

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

## NEWSLETTER

Issue No. 9

November 2011

### Youth Forums for Gender Equality (YFFGE)

#### Introduction

Programmes promoting gender equality tend to focus mainly on empowerment activities for women including special reservations, laws, and government schemes benefiting women and girls. In the bargain, this pro-women approach, intended to counter-balance the lopsided situation between men and women in society, often leaves out men in development programmes.

World-wide research and reports have shown, however, that to empower women, especially the poorest, it is critical to work with and through men as well. Men can be engaged in a positive way as allies with women in achieving equality. They can be seen as other than perpetrators of gender discrimination and inequity.

Bringing in "men and boys" as part of the solution to gender inequity is a paradigm shift that the Independent Commission for People's Rights and Development (ICPRD) has brought into the discourse on addressing issues of violence against women, and enhancing the rights of women and girls. The belief being that gender issues have to be owned and solved by the men and community together rather than the past approach of onus only on the "women as the victim".

#### Other Highlights in this issue

- Financial Inclusion for poor and tribal women of Santhal Parganas, Jharkhand
- About US

Gender-based inequality is a compound result of early learning ('socialisation') about the roles and behaviour of men and women in society. At the same time, it is recognised world-wide that many men and boys do *not want* to perpetuate gender discrimination in its many forms. They want to do things differently – if only they could learn how. Such men can serve as role models in programmes for gender equality.

This willingness to learn new things, to change, was considered a corner stone to bring about positive changes in issues of gender inequality by engaging men as partners in empowerment activities.

ICPRD accordingly initiated the Men as Partners' programme graduating through the following

1. Men as Partners for Combating Gender Based Violence (Karnataka and Rajasthan) (2004-2006)
2. Youth Forums Against Gender Based Violence (Karnataka and Rajasthan) (2006-2010)
3. Youth Forums for Gender Equality (YFFGE) (2011)

From the above phases the youth forums have now evolved to undertake gender inequality and gender discrimination issues, though initially they had taken up gender based violence issues. Youth Forums for Gender Equality (Karnataka) (2011) are at a new stage with the building up of a platform of gender equality at the community level (PFGE).

#### Focusing on Male Youth

In India, an extreme and very visible manifestation of gender discrimination is gender-based violence. It has emerged as one of the most pressing developmental challenges since Independence.

Therefore, it was taken up as a practical test case to find out workable methods and interventions at local level to engage men as allies against gender discrimination and gender-based violence, through a logical set of activities.

The project developed initiatives to motivate men to be active participants in reducing gender discrimination and inequality through a process of re-socialisation.

Approaching men in an open-minded way, outreach efforts were based on universal values of equality, responsibility and honesty.

This new direction was sought to contribute to the promotion of the rights and status of women and girls to achieve the ultimate goal of gender equality in society through the objective of reducing gender-based violence (GBV).

From 2008-2011, ICPRD undertook project activities in 70 villages in three districts (Bellary, Mysore, Ramnagar) in Karnataka.

Boys and young men in the 14-17 and 18-24 age-group were the participants. Based on the belief that leadership exists within a village community, it was crucial to start at an early age for this second-level socialisation intervention.

It was also felt that by bringing about positive role models in young men as 'gatekeepers' fighting gender inequality, these village communities themselves could be empowered to change.

## Interventions

### 1. Pre-assessment of community - Baseline Survey

The project first conducted scientific research in identified districts in the project area to find out gendered perceptions and attitudes of the young men in the village and the motivation - both personal and social - underlying gender discrimination, especially gender-based violence, within existing social structures.

A simple attitudinal survey was carried out using a 'Gender Equity Scale'. Apart from this focus group discussions were held with Panchayats / other stakeholders such as local government (panchayat) members, teachers, government day care centre (anganwadi) functionaries, parents, women's groups and youth groups. Baseline survey and focused group discussions provided information on level and trends of basic level development, infrastructure and socio-economic information.

Basic/general information on the villages was also sought from the local government offices (panchayat) and day care centre (anganwadis).

Social mapping of gender-based violence in a village made it easier to identify households with specific instances of such violence. This included details on the intensity of alcoholism with men and related domestic violence against women, eve-teasing, and female foeticide. The mapping also pinpointed more broad-based manifestations of gender discrimination like girl student drop-out, dowry, and child marriage.

This information was fed into a Plan of Action (POA) in terms of targeting households/villages for interventions at local level for a gradual shift in gender-based roles and attitudes of young men locally.

### 2. Formation of Youth Forums

Formation of youth forums began with outreach programmes into the villages through street theatre

and public events – cycle rallies, cricket matches, debates, poster competitions and the like.

Young boys from low-income groups who showed interest to participate were then mobilised to join the project, and youth clubs, Forums, were established.

Members are usually from a semi-agricultural background while many belong to Scheduled Caste and Scheduled Tribe (SC/ST) groups and minorities.

### 3. Selection and training of Master Trainers

From among the Youth Forum members, potential catalysts were identified to lead them at local level, designated as 'Master Trainers'. Many of these young men were mentored by their mothers in self help and credit groups to join the youth forum.

### 4. Training of Trainers (TOT)

The project invested in skills and capacity building of Youth Forum leaders. This was organised through training on substantive gender issues generally and gender-based violence particularly.

The TOT, with a module in Kannada (or Hindi in Rajasthan) covered themes such as patriarchy, masculinity, perceptions of male and female work, power and violence, situations leading to wife-beating, female foeticide and child marriage. Causes and cases of alcoholism and drop-out of girl students, livelihood alternatives were dealt with as also possible solutions to gender inequality and discrimination.

Surveying, social mapping and monitoring skills evolving creative techniques of preparing case studies as training aids as well as community mobilisation techniques were also imparted in the training.

Further, participants were initiated into general legal aspects and the role and functioning of enforcement agencies. They also learnt about specific Indian laws for the protection of women and girls, such as the Domestic Violence Act 2005, Pre-Conception & Pre-Natal Diagnostic Technique (PCPNDT) Act and about various state government schemes for women and girls.

### 5. Development of Information, Education and Communication (IEC) Tools

In IEC workshops, Master Trainers and Forum members were taught communication techniques such as street theatre. They also learnt the skills to organise mass campaigns and rallies, develop material for communicating with local populous.



*Fusion imagery on domestic violence being performed by youth forums in New Delhi*

## 6. Cultural activism for mass awareness

Using IEC tools, Youth Forums organised several events for mass awareness on issues like alcoholism, dowry, girl child discrimination, household chores (to be shared by boys), female foeticide, child marriage, and domestic violence. They were usually organised at public places like street corners, school grounds, panchayat buildings, village squares, and anganwadis.

The following activities were taken up during these mass campaigns:

- Street theatre events: image fusion on various gender inequality topics were presented such as girl child discrimination, female foeticide, wife beating, 'eve-teasing' (verbal sexual harassment of girls and women in public places), and domestic violence.

The audience was then engaged in a dialogue sensitising them to these issues in general and ways to take up corrective measures in particular situations in their own families or neighbourhoods participating in their solutions, learning creatively. This helped break stereotypes and myths regarding gender based violence, gender equality in the public arena.

- Sports: Considering the interest and youthful energy of the young boys, cricket matches and other sports events were organised to attract new forum members.

After the matches, issues related to gender discrimination and gender-based violence were discussed and information given on the activities of the Forums. This stimulated several youngsters to join.

- School-based activities: Debates, essay writing, painting and other competitions on various gender inequality topics were organised for school students. Such creative events made students

more aware of these issues and gave them some idea of respective local issues, perceptions and laws. It even induced them to take up some cases of gender-based violence.

## 7. Establishment of Girls' Clubs

Girls desired to be a part of the project activities too, stimulated by the actions and success stories from the boys' forums. This led to the formation of Girls' Clubs against GBV in the three project districts. Members included students, teachers and women members from self-help groups (SHGs). The composition of the girls' club is in the ages between 14 –20 and SHG members are between 21-55 years of age.

Formation of these Clubs was also based on the following perceptions:

- providing a chance to girls to express their views on the social barriers obstructing them, can indicate the possible types of intervention and solutions

- girls can be empowered to be self-determined for a better life. This gives policy-makers and programme implementers an opportunity to work more assertively in programmes for gender equality

- girls' voices confirm what the growing body of research indicates: invest in their education, health, and economic opportunities and delayed marriage and/or childbearing to see long-term positive changes for themselves and their families.

Now, girls and women members have become more aware of issues related to gender equity and equality. They have begun to take up leadership roles in their families, schools and village areas. It is often seen in a family now that a daughter is a member of the Girls' Club while a son is a member of the Youth Forum.

Girls and boys are seen together at meetings even after 6 p.m. in the project villages to discuss issues of gender discrimination, property rights, livelihood, indicates a new social change, especially in a traditional village setting

Also, several instances of gender discrimination could be addressed in the target villages because the Girls' Clubs identified cases and later exerted pressure in collaboration with Forum members to rectify such cases.

On the whole, the functioning of the Youth Forum has become stronger due to the Girls' Clubs. Girls are immediately involved in situations of gender



discrimination at the village level. They are able to furnish information on cases / households that would be otherwise difficult for boys and men to elicit. Case monitoring has deepened due to the presence of these girls' groups.



*Secretary of State, Madam Hilary Clinton being apprised of the youth forum model by Dr. Nandini Azad, Chairperson ICPRD in June 2011 in India*

## 8. Building village-level platforms with stakeholders for sustainability

The project has begun forming links with multiple stakeholders - panchayat members, teachers, anganwadi and government health workers, women self-help groups, the police, and individuals like teachers and lawyers, to build village-level platforms for gender equality towards sustainability. These stakeholders have been singularly instrumental in assisting the Youth Forums, and Girls' Clubs, in several cases.

When a drunken man, who would beat his wife and children, needed to be counselled, Forum members asked for the support of a panchayat member - with success. Beating stopped and drinking was reduced.

To be sure, the young men of the Forum met with severe resistance, at least initially, when they tried to intervene on specific issues in their area.

There were tough cases related to alcoholism with men, dowry for brides, and wife beating. There were also challenges from vested interests like liquor shop owners, husbands of women victims and fathers of young girls confronted with the prospect of child marriage.

But when women's credit or self help groups partnered with these young men in the Forums (often via mothers, sisters, and/or neighbours) a powerful local alliance came into force.

Forum members alongwith women SHG members tried to close a liquor shop (in Mysore District). The owners threatened them and continued to sell liquor stealthily. The matter was

reported to the Panchayat which stopped the sale of liquor in the village and levied a fine of Rs. 5000 on them.

### What would Youth Forums do?

Forums would meet twice or more in a month in their villages guided by their group leader and occasionally a Master Trainer and certainly served as an opportunity for young men to interact with peers in an informal social setting. It was also an occasion to do something meaningful together. Gender issues were discussed, cases of gender-based violence in their area could be brought forward and decisions were collectively made on necessary action to be taken.

A record would be kept of attendance, issues discussed, cases solved, and a plan of action for future events.

Issues taken up on priority basis:

- Alcoholism and induced wife beating (foremost)
- Eve-teasing (verbal harassment of girls and women in public places)
- Girl student drop-out
- Dowry
- Domestic violence including wife beating and female foeticide
- Child marriage
- Property rights of women

The first two pressing problems were also the first to be tackled - to bring out the Forum's intentions and presence in the village, apart from inspiring confidence and trust locally!

### A Case in point: Alcoholism – related to violence on women and girls

Many boys found alcoholism personally difficult to deal with in the villages because it often made them unable to study for exams or it disrupted their sleeping time.

Most importantly, the act and the aftermath of violence (usually beating) perpetrated on women in their immediate environment immensely disturbed them and their younger siblings. For the target of such violence would be sometimes their own mothers, relatives or neighbours, friends or friends' mothers.

Besides, several Forums and SHGs looked at the impact of alcoholism on the worsening

income situation in poor families. Also, worried mothers spoke about the poor role models it inspired in their children, and the poor status accorded to their families due to this stigma.

Interventions on the problem of alcoholism went in stages as is evident from the Forums' way of handling cases. On a case to case basis their handling was often "non confrontational."

First, skits on alcoholism were staged by Forum members in a public place (village square, panchayat building, anganwadi centre) to initiate a discussion on the pros and cons of the problem.

At times, drunken men tried to disrupt the street theatre performance. This was especially so when Forum members tried to stage the skit in a new village. But the disruption would be dealt with on the spot by a small but committed stakeholders group in the village wanting to bring in change.

These were people like teachers, panchayat members, anganwadi teachers or members of a block level school development monitoring committee (SDMC).

The group would act through elders by cajoling, persuading or scolding the disrupter. If the disruption would go on they would inform a panchayat member or government functionary.

In the next meeting Forum members would take up the matter again along with SHGs and, later, girls clubs as well as other stakeholders.

Then, members of the girls' club and local SHG typically and informally would enter a household 'in peace time' or when the man was not at home, to enquire about the impact and reasons for alcoholism or induced violence.

When a situation in the village would develop beyond their control, ICPRD District Coordinators would step in.

In the end, it appeared that from a range of options available to deal with these issues the most important solution often sought was persuasion through peer pressure.

### Sit in strike against alcoholism

As the process of solutions is multi-layered, Youth Forums would claim no magic wand to stem alcoholism.

But, as an ultimate step, they staged a sit-in strike in front of alcohol shops. As a result, 11 liquor selling points closed down in the villages.

Almost 300 cases of alcoholism were dealt with by Forum members at varying levels.

### Eve-teasing – related to girl student drop-outs

Eve-teasing is a menace in the entire area and exacerbated with poor infrastructure. Due to the bad condition of many village roads (and no street lights), buses would stop far from the village. This would mean a lonely walk for young and older girls returning home from school – if they had gone at all – or from a visit outside.

Teasing, ridicule and stalking of girls / women would be especially worrisome in remote by-lanes in forest areas as fear of molestation or worse, rape is high.

The problem is more complex, however. Amnesty International had noted that the largest amount of rural school drop-outs of girls is because of eve-teasing. While eve-teasing causes mental and emotional harassment of girls, it is often the reason forcing parents to discontinue girl's education.

The phenomenon is related to a role ascription of adolescent boys to show off their sexual superiority and aggression as part of stereotyped or expected behaviour.

Most Forum members were once eve-teasers. They would be verbally harassing girls or whistling at them, or make sexual innuendoes sitting on walls, at bus stops, street corners, in village squares or in front of schools.

Because of this constant fear of being harassed in public places, the mobility of girls with respect to education or livelihood activities would tend to be restricted; they would be confined to daily chores instead.

Eve-teasing, then, became a 'reason' for families to use girls as unpaid family help after dropping out of school.

Forum members decided to tackle this. First, they tried to talk reason to boys who were obvious eve-teasers in their village area. This sometimes led to a verbal confrontation. Those boys would be ridiculing them about the new fashioned ideas they were 'thrusting on the village'.

Persuasion, especially of offenders with sisters, was done through SHG and girls' club members. When the situation developed more than could be handled by the Forum, the area Master Trainer, or sometimes District Coordinator, would arrive to get them to join the youth forum activities.

This would be especially interesting to those boys as Forum members were trying to bring social changes in the village. An attractive prospect was that, as Forum members, they could also be participating in positive activities like sports or street theatre. If not amenable to reason, panchayat members, elders and, in extreme cases, police was contacted to help out.

The interesting fallout of this approach was the growth of close communication links of girls' clubs and SHGs with youth forums with respect to the sequence of events in each case!

In the Rajasthan case, the youth forums cleared the public space of teasing, ridicule and domestic violence that led to SHGs pro-active energy – rejuvenating their groups, business profits and life standards.

The YFAGBV starts with its own members to stop eve-teasing.

Intervention by IPCRD has stopped or reduced eve-teasing by 233 boys in schools/colleges and other public places.

Earlier several YFABV members themselves were eve-teasers, but being administered an oath by ICPRD against eve-teasing, gradual attitudinal change has occurred with respect for girls and women.

Almost 80% Forum boys and young men indicated they no longer perceived eve-teasing a positive activity. Also, those who stood up against it have now found a new status as 'do-gooders'.

### Preventing girl student drop-outs

In several villages of the project area, the girls' right to education through awareness and counseling was seen as important to step girl child drop-outs.



Out of a total of 980, 490 forum members took a public oath against eve-teasing, thereby showing they were now a new type of persons at the village level who would support sisters, kin, friends' sisters or neighbours' daughters to stay in school.

Prize winning Painting at a competition by youth forums, depicting girl child discrimination and son preference

In terms of eve-teasing and girl drop-outs already 50% Forum members went further. In several cases, Forum members took the effort to visit schools and speak to Headmasters to find out recent numbers of girl drop-outs. They then contacted parents of the drop-outs together with SHG or girls' club members and other stakeholders or allowed them to deal with parents directly. By informing parents about the available and accessible facilities to educate girl students they tried to persuade them to send girls (back) to school.

They also tried to impress on them that investing in girls would yield high returns because educated girls would be able to obtain well-paying jobs.

Peer pressure on families together with village pressure resulted in girls being returned to school, due to the efforts of the Youth Forum and its support platform.

6 girls went back to school in one village alone in the difficult district of Bellary as a result of Forum members' efforts in 1½ years.

The case of a girl dropping out of school because of her parents' suicide due to severe poverty, and then continuing her education supported by Forum members is given below as an illustration.

Lakshmi of Virupasandra village in Ramanagar District had completed her 8th standard when her parents took the extreme step of committing suicide. She stopped going to school, left her house and moved in with her grandmother and elder brother who was working as a labourer.

Forum members and the District Coordinator contacted the family and relatives and successfully persuaded them to allow Lakshmi to continue her education. They also facilitated her re-enrolment in the local school.

Moreover, they bought her books and paid her fees with funds collected from Master Trainers, Forum members and well-wishers. All this contribution was made while they themselves had limited funds!

Another arena of coordinated action against eve-teasing was schools and colleges.

Of the total of 980 Forum members, most were students – from primary and high schools, colleges, and technical institutes. Some members were teachers - regular, ad-hoc, and working at anganwadis.



Multi-layered interventions were taken up by project staff and youth forums in this context to counter eve-teasing.

In several schools and child day care centres, street theatre was performed against eve-teasing with affirmation action messages to send girls back into school.

These skits were meant to sensitise audiences to a 'new thinking and action'. Teachers and Headmasters proved very supportive in this effort as it would bring down the overall incidence of rowdy behaviour of students in and off campus.

Beyond the issue of eve-teasing, many teachers and headmasters observed that Forum members in schools showed a sense of pride and belonging. More so, their academic achievements had also improved in several respects, according to their teachers, apart from appearing better organised students.

### The private domain

Probably, the real challenge to Youth Forums emerged when they stepped into 'the private domain' in villages. This was sometimes literally so as they entered people's homes, in connection with cases of dowry, child marriage, wife beating and female foeticide.

### Dowry

Dowry usually puts a burden on the bride's family and pushes them into life-long debt. Commodification of women to perceive them as objects for disposal with cash gifts to bridegrooms or their families, lowered female status considerably.

Several Master Trainers - like Rajesh from Hosahalli village, Ramnagara District - remarked they had seen the difficulties parents had to go through to put together a dowry for a sister's marriage. Often enough this would involve the giving of gold and thousands of rupees in cash, which was quite beyond the means of a poor family. Yet the parents had to do it if the sister was to be married.

As project Master Trainers, they now had the opportunity with Forum members' support to try and end this social evil in the village, destroying many families.

Rajesh, like several others, took an oath not to demand dowry at the time of marriage.

As many as 50% Forum members from the three project districts pledged to stop the practice of

dowry. By a combatant approach on behalf of women/girls in the community and with affirmative action (taking oath not take dowry in the public/village arena)

### Child marriage

Child marriage occurs in various times and places, whereby children are given in matrimony - before marriageable age as defined by the law and often before puberty. This has several fallouts on infant and maternal mortality as low age at marriage decreases nutrition available to girls in poor families and leads to a vicious cycle of low birth weight babies, poor child health (particularly girl child).

Combating child marriage was another difficult task needing multi-pronged intervention and multi-stakeholders' support. The following case illustrates this:

A girls' club member from Someshwarpura village, Mysore District, had learnt her parents were planning to get her married though she was not yet 18. Keen on higher studies, the matter was reported to the Youth Forum in her village. They took it up in their monthly meeting.

Master Trainers, Forum members and women SHG members counselled the parents. After that they decided to postpone the marriage plans for their daughter till after she would become 18. Now the girl is doing a degree course in Mysore City.

This incident motivated other girls from the village to join the Girls' Club.

### Domestic violence

In this area, the support of SHG members to step into the private domain proved vital.

At a girls' club members training in Bellary District, participants spoke of four instances of wife beating in one street alone. The matter was taken up jointly by the Club and the local Forum. The husbands were counselled with the help of SHG members. After repeated visits, the men were found to have reduced their alcohol intake and to have stopped beating their wives.

Interestingly, the SHG members have now joined the Girls' Club of that village!

While addressing domestic violence Forum members had to call in the help of law enforcement agencies in extreme cases.

A woman from Arulasandra village in Ramnagara District, into her 8th month of pregnancy, was deserted by her husband. She contacted Forum members in her village who, along with village elders, encouraged her. The matter was reported at the local police station. The police traced her husband and brought him back.

The intervention by Forum members, local stakeholders and police led to reconciliation between husband and wife who are now living together in Bangalore.

Training on the Domestic Violence Act 2005 has been imparted to Master Trainers in special workshops. The street plays use it as a theme in most villages. The Act copy is provided to them. Girl clubs / SHGs have been made aware of the programs of DV Act apart from Master Trainers in TOTs. The Child Development Project Officers (CDPO) in several areas are asking Master Trainers to be their resource persons due to the knowledge of relevant laws and its application value especially DV Act.

### Property rights of women

The issue of women's right to property, rather the denial of it, had come up at a Girls' Club members' training in Vitalenahalli village of Ramnagara District.

The case of 65-year-old Lakshamma was discussed. Her mother had left her a piece of land. After her mother's death, her husband and her son-in-law wanted to usurp the property.

The project Co-ordinator, Master Trainers and stakeholders from the area went to reason it out with the husband and son-in-law but to no avail. Thereafter, the matter was reported to the Police who took action and the case was put at rest.

### Multi-layered functioning of the Youth Forums towards gender equality – and beyond

The above description of public and private issues pertaining to gender inequality, discrimination and gender-based violence taken up by Youth Forums at local level demonstrates the intricate working of single or combined interventions.

The Forums have also been active in areas reaching beyond gender equality issues, in response to demands from the field.

It was considered important to address felt needs of the community to win their trust in efforts of Forum members to bring about social change in the village.

Forum members provided support in several villages with help from Rotary clubs, covering a wide range of requests:

- Senior citizen's pension (14 persons)
- Health camps for 25 villages (550 persons)
- Free chairs for a tribal school (through the Rotary Club)
- Free note books distributed in 12 villages to boys and girls
- Money incentive under a Govt. scheme for girl children to 14 women in 6 villages, in the case of the birth of girls
- Free tuition by Master Trainers in five villages in two centres for boys and girls
- Blood donation by Master Trainers and Youth Forum members
- Solving electricity problem in a village
- Safe delivery services in 5 villages
- Signature campaign for illiterate women in 2 villages

### The role of ICPRD District Coordinators and Master Trainers

Patterns, timing, reasons and possible solutions including type, level and frequency of interventions to help families were wholly within the ambit of the local Forum.

The pivotal role of District Coordinators and Master Trainers in these interventions of Forum members merits special mention.

#### District Coordinators

In this set-up, the project District Coordinators proved to play a key facilitating role as 'a leverage', trainer, mentor, guardian and advisor with a plethora of best practices and solutions on hand, on account of their ground-level experiences and dedication.

#### Master Trainers

The Master Trainers are key to organise the youth forums, network with other stakeholders, and build capacities of peer educators and youth leaders in the villages in their jurisdiction, through Youth Forums.

While receiving only a token honorarium for conveyance and refreshments, they managed to travel around their assigned areas and contact and stimulate the young men and boys in the groups.



They have become key informants, communicators and co-ordinators of the project at local level and so, change agents for gender equality.

Realising the changes in themselves, they have also brought changes in their families in particular. They have become role models for social change in their villages too. Moreover, they have been great instruments in linking up with other stakeholders in the area.

Their activities have also brought public recognition.

Two Master Trainers had become panchayat or local government council members in Bellary district (Moka village). They had been associated with the Youth Forum movement for the last two years. Exposure to the trainings had instilled in them a strong sense of social responsibility towards their village, honed their communication skills and built a rapport with the village community. They had contested panchayat elections and both of them had won.

This platform provides them now with an opportunity to address problems in the village on a broader base towards gender equality.

Despite limited resources at the local level, the effectiveness of the project approach has been due to the catalytic leadership of Master Trainers.

A Panchayat member quoted in Someswarapura, Mysore, saying, "Government functionaries take care of the village only from 10 a.m. to 5 p.m. but the Youth Forum members take care of the village 24 hours a day". Master Trainers have grown personally and socially, having learnt to identify and engage allies, elicit vital support from stakeholders, and to build up stakeholders' groups as partners in challenging issues in culturally conservative, low-income communities.

IEC workshops imparted techniques of mobilisation skills to conduct campaigns, songs, folk theatre methods, event management locally, raising mass awareness, organising issue-based sports events, and locate local infrastructure and resources.

This contributed much to public acceptability of specific gender-based violence issues and made them visible at village level.

In the bargain, their own status in the village was positively affected.

## Rajasthan Project – a varied model

In 2007, the Youth Forum model was replicated in Rajasthan State, (North India) first in the districts of Kota and Jaipur. Later, a new project was initiated in Alwar in 2009, one of Rajasthan's lowest sex-ratio districts.

With additional elements of health and micro-finance, the project then linked up with government health functionaries and SHGs.

In 25 villages of Thanagazi Block of Alwar District, the Youth Forums focused on women's and girls' health as a gender-based violence issue through self help groups.

The Forum youth transformed themselves as promoters and referral persons for reproductive and maternal & child health, actively co-ordinating with village health workers, day care centre workers (anganwadi), health service administrators and associated officials.

### **"Master Trainer pledges to stop child marriage":**

Bablu, a Master Trainer from Nagalbani village has himself been a victim of child marriage. His parents married him off when he was only 12 years. Now he is 19 years old.

He knows how difficult it is to face society - his peers and friends tease him. He has transformed himself after joining as a Master Trainer with the Forum Project.

He has taken a pledge that he will work towards stopping child marriage for both boys and girls in his community.

In this manner they promoted a better utilisation of government health services by women and girls, while continuing to monitor violence against women at community level in collaboration with women SHGs.

With this, a new Youth Forum model evolved, integrating gender-based violence, gender equality, health and micro-credit issues, with women SHG groups as natural partners.

Mrs. Tegi Devi (40) from Ajabgarh village is Secretary of her SHG. Like other SHGs in her area, she hesitated taking a loan and starting a business enterprise. The project provided them with inputs on SHG management, savings and record keeping.

This empowered her to take a loan both from her group and the bank. Initially, she took a loan

of Rs. 20,000/- from her group and bought a buffalo. With the sale of milk, she was able to earn Rs. 6,000/- profit per month. Later, she took a loan from the bank of Rs. 25,000/- and bought another buffalo. Again, she was able to earn Rs. 6,000/- from the sale of milk per month. The standard of living of her family has gone up. She now receives full support and respect from her family, when earlier she was discouraged from attending her SHG group meetings!

The Rajasthan project focused on capacity building of master trainers, peer educators, anganwadi workers, health workers and youth forum members in the village.

They were given substantive inputs to enable them to challenge stereotyped norms, beliefs and traditions in their own villages to address cases of gender-based violence and reproductive health issues.

At the same time they also worked towards generating awareness on various Acts protecting women and girls, including those to stem female foeticide.

Social mapping techniques apart from GBV mapping collected data on the status of immunisations and vaccinations in the community including of pregnant women and children.

Villagers were counselled by the youth forums door to door on the availability of government facilities and means to access them. Pregnant women's families were counselled about the benefits of institutional deliveries, and the importance of a sufficient gap between births for good maternal health. Methods of family planning and usage were also discussed in training programmes. Counselling was provided with the help of government health functionaries and anganwadi workers, for sustainability of the programme. This information dissemination has led to a greater awareness and usage of government health facilities by the community.

**ICPRD's model demonstrates that gender issues could become a community issue with young men as vanguards of this transformation. The combination of mobilized youth along with economically empowered women will, it is envisaged, transform power structures at the household and village level.**

## GBV Intervention and Micro Finance - An Effective Connection

A new model has been created wherein women facing violence are not only supported by the Youth Forums but they also initiated a link with the micro-credit/income generating activities. In the course of their activities in their communities, the young men in the Karnataka project found that "women's empowerment" did not happen by reducing GBV alone. Women's custody of income and economic empowerment was essential, if social empowerment was to be meaningful, they realized. They found that the drunken husband not only beat up his wife but also took away her jewellery or savings for his drinking. The youth forums felt that it was important for women to have two levels of support: one from micro-credit SHG groups where she could safely put away hard earned savings and take small loans to start a small business (some measure of economic empowerment). Second, continuing support from YFAGBV members who could directly confront the alcoholic husbands for redressal or stop girl student dropouts by convincing parents against it.

Third, in the Rajasthan project the YFAGBV cleared "the public space" of violence for women. Then they could take up micro credit i.e. after GBV was addressed in the public squares/ households so that women's ridicule, teasing and domestic violence was reduced by the youth forums' efforts. Women SHG groups faced problems in their families: In some villages husbands did not allow them to go out for their meetings; they were victims of domestic violence, especially due to liquor being sold in the villages. Members also faced resistance from their families for vaccinations / immunizations and institutional deliveries. Linking with government sponsored SHGs, with little or no training, there was a fear of loaning amongst the group members for income generation purposes nor any linkages with the banks. Through frequent discussions ICPRD youth forums and the team provided training on micro-finance and loaning.

### Strategy

SHGs and Youth Forum members, (all students in Rajasthan) belong to the scheduled caste and scheduled tribe communities. Almost 85% of them are illiterate and the remaining 15% that are literate have studied only up to middle school. This became the inspiration and motivation for youth

forums to stop girl child drop outs and encourage parents to send them to school:

Youth forum members used cultural activism for creating awareness through mass campaigns in school grounds village squares that helped bring women's issues into the open.

SHG groups were socially mobilized through inputs on gender based issues, laws for the protection of women and government resources for Women/child health. SHG members were also made aware of the role of youth forums. It was suggested that they become critical partners to youth forums in their community to facilitate addressing these issues alongwith other stakeholders in the village.

### Impact

As a result of youth forums and ICPRD micro credit training, women SHG groups in Rajasthan in the villages are showing greater confidence and decision-making powers in their families. With the support of their families, they have begun to engage in income generating activities such as crop and vegetable cultivation, selling of milk, goatery and sheep rearing, broom making, tailoring and managing a general store. Some of them have even begun to diversify their enterprises. Their groups are becoming stronger through regular meetings, regular savings and proper record keeping. Many of them have been able to open Bank accounts in their groups' names. Profits through income generating activities have led to an improvement in the standard of living of their families and greater affordability for proper nutrition and education for their children.

They have become more aware of their rights and are taking pro-active action along with youth forums in encouraging girl child education, promotion of mother and child health, stopping child marriage, female foeticide and domestic violence.



*Afghan leaders on a Democracy International exposure visit to India at ICPRD office, New Delhi (2011)*

### New Product

This awareness on the part of youth forums helped ICPRD develop a new product '**The Gender Based Violence Intervention Product in Micro-Finance**' as a long term solution to reduce GBV and enhance women's overall rights and development. In their community awareness programs ICPRD youth forums, through street theatre, focus not only on violence issues but also promote loaning and link women to local micro-credit organizations. Due to efforts of youth forums, new SHGs members have joined. 120 Self Help Groups have been trained with around 1500 women members. (in Karnataka / Rajasthan).

This new model demonstrates that when women are able to secure micro-credit loans to initiate income generation and are backed by YFFGE engaged in gender equality activities in villages, a synergy is created (against alcoholism, GBV such as wife beating, dowry, eve-teasing etc.). The empowerment that began with rising up against domestic violence becomes sustainable. Micro-credit is thus the add-on product. Women feel in the longer term, that employment can lead to lesser violence and greater rights for women.

**A powerful alliance has been created between young male advocates for gender equity and women micro-finance groups that mentor them at the local level.**

### Role of Youth Forums in Promoting Micro-Finance

What skills do such grassroots youth volunteers bring to the table that justifies investment of resources in them for promoting micro-finance?

- Youth groups have begun to take ownership to address women's economic and social rights / issues at the community level seeking innovative and cost-effective solutions to their problems.
- They have learned how to deal with local authorities who have many competing demands on scarce resources (PRI, Anganwadis, PHC, Schools etc.)
- They have learnt to elicit support of key stakeholders in the community: panchayats, village heads, teachers, parents, anganwadi workers, etc.
- Youth Forum members have learnt to support cases of women's violence and discrimination and advocate on their behalf on issues (girls' education, sexual harassment, dowry).



- They have been trained in cultural activism and mass campaign / street theater techniques that could be an effective tool to popularize linking micro finance to women's economic empowerment in villages and hamlets.

In sum, from ICPRD's experience with Youth Forums, it can be proven that with focused training in the specifics of micro-finance, the members of the Youth Forums have the expertise necessary to be effective in this new role. With their greater gender sensitivity, they bring a special expertise to promoting micro-finance with SHG groups and members of co-operatives / NGOs / financial institutions.



*The youth forums against Gender based Violence with wife of Hon. Prime Minister of India, Mrs. Gursharan Kaur and the Chief Minister of New Delhi, Mrs. Shiela Dikshit*

### Future Plans

The future plan is to introduce livelihood counselling, identify potential skills for training, provide skill options to youth forums to help cope with agricultural distress, land acquisition of these rural households so that it can be alleviated by supporting them to move into non-farm activities. In the Rajasthan case, micro-credit could support boosting of agriculture and allied activities in the villages facilitated by the youth forums along with women's SHGs through horticulture. The new platforms for gender equality will forge male youth forums, SHGs, girls clubs, local government members, teachers into a sustainable mechanism at the village level along with other stakeholders, to monitor and promote gender equality issues.

### International recognition for the ICPRD Youth Forum model

The Youth Forum approach has attracted wide high-level interest internationally.

In November 2010, the US Department of State (Office of Global Women's Issues) dedicated its International Day for the Elimination of Violence against Women to "the Men and Boys approach". They invited ICPRD to showcase its approach and film on "Youth forums against gender based violence" in Washington, DC, which was beamed on their worldwide website.

The US President's Barack Obama's Ambassador on Gender Issues Madam Melanne Verveer made a statement in the US Congress about the street theatre methodology of the Youth Forums, observing it was "one of the most powerful visualisations by young men anywhere in the world on violence against women".

In July 2011, the US Secretary of State, Mrs. Hillary Clinton, was apprised about the project and approach by ICPRD Chairperson, Dr. Nandini Azad in Chennai, India, in her statement on the "Youth Forums against Gender Based Violence."

At the Asia-Pacific Regional Micro Credit Summit in 2008 in Bali, Indonesia, an associated session and plenary presentation on the Youth Forum model drew the attention of the Hong Leong Bank Foundation, Malaysia. They requested ICPRD to support replication of the model in their country. In consequence, the project representative shared their best-practice model in September 2008 at Kuala Lumpur.

Several Malaysian NGOs working in challenged, red-light or un-served areas participated as well as investment agencies, bankers, MPs, and representatives from government bodies and donors.



*Madam Melanne Verveer, U.S Ambassador on Global women's Issues welcomes at the International Day for Elimination of Violence against Women in Washington D.C (Nov. 2010). Also seen is Indian Ambassador to the U.S, Mme. Meera Shanker. Dr. Nandini Azad Chairperson, ICPRD at the worldwide launch of the film "Youth Forums Against Gender Based Violence" in the U.S.*

## Financial Inclusion for Poor and Tribal Women in Jharkhand

### Introduction

Since 2002, the Independent Commission for People's Rights and Development (ICPRD) has worked to strengthen the economy and livelihoods of indigenous tribal and poor women in the Santhal Parganas region in Jharkhand. With an office in Deoghar, ICPRD's work was considered 'high risk' from a banking perspective when ICPRD entered the area. Work / life enhancement of approximately 9000 tribal and poor women from Santhal Parganas (Godda, Deoghar, Jamtara and Dumka) from 750 SHGs of ICPRD's 15 NGO partner network has been possible due to the organizations efforts.

The economic situation of the tribal women has improved as a result of ICPRD's interventions, many of whom have stopped migrating to other towns in search of livelihood opportunities and have stopped reliance for loans on moneylenders. The women are becoming self-reliant by starting diverse income generating activities in agriculture, animal husbandry, minor forest produce (MFP) and manufacturing, such as vegetable cultivation, bamboo work, piggery, sheep rearing, bakery, leaf plate making and fish farming. ICPRD's training and capacity building has strengthened local NGOs and SHGs in microcredit management, inter-lending, savings, and bank linkages.

The financial literacy training has enabled SHG members to better manage their investment and savings. Micro-enterprise fairs for women have provided SHGs with a platform to sell their wares to a larger client base and thus increase their profits. The 8 fairs held in the four districts have been successful with approximately 10,000 people visiting them. Exposure visits and marketing training has assisted SHGs to learn from best practice models and strategies to improve profits and enterprise opportunities. Revolving Credit Funds have enabled Rs. 25 lakh worth in loans, with near 100 percent repayment, to be possible.

ICPRD' work has enhanced the quality of life for tribal and poor women and their families. The revolving credit has assisted in improving housing and infrastructure, education for children, increased savings for emergencies, better farming and enterprise tools and equipment. The revolving credit fund has started to impact tribal aborigines living deep in the forests, which are unserved even by government programmes. The tribal groups that live by the barter system have now begun to be

part of mainstream financial transactions. In addition, women SHG members belonging to minority Muslim communities, who live in purdah, have started their own business enterprises. With higher capital, other SHG groups are now able to take up larger business ventures, contracting government –run shops and purchasing vehicles for transportation. As groups, they have also been able to lease agricultural lands for collective cultivation. From ICPRD's initiatives, poor women are moving from simple entrepreneurial business processes in a high-risk credit area to entrepreneurial systems that are both sustainable and inclusive.

In the last ten years, ICPRD has collaborated with 15 NGOs in its partner network in Godda, Jamtara, Deogarh and Dumka districts in capacity building initiatives. ICPRD has been a recipient of SIDBI and Rabo Bank Foundation projects for two terms each in the last eight years.



### From Revolving Credit Funds to Micro-enterprise fairs for women:

For the past eight years the organization has been the Umbrella Organization for local NGOs in Jharkhand, a region that continues to be marked by extreme poverty and poor infrastructure despite its rich mineral resources. Predominantly a tribal region where agriculture is the main source of livelihood. The inhabitants rely on the monsoons for their survival but are often forced to migrate to cities or towns or take high interest loans from moneylenders if the monsoon fails, ICPRD has provided technical assistance and capacity building to the local organizations, enabling them to build (financial systems that can evolve into sustainability. ICPRD delivered this capacity

building to NGOs/SHGs in three phases, building on local training resources.

### Phase One (2004-2006)

ICPRD built micro finance and SHG capacities through the following interventions:

- Enhancing self help group (SHG) technical skills
- Strengthening SHG sustainability
- Strengthening NGO managerial capacity
- SHG social mobilisation and consolidation
- SHG collective savings
- SHG training and capacity building
- New income generating activity development
- Facilitation of SHG functional internal relationships

### Phase Two (2007-2009)

During phase two, ICPRD initiated a revolving credit fund for agricultural and allied enterprises with the aim of alleviating agricultural stress and to reduce farmer suicides. The revolving credit provided a platform through micro-enterprise fairs for women for marketing agriculture, animal husbandry / horticulture and related processed foods and items, as well as providing financial literacy to SHGs.

### Phase Three (2009-2010)

In phase three, the revolving credit continued to be imparted to SHGs through local NGO partners. ICPRD also organized micro-enterprise fairs for women, provided marketing and financial literacy training, and organized exposure visits for poor and tribal women's financial inclusion alongwith marketing training. During this phase, Rs 25,00,000 was disbursed to 250 SHGs as revolving credit fund with each group receiving Rs 10,000 involving 2500 women, with 100 percent repayment. This process was initiated two years ago.

### Impact Assessment Study

ICPRD undertook an impact assessment of the revolving credit fund and financial literacy training in late 2010. The assessment involved 300 women from 25 SHGs in focus group discussions, questionnaires with individual members, interview discussions with parent NGOs on:

- Loan impact on SHG economic activity
- Enhancement of SHG business
- Financial literacy training impact on SHG

- Dependence on moneylenders
- Improvement in group members' living conditions and household asset acquisition of individual group members
- Impact on children's education.

### 1. Loan Impact on SHG Economic Activity

There has been a positive impact of the loan on economic activities undertaken by the SHGs. There has been an increase in profits, ranging from 86 percent to 100 percent. The SHG members worked both collectively and individually and engaged predominantly in agricultural activities, such as planting paddy, pulses, mustard and vegetables. Some members are engaged in animal husbandry and collection and selling of MFP, such as mahua or sal leaf processing. Profits averaged from Rs 3000 to Rs 4000 per member depending on loan size and occupational enterprise.

### **Integration of Socially Excluded Groups**

District Deogarh, Gulabi SHG

The members of Gulab SHG are primitive tribal aborigines living deep in the forests, 35 kms from Deoghar town. They are the original inhabitants of Santhal Parganas (project area). They do not own any land holdings nor have any electricity, or water facilities. Dependent on forest produce, they hunt for lake water as their survival demands. Living far away from local settlements, they have often been deprived of government development programmes. Mostly, they do not feature on government rolls. Formal credit institutions do not consider them 'creditworthy.' It is also an extremist ridden region.

Under the revolving credit fund program they have received a loan of Rs. 10,000/- from ICPRD through the local NGO partner. They invested the loan amount in poultry, piggery and goatery business and were able to make three hundred times profit within three months. For eg. a pig they bought for Rs. 400/- they were able to sell for Rs. 1,500/- after three months. (approximately 350 times increase in profits).

The financial literacy training imparted under the project has helped them very much, they stated. Earlier they never enquired about the rate of exorbitant interest levied by the moneylender or the rate he was charging them. But now they enquire about the details assertively. At the market when they buy provisions etc. for the household, they earlier bought without checking out the prices. But now they enquire from two/



three shops before they buy and, where required, also check the weight.

In terms of quality of life, they have started to boil their drinking water, saving on health and doctor's fees. Earlier they avoided going to government hospitals, thinking it to be a merely a waste. Once encouraged to visit the hospitals, they found that they are eligible to receive free medical treatment and free medicines.

The revolving fund as a mechanism has been effective in supporting hitherto unserved groups to learn / share financial transactions. Before they venture to banks, credit co-operatives for higher loans the nuances of money management, record keeping, sharing financial challenges (such as debt leads to lower productivity) has helped RCF to devise suitable localized strategies to help money grow for individual members.

## 2. Enhancement of SHG Business

With increased profits, SHGs have been able to purchase business related equipment to enhance and improve their work operations. Members of many SHGs have been able to earn enough profits to purchase an irrigation pump and paddy threshing machine. One group bought a packaging machine for their produce, which has increased their sales in the market, while another member bought a horse that helps her carry goods to the market. Another group bought utensils and accessories for food processing as well as jewellery making kits and boxes to sell at different market fairs. In addition, some members of a group bought a sewing machine to stitch clothes and have found a ready market for their goods.

### Investing into a collective poultry farm

Deogarh, Gulab SHG

The group has 10 members and received a loan of Rs. 10,000/- from ICPRD. With the loan amount, the group began buying and selling potato seed/ fertilizers. They purchased 1000 kg of potato seeds and 100 kg fertilizer; each member of the group was given 100 kg of potato seeds and 10 kg fertilizer. Each member got a potato produce of 800 kgs. Of this, each member sold 400 kgs. @ Rs. 5/- per kg earning a profit of Rs. 2,000/-. 400 kgs of potato was kept aside by each member to be sold during the months of June-July when the selling rate soared to Rs. 12-15 per kg, thus doubling the amount i.e about Rs. 4000/- per member. This indicates the manner in which the group members invested Rs 1000 and gained Rs 2000 each from the potato produce and Rs. 4000 from their sales i.e. a total of Rs. 6000 (600 times profit).

Of the Rs. 2,000/- that each member earned, Rs. 1200/- was spent on cultivating onions which would fetch an estimated Rs. 7,000/- The remaining Rs. 800/- with each of the 10 members was pooled together i.e. Rs. 800 by the 10 members that totalled Rs. 8,000/-. Later this amount was then invested in a collective poultry farm. At present the group has 240 chicks that would fetch an amount of Rs. 24,000/-.

The group leader said: "During the financial literacy training imparted under the project we learnt that the more we rotate the profits for diversified income generating activities, the higher will be our profits. We have experimented and experienced it ourselves – the money we invested has increased eight fold in a matter of six months!"

### Labelling and Marketing

Deogarh District

Jai Ma Shardey SHG

"Our main source of livelihood is processing and selling puffed rice (murhi) and chickpea powder (sattu). We sold it in the local markets. Before we took a loan of Rs. 10,000/- from ICPRD we did our business individually. But now we work as a group. We have invested the loan amount in our traditional business of making "murhi and sattu". We make packets of Murhi (puffed rice) and Sattu (chick pea powder) (packets of 200 gm, 500 gm, 1 kg) with the name of the Group and address written. It is then sold in the local markets and to shopkeepers." Labelling is now being done by groups, indicating a higher level of marketing system.

#### Sattu (roasted chukpea flour)

Investment for 1 kg	Rs. 42/-
Selling price	Rs. 60/-
Profit	Rs. 18/- per kg.

#### Murhi (puffed rice)

Investment for 1 kg	Rs. 18/-
Selling Price	Rs. 28/-
Profit	Rs. 10/- per kg.

In three months, they have been able to earn a profit of Rs. 12,000/- which have been re-invested in business (rotation). With Rs. 3,000 savings in the bank and Rs. 1,000/- in the box, they are inter-lending Rs. 4,000/- out of the profits they earned.

### 3. Financial literacy training impact on SHGs

Financial literacy training has helped increase exposure and awareness of savings (both short term and long term), expenses and business planning, insurance, pensions, spending on education, health, marriage, deaths, health. It has also involved planning to meet expenses based on estimations of their creditworthiness and repaying capacity. The aim was to enable the client (SHG member) to differentiate between exploitative and non-exploitative credit sources based on the rate of interest charged, availability of other services offered by existing MFIs, and other local credit sources.

It has also helped the groups to budget and plan their income and expenditure. They have learnt to assess the time for selling their produce when the rates and demand is high to be able to earn more profits. Members have understood the importance of saving regularly and of curtailing extravagant spending during festivals or family affairs. This has resulted in increased savings for emergencies.

#### Public Distribution System

District Jamtara, Jai Maa Bhawani

This group does interlending amongst its members. Its basic livelihood is agriculture and it took a loan of Rs. 10,000/- from ICPRD. They opened a ration shop under the Government public distribution system. The earlier shop was being run by a person who had been accused of leakages. "We were determined to do our task with total honesty. The villagers and the local government authorities were happy with our honest business venture. Because of this our group got a second grading and could receive another loan of Rs. 25,000/-. With this amount we could buy a vehicle to freight the ration shop goods and the remaining amount was ploughed back into the shop. We earn Rs. 3,500/- profit in a month. We have Rs. 5,500/- savings in the bank, Rs. 1,800/- in the box and interlending Rs. 3,800/-. We are very grateful to ICPRD for the loan, says SHG Jai Maa Secretary.

The financial literacy programme has been successful in that individual group members have developed a comprehensive knowledge on savings. They understand that due to the irregularity of their work, they are not assured of a fixed monthly income. For this reason, members realized that they have to work daily, earn and save systematically for the future. It has enhanced their life / work productivity

They now realize that inter-lending within the group is more profitable, instead of depositing cash in a

bank, they began to rotate profits in diversified IGP for higher profits. Buying in bulk they verify the weights and measures, re-check prices of raw materials as well as allow exorbitant interest to be charged on their loans. Considering the low levels of literacy in the unserved area, this is a matter of some achievement.

#### Marketing Training

During the Women's Fair and Exposure Visit in February 2010, a half day marketing training was provided to 30 SHG members from NGOs Jamtara, Deogarh and Godda Districts to orient SHG members on simple marketing techniques, to enhance profits. The following strategies for marketing/livelihood were provided.

- Enterprises to be taken up are those that are in demand and consumed in their own village and community.
- Keeping the prices low so as to enhance sales leading to increased profits.
- Investing in enterprises with low start up capital such as livestock, vegetable cultivation and buying and selling of goods.
- Monitoring the changing patterns of demand of the product and change its presentation or packaging as the case may be.
- Taking up enterprises according to the requirements of the seasons. If engaged in agriculture, keeping in mind the time for sowing and for cultivation or else the profits would be very low. For example if they cultivated tomatoes and cauliflower – the price during the season would be around Rs. 20 per kg. and when the season ended it would fetch only Rs. 2-5/-.
- ICPRD provides an opportunity through the Mahila Haats (Micro-enterprise fairs for women) to showcase wares to a larger spectrum of buyers. Quality/purity and standardization of products are necessary to be able to compete with the towns where branded products are sold spending a large amount of money on advertising.

#### Timely low interest doubles profit

District: Godda

The Bahamay SHG from Chatra village in Godda district received a loan of Rs 10,000. The group members collect the leaves of the Sal and Sakhua trees and make a bundle of 20 leaves called binda. One bundle costs Rs 15 and each member is able to make 20 bundles per day. Each bundle is sold for Rs 75 in a local market

which is four kilometers from the village. Each member earns 400 per cent profit per bundle. When the paddy cultivation arrives, the group is in dire need of money. Getting a loan of Rs 10,000 at low percentage therefore, was a boon for them. With the loan, the SHG has sown paddy, rabi crops, seasonal vegetables and bought fertilizers from which they earn 50 percent profit in a six month period. Through financial literacy training, SHG members have learnt to collect monthly savings at regular intervals.

They have curtailed our wasteful expenses on festivities such as marriages etc. Several of the men folk have stopped consuming alcohol, leading to increase in savings.

#### 4. Dependence on Moneylenders

The revolving credit fund, provided at a low interest rate, has freed many SHG members from taking high interest loans for low capital from moneylenders. Out of 25 SHGs, 20 are totally free of moneylenders while only five are marginally dependent. The revolving credit has enabled on SHG to have a good amount of cash flow especially in the lean season. Instead of depending on moneylenders, the members lend among themselves in the group. One SHG has taken a resolution that they will not allow moneylenders to enter their tola (hamlet) to collect money.

#### Taking Financial Decisions

District Godda

NVS Choti Chapri SHG

The members of this group are Santhal Tribals. The group received a loan of Rs. 10,000/- The total amount was spend on purchasing 13 pigs for Rs. 8,800/- and 100 kg. of Mahua (flower) i.e. MFP for Rs. 1,200/-. Within six months, the pigs would be sold for Rs. 26,000/- and the Mahua (fruit/flower for oil and liquor) would be sold for Rs. 3000/- With the Capital of 10,000/-, the earning is Rs. 29,000/- and the profit is Rs. 19,000/-

The Secretary of the Group said: "We have really benefited through the financial literacy training. As a group we meet at least thrice a month. At one of the meetings, we invited the families of all the members to discuss expenses and earnings. At one such meeting, we found that two of our members had taken a loan from moneylenders and unable to pay back the loan with the high interest. Their situation worsened. The group took a collective decision to give them a handloan of Rs. 3,000/- to one member and Rs. 2,500/- to the other. In this manner the group saved the

members from the clutches of the moneylenders and increased their productivity by lessening the exorbitant interest. The women of the group have also begun to function as Panch members (local self government) and prevail on decisions taken in the village. The group is able to take financial decisions regarding the need to strengthen productivity of SHG members especially debt as also in local self governance.

#### 5. Improvement in Group Members' Living Conditions and Household Asset Acquisition of Individual Group Members

With the increased profits from their enterprises and knowledge of money management gained from the financial literacy training, individual group members have been able to enhance their living conditions and acquire household assets to improve their quality of life. Many members have improved their homes and almost all of them are sending their children to school. Some members have bought cattle, sheep, goats, pigs and/or hens as assets and also for future business opportunities.

#### Leased Land

District Godda

NVS Bara Sinny SHG

The members of this group are Santhal Tribals. The Secretary of the group, Mrs. Berumika Hembram said: "Our main livelihood is threshing rice and selling it in the market. With the loan amount, as a group we leased 10 acres of land on nominal rates. All families of the group members are engaged in growing corn and arhar (lentil) on the land. With the profits earned they have bought Daris (cotton carpets), kitchen utensils and storage drums and are given out on rent for feasts as additional earnings. This group has strengthened its existing activity (threshing) and has accessed land as a productive asset to cultivate crops. Further diversification has come from buying carpets and loaning them along with the kitchen utensils for feasts. All the new business ventures are being carried out collectively.

#### 6. Impact on Children's Education

The financial training provided by ICPRD has contributed to the increased number of children attending schools. Children go to nearby schools and the impact of their education has been immense. Some members have sent their children to boarding schools which charge Rs 3000 per year. The children are committed to their education and devote time to regular learning. The members of the SHG have also started to receive an



education and have learnt to sign their names as well as increased awareness of the importance of sending children to school, in particular girls.

### **Further Impacts of ICPRD's Work in Santhal Pargana Region**

In addition to the impacts discussed above, the Impact Assessment Study identified further positive impacts as a result of ICPRD's programmes in Santhal Pargana region.

- Approximately 3000 women in 310 SHGs have bank accounts in local banks with formal pass books
- 2500 women in 200 SHG linked with banks for loans
- 280 SHG member training workshops organized with partner NGOs to build SHG capacity with approximately 3500 women actively participating in the training programmes.
- 30 Training of Trainers (ToTs) workshops conducted with approximately 900 trainers trained
- Exposure visits to West Bengal and Orissa for women SHG leaders and NGO functionaries organized from Santhal Parganas. Most of the women involved in the exposure visits had not previously left their villages

#### **Exposure Visits:**

Exposure visits to NGOs/cooperatives, to learn best practices in West Bengal and Orissa States, have widened their horizons. As a continuation of this effort ICPRD organized an Exposure Visit for 30 poor women entrepreneurs to Boarijore, Godda District where about 7 NGOs and 145 SHG members participated, in 2010. SHGs from Deogarh, Jamtara and Godda visited this best practice model of a functioning SHG Co-operative. They learnt about the importance of SHG co-operatives, which has inspired the participating NGOs to replicate the best practice model.

Providing exposure to SHGs leaders and NGO functionaries, which facilitated a process of inter group exchange of information and cross learning among the participants by providing a platform, also helped enhance the self-help initiative. This generated awareness concerning their rights as well as measures available and accessible in terms of development resources.

- Cluster workshops organized to form clusters and federations of poor women to strengthen women's role in the economy,

establishing the foundation for microfinance institutions. The workshops helped organize women into groups, clusters by tehsil/district through partner NGOs

- Five model enterprise models were developed through SHGs. ICPRD provided technical skills, expertise and start-up capital. Women used locally available resources and cost effective techniques to develop the enterprise models – cake/doughnut business model, vermi compost, and cocoon rearing in Dumka, sattu in Deoghar and fish farming in Jamtara. Other enterprises included: iron smithery, spice or masala making, bamboo items, leaf plate making, vegetable cultivation, appliqué work, and lentil (arhar) cultivation
- To make women entrepreneurs from Santhal Parganas visible and give them an opportunity to enter the local market, 8 mahila haats or fairs in Deoghar, Godda, Jamtara and Dumka districts were organized. Nearly 10,500 people visited the fairs and over 140 SHGs were able to display their products which increased their visibility and profits
- Financial literacy training in a poor literacy belt has helped women overcome their economic illiteracy. ICPRD has provided training to 150 SHG reaching 2000 women
- The organization initiated credit loans to SHG members at low interest rates through revolving credit funds to prevent tribal and poor women's economic, given that farmer suicides are increasing due to agricultural distress. The small loans on non-exploitative terms helped SHG reinvest or diversify their businesses and improve working and living conditions. 250 SHGs have repaid 100% of the Rs 25 lakhs or U.S \$50,000 in 2 years in this unserved remote indigenous populous dominated districts.

#### **Stemming Migration**

##### **Sakhi SHG**

The members of the Group said that they neither owned land holdings nor any proper housing facilities. Hence, they engaged in wage labour, threshing rice for 4 months of the year and, for the remaining 8 months of the year, entire families migrated to the nearby city for wage labour. The group received a loan of Rs. 10,000/- which they invested in livestock and threshing of rice. In a week, they were able to earn a profit of Rs. 1200/- . The loan from ICPRD has helped stem

migration. They no longer leave their homesteads to migrate in search of work. Earlier, as they were not getting credit from formal credit institutions, they had to depend on exploitative money lenders who charged exorbitant rates of interest (@ 10% per month). They said that they no longer needed to take loans from the money lenders.

## 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/intellectuals.

**In addition:**

- **5000** poor and tribal women approximately have been trained and their capacities built.
- Initiated in Karnataka and Rajasthan the Youth Forum model. Graduating from "men as partners" approach to "youth forum against gender based violence" model to enhance gender equity and equality in local communities. This conceptual change broadens the long term vision to change from Youth forums against gender based violence (YFAGBV) to Youth forums for Gender Equality (YFFGE). 1,00,000 local stakeholders have been part of its activities.

## 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).

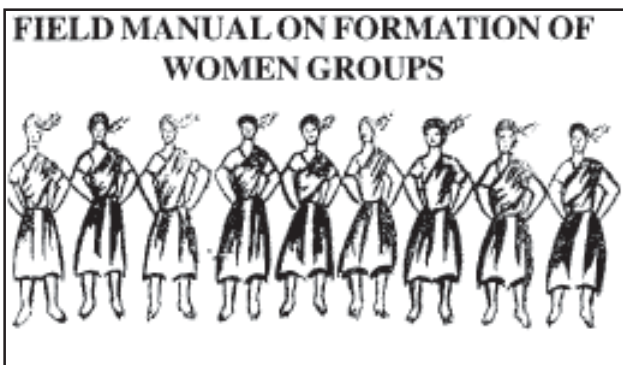
**5. Strategies for reintegration of specific constituencies** such as trafficked women, youth, dalits, tribals (including primitive tribals), bonded child labour, drought affected suicide victims (economic & social). Umbrella federation with over 900 NGOs currently linked to poor and remote locations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



**Editorial Team :**

- Mr. Anil Tirkey
- Dr. Nandini Azad
- Dr. Doris Canter Visscher
- Ms. Tanya Caulfield

**Administrative and Production :**

- Mrs. Sumita Chakraborty
- Mr. Sanjay Samantara

**I  
C  
P  
R  
D**

**The Independent Commission for People’s Rights and Development**

**A-13, Nizamuddin East  
New Delhi – 110 013 India**

**Tel. : 91-11-24356110**

**Telefax : 91-11-24356570**

**E-mail : icprd@ndb.vsnl.net.in**

**Website : www.icprd.org**