

Institutional Entrepreneurs and their Mechanisms of Institutional Change

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Organizing poor tribal women into collectives, helping them make savings a routine process, and encouraging them to venture into income-generating activities leads to a sea change in traditional family dynamics

PRADAN largely works with the marginally poor on promoting livelihood activities so that poor families are able to achieve their food needs throughout the year and, wherever possible, get additional cash income. Presented under the banner of integrated natural resource management (INRM), these livelihood options are aimed at increasing the production per yield of crop and increasing the use of natural resources such as access to water available to the communities, in order to provide poor families with food security and access to sustained and dependable sources of income.

PRADAN works in 11 of the 22 districts in Jharkhand. Some of the activities promoted by PRADAN include agriculture, that is, cultivating paddy, wheat, maize, pulses and seasonal vegetables. PRADAN is also involved in horticulture such as planting mango trees. Wherever agriculture or horticulture is not possible because of uncultivable or inappropriate land or the unavailability of irrigation facilities, other livelihood options are sought such as livestock rearing, including goat and dairy, and micro-enterprises such as broiler poultry, tasar yarn and cocoon production, or forest-based activities such as lac, leaf plate making and sericulture. Most of the activities such as livestock or micro-enterprises are carried out by the women of the families. Agricultural activities too are carried out by women; however, the men have equal participation, if not more, because agriculture is the main livelihood of the villagers. Other aspects of PRADAN's work includes the construction of seepage tanks, lift irrigation, and implementing and piloting the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) facility, to guarantee at least 100 days of employment to poor households.

RESEARCH DESIGN AND OPERATIONALIZATION

Gumla district is about 90 km from capital Ranchi. The major population belongs to the Oraon tribe, with some belonging to other tribes and scheduled castes, or SCs (non-tribals). Gumla district was chosen for the study because of ease of access to it from Ranchi and its well-established livelihood programmes. An initial three days were spent speaking to various executives of PRADAN and people involved in the programmes such as women engaged in poultry, agriculture and horticulture activities, in order to understand the context of the work and the various activities of PRADAN.

After the initial field visits, broiler poultry rearing was chosen for detailed and deeper study for a few reasons. First, broiler poultry rearing is a micro-enterprise that links women to the market directly it has immediacy to it, that is, because of the short duration of the activity of poultry rearing per cycle (30–32 days), the villagers earn immediate cash income.

Second, broiler poultry farming is promoted 'for' women by PRADAN, thus making sure that the money at the end of each cycle of rearing and selling the birds is received by the woman and not by the man of the household. This is done through linking women with the poultry cooperative, in which the woman (*mahila/didi*) has to journey from her home to Gumla, in order to collect money from the cooperative after sale of the broiler birds, thus making cash accessible to her in the family.

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A third reason was because the activity is entrepreneurial in nature; the women have become adept/skilled in the best ways to rear birds so as to gain maximum profit with minimal risk of losing birds in the 30-day cycle. The fourth criterion was that poultry rearing is an activity that guarantees a sustained minimum amount of income through the year. That money comes into the hands of the woman at regular intervals is important.

STRUCTURE AND FUNCTIONING OF SELF HELP GROUPS

Any livelihood activity that is introduced in a village by PRADAN is based on the 'stable' running of the Self Help Group (SHG) for at least 1–2 years. Once formed and 'stabilized', SHG members can either ask for or PRADAN can promote livelihood activities through government schemes. An SHG has between 15 and 22 members, the latter being the maximum. During the initial days of forming the SHG, members have to select a bookkeeper to keep the accounts of all the members. The bookkeeper can either be a member of the SHG or a male non-member; he is selected by the members, based on certain criteria specified by PRADAN executives. Women who are married, old or widowed can participate in the SHG; single women cannot be members of an SHG. Each member has to contribute a fixed amount of money to the savings of the group. Two different members of the SHG are chosen each time, to manage the money during a meeting and until the next meeting.

During the initial formation period of an SHG, two members (never the bookkeeper) must count the money deposited by each individual member of the group, and keep a track of the total money in the group. The schedule of SHG meetings is decided by the members themselves; usually, the meetings take place at a particular time on a particular day of every week. After a few weeks of informal accounting and savings, the members have to contribute to buying a money box with a lock, pass books (in which a record of the individual savings are maintained) and a formal register wherein all the accounts are maintained on a weekly basis. A nominal fee is paid to two members of the SHG (the bookkeeper and the peon, who deposits a copy of the balance sheet to the PRADAN office for a computer input, verification and correct account keeping on a computer system, known as the Computer Munshi system) for the services they provide, and the members decide on how much this will be. The members of the SHG usually meet in an open space under a tree for an hour or more. In the initial period, they sit for a longer duration because much of the bookkeeping is learnt on the job. These meetings have several purposes, one of them being to facilitate the monitoring of each member's savings, expenses and loan usage. Participating in the meetings is mandatory; this also depends on how effectively the rules of the group are enforced by the bookkeeper, who also acts as a monitor and upholder of the rules of the SHG. Each member has a pass book that helps her monitor her savings, loans and expenses.

The SHG acts as a mini-bank until the savings of a group increases and becomes large enough to have the group associate with a bank. After an initial period of around six months, depending on how the group is functioning, the attendance of members, how rules are followed and enforced, SHG members ask

to be linked with a bank. PRADAN helps them to do this. To initiate this, each group chooses a name for itself, a chairperson, a vice-chair and a treasurer, and procures a rubber stamp (a formal seal of the group). When there is enough money in the group and there are loan requirements, the members take loans from their own SHG. When the requirements exceed the availability in the group, the members opt for a bank loan. The interests earned through the group savings are redistributed to the members, depending on their savings, their loan repayments and their attendance in the group. The interest rate of the loan from the SHG is 26 per cent or Rs 2 every Rs 100 per month. When a loan is taken, the members have to declare by when they will return the entire amount. If members default on repayment, the interest rate doubles. Each member has to repay a certain amount on a weekly basis along with depositing her weekly savings to the group's cashier for the week. The bookkeeper keeps account of all the deposits in the group's ledger and is not allowed to touch the incoming or outgoing cash or the cash box. The savings for each week is fixed by the group and cannot exceed a particular amount set by the members.

A one-day training is provided to the bookkeepers at the block offices of PRADAN, and members are provided with the rules for governance and effective functioning of the SHG. The rules of the SHG are also printed in Hindi on the pass book of each member. Simple rules such as sitting in a circle and its importance, and attendance in the group are taught to the group members during the initial weekly meetings attended by PRADAN's executives or a community resource person (CRP), who has been trained on facilitating the formation of the SHG. Once the SHG is formed, members are taken for an 'exposure visit' to an older SHG nearby to learn how it

operates. An audit of each member's pass-book/savings is conducted by the Computer Munshi and the bookkeepers of the SHG on an annual basis. This is done to make sure that the accounts of the SHG are in order, and people are not defaulting on repayment of loans. This increases the authenticity of each SHG and allows for a creation of trust and accountability within the group.

Once the SHG has stabilized with regular attendance, regular savings, repayment of loans and bookkeeping, a livelihoods-planning activity is undertaken by the executives of PRADAN. Once several SHGs have started to operate in a particular area, depending on the number of nearby villages in which SHGs operate, and the stability that they achieve, a 'cluster' of SHGs is formed. Each cluster has two members from 10–15 SHGs. The representatives for the cluster-level SHG are chosen by each SHG, on a rotational basis. One member has a fixed time period of six months whereas the other member has a one-year tenure. Experienced members are chosen for the latter, longer duration whereas less-experienced members are chosen to gain experience.

Gumla had 887 SHGs with a total of 14,733 SHG members in March 2011. Gumla has 45 cluster-level SHGs. Two members of each cluster are chosen to represent the cluster at the 'federation' level. There are, at present, five federation-level SHGs in Gumla. The federation and the clusters organize an annual SHG fair/convention in which local government dignitaries, politicians and heads of organizations are invited; all members of the SHGs participate, wearing similar uniform-like sarees. Meetings of the federation and the clusters take place once a month for about 3 to 4 hours, in which a review of the previous month and the expenses that have

been accrued is done. Any problems that have been faced in any SHG or issues of members defaulting on loans are discussed and solutions sought. The cluster- and federation-level SHGs have been aggregated as parallel to the *gram sabha*, *panchayat* and block levels, respectively, within the district, in order to provide solidarity among women and improve the financial stability of the individual SHGs.

OUTCOME OF THE RESEARCH

The focus of the research is to answer the question of how an institutional entrepreneur, in this case PRADAN has been instrumental in reshaping traditional family dynamics in rural India. The research tries to describe the specific mechanisms that are used by PRADAN to carry out this reshaping through engaging women in a successful livelihood activity or the micro-enterprise of broiler poultry farming over a period of 8–9 years. By tracing the activity of broiler poultry since its inception in the district of Gumla, Jharkhand, and the processes antecedent to it and the formation of SHGs, greater insight can be gathered in the micro-processes and mechanisms PRADAN has used.

1. Showing the Way

PRADAN has been working in Gumla since the late 1990s. The start of PRADAN's work in any village begins with identifying 'pockets of poverty'. Strategically, PRADAN works with marginalized, poor families by using the women as 'contact points'. The work of the organization rests on the kind of relationship that is built over a period by its professionals.

Building a relationship consistency

Building a relationship with the family through dialogue, persistence and consistency is a key part of the way PRADAN starts its work in any area. When entering a village to initiate only

an SHG, the start of a dialogue is the start of a relationship. The PRADAN professional initially visits each family in the village to begin a dialogue. S/he asks questions, identifies needs and demonstrates interest in the family as a person, who is interested in knowing what is happening and what can change.

Over a period of weeks and sometimes months, the professional visits the family and the village repeatedly, indicating that s/he cares and is interested in the lives of these families. A relationship between the PRADAN professional and the family develops through these repeated interactions and the families start to take this person as an 'insider' and so begins to reveal more of what is happening within the family, within the village and the monetary problems that besiege them. As the Executive Director (ED) of PRADAN put it, the work that the professionals of PRADAN do is 'based on a relationship'. With these repeated interactions and dialogues over time, the family gains a better perspective of its situation, which is the beginning of a very significant step towards considering an alternative view of how life can be. By dialoguing one-on-one with the professionals of PRADAN, problems that families face are talked about openly—problems of money, not having enough to eat for six months of the year, lack of irrigation facilities in the fields, the entire family migrating every six months of the year in search of work and returning only during the monsoons, and having to pawn the land for immediate money needs. This dialogue is in no way a one-time affair. Professionals visit the same village regularly (almost daily) to talk to many families and people influential within the village, demonstrating consistency and interest in the family and cementing the relationship. PRADAN professionals also speak with the entire village, including by asking a local person to call a meeting of the village.

Seeding the concept

Not only is creating a relationship important but also it is important to find solutions to the monetary problems individual families and others within the village face. As the PRADAN professional dialogues, s/he suggests a solution, namely, the formation of an SHG. After the initial meeting with the villagers, the PRADAN professional suggests that s/he is willing to talk to the villagers on the concept of an SHG and how it may be formed. Either an influential person in the village or a few families are asked to gather the others in the hamlet/village on a mutually convenient date. The concept of an SHG is shared with the villagers. They are told that an SHG is a group formed by women, who save money on a weekly basis and that it will help them during times of crises. The concept and the benefits of the SHG are explained to both the women and the men present.

This new suggestion to form an SHG, which will resolve all monetary problems of the families and village, may seem to many villagers to be too radical. Their response may be that of suspicion. One of the husbands of a woman entrepreneur said, "No one has ever come to tell these *didis* about money matters." Although access to, availability and retention of money are important for everyone in the village, people do not share their thoughts about it with each other. Whereas the PRADAN professional shares about the concept of an SHG and what benefits it will accrue, many within the village, especially the men and 'not-so-poor families' may think that the formation of the SHG is a scam. They warn families who, think of forming the SHG, that 'these outsiders' will 'run away with their hard-earned money'. It is as important to form a relationship with the families—both the men and the women—as it is important to gain their trust.

Building trust

Building trust among the families is necessary in order to prove that the people promoting the SHGs will not 'run away with the money' that belongs to the families. The threats to the formation of the SHG may be doused in one of three ways and, many a times, by all three: (a) using local people, who are progressive as resources; (b) structured exposure visits and (c) keeping the money within the group. These three strategies decrease suspicion and build trust, with respect to the intentions of PRADAN and its professionals.

During the initial visits to the village, the PRADAN professional looks out for 'socially minded' and 'progressive' individuals. PRADAN professionals believe that there are always such people present in the villages. These individuals are altruistic, open to new experiences and willing to seek out solutions to problems that affect them at personal and collective levels. Local villagers, who speak the local dialect, understand local mindsets and institutions and are open to outside thoughts and people, are used as resources to build bridges between PRADAN and the villagers.

Whereas using the local progressive men and women to facilitate the formation of an SHG is important, it is equally important to physically show the villagers what an SHG looks like, how it functions and what its benefits are. There are many more functioning SHGs now and many more villagers are aware of the concept; during the initial days of intervention, however, the concept of an SHG was very new as was the practice of an organization entering the village with the sole aim of providing solutions to people's situations. As soon as the

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concept of an SHG is seeded, the women are taken on an exposure visit to a nearby SHG to see how it functions and to understand how useful it is for the people. During an exposure visit, a PRADAN professional accompanies the women to a well-functioning SHG in another village to attend a meeting. The women get to speak with others, who have benefited from the SHG and who now have some savings. The structured exposure visit is unlike the unorganized travel that the women may have

undertaken earlier to migrate, when they relied only on their own physical/monetary network and mental capacity. The exposure visit, on the other hand, is structured and purposeful, and the women get to exchange information with others, who are more experienced in running SHGs.

The women, thus, have the opportunity to speak with this group and get an 'insider's view' of how an SHG functions, what kind of savings there are, what is the role of PRADAN professionals and how the SHG helps women such as themselves out of the immediate financial problems. It is very important that the women experience this for themselves; it immediately takes the relationship between the PRADAN professional and the new SHG group to another level, in which trust is established.

Seeing the well-functioning SHG, the women understand that this is a viable and dependable option for saving money. Hearing others speak of how they save, how much they save, and about the process and functioning of an SHG provide the women with the idea of a working model. To create an SHG within one's own village then would be

to operationalize the concept. The PRADAN professional, through regular weekly visits over the first few months, assists the new SHG to formulate its operations, including keeping records, pass-books and money, and to instill the norms of the group. Though some norms are given in the pass-book, others such as payment of service charges to the bookkeeper are done through discussions among the women. Once the group is formed and the members start to save money on a weekly basis, a box, a lock, individual pass-books and a register to document the savings is bought by the members of the SHG, who contribute a nominal fee for this. Prior to this, an informal documenting of the accounts would have been maintained by the bookkeeper. The norms of the SHG, such as who gets to count the money, who gets to keep the book (write the accounts) and who will be responsible for the box and the key on a weekly basis are also outlined in these meetings.

In the weekly meetings, the women come to understand that they are the keepers and are responsible for their own money, kept in a locked box. By demonstrating to the women why everyone has to be attentive and participate during an SHG meeting, PRADAN professionals show them that their money will remain safe in their own hands, that their participation in the processes is important and that this is a viable means to save money—something they had not thought of before. The women realize over a period that the money not only remains with them but also that all of them are responsible for keeping it safe; without their knowledge and permission, the money cannot and will not disappear. Building a relationship with the family through dialogue, in a persistent and consistent way; seeding the concept of the SHG and building trust are the three important ways that helped establish PRADAN's relationship with the

poor families in Gumla. These also helped them in establishing the poultry cooperative subsequently.

2. Social Mobilization

Not only is it important to guide the women and their respective families out of indebtedness and, in the process, gain their trust, it is also equally important to garner the support of more women so as to increase the base of the SHGs and to legitimize them as a viable alternative to the existing money seeking arrangements being practised.

Three tactics are important to gain a critical mass of support: a) making savings a routine process or habit b) developing ownership of the SHG and creating a non-legal entity and c) building the confidence of women. This last is done in three ways: (i) democratic participation and equality in the SHG, cluster and federation levels and creating a 'we' feeling; (ii) leveraging the SHG to support agriculture: a man's livelihood and (iii) networking with others and gaining varied information and knowledge.

Making savings a routine

Although an SHG is formed and the women meet every week, savings within the SHG were often very minimal and very sporadic. Not every *didi* (elder sister, in the colloquial way of addressing a member) could save money because often there was nothing to save. Money is valuable and it will all be spent either on buying items of daily needs such as food, oil and soap. Therefore, most women did not have enough to deposit in the SHG and so could not save routinely. If they did not save routinely, the combined savings of the *didis* would dwindle over time; therefore, linking the SHG to the bank would be delayed. Thus, making the practice of saving routine became an important part of developing

a common fund for use at a later stage of PRADAN's work. Moreover, during an emergency, when a woman is in dire need of money, she will not be able to use the SHG as a source of a loan institution because it would not have sufficient funds to lend money. Women have little access to money because they are largely responsible for domestic chores such as taking care of children, and livestock, and making meals and taking care of livestock. They also work in the fields during the monsoons and when in dire need, they go out in search of daily wage labour to earn some money to spend on household needs. Further, both the women and men live from one day to the next; so, for them, the practice of saving money today so that they can use it in the future does not exist.

When a woman asks her husband to give her some money to deposit in the SHG, he does not always give it to her because he may prefer that it offset household expenses or that he spend it on himself. Thus, it became important to facilitate not only the earning of money but also to make savings a routine. The PRADAN professional suggests to the *didis* to keep aside a handful of rice just before cooking. In a week, this adds up to about a kilogram of rice, which when sold in the weekly *haat*, or market, fetches her a small sum of money. This becomes her weekly savings in the SHG. Women also earn and, therefore, save some money through the trading of broken rice.

Thus, showing the women how to save regularly is crucial for them to believe that there was a way out of their present situation—an alternative—even if it is a small amount, and

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to realize not only that PRADAN professionals were 'there for them' but that, as women, they can do something about the monetary situation of their families.

Developing ownership of the SHG and creating a non-legal entity

Saving regularly and attending weekly meetings as well as keeping accounts in an organized way, with consistent support from PRADAN professionals, make sure that individual

members form a tight-knit group. This is further enhanced by the democratic selection of a bookkeeper for the group. The women have to keep in mind the criteria for this selection: he or she has to be educated and part of the village; he or she may be someone they think will do a good job of keeping accurate accounts of the members of the group. Members have to contribute to the services provided by the bookkeeper on a monthly basis. The rate of the monthly payment to the bookkeeper is decided democratically within the group even though the initial suggestion of paying for the service is given by the PRADAN professional. This means that group members can hold the bookkeeper accountable for lapses or for incorrect bookkeeping. They are, perhaps for the first time, paying for a service instead of being paid for their own labour. They have a say in how the SHG functions, and by contributing their savings they become part of the 'we-ness'. Members can not only save but also borrow from the same SHG for any exigency at home. Members return the money on weekly installments, with interest. The norms of the group, printed on each pass book, stipulate what the group may do to a defaulting member. This acts as a 'peer-

pressure' mechanism, which creates a unique ownership of the SHG. Each *didi* is, therefore, responsible for repaying her loan on time because the money belongs to the group and all the others contribute and agree to the loan amount, the repayment dates and rates. The group's reputation, thus, becomes important.

The SHG can, as an entity, apply for larger loans from the bank on behalf of individual member loan needs at relatively low rates of interest and repayment. This too adds to creating a sense of ownership of the SHG; each member is now identified with that particular SHG.

Once the members gather enough money, they are helped to create a group account in the bank. A chairperson, a vice-chairperson and a secretary are democratically selected from the SHG, and, in order to give it a status of an entity, a name and a rubber stamp, or emblem, is made, to represent it. This validates the SHG as a group with an identity. The SHG can, as an entity, apply for larger loans from the bank on behalf of individual member loan needs at relatively low rates of interest and repayment. This too adds to creating a sense of ownership of the SHG; each member is now identified with that particular SHG. Each *didi* now is responsible for building and maintaining the reputation of her SHG as a 'good' SHG. Each member of the SHG is held accountable to each other and, in turn, to the group. Whereas earlier the women would have approached a landlord and pawn part of the land or something else from home for money, now they approach their own SHG for a loan. Furthermore, they can call upon the chairperson and the others when in need—something they would not have done earlier because everyone was in the similar position; they were at the receiver's end and, thus, were not in a position to bargain. With part of their own money stowed away in the SHG, they now have a right over the money. This also created a sense of ownership of the SHG.

Building confidence

As important as it is to help the women learn how to save money in order to get out of indebtedness (described as the 'external reason of poverty' by the ED of PRADAN) is the need to develop the skills and competencies of the women, the 'internal reasons of poverty'? to change how these women and, subsequently, their families relate to the world, and how they see themselves and their 'situation'.

The SHG is also a group that provides support and gives an alternative view of life and of oneself. Earlier, most of the women in the villages led a solitary existence. They did not have a common forum in which they could discuss their situations and experiences, especially those which they faced at the individual level.

Through these repeated weekly interactions with one another at a fixed time and place, the women 'see' for themselves that they are saving money, which remains in their own safe custody. They are also able to document their savings, to speak with 'outsiders' like the PRADAN professionals and speak about matters that concern them, both individually and as a group, and build their confidence. The very act of addressing the group itself and outsiders during an SHG meeting has been learnt through repeated interactions. This is in contrast to what most men in the villages are able to do. As many women in the group discussions illustrated, the meetings, especially at the cluster and federation levels, have given new hope for women. One of the women in a federation meeting in Raidhi said, "I have an opportunity to hold a pen, read and write, which I never thought would be possible after

marriage." Rural women have traditionally been involved in domestic chores and also work often in the fields; these do not give them an opportunity to pursue any ambitions or aspirations even though they may be better educated than their husbands.

The norms of an SHG support the democratic and equal participation of women at the cluster, federation and SHG levels. The norms stipulate that everyone has a responsibility to the group.

In the SHGs, through discussions, participation, learning and sharing, the women start planning about what they would do if they had money, how they would steer the future of their families. Thus, the SHGs allow women to come together to talk of various things and assure each woman that she and her family are not alone. This slowly instills confidence.

The norms of an SHG support the democratic and equal participation of women at the cluster, federation and SHG levels. The norms stipulate that everyone has a responsibility to the group. There is a reciprocal relationship between the women and their group. The rules of the SHG are explained to the members over the first two months of initiation. The members of the SHG can deliberate with one another and add additional norms through democratic participation. The group norms of the SHG are also reflected on at the cluster and federation levels. The money box remains within the group; it rotates among the members, thus assuring each one that she too is a participant and equally responsible for the group's functioning. The group sets the norm for savings and deposits; each member gets an equal share of the dividend at the end of the year.

Once 15–20 SHGs are formed in a particular radius, members of each SHG are introduced to the idea of a cluster. A cluster represents an aggregate of the SHGs, and two members

from each SHG are selected and sent on a variable time basis to represent the SHG at the cluster level. The clusters also choose their representatives to be sent to the federation. These larger bodies act as information and knowledge hubs, which get transmitted from one corner of the district to the other. They

also form a parallel to the formal government system and have the task of representing the members' concerns at the *panchayat* and block levels, creating a veritable 'we-ness'.

Leveraging the SHG resource to support agriculture: the man's livelihood

Many families in Gumla rear livestock such as goats, cattle, buffaloes and chicken. This is a source of extra income for them during times of exigency. It also provides them with additional food security. During the monsoon, every family is in need of money; they pawn their land or sell their livestock at very low rates, thus meeting the immediate economic need. By being part of an SHG, women are able to borrow money for their family's immediate needs as well as for what is the 'man's livelihood'—agriculture. Earlier the men would work on someone else's land or migrate, and only work on their own land during the monsoon. With the SHG providing them the facility of borrowing money at low interest rates that can be repaid without having to pawn the land or sell anything, the *didis* now had the means to support their men folk. They could, through the SHG, buy seed, fertilizers or equipment—everything that would facilitate their husbands being fruitfully employed in the field. Moreover, they would not have to sell livestock; instead they could borrow money at lower rates of interest. The process of leveraging the SHG to contribute to

the main livelihood of the man makes the SHG have greater value in the eyes of the men. Within the household, this allows the women a relatively greater say in decision-making, namely, how much money is needed and what can be done with it. In addition, the information that she gets in the SHG is shared at home.

Once the idea of poultry rearing as a livelihood option was introduced, the women compared it to their present livelihood options. Poultry rearing is introduced as 'part-time', 'home-based' work, in which they do not have to go in search of low paying work to nearby brick kilns, etc.

may arise and assured them that they would jointly seek solutions to these problems. However, the women became interested in poultry rearing because of its potential for earning good money. Some women were willing to take the risk of poultry farming. PRADAN took them on an exposure visit to see the 'how' of livelihoods and gauge for themselves the profits of the enterprise if successful. When

Introducing the concept

In order to continue the process of building a relationship, PRADAN accessed its already existing base of SHGs to introduce the concept of poultry. This was not easy. Only the villages where an established relationship and rapport existed with the SHGs over a one-year (or more) period were approached first. An SHG had to be 'stable' and 'well functioning' because livelihoods meant accessing credit, investments, working together with other women and transactions. The women who take up poultry are the ones who trust the PRADAN professional, and with whom PRADAN had built the relationship through dialoguing, persistence and consistency.

Comparing the existing options with poultry and exposure visits

Once the idea of poultry rearing as a livelihood option was introduced, the women compared it to their present livelihood options. Poultry rearing was introduced as 'part-time', 'home-based' work, in which they do not have to go in search of low paying work to nearby brick kilns, etc. They compared the returns and the problems that they would face in both the options. The women were unsure whether it would work for them. The PRADAN professional admitted that a few problems

the women returned from their first exposure visit, they tried to make sense of what they saw. They compared themselves with the women who are already rearing chicken. The women realized that there are other women, similar to them, who were successfully earning more money just 'sitting at home'. It affirmed to them that this was an alternative livelihood. After the exposure visit, the women were more confident of what the PRADAN executives said and were willing to take the chance. Some ventured to begin poultry rearing, others backed out.

Demonstrating through heterogeneity among families

When the poultry initiative began, there were certain pre-determined strategic selection criteria of the women and families, namely, they had to be part of an SHG; they had to be only marginally landed and they had to also be migrating families. The criteria were not completely adhered to. PRADAN had to demonstrate the viability of the activity and also keep to its strategic mission of including the most marginalized and poor families. They had to make sure that poultry could be undertaken by almost every kind of family, in order to demonstrate that this could be done by all and was not restricted to specific families.

Developing a single window system: the Gumla Grameen Poultry Cooperative Society

It was not sufficient to demonstrate with only a few women that chicken rearing was a livelihood option. It was equally important to 'show' that this was not a one-time affair, and that the families would actually gain some benefit from it. Some families were more skeptical. They waited for the first few women to make money. The women made the initial investment by taking a loan from their SHGs or banks. There were different kinds of families—those who would stand aside, watch and observe; those who would overtly (verbally) resist the entrepreneurial attempts of the few women; and a handful who took the initiative. The programme director, PRADAN, of Jharkhand said that PRADAN professionals had to demonstrate that the activity was not 'anecdotal', that it could be done with a lot of women and on a very large scale, earning a large sum of income as well. It was important that more and more women join in the activity.

As soon as the numbers increased, PRADAN received state government funding to set up the first few cooperatives in various places in Jharkhand. This was instrumental in providing the initial seed capital to establish the Gumla Grameen Poultry Cooperative Society (GGPCS). It also helped in building the sheds, and providing rotating working capital. Although the amount was miniscule, it was a boon for PRADAN and the women in that they were finally able to establish poultry as a viable option and also gain government recognition. The GGPCS was established as an all woman's cooperative and the board of directors had to be members of the cooperative. They had to contribute to the cooperative's fund to

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become a member. The board, selected by the members, and it would meet once a month, to take decisions on various matters including accepting new women as members of the cooperative. The PRADAN professional would guide the members on issues regarding the supply side of the cooperative, the financials as well as give technical input. Whereas the board took the decisions, the operational

aspects were left to PRADAN professionals. Developing the GGPCS and establishing it as a working entity that belonged to the women was important to create a sense of ownership.

Building and maintaining a reputation

Building and maintaining a reputation amongst various stakeholders was also one of the key mechanisms that facilitated the re-shaping of family logistics. Whereas it was important to gain the trust of the family, it was equally important to gain the trust of the banks and the local (district and state) institutions. Without gaining the support of these organizations, it would have been very difficult for PRADAN or the women to move forward. Inculcating a good 'credit discipline' was important not only for future loan transactions but for also maintaining the high reputation that PRADAN had developed over the years.

As the activity increased in scale, so did the demands for loans; and as these women saw profits, more women wanted to join. Creating and keeping up a reputation played an important role in helping the programme succeed. Whereas the programme was running on the ground at a very small scale, the banks were willing to support the development of individual farms. This was also largely due to the reputation that the women and PRADAN

had garnered over the past couple of years through the functioning of the SHGs. The banks were equally supportive of the SHGs and the small-scale livelihood opportunities of the women. Once an initial number of women had taken a loan and returned it, others also ventured down that path. Whereas the initial sheds were established using loans, the government 'contributed its mite' with an initial grant towards setting up the cooperative at the same time. Not only was there a 'positive atmosphere' in which institutions were willing to loan as well as provide the much-needed grants as start-up money to take the activity forward, this was also accomplished partly because of the reputation that PRADAN had developed over a period of time because of clear and transparent systems, involving women in almost all activities, but more importantly by creating and improving upon their own system for greater efficiency thereby giving a chance to maximize profits. Furthermore, the co-operative governance by-laws stipulate that the dividends be shared by the members. This only increases the reputation of the co-operative and PRADAN within the 'community'. People now want to join the activity because they know that the activity is a consequence of the SHG formation, its effective functioning and also because PRADAN has nurtured the members and supported their activities. People are assured that PRADAN and the cooperative are here to stay.

Once the livelihoods programme gets underway, a 'vision planning' exercise is done in which the families imagine what a future with a particular livelihood could look like.

were taken on exposure visits and, subsequently, SHG members were assisted on a weekly basis to operationalize the norms and the running of the SHG. The women learn the skills of equal exchange and participation. The bookkeepers are also trained on how to keep accurate records. During the

start of the co-operative, members had no training; later, a seven-day in-situ training was developed for them, along with a month-long training for the supervisors of the co-operative.

After the establishment of the SHG, both the cluster and federation members' capacities are built over a period of time. The transition from the SHG to the establishment of a livelihood activity was planned with the families in the village. This included a capacity building workshop, in which families discuss what options they have for themselves, what resources are needed and what would suit them best. Once the livelihoods programme gets underway, a 'vision planning' exercise is done in which the families imagine what a future with a particular livelihood could look like. Not only do the families 'see' a prospective future for themselves but they also create a sketch of how they will get there. This is all not just fantasy, but is created in a manner by which the families 'internalize' this hopeful future and get the needed knowledge and skills from PRADAN professionals to make sure that they reach their self-defined and collective goals.

3. Socialization

Investing in trainings and exposure visits

As mentioned, women needed to be hand-held from the creation of an SHG to the development of the poultry cooperative and the subsequent rearing of birds. The women

An overview of the mechanisms through the process model

The results of the research revealed factors that have had an impact in creating a shift in the internal family mechanisms. There were three stages with temporarily overlapping mechanisms that started sequentially but

became parallel at some stage, with iterations between them. The process itself was slow and incremental. The primary underlying mechanism was that of professional dialogues showing the way, which was done through building a relationship with families and villagers alike, providing an idea of the SHG and building trust to operationalize the functioning of the SHG. This led to training women in SHG formation and functioning, followed by social mobilization, in which women came to know the significance of the SHG and the benefits that it offers. However, in order to do that, women had to initiate a process of making savings their routine activity, of developing the SHG as their own and of creating their own identities as part of a larger entity thus building confidence in themselves and in their SHGs. This meant a cycle of introducing new SHGs, training programmes, exposure visits and more mobilization.

The second stage was scaling up the broiler prototype in Gumla, another factor that was central to the shift in internal family mechanisms. The livelihood was introduced by PRADAN—it 'showed the way' so to say. It then needed to be fit into the context. Once again, trust had to be built, the concept seeded and the relationship built. Timely repayments

of loans to the banks led to building up a reputation of PRADAN and the SHGs alike. This led to a joint exploration of existing market opportunities and how these could be utilized.

The creation of a poultry cooperative was the start of the third stage. There was a parallel process taking place with the government, which provided the initial seed capital for the cooperative. More women needed to be mobilized and through continuous learning from the market and the women's needs, a predictable and sustained source of income was generated.

Linking the supply and demand through the MIS created efficiency within the system, contributing to sustained incomes. Once more women began to join in, seeing the income levels, poultry became a mainstay. It achieved legitimacy; as an entity, the functioning of GGPCS serves the women's needs. Maintaining PRADAN's and the SHG's reputation is important at all stages. Continuous hand-holding, with training programmes and exposure visits, were an overarching factor that contributed to the shift.

Excerpt from a doctoral research thesis