

## Income generation.

The focus of watershed management programme is in most cases, soil and water conservation and associated activities. The interests of those without land who do not have a direct stake in the use of soil and water resources, are often overlooked. It is imperative, however, that any watershed management programme, aimed at overall development of the watershed takes into account all players—both landholders and landless.

For the project, both women and the landless are target groups for its poverty alleviation initiatives, and a unique combination was found in Hardas Ka Was, a village in RWS Burhanpura in Rajasthan. The Rajputs who are the predominant community of this village do not own land or livestock. Male members of most families work outside the watershed, many have found employment in the army. Social traditions and customs prohibit the women from going out to seek work elsewhere and even forbid them from meeting or interacting with male members who are not family. Even today

the sight of a stranger from the opposite sex can send these women scuttling out of sight or hiding their faces behind a ghunghat as a spontaneous reaction.

To involve these women in income generation activities of the programme was a challenging proposition. Moreover, the activity had to be one that these women could pursue at home. It was found that many of these women owned sewing machines but used these only for their personal requirements that were few and far between. It was felt that if these women could be better trained in tailoring, they could earn an income without any major investment. Moreover, they could do it at home at their leisure.



It was no cakewalk for the KIGS fieldworkers to get these women interested in the activity. Accessibility was a major hurdle, more so because it is near impossible to find women fieldworkers in this area. One of the field staff belonged to the village itself and that provided a ray of hope. Determined efforts for nearly two months could enthrall these women to get trained in tailoring.

The training was conducted in 1996 in two batches each comprising thirty women of the watershed. The beneficiaries did not have to make any contribution in this case. The cost of the thread, cloth etc. was borne by the Project and accounted for about Rs. 7000.

At the end of the training the women could do a good job of stitching some ethnic dresses. An unique arrangement was worked out. The tailor from Jaipur who himself worked for an export house, brought these women orders and material. For the more complicated designs, the tailor did the cutting while the women did the stitching and finishing. For a full size lehnga kurti set a woman receives Rs.12 and Rs.8 for a smaller set. On an average woman makes about 7 sets a day. The monthly income for each woman works out to about Rs. 12000-Rs. 1600.

Inspired by the prospects of the activity, many of the women with hand machines, had them converted to pedestal ones at a cost of Rs. 500. The project paid 50 percent of this, while the other 50 percent was borne by the beneficiary.

This activity has provided income generation for about thirty of the total sixty women trained in the last two years. At present it needs no further assistance from the project and seems sustainable.

Apart from income generation, the activity has increased the self-esteem of these women, and created in them a desire to learn more and interact with the outside world.



## Tribal development.

Perhaps one of the best examples of the Project's efforts to provide better livelihood conditions for the weak and the marginalised comes from the Karkara watershed in Bihar.

The Birhore hamlet in Karma village has only 25 families, yet within the last few years the tenor of life has taken a quantum leap. The changes that have taken place in the lifestyle and living conditions of these people, are worth looking into.

For the Birhores, life was a constant struggle. A traditionally nomadic, hunting gathering community, these people moved from one place to another in search of food. Roots and tubers dug out from the soil with small hand implements or an occasional rabbit that they could catch was their staple diet. According to Rohini Devi on whose face each wrinkle tells a story of insecurity and hardship, there was many a time when they went hungry for days on end if they failed to catch anything. Their dwellings were leaf huts that provided little protection against the ravages of fire and strong winds. At times the muddy waters of the swollen river was the only drinking water available and it is hardly surprising that skin infections, diarrhoea and dysentery had become a part of life. Life was short, malnourished children fell easy prey to diseases and epidemics. With little faith in modern medicines and in the absence of proper diagnosis, the Birhores carried on with their customary cures. Constantly on the move with their few heads of poultry and goats was a tedious affair. Alcoholism too was rampant. In all, the picture that emerged was shrouded in gray. It was that of a people struggling to live, unaware of any means to improve their lot.

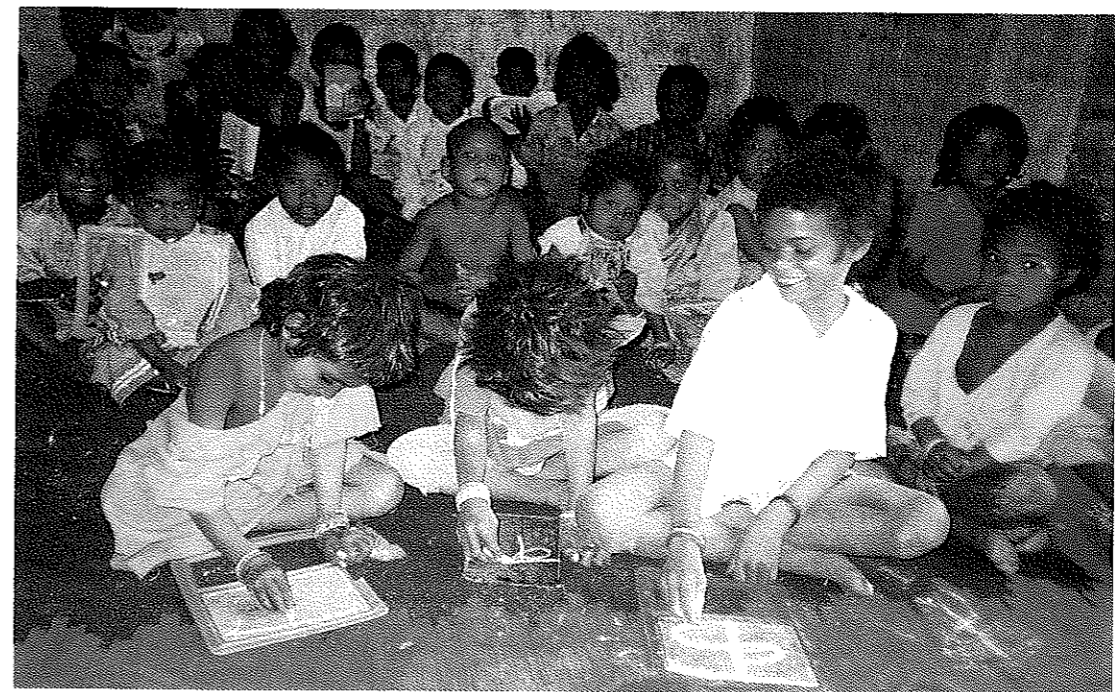
Some government efforts had been underway, trying to settle these nomadic tribes, and under the Indira Awas Yojana (a government housing scheme) some living quarters had been constructed for them. They had also been allotted some farm land. However, initially these inputs held little meaning for the Birhores. Used to living in leaf huts, the design of these structures were too claustrophobic for these people and while some were abandoned, others were broken down and the bricks used to construct dwellings more to their liking. The land held little charm for a people for whom agriculture was an alien activity. Yet a beginning had been made. Earlier the whole community would move, now while the women stay back along with the poultry and livestock, the men go hunting or looking for other employment.

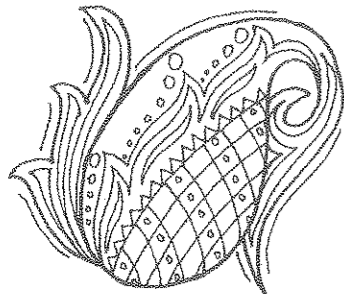
The Project's partner NGO in the Karkara watershed — PRADAN envisaged various activities and inputs to make it easier for these people to adapt to settled life. It was not an easy process, they had to start with the very basics, to begin with, the attitude of these people to a settled life needed to undergo change.

Each family had been given 2 kathas (20 kathas=1 acre) of land by the government. This land had never been tilled before, and the Birhores did not know anything about farming. PRADAN field staff showed them how they could clear and prepare the land, sow the paddy seeds that they had been given and also plough the land. Two pairs of bullocks had been given initially by the Project for ploughing the fields, but as it was on the basis of community ownership no one really took care, and three died. According to Akhlu, they didn't even know how to take proper care of these. The next set of 8 bullocks was given to individual families at a beneficiary contribution of Rs 250. Once their value was realized they have practically become integral parts of the respective families.

As it was not easy finding outside labour, it was decided to let the Birhores work at preparing the fields (earth cutting). They also worked as labourers for the construction of a well, financed by the Project just behind the Birhores colony to meet the requirements of drinking water and irrigation and the water harvesting ponds dug on their lands enhanced the moisture content of the soil.

The project paid each person a daily wage of 3 kg of rice, 250 grams of lentils and Rs. 5.50. Paying the labourers partially in kind had a deliberate motive behind it. As was mentioned earlier, alcoholism was rampant among these people. It was feared that if the whole amount was paid in cash, very little of it would go towards the family. By giving them lentils, the nutritive value of their diets was also enhanced.





The excitement of seeing crops grow and ripen due to their own efforts has hardly subsided. They have succeeded in growing paddy, potatoes, eggplants, tomatoes, coriander, papaya, gram, wheat, garlic and pumpkin. After consumption, some of them even managed to sell in the market. They are keen to grow other varieties as well. In fact not very long ago these proud Birhores held a Kisan Mela (a farmer's exhibition) to which they had invited their kith and kin from far and near.

As these people have now learnt how to work the fields, it is easier for them to find employment as wage labourers in other people's lands as well. They are generally given 5 kg of rice and 3 meals a day. Moreover, working as agricultural labour gives them an opportunity to learn techniques of sowing, caring, timing, etc, which they can apply to their own fields. The women also take part in the weeding, sowing and harvesting in the fields along with the men.

To instill a habit of saving among the Birhores, a Mahila Mandal (a self-help group of women) was started. It was the first means of interaction. There were 17 members. Each member was supposed to save Rs 5 per week. This money could be used for credit purposes, for sicknesses, marriages etc. The loans were repaid but the concept of interest has still not caught on. Initially an accountant from the Project looked into the accounts, now a boy from amongst the community who had some basic education was trained and can handle it. The total amount of the savings is not too big, it is just about Rs 4000, but the concept has been taken.

Non-formal education has also been started for the Birhore children in 1994. Children from the age-group of 3 — 10 years attended the school and the total strength was 39. Most of the children are now familiar with the alphabet. Emphasis was also laid on hygiene and cleanliness. They were given a meal as well. The school has now been linked to the regular Anganwadi programme of the government.

While a lot of traditional medicine is still used, a doctor has visits the Birhore hamlet when needed. Some of the children have been given polio drops and there has been a general improvement in the health of the Birhores. Some of them have also been to the government hospital.

For the Birhores it is a new life and one that they obviously seem to be enjoying. Life is not smooth, but the daily struggle for existence has given way to a more peaceful and secure life and it is not rare to hear music from the local radio station blasting from every other hut.

## the agents of change

"A new partnership programme between the government and a local NGO has transformed livelihood of people and regenerated degraded lands by involving women in an arid region of Rajasthan." Daman Singh reports.

On the mud-paved verandah outside the NGO's office in Burhanpura, a little known village in central Rajasthan, veiled women are sitting in a group. Their leader Santosh Kanwar, a dauntless Rajput woman in her thirties, is talking to them trying to reach an agreement.

The meeting has been called to find help for a destitute widow member, whose lonely and impoverished life is a constant grind. Although options are limited and acute poverty and deprivation has frustrated such efforts in the past, the women are not disheartened. They labor hard at the problem, discussing it at length, and soon arrive at a common decision.

The widow will be bought a sewing machine, and inducted into the local tailoring group of the village. The money for this — Rs 300 in all—will come as a loan from the women savings fund, collectively managed by all members. Then, with a little help from the local NGO — Kumarappa Institute of Gram Swaraj (KIGS), she will be taught tailoring skills and provided regular work.

Women self-help groups are today the forerunners in the social uplift of Burhanpura. From running tailoring enterprises to managing milk cooperatives and looking after village hygiene, their work encompasses a range of services for the poor and often proves to be the only source of livelihood in this arid and drought prone region of Rajasthan.

"Organizing women into small informal groups has empowered them to take charge of their own lives. They meet regularly to discuss their problems and find solutions through consensus. Thanks to their work, many of the village evils like social injustice, poverty and unemployment are being addressed," says Dr. Awadh Prasad, Director of KIGS.

Prolific womens groups are indeed indispensable, given the harsh lifestyles of water-starved Burhanpura. Tilling the parched lands can be backbreaking work, and months of labor is wasted when the rain fails. In summers temperature go up to fifty degrees, drying out the last traces of moisture.

Sometimes, even drinking water is in short supply and women may have to walk miles to meet their daily needs. Long dry spells are finally broken by an occasional monsoon shower, which could in turn result in flashfloods, cutting deep gullies in undulating soils.

No wonder, therefore, the role of women groups as agents of change is widely recognized and promoted by the Indo-German Bilateral Project (IGBP) on "Watershed Management". Observes G.Honore, IGBP's Project Coordinator, "Womens institutions are bringing about a big change in the social and economic fabric of Burhanpura. Besides enhancing their own status in society, their work has provided livelihoods and better opportunities to members of many poor households. This has helped in building greater community support for our project's long term goals of ecological conservation."

An Indo-German cooperation programme, IGBP was started some years ago to restore the health of India's critically degraded ecosystems by focussing attention on soil and water conservation. Initially, a small facility to augment limited government resources, it has today expanded to a major grassroots programme for all-round development. By linking the state government departments with local groups and NGO's, the project implements an impressive array of educational and welfare schemes for the poor, run along-

side water retention and erosion control measures in five representative watersheds in the country.

"IGBP works as a match-maker between government agencies and NGOs by reinforcing their mutual strengths. Government collaboration helps in designing technically feasible projects, while NGOs ensure that these are made socially acceptable. Partnerships between the two, thus, help in setting model projects which could provide direction to future conservation work in India", says Mr Honore.

Thanks to the collaboration, local communities are actively involved in planning and implementation of development programmes. A unique outcome of the participatory exercise, for instance, is a seven hectare medicinal plantation in Burhanpura — a luxuriant growth of shrubs and trees developed by reclaiming village wastelands.

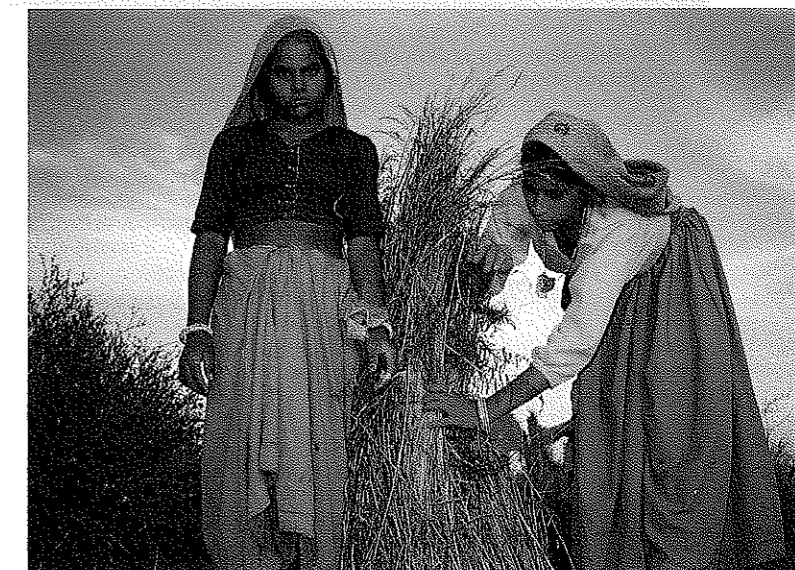
KIGS helped to get the point across to the people initially and then encouraged them to make their own plans for afforestation. These were technically reviewed and approved by the forest department, who also provided the expertise for erosion control works. Later planted with saplings of local medicinal species, the plantation is today jointly managed by villagers and the forest staff.

Says N.K. Mathur, a senior forest official in charge of Sahibi River Basin Project, a larger programme involving the Burhanpura watershed. "The project's greatest strength is its participatory nature. Most activities are directly planned and managed by user groups, who meet regularly to review progress. This has not only improved project success in physical terms, but has also created people's trust in our work."

Encouraged by the success with the medicinal plantation, the project is now drawing larger plans to involve people in the management of degraded forests. A primary source of sustenance for the poor, forest areas have rapidly depleted due to the soaring fuel wood and grazing demands in the region. But says P.K. Das, IGBP's project executive, "It is a slow and painful process to conserve forests when even the basic needs of the people are not fulfilled. We have made a mark by involving women in our programmes and, as a result, more people are now aware of the need to protect their environment."

Daman Singh

The Hindustan Times: 23/2/1997





## Fodder development.

The hilly terrains of RWS Arki lay bare and susceptible to erosion, devoid of their protective layer of vegetation. There was an urgent need to restrict erosion and conserve the natural resources of the region.

Keeping this in mind, the Project has been encouraging both its project partners i.e. the Forest Department and the NGO-SUTRA to take up activities such as plantation, nursery, grassland development, social forestry, etc. The project believes that conservation of natural resources is not possible without the support and participation of the local community. Therefore efforts have been made to involve the local community in all phases of project planning and implementation. Their opinion is elicited before introducing project activities so that they do not feel alienated from the project.

It has been felt that people have indisputable wealth of knowledge about their environment and prefer to grow traditional trees which either give fruit, fodder, fiber, or fuelwood in return. Convincing them to adopt new varieties of trees or grasses is often difficult. They need to see the benefits of the plants before adopting them. This was experienced by SUTRA when it proposed a new variety of grass i.e. Napier grass in the region. The grass was found to be suitable for the region. There are many advantages of the grass. It protects the soil from getting eroded and is used as fodder for animals. It grows faster compared to the traditional varieties and can be cut 3-4 times a year. Farmers who have used the grass as fodder are of the opinion that the animals like the sweet taste of the grass and it is easily digestible.

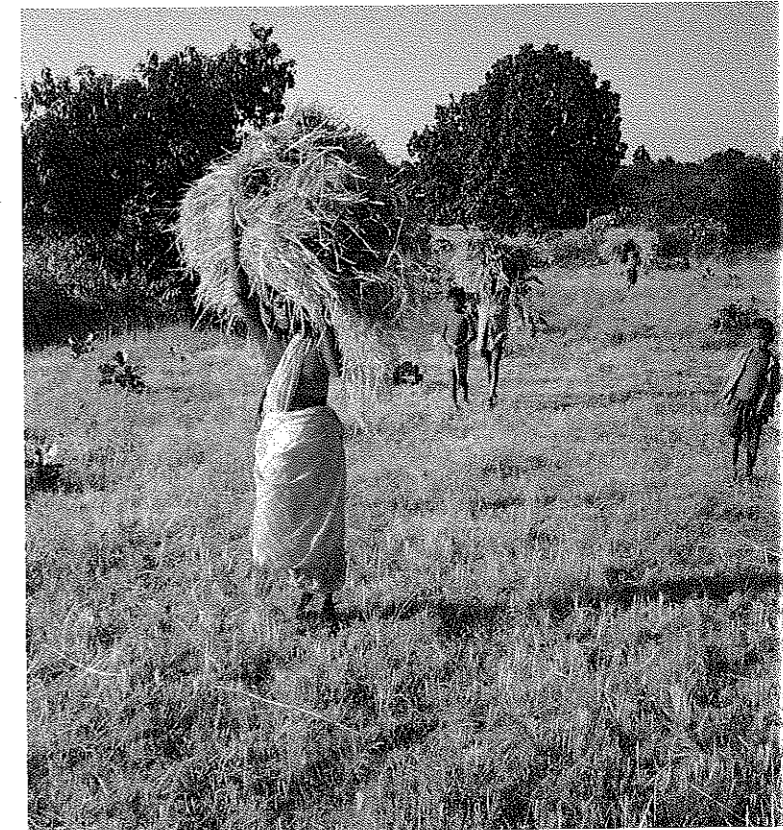
Initially SUTRA planted Napier grass in 7 patches in different regions of the watershed on demonstration basis. It also distributed Napier roots free of cost to farmers who had fallow land and wanted to experiment with the new grass. This was done with a view to show farmers the benefits of the grass and find out their level of acceptance.

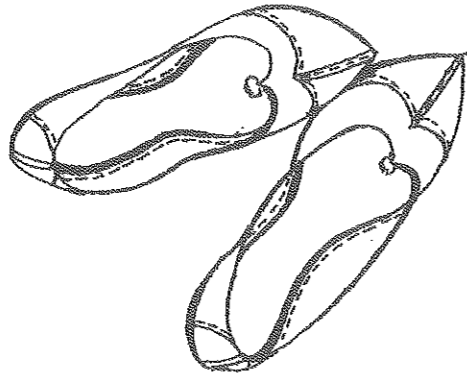
Although in the beginning the response for the grass was placid its popularity grew in leaps and bounds. Today most of the farmers have planted Napier grass in their homestead patches. The demand for the new grass has been increasing. Farmers both within the watershed and also from near by villages outside the watershed area have planted the new grass. Nearly 25000 roots have been taken by people outside the

watershed area. It has been found that the survival rate of the grass transplanted through roots is almost 98 percent, much higher than those compared to grafting, where the survival rate is only about 15-20 percent.

SUTRA has been instrumental in encouraging Mahila Mandals in every village to start their own Napier grass nurseries. Mostly the mandal members buy the small saplings from SUTRA and later on sell it to other villagers. The income generated has been kept in a separate account and is used to procure more saplings.

The important issue is, whether people would continue to use the grass once the project withdraws. SUTRA feels confident that they would. This is because the demand for the grass has been increasing and people have experienced the benefits of the grass.





## Composting.

The concept of making natural manure by composting is not new. In the old times farmers of RWS Burhanpura, used to make it in their own farms using locally available material. But with the advent of artificial fertilizers, application of natural manure was reduced drastically and in time the technique of making compost was more or less forgotten.

When KIGS, the local NGO in RWS Burhanpura, Rajasthan, surveyed the area in the initial phase of the project it was noticed that many farmers in the watershed had traditional pits in their farms but unfortunately nobody used them. After discussions, it was found that most farmers used these pits only for dumping their agricultural waste. A feeling of scepticism was also felt among farmers that the fertility of their land was getting progressively reduced due to indiscriminate application of fertilizers and this could affect production in the long run. Thus, quite a few of them wanted to revert back to the old method of applying natural fertilizers in their farms.

Keeping this in mind, KIGS proposed to make nine compost pits on demonstration basis, in the initial phase of the programme. They conducted regular training programmes for farmers about rural technology of which composting was a major component.

The farmers learnt about both kacha and pakka compost pits. Both the pits serve the same purpose but their cost of construction varies. While the cost of making the pakka pit is about Rs 1000, the kacha pit can be made by the farmer himself in about two days, by digging a pit approximately 12ft long, 5ft wide and 3 ft deep. The cost of pakka pit is high because it is made of brick and masonry. The farmers have the discretion to choose the type of pit they want to construct in their fields.

The process of making compost is very simple. The farmer usually puts all kinds of waste material such as garbage, agricultural left over, dry leaves, etc in the pit. Things like polyphane bags, broken glass pieces, stones, etc should be removed, as they do not decompose. To this diluted cow dung is added. The amount of cow dung can be increased depending on its availability. Once the pit is filled up, dry mud is sprinkled



on top of the mixture and the mouth of the pit is sealed tightly. Water should be regularly sprinkled so that there is no crack in the upper seal and enough moisture is retained in the pit. After 3 months the upper crust of the pit is opened and compost is ready for use.

Depending on the need, the farmer can either have one or more compost pits in his farm. Normally in one pit he can make compost 2-3 times a year depending upon the availability of raw material. The amount of manure required to be applied in the field depends on several factors such as land area, nature of land, soil composition, soil type etc.

In RWS Burhanpura, the demand for compost pits has increased steadily. KIGS has already constructed around 400 kacha pits and 12 pakka compost pits. There has been a growing realisation among the farmers that application of natural manure enhances the fertility of land. This has created a renewed interest among them to go in for natural fertilizers.

## Livestock development.

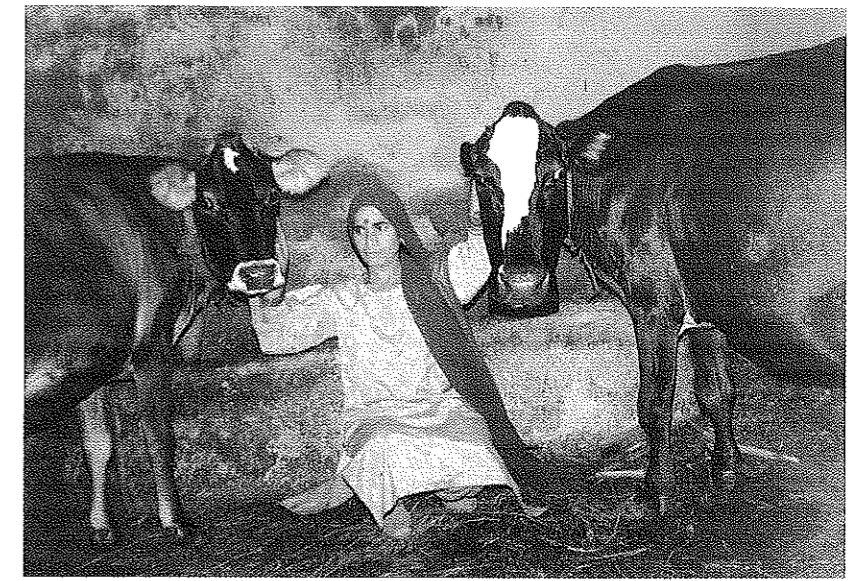
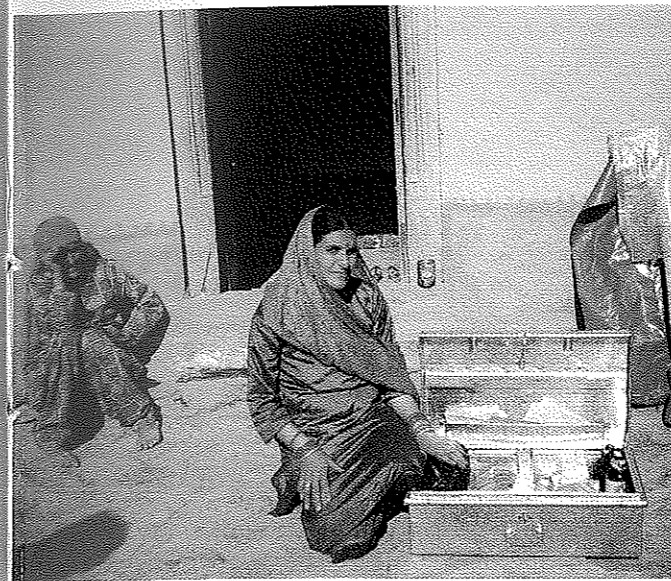
This is the story of 'Heeri Devi', a woman para vet, who has struggled against all odds and changed the course of her life through sheer hard work, courage and an indomitable spirit.

Born in a poor family, her parents married her off when she was very young. Soon, after the birth of their son, her husband deserted her. Poor, illiterate, landless and without any source of income, she was forced to leave her house and take shelter in a cowshed. Life gave her no other option but to work as an unskilled laborer in other people's fields. With the help and support of other villagers she somehow managed to bring up her son, until the time, when the village was included in the RWS programme.

When SUTRA, the local NGO initiated the dungger-dai (para vet) programme, Heeri Devi's name was unanimously proposed by the mahila mandal members of her village. The purpose of the programme was to train local women as para vets, so that they could administer first aid to domestic animals as and when needed. They would also act as catalysts in providing general awareness among local people about the common diseases which attack animals, how to take proper care of animals, the importance of timely vaccination, ongoing government schemes etc. Priority was given to the poor and landless women; those interested to do such kind of work.

In the beginning, Heera Devi attended ten days training programme, which was followed by a refresher course after six months. The training was conducted by the local NGO staff in the near by town of Arki. After the training she was provided with an emergency first aid kit, books, and manuals. For her services she received a stipend of Rs 250 per month from SUTRA which was later on reduced to Rs 125.

Gaining acceptance of the villagers was not easy. She had to prove her credibility and make them feel that her services made a difference. She remembers her initial days and says, "those were the tough days. I used to walk long distances, from one village to another trying to convince the villagers. They usually called me at the last minute and expected me to do some kind of a miracle to save the animal. They were apprehensive about the medicines with which I treated the animals. The local veterinary officers didn't have much faith in me either."



It took her some time to convince the villagers that the ayurvedic medicines which she used, was harmless with no side effects. Now the situation is different. Today she works as a full time dungger dai in her village. Villagers have recognized the need for her services and accepted her. They come to her with all kind of problems. She treats the animals for various kinds of common diseases such as foot and mouth, allergies, rashes, etc. She advises villagers about various kind of diseases, their symptoms and treatment, how to take care of pregnant animals, what kind of feed they should be given, the need for vaccination, where to get animals artificially inseminated, etc. She is very forthright with the villagers. If the animal has any disease for which she doesn't have a treatment she tells them to go to the local vet. She regularly informs them about various government programmes in the mahila mandal dal meetings.

There has been a tremendous change in the attitude of the local veterinary officers. Now they not only know her by name but also contact her whenever they come to the village for a meeting. She shares all her problems and queries with them. They inform her about new schemes of the government.

Heeri Devi modestly gives all the credit for her success to the project and the local NGO. She says, "without their constant help and encouragement it would not have been possible for me to do this". This is largely true. SUTRA has played a positive role in convincing villagers the need for dungger dai's. Regular meetings both with the community and the dais have been conducted so as to clear their problems and queries. They have also tried to institutionalize the process by introducing a card system. In this system each cardholder pays Rs. 1 per month, which is kept in the mahila mandal dal account. After the project has withdrawn, this money would be used by the mandal for various purposes such as getting medicines, vaccination, payment to the dai etc.

When asked, "what will you do when the project is over," she smiles and replies candidly, "so long as there are animals to be treated and people have faith in my services. I'll have work to do. The project has not only taught me a new skill but has given me a new path to tread."



## Water harvesting.

An innovative and simple technique of collecting rain water in a 2m deep pit dug in an area of about 5% of the total field area, for irrigation purposes during the dry season has changed life for Arjun, a 26 year old marginal farmer living in village Karma of RWS Karkara.

For Arjun, who owns 20 kathas of upland and 20 kathas of lowland (20 katha= 1 acre), life was difficult as the land did not give him enough in return to sustain his family of 13 members all through the year. From the upland which was rainfed, barren and undulated he used to harvest about 1.5 kg of maize, 10-20 kg of gundli, and 30-40 kg of mandua and in the lowland he used to get around 300 kg of paddy. This could barely feed his family for three months. For the remaining nine months, he along with his two brothers went to Bombay to work as daily wage laborers.

When PRADAN the local NGO, came with the proposal to build the so-called 5% ponds, everybody including Arjun were apprehensive about the scheme. In order to convince the villagers, PRADAN arranged for demonstration camps in nearby areas. Members of the village Samiti were sent to Purulia and Mayurhand where they interacted with local farmers who had constructed these ponds in their fields and were benefiting from them. PRADAN field workers also conducted regular meeting with the villagers. After attending one such village meeting, Arjun along with few other farmers were convinced and agreed to construct 5% ponds in their upland farm area. PRADAN also helped the villagers in leveling and bunding the land.

With the assistance and guidance from PRADAN, Arjun constructed five ponds in his 20 kathas of upper land. It took him almost three weeks to construct these structures with an investment of Rs 1500 per pond of which the project paid Rs 1200 and his contribution in the form of labour was about Rs 300. He uses rainwater collected in the pits mainly for irrigation. He regularly attends various agricultural training programmes conducted by PRADAN. It has benefited him immensely. He has learnt about new kinds of farm implements, better variety of seeds, fertilizer application, compost making and use of pesticides for different kinds of diseases.



## environmental awareness of indian children

### A Poster Competition in Rural Schools

The Project organized poster competitions in the five Representative Watersheds and in one Public School in New Delhi in May and June 1996 in order to improve our understanding of the awareness of the younger generation regarding environmental problems. In 6 schools the children were provided with drawing material and with the following topics:

My village in the future.

Water is life.

Let us make a better world together.

In some schools the poster competition was organized 'on-the-spot' and in other schools the posters could be drawn at home and submitted some days later. For each age group three prizes were given (cricket equipment for the boys, badminton equipment for the girls). Altogether some 500 children took part in the competition.

#### Conclusions:

- The most enthusiastic age group was the younger children between ages 6 to 10. The elder children had obviously already other interests in life.
- Most children chose the topic: My village in the future.
- Interesting enough, the same old standard pictures of industrialization were repeated again and again i.e. drawings with heavy electrification, factories and roads.

• Water was in many pictures a key element, for very obvious and understandable reasons: water is a very precious item in rural India.

• Interestingly enough, many drawings contained snow-covered mountains and green meadows, even though this exists in none of the Representative Watersheds. It shows how clichés, taken from Indian movies perpetuate.

• The artistic value of the posters was best for the Public School in Delhi (which is one of the best schools of the country) and poorest for the remote rural school in Tamil Nadu. It only proves again that level of creativity and knowledge are a direct function of the investments (financial, manpower, time) per student.

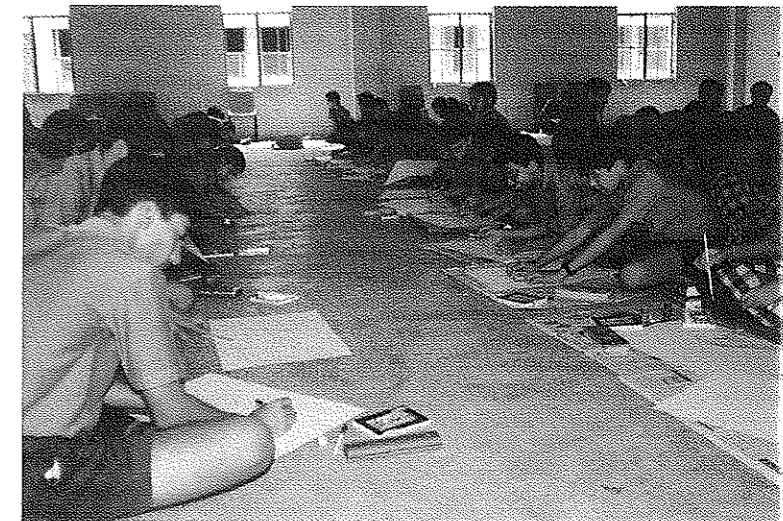
• Again only the students of the school in Delhi were aware enough to address environmental issues. Students of the other schools mostly rendered their vision of a better, problem free future.

• Lessons learned: Pictures are a powerful medium, especially for children. Ways to pass the project's message to the "coming" generations, who are open-minded and can be educated on important issues, should be incorporated in any communication package.



Today, Arjun is able to harvest two crops from the same land. Instead of growing mandua and gundli during the Karif season, he is now able to grow paddy. PRADAN has helped him to procure better quality seeds and fertilizers. On the bunds he grows arhar. During Rabi season he grows wheat and channa. With this and the paddy he harvests from the lowland, he is able to support his family for almost seven months.

When asked whether the 5% ponds have made any difference in his life. He says— with the increase in my harvest today I do not worry from where the next meal is going to come for my family. I still work as a laborer but that money is now spent on the education of my three children. Without the 5% pond this could not have been possible.







## Self-help promotion.

One of the major focuses of the project is the promotion of self-help. Any externally funded project needs to adopt this attitude, as one of the basic premises of any developmental programme is that it should be self-sustaining in the long run. Generally, the weak and marginalized, especially women, the poor and the landless are targeted for this activity.

Coming under the umbrella concern of poverty alleviation, in most cases, the emphasis is on savings and credit. This allows beneficiaries greater access to credit at comparatively lower rates of interest. The interest that is earned remains within the group and becomes a part of the principal. After successfully carrying out savings and loaning within the group itself, these groups can approach the local bank for a loan. Most groups already have an account with the bank. To keep the rate of interest and period of loan repayment, realistic, these are worked out in consultation with the group members. In most cases, group members have adhered to the rules. Another advantage of such a group endeavour is that the needs of individual beneficiaries are considered on merit and the person most in need gets the highest priority.

A typical group comprises of 15-20 members generally belonging to a single village and well known to each other. Keeping the numbers small ensures cohesiveness, and close acquaintance makes it possible to appreciate each other's problems and needs. There are cases where groups are larger, but it is in the interest of the group to limit the numbers. The formation of homogeneous groups (generally women) is espoused, as there is a similarity of interests and outlook. Our experience in the Representative Watersheds confirm, however, that mixed groups can also function successfully.

### KATTERY WATERSHED, TAMIL NADU

In the Project's RWS programme, participation of the local community is a basic feature in all project activities. According to the strategy followed by the project, the community is approached with the help of a local NGO, which has extensive experience in working at the grassroots level and is familiar with the socio-cultural and economic realities of the watershed. In the Kattery watershed, the Bangalore-based NGO (MYRADA) was chosen as the partner NGO.

The Ruth Magalir Sangha of Salamoor village was formed in August 1996 with 22 members. The formation of this group, however, was no cakewalk though the members of this group are comparatively more educated and financially better off than at other places. Past experiences with chit-fund agencies in which many of the villagers had invested their money, had left a sour taste in the mouth. Many of them were still trying to recover their deposits when MYRADA approached them with a proposal for the formation of a self-help group, chiefly for savings and credit purposes. They viewed the scheme with grave suspicion. The NGO field staff, Mrs. Bhagyalakshmi's determination to motivate the women of Salamoor to form a self-help group bore fruit after nearly four months of unflagging effort. The women of the village narrate how they would hide themselves every time they saw Bhagyalakshmi coming towards the village during those initial days. Finally seven or eight women decided to take a chance as they had heard that women in other villages of the watershed had benefited from the scheme.

These women with the help of the NGO formed a group. Soon others joined, but even at this stage there was a lot of apprehension. Those who joined the group later, did so





on the condition that if Bhagyalakshmi ran away with their savings, the original members would have to make good the money. There were teething troubles, a few members left for personal reasons but the group as a whole, survived.

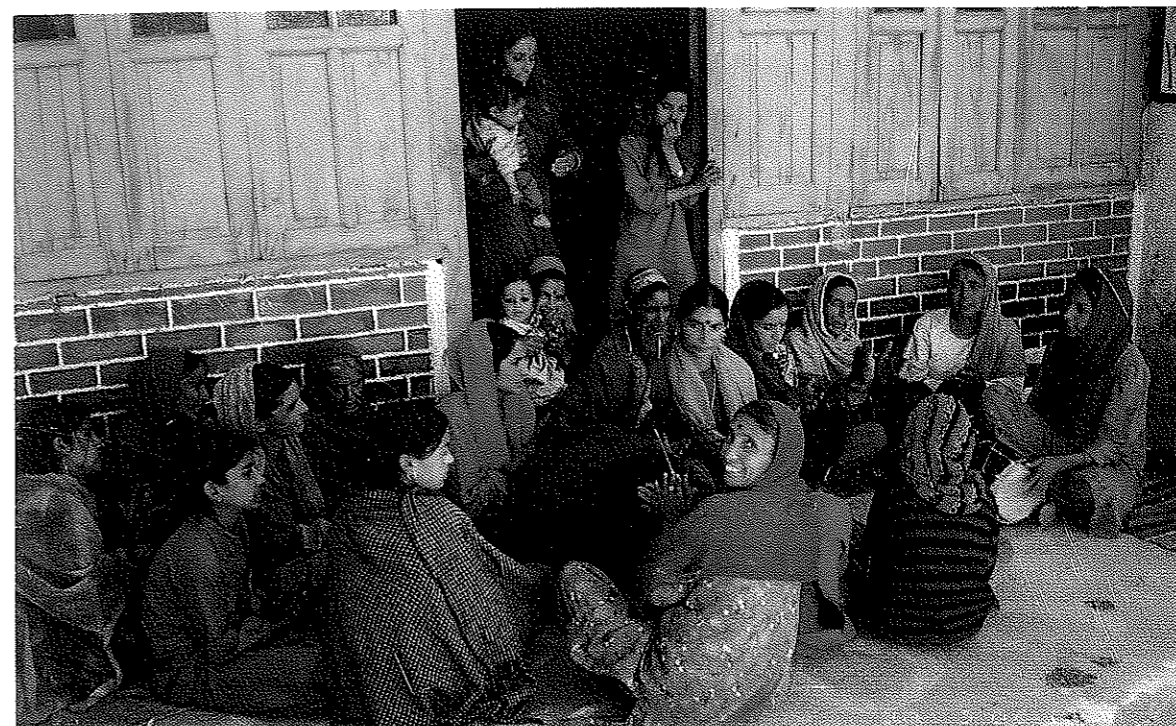
The membership fee was fixed at Rs. 10. Members of the Ruth Magalir Sangha meet twice a month, and at each of these meetings the members deposit twenty-five rupees each. For the first three months they concentrated on savings, after which inter-lending within the group was started.

Loans were given for various purposes. The initial loans were for small amounts, often just for the purpose of clearing up dues at the local provision store. The rate of interest was fixed at three percent and 10 months were allowed for loan repayment. An installment repayment pattern was followed. As the size of the loans increased, the repayment period was extended to 15 months though the rate of interest and the repayment pattern remained the same. Certain restrictions were there. The loan limit for an individual member was put at Rs 10,000. Moreover, a second loan could be taken only after the previous one had been cleared.

In November 1996 when the group had approximately Rs 12,000 as its own savings, it received a grant of Rs 25,000 from the Project. The amount of the matching grant had to be paid back @ Rs 1,000 a month.

As the amount of the loans went up the purposes for which these were taken became more diverse. These ranged from medical purposes including hospitalization, educational purposes such as admissions in schools and higher studies, marriages and other social purposes; for seeds, manure, fertilizers, pesticides and agricultural implements, for buying livestock and land and house-building purposes, for the repayment of other loans which had been taken at a higher rate of interest, and at times to reclaim land and jewellery that had been mortgaged.

An idea of how well the group was faring can be had from the fact that while they had a period of more than two years to repay the matching grant amount to the Project, they could do so within only eight months. For the first seven months they paid back @ Rs 1000 per month. In the eighth month they were able to clear up the entire outstanding amount.



September 1997 saw another milestone in the history of the group. They took another matching grant of 60,000 rupees from the Project, but more significant was their linkage with the local bank.

As this was the first time that something like this was happening in the area, Mr. Rajkumar of MYRADA took all the members of the group for an introduction with the bank manager. He also gave the group a recommendation. The manager filled in himself the application form for the bank loan himself but bore the signatures of all members of the group. A group photograph was also taken. The first bank loan was for 50,000 rupees.

The period of repayment of the bank loan was set at 24 months @ Rs 3000 per month. To be on the safer side and also to be able to clear up the loan faster, the group decided to pay back @ Rs 3,500 per month. It is to their credit that they could repay the entire loan within 11 months. It must be remembered that at the same time they were repaying back the Project for the matching grant @ Rs 3,750 per month and were able to clear up the whole amount within a year. It was during this period that the duration of loan repayment for the members had gone up to 15 months.

The purposes for which the first combined loan was used was not much different in nature from that of the first matching grant. If a member was unable to pay the installment by the due date, she could just pay the interest and clear the deficit the following month. While a token fine can be theoretically imposed for non-payment it is wonderful to record that there have been no defaulters.

#### *A Community/ Group Enterprise*

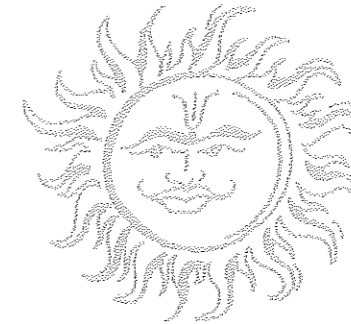
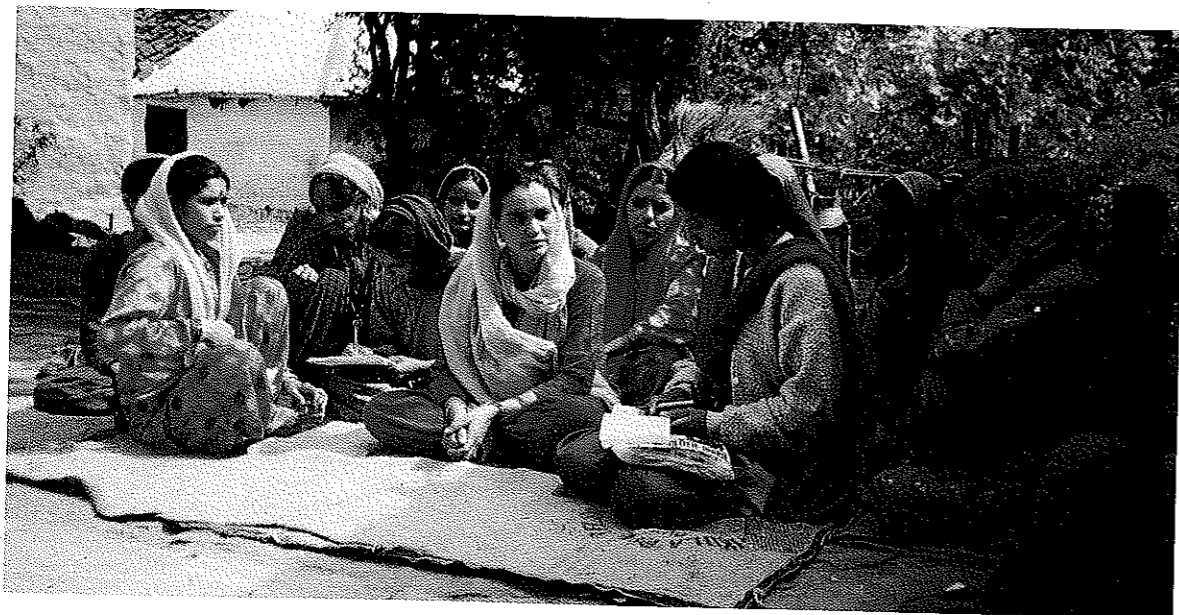
The utilization of the next combined loan could work as an eye opener for other self-help groups. In October-November 1998, the group got a second loan of Rs 50,000

from the bank and a matching grant of Rs 75,000 from the Project. While the bank loan of Rs 50,000 was used for agricultural purposes and loan repayments, the group combined the matching grant of Rs 75,000 from the Project and Rs 35,000 from their own savings to take lease of a tea estate of one and a half acres for three years. Whatever profit accrues from this venture would remain with the group. At the termination of the three-year period, the lease amount would be returned to them on handing over the land. The upkeep of the estate, which includes periodic cleaning, manuring, spraying pesticides, pruning etc., will be the responsibility of the members. Those undertaking plucking of leaves will be paid Rs 50 a day as wages. If required outside help may be hired.

For many of the women who otherwise work as wage labourers, plucking tea on other people's estates, to be working on their own estate and earning a profit at the same time is a source of great happiness.

#### *Not Without A Conscience*

As a group the members are particular that records of all monetary transactions be maintained and dues are paid on time they are not without a heart. There are instances when they have offered a helping hand to people in need. When a member's son injured his head due to a fall, the group gave Rs 1,000 towards his treatment. One of



the members who died very recently had an outstanding loan of Rs 3,000. The group took a decision to cancel the loan as her son was very poor and it would have been a burden on him to repay it. The interest from the first matching grant was given to the local church.

#### *Office Bearers*

Once a year there is a choice of office bearers by consensus. A President, a Secretary and a Treasurer are chosen. As the group feels that all the members should get a chance, there is a change of office bearers every year. While basic training was given to all the members, the first set of office bearers received specialized training in book keeping and the maintenance of accounts. The lessons learnt from these were shared with the others.

#### *Training and Exposure Visits*

Group training and exposure visits were organized by MYRADA. They were told about erosion control and water conservation practices and the concept of watershed management and its necessity in their locality. They were trained in the maintenance and running of the group. Some training in income generation activities such as mushroom cultivation was also imparted. Certain aspects such as group unity, cooperation, leadership, communication, savings and problem solving were emphasized upon often with the help of stories and games.

#### *Representation*

About six months back the group has become an integral part of the micro-watershed association, which will be responsible for developmental work in the watershed. The members of the group have already attended two meetings of the association and have decided to participate actively when the deepening of the stream channel near the village is undertaken.

#### **PARSADI KARMA MAHILA MANDAL, BIHAR**

This Mahila Mandal has changed the lives of its members. Mungiya Devi sits with her village sisters in a clearing in a sugarcane field and relates the story of how her life has been transformed:

"I think I'm around 30-years-old, or thereabouts. I have four children and have never been to school. Lately there has been a change for the better in our village. We now have a Mahila Mandal or women's cooperative. Every week we deposit whatever little



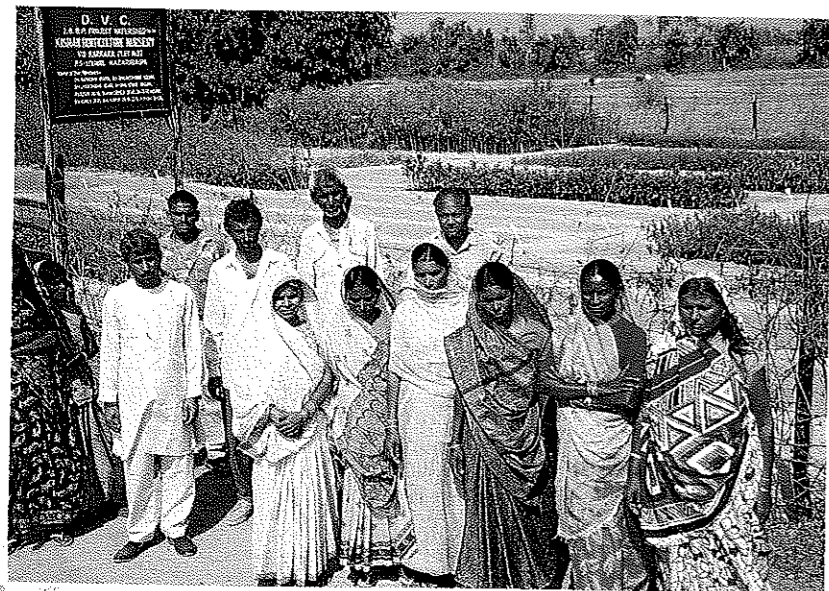
money we can with the cooperative. We then loan money off the group and each of us buys things for our homes, from bullocks and fertilizer to new seeds. I haven't saved all that much — just Rs 350 in about two years. But saving with the Mahila Mandal gives me the right to take loans. I have borrowed Rs 3,000 for a buffalo and another Rs 800 for my child's naming ceremony. Money well spent, don't you think?"

"Borrowers have to return the money at an interest rate of 5 percent per month, a rate that's way below the local moneylender's rate. Each one of us has a passbook. As everyone is entitled to a share of the interest, the interest accumulated gets distributed amongst all Mahila Mandal depositors."

"By taking loans from the Mahila Mandal we have been able to double the productivity of the land. This means that we now produce almost double of what we used to. New seeds mean a healthy new crop. With the building of dams, water is now available at all times and the crop has been changed to rice. We also grow buut, tissi and arhar (linseed, chickpea and pigeon pea). These days our children eat well — more rice instead of millet."

"I would like to take a loan from the Mahila Mandal to start a little business of my own, preferably a shop. Or perhaps I'll buy a small pig. I love pigs. I have two, but a couple more piglets will do no harm. I am thinking along these lines because taking a loan from the Mahila Mandal is virtually painless as compared with taking a loan from the local moneylender, or by selling off the little jewelry, that I own."

Mungiya Devi continued to talk about how she benefited from the Mahila Mandal until the shadows grew long and the cows came home.



#### SARASWATI MAHILA MANDAL, BIHAR

This the story of Saraswati Mahila Mandal in the village Mayurhand, RWS Karkara, Bihar, which had completed almost 2 years of its existence in the RWS, when narrated by its members, reads like this:

"It all began when some local youths and a few representatives of the NGO PRADAN came to our village conducting door to door surveys and then holding meetings to discuss how women could come together and unite. Women who knew each other began to form groups for credit and savings (which later became our binding force). We had to go through a lot of problems of breakups and reorganizing in the initial stages. Societal pressures, owing to caste structures were further compounded by family restrictions and the constant ridicule by the male members of the household. Gradually funds could be used for emergencies in families — with the decision being made by the group leaders or the entire group if time allowed. Rules and time schedules for repayment of loans are discussed together. The formation of a Mahila Mandal has given us knowledge about ourselves and the strengths we possess; an opportunity to express and articulate our problems and lean more through sharing with each other, and has developed us as a united force while learning to fight for what is rightfully ours.

We are now engaged in fighting against social evils such as alcoholism and violence, through the collective strengths of Mahila Mandals. We have also been able to free the mortgaged lands of poor farmers and have given them a chance to get back on their feet. Besides, each individual has been able to purchase improved agricultural implements, seeds and manure; milch cattle and poultry through loans procured from our Mahila Mandal. We are now working towards receiving a loan on lesser rates of interest from a commercial bank, just as another Mahila Mandal from our village Mayurhand has already managed to do so by receiving a loan of around Rs. 10,000/-. We feel proud that the bank is accepting the Mahila Mandal as a guarantor."