

# *The Independent Commission for People's Rights & Development*

## NEWSLETTER

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### **Trailblazing Micro-Finance Movement in Jharkhand**

#### **Introduction**

Jharkhand is essentially a tribal state with extremely low human development indices. Predominantly high tribal population and concomitant low social/economic indices lend to its backwardness. These have proved a major inhibiting factor for the growth, and revival of the economy. Agriculture, being monsoon-based, migration to nearby cities in search of livelihood is common. Wage labour and basic levels of non-farm activity are other source of livelihood. With poor road connectivity access to basic services such as health and finding a market for produce is a major constraint.

The traditional rural society in Jharkhand is characterized by strong feudal systems wherein rich landlords and moneylenders form an important part of the rural economic cycle. The rural populace is dependent on the local mahajan or moneylenders to meet emergency and productive needs of the household. The interest rates charged by these moneylenders can be as high as 50%. This puts the poor into a vicious debt trap from which it becomes impossible for them to break out of.

#### **The Independent Commission for People's Rights and Development (ICPRD)**

Since its inception in 1998, the objective of ICPRD has been the poor, women, the marginalized and the vulnerable. It has sought to build the capacities of these vulnerable constituencies, especially the poor and women to have access and control over productive resources. Therefore, it initiated its microfinance advocacy campaign in the remote districts (Dumka, Deogarh, Jamtara and Godda) in Santhal Parganas, Jharkhand in 1998. ICPRD's intervention in a backward state like Jharkhand "is a trailblazer due to the challenges in terms of low HDI reflecting structural poverty, systematic exclusion, social disintegration, amongst poor/marginalized groups such as women, tribals in a caste ridden feudal economy compounded by informal culture of the tribal society," says **Dr. Nandini Azad, Member-Secretary, ICPRD**. These posed a challenge in setting up smooth financial systems in the area. The existing infrastructure support from the government machinery and the back up system was also weak. Other challenges faced were: remoteness of region, poor roads, lack of communication facilities, illiteracy, lack of funds as banking institutions felt it was a 'high risk' area.



*Dr. Nandini Azad, member-secretary, ICPRD training SHG leaders from tribal and poor communities at a Cluster Workshop in Deogarh.*

Braving these impossible odds, the ICPRD campaign has made great strides forward in the ten years of its existence and changed the profile of the women of the area and through them, of the community. On the economic front, the project succeeded in establishing micro finance networks and initiated social entrepreneurship with women advocates striving to establish institutional stability in terms of mobilizing savings/credit towards livelihood promotion in remote, isolated areas. About 3000 tribal women have access to credit and have initiated their own income generation activities in agriculture / allied activities through micro-credit. Through 110 self help group members' trainings (3000 members) organized under the project, local capacities have been built: they have imbibed the nuances of financial management, accessing financial resources, familiarizing with financial system and linking them with formal banking institutions.

- Nearly 3000 SHG members (poor women (tribal/non-tribal) have been reached through these linkages. (60%)
- 260 groups have bank accounts in local banks with formal pass books (100%).
- 150 groups have been linked with banks for loans (60%).
- Revolving credit funds have been initiated at 7% rate of interest

On the social front, the project has emboldened the shy and timid women of the area to take on the entrepreneurship mantle and social problems of their communities; stand up to any kind of injustice and inequity.

## Operational Strategy

Given the severe field conditions in the macro and micro-environment in Jharkhand project intervention to be successful required building up of local capacities (not merely infuse outside inputs) as envisaged and sustained by ICPRD. ICPRD perceived the roles of alternative economic development organizations such as non-government organizations and civil society initiatives as critical for the development of the economy in Jharkhand. To build financial systems, which are alien to their informal culture, the process has been extremely challenging. The initial preparatory phase of 6 months was crucial in establishing the network, understanding the dynamics and unstable challenges in the field area. It required an innovative as well as a diversity of approach in skills and resources such as: Extensive field visits for physical identification of the groups.

- Identifying key Stakeholders including local NGOs
- Restructuring and capacity building of Existing NGOs
- Thorough Assessment of existing SHGs

ICPRD found that

- NGOs had low technical skills
- Self help groups were new with little or no training
- Very little linkage of these groups to mainstream banking institutions (banks were either reluctant to give loans to these groups or did so only through middle men who charged money to do so).
- Hardly any productivity from micro- enterprises

Taking into account this ground reality, ICPRD worked on a strategy to Rabo, who agreed to support the project. It became a unique project for Rabo in two phases, entitled Establishment of Micro-Finance Networks for Poor Tribal Women in India.

ICPRD collaborated with 15 local NGOs of the Santhal Parganas region well known in the area (Lokdeep, Rural Tribal Development Foundation, Manavi, Jai Vasundhara, Kirti Sanstha, Mahila Vikas Seva Kendra, Ashray, Ujala, Prabala Samaj Sevi Sanstha, Saathie, Mahila Lok Kalyan Kendra, Lohia Viklang Seva Kendra, Vidya Sagar Seva Samiti, Manas Parivartan, Dridh Sankalp) in Dumka, Deogarh, Jamtara and Godda.

## ICPRD Tally in Jharkhand

- 100 NGOs from 16 Districts participating in activities.
- Over 3000 women
- 151 Trainings reaching approximately 2000 persons
- 8 Exposure visits reaching 250 tribal & poor Women
- 5 Mahila Haats with over 8000 visitors
- Revolving credit fund at minimal rates of interest (lowest in the region)
- Translation of tools in local Santhali or tribal language
- Establishment of micro enterprise models
- Establishment of SHG linkages with banks
- Revolving credit funds
- Training in Financial literacy

## Activities

- Capacity Building Training:
  - SHG Members' Trainings
  - Training of Trainers
  - Exposure Visits
  - Cluster Workshops
  - Management training of NGOs for Microfinance
- Translation of Tool in local Santhali or tribal language
- Establishment of Sustainable Linkages of SHGs with Banks
- Establishment of Micro-enterprise Models
- Case Studies of Women Entrepreneurs

## Boosting Farm and Non-farm Sector

ICPRD project in Jharkhand supported the local farm and non-farm economy by building local capacity for providing timely micro credit (around 3000 women) to manage credit / thrift / savings, interloaning for agricultural purposes, processing with value addition, etc. It also showed the way that alternate employment can be developed during lean seasons through petty loans given to women members by SHGs or through on-lending with their savings.

## Capacity Building Training

In view of the prevailing socio-economic conditions in the region, ICPRD's training rejected the purely skill based approach and was concerned with a holistic perception of empowering the poor and women in the community. It attempted to equip beneficiaries with attitudes, perceptions, skills to run sustainable credit groups that are decentralized power bases of the poor/women in the tribal community that can reduce poverty, confront structural inequities (caste, class, gender), reduce leakages and deepen democracy.



## राज्य के विकास में महिलाओं की सहभागिता आवश्यक : नंदिनी

गोडा, पंच प्रविर्तन : महिला सहभागिता को विकास को तेजा प्रदान करने के लिए आवश्यक है। राज्य के विकास में महिलाओं की सहभागिता को बढ़ावा देने के लिए सरकार को प्रोत्साहित करना चाहिए।

कोटा सम्मेलन पर नंदिनी ने कहा कि राज्य के विकास में महिलाओं की सहभागिता को बढ़ावा देने के लिए सरकार को प्रोत्साहित करना चाहिए।

1998 में एक सर्वेक्षण आयोग का गठन किया गया था जो स्वयंसेवक महिलाओं को प्रोत्साहित करने के लिए था।

महिलाओं को प्रोत्साहित करने के लिए सरकार को प्रोत्साहित करना चाहिए।

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### महिलाओं ने लगाया स्वनिर्मित उत्पादों का स्टाल

गोडा, पंच : महिलाओं ने स्वनिर्मित उत्पादों का स्टाल लगाया।



अपना बनाई हुई नंदिनी अजाद, कुल करारी जयप्रिये की प्रदर्शित महिलाओं

**Godda Jagran**  
Bhagalpur, 14 December 2008

### Women's participation in State's growth critical: Nandini Godda

A Mahila Haat was organized at the Mahila Vidyalyaya Indoor Stadium on the theme of women's growth and empowerment. Several self help groups from Santhal Parganas exhibited their products at the Haat. The Haat was inaugurated by Dr. Nandini Azad, Member-Secretary, ICPRD. On the occasion, Dr. Azad addressed the women present and emphasized their critical role in the growth of Jharkhand. She encouraged the women to take up income generating activities and to organize themselves into self help groups. This would help them to become economically self-reliant. There is a need to develop small enterprises through proper planning. She said that an Independent commission was established in 1998 for people's rights and development entitled The Independent Commission for People's Rights and Development. The objective of the commission is to create a network of NGOs working on the ground that would protect the interests of the poor, women and tribals.

Dr. Neeraj from the NGO, Saathee applauded the steps taken by Dr. Nandini for the welfare of the poor and women. Mamta Kumari from Manas Parivartan, Jaykant Yadav, Secretary, Lohia Viklang Samiti also expressed their views. Earlier, tribal girls welcomed Dr. Azad with a traditional dance.

### Box Translation

Women put up stalls of self made products  
Godda: Several self help groups put up stalls at the Mahila Haat of products made by them. Amongst the self help groups that put up stalls were Sita, Gita, Prerna, Jagriti, Jyoti self help groups of Manas Parivartan, Podiyahaat that put up stalls of leaf plates, Soup, Jharoo, Mats. Self help groups of Jai Vasundhara from Mohanpur, Deogarh put up stalls of items made of iron. One could see a high quality vegetables stall put up by the self help group of Devipur (Madhupur), Deogarh District. Pinky Mukherjee from Manas Parivartan, Barmasiya, mentioned that the Jyoti self help group from Deogarh was the recipient of an award from the government for making high quality products. Self help groups set up stalls displaying Jute bags, Teddy bear, Leather purses and belts. Self help groups from Nari Vikas Samiti, LVSS, Mayalok Kalyan Kendra put up stalls displaying sattu, barabatti, spices, bari and various types of ayurvedic medicines.

# इंडियन पंच

संताल परगना

## समाज व देश में बदलाव ला सकती हैं महिलाएँ : डा. नंदिनी

संताल परगना में महिलाओं की सहभागिता को बढ़ावा देने के लिए सरकार को प्रोत्साहित करना चाहिए।

### Deogarh, Monday 15 December, 2008 Indian Punch The first Hindi Daily of Santhal Parganas

Women should be the catalysts to transform society and country: Dr. Nandini Azad

Deogarh: Dr. Nandini Azad, Member-Secretary, The Independent Commission for People's Rights and Development (ICPRD), said that women should be the catalysts to transform society and the country. Women of Santhal Parganas have progressed a great deal in the last few years, she noted. At a press conference, Dr. Azad observed that NGOs could partner the government in development tasks, adding that the Independent Commission for People's Rights and Development has, since 1998, worked in the remote districts of Santhal Parganas for the development of the poor and tribal women through micro-finance. Braving odds such as poor roads, lack of communication facilities, weak infrastructure, extreme poverty, illiteracy was a great challenge. The most serious obstacle to working in the region was the lack of funds. Seeing the ground reality, support was sought from Rabo, which agreed to partner the project in the region. The Commission felt the need for the economic development of the region through building partnerships with

15 local NGOs. Efforts were made to build the capacities of the NGOs and self help groups and link them to financial institutions. Around 5000 poor and tribal women have been trained through 260 self help groups. Training has not only facilitated their economic development but empowered them on the social front, as well. Dr. Azad said that ICPRD has laid the foundation for building Micro-finance Institutions in the region for the economic empowerment of poor and tribal women. Training tools have been translated into local Santhali language. Dr. Azad said that the main problem that the entrepreneurial women were facing was that of marketing their products. To provide them a platform for marketing, the Commission has organized 5 mahila haats (women's fairs) in the region. Further, the Commission is continuously making efforts for the overall development of the women of the region. Discussions were being held with local partner NGOs, Lokdeep, Manavi, Jai Vasundhara, Kirti Sanstha, Mahila Vikas Seva Kendra, Ashray, Ujala, Prabala, Mahila Lok Kalyan Kendra, Lohia Viklang Seva Kendra, Vidya Sagar Samiti, Dridh Sankalp and Manas Parivartan for drawing up future strategies.





*ICPRD Team in a training workshop through participatory methodology.*



*SHG members' training in progress.*

To facilitate these groups, the training focused on:

- Inculcate leadership skills so as to develop networks within and outside the group in a way that brings positive changes to their communities/institutions.
- Through these micro finance units enable higher resources for food security and long-term assets such as education of their children.
- Create self-employment opportunities, particularly among women, in tribal pockets, rural areas leading to income generation and raising levels of family income through enterprises.



*ICPRD Team holding discussions with SHG members.*

### **Self Help Group (SHG) Members' Training**

110 SHG training programs for approximately 2500 members were conducted by ICPRD along with all the 15 partner NGOs in the project districts during the project period to facilitate the implementation of capacity building programs directly to SHG members and also strengthen the base for establishing creditworthy relations with the Development Banks. SHG members' trainings helped provide a common platform for members of different groups to come together to share their experiences in managing self help groups and develop technical skills to strengthen the existing groups and manage savings and credit within their groups.

The approach of ICPRD to project implementation was a decentralized approach. It facilitated the implementation of the project directly in remote rural areas, which provided, for the very first time, with an opportunity to organize groups with direct capacity building of members. Earlier the training efforts were limited to the NGO field staff or the leaders. ICPRD approach has facilitated orientation of each member to be part of and strengthen the Micro Finance from the base.

The 110 SHG Member Training Programs during the project have successfully facilitated the following:

- Enabling poor Tribal Women members to understand relevance of SHG groups in poverty reduction as it leads to unity of purpose and solidarity between the women for savings and thrifts and credits for starting small enterprise for improving their economic situations.
- Capitalize their strength in group formation and management particularly on attendance saving repayment leadership and record book keeping.
- Encourage the members to address the prevailing social and village based dynamics and issues and apply united group approach for their solution.(civic role).
- A common understanding on role and responsibility of group members and leaders towards group and qualities of a standard functioning group.



*ICPRD Project Co-ordinator at SHG members' training using innovative pictorial material.*

- Emphasizing on the rotation of Saving amount for instant and emergency needs (new groups) and its investment on practiced livelihood options along with consumption needs (in old group).
- Aware and enable members to approach government bodies and Banks for justice in subsidized and other government programmes and accessibility to health credit sources respectively.
- Providing an opportunity to share essences on group activities, case studies and livelihood selection through collective groups approach (cluster concept).
- Develop rights based approach for better quality of life; better health and education for well-being of the members and their families; positive attitude in life; cultivate a dignity and respect for themselves as women and stand up to gender inequities.

### Training of Trainers (TOTs)

30 Training of Trainers (TOTs) were held for SHG leaders and NGO functionaries to build the capacities of trainers. The TOTs aimed at strengthening the organizational capacities of development professionals and SHG leaders. The issues taken up for training have been:

- Strengthening the capacities of NGOs partners in training component and capacity building of SHG members and leaders in micro credit systems
- Group Management
- Community Based Management
- Leadership Development
- Business Development Planning
- Skills in Financial Management

### Exposure Visits

ICPRD organized exposure visits in collaboration with grassroots organizations for poor tribals and women



*Exposure visit team of SHG leaders and NGO functionaries of Santhal Parganas to West Bengal NGOs with Dr. Azad. (2004)*



*Exposure visit of self help group SHG leaders and NGO functionaries within Santhal Parganas. (2003)*



*ICPRD Exposure Visit of SHG leaders and NGO functionaries within Santhal Parganas. (2004)*

SHG leaders and NGO functionaries from Santhal Parganas to West Bengal and Orissa and amongst local groups to base its learning on current best practices so that the women's credit groups can be used as an instrument for social change and empowerment through participatory techniques.

Group leaders, members, NGO staff and functionaries felt this approach of ICPRD as Exposures expanded their vision on how groups can play more important roles and take up village based issues and also play an active role in eradicating poverty through rotating group savings and bank support in village based livelihood (skilled, non-skilled and traditional). They observed that it had given them an opportunity for reflection and discussion on issues and problems with regard to the functioning and management of Self Help Groups, serving as a platform for further enhancing their capacities.

Above all, linkage with the financial institutions accelerated among the members and groups as a result of the exposure visits.

Participants expressed great enthusiasm at experiencing, first hand, the functioning and activities of different SHG groups.



### Cluster Workshops

Cluster workshops were organized for networking to form clusters and federations to strengthen microfinance institutions. Clubbing of 10-15 groups in a cluster and clubbing clusters to form federations at panchayat and block level helped facilitate addressing and resolving social and village issues including focus on sustainable livelihood practices and increased number of quality groups.



*Cluster workshop in progress. (2005)*

### Translation of tools in local Santhali or tribal language

During the training period of the SHGs, a need for training materials based on local language and culture was felt to reintegrate tribal women into financial institutions. Keeping in mind that the majority of the clientele are illiterate, an innovative and effective training module in the local santhali language was developed. The kit was not only used during the training sessions but was distributed to partner NGOs who further utilized these tools directly through the trainers. This facilitated easy understanding and utilization by the group members, thus reducing their dependency on the facilitating NGOs. The components of the training materials included flip charts/books on concepts of SHGs, work sheets in local santhali language on record keeping and bank linkages, small booklets on group dynamics and social mobilization. This is a first for India.

To link them to the formal banking system, ICPRD also facilitated the preparation of SHG Bank linkage forms and other necessary banking formats in Santhali language as promotional ventures.



*Glimpse of an ICPRD micro-enterprise model (Sattu making).*

### Establishment of sustainable linkages of SHGs with banks

The Banks with which linkages have been established for SHG groups are the State Bank of India, Grameen Bank, Allahabad Bank and NABARD. Partner NGOs have facilitated the process of linking SHG groups with formal banking institutions and ICPRD has acted as a facilitator through translation of the "SHG Bank linkage form" in Santhali language, which is a 'first' for India.

### Establishment of micro enterprise models

Five model enterprises were developed through SHGs for which ICPRD provided the technical skills and expertise along with a start up capital. The women used locally available resources and cost effective techniques to develop these enterprise models: cake-doughnut business model, vermi compost, and cocoon rearing in Dumka, sattu in Deoghar and fish farming in Jamtara.

Other enterprises are: iron smithery, masala making, bari making, bamboo items, leaf mats, leaf plate making, vegetable cultivation, mahua cultivation, herbals, appliqué work, arhar cultivation.

### Case Studies of women entrepreneurs

During the first phase of the capacity building programme, it became evident that the women have the potential and skill to develop into economic entrepreneurs. Women had been equipped to gain control over the savings through the SHGs. The skill possessed by the women varied from food processing and packaging to stitching, tailoring, silk reeling, iron smithery etc. ICPRD undertook a short case profile which involved a description of the socio-economic profile of the enterprises, access to resources, training and markets, challenges and solutions, lessons learnt etc. The resource book included 20 case studies on women micro entrepreneurs from Jharkhand, which is also a reflection of the best practices in the area.

### Mahila Haats: Developing and institutionalizing effective market strategies

In order to provide an opportunity for tribal hamlets particularly women to integrate by establishing enterprise units in their local tribal belt, ICPRD has been organizing Mahila Haats.

The Haats helped serve as a platform to establish linkages for capital investment and marketing for the emerging women economic entrepreneurs of the project area.

The highlight of the mahila haats is to witness thousands of poor tribal women from Santhal Parganas, now transformed into successful micro-enterprise entrepreneurs gathering at huge grounds in colorful clothes and traditional finery to proudly display their entrepreneurial skills through an array of products.

5 mahila haats have been organized to develop marketing for tiny and micro enterprises in Deoghar, Jamtara, Dumka and Godda: September 2006 and April 2008 at Deoghar July 2007 in Dumka, February 2008 at Jamtara and December 2008 at Godda. 108 SHG groups (about 1500 poor women) from 15 partner organizations have participated in these fairs. More than 8000 visitors visited these women's fairs (including local government, media, government functionaries (Deputy District Commissioner, District collector). The goal now is to request the district administration to provide space to set up permanent haats.

Through this fair, participating SHG members have been exposed to:

- A better utilization of skills through interacting with other SHG members.
- Interface with govt. officials/various banks and other civil society organizations.
- Exposed to marketing skills and a better display of products.
- Provided a platform for the emergence of a broader micro-finance federation in the region.
- Increase in profits by 25%.

#### Products displayed at the Haats

- Vegetables (cabbage, brinjal, potatoes, radish, beetroots, green peas, pomegranates, jhingas, jackfruit etc.
- Cakes and doughnuts
- Wafers
- Lentils
- Vermin compost (bio fertilizer)
- Bamboo Crafts of different size well furnished and painted
- Processed pickles of vegetables / fruits
- Sattu, (local protein – chick / pea flour)
- Murhi or puffed rice
- Candles, incense sticks, alta and sindur (local cosmetics)
- Cloth items such as hand bags, bed sheets, table cloth, sarees, of different sizes.
- Silk made from silkworm
- Bangles and other ornaments
- Leaf Plates
- Broom Sticks

#### Revolving Credit Funds

To provide a momentum to the agricultural sector to prevent distress of poor women in Jharkhand at the local levels (in Deoghar, Dumka, Godda and Jamtara districts) especially when farmers' suicides are growing due to agricultural distress, ICPRD initiated its revolving



ICPRD Mahila Haats

credit funds to SHG groups at minimal rates of interest. The interest levied is used for training purposes and is the lowest in the districts. The small loans have helped SHG groups reinvest in business or diversify business (buying and selling of Mahua, silk cocoon, vegetable farming). Quality of life i.e. children's education, housing or new small assets have been possible. Mental stress from debt and access to credit; starvation in lean season has been alleviated to a great extent. In order to manage their loans in a most effective manner, financial literacy training is being provided to SHG groups through NGO partners.

#### NGO Functionaries/SHG Members' Training in Financial Literacy

Management of Revolving Fund Training is being provided to SHG Members. This includes:

- Financial literacy of individual member (to understand and carry out financial transactions), custody of income and savings / thrift practices.
- Management of revolving fund including interest calculation, viability of loans, assessment of client productivity, risks, management of conflict, default, rescheduling, investment, fixing interest rates, bulk buying of raw material, marketing etc.
- Bio diversity and agricultural practice.

#### Impact of the Project

- The ICPRD project has systematized the efforts of the NGOs for micro-finance capacity building programmes by supporting these small organizations in terms of experience of implementing projects through a close networking in Jharkhand and Orissa through Training of Trainers Workshops.
- Acquiring skills that have helped to inculcate in members the proficiency to handle their SHG groups as independent units and decrease their dependency on the facilitating NGOs for their operations through TOTs and SHG members' trainings.

- Women have started taking up various economic activities and through this, the processes of economic planning have been introduced amongst the SHG members through skill development workshops and field and exposure visits. Though a bit hesitant earlier, tribal women have now started to explore more alternate forms of processing and value addition, which can fetch them more profit. This has also lessened stress on agricultural families.
- It has provided a common platform so as to bring in the best practices to impart technical inputs facilitated through exposure and field visits so as to strengthen the efforts of integrating micro finance into the economic cycle of the rural poor.
- The trainings importantly enforced self-esteem among the women collectives - SHGs. They understood that economic units could be very well managed and developed by women themselves despite gender-biased ownership of resources, which characterizes the feudal society in Jharkhand.
- Strengthened leadership; involvement of group in village based conflict resolution, regularity in meetings, attendance, saving and repayment in the groups.
- SHG Members' trainings and TOTs have strengthened the base for loaning towards establishing a micro-finance institution in the coming years.
- Low dependency on moneylenders – (30%) for marriage and death ceremonies. Average size of loan intake was Rs. 100-Rs.7000/-.
- Enhanced levels of enterprise, women's group enterprise activism, lesser overheads, bargaining power, diversification of new business opportunities.
- Enabling a platform for tribal entrepreneurs for practicing and expanding their current enterprises.
- The repayment capability is showing an increase from 50-60% in Phase I to 100% repayment at nominal rates of interest (groups and banks) in Phase II.
- Mobilized women, particularly on gender inequity, gender based violence and their empowerment and resisting these issues including their sensitization regarding malpractices in availing government subsidized schemes and their active role in assuring standard functioning of Public Distribution System (PDS), government schools, health centers, and anganwadi centers.

### **Holistic empowerment**

We have 4 groups in our village and regular members' training, TOTs and exposure visits have really empowered us socially and economically. On the social front, we are running a cosmetics shop and in the economic aspect we village women are actively involved in tiles making, murhi making, goat business, jewellery and smithery enterprises. We have got Rs. 2.5 lakhs as bank loan because of our enhanced capacities through group and now groups also require loan assistance to follow us.

### **Shy tribal women emboldened through ICPRD Training**

ICPRD laid the foundation of Self Help Groups in this region in 1998 and today the results are there for everyone to see. It is evident that only economic strength leads to strong social structures. When a bridge was being built in a village, the Naxalites stopped its construction, demanding money. When the SHG group women learnt of it, they volunteered to work on the bridge. When the armed Naxalites came to stop the work, the women were not frightened. Instead, they asked them: "For whose rights are you fighting?" They replied: "For the sake of the poor." The women said: "So we are the poor you say you are representing. This is our work. We are earning our livelihood through this."

"How did they acquire such courage?" "Where even governments fail, it is these women groups that are exhibiting great success."

### **Conclusion**

The ICPRD micro credit programme has successfully exposed tribal women in Jharkhand collectively at the grassroots about the various avenues of development wherein they could actively participate directly and independently of NGO support in implementation and monitoring of credit programmes. They are ready to build a micro-finance Institution.

Today, these poor and tribal women in the most backward state of India i.e. Jharkhand have become a powerful force in their villages in Santhal Parganas by capital accumulation at the base: They are:

- Rejuvenating the agricultural, allied economy including strengthening the processing sector
- Running successful business enterprises
- Build a grid of grassroots micro-credit delivery mechanism
- Confronting village problems through a joint struggle
- Standing for panchayat elections (local self-government)
- Opposing the atrocities of the local moneylenders



- Filling tenders for government contracts
- Even making government functionaries accountable!
- Stemming naxalite influence.

### Other Interventions by ICPRD in Jharkhand

#### Pro-poor advocacy

The Independent Commission for People's Rights and Development, (ICPRD), as a Commission, was set up in 1998 to create a network of local, grassroots NGOs to protect the rights of the poor, women, tribals. It pioneered the concept of pro-poor advocacy to train and develop the capacities of local grassroots movements to demand/advocate with the government/local institutions to deliver for the development of the poor.

ICPRD had its first workshop in 1998 in Jamshedpur, with 70 participants from NGOs from the region. Interacting with organizations working on the ground, ICPRD linked NGOs experiences in poverty eradication, identified problems faced by these organizations at the local level, building networks. Since then, ICPRD has held over 14 workshops in over 5 states, training over 554 NGO trainers in pro-poor advocacy. It held several pro-poor advocacy workshops in Jharkhand ie. in Ranchi (Birsa Agricultural University (2000), and in Deogharh (2001).



Dr. Nandini Azad, member-secretary, ICPRD at a Training of Trainers on pro-poor advocacy workshop, Birsa.

#### Social Audit Padyatras

ICPRD has facilitated Social audit padyatras with partner NGOs of government schemes and programmes in Jharkhand (social security programme, food for work programme, public distribution system). After social audits, public hearings have also been organized. These padyatras have traveled to all the six districts of Santhal Parganas (Dumka, Godda, Pakur, Sahibganj, Deoghar and Jamtara) covering 17 blocks. 1000 village heads have participated in the public hearing.



NREGA Padyatra of ICPRD partners in Dumka district, Jharkhand (2005)

To stem migration, an awareness cum social audit of NREGA was conducted in Dumka district. Village headmen along with women self help groups visited all the panchayats in jeeps with posters, banners and other educational materials to educate the people on this scheme and document field based data. Efforts were made to organize small meetings and group discussions to discuss strategies to enhance participation of the community at all levels of NREGA and interface with government officials on problems faced in accessing benefits of the scheme.



Social Audit Padyatra in Santhal Parganas through ICPRD partners in Dumka District, Jharkhand (2005)

#### Fake marriages/trafficking

More than 70% of the population of the tribal dominated villages have started to migrate from Dumka district through a network of brokers and agents. The physical and sexual exploitation of migrants start from the bus stand itself. In course of time, the migrating women opt for prostitution as a source of employment. Incidents of fake marriages were also rising in Jharkhand. The reason behind migration is basically poverty and unemployment arising due to alienation of the tribals from their land and curbing of their forest rights. ICPRD initiated a process against fake marriages and trafficking in collaboration with 21 voluntary organizations from Jharkhand and neighbouring states. As a solution, ICPRD's focus was to evolve an alternative economic system for tribal women which would reduce their out-migration, thus bringing down the level of exploitation faced by them.



## ICPRD Mahila Haats



Visitors at a Mahila Haat in Santhal Parganas



Women entrepreneurs with their products at a Mahila Haat in Santhal Parganas.



Women entrepreneurs with their products at a Mahila Haat in Santhal Parganas.



Women entrepreneurs with their products at a Mahila Haat in Santhal Parganas.



Women entrepreneur selling vegetables at a Mahila Haat in Santhal Parganas.





**Prabhat Khabar Santhal Parganas Dhanbad, 13 October 2003, Monday**

**Self Help Group Members Trained**

**Dumka Court, 12 October:**

A training workshop was organized by the Independent Commission for People's Rights and Development (ICPRD) for the self help group members of the NGO, Rural Tribal Development Foundation (RTDF). Dr. Nandini Azad, member-secretary, ICPRD was also present at the occasion. Speaking on women's empowerment, Dr. Azad highlighted that currently women are no longer housewives; rather they have transformed themselves as home managers. Today, women are not only attending to their homes but are also part of such activities as space programmes and Himalayan expeditions, and have also taken part in the Kargil war. Dr. Azad stressed on the education of women and exhorted them to have high aspirations. They should also fight social evils in their communities, she added. She informed the press that in Jharkhand and Bihar self help groups are being trained by ICPRD.

Mrs. Sihasan from the District DPEP spoke on women's empowerment and said that ICPRD has taken concrete steps for the economic prosperity of the villages along with addressing social problems through self help groups. Several programmes have been taken up by the District Administration towards women's empowerment.

The guests were given a traditional santhali welcome by Mrs. Mary Neelu Marandi, Secretary, RTDF who said that members of self help groups are engaged in making biscuits, cakes, jams and jellies. They have also started a campaign against alcoholism. Others present on the occasion are: Rashmi, Kaushlendra and Rajesh Kumar Kisku amongst others.



**Prabhat Khabar, City Deoghar Monday, 15 December, 2008**

**NGOs Capacities can be enhanced: Dr. Nandini Azad**

Deogarh: The Independent Commission for People's Rights and Development (ICPRD) networks with local NGOs to protect the

rights of the poor and tribal women of the region, Dr. Nandini Azad, Member-Secretary, ICPRD, New Delhi informed newspaper reporters at a press conference in Deogarh. She said only women have the capacity to transform society and the nation. Women's empowerment is the "means for change." Poverty and unemployment are a great stress on the women of the region and women will have to be empowered. Around 1000 trainers of 15 NGOs have been capacitated in microfinance in the four districts of Santhal Parganas-Godda, Deogarh, Jamtara and Dumka.

A large microfinance network has been built with the help of NGOs. Mahila Haats or fairs have also been organized that have been visited by around 8000 visitors. Dr. Nandini Azad said that in today's scenario, the private sector is playing a vital role. NGOs should further develop their capacities and applauded the efforts of partner NGOs. The goal is to make the 5000 women who are part of the ICPRD network, financially literate. Dr. Nandini Azad had a meeting with representatives of partner NGOs, Prof. Uday Prakash, Meera Singh, Pinky Mukherjee, and several NGOs to draw up future plans.



**Hindustan 30th September 2008**

**Three-day workshop on Financial Literacy**

The Independent Commission for People's Rights and Development (ICPRD) organized a three-day workshop on financial literacy for self help group members at Darshaniya Ashram, Deogarh, as part of its campaign in Santhal Parganas. Secretaries of partner NGOs and self help group members from Deogarh, Dumka, Jamtara and Godda participated in the workshop. The objective of the workshop was to strengthen the self help groups and make them self-reliant. Vishwa Ranjan Behra from Orissa and Mr. Anil Kumar Tirkey from Delhi were the resource persons at the workshop. ICPRD co-ordinator Mr. Suresh Jha said that Dr. Nandini Azad, member-secretary, ICPRD has been committed, for the last ten years for the sustainable development of the poor and tribal women of the region. Resource person, Mr. Behra, observed that once mindsets change, the poor have the power to become self-reliant.

# महिलाओं को आगे आना होगा : डा नंदनी



डॉ नंदनी का स्वागत करती महिला कॉलेज की छात्राएं, फीता काटकर उद्घाटन करती नंदनी व उपस्थित महिलाएं.

## ■ गोड्डा कार्यालय

गोड्डा : महिलाओं को हर क्षेत्र में आगे आना होगा ताकि वह पूरी तरह से सशक्त बनें. आज नारी का शोषण हो रहा है. इसके लिए महिलाएं खुद जिम्मेदार हैं. उक्त बातें दिल्ली की संस्था आइसीवीआरडी के सदस्य सचिव डा नंदनी आजाद ने कही. श्रीमती आजाद स्थानीय इंडोर स्टेडियम में आहत दो दिवसीय महिला मेला के उद्घाटन के दौरान कार्यक्रम को संबोधित कर रही थीं. उन्होंने कहा कि महिला बैंक खोलने की जरूरत है ताकि महिलाओं को आर्थिक रूप से सवल बनाया जा सके. विकास के मूलमंत्र को तैयार करने के लिए भी नारी को आगे आना होगा. उन्होंने कहा कि महिलाओं का संगठन बढ़ेगा तो शोषण रहेगा. अगर महिलाएं चाहें तो

- आइसीवीआरडी की ओर इंडोर स्टेडियम में महिला हाट का आयोजन
- स्वयं सहायता समूह के दस स्टाल लगाये गये.
- महिला सशक्तिकरण को लेकर कार्यक्रम आयोजित

तो उसके प्रतिमाह की कमाई पांच से दस हजार रुपये हो सकती है. केवल अपनी सोच के स्तर को ऊंचा उठाना होगा. समाज में महिलाओं की भूमिका अहम है. कार्यक्रम के दौरान मानस परिवर्तन की सचिव ममता ने महिला सशक्तिकरण व स्वरोजगार की बातों को डा नंदनी के समक्ष रखते हुए चुनौती भरे लहजे में कहा कि महिलाओं को कम आंकना गलत है. आज महिलाएं हर तरह के कामों को कर सकती हैं. कार्यक्रम

में विकास भारती संस्थान, पटना के कौशल सिंह ने भी अपनी बातों को रखा. इस दौरान नेहरू युवा केंद्र की ओर से मो किरमान द्वारा डा नंदनी को बुके प्रदान किया गया. इस मौके पर साधी संस्था के डा नीरज, सुधीर मिश्रा, नेहरू युवा केंद्र के कोऑर्डिटर पशुपति महतो मुख्य रूप से उपस्थित थे.

## दो दिन तक चलेगा मेला

इंडोर स्टेडियम में महिला हाट 14 दिसंबर को समाप्त होगा. इसमें मुख्य रूप से साधी, मानस परिवर्तन व नेहरू युवा केंद्र के आइसीवीएसएस से जुड़े महिला कर्मी व स्वयं सहायता समूह ने अपने-अपने उत्पादों को स्टाल लगाया है. इनमें जड़ी-बूटी, सब्जी उत्पादन, चमड़ा उत्पादन, मशाला, दाल आदि के स्टाल, उनी व सूनी वस्त्रों के उत्पादों के स्टाल लगाये गये हैं.

Sunday, 14  
December, 2008

## Prabhat Khabar, Godda Deoghar

### Women need to come forward: Dr. Nandini

#### Godda Office:

- Mahila Haat organized by ICPRD at Indoor Stadium
- 10 stalls put up by self help groups
- Programme organized for women empowerment

Godda: Women should take a lead in every sphere of life to become empowered. Today, women are being oppressed. They can change all this. The above statements were made by Dr. Nandini Azad, member-secretary, ICPRD, Delhi. Dr. Azad was addressing a gathering on the occasion of the inauguration of a two-day mahila haat organized at the local indoor stadium. She felt that there is a need to initiate banks for women

so that they could become economically empowered. Women should take the lead in laying the foundation for development. She said that women would no longer be oppressed once they are organized. With high aspirations, women can earn any amount of money. Women's role is critical in society. During the programme, Mamta, Secretary, Manas Parivartan, spoke on women's empowerment and self-employment and said that it would be incorrect to underestimate the power of women. Today, women can accomplish any task. Kaushlendra Singh from Vikas Bharti Sansthan, Patna, also spoke during the programme. Mo Kirman from Nehru Yuva Kendra presented Dr. Nandini with a bouquet. Dr. Neeraj from Saathie, Sudhir Mishra, Nehru Yuva Kendra Co-ordinator Pashupati Mahato were also present at the occasion.



### Youth forums show the way to fight sexism

M. Raghuram

**BANGALORE:** At a time when violence against women is on the rise in the country, the Independent Commission for People's Rights and Development has launched a strong movement to fight the menace.

The commission engages young men and makes them partners and allies in combating violence against women.

The special project "Youth Forums Against Gender Based Violence", launched in by the commission in four districts of Karnataka in 2006 and two districts of Rajasthan in 2007, has shown good results.

Operating in Chennapatna, Mysore and Bellary, the project has trained trainers to mobilise young men in the 14-24 age group to challenge dowry, harassment, discrimination against girls, rape and a host of other crimes against women.

"These young men from poor low-income communities are being transformed as powerful partners or allies to prevent violence against women and other obstacles that women face in society

- Youths in the 14-24 age group are roped in for the project in rural areas

- 'These young men are transformed into powerful partners in the fight against discrimination'

rather than be perpetrators of the crime.

Together with women who need to be vigilant of their rights and potential, this approach is more sustainable as it engages the community on the issue, rather than confining it to a women's issue," says commission's member-secretary Nandini Azad.

This project in Karnataka offers hope that social norms and attitudes of young men can change. Boys and young men are developing respect for women's rights and equality.

"They have taken oath not to demand dowry when they marry.

"They are ensuring that their sisters are not discriminated in accessing education (often against the family will).

"Over-dependence on the Government minimises the influence of citizens in governance.

"The youth forums and

self-help groups taking up social rights issues such as violence within the household highlights the community's initiative in ending the discrimination," says Dr. Azad.

The commissioner resorts to street theatre, village corner plays, Yakshagana and folk and peasant songs to motivate people to combat discrimination.

"Youth forums mentored by women's credit groups are instrumental in changing power equations in household and community, on behalf of women," Dr. Azad says.

Dr. Azad presented this unique model at Bali, Indonesia in July during the Asia-Pacific Regional Micro-credit Summit 2008.

Convinced by its efficacy, corporate foundations from Malaysia, the Hong Leong Foundation in particular, sought her support to replicate the model in their country.

### Armed with a thought

**GENDER** Nandini Azad talks about her interaction with Malaysia's Hong Leong Foundation

In our country of billions, hundreds of little wars are fought every day, by little known people, for their right to livelihood. Before doing so, many also first need to fight to free themselves from the shackles of gender inequality. Delhiite Nandini Azad, a gender expert, knows many such people, mostly women — and also young men fighting for their mothers and sisters. At her Nizamuddin East office, showing you a short film made on the grassroots level work that her organisation, The Independent Commission for People's Rights and Development (ICPRD), has been doing. Azad puts a name to many unknown faces featuring in the film, telling you about their little wars. The interesting part is, most of them have defeated the odds.

Azad is just back from Malaysia where she interacted with victims, mostly women, and social workers associated with the country's well-known Hong Leong Foundation, besides meeting representatives of other organisations working against gender-based violence and on micro-finance projects there. She showed the short film to them too, "to give them an idea as to how we are fighting gender-based violence and facilitating micro-finance schemes for women in 164 villages across four districts of Karnataka besides in Tamil Nadu and Rajasthan."



**INTERACTIVE** Nandini Azad (right) at a rehabilitation centre in Malaysia

ICPRD, which works mainly in Karnataka and Rajasthan, has developed a module based on street theatre, called image correction. Azad explains, "The example shown in the film is that of our project in Jaipur. We did it in a local stadium. What the module entails is a gathering of local people. We also invite prominent people from the locality like their MPs and MLAs. Then we enact certain scenes common in

that locality, like wife beating, alcoholism, eve-teasing, child marriage, sex-selected abortion, or a family scene where a girl child is being discriminated against at home. We then freeze the final image and ask those present whether what is shown should happen in the society. Being leaders, they can't possibly say what is wrong is right. We finally ask them to correct the image.

This sends out a strong message to the gathering." She says such a module has worked much better than counselling people with mere words.

Also, ICPRD, started in 1997 to work for poverty reduction in unserved areas through innovative local programmes, also runs youth forums against gender-based violence. "So far, 30,000 local stakeholders have participated in our awareness campaigns," she states. The organisation particularly eyes young men from local communities — "the possible perpetrators of tomorrow" — and tries to "make them partners in combating such crimes." She says, "By doing that, battered mothers and sisters find allies in their own sons and brothers."

"Instead of just looking at women and micro-finance in isolation, we decided to look at it with a wholesome approach. Our simple question is, if she is battered at home, will she have enough confidence to take part in any micro-finance scheme?"

Azad says, "After looking at our success stories, the Foundation is now keen to send their people to get trained at our centre in Bangalore this November." She is sure the modules ICPRD follows will work elsewhere too. "After meeting many women in the Foundation's 24-hour crisis centre, Nur Salam at Kuala Lumpur's Chow Kit, a red light area, I felt the places and circumstances may differ but the stories of battered women are more or less the same everywhere."

SANGEETA BARDOAH PISHAROTY

## ABOUT US

The Independent Commission for People's Rights and Development, (ICPRD) has evolved since 1997 as a national advocacy coalition (non-profit sector) that aims to strengthen the solidarity and advocacy base of Special and vulnerable constituencies for rights and development during the period of economic reform. The process is towards facilitation of resource transfers in an effort to deepen democracy.

### ICPRD activities are in the following niche areas:

- Policy Advocacy
- Mobilization at the grassroots
- Capacity Building
- Training Technologies and Aids
- Action/Attitudinal Research
- Coalition Building and Network Development

About **600** events have been taken up in these areas in the last 10 years. Over **10000** stakeholders in policy advocacy from the categories listed below have contributed to the above advocacy and intermediation process through interface & coalescing systems in over 21 states of India. These are:

- About **900 small rural CBOs/NGOs from 158 districts across 21 states** of India have been involved in various activities (around 160 activities).
- **60 Senior State Development Managers** such as Secretaries / Joint Secretaries of Rural Development, Such as Planning Commission (Deputy Chairman / Member Secretaries / Member's), Banking, Small Scale Enterprises Ministry / Depts. of the Government of India, P.M.O. apart from bankers, financial institutions (NABARD, SIDBI, RMK) Statutory bodies Minorities Commission (Chairperson), NHRC (Member); Autonomous bodies such as NLI, NIPCCD, NCERT, BIRD, CAPART, CSWB etc.
- **70 MPs/MLAs, in India and 11 SAARC / European MPs.**
- **105** Technical experts / Academia, universities
- **250** members of the National / local media
- Distinguished Police officers, security personnel, eminent academicians/intellecutuals.

### In addition:

- **3400** poor and tribal women approximately have been trained and their capacities built.
- **30,000** stakeholders have been reached through our various programmes and activities that include Women's Groups, Panchayat members, Village Heads, Teachers, Anganwadi workers, Youth Groups, etc.

### Interventions

A range of interventions, have been utilized until now towards the process. These are:

1. **Undertaking coalition/alliance building as a strategy for pro-poor and pro-gender advocacy and mobilization.** Linking the national/policy level – with grassroots initiatives with a view for the poor to contribute and participate in decisions that govern their lives (policy changes). (SAARC levels have also been engaged with) Network and Coalition building as a service facility for inter mediation of rights / development issues amongst the poor, women, tribals, dalits, minorities etc. or for Human crisis response mechanisms with different stakeholders to influence the process. (For eg. Farmers' suicide victims).

2. **Exploring NGO - Governance relationships through interface** Organizing public hearings as **pro-poor** and **pro-gender** watch processes to ensure access transparency/accountability of public policies and programs for the poor, recognized and considered a planning and political necessity. Advocacy and round tables with MPs/ MLAs on a variety of issues or with governments – focusing on deepening democracy, ensuring accountability, enhancing the role of civil society in planning governance etc. **Citizens Report Cards on Development by State is also a niche area - the only civil society Organization to have reached 70 MPs/MLAs.**

3. **Identifying, interfacing and training NGOs** at the state level through a consultative process, thus developing district and state level NGO alliances /social capital especially for 'accessing' and generating a demand; and building capacity to monitor poverty programs at village / tehsil / district levels. Training to build advocates and groups in unserved areas to generate a demand for resource transfers in poor communities. (or marginalized constituencies)

4. Development of research/ documentation as an instrument and tool for pro-poor and development



advocacy. **Designing training modules and participatory research** through beneficiaries with the support of activist theoreticians. The first Self help group manual for tribal women in Santhali language has been evolved by us (for micro – credit).

**5. Strategies for reintegration of specific constituencies** such as trafficked women, youth, dalits, tribals (including primitive tribals), bonded child labour, drought affected suicide victims (economic & social). Umbrella federation with over 900 NGOs currently linked to poor and remote locations - identified, interfaced and coalesced (detailed database available for such groups with ICPRD).

**ICPRD niche areas to recap are:**

- Training to build advocates and Women’s groups in unserved areas to generate a demand for resource transfers in poor communities, (or marginalized constituencies). Pro-Poor Planning / Gender Training with a practical orientation to mainstream agencies / institutions. (such as Jharkhand, Orissa, Bihar, M.P., A.P., Karnataka, Tamilnadu etc.).
- Umbrella federation with over 900 NGOs currently linked to poor and remote locations - identified, interfaced and coalesced (detailed database often available for such groups with ICPRD). (focused on Central/South/East India).
- Training young men as advocates against Gender violence. (Research/ data base through detailed & latest techniques – action research) (Karnataka/ Rajasthan).
- Network and Coalition building as a service facility for inter mediation of rights/ development issues amongst the poor, women, tribals, dalits, minorities etc. or for Human crisis response mechanisms.) (Andhra Pradesh, Central India).
- Advocacy and round tables with MPs/MLAs on a variety of issues or with governments – focusing on deepening democracy, ensuring accountability, enhancing the role of civil society including governance, etc.
- Citizens’ Report Cards on Development by State - Karnataka, Rajasthan, Orissa, Puducherry.
- Training tribal women as social entrepreneurs in areas unserved by financial institutions.

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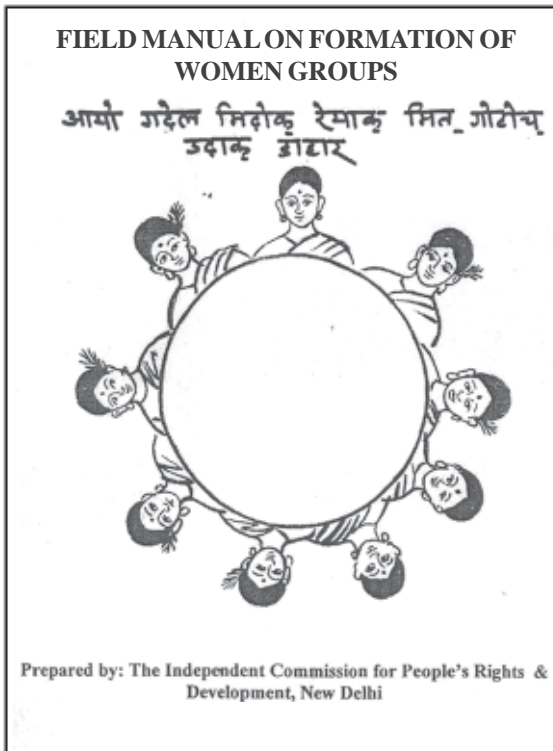
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## An India First!

ICPRD integrates tribal women into financial Institutions through local Santhali Language  
Field Training Manual on Self Help Group (SHG) formation



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