

# Collectives of Women: Paving the Way to Empowerment

PREM SHANKAR, SHAHNAWAZ ALAM AND MAINAK BISWAS

*Adopting strategies to collectivize women in Khunti, under the umbrella of five SGSY projects, is helping counter the marginalization of women, who till now have been economically dependent on the menfolk, have lacked forums for voicing their concerns, have had very little awareness of their rights and have, therefore, been unable to take collective action.*

On October 25, 2011, the administration of Khunti district, witnessed an unprecedented incident. Thousands of rural women gathered to raise their voice against two incidents of molestation in the area. The determination of these women was enough to set the administration in action. These ordinary women were members of an extraordinary institution, an institution of their own creation, the Torpa Mahila Sangh, one of the 15 women's Federations, promoted across five Special Swarnajayanti Gram Swarozgar Yojana (SGSY) project districts. The accused, who were at large since the lodging of the FIR with the police, were arrested within 24 hours of the demonstration. Such examples are testimony to the fact that women have been empowered because of the initiatives taken up with 57,000 rural women and their families, across five backward districts of Jharkhand.

Rural Jharkhand is characterized by a high incidence of poverty (estimated to be above 44 per cent), migration, gender inequality, underdeveloped agriculture and poor infrastructure. The state's performance on most of the development indices is alarming. There are 82 Integrated Action Plan (IAP) districts in the country and, of these, 17 (20 per cent) lie in Jharkhand, accounting for 70 per cent of the total districts in the state. Rural women bear the dual burden of having productive as well as reproductive roles. The plight of these women in Jharkhand can be better understood from the facts in Table 1.

**Table 1: Women Per 1000 Men**

Census Year	1951	1961	1971	1981	1991	2001	2011
Sex Ratio	961	960	948	940	924	941	947

Source: Gender Composition-Census of India (censusindia.gov.in/2011)

Jharkhand has been witnessing a gradual decline in the sex ratio. Poor nutritional status, high incidence of anaemia, low institutional delivery along with other social factors such as the status of women in the family and society are a few of the important contributors to the skewed sex ratios. The economic dependency of women on men and the lack of avenues to raise their voice against oppression often aggravate women's subjugation.

The National Family Health Survey-II found that there is widespread acceptance among married women in Jharkhand that the beating of wives by husbands is justified in some circumstances. Almost two-fifths (38 per cent) of the married women accept at least one of the six reasons as justification for a husband beating his wife. Nearly 22 per cent of married women have experienced beating or physical mistreatment. Domestic violence against

*Jharkhand has been witnessing a gradual decline in the sex ratio. Poor nutritional status, high incidence of anaemia, low institutional delivery along with other social factors such as the status of women in the family and society are a few of the important contributors to the skewed sex ratios. The economic dependency of women on men and the lack of avenues to raise their voice against oppression often aggravate women's subjugation.*

women is more pronounced in rural areas among the illiterate women and among women from households with a low standard of living (Source: NCW Report).

The economic dependence of a woman on a man, the unavailability of forums for women to voice their concerns and take collective action and the low awareness of rights are some of the important factors perpetuating the marginalization of women. Given this scenario, the five Special SGSY projects specifically targeted rural women, aiming for their socio-economic upliftment. The strategies adopted to collectivize women are now paying off.

Despite odds, women in the project villages are now successfully creating their own individual and collective identity, and a social and political space. This most vulnerable group—the rural women—have organized themselves into institutions of their own. Women's collectives

**Table 2: Domestic Violence in Jharkhand**

Age	% of Women Beaten	% of Women Beaten by Husband	% of Women Beaten by Relatives	% of Women Beaten by Others
15–19	13.5	11.8	2.8	3.7
20–29	21.4	19.7	2.5	1.9
30–39	26.6	25.2	2.4	2.0
40–49	17.6	16.6	1.0	2.7
After 5 years of marriage	13.6	11.5	2.1	1.4
Between 5–8 years of marriage	19.2	18.6	1.6	1.3
After 10 years of marriage	24.4	23.1	2.2	2.0

Source: Prabhat Khabar, October 2, 2002

such as Self Help Groups (SHGs), Clusters and Federations have brought about multi-dimensional changes in women and society. These women are now more confident, are taking a lead role in their family and village decision-making, are better aware of their rights and entitlements, have greater access to mainstream institutions, and have enhanced self-image and leadership skills.

### AREA CONTEXT

Progress has been possible due to the concerted and continued engagement of the Ministry of Rural Development's (MoRD's) programmes for the promotion, nurturing and strengthening of women SHGs. The edifice of the Special SGSY programmes is built upon the large-scale social mobilization activities undertaken under the 'Community based Pro-poor Initiative' and 'Social Mobilization around Natural Resource Management for Poverty Alleviation'—both collaborative programmes of MoRD, Government of India, and UNDP. Although these two programmes created the necessary ground for the much-required social mobilization base, it was the Special SGSY project that provided the desired impetus to these women's institutions, by giving them a scale and integrating livelihoods with social mobilization. The Special SGSY programme has an outreach of 57,000 poor families, mobilized into 3,800 SHGs across 266 *panchayats* spread over 28 blocks of Khunti, Lohardaga, Gumla, Dumka and Godda districts. Considering the family as a unit of development, the Special SGSY project focussed on social as well as economic empowerment as a core model for development.

*Despite odds, women in the project villages are now successfully creating their own individual and collective identity, and a social and political space. This most vulnerable group—the rural women—have organized themselves into institutions of their own. Women's collectives such as Self Help Groups (SHGs), Clusters and Federations have brought about multi-dimensional changes in women and society.*

### STATUS OF THE COMMUNITY

Before the intervention, life in the villages was bleak. With household food security limited to between three and nine months, seasonal distress migration was the second-most reliable income-generation option for small and marginalized farmers, first being agriculture. There was dire need of credit and, in the absence of any efficient credit delivery institutions, people entirely depended on the informal systems and invariably fell prey to the exploitative tactics of moneylenders. There was little awareness among

the community about multiple livelihood options. There was a lack of vision, thus limiting the scope for the optimal utilization of the natural and other livelihood capitals for the betterment of their life. Farmers were averse to taking risks of adopting new ways of livelihood. There was no common platform to facilitate joint and equal participation for men and women, in the village development process. There was lack of trust, confidence and co-ordination among the villagers, as also a lack of awareness, especially among women, about various government programmes and schemes. The awareness or demand for quality education, health and sanitation services in the community was perceptibly missing. Under the parasol of subsidy-oriented promotional schemes of SHGs, the core principles and objectives of promoting women's solidarity groups at the grass roots were being largely defeated. Further, the functioning of SHGs revolved around thrift and credit, and lacked the long-term perspective of taking up social and livelihood issues.

## THE INTERVENTION

The Special SGSY project focused on tapping the innate potential of the rural poor, especially rural women, and building mechanisms for empowering them and putting them in the forefront. Development involves change, and change involves deconstructing and constructing complex relationships among various groups of society, which hold different attitudes, values and interests. Changes made within one group affect the other groups. Isolated attempts to involve various groups are not enough. Hence, there was need to tackle these complex tasks in a broader strategic framework.

*Development involves change, and change involves deconstructing and constructing complex relationships among various groups of society, which hold different attitudes, values and interests. Changes made within one group affect the other groups. Isolated attempts to involve various groups are not enough. Hence, there was need to tackle these complex tasks in a broader strategic framework.*

decades created an environment of faith and trust amongst the community. Further, past experience of professionals empathetically engaging with the community boosted their morale and propelled the accomplishment of outcomes.

The learning from past projects suggested the setting up of strong and vibrant community institutions of the poor to boost development. The project created a set of community institutions that catered to the specific needs of the community. These institutions, with specific roles and functions, contributed immensely to various aspects of

social and economic development.

Mobilizing a community and creating institutions were critical to developing ownership and equity among various interest groups. Addressing social issues such as liquor addiction, illiteracy, lack of harmony among the community, low level of women's participation in decision-making at all levels, and the issues of rights and entitlements and livelihoods—all require the presence of strong yet dynamic and vibrant mechanisms. Also, for the systematic and smooth delivery of a project mandate, it was critical to create for poor people their own institutions.

In the operational blocks, pockets with high incidences of poverty, backwardness, exclusion and dominance of vulnerable groups such as Scheduled Tribes (ST), Scheduled Castes (SC), Other Backward Castes (OBC) and minorities were identified for the implementation of the project.

PRADAN's legacy of working in the region and the neighbouring villages for a few

1. **SHGs** were formed in hamlets, with each group comprising around 12–16 rural poor women of similar socio-economic backgrounds. SHGs provide rural women a common platform to undertake thrift and credit activities and to meet their small consumption and production financial needs. SHGs also create mutual trust among members. Gradually, SHGs became a support group, in which members discussed and resolved family and village-level issues.
2. **Clusters**, as a higher-order institution of SHG members, take up social and livelihood issues of larger concern. Two members from each of 10–12 SHGs represent their respective agencies in the Clusters, normally of five to six villages at the *panchayat* level.
3. **Federations** are block-level institutions, with representatives from Clusters; they deal with convergence and other block-

level issues concerning the community.

4. **Tola Sabhas (Hamlet Associations)**, comprising adult men and women residents of a hamlet, are formed for participatory planning, quality implementation and transparent monitoring of project activities.

5. **Livelihood Co-operatives** are a collective of SHG members engaged in some specific stream of livelihoods such as poultry rearing, agro-horticulture and tasar. It usually deals with providing end-to-end solutions to livelihood challenges such as procurement, induction, nurturing, rearing and marketing of produce.

*Emphasis is placed on social and monetary dimensions of the SHGs. During the promotion of a new SHG in a village, professionals also ensure the involvement of women members' husbands. It helps in getting the much-required social and family sanction in building the SHG and paves the way for the development of the village.*

the involvement of women members' husbands. It helps in getting the much required social and family sanction in building the SHG and paves the way for the development of the village. It also builds understanding among men regarding SHGs and gender equity issues, and develops harmonious and symbiotic relationships in the community.

**Exposure:** The philosophy of 'seeing is believing' has worked wonders in motivating women members of the SHGs. The

members of new SHGs are taken to hamlets or villages that had vibrant SHGs. The touring team is invited to sit, forming an outer circle around the host SHGs and silently learn, through observation, the nuances of the meetings, the deliberations, the financial transactions, book-keeping and record-keeping, and the techniques and processes of conflict resolution. After the meeting, members from both the SHGs sit face to face and discuss the details of how SHGs function. The role of the facilitator is to observe the proceedings, uphold the focus of the discussion and act as a catalyst. During the exposure tour, the visiting team too is expected to share their learning and experiences with the host SHG members, thus creating a win-win situation for both.

## FORMATION AND STRENGTHENING OF WOMEN'S INSTITUTIONS

**Concept Seeding:** The initial meetings between the PRADAN professionals and the community always focus on familiarization and rapport-building. Whereas, on the one hand, the community gets to learn about the promoting organization, its work and credentials, the organization also gains a deeper understanding of the social, economic, cultural and political situation of the community. In concept seeding meetings, discussions revolve around the life and lifestyles of the community and its problems. Efforts are made to draw up a common and fair understanding of the reasons for forming an SHG as well as its role and importance.

Emphasis is placed on social and monetary dimensions of SHGs. During the promotion of a new SHG in a village, professionals also ensure

## TRAINING AND CAPACITY BUILDING

The following training programmes were imparted to the community under the community mobilization process.

- ♦ **Awareness training:** To generate awareness regarding the concept, purpose, importance and governance of SHGs among members.

- ♦ **Membership training:** To bring about clarity regarding the roles and responsibilities of individual members of the SHG and also the role that the SHGs play in women's empowerment, village development and relationship building among members.
- ♦ **Tola Sabha membership training:** To sensitize members of the *tola sabha* about their roles and responsibilities towards village development, and on gender issues and how they could collectively develop their village.
- ♦ **Leadership training:** To create a pool of community leaders, both men and women, who can lead the community in various aspects/dimensions.
- ♦ **Visioning exercise:** To assess the present state of being, identify the gap and take steps to meet the aspired state.
- ♦ **Sensitization of the elected representatives of a panchayat:** To organize *Panchayati Raj* Institution (PRI) training workshops and exposure tours on village development.
- ♦ **Training of community leaders:** To train representatives from SHGs, *anganwadi* workers, teachers, postmasters, opinion leaders and others to develop a sense of mutual trust and co-operation, and generate a collective understanding for social action tools.

Initial interventions with SHGs focused on providing poor households with an assured, affordable and accessible financial borrowing mechanism, in terms of providing them with small production and consumption loans, thus saving them from the clutches of moneylenders. This created the first taste of success and lured more and more women to

join the SHGs. Steadily, issues pertaining to women's subordination in their families and their subjugation in patriarchal society took the front seat.

In SHGs, women are central and not marginal to bringing about developmental changes in society. Women soon realized that economic independence is the first step towards gender empowerment.

Rules were framed to ensure financial discipline in groups, and issues such as regular meetings, regular savings, inter-loaning, timely repayment and proper maintenance of books became the non-negotiable norms of these groups. With abysmally low levels of rural female literacy rates in the state, which as per the Census 2001 was 38.87 per cent and still hovers around 49.75 per cent (as per 2011 Census data), managing a book of accounts for these SHGs was an arduous task. Literate persons from the group or outside were selected and groomed as accountants. Bank accounts were set up for the functional groups. In order to facilitate quick and appropriate decision-making processes about the functioning of SHGs, a dedicated software for SHG accounting—Mac Finance—was used. This further strengthened the Management Information System (MIS), and was operated by a Computer Munshi. A Computer Munshi is a person identified by the community and trained by PRADAN, to maintain the MIS system of an SHG. The Computer Munshi is paid by the community for his services.

Systemic efforts were made to nurture and groom each individual member of the SHGs. The members of the new groups were exposed to the functioning of other mature SHGs in the area. The mature groups with a higher credit intake capacity (approximately 41 per cent of them) were linked with Banks.



## CLUSTERS

The selection of representatives from SHGs to Clusters is done with utmost care. Members, who are able to articulate their problems, empathize with the problems of fellow members, are vocal and can contribute actively to the discussions in Cluster-level meetings are the preferred nominees. Membership in a Cluster is rotated every year.

Acting as a conduit between an SHG and the apex-level institution—the block Federation, these Clusters play an extremely critical role in reinforcing and strengthening the functioning of federations. The functioning of individual SHGs too is monitored, and appropriate suggestions and support are provided by Clusters. A Cluster selects its office bearers for their day-to-day functioning. A Cluster also facilitates collective decisions and takes relevant action on issues of larger interest such as open grazing, alcoholism, gender-related violence and harassment, and rights and entitlements issues.

An eclectic mix of issues such as household-level livelihood planning, crop planning, the financial status of SHGs, issues of land and forest rights, job availability and wage payment under MGNREGA, allotment of houses under the Indira Awas Yojna (IAY), issuing of BPL cards, functioning of ICDS centres, availability of health services, running of Mid-day Meal schemes, organizing school programmes and the proper functioning of PRIs find place in the minutes book of Cluster meetings. Around 200 members help these women to increase their knowledge and improve their skills. All monthly Cluster meetings are conducted under the skilled guidance and supervision of PRADAN professionals.

*The sense of solidarity developed among women in the SHGs at the hamlet or the sub-village level is further propelled at Cluster-level Federations. This generates a significant level of confidence and builds high self-esteem among women and prepares them for even bigger challenges.*

These facilitations further help build the capacity of Cluster members. The sense of solidarity developed among women in the SHGs at the hamlet or the sub-village level is further propelled at Cluster-level Federations. This generates a significant level of confidence and builds high self-esteem among women and prepares them for even bigger challenges. If needed, SHG members, who are not formal members of Clusters, may also participate in Cluster meetings.

Till 2013, the project has successfully federated 3,031 SHGs into 205 Clusters, with a total membership of around 44,000. The state witnessed *panchayat* elections in 2010, after a gap of 32 years. In order to build up synergistic co-ordination with the lowest tier of democracy, the project also promoted and placed these Clusters at the *panchayat* level.

## BLOCK FEDERATIONS

The apex body of women's representation is the block-level Federation. It draws two or three members from each Cluster. It is promoted as an independent organization with the responsibility that the members will review the progress of the project. This body comprises women leaders, who ensure that need-based initiatives, connected to economic and social issues, are taken up.

Larger issues of social concern, mainstreaming and linkages with financial institutions are discussed and addressed on this platform. This apex body also takes up matters that require mobilization of members and opinion building from all over the block; it brings up the matter at appropriate forums and with the concerned

authorities. Federation members are more experienced and, hence, are able to focus on developing larger livelihood perspectives for the community. They act as resource persons and provide training to other SHGs, manage the functions of Community Service Providers (CSPs), who are persons from the community with domain-specific expertise in social mobilization or livelihoods or both.

Concerted capacity building initiatives and continuous direct and empathetic engagement with the community are keys to the creation of successful and vibrant community institutions. Capacity building programmes are organized for members as well as functionaries at all three tiers, on aspects such as membership training, leadership training, livelihood visioning exercises, livelihood micro-planning, SHG management, conflict resolution, roles and responsibilities of SHG functionaries and its associative tiers, and government programmes and schemes. In order to develop a long-term vision and perspective, regular intensive visioning exercises are undertaken for the leaders. The exposure of members to successfully functioning SHGs, Clusters and Federations within a block or in other parts of the state are organized. In total, approximately 36,500 members were trained in Khunti district.

**Tola Sabha:** The *tola sabha* is an institution that promotes decentralized inclusive planning in the villages. Through community mobilization, there has been a shift in focus from women-based development to family-based development (by actively engaging men members too). It comprises all adult members of a *tola* and constitutes a seven-to ten-member Project Execution Committee (PEC) comprising members from the SHG and beyond. Under the Special SGSY project, the *tola sabhas* took the entire responsibility of planning, executing and monitoring the progress of the project. Funds were routed to *tola sabhas* from the state rural development department.

Fund-flows through the community (*tola sabha*) became one of the major aspects of the community mobilization process and it set an example of zero leakage programmes (that which are being implemented without any bribery or corruption). The *tola sabha* empowered the community to undertake detailed patch-wise planning for Integrated Natural Resource Management (INRM). *Tola sabhas* were able to effectively deliberate and resolve issues pertaining to gender violence, alcohol consumption/sale, education, sanitation, grazing of cattle, etc. One of the outcomes of community mobilization through

### ***Jharia Mahila Sangh***

Jharia Mahila Sangh, the block-level SHG Federation in Khunti district, in its monthly board meeting, discusses various issues of development related to the SHG members. It reviews the progress of SHGs and Clusters, and makes plans for strengthening these institutions and members further. Formed in 2011, the Federation today has around 1,100 members, spread across nearly 90 SHGs. There are around 25 community resource persons (CRPs) and 462 SHG leaders, who undertake visits to the Clusters, to ensure regular meetings, promote new SHGs, and provide training to them, with the help of PRADAN professionals, on aspects such as social mobilization and livelihoods. The Board members of the Jharia Mahila Sangh have resolved to spread the feeling of solidarity, gender equity and development through the SHGs.



the *tola sabha* has been and increased social harmony and a sense of community ownership. Aspirations for taking new initiatives existed and the community became confident about taking the risk with new interventions. Distressed seasonal migration has been considerably reduced.

*Women have achieved a level of confidence that they never possessed before the SHGs were formed. Their self-perception has changed considerably. Women now participate actively in decision-making, both within and outside the household.*

### PRODUCER COLLECTIVES

The SHGs and the associated tiers helped build solidarity-based women's institutions, mostly functional in the social and economic domain. However, dealing with products at scale and simultaneously meeting the requirements of a dynamic but imperfect market economy required an altogether different strategy. This daunting challenge has been met by linking these women with the already promoted producer-collectives of PRADAN. These collectives, in the form of producer companies, mutually benefiting trusted or co-operatives link individual small producers to large markets and ensure the sharing of substantial profit margins with individual growers and rearers. A total of 8,662 women under the project have been successfully linked to eight producer-collectives. These collectives have democratically elected governing body

members, responsible for managing and steering the collectives under the competent leadership of the Chief Executive Officer (CEO). The CEO is a technically qualified and highly experienced professional, hired from the market, and has specialization in the product domain. Hence, a poultry co-operative will have a qualified veterinarian as its CEO whereas an agriculture expert will head the agro-horticulture co-operative.

For field-level management, village producer associations have been formed to deal with the micro-level issues of products, processes and producers.

The collective makes concerted efforts to build the capacities of its members on various technical aspects of production, quality improvement, product standardization, waste minimization and risk reduction. Inter-state, as well as intra-state, exposure visits to already existing enterprises are organized for the new producers to understand the nuances of business better. This also helps in motivating producers and educates them on business-related information.

Godda Gramin Poultry Self Supporting Co-operative Society Ltd. has helped landless and marginal poor women, who had little earning options in villages, to earn a living. Started with 103 rearers in August 2010, the co-operative now has 121 highly motivated poultry rearers, with a full-time veterinarian as its CEO and an 11-member Governing Body. The co-operative maintains its own MIS system and has been able to mobilize working capital and capital asset loans to the tune of Rs 55 lakhs from NABARD. It produces 4.5–5.5 tonnes of birds per month and has an annual turnover of Rs 4–4.5 crore thus generating an annual profit of Rs 15,000–20,000 per rearer.

**Table 3: Functions of Various Community Institutions Promoted under the Special SGSY**

Institutions	Membership	Meeting Frequency	Level	Core Job
SHG	10 to 15 women members from homogeneous socio-economic backgrounds	Weekly	On a neighborhood concept in a hamlet	<ul style="list-style-type: none"> <li>♦ Undertakes thrift and credit</li> <li>♦ Prepares household-level livelihood plans</li> <li>♦ Undertakes wealth ranking and identifies vulnerable families</li> <li>♦ Undertakes livelihood activities</li> <li>♦ Takes up social issues</li> <li>♦ Manages conflict in the village</li> </ul>
Cluster	2 members from each SHG	Monthly	Mostly in a Cluster of 4–6 villages or at the <i>panchayat</i> level	<ul style="list-style-type: none"> <li>♦ Provides supportive supervision to SHGs and discusses the quality of their functioning</li> <li>♦ Acts on social issues of larger concern</li> <li>♦ Motivates members by sharing best practices</li> </ul>
Block-level Federation	2 members from each Cluster	Monthly	At block level	<ul style="list-style-type: none"> <li>♦ Ensures overall quality promotion of the SHGs and scaling-up</li> <li>♦ Develops long-term vision and perspective plan for the Federation</li> <li>♦ Establishes convergence with government schemes</li> <li>♦ Co-ordinates with CRPs</li> <li>♦ Motivates members by sharing best practices</li> </ul>

Institutions	Membership	Meeting Frequency	Level	Core Job
<i>Tola Sabha</i>	All adults members of a hamlet	Monthly	At hamlet level	<ul style="list-style-type: none"> <li>♦ Undertakes all project implementation activities</li> <li>♦ Receives programme funds directly from the department and manages project finance</li> <li>♦ Monitors project's physical and financial progress</li> </ul>
Producer Collectives/ Cooperatives	Women producers as shareholders	Monthly	At block or district level	<ul style="list-style-type: none"> <li>♦ Ensures forward and backward integration and provides end-to-end solutions in specific livelihood products such as poultry, agro-horticulture and tasar</li> </ul>

### IMPACT OF INSTITUTIONS ON INDIVIDUAL MEMBERS, FAMILY AND SOCIETY

Women have achieved a level of confidence that they never possessed before the SHGs were formed. Their self-perception has changed considerably. Women now participate actively in decision-making, both within and outside the household. They speak confidently about changes in their own lives, and their group's and the villagers' issues, and negotiate with senior government officials for development works in their villages.

These women's institutions have not only brought huge changes in the way the women view themselves but also how society perceives them. Their increased and effective role in the development process has earned them towering respect and dignity. The working of Federations has successfully broken the

hegemony of men and has forever changed the typical stereotype perception about women in society.

The empowerment of the members of women's Federations is reflected in the way they have shrugged off their image of being just beneficiaries of the programme to becoming important stakeholders in the implementation of the programme. Now women have formed their own PECs and are confidently handling lakhs of rupees, creating soil and water harvesting structures, undertaking large-scale plantations, constructing vermi-composts, installing lift irrigations, which until a few years ago were under the dominance of men. Enhanced participation in the decision-making process, within the family and in the *gram sabha*, has placed these rural women in a new league altogether.

The SHG members of Sundermore village in Godda district take active part in their *gram sabha* meeting. During one such meeting, the SHG members demanded a reinforced cement concrete (RCC) road and a proper drainage system for the welfare of the village. When the work was sanctioned to the *panchayat*, the SHG members came forward to execute the work but were opposed by the men. The people in the village had no confidence in the ability of these illiterate women. The issue was referred back to the *gram sabha*, where members from all the three SHGs in the village fought their case. The work was finally bagged by the SHGs and it was executed through the PEC, formed under the *tola sabha*. Such tests and trials have further motivated these women, who now diligently review the implementation of government programmes such as the ICDS and the Public Distribution System (PDS) work.

### FUTURE PLANS

The primary objective of developing these institutions is to make them sustainable institutions of the poor. At the village level, SHGs strengthen *gram sabhas* by ensuring more participation by women. To achieve this, it is imperative that each and every household is brought within the ambit of the SHG movement. At the *panchayat* level, Clusters will play a stronger role by working

in association with PRI representatives, so that flagship programmes such as the MNREGA are implemented in their truest sense. Awareness building around various government schemes, both for the villagers and PRI representatives can gradually take shape as an important responsibility for members of the Clusters. Eventually, women's Federations can be expected to take up issues of social, economic and political importance for advocacy.