orientation of CIG towards micro enterprise activity
  - Skill creation of CIG members
  - Design Development workshop
  - Micro enterprise Management Training to CIG members
  - Technology intervention
  - Production under subject specialist
  - Marketing facilitation
  - Development of toolkits
  - Preparation of Resource inventory for all Micro enterprise activities and documentation.
  - Sub-project appraisal of ME activities
  - At the end of training a joint evaluation by DPMU and RUDA shall be done regarding fulfillment and completion of training objectives.
- (MOU, DPIP-RUDA, undated)

The main activities identified for training include- leather activity, wool and textiles, stone and Ceramic Pottery, gem polishing and bead making handicrafts, candle making, *Agarbatti* (Incense sticks) and paper mache products.

As of March 2005 109 CIGs have been trained. The members of the CIG have also participated in different fairs and *melas* organised both within the state and outside the state.

The present report is based on intensive interaction with CIGs in the DPIP districts. A total of 60 CIGs were covered. Focussed Group Discussions were carried out with the

CIGs who had received skill augmentation training for various micro-enterprise activities from RUDA. (See Annexure).

The report is divided into five sections. Section I presents analytical assessment of activities undertaken by RUDA, in which issues related to training, exposure, production and income, and market linkages are discussed. In Section II, an attempt has been made to look into issues of freedom, capabilities and empowerment of CIGs. It elaborates the linkage between political freedoms and the fulfillment of economic needs in the context of DPIP. Section III explores the relationship between government and NGOs. Section IV describes some unintended outcomes of the initiatives taken by RUDA and DPIP. Section V illustrates a case of self-induced cluster and market arrangements of the SPAs. Section VI proposes some action points, which could be incorporated by the different partners.

## **Section I**

### **Training, exposure and marketing by RUDA**

The primary task of RUDA is to organise skill training for the CIGs. The process monitoring team found that the experience of skill training has been varied across districts. The following section discusses the issue of training, exposure and market linkages activity-wise:

#### **Bead Drilling (*Bindai* work)**

*Bindai* activity entails beading of a variety of stones, pearls and beads. The capital equipment consists of a simple electric operated bindai machine, in some cases, an inverter, kerosene stove and a few accessories. None of the capital equipment is to be shared by the CIG members. The unit cost of capital equipment is around Rs 17,000 per member. In addition there is a provision of Rs 12,000 per member as working capital. The estimated gross income is Rs 1800 per month in the first year. The training given through a master trainer is for a period of one month.

#### *Purchase of equipment and its quality*

The Zindbaba Group, Bhandarej, Dausa reported that they wanted to purchase the machine of brand name Kiran, which was functioning efficiently in the same village and the group was aware of the same. They had not heard of another brand till the NGO happened to tell them. Nevertheless, they had signed the Project proposal, demanding the purchase of the machine with brand name Atelco. Either the group was now differing in reporting their position or they were duped into signing the Atelco brand. It may be noted that none of the women in the Group were literate. The group reported that it was difficult to bead hard stones on this machine. The NGO functionaries expressed that the Atelco brand was the first choice of the group. Further probing revealed that there had been several complaints against the brand and a committee was constituted to look into the matter. The company assured proper functioning of the machine during the warranty period. The NGO said that the company representative had come and demonstrated that the machine could run for 24 hours at a stretch. It is difficult to ascertain, where the problem lies: the training given to the group in using the machine, the machine itself, maintenance of the machine, the low earnings from job work or a combination of all these and other factors. The end result, however, is that the machines are not functional and are lying idle.

The dissatisfaction against the ATELCO brand was also reported by most of the 9 CIG members during the process monitoring exercise in Dausa district. *In Chandni Chowk, Baniana, Dausa CIG women members went with the CF to purchase the drilling machines from the market, but were forced buy a brand suggested by the CF though their choice was for a different brand. The women wanted to go to other shops and check for the desired brand but were discouraged by the CF. The toolbox and other equipment came with the machine. In Shivaji Samaan Ruchi Samooh the members were not satisfied with the machines with the brand name Atelco. The members along with other bindai group members collectively approached the collector to change the machines. They demanded for machines with the brand name Kiran in writing. The Collector has appointed a committee to resolve the issue and passed an order to replace the defunct parts of the Atelco machines. The members shared that the trader in Dausa did not supply the desired size of iron box with the tools. They raised the issue in the group and approached 3 other bindai groups existing in the village. They collectively protested against the trader and asked him to change the box. The trader finally, had to settle the matter by supplying steel buckets instead to all the groups' members.*

More important, however, are the processes. The Group was told to make the purchase from a dealer in Dausa. When the machine was not working, the group approached the NGO first and then the Collector, but to no avail. When the Group approached the dealer, he is reported to have said the first time that they could throw the machine in a water pond; and second time when he was approached, he said to throw it on the roads and that it was not the dealer's problem. On the other hand when we encountered the NGO, they expressed that it was not for the NGO to get the machine repaired and that the group should approach Atelco directly. When countered with a query 'whose responsibility it was as the group had not approached Atelco, the NGO was quick to respond and said that it is the responsibility of the group. The NGO is right, as the Group owns the machines. But the moot question is about the inability of the Group to approach Atelco -- whose responsibility is that? Who is accountable: the NGO or the DPMU? The NGO said that that the Group is free to approach anyone. The underlying fact is that the Group members are not able to exercise their freedom. The unfreedom of the group is to a great extent caused by their lack of information, and the support system rather than enabling them to exercise a choice are forcing them to fall in their line.

#### *Background of CIG members and choice of activity*

While in the leather work activity practically all members were traditionally involved in shoe making, in the bindai groups only 3 members had some experience of working on bindai machines. For the rest of the members and various CIGs this was a new activity. In some villages the members had seen a bindai machine in their neighbourhood. In Zindbaba Samooh, Bhandarej, Dausa, and Chandni Chowk, Baniana, Dausa women members were involved in spinning yarn activity and were earning Rs 900 per month. In Hai Om Samooh, Lavaan, Dausa all the CIG members were erstwhile labourers in the *durrie* weaving or finishing *durries*. The members wanted to take up dairy activity but they were influenced by the CF to opt for the bindai work, the only option offered to them. A factory where 400-500 people are employed already exists in the village and workers are earning upto Rs 120 per day. Since the members already had the skill of *durrie* weaving, it would have been very easy for the group to sustain, if they were given an opportunity to enhance their skills of *durrie* weaving. They would have initiated or

expanded their own work if they were provided with their own looms of *durrie* weaving. However, it seems that the CF prevailed over the CIG to opt for the bindai work. In most other CIGs, members were engaged in grazing cattle or worked as agricultural labourers. The bindai activity envisages an occupational shift of the members from one activity that she was engaged in, though it could also be seen as a part time activity, such occupational shifts are not easy as the associated risks of production are high.

### *Training and Master Trainers*

The bindai work envisages training for a period of 30 days. Most CIGs felt that this duration was not sufficient to learn the skill, far from mastering it. Interactions with a master trainer, who was identified by RUDA from one of the many 'Gaddis' in Jaipur revealed that he had 13 years of experience in beading work and earns upto Rs 250 per day himself beading fancy items. He agreed to work as a trainer. He has divided his training into 4 levels. Initially, the CIG members worked with low quality stuff. In the following weeks he raises the standards of the raw material. He has suggested that in a 8-week training programme, CIGs could learn to bead the near best quality of beads. Another trainer with equal years of experience bead drilling has 12 machines at home, which are in use. He brought the raw material from his own 'Gaddi'. He took the CIG for exposure visit to Jaipur and showed them the market as well as his own 'Gaddi'.

The general perception of CIG members was that the trainers were good and gave them information on various aspects of drilling. The group worked within the given infrastructure constraints. In many places training was rescheduled according to the availability of power supply. Some CIGs like the Shivaji Samaan Ruchi Samooh reported that the master trainer was not punctual which led to irregular attendance of members in the training. The Zindbaba Group, Dausa district was not satisfied with the training. They reported that the master trainer was good for the first few days and thereafter the quality of training became poor. The group reported this to the NGO but to no avail. The NGO said that it could do little in the matter as the training was organised by RUDA. The group did not know how to approach RUDA.

In another case in Tonk, the master trainer had walked away with the processed beads, which they had drilled during the training period. The members shared that the master trainer had brought his own raw material for the training. While a receipt of Rs 2000 for raw material was mentioned in the CIG register, the group was not aware of the payment made. It seemed that master trainer had cheated the group. He had bought the raw material from the amount available in the SPA for raw material and had not intimated the group regarding the same. Instead he told them that since he bought the raw material, he owned the finished product. He had taken away both the money and the finished product. When the Process Monitoring team discussed this issue with the women members they were agitated. It further led to a discussion on maintenance of the register wherein the minutes of the meeting are often recorded by the field coordinator/master trainer/ or any other known male member. The women said that if a woman writes the minutes, the other women members are suspicious, so the women had decided that the records will be maintained by the men.

Notwithstanding, some of the aberrations in the behaviour of master trainers, in general the trainers were of a high quality but the duration of training seem to be insufficient. Many master trainers took an initiative to link the CIGs to the market. They in fact could be an important link between the CIGs and the market as they have the best assessment of

CIG skills as well as the markets. They would of course be an intermediary and command atleast their normal profits in affecting the transactions. This could have been a spontaneous outcome of the training, namely, the trainer brings in the raw material on a put out system. We shall explore below some of the reasons why this has not happened.

### *Production, Marketing, Incomes*

The process monitoring team visited most CIGs 0-4 months after completion of their training. Only one CIG had completed the training almost a year back. In Mahila Vikas Saman Ruchi Samooh, Mehrun, Tonk, after training the CIG obtained the raw materials from Malpura (1 kg per person). Some members could complete the work in 5 days, while others took almost a month. They worked for 4-5 months. Presently only two women who had been doing this work in the past are working. Others said that they are engaged in agricultural work. The daily earnings for most women for beading 400 units are Rs 8 per day. Last year, it is reported, the earnings were marginally higher. In 14 out of the 17 CIGs that the team visited the machines are lying idle either because there is no work or that there are some problems in the machines. Only a few members who had some experience of beading and owned bindai machines are continuing to work. In Hari Om Samooh, Lavaan, Dausa and Bajrang Samaan Ruchi Samooh, Mangabhata, Dausa, the members undertake bindai work on a part time basis. In Zindbaba Samooh, Bhandarej, Dausa, women have rejoined the spinning work. In Hari Om Samooh, Lavaan, in the same district some have rejoined the durrie making activity or since and in another CIG since most members do not have electricity connection they have stopped working on the machines. The power supply is erratic in many villages and though generators have been provided the members are not utilizing them as they find the cost of generating electricity to be very high.

Wherever CIG members do engage in production, the income generated ranges between Rs. 8-20 per person per day. This has been primarily because the units are using low value material. An individual can earn anywhere between Rs. 5-40 per 100 pieces of stone depending on the quality of stone, hard or soft. With little experience the CIGs can not get materials of high value which can yield income upto Rs. 150 per day.

In Lavvan village in Dausa there are 35 bindai machines, but only one is working. Many groups were 'forced' to opt for bindai activity. The machines are either generally out of order or there are no markets or the power supply is erratic and available only for a few hours in a day.

In the same village there are several Kiran machines that are working well and the earnings are high. The problem with the Atelco machines is obvious. Attempts by CIG members to obtain Kiran machines have been in vain. Two groups from the village even approached the Collector to get the machines changed but to no avail. The members have not worked on the bindai machine for the last six months but they said that they would start producing after the present agricultural season. Our assessment is that the probability of their initiating work is low, given that out of 35 members only one is working, they said that they would work when agricultural labour is not available.

The initial inertia of getting the CIGs to start work is very high. They would start with small incomes, if work is at all available and graduate to a full time work only during the course of time. This means they would require continuous support. While some groups

have voiced their woes, others have remained generally silent. The NGOs have largely failed to help women to take up their cause.

Further even the low value material is not in the reach of remotely located units. Besides, the units need to work on such material for a considerable period of time, say 2 to 3 months before they are confident of approaching the market for work. Though the present training programs give the trainees the basic skills to work with more costly material, such an opportunity has not arisen at all. The team came across only one CIG member whose spouse ventured to obtain raw material on his own and she worked on the same.

It may be difficult even for a CIG to obtain regular work, for the volume of work that they bring in could be too small for the trader. Besides, workers have different levels of skills and may take different time to complete a given task. As pointed out earlier the initial inertia in production is high, as new workers get low value materials and with best efforts may earn no more than Rs 20 per day. In the best scenario, the traders should be delivering raw materials at the doorsteps of the villages. This could be possible only if the economies of scale of the transaction costs are realised, for which the villages have to be in a cluster. At this stage, most villages are located at a distance from one another and the number of workers is also few in number. The density therefore needs to be increased either through more machines in a village or involving more villages in a cluster, or both. Inducing a cluster requires a strategy different from the present. It would require detailed planning based on market surveys, availability of infrastructure, mainly power in this case. So far, only some manpower has been created, which alas is lying idle. Once a cluster is formed, service agents for repairs and maintenance could automatically emerge. There could also be standardisation of machines and capital equipment. As time passes by, the members could become disinterested in the activity. Sustaining their interest in the activity requires providing them work immediately, even if some cost has to be borne by the DPIP. Wherever machines are idle, workshop could be planned because members do not have power connection at home, Training could be periodic, spread over a year to sustain the units in a cluster when units also start learning from each other's experience. An attempt is being made in Todaraisingh to form a moti bindai cluster involving RUDA and private traders.

### **Leather work activity**

The leather work project is designed to train the CIGs to produce a variety of items and to shift the traditional leather work from a manual task to a machine aided activity. The traditional leather craft is still practiced in many villages in the state. The SPAs around leather work has a distinct advantage as the CIG members already have the basic skills. What they learn during training is manufacturing of new items and use of machines.

RUDA organises 'basic training' for the CIG members with an introduction to new items that they could produce. The success of the initial training is evident, as many groups have sold practically all items produced during training in exhibitions where CIGs participated. The cases to point are Jaibaba Ramdeo Samooh, Bairawas, and Khiladi Samaan Ruchi Samooh, Nanakbara Brahminan, in Dausa district. The exhibitions attended by the CIGs were either organised by RUDA or their participation was facilitated through RUDA. According to CIG members of these groups the exhibitions exposed them to new leather items as well as the market trends. The CIG members also reported that their incomes doubled from around Rs 50 per day to Rs 100 per day. Some

educated CIG members also visited the RUDA office in Jaipur and sought advice on various treatments of leather as well as gathered information regarding the export market. The members of both the above mentioned CIGs work as a group. Though each of them has similar levels of skills, they have divided the work among themselves for large-scale production of commodities. However, while in the past women used to do embroidery on select items, in the new scenario their skills have not been put to use so far. Besides, Jaibaba Ramdeo Samooh, has shared work with 10 other households of their community in the village. However, this group encountered a problem. The power supply is erratic in the village. They do not have a diesel generator, which according to them could be economical. The NGO has recommended a generator for them (but according to the NGO it may take 10 years for the DPIP to sanction one). The worst scenario case is that their design training of 30 days would be completed without their using the machine bought for the purpose of improving the finishing of the product. Their second problem relates to a work-shed. Presently, they are paying a rent of Rs 15,000. They want to have a workshed of their own and save on the rent.

Notwithstanding the problem encountered, it seems that these groups would be sustainable. The group also felt that if there were a cluster they could learn from one another and diversify their produce. There are several questions, which arise here. Could their risk-taking ability be increased with a larger group? Will they enlarge their group on their own? Will they be able to buy a generator on their own? Will the RUDA organise another design training when power is available? These are some questions that we would examine in future.

### **Tailoring/ Embroidery Units**

Tailoring activity includes manufacturing of garments and embroidery. Three sets of machines (electrically operated) are provided to each CIG member. These are one/two shuttle sewing machines, a peko machine and an embroidery machine. In addition, raw material worth Rs 5000 is provided to a CIG to stitch various items. The skill training is for 90 days.

The process monitoring team visited a total of 28 CIGs, 11 in Rajsamand, 2 in Jhalawar and 5 each in Baran, Dausa and Tonk where skill training had been completed or was in the process. Out of the 28 CIGs, 27 were all women CIGs.

#### *Purchase of equipment*

The machines purchased by the CIGs include three brands namely Modi, Rita and Usha barring two CIGs, Jai Laxmi Mahila Samooh, Giloond and Saraswati Samooh, in Rajsamand district, no other CIG expressed dissatisfaction with the machines. The members from Jai Laxmi group were invited to see the machines of Saraswati Samooh and were advised to purchase machines with the brand name Modi. The Jai Laxmi group unanimously rejected the offer and insisted that they would purchase machines of brand name Rita. Since one of the members had knowledge about the quality of the machines she could influence others not to go for the Modi brand. The women members shared that Modi was a half shuttle machine, of inferior quality compared to the Rita machines which is a full shuttle machine of superior quality. The DPC then called them to Railmagra and tried to influence/convince them to purchase Modi machines. Seven members, who had gone to the DPC office, opposed it and demanded the Rita machines. Finally, Rita machines were purchased from Bhilwara. This example indicates how CIGs armed with

full information about products could insist and make a demand for a quality product and become an empowered group.

Learning from their initiative, the Saraswati Samooh in the village also raised a demand to change the machines and could receive better quality machines. The Saraswati CIG also returned the Modi machine and obtained Rita machine. The price difference, if any, between Modi and Rita machine is marginal. The Tulsi Samaan Ruchi Samoh, Datob, Tonk has not been able to acquire raw material as the FC of RUDA insists that the raw material has to be purchased from Tonk. Travelling to Tonk means an expenditure of Rs. 100. They would like to purchase raw materials from the Malpura market, an area well known to them. At present there is a stand still and the training has been temporarily terminated. The CIG has contacted two other tailoring CIGs and formed a union to purchase raw materials from Malpura. According to the group, the FC, RUDA has given them an ultimatum to come to Tonk on April 2,2005 or else to drop the issue. Even during the purchase of machines the FC had insisted to purchase these from Jaipur/Tonk but the CIG had its way and purchased machines from Malpura.

The machines were purchased from the market mostly by male relatives (usually spouses) of the women members. In Parvati Samooh, Unhel, Jhalawar members played no role in purchase of machines. The sewing machines were bought by the DPC of NGO. One of the members did not receive machine inspite of contribution paid.

The Azaad Samooh, Bidrakha, Dausa, the members approached the sarpanch to allot them land for a workshed from the common land available in the village. Though the panchayat agreed immediately on the same, the patwari took 5 months to release the registration letter. The registration letter is still awaited. Funds for construction of the workshed has been received and the group members plan to start their work soon after the construction of workshed. The members expressed that the exporters can provide job work in bulk and they can earn upto Rs 150 per day from the activity. The members find the export work more productive and economical as it is comparatively simpler and less time consuming.

### *Background of CIG members*

As already stated, most CIGs around tailoring activity were of women. Around 10 per cent women knew tailoring and could stitch garments for daily use for the household and a few stitched for other households in their village. 90 per cent of the women members had been engaged mostly in household activities including agriculture and were learning to stitch for the first time.

### *Training and Master Trainers*

The skill training organised by RUDA is for a period of 90 days. Women are made to learn cutting and stitching of garments for both women and men. It is difficult to ascertain the extent of skills acquired by women during training for several reasons: the learning depends on individual skills including previous experience as well as the quality of master trainer; the paucity of raw material during training, very few CIGs are producing garments for sale. Nevertheless, all CIG members reported having learnt something or the other and can atleast stitch some garments for their own household needs. Barring the few women who already had some expertise in stitching, all others said that they could not master the art of 'cutting' and lacked confidence.

In fact, 'cutting' is a very specialised job especially if production is for the market. The person who does 'cutting' is called the master and has several tailors working for him/her. If the CIGs have to sell their produce in the market, they should have a 'master' in the group. With some illiterate women, as reported in Jalo Magar Deepak Ki Tareh, Saravali, Dausa the problem of reading and understanding the measuring tape could not take them very far. In Sri Sanvaria group, Kotela, Rajsamand, three trainers were changed during the training period. Since the first trainer could not teach the required number of items in a period of 3 months, she was replaced by a male master trainer. This change led to faster learning, opined the members. A 15 days training of embroidery was also organised by RUDA, which was not sufficient to acquire the full and quality skill. The clothes stitched during the training were still lying with the group. Besides, some members also learnt cutting from a member of the group who was well versed in this skill. In Laxmi Samooh, Bamanhera, Rajsamand out of the six members, three members already had some skills in stitching as well as cutting and had sewing machines at their homes. They were even serving the local market for 8-10 years. But they reported some value addition in their skills after training as they learnt stitching some new items. They also learnt 'embroidery' in the training. Rest of the members learnt all the skills-'cutting', 'stitching' and 'embroidery' from the master trainer.

In some CIGs such as Bhagvati, Pyawadi, Rajsamand and Durga Mata, Bhudkada, Rajsamand, the mastertrainer taught only stitching and the interlocking and peko machines were not used at all. When we visited Parvati Samooh, Mandalia, Tonk the group was undergoing skill training. The master trainer had not come for the last 3 days. The group shared that they wait for him till 11 am and then get engaged in wage labour or their own agricultural activities. Only 2 women members could master the skill of cutting. One woman expressed that all of them could not acquire capability to learn the skill of cutting (*sabme kaatne jitna dimag nahin hai*). Since most of the members are not literate, they were not able to deal with the scales of measurement, one of the main reasons for their inability to master the skill of cutting.

In Jagriti Samooh, Borkheri, Baran the master trainer had chosen the training centre as per her convenience, at a distance of 10 km from the village. The FC had promised the daily transport cost of Rs 10 to the members but the members had to bear the cost of travel from their own pockets. Consequently, the training time was wasted in daily travel and members could not maximise on training and failed to learn properly.

In Bhagwati Samooh, Piawadi, Rajsamand, the woman master trainer went to purchase the raw material from Kankroli. Her father owns a cloth shop in Kankroli. One of the members asserted that she had purchased the material from that shop. When members inquired about the cost of raw material, the trainer refused to tell them. Members complained that the master trainer had walked away with remaining material and clothes stitched during the training period.

Two all women tailoring groups, Jai Bhawani and Jai Laxmi in Burja Ki Dhani, Khemawas village, (related by kinship) completed 3 months of skill training. The groups felt that instead of a 3 month training at a stretch, it should be interspersed with breaks when groups produce on their own and seek remedies/ skills from the trainer. The group members felt that they could not master the art of 'cutting'. Perhaps a 'master cutter' needs to be associated with a group until 'masters' emerges from within the groups. Mastering

'cutting' requires a long period of training. Presently, neither the RUDA nor the NGO are providing support to the groups.

### *Production, Markets and Incomes*

Most CIGs have not been able to sell the stitched material they had produced during training. In Bayan Mata Samooh, Parawal, Rajsamand members were not aware of the market and were expecting the FC to explore the market for them. In Sri Sanwaria Samooh, Kotela, Rajsamand members have not even tried to sell off their produce. Restricted mobility among Rajput women was perceived as one of the barriers in market linkage. They wanted the FC to take the produce and sell it in the market. On the other hand the FC is reported to have responded that he would help them only if he receives orders for the same from seniors. None of the government/NGO/RUDA representatives had visited the group after the training.

Only five out of 28 CIGs could initiate production and marketing, during or after the training. *The all men Azaad Samooh, Bidrakha, Dausa has young members between age group 20-25. Five of them already had skills of tailoring and they said that they would train the other two members also. The members made an informed choice of activity based on their experience in tailoring. The members were earlier working as daily wagers in an export firm in neighbouring village and had contacts with the exporters in Jaipur as well. The training was completed one year back since then the members are involved individually in the activity and are operating from their own houses and have contacts with the producers.*

In Jhansi ki Rani, Badwa, Baran, members purchased raw material of Rs 15000 on their own. They underwent the training of 3 months and prepared the material in bulk. The finished product of Rs. 2500 was sold in "Udhyog mela" held at Baran and of Rs. 1300 was sold in the local market. The Mela was organised by 'Zila Udhyog Kendra' and RUDA set up the stall for the group at no cost to help the members in the purchase of finished goods. The earnings were utilised in the insurance of the members and the amount left was deposited in the bank. The activity of bag-making has been specially emphasised in the training as the RUDA feels that after imparting design training in it, regular market linkage can be ensured because of growing demand of designer bags in the market.

In Laxmi Samooh, Bamanhera, Rajsamand, one of the members who is a widow independently running her 'tailoring' shop reported that many migrants from the village are engaged in the business of 'milk selling' in Bombay take away the prepared dress material on credit and send the payment from Bombay later. The member readily takes the risk, as the payments are regular and are never left due. Besides, she is also contended with the benefit of this market spread.

### *Exposure visits*

Most exposure visits have been to garment shops in neighbouring cities. So far the CIGs have not been shown tailoring in a factory environment. Exposure to local markets has not been designed properly.

Exposure visit could be undertaken in a factory environment. The women could see for themselves how other women work and learn from their experience. One recommendation from the field was that some men should also join the CIGs. This would encourage competition for learning and facilitate marketing. It was felt that it is difficult

for women entrenched in feudal patriarchy to reach markets on their own and sell their produce or obtain job work. A gradual change in women's attitude and action could take place working with men rather than in isolation. It is recommended that after training the group should work in a factory environment to polish skills as well as increase their productivity. At the conceptual level the design should be clear whether the group has to work collectively or as individuals. If the concept is for collective working, the design should include a work shed.

In Bhagwati Samooh, Piawadi, Rajsamand none of the members received any job work after training. They shared that everyone in the village has his/her own sewing machine so it was not possible to get work in the village. One of the members has given her embroidery machine on rent to an embroiderer in the village where her daughter is reported to be learning embroidery. Also she plans to give the interlocking machines to her another daughter. Though this is an isolated event it indicates the emerging frustration in the groups.

It is evident that women are adapting tailoring though some may be slow learners. The shift from agricultural and domestic work to actually using a machine is an important event in their lives. Most women had seen a machine but were enthused to own one not three machines at the same time. However, after training since no job work is available the enthusiasm is waning to a great extent. There are no support systems to keep them going.

In the local market to which the group has access, cutting is a highly valued activity. But there are professional tailors whose skills the women are unable to match. The local markets are small and the groups do not have a niche. Linking rudimentary skilled and less experienced tailors in a highly competitive market can only be a farce. *In village Kunwaria, Rajsamand there are about 20-25 tailoring shops in the village, which men own.. Only 4-5 women are engaged in 'tailoring' mostly stitching women's wear, but they do it at their homes. So 'market saturation' and 'tough competition' seem to be two major factors preventing the women's group to continue the activity.*

There have been no attempts to link with large wholesale producers who could provide cut cloth to be stitched. Even stitching these high value goods would require fine stitching experience, which they have not been able to acquire due to lack of work after training. As a result not only the sewing machines the 'Pekoe' and 'Interlocking' machines are also lying idle.

While field discussions indicate that training has been successful in imparting rudimentary skills of stitching and cutting it is clear that the members have not been able to master either stitching or the art of cutting. A four-month training on three different types of machines for new learners is a very tall order. The design of the project needs to ensure a long training of stitching/cutting where skills are honed We recommend a twelve-month training period interspersed with breaks in which the learners try out what they had learnt during training on their own. This period could also be used for linking with the local market/ larger market, through manufacturers that outsource work in large volumes. Presently neither RUDA nor NGOs have an action programme that the CIGs are aware of.

### **Galicha/Carpet Manufacturing**

Carpet manufacturing has been taken up as an SPA by various CIGs in Dausa and Tonk districts. Many of the CIGs members were already involved in carpet weaving prior to their involvement in DPIP. Most CIG members who are working on the looms, have their adult members of their households on the job and have provided employment to other labour as well, whom they pay wages periodically. The CIG members earn around Rs. 2000-2500/- per month.

Field interactions pointed out that since many CIG members in Dausa were already working as labourers with contractors they possessed weaving skills better than the master trainer. Having become owners of capital equipment through DPIP, the CIGs are now in a better position to exercise a choice for a contractor to give them job-work and to negotiate a better deal. The direct benefit accruing to most CIGs was Rs. 10/- per foot. However in one village named 'Jaikhampur' where the numbers of looms were large, they could not accrue even this benefit.

#### *Training*

A two-month training has been organised by RUDA for carpet weaving groups. Many group members complained of irregularity and absenteeism of the master trainer. In large CIGs with more than 6 members half the members waited for their chance to work on the looms. Field interactions also revealed that the training module did not account for the existing skills of the learners and kept teaching them the basics, which they already knew. According to members of CIG Baba Ramdev Saman Ruchi Samooh in village Bhaglai RUDA had organised the 2 month skilled-based training for the group of which one-month training has been completed. The members strongly feel that there is no need of training as they are experienced and are earning well by carpet weaving. But the group is continuing with training as they have been told by the DPC that the training formality needs to be completed. The group members strongly felt that the training budget should rather be adjusted in the purchase of raw material for the benefit of the group.

#### *Purchase of looms*

The DPIP has made provisions for the purchase of the loom, *tana* machine and the thread winding *charkha* for the SPA. These items have been purchased from identified firms in Jaipur. The purchase of looms was mostly carried by CIG members. In one case where the members of the CIG felt that the firm was charging a high price for the loom they decided to approach other firms. Finally they purchased the loom according to their satisfaction. The CIG in village Bhasu in Tonk wanted to purchase a loom, which could be operated while standing, but they were not able to do that, as there was no provision in the project.

#### *Exposure visits*

Some CIG members stated that the exposure visits to large training organisations were helpful in their learning about the trade but efforts made to establish direct contact with large traders, if any, were a failure. Many members were dissatisfied with the exposure visits. According to them the exposure visits were limited to showing them further processes of carpet manufacturing namely washing, leveling, finishing and so on. They did not get any exposure to learn about other kinds of looms and ways of making carpets i.e. tufted carpets.

### *Job work*

In Tonk the CIG members shared that large companies in Jaipur or the major centres have contractors in small towns such as Todaraisingh and Kekri. The CIGs take job-work from these contractors and the work rate is around Rs. 100/- per foot as the contractors share in the process. The CIGs felt that if they could establish direct contract with the large companies, they would earn considerably more. However, this is not easy for the following reasons-firstly, the companies usually give large volume of work at one time for say 6 carpets. Secondly, they ask for guarantee money. On the other hand, the contractor gives 50% payment in advance for the work, which allowed the CIG members to pay wages to hired labour and meet their own needs.

While being aware that the contractor absorbs the risk most group members felt that they charged a high price for the risk undertaken. They pointed out that no group had ever faltered on this account.

The members were also aware that at times the contractor also fleeced them by not paying the promised wages and deducted large sums for slippage in quality production. Most time they are not given a reason for the deductions. This practice seems to be continuing for several years.

In such circumstances, where no agency stands guarantee for a CIG and they do not have enough savings to meet, say a 3-month cycle of carpet weaving, the wage-payment of labourers as well as their own needs. In turn, each member of the CIG behaves as an individual firm and is not able to reap the advantage of an oligopoly to negotiate a higher return for their group. Besides, CIG members have hardly interacted with other CIGs.

### *Need for federation*

The carpet weaving experience suggests the need for a cluster approach and federation of CIGs, in order to increase earnings of the CIGs. Formation of a federation of CIGs would help them negotiate better terms with the contractors or large companies. As CIG members themselves may not be able to federate given their need to work for survival, an external agency- the NGO or RUDA needs to step in to help facilitate collective bargaining.

### *Other issues*

Several health hazards were noticed among CIG members involved in carpet work. Commons among them were stomach problems induced by long hours of sitting, breathing problems due to wool-dust and so on.

In Dausa the CIGs in Bhaglai are also saving Rs 50 per month for the last two years and are now inter-loaning the savings among the group members at the interest rate of Rs 2 per Rs. Hundred. The two groups of Bhandarej and Bhaglai have jointly purchased weaving looms from Jaipur. So they collectively bargained and brought the looms of their choice.

Field interactions also revealed some favourable outcomes. The CIG members want their children to go to school and not be involved in carpet weaving. The downside is that they would not mind employing other children to do the work.

It was also evident that members belonging to different communities are seen working together on one loom minimising caste differences.

### **Stone cutting**

Stone cutting activities have been undertaken by some CIGs in Dausa district. A total of 14 CIGs have formed around this activity. However only two CIGs have purchased the machines for stone cutting. Many of the CIGs members who had opted for this SPA have been involved in this activity for more than 15 years. Through the DPIP they have been provided with improved machines. Many of the villages fall in the Sikandra cluster where stone cutting is an established activity. There are many stone cutting factories in this area.

### *Training*

Trainings of these groups is yet to be organised by RUDA. Many CIG members felt that they did not require any training as most of them have been engaged in this activity. They believed that were capable of training the master trainer. The members were confident that each member could impart the skill to five others.

### *Markets*

Units of stone cutting in Sikandara of Dausa district have automatically become part of an existing cluster. The members of the CIG who were erstwhile labourers have some information of the markets. They know where to obtain the raw material from and their problem of marketing the produce is resolved as traders /buyers come to the doorstep. The location of their units is significant, as most of these units are located on the same road near the existing market place. However how the new units compete with the old enterprises remains to be seen. It is recommended that their marketing skills may be honed.

One of the demands raised by the CIGs was that regular electric supply in the villages needs to be ensured or the production might suffer.

## Section II

### Reaching the goal of Freedom, Capability and Empowerment of CIGs

The first stated objective of DPIP is empowerment of the poor. One of the ways of empowering the poor is guaranteeing political liberty and civil rights. Does the implementation of DPIP ensure reaching this goal? Why is it necessary to ensure this guarantee? The main emphasis of all plans and strategies is to ensure income and meet the economic needs. While the process of CIG formation involves building mutual trust and empowerment there remains a large space that would require the freedom to inquire, voice and question the social context. The force of economic needs is relevant and important but the relevance of political freedoms should not be undermined. We shall elaborate on the interconnections between political freedoms and the fulfillment of economic needs in the context of DPIP.

Sen (1999) argued that the intensity of economic needs adds to the urgency of political freedoms. He explains three different considerations that take us in the direction of a general pre-eminence of basic political and liberal rights:

- (i) Their direct importance in human living associated with basic capabilities (including that of political and social participation); political freedoms have a major role in providing incentives and information in the solution of acute economic needs;
- (ii) The instrumental role in enhancing the hearing that people get in expressing and supporting their claims to political attention (including the claims of economic needs);
- (iii) Their constructive roles require conceptualisation of needs which depend crucially on open public debates and discussions

These different considerations will be discussed in the context of DPIP and see how these could affect the sustainability of the programme.

#### *Direct importance of basic capabilities*

Capability is a kind of freedom: the substantive freedom to achieve various things a person may value doing or being. Capability poverty is generally understood in terms of levels of literacy, numeracy and basic education, good general health care and so on. Along with these aspects of capability, in the context of DPIP we would add Positive Self-Image, Risk Taking Ability and Problem Solving Attitude as valued attributes of CIG members.

- (i) Positive self-image is necessary to meet the acute economic needs and actively participate in political and social happenings. Without a positive self-image and with the weak ability to set own goals, the sustainability of the group and the activity is questionable.

When we met women undergoing skill training, we found them highly enthusiastic. The trainers shared their enthusiasm for creative learning. Exhibiting a positive self-image they seemed to have set some goals for themselves. One of the women's groups, largely illiterate, expressed a strong desire for education.

On the contrary, when we met women CIGs who had completed their training the enthusiasm had already waned in most cases. They said that they had some learning with them but most individuals and groups had no goals set before them. They seemed to have given up whatever they had desired to do. It seems that as long as the external actors were there to support them there was a lot of enthusiasm, which subsided when they were gone.

The DPIP first helps construct a positive self-image of the CIG members but only those with skills are able to build on them. Some other groups such as the leather group in Dausa developed their positive self-image through the training, exposure and markets they approached (see page 7 of the Report).

**Box: Some evidence of constructing a positive self-image**

Members of the CIGs groups of stone cutting/art in Dausa district and *Nivar* making in Churu district were erstwhile labourers working in small factories. Through the DPIP they have acquired the necessary machinery and have started their own production. These two instances show that the change from labour status to ownership of capital as given them not only the control over capital, management and own labour but also the liberty to think and convert it into opportunities. This freedom and a positive self-image has come to a group, which already had information for the solution of their economic needs.

In contrast many groups of women and men (such as embroidery, tailoring) lack information, which is compounded by their illiteracy. Many such groups, especially of women expressed a strong desire to be educated. This education could give them political rights and liberty they aspire for, as the following discussion shows.

In Jai Durga CIG, Banetha, Dausa the only woman member has chosen not to train herself in garnet polishing and has instead sent her son for the training.

Many groups of women (such as Laxmi embroidery Samoo in Churu) have a male 'guide'. In one such groups in Churu district the guide would intervene in our focussed group discussions with women and would try to answer the questions on their behalf saying that the women can not speak, they are like wild useless plants in the forest and dumb (*moodh*). Women in veil countered saying that we also eat seer of rice and can do whatever men can do. But they asserted that they can not take a step ahead of men. The need for political rights and liberty is thus evident.

When we discussed the situation with the NGO, he said that the trust between the NGOs and women's groups takes time to build and their experience was that the guide sublimates away after a period of time as the trust between women and men in the community builds. He said that the women would be able to reach out the markets and cross the boundaries drawn for them one the responsibility of work is actually shared between them. The NGO did not have a programme of political education and gender sensitisation of the community. It is quite evident that the women's groups would be unsustainable until they have the liberty to cast off their reliance on the Master Trainer or the various men acting as middlemen or the NGO. Discussion within CIGs has given members some ability to voice and participate in decision making *within* the group but does not necessarily ensure the same behaviour outside the group. This would require interface of the NGO with the village community for which there are but limited opportunities.

(ii) Linked to the positive self-image is the risk-taking ability. Poor households have a tendency to avoid loss rather than actively seek meaning and well being. They generally have low risk-taking abilities and DPIP provides an opportunity to enable them to take risks. Needless to say that risk-taking abilities are higher in a cohesive healthy group than in individuals. A number of factors contribute to this ability including the role of external actors in motivation of the group.

Risk taking ability among the CIGs could be described as very low, as the present returns and returns in the future from the activity they are involved in, are expected to be low. Field evidence points that most of the CIGs have not been able to produce any items for sale after the training due to their inability to invest and take risks. Initially, all the CIGs

showed positive response towards their risk taking ability/ behaviour by depositing their 10 per cent contribution, which dampened over a period of time. Inadequate skills, scanty resources available to invest and low returns from the activity could be described as the main reasons influencing the groups becoming risk averse. Besides, weak relations among group members discouraged members to take on risks. Even leather groups, who are performing better than the others, are also risk averse.

(iii) Problem solving attitude is linked to positive self-image and risk taking ability. These are determined by capabilities already present and acquired through DPIIP. It is to a great extent determined by general level of awareness. Social practices, fears and expectation from others induce choices and influence decision-making. Differing standards for self and others, ignorance to group process leads to resistance to resolve the problems.

With absence of positive self-image and low levels of risk taking abilities, most CIGs are negative about resolve their problems. Besides, illiteracy, lack of exposure to markets and dependence on various actors could be seen as inhibiting CIGs members from resolving issues. While some CIGs (stone and leather), where members were involved in the activity for generations, showed positive attitudes to resolving their problems to some extent, others were indifferent and towards the trainer, CF, NGO or FC, RUDA to solve the problems for them.

### *Instrumental Roles*

One of the institutions where poor can voice is the *Gram Sabha*. None of the groups that were covered during process monitoring said that they were vocal in the *Gram Sabha*. The complaints were that they were not called for the meetings. Even if they wanted to voice their issues the likelihood of their voice being heard was high. They did not for example voice against the absenteeism of school teacher or any other issues related to the government delivery system.

There were some CIGs who took their own initiative in expressing and supporting their claims. The factors affecting taking up of an initiative include high levels of skills, higher education and quality information. We present here some evidence of CIGs who took own initiative having one or more of these attributes.

The case of stone cutting groups provides some learning. The CIG members are already very skilled and have years of experience working on stone cutting machines. Some of these groups wanted that the budget allotted for skill training (Rs. 81,000/-) be used for purchase of raw material, as they already had the required training. They have not been able to enforce, so far, a decision in their favour.

The second case is of the group of young male members of a CIG who are working towards allotment of a piece of land for their workshed. Their spirits have not dampened despite administrative delays in sanction. This group, with a number of educated persons has explored market possibilities on their own.

The third case is of two tailoring CIGs in Gilund who got the brand machines they wanted, despite resistance from various stakeholders. Similarly, a bindai group in Lavaan, Dausa, which had well informed members, could influence 3 other groups in the village to approach the Collector to change the tools supplied by the traders. Consequently, all the groups were provided with adequate tools.

While some CIGs could take initiatives in carrying forward their activity, other remained dependent on various actors involved in DPIIP. Lack of literacy skills, feudal patriarchy and lack of information about the market linkage seemed to have influenced the CIGs (especially women's CIGs) in not taking initiative on their own..

### *Constructive Roles*

The constructive roles require conceptualisation of needs through public debates and discussions.

A Tonk CIG wanted to acquire land for a poultry farm. They approached the Collector who denied them land. The group came back to the village and collected signatures of all adults in the village expressing their desire to give land to the CIG of the poor. The Collector graciously denied allotment of land. The community was thus denied to make use of an idle resource available in their own village. Ideally this should have become an issue of public debate and discussion crossing the boundaries of the village. Neither the people understand the value of their political rights and liberty nor are there any change agents to initiate the process. The CIG members remain applicants, as their agency is not developed. The NGO may be expected to play the role of a catalyst but they are so much tied with the government apparatuses for getting approval of CIGs and Sub Project Activities that a constructive role becomes secondary. The issue of teacher absenteeism discussed above could have been taken up similarly. The usurious rate of interest charged on the contribution is another issue that can be taken up for public debate and discussion. The CIGs are constrained in a number of ways: inability to read and write, understand the meaning of political rights and liberty and to voice and participate in existing institutions. These constraints of not being able to articulate the demands and perceived needs in the public sphere come in the way of adding the force required to fulfill the economic needs.

### Section III

#### **GO-NGO-RUDA Relationship**

A number of issues emerged at the field level regarding the government, NGO and RUDA relationships.

##### *Relationship with RUDA*

A number of NGOs shared that their expectation had been that RUDA with its experience could provide national/international market to the groups but RUDA's whole work at the district level has been left to the field coordinator (FC). Senior officials of RUDA do not visit the villages, which could have made a difference. There is little information sharing between RUDA and NGOs regarding training, which often leads to the NGO not knowing when the skill training has started or who is the master trainer and so on. The NGO is not informed about the training schedule.

There is no clarity on the roles of RUDA in the DPMU circulars. As a result interpretation of issues in the circulars often differ/vary from person to person. The dire need to clearly understand the roles and expectations of RUDA was felt by the NGO. According to the NGOs, RUDA is supposed to provide market linkage to the group but it has not been incorporated clearly in the MOU. The issue of market linkage of CIGs remains a matter of debate.

The cluster approach could help in providing market linkages to the CIGs. Though discussions on cluster formation have been carried out nothing has been done so far in this direction. Actually, the cluster approach would have to be initiated before the selection of SPA.

The NGO submits a completion certificate after the purchase of assets by the CIG. The last installment due to the NGO is released three months later, when the CIG is considered to be sustainable.

##### *DPMU-RUDA Relationship*

In some districts the relationship between DPMU and RUDA was seen as difficult.

In Dausa district the DPM functionaries stated that the relationship was theoretical; not practical. Though not overtly it was evident that there were problems. DPMU complained that RUDA did no reporting and did not intimate DPMU about the training schedule. It seems averse to the role of RUDA in DPIIP programme and complained that many a times delays occur in the technical sanctioning by RUDA

##### *Relationship between DPMU and NGOs*

The NGO-GO relationship in DPIIP has been an issue of recurrent debate in the project. It has been a relationship fraught with number of problems and tensions and over a period of time has lead to the withdrawal of some NGOs from the project

While NGOs complain about frequent delays in 'sanctions' by the DPMU, the DPMU, in turn, complains of inadequate documentation, as well as lack of 'sufficient and competent staff' in NGOs which have an existence and functioning of more than 20 years. Besides, the NGOs are engaged in the same activity with functioning clusters as seen in Churu district and elsewhere. The delays seem to be more by design than for real reasons.

*For e.g. the DPMU returned the quotations submitted by the CIGs through the NGO. For the last 9 months new bids have been invited but project is not sanctioned till date. As the*

*CIGs came up with different quotations, a central committee was constituted to arrive at the maximum limit of each item. The quotations obtained by the Central Committee were little different from those obtained by the NGO in the last one year. See Table 1.*

**Table 1: Delays in sanctioning: Shri Bhawani Common Interest Group, Churu**

<b>Date</b>	<b>Loom(66)</b>	<b>Tana Machine</b>	<b>Thread winding charkha</b>	<b>Total cost</b>	<b>Training</b>	<b>Subproject</b>
<i>Quotations obtained by the NGO</i>						
07/08/03	9900	12000	700	139100	141000	380100
01/09/03	11250	13600	800	134100	126000	260100
13/10/03	11266	13656	797	134286	99000	233286
12/01/04	11250	13600	800	134100	126000	260100
06/02/04	11250	13600	800	134100	178000	312100
<i>Quotations obtained by the Central Committee</i>						
01/12/04	12500	13600	800	146600		
<i>Quotations obtained by the NGO</i>						
13/12/04	12500	13600	800	146600	127760	274360

Note: Date of CIG Formation 11/9/02

A DPC in a district shared that number of circulars, misplaced files and other unexplained delays affected the sanctioning of projects. If the DPM approved of an activity, it was often subverted by the Financial Manager who thought otherwise. No time limits were observed by the DPMU to clear the files. The entire concentration of the NGO had shifted from building confidence and trust with the community to visiting DPMU Offices to locate the files and please the officers. See Box 1.

**Box: 1**

In one district, the NGO summed up its experience in DPIP program as “A 100% achievement with unfinished agenda”. On March 31, 2005 the District Project Coordinator (DPC), was instructed by their Director to pull down their signboard and pack up. This showed utter frustration of a major NGO, which came into the district with a dream of creating a new model of development for the state; something based on their successful experience elsewhere. They had begun their work in February 2002 with gusto of participatory appraisals, formation of CIGs and creating an environment of trust with the community. Very soon the fervour was dampened by delays in sanctions. In February, 2004 their term was extended by one year during which time they could manage their finances and start activities of most CIGs. Yet the NGO is not pleased with its achievement in the field as it finds the sustainability of CIGs doubtful. They would like to support the CIGs for another year and build their linkages-forward and backward. But they find neither the time nor the finances or manpower for the follow-up activities they would have liked to undertake.

A candid statement of an officer in the Churu DPMU was that he was not here for welfare of the people and his work was simply sanctioning projects. He rejected the NGO’s competence and thought that they replaced the government machinery, which was described as good for nothing by some policy makers. When confronted with the fact that two NGOs have developed successful clusters, without government support, he said in utter frustration that the DPMU may be closed down and work given directly to the NGOs. Such statements by other officers are common knowledge. Obviously, an

understanding of other party's ethics was missing, and mutual trust was, of course, not thinkable given an either-or-dilemma. Building common behaviour patterns would require improved understanding among the officers about the NGOs and the people.

Functionaries in DPMU Dausa responding on the nature of relationship with NGOs, remarked that it was cordial with the matured ones and problematic with the immature NGOs. The assessment of maturity was that the bigger and more experienced NGOs seem to be more matured in their dealings at the field level and also at the DPMU level. The immature NGOs are often overburdened with petty issues like misappropriation, purchase of material, etc., which often go unheard. But in the cases of some offense DPMU even takes the steps like lodging FIR.

When asked about the delays in financial sanctioning, it was clearly stated that the justifiable projects especially in terms of their cost take no time in getting financial sanctions. However untimely submission of sub-projects and incomplete or improper documentation are the factors affecting sanctioning. The DPMU asks the NGOs not to frame over-cost SPAs. Even then if certain problem arises then review meetings are held between DPM and NGO personnel and the cost of the SPA is discussed. If required, the opinion of CIG members is also sought. Some NGO in the district remarked that while the field level problems are discussed in the meeting held once a month but generally they do not come out with solutions.

One of the DPC in Rajsamand remarked that DPIP had diverted from its mission. Initially (till 2001) the Program was targeted at BPL households but it gradually adopted the task-based approach, which has led to the dilution of the quality of CIGs formed. The entire emphasis of the NGO is to complete the tasks as defined mechanically. There is little space and time for innovations, building linkages and empowering the CIGs.

### *Conclusions*

Successful operations of an exchange between an informal system and a formal governmental system depend on mutual trust. If it were plentiful, it would have been easy to overlook their role. But when they have to be cultivated, that lacuna can be a major barrier to the success of the exchange and what outcome they have set as their goal.

The state systems are designed to deal with agents who are in their own service or outsiders (industrialists or traders) whose roles are profit maximisation. The system has achieved an equilibrium of linkages (including the rent seeking behaviour) for profit maximisation by building regulatory institutions and suitably modifying these for the work to be carried out (the *thekedar* of a public work is known to oil the system and carry out work effectively). The government system applies the same norms of behaviour and values to organisations with non-profit motives. Those organisations, which on paper are non-profit and not working for self-interest but indeed tend to work as profit maximisers develop an exchange relationship faster than those who are indeed non-profit organisations. While one NGO with 53 and another with 5 RUDA related proposals await 'sanction' having failed to establish the exchange, a relatively new organisation has already had 17 'sanctions'. Building mutual trust for exchange with non-profit organisations has been a state failure.

There is a need for development of an alternative system of institutions and codes of behaviour. The connection between the two is important since institutions based on interpersonal arrangements and shared understandings operate on the basis of common

behaviour patterns, mutual trust and confidence in other party's ethics. Wherever, such confidence is problematic, overlooking the need can be disastrous.

It is recommended that these officers be deputed to work in NGOs for a specific period to understand the work ethics of NGOs. Experience of Civil Service Officers who are sent to NGOs for brief period for course work may be taken into account.

The major NGOs with years of experience working in DPIP were drawn from their 'isolation' from the government to now work in collaboration. The main idea behind collaboration was to take advantage of innovative capacities and flexibility of the NGOs. Rather than working with this comparative advantage, the NGOs have been coopted by the government to control them in subtle ways or at times blatantly. Some NGOs, known for innovations could adapt themselves and complete the task as defined, while others have not been able to adapt and want to pack-up.

### *Issues of Women's Empowerment*

The issue of women's empowerment in the project is only being met partially. One NGO in Tonk lamented on their unfinished agenda of Women's Empowerment. They had closely monitored the outcome of their interventions with women. They found that women were more vocal, their self-confidence had increased and they were approaching formal institutions such banks and the Collector on their own. They now identified themselves as part of a group and perceived an improvement in their status in the family. They could now walk with confidence into the NGO office, but were still wary of going to the market place for purchase of equipment and raw material. There was a realization of freedom by women to associate and participate in decision-making. Most women have begun to realise importance of education for their daughters whom they are educating to the extent possible. The following instances are indicative of the shifts that can be discerned:

*-In Lamba Kalan village, the women CIG members were refused audit on two occasions by the Village Secretary. The third time when the village secretary still refused they gheraoed him, enforced him to take the audit there and there.*

*-As pointed out elsewhere women in galicha making activity have moved a step ahead of men. In Lamba Kalan and Bhasu villages, women have taught weaving to the men and women read the design while husbands tie the knots of the carpets. This is in contrast to the village Jaleu of Churu District where women wanted to move ahead but were afraid of taking a step ahead of their men. The one difference in the two sets of women is that the formers belong to the deprived caste while the latter to the forward castes. The former are more skilled and experienced than the latter. We would like to see how the latter group emerges in the next few years when their training is completed and the production is initiated.*

Many groups of women (such as Laxmi embroidery Samooh in Churu) have a male 'guide'. In one such group in Churu district the guide would intervene in our focussed group discussions with women and tried to answer the questions on their behalf saying that the women cannot speak up, as *they are like wild useless plants in the forest and dumb* (moodh). The women who were in *purdah* (veil) countered saying that "*we also eat seer of rice and can do whatever men can do*". But they also asserted that they couldn't take a step ahead of men. Similarly many men of the deprived castes were unwilling to

cross the social boundaries drawn for them. The need for political rights and liberty is thus clearly evident

However, women's participation in village level forums is limited. Some women have made an attempt to participate in the 'gram sabha' meetings. Empowering the poor would necessarily entail that they are able to make demands and claim their rights.

## **Section IV**

### **Unintended Outcomes**

During fieldwork a number of unintended outcomes of the DPIP interventions could be discerned both positive and negative. These outcomes need to be taken account of. Some consequences are unintended, but the causal analysis can make the unintended effects reasonably predictable. A study of such consequences can help design more comprehensive institutional arrangements. Some cases of interest are presented below.

- **Women's demand for education**

One of the positive outcomes of this DPIP-RUDA association is an inclination and keenness of the women groups towards education. Some women's groups wanted to learn and write.

- **Expansion of Employment opportunities**

Some CIGs are providing employment to many other households of the village. In the Jai Baba Ramdeo CIG of village Bairawas of Dausa district which is engaged in 'mojari making', other than the CIG members ten more households are actively participating in the manufacturing process. In this way the activity is not only providing an employment source to the villagers but is also helpful in expanding the production. Another case is of Laxmi CIG of village 'Jasrasar', district Churu that is involved in 'niwar making'. Here beside family members of the CIG members, few other households of the village are also engaged in subsidiary activities and are able to earn Rs.20/- to Rs.40/- per day, whenever work is available. This shows the opportunities to build a cluster.

- **Frustration for delays**

Rejection of SPAs or delays in the administrative and financial sanctioning by DPMU generates fear and frustration in CIG members. These delays adversely affect the entire work process of NGOs in the CIG formation and empowerment. It brings down their level of efficiency and motivation in maintaining the spirits of CIGs to fight out the poverty.

- **Debt trap**

The arrangement for contribution deposit sometimes leads the CIG members in a debt trap. In the process of managing 10 per cent contribution, they are forced to take the loans

from 'Sahukaars' at the rate of interest of Rs 2 to Rs 4 per 100 rupees per month. The members fail to understand the complexity of interest rate compounded annually and get trapped in an unending cycle of debt.

- **Non-availability of market linkages**

After the completion of training the members discontinued their working on moti drilling machines. They did not find the activity more productive as compared to the effort and time they put in it. Because of unavailable market linkages and lesser earnings, the CIG members are impelled to keep the non-functional machines at their homes.

- **Trust in the government**

The fact that many BPL families who did not join the CIGs approached and NGO to help them organise a new CIG when such an opportunity arises, shows that people have gained a trust in the government as well as the NGO.

- **Crossing the boundaries -not desirably by the state system**

When some CIG members learnt to write and could affix their signatures on a requisition to the DPMU, the NGO thought it was a matter of pride for the person as well as for the NGO itself. The CF had encouraged women to learn to write their signatures and not put a thumb impression. The DPMU thought otherwise and rejected the requisition because there was no comparable thumb impression. Rejecting the attempt of a woman to be literate does not augur well for the project.

- **Growth of erstwhile Community Facilitators**

Many CFs trained by NGOs and being relieved from office have now joined other organisations. One of them even stood for the election to PRI.

- **Discrimination against SC**

Trainings were held at the house of a sweeper caste where members higher in the caste hierarchy joined in the training, though they still practiced Untouchability.

## **Section V**

### **The Need for a Cluster Approach**

A self-induced embroidery cluster has emerged around 2 villages namely Bhalau Teeba and Dhani Kumharan in Churu each having 150 embroidery units. Each of the encompassing villages, namely Nelva, Nethva, Jhanjhani, Bhanin, Jor ji ka Baas, Jiksaane Taale, Panseu, Duleri and Chalkoi have around 10-15 units. Ten years back there was one individual Shri. Ramji Lal who had an embroidery unit. He trained a few persons in the trade. In the last 5 years the number of units in a 10-km of radius are anywhere around 300. The main reasons for the spread of the cluster were severe drought situations in the last 5 years when people started looking for alternative employment. In most units both women and men work, take turns to work on the embroidery machine (not very different from an ordinary sewing machine). In these villages girls are not married very far off and with marriage they took the skills acquired with them to the new village where the near relatives also learnt skills. Besides, a number of persons visiting these two main villages also learnt from demonstration effect.

Work is available 9 months a year in the cluster. All these households have bought machines from their own savings or loan. When purchased on loan it has been repaid very fast, as the average earnings are Rs 2500 per month. People from all castes have joined the cluster. All households get job work through 4 agents who bring job work to these units. These agents are themselves very skilled embroidery workers and have catalysed the formation of the cluster. The difference between the skills of these 4 agents and other workers is quite large. The agents do intricate and fine work while most other units do rather simple designs. Some of these agents are also good designers and get their designs approved for job work. Work is done during hours when electricity is available. Most of the work is done during night hours when workers are able to concentrate on their work. In families where there are two workers the output is higher and could be earning around Rs 200 Per day.

The agents bring job work from traders in Bikaner, Hisar, Jodhpur, SardarShehar, and Churu. In this cluster are also some units that have linked to a private trading agency in Jaipur through the Bhoruka Trust. They do a different kind of job work and earn around Rs 50-55 per day. The NGO has selected mainly those households who were not able to purchase embroidery machine and join the cluster. The agent bears the losses of poor job work. The presence of more than one agent providing job work has led to some competition between them. The units make a rational decision based on not only the unit price of work but also takes account of long term social relationships. Those creative units who want to learn new designs would also change their agents. The cluster is also diversifying its activities. Some shops have been opened in the village selling cosmetics etc.

The DPIP could have easily set up embroidery machine units in very large numbers in these villages and enlarged the cluster. This opportunity still exists but in the absence of a detailed survey of such opportunities existing in the district, no work has been initiated. The Bhoruka Trust had formed two CIGs namely Chetna and Mahatma Gandhi more than a year ago but sanctions are still awaited leading to immense frustration among the

members. In the last year more than 50 non-BPL households have joined the cluster on their own.

The Bhoruka Trust is helping the cluster to accumulate their own savings through formation of SHGs. These SHGs were found to be very active and it is very likely if and when the two CIGs get financed they would form SHGs and not get trapped in debt.

There are possibilities of linking the cluster with tie and dye work already existing in the some parts of the district.

The Bhoruka Trust has obtained credit line from NABARD, SIDBI and ICICI of around Rs 25 lakhs, 1 crore and 50 lakhs respectively at 12 percent rate of interest. This is forwarded to the SHGs at the same rate. The SHGs charge 18 per cent from their members and any other creditworthy borrower. The Bhoruka Trust has also mobilised the SHGs for health camps and related activities. The Trust also organises camps around various activities in which both men and women participate.

One of the negative impacts of this activity has been that girls and even boys are dropping out of school after Class VI or VII and have started working on the embroidery machines. The trade off between pursuing higher education and learning the embroidery skill is weighed against the expected future returns. The future returns are expected to be more from the embroidery work than from formal education.

From the above case of a self-induced cluster, we can draw several inferences for a cluster formation approach, which would be very different from the present formation of CIGs. It would require:

- Involving some already skilled persons in the cluster
- Ex-ante planning for a market linkage, taking account of existing local markets, vendors and producers
- Developing skills based on the market that can be reached
- An ongoing training programme linked with hands on experience
- Role of NGOs and RUDA would change substantially. The CIGs would be given a choice to accept or reject being part of a cluster. Some basic data of targeted CIGs regarding their level of skills and capacity to learn could help in making informed decision.
- Work could then be in a factory environment- a common workplace

### *Markets*

Market arrangement of the produce of the SPAs could be classified into 4 scenarios:

- (i) CIGs producing mainly for local markets, goods and commodities for daily use of the community though some of their products may be sold in distant markets.
- (ii) CIGs part of an existing cluster where the market linkages are already established. A characteristic feature of these clusters is that traders may come at the doorstep.
- (iii) Emerging new clusters through the project where new market linkages are being established.
- (iv) Isolated units which may be doing job work or selling their produce in fairs and exhibitions through institutional support of RUDA, NGOs or others.

The pottery unit in Paparda is producing a variety of products for the local market where it has not encountered any problems. The sustainability of the unit is ensured to the extent that there are no major shifts in demand for products of daily use.

Units of stone cutting in Sikandara of Dausa district have automatically become part of an existing cluster. The members of the CIG who were erstwhile labourers have some information of the markets. They know where to get the raw material and their problem of marketing the produce is resolved as traders /buyers come to the doorstep. The location of their units is of importance. Their units located on the same road near the existing market place. How the new units compete with the old enterprises remains to be seen.

There are several units, which are presently isolated, but with the DPIP getting towards formation of new clusters they will become part of it. In this category we have two kinds of production systems. The first is where raw material is procured by the CIG and has to sell the produce at its own initiative. The leather unit in Bairawas falls in this category. During the training process itself they have been able to market their produce worth Rs 75,000. They sold their produce in exhibitions and fairs organised by RUDA and other agencies and their travel expenditure was fully subsidised by RUDA. How far these groups are able to sell their produce in the future remains to be seen. The CIG felt that if a cluster is developed around their village they would benefit from various factors discussed earlier. Agencies both RUDA and NGO have so far not provided with a market survey of possible destinations. Their access to information in this regard is severely limited because of low education levels. It is recommended that at this stage a strategy should be thought of providing such information to them.

The second production system is where units acquire job work. Acquisition of job work would be easier if the units are part of a cluster. The garnet units in Tonk, Bindai units in Dausa and embroidery units in Churu fall under this category. So far the earnings from job work are very low as the individual units do not have bargaining power being at the receiving end. Besides, they would have advantages of getting their machines repaired and advancements in technology. It is strongly recommended that these units be established in clusters as far as possible.

## **Section VI**

### **Some Recommendations and Action points**

Various action points have emerged in the preceding section of the report. The following section highlights some recommendations emerging from the analysis:

- The need for a cluster approach is self-evident, as it would provide the CIGs with predictable linkages and markets.
- The need for extending duration of training (with a self-learning component) for certain activities so that the CIG members acquire skills of a level where they can compete in the market. This is necessary for bead making and tailoring groups. We recommend a twelve-month training period interspersed with breaks in which the learners try out what they had learnt during training and a gradual linking with the local market/ larger market may be possible, through manufacturers that outsource work in large volumes.
- It is recommended that the government officers associated with DPIIP be deputed to work in NGOs for a specific period to understand the work ethics of NGOs. Experience of Civil Service Officers who are sent to NGOs for brief period for course work may be taken into account. There is a need for development of an alternative system of institutions and codes of behaviour. The connection between the two is important since institutions based on interpersonal arrangements and shared understandings operate on the basis of common behaviour patterns, mutual trust and confidence in other party's ethics. Wherever, such confidence is problematic, overlooking the need can be disastrous.

**CIGs visited by the Process Monitoring Team**

**SPA: Leather work**

District: Dausa

Village: Bairawas

Jai Baba Ramdeo samooh

Members: 10 men

Date of visit: March 11, 2005

The CIG in village Bairawas, Dausa comprises members from the Regar community, who are traditional shoemakers. There are about 30 households of similar economic status in the village but only 6 of them are BPL. The CIG was constituted with a membership from these 6 households along with 4 other shoe maker households selected by the sarpanch. The group has engaged 10 other households in the activity. Some of their family members also assist them in shoe making. The design training of 30 days has been organised by RUDA but it would be completed without their using the machines, as there is no power supply in the village. The group had a demand for generator.

District: Dausa

Village: Bhandarej

Jai Baba Ramdeo samooh

Members: 6 men and 2 women

Date of visit: March 11, 2005

The CIG members belong to the Regar community and are engaged in traditional shoe making. No training for the CIG members has been organised so far. The members demanded for a highly skilled/experienced trainer and opined that the training would help them enhance the skills they already have. The members said that if needed they shall engage more people in their work.

District: Dausa

Village: Nanakbara Brahminan

Khiladi Samman Ruchi Samooh

Members: 9 men

Date of visit: 7 April 2005

All the members of the CIG were engaged in traditional shoe making. The skill training was completed 2 months back. The trainer belonged to Regar community and stayed with the members during the training period. Since they were already in the profession, they had the basic skills, the training helped them increase their self-confidence and income. The group was earning Rs 50 per day before the project, which has increased upto Rs 100 per day. The group has also sold their products in a fair in Pune with support from RUDA. The officials of a World Bank Mission had visited the group during the training period. The group exhibits a high degree of trust and coordination, which helps them expand their work and increase in production.

The group had undergone training of 2 months. The group members expressed dissatisfaction with the master trainer who taught them old designs and did not put any extra effort to make them learn something new and innovative. As a result, members have learnt new designs on their own by exploring the market trends. They also had

complained about the second-hand machines purchased after the completion of training. The master trainer on his own had purchased these machines. The members had to fit the machines on their own and they suffered the poor output of the second hand machines.

Two or three members of the group visit the RUDA office at Jaipur atleast once a month. They have acquired information regarding quality of finished products, export trends from RUDA experts – how to remove the spots of leather from the product and crushes in it, how to bring shine in leather, etc. They also got some information on exporters. In this way the group is getting regular support for market linkages from RUDA.

Out of 280 pieces that the group had prepared during the training, 200 pieces were sold in Pune and the group had earned a profit of Rs. 36000 as profits. After the training the group purchased the raw material from Agra and manufactured 150 pieces. None of these pieces have been sold as yet.

The various tasks related to the activity i.e. tanning of leather, stitching, designing are divided amongst the members though all members are skilled in all the activities.

As the members belong to a single caste group and are engaged in the same activity, they have been pooling their savings for a long time, even before DPIP. Each member on a rotation basis manages these savings. The group managed the DPIP contribution from the same account. The group is also involved in inter-loaning of this saved amount.

### **SPA: Bindai work/ Moti drilling**

District: Dausa

Village: Bhandarej

Zindbaba Samooh

Members: 8 women

Date of visit: March 11, 2005

The members of this Group were involved in Spinning yarn and were earning Rs 900 per month. The CF interacted with the group members and shared that bindai work would help increase their income and the members could operate from their own houses. Therefore, the group selected bindai work as the SPA. The group members were given training for a period of one month the members found the training inadequate. The members complained about the loss of income (income decreased from 900 to 300 per month) and malfunctioning of the machines. At present the machines are not functional and are lying idle. Consequently, the women have rejoined the spinning yarn work.

District: Dausa

Village: Chandni Chowk, Baniyana

Jai Shri Ram

Members: 8 women (4 BPL and 4 APL)

Date of visit: March 22, 2005

These women are involved in spinning yarn and have taken up DPIP work as additional work. The group was formed in the year 2002 but the skill training by RUDA was given in October 2004. A master trainer who has been in the trade for the past 10 years gave the training. The women received training for a month. The trainer came when the electricity was available. While the CIG is a all women CIG, the other household members including boys and men also help in the work.

District: Tonk  
Village: Banetha  
Chauth mata Samooh  
Members: 9 women  
Date of visit: March 11, 2005

The training has been completed and the group does not seem to be disinterested in continuing the activity because of low earnings and lack of market linkages.

District: Tonk  
Village: Suthada  
Pooja Samooh  
Members: 6 women  
Date of visit: March 30, 2005

The SPA was sanctioned after two years of CIG formation. The members had made an informed choice of *moti* drilling activity on the basis of their knowledge of similar activities in the neighbouring villages. The skill training by RUDA has been completed one month back but since then no work is available to the group. The members had no exposure to the market. The members complained that Field coordinator of RUDA had made false promises of providing market exposure. The master trainer had walked away with the processed beads, which they had drilled during the training period. The members shared that the master trainer had brought his own raw material for the training. While a receipt of Rs 2000 for raw material was mentioned in the CIG register, the group was not aware about the same. It seemed that master trainer had cheated the group. He had bought the raw material from the amount available for raw material and had not intimated the group regarding the same. Instead he told them that since he bought the raw material, he owns the finished product. He had taken away both the money and the finished product. When the Process Monitoring team discussed this fact with the women members they were agitated. It also led to a discussion on maintenance of the register wherein the minutes of the meeting are often recorded by the field coordinator/master trainer/ or any other known male member. The women said that if a woman writes the minutes the other women members are suspicious, so the women had decided that the records be maintained by the men. The group has not earned anything from the activity.

District: Dausa  
Village: Lavaan  
Hari Om Samooh  
Members: 5 women, 1 man  
Date of visit: 6 April, 2005

The CF on his own decided to form the group of 6 members though there was disinterest among the members. All the CIG members had been working as labourers in the durrie weaving factories. The members wanted to take up dairy activity but they were influenced by the CF to opt for the bindai work, the only option offered to them. A factory where 400-500 people have been employed already exists in the village and workers are earning upto Rs 120 per day. Since the members already had the skill of durrie weaving, it would have been very easy for the group to take up the activity, if they were given an opportunity to enhance their skills of durrie weaving. They would have

expanded their own work with their looms provided by the project. The choice of Bindai activity has been forced upon the group.

The skill training has been completed. Since the members did not have interest in the activity they had to be cajoled on request to attend the training. This could be for the following reasons. First, the members belong to different castes. Second, the activity was not suitable for them. Third, they had more interest in durrie making which was more productive and economical. The members opined that they could do the bindai work during the leisure time as a part time activity but the machines are not working properly and needs repairing after a few days. Also they do not acquire sufficient skills. At present the bindai machines are lying idle and members are engaged in their traditional occupation of *durrie* making. The members wanted to sell off their machines and were helpless because they knew there was no provision in the project for the same.

District: Dausa

Village: Lavaan

Shivaji Samaan Ruchi Samoh

Members: 8 women, 1 mn

Date of visit: 6 April, 2005

The training was completed 3 months back since then the machines are not functional. The group was not satisfied with the machines with the brand name ATELCO. The members along with other bindai group members collectively approached the collector to change the machines. They demanded for machines with the brand name KIRAN in writing. The Collector has appointed a committee to resolve the issue and passed an order to replace the defunct parts of the machines. The members shared that the trader in Dausa did not supply the desired size of iron box with the tools. They raised the issue in the group and approached 3 other bindai groups existing in the village. They collectively protested against the trader and asked him to change the box. The trader finally, had to settle the matter by supplying additional steel buckets to all the group members. The master trainer was not punctual which led to irregular attendance of members in the training. Also the group could not learn the desired skill of bead drilling. Presently, the only member who had been involved in the ade for last 20 years and owns her personal KIRAN machine is working at present while all others have rejoined durrie weaving.

District: Dausa

*Village: Prempura*

Santoshi Mata

Members: 10 women

Date of visit: 7 April 2005

The all women CIG was formed 2 years back. The CF suggested that the group take up bindai work. The members, prior to DPIP, were engaged in cattle grazing and agriculture wage labour and were earning Rs 50 per day. No one had experience in bindai work before the project. While two women had gone to purchase machines, the decisions were taken by men who accompanied them. The group was given training for only 15 days, which was insufficient to learn the skill. The group does not seem to be interested in taking up the activity as regular/fulltime work. Only 3 households in the village have illicit electricity connection. Since most of the members do not have electricity

connection, they have stopped working on the machines. It seems that activity was imposed on the group just to achieve the NGO targets. The group could sustain if it was provided with a workshed and electricity connection.

District: Dausa

Village: Mangabhata

Bajrang samman Ruchi Samooh

Members: 5 men, 3 women

Date of visit: 7 April, 2005

The mixed group has 3 women members. The women members also attended the training. The group was not satisfied with the training but did learn a few things but all members did not learn the full activity. The members shared that they undertake bindai work on a part time basis. But thick layer of dust on the machine disclosed that they had not been used for last 2-3 months. The spouses of the members are also the members of dairy or other activities of DPIP.

District: Dausa

Village: Lavaan

Vikas Samooh

Member: 9 women

Date of visit: 6 April 2005

Vikash Saman Ruchi Samooh has nine women BPL member of Rajput Community. Field level interactions reveal widespread discontent and distrust among the members. There is no group feeling among the members. Neither they conduct any group meeting nor they mutually discuss any issue. The women president was found dominant in the group for whom the other members feel that she is serving her own interest from the project money. Except the president and the treasurer no other member has information about the project account and saving account. When asked about the entire process of funds different statements were put by different members.

There was no role of any other member except than the president and the treasurer in the purchase of machines. Even during training, conflicts were recorded. For five days the master trainer appointed by RUDA gave the training to the members. But then the president who wanted one of her relatives as master trainer had a fight with the master trainer from RUDA. Members reported that the president even locked the training room to obstruct the training program.

But finally she managed to keep her relative as master trainer who gave the training of bindai activity for one month, which was not regularly attended by all members out of anguish and discord with the president.

The CIG members were also not provided the daily allowance of Rs.20 during the training period. The president and the treasurer spent this amount in the purchase of stabilizers, lamps and bulbs. But no account of this purchase was shared with the other members of the group.

Some members especially a widow member attends the gram sabha meetings quite and sometimes actively participates in it. She voices her individual problems in the meetings and comes with a solution.

District: Dausa  
Village: Kushalpura  
Shridev Shrimahila Saman Ruchi Samooh  
Members: 12 women  
Date of visit: 6 April 2005

The members belong to different castes. The interesting point noticed was that even the president of the group had no idea of the total number of members of the group. Here the training has been done by RUDA. But the bindai machines are not functional. The members are not able to bear its maintenance cost, which they feel, is too high. They said that they do not have enough space to keep the machines. The members do not find the market or availability of raw material as a problem but they feel work shed to keep the machines as a bigger problem. We found that the common workshed was mentioned in the SPA module. Interactions with the CF revealed that the Sarpanch has already given the land from the common land of the village for the workshed; but still the matter is not resolved due to some mutual conflicts in the village.

When asked about the contribution, the members reported that they paid a sum of Rs 2200 each but on records the contribution money was Rs 958 each. Field level interactions revealed that the differences might be on account of the interest money that was imposed on the ignorant members for the borrowings of contribution money from Lupin (mother concern of Matu Shree Gomti Devi), the NGO.

Interaction with the CF on the issue of sustainability of the group, revealed that the role of CF is important till the CIG members start earning from the activity. He is of the strong opinion that it is easier to collect people to form a group but the group needs regular guidance of CF for its sustainability. The CF found himself helpless on the issue as he had discontinued his work due to irregularity of payment for his services.

District: Dausa  
Village: Kalakhoh  
Shri Ganesh Saman Ruchi Samooh  
Members: 9 women  
Date of visit: 7 April 2005

Out of 9 women only one member is literate who is working in 'Aaganwari Centre' of the village. Rests are working as agricultural labourers and have minimal literacy levels. The machines of the group are lying idle because of poor electricity supply and non-availability of market linkages. The members have no idea about the market-from where to purchase the raw material and where to sell them.

The CF who was accompanied by 3 male relatives of the members purchased the machines from Dausa. The training by RUDA took place after a month of purchase of machines. The master trainer was given Rs.400/-per day. But the daily allowance of Rs.20/- of the members was not spent on their breakfast. Instead the members opted for Rs. 600/-in cash for one month.

Though there are 2 generators for the CIG but members are not utilizing them due to high maintenance cost. The power supply is erratic for 2 hours in a day.

District: Tonk  
Village: Nareda

Kavita Saman Ruchi Samooh

Members: 6

Nareda is located at a distance of 3 Kms. from Malpura. There is no road and this distance is to be covered on foot. There is only one primary school in the village and the middle level school is more than 5 Km away. The village has 12 carpet weaving looms. The CIG in this village opted for bindai activity. According to the group members no other choice of activity was given to them. Some members felt that they could have opted for carpet weaving, as it was an ongoing activity in the village. However they were informed that the earnings would be the same from bindai.

There are 5 members in the CIG. Training has been adequate. After 25 days of training the members are quite confident. The village is quite isolated and access to raw material is not easy. There have been no exposure visits.

There is only one store and every time members have to go to the Presidents house to sharpen the tools. The members received Rs. 150/- as stipend for 25 days training. Two machines had to be repaired at Jaipur during the training period. A male member went to Jaipur to get the machines repaired.

One member did not deposit the contribution. The other 6 members decided to pool in her contribution. However the woman finally withdrew. The group decided to purchase a box or an almirah for storage purposes for each member. They sent a resolution to this effect through the NGO to the DPMU. The DPMU has not responded for the last four months.

Only one woman was not confident of doing the work after training. This woman was engaged in carpet weaving activity during our field survey. Two members of the CIG went for the exposure visit by the NGO on the advice of the RUDA to watch the micro enterprises at Pragati Maidan, New Delhi.

The group was confident that after some time they would be able to access the market before purchasing of the asset.

District: Tonk

Village: Pawalia

Kavita Saman Ruchi Samooh

Members: 6 (3 Jat, 3 Kumhar), (3 BPL, 3 APL), (2 literate, 4 not literate)

Date of visit:

The CIG was formed in May 2003. The training began 3 days before our fieldwork on April 2005. Most women took loans from a 'compounder' at an interest rate of Rs. 2 per 100 rupees. One old woman has transferred her rights of training to a young girl. According to the CIG only this activity was suggested to them. The NGO however expressed a different opinion on the matter..

The CIG members have not been to a bank and are unaware of banking process and a spouse helped them out. But two members did go to the market to obtain the machines. The CIG does not have the passbook and did not know how to access them.

District: Tonk

Village: Pawalia

Sati Mata Saman Ruchi Samooh

Members: 8 (6 Gujar, 1 Sumer, 1 Bania)

Date of visit:

One Bania woman member is literate and all others are illiterate. All but one member went to Malpura for purchase of the machines accompanied by a male member. The room for training has been rented.

One member knew the work even before the training -the literate Bania woman. She could earn upto Rs. 50 per day. Other women are shifting from agricultural wage labour and embroidery to this work earning Rs. 30 in 4 days. One Sunar member is not coming for training at all-she does not come for meetings. The trainer has approached her several times. One woman has a young child. The job is intricate. They are able to use the spanner to fix the machine. The trainer brought the raw material. They have been quick learners and are confident of learning the job and earn upto Rs. 60 per day. They will be able to buy the raw material on their own; they could go individually or one could bring for all of them. In the last 4 days some of them have drilled 150-200 pearls. To earn Rs. 50/- per day they would have to drill 2500 or more beads in a day.

The Group bought the machines 6 months after the contribution was collected and put it in the bank. Machines lay idle for 9 months, as there was no trainer. The group started saving Rs. 20 per month since the machines were acquired.

District: Tonk

Village: Datob

Ekta Saman Ruchi Samooh

Members: 7 women (2 Rajput, 2 Pareek, 1 Jain, 1 Soni, and 1 Sen)

All women but one are literate. The Ekta Samooh has a unique story. One BPL household owned a bindai machine even before the DPIP and used to work on the machine, getting raw material from Malpura. The machines for the CIG were purchased 3 years back, but the training was initiated and completed one year back. In the interim period the person who owned the machine earlier gave a two-day training to the CIG members. He brought raw material and distributed it to members who commenced production. He took back the finished product to the market. Members felt that he did not partake any commission. The members started earning Rs. 10 to 15 per day. In this manner the group continued to work for two years.

The RUDA trainer came a year back. He brought better quality raw material from the market and taught them beading for a month. After training the BPL person took over once again and brought inferior raw and the group again started earning Rs 15 per day. Even after exposure visits, the CIG does not know where to purchase raw material from. Since there is limited access to the market, earnings are limited despite the training. This remains a subsidiary activity where they spend about 3-4 hours a day, on poor quality the earrings remain low.

The CIG has been awarded Rs 25000 for exposure visits, which RUDA is yet to organize. The group has written letters to concerned officials but to no avail. The trainer is prepared to take the group to Jaipur to expose them to the market. The group is not prepared. Perhaps the group needs an external agency to motivate and support their endeavor.

The CIG has a SHG account in which they save Rs 20 per month and give loans to their members. The CIG meets twice a month but do not go to Gram Sabha meetings. Women would not attend Gram Sabha, as they do not know what role would they play. Though literate they politically illiterate.

District: Tonk

Village: Mehrun

Mahila Vikas Saman Ruchi Samooh

Members: 13 women (of 8 different Castes), (BPL 12, APL 1)

Of the 13 members in the group, only two women have attained primary level, 8 are illiterate but can affix their signatures. Two of the members owned the machines even before the DPIP intervention. Four other women also could work on the machines. Formation of the CIG in this activity was an obvious choice as six out of 13 members were already engaged with this activity.

There was a gap of 6 months between depositing the contribution and financial sanction. Another 4 months lapsed between actual purchase of machines. Training was completed one-year back. For exposure visit the group was taken to Jaipur. After training the CIG obtained the raw material from Malpura (1 kg per person). Some members could complete work in 5 days, while others took almost a month. They worked for 4-5 months and presently only two women who were engaged in this activity. Their earnings have improved. Others said that they are engaged in agricultural work.

The daily earnings for most women for beading 400 units is Rs 8 per day. Many women reported that earnings were marginally higher in the previous year.

### **SPA: Garnet/Gem polishing**

District: Tonk

Village: Banetha

Jai Durga Maa Samooh

Members: 6 men and 1 woman

Date of visit: March 11, 2005

The training duration is of 90 days. The training of 60 days has been completed. The group was seemed to participate actively in the training.

District: Dausa

Village: Pali ka Nagra, Mahuwa

Laxmi Samaan Ruchi Samooh

Members: 10 women (1 widow)

7 April 2005

The all women group has 9 Brahmins and one Saini members. None of them had skills of gem polishing before the project. The CIG decided on this activity on their own. Neither did the CF influence them nor they had pressure from the family members to select the activity. RUDA is organising 60 days skilled-based training of which 40 days training is completed. The women expressed the need to extend the training period for another 30 days. Only 5 women were receiving skill training. The children (sons as well as daughters) of remaining five members were receiving skill training on behalf of their mothers. The members shared that their old age and low vision were major barriers in receiving the training and learning the skill. The need for workshed was clearly evident. The members expressed their desire for the exposure visit.

The members shared that one person can process 20-30 gem stones per day and can get Rs 75-150 per day depending upon the quality of work.

The master trainer who has been appointed by RUDA has 18 years of experience in gem cutting and polishing. He has done diploma in gem cutting and polishing from Jaipur Zila Vikas Parishad. He has also done a training programme from NIAM and making of hand made paper. He is teaching the members gem cutting and polishing. The master trainer expressed his concern about the group. He arranged a proper workshed to continue the training programme. He is determined to atleast make the members learn the cutting skill which is comparatively more difficult than the polishing work. Since most women have poor literacy levels, the master trainer is taking extra effort to teach them various aspects (measurement, facets and angles etc.) of gem polishing.

### **SPA: Stone cutting**

District: Dausa

Village: Chhokarwada

Shiv Samaan Ruchi Samooh

Members: 10 men

Date of visit: March 11, 2005

The members were erstwhile labourers in the stone cutting factories and already had some skills of stone cutting. The village falls in the existing cluster of Sikandara in Dausa district. Though the group is provided with improved machines, the production is not taking place in an efficient manner because of non-availability of three-phase connection in the village. The group had an urgent demand for the same.

District: Dausa

Village: Chhokarwada

Shri Ram Samooh

Members: 10 men

Date of visit: 5 April 2005

Seven out of 10 members already had skills of stone cutting. They worked as casual labourers in factories located in Sikandara and were earning upto Rs. 1500 per month. Most of them had skills of cutting and carving stones and producing various items. Most members raised the contribution through pawning jewelry or taking a loan at high interest rate.

The training is yet to be organised by RUDA. Most members were not enthusiastic about receiving the training. Seven members have been engaged in the activity for more than 15 years. They believed that they master the art and were capable of giving training to the master trainer. The members expressed that one member can impart the skill to five others so seven of them can make many others learn the skill. The members expressed that the amount (Rs 81000) to be spent on trainer should rather be adjusted in the purchase of raw material. It would help them produce more items for sale and believed that training money should be utilised for the benefit of the group.

Chhokarwara is situated 3 km from the Sikandara, an existing cluster of stone cutting. There will be no problem of market availability as many of them have been working in the factories of Sikandara. Traders can also visit the group and the group can get orders

of stone work Many villagers are engaged in construction work in Jaipur and Delhi and could provide them contacts with the traders. The group had an urgent demand for electricity connection.

**SPA: Nivar making**

District: Churu

Village: Jasrasar

Jai Balaji Samooh

Members: 10 men

Date of visit: March 16, 2005

There are ten members in 'Jai Balaji' CIG of 'Jasrasar' village of Churu district who are engaged in the activity of 'niwar-making'. The CIG members outsource their work to some other households of the village.

**SPA: Tailoring/ Readymade garments**

District: Dausa

Village: Burja ki Dhani, Khemawas

Jai Bhawani

Members: 11

Date of visit: March 22, 2005

All women (related by kinship) completed 3 months' skill training of tailoring. The members belong to Bairwa caste. The members were erstwhile agricultural labourers. After completion of training in June 2004 the group has not produced any items for sale. They are only stitching some items of daily use.

District: Dausa

Village: Burja ki Dhani, Khemawas

Jai Laxmi

Members: 10

Date of visit: March 22, 2005

The all-women CIG had selected readymade garments (tailoring) as its activity. The group had completed the 3 month skill training. The women shared that the training had not benefited them much, as they had not been able to perfect the art of stitching. The women stated that people within the village bought the articles produced during training.

District: Tonk

Village: Suthada

Saraswati Samooh

Members: 11 women (including one widow)

Date of visit: March 30, 2005

This group selected readymade garments (tailoring) as its activity. The 90 days training had started after two years of CIG formation. The training was interrupted/discontinued in between for one month due to paucity of raw material. Only two members out of 11 women members have been able to acquire some skills of cutting. The women expressed that their exposure visit was due wherein they would be visiting Jaipur to explore the

market. The master trainer expressed that the women had learnt to stitch. The master trainer had brought the raw material and spouses of the CIG members accompanied him for the purchase. The members shared that the master trainer did not purchase the raw material for trousers so they could not learn to stitch the same. Four members already had some skills of stitching and could learn the cutting if they were provided with the sufficient raw material. The women were well informed about the provisions of exposure visit and shared that it should be undertaken during the training period. The members were keen to explore the market and asserted that if the exposure visit did not set through in a day or two, they would discontinue the training in between for a few days. They were certain that once the training was over, no one would take them for an exposure visit. The master trainer has been working in the field of tailoring for last 15 years. He knew some of the exporters in Jaipur and could provide market linkage to the group. The master trainer recommended the existence of cluster to provide linkages to the group.

District: Tonk

Village: Suthada

Laxmi Samooh

Members: 11 women

Date of visit: March 30, 2005

All the members belong to a common colony and are in close contact with each other. So they have common interests and adjust well with each other in a group. They opted the activity of their choice after mutual consultation.

District: Tonk

Village: Mandalia

Parvati Samooh

Members: 10 women (including 2 widows)

Date of visit: March 30, 2005

One Rajput woman member has studied upto Class V. She was willing to take up the responsibility of the president. Since she belongs to the Rajput community, she was not allowed by her family members to lead the group due to restrictive social and caste norms. Finally, a woman from Meena community, who is also a relative of the CF was unanimously selected as the president. The group is undergoing skill training. The master trainer has not come for the last 3 days. The group shared that they wait for him everyday till 11 am and then get engaged in wage labour or their own agricultural activities. Only 2 women members could master the skill of cutting. One woman expressed that all of them do not acquire capability to learn the skill of cutting (*sabme kaatne jitna dimag nahin hai*). Since most of the members are not literate, they were unable to deal with the scales of measurement, one of the main reasons for their inability to master the skill of cutting.

District: Dausa

Village: Bidrakha

Azaad Samooh

Members: 7 men

Date of visit: April 15, 2005

The all men Azaad group has young members between the age group of 20-25 years. Five of them already had skills of tailoring and opined that they would train the other two members also. The members made an informed choice of activity based on their experience in tailoring. The members were earlier working as in an export firm in neighbouring village and had contacts with the exporters in Jaipur as well.

The training was completed one year back since then the members are involved individually in the activity and are operating from their own houses.

The contribution of Rs 24,364 was raised from the savings of the group and they still have a saving of Rs 3000 in their account. After depositing the contribution, the members approached the sarpanch to allot them land for a workshed from the common land available in the village. Though the panchayat agreed immediately on the same, the patwari took 5 months to release the registration letter. Fund for the workshed has been received and the group plans to work collectively soon after the construction of workshed. The members shared that the exporters can provide job work in bulk and they can earn upto Rs 150 per day from the activity. The members find the export work more productive and economical in the sense that it is comparatively simpler and less time consuming.

District: Dausa

Village: Sarawali

Jalo Magar Deepak ki Tareh

Members: 8 women

Date of visit: 7 April 2005

The 60 days training was going on and the members showed their keen interest in learning the skill. One woman had gone to her parent's place in neighbouring village and was not receiving the training. Initially the members selected incense sticks-making activity. Influenced by their spouses they decided change it to tailoring. The spouses told them that tailoring was more profitable/ productive activity.

All the members have learnt the art of stitching but none of them could acquire the skill of cutting. Illiteracy was one of the main reasons for their inability to learn the cutting, as they did not understand the scales of measurement. The members would like to work at one place and were looking for a workplace they can rent. The group had cordial relation with the trainer and shared that he encourages them to learn the skills.

District: Dausa

Village: Garh Himmat Singh

Parvati Saman Ruchi Samooh

Members: 10 women and 2 men (both disabled)

Date of visit: 7 April 2005

Out of 12 members 9 are literate. The two disabled male members had 2 years of experience of a tailoring shop. They only knew the basics of stitching before training. The training by RUDA is of 3 months of which only 10 days training period is left now. The members have learnt stitching but are still not proficient in cutting.

The time gap between the contribution paid and the SPA sanction forced the group to withdraw their amount from the project. They did it to save the interest amount on the money borrowed from the moneylenders.

The group was formed a year back and the contribution that was borrowed from moneylenders was deposited in May 2004. But as the sanctioning of SPA was delayed the members were forced to withdraw the amount to save the interest. After the SPA sanction they have redeposit the amount.

As some of the members were already experienced, the other members sought information about the market linkages from them. They are also assured of their future contacts with exporters and contractors through this linkage.

Members feel that the trainer has a congenial approach towards them. This is reflected in the effort of the MT who started teaching number counting to the illiterate members to make them learn 'measurement'.

The CF was found committed to the group as she regularly supervises the training and provides a consistent support to the members.

District: Tonk

Village: Datob

Ganga Saman Ruchi Samooh

Members: 8 women

Date of visit: April 1, 2005

Three group members had sewing machines before the DPIP and wanted to build on their existing skills. So they chose this activity. 2 women members and some male members went to purchase the machine. Quotations were however obtained by the NGO. The raw material purchased by group members themselves for Rs. 2000-used old clothes and raw material and learnt, jhabla, shirt, skirt, half pant. They could not learn 'cutting' and whatever learnt was nearly forgotten due to lack of work. Each member made 4 shirts and 3 half pants each. Presently no work is available.

RUDA had ensured that the trainer would provide market linkage but that never happened. Exposure visits were limited to the 'johri bazaar' of Jaipur. Linking with wholesale producers has not been possible. The machines common to the group are lying idle and a rent of Rs. 80 per month is being paid.

None of the members attend gram panchayat meetings. Women spoke in crisis situation-responding to water.

District: Tonk

Village: Datob

Tulsi Saman Ruchi Samooh

Members: 6 women

Date of visit: April 1, 2005

All members wanted to learn tailoring. None are literate but two can affix their signatures. They learnt using old clothes for 19 days from a master trainer. They have not learnt cutting as yet. They have yet not received Rs. 20/- per day. The group has not been able to acquire raw material as the FC of RUDA insists that the raw material has to be purchased from Tonk. Going to Tonk means an expenditure of Rs. 100. They would like to purchase raw from Malpura market well known to them. The training has been

temporarily terminated. The CIG has contacted two other tailoring CIGs and formed a union to purchase raw material from Malpura. According to the group, the FC, RUDA has given them an ultimatum to come to Tonk on April 2; else forget about the same. Even during purchase of machines the FC had insisted on purchasing the machines from Jaipur/Tonk but the CIG had its way and purchased machines from Malpura. The group has been saving for the last 35 months regularly and has drawn money to meet emerging needs. The CIGs stand united and have been able to exercise their freedom so far. However they are yet to participate actively in Gram Sabha. The trainer had assured them that they could stitch uniforms for the private English medium school in the village.

District: Rajsamand

Village: Giloond

Jai Laxmi Mahila Samooh

Members: 10 women

Date of visit: 14 April, 2005

The group has completed 3 months of skill training. The members stated that the Master trainer (husband of one of the members) had a long experience in tailoring and could impart adequate skills. The president is an Anganwari worker and she has studied upto Class VIII. After completion of training, the group has not produced any items they had learnt during the training. Presently, they are engaged in stitching cloth pouches (to be used by shopkeepers as carry bags) on put out system. This low value added activity requires very rudimentary skills of stitching. Some members could acquire the skill of measurement despite being illiterate, necessary to cut cloth to size. Initially they were hesitant and reluctant to learn cutting, as they feared material wastage. Training has given them confidence to stitch various items but they do not have any information of the market.

There is one more tailoring group in the village namely Saraswati Samooh. The members from Jai Laxmi group were invited to see the machines of Saraswati Samooh group and were advised to purchase machines with the brand name Modi. The Jai Laxmi group unanimously rejected the offer and insisted to purchase machines of brand name Rita. Since one of the members had knowledge about the quality of the machines she could influence others not to go for Modi brand. Members shared that Modi was a half shuttle machine and inferior in quality compared to Rita which is a full shuttle and a superior quality machine. DPC then called them to Railmagra and tried to influence/convince them to purchase Modi machines. Seven members, who had gone to the DPC office, opposed it and demanded the Rita machines. Finally, Rita machines were purchased from Bhilwara. Learning from their initiative, Saraswati Samooh in village also raised their demand to change the machines and could receive better quality machines. This example of the group having its way shows that with fuller information about products they could persist on their demand for a quality product.

The members paid Rs 500 rent per month for the workplace during the training. The DPC said that the MLA would distribute the machines after the training and advised not to remove the machines from the workplace. The MLA did not turn up even after 2 months of training and members had to bear additional rent of Rs 1000 for workplace. When the MLA finally arrived, four members did not get information about his visit and could not

receive their machines on that particular day. Since the members could not pay Rs 500 to the landlord, they were not allowed to take out their machines. Consequently, the members agitated against the NGO. Presently, neither the RUDA nor the NGO are providing support to the members of this CIG.

District: Rajsamand

Village: Kotela

Shri Sanvaria Samooh

Members: 7 women

Date of visit: 13 April, 2005

The members knew simple stitching but were not trained in 'cutting' prior to DPIP. A member expressed that they learnt cutting and stitching *Paushak* (dress worn by Rajput women) but were unable to expertise cutting various other items. The skill training of 4 months was completed three months back since then the group has not produced any items for sale. The respondent was not aware about the cost and brand of the machines, which they had received.

Three trainers were changed during the training period. Since the first trainer could not teach the required number of items in a period of 3 months, she was replaced by a male master trainer. According to the women, this change led to faster learning. A 15 days training of embroidery was also organised by RUDA, which was not adequate to acquire the full and quality skill. The clothes stitched during the training were still lying with the group. The members have not even tried to sell the produce. Restricted mobility among Rajput women was perceived as one of the barriers in market linkage. The F.C said that he would help them in selling their product only if he receives orders from his superiors. None of the government/ngo/RUDA representatives had visited the group after the training. Besides this formal process, some members have also learnt 'cutting' from a member of the group who was well versed in the skill. The group has not organised any meeting after the group.

Each member of the group had three machines of sewing, interlocking and peko/embroidery for which they had contributed Rs. 1200/- each. None of the seven 'peko' machines is functional. For the purchase of iron and sitting stools which were not included in the SPA, each member had to separately contribute Rs. 200/- and Rs.100/- respectively. So in this way members were overburdened with this extra cost of the activity on account of their negligence and lack of participation in SPA formation.

The CF had purchased the raw material of first phase. As the members found the material of inferior quality, they accompanied the CF in the second phase of purchase. The MEMT was organised by RUDA but women expressed that they could not grasp the issues.

District: Rajsamand

Village: Paraval

Bayan Mata Samooh

Members: 11 women

Date of visit: 13 April 2005

The members belong to the caste Nagadchi ,who play nagada/drums. They were erstwhile labourers. Eight out of 11 members had received education between Class V-VIII. One of

the members shared that her grandmother stopped her from studying beyond Class VIII, as she believed that *padh likh kar Collector thode hi ban jayegi*. The training was completed two days before the visit of Process Monitoring team. Though women had acquired the art of cutting, they were not confident in cutting all the items, which they had learnt during the training. The members were not aware about the market availability and were expecting from FC, RUDA to explore the market for them. The exposure visit would be organised by RUDA. The members were told that they would be taken to Ajmer but none of them had information/knowledge about the purpose of their visit. Most women observe *pardah* in the village and the members were not allowed to attend/participate in the gram sabha. Only once they had approached it to learn about 'voting machines'.

MEMT-I has been organised. The members who were accompanied by the CF and the master trainer purchased the raw material of training. The materials prepared during training have not been sold as yet and the members have inadequate information about the market. They only have a rough idea of the market nearby in Nathdwara which they regularly visit for purchasing items.

The CF maintains the CIG accounts; but no member is aware of the cash balances. The training was held in a building whose rent was paid by the members. The members have done no regular savings. They had deposited Rs.150/- to open the account in the beginning.

District: Rajsamand

Village: Piawadi

Bhagwati Samooch

Members: 10 women

Date of visit: 14 April 2005

Out of 10 members, 2 members knew stitching before they joined the group. Though all the 3 machines of sewing, interlocking and peko were purchased together, the master trainer taught them stitching only. The members opted for this activity because the women members (especially Rajputs) are not free to move out of their homes because of strict norms of mobility. They found this income generating activity as suitable to their surroundings and helpful in their domestic chores. Due to restricted mobility, even market approaches cannot be ensured of the group.

The woman master trainer had purchased the raw material from Kankroli. The women expressed that as the MT's father owns a cloth shop, and were certain that the material was purchased from that shop. When members inquired about the cost of raw material, the trainer refused to tell them. Members complained that she walked away with remaining material and clothes stitched during the training period. When questioned by the members she said that the account would be settled during the 'embroidery' training. Even after 4 months of completion of training there are no responses from any institution. After training, no meetings of the group have taken place.

None of the members had received job work after the training. They shared that everyone in the village has his/her own sewing machine so it was not possible to get work in the village. One of the members has given her embroidery machine on rent to embroider in the village where her daughter is learning embroidery. Also she plans to give the interlocking machines to her another daughter.

District: Rajsamand  
Village: Bamanhera  
Name of CIG: Laxmi  
Members: 6 women

Date of visit: April 13, 2005

Out of 6 members, 3 members knew stitching as well as cutting and had sewing machines at their homes, prior to DPIP. They have been serving the local market for 8-10 years. But they reported some value addition in their skills after training as they learnt stitching some new items. They also learnt 'embroidery' in the training. Rest of the members learnt all the skills-'cutting', 'stitching' and 'embroidery' from the master trainer. Two months have passed of the completion of training and now the machines are at their homes. The members who were earning from the activity reported that the villagers did not pay much for stitching, as it was the convention of the village. The study team investigated that the members who were already skilled in the activity were actually actively doing it as a business and had thorough market information.

Here a new concept of 'market' has evolved. One of the members who was a widow and is independently running her 'tailoring' shop at her residence reported that the buyers are engaged in the business of selling milk in Bombay. They take away the prepared clothes dress material on credit and send the payment from Bombay. The member readily takes the risk, as the payments are regular and are never late. Besides, she is also contended with the benefit of this market spread.

District: Rajsamand  
Village: Kunwaria  
Name of CIG: Sanwaria Seth  
Members: 10 women  
Date of visit: April 13, 2005

The members have opted for the activity out of their interest. They have learnt 'cutting' and 'stitching' from the master trainer but haven't started working independently after training. Most of the members are using the 'sewing' machines for domestic purposes.

There are about 20-25 tailoring shops in the village, which are operated by men. Only 4-5 women are engaged in 'stitching' works specially women wear but they do it in their homes. So 'market saturation' and 'tough competition' seem to be two major factors preventing the women group to continue the activity.

District: Rajsamand  
Village: Lalpur  
Name of CIG: Jai Ambe  
Members: 10 women  
Caste status: 6 Rajput, 1 Gariya, 1 Gurjar, 2 Motisara  
Date of visit: April 13, 2005

Members opted for this activity as they felt that the sewing machines would be helpful in their domestic works. Members find the market saturated, with many persons in the village engaged in tailoring activity and they feel that there is no work for them.

They have not started work after training as the clothes stitched during training have not been sold as yet and are lying with them. The members paid the monthly rent of Rs. 600/- for the building where the training was held. The members have stopped saving because of lack of confidence in DPIIP

District: Rajsamand

Village: Kuraj

Name of CIG: Shiv Shakti

Members: 13 women

Date of visit: April 13, 2005

The wife of the master trainer is also the member of the group. Two of the members had gone for the exposure visit. They had visited a fair where they were given information on some aspects of sale and produce of various goods/items. The members reported to have forgotten stitching as they discontinued their work after training. The women felt that pressure of domestic work barely gives them time to sit with their machines.

District: Rajsamand

Village: Gilund

Name of CIG: Saraswati

Members: 10 women

Date of visit: April 13, 2005

As the members found some problems with the first lot of 'Modi' machines purchased; they got them changed. Now, the sewing machines are of 'Rita' brand but their footholds are of 'Modi' brand. The members knew the basics of stitching works but they learnt the proper work after training. Now most of them are doing 'peko' at their homes. 5 of the members are also engaged in 'stitching' but that too at a small scale; for the persons who approach them at their homes.

The group has stopped interloaning on account of bitter experiences of delays in repayments.

District: Rajsamand

Village: Aradkia

Name of CIG: Saraswati Samooh

Members: 10 women

Date of visit: April 13, 2005

The CIG was formed in September 2004. There are 10 members in the group all belong to the Yadav caste. The members of this group took up tailoring as an SPA.. Three of the members had some knowledge of stitching. They have completed the skill training of 3 months They are yet to undergo the design training. The machines are kept at one place though the group has not got any work. The members have not tried to explore the market. Most of the women were involved in agriculture work during the time of field visit.

District: Rajsamand

Village: Bhudkada

Name of CIG: Durga Mata

Members: 10 women

Date of visit: April 13, 2005

Some of the material prepared during training has been sold whose returns have been deposited in the bank. Members have learnt only 'stitching'. They have not been taught 'embroidery' and 'interlocking'. Field level interactions revealed 'caste discrimination' in the group. The member of 'Salvi' caste reported that during training she carried the water bottle with her as the village norms did not allow her to drink water from the pot kept at the place of training.

District: Jhalawar

Name of CIG: Parvati

Number of members: 8 women members

Name of the village: Unhel

Date of visit: April 22, 2005

A women master trainer gave the group skill training for a month in which they were taught how to make bags, blouses, petticoats, and pillow-covers. Though the members said that the MT was good but they felt that the training duration was very short and they failed to 'master' learning.

Members played no role in the purchase of machines. The 'sewing machines' were bought by the DPC of NGO. One of the members didn't get her machine inspite of making contribution. Five months have lapsed after machine purchase but this member has not received the machine. The reasons are not clear. The machines of interlocking and peko/embroidery that are common in the group have not reached the group.

The study team found that the members were unaware of the proceedings. They didn't have any information about group accounts. The material prepared during training is still lying them; they have not been sold yet. As the members have no market linkages; so they are not continuing the activity.

District: Jhalawar

Name of CIG: Jagrati

Number of members: 6 women members

Name of the village: Borkheri

Date of visit: April 22, 2005

The members suffered a lot during the training period. The master trainer kept by RUDA chose the training centre at 'Chaumahala' as per her convenience. But this centre was at a distance of 10 Km from the village of the group. Though the FC of RUDA had earlier promised the daily transport cost of Rs.10/- to the members; but the members bore the cost of travel from their own pockets. Besides, the training time was also wasted in this daily travel. So the members could not concentrate on training and failed to learn properly.

The members shared that they were promised the daily allowance of Rs.50 during training. There were contradictory replies from the field authorities on this issue. The DPC of NGO told that the amount kept in the project module was only Rs.20/- which was paid to the members. The project officer was not aware of the situation. He was of the view that he would settle the due amount of the members from the salary of FC.

District: Baran

Name of CIG: Jhansi ki Rani

Number of members: 10 women members

Name of the village: Badwa

Date of visit: April 23, 2005

The members went for the purchase of machine but they only articulated their choice. They were not informed about the rates. The members purchased raw material of Rs. 15000 on their own. They underwent the training of 3 months and prepared the material in bulk. The finished product of Rs. 2500 was sold in "Udhyog mela" held at Baran and of Rs. 1300 was sold in the local market. The Mela was organised by 'Zila Udhyog Kendra' and RUDA set up the stall for the group at no cost to help the members in the purchase of finished goods.

The earnings were utilised in the insurance of the members and the amount left was deposited in the bank. The activity of bag-making has been specially emphasised in the training as the RUDA feels that after imparting design training in it, regular market linkage can be ensured because of growing demand of designer bags in the market.

The members are enthused about carrying on the activity further if they are ensured of the proper market linkages.

District: Baran

Name of CIG: Gyanmala

Number of members: 10 women members

Name of the village: Thikaria

Date of visit: April 23, 2005

FC of RUDA took the group in a fair organised in 'Sitabadi', a nearby village on 'women's day'. There a woman of the group participated in 'Mehendi' competition and won the first prize.

District: Baran

Name of CIG: Baba ramdeo

Number of members: 12 women members

Name of the village: Ratadia

Date of visit: April 23, 2005

The group has sold the material prepared during training in a local 'mela' organised in the village. During the training period two of the machines were damaged due to which the training schedule was disturbed for three days. But, the group got these machines replaced. This shows the active involvement of the members in training

District: Baran

Name of CIG: Jai Mahalaxmi

Number of members: 10 women members

Name of the village: Shorkhand

Date of visit: April 23, 2005

The group has sold the finished product in the 'Udhyog mela', where they earned Rs. 2000/- from the sale. The members are very enthused about this income generating

activity and they wish to continue it if they are ensured strong market linkages. They are hopeful that the 'exposure visit' to be organised by RUDA will serve the purpose.

District: Baran

Name of CIG: Sri Krishna

Number of members: 12 women members

Name of the village: Kachri

Date of visit: April 23, 2005

The group has sold the finished product in two fairs. In the fair organised in their own village they sold the material and earned Rs.1800; whereas in the 'Udhyog mela', they earned Rs. 2800/- in the sale.

District: Baran

Name of CIG: Maa Durga

Name of Village: Badwa

Members: 10 Women members

Date of visit: April 23, 2005

None of the members knew stitching before DPIP. They opted for this activity, as it required minimum amount of contribution. The spouses of two members went to 'Kota' for the purchase of machines. The President who signed the Demand Draft of Rs 38900 is not sure of the actual cost at which the machines were purchased. Though the president of the group accompanied the master trainer in the purchase of raw material still she had no idea of the payment made.

A woman master trainer was kept by RUDA for 3-months training. The group had cordial relations with the trainer who taught them making bags, petticoats, blouses, salwar-suits. She even taught them to sign their name. The bags prepared during training were sold in 'Udhyog Mela'. Rest of the material is lying with the group. When the members asked RUDA for its sale, they only got assurances but no action has been taken yet.

The case of violence against women/ wife battering was reported by a member. She shared that she was beaten up by her husband who did not want her to participate in the udyog mela held in Baran where the members had to stay for two nights. Similarly, many others in the group had to face opposition from their spouses/ male members in the family to attend the fair. This incident posed a barrier to approach the market because women had fear of facing violence.

### **SPA: Embroidery**

District: Churu

Village: Jaleu

Laxmi Samooh

Members: 10 women

Date of visit: March 16, 2005

The members show their extreme desire to read and write so that they could access markets. They stated that after the training also they would like to continue working in a group and would operate from one/common place. They felt that it would help them to learn from each other and shall get more opportunities to obtain work.

District: Churu

Village: Laccharsar  
Shakti Mata samooh  
Members: 10 women  
Date of visit: March 16, 2005

There are 10 members in the CIG. All of them are from BPL households and were earning their livelihoods through casual labour. The trainer belongs to the same village and is a relative of the president. During the training period the members of the CIG were paid Rs 20 per day. Since, there was no provision of work shed in the project activity, the village community hall was taken on rent during the training period and the machines were installed in the hall itself. The group has not been provided adequate kit like sitting stools required to work properly on the machines.

### **SPA: carpet weaving**

Village: Mathlana  
Jai Shri Ram  
Date of visit: March 22, 2005

Jai Shri Ram *carpet-weaving* group was constituted in Mathlana village. The Mathlana already has several Galicha looms. The group had deposited its contribution on 19 September 2003 but they could not acquire the looms. One reason given was by the time the DPMU could decide, the agreement with the NGO expired and the group was denied the looms. The group had met the SPD in December, 2004 who assured them that they would get the looms.

District: Dausa  
Village: Bhaglai  
Baba Ramdev Saman Ruchi Samooh  
Members: 8  
Date of visit: 6 April 2005

The carpet-weaving group is a mixed group of 8 members of which 7 belong to Bairwa households and 1 belongs to a Gurjar household. Only one-woman member is illiterate among the CIG members. The Bairwa Community of the village is already engaged in the activity of "Carpet Weaving" for last 20 years.

RUDA has organised the skill training of the group. The training is for a period of 2 months of which 1 month training is completed. The members strongly feel that there is no need of training as they are experienced and are earning by carpet weaving. Still they are continuing with training as they were told by the DPC of partner NGO that the training formality needs to be completed. But they strongly feel that the training amount should rather be adjusted in the purchase of raw material for the benefit of the group.

When asked about the contribution 5 members reported borrowings from the carpet contractors of Bhandarej at the interest rate of 24% per annum per

The group is also saving Rs 50 per month for the last two years and is now interloaning the savings among the group members at the interest rate of Rs 2 per Rs. Hundred.

The two groups of Bhandarej and Bhaglai have jointly purchased weaving looms from Jaipur. So they collectively bargained and brought the looms of their choice.

The group members are competent and fully aware of the market linkages but financial constraints have forced them to limit their activity to job-work. The members are linked to the market through contractors of Bhandarej. Earlier the members were bounded to work on the looms of the contractors for which they had to pay Rs 10/- per foot as rent. But after the ownership of the looms through DPIIP, now they are free to work as per their choice and can collectively bargain for the price of the carpets. In this way, they earn Rs. 1500-2000 more on one carpet.

Some of the CIG members are also involved in tailoring activity in an export garment factory of Jaipur where they are earning Rs. 100-150 as labourers.

One positive aspect of this activity is that as the work is a group effort so no caste discrimination is found here. Members belonging to different communities are seen working together on one loom.

District: Tonk

Balaji Saman Ruchi Samooh, Bhasu

Members: 5

Date of visit: March 31, 2005

Out of 5 members, 2 are regularly engaged in galicha making. One works for 2 months during summer vacation and 2 others do not work at all, as one member is sick and the other is not interested in pursuing the activity. His daughters used to work but since they got married the work has stopped. One member has contracted the loom to another person. All are illiterate but can affix their signatures. Some of the members were already labourers on other looms. One member learnt the job from his wife who also taught her to read the design. The group was not satisfied with the training but did learn a few things but all members did not learn all the steps.

The group wanted to purchase a loom, which could be, operated while standing but they were not able to do that. The exposure visit was not adequate as they were shown operations, which they already knew. The product during training was sold off and money distributed with the group.

District: Tonk

Village: Jaikhampura

Ganesh Saman Ruchi Samooh

Members: 9 (5Men, 4 Women)

Date of visit: April 1, 2005

Six members were already engaged in the activity. There are 15 other looms in the village, which belong to contractors. Both women and men work on their looms and on some looms children mainly girls are also working. Among those who can read the design only one is a woman. They learnt a few tips in the training including more accurate measurements of the tasks. The SHGs in which they deposit Rs. 10/- per month discontinued after some time due to disinterest of the members. A labourer earns around Rs. 50/- per day (Rs.10/- per foot of work). Some CIG members have become sub-contractors.

District: Tonk

Village: Lamba Kalan

Balaji Saman Ruchi Samooh

Members: 10 women

Date of visit: April 1, 2005

9 members belong to the Khatik caste and related by kinship ties. One member is a Bhil. All members are illiterate but can affix their signatures. All members were skilled in carpet weaving before joining the DPIP. They felt that training didn't add any value to their skills.

The spouse of the woman president and the treasurer went to purchase the looms. Most members have less than one hectare of unirrigated land, which remains largely barren. The CIG members earn around Rs. 2000-2500/- per month.

The group was not satisfied with the exposure visits. Each member is saving Rs. 50 per month for their SHG and had recently given a loan to a member to manage expenditure on illness.

Women are getting independent. They inquire about the details of expenditure incurred in the sale or purchase of the material from their husbands who usually go for it. 10 women read the design and their spouses do the knotting work.

**SPA: Dari-making**

District: Tonk

Charbhujia Saman Ruchi Samooh, Bhasu

Members: 9

Date of visit: March 31, 2005

The women members of the group are not literate. The choice of the SPA was determined by the fact that some of the CIG members were older women. They expressed that they had opted for dari making as it was not fine work as compared to tailoring. The group underwent training for 2 months, which left most women dissatisfied, as they could not perfect the skills. The women also shared that the raw material i.e. good quality yarn is not easily available and they are unable to produce the daris. Another issue raised by the women was that the process of dari making itself. It required at least two persons to weave the dari. Often women were busy with other chores and could not take time out to sit and weave.

**SPA: Amber charkha (cotton yarn spinning)**

District: Dausa

Village: Kaalakho

Member: 9 women

Date of visit: 7 April 2005

The CIG president changes every 6 months, because members believed that each should be given opportunity to lead the group. The training was organised by Khadi board; thereafter the group was adopted by RUDA. MEMT has been completed by RUDA. Each member could earn Rs 240 during the training period. One woman rejoined agriculture labour, as she did not have electricity connection. All members of the households including children are involved in the activity. The members shared that one person can spin 1 kg of yarn and can earn Rs 60 per day but job work is available only for 7 days (5-7 kg/ member) in a month. An employee of Khadi delivers the raw material and collects the yarn to the members twice a month. If the job work was available for 20-25 days in a month the group could sustain its activities.