

AWARENESS, ACCESS, AGENCY: EXPERIENCES OF SWAYAM SHIKSHAN PRAYOG IN MICRO- FINANCE AND WOMEN'S EMPOWERMENT

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Introduction

This case study of the Savings and Credit based micro finance programme of SWAYAM SHIKSHAN PRAYOG is one of six studies on microcredit and women's empowerment commissioned by the UNDP Office in India and sponsored by the ICICI. Parameters for assessing women's empowerment are examined in the context of women's lives at the individual level-in creating new opportunities and aspirations for women, redefining their relationships with their families and communities. Women's forays into new realms of activity related to economic development, specifically the SCG (often mistakenly called the Self-Help Group) have led to their enhanced participation in group based activity and interaction in public spheres. This study seeks to examine these processes and their impact on the lives of women, to trace the extent to which newly gained public spaces and voices have translated into empowerment in women's private lives.

Savings and credit groups mark a shift from the dependency framework of micro credit. Often however they remain limited to using the instrumentality of women (as frugal and credit worthy) as a poverty alleviation strategy. In this process women are often shortchanged and become a means for addressing macro economic goals of liberalising economies. Innovative approaches and a clear perspective towards using this very model to bring about a change in the status of women is often a link that does not get addressed in a patriarchal framework.

Empowerment processes are not stimulated in a vacuum. The organisational perspective and management systems can either deter or nurture the processes of empowerment through practices of exclusion or inclusion. The case of Swayam Shikshan Prayog clearly illustrates how, based on an understanding of the politics of development and a commitment to bringing women's voices to the centre of development. The organization has evolved a framework of SCG promotion towards improvement in livelihoods through savings and credit on the one hand, and women centred institutions to address women's strategic needs of agency and spaces to negotiate on the other. The challenge ahead is to take these processes to the next level, that of enabling women to strategically address the subtle or blatant forms of their subordination within these institutions as well as within the personal spheres of their lives. The study points to the need to strategize beyond gains in public lives and voices to bring about changes in the status of women in their homes and in society at large.

The first two parts of the report are focussed on the organizational perspective and management of the SCG process and highlights the organization's role in promoting peoples learning towards self reliance and ownership. Section 3 highlights the gains of these processes in terms of the levels and forms of empowerment that have ensued and aspirations that have been kindled. This section brings womens voices to the forefront and attempts to validate their experiences as knowledge. It also points to the potential and challenges that exist in the process for women's empowerment.

In the preparation of this report, women often asked question, about why this study is being undertaken and so much discussion is happening about their lives. They wanted to know of the experiences of other women and their struggles for empowerment. Some groups even suggested that this should be a subject for discussion at a Maha Sannam for all the groups involved, so they can learn from each others experiences.

(Team leaders note): As a practitioner in the field of gender and development I have for long been vexed with the complexities of women's subordination. As a woman I am convinced that together women can change their reality, and must seek every opportunity to do the same. I would be happy if through this effort I have been able to contribute in some way to that process.)

Methodology

The first step was to clarify the purpose of the study with SSP and to determine a methodology for the study. The research team leader made the first visit to SSP Bombay in August armed with the parameters for the study prepared by UNDP and then revised based on the 2nd May discussions. A tentative framework of how the study would be undertaken and the key issues that would be raised at each of these levels was determined in consultation with Prema Gopalan, Director SSP and the district coordinators – Laxmi Kant Malvadker and Leela Somvanshi. The coordinators also articulated their interests and expectations from the exercise. It was decided that the study would be undertaken as a collective process, facilitated and led by the researcher with the district teams themselves being involved in the design and data collection and conduct of the study. The study was viewed in terms of its potential utility as a learning input for the organization and as an opportunity to initiate inquiry into the aspects beyond financial and quantitative gains. It could help develop a conceptual understanding to examine and track the changes in the lives of the women and their communities. Senior persons from the District resource teams would have primary responsibility to guide the field workers in data collection. Cluster workers would be involved to ensure that the learning were transferred to grassroots level –to the cluster committees and Mahasangha- as a cognitive part of their processes.

During the first visit, the coordinators made suggestions for the design of the questionnaire for the field level inquiry. What this implied was that while the issues for field inquiry were developed through a participatory process, the issues for inquiry at the organization level were more or less left to the researcher, with inputs on the overall focus and issues defined jointly with Prema as the organization leader.

While there was much enthusiasm apparent about the focus of the study the organization was keen to ensure that the study should go beyond the inquiry that have already been undertaken on program and organization aspects etc through the various evaluation studies including those conducted by HIVOS and UNDP. Keeping this in view, the focus of the present study has been on understanding from the women's perspective their levels of understanding and articulation and achievements in levels of empowerment in their lives as the key issue to be examined through the inquiry. The organisation, its approach its strategy and initiatives have also been examined in that context, to highlight the significant aspects that have enabled or limited the space and processes of empowerment, and how women view the potential and avenues for the same in a long term perspective.

At the second visit in end August the checklist of the questions to be raised in the FGDs with group members, non group members and family members and leaders were finalized at a meeting with the District resource teams of the two districts, where persons of all levels were represented and participated actively. FGDs were also designed and held with women leaders and members of at the cluster level and at the Mahasangha level. 2 cluster level focus group discussions were held in each of the districts, (covering an area of 10 villages in each cluster) and meetings were held with Mahasangha leaders of 4 Mahasangha – hence the sample is much larger than that initially envisaged. All these serve to enrich the detail and sharpen the analysis and views that are culled out in this report.

The third visit of the research team leader served two purposes- in the first, interactions with the study team to clarify research methodological problems. Secondly, the researcher was able to interact and interview a large number of women and community members and a range of other actors in the process directly, such as resource persons, bankers and government persons, police personnel etc-(even to interview them over the phone when they were not available in the field on one occasion)- and capture the perceptions and responses of these institutions and individuals to the women's efforts. Thereafter the discussions and records of data collected from the field as well as the village profiles were forwarded to the team leader who undertook the task of analysis and presentation within the requirements of the UNDP framework

Sampling and Data Base

Since SSP's work as direct implementers was initiated in 2 districts –Latur and Osmanabad,-these form the universe of the study. It was decided to concentrate on the 300 groups which were at least 2 years old, and to draw our sample of 10% of the groups across the 2 districts, based on their levels of development as assessed by the organization. 30 groups were selected from the two districts for study through focus group discussions based on a checklist of questions. Group discussions were held in 8 of the villages by the research team leader to orient the field workers to the methodology for the FGDs. This also enabled her to understand the processes of organization and gain first hand knowledge and insights into the perceptions and issues that women are raising and addressing in the process of collective action. Interactions and discussions have also been held with women who are not group members, to assess their linkages and perceptions about the impact of SHGs on their lives as well as

their communities. Discussions with family members and leaders were also conducted in sample villages.

The primary data and information gathered leader in the course of the field interactions and interviews was recorded and translated. All efforts were made to ensure that the actual perceptions and views expressed were captured in totality rather than summarised or interpreted by the researchers. The researcher's role in this process was reiterated frequently to emphasise the need to focus on women's own views rather than on interpretations on the same

The table below provides the details of database for the study:

Actors	Participated in FGDs/ interviews	Details
Organization leaders	2	
Organization staff	18	(DRT+ cluster workers +Maha sangha worker
Women members of groups	30groups:500–600women 8 groups visited by research team leader:100 women	FGDsample + women in villages visited
Women in community	Discussions and interviews with women panchayat members and non members in 12 villages	
Leaders in the community	15 persons in 8 villages	
Family members of group members	12 villages	Children of members and nonmembers, parents, other women in their families
Support agencies/ govt officials/ resource persons	8	Bankers, police persons, Tehsildar Gram sevak

The task for the research team was two fold-on the one hand learning the methodology and process of research and its conceptual basis, and on the other conducting the field work of data collection and documentation.

The process adopted was therefore

1. Development of the conceptual framework for the case study-Research team leader with organisation leadership
2. Selection of research team
3. Selection of research villages based on stratified random sampling and representation of the villages across the various categories
4. Development of list of questions for discussions at the various levels and with the various actors-initial input by the team leader and then collectively with the DRT for the field level questionnaires
5. Defining the process for focus group discussions with the field groups-

The following tips/thumb rules were defined to facilitate the field worker to take on the role of the researcher

The researcher-workers were encouraged to maintain objectivity by conducting the discussions with groups other than their own villages & clusters. They were cautioned not to influence responses by prompting; their role was to be that of asking questions, probing - how, why, what, then what did you do- and record the response in as much detail as women gave.

Meetings were held with group only when at least 50% were present at the beginning.

Village profiles were prepared to give a holistic picture of the villages background -population/ demographic characteristics, occupational patterns, characteristics of the area (drought/ agri), proportion of women linked to groups, any special initiatives taken by the group or by women in the village etc. This also enabled us to understand and distinguish between those activities that could be attributed to the SCG and subsequent initiative and others that had been either pre-SCG or independent of SCG initiative

The researchers conducted discussions as a team so that process documentation and discussion and probing for details could be done simultaneously, and cross checks are possible. Thereafter discussions were held with the other community members and family members so that women experienced no pressure or interpretation off heir experiences

To study weak groups which were not meeting,, discussion was held in small/ scattered groups wherever possible



Women would respond in several different ways volunteering different aspect of information, often not directly relevant to the question.

Researchers were required to record all the details. Open ended questions were used for assessing the extent to which women are able or are motivated to articulate and visualize their aspirations, as a reflection of their expansion of mental spaces to take affirmative action.

Apart from these primary data sets, the following sources of information have also been drawn upon:

Discussions with clusters, federation

Interviews with resource persons /agencies

Data collection and review of existing records and literature in the organization

Specific notes were also requested on particular aspects of the organizations work /approach from key persons.

The field data collection at the village level has been the most challenging aspect of the study, and the quality of discussions and records varies based on the research capacities of the team. It is hoped that this study has provoked the organization to reflect more explicitly on the empowerment implications of their work. Apart from the investment of the organization in the 6 member research team and resources to undertake the field study and the logistics involved, discussions were also organised with other agencies and resource persons. Numerous records of SSP were also drawn upon to inform the study. All this material needed to be recorded and translated from Marathi to Hindi and English for analysis. This meant that the resources of the organization were called upon enormously to complete the study within a timeframe the timeframe available. It is hoped that the ends ie : the case study documented here- adequately justifies the means.

REPORT PRESENTATION

The report is presented in 4 sections.

The first section is an analysis of the organizational processes, perspectives and strategy and institutional mechanisms to support the processes at the grassroots level

The second section defines the management design and systems , which have contributed in significant measure to the processes of peoples ownership and agency

The third part includes the detailed analysis of women's perceptions of their empowerment as individuals and part of the SCG process, and the perceptions of those linked, supporting or associated with the effort. Women's perceptions are analyzed at the level of

Their participation

Their agency

Their spheres of influence and negotiation

Their institutional presence- alternative and mainstream

Part 4 highlights future directions and points to areas and issues which impinge upon the process of empowerment.

Empowerment is often used as an amorphous term, and therefore considered too loose to provide a framework for analysis. Here the women themselves have defined their progression into empowerment and pointed to the direction that they seek in the future.

PART I

IMPLEMENTING/FACILITATING ORGANIZATION:

PERSPECTIVE AND APPROACH

Swayam Shikshan Prayog is an NGO working in partnership with women's Self Help Groups in Latur, Osmanabad, Solapur, Nanded and Amrawati districts of Maharashtra, Central India. This collaboration worked initially towards a self learning exchange network of organizations that facilitated the formation of Saving and Credit Groups, and now towards a broad based women- centred approach to sustainable

development. SHGs are at the core of such activities to provide a basis for women's mobilization and economic, social and political empowerment.

While SHGs allow women to meet their credit and livelihood needs, Mahila Mandals are legally registered women groups working to access basic services, village development and Local Self-Government. SSP as a network facilitates NGOs and women's groups to work together to create effective strategies that address access to resources. Forming women's saving and credit groups or SCGs was a strategy adopted to involve women in local decision making processes.

The present study seeks to understand and unravel the processes that have come about in the lives of women as a consequence of the SHG initiatives of SSP and the extent and ways in which these have been empowering for women.

While the organization is headquartered at Mumbai its operations are managed and implemented at the District level, which is the unit of planning. Each district has its team of district level resource persons with sectoral/issue based responsibilities divided between the senior staff members who are assisted by other staff members. The cluster-in-charge is usually a person with some field experience and/or holding a graduate degree in relevant fields of the social sciences or social work. They manage guide and support the work of 3-5 clusters depending upon their capacities and outreach. Each district office also has support staff for administration and accounts. While in the past the organization staff undertook the tasks - from group formation to establishing linkages at every level. From organizing events and activities for SCGs, the strategy has shifted in the past year to enabling groups and cluster workers to undertake such tasks with the organization providing necessary support. Thus from a delivery model the organization has made a move towards an ownership model. The groups are now networked into clusters of 10 groups each, with a cluster worker selected from a stronger village or group from among them to play the role of facilitative worker and staff, accountable to the groups and the cluster committee. Groups are further affiliated to the federation at the taluka level and so far 5 such federations have been formed to which most of the old groups have taken a membership through purchase of shares.

1.1 Background to involvement with micro credit and micro finance

SSP's involvement in savings and credit groups dates back to 1989. As an organization, SPARC¹-SSP had pioneered the practice of savings and credit groups in the Swayam Shikshan Prayog network of rural NGOs in Maharashtra. Networking between women's groups was also on issues and advocacy on local issues that emerged as common concerns e.g. the ration system. Initially 30/40 NGOs/grassroots based organizations participated in these exchanges wherein a group centred learning approach was facilitated and the focus was on horizontal transfer of knowledge and experiences rather than trickle down. More than a decade later, SSP continues to provide training and technical support in relation to financial management systems and federation building processes to about 15 organizations and the agenda remains focused on process oriented learning on credit and livelihoods with this network of organizations. The scope and intensity of its activities in the area of its direct intervention has however enhanced to encompass an agenda towards peoples involvement in governance and enhanced opportunities for women's advancement.

¹ SPARC-Society for Promotion of Area Resource Centres, a Mumbai based NGO that partners with people's organizations and networks among the urban poor in 20 cities in India. The transfer of learning and innovations on credit, livelihoods, housing and basic services was done by the federations through their ongoing communication network.. Swayam Shikshan Prayog (SSP) began in 1988 as a self-education network facilitated by the rural program of the Society for Promotion of Area Resource Centres (SPARC).

A marked shift occurred in the organization's role and interventions and consequently in its mandate following the earthquake on 30th September 1993, when Swayam Shikshan Prayog began its direct interventions in the two districts Latur and Osmanabad. As Community Participation and Monitoring consultant to the government of Maharashtra on the Repair and Strengthening (R&S) program covering 1300 villages and 2,00,000 households, SPARC-SSP redesigned the state led reconstruction program into a community led effort. The community driven rehabilitation strategy that was adopted, focused on the key elements of building local capacities and skills instead of adopting a "brick and mortar" approach to reconstruction, and the formation of village development committees with participation of existing community institutions and women's groups as facilitators to manage the rehabilitation effort. This enhanced women's ability to influence the disaster relief and reconstruction programs in the area. Housing programs, savings and credit programs, public distribution system, non-formal education programs, and health and sanitation programs were all designed and implemented with the active participation and management of poor women from the area (SSP, 1999b). Upto 95-96 the focus remained on networking and learning between organizations on credit and livelihood. One thousand women leaders belonging to Mahila Mandals in 300 villages were selected and trained as Samvad Sahayaks or village communication assistants appointed by Mahila Mandals, "to ensure that entitlements reached beneficiaries, supervised earthquake safety construction, involved women in planning and designing of houses and liaised with the government on behalf of communities". While a number of these MMs were formed under the governments Total Literacy Campaign and had fallen into varied stages of inactivity, SSP sought to activate them once again by investing in the capacities of their leadership to work with Gram panchayats on village development issues. This also gave the women new opportunities to enhance capacities in traditional male bastions such as masonry and construction supervision and planning, and they became recognized as the legitimate holders of technical knowledge on housing and reconstruction. Women at the centre of the community participation strategy for reconstruction gained space on formal fora and gave feedback on construction at the tehsil and district level. As a result, the district administration was compelled to recognize women's groups as key players in village development and reconstruction.

After the completion of the earthquake rehabilitation project, in 1998, SSP steered the women's groups and communities involved in reconstruction towards a broad based community development strategy. From March 1998, SSP has focused its work to provide support to Mahila Mandals to form groups and initiate savings and credit to address their survival needs, and to provide a forum for women to continue to come together on a regular basis as a means for their continued engagement in efforts to address their problems as well as involve in the developmental initiatives in the village.

In this period the district administration was also laying particular emphasis on the organization of savings' groups in the villages and the CEO in Osmanabad issued directives to Anganwadi workers to form savings and credit groups. This drive resulted in over 2000 SCGs in the district. Thus while in Latur district SSP went ahead with forming its own groups, in Osmanabad it sought to work in partnership with the government. SSP extended training support to the groups formed by the district administration and trained government functionaries and group leaders of ICDS² linked groups.

² ICDS-Integrated Child Development Services programme of the Government of India . The Anganwadi Worker is the part time honorary worker of the programme at the village level and is responsible for running the Anganwadi and mobilising services for children and mothers as well as for

In 1998-99 the above strategy was evaluated. Specifically, in Osmanabad, SSP assessed the functioning of 200 ICDS initiated groups, which SSP had trained. Barring a few groups, it was felt that SSP should withdraw support and invest in forming new groups, since the government based groups were qualitatively different and the nature of relationship that was formed in the group and with the support agency was found to be vastly different from SSPs own ideology and vision for the formation of SCGs. According to the women members of groups, those groups promoted by the government functionaries would generally be motivated by short term financial gains through government schemes and subsidies, whereas SSP focused on the group as a community based financial institution that could provide a long term financial and developmental forum for women to engage in village level initiatives. Whereas the government promoted groups were largely controlled and managed by the promoting functionary with little transparency or effort to devolve management to the group level, SSP focused on the management of group activities and finances at the group level itself, with a long term vision of networking and mutual support through institutional linkages at the taluka level.

Thus, September 1998 onwards, SSP's policy on savings and credit groups was redesigned with SSP playing the role of a facilitator in the learning process, in partnership with a team of cluster workers from the groups themselves. SSP strengthened its focus on a process whereby it promotes a community led and owned pattern of development wherein the pace of learning and implementation is determined by the groups and the women themselves,. The team and cluster workers were trained in the redesigned effort to install strong financial systems, promote vibrant leadership and institute systems for information and self-monitoring by the groups.

Today, SSP partners with over 700 self-help groups with over 12,000 women members in Latur, Osmanabad and Solapur districts in Maharashtra. These women's groups address gender issues, food security, water and sanitation, health, education and community infrastructure.

GOALS

Swayam Shikshan Prayog's (SSP's) goal is to build core social, economic and political competencies of grassroots women's collectives, communities in the context of local planning and governance. Towards this it seeks to empower womens' collectives and elected members through transfer of skills, capacities and resources to lead and facilitate the transformation within their communities. SSP's approach is that of long term investment in building capacities of local women's groups and local governments as the basis of sustainable development. The promotion of savings and credit groups is viewed as a core strategy towards assisting women in communities to access resources for livelihoods and to become active participants in local planning and governance.

Changes in Organization focus

Discussions with the staff/district resource teams reveal that the SCG activity is viewed as an activity that emerged as a response to bring women together to address other needs once the rehabilitation phase had been completed. The role of

formation of mothers clubs at village level. There may be more than one Anganwadi at the village level depending on the population of the settlement.

SSP was initially of **community mobilization**, through activation of the Mahila Mandals to ensure that benefits of government support reached the beneficiary. According to Leela, district coordinator in Osmanabad "At that time Samvaad Sahayaks were selected to supervise and monitor construction. They were encouraged to play a supervisory role and were provided training in aspects of Earthquake resistant building and construction. Women were also trained in masonry.

At the same time in 1995 following the Panchayati Raj Amendment women were elected to the panchayats based on the provisions for reservation, but did not know their role or about PR procedures, records etc. SSP therefore took the initiative to conduct Panchayati Raj training and sought to involve women in PR activities. **"The Government attitude was that women can't do anything. So we would go to the women in MMs and say that if women can manage their homes, their fields, and all the reconstruction, then women can manage and plan for the village. We motivated women to play a more active role in village development and Panchayati Raj."**³

SHG formation emerged at this juncture, in 95-96 when the organization decided to continue its work in the villages where it had worked on reconstruction and rehabilitation. SHG formation was initiated as a means to bring women together for other needs. Staff and Samvad Sahayaks worked together and formed 15-20 groups. "We conducted training on group formation and record keeping and accounts for our groups as well as the groups formed by government. In fact, wherever government found it difficult to motivate people for participation, they would encourage us to adopt those villages to work in especially in larger villages that were more prone to political wrangling. We accepted the challenge and showed that we could work in all adversity to bring about community participation. Since we had worked to ensure that SS and MM feedback was given due importance in reconstruction etc. We were also able to guide women on how to gain entry into other forums to address other problems such as the ration and fair price shop monitoring."⁴

The primary role of the organization's staff has now shifted from the formation of SHGs to facilitating the strengthening of the federation as a women's organization, while groups are now promoted by strong groups who serve as motivators and demonstration models. Staff view their role as trouble shooters while cluster workers (one for 10 villages) represent a new cadre that links the groups to the organization and are the conduit for information flows and facilitators for negotiation along with the groups.

Previously the organization staff would be the facilitators and managers for all initiatives and activities and would attend group meetings on a regular basis. Groups have now taken upon themselves the task of need identification and management of all their activities where they were earlier managing the record keeping and accounting and money transactions themselves. The current withdrawal strategy entails greater emphasis on training and preparation with the cluster committees and the cluster workers to undertake and organise village level activities as well as to conduct Melavas etc.. This shift marks a transfer of programming related responsibilities to the group and cluster level, with the organization staff focussing more on federation level management and village development processes. Financial management responsibilities have also been devolved to the cluster level for

³ Leela Somvanshi described her role in that period as a mobiliser in discussions held with staff on 27th August and 1st September 2001

⁴ *ibid*

management of programmes. Cluster committees are now required to plan their activities and prepare proposals based upon which resources are transferred to the cluster committee to meet the expenses of programming initiatives. In this way the organization has initiated measures to devolve management to the cluster level and to enhance transparency and systems of accountability.

The three-tier of women's fora that presently exist and staff support are as follows:

LEVEL	INSTITUTION/FORUM	EXECUTIVE BODY	Support Staff
V I L L A G E	Savings and credit group	Elected office bearers –preside treasurer and secretary	Cluster worker
	Mahila mandal	Formally registered members organization of the village	
	Sakhi gaon samiti	Women members of scg, elect women reps, women members panchayat committees	
C L U S T E R	Cluster meetings Of representatives/ leaders of 10 villages in the cluster held on a monthly basis (two women selected by each group representatives) Mahiti kendra	Cluster committee- 7 member committee elected by the cluster members	Cluster worker And Cluster-in charge
F E D E R A T I O N	Group membership through purchase shares Individual membership through contribution	Executive committee –elected women representatives	District resource team

There are now 5 federations in Latur and Osmanabad districts, which are managed and controlled by the elected representatives of the groups.

Key elements of the processes initiated by SSP are therefore

The focus on horizontal learning , through sharing and exchanges from each others knowledge and centrality of women in the generation of knowledge themselves

Decentralisation, by which the systems of management are focussed on the lowest rung of the SCG, while the organization is involved in the more complex tasks which require higher level of management frameworks.

Ownership of institutions in the hands of women , and capacity enhancement to facilitate the same.

Emphasis on the processes of learning and practice towards achievement of sustainable outcomes

Spread and outreach for greater efficacy as well as visibility

1.2 Strategic Location Of The Micro- Finance Program

SCG To Address Practical Needs

SSP did not initiate its work in Latur and Osmanabad district with SCG formation, although SPARC-SSP was engaged in building the capacities and promoting exchanges on the issue between a network of a number of NGOs and CBOs in the region. The events following the earthquake of 1993 provided SSP with a new role of community participation consultants in the rehabilitation effort, and their efforts were initially focused on capacity development on rehab and reconstruction. This focus on

capacity development for greater control over processes that effect their lives also influence the perspective of the SCG efforts that emerged subsequently. SCGs are a means of enabling people to develop the capacities to address their survival needs through a capacity development approach aimed at creating ownership of the knowledge and alternative systems that would provide financial viability for poor women and their families. Thus the savings and credit groups are at the foundation of social empowerment processes for women in poor communities (SCGs) as instrumental in building women's capacities to intervene in local village-development issues. Facilitated by SSP, women organize themselves in collectives, mobilize savings and disburse loans to competing production and consumption needs and maintain transparent systems. **"Groups are encouraged to address practical and strategic issues, take collective action on social issues, and participate actively in village development and access credit and public resources from banks and government."**

SCGs as learning forum

The SCGs set in motions two kinds of learning processes. The first has to do with collectively managing resources. The second learning process has to do with the mobilizing and organizing aspect- the SCG provides the means to bring people together on a regular basis since savings have to be collected regularly, and provides a space for women to share day-to-day problems.

Collective Management Of Resources	Mobilizing And Organizing
Women learn how to handle a fund that is collectively owned. Loans are prioritized, funds accounted for, and interest rate decided upon	The SCG brings people together on a regular basis and provides a space for women to share day-to-day problems.
Emphasis on the creation of systems that women in groups are able to handle themselves	SCG becomes a valued part of their lives because it represents a space that is owned by women alone
multiple groups in each village which makes it possible for groups to provide support to each other for such financial management tasks.	Collective mobilization and management as a foundation for the group to intervene in local development processes.
most groups maintain their own records and decision making process towards encouraging ownership and enabling communities to take control of the processes of development that effect their lives	Space where women hone and develop negotiating skills and articulation of priorities, test their views and express their perspectives before they enter into transactions and discussions in public sphere
management of resources to create greater transparency and ownership among the group members has been internalised by the group members themselves. Women articulate this as a reason for sustainability or group	means of building their collective vision and position on various issues and provides the strength for them to place these before their communities and government personnel.

While groups are enabled to manage their own financial and other affairs, this also leads to another set of dynamics which groups are now grappling with. The dominance of the literate in leadership positions as office bearers and therefore as decision-makers is quite apparent, with others having to depend on their skills and goodwill. As a result, group leadership has not rotated and nor do the group members consider this an option, although some groups mentioned that they had raised questions relating to the integrity of the leaders and considering a change in leadership. Leadership and its consequent learning thus become confined to the literate who are invariably from a better off section of the community. Leadership and learning opportunities are also greater for those who can spare more time for group activities and coordination tasks. This excludes, thus leaving the women from the working class out of such roles by virtue of their involvement in labour or casual wage labour with very little time at their disposal for other activities.

- **SCG As A Leadership Forum**

As women gain confidence, self help groups act as the platform for collective decisions. While the organization provides opportunities for capacity development through access to information and development of new skills that equip them for the new roles, women leaders progress to lead information networks at cluster, block and district level. Women's knowledge is made visible through workshops and exposure visits. What is key to the entire process is that women are viewed as the key focus, as the people who will inform the nature, content and pace of the learning process.

- **SCG and development initiatives**

SSP works with both Mahila Mandals and SCGs. The foundation of SSP's strategy with grassroots women begins with the formation of women's collective or self help group. As groups mature, they develop the potential to move beyond the realm of savings and credit and address community issues - drinking water, housing, health, education, social and legal issues. Mahila Mandals represent the "face of development" in women's groups. The collectives start addressing savings and credit needs of women and their families. Later women's collectives address practical survival needs and participate in community initiatives. These new avenues for participation and engagement in public negotiation accompanied by a process of self-learning, enable women to gain access and even entry into mainstream decision making forums and institutions such as the banks and the committees at district level. Key measures to facilitate this process are:

- Linking of micro experiences and initiatives to a self education and exchange network through workshops, study tours and exposure and exchange visits
- Facilitating the women's collectives to access and manage resources for enterprise as well as in developmental roles
- Building alliances between savings and credit groups and Mahila Mandals and elected women members of panchayats, the gram sabha and other community based organizations such as the caste based community forums and Gram panchayats
- Enhancing the scope of development agenda and avenues to address their priorities for the women's collectives, and enabling women to explore these alternatives for their own merit
- Mainstreaming women's micro initiatives to address development priorities by seeking or creating spaces for women to interface and interact as well as negotiate with village level and tehsil level persons in the process of development planning

1.3 Micro-Finance Program And Other Activities Linkage

As women's groups mature they swiftly make the transition from addressing household concerns through credit to participation in the public sphere, where they address community issues such as water, sanitation, healthcare, poverty alleviation, and the public distribution system. The financial activities of these collectives provide women with both the confidence and the resource base to intervene in local development processes. Apart from the rigor involved in the process of savings and credit, they are able to articulate the merits of decisions and negotiate their point of view on a wide range of issues. The collective resources and identity also give them the confidence to broaden their horizons to enhance physical and social mobility. For instance women have taken bridge loans from the SCGs for the construction of

toilets as part of a government-funded sanitation program, and have negotiated the installation of the hand pump in their own basti in a lower caste area instead of the upper caste area.⁵

The SHGs thus provide the core for women to organize and mobilize around not only survival needs, but also to address their social and developmental priorities and concerns. Groups that have emerged as cohesive provide the core strength of women in the Mahila Mandals to negotiate for village level needs based on the priorities of women and to undertake developmental tasks.

DEFINING SELF EDUCATION :THE SSP WAY

- ***Self-education for development*** is geared towards enabling women to learn from each other to identify priority survival needs, map resources determine their strategies for addressing their needs, plan to strengthen their own skills as required and mobilize community resources, and manage and supervise activities collectively.
- ***Self-education for local governance*** encourages poor women and men to learn from each other to exercise political power. This includes information on the roles and powers of local self governance institutions, elected representatives, the Gram Sabha; provisions for reservation for women and its implications, activating village committees for micro-level planning and decision making, assessment of needs of marginalized groups and participatory micro-level planning and decision making, and monitoring the quality and efficiency of basic services.
- ***Self-education for women's empowerment*** encourages women to learn from each other the process and benefits of functioning of groups or collectives, ways to identify, and prioritize survival needs such as credit, housing and basic services, and strategies to address these needs which change or challenges the existing gender roles and relationships, mobilization of resources from government and local self governance institutions and mechanisms to finally own the services and programs. This according to SSP is the empowerment spiral. It includes more and more women and collectives who then constitute a critical mass, and can transform the communities they belong to and change local development agendas.

Older groups that have matured through the rigor of their own transactions are also linked to the banks and the Mahasangh for accessing credit based entirely on their own credibility. The organization does not play the role of a conduit for credit but instead links the groups directly to the banks so that the groups are equipped to negotiate and transact with the mainstream institutions. The role of the organization is that of facilitator to ensure that processes and procedures are followed to ensure accountability within the groups and to promote transparency at every level. Bankers in the region acknowledge this as a significant contribution of the organization in enabling poor people to take control of their own resources and address their own problems and thereby emerge more empowered.

Entrepreneurship is promoted among women primarily based on traditional skills and livelihood activities. Apart from these women have also taken up trade and retail activities on an individual basis, such that they can be combined with agricultural and other labour work. The focus of the organization is currently on exploring opportunities for collective enterprise to enable communities to be able to address sustainable livelihood needs and enhance economic opportunities. In this initiative also, as in other activities that the organization has undertaken, the focus is on enhancing women's capacities to undertake entrepreneurial initiatives and make decisions thereof themselves, rather than creating dependencies on the organization.

⁵ Discussions in Vadval village, Latur district

SSP team provides opportunities for learning and access to information apart from linkages to institutional support so that women are able to take their own decisions towards self-reliance. The entrepreneurial activity is also seen as a means of enabling women among poverty groups to network for mutual support and to enable them to create a space for negotiation with markets and financial institutions so that their perspectives may begin to influence policies and schemes. At the Osmanabad Entrepreneurship Melava⁶ women were encouraged to share information on their trades and to network for better terms of profit, as well as to share technical information. Discussions with the women present revealed that they were aware of costing techniques and were also keen to explore new technologies to scale up their enterprise as well as to explore new markets. Women were also exchanging notes and exploring ways to collaborate for sourcing materials for their respective businesses.

The SCG creates opportunities for economic advancement. It is also an integral part of the Mahila Mandal and through this linkage women who are members of both these forums are able to raise issues related to their needs. "When it is an economic issue then it is the SCG which comes forward, but when we are addressing village development issues or dealing with the government then we are the Mahila Mandal"⁷ ***proclaimed one of the leaders at Kamkheda. Women have learnt how to use Shifting Strategic Identities of these forums to deal with the state and intervene effectively on a range of issues.***⁸

1.4 Perspective On Women's Empowerment and Women's Present Situation

Various instances of crimes and violence against women did emerge in the course of discussions with groups, such as wife battering, desertion, bigamy, rape, alcoholism etc. But these were mentioned only at the end of a meeting by the women, when discussions were more open-ended and unstructured or thereafter when the leaders would be escorting the study team around the village. On further inquiry one found that women leaders were dealing with these cases on an informal basis by talking to the elders and men in such households, but did not consider it desirable to raise these incidents in their meetings or to involve the group in dealing with them. In fact in one instance the group leader of one of the villages surveyed⁹ built up the courage after our discussion to confide in the SSP staff member accompanying us that she was a victim of domestic violence but was unable to bring up the issue with the group for fear of losing credibility with her group. Women of Vadgaon¹⁰ spoke in hushed tones about the problem of alcoholism and wife beating that was rampant in the village, but felt despondent about dealing with it without support from others. They were of the view that by taking up the matter with the Sarpanch they would be exposing themselves to a backlash from the men in their families and community. But

⁶ Enterprise Melava held on 25th Sept was organised at Tulzapur for women entrepreneurs to share information and strategise to strengthen their situation as entrepreneurs through exchanges

⁷ discussion held on 30th September 2001 with women of the lead group in Kamkheda, Latur district.

⁸ Women of the SCGs as well as other women are aware and conscious of the distinction of the two identities and consider them as complimentary and beneficial to serve larger ends. Apart from this women were also quite frank about adopting other identities depending on the programme requirements, and consider this as part of their response to growing awareness of the politics of development.

⁹ Ramwadi is considered an ideal village for its democratic practices and initiatives in public hygiene and has even been awarded by the government, but discriminatory gender relations and incidence of violence were evident in the village .

¹⁰ discussions held on 29th September 2001 with women of 2 groups in the village.

the situation had become so unbearable that they were willing to risk the ire of the men in the community to try and resolve the issue.

In instances of domestic violence however groups prefer to deal with such cases on an informal level rather than raise these as issues for collective action. Their view is that by confronting the community or the men there is a backlash which women are not ready to face yet. In the view of the organization also issues are taken up according to the SCG women's willingness and ability to deal with such issues. The organization does not consider it necessary or appropriate to raise issues of violence to a level of community or public debate, since its experience of dealing with violence against women in this way has proven counter productive in the past. Instead the organization prefers to deal with issues and cases of violence and crimes against women as the groups consider appropriate and capable of handling. While this is a discreet choice that the organization has made, there is a need to address the issue with a greater sense of urgency than is visible at present.

Given the organizations strategy of building capacities and skills on issues that emerge as priority in the community, the measures taken hitherto such as legal information camps have been few and sporadic, and need to be accompanied by a more rigorous process of self learning. In fact the Samvaad Sahayak in Bhosa village, Latur district who had been on an exposure visit to Gujarat spoke of the Nari Adalat experience and sought the support of SSP in initiating such a process, apart from suggesting that SSP appoint a lawyer to assist in cases of violence!¹¹

Based on the above one may sum up that the groups have evolved over the three-four year period to varied levels of strength, with the capacity to deal with issues related to practical needs as well as public needs. However they are not in a position to deal with the strategic issues of women's status except in a few sporadic instances. **SSP views its role as building women's capacities for survival needs and access to resources so that they may build their own forums to deal with issues as they emerge. "Issues of violence may cause conflict and are best left to be dealt with by the groups as they are capable of dealing with them" according to Laxmikant Malvadker, Coordinator of Latur district.** Thus while women are provided the support and opportunities to intervene in public spheres, the issues of societal practices and the private sphere of family violence remains largely unaddressed except at the level of illegal information.

Similarly issues of the macro economic environment, which include issues of minimum wages and employment guarantee have not been areas for sustained campaigning or intervention despite discriminatory practices existing in these villages; whereas the issue of ration supply and the PDS have been taken up through a sustained strategy in the past. There are boundaries visible in the levels of investment that SSP is willing to make on issue based intervention especially with regard to gender and class issues. Issues that are less likely to cause conflict or confrontation are given greater significance over such issues that may cause inter class or intra household conflict and thereby rock the processes that have been nurtured over the years. This indicates a deeper conflict of how the organization views its role, as that of creating access to state resources on the one hand and building alternative institutions on the other, as twin strands of the strategy. The strategy assumes a critical mass approach to resolution of such class and gender issues, while facilitating the creation of institutional options to buffer and challenge the mainstream social, political and economic fabric. Whether this will ultimately lead to the more sensitive issues of violence in the family and discriminatory wage rates

¹¹ Discussion with Maya Solte of Bhosa village on 26th Aug 2001

being addressed in the long run is a matter of conjecture. The organization however needs to examine its own position on these issues to clarify the strategies that it could adopt to facilitate transformatory processes, and moving beyond the present ameliorative framework.

The vision of the organization is explicit in the focus of its activities around women. SSP places primacy on the belief that no development is possible without benefiting women and that development in order to be effective has to be centred around women. Hence from the initial stages itself the organization has focused on the participation of women at the centre of all initiatives. The rehabilitation efforts were focused on enhancing women's skills and capacities in masonry and supervision and monitoring of construction. By doing so, the organization was able to create a space for women to participate in the rehabilitation process and engage in a number of new roles beyond stereo typical gender roles. Women entered into masonry that has been a predominantly male activity; they took on supervisory and monitoring roles in the construction sector that is again a male dominated sector. Further through their monitoring and supervision they gained credibility and entry onto decision-making fora and feedback committees. This focus created new opportunities for women, and has continued to inform and influence SSPs work.

This perspective also informs SSP's work in the context of SCGs. The understanding is that for women in poor communities, gender interests are inextricably linked to the allocation of resources. The formation of SCGs of women is viewed as a means by which women address the survival needs of their families. This also provides a means whereby women can now visualize a new role for themselves as providers and supports to their families, moving away from the perception of themselves as dependants.¹² This opens new avenues for them to explore participation and addressing practical development issues of the community. Women's collectives are enabled to enter into domains of action in public spheres, many of which are traditionally male dominated, and women's collectives are in fact addressing strategic gender concerns by entering new spaces, demonstrating their competencies to manage resources, thus renegotiating their roles within communities vis-à-vis the state¹³.

Involving women's collectives in development planning is viewed as a means of validating women's experiences and perspectives and providing a space for them to voice and articulate these in the public sphere and to build an information base that is owned by women. Thus women are also engaging in transforming development process and setting precedents in good governance, such as in raising issues of corruption and malpractice and monitoring of ration shops or ensuring the efficient functioning of the education committees of the Gram panchayat Samitis. Databases created by grassroots women's groups through supervision and monitoring of local services and participatory planning exercises are viewed and used as powerful tools for negotiations with the state. The organization facilitates the horizontal dissemination of these experiences and invests in learning strategies where women learn from their peers in an attempt to retain community actors as "gatekeepers of knowledge".

The majority of staff who participated in discussions were of the view that the lack of resources is the major impediment to women's advancement. Given access to resources and a space for their learning and collective mobilization, they felt that women could and have undertaken significant steps to bring about changes in their

¹² This perspective was highlighted by the President of the Latur Mahasangha

¹³ Gupta Suranjana

lives and that of their families, as well as in their villages. There were varying views about the extent to which women had actually had acted upon their status in the family and in society. All agreed that women had now gained access to great opportunities, mobility was high and women articulated public demands for basic services with great skill and confidence. They experienced enhanced status as economic contributors by virtue of their ability to mobilize resources, augment family incomes substantially as well as have greater access to outside information. While women have greater say in their families, staff were of the opinion that the changes in their social status, and attitudes towards women still remain within the same traditional parameters. According to one staff member “ we find that women in their households are still doing the same work, have to observe the traditional practices and continue to neglect themselves if they are sick. While there is a change in the situation, their social status is still subordinate and determined by the traditional patterns of patriarchy”¹⁴. A commonly held view is that social change would take much longer to come about and status of women issues could only be raised at a later point of time when women themselves felt strong enough to deal with the ramifications at their own level. They did not see a role for the organization to intervene in status issues, and felt that the organization’s efforts should focus on continuing to strengthen the participation of women in public spheres and providing them information and support to strengthen their groups and institutions. These efforts in the long run would lead to women taking charge of their own lives. While they all accepted and acknowledged that women’s health and violence were areas of concern, they did not see the need focus on these issues for capacity development. Two women staff members however differed; in their opinion it was necessary to deal with these issues and to provide support and capacity development inputs so that women were encouraged to deal with these issues and support each other. Currently crimes and violence and women’s health are not areas of intervention and women did not consider them as the agenda of the groups or the MMs, and tended to deal with these issues outside the groups in an informal way. A discussion on the issue of the rivalry between mother in law and daughter in law revealed that staff by and large did not see this as a structural problem but viewed it as an attitude that women acquire due the lack of their education and exposure. Some women staff members expressed the view that there needs to be greater input provided on these issues that are reflective of women’s status and deal with women’s personal lives, but this needs to be done gradually and systematically. During our discussions, women group members also sought information on how to deal with cases that came to them, and the sharing of the Nari Adalat experience had obviously happened between women at melavas and cluster meetings, and women sought information on the same and on how women dealt with violence on a number of occasions.

Summing up therefore, SSPs focus has been to enhance women’s capacities and empower them to bring about transformative changes in their communities. The underlying assumption is that this would finally lead to a change in the status of women in those communities as they gain respect credibility and access to resources. Presently, however the distinctions between women’s empowerment and women as instrumentality for enhancement of economic well being of their families are somewhat blurred as women have gained on a number of fronts in the process of capacity enhancement and access to resources on the road to social transformation.

1.5 Perspective Of Micro-Credit, Including Rationale For Caste-Specific/Cross-Caste Groups

SSP’s effort has been to form savings and credit groups with an emphasis on including women belonging to vulnerable groups, based on the belief that women’s

¹⁴ Laxmikant Malvadker in discussions at the staff meeting on 23rd August 2001

access to resources is the first critical enabling factor to their playing a more dynamic role in community transformation processes. While efforts have been directed towards focussing on the vulnerable the savings groups have however tended to eliminate the most vulnerable or impoverished either because they are migratory, or unable to attend meetings due to their being agricultural or casual wage labourers. A number of groups also reported that a few women had left the groups due to their inability to pay the savings. But the leaders also went on to clarify that women who were unable to save due to economic difficulties were often helped by the group through loans despite their not being group members. Three of the groups interacted with, reported having given such loans to poor women in their area, but acknowledged that the poorest were indeed left out of the process. Majority of Sakhi Bachat Gat or groups consist of women living in the same neighborhood. Women belong to general, OBC, SC/ST groups and to Muslim, Hindu or Buddhist communities. Groups are mixed in most cases and this has been possible due to the pattern by which communities were resettled that broke down the traditional patterns of caste based settlements during the rehabilitation period after the earthquake. Now people are more willing to work and act together across caste lines.

Despite this however, there is an underlying pattern of dominance even within the groups, with the relatively affluent and literate dominating group proceedings and leadership positions. While no ready data is available on the caste/class of group leaders it was apparent that the greater initiative came from the better off. In Vadval however a Dalit woman has provided the leadership for her own group as well as supported the formation of 9 other groups in the village. SSP staff has tried to overcome caste barriers and has encouraged the formation of mixed groups, and women point to the fact that they are now sitting together across community and caste and interacting much more than in the past. Yet caste-class factors do influence the interaction and patterns of support within the groups. Within a village one may find a number of groups, with different castes predominant, reflecting an affinity for organization across caste lines. The women are conscious about the fact that they have changed their attitudes since this initiative and are more willing to interact with groups or members of other communities and even with other villages without the restrictions of the past, or men defining their social interaction patterns.

1.6 Competence/Skills Of Staff

SSP has a decentralized planning and management system with a core support staff team at the head office to assist in coordination and documentation, linkages lobbying and networking. The decentralized mode of functioning is apparent in the way that the priorities are defined and the priorities are set, and the head office responds to provide the necessary support. Management systems have evolved based on the expanding scope of the organizations work, and staff has also developed competencies accordingly. The local staff of the organization at the district level has been more or less stable, and turn over does not seem to be an issue here unlike the experience of a number of NGOs. Apart from proficient mobilization skills based on which the organization has been called upon from time to time by the government as consultants, all professional staff have developed competencies in group processes and financial management. The majority of staff has been recruited from social science backgrounds, and has developed financial management skills and other technical proficiencies on the job. Staff is skilled and oriented towards community mobilization and participatory processes in development from group formation and establishment of systems for transparency and effective management of group transactions.

Selection criteria for staff, apart from the basic educational criteria also, are also based on the potential worker's level of commitment and willingness to learn in the field. Hence relevant field experience and attitude outweigh academic qualification as selection criteria. The district coordinator at Latur stated that "if a person is willing to work in the field and learn from the communities than they can progress in this organization". All staff felt that they had received ample opportunity to develop their capacities according to their interest and aptitude. Methods of assessment of staff also prioritize initiative taking capacities and attitudes towards fieldwork and community along with management competencies. There was a general consensus among staff at all levels that they had developed management and monitoring and supervision skills and were also in the process of enhancing and applying finance and entrepreneurial competencies. Staff at district level viewed entrepreneurship development and federation strengthening as their main tasks for the next couple of years. Future avenues identified by district staff for developing competencies included people and project management skills, reporting and documentation as well as developing competencies in dealing with issues such as water and land development. A number of women field staff sought greater exposure to health education and social issues related to women's status as well as to organization building. Obviously these issues are evident in the field and competencies are required to deal with them, on an ongoing basis even while there is no preset agenda to prioritize these as issues for action. Field workers also sought greater exposure to women's organizations that work on these issues to understand how to deal with them and to be able to network with such organizations. Computer skills are also viewed as significant learning in the organization as it is perceived as a management skill related to the reporting and accounting systems that have been developed in the organization. Field staff also expressed the need to develop greater competencies in conflict resolution and negotiating skills to be able to deal with the state with local administrations and leaders.

Staff members and women leaders have been provided with opportunities to acquire audit skills, and have conducted the audit of 100 groups in the two districts, a task which is usually assigned to external experts. In the organization's view, by involving the primary actors in the task of audit of groups, the systems become stronger since aspects of group strengthening are internalized and a continuous process of auditing then ensues. These skills have also enhanced the capacities of the Mahasangha members to monitor and advice member groups as well as to ensure that the financial systems of their Mahasangha are efficiently managed. The women leaders of the Mahasangha monitor the work of the accountants that they have appointed to manage the work of the Mahasangha.

Staff has also shared their competencies as trainers, mobilisers and resource persons with government and non-governmental organizations. Presently the organization's senior staff is involved in the research of the water sector policy reforms' study in the neighbouring districts in a World Bank assisted project. They have also been nominated to the district level committees for the implementation of the SGSY scheme and facilitate the programme as master trainers. Staff members and women leaders have also been sharing their experiences and supporting effort for participatory management of rehabilitation efforts in Gujarat in collaboration with other NGOs and independently. They have also been providing support to neighboring districts to initiate similar processes for SCG formation and strengthening and to address village level services. The organization is viewed as a partner and guide/facilitator by the communities they work with, and as a resource pool for effective community based development by the district level functionaries of the government and the banks. In the view of the bankers and the district personnel we met in the course of this study however, SSP needs to address issues such as

crimes against women and status of the girl child much more emphatically and need to work on women's issues through their groups. They were of the opinion that SSP was well placed to do this since they could capitalize on the credibility and goodwill they already have with the communities and with the women. The cluster level activities could be more focused in this direction, along with the agenda for SCG strengthening and Federation and bank linkages.

1.7 Training And Capacity-Building Opportunities For Staff And SCG Members

SSP's mode of functioning is not a top down capacity development strategy by which staff are trained to deliver services and communities and women are oriented to accept and maximize the benefits of such inputs. Learning is viewed as an ongoing process that is happening at every level, and needs to be provided space and opportunity for as the need arises. A key capacity building strategy of SSP is to initiate self-learning fora amongst women, wherein women sharing similar concerns come together and learn from their individual and collective experiences. Outsiders, whether NGO workers or women activists or resource persons are associated to create an environment conducive for self-learning, catalyze the process, and provide information as and when necessary besides adding legitimacy to the process, especially in the eyes of the state.

In all its activities, SSP has sought to address the learning and capacity building needs of women's collectives in rural areas on the issue of women's access to resources. The strategy employed was to build upon the already existing wealth of experiences of each individual and collective and facilitate a self-learning forum and opportunities for horizontal exchange and learning. Networking and peer learning exchanges break the isolation of grassroots collectives and savings and credit groups served as the effective agency for social mobilization as well as a supportive space for poor women to learn about collectively mobilizing, managing, and exercising control over resources.

"The variations in issues taken, and the resulting stages in empowerment were considered the basis for taking the learning process one step forward. Often the women's groups felt challenged to take giant steps after they had heard of achievements and lessons from those who had moved ahead in the process. This strategy has been the basis of the SSP process".

Groups took part in a range of activities such as melavas or information fairs, study tours and exposure and field visits to facilitate technical assistance between groups. Each of these processes has a clear method, goal and outcomes. Today, one of SSP's key roles is to facilitate partnership between resource institutions and the state on one hand, and NGOs and communities on the other.

The key components of the process are :

Savings and credit groups : Forming women's saving and credit groups or SCGs was a strategy adopted to involve women in local decision making processes. Today SCGs are organized to meet crisis credit needs for poor communities and are recognized as one of the most powerful tools in mobilizing poor women. Once the groups are formed they have moved on to address several issues that confront local communities.

Peer exchanges Peer exchanges, exposure visits and self-reflection are the main ingredients of the learning process in SSP. The learning in workshops study tour and

melavas, exposure visits to cooperatives visits in which new SCGs get oriented to different income generation activities, interactions to exchange stories of success and failure of economic initiatives, dialoguing with government and bank officials, all serve to create a body of knowledge that women themselves control and are best able to share the learnings themselves with their peers in an equal learning situation rather than limiting the process to a lecture or classroom

Melavas are used to promote learning, “precisely in order to capture the joy that the form encompasses”. Just like in a fair the Mahiti Melas (information fairs) are festive occasions in which women disseminate and celebrate their achievements.. Masses of women come to listen to stories of women’ collectives, to be part of discussions in small groups on savings and credit or water shed development or social forestry of herbal medicine or local self governance. Informal spaces for self-expression also dominate the scenes with songs and games. For uninitiated groups, melavas are a place to get to know what women’s groups are doing. Melavas have been responsible for the formation of many savings and credit groups. The experienced groups organise the melavas, and it is an opportunity to show their leadership skills and share their experiences with new groups. They promote visibility and recognition amongst neighbouring villages, and generate support from men.

Study tours: Study tours expose the women to new activities and new ways of doing things. Innovations in watershed development, use of new technologies by communities, federation building processes, and training of women masons are a few examples of such activities. Transfer of know-how and adoption of innovations occur very rapidly after a study tour. As the people who have succeeded with such innovations are women belonging to similar background as themselves, the confidence to try out these innovations at home increases. A week of living and travelling together also builds solidarity amongst group leaders and NGO workers.

Dialogue workshops: Dialogue workshops are structured to facilitate interactions of women with taluka/block and district administrations. The workshops set the stage for direct dialogue between women and the administration on specific schemes and problems. They lay the foundations of future community-state partnerships.

Training process: Training events are semi-structured events, which seek to strengthen knowledge and skills around specific issues and concerns. It is operationalised through a resource team of NGOs and women’s groups. Horizontal training processes, which emphasize peer learning, allow for mutual exchanges around issues. Further, it is more conducive for up-scaling interventions than vertical training programs, wherein a dependency is created on trainers from outside. State officials, bankers, new groups and old groups also participate in training programs. The involvement of multiple actors serves to clearly define new roles for each actor.

Pilot experiments: Currently few projects actually demonstrate the active involvement of women and communities in planning and in managing local resources. There is however now greater scope for such involvement, as most development projects now have a clause requiring community and women’s participation. There is hence a need to encourage women to experiment and show ways through which they can participate in, and manage a, range of survival related projects or programs like drinking water supply projects, community toilets, community centers, roads and basic services. Women may need to be supported during this pilot phase.

Cluster learning networks present a variety of experiences. Cluster meetings take women out of their own villages to nearby villages and a step closer to accessing administration offices at block and district headquarters. Cluster networks also

encourage the experienced groups to lead the learning process, and train and monitor the activities of nascent groups. Mahiti Kendras are established at village level in more advanced villages which are capable of coordinating the activities of a number of groups to service a cluster of upto 10 villages, and are expected to serve as information and resource centres. While women are aware of this objective of the Mahiti Kendra, they have yet to evolve its functioning to that level where they do exist. MMKs are viewed presently as a kind of “Mahila Office” according to the women leaders of Dhutta in Osmanabad, and would service the information needs of the surrounding villages.

Linkages with formal institutions is the next logical step in the process and is a key objective as well as a strategy of SSP. Since the credit needs of group have been growing a natural process of strengthening linkages with banks has been inevitable, since a key objective is to ensure that poor rural women have access to state resources and are able to access these resources on mutually acceptable terms. Apart from the banks SCGs /MMs have also been encouraged and enabled to build linkages with the government departments for the implementation of the SJSRY scheme¹⁵ and for monitoring of ration shops

Searching for Alternate Frameworks: Women’s groups and voluntary organizations are assisted to understand the complexity of transition from rural subsistence to market-oriented economy and its impact on women’s lives. The starting point was the redefinition of key concepts and images that organizations and women’s collectives had of the notion of income generation projects for poor women. Instead alternate frameworks around asset building which acknowledge the existential reality of poor women, livelihoods and resources were promoted. Collective learning processes have in turn allowed both women’s groups and organizations to experiment and move forward in developing new perspectives.

As summarized by Prema “Information networks sustain the ‘critical mass’ i.e. the alliance of elected members, community organizations and women’s collectives. In the recent elections to the women’s panchayats the SSP network conducted its women voters awareness campaign through monthly bulletins and meetings. Village women who contested elections for the first time felt supported by the network in their struggle for political participation.”¹⁶

1.8 Facilitating linkages between SCGs and other/support organizations

SSPs strategy of working with the SCGs has basically been two fold-

In the initial stages the processes have been intensive and focused upon group strengthening and establishment of best practices. Peer learning and best practice establishment at this stage are facilitated motivate and strengthen the internal processes of the groups. *Networking between women’s groups* is an organic process of building new relationships. A cluster of ten to fifteen villages often within a radius of ten kms allows groups to cover distances. Groups plan and design these Cluster forums by themselves around lead villages or active women’s groups. Lead villages are those where the organizations has invested time and energy in creating innovations with groups. Active groups are usually self-motivated and start groups in neighbouring villages and create space for more groups to join in. Both new and experienced groups benefit from the multiple forums such as melavas, exposure visits and village meetings.

¹⁵ SJSRY_Swarna Jayanti Swaam Rozgar Yojana is a newly reformulated scheme for poverty alleviation which targets economically weaker section groups of women in rural areas.

¹⁶ Investing In Communities: Experiences Of Swayam Shikshan Prayog By Prema Gopalan 2001

Once groups are able to manage their financial and internal management processes and have opportunities to learn from their peers about these processes, they are encouraged to spread their wings and strengthen their linkages at the local level with the mahila mandal and women representatives of panchayats etc. At this stage the organizations role is that of information dissemination, and training through cluster level training and melavas. Through this process the organization has reached out to 300 villages through Mahila Mandals, and made efforts to strengthen local community based organizations, assist and train Mahila Mandals, foster leadership in local development and local governance.

As a strategy the organization works more intensively in some villages in partnership with Mahila Mandals every year to devise appropriate strategies for analyzing and addressing specific problems and priorities in these villages. This intensive process will include inputs such as rapid appraisals, surveys, skill training, micro-capital assistance, negotiations with banks, block officials, panchayat members and finally, demonstration projects on accessing anti-poverty schemes and social sector services.

The process of linkages with other groups and organizations is thus initiated as a learning strategy. The scope of such linkages increases with the group's level of development and initiative taking, and articulation of problems and issues that arise. While the first level of learning beyond the group is the cluster and exchanges and exposure visits help to clarify the processes and merits of specific strategies, it is through the various study tours that women leaders and staff members have undertaken that significant steps forward have evolved. Study tours and exchanges have a well thought out strategy by means of which horizontal learning opportunities have been maximised and women have been enabled to take new and bold initiatives. The formation of the first federation in Nilanga Taluka evolved out of the visit and the learning thereof at CCD Madurai. Women leaders were able to define the learning and share these with other women as a measure that would open new opportunities for their groups, and serve to establish an alternative institutional framework controlled and managed by grassroots women themselves. This strategy of linkages with CCD has also facilitated learning on herbal remedies and medicine and evoked an interest on people's control over health within the groups, though this is still at an initial stage.

To meet ever-increasing demand for credit, SSP has encouraged groups to access resources from banks. In district Latur SSP has been successful in linking over 50 groups to bank credit. In SSP's view, SCG – bank linkage is a carefully designed process that helps groups to gain recognition as a creditworthy client. Steps range from opening bank accounts and maintaining regular transactions, assessment of the group by bankers and submitting loan applications.

**Table 11: Bank Linkage Groups upto March 2000
Osmanabad**

SrNo	Group name	Bank Loan
1	Saritribai	20000
2	Bandini	25000
3	Trimurti	25000
4	Vaibhav	25000
5	Deepjoyti	10000
6	Ramlingshwar	10000
7	Savitri	10000
8	Rambai	5000
	Total	130000

LATUR:

Taluka	No. Of Groups	Bank Loan
Nilanga	12	1,40,000
Renapur	9	1,08,000
Latur	14	1,62,000
Chakur	2	50,000
Udgir	1	50,000
Total	38	5,10,000

Apart from the Savings and Credit learning, and linkages for these activities, numerous opportunities have also been created for women and leaders from communities to have exposure and participate in study tours for various purposes.

PART 2.

DESIGN AND MANAGEMENT OF THE MICROCREDIT PROGRAMME

2.1 Processes Of Group Formation And Governance

While SHGs allow women to meet their credit and livelihood needs, Mahila Mandals are legally registered women groups working to access basic services, village development and Local Self-Government.

Village - Savings and credit groups /SCGs and Mahila Mandals/MMs:

They are aimed at ending the isolation of women. The group is a source of information, learning and linkages for poor women. Women are brought together around economic needs. Mahila Mandals: These are registered organizations, which were activated by SSP in the reconstruction and thereafter reshaped by the mixed caste membership in all project villages. Women hold dual membership in Savings and Credit Groups (SCGs) and Mahila Mandals (MMs). Since last year, as part of the sub-programme, SSP has begun transfer of roles, and program funds and credit together with planning and management skills.

The main instrumentality are:

SSP as a network facilitates NGOs and women's groups to work together to create effective strategies that address access to resources. Forming women's saving and credit groups or SCGs was a strategy adopted to involve women in local decision making processes. Today SCGs are organized to meet crisis credit needs for poor communities.

Sakhi Gaon Samiti: These are the village committees initiated by SSP to integrate concerns and membership of Mahila Mandals and Savings and Credit Groups by providing continuous forum for ordinary women to bring up their concerns for debate and action. They are expected to provide leadership support to elected women panchayat members to function independently and act as a pressure group.

Sakhi Parisar Samiti—Cluster Networking: *This is a platform for women leaders (belonging to Mahila Mandals, women's bachat groups and elected members from 10-15 villages) supported by the Mahiti Kendras.*

The cluster and taluka networking are supported by 15 Mahiti Kendras operationalised through the sub programme to lead local development by modeling

need based services in health, education, socio-legal aid and conducting skill training and networking among groups.

Sakhi Mahasangh (grassroots women's federations): They are being promoted as a community owned institution to sustain the economic base of savings and credit groups to further the objectives of social and political empowerment.

Although Mahasanghs administrative costs continue to be borne from programme budgets, and it is very early on to expect the federations to bear the costs of their own infrastructure, a process has been set in motion wherein credit is extended by the organization based on a request from the mahasangh. The interest collected on loans extended by the federation is shared by the group and the federation, and a nominal 5% interest is assigned to the credit fund, which is envisaged to provide the resources to manage Mahasangha administrative costs. For this to be viable however the scale of operations of the Mahasangha would need to be up-scaled substantially. It is significant however that these processes have already been put in place and at least the Mahasangha leaders are aware of this future vision, while group and cluster level leaders are aware that a percentage of the interest is being given to the organization as a cost towards the credit that the organization extends. Gradually it is expected that the Mahasangha would be recognized as credit worthy and would be able to mobilize credit from banks and other financial institutions.

SSP assists the critical mass of women's groups to build, own and manage community information centers or Mahiti Kendras Already 15 out of 30 such information centers are being operationalised by the network of women's groups in various ways: for organizing self learning activities, running non-formal education centers and to dialogue with government and banks. Today SCGs are organized to meet crisis credit needs for poor communities and are recognized as the core of the process.

Initiation And Mobilization Strategy

At the core of the program strategy are women who are organized first as a savings and credit group.

Women's groups take on public roles in the development

Women's group is perceived as an organization for the village and not just a group for women/ to address women's issues

Credit is perceived as a tool of empowering women and not an end in itself

Elected representatives of Gram panchayats need training and support which would in turn transform GPs into active institutions at the grassroots

Learning and empowerment strategy

Builds/ strengthens informal learning networks of groups at cluster, taluka and district
Establishes a districtwide alliance of women's groups, and elected members that sustained partnership on issues of development and governance.

Creates dialogue platforms with institutional actors where women voice priorities in planning

Build apex federations of savings and credit groups to access external credit and for promotion of enterprise

Lobby for changing policies and programs to make them accountable to women and poor

Process

Year 1

Create a horizontal base for savings and credit groups:

Build strong financial systems

Transparent, accountable group functioning
 Effective delivery of credit to women
 Information and monitoring on savings and credit groups

Empower women's groups:

Move from reconstruction to development issues
 Address multiple issues through collective action
 Gain recognition as village development agency

Create clusters as learning and networking units:

Conduct and systematize training for SCGs
 Facilitate exchanges and networking between groups

Year II

Train SCG leaders to maintain and supervise group functioning
 Create team of MMs to organize cluster learning programs
 Facilitate dialogue between women's groups and government
 Facilitate linkage between women's groups and banks
 Enhance women's participation in Gram panchayats
 Enhance role of women's groups in planning and decision making
 Form and stabilize federations to access credit The project has grown to eight talukas in the two districts of Latur and Osmanabad. Capacity building and networking among women's groups occurs in 36 cluster units.

Project Planning and Coordination

The SSP field team at the district centres includes Project Coordinators, assistant project coordinators Field Assistants and Resource persons. The SSP team in Mumbai provides administration, program planning and documentation support and coordinates with resource agencies institutions at the state level. Since August 1998, 36 women leaders belonging to savings and credit groups were appointed as cluster workers.

The entire team drew up an action plan for April 1999 to March 2000. This was based on the two-year project proposal. In the first year, SSP focused on building and strengthening savings and credit groups. SSP had to facilitate and routinise practices at the group level in terms of financial systems and collective decision-making. In the second year, the planning process focusses on qualitative changes that we wanted to ensure at the group, cluster, and federation level.

Table 3: Features of Groups / Clusters

Particulars	Savings and credit groups	Cluster activities	Taluka Sakhi Mahasangh
<i>Area of operation</i>	<i>Village/Ward</i>	<i>Geographical cluster of 10 to 12 villages</i>	<i>Two talukas presently around 40 groups each</i>
<i>Members</i>	<i>15 to 20 women come together to form a group</i>	<i>Two members Represent group / MM. One rotating member of SCG training Women sarpanchas and elected members for all cluster/taluka</i>	<i>SCGs are members of federation. They are share holders, Executive Committee comprises of one women leader from each cluster. Total 9-10 members</i>
<i>Activities</i>	<i>Formation and group Saving, records, leaders, discussion on village problems, individual members problems,</i>	<i>Sharing experiences Discussion on village level problems and solutions. Gaining information on schemes</i>	<i>Productive credit required by groups Finalise the credit plan and activities at cluster and group level</i>

	<i>social issues, village planning and infrastructure</i>	<i>Study of group best practices</i>	
<i>Source of income</i>	<i>Interest earned by group – own funds Loans from other credit institutions (bank/ federation) Organizing programs</i>	<i>Donations from political leaders, members, fees paid, contracts, income generation programs.</i>	<i>Share from member groups Credit from other institutions Revolving fund from group</i>
<i>Team</i>	<i>Cluster worker (appointed by MM) paid by SSP Attend the meeting help in all activity with phase (phase wise) transfer of roles from NGO</i>	<i>SSP staff and cluster workers as facilitator for exchanges, shibirs, cluster network.</i>	<i>SSP team facilitates activity plan and helps in dialogue with banks, accessing and managing credit.</i>

Capacity building activities

At the level of groups/MMs, cluster, taluka and district, a systematic effort was made to routinise the learning processes. Cluster learning activities such as study tours, workshops, 'melavas', etc are at the base of the capacity building and outreach strategy with women's groups.

2.2 Strengthening Savings And Credit Groups

Savings and credit groups have helped SSP to build a strong foundation that of women's collectives who will sustain the economic and social development of women at the grassroots.

In SSP's perspective, when women mobilized around savings and credit they are able to organize themselves, build an economic base and participate actively in development. Further, SSP's vision was to create community institutions or federations which are owned by women's groups. Today, this base has grown to 558 savings and credit groups (SCGs) with membership of women belonging to 9,562 households.

Table 4: Financial Status of savings and credit groups as of March 31st 2000

#	Particulars	Latur	Osm.	Overall
1	No. of groups	412	147	559
2	No. of members	7268	2312	9580
3	No. of village covered	211	87	298
4	Total savings (Rs. in lakhs)	22.35	6.60	28.95
5	Lending (Turnover) (Rs. in lakhs)	35.79	10.13	45.92
6	No. of loans	3945	1438	5383
7	Loans outstanding (balance loan) (Rs. in lakhs)	19.83	5.78	25.61
8	Operating costs me by groups (Rs. in lakhs)	0.46	0.63	1.09
9	Cash in Bank (Rs. in lakhs)	3.75	1.02	4.77
10	Cash in Hand (Rs. in lakhs)	2.94	0.56	3.50
11	Total Interest Earnings (Rs. in lakhs)	1.68	0.96	2.64
12	Other earnings (donation, fines, etc) (Rs. in lakhs)	0.44	0.32	0.76
13	Total own funds (item 4+10+11) (Rs. in lakhs)	24.47	7.88	32.35

#	Particulars	Latur	Osm.	Overall
1	Savings per member	307.51	285.47	302.19

	Total savings/no. of members (Rs.)			
2	Funds available per member (Total own funds / no. of members) (Rs.)	336.68	340.83	337.68
3	Loan per member (Turnover/no. of loans) (Rs.)	492.43	438.15	479.33
4	Loan size (Turnover/no. of loans) (Rs.)	907.22	704.45	853.06
5	Percentage of idle funds (Cash in hand/cash in bank) to (%) Total savings)	30%	24%	29%
6	Resource mobilization from external sources (Banks, government, etc.) (Rs.)	5,10,000	3,000	5,13,000
7	Funds available with federation (Rs.)	1,89,000	47,000	2,36,000
8	Ratio of external to internal funds	0.29	0.06	0.23

For women the group is the basic unit for organizing themselves first around savings and credit and then moving on to addressing multiple development issues. SSP facilitates learning and networking process at 36 clusters. Each cluster consists of approx. 30- 50 groups belonging to 10-15 villages. At the taluka level, groups pool resources and experiences to form federations or Sakhi Mahasanghs. In the last year, two federations, one each in Latur and Osmanabad were initiated. Twelve Mahasangh meetings were held in last year. SCG members and SSP team participated. Every month, one representative from each cluster meets together to verify the applications for federation loans. They have also identified new activities which federation can take up.

SSP's work with SCGs essentially involves timely field support, training for groups to move to the next stage of growth.

I – Mobilization

II – Stabilising group savings and loaning

III – Linkage to external credit – banks

IV – Ability to transact with institutions

Table 5: Development of savings and credit groups

Phase I	Phase II	Phase III	Phase IV
<ul style="list-style-type: none"> ▪ Group formation ▪ Concept ▪ Byelaws ▪ Calling meeting ▪ Conducting meeting ▪ Writing a record ▪ A/C bank ▪ Discussion on other issues ▪ Loaning ▪ Repayment ▪ Solving crises in group ▪ Rate of interest 	<ul style="list-style-type: none"> ▪ Relation with bank ▪ Relation with Government. office ▪ Application for loans ▪ Solving repayment crises ▪ Membership and savings increase ▪ Rate of interest is lowered ▪ Skill develop in members ▪ Data collection and analysis of performance ▪ Records are updated and accurate 	<ul style="list-style-type: none"> ▪ Loan from bank ▪ Membership in federation ▪ Loaning for livelihood activity ▪ Contact and Access ▪ Resources from government. ▪ For village / individual schemes ▪ Social problems ▪ Byelaws effective ▪ Data analysis and improvement in performance 	<ul style="list-style-type: none"> ▪ Loaning for federation ▪ Promotion of livelihood activity ▪ Repayment of bank/ federation loans ▪ Resource mobilization ▪ Effective ness in solving crises ▪ Interest of other saving ▪ Data by themselves

2.3 Group Functioning

Savings

Savings is the foundation on which savings and credit groups are built. Financially they represent the resource base on which the group is built. Socially, the collection of member's savings represents the need for a secure place to keep savings and pooling resources to address emergencies.

As the group evolves, members generally become focused on loans. Savings are a vital element of vulnerability reduction in times of crises. SSP's role at this stage is to ensure that not only regular savings grow, but the group creates savings products that respond to their short and long term needs. In the long term, members may save for the marriage or education of a child. In the short term, groups are encouraged to put aside extra savings after harvesting season. Groups need to ensure that savings are not kept idle.

A financial audit of 37 groups was done by an SSP team of resource persons. Highlights of that audit are: orientation of financial audit through workshops, field visit and checking of records, correction of registers and records, finalization of account before audit.

Loans

Groups provide timely **loans** for crisis, housing and everyday needs. Upto March 2000, over 5,407 loans were taken from the groups. These loans were for consumption and productive activities. Women perceive both type of loans as necessary for everyday survival. SSP's effort is to ensure that groups continue to be the mainstay for crisis/emergency loans for members.

These are usually short term for health/illness, electricity, rent, travel, marriage, family functions etc. Productive loans are mainly for agriculture, buying livestock, self-employment/trading and other economic activities. For detailed analysis of loan size, periodicity, range and purpose refer to study of sample groups done by SSP in Latur and Osmanabad districts. Besides receiving loans from groups, members in mature groups had the advantage of getting larger loans from banks and federation. Here again monitoring the ranges of loans, the number of loans and the purpose of loans and the seasonality - helps groups leaders and SSP to see the extent to which loan products are refined to respond to the needs of members. The range of loans would indicate whether the group is providing loans for a wide range of purposes, and the total amount of credit generated to the total savings. If the Credit-Deposit Ratio (CDR) is not greater than one, it usually means that the group is not making optimum use of its funds.

All the questions on loans basically look at the range of loans in response to credit needs and whether or not money is moving and being utilized constantly or left idle. The other side of questions on loans is the extent to which members have equal access to loans. We need to monitor who is taking loans and ensure that loans are not being monopolized by a few members of the group. SSP's attempt is to analyse the changing loan profile, find out reasons for low utilization, slow movement toward productive credit, imbalance in credit for emergencies and economic activities. The reasons are then discussed with all members. A time line then is worked out for setting things right. The monitoring of loans depends entirely on the detailed analysis of financial indicators.

All **operating costs** are met by the group. Donations, fines are collected. Whenever required - for travel to banks, government offices, meetings and other programs - women collect money. Other group members give Rs. 1 per member every month to meet operational costs. While some groups distribute dividends to members, other groups prefer to keep the interest earned intact and reinvest it for loaning.

Repayment:

When group members are asked if repayment is good they usually say that it is. From their point of view, they are right. What they mean is that all loans are repaid. When groups reach stage III and IV, it is expected that they monitor repayment through analyzing the Demand Collection and Balance (DCB). For this, SSP is presently ensuring that atleast the groups that access external credit maintain records that show them the demand for credit, collections made in the current month and the outstanding balance. Members in these groups need to be aware of repayment schedules and repay on time both the principle and the interest. The group has to record the loan agreement including dates on which installments are due. This means that repayments have to match with what is stated in the agreement.

Interest rates:

Interest rates are usually between 2-5% per month. In the first two years, high rates are applied because this contributes to the group corpus. However it has when group members begin to take production loans, they find 5% too high an interest rate. So group interest rates usually come down after 1 1/2 to 2 years to stabilize at 2% per annum.

Transparency and accountability:

Transparency and accountability are a function of the records maintained by the group; the decision-making process; and whether or not all members are aware of the rules and all the decisions taken. Bye laws are not written down but SSP has evolved a set of 40 questions. As the group matures, both members and leaders are able to use the above questions as a checklist to monitor their progress. *While financial accountability is a primary concern, SSP's emphasis is on active participation of all members, developing collective leadership, which is accountable to group members.* Similarly, the cluster meeting acts as a platform for ensuring peer accountability between groups. At these meetings, group leaders/members report on finances of the groups and speak freely about the problems that they face which in turn provides clues for areas of capacity building.

Collective Leadership

If savings and credit groups are seen as a means for social and political empowerment, then it is essential that members' leadership qualities are nurtured and that members understand that they are active participants in-group decision-making. Presently, the Sakhi Bachat Gats have two group leaders - a President and Secretary. Earlier, these roles were not differentiated. Now, in the last two years SSP has ensured that the secretary is trained as an **accountant**, while the president is the **manager**. Active members participate in cluster meetings and take on the following tasks within the group:

- collecting savings
- collecting repayments
- counting the cash
- going to the bank
- Representing the group at all cluster level federation meetings.

Collective leadership ensures that more and more members have the opportunity to take responsibility for the decisions taken by the group, financial transactions, safekeeping of the cash in hand and attending the cluster level meeting at which common issues are taken up for discussion by several group leaders.

2.4 Training For Savings And Credit Groups (Scgs)

Over 1,857 group leaders were trained from 65 cluster level SCG training workshops. Group leaders are trained on financial systems - how to keep records, write accounts etc. Similarly, the importance of transparency in functioning through group meetings, giving loans to all members is emphasized. Leadership training with an emphasis on collective leadership is promoted.

Special workshops were held for the following groups:

Groups prepared to link to the federation

Member groups of Taluka federations

Groups linked to SHG-bank linkage scheme

Enterprise development workshops

Table 7: SCG training at cluster level

Training	Syllabus or inputs	Participants
Members First training 1 st month	What is SCG Purpose Rules	All members (15 –20 members)
Records Second training After 3 month	How to fill up records book	Secretary and Leader and 2 members from team
Leadership Third training Need based	Leadership How to solve problem	Secretary and Leader and 1 member from team
After 6 th Month or 1 year	Bank Linkage, Selection of groups Common meeting, Prrocess Application Documentation Bankers + group (credit watch) Bank officers come group meetings (regular) 1 to 2 times (min) Suggestions Applications submissions Loan and Repayment monitoring	Mature groups

Onsite support

Cluster workers are part of the SSP outreach team. They play a key role in mobilizing women, initiating new groups, operationalizing the MIS tracking financial transactions, group processes, troubleshooting and providing “hands on” training for groups . At the cluster, they visit all assigned groups, facilitate information networking, conduct exposure visits, and encourage active women’s groups to take on training programs.



The SSP team attended meetings of “problem groups”. Member conflicts, lack of transparency in loaning, regular input by SSP and cluster workers, lack of accurate

records are problems that are tackled on the spot. This provides hands on training and support to group leaders. It establishes the value of group functioning.

2.5 Learning Exchanges Between Savings And Credit Groups

Table 8: Learning exchanges

<i>Exchanges</i>	<i>Participants</i>	<i>Objectives</i>
<i>Training for group leaders</i>	<i>Group Secretary and President and rotating members</i>	<i>Keeping ,updating records, writing accounts, experience sharing ,problem solving,</i>
<i>Market study tours</i>	<i>Entrepreneurs, group leaders, members</i>	<i>Market study, goods sold, customer survey, discussion on potential trades, services</i>
<i>Exposure visits to savings and credit groups</i>	<i>New group members and leaders</i>	<i>Concept of SCG, meetings, savings, loans, importance of records, benefits of groups</i>
<i>Study tours to federation</i>	<i>New federation executive members</i>	<i>To study Federation model, structure, functioning, rules for loaning and linkage to banks. Sakhi MS Nilanga –vision, refresher on managing federation</i>
<i>Study tours to co-operatives</i>	<i>Selected groups, federation members</i>	<i>To see milk cooperative, group enterprises, community enterprise</i>
<i>Enterprise facilitators workshop</i>	<i>SCG leaders, members, cluster workers, SSP team Resource NGO</i>	<i>Training to promote entrepreneurship among women Attitudes, skills, study cost benefit analysis, raising capital</i>
<i>Livelihoods exchanges</i>	<i>Women entrepreneurs, members, group leaders</i>	<i>Case studies of successful enterprises</i>
<i>Sakhi enterprise study</i>	<i>Federation leaders, cluster workers</i>	<i>Women members – enterprise</i>
<i>Credit watch workshops</i>	<i>Bank managers, SCG leaders</i>	<i>Procedure for loan demand, application, utilization, economic activity options, difficulties with bank procedures, documentation etc</i>

All groups conduct loan meetings every month. SSP's perspective is that groups need to exchange the `hows' of group functioning. Reporting to peer groups at the cluster level increases accountability on financial transactions. At the same time, new ideas are exchanged on how group leaders solve conflicts, collective leadership, how records are written, and how they promoted women to take up enterprises. The learning menu this year was expanded to include market study tours and livelihood exchanges. The activities are designed to increase mobility of group leaders and members so that they increase contacts with other groups, banks, and government officials and make the transition from learning to linkages. In this year, 26 inter district exchanges were held, savings and credit groups members and members from NGOs attended.

2.6 Monitoring Savings and Credit Groups

Savings and credit groups are currently considered one of the most effective ways of bringing women together to address practical day to day needs and their strategic gender needs. SSP's attempt is to create a monitoring process that incorporates indicators that assess financial services provided by groups to members as well as the empowerment processes that support women to re-negotiate their positions within the community.

Assessing financial transactions is relatively simple because the questions being asked are concrete and have answers that are quantifiable. The second and more elusive, more complex aspect of the monitoring process is designing a system that

tracks group dynamics, and the social and political empowerment processes that emerge from the collective management of money.

Moving from simple to complex systems

As the group evolves, its activities will become increasingly complex. A good monitoring system attempts to locate only those aspects that are identified as priority areas.

When groups are formed, they usually take about three to six months to regulate their day to day functioning. By the end of the year, it is expected that the group be stabilized. The SSP field team usually looks for 5-6 signs:

- Is the group meeting regularly
- Are members saving regularly
- Are savings being collected at the meeting
- Is the group size between 15-20, do all members attend meetings?
- Does the group have record books in which they are noting down transactions.
- Are loans given in meetings

At this stage the emphasis is on building mutual trust, through group rituals, meetings, savings collection and the loans that go out in meetings. The SCG kit is introduced and it is important that all members understand why records need to be kept. Experienced groups in the cluster initiate new groups and provide support to new ones and processes are expected to be internalized within a six month period. Once formed, groups usually take a minimum of two years to consolidate their work. During this period, group members have usually gone through several cycles of borrowing and repaying loans and have adequately developed systems, understand and practice bye-laws to manage funds and group processes. Both aspects are necessary if the group is to move on to Phase 3 in which it takes credit from mainstream financial institutions.

Once groups have a good internal loaning system and are able to look outside for meeting their credit needs. However the caution at this stage is that the group needs strong financial systems and a mature leadership that ensures that external credit can be managed and repaid through the group fund. If the group is not mature, external funds could destroy the systems created. SSP's role is crucial at this stage. Groups are on the one hand prepared to link to the federation and on the other to the banks. Both involve similar processes of financial accountability. Group records are changed to record external credit transactions as well. It is at this stage that loan agreements include repayment schedules that members have to adhere to. This is a new kind of financial discipline where not only members are accountable to the group, but the group is also accountable to an external agency.

Monitoring Systems:

Monitoring and evaluation system is a key element of the self-learning and capacity building process. While SSP takes responsibility to monitor the overall credit program, cluster workers and group leaders and the self-help groups themselves acquire the skills and tools to assess their own work at every stage. SSP tries to create a monitoring process that depends on multiple sources of information. Group records are one source. In Phase I (mobilization), SSP earlier ensured several things that are monitored by cluster workers. SSP's role is moving towards phase II, III and IV to ensure that the groups have a dynamic decision-making process and good rotation of loans. The SSP worker has an important role to train cluster workers and group leaders to monitor processes. **Cluster workers** are key to ensuring that the financial transactions are recorded within groups, tracked and recorded at the

SSP database. Thus they are crucial to SSP's task of monitoring financial flows. Since 1999 a computerized database of savings and credit groups has been created in Latur and Osmanabad districts to monitor financial transactions of groups and is maintained at the district office.

The financial monitoring focuses on whether funds are being utilized, rather than lying idle and the extent to which all information on financial transactions are recorded and transparency. The data generated for savings and credit groups (SCGs) focuses on the financial transactions of the groups. This data is quantitative and hence easily measurable. *(Unless financial transactions are complete and records are accurate, the data of groups does get not entered in the SSP database).* Recently attempt was also made to record and measure group performance by qualitative indicators. Data collection acts as a powerful tool for **internal audit**. It is easy to initiate groups and introduce records. Group leaders are trained on leadership and decision-making while the accountant and/or secretary appointed by the groups are trained to maintain records and accounts.

It was extremely difficult for groups to maintain detailed financial records. Further it was even more difficult to train cluster workers who are themselves members of groups to collect and maintain this data. It is to the credit of the SSP team that in creating a computerized database, SSP did not take over the roles of maintaining "accurate" records at the group level. Instead, the systems at the group level were strengthened and group leaders were forced to understand why accurate records were important. Through 'hands on' training, record keeping skills were strengthened.

2.7 Assessing performance of groups

Collecting financial information periodically has helped both SSP and groups to analyze performance on the basis of key indicators. Through a combination of field survey and discussions with cluster workers, SSP has evaluated the performance of groups on financial and qualitative indicators.

Table 8.a: Financial status of Sakhi Bachat Gat at a glance(As of 31st march 2000)

	<i>Latur</i>	<i>Osmanabad</i>	<i>Overall</i>
<i>No of Groups</i>	411	147	558
<i>No of Members</i>	1250	2372	9622
<i>No of Villages Covered</i>	209	87	296
<i>Total Savings</i>	22.44	6.12	28.56 (Rs. Lakhs)
<i>Lending (Turn Over)</i>	36.04	10.13	46.17 (Rs. Lakhs)
<i>No. of loans taken</i>	3969	1438	5407 (no of loans)
<i>Loans Outstanding (Balance Loan)</i>	19.83	9.61	29.44 (Rs.Lacs)

Table 8.b Group performance

	<i>Latur</i>	<i>Osmanabad</i>	<i>Overall</i>
<i>Average size of the groups</i>	17	16	17
<i>Average savings per group</i>	5460	4163	5118
<i>Average savings per member</i>	309	258	296
<i>Loan per member (Turn over / no of members)</i>	497	427	480
<i>Loan per group</i>	8768	6891	8274

Loan size (Turn over / no. of loans)	908	704	854
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Checklist of issues for performance assessment include:

- **Monthly meetings:** meetings held regularly, regular attendance by members
- **Decision-making:** members aware, participate in decision making, leadership collective or controlled by one or two
- **Loan portfolio:** Range of loans –size , members who access loans
- **Savings:** Regular savings by members excess savings
- **Interest rate:** Whether group has reduced interest rates
- **Repayment :** Default, reasons for delayed repayment, etc.
- **Loan decisions:** Production or consumption, need-based or preference to savings
- **Group records and accounts:** Accounts kept regularly, accurate and updated
- **Issues discussed in meetings:** Conflicts and problems in relation to credit, access to social issues, women’s issues, development concerns
- **Access to external credit from banks:** Whether groups have accounts, submitted applications, follow up on loan purpose, etc.
- **Involved in village development activities:** Collective action, linkage with gram panchayat, planning and implementation of schemes, infrastructure development, etc.
- **Linkage to government:** Contact with officials at district and taluka, access to BPL scheme such as SGSY, NSAP, etc.
- **Participation in learning programs:** Participation and conducting community programs, melavas
- **Enterprise development:** Promoting micro enterprise and group enterprise with women members
- **Linkage with federation:** Preparatory process and involvement in federation activities

2.8 Building partnerships with banks / Financial institution

Banks are one of the institutional actors that savings and credit groups must link with. Again this has a two-fold purpose. From a purely economic point of view banks are an important source of external credit for the group. Thus the group needs to build a relationship with the bank by establishing itself as a creditworthy client. SSP has designed a process that helps groups to build long term relationship with local banks. This is monitored both in terms of contacts made and credit accessed by the groups. The following milestones indicate where the group is :

- Opening bank accounts
- Interacting with the local bank
- Interacting with banks at multiple levels
- How are groups treated in the bank, “cup of tea” indicator
- Loan applications
- Access to bank loans
- Repayment of external credit

2.9 Building Womens Institutional Frameworks

Sakhi Sahayog Manch is used to collect all MMs together on one platform and to monitor the process of resource allocation to the poor and the gap in implementation. The first Sakhi Sahyog was started in October 1998 in Osmanabad, as a forum of

identity for women's representation to 's dialogue with officials. However, after a year, SSP and the leadership have found it difficult to sustain this experiment. Since the Manch is not able to articulate village problems at district level, the representatives do not feel empowered to act on behalf of all women's groups in the district. They are finding it difficult to shed their village identity and hence are unable to settle down to roles of advocates with the government.

Federations For Women's Leadership And Empowerment

The pyramid of self-learning institutional structure for empowerment is supported by the SCGs and Mahila Mandals at the base, and by the Sakhi Mahasangh at the apex. The Mahasangh's main objective is to facilitate the economic and social empowerment of women belonging to rural poor communities. Formation of Sakhi Mahasangh Latur was based on need expressed by all informal self help groups to link with bank and other financial Institute's. Learning through exposure visits and exchanges with CCD and the Mahakalasangh/ federation at Madurai, helped to establish the first Mahasangh at Nilanga promoted by SSP. The process of building the first Mahasangh was a learning opportunity for women leaders on how to manage independent institutions. The Board of Directors were elected by member groups at the SCG's annual melava in 1999, from the leadership of the self help groups. After the formation of Sakhi Mahasangh they finalized rules and regulations, byelaws of Mahasangh and eligibility of member groups. Women leaders made mistakes and learnt through reflection on the processes involved.

With five federations and two more underway, SSP facilitates inter federation learning and exchanges. The process for Federation formation is as follows:

- Active groups in the taluka take initiative to mobilize groups
- Melava 1-Groups are informed of the vision of the federation, the event is self financed by groups
- Equity participation by groups -capital loan fund is created
- Nomination of leaders to federation executive from clusters
- Training of executive members in federations management
- Exposure visits to other federation models (to determine choice of strategy)
- Selection of groups for loans -criteria and eligibility explained
- Cluster meetings are held to monitor loans taken by groups,
- Cluster exchange on enterprise initiatives
- Group meetings to create demand loans
- Federation undertakes study of enterprises in groups
- Melava for all group members to reaffirm purpose and ownership of the federation understand how federation works and what are byelaws.

The main responsibility of Sakhi Mahasangh is to collect share capital, membership fees, and external credit to finance loans for livelihoods for member groups. In the Nilanga taluka the Mahasangh outreaches to 200 Self Help Group's and 4500 women members in 107 villages connecting with Swayam Shikshan Prayog. In the



The Sakhi Mahasangh Melava in progress- discussions are led by

two districts, two taluka Mahasanghs were initiated.

Around 40 groups each are members and have contributed shares of Rs. 1,000/- each to the capital fund. For us at SSP, and the new federations it has been a year of intense learning. The Mahasangh at Nilanga, Latur being the older one (began in June 1999,) acted as a pilot initiative. The Tulzapur Mahasangh, Osmanabad benefited from the lessons of this pilot as it was initiated six months later. Here the loaning process began in December 1999.

See Annexure 1 for details on Mahasanghas finances

Federation rules were evolved by mahasangh women on the basis of their learning from CCD and Mahakalasam, and modified to suit their needs.

Federation Rules

1. For Federation:

The Federation is made up of SCGs and has only women as members.. Federation Board members are selected from the groups only.

Federation meetings are held regularly and decisions are taken jointly.

The agenda of the federation is to work on financial & social issues.

Capital production & distribution is subject to permission of all members.

The Federation has a bank account that is managed by the federation's secretary with the co-operation of other members. Minutes of monthly meetings are kept and the decisions that are taken during meetings are implemented.

There is a committee to regulate the functions and rules established for loan sanction and distribution

2. For Federation Groups.

The groups are formed with women of age 18 and above, under the aegis of SSP.

The group must have transactions for at least 6 months.

The group has to pay an admission fee to the federation. Every group in the federation does not necessarily get a loan. Groups are required to have clear transactions and an audit report to be eligible for loans. 'A' category or strong groups are given preference for federation loans.

Interest rate depends on the organization of loan distribution. If loan repayment is not regular the federation has the power to take it from the group's savings.

Every group has a bank account loan will transfer to bank account. (BY DD or cheque).

3. For Federation Members

To get federation loans, groups have to be members for 6 month and should have no record of defaulting.

Members are expected to attend meetings regularly.

Production loans get priority; loan amount period and interest is decided jointly.

Members are also required to report loan utilization. The federation has the power to change rules

2.8 Accessing bank credit

In SSP's view, accessing bank credit for groups of poor women, is not a one-shot process. SSP seeks to facilitate a long term relationship between groups and local banks. Groups access to bank credit, however meagre, under the SHG-Bank linkage scheme, it is the first recognition by banks that groups are "credit worthy".

In the first year, SSP standardizes the act of "opening bank accounts" in the group's name. In the second year, the linkage process namely group appraisal, documentation for loans submitting accurate applications, credit planning for enterprise, monitoring loan utilization and repayment are primary concerns



Meeting with MGB Branch Manager in Osmanabad District, Mr Joshi who was very forthcoming in his

of the SSP team and group. SSP's dialogue with the banks such as the State Bank of India (SBI) and Marathawada Grameen Bank (MGB) have resulted in access to credit for around 38 groups in the last year. The experience of each one of these groups with the banks has offered lessons to more than 120 members in reviewing group functioning and records and negotiating for group loans.

Results and lessons

SSP's efforts with specific bank branches, have yielded results. In Nelwad, Shiradaon and Tadmugli clusters, several groups are in the waiting list for bank linkage. Creating a **waiting list** is part SSP's strategy to prepare groups for bank linkage.

Now in the Murud cluster in Latur taluka, all the groups are in the process of getting bank loans. It is clear that the SSP team has played a key role in educating the bank manager is important. Similarly, SSP's efforts to lobby the bank sector at various levels from the Head Office to the district has sensitized the middle level management in banks. Wherever, banks have recognized efforts of bank managers, it has helped to speed up the linkage between groups and banks. In the last year, 89 exposure visits to banks was done by 265 savings and credit groups members to build relations with banks, meet bank officials to groups, report to banks, deposit group surplus, and understand SHG-Bank linkage and other schemes.

- SSP has simplified bank documentation. –how groups submit a simple application with details of group loan and a group resolution/agreement to repay the loan.
- Steps towards sanctioning loans to SHGs have been standardized, wherever facilitated by SSP (other bank branches are studying this), and changes made in loan procedures.
- As banks increase contact with groups, avenues for further lending have opened up – individual members recommended by the groups have got livestock loans
- Information on other group schemes, such as SGSY are available to group members from banks
- Banks begin to view groups as business clients instead of viewing them as beneficiaries of subsidy schemes
- Women members recommended by groups have received start up loans for small enterprises

At cluster workshops, bankers were made aware of the benefits of giving credit to groups instead of giving credit to individuals

Table 11: Bank linkage – Group list upto March 2000

Taluka	No. Of Groups	Bank Loan
Nilanga	12	1,40,000
Renapur	9	1,08,000
Latur	14	1,62,000
Chakur	2	50,000
Udgir	1	50,000
Total	38	5,10,000

Loans to groups ranged from Rs. 10000 to Rs. 20,000. Group loans were given as "cash credit" facility (earlier banks used to classify it as crop loan for agriculture)

which gives groups flexibility. Loans were given after delays of three to six months from the date of application Interest charged on loans varied across banks and bank branches of the same bank

Bank linkage process

Year 1

Opening group account
 Depositing savings
 Visit by women's groups to banks
 Group records given to banks
 Bank managers attend loan meetings
 Credit planning by groups
 Start up loans for few groups
 Workshops with bank managers

Year 2

All groups have bank accounts
 Regularise transactions/deposits
 Group Credit plan
 Present plan to banks
 Visit by managers to check accounts, records

Monitoring bank linkage

- Cluster credit watch meetings with bank managers
- Groups share data on utilization of loans
- Feasibility of enterprise activities
- Reporting to banks
- Repayment of loans to banks
- Rapid appraisal by cluster workers/SSP team

In 1999-2000, 19 credit watch workshops were held and 337 savings and credit group members, Mahila Mandal members and Bank officials participated. Bank managers provide guidance for women on the savings and credit operations, on financial support, livelihood activities, loan process and recovery, celebration of group birthday, To illustrate, two bank linkage workshops were

held both in Latur and Osmanabad districts. 123 savings and credit groups members participated in 99-2000. Both these one day workshops, were organised for the SCG group leaders and secretaries. Discussions were on: review of SCGs, loans from the bank and repayment period, interest rate of the bank, loan repayment/recovery.

2.11 Livelihoods And Enterprise

SSP works towards developing a livelihood support systems approach to enterprise, based on the premise that for the poor, all economic activity is linked to their survival requirements. *SSP also simultaneously works on a mass strategy that supports upgrading of micro enterprises in all the groups and support the development of few selected economic activities.* SSP made a beginning with organizing exposure visits for women's groups to new earning opportunities. Visits to local markets, and sharing of experiences were the two ways in which group leaders were exposed to enterprise initiatives.

The approach followed is as follows:

- Train a team of facilitators to work on enterprise/livelihoods
- Train selected groups on enterprise planning
- Study selected economic activities with potential for scaling up
- Case studies of women and enterprise initiatives

The emerging federations however triggered off a new set of processes among women's groups to experiment around enterprise. Federations now provided access to larger amounts of credit for small trade and agriculture than groups could provide. In 2000, 337 savings and credit groups' members participated and exchanged information from 7 livelihood workshops and around 100 groups in at the following stages of development were given intensive support on enterprise

Enterprise Melavas focus on economic alternatives. Federation leaders urged groups to:

- Support women who start enterprises

- Plan for collective trade /enterprises
- Access common resources land , infrastructure
- Plan for careful use of group funds

Training of trainers program: SSP in collaboration with IDPMS Karnataka organised two training workshops SSP team and group leaders. Topics covered were:

Inventory of economic activities

Women and enterprise development –gender issues

PRA methods in study of local resources, skills

Sector study of livelihoods

Preparation of business/credit plans with women

Further training was given to two team members and a resource person on planning for enterprises.

SSP also networks and seeks support on the issue of community enterprise with two other organizations IDPMS Karnataka and CCD Tamil Nadu. As part of this partnership, a practical training workshop on enterprise study and planning was conducted in Feb 2000 at CCD Madurai. The SSP team members drew up an action plan for themselves.

- Sample survey of enterprise activities done by 1,000 members of savings groups – Sakhi Enterprise study
- Twenty activities in which large numbers of women are involved selected for in depth study
- Similarly, successful enterprise case studies
- Feasibility studies of specific activities including gaps in backward and forward linkages
- Support services required technology, credit, marketing, organization, infrastructure etc.

Sakhi Enterprise survey

Nature of enterprise – production, trade, livestock business

Investment in capital, equipment

Working capital - amount and sources

Family support/employment

Investment and turnover

Loans amt and sources

Plans for expansion

Needs for training and support

The **Sakhi enterprise study** was initiated in Feb – March 2000 with a view to understand the economic activities carried out with loans taken from the groups. An important feature is that the survey is linked, improving the work of the group and/or the federation. *An improved understanding of livelihoods will help the federation to assess loans better. Where there is no federation, there is a better demand for credit, improved utilization and better loan recovery at the level of groups.* Group leaders and federation leaders are involved in the enterprise survey process. It is expected that credit planning within groups will reflect on economic needs of members.

When initiatives get noticed by officials, they are recognised as “best practices”. MMs are able to access Collective action on key community concerns is at the core of initiatives. In Motegaon village, women could not access the primary health centre, now did they have access to a female doctor in their village. A meeting was held in which they decided to pay for services of a private doctor. Weekly health camps are now held to address women’s health needs.

As an experiment of handing over government run services to local women’s groups, in forty villages, Mahila Mandals ran adult education centres. Unlike the government centres, MMs energised the entire community to recognize the importance of literacy problems of out of school children. They began with a door to door survey of children and adults on literacy, drop out rates, etc. The survey led to study classes

for children who have dropped out of formal education. Special classes were held for girls from 15-20 years. At cluster meetings, best practice stories were shared with other groups. The learning process gets quickly transferred this way to other villages in the cluster. Women leaders participate in exposure visits and follow it up with meetings with block officials.

2.12 Pilot Demonstration Projects

Pilot projects are means by which women's groups are able to demonstrate to themselves and to others what they are capable of achieving. Such projects require intensive inputs, both in terms of resource contribution, capacity building and community mobilization by SSP and women's groups. Pilot projects showcase community led innovations. Both the organization staff as well as the local groups who participate directly make a huge leap in understanding the ingredients which are needed to standardize innovations. Where groups are involved in pilot projects, they are involved in an intense "learning lab".

Training of trainers program : SSP in collaboration with IDPMS Karnataka organised two training workshops SSP team and group leaders where the topics covered were:

Inventory of economic activities

Women and enterprise development – gender issues

PRA methods in study of local resources, skills

2.13 Panchayati Raj Training For Elected Members, Women Leaders And Officials

The main purpose of Panchayati Raj Training for elected members, women leaders and officials is to increase capacities of village level gram panchayat actors, create strong alliance between gram panchayat and community, increase community participation in village development, and strengthen linkage with government officials.

The continuous cluster level panchayat raj trainings and sakhi shibirs help to address village level problems and increase confidence of newly elected women members. Through the panchayat raj training women panchayat members have found a platform to discuss their problems as elected village representative and member of panchayati raj institutions. Cluster level panchayati raj training is aimed at building alliances between the women as well as between officials (who are invited as resource person for varying topics). Since mid 2000, SSP has been giving information through training to the Panchayat members on panchayat procedures, legal issues, devolution of power, government schemes, women elected members rights, duties entitlements etc.

Dialogue with officials on schemes

SSP played the role as trainer and implementer in various govt. programs such as Indira Mahila Yojana, ICDS initiated SHGs, DWCRA groups, village rural sanitation program etc. Most important, SSP was designated as the district training organization for PRI members by the Govt. of Maharashtra. Since then, first time elected members were trained in district-wide training events.

SSP team and DRDA and jointly organised talukawise meetings. In this meetings the BDO, extension officer and bank manager, local NGOs and women's groups clarified the operational details of both process of capacity building for women's groups and

process, procedures and problems in relation to funds transfer for NGOs, groups and a revolving funds.

2.14 Women, Development and Governance

In accordance with the 73rd Amendment local self governing bodies are required to make a one third reservation for women. Women can thereby contribute and represent their interests, since their needs are likely to be different from those that are currently given priority. However these differences frequently go unacknowledged within a “gender-neutral” planning process. Groups now seek to “impact the way in which resources are allocated articulate their interest within the planning process as well as transform the planning processes itself to make it more responsive to gender issues, while incorporating the values of democratic participation.”

As women’s groups mature they swiftly make the transition from addressing household concerns through credit to participation in the public sphere, where they address community issues such as water, sanitation, healthcare, poverty alleviation programs, and the public distribution system. By addressing practical development issues of the community, many of which are traditionally male dominated, women’s collectives address strategic gender concerns and enter new spaces, demonstrating their competencies to manage and renegotiating their roles within communities and in the context of the state.

Three elements are the focus of engendering governance in SSPs approach:

- Opening up spaces for women’s participation, particularly in the context of local planning.
- Building women’s capacities to address local development agendas by articulating their, concerns, interacting with other actors, building alliances among women’s collectives and managing local resources.
- Creating new institutional arrangements that respond to the needs of poor women through partnership with mainstream institutions. Arguably the most significant relationship in this case is the community state partnership.

a. Alliances Between Women in Formal and Informal Political Spaces

In Latur and Osmanabad the alliance between women’s collectives outside formal political institutions and women within local governing bodies are emerging as the nucleus of leadership at the village level. Without the support of women’s collectives outside formal political spaces, elected women are often an isolated minority whose participation in decision-making remains insignificant. **Sakhi Sahyog Manch** have been established to bring women across forums together to work on common agenda. This has the potential of creating deeper bonds to address strategic gender interests at district, taluka and cluster level.

The SCG has the ability to bring people together on a regular basis (since savings have to be collected regularly) and provides a space for women to share day-to-day problems. . The women’s SCG becomes a valued part of their lives not only because it provides access to credit but also because it represents a space that is owned by women alone.

The collective decision making and management of resources and people, lays the foundation for the group to intervene in local development processes.

b. Capacity Development for Effective Governance

Capacity building for governance is focused on capacity building of elected panchayat leaders, women's groups and communities occurs through a learning and convergence approach to participate in prioritisation of needs, create community plans, develop self monitoring systems and plan judicious utilization of resources. The capacity-building inputs prevent dominant groups from using the inexperience of marginalized groups to restrict their entry into planning and decision-making.

Capacity development inputs are aimed at:

- Enabling women to identify sources of information and gain control over relevant information is at the base of community empowerment processes.
- Organizing learning exchanges between elected members and women's groups across talukas, districts and other states (such exchanges designed to promote peer to peer learning, transfer of innovations on development issues)
- Documentation of best practices and learning from it empowers communities to move towards self-reliance and
- Creation of ownership of village information database on key survival areas
- Community planning and participatory resource assessment through PRA, resource mapping, survey etc.
- Development of tool for participatory monitoring of basic services and community infrastructure and for this purpose.
- Building a perspective and vision of people-led governance on social/village issues which in turn involves:
 - Movement of women's groups from single sector to multi-sectoral concerns.
 - Articulation of concerns/issues in public forums like Gram Sabhas and with the administration in dialogues workshops.
 - Launching of community led pilot projects in redesigning infrastructure sensitive to women's priorities.
 - Mobilization of communities to access resources to actualise plans.

Tools For Capacity Building

Starting with the SCGs and then the Mahila Mandals, SSP helped to set up **Sakhi Gaon Samiti** that have the potential to identify village level problems, establish linkage with Gram Panchayat and government offices. **Federation committee** facilitates women's empowerment and local governance, women's participation in village forums, enhancing capacities of women's groups to address practical issues community planning and monitoring access to resources for livelihoods linkages with banks and government.

Strengthening Mahila Mandals and elected women members by negotiating for opening up spaces for their participation in Gram Sabhas. MMs have to carve out their role in relation to gram Panchayats and the plethora of govt. functionaries. SSP's belief is that the existing structure of MMs is changing rapidly. It is being infused with energy from the emerging leadership belonging to savings and credit groups. Not only that, MMs are gaining a new identity as village development agency. This is true of more than 70% of the villages where SSP works.

<i>Distt</i>	<i>Total MMs</i>	<i>Year</i>	<i>Gram Sabha</i>	<i>National festivals</i>	<i>Melava</i>	<i>Sakhi shibir</i>	<i>Skill training</i>	<i>Health camps</i>	<i>Pulse polio program</i>
<i>Latur</i>	<i>153</i>	<i>Apr 1999</i>	<i>75</i>	<i>134</i>	<i>99</i>	<i>72</i>	<i>34</i>	<i>0</i>	<i>0</i>

<i>Os'bad</i>	<i>138</i>	<i>Apr 2000</i>	<i>100</i>	<i>139</i>	<i>137</i>	<i>128</i>	<i>91</i>	<i>123</i>	<i>142</i>
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Cross fertilization of capacities occurs since the participants are learners and facilitators in the self-education strategy. While the new entrants absorb information as participants, the more experienced give feed back, and act as resource persons. Community-to-Community learning is facilitated through the interaction of the more experienced Cross fertilization of capacities occurs since the participants are learners and facilitators in the self-education strategy. While the new entrants absorb information as participants, the more experienced give feed back, and act as resource persons. Community-to-Community learning is facilitated through the interaction of the more experienced village groups with the less exposed groups. Baseline survey on basic services was conducted over 300 villages in Osmanabad and Latur between January to April 2000. SSP team involved a set of Mahila Mandals in planning the questionnaire, testing it and then finalizing the method by which information was collected. Women leaders approached 23 stakeholders in every village including gram panchayats, anganwadis, schools etc in 180 villages. This is viewed as a means to create a community owned database since the information is gathered by women and thus becomes a way for women to learn. Women are able to use this database for assessment on key issues such as rationing, water, health education etc. This also serves to strengthen contacts between women's groups and officials and presents an opportunity to establish the identity of Mahila Mandals as village development agents. Women's groups participate actively in Village resource mapping doing surveys or mapping, and their own information base expands. Based on a rough action plan, gram sabhas are held to finalize what action needs to be taken. An estimate is made of costs involved and the plan of action included community contribution and raising from the government. Mapping has proved to be a popular exercise as it allows women to exercise their planning skills. over 1,961 women leaders, elected members and village officials from 33 villages have participated in mapping exercises for planning.

PART III

EMPOWERMENT

A. CHANGES IN THE LIVES OF INDIVIDUAL WOMEN

3.1 Socio Economic Composition and Background of Groups:

SSP's work directly in the field began with community mobilization for rehabilitation after the earthquake of September 1993. Hence the first SCGs that emerged were in those villages where SSP already had strong contacts. Women from SCGs in other areas where SPARC-SSP had been involved in networking and learning exchanges around credit and livelihood issues shared their experiences and achievements at a malaria camp in 1996. This motivated women in Latur and Osmanabad districts to form their own SCGs, and seek guidance for the same from SSP.

The SCGs formed at this stage followed a pattern of association and membership similar to the affiliations across caste/class lines in the post-rehabilitation stage with a mixed membership, across castes and religious groups and include Dalit women. In the 30 groups studied/visited **about 30-35% of women were scheduled caste although their representation in leadership positions is lower. More than caste, class affiliations seem to determine the sense of belonging in the groups. Women consciously acknowledge that they are changing social relations through their SCGs.**

Only where there is one caste group or a single leader are meetings held in common locations on a regular basis, as in the case of Vadval' and Ramwadi. In Ramwadi a number of groups meet together. This necessitates a common locale “ **By participating together we show our elders and children that women can work together despite caste and religion**” said one woman in Khandala. *Data on leadership and loaning by caste is not available and would reveal interesting insights into the dynamics and power relations within groups, as well as provide insights to social dynamics between members.*

Unlike the case of SCGs formed by government functionaries at the instance of administrative directives, the SCGs promoted by SSP meet regularly and at a fixed date each month. The venue of the meeting is rotated between members' homes each month. Apart from ensuring that there is transparency this also serves to build social cohesion.

Records of the groups reveal that participation in group meetings is fairly high. Groups report that 2-3 women who are labourers are unable to attend meetings regularly and their case is dealt with flexibly. . One group however reported that they preferred not to have such women as members and nor did they give them financial support. In discussions about rules and norms of groups, women have highlighted that regular attendance is important; there was 70%-80% attendance even at the discussion meetings held with the groups by the study team despite this being an unscheduled meeting. In some cases community leaders, young girls and women non-members also attend meetings.

Group members are predominantly in the age group of above 30 years (more than 75%). More than 20% are above 40 years of age and the average age of members ranges from 35-40 years. Majority of members - 88% are currently married; less than

2% never married and are less than 20 years old. 10% are single women, either widowed or deserted. Each of the groups studied had 2 or 3 women who were either widowed or deserted. These women felt that the group provided them with a social space and sense of security .

Norms and rules of groups as mentioned by SCG members in order of importance (as frequency of how many groups mentioned them) are:

1. Group meetings have to be held regularly on a fixed date every month. Participation in these meeting is considered essential: there has been more than 70% participation in group meetings, including that held for the study.
2. All financial transactions - lending, borrowing, return of installments has to be done in the presence of members at the meetings.
3. All records are to be maintained regularly in the presence of the group members. For this, members are required to bring pass-books, savings, loan installments and interest amounts to the meeting to facilitate further transactions.
4. Members not attending meetings or repaying loans are fined.
5. All decisions are taken by consensus. Groups decide their interest rates: some groups have reduced interest to be comparable with the Mahasangha.
6. Individuals request loans; decisions on these applications are made collectively, post discussion at the meetings.
7. Individuals' problems are also discussed and the course of action is determined together. Group members give all possible support as required in the situation.

The organization-staff have focused on streamlining these systems , and all group members are aware of and accord importance to these rules as a means of ensuring transparency. These are viewed as important factors that enable them to have greater control and ownership of their groups. **Women who are not group members also mention that group rules are clear and help to strengthen the cohesiveness of groups since they are applied equally to all members.**

Procedures for selection of leaders are democratic. Women discuss the criteria for selection of a leader. and elect an individual through voice vote or consensus. Active, articulate members who can interact with all others and have the time and capability are selected to leadership positions. "Women leaders need to be active, intelligent, and capable of all work such as managing savings, maintaining records and interacting with banks for deposit and withdrawal of money", said the women from Usturi. **Women emphasized personal integrity, honesty, and literacy as vital pre-requisites, along with management skills, in prospective group leaders. Thus women give weightage to management skills as well as to personality traits necessary for democratic functioning.**

The functioning of groups is greatly dependant on the quality of leadership. Leaders run the meetings, share information and are key factors in resolving problems of groups. They determine the level of democratic functioning and transparency in a group. In most groups, leaders have a significant role to play in determining who should receive loans on priority. In most groups we met however, group leaders had availed of loans more frequently than other members and had also taken target loans from the Mahasangha and/or banks. Leaders also determine the level of interface and involvement in Mahila Mandal and village development activities. Some active women were involved in MM activities and were elected Panchayat representatives despite not being office bearers of the SCG. This is viewed as a healthy sign, indicating multiple leadership opportunities rather than a centralization of rules and authority.

AWARENESS

Participation and benefits

Women initiated the groups based on the sharing of experiences of other groups - through peer learning - at a melava in most cases. The major goal and role of the group is not perceived in a limited economic purview, but in a broader context of "solving women's problems collectively". Similarly when asked about who benefits from the groups, more than half the groups stated that while women members were the direct beneficiaries of loans and financial transactions, all women in the community benefited since the group served to create a different environment and opportunity for women's and girls's advancement.

Net membership has increased from the initial stage of group-formation. Some groups reported that members were unable to save and therefore left the groups. Others felt that the group did not meet their needs: these were instances where women had expected quick returns through loans and subsidies as in government schemes. Fifty percent of the groups show a drop-out of 2 or 3 women while others show a growth in membership of 4 to 6 members. Discussions seem to indicate that those who left the groups were from an economically weaker background. Whereas, those who have joined later are financially better-off, evinced by the fact that new members are required to deposit an amount that is equivalent to the cumulative savings of an existing member.

Motivation for participation in the SCGs is not based on prospects of economic gain alone. **Women reported that learning opportunity and access to information were the main reasons for joining the SCG.** In the phase of SSP's contact with the communities for information and mobilization related to earthquake relief, women learnt about SCG formation from other groups and from organization workers that they met at various meetings and training programs. Women of Ramwadi stated that they learnt of SCGs from other women's groups when they met at the bank. Thus, group leaders group leaders as well as the cluster leaders and groups are all involved actively in the formation of groups. This task seems to have devolved entirely to the field level, with district resource team members of SSP providing guidance for scaling up towards federating and establishing pressure groups around development issues such as availability of drinking water, health services and educational infrastructure.

Speaking of the unique features of this opportunity as against earlier experiences of SCG operations through government intervention, women stated the following advantages:.

- SCGs provide access to information on other groups and their activities
- They create access to information on a range of other issues
- Groups help in problem-solving on various issues
- Enable access to various development programs and make them self-reliant
- Enable access to other avenues to enhance women's status.

Women perceive the SCG as more than a window of financial support. They prioritize two aspects:

- (i) access to information as a means of improved livelihood choices, as well as enhanced perspectives. Group members as well as their families and community leaders perceive access to information as a critical value of the SCG.
- (ii) (the sense of belonging to a collective that can negotiate, resolve problems, establish an identity for women and ensure a place for them in community life and public spheres.

Women experienced initial resistance from their families. In each group there were a few women who had started earning and attending meetings without informing their families, for fear of being stopped. Gradually the resistance broke down as women started being acknowledged as the “gatekeepers of knowledge”.

Gujnoor Tuljapur Taluka has a population of 650. SCGs have existed here for three years. Women’s financial status is greatly improved through taking loans and doing small business. Although the women came together with some apprehensions, they started collecting cash and depositing it in the bank, but didn’t know what to do further. Once Madhur tai from the organization visited the village. She taught them how to keep accounts. Since then the group gives loans. Suglabai Shivappa Mulge started a grocery shop, since most of the population had shifted to the ‘highland after the earthquake. Three women took loans for goats. Some women took loans to buy fowl, buffaloes and for other small business. So far 15 women have taken loans from Mahila Saving Group and started business.

These village women have started visiting other places also and are learning from other women’s experiences. They are learning about ration, gram panchayat work, village development and so on. They want to join gram panchayat for gram vikas and public work.

Annapurnabai Shivram Vaghmare is the Sarpanch of this village. Women have decided to support her and take her help to achieve success. Annapurnabai is also a member of the saving group. The gram panchayat is active since the last two years, under the leadership of Annapurnabai. There is sufficient water but the pipeline needs repair, and Annapurnabai plans to get it repaired soon.

3.3 ACCESS

Participation in SCGs has created access for women to resources to cater to needs of families in times of crisis and for consumption needs such as household requirements, health care, books and school fees etc. Apart from group loans, women are able to access resources from the MS and from banks on the basis of which families’ economic condition has improved, and indebtedness to money leaders has decreased.

Women report a greater level of independence in decisions for purchase of jewelry, household requirements and management of productive assets. Few women reported purchase of land / fields in their own name, while others had acquired cattle and goats. These women also said that they had control over the income from these resources.

More than 50% of women members reported their work status as cultivators on their household land. Most groups reflect a predominance of women owning households, although the majority of these are small and marginal farmer households. About 35-40% membership of groups is from agricultural labour households. There are few women in other occupations, except in Lohara Khurd, where women are in occupations other than agriculture and casual labour such as Kirana (grocery) shops, paan shops, animal husbandry, poultry and goat rearing, lathes and sawing machines, bangle-sale, etc. Thus it is inferred that the SCGs provide a forum for

economic upliftment of women of small and marginal farmer and labourer households, enabling them to attend to consumption needs through small loans as the need arises.

Women group member are aware that the poorest are unable to participate as group members, but some groups talked about how they had extended support to more impoverished women by facilitating access to BPL loans (in Kamkheda) and by extending credit at times of crisis (Ramwadi).

Access To Public Resources/ Social Space

The groups attach high premium to “Mahiti” (information). Community members value meetings as opportunities for gaining and sharing new learning and information.

Women contrasted the SCG itself and its operational modalities with their earlier experiences of group-functioning. They stated that through SSP they had learnt about management, accounts and money transaction. This has created a sense of self reliance and ownership of their resources in contrast to the earlier situation where they were dependent on a government functionary. They have established direct contact with the banks and have gained mobility to attend meetings at village and cluster levels, trainings at the organization level and even to travel to distant places on study and exposure visits.

As they turned to the SCG for small loans to cover crisis needs, families were gradually able to move away from dependence on sahkars for small consumption needs. For larger credit needs however some groups (30%) still reported that a few members were compelled to take recourse to higher interest loans from money lenders, since the volume of credit available from groups was limited.

Women were able to access information on a range of issues such as government schemes, panchayati raj procedures and ration system. The information and discussions on the ration shops and operation of the public distribution system, galvanised the groups in a number of villages into leadership roles. Women used the information to monitor availability, quantities and quality of rations and stocks distributed. They were able to confront the shop owners on a number of occasions and take up the issue at the tehsil / taluka level.

Based on the proactive interventions of the SCGs and MMs on the ration issue, the district administration CEO accorded them recognition and issued identity cards to women leaders. They were thus able to play this monitoring role with greater legitimacy. Based on the information about the norms of the PDS, and the information that women gathered through monitoring of PDS shops women were able to collate and place this information before the CEO at an ‘open forum’ meeting conducted by the district administration. This enabled them to gain entry as special invitees to the Ration Committees at Tehsil level where they could report and ensure action against errant PDS functionaries and shop keepers.

Vadval Nagnath village Chakur Taluka. Mahila Mandal from the village took the initiative and established nine savings groups; all the women had good contact with each other.

The Mahila Mandal started looking into the problems of the village. There are two ration shops in the village. One shop has receipt books, but the other one did not issue receipts. The shopkeeper did not bring the full quota in the village and charged more than the fixed rate. Since the Talati did not visit the village, there was no one to complain to. After the meeting to discuss the ration issue, two

representatives were appointed on the Ration Vigilance Committee, but they were not successful in conducting a meeting of the ration Dakshata Vigilance Samiti.

With the intention of making community members aware of the issue, Mahila Mandal met the Tahasildar. Based on these interventions the government was compelled to take steps to ensure that the shopkeeper got the shop working. In spite of this he did not tell the members about the quota for various commodities. The members met the Tahasildar yet again. He issued a strict warning to the shopkeeper that the signatures of the Samiti must be taken in order to ensure that quotas and prices are displayed.

The people knew about the monthly quota received. Kerosene was being sold at a higher rate; putting up the rate-poster ensured that the people got Kerosene at the rate fixed. As a result of the effort, both the ration shops started running well. The shopkeeper also started co-operating with people and the members. Goods were sold at the fixed rates. The complaint book, price board and receipt books were all available for scrutiny. A good relationship developed between Samiti Card holders and the shop owner. Mahila Mandal's good work was being taken notice of by the higher authorities.

The ration and PDS issue highlighted the potential of the role that SCGs / MMs could play to family and community members especially among the economic vulnerable. Although this effort did not sustain after a change in the CEO, women's level of awareness on the issue grew in the villages around those that had taken active part. More significantly it helped to motivate women to explore the newfound credibility and leadership as community level watchdogs for various schemes including poverty alleviation programs, health and education programs and functioning of schools etc.

Women who are not members of the SCGs see a marked distinction between themselves and SCG members. They mention family restrictions or work burden and economic compulsions as the constraining factors for not being group members. In none of the villages visited did women non-members state that they did not perceive a benefit from the group. Their reasons for not being members lay in their own inability either by virtue of being migratory, working as labour and not having the time to get away, or the social restrictions imposed on them. One other factor was the fact that women who would join later were required to make a deposit of the principal amount already collected with members; but they showed some hesitation to join a new group where the systems were not in place. They viewed SCG members as 'active' and 'leaders' and 'voices for the problems of women in the village'. They say that this was based on their ability to access information and act upon it collectively. Women and community members also state that SCG members show greater unity and 'speak in one voice' whereas MMs may be influenced by political lobbies and the women leaders of panchayats may just be titular members. Thus women's SCGs are seen as having a more autonomous character with their own systems of internal governance and management, while MMs are more loosely organised and may be influenced by other forces and factors than the primacy to women's interests.

Women members have had access to training and exposure programs on various subjects related to savings and credit activities such as record maintenance, accounts and audit procedures. Some group leaders have received computer training. These training programs have enabled women to maintain group accounts as well as to gain critical insight into sound practices for accountability and transparency. Women who have participated in the audit training and process thereafter - leaders of the Mahasanghs and cluster workers - felt that this enhanced capacity enabled them to understand and discuss the linkages of various factors with groups. They were able to make positive suggestions to make systems more viable and sustainable. "This is our money and we are learning how best to manage it for our benefit. The organization gives us the information and helps us through training etc, but this is our forum and our money and we have to use it wisely".

When asked about who stands to lose by women organizing themselves into SCGs, the most spontaneous response was "the Sahukaar". The moneylenders have used

various means to coerce women to take loans: threatened women with not lending to them in the future.. The sahukaars even spoke to bank managers in Nilanga and Vadgaon to discourage them from `spoiling the market` for them. The others to lose out were obviously the other women in the community, and especially the poorest who were unable to join the group due to the burden of work and because they could not save. However, some groups had (40% of the groups studied) made flexible conditions so that some of the women in the poorer communities could continue to be members. They were permitted absence from most meetings, were allowed to come late. They were also provided support to enable them to pay the principal amount to join. This amount was recovered from them in small doses in deferred installments.

These groups also reported that they had dealt with problems and issues placed before them by non-members to resolve conflict in some of the villages studied. Others stated that by addressing community needs such as water and health services, the group was raising the concerns of all women and creating a space for these to be dealt with as a priority. In Kamkheda group leaders stated that based on their major savings they were able to mobilise ten fold resources for women in the village to start different enterprises, especially the BPL families. The women's ration store ensured that all women had access to better commodities at fair prices.

Apart from the financial aspects, women have had **access to enterprise training** through which they have learnt how to assess liability of business, preparing business plans, costing and pricing. This, along with access to credit from the group, the Mahasangha or from banks, has enabled them to diversify and expand family businesses. In the course of our meetings with a number of leaders and members of groups who had participated in the enterprise training and melavas, we found that they were able to share the costing of their product and recognise their own labour in costs. They also understand the nuances of scale of production and profitability. Women had also acquired assets in their own name for enterprises but not in traditional family occupations, as in the case of the sawing and finishing machine for carpentry in Khandala. Other women have acquired assets such as cattle, goats, production tools, atta chakki etc and established a more central role for themselves in these new enterprises).

Literacy

While most of the group members are illiterate (55%) **more than 28% have had primary and middle education. This segment also dominates leadership positions and maintains records and accounts for groups. This vests in them the power to represent the group at cluster meetings, training programs and workshops. It gives them greater access to information and confidence in decision making.** Groups that have lower levels of literacy are also predominantly those in agricultural labour occupations. This implies that the few literate women in such groups tend to remain as the hub, guiding group processes while the other women are more dependant on those at the center.

There are a few women that have received higher education – daughters-in-laws of older members. Their interest in our discussions was to seek more information about the world outside their villages and districts. In a session with women of Khandala and another with school-going adolescent girls who have their own group, numerous questions came tumbling over each other: "Tell us about the capital city: how people live. About women's lives; what are the problems of women there?" Education has given them the confidence to raise these questions and their elders consider their needs indulgently and support them to articulate their questions.

Literate daughters-in-law create a new dynamic in the group. They are more assertive, and communication styles were more formal. Older women, including mothers in law, did not discourage these young women and watched the interface silently. Thus, although the groups openly acknowledged a hesitation to involve daughters-in-law in the group, those that had done so, provided an openness and a democratic space for all the members – even the daughters-in-law.

Participation

The relationship of SCG leaders and cluster members is indicative of the level of responsibility women leaders take. Cluster workers have been selected by groups to perform a liaison function with the organization and to assist in multiple tasks - record keeping, maintenance of communication, coordinating with economically weaker sections who need the financial support. In some instances, such as Kishori' in Kamkheda, women with little experience of group activities have been appointed as cluster workers to give them new opportunities, while enabling them to improve their family status.. In such cases, **leaders especially of the cluster's strong and medium groups accompany cluster workers or visit other member groups to guide them and share experiences or in some instances to help solve problems. Women leaders of older and stronger groups are in fact viewed as an immediate source of support by the women to a greater extent than the organization, on day to day issues;** while the organization is seen as a font of perspective and issue based learning. Group leaders are also gradually being encouraged and given learning for roles in planning and management of cluster meetings and exposure tours. They are gaining experience in providing coordination and support as the linking thread between groups, the cluster and the organization. SSP provides financial allocations for these activities based on proposals submitted by cluster committees. There is a need however to build greater issue based knowledge among them to enable them to deal with issues as they arise

The cluster committees and cluster workers are provided various inputs to enhance their capacities for the new role and transfer of management tasks. It will however take time for women to internalize the experience of the shift in their own roles from being recipients of learning inputs to becoming decision makers and planners. **It is encouraging to observe that agenda setting, planning and coordination of inputs for activities is being done more and more by women leaders. Women understand and view the shift in roles as a process of advancement to manage their own forum and of greater access to resources.**

Women's social space has also increased and they feel that are able to participate without hesitation. Former reticence and fear has given way to new confidence; now they even to talk to strangers! Family members no longer restrict women's interactions across class and caste groups in Gujnur, Ramwadi and Ruibhar. Women of Ruibhar say " people interact much more across caste groups now and gaps between communities have been bridged". Women in Phanepur and Khedagaon however expressed the opinion that elders do not approve of women interacting with strangers or out of the community. Women of Badgaon also feel that family permission is necessary for such interactions. Women of Ramwadi Usturi and Ambulaga however experienced no such restrictions. Women of Mogha stated that they had no hesitation and felt that all communities should be treated equally. "Women must lead the way beyond narrow-mindedness and suspicion and work together". There is an increasing space for these issues to be addressed through womens agency and women are taking the onus of building bridges across caste groups.

3.4 Benefit For Individuals In Personal Lives

Women acknowledge a change in their levels of knowledge and attitude on a number of issues has changed. Apart from knowledge of activities such as savings and enterprise, knowledge of government schemes has also increased, along with that of health issues and legal rights of women. Information about banks and how they function has made banks more accessible. Women of Pandri described with pride how women members have acquired land in their name.

Women of Vadval showed off their goats as their asset and wealth, and related this to the creation of new opportunities for daughters. Women of Khandala took us to see how productivity had improved in the family carpentry unit, although women acknowledged that the sawing machine was not in the women's name.

Another group member took us to her new house and said that she had made the house pucca and bought the land thanks to the group's support. "Now my husband has changed his habits and does not misbehave anymore. My sons also respect me. I can invite outsiders also to come and have a cup of tea in my house". Women now have their own bank accounts and interact with bankers. They also use their literacy skills for record keeping and reading passbooks. Women in Ramwadi, Khandala, Usturi, Vadgaon have learnt how to sign their names. All of them have learnt the value of literacy for their daughters and each group mentioned investment in girls' education as a direct outcome of their greater control over resources.

Groups have borrowed from other groups also as in the case of the group in Khudawadi in Osmanabad and Vadgaon village . Although a large number of groups have applied to banks for loans, the procedures are reported to be cumbersome. Women have to make repeated trips to the banks, where they are required to fill up multiple forms that need verification. A determining factor for granting of loans is default on installment-payments of earlier loans by family members,.Women have motivated and encouraged family and community members to return loans so their applications may be favorably considered; but this does not always happen. The bankers whom we met, spoke about how the women's SCGs had positively impacted the banks' lending environment in the villages. They had facilitated collections in Vadgaon. This however did not always result in the groups becoming eligible for loans, and had in fact led to groups feeling that bankers often used groups for this purpose and gave false surety of future loans.

Meeting with Branch Manager – Mr. Ashok Anant Joshi –Maharashtra Grameen Bank, Vadgaon

" I heard about SCGs at a training programme. At present there are 19 SCG accounts in my bank. Of these 5 groups have been given Rs. 95,000/- loan. Their repayment is also very good and regular at 85%. We give loan for internal lending. Groups members usually want loan for agricultural and health purpose. We do not have a problem with an SCG if the fund is revolved.

The main aim of our bank is to stop the moneylender system in villages and to help people who are economically deprived to improve and increase their financial level. Speaking about the advantage of group lending he stated "When we give loans to the groups, the loans reach 10 people but our documentation is for the single group account only. This is to our benefit. SCGs have also created a social atmosphere for repayment. In Vadgaon village where we have given a loan, the moneylender came to our bank and said you have totally stopped our business".

Commenting on the SSP's approach

"SSP's involvement and motivation skills are very good. They have created a very good environment for development. NGOs participation is necessary but strong social development will be strengthened

and sustainable when development starts from grassroots level. SSPs way of functioning to motivate and guide groups rather than control them is sound.”

We sometimes go to monthly meetings and give guidance. If groups have any problem they also come for support and advice on financial matters as well as for social problems. In Vadgaon village, one man was not ready to look after his wife. For that we called up police officers, government and bank officials to the village and sorted out their problem together with SSP. “There is economic development because of SCGs and now people, and can attend to the health of their family members and children’s education because their financial burden is reduced.”

Mr. Joshi had suggestions for future programme and strategy pertaining to bank-linked income-generation for the groups. “We want to provide financial assistance. We will make the proposals and help them to start small livelihood activities such as mirchi grinding, agarbatti manufacture etc.” He was aware that groups have come together and formed a federation, but their main account is in taluka level and the branch has no contact or knowledge of the Mahasangha and its transactions.

Groups more than two years old have a savings of Rs.20/- per member per month. Most groups had given loans to at least 60% members, showing a spread of credit benefits, but a few women tend to take more loans than the others, especially those in leadership positions. The savings amount had not increased in most groups, and the demand for loans was also relatively low, indicating that these groups are not as much a means of credit as a forum that provides women with a sense of security. They provide a means of accumulation of small savings to mobilise larger credit from other groups, and the Mahasangha. The majority of loans have been given for productive activities, although initially most loans are taken for consumption needs.

Discussions on the need for regular savings and repayment of loans predominate the discussions of groups. Other issues such as problems of water, hygiene and cleanliness and the construction of Mahiti Kendra and celebration of cultural and national festivals seem to have had greater significance in the group discussions. This may be due to the fact that either issue based and problem solving discussions are not being recorded or that groups are more focussed on these agenda, given that groups are on an average 2-2 ½ years old and these issues assume greater significance in these early stages of group formation. In contrast, some of the older groups reported discussions on a wider range of issues including negotiations with the panchayat and interface with bankers and talatis. The quality of leadership and its ability to mobilise support and space for the group are also significant determinants of the scope of issues that a group is involved in. .. Water problems and discussions to address this issue were recorded in discussions of 50% of the groups studied, revealing a developing crisis. This seems to be a primary concern in the region and may also be the reason that the organization’s efforts to dialogue and negotiate with the state government have also been focused on this issue. Planned future activities too reflect a prioritization of water and health issues, which are also a major area of concern.

– Khudawadi Taluka – Tuljapur,- Osmanabad

No. of Mahila Mandal – 1 Saving Group – 15 (Males Saving Groups – 5)

Kalawatibai is the village sarpanch.. She is a member in the savings group and chairman of Mahila Mandal.. After becoming sarpanch Kalawatibai had the road repaired, initiated drainage construction and many other activities were undertaken. The major scheme implemented was the construction of the dhobi ghat in the village.

A mapping exercise was undertaken by the Mahila Mandal and savings group, in collaboration with the Gram panchayat representative to find out most crucial problems. They went around the village and prepared a map to identify problems. Toilets and dhobi ghat emerged as the first priorities since two women had lost their lives while washing clothes at the well .

The Gram panchayat decided to provide the place and the village people agreed to contribute. The Mahila Mandal took the responsibility of buying materials for the construction, supervision of the work and to fill water during the work. The Gram panchayat assisted them in supervision. Swayam Shikshan Prayog provided technical guidance and financial support for the effort. Ten dhobi ghats were

constructed for women. Through these efforts of Mahila Mandal and Gram panchayat, the relationship between the two became firm and positive .

3.5 Family Dynamics and changing Gender Roles

Interactions with girls (informally and at group meetings) of the group members' families, revealed that they did much of the household workload, of cleaning, washing and cooking when their mothers went for meetings or exposure tours etc. But they also expressed that their mothers have become confident, bring in information and resources that benefit the family. Girls stated that since the mother is involved in the group, education opportunities for her are likely to increase and improve. It has been seen that changing family attitudes towards girls' mobility and education is a major impact of their greater access to resources.

Girls & daughters perceive changes in women in their growing economic strength as they support take more economic decisions within the household, exercise choices in the nature of work they perform for income earning and in the reallocation of tasks among family members. Women are also seen by the adolescent girls and daughters as exercising agency through newly acquired knowledge of government programmes and panchayat activities as well as in new roles as office bearers and members of the SCGs. Womens new roles demand their involvement in various forums which gives them space to test their skills of negotiation and problem solving. While girls acknowledged that their mothers' involvement in SCG and other collective actions implies that they sometimes have to miss school or do greater amount of domestic chores, they view this as valuable in that the women are paving the way for future opportunities for the girls also. Women leaders of the groups and Mahasanghas represent new role models for their daughters to a greater extent than the panchayat representatives.

Above all, girls value the fact that their mothers bring home new information based on which the family could progress and women were given greater respect within the home. Girls spoke of the increasing recognition of the value of literacy in the lives of women, due to which they are now getting more opportunities to attend school. With their mothers' increased economic strength through savings groups and earnings through entrepreneurial opportunities girls are able to go to school and have less restrictions on their mobility. Womens' increased social and personal dynamism, ability to negotiate, leadership are leading girls to believe that these are and will be options available to them also.

The women themselves viewed the improvements in their status as enabling for girls opportunities to education and aspirations for new roles. They did not however see the possibility of bringing about changes in the social practices of early marriage and dowry in the near future, as they felt bound by these traditions within the family. Women leaders were keen to address issues of violence and alcohol consumption and felt that these measures could improve opportunities for girls in the future.

Although one woman in Bhosa for instance had fought her own struggle for right to property and had also reallocated tasks within the family so that her son also shared in the reproductive chores, she continued to maintain the inside –outside divide. Her son, and other boys reported their own experiences of initiating savings groups based on the learning from their mothers. None of them were

willing to consider changes in gender roles and viewed their mother's new roles essentially as a necessity for family well being.

Obviously women's roles in public spaces had not had a significant impact within their households. Men support their wives economically only in the initial phases in contribution towards saving. Thereafter women manage their own group functions. In some cases however men support in the repayment of loans, where loan is primarily for family enterprise or house repair and construction. For other loans women return money from their own work or from the earnings of children. Men in members' families also provided active support by pitching in to help with housework although in small measure and only in few cases.

These instances seemed higher in the case of women leaders. The greater support seems to be in the lack of resistance from men i.e. passive support by not objecting to their attending group activities.

3.6 Lifestyle Changes

"Now that basic needs are met and survival is not such a struggle, people are thinking about children's education and health" - Anant Joshi, MGB Branch Manager, Osmanabad

Women in the groups reported the following changes in their lifestyles

Women would earlier cook once in the day and eat stale food due to poverty and the pressure of work, as well as the lack of awareness of nutrition values. Meals would be eaten only twice a day; now they consume three meals a day.

Houses have been made pucca and/or repaired and more women are now striving to get houses and land in their own names.

TVs and other consumer durables have been bought, especially in households where women have set up new enterprises.

Girls are given milk and mother's incomes are being used towards school-books for their daughters

In their relationship with their children, women report an increased sense of worth. The children are more supportive and empathetic towards their new roles. Children support mother in more ways and share work in Raibhar Gujnur. They view their mothers as working and visibly productive and feel more confident. "Girls are more confident now and are feeling stronger. They want to be part of the group now" report women from Pandri. Women from Pandri, Usturi, Ambulaga who were earlier unable to educate children are now sending them to school. Women in Vadval report that "girls are now being sent to school and get better respect and are also given milk, which they were deprived of earlier". "Girls have greater aspirations and are growing up with the idea that they will also work and be active" say women of Gujnur.

By and large, the main support from families come from other female household members, except in the case of 2 women leaders of nuclear families



Meeting with women of Kamkheda. Men watch the proceedings with interest. Women here have set up their own ration shop, and have enabled women access to BPL loans through their guarantee.

Field diary Khandala-26th August

Has the attitude of family members changed?

We are respected by our husbands and children

We are consulted when decisions are to be made

We get respect from family members.

My husband discusses problems with me.

We think that with the help of SCG we can

whose husbands handled cooking chores when wives were away : older and younger sisters-in-law, daughters-in-law, mothers-in-law and adolescent daughters. Group leaders mentioned that group members would provide support when leaders were out of the village by providing food, grouping cattle and goats, fetching water. Husbands in one village stated, "We have never eaten so many ladoos as when our women go out for study tours."¹⁷

"We drink water in each others homes, the family members get to hear the discussions and understand and appreciate our work. In a home where the woman has felt threatened, her husband now accords her new respect. Men have stopped harassing women as they find that there are so many women with each individual woman." said one leader in Latur district.

The economic benefits of the SCG break down resistance and family members are also willing to provide economic support for promotion of activities and to attend meetings. Only one of the groups expressed the view that the family did not consider groups' work as beneficial.

Three women members of Phanapur participate in the Police Takrar Committee (the conflict resolution committee of the police) set up at the Thana level. They go to other villages and get a wider perspective on village problems. The other women of their families are the ones who give maximum support to the activities of the group. Thus active women are able to take giant steps based on the support of other women in their households

3.7 Agency

Groups have extended credit to non- members for daughters' weddings or illness. Groups have also lent to other groups in three instances. Support from family members is forthcoming for SCG members for repayment of loans as well as to attend meetings and programs.

Diary notes 21st Aug

Interview with leader of group in Bhosa

The meeting in Bhosa does not happen at the MMK since women are in the fields. This is a busy time. But we stop at the home of Maya Solte..... She started out as a Samvad Sahayak during the earthquake rehabilitation She went door to door for supervision of quality of construction, materials, and progress of work. The Engineers would collect "fees" for services. Samvad Sahayaks worked against corruption and monitored and reported progress and also disseminated information among women about construction.

After this phase she started the saving groups. Savings ranged from Rs. 20 to 50. Some women left the group, since they wanted to have meetings at their location..(Here 3 more women join us-one is not a group member but is curious to know what our purpose is..) They tell me those women in the group-received training in enterprises- handicraft, typing, broom (jharoo) making . Women got loans for enterprise, for daughter's treatment, marriage, (daughters' early marriage and delivery - 15 years.)

¹⁷ *Ladoos are sweets usually prepared on special occasions.

Maya Bai has been to KMVS in Bhuj, Gujarat and learnt about craft as enterprise, about the role of cluster committee, health work, and Nari Adalat where women bring issues and cases of mother in law/daughter in law disputes and other cases also. At the Nari Adalat, both parties are advised by the presiding women. Domestic conflict, rape, family property cases are dealt with here. She wants to start Nari Adalat here and places a demand for a lawyer to be appointed by the organization to assist in this process.

She speaks of her own struggle to get rights to property ... Of equality between boys and girls in distribution of work. Boys go out for agriculture and animals grazing. Daughters do domestic work. Both have equal rights she says- girl gets dowry, boy gets land.

Women express changes in their perception about themselves as members of the SCGs. They view themselves with greater **confidence** than ever before: able to provide for their families' needs and **capable** of presenting their own point of view even to the male-elders of the village and to government officials. Women report a change in their own attitudes about themselves and their status in 8 of the villages studied. The opportunity to participate in the meetings of the SCGs gives an exposure to **different ideas and perspectives** and enables them to **develop on opinion**. They feel that they receive greater support from their families **and more respect as individuals** "We finally have a voice" said a leader of the group in Ekurga. Women in Ambulaga and Ruibhar report that they have moved from a situation of poverty and helplessness to **a higher level of living** and beyond a struggle for survival. "Now, even in the present lean period, people have not migrated as they used to earlier. We are coping a bit better now", said women from Khandala. In Vadgaon however women mentioned that another group had broken up because women from migrating families demanded their share of savings.

Extending the concept of their own change in perspective women state that communities view them as changed and empowered, with the backing of the group supporting them. Their presence is acknowledged in different forums; they get respect from all women. In Mogha Khurd all women have started feeling an improved status "All women are now respected and women's collective strength is **visible** to communities". Women group members and leaders are **considered role models and ideals**.

How is this reflected in family dynamics? In relationships with their husbands most women report an **enhanced role in decision making**. In Talkot, Gujnur women say their opinions are sought before important decisions are made. Women in Khandala, Ramwadi, Usturi, Ambulga report that incidence of violence and abuse has decreased for group members and for other women. In Pandri both these shifts are visible: not only do families take decisions together, there is also less abuse.

Field diary Ekurga group meeting

We discussed anti-liquor, child marriage, and family planning. We also talked about family. We have not done anything for antiliquor, but if our husbands drink and come home we don't allow them inside the house.

Repayment of loans taken by women remains the burden of women by and large in instances where women run the enterprise even if the income has accrued to the family. Majority (60%) of the groups report that women repay loans with their earnings from labour and enterprise. 40% of such groups reported that husbands and family provide support if they are unable to repay the loans. Groups state that husbands and family members repay with amounts taken out of family enterprise and increased incomes. Thus the burden of repayment is still on the women, which indicates that while women's access to credit resources has increased, their control over its returns remains high only when they run the enterprise. This implies that

while women are a means for getting credit, their ability to leverage family resources is still limited in case of investment in family businesses.

Loans have been utilized for initiating enterprise, increasing stocks of enterprise or, investing in productive assets such as cattle, goats and agricultural inputs such as seeds and fertilizer. They have also been used to purchase cycles. Some loans have been taken for medical treatment, sons' as well as daughters' education, house maintenance and construction, for laying a water pipeline, purchase of motor, and in one group for religious purposes. All these activities benefit the family, but the burden of debt falls on the women. Women's hesitation to respond to our queries on this issue was an eloquent statement of their contriving burden. Groups do not lend to members for purchase of gold, clothes or consumption durables such as TV, cooler etc, as well as for alcohol and gambling. Consumption enabling loans are only given when there is no demand for other needs and money may be lying idle. However, it is reported that when such requirements arise or for sums beyond the group's capacity, groups members are still compelled to take loans from Sahukars in crises. Women do not openly mention this or talk about it at the meetings with us.

Group savings or leverage of credit has also not been able to prevent the migration of people at times of drought or those of bad agriculture crops, (the rains have failed once the past two years). There has been an analysis of the loan cycle and peoples' requirement at times of drought: in Vadgaon region, groups have broken down, as families that were migrating demanded their share of savings. A review of the records of recent meetings reflects some discussion on this issue.

Alliabad Tanda

People migrate for labour: SCGs are not enough to stop migration – ameliorative, not substantial enough yet to impact on migration or to be the basis of providing adequate incomes for the poor.

Q: Why are you thinking of closing down the group?

A: They want to take their savings out as they are migrating.

Agency Through Enterprise

Women have been encouraged through credit availability, coupled with training inputs and exchanges at Melavas etc to make investments towards enhancing their economic status. Women have used available resources to strengthen family businesses and livelihoods such as Kirana (grocery) shops, agriculture, paan shops, animal husbandry etc. Along with family occupations women have also made investments in productive assets that they manage and rake returns from. These include poultry and goat rearing, animal husbandry, lathes and sawing machines, bangle-sale, purchase and sale of vegetables and other agricultural produce. Speaking about their role in their enterprises women state that in family traditional occupations they are part of family labour and manage the businesses. In the cases of own enterprises' their ownership is much higher as returns are in their own hands. They say "we are the owners and workers. In some cases our household members may help in purchase or sale of goods. But we must run the business and repay the loans. Along with being entrepreneurs we are workers and domestic workers and fulfill all these roles".

Thus the enterprises have implied more responsibilities in addition to traditional roles women report that the struggle for survival is less stressful. Women of Usturi would earlier work as labour but now are able to work on their enterprise. In Pandri, women reported that earlier they would make efforts to finish domestic work and go for labour, but now this has changed. Women have purchased goats and buffaloes with their loans and in a span of a year have been able to purchase more animals in Mogha, and increased their earnings substantially.

Women also report changes in practices over the past few months. Time spent on enterprise has increased and management practices have also improved. Women have diversified to include other activities and the earnings from poultry and animal husbandry have generated surplus for investment in agriculture and in kirana shop. Increased earnings have enabled women to have access to resources to cater to needs of the household more efficiently in all cases. Women also have greater resources available to incur expenditures themselves, without having to seek permission from family members and elders as reported in Phanepur. Family cooperation has increased in tending to tasks while women manage the enterprises for women in Jalkot, Gujnur but they did not elaborate on the sources of support. In Ramwadi, husbands are now more willing to support women in loan repayment than previously. Husbands and family members are also cooperative in sale and purchase of goods and managing the business if women have to go to attend meetings.

Women have previously worked as labour and moved to neighboring villages for the purpose. Now women in the majority of villages are also willing and involved in moving to neighboring villages to sell products such as bangles, vegetables etc, although most women stated that sales within the village itself were adequate owing to the fact that these are small-scale businesses. A variety of enterprises have been started /upgraded by women such as tea stalls, kirana stores , bakeries, laundry, stationery shops, flour mills, etc. Most women entrepreneurs report higher ability to interact and transact with banks to make withdrawals and repayments. Women are keen to return their loans and take another dose of credit. Although only 4 groups of those studied have received loans from banks, women are now more confident of interacting and negotiating with banks except in Raibhar where the exposure to the bank has been limited to the leaders.

Women see a direct growth of their entrepreneurial activities and improved earnings. At the individual level, they report a greater say in decision making as they are now respected by husbands and elders. The available credit and earnings have made it possible not only to address household needs and solve family problems, but also lifestyle-changes: in food and clothes' habits. Women would earlier cook once and eat stale food, and meals would be eaten only day. Now three meals a day are possible according to women in Parndri. Vadval women report increased availability of food and milk for their daughter. Women in 'Khandala and Mogha Khurd have been able to reconstruct and repair pucca structures for their homes. Women have also bought TVs in 6 of the villages studied. Women also reported that the overall environment for women to be involved in enterprises and in public spheres of economic activity, such as going to markets and managing shops has improved.

Enterprise Melavas

The message to all groups at the melava move from consumption to production ingredients of successful enterprises. shops, trades, services etc. Groups cooperatives, poultry units and ration shops. The seasonal calendar of festivals and federation was a popular tool. These women's groups to trade in stationery



items. Federations facilitated at least thirty groups in Latur and Osmanabad to trade collectively at the time of Sankrant festival in January. Short term credit was given to groups for this purpose. Women gained exposure to new possibilities, to explore local resources, increase contacts and forge new linkages and to plan and work out enterprises collectively.

PART 4

CHANGES IN THE POSITION AND STATUS OF WOMEN'S GROUPS WITHIN THE COMMUNITY

4.1 "INSTITUTIONS WE OWN"

Women leaders were categorical in their ownership of the Mahasangh. "Staff members have been our guides & facilitators but this is our Mahasangh & we conduct our own affairs & take decisions ourselves. We need not consult the staff on a daily basis, but need their support to help us grow. The organisation has also provided us with credit based on demand from groups, which we repay regularly."

Would you lend to men ?Asked one man from the neighbouring district of Amravati who was observing the proceedings of our discussions. The women leaders of the Nilanga Mahasangh, Latur district responded saying:

Ours is a 'Sakhi' Mahasangh'. If the men need loans they can go to the banks & get loans easily. We lend only to women since this is women's saving. Besides, men do not return. The Sakhi Mahasangh has been set up to resolve women's problems. Men will take money & use it for the liquor problem & gambling & they would not repay. We will not lend to them even on higher interest rates. Groups have saved and even repaid men's outstanding loans with banks.



Mahasangh leaders conduct transactions and check records of the Tulza Bhavani Mahasangh in Tulzapur, Osmanabad.

MS meetings are held monthly at office where we ourselves maintain phone & accounts. We pay an interest to the organization loans C. The records of membership, shares, loans, repayments are all maintained by us & receipts are all made by us. Loan payments are made by cheque to the Individual loanees based on the recommendation by the group. Loans are repaid by cheque. They also check which groups are requesting loans so that there is fair distribution, although the financial efficiency of groups is seen before loans are given.

Mahasangha Committee members go to groups to monitor their processes of screening loans, repayment, regularity of and attendance at meetings, and loan utilization. MS meetings are held monthly at office where we ourselves maintain phone & accounts. We pay an interest to the organization on the loan amount given to us.

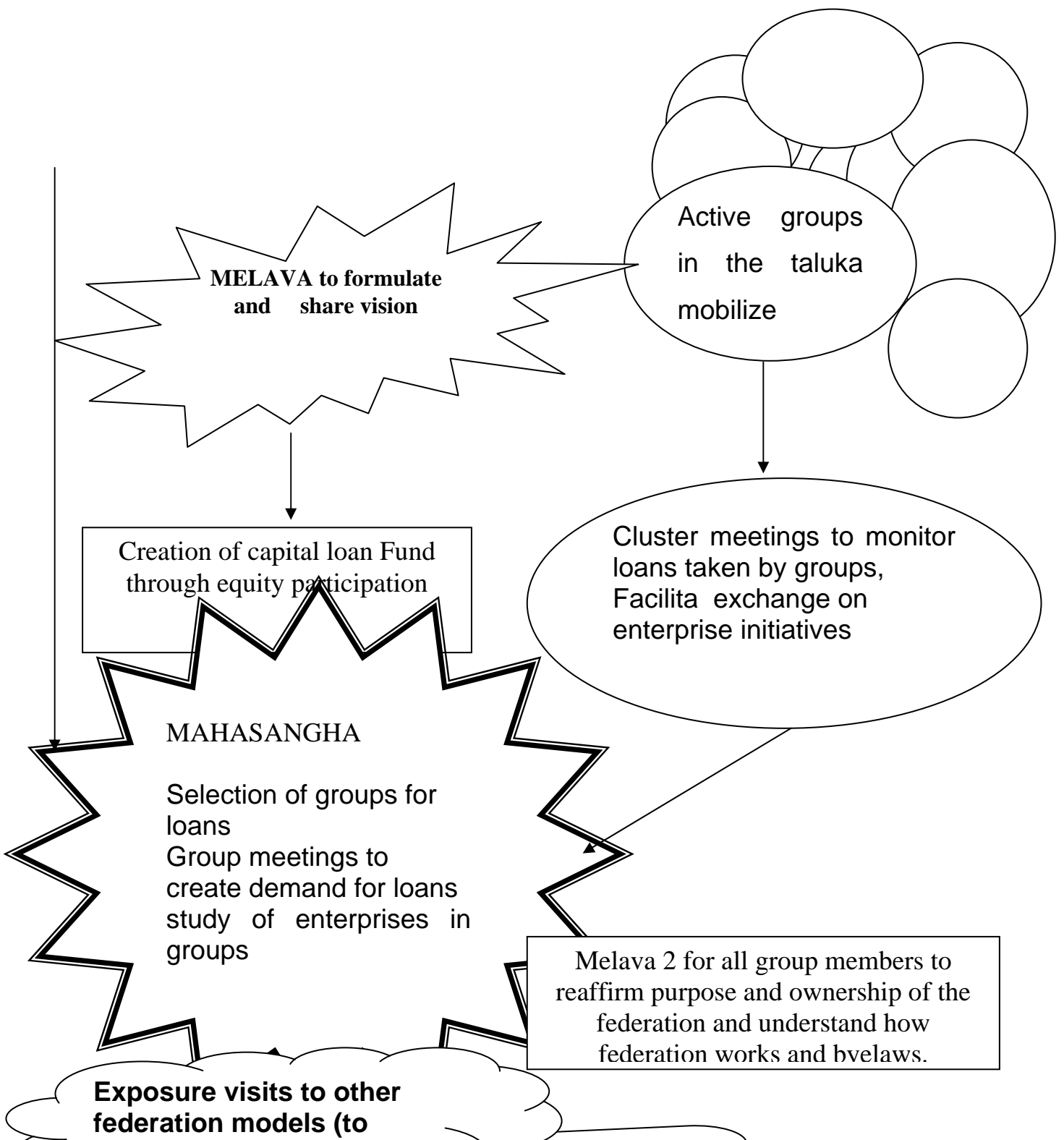
Linkage Of Mahasangh & Cluster.

Decisions & discussions of MS are made known to all at the cluster meetings and discussions are held on Lending and repayment to MS. The new groups are encouraged to keep records efficiently and become members of Mahasangh & pay their membership & shares. The MS also conducts melavas at cluster level where information is shared on various issues including into on MS. Applications for MS loan are processed at cluster level. Exploring enterprise options through study tours, exposure visits are new activities at the cluster.

Women clearly articulated the differences between the Mahasangh and banks in terms of their utility for women

- Banks ask for collateral, whereas our collateral is the groups guarantee.
- We do not require a letter of recommendation from local leader/sponsor, since this causes the loanee to be obliged to the sponsor.
- Women do not bear the cost of being penalised for default by other family members pending with bank.

Exhibit 1: Federation Process



- Women stand to gain if they link with MS since the returns (benefits) will also be theirs as share-holders. The shares give each group a feeling of owning the MS and they also strive for its efficiency.

The leaders considered collection of loan repayment & disbursement cycle, and promotion of women's enterprises on sound business principles for sound returns as priority issues for Mahasangh operations. SSP has facilitated the emergence of Sakhi Mahasanghas at two talukas, with federation structures in three others underway. The challenge is to link savings and credit groups to the pyramidal structure through the clusters. The cluster is seen as a crucial link in the chain that sustains interaction between groups. SSP expects that the cluster leadership will take on the pre-appraisal for loans given by the federation and banks and monitor its proper utilisation and repayment by groups.

Gains From The Mahasangh

Apart from the loans that Women members get as start capital for micro-enterprises, livestock and agriculture, providing access to larger amounts of credit for enterprise , groups are trained on credit planning and gain experience in managing enterprise loans. The recovery of loans from groups is 100%. **Federation executive members are aware** of all transactions. They create demand for credit, undertake and facilitate credit planning. The pre-selection and appraisal of groups is now handled by federation members, apart from fulfilling loan documentation. Leaders are required to keep records— of capital fund, deposits, loans and repayment. For monitoring the use of loans, Federation executive members visit each of the enterprise groups and guide members. They have also held melavas and meetings with groups for promotion of enterprises.

SSP has created a Credit fund of Rs 4 lakh to cater to the initial requirements of capital requirement to set up the Mahasangh. An interest of 1.5% is charged on the amounts advanced from this fund which is further utilized to bear costs of programmes. SSP also undertakes the major tasks of managing the financial monitoring systems, although the village level systems are managed by women leaders themselves in the majority of cases. **Women leaders have been trained in Audit processes**, based on which they undertook an audit of 100 groups and have been able to build consciousness of groups on the qualitative aspects of SCG operations. Audit of other groups is also planned.

SSP bears the operational costs of running the Sangha office, and it may be a while before such costs can be borne by the Mahasangh. The major role that the organization has played is in the up-gradation of skills provision of information which has led to broadening perspectives. This is evident not only in the Mahasangh leaders understanding on financial aspects of SCGs but also on various issues such as health and traditional medicine and on legal rights. The Mahasanghs in Latur view their roles in a broader perspective of women's advancement and reduction of subordination. They have also taken initiatives to engage in issues of atrocities and to address various developmental needs of women. The Mahasangh in Osmanabad, in contrast, is much more focussed on the financial aspects. This may be attributed to its being more recently formed, as well as the nature of discussions and exposure facilitated by the staff team and the composition of the leadership. Latur district Mahasanghs seem representative of the poorer sections, whereas Osmanabad women leaders have higher levels of literacy and are from economically better off households, (assessed on the basis of land holdings and number of crops and irrigation facilities), although a few were single women-widowed or divorced- and

therefore from a socially vulnerable group. The disparity in levels of understanding on gender issues points to the need for greater attention required to these aspects so that the Mahasangh may emerge as a forum that addresses women's empowerment concerns in a holistic framework. Moreover, greater discussion is also required on macro economic issues with the staff as well as with the groups and communities they represent, towards formulation of choices and strategies in the interest of the poor and towards sustainability rather than short term gains.

The Mahasangh women in Latur have a vision for the Mahasangh as a women's forum :
“ We want to increase our resources and make a big bank- to take up issues of violence & crimes against women, educate our daughters, and become literate ourselves. We will become active on village committees and fight injustice & corruption.

4.2 Agency Through Governance

Community mobilization for village development

Communities come together when they celebrate national festivals, religious fairs and social programmes. When the MM take the lead in organizing these programs, it enables women to participate in large numbers, gives visibility to work of women's groups and keeps communities together. Active MMs, have mobilized women and communities for collective action on various village concerns like lack of roads, transport, drainage and other infrastructure. In several villages MMs demonstrated a key role in collecting taxes on behalf of Gram Panchayats and implementation of projects through

Cultural events and celebration on special days – 26th January, 15th August have also brought the community together. These have also provided women legitimate space for participation in public forum as members of groups and have been a significant means of enhancing self worth. Girls' Day (Savitri Phule Jayanti) - helped the women's groups to link up with the education committee and school teachers.

Gram sabhas have given chance to women sarpanchas to review work done by them. In some village the mahila mandal women even played a central role because they were the transmitters of crucial information, which they had obtained in workshops etc. before. In another village they succeeded to assume a monitoring position. Women come forward during gram sabhas to point out problems and grievances, asserting more accountability.

8th March womens day Melava held in Latur and Osmanabad district at cluster level.) and other create platforms for women's groups to represent their problems. The highlights of this melava were planning, arrangements by the cluster committee PHC doctors. Gram sevak, health workers, anganwadi supervisors played the roles of resource persons. Block development office, Zilla parishad members, panchayat members, gramsevak, gramsevika, mahila sarpanch and gram panchayat members, ex sabhapti, education officers members, doctors and village level SCGs and MM members participated. As resource people PHC doctors. Anganwadi supervisors, head master gave information about the importance of Women's day, about women health law and rights importance of womens education and disadvantage of early marriage and talkj about theMahila Mandals role in health and education issues.

As women's groups mature they swiftly make the transition from addressing household concerns through credit to participation in the public sphere, where they address community issues such as water, sanitation, healthcare, poverty alleviation programs, and the public distribution system. The collectives provide women with the confidence and the resource base to intervene in local development processes.

From simple to complex issues

When groups stabilize, their savings and credit operations, they are ready to move onto addressing practical issues. SSP's inputs enable women to undertake the following :

- ❖ Collective action on social issues
- ❖ Participation in gram panchayat activities
- ❖ Entry into local planning processes
- ❖ Accessing development resources
- ❖ Building contacts with district and taluka officials
- ❖ Implementing village development schemes

Women have gained exposure to new possibilities, to explore local resources, increase contacts and forge new linkage and to plan and work collectively. They begin to realise the potential of the collective to address other needs and take upon the agenda to address other needs and evolve into roles of problem solving and looking at broader issues. The SCGs have provided the support to women and their families to improve security, earning, food habits, lifestyles; but most of all they have provided women with the opportunity and space to delve into other issues of basic needs of their community as well as social and economic issues. They begin to realise their own potential and power to mobilise resources and initiate action to access resources for growth and development. **Leadership emerges within the groups and clusters and women then determine the agenda for action to organize themselves raising issues of governance.**

Participation In Planning

The key instrument that enables women to engage in governance is the involvement of women in the planning process. The planning process starts with the awareness of a problem – a felt need, as a common shared concern. This is followed by a situation analysis of the reasons and then a review of the available resources and possibilities to resolve the same, and devising solutions based on this set of information; and finally trying out the solution. And, if it succeeds, using it as a model for future requirements. The next step is to make the model and its initiators visible in the larger arenas of planning. Groups are encouraged to interact with and involve players at various levels of governance, starting with the immediate environment in the community and gradually expanding the spaces of interface to the realm of public institutions and government. (REFER TO EXHIBIT 2)

Organised women's collectives are participating in local self-government along with women in local planning and village development processes. Women's groups have mobilized large numbers of women to participate in village assemblies, demanding greater accountability from elected members. Women's collectives are monitoring functioning of basic services and infrastructure; education, health and social support programmes. Women are mobilizing communities around village development issues. As a result of the sense of community ownership, community contributions and tax collections in areas such as drinking water have increased. Women and elected members participate in dialogue platforms at block and district levels to give feedback to local officials. Through information dissemination and networking women's collectives ensure that local communities are well informed on entitlements and resources for development.

Successes And Initiatives

Exhibit 2: EXPERIENCES IN GOVERNANCE

Process for addressing Governance issues

SCGs and MMs undertake problem analysis- through data gathering
Village mapping and discussions
cluster level

Discussion With Panchayats and at Village Elders towards mainstreaming agenda

Negotiate with government for services and allocations (lights,roads, ration shops, toilets,housing, closure of liquor shop, bus stop,water standpost etc)

Resource mobilisation to undertake repairs and maintenance of facilities in village

Monitor services and participate in discussions solve problems
as members of VECs to monitor education children, girls
Informally through the mahila mandals & coordination with mothers club

The language of group leaders who lead this process reflects optimism, understanding, intent and action and expectation of resolution of problems in the future. Their strength emerges from the support of the larger group and a confidence of their new-found abilities to negotiate at every level.

In Pandri, the group's women worked on the Education Committee and managed to get another teacher for the school where there was only one. While they do not perceive enough support from the villagers and Sarpanch, their linkage with the Gram Panchayat is viewed as a conduit for information about Panchayat plans and government schemes.



Pandri women identify water, electricity, roads, the lack of a bus service and health as the problems of the village and wish to work on all these as the key development issues. Women's health especially deserves attention according to them. They have worked on the issue of water, involving the Sarpanch, but have not yet been able to solve the problem. This issue was placed before the recent cluster meeting. Girls from Ramwadi brought up the issue of infrequent bus services which constrained them from attending school regularly

In Ustoori the problems articulated by the *women are child marriage and health*. The SCG was involved in the Village Cleanliness Drive. Members attended Sakhi Shivar and melavas and health camp, participated in Gram Sabha along with the Mahila Mandal, and serve on the Education and Health Committees. These women see their involvement in Mahila Mandal and the ability to access financial benefit as part of the SCG as being responsible for the laying of the '1000m Pipeline' in the village

In Ambulaga, roads, drains, water tanks and toilets are the main problems of the village. Underlying the public works theme is the women's omni-present problem of alcohol consumption by the men that causes tremendous difficulty for the women. They have tried to solve village problems, especially of the toilets by discussion and collaboration with the Sarpanch and the Mahila Mandal.

In Ambulaga the SCG members say that there is improvement in the village. Their relative financial independence has instilled a sense of confidence and self worth in the women. These women have articulated their problems in the Gram Panchayat and are working with the village elders to find solutions. This has also given them the courage to ask for better positions for women on the Gram Panchayat. In future they would like to work on bringing about improvement in the roads, drainage system and cleanliness in the village. **Participation in self-education programs has been the biggest learning for them, say the SCG members of Ambulaga.** Cooperation and support from the Sarpanch and the Gram Panchayat has been due to recognition of their forums strength.

In **Tambadwadi** the main problem of the women is the seasonality of availability of work. The focus of the groups has been on the village issue of water . They held initial discussion in the Gram Panchayat meetings with the Sarpanch and Panchayat

members followed by the group taking action once the Gram Panchayat agrees. The SCG women in Tambadwadi are hopeful that village problems and those that are specific to women (alcohol consumption by their men) will be solved. "We hope to see the day when our husbands will stop consuming liquor and wasting our money".

These women value the process of creating solutions: **"We learn something from each project that we take up – if we have a problem, we learn how to face it and tackle it."** In this village there are 4 women on various village committees: education, cleanliness, ration and health. Despite resistance from the villagers – they try to hold meetings without the women from the SCG- the group members envisage that with their linkages with the Panchayat, and support from the village elders, in future they will not only will they be able to educate women, but also be selected to positions of governance in the Panchayat without having to fight elections."

"The PHC is very far. We are going to ask the officials for a health center here." said the group in Bhoja. Health is perceived as the main problem of the women as well as that of the village. They expressed concern about gynecological problems. These women have worked on various village development issues with the Gram Panchayat, Gram Sevak, Talati. The process has been one of identifying problems, discussing at group meetings, contacting the village elders and concerned government and together devising solutions in the village meetings.



Health Shivir in progress. Information is given by resource persons and women identify issues that require collective action

In Mogha, group members are attached to the Gram Panchayat, attend meetings of the Gram Sabha. They report with pride their participation in major events like the Republic Day and Independence Day celebrations. Their major benefit is the access to information, viz., that of government schemes and projects of the the Gram Panchayat.

In **Phanepur and Gujnur**, transport and water distribution were identified as the key problems of the village. The group has undertaken discussion with the Gram Panchayat towards solving this problem but benefits of this planning exercise are yet to materialise. In both villages, the women viewed the lack of a meeting place for the Mahila Mandal as a problem. They expressed the wish to take up closing down of the liquor shop as a village project and bring about prohibition.

Water, toilets and roads are the key problems identified by the SCG in Balegaon. Working in tandem with the Panchayat Committee, the B.D.O and the Gram Panchayat the SCG has managed to access water for the village. There are women on the Panchayat in Balegaon and the Panchayat is perceived as willing and supportive to working with women. The members of this group have also worked on the Ration Committee. They are also supported by their families – men, women and children in these efforts.

There is clear evidence of the greater involvement of SGC and MM women in Village Level Governance. The first priority has been to ensure that Gram Sabha meetings are held more regularly. In villages where these were not being held, the

SCG/MM women have questioned the leadership, held alternative meetings and pressurized the community to ensure that this does happen. All the villages studied had Gram Sabha meetings, of which 80% had been activated in some way by the SCGs. Women's participation in Gram Sabha meetings has also increased not only in numbers, but in their active and increased engagement in discussions and forums of the panchayat committees. Women are on the committees of the PR system-especially education and MCH in a majority of the villages studied(65%) Women's priorities have been raised and addressed on the agenda of the Gram Sabha in a number of cases. 60% of groups reported that the support from the Sarpanch and other members of the Panchayat has been forthcoming and invaluable to enable groups to play an effective role. Others reported that they were able to address their agenda with little support forthcoming from the Sarpanch and others. Groups in 2 villages however were unable to redress their problems and were not effective in generating support or in implementing their needs and were still struggling with the issue or had left it to a male leader to act on their behalf.

Interaction with group-members, communities and community leaders highlights the visible role that these groups have in village development work. People in governance are not only acknowledging the efficacy and swiftness of the groups in function and access, they are also encouraging the women in their households to become part of the collectives. The Sarpanch in Mardi says "there are two women from my family in the group because they are able to solve every small problem." In Ruibhar the Sarpanch observes "with women joining this group the collective strength and unity of the entire village has increased." In Vadgaon, a woman leader is herself a member of the group.. She is proud that the women the Gram Panchayat involves the group in all kinds of village development work. She attributes this to the fact that with the group's intervention, benefits even from government schemes are received quickly.

4.4 Agency For Women's Political Participation

SCGs and MMs have increased credibility as vote banks and as influential in political processes; political parties and candidates seek their support. More than 60% of groups reported that they were recognized as a strong lobby. SCGs views are sought on critical issues of village development in a number of the groups. SCGs have also held discussions on women's issues and priorities with party candidates in a few (40%) of the villages studied. Some report that women candidates have stood for election backed by groups and MM members. Women are aware of democratic values and rights and responsibilities through the experience of their own groups and articulate these in the context of operations of the Panchayats also. Women leaders have also been willing to challenge political forums on instances of malpractice and injustice collectively. While this is evident in the 60% that are the strong groups, other groups are aware of such initiatives in other villages and are keen to participate in such ways and strengthen their roles.

The Cluster forums are significant, providing a means for learning for new groups and linkage between groups across villages to collaborate and engage in actions collectively. Women leaders of the clusters and federations were confident of creating a strong lobby on behalf of women in the political processes of the region. Women from stronger groups visit new or weaker groups and provide support to address problems. With their leadership, the weaker groups have also been able to access various benefits, and to streamline their functioning

Decisions & discussions of the Mahasangh are also made known to all at the cluster meetings. Lending and repayment to MS is also discussed. The new groups are

encouraged to keep records a become members of MS & pay their membership & shares. The MS also conducts melavas at cluster level where information is shared & discussions are held on various issues. This motivates new groups to learn and want to be part of the process, as was evident in the cluster meetings we attended.

However, the cluster meetings held on a monthly basis are currently focussed on information sharing and discussions on problems and transactions. The onus of problem solving and providing direction for collective action is centered around the leaders of the Mahasangh from that cluster or the group leaders supported by the Cluster worker and Cluster in Charge, where cluster workers are newly appointed or weak. Sustained inputs and rigour need to be infused into the cluster process before consensus building can happen and the cluster emerges as a women's forum with effective skills for bringing about change in a village level or regional context. Cluster committees have been elected recently to coordinate the efforts of various groups to work together. Training inputs have also been provided to these committees, as they are envisaged as the key forum to redress women's concerns regarding governance and local issues. But there was little evidence of the clarity of roles and vision of the cluster as a women's forum, and much support and facilitation will be required before the cluster as a forum for women can work independently to address gender interests at a regional level. Meanwhile the federation and the SCGs working in collaboration with the Mahila Mandals provide the space to address women's needs.

The Mahila Mahiti Kendra or women's information centres are not only a place for women to meet, get trained and plan their activities; they are also a means by which women claim public space and visibility. Six such centres have been constructed and more are underway. "When a women's group has its own office with their name on it, it gives them a new status in the village".

Mahiti Kendras have been provided on a cluster level. Groups have negotiated with panchayats for the allotment of land and supervised and facilitated the task of construction. Where land has not been made available at suitable locations women have even used their own savings, as in Dhutta, to create a MMK as "a women's office". However the ownership of such spaces seems to vest with the lead group vested with responsibility of its construction, and initiatives to organise activities and manage the space also lies with them, thereby creating a hierarchy and sometimes rivalries between groups for recognition and allocation of MMKs.

Women visualize these as spaces to conduct their meetings and coordinate with other programmes as well as to organize information dissemination initiatives. While the use they are put to may vary from seasonal storage of fodder to conducting immunization and training sessions and cluster level meetings, groups expressed this as a necessary facility to establish their presence and to access greater information sharing opportunities.

PART 4.

FUTURE STRATEGIES TOWARDS EMPOWERMENT AND AREAS OF CONCERN

The SCGs, working in tandem with the Mahila Mandals, have created a space and environment to address women's needs. Significant changes have come about in the lives of women especially in the context of access and management of resources, and gained leverage to additional resources towards economic advancement. This has brought new opportunities of work and earning, coupled with enhanced skills in

economic spheres as well as created opportunities for leadership, control and decision making, and women can now lay claim to a space of their own in the economic arena.

Through participation in the SCGs and Mahasanghs women have acquired new roles and new institutional options have been created that challenge systems that are not responsive to their needs or are inherently biased against them, being based in a patriarchal organizational framework. Bankers however recognize the potential of the Mahasangha and the Branch Manager of MGB in Ambulga was keen to negotiate with the Mahasangha “to ensure that we do not work counter-productive to each other’s and market interests”. The Mahasangh poses a challenge as an alternative that is designed to suit women’s needs as an economic and social forum. On the one hand the SCGs and Mahasangh addresses the tasks of saving and lending which it is assigned for, to address the survival needs of women and their communities. In so doing it establishes a legitimate role for addressing the strategic needs of women and can provide the forum for raising issues of women’s subordinate status. Currently however, these issues are addressed in the context of development agenda and public roles for women, stopping short of addressing the critical issues of violence and crimes against women in the household and critical questions of health and women status.

The confidence and skills gained by women in the management of resources and negotiation through internal management of SCGs have prepared women for entry into public spheres to address governance issues. Based on a new confidence women have entered into public roles and spheres of interaction with the Panchayats, with the government and with the market to demand a gender responsive process of governance and development. The questions that women are raising and agenda currently undertaken do not however address the problems identified as most critical by the women themselves. Obviously greater clarity of perspective and strategies is required at the organizational level as well as with the women before they feel confident to address these strategic gender concerns. The organization resistance to working with issues that are “sensitive” and “personal” may stem from the fact that these issues have hitherto not been their primary agenda. The organization of SCG groups has not required a fundamental questioning of the structures of patriarchy, since it has been limited to the function of access to resources for economic improvement and development. Through this very process however women who have come together are raising the issues of health and violence among others as key areas for collective action. The organization is now confronted with these issues of strategic gender interests and must hone its perspectives and strategies to address these issues.

Khatun bi of Lohara (case study reported in the networking newsletter of SCGs)

Khatunbi, lives in Lohara. She is illiterate but she fights for women. She tries her level best to solve their quarrels and is successful. An incident, which occurred five month back, changed her life completely. Khanabi from the village committed suicide along with her four children. No one came forward to give evidence. Khatunbi’s lamented “If we do not tackle this now, in future more such incidents will occur. Women should take a Morcha(procession) at the police station and discuss this,” she said in the saving group. She talked to women who came to grind flour at her chakki (flourmill), Everyone was scared of the police but it was a question of five lives – not just one.

She invited women for a programme. Two hundred women came. Other subjects along with this one were discussed. They were requested to come to the police station and give evidence, but women hesitated. After lot of persuasion they were ready to come. Morcha was taken to the police station. Police gave a patient hearing to the women. When the panchanama was being made however no one came to give evidence. The police inspector was unable to do anything and had to release Khanabi’s husband from arrest since no one had given written complaint.

But the women became stronger simply by witnessing this. This was their first morcha. Khatunbi is no longer alone - now four or five women have joined her. Rodga's mami, Bhagatbai, Pathanbai now help her. She cannot bear any injustice of the society. They give a hearing to both the parties and explain them ways and means of compromise. Khatunbi has impressed people by her sensible words: "No one's family should break, everyone must be satisfied with what they have and try to live in peace. " They are convinced and are able to make mutual compromises. Khatunbi is satisfied. She has solved seven cases that had reached the courts.

Her husband works in the irrigation department; one of her sons runs a shop, the other is a doctor. Both the daughters are married. All the family members give her encouragement. Her husband advises her to be careful as all are not of good intention. She feels that nobody's daughter should be the victim of tyranny. If she is not careful and objective, people will lose faith in her.

Women are able to cross boundaries across caste and class and pose a challenge to the state in its delivery of services. Political interests are also recognizing the potential of the power of women's collective forums and would seek their patronage. However, these interventions leave the domain of women's private lives in the household relatively untouched. While a number of groups and women reported support and changing roles, these go hand in hand with the reality of the obvious and subtle forms of violence that women are confronted with in their day to day lives along with the struggle for family survival.

Dowry harassment and social restrictions on women's mobility have been dealt with by groups based on their own level of confidence and ability to deal with such issues. Some have been able to negotiate changes in relationships, while most are still struggling with the reality. Leaders of groups negotiate with the men based on their credibility. They have in some instances even taken up cases of battering, desertion, rape etc to bring cases to the notice of the authorities or to put collective pressure on the perpetrator.

Some women leaders are also nominees on the Mahila Takraar Committee at Taluka Level. Women leaders are aware of the Nari Adalat experience in Gujarat and elsewhere and consider this a necessary strategy to address this issue with the organizations support. Individual women, such as Khatun bi have sought to address the issue of violence and domestic conflict through their interventions, but obviously much needs to be done in a state which has the among the highest record of harassment and crimes against women in the household.

Women are more empowered due to their economic strength and collective experiences, and are now prepared to address issues of status in the personal sphere. There is need for focussed strategic planning with groups to address this issue more systematically, based on a base line analysis. The organization team needs to develop perspectives and skills to be able to facilitate processes to address this issue from an empowerment perspective. The strategy adopted hitherto of collective analysis and learning opportunities could well be adopted to address these issues, with the organization playing a facilitative and supportive role in the process. The strategy of working intensively in a district, with large numbers of groups and formation of federations and cluster forums has generated a critical mass which could gradually be prepared to address the strategic gender interests of women.

Women reported the problem of excessive alcohol consumption by men, and the consequent incidence of violence and impoverishment in the household. These issues were however discussed by women in tentative tones. Due to fears of retribution, women are unwilling to raise this issue without adequate support from

cluster and other groups. Negotiation on this issue has been initiated where Panchayat support has been forthcoming (Vadgaon). SCGs are not clear of SSP's position on these issues and nor are they confident of their support on these issues. It is important however that the organizations' visible support is available to the women to address these and other issues of atrocities, to enable them explore strategies and to strengthen the linkages for them to deal with these issues. Action on these issues may well create conflict or confrontation with communities, but it would also serve to make explicit the organizations commitment to changing social relations towards the achievement of empowerment in every sphere. Without addressing these issues the efforts hitherto of mobilizing women would only remain limited to the achievement of empowerment in a limited arena, and would not enable women to deal with the real challenges to empowerment within their thresholds.

Similarly, class issues are also visible in villages, and between groups. Although groups are largely mixed, the predominance of women from better-off households in leadership positions raises the issue of equity and priorities for action. Women in the groups we met acknowledged that the poorest were in fact not represented in their groups, and even within the group there exists a hierarchy of class. An analysis of lending and leadership patterns may enable the organization to develop strategies to wards equity. Simultaneously the development of a deeper understanding of economic processes in a macro perspective would also inform the programme approach of the organization in the interest of the poor. SSP has generally been focussing on mobilization for economic empowerment and women's subsequent involvement in local planning and governance and taking up social issues in a limited way. SSP intends to explore primary education for girls and water conservation as new issues of its intervention towards which it has already started visits and interaction with other NGOs working in these fields. Issues of minimum wage, equal wages, violence are not SSP's main focus. The expectation appears to be of women themselves taking up these issues in their own time. But some of these issues are critical for women's survival and livelihoods. For instance issues of wage parity and minimum wages have not been addressed, although staff is aware of these discriminatory practices. They have preferred to take a course of minimum conflict. Without the articulation of these issues in its own approach, however, SSP stops short in its agenda to address the issue of Economic Empowerment. Women raised issues of women's health as a priority in a number of villages, but information on this is meager, and the organizations efforts to address this area have been few so far. Public health awareness is an inadequate approach to deal with women's health issues although it can provide an entry point for the issue. Strengthening its perspective on Women's empowerment and linkages with women's health status may enable the organization to define its strategy on the issue in the future. The group leaders are still at an informal level of financial management, and the support functions to monitor and manage the MIS related to these functions will need to be addressed by SSP for some time to come. Cluster and federations structures have been created to cater to women's efforts for financial management as well as empowerment and to bring women in large numbers to address issues on an area level based on their needs. Processes to strengthen these forums to emerge, with a strong gender and class perspective, need to be nurtured with adequate space and time, in order to enable women to be empowered. SSP will have to assess the learning needs of the leaders at the federation level as well as the areas requiring strengthening in its own team in order to cater to these emerging needs. Issues of enlarging scale of operation will have to be weighed against the requirement for intensification of these processes necessary for empowerment.

ANNEXURE 1 : DETAILS OF MAHASANGHAS IN LATUR DISTRICT –2001

SAKHI MAHASANG NILANGA February 2001

Particular	Amount	Particular	Amount
Loan Repayment Principal	467200.00	Loan Disbursed to member (Group)	822500.00
Loan Repayment Interest shares	38954.50	Bank Balance	13052.00
General fees of group		Credit Fund	62000.00
Credit Fund	111000.00	Deposit for Saree	20000.00
Bank interest	10800.00	Cash in hand	660.50
Federation melava collection	275000.00		
Body member fees	561.00		
	13730.00		
	900.00		
Total	918212.50	Total	918212.50

SAKHI MAHASANGHA LATUR March 2001

Particular	Amount	Particular	Amount
Loan Repayment Principal	12700.00	Loan Disbursed to member (Group)	59000.00
Loan Repayment Interest	1512.00	Bank Balance	4286.00
Shares	45100.00	Cash in hand	133.00
General fees of group	3280.00		
Body member fees	800.00		
On Loan	20.00		
On Body member	7.00		
Total	63419.00	Total	63419.00

Sakhi Federation Ranapur Jan 2001

Particular	Amount	Particular	Amount
Loan Repayment Principal	1500.00	Loan Disbursed to member (Group)	20000.00
Loan Repayment Interest shares	450.00	Cash in Hand	2140.00
General fees of group	19000.00		
Body member fees	890.00		
	300.00		
Total	22140.00	Total	22140.00

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