

**Adopt a village:  
A Step by Step Account**

**for**

**India Development Service  
(IDS)**

**2001**



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# *Adopt a Village: A Step by Step Account*

A Process Document  
for  
India Development Service

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### **Note**

The Adopt a Village programme was started in 1999 and still continues. For this documentation information was collected over a year from December 2000 to December 2001. There have been many changes in the project since then. For example, while the gram panchayats had agreed to pay and honorarium to the Village Health Workers (VHWs) they had not yet started doing so at that time. Now the panchayats have started giving them honorariums. As the project is still going on, there will be changes in the progress of the various activities. For more information on what is the current situation please contact the IDS office for their latest reports on the project.

President  
India Development Service

## **Acknowledgements**

It was a truly wonderful experience working with IDS on the documentation of this project. We are deeply appreciative to IDS staff, board members and the sangha women for extending themselves being so generous with their time in documenting their work. We would especially like to thank the staff working in the Adopt a village Project who spent a great deal of time with us telling us about the project, reflecting on their work with us and accompanying us on all the sangha visits. They went out of their way to give us whatever help we needed and provide us all the information and photographs we asked for. The Best Practices Foundation has documented projects of this kind many times before but never did we feel so at home as we did with IDS.

Sangeetha Purushothaman and Simone Purohit  
Best Practices Foundation

### *Credits*

1. Photos 3.1, 3.2, 4.1, 4.2, 4.3, 4.4, 4.5, 4.7, 4.8, 4.9, 4.10, 4.12, 5.1, 5.4, 6.5, 6.8, 7.3, 7.6 and 7.8 are taken by Simone Purohit and the rest were provided by IDS.
2. Cover page designed by Simone Purohit

## Executive Summary

India Development Service (IDS), a non-profit organization, is committed to economic and social development. IDS works in rural areas to make poor people aware, self sufficient and self reliant through its projects as it believes that development refers primarily to the development of people not only of goods. The vision of IDS is to *develop the rural poor, both men and women, socially, politically and economically to have a society free from exploitation, fear and discrimination.*

The objective of the *Programme for Integrated Rural Development in Adopted Villages*, to make the poor more self-sufficient, both socially and economically, would be facilitated through the use and development of local resources while uplifting the whole village through improving their lifestyles. For this, a variety of activities have been planned over a five-year period. The activities included:

- Community Organisation, through the formation of self-help groups
- Economic Development
- Social and Political Development
- Health
- Improved Agricultural Practices

This report will provide a detailed account of the process, the types of activities taken up and the impacts of the activities initiated thus far.

### I. Entry Level Activities

Entry level activities include:

- Selection of Villages: While choosing the villages, the criteria adopted included a large population of poor, problems faced by the poor and women and the size of the villages that had to be relatively small. The villages finally chosen were Kunimelihalli, Mannagi and Mannagi Plot, Mellagatti and Mellagatti Plot, Kurubarmallur, Bardur, Mavur, Challal and Mugali.
- Rapport Building: Rapport building is very important to establish trust and credibility between the community and the organization. IDS staff, who live and work at the village level are called Community Organizers (COs).
- Baseline Information Collection: Participatory Rural Appraisal techniques are used to collect information, identify and locate the poor, identify major issues and, finally, to plan further activities. These techniques help people own the entire process.

### II. Community Organisation

Community organization forms the backbone of the entire integrated rural development process. Building a solid base through community organization is essential before any other activity can be undertaken. This is done through intensive training, exposure visits and other inputs on self help group concepts such as leadership, decision-making, group dynamics, and minute and account keeping. It is only after this foundation is laid, that group financial management can be sustained.

- Exposure trips to other villages where IDS works and to other sanghas helps establish the credibility of the organisation and build trust in people. It serves as a way to demonstrate the work and to motivate people to begin sangha activities in their own villages. At later stages, exposure visits help people learn to broaden their vision about all the activities a sangha can undertake, including social and community based activities. Furthermore, these visits provide

people exposure to a range of economic activities as well as hands on training related to these activities.

- Training takes place throughout the process and covers various aspects, including human resource development, rural enterprise development, health and improved agricultural practices
- Thrift and Credit: After forming a formal sangha, the group starts saving. Sometimes this begins immediately and sometimes it takes them two-three weeks. The economic factor can help keep the group together. Therefore, they start saving, which helps them in many ways. Saving together helps them understand the importance of saving and the purpose of saving. Thrift and credit activities helps the poor access money to meet their immediate needs and also decreases their dependence on moneylenders for loans at high interest rates. The groups meet weekly and save a small amount of money each week to build a common fund. Most sanghas use this money to give loans to their members, undertake income- generating activities and to bear the costs of the members going to government offices and banks for sangha's work.
- Operating Bank Accounts: Every self-help group has a bank account where they deposit their savings. A bank account represents a safety mechanism where people know their money is safe and they can get it back. The bank is also an institution with several facilities which people should be able to use. People learn to deal with the bank and interact with officials. They learn about official interest rates, the interest rates they are charging in the sangha and about future possibilities for getting bank loans. Also bank accounts are essential to get access to government programmes.

### **III. Economic Development**

The objective of the project is to better the lives of the village poor. Income generating activities are initiated to improve their lives economically. These activities help the poor increase their income or provide them another occupation with a new income generating activity. Many preparatory activities help people develop the capacity to begin income generation. One such activity initiated by IDS is group purchase where items are bought at wholesale rates and sold at a rate slightly below the retail rate to sangha members only. Simultaneously, institutional and credit linkages are important to provide the necessary resources for income generation. Also, people's capacities have to be built to deal with these institutions. Training thus becomes an on going and essential component of income generation. Income generating activities initiated include petty business, sheep and goat rearing, animal husbandry and diary related activities.

Group Purchase: After sanghas have saved at least Rs.1,000 and have lent money for a while, they then take up ration purchase as a group. They learn how to purchase items at wholesale rates, which they sell to their members with a small mark-up. This way, the sangha earns some profit and members are able to buy items such as soap and tea powder at a lower cost. The most important impact of this activity is the courage members develop to visit the market, negotiate prices, calculate how much to charge and carry out business. This activity helps members understand profitability in business, builds confidence to take economic risks and additionally decreases consumption costs.

Income Generation: After establishing thrift and credit and regularization of meetings, community organizers introduce income generation. In addition to some 'tried and tested' income-generation activities, SHG members may identify others, appropriate for them. Before starting income generation, entrepreneurship development training is provided. Members go on exposure visits to see successful activities. Before sanghas take up a new activity, they need "hands on" experience. Groups have preliminary discussions on how each activity is done. Entrepreneurship development

is covered in training, where members learn how to plan a small enterprise, purchase, conduct market research, do marketing, accounting, calculate profit and loss and sometimes to even produce or improve a product. Training is also provided on the following subjects:

- Selection of Entrepreneurial activity
- How to assess customers' needs
- How to get financial assistance
- Marketing skills
- Qualities of entrepreneurs

Consequently several income-generating activities have been taken up including petty business, dairy-related activities and animal husbandry.

Institutional Linkages: When income generation is first introduced, the group may take time before it decides to start income generation either individually or together. Through demonstration of some individuals in the group or exposure visits to other groups, sangha members are motivated to start income generation. Initially, when individuals start income generation, they start with small-scale activities that the sangha savings can finance. But when the whole group wants to conduct IGPs, the sangha savings are simply not enough to finance the entire group. At this point, it becomes necessary to think of linkages and IDS then starts to train women by providing them information on bank and government linkages. Therefore, after two to three years when they have started income-generating activities, sanghas are linked to the relevant departments and banks. The various government departments to which linkages are forged include agriculture, women and child, social welfare, health, watershed, irrigation, and education. They are also linked to the market. Crucial first steps towards establishing institutional linkages are establishing contact and building relationships with officials. The first point of contact for a sangha tends to be with the bank manager for opening of a savings account. At this point itself, the sangha gets the experience of dealing with officials and gains the confidence to interact with other officials. The next stage is for the sangha to interact with government officials. Through these interactions, relationships are established which facilitate institutional linkages.

#### **IV. Social and Political Development**

An overall approach encompassing social, political and legal empowerment along with economic empowerment supports the overall vision of IDS. Empowering people politically here entails increased interaction with the local self-government or the Gram Panchayat (GP) through more participation in public assemblies or Gram Sabhas (GS) and increased communication with the GP. Social awareness centers around breaking social barriers such as caste and gender, and legal training focuses on women's rights in marriage, inheritance and so on.

- Empowering Women Politically: The Gram Sabha is an important forum where the village community is to make decisions, which the Gram Panchayat is supposed to implement. Therefore, it is important for the poor, particularly poor women, to be empowered with the knowledge of the GS, their role in it and the accountability of the GP to the GS. Facilitating women's participation in the GS has been IDS's main thrust in empowering women politically.
- Village Community Development: As sanghas start gaining confidence, they start taking up issues that not only affect their sangha, but the village as a whole. Most sanghas are now planning to take up these issues; such as the repair of roads, installing of streetlights, and creation of bus facilities. Other issues of concern to women include availability of rations at the government fair price shops in the public distribution system, water supply, electricity, sanitation, and public housing, among others.

- Legal Awareness: As women's internal problems start surfacing, the need for legal training is felt. Lawyers from surrounding areas train women on common issues, such as women's rights, age of marriage, dowry, inheritance, wife beating, alimony, and property disputes, among other topics.
- Literacy: This is a relatively new area, where women are being taught to sign their names, instead of putting their thumbprints. Many women have already learnt to sign and this is important, because access to loans and resources is conditional on women knowing how to sign their names.

## **V. Health**

The health component is an intrinsic part of all IDS work, since health is seen as an important aspect of rural life. Basic health problems in the village arise due to lack of safe drinking water, poor diet and unhygienic conditions and practices. Reproductive health of women and men is the most problematic area in the villages. There are three kinds of interventions in the health programme:

- General health camps: Health camps serve many purposes. In the initial phase, IDS organizes health camps as entry point activities, which are extremely visible. Since it is open to the entire community, it is not exclusive and brings people together. Health camps build trust with the community. Organizing a health camp helps develop the leadership of women and establishes the sanghas in the village. Camps are held for both human and animals. Health camps are forums where problems are detected and people directed for further treatment. They represent a means by which health care is brought to the village.
- Health education: All sanghas are trained on health and basic cleanliness. Here knowledge on proper nutrition and preventative care in the form of vaccinations is provided. School children are educated so they can change their habits early on. The health organiser conducts health education programmes for school children, youth groups and school drop out girls, focusing on reproductive and general health.
- Reproductive health: Village Health Workers (VHWs), who are appointed in each village, are trained and in turn will provide health education, first aid services and delivery services to the community. The overall aim of the VHW programme is to educate the community on health, especially reproductive health. The reproductive health programme aims at:
  - Making health easily accessible
  - Making the Gram Panchayat responsible for providing health care services
  - Providing a sustainable health care delivery system which is accessible in the village.

## **VI. Improved Agricultural Practices**

As agriculture is the main occupation in the villages, improved agricultural practice is an important intervention that IDS conducts both within and outside the sanghas. Training and demonstrations are given on agricultural practices that can improve the work of farmers including vermi-compost, natural pesticides and bunding, among others. One person in each village is trained as a Village Volunteer, who in turn works with farmers. They are called Village Volunteers (VVs) because their knowledge and intervention should go beyond just animal health and agricultural work and they should know about the various aspects of rural development. To build sustainability into the project, the VV is trained in all aspects that can help them take over the role of the field staff when IDS phases out.

From June, 2001, VVs were chosen, trained and started training the community on:

- Improved agricultural practices such as:
  - Vermi-compost
  - Natural pesticides
  - Bunds and Contour Bunds
- Improved Practices in Animal Husbandry: As cattle constitute one of the most important assets of any rural family, knowledge about different types of cattle, their characteristics, needs and care they may require becomes important.

Thus Village Volunteers play a crucial role in the transmission of knowledge, raising the general awareness of the community on the use of environmentally friendly agricultural techniques, improving the quality of soil and helping the conservation of soil and water.

Watershed development is another programme currently being planned through linkages with the Watershed Development Department, Government of Karnataka. Watershed interventions help raise the water table and conserve the soil leading to environmental sustainability. Soil and water conservation interventions, including gully plugs, bunds, contour bunds, check dams, and farm ponds. In this process, food, fodder, biomass, and timber production can increase which will help the whole village.

## **IX. Conclusions and Recommendations**

From the time IDS enters a village till the withdrawal stages, there is an emphasis on building relationships and trust between people and staff, and among people and building community based organizations. Building people's ownership over the process starts at the very beginning through the PRA exercises where even in the data collection stage and determining of priorities, people are involved and help in identification of problems, solutions and resources.

IDS has a policy that from the start of a project, the idea of withdrawal is always embedded within its strategy. To ensure that there is no dependence or lacunae, mechanisms are put in place right through the process to build the capacities of the sanghas and other actors within the village itself to take on the role played by IDS.

### *Recommendations*

- One major problem that needs to be addresses includes the issue of staff being transferred. On the one hand, new projects require the experience of experienced staff, but on the other hand, every project requires continuity of staff. This may require planning a phasing out period where an experienced staff member hands over the work to the new staff member.
- This area represents a backward area where banks are hesitant to lend money, even to sanghas. Thus, an overall taluka level intervention strategy may be needed to nudge banks into lending to the adopted villages in Savnur Taluk, Haveri District, with IDS working with the banks to increase their awareness about the impact of sangha formation and , perhaps, providing some kind of overall guarantee (verbal) to the banks.
- During training, some women are responsible for preparing the food for the rest and organizing the logistic arrangements. Often these tasks take up their entire time and they are unable to benefit from the actual training. There needs to be some division of labour in a way that benefits all sangha members in training sessions.

- Through the documentation process it was found that IDS staff need capacity building and resources on written and visual documentation. For visual documentation, such as photographs, many simple processes that should have been captured on film were not, because of the lack of equipment like basic cameras. This is vital for exposure visits, PRA exercises, government interaction, gram sabhas participation, and so on. These photos capture the processes of change and are a visual history that creates for sangha members themselves a record of where they were and their evolution over time.
- Also, in terms of capturing change and writing stories at every stage, all IDS staff should be provided with simple tape recorders and trained on their use in the form of interviewing skills and transcription as a first step. The next step would include teaching them to write up reports based on these interviews.

## I. Introduction

*Develop all rural poor, both men and women, socially, politically and economically to have a society free from exploitation, fear and discrimination.*

*(Vision of India Development Service)*

India Development Service (IDS), a non-profit organization is committed to economic and social development. IDS works in rural areas to make poor people aware, self sufficient and self reliant through its projects as it believes that development refers primarily to the development of people not only of goods.

### **Programme for Integrated Rural Development in Adopted Villages**

Mr. Hanumanth Patil who belongs to Indians for Collective Action (ICA) set a precedent for Non Resident Indians to sponsor the development of a village through IDS. Mr. Desai goudar, another member of ICA was introduced to IDS and was impressed by their work. He decided to fund the *Programme for Integrated Rural Development in Adopted Villages*, which is also intended to serve as a model for other projects to understand the process involved for integrated rural development.

#### *Goals and Objectives*

The objective of the *Programme for Integrated Rural Development in Adopted Villages* is to uplift the whole community of the adopted villages, through improving their lifestyles. Mr. Desai goudar also wanted the methods and methodology adopted by IDS to be documented for anyone else who wants to partner in such a project. This methodology includes the formation of sanghas, raising awareness on hygiene, education, self-reliance, utilizing existing resources and linking with government programmes.

Towards the above objective making the poor more self-sufficient both socially and economically would be facilitated through the use and development of local resources. The project goals include:

- Organising 60 percent of the families below the poverty line in SHGs
- Increasing access to money to meet immediate needs through savings for people below the poverty line
- Increasing the poor people's income
- Developing the skills for cattle management
- Decreasing the farmers' money spent on chemical fertilizers and pesticides
- Increasing the fertility of land and yield of crops

For this a variety of activities have been planned over a five-year period. The activities included:

- Community organisation through the formation of self-help groups,
- Income generation activities,
- Social and legal awareness
- Health awareness and improving health practices
- Improving farming methods

## *The Process*

All projects go through certain stages. IDS normally works in a village for a minimum period of five years because prior experience has taught most NGOs in this field that this is the minimum amount of time it takes for rural development to be both initiated and sustained over time. During this period sanghas are formed, they take up income generating, social and other activities and are federated at the village level to create village level organizations that take on the functions of the NGO over time. IDS normally works with a cluster of villages due to the level of organization, human resources, inputs and networking needed in any given village. IDS organizes women. However in the process, if other sections such as men and youth show interest or the potential then IDS organizes them as well.

Rapport Building: The first activity undertaken is getting to know the village community. The community organiser (CO) stays in the village so that the community gets used to the CO and becomes comfortable with him. In the first six months the CO conducts PRA exercises and gets to know the villagers with pre-meetings (informal meetings). House visits are also conducted where IDS work is explained.

Participatory Rural Appraisal (PRA) exercises provide an overview of the village, the conditions, resources, problems and opportunities for change. It helps people identify their issues, prioritize them and identify possible solutions. Most importantly it helps identify the poor.

Exposure Visits: Exposure trips to other villages where IDS works and to other sanghas take place at various times during the project. In the beginning these trips help establish the validity of the organisation and build trust in the people.

Community Mobilization: Sanghas are formed based on the interests of the people and information obtained from the PRA. IDS forms sanghas mainly for people below the poverty line including small and marginal farmers, landless labourers, and artisans, with special emphasis on women and scheduled castes. Each sangha consists of ten to fifteen members and form the base for all activities.

Training: Various kinds of training are given at different times. Training includes human resource development, rural enterprise development, health, and improved agricultural practices.

Thrift and Credit: In the meetings, IDS asks women to start saving. Because women have faced a lot of problems in the past of being cheated of their money by chit fund agencies<sup>1</sup>, initially they cannot tell the difference between an NGO and a chit fund agency. Thus it may take two months or even up to four months for women to develop the trust and confidence needed to start savings. A certain minimal amount of savings and time is required to initiate other activities such as getting a bank account or initiating group purchase or for issuing internal loans. The sanghas start a bank account after they have saved Rs. 500. After they have saved a certain minimum amount of money, which varies from sangha to sangha, they start internal lending.

Group Purchase: it takes about a year after forming the sangha for the members to begin group purchase. Group purchase begins only after the sangha has saved at least Rs.1,000, approximately three months after they have started their bank account. After being involved in group purchase activities for about six months, women start to realise that they can save money through this activity and it is only then that they start thinking about taking up small income generating

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<sup>1</sup> Chit funds are a savings device by which funds are collected every month and interest is supposed to be paid out at the end of the year and loans issued against the savings.

activities. For the sangha to develop the confidence and ability to write letters and communicate with officials takes them about a year after the sangha is formed. Within the first year and a half of forming the sangha many activities are introduced after which the sangha only needs to be strengthened and supported.

**Political Empowerment and Building Sustainability:** In between, other activities such as political empowerment and social activities are undertaken. Sanghas are encouraged to participate in Gram Sabhas<sup>2</sup>. When they attend the Gram Sabha, the Village Development Sangha (VDS) concept is introduced to help the members of all sanghas become a stronger voice in these assemblies. VDS formation takes place approximately two years after entering a village. After the VDS is formed, IDS concentrates on the VDS rather than on the individual sanghas. It takes about one year for the VDS to strengthen. After this focus on the VDS, IDS goes back to focussing on the individual sanghas before they start the withdrawal process. The withdrawal can only begin after three years but the process of withdrawal itself takes nearly two years, as that is the amount of time required to strengthen the sanghas and the VDS so that the capacities of people's organizations are built to take over all functions of IDS.

<b>Time</b>	<b>Activity</b>
Entry -3-4 Months	Studying that village, PRAs, identify the needs of the people, their problems and the resources available, explain who we are and what we do
3-4 months – 1 year	Non formal groups are started, exposure trip, formal groups, saving, bank accounts, internal loans
1-2 Year	Group purchase, linkages to the bank
2-3 Years	Rural Entrepreneurship Development Programmes, Income Generating Activities start, social issues
3- 4 Years	VDS formation, strengthening of sanghas
4-5 Years	Withdrawal from Sanghas and VDS

Thus, typically in the initial years of any project, the main activities include only community mobilization and organization. The other types of more visible activities and changes associated with such activities (including income generation, tackling social issues, tackling village level problems and so on) take place only in the later years of a project. Towards these types of activities, first strengthening the sanghas and later the village level organization is a pre-requisite and a gestation time period is needed for the community organization to take root. This gestation period helps the sanghas develop the capacity to undertake the activities and sustain themselves after the NGOs withdraw.

### *The Scope of the Report*

The scope of this report will include a detailed account of the process involved to date starting from September 1999 till December 2001. It will report the types of activities taken up by the sanghas and VDS. Finally the impacts of the activities initiated thus far will be discussed.

<sup>2</sup> Every six months the village is supposed to hold a Gram Sabha or public assembly where panchayat members, government officials and the village community (or electorate) meet to take decisions on village development. The Gram Sabha is meant to be the decision making body and the Gram Panchayat, or elected representatives of local self-government is the implementing body as per the 73<sup>rd</sup> Amendment to the Indian Constitution.

## II. The First Steps

Before undertaking any project a process by which villages are selected and the criteria for selection needs to be thought through. After the villages are selected, rapport is developed by IDS with the community. Next, baseline information is collected through a participatory process to identify the poor, locate the poor, identify the major issues facing the village and then to finally plan further activities.

### 2.1. Village Selection

IDS normally works with a cluster of villages. In any given village a large amount of human resources, inputs and networking are needed. The scale of this input including having staff live in the village, lends to a larger number of neighbouring villages being able to potentially benefit from these inputs. Thus, since a higher scale is possible it is a waste of resources to work only in one village. (The funder of the Adopt a Village project initially wanted IDS to work in only two villages, namely Kunimellihalli (K.M. Halli) and Mugali). In keeping with IDS's policy of working in a cluster of villages it was then decided to work with villages around K.M. Halli under Savnur Taluk<sup>3</sup> and Mugali which comes under Shiggaon Taluk, the adjacent taluk.

After it was decided to take up a cluster the next task was to identify the other villages in the cluster. While choosing the villages the criteria adopted included the following:

- The villages had to have a large number of poor.
- For IDS work to be more effective the villages also had to be relatively small.

The villages that were then chosen included Mannangi and Mellagatti, which come under one Gram Panchayat and Kuruburmallur, Bardur, Mahur and Challal which forms another Gram Panchayat. One village left out in the cluster is Kalmadu as there are only 15-16 houses there with no poor families. The villages finally chosen were:

1. Kunimelihalli
2. Mannangi and Mannangi Plot
3. Mellagatti and Mellagatti Plot
4. Kuruburmallur
5. Bardur
6. Mavur
7. Challal
8. Mugali

In the villages that have been chosen there are landless, scheduled castes and scheduled tribes (SC/ST) and other poor people. There is more poverty in these villages. The poor are mostly engaged as agricultural labourers (coolies) and due to seasonal nature of agricultural work, some migrate in the summers for other work.

### 2.2. Entering a Village

The first phase of a project is to get to know the people and the situation in each of the selected villages. The initial months spent by the organisation in the village building rapport with the community is very important. Many of the villagers are suspicious, as they have cheated before. *When IDS had first come we thought they had come to kill chickens because there was AIDS in the neighbouring areas. They had meeting with us and one of them stayed in the village. After*

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<sup>3</sup> A Taluk is an administrative block of the government consisting of several villages. Many Taluks form a district the next administrative unit.

*they told us to form sanghas we got to know that they had not come to kill chickens and we got the courage to form sanghas.<sup>4</sup> When IDS staff stays in the village and starts talking to the community they slowly realise that they will not be cheated of their money. In the beginning the villagers scared us saying that IDS would take our kidneys away. We were also scared that IDS would take away our money when they told us to save. After we got the money in our hand we had more faith.<sup>5</sup>*

In IDS, the staff who work at the village level are called Community Organizers (COs). Each CO looks after one to two villages depending on the population of the target group<sup>6</sup> in these villages. Identification of the target group is done through Participatory Rural Appraisal (PRA) exercises

### 2.2.1 Participatory Rural Appraisal (PRA)

Before any project is taken up baseline data, both quantitative and qualitative, needs to be collected. There are various methods to collect data; the survey method, focus group, sample survey, census and so on. But all these methods only collect quantitative data and do not involve the participation of the people themselves. Using traditional survey and other techniques is labourious, time consuming, costly and needs a lot of manpower. Since both qualitative and quantitative information is needed a more participatory and broader process for data collection has been devised in the form of PRA exercises. These exercises provide information from the people's perspective, as it is a completely participatory process.



Photo2. 1 IDS staff gathering data

#### Why Participatory Rural Appraisal?

PRA exercises provided an overview of the village, the conditions, resources, problems and opportunities for change. The problems of a village can be viewed from a variety of perspectives including those of the community, NGOs, the poor, women or the government. When perspectives differ, the understanding of problems also differ. To get a complete perspective one has to get all possible information from all stakeholders. One prerequisite for these exercises is building of rapport with the village community. *Thus the objective of the PRA exercise is for the people to understand and accept their problems for change, and own their ideas.*

This method of collecting information is useful, authentic, quick and far less expensive. It not only gives information, but is a tool which involves people's participation in the project from its inception. It helps people identify their issues, prioritise them and also identify possible solutions

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<sup>4</sup> Women from K.M. Halli

<sup>5</sup> Yelamma Devi Women's Sangha, Mahur

<sup>6</sup> The target group includes landless labourers, small and marginal farmers, and artisans, with greater emphasis placed on women and the SC/ST population.

and the project organiser to understand interventions needed, and possible activities. Most importantly it helps identify the poor. It is not only a data collection process but also a tool for appraisal of the data, a planning tool for the future and participatory tool that ensures the integration of people's perspective into the process.

There are some drawbacks to this process as the qualitative data is good but the quantitative data is not perfect. But the qualitative information found in this method which is very important, would not be gathered through traditional survey methods.

The community itself names those who are landless and those who are very poor in the PRA exercises. Though the government creates lists of people below the poverty line (BPL), most of the landless and many of the poor are not on this list. IDS goes to the landless colonies, the Harijan<sup>7</sup> or the Janata plots<sup>8</sup> and surveys only these areas, not the whole village. Before that, information is obtained from the Agriculture Department, Gram Panchayat, school and anganwadi<sup>9</sup> on the number of landless, small farmers, big farmers and so on. Four different PRA exercises are conducted:

- Time Line: History of the village is collected from the older people.
- Social Mapping: Information is collected about each street in the village by mapping each street with house, roads, temples, and so on. Symbols are used to map family information, land holdings and animal holdings. Social mapping exercises helped provide:
  - A Caste analysis including occupations
  - An assessment and location of the BPL population
  - An assessment of migratory patterns
- Seasonality: Information is collected on crop and rain patterns, harvesting, labour, festivals, and migration. A seasonality analysis determines when people are available, when they have no time, when they have money and so forth.
- Resources: This exercise provides information on resources that the villages export and the resources that they import.

Each exercise was done for two days, two times each. People in the village were called and divided into four groups for these exercises. Through these exercises the following problems were identified in the project area:

- Migration
- Low agricultural production
- More dependence on agricultural labour
- Spending a lot of money on chemical fertilizers & pesticides
- Animal health problems

These PRA exercises helped in the selection of the groups and in determining where activities such as horticulture, compost and watershed development would be carried out. The activities conducted through the project include:

- Community Organization
- Income generating activities through SHGs
- Health, both human and animal
- Other Parallel Programmes
- Watershed

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<sup>7</sup> Harijans are the lower castes.

<sup>8</sup> The Janata plot is a government housing program for the poor by which plots of land are allotted to the poor.

<sup>9</sup> The anganwadi is a nursery for small children.

For example, for small farmers IDS was able to create a strategy by which they could use existing resources to get natural compost instead of using chemical fertilizers. For those with land IDS started activities like vermi-culture, composting, building bunds and planting trees. For the landless the strategy included organising them into groups and beginning thrift and credit activities, after which activities such as income generation were introduced. For those involved in coolie and where migration was heavy, strategies were discussed to reduce migration.

### III. Community Organisation

Community organization forms the backbone of the entire integrated rural development process. Building a solid base through community organization is essential before any other activity can be undertaken. This is done through intensive training, exposure visits and other inputs on self help group concepts such as leadership, decision-making, group dynamics, and minute and account keeping. It is only after this foundation is laid, that group financial management can be sustained.

#### 3.1 Sanghas or Self Help Groups

Currently there are 43 self-help groups with 566 members in the project area<sup>10</sup>. Five community organizers and one project officer organise the community into sanghas with the community organizers working and staying in the villages. Three months after entering a village, the community organiser starts forming sanghas or self help groups where people with similar needs or problems are brought together.

##### *Why Sanghas?*

To implement any community programme there has to be some level of community organisation. The approach is not one of working with individuals but one of working with groups in which individuals are actively involved. For the people too it is easier to understand and come to terms with problems and solutions when they are in a group and when there is collective thinking. This thinking motivates them to realise there is a need to act and in fact collectively they can act. So from both points of view, the organization and the community, it is important to organise groups.

In a group, the unity and affinity are important values inculcated among the members. The strength in unity and collectivity is very important for the success of any development programme.



Photo 3.1 *Sangha members*

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<sup>10</sup> Please see annexure 5 for a list of the sanghas

## *The Membership Base*

Keeping with their vision, IDS organises only the poor. The richer classes have the knowledge, and already know the strength of the group and importance of collectivity so they can organise themselves. The poor need more help, as they cannot do it themselves. They need more time and persuasion because they are more fragmented and unaware of the benefits of working together. Among the poor, it is the women who are more exploited and affected even more because of poverty and illiteracy. They are the poorest among the poor. That is why IDS organizes women but it is not that they do not organise men. Basically they start with women but also help farmers and youth. They also start with women because women listen to them and are eager to know about things that can benefit them. The youth and the men are more arrogant and pretend that they know. Unless there is some demonstration it is not easy to organise the youth. The women show them the way. But organising women is not easy. They are illiterate and they are dependent on men. However, once women understand the concept it is easy to keep them together. This goes against traditional thinking that women do not bond as a group. Also as women are the caregivers once they are organised they help not only themselves but also the whole community.



Photo 3. 2 IDS staff talking to sangha members

### **3.2 Forming a Sangha**

Sanghas are formed based on the interests of the people and information obtained from the PRA. IDS forms sanghas mainly for people below the poverty line including small and marginal farmers, landless labourers, and artisans, with special emphasis on women and scheduled castes.

Though a community organiser can work with ten groups at a time, they begin with one group and then go on to form more groups over a year and a half. Other activities simultaneously conducted are health camps, and training on agriculture which are for all sections of the population.

Each sangha consists of ten to fifteen members and form the base for all activities. They are forums for empowerment of the weaker sections and women. Although their basic activities are thrift, credit and income generation, they are also involved in improving their villages in a variety of ways. It takes about three months before the groups start meeting regularly. In these three months the COs get to know who are compatible and who are interested in spending time on sangha activities. It is important that the members trust each other, that it is easy for them to meet each other and that if they take up any activity they should be able to do it together.

Getting women to form sanghas is not an easy task. In these villages the community was cheated of their money through chit fund agencies who would collect their money, pay them some interest in the first year and then disappear the next year. A man came to the village and collected Rs. 10 from everyone and only he knew the accounts. After the community had paid money for a year the chit fund agency is supposed to give back the money with a 5-6 percent interest. The agency did this for a year or two and then vanished. IDS staff said *In this area the first problem we faced*

*was that of forming sanghas. In Challal and Mahur they were not ready to form a sangha for a long time.*<sup>11</sup>

When IDS staff asked people to form sanghas they were suspicious especially when asked to save money. *We did not know about the sangha and we were scared that our money would be lost.*<sup>12</sup> People automatically linked saving with chit funds. IDS had to convince them that forming a sangha and saving was not the same as saving in a chit fund. *We tell them that saving money is not the most important focus. It is more important to sit together and discuss your problems and the village problems. That is a sangha. They thought we were going to run away with their money. In the sangha concept training we make that clear. We tell them that we will not take the money, that the money will remain with them. The COs will only be there to help them.*<sup>13</sup> The community organisers have to build trust with the villagers. *We did not want to form a sangha and we did not know anything about sanghas. We had been cheated before so we refused to form a sangha and save money. They explained the sangha concept and told us that the money we save will be with us and that no one would take it from us.*<sup>14</sup> Most organizations, when they initially start work with the community, do not start with a clean slate but have to undo the damage done by other interest groups.

When forming sanghas the community organiser has to not only convince the women but also their families and the entire community.

According to Shekanna, GP member, K.M. Halli: *When IDS came here the first time I had doubts about what they were going to do. After observing them for 15-30 days everyone was convinced. They emphasize women's development and how they could improve their lives. They started forming sanghas. They told them how to conduct meetings, save and how to keep it in the bank. They used to meet the GP and ask them to come for the training. They told us how to improve the village.*<sup>15</sup> It is only after their work has been observed for a while that the village community develops faith in them.

Despite these reservations, after the community organisers have worked in the village for some time the people begin to trust them and start to form sanghas. Sangha women, Mugali describing their initial experience said: *The community organiser gave us a lot of information before and he had come and visited us two to three times, so we women decided to form a sangha. The villagers told us that we would be cheated. They said if you want to start a chit fund start it in the village, don't do it with someone outside the village. We told the villagers that Suresh [the community organiser] was not going to take our money and that we were going to keep the money in the bank.*<sup>16</sup>

### ***Building Credibility with the Community...***

In Mugali, during an introduction meeting where women were being told about sangha formation and IDS one man dragged his wife away beating her all the way home. Though the sangha should have stopped him, they did not as it was a newly formed sangha. They did talk about it and closed the meeting early. In the morning they went to that street where the woman lived and asked neighbours why her husband acted that way. They attributed it to his personality and said that he did not like his wife going out of the house and meeting others.

<sup>11</sup> R.B.Patil, IDS

<sup>12</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>13</sup> R.B. Patil/D.T. Hulikatti, IDS Staff

<sup>14</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>15</sup> Shekanna, GP member, K.M. Halli

<sup>16</sup> Gramadevi Women's Sangha, Mugali

Another meeting was called where 14 women said they wanted to form a sangha. Their husbands accompanied them, as they were curious about what the women were going to be told. The woman who was dragged away did not come, as her husband did not allow it. The men took over the meeting and started questioning the community organiser while the women sat at the back quietly<sup>17</sup>. They wanted to know where he had come from, what was going to happen if they lost their money, what was his reason for being there, how long was he going to be there and so on. The community organiser then told them that he had worked in the neighbouring villages. On the next market day the people could talk to the women from these villages. He also showed them photos of other sangha meetings and activities.

After that 14 women got together and formed the sangha, where they met every Wednesday and saved Rs. 10 per week. After that they named their sangha Akkamahadevi Mahila Swa Sahaya Sangha.

At the same time there were other women who had faith in the organization and the community organiser. *We had faith in the community organiser and that is why we formed a sangha a week after he told us to. We were told that the money would be with us and the money has remained with us. We did not feel that we were going to be cheated as all the money was with us. He did not take any money. Everything was in our hands, the money and what we did with it.*<sup>18</sup>

Once a few sanghas have started in a village the later sanghas do not have many problems starting. In fact a lot of women are motivated to form other sanghas after they see one sangha grow and function. *We are four months old. There were other sanghas. They told us it would be helpful if we formed a sangha so we too form a sangha.*<sup>19</sup> There are some new groups who have seen other older groups but still have some doubts, which they overcome with time. *We saw other groups and we wanted to form a group. We had broken up because we were scared our money would be taken away. Now we feel like coming for the sangha meetings and everyone wants to save money.*<sup>20</sup>

Therefore sangha formation requires both earning the trust of the community but also building people's trust in each other. This building of trust and relationships, the core for future sustenance of the sangha, cannot be established over night but requires the time spent for these relationships to be built. This is also one reason that IDS has its staff live with the community. Trust is also built through demonstration of IDS's work over time. Exposure trips also serve to build this trust as they help demonstrate this work in other villages.

### **3.3 Exposure Trips**

#### ***Seeing is Believing...***

*We did not want to form a sangha. Earlier some chit fund people cheated us. We thought that IDS too would cheat us. We were suspicious. The men in our families said no. We were taken to other sanghas on an exposure trip to Indali where we met another sangha. The members of that sangha talked to us about their work and what they have been able to do with the loans they have taken. That convinced us.*

<sup>17</sup> Suresh Adnoor, Community Organiser, Mugali

<sup>18</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>19</sup> Kariammadevi Women's Sangha, Mugali

<sup>20</sup> Saraswati Women's Sangha, Mugali

### *Why Exposure Visits*

Exposure trips to other villages where IDS works and to other sanghas take place at various times during the project. In the beginning these trips help establish the validity of the organisation and build trust in the people. When the community sees the organisation's work in other villages and talk to the sangha members there, they start to believe in the organization and are motivated to form sanghas. When they come back they talk to other people and slowly the sanghas begin to form. *Six of us were taken on an exposure trip to see another sangha. We asked those women why they formed a sangha. They told us it was for savings and that they saved Rs. 2 a week. We came back and sat up all night talking about the need for savings and decided to form a sangha.*<sup>21</sup>

As IDS does not believe in forcing anyone, exposure trips help people understand why they were being asked to form sanghas. IDS staff said *We decided to take them on exposure trips rather than force them to form sanghas. We wanted them to get the feeling that they want to form a sangha. Only then we would form them into sanghas. After the exposure trips they even talked to bankers to find out about IDS. After the bankers told them that IDS was a good organisation and through the exposure trip they developed more faith in us. The interest to learn has now grown in women.*<sup>22</sup> In Mugali the community organiser took two people from every street in the village on an exposure trip thus representing the whole village. Later those two women who had gone on the exposure trip were asked to get women from their street together to form a sangha.

Peer learning and teaching forms the underlying philosophy for this method. According to IDS staff, *If staff members say something it may not have an effect on the women but if the local women talk to them their minds change. Other sanghas talk about how they started a sangha, how they saved, how much they saved, what they do with the savings, what they feel after forming a sangha and so on. It is after this that a change starts to take place. Any doubts they may have had, goes away after they go for an exposure trip.*<sup>23</sup>

Sangha women describing the experience of an exposure visit said, *We have gone on an exposure trip to Karur. We saw how they conduct meetings and the activities they do, like sheep rearing, petty shops, stitching bags, stitching clothes and so on. They told us how they had taken loans. Seeing that we too felt we should be doing all that. We wanted to make bags but we need some one to teach us. We are three to four of us who want to learn.*<sup>24</sup>

### *Types of Exposure Visits*

The kind of exposure trips and the timings of exposure trips differs from village to village. Sometimes the groups need exposure just to form a group, sometimes they need exposure later on for other purposes.

Exposure trips also help the sangha members to think in a broader way about how they might solve their problems and improve their positions. Sangha women discussing an exposure visit said, *They told us about sanghas. They formed a group four years ago and saved a lot. They told us to form a sangha and not to break up, as it will help us. They gave examples of things they have done. Earlier they did not have a bus. They got a bus to come to their village. They got the*

<sup>21</sup> Manjunatha Women's Sangha, K. M. Halli

<sup>22</sup> R.B.Patil, IDS

<sup>23</sup> R.B.Patil, IDS

<sup>24</sup> Dyamavva Devi Women's Sangha, Mellagatti

*Panchayat to take up the water problem. They have started income generating activities. They got veterinarians to come and look at their cattle.*<sup>25</sup> The exposure trips introduce the women to groups who have come together and done a variety of income generating activities to solve their problems using their own resources. When they listen to the stories and share ideas with other sanghas they too get ideas on what they can do.

Sometimes, once a group has formed and has saved up enough funds it does not know how to invest these funds. At this point an exposure trip to show them a variety of activities gives them ideas on what income generation activities they can begin. Sangha women discussing the activities they had seen said: *We had gone to Karur on an exposure trip. There we met a sangha who told us about what they have done after forming a sangha. They have reared sheep and goats, done vegetable vending, got loans from the bank and one or two people have started a petty shop. They have been trained on making handbags.*<sup>26</sup> Other sangha women also talked about economic activities they had seen. *We went to a sangha in M.G. Timappur. They had done savings and said that it had helped them. They were doing banana selling, sheep rearing and group purchase. They told us that one woman had bought sheep and looks after them.*<sup>27</sup>

Others need to see what more they can do in the sangha. For instance, there are exposure trips on improved agricultural practices which sangha women described. *We had gone to Dharwad where we saw orchards and various plants and crops. They showed a plot where vermi-compost has been used and where it has not been used. Where they had not used the compost the plants got diseases but where they had used the compost the plants had grown very well. We were shown cows and calves and told what to feed them. We went to a fair where women demonstrated the use of pumps for spraying of pesticides and fertilizer, various kinds of composts and the products they were making. They were all made by women like us who had formed sanghas.*<sup>28</sup>

Exposure trips are also organised to familiarize the members with government programmes and how they can access them. They may also visit to learn more technical information about the activities they have taken up. Usually the sangha members bear a part of the cost of such visits, which assures that they are planning to benefit from the visit and not just take an opportunity for a free outing. The women also share their experiences with their husbands, family members and neighbours.

These exposure trips also developed individual members. Now they are more articulate and their confidence in their own thinking and capacity has increased. They have developed self-confidence and confidence in their SHGs.



Photo 3.3 A training session

<sup>25</sup> Maltesh Women's Sangha, Kurburmallur

<sup>26</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>27</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>28</sup> Renuka Devi Women's Sangha, K.M. Halli

### 3.4 Training

The secret of IDS's work lies in facilitating others to take charge. The success of the work depends on making the people do the work themselves. Training is one part of the job, then the CO does it with the community and then he/she makes them do the work on their own.

#### *Types of Training*

Various kinds of training are given at different times. Training includes:

- Human Resource Development Training
- Rural Enterprise Development Programme
- Health
- Improved Agricultural Practices

Only Human Resource Development Training has been described here while the rest are covered in their respective chapters on these areas.

#### Human Resource Development Training

*What is a sangha, why do we have to form a sangha and what can we do after forming a sangha? All this was told to us. We were told that we should be together without fighting.*<sup>29</sup>

The community organizer works with the sanghas to help them develop the skills necessary for whatever activities they want to commence. The CO trains members to conduct regular meetings, identify issues for discussion, take decisions, share responsibilities and implement decisions taken. Initially they facilitate meetings, keep meeting minutes, accounts, solve problems within the sanghas, introduce them to bank transactions and train them on specific knowledge needed to carry out activities undertaken by both the



Photo 3: 4 A role play on sangha concept

sanghas and its members as individuals. Slowly they build people's capacities to conduct these activities on their own. The CO meets women outside regular meetings and talks to them about the issues they wish to bring up in the meetings. During meetings if there are women who cannot speak, the CO asks them questions to get them to talk about their problems. The CO would say things like *I had come to your house and you were talking about this issue* and in this way, gets her to talk in the meeting. This helps the members develop leadership qualities and builds their confidence so that they can approach the government and participate in village decisions in the Gram Sabhas.

The role of the CO in building a sangha is to:

- Improve the understanding capacity of women in the sangha
- Build togetherness and unity to strengthen the group

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<sup>29</sup> Yelamma Devi Women's Sangha, Mahur

- Build self-confidence and self-reliance
- Play the role of a facilitator and develop facilitators within the group.

To form a sangha and for the women to understand what a sangha is, they are given sangha concept training which includes:

- What is a sangha or Self Help group?
- Responsibilities of sangha members
- How to run meetings
- Decision making process
- How to implement the decisions taken

Although IDS staff members run these programmes the main resource people are members of already established SHGs. They explain how their sanghas work and how they have solved their problems. This approach is much more credible than an academic discussion as the potential members can freely ask questions to people just like themselves.

Role Plays: To help them understand these concepts role-plays and other activities are conducted. One training exercise used demonstrates sangha unity and strength. Women are given one stick and asked to break it and then given a bundle of sticks to break. Then they are asked about what they thought while breaking the sticks. The women's response was that they could break a single stick but could not break the bundle of sticks. When asked what they understanding is of this and their response was that *we are alone we are weak but when we are in a group we can do something. We were told that one stick breaks very easily but a bundle of sticks cannot be broken. So if we work together as a group there is a lot more strength.*<sup>30</sup>



Photo 3. 5 Sangha members going through an exercise on sangha unity and strength

In the beginning there are a lot of problems so there are role-plays on all the possible problems that can take place such as a drunken husband coming and taking his wife away from the meeting. All the women say they will not talk to him now because he is drunk but the next morning they will try and convince him to let his wife come for the meetings.

Conducting Meetings: To help them understand how to conduct meetings one example of an exercise conducted was as follows. Three women are asked to sit not facing the group and then the group is asked to conduct a meeting. The sangha then says they cannot have a meeting when women are not facing them. They are then asked how would they like to conduct a meeting and the sangha says *we should sit in a circle and have a meeting. Everyone should be able to see and*

<sup>30</sup> Matangi Women's Sangha and Renuka Women's Sangha, Bardur

*hear each other*. This helps them determine for themselves how they would like to hold meetings. They are also told about the role of the facilitator.

**Decision-Making:** The idea in a sangha is that every one should take turns on assuming different roles and responsibilities so that everyone develops equally. The people who do not talk much are encouraged to talk. If there is a meeting tomorrow then the staff does house visits the day before and tells the other women to encourage the woman who does not talk to talk and to give her some responsibilities in the meeting. In the next meeting women are encouraged to give another woman some responsibility.

When they have to take decisions all of them have to talk and discuss and decide. For example, who to give loans and what are the loans for. *We see who needs the money and all 14 of us decide who to give money to.*<sup>31</sup>

**Leadership Training:** Training covers leadership qualities, what constitutes leadership, how to take responsibility and how to make others take responsibility. Everyone has to be a leader. IDS develops leadership qualities and not just a few leaders. Leadership qualities include collection of information, articulation of problems and concern for others.



Photo 3.6 Leadership training

### ***Building Leadership, Not Just Leaders...***

*We had leadership training where we were told all of us have to come forward and no one should stay behind. If anyone says they cannot come to the meetings we ask them why. If they say people at home will not allow them then we go to their house and talk to them. We discuss how to resolve problems in the sangha. We have to get along with each other so that our sangha does not break up.*<sup>32</sup>

In one training exercise these leadership qualities were demonstrated. Pieces of paper representing government schemes were kept at a distance and the women were told to go and get them. One woman went two steps and then she stopped. The other women climbed the stage and took them. Later this was analysed in the group. The woman who hesitated said that before she got there the other women had already taken the papers away. She was then told that this was like going to Savnur and then coming back without meeting the government official. If she also had gone quickly, then she too could have gotten it and that she should try and not give up. A woman who collected several slips was asked why she took all the slips and did not share it with others. She said she got them herself so why should she share them. This attitude was then discussed as a potential for creating problems in a group. Thus it is demonstrated that in a group they have to learn to share resources and must also make the effort to get these resources.

<sup>31</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>32</sup> Basaveshwar Women's Sangha, Challal

Another similar exercise was done to show that, usually those who have initiative have more access to government programmes and those who do not come forward. Being in a sangha is the first step towards everyone getting access to the programmes.

Formation of bylaws: The sanghas are asked to form bylaws of the sangha before they start. What are rules, how much should they save, when they should meet, when they should start giving loans, by when should the loans be returned and so on. IDS does not prescribe any rules for the sangha as for them prescribing rules would be like a government scheme. The sanghas should understand the rules. When they form their own bylaws these laws are more binding than when someone else forms them. If women do not form the bylaws then they can easily say these bylaws do not apply to them and can violate the bylaws. If they can violate one bylaw then they can violate other laws as well. When they form their own rules they say: *We have made the rules. We have to follow them.* When they make the rules they are better able to understand what rules are, what is the purpose of these rules, and so on. They own these rules. They also understand how to form rules, how to take decisions, and how to implement them. IDS helps them but the sangha has to form its own bylaws. The rules differ from sangha to sangha.

According to the rules made by the Manjunatha Mahila Sangha (K. M. Halli), members must:

- Meet regularly
- Maintain attendance
- Participate in all activities
- Achieve consensus on decisions
- Hold meetings independent of IDS
- Take responsibility
- Take leadership
- Meet government officials to solve problems
- Participate in federation meetings
- Pay a fine if they do not save for 3 weeks consecutively.
- Pay an interest rate of Rs. 3 per 100 per month on loans.
- Pay back loans within two months
- Pay a fine for non-attendance.
- Have a quorum of at least 80 percent of all members in any given meeting

Documentation and Accounts: Accounts training includes how to keep accounts of the savings, how to give loans, how to calculate the interest rate and so on. With respect to account writing sangha members are asked how they will write their accounts in keeping with the rules they have formed and what books are needed. They are also asked to decide how they will write the accounts and who will take responsibility for this task. If none of the women can read or write then IDS trains children or a family member of sangha women to keep accounts or the sangha is asked to find someone to write their accounts and other documents. They are asked whether they are willing to pay this person and if so how much.

Once they make these decisions IDS staff then trains them or the concerned person on account keeping and documentation. Women from Challal talked about their training. *We went to Savnur for training on sangha and accounts training. They gave us four books and passbooks. We were told that we would have to continue on our own and be together and sort out our problems ourselves.*<sup>33</sup>

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<sup>33</sup> Sri Harjatmahaboob Women's Sangha, Challal

The CO observes if they do the accounts at all and to what extent they do the accounts correctly. *We generally try and train two to three people in the sangha to do the accounts so that even if one person goes away there will be others who can do the accounts.*<sup>34</sup>

All sangha records are kept with the sangha. The community organiser does not keep these records with him. The sangha records include:

- Minutes or resolution book
- Saving register
- Loan account book
- Pass book or individual savings book
- Credit and debit or income and expenditure book
- Bank pass book for the group
- Visitor’s Book
- Correspondence File
- Separate books for petty business if required.

**Resolution Book:** In this book they keep records of decisions taken, how many people were present, who came on time, who came late, who is the facilitator, who will be the next facilitator, who were the guests who came for the meeting, what was discussed, loans taken and given, fights and what happened in the previous meeting. They discuss what should have been done, what was done and why it was not done if it was not done. They also discuss who took loans, reasons for loans, when will they return it, the interest rate and so on. Also people, who have returned the loans, paid fines and totals are calculated.

**Savings Book:** Every week they record the savings amount in the format shown below. The total savings are taken to the resolution book.

<b>Savings Record</b>			
<i>Date</i>	<i>Name of member</i>	<i>Saving per week</i>	<i>Total</i>

**Loan Book:** Each person is allotted four pages where the time of repayment and loan amount is recorded in the format shown below.

<b>Loan Records</b>							
<i>Name</i>	<i>Length of time for repayment of loan</i>	<i>Loan amount</i>	<i>Interest</i>	<i>Fine</i>	<i>Repayment</i>	<i>How much is left</i>	<i>Total amount Repaid</i>

Each loan has a different repayment time depending on the size of the loan and its purpose.

**Income and Expenditure Book:** Here income and expenditure is recorded for every week.

<b>Income Records</b>							
<i>Weekly money</i>	<i>Weekly saving</i>	<i>Total interest</i>	<i>Total fine</i>	<i>Total repayment</i>	<i>Ration purchase</i>	<i>Money from bank</i>	<i>Balance</i>

<sup>34</sup> R. B. Patil, IDS

<b>Expenditure Records</b>					
<i>Loans Given</i>	<i>Stationary bought</i>	<i>Payment to the record keeper</i>	<i>Communication expenses</i>	<i>Bus charge</i>	<i>Total</i>

Individual Saving Book: Each person has an individual savings book, which has both the savings and the loan amounts. Just in case there are any problems the individual books can be referred to.

<b>Individual Savings</b>		
<i>Date</i>	<i>How much they saved</i>	<i>Total</i>

<b>Individual Loan Records</b>					
<i>Date</i>	<i>Interest</i>	<i>Fine</i>	<i>Repayment</i>	<i>How much is left</i>	<i>Total amount</i>

Bank Passbook: This is in the name of three representatives to keep a counter check.

Visitor’s Book: Any outsider or important person who comes to the meeting is asked to write their opinions and suggestions in the book.

Correspondence File: They also have a file where they have a copy of all the letters they have written or received. They correspond with the government officials which they keep copies of in this file.

For the first three to six months the CO attends all the meetings and helps them keep records. The sanghas have to learn to maintain their own records. If the CO continues doing it then they create a permanent dependence and the purpose of forming a self-help group is defeated. The sanghas get someone to write their records for them if no one in the sangha knows how to read or write. IDS first encourages someone from the sangha to maintain the records and if there is absolutely no one who can do it, then someone from the village does it. Even then all the members should be aware of the transactions and all sangha activities. That is why all sangha activities are rotated. There is no president and vice president in the sangha. The CO has a book of all the activities that have taken place such as camps held and so on.

Though there is a facilitator for every meeting, the CO is there to help them. The first three months the CO facilitates, then he only helps them and after six months he withdraws completely because he has to work with other sanghas but he does go back to the sangha to check them. In IDS the CO is assessed by the number of sanghas he has formed which are functioning independently of the CO. The more sanghas he or she makes independent the more effective, successful and efficient he/she is. The CO who does everything for the sangha is considered the most inefficient. It is easier to do the work one self than to make others do it.



Photo 3. 7 A community organiser helping the sangha with their records

All training is conducted in sessions over a period of time. There has been a positive impact of training programmes in the villages. Earlier people were afraid to start savings and form sanghas. After the training programmes they have developed confidence in IDS and understand that members themselves will handle the money and keep the book of accounts. Sharing of experiences during training and through discussions held by the women afterwards motivate women to save, form sanghas and do other activities.

### 3.5 Thrift and Credit

In the past IDS organised groups according to their needs and problems. For instance, shepherds have animal-related problems and farmers have land-related problems. The remaining groups were service-oriented groups in environmental, health, and so on. IDS did not initiate the concept of saving for these groups. They used to collect money when they needed it, but did not save regularly. Among all these groups, only the spinners' sanghas used to save to avoid middlemen.

In 1988 an evaluation of IDS work surfaced that IDS had not reached those who do not have assets. This was because the landless have no problem that was easily identifiable. Even though IDS was working with people below the poverty line they did not work with the landless. After this evaluation IDS started working with the landless and people with no assets. For these groups saving activities and income generating activities were initiated. Initially IDS gave these groups matching grants, which they now stopped, as they found that the sanghas could manage with their own money and banks loans now available to sanghas.

#### *Saving*

IDS has experimented with groups that did not save, but over a period of time they found that the group disintegrates without thrift and credit. Even if the groups continue there are no resources to do anything. One factor that can keep the group together is economic. So they start saving, which helps them in many ways. It helps them save. Saving together helps them understand the importance of saving and the purpose of saving. They get easy access to credit, as money is now available to them.

*Saving is useful for poor women. We started saving money and it will help us come forward. We were left behind. Now we want to come forward.*<sup>35</sup>

After forming a sangha, the group starts saving, sometimes immediately and sometimes it takes them two-three weeks. The groups meet weekly and save a small amount of money each week to build a common fund, which they use for their own purposes. Most sanghas use this money to give loans to their members, undertake income-generating activities and to bear the costs of the members going to government offices and banks for sangha work. The groups keep their records and manage their own money. They learn how to manage a bank account. All members, on rotation, must go to the bank to make deposits and withdrawals.

Most sanghas start saving Rs 2-5 per week and later some of them save up to Rs. 10 per week. The time it takes to go from saving two rupees to saving ten rupees depends on the income of the members. The marginal farmers start with Rs. 5, small farmers save Rs. 10 and coolies save Rs. 2. The coolie women can increase the amount they save per week over a year or a year and a half. *We save Rs. 2 a week because we are poor. We started with Rs. 5 but then went back to saving Rs. 2 because we found it difficult to save that much.*<sup>36</sup>

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<sup>35</sup> Maltesh Women's Sangha, Kurburmallur

<sup>36</sup> Renuka Yellamma Women's Sangha, Bardur

Once the women have started saving, they are very particular about saving every week. Most sanghas charge a fine if a woman does not attend a meeting or does not save. *If a woman does not have money, the next week she has to pay a fine.*<sup>37</sup> In Manangi Plot one woman sends the money with her children if she cannot attend the meeting.

Thrift and credit activities help the poor access money to meet their immediate needs and also decrease their dependence on moneylenders for loans at high interest rates. One consequence of saving has been the elimination of past debts. Earlier they worked with rich farmers from whom they borrowed. For every Rs. 100 borrowed, they paid Rs. 5 interest every month. Today in the words of one member, *No matter how small the amount, we take it from the sangha. We do not get caught in any body's hands. Now we can solve our problems ourselves.*<sup>38</sup>

### *Internal Lending*

**The Process of Lending:** It is not enough just to save. These savings have to be circulated. The sangha gives internal loans to its members from the savings to help them in times of difficulty. If the family is facing a crisis and the woman takes a loan from the sangha to help tide over the crisis, her status in the family improves. Earlier she was helpless but now she can do something by taking a loan. It thus helps build her self-confidence. Saving and internal lending also helps women learn to handle money, calculate interest rates and so on.

#### ***Easier Access To Loans...***

Earlier if we needed money for any emergency no one would give us money, but now we can take it from the sangha as we have been saving money there. Now even if we take Rs. 100 it can help one person. That is the way the sangha has helped us. All ten of us sit together and make sure the women who need the money get it.<sup>39</sup>

Though the groups can start lending money to their members from the beginning it is a few months before they actually do so because they have to accumulate some money before they can actually start lending. This time frame also helps to build confidence and trust between the members. The period during which savings accumulate gives the women the time to realise that nobody is taking their money and that the money remains with the group. Over time they also learn through training to make decisions on how to give out loans and to whom. They are able to discern who is creditworthy and who is not. Describing this training, one sangha representative said, *We were formed into two groups and discussed about giving loans. We discussed the reasons for which loans were requested. We understood what the money was going to be used for. If a woman comes and says she wants money because her husband told her to ask for it we do not give it to her. We question her as to what she wants the money for.*<sup>40</sup>

When they do start lending they generally give small amounts. When a woman has taken a small amount she and the sangha both have the confidence that she can return it. Slowly she builds up the habit of repayment and also develops the capacity to handle larger amounts. Initially if they take a big amount they do not have the confidence in their ability to return it.

<sup>37</sup> Kariammadevi Women's Sangha Mugali

<sup>38</sup> Manjunatha Women's Sangha, K. M. Halli

<sup>39</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>40</sup> Hajrat Mahaboob Subani Women's Sangha, Challal

The initial loans are taken to meet immediate needs in the family like for buying medicines, going to the doctor, school fees, death, functions at home, going to the temple or on jatri<sup>41</sup>, travel, house repairs, vegetable vending, bills, legal fees, repayment of past debts, seeds and so on. *After saving I could take money for my daughter's delivery. I took Rs. 200 and went to the government hospital. We also took money for the Jatri that took place recently.*<sup>42</sup> According to another woman sangha member, *We have taken loans for children's education, animal health and any other problems that may come up. We have no problems in getting loans. When needed we give loans to our members.*<sup>43</sup>

People need money from June to November, the sowing season and festival time. The regular savings happen but the repayment does not happen. At harvesting time after December, the repayment is also high. After December they need fewer loans.

We have started taking loans from the savings. We used to take loans at 5% interest from moneylenders. We did not know how to repay the loans. Now it is easy and we can get money easily. Also the interest rate is 2%. That way we too we have saved. We can get loans when we want. We had to run around and get money. Now we can take people to big hospitals to get them treated because we have access to money. We take loans for going to the hospitals and for marriages. We take loans for any small problems we may have.  
Sri Harjatmahaboob Women's Sangha, Challal

**Benefits from Lending:** The most important benefit here is the easy access to loans through sanghas outside the traditional credit channels which either charged too much interest, the paperwork, collateral required, the size of the loans given and time needed for processing these loans. *When we ask for a loan they ask for security but because we are in a sangha they do not have to give security.*<sup>44</sup> The sangha provides access at lower rates and for small amounts. *If we go to the bank as an individual for a bank loan of Rs. 1,000 then they will make us run around for various papers and we end up spending Rs. 200. So in the end we get only Rs. 800. When we ask for a loan as a sangha we get all the money and we have no problems. This is a benefit for us.*<sup>45</sup>

Even more advantageous is the fact that a woman does not have to wait to get money for an emergency situation. Even though the sangha money is kept in banks some funds are kept with the sangha for easy access. This money is always kept on hand because banks cannot be accessed round the clock or on all days. This amount is approximately Rs.200. The sangha decides who should keep this money each week and this responsibility is rotated. Access to this money-on-hand is based on how urgent the need is. If the loan is for a marriage then the sangha will wait and decide at the next meeting. If it is for an emergency then two people and sometime even the person who has the money can lend this money out if she feels it is justified and no one will object. This flexibility is very important as no other institution or credit provider gives credit as soon as women want it. *By forming and saving in the sangha we have easy access to loans when we need it. We get loans from the sangha, and we do not have to go outside to get loans.*<sup>46</sup>

Earlier they would have to go to the moneylender or to a rich farmer for money. *We used to have a lot of problems. We used to take loans from farmers at 5-10 % monthly interest. Now we do not ask any farmer, when we want money we take it from our sangha. On loans we charge an interest*

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<sup>41</sup> A religious event held as a fair.

<sup>42</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>43</sup> Somalingeshwara Women's Sangha, Mannangi Plot

<sup>44</sup> Renuka Yellamma Women's Sangha, Bardur

<sup>45</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>46</sup> Basaveshwara Women's Sangha Bardur

of 3% which is also put in with the savings in the bank.<sup>47</sup> They would not get the money on time and they would have to pawn their gold and other assets and pay high interest rates. *We used to go to the farmers if we needed money. If they had money they would give otherwise we did not get any loans. We got the loans at 5-6% interest and we used to pawn our things. Now we get loans when we want.*<sup>48</sup> Taking loans from sanghas means not only easy access to money but it also stops them from taking money from other sources such as moneylenders or rich farmers. This in turn helps them get out of the debt trap.

Some groups lend money but do not think of the terms and time for repayment while some groups set time lines from the very beginning. It is only after they start lending that they think about the repayment, time periods for installments and interest rates. If they give loans with a long repayment time then other people cannot take loans. It is only when they begin to face these practical issues that they start to create some rules for the sangha. The community organiser helps them form rules but it is the sanghas who make the rules. Women from Mannangi Plot said, *We charge 3% interest rate on loans taken from the sangha savings.*<sup>49</sup>

Furthermore the women learn about lending as a whole and are more knowledgeable about the mechanics associated with credit. *Earlier the men used to get the loans from outside and we never asked them where they got it. Even now for work they get the loans from outside but we take loans from the sangha for small things that we need.*<sup>50</sup>

Some groups started giving loans to their members at reasonable interest rates (lower monthly interest rates than those charged by money lenders). *We used to take loans from outside at 4-5% interest now we get loans at 2% interest.*<sup>51</sup> Charging interest rates are seen as important. Without an interest rate everyone will want to take loans, there will be competition for the funds and women will want higher loans. When there is an interest rate a woman will not take a loan unless she really needs it. If there is no interest charged then people tend to take money even if there is no need. An interest rate helps maintain discipline in credit transactions.

There are some people in the sangha who are better off than others. Since they can afford it, they try to increase the interest rate and take more loans. The CO has to observe these dynamics and make sure they do not take control of the funds.

The sanghas do not lend to outsiders. They only give loans to their members. *We lend money at a 3% interest rate. We have not given loans to anyone outside. We have been only taking loans and returning it.*<sup>52</sup> *We see who needs the money and all 14 of us decide who to give money to. Once they start giving loans to outsiders the whole attention is diverted. This has already happened to one or two other groups. There is every possibility that they may lose their savings or become exploiters. The purpose of forming a group is lost. If they give loans to outsiders it becomes a financial dealing rather than an internal activity. Savings and internal lending is there to keep them together, to think together and to work together. We will not give loans to outsiders even if they say they will give a higher interest rate. We do not know if they will return the loans and we do not want to get into problems.*<sup>53</sup>

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<sup>47</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>48</sup> Maltesh Women's Sangha, Kurburmallur

<sup>49</sup> Somalingeshwara Women's Sangha, Mannangi Plot

<sup>50</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>51</sup> Renuka Yellamma Women's Sangha, Mugali

<sup>52</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>53</sup> Yellamma Devi Women's Sangha, Mahur

According to IDS, *From now on the overall saving will double. Now they only have money for their immediate needs. From now they will have more money for their activities and anything else they want to do. In another year they will have enough funds, either of their own or by linking to financial institutions. They can buy buffaloes, cows and so on to improve their income. It needs another 6 months to a year before there can be an impact. In the first year only sangha building, confidence building, saving and lending happens.* Thus the impact of savings is a long term one where at every stage the benefits grow.



Photo 3. 8 Women from Yellamma Devi sangha, K.M.Halli opening a bank account

### 3.6 Bank Accounts

Every self-help group has a bank account where they deposit their savings. Initially they keep the savings with the sangha. As the savings increase it is not safe to keep it with them, insecurities arise and a bank account becomes essential. Also the bank is an institution with several facilities which people need to be exposed to and use. The first step is to open a bank account and deposit the money. A bank account represents a safety mechanism where people know their money is safe and they can get it back. They get to learn the bank dealings and interact with officials. They learn about official interest rates, the interest rates they are charging in the sangha and about future possibilities for getting bank loans. Also bank accounts are essential to get access to government programmes.

#### *Dealings with the Bank*

When they have saved Rs. 100 they are taken to the bank by the community organiser who introduces them to the bank and the manager. *The first time we did not have the courage. After going there two or three times with the CO we have become more courageous. We had never gone anywhere before. We used to only go to the farms to work and come back home. We were village people so naturally we were scared to go to the city. Now we go and come to the city. The bank manager asked us why we had come there. We told him that we had formed a sangha and we have started saving. He opened an account for us and gave us our passbook. Then we came back. Now we go to the bank on our own and we do not take the IDS community organiser.*<sup>54</sup>

#### ***Taking Small Steps...***

After Akkamahadevi Mahila Swa Sahaya Sangha (Mugali) formed and started saving the women decided that they were not going to go to the bank. They were going to send the men to the bank. Then the CO told them that if they went to bank they would be introduced to the bank and would

<sup>54</sup> Kariamamma Devi Women's Sangha, Mahur

understand how it works. If it is a women's sangha then the women have to come forward. They were asked to nominate two leaders, maintain the passbooks and other records. The CO told them they would be taken to the bank until women felt confident to do this by themselves. Then women said him "if we go to the bank where our husbands have taken loans what if they put us in jail?" He told the women that they would not do that as they were a group and looked at separately from their husband's accounts. Then they got photos taken. He introduced them to the bank manager and helped start their account. In the evening they had a meeting where they showed their passbook to everyone. The women who had come to the bank explained to the others what had happened at the bank and how they started the account. They also explained that their account has nothing to do with their husband's loans. Once they started saving they needed other things like books and stamps. So they collected Rs. 15 per person and bought all the things they needed. After saving for two months they had saved about a thousand rupees.

Once they have learnt what they have to do and are comfortable going to the bank alone the community organiser stops going with them. *We told the bank manager that we have formed a sangha. He told us to save and that when we had put the money in the bank they would give us loans. We were not scared, as the community organiser had introduced us to the bank manager. We have put a thousand rupees in the bank.*<sup>55</sup>



Photo 3. 9 Sangha members discussing with Mr. Deshpande, State Bank Manager

While some women are willing to go to the bank in the beginning others are not. When they go to the bank they come back and tell the rest of the group what happened but some women find it difficult to do so. The CO helps out by asking them questions and getting them to talk. *In the beginning we did not know what to say to the bankers so we went to the bank and said please help us. Opening the account was no problem and now we are almost friends with the bankers.*<sup>56</sup>



Photo 3. 10 Sangha members interacting with a bank manager from Savanur

For the sangha members this is the first time they have visited a bank or interacted with a bank official. We had never gone to the bank before now all of us have gone to the bank. We have learnt how to put the money in the bank and have also learnt to talk to the manager. The bank manager told them about savings accounts and how to save. He said that if we saved then we could buy goats, sheep and so on to increase their incomes.<sup>57</sup> Typically it is the

<sup>55</sup> Somalingeshwara Women's Sangha, Mannangi Plot

<sup>56</sup> Manjunatha Mahila Women's Sangha, K. M. Halli

<sup>57</sup> Renuka Yellamma Women's Sangha, Mugali

men who go to the bank and talk to officials. Going to the bank on their own, gives women the courage to go to other places and talk to other officials for their work. We have the courage to go to other places. The first time we went to the bank we talked to the bank manager.<sup>58</sup> This first step for women is important and it helps them overcome their initial reservations in dealing with officials. It is equally important for bank officials to reciprocate in this initial visit.

According to one banker, *When the women come for the first time they are hesitant to meet us because they wonder if the official will take interest in them. If we show that we are very much interested to teach and help them it will create confidence in them. If we maintain a distance it will not help them and we cannot develop our area. Mixing with them is very important. We should not show any superiority or inferiority complex.*<sup>59</sup>



Photo 3. 11 Sangha members depositing their savings in the bank

Every week they have to go to the bank to deposit money. *We go and put in the money in the bank. When we first went to the bank we did not know where to sign. The bank manager told us that we would have to learn how to write the relevant documents. Now we can even write the cheques ourselves.*<sup>60</sup> As with all sangha activities responsibility of going to the bank and depositing the money is rotated so that every one learns and gets a chance to interact with the bank officials. *Two of us go to the bank. We rotate every month.*<sup>61</sup> The sangha members themselves help the other members go to the bank and introduce them to the bank and the manager. *We have introduced everyone to the bank if they don't not know the bank.*<sup>62</sup> From the perspective of the bank as well, having all the sangha members visit is important, *We want them all to come to the bank so that they know who is the manager, what is a bank and so on. If they come and save regularly and all of them then we will have a more positive attitude. If only one or two come and not often, when they ask for a loan we think that they have formed a group only to get a loan.*<sup>63</sup>

Often there can be start up problems in getting to start the account. Sometimes the bank managers create problems in opening accounts. The manager may feel that when a group starts a bank account it is because they want a loan and may therefore be unwilling to start bank accounts with the sanghas. Though sanghas do take loans from the bank it is generally after they have saved Rs. 2,000 which takes them about six months to accumulate. A bank account is also important when the sangha starts giving internal loans for which they charge an interest rate. This requires that they also deposit the interest collected and keep track of that. The bank account has to be opened in the name of the sangha. Earlier there used to be joint accounts in the names of two women, but it was found that in the case of a conflict one woman could refuse to sign and this would block the sangha from functioning.

<sup>58</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>59</sup> Ramdas M. Sheth, Senior Manager, Malaprabha Grameena Bank, Savnur

<sup>60</sup> Gramadevi Women's Sangha, Mugali

<sup>61</sup> Kariammadevi Women's Sangha, Mugali

<sup>62</sup> Gramadevi Women's Sangha, Mugali

<sup>63</sup> Deshpande, Bank Manager, State Bank of India, Savnur

In some sanghas, representatives do not go regularly to the bank. This could be because all their money is in circulation. In some sanghas not all representatives get exposure to the banks. *The person who has gone to the bank is not here at the moment. We have put only the first 500 rupees in the bank and have not gone to the bank again. We are a poor sangha and every time we save we give it off as loans so we have not put any more money in the bank. Only three women went to the bank the first time, the rest of us have not gone to the bank.*<sup>64</sup>

It takes time for the village community to get used to the fact that the women are doing things that the men normally do. *When we had gone to the bank one panchayat member was there when he saw them he asked the IDS staff why she had brought them there. The staff member said that she had brought them there to put money in the bank. He told her to get it done quickly and to take them back to the village.*<sup>65</sup>

Savings, internal lending and creating institutional linkages with financial institutions are important pre-requisites to improving the economic skills of the poor to begin income generation. Through these activities women learn how to handle money, keep accounts, calculate interest rates, understand the benefits of building ready capital and most importantly have the confidence to start a business. Starting a business requires a steady build up of skills, capacity and confidence of people and IDS provides many inputs towards this process. Some of these inputs include group purchase and linking people to the government and credit providers.

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<sup>64</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>65</sup> Renuka Devi Women's Sangha, K.M. Halli

## IV. Economic Development

The objective of the project is to better the lives of the village poor. Income generating activities are initiated to improve their lives economically. These activities help the poor increase their income or provide them another occupation with a new income generating activity. In this project there has not been a situation where coolie work has stopped completely due to another economic activity, but this could happen.

The intention is not to stop them from going to coolie work. Coolie work can stop for two reasons. One is that the activity they have taken up gives them sufficient income and the second is that though it is not sufficient they are not able to go because they have other considerations such as housework, child care or for health reasons. Income generating activities are only to better their lives. It is meant to be a supplementary income and not an alternative income. Coolie is not available throughout the year so there are times when they do not have any work. In the off-season they can take up other activities.

Many preparatory activities help people develop the capacity to begin income generation. One such activity initiated by IDS is group purchase where items are bought at wholesale rates and sold at a rate slightly below the retail rate to sangha members only. Simultaneously institutional and credit linkages are important to provide the necessary resources for income generation and people's capacities have to be built to deal with these institutions. Training thus becomes an on going and essential component of income generation. Some income generating activities initiated include petty business, sheep and goat rearing, animal husbandry and dairy related activities.

### 4.1 Group Purchase

*We buy dal, fried gram, oil, jaggery, salt and other household items. We buy them wholesale and distribute them among the 11 of us in the sangha. We put the profit back into the sangha. We sell items at a Rs. 1 extra to make profit. Everyone takes turns in all activities whether it is going to the market or to the bank.<sup>66</sup>*

After sanghas have saved at least Rs.1,000 and have lent money for a while, they then take up ration purchase as a group. They learn how to purchase items at wholesale prices from Haveri or Savnur markets which they sell to their members with a small mark-up. This way, the sangha earns some profit and members, too, are able to buy items such as soap and tea powder at a lower cost. Each sangha keeps a record of these transactions. Perhaps the most important aspect of this activity is the courage the members develop to visit the market, negotiate prices, calculate how much to charge and to carry out the business. This activity helps members understand profitability of doing business and builds their confidence to take risks in economic activities. It has the additional benefit of decreasing their consumption costs.

IDS staff encourages the sangha members to do group purchase by saying they can save more money. This happens approximately three months after they have started their bank account, about one year after the sangha is formed. U.B. Hugar, IDS said, *The best time to do this is when there is a festival and all of them have to buy groceries. After they have made a list of all the things they need we tell them that they can get it cheaper by buying wholesale.* IDS staff explains the concept of group purchase to the sanghas and introduces them to the activity. *We were told*

<sup>66</sup> Kariamamma Devi Women's Sangha, Mahur

about wholesale purchase, how to buy groceries at wholesale prices and sell it to the sangha members.<sup>67</sup>

Women first determine what products they will buy wholesale. These products are part of their basic grocery list including items such as oil, rice, sugar, soap, tea, matches, lentils, and so on. *Looking at our monthly rations we decided to buy all the household products we needed. Some of these included soap and oil. We were buying soap at Rs.2.30 and selling it for Rs.2.50. In the village it costs Rs. 3. Totally they earn 30 rupees every month from selling soap. Similarly with palm oil which costs Rs. 26 in the village shop. The whole sale rate is Rs.21.50 and it sold at Rs.23 to the members. In the future they plan to buy and sell sugar, rice and clothes.*<sup>68</sup>



Photo 4. 1 Sangha members determining what to buy

The next stage after purchasing wholesale is to determine the rate for sale and to distribute the goods among the members. *We have bought ration like rice, oil and so on. We have done it quite often but recently we have not done it because there is not*



*much money left in the sangha as people have taken bigger loans. When we have money in the sangha we will buy rations. Every time we buy rations we make a profit of about Rs. 300. We get rice for Rs. 10 per kg in the shop, we bought it wholesale for Rs. 8 and sold it to the members for Rs. 9. We saved one rupee and the sangha got one rupee.*<sup>69</sup> This helps the sangha decide how much profit they want the sangha to make, how much they want individual women to save and how to fix the rates to achieve this. For everyone to understand the activity, each woman takes

*turns in doing the activity. Every week three people go to get the ration and the turns are rotated.*<sup>70</sup>

<sup>67</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>68</sup> Manjunatha Mahila Women's Sangha, K. M. Halli

<sup>69</sup> Renuka Yellamma Women's Sangha, Mugali

<sup>70</sup> Somalingeshwara Women's Sangha, Mannangi Plot

Men's sanghas conduct group purchase activities slightly differently. *We have done ration purchase. If we buy oil which costs Rs. 27 then we sell it to the members at Rs. 27 although we buy it for Rs. 25 wholesale. It is a saving because we do not spend on the bus charge. Men's sanghas take the entire profit for the sangha.*

Sometimes when the local shopkeepers find out that the women are buying and selling rations, they try to stop the women but the women argue that they are not going to stop. *We collect the money on Wednesday and then the next day we go and buy the items, which will last us a week. When we started ration purchase the grocery store people complained that they had got a license to sell, they pay taxes and now we have started selling goods which is affecting them. We called the panchayat and said that we are not selling goods outside the sangha. Instead of each one going and buying individually we buy bigger amounts and distribute it among ourselves.*<sup>71</sup>

Group purchase helps women save money and this plants the seed towards beginning small income generating activities. Group purchase is taken up as a first step towards Rural Enterprise Development Programme (REDP) activities. Simple things like buying soap and selling show them how businesses are run, how much profit they can make, how much profit middlemen make and how much can be saved. Through this they understand money, the market, market dynamics, and how to do business together.

#### ***4.2 Rural Enterprise Development Programme***

After thrift and credit and regularization of meetings, community organizers introduce the concept of income generation to the members. In addition to some 'tried and true' income-generating activities, SHG members may identify others, which are appropriate for these villages.

##### *Rural Enterprise Development Programme (REDP) Training:*

Before taking up income generation, entrepreneurship development training is provided to sangha members. Members go on exposure visits to see successfully run activities. *We went to Mannagi where we learnt about chickens.*<sup>72</sup> Before sanghas take up an unfamiliar activity, they need "hands on" experience. Role-plays are used to demonstrate resources available in the area after which a list of activities is drawn up. Then groups have discussions on every activity and how it can be done. The activities discussed include:

1. Rabbit rearing
2. Chicken rearing
3. Purchase of corn and chilies during season for later sale
4. Purchase of Tamarind, processing, and sale

One major topic covered is entrepreneurship development, where members learn how to plan a small enterprise, purchase, conduct market research, marketing, accounting, calculate profit and loss and sometimes to even produce or improve a product. Training is also provided on the following subjects:

1. Selection of Entrepreneurial activity
2. How to assess customers' needs
3. How to get financial assistance
4. Marketing Skills
5. Qualities of entrepreneurs

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<sup>71</sup> Renuka Yellamma Women's Sangha, Mugali

<sup>72</sup> Renuka Devi Women's Sangha, K.M. Halli

In the training, sangha members are asked questions to facilitate their thinking through the activity and how they would conduct it. For example, if dairy is the activity considered, questions are posed to them concerning place to keep the buffalo. Several questions are posed to help people understand the need for income generation. *What is an enterprise? Why should we do it? What is our current income level? Should we remain at the same level or should we go forward? What can we do for us to go forward? What is our current occupation? What do we have to do to increase our income?*

Keeping these issues and the market in mind people decide what activities they want to take up. If they want to do sheep rearing they cannot do it in large numbers because there is no forestland around these villages. The final decision is theirs.

### *Income Generation Activities*

Several income-generating activities have been taken up including petty business, dairy-related activities and animal husbandry.

**Rabbit Rearing:** Rabbits provide a good source of protein to the family as well as income from their sales. A woman is provided with one male and two female rabbits. After the birth of the litters, another woman identified by the SHG is given a similar unit. Thus, all interested members can start this activity without purchasing rabbits. As rabbits have been distributed recently, the activity has not spread (only two have given birth). Also rabbits developed diseases. Thus only three SHGs started rabbit rearing. *We learnt how to feed rabbits, give them injections and take care of them. Rabbits can get fever so we were told how to prevent it. We had to make a little cage for them. In one cage we keep one male and one female and in the other cage we keep one female. We were shown how to cut the rabbit.*<sup>73</sup>



Photo 4. 3 Rabbits being reared



**Petty business:** Loans from sanghas help members start petty business like buying and selling chillies. Once they understand group purchase they buy the crop during season and then sell it in the off season ensuring that both the sangha makes money and that the members get the crop cheaper. This activity is conducted as a group or individually by starting small shops. Mathangamma Sangha purchases green gram from members and other agricultural labourers during harvesting at a lower rate than the market rate.

<sup>73</sup> Manjunatha Mahila Women's Sangha, K. M. Halli

Pulses and chilies collection and selling: The farmers in this area grow chilies and pulses. Labourers are paid partly in kind in these products at the end of each day during the harvest season. In the past they used to exchange these items with the local shopkeeper for other commodities at a very low rate. Self help Groups now purchase these items from their members and others at a fair market value. This provides competition to the shopkeeper, who either is forced to raise his rates or to sell the desired item to the laborer for cash. Later when the price of these commodities is high the SHGs then sells them to their members at less than market rates. This ends middlemen's exploitation of the poor while SHG can also make a fair profit and members can have reasonably priced food items.

Shops: Some individual women have started small shops. *One woman has a bangle business another woman has a petty shop.*<sup>74</sup> Women take loans to provide the initial capital for the shops. *Akkava, has taken a loan of Rs. 1,000 from the sangha to start a shop which she repaid in just one month. She bought red chillies at about Rs. 25-30, dried them and sold them at Rs. 50 making a profit.*<sup>75</sup>



Photo 4. 5 Akkava's shop

Vegetable Vending: Members take loans from the SHG to purchase vegetables from local farmers or from the Savanur or Haveri markets and then sell them in the villages to individual households.

This increases member's incomes and improves nutritional levels.

#### ***A Profitable Business...***

I buy vegetables from Haveri and sell them in the villages. It helps me fill my stomach. I save Rs.30 per day and an average of Rs.200 per week. If I go for coolie work I would get only Rs.20. I used to do vegetable vending before but stopped. The sangha members told me to start again so I started again. I took Rs.300 as a loan at 3% interest. I have been doing it for the past three months. I go to Haveri by the first bus. I sell vegetables in the villages for two days. From the money I make after taking into account coolie charges, bus charges and the cost of food I make a profit of 20 to 30 rupees each time. I use the profit to buy the next lot of vegetables. My son comes with me and I have to pay his coolie charges and expenses. My income has increased. I plan to buy sheep later.<sup>76</sup>

Goat and Sheep-rearing: SHG members have conducted this activity successfully in Ranibennur, the neighboring Taluka for many years. Women prefer goats and sheep to cattle because of the lack of fodder and that they can easily graze the smaller animals.

The women take loans from the SHG, purchase a ram lamb and rear it for 4 to 6 months. When they sell the sheep, they receive twice the price of the lamb. When raising goats, members buy



<sup>74</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>75</sup> Yellamma Devi Sangha, Mahur

<sup>76</sup> Savakka, Dyamavva Devi Sangha (Mellagatti)

a female goat, which gives milk and one or two kids per year. The male kids are reared and sold and the females kept to increase the flock. This is a good activity for agricultural labourers who can graze the animals when they go to the fields. The farmers do not object as long as the number of animals is only one or two per labourer. This activity is familiar and easy to manage and gives them a return of 100 percent in four to six months. One woman Channavva took a loan of Rs. 1,000 from the sangha and bought a goat, which now has six kids. She repaid the loan with her earnings, as she has not yet sold any of the goats.<sup>77</sup>



Women do not always buy the animals. Sometimes these animals are given to them by other sanghas.

### ***A Ripple Effect...***

We got sheep through the VDS. In another village Hindhalli a sangha got five sheep. When the sheep had lambs they were given to the next person. Soon all sangha members in the village had sheep. IDS got Basaveshwara sangha, Bardur to write to the VDS in Hindhalli asking them for sheep. The Hindhalli VDS gave them two sheep. The Bardur VDS then chose two women in Basaveshwara Sangha to give these sheep to. This was given on the understanding that once the first lambs of these sheep must be given to the sangha who in turn will choose some one else to give the lambs to. This way everyone benefits.<sup>78</sup>

Thus business done through sanghas is done in ways where many people benefit not just single individuals. IDS also encourages women to insure their animals against disease and death. Initially women resisted buying insurance. Only once they saw its value did they start believing in the need for insurance.

### ***Insuring Assets...***

We got a bank loan of Rs. 15,000 for the ten of us. Each took Rs.1,500 and spent about Rs.800 to Rs.1,000 on buying a sheep which we then reared and sold. We bought good sheep, but some people had losses and others profits. Renuka made a profit of Rs.1,400 as she bought the sheep for Rs.850 and sold it for Rs.2,250. Rs.50 was spent on insurance where in case anything happens to the sheep half the amount would be reimbursed.

A dog bit one woman's sheep so she cannot sell it. That is the only one left, as even if she sells it she will not get a good rate. Laxmavva Agadi's sheep died but since she had insured it she got Rs.800 back. After the sheep died the sangha got the doctor to check it and then wrote a letter to the insurance company after which they got back the



Photo 4. 8 The sangha member with her goat, which was bitten by a dog

<sup>77</sup> Renuka Yellamma Sangha, Mugali

<sup>78</sup> Basaveshwara Women's Sangha, Bardur

money. The money came in the name of the sangha as the insurance is bought in the sangha's name. The money was given to the woman whose sheep died and she continues to pay off her loan monthly. One problem that arose was that one sangha member thought the sangha was giving her the money when they gave her the insurance money. They had to then explain that it was the insurance money they had given her, not sangha money.<sup>79</sup> Now all the women believe in the importance of insuring their animals.

**Dairy:** Another popular activity is dairy, as there is a milk route in these villages. *There is a dairy in Mahur, which agreed to buy milk from us if we buy buffaloes.*<sup>80</sup> For most groups, goat or sheep rearing are the best options. But some prefer cattle. *We wanted to buy sheep but at the time the bank manager told us to save more. In the meanwhile we thought over it and decided it was better to buy cattle than sheep as there is a dairy. The farmers also told us that if we bought sheep then we would not be allowed to work on their land as their crops are getting spoilt. If we buy sheep then when we take it to work we would have to keep an eye on it. They even said they would break our sangha, which is why we decided to buy cattle instead of sheep.*<sup>81</sup>



Photo 4.9 Sangha members pose with their cow and buffalo

Some dairy related activities revolve purely around the sale of milk. While most women sanghas buy and rear cattle and sell milk, one male sangha only collects and sells milk to the dairy. Men can more easily conduct this type of business due to their being more mobile.

### **Buying and Selling Milk...**

Dhondi Basaveshwara Chikka Raitara Sangha, Mannagi decided to start dairy activities. Hulikatti, IDS staff member, got the extension officer from the Karnataka Milk Federation (KMF) to tell the sangha to collect the milk and take it to K.M. Halli. The sangha started but collected very little milk and had to stop. Later they went house to house getting people to give them the milk. They pay Rs. 7.50 per litre for buffalo milk and Rs.7 per litre for cow milk which is sold to KMF for the same amount. The people come to one man's house who collects the milk and pays them. Earlier he used to deliver the milk by cycle to K.M. Halli. Now there is a can in the village and a KMF vehicle picks up this can. KMF pays the man to collect the milk. In the future they want to start a dairy in the village itself.



Photo 4.10 Dhondi Basaveshwara Chikka Raitara Sangha

<sup>79</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>80</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>81</sup> Mahila Lingeshwar Women's Sangha, Mahur

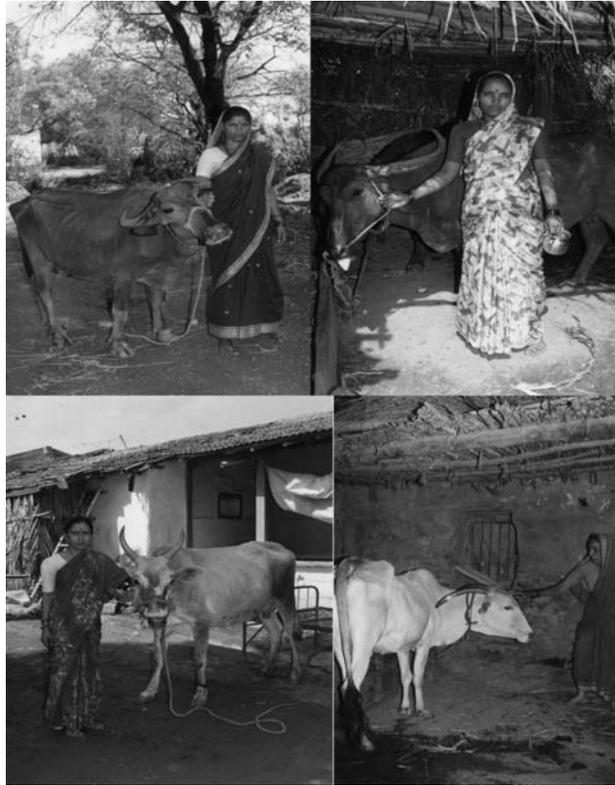


Photo 4.11 *Sangha women with their respective buffaloes and cows*

Beekeeping: Chamanbi, Bhuvaneshwari Sangha, K.M. Halli does beekeeping. Most of the women were scared of the bees so they gave it to the men to do. However, women watch how men do the bee keeping. The government trained Chamanbi on bee keeping so she took it up but she has not got any honey for the past one year.

Mushroom cultivation is being introduced. Durgammadevi Sangha, K.M. Halli was trained on mushroom cultivation. IDS provided mushroom spawns to the SHG who tended to the mushroom spawns. The harvested mushrooms weighed around three kgs. Families of the sangha members consumed the mushrooms. As mushrooms provide a good source of protein this is an especially good activity in a protein deficient area.

### ***4.3. Institutional Linkages***

Initially, when income generation is first introduced, it may take time before the entire group decides to start income generation either individually or together. Through demonstration of some individuals in the group or from other groups, sangha members get motivated to start income generation. When individuals start income generation they start with small scale activities which the sangha savings can finance. But when the whole groups wants to conduct IGPs such as sheep, cattle rearing and so on, the sangha savings are simply not enough to finance the entire group. At this point, it becomes necessary to think of linkages and IDS then starts to train women by providing them information on bank and government linkages. Therefore, after two to three years, when they have started income-generating activities, sanghas are linked to the relevant departments and banks. The various government departments to which linkages are forged include agriculture, women and child, social welfare, health, watershed, irrigation, and education. They are also linked to the market.

People should know the government facilities that are available at different levels and how to access them. IDS calls the taluka level officers of the different departments to explain the particular facilities at meetings and during training. IDS simplifies the pamphlets from government departments and gives it to the sanghas. The schemes are explained by government officials in Gram Sabhas and Gram Panchayat meetings, and also in camps organized by IDS where women can more easily interact with officials.

The very existence of sanghas changes the village interactions and dynamics with officials. In the past officials would approach the Panchayat or elites in the village to explain their programmes and get help in instituting them. There were few mechanisms by which they could interact directly with the poor. Therefore, this task was left to the Panchayat or other people in the village. Today, when sanghas are present, officials know that these sanghas typically consist of the poor who are their target group for many of the poverty alleviation programmes. As these sanghas naturally represent a critical mass of their target group, they tend to spend more time now directly with the sanghas than they do with the elites. In and of itself, therefore, the very presence of a sangha transforms traditional patterns of patron client relationships where the GP determines who gets access to which programmes.

One crucial first step towards establishing institutional linkages is establishing contact and then building relationships with officials. The very first point of contact for a sangha tends to be with the bank manager in the opening of savings accounts. At this point itself, the sangha gets the experience of dealing with officials and gains the confidence to interact with other officials. The next stage is for the sanghas to interact with government officials such as Executive Officers (EOs) of the Taluka Panchayats.

### *Interaction with Officials*

For sangha members to get to know the schemes, they have to interact with officials. The members are women who have been kept out of all this because of their lack of knowledge. They first need knowledge of the schemes, then how to access them and what documents are needed and so on. The officials are the people who can help them get it. Though the NGOs know about the schemes, they do not always know how to access them. Also the NGOs are not there all the time. If the sangha members start interacting and do it themselves, then they can help others. Therefore, it is important to interact with the officials.

Sanghas start interacting with officials on various issues such as loans, the activities themselves, credit, and facilities such as veterinary services. *We have interacted with the BDO [EO] who spoke properly with us.*<sup>82</sup> These interactions developed the capacity of SHG members and have helped them establish relationships with the Horticulture Department, Agricultural Department, Animal Husbandry Department and banks.

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<sup>82</sup> Manjunatha Women's Sangha, K. M. Halli

Women of Manjunatha Mahila Sangha (K. M. Halli) have interacted with the EO. The EO spoke with them properly. The women discussed a loan for buffaloes with him. Besides this they have interacted with the bank manager on loans. They have dealt with the veterinary officer on animal health and the doctor about human health. For women to travel outside the village to meet officials in the Taluk and Zilla offices, requires courage and their husbands' cooperation. One elderly sangha woman who clearly had leadership skills said, "I am ready but the other women are not. I am an old woman now and if I go, all this knowledge will go with me." One woman responded saying, "If we tell our husbands that we need to go outside the village they will ask us why we joined the sangha." The older woman leader said, "Explain to your husband that you are going for this work and do it when he is in a good mood. Prepare him in advance. Tell him continuously we may have to go, we may have to go. Wait till he has had his dinner, give him his food, his tea. When he is in a good mood that is when you tell him that you have to go."

As most SHG members are small and marginal farmers or agricultural laborers, contacting officers and bankers directly is a new and empowering experience.

SHGs are linked with financial institutions to get loans under the SHG loan scheme and the government subsidized loan programme called Swarnjayanti Gram Swarozgar Yojana (SGSY)<sup>83</sup>. Activities begin once the sangha gets loans from the banks or resources through government programmes. Banks and government both have to cooperate and agree for a group to get access to SGSY funds. The banks in the past had criteria such as collateral or security, which prevented the poorest from accessing prior programmes. In SGSY banks like Malaprabha Grameena Bank have established easier mechanisms for the poor to access credit. There are a series of stages before a bank may decide to sanction a loan to a group and it is not easy for a group to establish bank linkages and get bank loans.

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<sup>83</sup> Swarnjayanti Gram Swarozgar Yojana is a government programme established in April 1999 with the objective of bringing poor families above the poverty line in three years. This is planned through providing income generating assets through a mix of bank credit and government subsidy. It is conceived as a holistic programme of micro enterprises covering all aspects of self employment vis-à-vis organization of the rural poor into self help groups and their capacity building planning of activity clusters, infra structure build up, technology, credit and marketing.

### ***Bank Perspectives on SHG linkages to Programmes...***

SHGs are formed with the specific intention of the upliftment of the poor. They used to have an isolated life. Now the Government of India combined the goals of poverty alleviation and ending isolation by forming groups of poor people to conduct income generation. After they form a sangha they start saving and form a corpus which they rotate among members after which they approach the bank for small SHG loans of Rs.10,000 to Rs.20,000. This they return and borrow more money. After this, the sanghas are graded on a scale of A, B, C to D. To get an SGSY loan they need an A or B grade. Grading committees consist of EOs, bankers and health department representatives. Sanghas prepare project proposals. One sangha in Challal wrote a project proposal for 20 Jersey cows or 40 she buffaloes for a total cost of Rs.3,20,000 of which Rs.1,20,000 was the government subsidy component. As soon as they start to earn from IGPs they repay the loans. Bankers look at the loan's purpose and if the loan is utilized for the requested purpose. They study the group's mentality first then sanction the loans. They interact with and question sangha members before they decide on sanctioning the loan. Sanghas must have bank accounts, keep accounts and know how money is circulated. Bankers see if there is any individual finance or misuse of funds, or partiality in internal lending.

On interaction with sanghas, bankers say 'We go to the village and meet sanghas on and off. If I get a target of two groups a year it is not possible for me to assess the group all of a sudden. If I keep track of all groups, then it will be easy for me to know the credibility and see the viability of the group. That is our intention of visiting the groups regularly.'

One bank condition discussed was weekly deposits of savings by the group. If the group is located far away from the bank, this becomes an expensive proposition. The bank rule is that they have to deposit savings before it can be withdrawn and distributed as internal loans. Here the banks have some flexibility where if a group is located far from the bank they can come once a month and deposit the savings. The sangha can circulate the funds internally but has to confirm with the bank officials what the funds have been used for. For Malaprabha Grameena Bank, security is hypothecating the assets created to the bank. 'Because sanghas consist of people below the poverty line, we do not insist on security. We only insist that assets be created. They are created in our presence. One SGSY criteria is that all members have to be on the Below Poverty Line list. If we ask for security then the very purpose of insisting on BPL is lost. A sangha can write a bond and give it to the bank and tell the bank what they want the money for, how much, and so on. Sometimes the reason the banker asks for property papers is to see if there is land for a cowshed if they are taking cattle. But if they do not have a shed, there is a provision for it in SGSY. "At the initial stage, we cannot say any sangha is bad. If they have taken interest, then there is something there. The time it takes for groups to build confidence, to take a loan and start an activity, depends on the NGOs, banks and government and the interest they take to make things better. The more we are involved the more confident they get, quickly."

**Ramdas M. Sheth, Senior Manager, Malaprabha Grameena Bank, Savnur**

Some banks like the State Bank are more difficult to access and stricter in their norms.

### *Nationalized Banks Norms...*

Describing bank norms Mr. Deshpande, Bank Manager, State Bank of India, Savnur said “In earlier programmes, the poor could not generate income and became defaulters, as they did not have knowledge and awareness. Now it is important to educate them, which bankers cannot do much. NGOs have to do this. In theory forming sanghas is ideal, but in practice it is difficult, as people cannot unite. Unity has to be developed. If one person errs to come to the meeting she should be penalized. The group has to meet once a week and collect savings. They must have a bank account, deposit their savings and loans given or other expenditures should come from the bank account. Even if they maintain an accounts book the bank needs to know about all the transactions. Even if the group keeps their accounts and conducts transactions outside the bank, we cannot know the amount saved. They should also have a record of loans given and a book with resolutions and minutes of all activities. On that basis banks can know how the group is developing. The bank looks to see if groups have unity and homogeneity. The criteria are known but it is not written anywhere. What a banker looks for is honesty and sincerity. We should have the confidence that they are saving. If the members do not deposit savings in the bank every week we assume they are not meeting every week. Even if it is Rs.50-100 let them come to the bank and deposit it.” When asked if the bank would be flexible if it were inconvenient for groups to deposit their funds every week and if the group maintained all accounts and records, the response was “No, we would not consider that valid. It is a very bad practice. They should come and put the money in the bank and then remove it.”

On assessing each activity, they look at the person’s capacity “Even if I give her a loan to buy cattle, if she has no shelter for herself, where will she keep the cow? If she had no access to fodder, where will she get fodder?” About one group he said “They should be interested in doing some activity. They are labourers and only know dairy and agricultural related activities. I wanted to fund them for dairy, but they did not have fodder especially as there has been no rains this year.” Discussing the sangha’s credit absorption capacity he said “Even if the sangha meets all our criteria, initial loans are twice their savings, the next time a little more, thereby building their confidence. We do not give big amounts at a time. Sometimes, if we see the need for more money, we take a risk and give higher loans. It depends from case to case.”

On the issue of security, “As the sangha generally asks for small loans we do not need any property, papers or security. Even if an individual comes to the bank we always look at the person. The property does not pay the loan, the person pays the loan. We take a decision to give a loan based on the person. We are person and need oriented.”

On visiting the sangha, “I go to the village to meet them because I am interested in getting back my money and in their prosperity also. They have to earn enough not only to pay back the principle but also the interest and for that they should be able to market their produce. We discuss this with them and ask them about their project. We also give suggestions. This is possible when we interact more and more with them.”

Some of the groups have not got SGSY loans though the government has selected them.

### ***Difficulties in Accessing Government Programmes...***

The sangha applied for a loan from the bank through SGSY for sheep rearing. Three women are involved in dairy and would like to start a dairy cooperative society where they would take a loan to buy buffaloes and sell milk. Each woman will get one buffalo. Twice a day they expect a yield of 2-3 litres of which they plan to sell only two litres at Rs.10 a litre. They can expect to earn Rs. 40 a day (or Rs.1,200 per month) selling 4 litres totally. Each buffalo costs about Rs.7,000 and the women planned to repay the money in a year. There was some discussion on the fact that they would only get Rs. 20,000 through SGSY and for all the women in the sangha to get a buffalo they would need at least a lakh. Women said that if they got only Rs. 20,000 they would buy sheep instead. They decided that whether they did the sheep or the buffalo, they would take care of the animals and make sure they wrote to the doctor and have him come and give injections regularly. They also decided they needed training from veterinary doctors on how to take care of the animals and how to take precautions, "If they fall sick, we will take them to the vet. If that does not work only the gods can help."

Initially the problems getting access to SJSY for the sangha, was that three of them were not on the BPL list while seven were. The grading committee sanctioned the group loan and the bank has asked the ZP for details on the group. The ZP in turn found out that some members are not on the BPL list. This problem was later solved. However, a year later, new problems arose. The banker objected, saying that two members were not from the village. These two women had migrated when the new bridge was being built and settled here for the past 25 years. They live in rented houses, so they do not have any house papers. The women have ration cards and voter identity cards, which they submitted but the bankers did not accept this.

To solve this problem, women asked the panchayat to allot them houses, which they were willing to do. However, some villagers protested saying there were others who did not have a house so how could they allot houses to outsiders. Both women offered to leave the sangha if the sangha would not get loans because of them. But the sangha felt they would rather not get a loan than let their members leave. Three sanghas, at a meeting, said that the women should not leave the sangha and that they should be given houses. One solution discussed was that each woman has saved about Rs500 so they could use this money to buy sheep instead of depending on the bank. The bank is willing to give the sangha the SHG bank loan, which they are planning to take.

But the sangha decided they will not give up on the SGSY loan. "In SGSY they will give us all a cow or buffalo and after we have repaid the loan they will give us another one." There is also a subsidy. The loan is for 3 lakh and the subsidy is 1.25 lakh. The subsidy is given after the loan is repaid. We have not formed a sangha only to get loans. Even if the bank does not give us money we will take loans from our money and buy sheep.

Manjunatha Sangha, K.M. Halli

#### 4.4. Other forms of Resources for Income Generation

In Mugali, groups are being organised with the help of another organisation, Chinyard, and have access to loans from what is called a Kanaja, a collective fund created by Chinyard for the village. Three groups got loans from the Kanaja.

##### *Stories from the Kanaja...*

The members of Akkammadvei Sangha, Mugali took a loan of Rs.43,000 from the Kanaja. Women took 5,000, 6,000 or even 8,000 rupees. The interest rate is 3 percent of which 2.5 percent goes to the Kanaja and 0.5 percent to the sangha. The women repay in small amounts. They have not profited from the cows because they fell ill and only one or two are milking properly benefiting only one or two women. IDS staff explained that some bought a good variety and others did not. One woman said a good breed of cattle costs Rs.10,000. The loan was split between seven women which could not buy the better breed. IDS staff explained that local cattle that have been cross bred could have been bought.



Photo 4.12 Neelavva with her chickens

Renuka Sangha, Mugali took a loan of Rs. 20,000 from the Kanaja. Out of 16 members, two women bought buffaloes, one bought a goat, one bought chickens and one bought a sewing machine. Women who bought buffaloes sold milk and made a profit. Rindavva bought an old sewing machine for Rs. 1,000 and stitches clothes and repays the loan. Her daughter stitches when she is not using the machine. Neelavva took a Rs.3,000 loan from the Kanaja, spent Rs. 1,000 on eight chickens and the rest on her health. She sold six chickens and repaid the loans. The

chickens have chicks, which will lay eggs which she can sell and make money. She does not want to buy goats as she is an old woman and does not want to go out to graze them but she can look after the chicken in her house.

The president and the vice president of the Kanaja had come from Tadas and gave a loan of Rs.25,000 to Renuka Yellamma Sangha, Mugali from which nine women took loans. Tipavva took Rs.1,000 and bought a goat. Pakiravva Pakirappa took Rs.5,000 and bought a buffalo but it died after giving birth to a calf. She had not insured the buffalo so she incurred a loss. Paravva took Rs.1,000 for a goat. Paravva's goat used to butt against people and walls. Her son sold the goat in the market. She bought the goat for Rs.1,000 and sold it for 1,580. Rs. 80 was paid as interest so she made a total profit of Rs. 500. She does not have a house so she is going to use the profit for a house.

Currently the groups are just being linked to banks and government programmes. They will need to go through a long learning process through which technical problems can be faced, technical training will be required at different moments, marketing problems will have to be faced and overcome, and the business turned into a successful profit generating and income producing venture. Right now the activities undertaken as well are safe in the sense they are tried and tested activities and the market is easily available. The groups are still learning the importance of

insurance, and still need to learn about types of cattle, quality of cattle, quality of inputs, meeting quality standards for all products and so on. They are still in the process of learning to negotiate with banks and government and understanding the eligibility criteria, how to meet these criteria, overcome bottlenecks, and so forth. After they do this for a little while, the members may develop the capacity to undertake activities on a larger scale and at a group level. They may also be able to raise the funds needed to go on scale.

## V. Social and Political Development

The empowerment of communities and the poor in particular does not entail only economic empowerment. Instead, an overall approach encompassing the social, the political and the legal empowerment is more in line with the overall vision of IDS. Empowering people politically in this context entails their increased interaction with the local self-government, the Gram Panchayat (GP) through their increased participation in public assemblies or Gram Sabhas (GS) and increased communication with the GP. Social and legal awareness is fostered through breaking social barriers such as caste and gender and through legal training on women's rights in marriage, inheritance and so on.

### 5.1 Empowering Women Politically

Every six months, the village panchayat has to hold a Gram Sabha or a public assembly where panchayat members, government officials and the village community participate. At the Gram Sabha they discuss the various programmes, and decide on the allocation of resources of these programmes, which households will participate and pass resolutions for the panchayat to implement on all village development issues. Anyone who is 18 and above can attend the Gram Sabha. In the Gram Sabha, the panchayat accounts have to be made public as well the activities and the budget of the panchayat for the coming year. Besides this, all village development issues including the repair of roads, water resources, sanitation, transportation, electricity and all such basic infrastructure and services provided through the panchayat can be discussed. Furthermore, the panchayat also is supposed to report on all activities it has conducted since the last Gram Sabha, the decisions of the last Gram Sabha that have been implemented and those that have not and why and the funds spent. Thus, the Gram Sabha is an extremely important forum where the village community is supposed to make decisions. The Gram Panchayat is meant to only be the implementing agency for the Gram Sabha. Therefore, it becomes really important that the poor, particularly poor women, are empowered with the knowledge of the Gram Sabha, their role in it and the accountability of the GP to the GS. Facilitating the participation of women in the GS has been the main thrust of IDS in the political empowerment of women.

*We were told that if you want anything then we have to go to the Gram Sabha.*<sup>84</sup> This concept of the Gram Sabha has been constitutionally mandated and translated into state laws in the State Panchayat Acts. Yet, in practice, only a few people sit together and decide on the activities for the next year, on who should be the beneficiaries for government schemes and so forth. The panchayat president and the secretary gather a few of the elites and make these decisions. In reality, the participation of women in the Gram Sabhas has been poor and in the past in some villages, non-existent. In some villages, Gram Sabhas were not even held.

*We have problems because we have not had Gram Sabhas. They keep fighting and nothing gets done.*<sup>85</sup> Women used to never go to the Gram Sabha. According to IDS, women should attend Gram Sabhas because, to begin with everyone above 18 years should attend, and this applies to both men and women. So IDS questions women about why they do not attend the GS and, through this dialogue, women realize that they should attend the GS.

According to IDS staff, 'Because women never have gone for a Gram Sabha, even when they go and see arguments over an issue they see it as a fight instead of a discussion. This is because men have very loud discussions.' *Four women had gone to the gram sabha. The men started a fight in*

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<sup>84</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>85</sup> Akkammadevi Women's Sangha, Challal

*the Gram Sabha, so the women got up and came away.<sup>86</sup> This is a typical reaction of women to fights in the Gram Sabha. They did not allow us to speak in the Gram Sabha as the men kept fighting over the houses given under Ashraya programme. One officer asked us if we do any thing and said to have our own meeting where they would come. When the men fight, the women do not speak. When the rains come, the roads get flooded and water comes into the houses. After we have formed a sangha, every one tells us to get the roads repaired and get the streetlights installed.<sup>87</sup>*

To change the ground reality on Gram Sabhas, people need to be made aware of the actual concept of the Gram Sabha and the Gram Panchayat as decreed in the Karnataka State Panchayati Raj Act. To facilitate people's participation in the Gram Sabha and to increase their decision making capacities in their villages, IDS conducts training on Panchayati Raj.

### *Panchayati Raj Training*

This training covers the criteria for becoming a Gram Panchayat member and the role of the panchayat, why have a panchayat, why the poor and members of the SHGs should become members of the GP. What is the role of a GP member, how they have to act, what is their part in decision making.

With the sanghas, IDS discusses the importance of the Gram Sabha, what is a Gram Sabha and how to strengthen the Gram Sabhas. They discuss with women, what they can ask for in the GS and what issues they want to address. They discuss attendance of women in the GS and how many women have attended the GS. To ensure that women attend the Gram Sabha, sangha women are trained on how to participate in the Gram Sabha, who can participate, on which issues women can have their say, how they can raise these issues and how they can follow it up. In the training, the roles of the various committees which function like working groups such as the Samajika Naya Samiti, Soukarya Samiti, and Health Samiti are discussed.

As a consequence of this training, sangha women have started attending the Gram Sabhas and trying to raise their concerns.

In Bardur, women were able to get their issues discussed, decision made and implemented. Other instances of women's participation were not as successful. However, it is an important beginning. Women are learning about the obstacles to their effective participation.

### ***Women in the Gram Sabha: The Bardur Case...***

It was the first time the women of the sanghas were going to the Gram Sabha. They did not get a chance to speak. There were problems created and women went away. When IDS talked to them they said the men were fighting among themselves and they did not feel that men would listen to them, so they came back. Then IDS had a meeting where they discussed what should happen in the Gram Sabha. In the next meeting, the women said they were going to speak, which they did. They told the men you finish your discussions and then listen to our problems. Now they are getting a road laid and are getting streetlights installed. According to sangha women<sup>88</sup> *We had another Gram Sabha where we talked about water, roads, and agriculture. There is a water problem in the village. We wanted three lines of streetlights. They had made the gutters earlier, but they have become blocked again. We want to get the gutters dug again. We got lights installed*

<sup>86</sup> Basaveshwara Women's Sangha, Bardur

<sup>87</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>88</sup> Renuka Yellamma Women's Sangha, Bardur

*for a kilometer and a half on a road where there were a lot of robberies. We never used to go to the Gram Sabha. It was only after we were told by IDS that we got to know. We did not know about the panchayat nor did we know about sanghas. We now want to go to the Gram Sabha and will talk as much as we can.*

*We have raised our issues in the Gram Sabha and with the elected members, but no one has given us anything. We have not yet gone as a group and talked. There are no women representatives in this village. If there were a woman representative, we would be able to talk to her about our problems. Now because there are men even if we talk they do not listen to us. We have asked the men, they say yes but then they do not do anything. We cannot speak up with courage in front of the men.<sup>89</sup> The importance of women elected members here is clear and one future strategy that can be used by the sanghas is to ensure that they vote in women candidates.*

*We had gone to the Gram Sabha. We told the Executive Officer to give us a loan. Before he could say anything, the men created a problem and that was it. We also talked about roads and street lights. They said that the road was done in our area but it was not done in two other streets and that it would be done there first. We wanted to discuss loans but were told that they would discuss it next time, as the bank manager had not come.<sup>90</sup> Women here were able to raise their issues but nothing substantive in terms of decision making came out of it.*

*We were told that we give a petition in the Gram Sabha then the panchayat has to take it up. When the cattle had got foot and mouth disease, then we wrote a petition and the veterinarian came and treated all the cattle. That time we felt good. We realized that if women come forward then it will benefit everyone. We have a major road problem. If there is rain, then we cannot walk on the roads. If the roads are repaired then the bus can run. During the monsoons for two months the buses do not run. We want to write a petition.<sup>91</sup> Here women through participation were successful and therefore motivated to attempt raising other issues. Unless women participate and learn different strategies they will not be experienced in handling the panchayat and getting their concerns addressed.*

Manjunatha Mahila Sangha women attend the Gram Sabhas. The sangha goes together, sits together and are not scared of the panchayat. When they first attended the GS, the panchayat asked the sangha why they were coming for this meeting and who they were to attend the meeting. That time the women were hesitant and put their heads down. Just before their turn came there was trouble and in the chaos they still managed to pass a tarao (resolution) on toilets. The sangha warned the assembly that that they would not attend the meeting if they were not listened to. The elected women representatives (EWR) are from a different village than the sangha. One sangha member spoke to an EWR about water and housing schemes. She in turn spoke to the male members. However, according to the sangha, *men are stronger, so the poor GP women just sit there*. On the 8<sup>th</sup> of November a Gram Sabha was held. The women raised issues important to them including access to toilets and cattle health. They wanted a veterinary doctor to come to the village so they wrote a letter to the veterinarian saying that the cattle were unwell.

Ever since the Bardur incident, IDS has been thinking about how to help women in the Gram Sabhas. *Because the last few Gram Sabhas were disrupted, IDS decided that in the future when we do the Gram Sabha training programmes we will take up the non violent direct action training programmes.<sup>92</sup> Before a Gram Sabha IDS will train the sangha members and anyone else who is*

<sup>89</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>90</sup> Renuka Yellamma Women's Sangha, Bardur

<sup>91</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>92</sup> R. B. Patil

interested on how to participate in the Gram Sabha. In the training they will discuss who are normally the people who create problems and what the issues are that create problems. One example is choosing beneficiaries for the Ashraya houses. IDS discusses with the women how many houses are being allocated and who could be the possible people who could create the problems. They then discuss what needs to be done to deal with the problem. Other issues discussed include the criteria for choosing beneficiaries like income levels, possession of land and so on. So IDS asks the women to have all this information ready with them when they attend the GS. Only when they have this information can they participate in the discussions and then the others will have to keep quiet. So if the GS chooses one person for the programme, the women can say that he already has a house or that he does not fit the criteria and so on. If they are prepared with this information then they can discuss these issues. In the GS, women are told to not sit together but to spread out and sit in different parts of the GS. Otherwise people in other parts can create problems. This strategy has not yet been tried, but IDS is planning to try it before the next GS is held. IDS has experimented with it a little in Bardur village.

## 5.2. Village Community Development

There has to be village community development. According to Meera Halakatti, Chief Executive, IDS, *Unless the women think about and raise issues that affect the entire community, it will not be addressed. It is the sanghas who can think of change, as things will not happen on their own. With economic stability and unity they will be able to take up other issues such as caste issues. Otherwise it is only a pretension. It also helps develop the village. There is a need for joint action to take up village issues.*

As sanghas start gaining confidence they start taking up issues that not only affect their sangha, but the village as a whole. As most sanghas in this project are still young, they have thought about these issues but have not yet done anything. Most say that they plan to take up these issues next. Women want to get issues such as the repair of roads, installing of streetlights, and creation of bus facilities addressed. Other issues of concern to women include availability of rations at the government fair price shops in the public distribution system, water supply, electricity, sanitation, and public housing, among others.



Photo 5.1 A road in K.M. Halli before and after sangha members got the panchayat to redo the road

**Rations:** Gramadevi Sangha, Mugali village tackled the issue of irregularity of monthly rations, The ration had stopped coming. We wrote a letter to the ration people and two months later the ration started coming. We then decided that the sangha would buy the ration and sell it ourselves.<sup>93</sup>

<sup>93</sup> Gramadevi Women's Sangha, Mugali

Water: The Manjuntha Sangha in K. M. Halli wrote to the panchayat and got them to install taps in their street.

### ***Strategies to Influence Village Development...***

Eleven sangha members from Manjunatha Mahila Sangha, K. M. Halli, wrote a letter to the Gram Panchayat to increase the water supply by repairing the taps. As a result, now the whole village gets water. When asked why the panchayat responded so quickly, the sangha said, *All these people are scared of us now. Therefore they respond immediately.* According to Shekanna, GP member, K.M. Halli, *The sangha sent a letter to the panchayat to get a tap to their street. IDS came to the panchayat and told them about the water problem and that the women have to get water from far away. So we got a tap placed. The previous panchayat had not done anything about the water problem. When I came to the panchayat, I got pipes put so that everyone got water.*

Sanghas organized by IDS are encouraged to write letters to the panchayat as a sangha on issues important to them. This helps them fight for their issues as everything is recorded in writing. The Yellamma Devi Sangha in Mahur wants to write a petition to the panchayat to open the taps as they have a water shortage problem.



Photo 5. 2 Shekappa Hiremath, panchayat member discussing with sangha members, K.M. Halli

Electricity: One problem in K. M. Halli is that the plot area does not have electricity. According to one sangha member, *It has been 45 years since we moved to the plot but we still do not have electricity. The houses are now being numbered. We told the secretary that we don't have electricity but he does not listen to us. We told him we don't have houses or any papers to say this house is ours. We can't even say this plot is a village. Why should we pay for the houses to be numbered? We do not have any title deeds saying this house is ours so we let the houses be numbered [so this can be proof of ownership]. At least now there is some record that the house is ours. The major problem here is the lack of electricity and bad roads. One member, Renuka says, We wanted to go to Savnur and get something done about our land, roads, lights and the houses. The men say that if the authorities have not listened to them why are they going to listen to the women. All 10 of us have got together now and we will go together and now get something done.*<sup>94</sup>

Sanitation: The Akkammadevi Sangha in Mugali got the area around the temple cleaned up. *The sangha, with the village, gave in an application to the panchayat. The panchayat had given notice to the tea stall to clean up the area. We all got together and cleaned the place up. We need everyone there to clean it up otherwise there are people who will say we will not do anything.*<sup>95</sup> All sanghas in K.M. Halli are planning to take up the issue of toilets.

Housing: Women in K.M. Halli have approached the panchayat on various issues. According to Shekanna, GP member, K.M. Halli, *Women have approached the panchayat saying they want to*

<sup>94</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>95</sup> Akkammadvei Women's Sangha, Mugali

*participate in the Ashraya housing programme to get a sangha house. But it is difficult right now in the panchayat. But we plan to give it in the future. If they have one room then all the sanghas can have their meetings in that room.*<sup>96</sup>

He saw a difference in the behaviour of GP women as a result of the sangha. *One of the panchayat members is a woman who is part of the sangha. There has been a difference in the women panchayat members after they have formed sanghas.*<sup>97</sup> He has seen a difference in the behaviour of women after forming a sangha, *If any of the women come to the panchayat and ask us for things, we help them. We also help them write letters. After we pass a resolution they can take it to the bank or where ever they need it. The women used to never come out. Now they step out on to the road and tell us that the road is bad, we should repair it and that they have mosquito problems. They never used to question us. Now they question us on everything.*<sup>98</sup>

### *Caste*

IDS does not consciously bring different castes together. If it is possible, then IDS encourages them but does not force it. Women of different castes belonging to the same sangha does help break down caste barriers and to a small degree this has an impact on the rest of the village. Even if there are sanghas of different castes, they have to meet together when an official comes to talk to them. They have to sit together, eat together, talk and interact with each other. When they meet at the VDS level they have to sit together, but this is less effective than at the sangha level. Even if in the VDS they do not sit together when they start talking they have to listen to each other.

While there may be some problems in the beginning, soon the sangha women sit together and caste barriers start to break down. *We have people of all castes in our sangha. We used to stay away from the Harijan people and tell them to keep away, but now we sit with them. Now we sit together, drink tea together and even eat together. We will not include the men in our sangha.*<sup>99</sup> And according to one sangha representative, *There are no caste problems in the sangha or in the village.*<sup>100</sup> The most important change is when the families of sangha women from different castes start to interact. *There are various castes and religions within the sangha including Muslims, Jadars and Lingayats. Now if there is festival or celebration in any of the families, other families attend.*<sup>101</sup>

Training also helps break down caste barriers. *People of different castes did not sit together and did not touch each other. Now we all sit together and we do not have any differences among us. We went for training. We were told that we should not do such things in the sangha. Now everyone is same and we eat together. We call each other for functions and our family members do not object.*<sup>102</sup>

Working together on issues related to the sangha also forces women from different castes to deal with each other. *We have women from different castes. We all sit together. First we used to not sit together. When we go out to work even then we sit together. If there is any work then we go to each other's homes. If we go for work, then our family members do not say anything but if we go just like that, then they will ask us.*<sup>103</sup>

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<sup>96</sup> Shekanna, GP member, K.M. Halli

<sup>97</sup> Shekanna, GP member, K.M. Halli

<sup>98</sup> Shekanna, GP member, K.M. Halli

<sup>99</sup> Renuka Yellamma Women's Sangha, Mugali

<sup>100</sup> Yelamma Devi Women's Sangha, Mahur

<sup>101</sup> Manjunatha Women's Sangha, K. M. Halli

<sup>102</sup> Sri Harjatmahaboob Women's Sangha, Challal

<sup>103</sup> Dyamavva Devi Women's Sangha, Mellagatti

### 5.3. Legal Awareness

By the time income generation activities start, women's internal problems start surfacing and the need for legal training is felt at this stage. Lawyers train women on certain common issues, but IDS also tells lawyers about the specific issues that arise in particular villages. Training covers women's rights, age of marriage, inheritance, wife beating, alimony, and property disputes, among other topics. Lawyers come from surrounding areas to talk to women since they are able to communicate with the women in their own language. These lawyers have to be women, must know about such cases and if such a case comes to them they should be able to tackle it. All sanghas have attended the Mahila Jagruti Shibir (legal training). After these programmes, five women in Mugali filed cases against their husbands asking for compensation for their separate maintenance.

*Women lawyers from Shiggaon and Savnur came to train women. They told us about the law. They told us about the farm, house, and children (inheritance), wife beating, reconciling husband and wife. They said call us and write a petition if you have any problems. One woman told the lawyers that her husband drinks a lot and they told her how to deal with it.*<sup>104</sup>

Women were told about the age of marriage and the problems that could arise if they got their daughters married early. In marriage the problems that came come up include dowry harassment. *If the woman does not give dowry then she can be burnt. If the woman is educated then she can stand on her own. If she is not, then she will get burnt or beaten and she will not do anything. Then the parents are spoiling her life. If she is educated then even if her husband leaves her she can survive by working. If she is not educated then she will not know what to do and it is as good as ruining her life. If the woman is educated then her husband will not beat her.*<sup>105</sup> Women were told not to give dowry. They were trained on the importance of education and economic self-reliance and its link to women being able to leave a marriage where she is being beaten or if her life is being threatened. They are also told that if both partners are equally educated, then dowry is not necessary. This training aims at decreasing the practice of dowry. According to one woman who got trained, *We now get our daughter married a little later. Earlier they used to get us married within six months of our maturing. Now we will wait at least a few years after our daughters mature. We got training on the consequences of early marriage, which told us that we should not get our daughters married before they are eighteen.*<sup>106</sup>

Women were told that if something happens then they can go to court and that they would have to hire lawyers. The lawyers offered to help the women saying that if the women had any problems they should tell them and if the women went to them, they would not have to pay anything, as the government pays them.

#### **Seeking Legal Justice...**

Tippava from Renuka Yellamma Sangha, Mugali has been separated from her husband for the past 20 years and works on other people's land. After joining the sangha and participating in legal awareness training, she has gone for court hearings but nothing happened. For the past five years she has tried to get alimony and property from her husband's family. Now they have put a court case, but the husband has not come to the court. She goes to the court every time. He has got the notice. There are 15-20 such cases in Mugali and five are being taken up. The women want property and alimony from their husbands. Two people's cases have been settled in this village.

<sup>104</sup> Renuka Yellamma Women's Sangha, Bardur

<sup>105</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>106</sup> Kariamma Devi Women's Sangha, Mahur

One man agreed to give his ex-wife one acre of land, as he married another woman. People have gone to see the land and to make sure the land is unencumbered.

In the case of Tipavva's daughter, she has three children and her husband also left her seven years ago. The husband kept her and used to live a good life. After the third child was born, they started quarreling. Her in-laws said she had tuberculosis and asked her to return home. The elders in her family sent her back twice to her in-laws' home. The third time they sent her, the in-laws allowed her to stay with them. The in-laws accepted her, but her husband did not. They said that a dog had bitten her and she was not healthy. Now the husband has started looking around for another wife. They don't know if he has married again. Her family wanted to know what her in-laws thought was wrong with her. Tipavva took her daughter and went to all the big hospitals to get her checked up. There, the doctor said she does not have any disease, but she is mentally disturbed. This is because when she came for delivery the in-laws took away her five month old baby. We have spent Rs, 5,000 on hospitals. Tipavva told her in-laws what the doctors had said and even said she was willing to take her in-laws to any hospital to get her daughter checked up. They did not give her the baby until it was a year old. Tipavva managed to send her to her in-law's place but her husband remarried. Now her daughter says she will leave her in-laws provided she gets some of the property. The in-laws in turn are saying that if she wants to go then she has to sign a document relinquishing all rights. So they have not sent her home. We have gone to call her twice and the husband has told her to go but the in-laws know that if they let her go without signing the document, she will file a case against them. She does not want to sign. Tipavva said 'They told us to take her with the village elders but when we went there, they beat us up in front of everyone and asked us not to come back. I will go there if my daughter is not treated properly. The husband is ready to give her daughter money and land, but not her in-laws. They want to put the land in the grandson's name but we want it to be in the mother's name.' Sangha women said "As a sangha we have supported Tipavva and go with her when she goes to her daughter's house."<sup>107</sup>

They were also trained on reconciliation of husbands and wives who have separated and the problems that could arise. They are told that a wife can get assets from the husband, that if a man has left his wife she should get half his property. Men should help their children go to school. Only the first wife can get inheritance, and women can get alimony. They were also told about the age of marriage, marriage laws, that women should not get married within the family, problems related to young women getting pregnant and that boys and girls should be equally educated. They were also told that children should get equal property and about adoption.

### ***The Road to Reconciliation...***

Akkammadvei Sangha, Mugali narrated a case of one sangha member. One woman's husband beat her and sent her to her parent's house. She has lived with her parents and her two daughters for the past three years. She has two daughters and two sons. Her husband does not want her back. During a legal training camp, her case was given to the lawyer and filed in court. It had been a year and the husband still did not want her back. Recently we heard that the husband wanted her back. We talked to her and she agreed to return to her husband's house. Now she is doing well in her husband's house but we have not yet removed the case from court. The husband gave her money and sent her along with all her children to tell her parents that she is fine. The lawyer told them if they had any problems they could come to her for help and she will file court cases and be there for them. She also told them about property rights for women and violence against women, child marriage and dowry problems and deaths. They were told not to be scared and sit inside but come out and talk about their problems. They were also reassured that if they did not understand anything the lawyers would advice them.

<sup>107</sup> Renuka Yellamma Women's Sangha, Mugali

Other issues included consumer rights and widow's compensation. *They also told us that when we buy rations, to get a bill from the shopkeeper so if the quality is bad then the goods could be returned.*<sup>108</sup> Other problems include disagreements between brothers, getting alimony or property for women who have been divorced and title deeds for houses. Widowed women can get some money provided they have less than five acres of land, earn less than 11,000 rupees a year and do not have children who earn.

A lot of them said that they had not attended the camp. Some of them were not there when the training had taken place but others said that they were busy cooking food so they could not participate in the training.

#### **5.4. Kitchen Gardens/Tree Planting**

This activity began when IDS asked the women to grow vegetables. As vegetables can be grown only during the season they asked the women to grow medicinal plants. This can be used as a supplementary activity. The kind of trees grown depends on the amount of land they have. It is optional, as it can be done only where it is possible. It is linked to all activities, can provide additional income and help their diet.



Photo 5.3 Siddavva Mahoralli tending to her Kitchen garden

In one Gram Sabha, women questioned the Horticulture Department who responded saying they can provide plants and seeds for kitchen gardens and that women could come and take it from the department. They said the sangha would have to pay something for it. The sangha discussed and decided they would take mango and chikkoo trees, paying a small amount for them. The kind of trees they can grow is up to them. Most of them prefer growing medicinal plants so that they can make herbal medicines.

IDS also got the women to write to the Horticulture Department, Savnur. The department granted 490 seedlings to distribute in the adopted villages. IDS provided transportation charges and distributed the seedlings to 70 women who paid a token amount for each seedling to ensure that they would plant and take care of them. The plants are:

- Mango
- Guava
- Sapota/chikko
- Curry leaf
- Lemon



<sup>108</sup> Renuka Yellamma Women's Sangha, Bardur

Tree plantation on common properties and private lands will improve the availability of firewood and fruits as well as help in soil and water conservation.

Kitchen gardens are linked to all components, income generation, health, environment and horticultural activities. The sangha women grow vegetables, fruits and herbal medicinal plants. They are given training on the uses of different medicinal plants. In some places there are nativaidyas (traditional doctors) who buys these plants from the women.

The women of the Manjunatha Mahila Sangha said that they looked after the trees like they look after their children. As a result of this, they have already tasted the fruits of their success (guavas). *The Horticulture Department gave us saplings and seeds to grow. We planted tomato, brinjal and beans. They have grown well. We got also Mango, chikku, and guava saplings from the Horticulture Department.*<sup>109</sup> Pakiramma has a kitchen garden. She has curry leaves, mango and guava trees. Others have chikoo trees. Some mango trees did not survive. A woman from Akkammadevi Sangha, Challal said that she can earn an income selling leaves from her big curry leaf tree.

### 5.5. Literacy

According to R.B. Patil, IDS, *We do adult education, which we are going to take up next. Everyone here only puts her thumbprint. Our intention is that they should at least be able to sign their names.*

*Initially it was difficult to motivate the women to learn how to sign their names. However one incident changed this situation in Mahur and Challal villages. K.Hanumanthappa, Executive Officer, Savnur Taluk said, Not one of them can sign. I told them that if we sanction money they will be getting 3 lakh which you will have to keep account of, so first you will have to learn how to write then we will give you loans. After this women learnt to sign very quickly.*

According to Mahila Lingeshwar Sangha, Mahur, *The BDO officer came here. We told him that we started a sangha and saving started. He asked us what we wanted to do. We said all of us want to start doing dairy. He told us to continue to save, as it would help us and that he would come again and tell us about his programmes. He told us to learn to sign, as we all used to put only thumbprints so now all of us have learnt to sign.*<sup>110</sup> Similarly with Yellamma Devi Sangha, Mahur, *We have all learnt to sign after the BDO officer come one month back. All the children and grandchildren taught them to sign.*<sup>111</sup>

Kariamamma Devi, Mahur reported the same story, *Now every one can sign. Earlier only 4 of us could sign. The BDO officer came and told us to sign so we have all learnt. He scared us saying if we do not learn to sign then he will not give us any money.*<sup>112</sup>

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<sup>109</sup> Somalingeshwara Women's Sangha, Mannangi Plot

<sup>110</sup> Mahila Lingeshwar Women's Sangha, Mahur

<sup>111</sup> Yellamma Devi Women's Sangha, Mahur

<sup>112</sup> Kariamamma Devi Women's, Mahur

## VI. Health

The health component has been an intrinsic part of all IDS projects. This is because from the beginning IDS has understood that health is an important aspect of rural life. Earlier IDS used to work on only general health and mother and child health care. Basic health problems in the village arise due to lack of safe drinking water, poor diet and unhygienic conditions and practices. Reproductive health of women and men is the most problematic area in the villages, since people feel any problems associated with the reproductive organs should be kept a secret. The problems thus get neglected and compound over time. Women in particular tend to postpone getting treatment prioritizing other members' concerns and other family expenses. Reproductive health was focussed on due to the increasing numbers of AIDS patients.

There are three kinds of interventions in the health programme:

- General health camps for all the people in the village
- Health education programmes
- Reproductive health project

These interventions aim at creating an overall environment within the community where people are more aware about health and sanitation, and at ensuring that people realise the importance of check ups and treatment, especially for women.

### 6.1 Health Camps

#### *Camps, A Means to Introduce Health Care...*

I had the first health camp in Bardur. I was told the previous month to prepare what our activities were going to be and what we had to do. I, my senior health inspector and a lady health assistant (LHA) and the junior health assistant of the area went to the village. We first talked to the panchayat and then the village. First we gave the community information, why are we having the health camp, what we are going to do in the health camp, what the outcomes from the camp would be and what the people have to do. We first talked about the environment and how we should keep it clean. The first camp we had at Bardur and the next camp was held in Mannagi. Whatever problems we saw in Bardur, we immediately changed in the next camp. We have been improving from camp to camp. The response we got was very good. We were even mentioned in the paper with a photo. The number of participants increased from camp to camp. We recently had a camp at Mahur.<sup>113</sup>

Dr. Naramisha Murthy, PHC Doctor, Taurnelihalli

When IDS first enters a village, it begins work with community mobilization and sangha formation, which are not very visible activities. These activities mainly constitute meeting people, building relationships and building community organizations among the poor. Health camps serve many



<sup>113</sup> Dr. Naramisha Murthy, PHC Doctor, Taurnelihalli

purposes. In the initial phase, IDS organizes health camps as entry point activities, which are extremely visible. Since it is open to the entire community, it is not exclusive and brings people together. Health camps build trust with the community.

Later, when the need arises, more health camps are organized, this time by the sanghas themselves. Sometimes IDS takes the initiative, but later it is mainly the sanghas who take the initiative to organise these camps. Organizing a health camp helps develop the leadership of women and establishes the sangha in the village. Camps are held for both humans and animals. *All the sanghas got together and decided to have a health camp so they wrote a letter to the doctor inviting him to come for a check up camp. The Gram Panchayat and the school also helped organise the camp. The camp timing was announced to the village. The sanghas organised the food. The check up was free and IDS bought the medicines. Three doctors came from Taumellihalli and Haveri and from the Ayurvedic medical college.<sup>114</sup> The doctors came and checked us up. They weighed us and checked our blood pressure. They said that if you are fat then you have to be careful about your blood pressure. We called everybody for the camp.<sup>115</sup>*

Health camps are also forums where problems are detected and people are directed for further treatment. *In the health camp, we were told about joint pains, worms, and stomach problems and were given medicines. One woman was asked to go to the city hospital as she had a problem with her uterus.<sup>116</sup>* Without these camps, women in particular would not have the opportunity to be seen by a doctor, to know about their problems nor would they know where to go for treatment.

Health camps represent a means by which health care is brought to the village. *If there was any problem earlier they had to go to Haveri to see a doctor. The sangha decided they wanted to see what they could do right here in the village. In the Gram Sabha the sangha has said that they want a health camp to be held in the village and in the future they want a government hospital to be situated here. The sangha briefly discussed the idea of starting their own pharmacy.<sup>117</sup>* It generates a feeling among the community about the importance of having care facilities easily accessible in the village itself.

## 6.2 Health Education

All sanghas have been trained on health and basic cleanliness. *In the health training we learnt the importance of eating greens and vegetables and the fact that your health depends on what you eat. We also learnt that our children must be vaccinated for DPT and polio. We now take tablets for general health and eat healthy food like grains, pulses, and green vegetables.<sup>118</sup>*



Photo 6.2 A Health Training Session

<sup>114</sup> Yelamma Devi Women's Sangha, Mahur

<sup>115</sup> Kariamamma Devi Women's Sangha, Mahur

<sup>116</sup> Maltesh Women's Sangha, Kurburmallur

<sup>117</sup> Manjunatha Women's Sangha, K. M. Halli

<sup>118</sup> Yelamma Devi Women's Sangha, Mahur

### ***Increased Awareness on Health...***

We now have the courage to talk to the doctors about what is wrong with us. When we used to go to doctors we used to be scared to talk. We were shown a video. They showed about pregnancy, different kinds of delivery in the village and in the hospital. They showed how AIDS is transmitted through relationships between men and women and that only husbands and wives should have a physical relationship. It discussed the importance of getting children vaccinated so they do not get diseases, the importance of immediate treatment of diseases and how to treat colds and coughs in children. Showing a video was good as it can reach a wider audience. This way the whole village can see it at the same time. This way at least we got to see it. Otherwise we would not have been able to ask the doctor such questions. Now we know that if anything happens to our children, we should go and get it checked up. Earlier if we got fever we used to wait it out or get medicine later. Now we go to the doctor immediately.<sup>119</sup>

According to Basaveshwara Sangha women, Mellagatti, *We feel we have benefited from learning about health, keeping the house clean, how to look after children and pregnant women.*<sup>120</sup>

### ***Future Plans on Health Training***

According to Veena Nadgir, the health organiser, IDS, *We have not done anything for the girls between 11-18. Till now, only women between 25-40 who are members of the sanghas are included in all training. We still have to have training for girls who have matured but who have not yet got married.*

Meera Halkatti, Chief Executive, IDS said health training in the future should be planned differently according to the different age groups because reproductive health education differs for different age groups. Overall training on health for children should cover personal hygiene, awareness about AIDS and sex education.



Photo 6. 3 *Training for high school girls*

For the age group of 6-12 the training could be called “Listen Young Girl”. It would include personal hygiene by going through their daily routine, developing good habits, the importance of education, preparation for menstruation (how it takes place, precautions, keeping themselves and their clothes clean) and responsibility in the family.

For the age group of 13-17, or high school girls, the training should start with aspirations and problems and help them understand them. This is a sensitive age. It is an age that makes or

spoils a girl’s future life. IDS would like to help them analyse their aspirations. Aspirations can be prioritized as those which are necessary and helpful in modeling future life which they should try to achieve. Some basic things should be kept in mind in trying to achieve these aspirations, namely their capacity or potential, the effort they are ready to put in, the financial and social constraints they face. This age group faces three kinds of problems:

<sup>119</sup> Kariamamma Devi Women’s Sangha, Mahur

<sup>120</sup> Basaveshwara Women’s Sangha, Mellagatti

- Those that are perceived (not real) problems: Perceptions like ‘parents don’t love me’, no concentration and so on. These are psychological and self-created problems, for which there is no external help. They have to help themselves.
- These are problems where they need help from elders like not having a bus or library facility. This can be solved if they approach any authority individually or together.
- The third type of problem is where there are no immediate solutions and they have to live with it such as financial constraints.



**Photo 6.4** *Girls listening to the training*

Health has to go beyond physical health. Sexual attractions are reflected in adolescent aspirations. Problems include the girl dealing with their maturing, young girls getting pregnant, early motherhood and boys getting married but not willing to accept their wives. Experienced gynecologists will explain the entire anatomy and physiology of the human body to the girls. This includes understanding the physical and psychological changes that take place when a young child transforms into an adult man or woman, what happens when they have a physical relationship and about conception.

For the age group of 18-22 or girls who have almost completed education and are either married or about to get marry, they will be told about Mother and Child Health, the reproductive system, conception, contraception and about adjustments and responsibilities that have to be made in the family.

### **6.3 School Health Education**

There are certain practices that cannot be changed even through health education at a later age. If the children are educated at a young age, then they can change their habits early on and the next generation will not imbibe the same habits.

In the school health education, the health organiser goes to the schools and conducts health education programmes for school children, youth groups and school drop out girls. Though there is a focus on reproductive health, general health issues are also covered. The health



organiser trains children with a focus on girls though boys too are included. As of now the children of the 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> classes have been given health education in the school. A year after the training the children still remembered what they had been taught.

For instance the children in Challal village recounted that Veena Nadgir had visited the school last year and told them about health. They listed diseases discussed like diarrhea, fever, cough, cancer, AIDS, TB, BP, malaria, typhoid and worms. About worms, three types of worms have been identified. Children said *If we walk without slippers worms can enter the body through wounds*. To be healthy they said they had to eat vegetables, wash vegetables before they eat them, boil drinking water and eat different kinds of fruit. They said *if we eat yellow fruits then we will not get eye problems*. The children said they had to be *healthy, eat good food and live truthfully*. In the area of personal hygiene they said *we have to keep our nails clean, comb our hair, brush our teeth, wash our hands and feet and keep our ears clean*. All of them said that they keep themselves clean.



Photo 6. 6 The school in Mannangi Plot

The school children in Mannangi Plot recalled the information they got through the health training. Talking about worms they said, *We have to wear slippers when we go to the toilet. If we don't then we can get worms. If we get worms we get weak. We understood that we do not get worms by eating anything sweet. After going to the toilet we have to wash our hands with soap or ash and not with mud*. They also talked about keeping themselves and their

surroundings clean. *We have to brush our teeth to keep them clean and have a bath to keep our body clean. We have to have a bath with cold water otherwise our body will bloat. We have to keep our surrounding clean so that there will not be any flies that sit on our food. We therefore have to keep our environment clean*. They had to *eat eggs, meat, milk, fruits and vegetables to be healthy. We should eat sprouts as they have vitamin B. The pulses have to be soaked and then sprouted. We have to do exercises. If we do exercises then we will grow*.

In Manangi the school has some medicinal plants growing in their schoolyard. When questioned about it they said, *IDS gave the medicinal plants so that we can make medicine, as there is no doctor here. We do not know how to use the plants but we are willing to learn*. The plants grown include tulasi, papaya, lovsara, amrut, coconut, sagvani, samudrahaali, sogachi, muggi, neem, guava, nelgulabi, pomegranate, baybasali, beledasa, lemon grass and galgangi. This would also increase



Photo 6. 7 Medicinal plants in the Mannangi Plot

awareness on traditional health remedies and make health care cheaper and more easily accessible.

#### ***6.4 Reproductive Health Programme***

With a grant from the Ford Foundation, IDS began work on reproductive health in three talukas, Byadgi, Ranibennur and Haveri. IDS then decided to include Savnur taluka so that the adopted villages could also benefit from this programme. Under this programme, Village Health Workers (VHWs) will be appointed in each village. VHWs will be chosen from the village they are going to work in. IDS will train the VHWs who will in turn provide health education, first aid services and delivery services to the community in their own villages.

##### *Goals of the Reproductive Health Programme*

The overall aim of the VHW programme is to educate the community on health, especially reproductive health. Reproductive health is a new programme supported by The Ford Foundation, which aims at:

- Making health easily accessible
- Making the panchayat responsible for undertaking health care initiatives and for health care services
- Providing a long term sustainable solution to the need for accessible health care within the village itself

##### ***Empowering the Panchayat on Health...***

We had gone to the Health and Family Welfare Department, Hubli. The doctors told us how to keep our village and ourselves clean. The panchayat members also take part in the health camps. When there is a delivery or any other health problem, there is no transportation facilities to go to the hospital. IDS told the panchayat to nominate Village Health Workers and pass a resolution to pay them an honourarium. The VHWs have been trained on safe delivery, after delivery how the mother and child should be looked after and other topics. The VHWs come and tell the school, camps, sanghas and go house to house to tell the women.<sup>121</sup>

Shekanna, GP member, K.M. Halli,

##### *Why a Village Health Worker (VHW)*

Having a Village Health Worker makes health accessible to the village. In other programmes, IDS used to give the VHW an honourarium. When IDS withdrew, the health workers continued to work without money. This is not necessarily sustainable over time. It is important to involve the panchayat in provision of health care services helping them to make the decision to pay for a health worker and to even nominate who would be the VHW. Now IDS tries to make sure that before it phases out, the responsibility for the VHW's honourarium or salary lies with the panchayat. Currently IDS does not pay the VHW at all. To make this programme sustainable, IDS asks the gram panchayats to provide an honourarium to these Village Health Workers. In this, IDS has only been successful in 60 percent of the villages. The Gram Panchayats which cover the Adopt a Village Project have passed resolutions that they will pay the honourarium of VHWs and have also got the approval from the the district level body, the Zilla Panchayat. They have agreed

<sup>121</sup> Shekanna, GP member, K.M. Halli

to pay the VHWs Rs.3,000 per year, which is to be paid twice a year (once in six months). This will come from the health funds allocated from the tax collected by the GP.

### *Choosing a Village Health Worker*

The criteria for nomination of women as VHWs include they should be from that village, have some amount of education, be interested in health education work and must have the time to devote to it. *I was interested in the work and that is why I took up this work. I want to continue doing this work. I want more information. Everyone wants to know about health and they tell me to keep coming to tell them what I have learnt.*<sup>122</sup> There are seven VHWs.

If there is a dai (traditional midwife) who is educated, willing and can devote time, then she too can become a VHW. Community Health Guides trained by the government can also be selected. They should have a background in health work, they should be able to communicate their training to other people and they should have a social service attitude. They should not be the kind to gossip, as they will be going from house to house. If they take the news of one house to another then it can create problems. If there are times when all the criteria cannot be met, then at least they must meet most of the criteria.

Bibijan Volekar, Mellagatti Plot was chosen to be a VWH because she had been working as a traditional midwife for years and doing it well. *There is no one else who does midwifery work so I continue to do that work too.* If she has to be taken at night then they get transportation for her to be taken there. *I do not want anything from people whatever they give me I take. I do not ask for anything. I go to about six houses a day. Sometimes when I go to one house then they call the neighbours too. I did not know about this before. I only knew about delivery before. It is only after the IDS training that I know about all these other problems. I feel good that I have learnt all this.*<sup>123</sup> Gangamma Kulkarni, Mannangi Plot was selected by a member of the panchayat because of her prior experience. *I said I have not studied anything I am not going. She [the panchayat member] said that you have been doing this work for a long time so they [IDS] will select you. It is true I have been doing this for a long time.*<sup>124</sup>

### *Village Health Worker Training*

VHW training programmes are conducted once every fortnight on how to approach people and sangha members. Various subjects related to health education are covered with the help of flash cards provided to the VHWs. VHWs were also trained in treating minor ailments like fever, diarrhea and so on. During the period, VHWs prepare a list of pregnant women and of infertile couples for camps to deal with their problems.

VHWs are trained on<sup>125</sup>:

- Diarrhea and administering treatment such as ORS
- Children's health and vaccinations including BCG, DPT and polio
- Tuberculosis
- Measles
- Pre-natal care including health of pregnant women, T.T. injections and nutrition
- Antenatal care, including safe delivery
- Ears, nose and throat care

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<sup>122</sup> Mallavva Mantrodi, VHW, Mahur

<sup>123</sup> Bibijan Volekar, VHW, Mellagatti Plot

<sup>124</sup> Gangamma Kulkarni, VHW, Mannangi Plot

<sup>125</sup> Veena Nagir, Village Health Organizer, IDS

- Skin diseases like scabies and leprosy
- De-worming
- Breast-feeding
- Communicable diseases such as AIDS and sexually transmitted diseases
- Personal hygiene including bathing, hygienic practices during menstruation, and lice.
- Health education for adolescent girls
- Age at marriage and health consequences of early pregnancy
- Family planning, and spacing of children
- Diet for babies from birth to one year
- Expenses related to having more children
- Day to day health problems
- Balanced diet and nutrition

The training is administered slowly (once in every fifteen days) in small measures.

Mallavva Mantrodi, VHW, Mahur village, discussing the training said, *I was told that I had to tell the community about health and how to keep themselves and their houses clean. I tell them to wash their vessels properly, keep their house and surrounding clean. I also tell them not to go to the toilet near the pits where cow dung is collected.*<sup>126</sup>

#### *Functions of Village Health Worker*

The VHW provides information about:

- **Hygiene:** Personal hygiene and community hygiene are both discussed. In personal hygiene bathing is emphasized while in community hygiene the focus is on keeping the house and surroundings clean.
- **Diseases:** Malaria, cholera, and water borne diseases are discussed
- **Mother and child health:** The health of the mother and the child are discussed which include topics such as vaccination, nutrition, weaning, immunization, pre- natal, intra-natal and post-natal care, taking care of the new born, instruction for the dai<sup>127</sup>, nutrition for lactating mothers and so on. The dais are given a delivery kit.
- **Family planning:** Different types of family planning methods are discussed.
- **Reproductive health problems:** Reproductive tract infections (RTI), AIDS, and sexually transmitted diseases (STDs) are discussed including symptoms, prevention and cure.

A VHW has to visit at least six houses daily. She uses the flash cards given to her to educate the community. In order to understand the government programmes and to learn from the government staff, they accompany the Health Department's Auxiliary Nurse Midwives on their rounds. This helps the VHW establish her credibility of knowledge on health. They collect information on the number of



Photo 6.8 A VHW demonstrates how she uses a flash card

<sup>126</sup> Mallavva Mantrodi, VHW, Mahur

<sup>127</sup> Traditional midwife

pregnant women and the women who are infertile. They attend sangha meetings where they talk to women about their health. This helps them get acquainted with the problems women face.

Dr. Naramisha Murthy, Primary Health Centre (PHC), Tauremelihalli spoke about the importance of the VHWs in being able to reach out to people who otherwise could not be reached. *People should be aware of the services available. Health education is the only way you can improve health. I am a medical officer in a PHC, which caters to 20,000 people. I cannot speak to all the people. The ANM too has to cover 5,000 people and she cannot speak to everyone. Through the Village Health Workers we can reach each and every person. It is like a decentralization of our benefits. They are giving it to the people through education.*<sup>128</sup> Thus VHWs represent a group of people who can make health care accessible to the people at the village level.

### ***Family Planning Information...***

We also discussed children. We decided to tell people that to have only one child instead of many. We also discussed what to do after having a child. We said that one or two children are good but not more than that. I have 12 children. If people ask me I tell them that at that time we did not know and we had no facilities for operations. People at home used to say the girls would be married off and it was good to have more boys so we had more children. Now adays, there are facilities for operations. I tell people that they are smarter now and they should not have more children. One daughter has two children and another son has one child and they are waiting for another. Everyone has three children.

Gangamma Kulkarni, Village Health Worker, Mannangi Plot

### ***Techniques Used by VHWs***

Normally VHWs simply provide information by talking to people going house to house or to sangha meetings. Gangamma Kulkarni, Mannangi Plot said *I tell them to keep their houses clean both inside and outside. I tell them to filter the drinking water. I have told them to cover the dishes, keep a lid on drinking water and food vessels as they can get diseases. I tell the women that they have to keep the cloths they use when they get their periods clean. They have to wash it properly and dry it and fold it and then they will not get any diseases. I cannot tell if you they actually have started doing it or not.*<sup>129</sup>

### ***A Health Story as told by a Set of Flash Cards...***

Mallavva Mantrodi, Mahur goes to four houses every day and explains the flash cards. The card set she talked about was about worms.

Card 1: Raju and Kamala are siblings and they are playing together. While playing the girl throws up. The mother is hanging the clothes. Raju calls the mother and tells her that Kamala has thrown up. When the mother goes there she sees worms in the child's vomit.

Card 2: The family goes to the doctor

Card 3: The doctor says go to the nurse. The nurse asks the mother why she is worried. The mother replies that her daughter has worms.

Card 4: The nurse shows the mother three types of worms and asks her which type it is.

<sup>128</sup> Dr. Naramisha Murthy, PHC Doctor, Tauremelihalli

<sup>129</sup> Gangamma Kulkarni, VHW, Mannangi Plot

Card 5: In another scene, a child passes stools with worms in it and a boy who has a wound walks there without slippers. The worms enter the body that way and they feed on the boy's blood making him weak.

Card 6: In another scenario trying to explain how worms enter a body, a boy is passing stools near vegetables being sold. The flies sit on the stools and then on the vegetables. A man eats those vegetables without washing them and the worms enter his body.

Card 7: A third scenario explaining how worms enter a body shows a boy passing stools with worms in the field. Cattle graze there. The meat is cut and eaten without cooking it properly and worms enter the body.

Card 8: This shows a picture of a boy with worms who is now weak because the worms consume the food that he eats.

Card 9: The last set of cards show what can be done to prevent the problem. One card shows clean toilets and people wearing slippers when going to the toilet.

Card 10: Another card instructs people to wash their hands, keep their fingernails clean and cook meat properly

Card 1: A third card shows water being boiled and filtered and vegetables being washed.

The VHW's advice at the end was, *give de-worming medicine every six months and keep food clean and covered.*

They also are trained to provide visual information through flash cards. A VHW is given a set of flash cards on various aspects of health. She shows people the set of cards, one by one explaining each issue for about 15-30 minutes. The seven Village Health Workers are given a set of flash cards each and then the cards are rotated. VHWs have different flash cards. There are cards about worms, eye problems, delivery, diarrhea and so on. When they have finished explaining it to the whole village, they get another set of cards. Dr. Naramisha Murthy, PHC, Taurmelihalli felt that the flash cards are extremely helpful but *just showing flash cards wont help, they have to be explained. Any new ideas or items will be included in those flash cards.*<sup>130</sup>

Discussing the flash cards and their messages, one VHW, Mallavva Mantrodi, Mahur village said *I had the flash cards about eye problems. Now I have the cards on worms. Through the flash cards I told them to heat water, to put salt in it, dip a cotton cloth in it and clean their eyes with it. I also told them to go to the nurse and get an ointment to put in their eyes.*<sup>131</sup> This set of flash cards provides basic messages on treatment for eye care.

Another VHW, Bibijan Volekar, Mellagatti Plot discussed the charts on eyes and eye care. *When the eyes are infected you have to show it to the doctor. Before that you have to take warm water and wipe the eyes using one cloth for one eye and another cloth for another eye so that the infection does not spread. When you go to the doctor he will put the eye drops and medicine.*<sup>132</sup> The message she provides through these flash cards are the importance of immediate treatment and what can be expected in this treatment.

Women from Basaveshwara Sangha, Bardur village recollected the message of the flash cards and training given by the VHW. *She came here, showed us flash cards and told us about health. She has been trained in health. We learnt about children's health and that we have to give them vegetables. We have been told about safe delivery, what to do when children get diarrhea like*

<sup>130</sup> Dr. Naramisha Murthy, PHC Doctor, Taurmelihalli

<sup>131</sup> Mallavva Mantrodi, VHW, Mahur

<sup>132</sup> Bibijan Volekar, VHW, Mellagatti Plot

*giving the children boiled water with salt and sugar. She told us about all this and we have understood.*<sup>133</sup>

#### *Problems faced by VHWs*

Salary is one concern. People in the community think the VHWs are being paid to do this work, which currently is not the case. One VHW, describing the community's reaction to her work said, *When I go out with my books and charts they say, oh you have got a job now, do you get a salary? I tell them I have not got any salary. There was a meeting where we discussed the problems of money. It has been 8-10 months and we have not got any money. The community asks us why we continue doing it.*<sup>134</sup> Sanghas, however, are supportive of VHWs.

Another major problem is that the VHW does not provide medicines. *They say you have told us about all this. Now, if something happens then what will you do? One woman was teasing me saying that there is no injection or no medicine what kind of a health worker are you? They say you give us information but you give us medicine also. I tell them that the doctor will come and check up and after that when the doctor gives me the medicine, I will give it to you. Now I will only give you information. There is no major problem in this village. In fact they want to hear more.*<sup>135</sup> The community is not used to this new role of a health worker, which is to raise awareness and provide information about health care and not treat people like a doctor or nurse would.

Dr. Naramisha Murthy, Taarmelihalhi expressed willingness to cooperate with the VHWs in information dissemination. *Once in a month, let the VHW come here and get the information and give a report of the deliveries they have conducted, if they had difficulties, if they have given information on it, if the people are receiving the information or not. The lacunae is in receiving the information. Education is a continuous process, especially medical education. What is here today is not there next month, or at least there are modifications. If the VHW comes to me I will help them as much as I can.*<sup>136</sup>

#### *Impact of the VHWs:*

The main impact the VHWs have is the increased awareness on various subjects in the community related to health. The changes in attitudes and behaviour of the community is where one can see the impact of this training.

According to Bibijan Volekar, Mellagatti Plot talking about the impact of training on cleanliness said that, *They [the community] are cleaning the tank and are putting powder in it [chlorine]. They have started washing their hands now. They cover their food so that flies do not sit on it. I tell them to wash their vegetables before eating them and now they do that.*<sup>137</sup>

Akkammadevi Sangha, Challal village, said *The VHW comes here once or twice a week. She tells us to keep ourselves clean. We have to wash our vegetables. We have to keep our food clean. It is very good because the village can benefit from cleanliness. If we do so then we will not fall ill and then we will not have to spend money going to the doctors. They wash their vegetables. We have understood that we have to be clean. We used to wash the vegetables after cutting but we were*

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<sup>133</sup> Basaveshwara Women's Sangha, Bardur

<sup>134</sup> Gangamma Kulkarni, VHW, Mannangi Plot

<sup>135</sup> Bibijan Volekar, VHW, Mellagatti Plot

<sup>136</sup> Dr. Naramisha Murthy, PHC Doctor, Taarmelihalhi

<sup>137</sup> Bibijan Volekar, VHW, Mellagatti Plot

*told that we should wash them first and then cut it. We were told to boil and strain the water before drinking it. When we cook meat we have to cook it well before we eat it. We should not go outside without slippers. We should not go to the toilet just outside the house. We have to do what we have been told.*<sup>138</sup> It was clear from this that sangha women appreciated the work of the VHW.

The information provided by the VHW also helps dispel misconceptions about disease, especially about worms. Mallavva Mantrodi, Mahur talking about her village said, *They used to think that you get worms through sugar, honey and sweets. Now they say that we know we get worms if we walk around without slippers. There is a difference now. They used to walk without slippers now they want to wear slippers.*<sup>139</sup>

VHWs themselves have changed their own behaviour and that of their families. *A few days ago one woman told me that she had started covering her rotti basket. Earlier they used to keep it open, now they cover it with a cloth. Earlier even I used to be like that. Now after getting the training I have started keeping clean before telling others to do so too. In my house my husband used to never wash his hands before eating. Now he has to wash his hands because I tell him that unless he washes his hands I will not serve him.*<sup>140</sup>

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<sup>138</sup> Akkammadevi Women's Sangha, Challal

<sup>139</sup> Mallavva Mantrodi, VHW, Mahur

<sup>140</sup> Mallavva Mantrodi, VHW, Mahur

## VII. Enhancing Agricultural Practices

As agriculture is the main occupation in the villages, improved agricultural practice is an important intervention that IDS conducts both within and outside the sanghas. While this activity is taken up in other projects, during this project there was more emphasis on extension work. *Our staff is trained well but in other places we have not been so successful because we did not do enough extension work. Because our staff is now trained it is easier to do extension work.*<sup>141</sup>

### 7.1. Farmer's Training Programme

The farmers are given training on various agricultural practices that can help improve their work. Training and demonstrations are given on vermi-compost, natural pesticides and bunding, among others. This training is given to all the farmers and not just the sangha members. One person in each village is trained as a Village Volunteer who in turn works with farmers.



Photo 7. 1 *Demonstration for Farmers*

#### *Linkages to Technical Resources*

One form of training is through linking to the government departments and having their officials come in to meet farmers and talk to them. For instance, IDS called the Assistant Director from the Department of Agriculture who explained the difference between lands where natural compost and pesticides were used as opposed to lands where chemical compost and pesticides were used. The Director told farmers, *If you don't take care of your land then 10 years later when you have to give the land to your children it would be a C or D classified land. So if you want to give your children good land you have to start using natural compost and pesticides now.*

#### *Krishi Melas*

Sanghas have been taken on exposure visits to Krishi Melas<sup>142</sup>. *In the Krishi Mela we found out about different crops. We also learnt about fodder for the cows and how much milk you will get if you give good fodder. We also learnt about vermi-compost. We can get a quintal of compost a month. We only got information at the melas and no one has used it as yet in our sangha. One woman has done sheep rearing.*<sup>143</sup> Manjunatha Mahila Sangha, K. M. Halli discussing the Krishi Mela held at the University of Agricultural Sciences in Dharwad said, *Women learnt how to plant saplings, how to apply water and manure. They saw vermi-compost after which they began vermi-compost here. Having seen how to do tree planting there, they began it here as well.*<sup>144</sup>

<sup>141</sup> R.B. Patil

<sup>142</sup> A Krishi Mela (farmer's fair) is an event hosted by the University of Agricultural Sciences, Government of Karnataka where hands on demonstrations are conducted for farmers to learn improved agricultural techniques.

<sup>143</sup> Yelamma Devi Women's Sangha, Mahur

<sup>144</sup> Manjunatha Women's Sangha, K. M. Halli

## *Types of Training*

Training for Village Volunteers takes place on a variety of subjects, the knowledge of which is then passed on to farmers:

- Vaccination: When to vaccinate cattle, especially for HS (Haemorrhagic Septicaemia), BQ (Black Quarter) and ET (Enterotoxaemia) all contagious diseases among livestock.
- Breeding: When cattle come into heat and how to look after pregnant cows and buffaloes, and their calves, what to feed them and how to look after their health.
- Vermi-compost and Natural Compost: How to prepare the compost.
- Bunds and Contour Bunds: Here the training covers how to build both bunds and contour bunds on the lands, and planting subabul seeds on the bunds, and live hedges. This helps conserve soil and water.
- Soil conservation: Sowing seeds across the slope of the land
- Natural pesticides: How to make natural pesticides and how to use them on crops. The advantages of using neem paste, a natural pesticide, and so on.
- Cattle health: How to meet and write letters to officials to organize cattle camps
- Community Mobilization: How to meet the farmers and women every day, how to conduct meetings in SHGs and how to keep SHG accounts and records and how to form new sanghas. Training on how to help sanghas contact officials for human health and environment programmes.
- Conflict resolution: how a village volunteer can solve problems that arise in a village

The Village Volunteers are trained on animal health and agriculture. During the first nine months, training programs are held weekly. In the second year, they will be held once in fifteen days and in the last nine months once in a month. To

train these Village Volunteers, assistance will be taken from the Departments of Agriculture, Forestry, Horticulture and Animal Husbandry, as well as the University of Agricultural Sciences. With the exception of the last two topics, this training is all provided to VVs in order for them to impart this information to farmers and sangha members.

### **7.2. Village Volunteers (VVs)**

In the past, IDS appointed two separate people to work on animal health and agricultural work respectively. In some villages, where they are responsible for animal health, they called Village Veterinary Workers, elsewhere they are Agricultural Volunteers responsible for agricultural work. For this project, IDS decided to appoint just one person, a Village Volunteer, for both these jobs. They are called Village Volunteers (VVs) because their knowledge and intervention should go beyond just the two areas (animal health and agricultural work) and, as Village Volunteers, they should know about the various aspects of rural development. First the VVs were told about the goals and objectives of IDS and acquainted with its work. Then resource persons were called to



Photo 7.2 Training Village Volunteers

train them on different aspects. Follow-up meetings were conducted to assess their grasp of the subjects, gaps in their knowledge and further training required.

### *Selection of Village Volunteers*

The people chosen to become Village Volunteers are from the village itself. This is because they must be accessible 24 hours a day and when IDS withdraws they can continue to help the village. This can become an income generating activity for them. According to R. B. Patil, *In our other projects where we had VVWs they are now making a living on this work. Farmers from his village or even neighbouring villages make use of them. If there is any disease in the cattle, they give medicines and injections. If there are any problems they guide them. Their livelihoods depend on this work now. They are becoming like animal doctors in the village. They help in any animal problem in the village.* Through village volunteers, animal health and land based activities can be implemented with self-help groups.



Photo 7. 3 Maltesh Laxman, VV, K.M. Halli (extreme left) with IDS staff in the field

Though the money they get from IDS is not much, the volunteers feel they are doing something that will benefit their village and themselves.

According to Maltesh Laxman, Mugali, *I am doing this so that I learn and that my village will be better. I will get to know more people and they will know me.* For Lingavva Basappa Savnur, Mahur, *I want to do this work. I get to meet more people. The villages are all left behind. To bring them forward, IDS is doing this work. I will feel as though even I have done something. I will stop other work to help the village come forward.* Basavangowda Patil, Mugali says, *I want to do samaj seva [social work]. They give me an honourarium, but that is not important for me.* Maltesh Laxman, K.M. Halli continues talking to people when he is working. *I go to the fields in the morning and in the evening I am a VV. I also give information to people working beside me.* According to Honappa Basappa Basavanagiri, Melaggati Plot, *I have done this for general knowledge and not for money. I feel good doing this work. I feel there is a path forward as I have knowledge on many things such as land development, compost, pesticides and so on.*

IDS provides an honourarium of Rs. 250<sup>145</sup> a month for 2 ½ years. As these volunteers have to travel, mainly men are involved. According to IDS staff, *If we find women we take them but most of the time we get men.*<sup>146</sup> In Mahur the VV is a woman while in the rest of the villages the VVs are men. The volunteers also have to be educated and young. IDS had tried hiring older people but they do not work. Older VVs belong to interest groups in the village and tend to give the information to and favour mainly these groups only. Sometimes older VVs do not even attend the training. The young people know the importance and always attend the training. There are problems with younger VVs such as they can leave if they get a job tomorrow. If we take slightly

<sup>145</sup> The current exchange rate is 46 rupees to a dollar.

<sup>146</sup> R.B. Patil

less educated people then that problem will not exist. Another advantage of training young people is that they can continue for a longer time. Even if they are young they are also educated and have been trained, so people do listen to them despite their being young.

### *Roles Played by Village Volunteers*

They have no specific role, but can play any role with a focus on animal health and agricultural work. Other than this, they also help the sanghas. Maltesh Laxman, K.M. Halli said *As I used to work with IDS, they know I am telling them something that will help them. They tell me that I should get more training and tell them more. No one questions me saying 'what do you know we have being doing this work for a long time.'* They ask me for loans from the banks. I tell them to form a sangha and that they can take a loan from the sangha.<sup>147</sup>

The sanghas have positive responses to the Village Volunteers. Discussing the VV, Akkammadvei Sangha, Mugali said, *Mallesh [the VV] trained us on Sangha concept and importance of unity in the group. He gave us puzzles to solve and asked us to tell them what we understood from the pictures. From this we learnt that if in a group, you are strong. One or two people can't do the same thing. If you are in a group then you can ask for things without being scared. He told us about vermi compost, agriculture, and kitchen garden.*<sup>148</sup> The VVs also train sanghas to maintain records and documentation. For example, Gramdevi Sangha members, Mugali said, *He [the VV] said he would teach us accounts and come for our meetings and if we need any help he would help us. We feel good that he is being trained as he is from our village and gives us all the information. He even tells us if our children are not going to school.*<sup>149</sup> The VV thus helps the sangha in many ways. According to Dyamavva Devi Sangha, Mellagatti *He [the VV] told us about ration purchase, how to buy it at whole sale and to sell it to sangha members.*<sup>150</sup>

The volunteers work an average of two to three hours per day, so they have time to earn from their own agriculture while doing this volunteer work. These volunteers meet farmers, both men and women, and provide information about improving their agriculture systems, cropping patterns, seed selection, plowing of land, soil and water conservation methods, about planting trees in their land bunds, and prevention and cure of animal diseases. Also, they organize farmer's field days, demonstrations and animal health check up camps. They are trained to carry out the practices they advocate. They also learn to provide preventive and curative services for animals and thus decrease dependency on the government departments for technical information and service.



Photo 7. 4 Vaccination program of H.S and B.Q for cattle (K.M. Halli)

### *Problems Faced and Strategies Used to Overcome Them*

<sup>147</sup> Maltesh Laxman, Village Volunteer, K.M. Halli

<sup>148</sup> Akkammadvei Women's Sangha, Mugali

<sup>149</sup> Gramadevi Women's Sangha, Mugali

<sup>150</sup> Dyamavva Devi Women's Sangha, Mellagatti

While most villagers do listen to them, some make fun of them. However, they are not too worried about it. *People ask me how much I earn. When I tell them Rs. 250 they ask me if that much is enough. I tell them that it is not a salary but an honourarium. I tell them that instead of sitting around all day, if I tell people about this then they will benefit and I will be doing something.*<sup>151</sup>

**Motivating Farmers:** The difficulty they tend to face is actually getting farmers to implement activities such as bunding and vermi-composting. *They don't listen the first time and the second time they listen. I tell them to do it whenever they are free even if it is for just an hour, I ask them to use that time to do what I have told them. We have to give them respect to get them to do the work.*<sup>152</sup> According to Yellappa Mariappa, Village Volunteer, Mannangi Plot motivating people requires continuous follow up and time, *People don't say no but are indifferent. I keep asking the people when they will do it. If I tell them to come now and do it they say they have got urgent work and that they have to go. The people in the sangha listen more about the village problems like roads and streetlights. There are people who are not in the sangha who say they will do it. The people feel it is good that they have someone to give them all this information. He feels that he will get the village community to do what he says. He feels that he is useful to the village and that the people will get to know him. Even if IDS leaves, I want to continue this work.*<sup>153</sup>

**Overcoming past failures:** Ramalingappa Kallappa Bhimji, VV, Challal village said *Some people tell me that earlier they have put big bunds and the bunds have not lasted. They ask me if they build new bunds will they last. I told them they will stay if they plant the saplings on the bunds.*<sup>154</sup> Overcoming these types of past problems, requires that the VV knows enough to offer concrete solutions and furthermore it requires that trust be built up between the VV and the community. Honappa Basappa Basavanagiri, Melaggati Plot, talked about the lack of trust due to people being cheated in the past, *Sometime back they have been cheated by a commission agent on an agricultural grant and that is why they do not trust me. The people only say they will do it. I tell them about the work I do and everything I have learnt. They say they did not know about this and are happy that I told them about it. I have helped get gutters dug in one of the roads in the village.*<sup>155</sup> Over time the work done by the VV speaks for itself and helps build the confidence of the community.



Photo 7. 5 A village volunteer writing her report

### *The Village Volunteers: Creating Sustainability*

To build sustainability into the project, the VV is trained in all aspects that can help him take over the role of the field staff when IDS phases out. Basavanna Gowda from Mannangi plot said, *IDS will not stay on one place, but the VV will always be here to help us. He can tell us about the new kinds of fertilizers and pesticides.* James Bridges<sup>156</sup>, who spent many months in K.M. Halli observing IDS work feels, *it is a very good idea having the VV motivate the people as they are*

<sup>151</sup> Ramalingappa Kallappa Bhimji, Village Volunteer, Challal

<sup>152</sup> Lingavva Basappa Savnur, Village Volunteer, Mahur

<sup>153</sup> Yellappa Mariappa, Village Volunteer, Mannangi Plot

<sup>154</sup> Ramalingappa Kallappa Bhimji, Village Volunteer, Challal

<sup>155</sup> Honappa Basappa Basavanagiri, Village Volunteer, Melaggati Plot

<sup>156</sup> A student from UK placed with IDS.

*natives of the village. This helps because there is someone from their own community who they would listen to.*

People chosen as Village Volunteers are typically young farmers who, during the day, can earn their livelihoods and in the evenings serve for two hours a day in the capacity of a VV. Thus, while they are currently paid for these services by IDS, once IDS withdraws, this payment needs to come from the community itself. People are ready to pay for animal health so the VVs are trained in animal husbandry. If they are providing only generic advice people will not be willing to pay them and they would not continue to play this role in the long run.

### **7.3. Introducing Improved Agricultural Practices**

During the second year of the project, from June of 2001, the VVs were chosen, trained and have begun training the community on improved agricultural practices such as:

- Vermi-compost
- Natural pesticides
- Bunds and Contour Bunds

Given that these interventions have only just begun, what is most visible in this phase is the training on these practices and the initial experimentation of people with these practices. The actual impact of using natural compost and pesticides, of building bunds and so on, in terms of improved yields, better soil quality and soil and water conservation will only be clear after some time. Also, given that 2001 had little rain, the impact of many of these practices cannot be seen this time around.

#### *Vermi-Compost*

Vermi-compost is seen as one of the most successful interventions of this project. This can be gauged in terms of the number of people who were convinced that this activity was worthwhile and are actually engaged in it and the fact that some were even able to sell compost or to use it.



Photo 7. 6 A Sangha woman examining her compost

#### The Vermi-composting Process: The

pits for the vermi-compost are one foot deep, ten feet in length and three feet wide. After the pit is dug it is left uncovered to get heat from the sun, which removes any unwanted insects, which may harm the worms. The pits are then filled with dung, agricultural waste, grass, mixed with mud and water. When the waste begins to rot about 300 worms are put into the pit, which is watered on alternative days. After three months, there is an output of at least three quintals of compost.

Training: Demonstrations have been done in all the eight villages in the project to convince the farmers that this compost is a better alternative to chemical fertilizers. So, field visits are conducted to the fields of farmers who have used vermi-compost to provide people hands-on training. The volunteers are trained on how to make the compost, the characteristics and benefits of the compost. Ramalingappa Kallappa Bhimji, a Village Volunteer, Challal says that, *The pits for the vermi-compost have to be 10 feet long, 3 feet wide and 1 foot deep. First it has to be*

covered with a layer of salt water and then the waste is put in. The salt water is put to prevent the earthworms from getting diseases. After two and a half months the compost is ready and looks like tea power.



#### *Benefits of Vermi-Compost*

Vermi compost is recommended because it increases soil fertility, improves yields and saves the farmer money which he would normally have to spend buying fertilizer. The main benefit is that, unlike chemical fertilizers, it does not destroy the soil. Vermi-compost can also become an income generating activity for people making the compost.

#### ***Improved Inputs Lead to Improved Outputs...***

Laxman Surad, Hampanna sullalli, Ramesh Bajji, Sangappa Akki and Uddannanavar have already extracted 3 quintals of vermi-compost from each of their pits and have used it on their lands. This has decreased their cost for chemical fertilizer and decreased the problem of chemical hazards on their land. Farmers are observing the impact on crops and they are comparing the crops grown using chemical fertilizers with crops grown using vermi-compost. Crops where vermi-compost was used are more heat resistant and greener than crops where chemical fertilizer was used.

Chemical Fertilizer vs Vermi Compost: Honappa Basappa Basavanagiri, a village volunteer, Melaggati Plot explains the problems of using chemical fertilizers, *The land gets hard when chemical fertilizer is used. The fertilizer effects are felt only for one season. After the rains, more fertilizer has to be used. Using chemical fertilizers has spoilt the land and diseases increase because of continuous use of chemical fertilizers.* When Yellappa Mariappa, another Village Volunteer from Mannangi Plot was asked about vermi-compost, he told the villagers, *You spend a lot of money buying the chemical fertilizer and the crops do not come out well but if you use the vermi-compost, then you will not spend any money and the crops will be of much better quality.* According to him, *They [the villagers] have not used the compost as they do not know how it is made but they are willing to start and want help in getting the worms. They will know its benefits after they have made it and used it. The government says that the farmer is the backbone of the country. The use of chemical fertilizers, bad quality seeds, and improper care of the land indebted the farmer to the government rather than being its backbone. Farmers don't get the correct rate in the market and chemical fertilizer makes the land hard. With too much rain or too little rain the soil composition changes and ruins the crop. The crop can get spoilt with chemical fertilizers but not with organic fertilizers.*<sup>157</sup>

To convince the farmers about this technique, they are told to use the vermi-compost and chemical fertilizer selectively to see the difference between crops. *We have only been told to use this compost in a part of the field and to use the chemical fertilizer in another part of the field and to see the difference. We will get to know the difference only after we have used it.*<sup>158</sup>

<sup>157</sup> Yellappa Mariappa, Village Volunteer, Mannangi Plot

<sup>158</sup> Maltesh Women's Sangha, Kurburmallur

### *Demonstrating the Use of Vermi-Compost...*

In Mahur members of the Kariamamma Devi Sangha have made vermi-compost and sangha members are very happy with the results. For instance, Pakiramamma Tirikappa Harijan sold the vermi-compost she made for Rs. 250 per quintal. The person she sold to will ask for more compost the next time. She has filled her pit again and has put in more worms. Sidavva Pakirappa Harijan, one sangha member, sold her worms and got Rs. 300 for them. After getting profits she feels she should have made more compost. Sidavva has used the compost in her field.



Photo 7. 8 Sidavva with her bags of compost

According to the sangha women, *Four of us have done vermi-compost twice. One woman used it on her land. One person wanted to buy the compost but has not yet come back for it. We have decided to sell the compost at Rs. 240 per quintal but that man was willing to pay Rs.260 per quintal. Some of us have land and can use it but those who do not have land can sell it. Some of us have used it for our land this time but there were no rains so we have not seen the benefits of using the compost. But even then the land is moister than in areas where chemical fertilizers were used. The chilies and cotton have grown better in some lands. Where chemical fertilizers have been used the land is like ash but where the compost has been used the land is soft and moist. Another advantage is that fewer weeds grow where the compost is used. The last time we used a mixture of chemical fertilizers and compost but this time we want to use only compost. Sidavva's son was suspicious about the compost but after he saw the crops he wants to use it for the next crop. These are decisions that men would normally take but this time we fought and made sure that we used the compost for the land. After we saw Siddavva's compost we all decided to make it.*

The compost looks like tea powder. Pakirappa, her husband decided to test the vermi-compost by putting it on one part of the land and using chemical fertilizer on the rest. Pakirappa said that he did not get any of the money from the sale of the compost and the women kept this money. One woman said that no matter whose hands the money went to, at the end it came to the household. Basavamma Basavanna Harijan, another member felt it has been very useful. According to her *This time in our village a lot of people have made vermi-compost.*

### *Natural Pesticides*

This is a new idea being implemented in the area. The pesticide is made out of neem leaves. *For a pesticide made of neem leaves, five to eight kilograms of leaves have to be boiled till it is reduced to one third or one fourth the quantity. Then it has to be ground and strained. One litre of soap water has to be mixed in it. It has to be sprayed when the weather is cool.*<sup>159</sup>

<sup>159</sup> Lingavva Basappa Savnur, Village Volunteer, Mahur



Photo 7. 9 *Crushing neem leaves to make the pesticide*

IDS decided to introduce natural pesticides because in their experience, the fields of farmers who have not used chemical fertilizers or pesticides have good yields. IDS now believes that using natural pesticides is sustainable, will have a good impact on the soil, and save the farmer from having to borrow from moneylenders to buy chemical pesticides. The reason farmers are poor is because they go to the moneylender. If they can make fertilizer and pesticides themselves then this

will save them a lot of money.

Chemical pesticides affect the crop, the land and the health of both humans and animals. There are various plants and herbs, which can be used as natural pesticides. IDS is now training the VVs, and, through them, the communities in the preparation and use of natural pesticides in coordination with the University of Agricultural Sciences. The use of natural pesticides will lower the cost of crop production and decrease the pollution of the soil by chemical pesticides.



Photo 7. 10 *IDS staff and a VV inspect a field where natural pesticide has been sprayed*

One Village Volunteer, Yellappa Mariappa, Mannangi Plot made the pesticide and used it on his fields for growing green gram. *When I tell the farmers to use neem paste they asked me what for and how it would help. I told them they can save money and it would kill the pests. They said they would do it. They think earthworms eat the stocks of the saplings. This is after they have used vermi compost for their fields along with the earthworms. They want to know more about this, they want to know if it is the earthworms or another pest. The people said that they will make the neem pesticide and try it out and if it works they will continue to use it.*<sup>160</sup>

Another VV, Honappa Basappa Basavanagiri, Melaggati Plot said *Chemical pesticides are poisonous and have to be bought. Diseases and pests can be controlled with the natural pesticides. I have told three farmers to use it for their chili farm. They have decided to try it but have just started growing their plants.*<sup>161</sup>

<sup>160</sup> Yellappa Mariappa, Village Volunteer, Mannangi Plot

<sup>161</sup> Honappa Basappa Basavanagiri, Village Volunteer Melaggati Plot

## Watershed Activities

The farmers in these villages are mainly small farmers. If there is a strong rain, the soil gets washed away. If they lose the topsoil, then soil fertility is lost and the farmer will not get good crops. To ensure that the soil does not get washed away, bunds are built. The land is undulating so they have to build the bunds against the slope to save the topsoil. Contour bunds are used to check soil erosion where the land slopes. The contour bunds help conserve not only soil but also water. To further strengthen these bunds, trees are planted. *Water can wash away the bunds, but if Subabul trees are grown then the roots hold on to the mud. If the farmer does not want to plant Subabul, he can grow grass on the bunds instead. After the trees grow about three feet tall, they are trimmed so the seeds do not fall on the land. The roots are more important than the tree, in that they grip the soil. Bigger farmers contribute for buying the seeds whereas smaller farmers contribute less.*<sup>162</sup>

Often it is difficult to convince the farmers to put bunds on their lands, as they come in the way of ploughing and weeding. Yellappa Mariappa, Village Volunteer, Mannangi Plot, when discussing the resistance of farmers, said, *They wanted to keep their land the way it was when I told them to build bunds to conserve the soil. The water will stop at the bunds and the extra will flow away so the soil that normally would get washed away is stopped by the bunds. They have said they will do it the next time. I have got contour bunds built so that the water stays and the soil does not get eroded. The bunds are a foot high and are built across the slope.*<sup>163</sup> Maltesh Laxman, Village Volunteer from K. M. Halli, asks people to go and see the fields of farmers who have already put bunds in their fields to convince people about this technique.

R.B. Patil, IDS staff, discussing the reasons for resistance to bunding said, *It is difficult because the farmer feels there should not be any bunds in the fields because it will come in the way of ploughing. Now they feel there is some truth in what we say. In live bunding trees are planted and they feel the seeds may fall on the field. But there is no problem of the seed falling because we do not let the tree grow to its full height.*<sup>164</sup>

The Dry-Land Development Board, Government of Karnataka was merged into the Watershed Development Department. The World Bank is currently financing the Government of Karnataka to conduct watershed development in five districts, of which one is Haveri, where IDS operates. The Watershed Development Department invited IDS, among other NGOs, to participate in a five year World Bank funded watershed development project as they had previously worked with the Dryland Development Board Medleri Integrated Wasteland Development Project. Two watersheds have been selected in this area. One is the Melagatti Watershed, which covers Melagatti and Kuruburmaller. The other is Mannangi Watershed where Mannangi, Kuruburmaller, K.M. Halli, Challal and Mahur villages are covered.

IDS has already completed a survey on what the people want or expect from this programme. The main aim is to increase the water table. The community can use the water in the farm ponds and check dams to grow vegetables. Participatory Rural Appraisals have been conducted at Bardur, Kurubarmaller and Mannangi villages with the help of Tata Energy Research Institute (TERI), Bangalore to study the people's needs regarding the watershed development programme.

Watershed is a programme not for the rich or poor but for the land as it raises the watertable and conserves the soil leading to environmental sustainability. Soil and water conservation

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<sup>162</sup> Maltesh Laxman, Village Volunteer, K.M. Halli

<sup>163</sup> Yellappa Mariappa, Village Volunteer, Mannangi Plot

<sup>164</sup> R.B. Patil, IDS

interventions, including gully plugs, bunds, contour bunds, check dams, and farm ponds. In this process, the food and fodder production can increase which will help the whole village. There will be increased non-timber forest produce, as trees will be planted along the water channels. Even if trees are planted on private land or on nalas, labourers are free to access the produce from these trees. Employment is generated through watershed development, as trees will be grown and more crops can be sown with increased water availability. The trees can be grown on the borders of fields, common land and in the backyards of homes. Horticulture seedlings for fruit, and fodder, and timber seedlings will be provided by the Watershed Development Department. The trees can provide wood for implements and carts, bamboo for huts and artisans and also biomass. The Department of Animal Husbandry is also involved in this programme.

Each watershed area will have a watershed committee including members of SHGs. The committee will decide where to put the bunds, plant trees, where to grow fodder and so on. As watershed interventions raise the watertable and this primarily benefits big farmers, IDS will see to it that everyone participates and benefits from the programme. This is only possible when active SHGs are involved.

The watershed project will be taken up in the area during 2003.

#### ***7.4. Improved Practices in Animal Husbandry***

IDS trains farmers on the different types of cattle and on how to take care of the cattle. As cattle constitute one of the most important assets of any rural family, knowledge about different types of cattle, their characteristics, needs and care they may require becomes vitally important.

##### *Training on Different Breeds of Cattle*

The village community has to know about the different kinds of cattle because they all have their own peculiarities. The Jawari cow, for instance, eats a lot of low grade fodder but gives only one litre of milk, whereas the HF (Holstein Friesian) cow eats the same amount of fodder, but requires a higher grade, but gives more milk. For the poor, it is important that they know how to buy appropriate varieties of cattle. Therefore, they need to be trained on the different kinds of cattle, their characteristics, how much fodder each variety consumes and how much milk they give.

For the volunteers to have a better understanding of cattle and their problems, they are first trained on the various kinds of cattle and their characteristics. They then pass on this information to the people. Lingavva Basappa Savnur, Village Volunteer from Mahur describing this training said, *We were told about the kinds of cows and buffaloes, how much fodder they eat, how much milk they yield, how much hay and water they need and so on. Among cows there are Misri, HF, Jersey, Kilari, Sindi, and HF breeds. Among buffaloes there are three breeds, Surti, Murrah and Jawari. We were also told about the proportions of dry and fresh fodder cattle require. The average cow needs 10-12 kilograms of dry fodder and 80 litres of water per day. They need 20 litres to wash the cattle shed, 20 litres to wash the animal and forty litres to drink. Different types of cattle have different characteristics. We were told why they got their names. We were trained on what kind of fodder to give pregnant cows. In the first six months, they have to be given half a kg of feed<sup>165</sup> and after six months they are given one kg of feed till delivery. After they have delivered, we can increase the feed by another half a kg to get more milk. We were also taught about teeth, their number and location, and the fact that cattle have 32 teeth. They have 8 teeth on either side both top and bottom but they do not have teeth on the top front of their mouths. It was*

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<sup>165</sup> By feed is meant in this context, the husks of various grains sometimes mixed with vitamins.

*explained to us when to get cows mated and where to take pregnant cows for check ups. The pregnancy period for a cow is 9 months and 9 days and for buffaloes it is 10 months and 10 days.*

The in-depth training provided to the Village Volunteers gives them an overview of animal husbandry and provides them the necessary tools to help the communities in the breeding and care of animals.

### *Animal Health*

Animals are the wealth of the village. If a buffalo dies, the farmer faces a loss of 5-6,000 rupees. Also, if the cattle are not treated, then the disease can spread quickly from animal to animal and more of them can die. Therefore, knowledge on animal health is important for them to safeguard their assets. When IDS conducted the PRA exercises, they found that animal health was a big problem in these villages. The volunteers are trained on various kinds of animal health problems and the relevant treatment to be administered. They are trained on the vaccinations to be given and their timings. According to one VV, Mahur village, *I was told about what injections have to be given for what diseases. I was also told about the diseases that affect sheep and how to treat them. The sheep should be kept aside when they fall ill so that the disease does not spread.*<sup>166</sup>

The VVs also take on the role of a doctor in the village even though they do not have a degree. In one instance, a doctor had treated a pregnant cow but the calf died and bloated in its stomach. This time, the VV was called. After he made sure that calf was actually dead he gave the cow an injection and pulled the calf out.

### ***Linkages for Improved Services***

To build more links with government departments, IDS called the Assistant Director of Animal Husbandry for a HS & BQ vaccination camp where all cattle were brought. If one animal dies, it is a very big loss for a family who would have to take a loan to compensate this loss. But if the female survives, is healthy and has a calf that can be sold, then the family can earn money from this investment. That is why the whole village was asked to participate.

Last time a few cattle died from throat disease. Immediately cattle were vaccinated. We had just formed a sangha. The Community Organizer, IDS, Manangi Plot, told the sangha to write a letter to the veterinarian to come and give injections to the animals. So the sangha wrote a letter to the Animal Husbandry Department. The VLI (Veterinary Livestock Inspector) came with the letter asking for Manjunatha sangha. The village people said there is no such sangha here, as it was recently formed. The vet came to the anganwadi, gave the sangha members' names and was directed to their homes. He asked them why they had written the letter to the Department and that if they had called the vets they would have come. The members replied that they did so because the cattle in the village were sick. He then gave them a date when he would come. They told him they would make an announcement to the village that he was coming and would get all the cattle together. They made the announcement and collected about 420 cattle and got them vaccinated.

According to IDS staff, When the letter was sent, the VLI in Hulikappi did not even know that cattle had died in this village or that there was disease here. The sangha sent an application with one member's address on it. The Assistant Director put pressure on the VLI who then came here with the letter, traced the sangha, and finally treated the cattle. According to sangha women, *We never used to do such things. Now that we did it for the cattle we feel we have helped the whole village.* This was an empowering experience for the sangha and also demonstrated to the village

<sup>166</sup> Lingavva Basappa Savnur, Village Volunteer, Mahur

that the sangha had the capacity to conduct an activity on a scale that could help the entire village community.

*Basaveshwara Sangha, Mellagatti*

The Village Volunteer communicates with the veterinarians to visit the village when animals are sick and to treat them. Yellappa Mariappa, VV, Mannangi Plot discussing these linkages said, *I talked to the doctor but he said that he does not have the medicine but will come when he gets it from Bangalore. He will have an animal camp and get them injected. If you do this it is a saving for the village. If they get this disease, then they die and then it is a loss for the whole village. If even five cattle can be saved then it will benefit the village. The village can save up to Rs. 10,000.*<sup>167</sup> The VVs will also develop relations with Agriculture and Veterinary Department staff to continually learn from them and to help to bring their services to their villages.

Providing the sangha with this information and helping them forge these linkage changes the village dynamics and the traditional ways in which animal health camps are conducted. In the past it would be the village panchayat of local elite that called the vets and these vets would in turn deal mainly with these groups in the village when administering treatment to the cattle. While animal camps in the past would cater to the animal health of all villagers, the people responsible for arranging this treatment would typically be the people in power or the elite, mostly men. Today it is the sangha, representing poor women, playing that role.

Thus Village Volunteers play a crucial role in the transmission of knowledge about improved agricultural practices and animal husbandry. This raises the general awareness of the community on the use of environmentally friendly agricultural techniques such as vermi-compost and use of natural pesticides. It helps improve the quality of soil and in the conservation of soil and water through bunding. Finally increased knowledge, more linkages and having someone who they can turn to on issues related to animal health, improves the overall stock of cattle and the health care the community is able to provide the animals. The Village Volunteer goes beyond just these roles and plays diverse roles with forming sanghas, helping them link to government and banks and finally in taking on the role of the community organizer once IDS withdraws.

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<sup>167</sup> Yellappa Mariappa, Village Volunteer, Mannangi Plot

## VIII. Withdrawal Strategy

When IDS starts a project, the idea of withdrawal is always embedded within its strategy. To ensure that there is no dependence or lacunae, mechanisms are put in place right through the process to build the capacities of the sanghas and other actors within the village itself to take on the role played by IDS.

*We teach the sanghas how to conduct meetings and how to do the paperwork, as this will help us withdraw from the sangha. To assess each sangha we have 21 criteria and we start monitoring using those criteria after a couple of years. If they get a scoring of 80 percent then they have met the criteria. The areas where they do not meet the criteria then we give them more training in those areas. We do not withdraw suddenly. If the staff was attending four meetings initially then they reduce it to three. After a few months then the staff will attend only two meetings a month, or every alternate meeting. We have criteria to assess the village, too. In the village, we should have covered a certain percentage of the target group and should have benefited 80 percent of the village. We keep records on who has benefited and how. After that we can withdraw.<sup>168</sup>*

R.B. Patil and D.T. Hulikatti, IDS Staff

The withdrawal strategy includes first withdrawing from sangha meetings, forming Village Development Sanghas (VDS) and forming a federation of all the VDSs. The various roles played by IDS are taken up by the federation such as liaisoning, and advocating about issues at the taluk and district levels. Once the cluster level federation starts functioning, IDS can withdraw. For all this to happen, a minimum of five years is required.

### **9.1 Withdrawal from Sanghas**

In the first two years the Community Organiser attends the sangha meetings. When the sanghas have learnt to conduct meetings, keep the agenda, discuss issues, make decisions and implement these decisions, the Community Organiser can stop attending all of the meetings. This withdrawal is not done suddenly. For the first six months the Community Organiser attends every meeting. After that, depending on the group, he stops coming for one meeting a month then after six months two and slowly stops attending the meetings altogether.

There are 21 criteria that the groups have to meet before the Community Organiser can withdraw from a sangha completely. The Community Organiser has a register that he maintains which keeps track of sangha development on the basis of these criteria. The register has three parts. The first part has statistical information including:

- Meeting regularity: this assesses whether the sangha is meeting regularly
- Meeting attendance: at least 80 to 90 percent of members should attend.
- Punctuality:
- Number of agendas put on the table: Number of agendas actually discussed
- Minute keeping: Who kept the minutes
- Number of decisions taken
- Facilitation: Who was the facilitator at this meeting and who will facilitate the next meeting
- Visitors: Who were the visitors?

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<sup>168</sup> D.T. Hulikatti and R.B. Patil, IDS

The second part is what the Community Organiser has observed in the meetings. This includes the changes that have taken place from the first meeting to the second. Second, it includes what actually happened in the meeting and how people are developing.

In the third part, the Community Organiser reports on what happens between two sangha meetings. Here he would cover the activities and implementation of decisions taken after a sangha meeting.

## ***9.2 Village Development Sanghas***

In the sanghas, members discuss only their own problems and economic and social changes that the members experience. Most sanghas do not think about the village as a whole. IDS creates a larger forum called the Village Development Sangha (VDS), which has representatives from all the sanghas in that village. The VDS is the forum at which issues that affect overall village development are discussed. The VDS goes to the government offices and soon takes over the work initially done by IDS. Even after IDS phases out, this should be the forum that supports the sanghas.

In every self-help group, the process of federation, representation and formation of VDSs is discussed. This includes whom to select, how to ensure accountability of members to the VDS and the sanghas both. After two to three years, when there are enough sanghas in the village, they are formed into a village development sangha. The Village Development Sangha is the Federation of all SHGs at village level.

The VDS was started earlier in this project after one and a half years, as IDS thought this was only a three-year project. IDS thus had to force the VDS concept on the sanghas. In other projects, the VDS is started only after three years. It takes one year to form the VDS. From the fourth year we start a federation of the different VDSs across villages.

The period when the VDS is formed varies from village to village. The Community Organiser starts forming sanghas. When there are at least five sanghas, the Community Organiser can introduce the VDS concept. There have to be at least ten people in the VDS (two from each sangha) and they should represent all the areas of the village. The time frame for the VDS then depends on the number of sanghas formed in the village. The three Village Development Sanghas currently formed are in:

1. Kunimelihalli
2. Bardur
3. Kurubarmallur.

Women from the Akkammadevi Sangha in Kunimelihalli said that they have been trained on the VDS concept. They were told how the sangha representatives in the VDS have to be rotated so that everyone will have responsibility and an opportunity to participate. The VDS meets once a month to discuss the development of the village and of every lane. There are sanghas in every lane and if two members represent each sangha, then the problems of each lane can be addressed. Putavva and Sidavva represent this sangha in the VDS. According to them, *We want to get the tanks cleaned, as it is for our own benefit.*<sup>169</sup>

The VDS takes up issues related to the entire village, like road repair, drinking water, school problems, streetlights, sanitation, and so on. They also play an active role in the Gram Sabhas, where recommendations are made about how government programmes should be carried out at

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<sup>169</sup> Akkammadevi Women's Sangha, K.M. Halli

the village level. The sangha members in the VDS can also help each other sort out their problems. The VDS meets once a month.

In social activities, women from different castes sit together. IDS also introduces the issue of alcoholism. These and other gender issues are also discussed in the VDS.

### *Impact of the Village Development Sangha*

The VDS often plays a supportive role to the sanghas. For instance, the VDS in Kunimelihalli convinced and encouraged the Manjunath Mahila Swasahaya Sangha to take the SGSY loan.

The second outcome is that issues that cannot be handled by any one sangha can be handled by the VDS. Renuka Devi Sangha, discussing the role of the VDS in K.M. Halli, said, *The VDS meets once in 15 days and there are 5 sanghas represented, as one sangha does not attend. From our sangha, two people are members. The gutter issue was taken up in the VDS where they decided a pipeline was needed. The VDS wrote a petition to the secretary of the panchayat to get this done. The VDS kept one copy and one copy was given to the panchayat. In the VDS meeting, our sangha representative said we want electricity, another sangha said they had a problem of drainage. When electricity was discussed the panchayat's response was it cannot be done, as people do not have the title deeds of the houses. Our sangha has also asked for Ashraya houses, but there was a fight in the Gram Sabha.*<sup>170</sup> Thus the VDS is a body that can take issues up with the panchayat on behalf of the sanghas.

### **9.3 Federation of Village Development Sanghas**

The next level of federation at the Taluka level, called the taluka level federation or the VDS Federation, is formed after a year of VDS formation. Here the VDSs of a cluster of villages are brought together to form a federation. The number of people in the federation depends on the area covered. In some areas there are 15 villages so there are 30 members in the VDS Federation. If 20 villages are covered there will be 40 members in the VDS Federation. From each VDS there will be two representatives in the federation, one male and one female, which the people themselves decided.

This VDS Federation deals with taluka level issues like policy-making on distribution of Janata houses, kerosene distribution, ration distribution, road problems, and so forth. When SHGs and their federations at the village level and beyond have grown strong, their voices will be carried into larger decision making forums through the VDS and its Federations.

### **9.4 District Level Federation**

The next level of organization is the district federation where three to four representatives from each VDS Federation are members. They will take on district and even state linkages. The taluka federation does taluka wise coordination and district federation does the district wise coordination. If things are not solved at the taluka level, then they will go to the district federation, which will then go to the state.

Other types of federations that IDS creates towards sustainability include the federation of shepherds in Ranebennur. There is also a federation of the co-operative milk society, dairy federation. In Haliyal taluka there is a Village Forest Committee (VFC) federation.

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<sup>170</sup> Renuka Devi Women's Sangha, K.M. Halli

### ***9.5 Village Volunteers***

To build in sustainability, the VVs are trained to take on the role of IDS field staff so that after IDS phases out he or she can continue the work in the village. Village Volunteers (VVs) intervene in all areas with some emphasis on animal health and agricultural work. The village volunteers are selected from the village itself to both ensure accessibility and continuity when IDS withdraws.

### ***9.6. Village Health Workers***

Village Health Workers make health accessible at the village level. To make this programme sustainable, IDS has asked the Gram Panchayats to provide a honourarium to the Village Health Workers. The Gram Panchayats, which cover the adopted villages project, have passed resolutions that they will pay this honourarium to VHWs using the amount allotted for health from the Chief Executive Officer of the district level body, the Zilla Panchayat. This too will build in an element of sustainability through continued work on health related issues.

All these steps are phased in over a period of five years so that at each level, village, block and district, there are organizations and personnel in place that can take on different roles and responsibilities as required at each level. This helps keep the momentum going at all levels even after IDS withdrawal.

## IX. Conclusions

These conclusions are based on the reflections of staff and the overall documentation findings. This chapter will discuss the main impact of each activity and then look at staff reflections to assess gaps and provide recommendations.

From the time IDS enters, till the withdrawal stages, there is an emphasis on building relationships and trust among people and staff, and between people towards building community based organizations. Building people's ownership over the process starts at the very beginning through the PRA exercises where even in the data collection stage and determining of priorities, people are involved and help in identification of problems, solutions and resources.

### *Main Impacts*

From the main project components, this section examines the most important impact on the lives of people in the villages.

Community Mobilization: Sanghas form the backbone of the community mobilization strategy and thereafter are key to carrying out all village-based activities. One important consequence of this project is that it was able to convince not just the sangha members, but also local government about the value of mobilizing the community. Shekanna, a GP member, Kunimelihalli, felt that IDS intervention had benefited the women in several ways. *First the women did not know about sanghas. They used to work all day and do housework. They did not think about improving their lives. IDS told them that if they did not think about their future, this would not help them. IDS explained the concepts of the sangha and of saving. When you put together drops you will get a lake. Later the women can take loans from the bank and do other income generating activities. Some women have got cows, buffaloes and sheep. They give the milk to the dairy. This is a side income. They still continue their coolie work. The cattle can be taken to graze by the people who cannot do coolie work.*

Changing Attitudes: *When we formed a sangha, our families shouted at us. We get shouted at, but we still come. Today we were supposed to be in the fields, but we are here so we will get shouted at. Our husbands come and take us away from the sangha meeting, but it is because they do not know what is happening. So we explain to our husbands about the sangha. When we tell them that we can take loans if we save every week, now they send us for meetings and even remind us to save every week.*<sup>171</sup> Saving money and taking small loans at a low interest rate help not only the women, but also their families. Their husbands' attitudes toward the sangha slowly change. They start becoming supportive of the women saving money and attending the sangha.

Increasing Access to Credit and Decreasing Debt: The thrift and credit activities that sanghas initiate helps inculcate the habit of saving among the poor, gets them out of debt and builds a small amount of working capital which they can use for production or even consumption purposes. One of the primary advantages of belonging to a sangha for women is their capacity to now save money. *We formed a sangha so that we could save.*<sup>172</sup> *If we keep the money at home we do not save, keeping it in the sangha we save the money.*<sup>173</sup> *Earlier the money used to come and go away. Now we make sure that we keep the money aside as we know we have to put it into the*

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<sup>171</sup> Saraswati Women's Sangha, Mugali

<sup>172</sup> Basaveshwara Women's Sangha, Mellagatti

<sup>173</sup> Renuka Yellamma Women's Sangha, Mugali

*sangha savings. Otherwise, we would have spent it.*<sup>174</sup> The benefit of having their own savings is that women get easy, quick, flexible and cheaper access to credit. *We used to take loans from farmers at an interest rate of 5% or 4% now we get loans at 2%. It never used to be timely. They used to take 4-5 days before they gave us loans. Now it is our own money so we can get it quickly.*<sup>175</sup>

**Learning about Market Dynamics:** One of the primary benefits of initiating group purchase is that the sangha learns to handle money and the market. *We did ration purchase before Diwali for Rs. 1500. We bought jaggery, oil, and tur dal among other things. Normally jaggery costs Rs. 15 per kg. We bought it for Rs. 13 and sold it to the sangha members for Rs. 14. So we saved one rupee and the sangha got one rupee. From this, we made a profit of Rs. 150 after removing travel and labour charges. From when we have started the sangha, we have made a total profit of Rs. 1000.*<sup>176</sup>

**Increased Incomes:** After group purchase, the natural next step, income generation, brings the sangha members more income and a better livelihood. For example, *Yellamma Devi Sangha, K.M. Halli, talked about the various innovative uses sangha members made of the bank loans through the sangha. A bank loan of Rs.15,000 was shared by the 15 sangha members. Bassavva bought her sheep for 800 and sold it for Rs.1,800 making a profit of Rs.1,000. Other women made profits of Rs.700-800. Ratna made a profit of Rs.1,600 by buying sheep for Rs.800 which she sold for Rs.2500. Ambakka bought two cycles for Rs.800 each and she rents them out for Rs.50 per cycle per day. Lalita Mohanrao bought a sewing machine and makes a profit during festival time.*

**Increased Participation:** Through political empowerment, people learn to participate in political processes such as in the Gram Sabha and get their issues and concerns addressed. According to representatives from Matangi Mahila Sangha and Renuka Sangha, Bardur village, *A ZP member attended a sangha meeting and told them that he would take up their issues in the ZP meeting. We used to be scared to talk to officials, but now we are not. We went to the Gram Sabha, but a quarrel started so we came back. When we went to the Gram Sabha, everyone wondered why we had come there. At that time, we had formed the sangha very recently so we did not ask for anything. But at this Gram Sabha, we will talk about our issues.*

**Caste:** Barriers have started to break down between sangha members and their families. Sangha women said, *They never used to come to the lower caste people. Now they have to come and sit with the lower caste people. We all sit together no matter what religion or caste. We are all like one family now. We call each other for functions in the house and all of us help each other.*<sup>177</sup>

Women have learnt to sign documents, which is a major achievement for them. This is essential for all official transactions. *All of us can sign. The BDO came and told us to sign so we have all learnt to sign. He said he would give us one month to learn to sign otherwise he would not give us any money. We told him we are old so we cannot learn how to sign. So he said if you are old, why do you need the loan? The literacy night school has started in our village and those who do not know how to read and write go there.*<sup>178</sup>

People have increased awareness on health and sanitation issues, *Earlier I never used to wear slippers. Now I have started wearing them.*<sup>179</sup> *People are changing. They are keeping themselves*

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<sup>174</sup> Renuka Devi Women's Sangha, K.M. Halli

<sup>175</sup> Dyamavva Devi Women's Sangha, Mellagatti

<sup>176</sup> Basaveshwar Women's Sangha, Challal

<sup>177</sup> Maltesh Women's Sangha, Kurburmallur

<sup>178</sup> Hajrat Mahaboob Subani Women's Sangha, Challal

<sup>179</sup> Savantravva Basavaraj Pantanshetty, Challal

*clean.*<sup>180</sup> The role of the VHW in information dissemination is important. Discussing the VHW, sangha women said, *She has come to our house. She also comes for the meetings and comes to the houses to tell us about children's eyes. She tells us that we have to keep food covered and water clean. She tells us what to do when they have diarrhea.*<sup>181</sup>

The impact described above are the more visible outcomes of specific project interventions. However, there are several outcomes that reflect underlying changes in attitudes, and building of confidence and trust which are less visible but equally important. These are described below:

For women from the Maltesh Mahila Sangha, Kurburmallur, *We never used to meet even though we all live on the same street. We used to go to work and then come straight home. We used to talk only once in a while. Now everyone wants to talk. We now understand each other's problems. Earlier we used to bicker about each other. We have more courage now. Earlier we did not know where to go and what to do. When we go outside, we have courage to talk to people. We are not scared to go meet people like bank managers. We had never seen the panchayat office till now. After forming the sangha, we have gone to the panchayat office three times. We have even learnt to sit on chairs. We have courage.* This account shows old attitudes of distrust and indifference being replaced by different kinds of relationships, ones which reflect sharing, courage and understanding. Visiting offices and places they have never been to is one reflection of this newly found courage, but simpler and equally important changes are reflected in a woman learning how to just sit on a chair.

Women from Basaveshwara Sangha, Bardur can now question old attitudes saying, *We have got courage and can talk to the men. Can we stop going anywhere just because the men say things? What is the use of sitting inside? Coming outside, we have got courage now.*

Women valued just spending time with each other. Basaveshwara Sangha, Mellagatti *More than money, all 14 of us meet once a week leaving our homes, talk and spend time with each other. This is a benefit for us. We share our experiences with each other. The family, especially the husband, used to get angry when we used to meet. After we formed a sangha and we have been able to help them, now they feel forming a sangha has been useful. When we have problems we have taken Rs. 100 and used it. They are happy, because we are getting it at a lower interest rate.* Women and the sangha have now earned a different status by being able to solve small problems through getting loans.

For many women, especially older women, just being able to go to a bank now represents overcoming deep seated fears. Women from Renuka Devi Sangha, K.M. Halli said, *We did not know how to go out and talk to the men. If our husbands took us to the bank to sign then we could not even hold the pen, as our hands would start shaking in fear. Now we have the courage to go out even if we have to go alone. One woman is old now but till today she had not gone to the bank or even for a meeting. Now she has gone to the bank to put in the savings.*

On sustainability of the work, Renuka Devi Sangha (K.M. Halli) members said, *Even if IDS goes away, we will still continue our sangha. IDS has shown us a path. We have to follow that path. We cannot leave it. If we follow that path, we will find happiness. We know they cannot stay with us forever, so we have to learn what they have to teach us. We will tell others to form a sangha. The men in our street want to form a sangha and we will help them. People want to join our sangha, but we tell them to start another sangha. We will tell others and help them. If anyone comes from another village and asks us if they should form a sangha, we will tell them to form one and that*

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<sup>180</sup> Gangamma Kulkarni, Mannangi Plot

<sup>181</sup> Dyamavva Devi Women's Sangha, Mellagatti

*they will benefit from it. We, too, started a sangha after seeing another sangha. The idea for sheep, too, we got from talking to another sangha.* Thus the impact of the interventions are more far reaching than just the group organized, as this leaves behind an organization in the community which can take up issues, but also has the potential to build more organizations in that community.

## **Staff Reflections on the Process**

### **Successes:**

- The best thing that has happened here is vermi-compost, because a lot of people have made it and they have benefited from it.
- In K.M. Halli there are five women's sanghas and one men's sangha. The women's sanghas do group purchase and goat rearing. All of them do vermi-compost and made natural pesticide. They have written letters to the government. People of different castes used to not sit together but now they do.
- We have formed the number of sanghas we planned, to but the bank linkages are weak. Bardur has succeeded in vermi-compost.
- In Mugali there has been a lot of work because of the KANAJA<sup>182</sup>.
- Steps towards literacy: They have now learnt how to sign. They all used to only put thumbprints, but they have now learnt to sign. Some of them are attending literacy classes to learn how to read and write.
- Increased participation and interaction: The sangha members have become members of the panchayat and the school committees and they go there and discuss and take decisions on what is wrong and what should be done. They go to Gram Sabhas and talk about what they want there. They know how to talk to the bank and government officials. They have learnt to go to the market and interact and buy things at a wholesale rate.

### **Challenges:**

- In K.M. Halli, according to staff, we should have covered more poor people and more people in the plot area, which did not happen because it is a little far away and because there is a Stri Shakti (government) sangha there. The issue here is a clear strategy is needed on what to do when there are existing groups that are government initiated.
- Bank linkages are weak in all villages.
- Government linkages are seen to be weak in some villages like Mannangi and Mannangi Plot.
- In Mahur and Challal, when one staff person left for delivery, the sangha broke. By the time she returned, everywhere else there were two or three sanghas, but there were no sanghas in Mahur, so I tried to form as many as possible. Challal was some distance away, so I found it difficult to form sanghas there. The basic problem here is that it took time to start forming sanghas. Here again, a strategy is needed on filling in for a woman staff member during times of pregnancy or delivery.
- In Bardur according to staff, We want women to come forward more in the form of leadership. Building women's leadership and increasing their participation is always a

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<sup>182</sup> A micro finance activity taken up by CHINYARD, another NGO working in the area and working with IDS in Mugali village.

challenge. More strategies on fostering women's leadership and participation are needed.

- In Kuruburmallur, three sanghas in the plot and one sangha in the old village of all castes were formed. IDS still wants to form a sangha for Lingayats in the old village.
- There is a big pit between Kuruburmallur and Bardur and because of the heavy rains last year, the CO had problems traveling to the village. As a consequence, according to IDS staff, We have only reached the target number. This is because I have not been transferred much.
- Overcoming past failures: In Mellagatti and Mellagatti Plot, the CO of this area was transferred and the K.M. Halli CO had to now work here. When the CO was not there, the school teacher formed a sangha which split and now it would be difficult to form a sangha there with the same people and this history.

Overall, because of transfers, there has been a slow start of sangha formation and not full coverage of the poor. *One problem we faced is that we had to give up some staff members who had built up rapport with the community to newer projects. This has affected some villages as every time a new staff person comes, it takes time for him to get to know the community.*<sup>183</sup> Also, because the people here have been cheated before by the chit fund people, they were hesitant to form sanghas.

We have seen a lot of development in the K.M. Halli project. We have gone beyond just trying to reach the target group. We are proud of that. We do not work only because someone gave us the money or because we have to reach a target. IDS tries to work as much as possible. If we had identified the VVs and the VHWs earlier in the project, we could have done even more work. We have gone beyond just working with the SHG, vermi-compost, and community organisation to impact the environment too. We have got the people to build bunds and use natural pesticides. That is how we created awareness. All the villages have improved. We want to have even more exposure and work even more in the next two years.

Mr. Patri, Board Member, IDS

#### *X. Recommendations*

- One major problem that needs to be addressed includes the issue of staff being transferred. On the one hand, new projects require the experience of experienced staff, but on the other hand, every project requires continuity of staff. This may require planning a phasing out period where an experienced staff member hands over the work to the new staff member.
- This area represents a backward area where banks are hesitant to lend money, even to sanghas. Thus, an overall taluka level intervention strategy may be needed to nudge banks into lending to the adopted villages in Savnur Taluk, Haveri District, with IDS working with the banks to increase their awareness about the impact of sangha formation and, perhaps, providing some kind of overall guarantee (verbal) to the banks.
- During training, some women are responsible for preparing the food for the rest and organizing the logistic arrangements. Often these tasks take up their entire time and they are unable to benefit from the actual training. There needs to be some division of labour in a way that benefits all sangha members in training sessions.
- Through the documentation process it was found that IDS staff need capacity building and resources on written and visual documentation. For visual documentation, such as photographs, many simple processes that should have been captured on film were not, because

<sup>183</sup> D.T. Hullikatti, Project Officer, IDS.

of the lack of equipment like basic cameras. This is vital for exposure visits, PRA exercises, government interaction, gram sabhas participation, and so on. These photos capture the processes of change and are a visual history that creates for sangha members themselves a record of where they were and their evolution over time.

- Also, in terms of capturing change and writing stories at every stage, all IDS staff should be provided with simple tape recorders and trained on their use in the form of interviewing skills and transcription as a first step. The next step would include teaching them to write up reports based on these interviews.