

## **CREATING AN ENABLING ENVIRONMENT FOR WOMEN TO EMPOWER THEMSELVES: PRADAN'S MICROFINANCE AND LIVELIHOODS PROGRAMME**

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### **The Evolution of PRADAN**

PRADAN was established in 1983. The inspiration to set up PRADAN was the view that capable and caring people rather than material resources are most critical for social development. PRADAN believes that well educated and socially concerned people must work with village communities in the spirit of fraternity to hasten social development. Enhancing people's capability to take care of their development and to lead a life of dignity is basic to PRADAN's approach. This has remained PRADAN's guiding philosophy through the past decade.

Presently PRADAN projects are in Bihar, Chattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan and West Bengal. PRADAN works with socio-economically disadvantaged communities, such as *adivasis*, women, scheduled castes, the landless and marginal and small cultivators.

PRADAN projects presently benefit some 110,000 families. Every year now projects expand coverage to 15,000 to 20,000 new families.

The focus of PRADAN's activities is "*impacting livelihoods to enable rural communities*". In PRADAN's view livelihoods is not just the matter of increasing family incomes but is a matter of building capabilities of the poor people in accessing and creatively using livelihood resources and entitlements, and ultimately to lead a life of dignity as free citizens. PRADAN works in the role of an enabler and facilitator and not as a service provider. Organisations of poor people are created and helped to establish sustainable linkages with external resource institutions such as banks and government departments. This is done in a manner which helps people gain experience and confidence to sustain such linkages even without PRADAN. It is also a core belief in PRADAN that highly educated and sensitive individuals have to work directly at grass roots to enable the poor and bring about this kind of wide ranging social and economic impact.

Presently PRADAN works with approximately 300 professional executives are engaged in a wide variety of livelihood projects with the poor families, the women from which are organised into about 6500 Self Help Groups involved in microfinance through small savings and credit. All SHG members are women.

### **Women's empowerment: PRADAN's approach**

For PRADAN empowerment of women is an end rather than a programme by itself. There are no specific inputs designed that are exclusively aimed at empowerment, but it is expected that every interaction that a PRADAN executive has with the women should contribute to the process of empowerment. Power is not something that an external intervener can "pass on" to a poor woman. She has to discover her power; the external intervener is but a facilitator, who through thoughtful inputs takes her through a process of strengthening herself. The objective of interaction is to help the women discover her capabilities and strengths, and "empower" herself. Empowering interactions are a result of consciously adopting sensitive processes and not an automatic fall out of working with women. PRADAN has found that even working directly with women without being process sensitive can be quite dis-empowering and even be harmful. There are a number of instances from PRADAN SHGs themselves where we have found the adverse impact of purely working on microfinance and livelihoods on women. Unless the

intervener is sensitive empowerment may not happen. It is not an automatic impact of a livelihood promotion programme.

### Some cases of disempowerment

A woman in Chhattisgarh was forced to take a loan from the SHG for paying the bride price in her husband's second marriage! He was marrying again because the first wife would not deliver him boys!

A few cases have been noticed when the husbands of the members who have been provided with stable livelihood options, have taken themselves off from the responsibility of earning for the family!

PRADAN believes that women are as equally capable as development actors, but given the currently unequal situation we need to make special efforts to reach out to them.

### Steps in livelihood promotion

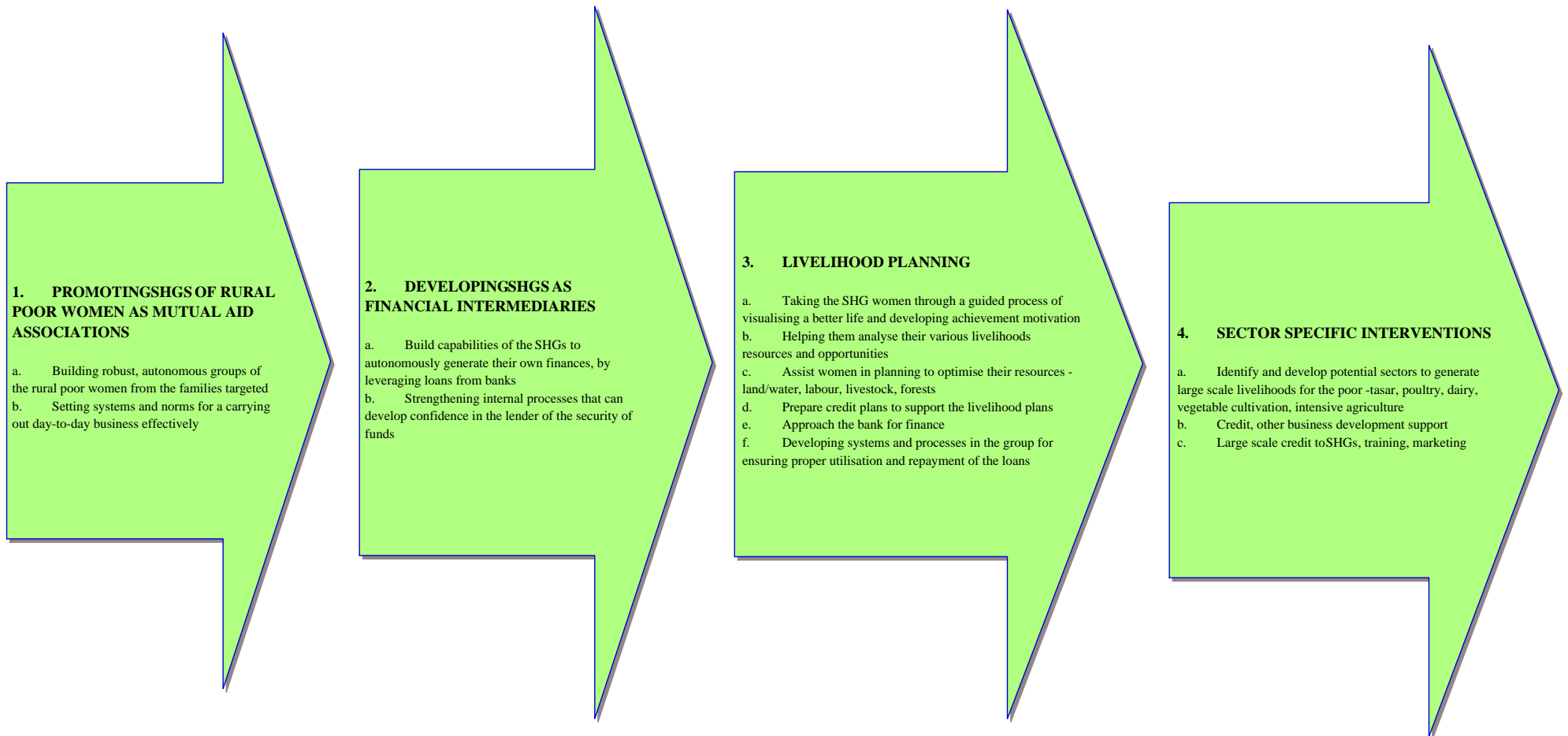


Promotion of women's SHGs is an important step in PRADAN's approach to enabling community. The SHGs provide a platform to systematically reach out to women and organise them. It helps involve them and incorporate their views in planning and implementation of microfinance and livelihood programmes. This gives them increased access to economic resources of their families. As the SHGs mature the women also start establishing linkages with a number of external institutions helping widen their horizons. Using the strength of the collective they are able to influence the outside world. The most important changes happen at the level of the

women themselves when they start viewing themselves as respectable individuals and feel that they can be instrumental in bringing changes in their own as well as others' lives.

The process outlined in Diagram 1 is a step-by-step methodology developed by PRADAN staff over time to work with groups in order to help group members build a livelihood perspective, and install systems and processes for livelihood planning and monitoring. The PRADAN field officer who facilitates the group formation also provides training and other inputs as required to strengthen the institutional values, norms and systems. Once the group has become mature and self-reliant, PRADAN helps the SHG to link up with the commercial banks to access mainstream finances.







SHGs play many roles simultaneously. They provide mutual help, do financial mediation, help in livelihoods and strengthen women to empower themselves to make demands on the external world. But this cannot be done solely through discussions on savings and credit. PRADAN uses participatory tools and techniques such as the Internal Learning System (ILS), which is a set of pictorial diaries for women, to generate discussion around a wide range of issues that are of interest to the women.

### **Internal Learning System**

The Internal Learning System or ILS is a simple, on-going system used by all participants in a group based microfinance program—members, village groups and field staff—in contrast to methods that are steered by managers at the top or by outside investigators. The medium is multi-year pictorial diaries in which poor illiterate participants can keep a record of change over time by noting their responses to scenes representing development indicators. Women draw lines and simple tick marks to denote quantities, yes/no responses, multiple-choice answers and satisfaction scale ratings. The diaries can be used on a total program population for participant learning purposes and analyzed statistically on a sample basis for impact assessment purposes. Fellow members in a mutual learning process at the village group level crosscheck the accuracy of the data entries.

#### **Key Features of the Internal learning System**

- Simple to Use
- On-going
- Participatory and Less Extractive
- Decentralized and Streamlined Process
- Impact Results Directly Linked to Training and Planning Responses
- Flexible to Local Needs and Constraints

Other elements in the system are SHG group level diaries designed to improve group functioning or track wider impact issues such as collective actions to improve area conditions or change negative social practices. Staff diaries are designed to help field officers identify lagging and excelling performance among self help groups, reflect on possible underlying reasons for the performance and plan appropriate remedies.



The ILS pictures lead to spontaneous discussions about many areas of their lives, even though the discussions may have emerged as part of a session on livelihoods. In one of the Chhattisgarh SHGs, the PRADAN facilitator once used the ILS picture on household income – expenditure as part of a livelihood planning exercise. It was when the women mapped the household income–expenditure (by drawing thick and thin pencil lines on pictures of income and expense heads) that many of them realised that the major household cash outflow is on alcohol. This immediately led to some very agitated deliberations on the menace of alcoholism by male members of the family. This discussion

led to further deliberations on the other issues they face in the family such as workload and lack of space in decision-making. Discussions such as these may not lead to immediate action, but do surely raise the awareness level on the issues and bring them to the top-of-the-mind from the sub-conscious. It is a different matter that in this particular case the women actually mobilised the other SHG women from the neighbouring villages and led a demonstration against the liquor shop forcing the local administration to close it down. Similarly there have been many instances when the SHGs have come to the rescue of members in trouble and provided timely help and succour.

### Phoolwati Bai's Struggle for Justice

About 30 kilometers from Sukhtawa, Madhya Pradesh, is the forest fringe village Kohda. Phoolwati Bai is a member of one of the SHGs in the village. She belonged to the Dalit community, and was also a small farmer. Some months back another middle caste farmer from her village with malafide intentions of land grabbing, alleged that the land she was tilling belonged to him and threatened her with dire consequences if she did not vacate the land soon. When she did not heed to his threats, he filed a case with the local *thana* (Police Station). The *thana*-in-charge came to the village and abused Phoolwati in front of the whole village. This was enough of to enrage the other members of the SHG who then confronted the policemen and chase them away. The matter went to the local Civil Court and it was decreed that the *Patwari* (the Revenue Department staff) shall settle the dispute in the village. The Patwari during his visit came to Phoolwati's house with a police constable and asked for liquor and sexual favours. Phoolwati was mad and chased them off. This matter was taken up in the monthly meeting of the SHG Federation where the constable was called. He accepted guilt in front of the enraged Federation leaders and said that he had been forced by the Patwari to accompany him without letting him know his intentions. The Federation then approached the Dalit Thana and also the State Women's Commission. The matter is *sub-judice* right now. But it again is a testimonial of how the women rally together in moments of personal crisis and imparts confidence to her to face her crisis fearlessly. As Phoolwati says, the scenario would have been very different for a dalit woman before the advent of the SHG movement in her and the nearby villages.

savings and credit to larger issues, the financial performance has only improved. The members in such cases feel more integrated with the groups and takes ownership for the smooth functioning of the group.

While facilitating the group the constant endeavour of the PRADAN executive is to help the group become self sufficient as soon as possible and then move on to other aspects of livelihood promotion. The effort right since beginning is to set up systems and processes in the group that the groups can operate and run themselves. There is no direct subsidy other than the time of the PRADAN executive that is provided to the group. The value of autonomy is inculcated since inception. For the routine functioning of the group, PRADAN trains and equips various service providers such as group accountants and Computer *Munshi's* who provide accounts and MIS services to the group for a fee.

The routine functioning has to be smooth in the SHGs so that the SHGs are free to broad base their engagement. As the members are extremely poor women, they are concerned and careful, for the right reasons, about the safety and security of their hard earned money. In a group where the accounts are not in order the women would be primarily concerned about getting the numbers right and most of the discussion time in the group will be lost in

#### ***Uniqueness of the System of Computer Munshi***

Maintenance of SHG accounts and MIS through a community based and financed network, thus SHG accounts autonomous of the NGO, yet accurate and timely

As of today, even though the SHG model is the largest microfinance program in the country, the quality of the groups, especially of systems, has not been a prime concern of the various stakeholders. The attention has been mainly on the number of groups; quantum of bank finance secured, etc. The crucial questions on quality of the group and its operations have never been asked. The Computer Munshi program attempts to put the attention back on the quality of groups especially of systems. In many SHG programs either the NGO staff themselves provide accounting services to the SHGs or the NGO staff are not bothered about the quality of SHG accounts because the staff are pressed with other activities that are more developmental in nature.

The challenge that has been taken up here is to ensure that the quality accounts maintenance is ensured, but based on a community based system, rather than the same remaining the duty of the promoting NGO. We need a system owned and supported by the SHGs, where their routine tasks are carried out efficiently and the quality also is maintained.

All the stakeholders have access to timely and accurate information on all aspects of SHG functioning, in addition to financials, to help in strategizing inputs. Access to information will help the stakeholders make prior assessment about the health of the groups.

The system creates a computerized base for any future IT interventions and improvements (e.g., Simputers, PDAs). Currently the basic data entry in the SHG meetings is done manually. As technology evolves there are possibilities that the data entry in the SHGs also could get automated. The present system would be able to take in such changes in technology without making redundant any of the existing components.

The CM system can be dovetailed with any other services (health for example) for information transfer. The system as it has been designed is also a system for online data transfer from the SHGs to the centralized computer and back. Various other data transfer requirements could be dovetailed on to this system with only incremental additions. These could be related to information on services, production information, market information, etc.

straightening the accounts. After having brought together the women so painstakingly, it would be a pity if their valuable time is not used in more substantive engagements.

### ***SHG role – Financial intermediation***

This dimension deals with the role of the group as a financial institution. The primary role of the SHG is to provide financial services to the members. To provide financial services on a long-term basis the group needs to have the appropriate systems and norms. In the realm of financial intermediation, the women have to wear three hats simultaneously – as the owner, as the depositor and as the borrower.

#### *As the owner*

She has to ensure the smooth functioning of the group, oversee proper resolution of conflicts, see that the group makes prudent loans, and also see that the members remain motivated and committed to the success of the group. She also has to see that the members in the group who are less advantaged than the others get preference in the benefits given out by the group.

#### *As a borrower*

As a borrower she has to present her case to the group members and convince them of the necessity of considering her case most urgently and enthusiastically. She has to be responsible for the proper use of the funds drawn from the group and ensure timely repayments.

#### *As a depositor*

She deposits her hard earned money with the group. She is concerned about the security of her money and therefore expects that the money of the group be invested only very safe loans. Yet she has to be regular with savings because that forms the base of financial intermediation.

These are seemingly contradictory roles and unless the women and the facilitator are conscious of the different roles they can create conflicts. Articulating these roles and helping the women play these roles effectively is an important job of the facilitator. Here again participatory discussions, pictorial led training, role plays and so on are used to define roles and create role clarity.

SHGs that have proven track record of handling their internal financial intermediation role effectively and efficiently are linked with the banks for larger loans. When the group starts dealing with external financial institutions, it has to present itself to the outsider as a viable business opportunity. The bank takes no physical or financial collateral for making the loan, but the bank looks for a social collateral, i.e., effective group processes and financial discipline. To ensure that it is perceived as the “perfect client”, the group will have to show that it has systems that are transparent to the outsider, its accounts are well maintained and audited, it has systems for enforcing the group plans on the individual regarding repayments. In addition to displaying appropriate behaviour they are also expected to understand the concerns of the banker as a lender and deal with the bank empathetically.

The process of negotiating with mainstream institutions that hitherto was unfriendly and unapproachable has an energising effect on the women. The bank linkage process if sensitively facilitated has a truly empowering effect on the women. The same banking system that once upon a time rejected her for being a woman, for being illiterate, for having no assets in her name today invites her, listen to her demands, takes pains to convince her to take a loan, and praises her in meetings and conferences for being a great client in spite of being illiterate and having no

assets. This transformation in relationship with the mainstream is something that has a lot of positive impact on her self image and confidence.

Again as a facilitator it is the job of the PRADAN executive to see that a formal and sustainable relationship evolves between the bank and the SHG. There is a tendency on both the actors – bank and the SHG to over-depend on PRADAN to do the mediation between them for issues of lack of trust and information asymmetry. But the PRADAN executive would facilitate meetings between the two, encourage the women to visit the banks may be a number of times, till a relationship based on trust is developed. It is important that both the parties are able to understand and appreciate both the problems and strengths of each other to develop a long term relationship. The stance of the PRADAN executive is that the NGO (PRADAN) has a transitory role and the SHG and the bank are the main players here. They need to develop a long term and mutually beneficial relationship.

### SHG role – livelihood planning



While SHGs are not the forum to run a livelihood programme, they are an important platform for the women to think about her livelihoods and to develop a livelihood vision. It is a space for her to reflect upon her livelihood resources, and prepare a livelihood plan for the medium term to optimise resources. The SHG also helps create an environment of motivation and excitement where the members build the confidence of each other and commit themselves to the success of each others' plan. For poor women who have never systematically addresses their livelihood issues, the creation of this forum is a major morale booster.

A number of facilitation tools such as pictorials, special classroom training events on achievement motivation, exposure visits to other successful livelihood programmes and market visits are used by the PRADAN executive to ensure that the women prepare a livelihood action plan that is challenging yet achievable, and she is committed to the plan. It is important that she perceives PRADAN only as one of the possible support institutions that she can rely upon, the major ones being the other SHG members and the bank.

#### **Livelihood planning and achievement training - Using the Internal Learning System**

Once the members have a broad perspective on livelihoods after the initial orientation, more focused attention is given to assist them to plan their livelihoods. These are again a series of steps or sessions, which will begin after the initial three to five months and continue until the time each member has prepared a credible, medium term production and credit plan.

Each SHG member has a personal pictorial diary (part of the ILS, described above) that has a detailed livelihoods analysis and planning section. The livelihoods section in the ILS has a series of sections dealing with quantifying the forest, land, livestock and labour resources the family has access to; the current level of utilization of these resources; and, the extent to which they have adopted good practices in the use of each resource category. These mini modules in analysis of forest, land, livestock and labour "availabilities" are followed by a production plan for optimizing these resources. This may include using an existing asset more intensively or with better practices or adding assets and activities. The participants are guided to see the gaps, trade-offs and competing demands on scarce resources of capital, labour, time, skill, input requirements, or infrastructure or market support. A credit investment plan links the request for microfinance credit to the production plan that is in turn based on a systematic review of existing livelihood base. The member, along with her household partners, completes each module and plan section with help from the professional.

### **Achievement Motivation Inputs**

It has been observed that in case of the very poor, having resources, and having opportunities to optimally utilize the resources do not by itself get them to take up sustainable livelihood activities. They have very low risk taking capabilities and also suffer from very low self-esteem. They require motivational inputs to come out of fatalistic modes of thinking in which they find themselves and plan for a better future.

There are a number of structured exercises that are used at this stage, aimed at activating the “achievement syndrome” in individuals. These exercises help the members to analyze for themselves, their own risk-taking patterns and understand how they can move from being totally risk averse to taking risks; the exercises also help the members to understand their own goal setting behaviours and also understand their ability to plan for achieving set goals. After the participants are guided through these exercises they are in a much better mental frame to set substantial goals for themselves to optimize their livelihood resources. These exercises are normally done after they have undertaken their resource mapping, and before they take up the sections on livelihood planning.

Achievement motivation training is surely not just about a series of exercises, but also about building an achievement climate in the groups. Each and every member has to think and act as achievers, and believe that they can do it. The facilitator has a key role in bringing about this kind of transformation in the women. The SHG provides the achievement climate that constantly challenges and encourages the members to take calculated risks and initiate concrete action to better their livelihoods.

### **Visioning for a Better Life**

This is yet another exercise that has been found useful while working with the very poor, who tend to have a very pessimistic or fatalistic approach to life; a tendency to survive from day-to-day rather than setting a large goal and working towards it. These exercises are two-day retreat type events where the SHG members are facilitated to share intensely about the good and bad sides of their lives and think about a better life. They develop indicators of good life for themselves and develop deep desire to work towards that good life. These tend to be emotionally stressful exercises and thus are closely facilitated.

### **Livelihood Planning**

Once a vision of good life is generated and the members also develop a motivation to achieve that vision, a more concrete planning is taken up based on the current realities. Senior members of a particular household sitting together (mainly the husband and the wife) create this plan. Updating the ILS Member Workbook livelihood inventory, utilization and practices they systematically examine their current resources, analyze whether these resources have been utilized to their best, and develop a medium term plan (say two to three years) to set up a sustainable livelihood base.

Once the planning is done, each member presents the plan in the SHG, and the members provide feedback and further fine-tune the plan. Throughout all these processes the professional is present and provides inputs as and when required. The promoter uses all the information that was collected earlier about the local economy in general and the families in particular to fine tune the plan.

The plan will include all the details such as the plan for backward and forward linkages, human resources and finance. The finance again will be separated into credit and subsidy (if needed). The credit portion is separated as the plan to be submitted to the bank. The subsidy and other assistance will be arranged from other sources: local government, existing PRADAN programs, and others depending on opportunities.

### **Promotion of sectoral livelihoods**

Many of the livelihood options chosen by the women in the SHG require special sector specific support. This support is important because the SHG villages where PRADAN works are usually

very remote; are located in extremely backward economies and therefore have not enough range of livelihood options that the women themselves can take up. So in most cases PRADAN also has to create the livelihood opportunity and then link the women with those activities. Even existing livelihood options, let us say agriculture, would need to be enhanced substantially before they can start generating sufficient incomes for the family. In farming this would mean introducing new land and water management technologies, bringing in new crops and cropping practices, aggregating the produce and linking with far away markets for realising right prices. In fact this is true for the livelihood options that PRADAN introduces because they are based on the criteria of generating substantial income for the family and are therefore dependent on markets that are away from the village.

Any training or exposure whether on new crops or in technology or on financial management, the rule is the women have to be trained. Some of the men also may participate in these capacity building programmes, and normally men do suggest that it is not necessary for the women to participate, yet the PRADAN executive ensures that no women get left out from training programmes on issues that hitherto were only dealt with by men. PRADAN has ensured that even on quite unconventional areas such as repair of hand pumps, repair and maintenance of diesel engines, the women were trained.

Linking with far away markets requires setting up of producer's organisation comprising the women who are involved in the activity. These linkage organisations play the role of providing a scale of economy both in sourcing inputs as well as for output marketing. These linkage organisations are separately registered as co-operatives, trusts or companies and are capitalised separately. The operations that these organisations are involved in are far more complex than in the SHG and the stakes are high. They need quite a lot of expertise in management.

The training and exposure received by the women in the SHGs, and the financial and management skills picked up by them, stand them in good stead when they are now required to run these producers' organisations. There are usually 200 – 300 women who are organised into one producer organisations. They form the general body of the organisation and they also constitute a Governing Board for strategic management. There will also be a professional management to look after operations who report to the Governing Board regularly.

The role of PRADAN is to ensure that these organisations created function as true member-controlled organisations, and does not lose the democratic character in spite of running commercial operations. A lot of member education goes into building their ownership, as well as to ensure that they comprehend their roles and responsibilities very well. In the initial years a PRADAN executive will play the role as the manager of the organisation. The role of the executive in the role of the manager is not only to manage the operations but also to strengthen the institution. She ensures that she performs the role of a manager effectively at the same time also ensure that the Board and the members also carry out their roles properly. It is a tricky role that the PRADAN executive plays, that is to gradually train the members to master over her. She gradually moves out of her role and then replaces another locally recruited manager in the post by which time the women are capable enough to govern the institution.

**Firda Hemrom ( A poultry producer )**

Firda Hemrom resides in Kasmar Village of Torpa Block under Ranchi District of newly formed state Jharkhand. Her husband is Masi Das Hemrom and their primary livelihood activity had been agriculture. They have one acre of Tar (Upland) and one acre of dawn (low land). Due to erratic rainfall and also because of absence of proper irrigation infrastructure, they were getting only six months food from their own land. For the remaining months she and her husband have to search for labour work.

Firda is a member of Mahima Mahila Mandal of Kasmar village since December 2001. She was impressed by the returns of broiler farming after she listened about it from the Pradan professionals. She took a seven days training on Broiler farming in her village, where she had to work in an old rearer's shed and learned the system of brooding, vaccination, administration of medicine, etc. She performed well in her training and decided to have her own shed.

She applied for membership of Torpa Grameen Poultry Co-operative Society Ltd. (TGPCS). She deposited Rs. 10 as membership fees and purchased two shares of Rs. 100/- each as the board approved her membership. But TGPCS asked her to deposit Rs. 10,000/- before constructing the shed, which she had to take as a loan from the bank. She could not convince her husband in this. She shared this to the Pradan professional working in the village as Pradan was providing the technical guidance to the TGPCS.

The matter was discussed and she was approved having a loan of the same amount from TGPCS for the first couple of batches and the matter was discussed in front of her husband that after taking two batches and testing the return she will have to take the loan from the bank and refund the loan of the TGPCS. (TGPCS got a grant from the government of Jharkhand towards construction of sheds at the rate of Rs. 9000 per shed.

But this was not enough. The cost of one 300 sq ft shed was coming to almost Rs. 15,000/- and another Rs. 4,000 was required for equipment so leaving the grant portion, another Rs. 10,000/- was required per individual poultry farmer which was well over the scope of Mahila Mandals. The matter was discussed with the local bank and they agreed to provide the loan individually to the poultry farmers which they will have to return in five years time.)

Firda Hemrom got the first batch of Broiler chicks placed in 23.09.03 which was marketed in 19.11.04, she earned a profit of Rs. 1216/- and she deposited Rs. 216 as installment for the shed, of the remaining Rs. 1000/- she spend Rs. 700/- as school fees of the daughter and Rs. 300/- in purchasing fertilizers to be given in the 'Bari'. Then on 29.12.2003 she got her second batch placed where she made a loss of Rs. 75/-. She did not receive any bird between February and March as the co-operative lowered its production due to 'bird flu'. She received her next lot in 5.04.2004 and she made a profit of Rs. 1519/-. She deposited Rs. 519/- towards shed construction installment and the remaining Rs. 1000/- she used to buy fertilizer and seeds for the Kharif.

After these three batches she convinced her husband and there happened to be a dialogue between the co-operative and the didi along with her husband and she went to the nearest branch of from the Ranchi Regional Rural Bank to take the loan. She took a loan of Rs. 10,000/- and deposited the amount in the co-operative office. She received the fourth lot in 1.06.2004 and she earned Rs. 1913/- by selling it to the co-operative on 27.07.2004. She deposited Rs. 613/- in the bank which was more than the scheduled installment of Rs. 375/- and the remaining Rs. 1300/- she used in buying books for her daughter, paying her school fees and also fertilizers for agricultural intercultural operations. She is looking forward to her new batch which was placed in 9.08.2004 and she told that she will earn not less than Rs. 1500/- in her sixth batch

and will buy a new bullock with that money.

She says that without the co-operative she could not have done this. There was no system of organized poultry in their locality and only colour birds have the market in the local huts. The co-operative provides them feed and chicks at their doorstep. Otherwise to get the feed and chicks, they had to go to Khunti, 30 kms far from their village and that too at a higher rate. They have to only rear and all other things are taken care of by the co-operative from supplying the inputs to supplying the ready birds. Even the co-operative makes the veterinary doctor available for the farmers for any occurrence of the disease. She tells that she also increased her deposits in her SHG from Rs. 5 to even Rs. 50 in some meetings.

### **Empowerment of women**

As mentioned earlier for PRADAN, empowerment is an end rather than a programme in itself. It is the result of being especially sensitive to both the practical and strategic needs of women while facilitating livelihood promotion. Livelihoods mean access to a sustainable means of living with dignity. Promotion of such livelihoods does require a re-look at the traditional values and norms and changing one's perception of one self. These are many a time changes that do not necessarily happen in a short period of time. This also would require the women individually and their groups to prove their agency. The women have to empower themselves, in negotiating for a larger space in the family and public realm. The women have to constantly challenge beliefs and value systems that provide them a subjugated space. They have to clarify their own individual vision and goals for future and feel that they can be instrumental in achieving these goals and future by their own initiatives. One of the issues with poor women is that many a time they feel that they do not have the agency to achieve their goals. This is something that has to change. Continuous deliberations on these issues, at the group meetings, in Federation meetings, in training programmes, and all other forums, solidarity events, use of tools such as the Internal Learning System (ILS) are some of the ways that can ensure a change in this regard. It is also required to know their perception about empowered women. Are women borrowers able to improve their status and treatment in the home? Do they play greater roles in family, work and society? Are groups of women participants able to collectively address area problems? Are they able to change social practices? Do women's work and expenditure burdens rise as men withdraw support? Do women make productive (health, nutrition, education) or non-productive (dowry, social spending) consumption decisions? Many a time even a simple question such as "do women take loaning decisions?" draw complex answers.

These are areas that have always been on the radar screen for PRADAN. These issues are constantly deliberated by the women in the SHGs, their Federation and any other forum where they come together.

A very important concern of the PRADAN executive is to ensure proper access and control to the women on various livelihood assets. Unfortunately the existing ownership pattern is highly tilted in favour of the men. Therefore the effort of the PRADAN executive is to see that at least in the PRADAN initiated livelihood activities the women do get ownership. In the programme of installing community owned micro-irrigation systems, the women's group gets the ownership of the asset. In cases where PRADAN is involved in mobilising public funds for creation of assets such as livestock, the women gets the asset such as the milch animal, in her name.

**Creating norms for self empowerment (Women of poultry co-operative)**

The poultry intervention provides a woman with skills, infrastructure, inputs and marketing assurance and for home based broiler poultry rearing that empower tribal and dalit women poultry producer. The governing board of KPS (A tribal and Dalit women owned poultry cooperative promoted by PRADAN in MP) has formed many norms that should be followed by families of its members.

1. The first condition to get membership of the co-operative is giving written possession of the shed and land on the name of the woman producer by the land owner of the family.
2. Technical training to be given only to the woman
3. Profit to be only handed over to the producer woman
3. Compulsory saving out of profit on the name of producer
4. Insurance of producer and her family (Initiated)

**Promoting SHG Federations and building solidarity**

Federations such as the Narmada Mahila Sangh in Madhya Pradesh, Sakhi Samiti in Rajasthan and Sampurna in Orissa and Damodar in Jharkhand are formed primarily as solidarity organisations bringing together thousands of women involved with the SHGs in one location. The Federation provides the women with an identity, creates visibility and the strength to influence the external environment. The promotion of SHG federations in consonance with the other processes at the various levels lead to the empowerment of women. The Federation has a specific structure. Two to three women from each SHG come together at the Panchayat level to form a local federation called the Cluster. The Cluster mainly has functions such as building solidarity, mutual learning, conflict resolution on inter-SHG issues, providing support in resolving SHG's internal issues, and also creates a nodal point in which to link with external stakeholders such as the bank. The Cluster representatives meet every month to address such issues. The PRADAN executive also attends these meetings to facilitate a process in which these representatives themselves are able to take up and address the relevant issues.

Similarly the Federation is a much larger conglomeration of the SHGs at the Block level, comprising about 2 to 300 SHGs, and 3 to 4000 members. One or two representatives from each Cluster form the Governing Body of the Federation.

**Entitlement of BPL Card**

On 15/02/06 the meeting of the women's federation Narmada Mahila Sangh was in progress. The issue of the day was BPL (Below Poverty Line) survey and identification of poor families. A lot of poor families had been left out. They would have to undergo a resurvey process to get into the list that enables them access to lot of government subsidies. Fortunately the PRADAN Team Leader was present and she had the circular on the provision of resurvey with her. 3<sup>rd</sup> March was the last date for submission of applications and 15<sup>th</sup> March was the last date for resurvey. There was just a month's time left for the entire process to be done, viz conveying information to all the SHG members, and getting left out members to apply to the Nayab Tehsildar. Unfortunately this period is also marked by large scale migration for wheat harvesting operations to prosperous parts of the district such as Itarsi and Hoshangabad. Time was of essence. After a lot of deliberations the SHG representatives decided to provide information to all SHGs through messengers. A typed form for the same was designed and given to all representatives after the meeting. It detailed out the resurvey process. The major steps delineated by the Federation leaders were:

1. The approach, individual or collective? – The Federation leaders had shared their fear that individual approach may not create pressure on the administration to do a serious re-survey. Thus they resolved to submit applications for resurvey collectively. They decided on a 4-stage process – The individual member will submit their application to her SHG; the group will then write an application to the administration in favour of the members and submit to the Cluster committee; the Cluster committee will write application on behalf of the groups to the federation; and then federation will forward all application letters together to the administration.
2. The SHG leaders would ensure that the re-survey done is thorough and transparent. The surveyor should not decide on the poverty level of family sitting with some dominant person in the village, rather should visit the family do a proper assessment and accordingly decide. The women were very unhappy with the shoddy manner in which the survey was done in the first round that left a lot of real poor women out.
3. The Federation leaders also decided to give a separate request to the administration to ensure transparent processes; and if possible do the surveys in the SHG meeting itself.

All members of SHGs were informed and Federation members followed up in their own villages that the procedure decide was being followed. They identified 380 poor families and represented to the District administration to re-survey the families. These efforts resulted into selection of 210 families in the new BPL list.

The PRADAN staffs carries out regular training and awareness generation events for the various SHG, Cluster and Federation members. The objective these special training inputs are to sensitise and build awareness on gender issues, and also to build confidence in them to start exercising their rights and entitlements.

#### **SHG members defined facets of empowerment :**

It was exciting experience for SHG leaders and members to get opportunity to define facets of "An empowered women ". The objective of the exercise was, to define facets of empowered women and get opportunity to express desired power that they want in their life and redefine role of SHG, Cluster and federation to create environment for the member to realise, achieve and exercise those power.

There are 328 SHG groups existing in the Kesla project comprising of 4800 members. It was a very daunting exercise to conduct a study where every individual member will come up with her notion of an "Empowered Woman" and that realisation will help in further building the institution as a whole and the life of the members individually.

To get over this problem the team consulted a renowned psychologist to design a participation process through which members of the SHG can express themselves

Initially a pictorial exercise was designed in which a woman was shown with her ornaments and gestures of power but during experimentation it was found out that the woman were very much being guided by "our notion" of an "empowered woman", rather the exercise was meant to facilitate the women to come up with her own notion

So the psychologist was again consulted and the process was redesigned.

The Kesla team in a meeting decided to identify how a tribal woman defines the word “empowerment” in her own language.

It was found out that they use a local word “Shakti”, which literally means power to classify a powerful woman. A powerful woman will be called “Shaktishali Mahila” [Empowered Woman].

Then the women came up with several personalities from various fields ranging from Politics, sports, administration etc and at various levels, viz; International, National, Regional, Panchayat Level.

Upon identifying those women from various walks of life and diverse strata they identified the qualities which these women possess making them “empowered”. Then they identified the powers which can be inculcated by the person on her own and the powers which have to be developed in a collective effort by the tribal women where the SHG, Clusters and Federation can play a very important role.

After the power identification was completed, the team categorized it into three areas of intervention namely Gender, Governance and entitlement.

In consultation with an NGO Jagori (Specialises in women rights and empowerment) a 3 year pilot project on “Well being and empowerment of SHG members” was initiated and the different facets which were identified by the tribal women will be treated as indicators of empowerment.

## Conclusion

As has been the experience of PRADAN empowerment of women is not something that can be done separately. But it is also true that formation of Self Help Groups with women or even involving her in livelihood programmes do not automatically empower her. Livelihood programmes ensure incomes in the hand of women but does not ensure that she controls the income. Spending decisions are still controlled by the men in the family. Her access or control on productive resources, or even her body is determined by the male members. These traditional barriers coupled with her lack of education and exposure makes her a subservient member in the family, and often she herself does not find anything amiss in the arrangement. Is it possible to create an awareness in her, how do we get her to question the patriarchal systems? Is it possible to deal with such issues even while running a microfinance and livelihood programme where there are issues of cost-effectiveness, timeliness of outputs and efficiency are of paramount importance?

As has been PRADAN's experience what actually matters is the sensitivity and understanding of the intervener. The intervener has to have basic conviction that women need special attention. Programmes and processes have to be sensitive to her needs. Sensitivity to the issues that are of concern to the women have to be displayed at each and every step of the intervention, whether in promoting Self Help Groups, or in planning and implementing livelihood interventions. The intervener has to be internally convinced that the women have potential and if given appropriate opportunities she can be as effective and efficient as the men; and in many cases such a financial management, running community organisations, and nurturing common property resources they are even better.

PRADAN has tried to incorporate this kind of sensitivity in all its programmes. Systems and processes are designed in such a way that the women take charge of all operations, from the routine to the strategic, in a short period of time. Participatory learning processes such as PRA and ILS are extensively used by the PRADAN executives in training. The women's organisations such as SHGs independently manage relationships with external stakeholders such as the bank that build enormous confidence in them.

The women soon diversify from SHGs to running their livelihood activities of their choice. PRADAN has consciously ensured that there is no discrimination here in terms of technology

transfer or capacity building. PRADAN also ensures that the assets that are created out of project funds are created in the name of the women. Livelihood interventions also require setting up of sector specific organisations of the producers. These organisations help in aggregation for cost effective market access, they also help manage flush and lean season markets, and also help cost effective delivery of production support services. PRADAN has consciously ensured that the organisations are formed, owned and governed by the women. They hire services of managers as per need.

The SHGs play a larger role than just access to microfinance. The SHGs supported by their Clusters and Federations address issues of broader well being and empowerment, build solidarity and really bring the women into the public arena. The women start becoming more visible in the public space and are able to deliver concrete benefits to the village and families. This goes a long way in transforming the way she looks at herself and the way the others look at her. This gives her the power to assert her rights and demand an equal status and position in the family and society along with the men.