

## Need for a Platform for Marginalized Families in Dholpur

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*Creating a community of women through SHGs within a larger community proves immensely beneficial to the poorest of the poor; they find alternative livelihoods and are free of the persecution of moneylenders.*

“Are they human beings?” I asked myself when I first reached Badaipura village in Bari block, Dholpur district, Rajasthan. It was December 2007. I had gone with Anguri *behenji* to her village. I saw an old house with a tall boundary wall. I entered the house and stood still, completely shocked. About 25 households lived within this house. Each family lived in a single room. There was a buffalo and some goats tied to the door of every room. The floor and the doors were covered with the dung of these animals. I sidestepped all of this carefully and finally entered Anguri *behenji*’s home. It was dark inside although it was noon. I saw a seven-month old child in a traditional cradle made of a *sari*. It was attached to the roof by a hook. I could see some utensils arranged beautifully by the wall. The floor was plastered with mud but some of the excreta from the outside had found its way into the house when people walked in. The stench was so strong that I could not bear to stay inside for more than five minutes. I suggested that we sit outside.

By definition, 25 households comprise a hamlet in a *panchayat*. All these 25 households lived in similar conditions, completely hemmed in on all sides, with barely any space to move. Outside, I saw a single bore well—the only source of water for drinking, household use, bathing and even irrigation for all the 25 families! The villagers started the ‘engine’ and brought me fresh water to drink. There was no hand pump for drinking water in this hamlet, private or public. There was actually no place for me to sit. The villagers placed a *charpai* where they thought it was safest; but I found it to be too close to a buffalo. And, sure enough, about five minutes later, the buffalo started urinating. I sprang up, and jumped away to save myself. The villagers looked on helplessly.

## ABOUT DHOLPUR

The district of Dholpur is located on the Agra-Gwalior highway, 60 km south of Agra. The Aravali ranges continue till Dholpur town. There are two main rivers in the area, the Chambal and the Parvati, separated by the Aravali hills. The Aravali ranges affect the topography, demography, resources and livelihoods of the region. The average rainfall is 500–650 mm, but it is very sporadic and area-specific. The lowest rainfall is in Baseri block and the highest in Rajakhhera block.

The district is divided into four development blocks—Dholpur, Bari, Baseri and Rajakhhera. Pradan operates in three of the four blocks. PRADAN does not operate in Rajakhhera where the incidences of poverty are relatively less. Eighty per cent of the total population of Dholpur is rural, spread over 809 villages. The male-female ratio is low (1000:827) compared with the national average. This is also evident from the low status of women across class and caste.

Because they are connected by good roads, the villages are densely populated. However, quality health services and education are totally absent even though a huge amount has been allocated for health by the government. Many people work as wage labourers in the local sandstone quarries; most of them are highly susceptible to asthma, silicosis, tuberculosis and other diseases. Although the government provides free treatment, doctors are usually unavailable; the facilities for diagnosis of diseases and conditions are poor at the public health centres, forcing the villagers to turn to quacks and incurring huge expenditure.

This is not the story of just one village in Dholpur.

In many villages of Dholpur, the distribution of land and water resources is highly skewed and is in favour of the upper caste. I saw that Ulavati village of Lakhepura *panchayat* comprised about 50 households, belonging to jaatav (Schedule Caste), and gurjar communities. The total agricultural land in the village is about 140 *bighas* (1 ha=4 *bighas*). Forty of the households in this village belonged to the jaatav (derogatively called *chamar* by the gurjars) community and the other ten households were gurjars. Forty-six percent (that is, 65 *bighas*) of agricultural land was owned by the jaatavs and 54 per cent (75 *bighas*) by the gurjars. In effect, 20 per cent of the population owned 54 per cent of the land whereas 80 per cent of the population of this village owned only 46 per cent of the land. A jaatav family owned only half a hectare, which is insufficient to provide food for the family of 6–7 members for the whole year. There are families from the same community, who are landless and are dependent on daily wages or do share cropping on the farms belonging to the gurjar community. Do they not have a right to food? Is there anything that can make their life better or are they bound to struggle to feed their family for life?

In the village, I noticed that it was the gurjar community that owned all the four bore wells, depicting a kind of monopoly over the ground water! The agriculture of the jaatavs was totally dependent on the rains. As the monsoon had showed callousness (*berukhi*) to the farmers in five of the last seven years, it had resulted in the lowering of the ground water table. Given the monopoly of the

gurjars over the ground water resource, the privilege of irrigation was first given to the gurjars because they owned it; after that, first preference was given to their *bhai-bandhu* from the same caste. The jaatav families, were therefore, completely dependent on the gurjars for the irrigation of their land.

Timely irrigation and application of good quality fertilizers would improve productivity. The farmers told me that one *bigha* of land yields approximately 22 *monn* (2.5 *monn*=1 quintal) of wheat in the *rabi* season. In the same village, the *gurjars* get about 30 *monn* from a *bigha*. Similarly, there is a difference in the production of pearl millet in the *kharif* season; about 8–10 *monn* from a *bigha* for the jaatavs, and 10–12 *monn* for the gurjars. The villagers said, “*Agar hamare pas paisa hota, hum bhi bore karwa lete to hame unke pas nahi jana padta* (If we had the money, we would also dig a well and would not need to go them).”

As a development professional, I find that there is need for a platform for villagers to demand subsidy or even credit to dig wells. I was surprised to find, that they do not have access to banks. No one among the jaatav community had a savings account. Although the government claims to have initiated many programmes for marginalized farmers, the ground reality is very different.

The jaatav community is dependent on credit during festivals and marriages, for agricultural needs, and sometimes even for food grains and small house-hold needs. Dependence on the gurjar caste for credit in their time of need or even in emergencies leads and directs the

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jaatav community to accept the domination of the gurjars in the village. Nobody can go against the decisions they make for the village. Do the jaatavs not have the right to be a part of the decision-making about the village in which they live?

The position of the women in the villages in Dholpur district is also pathetic and the situation is worse in poorer families. I stayed for a few days in Athpariya village, Bari block. The village of about 52 households was about 6 km from Bari. One morning I woke up to some loud noises. I saw that Reshamdi's son was shouting and hurling abuses at her. He was about 21 years old and had come back home the evening before after four months at the stone mines. She was a widow. The provocation for the abuse was that she was late in milking the buffalo in the morning and the *dudhiya* (milkman) had arrived to collect the milk. To me it did not seem enough reason for her son to abuse her and shout at her.

That day, I discussed the setting up of a women's Self Help Group (SHG) with the villagers (both male and female). The men sat near me and all the women huddled together in the corner of the room. There were more women than men in the room but they remained silent and listened. They did not ask a single question even though I tried to interact with them and involve them in the discussion. During the conversation, I said that the members of the SHG would sometimes have to travel outside the village. Suddenly a man got up and said, “*Janani to bavari hain aur gaon ke bahar jayengi to kho jayengi* (Women are brainless and they will get lost if they go out of the village).”

Often in the SHG training programmes I have heard that the greatest achievement of the members is that they get a chance to move outside the village. Many women have shared this with me, "*Samooch ko ek fayada hate hai ki bari ghoom lai* (One of the benefits of forming the SHG is that they visited Bari)."

Members from the older (more than three years) SHGs shared, "*Ab to kitahu chod do apnea ap chale jayenge aur vapas a jayenge* (Now I can go anywhere and come back on my own)." Some also said, "*Vishvas to badho hi hai bhai sahib* (Confidence has increased, bhai sahib)."

I am reminded of Hansai village, also in the Bari block in Dholpur. PRADAN has been working in this village for the last seven years. As a PRADANite, I have been working in this village for the last three-and-a-half years. I have been told that earlier, before PRADAN entered the village, the situation in Hansai was the same as in the other villages of Dholpur. The villagers had no savings for small household needs and had to borrow from the moneylenders, sometimes at a whopping 60 per cent interest annually. The interest rate depended on the needs of the villagers and varied from 36 to 60 per cent annually. If the need was urgent, the rate of interest would be very high and the villagers would have no choice but to accept the terms. Leela, one of the members, told me that she and her husband had to beg for money from the moneylenders when her son fell into the bore well when working and was injured seriously. They needed money to hospitalize him. The moneylender gave them Rs 10,000 at an annual interest rate of 48 per cent. They had had to visit the moneylender's

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house five times to get this loan even though it was an emergency. They had no alternative except to borrow from the moneylender at that time. But now Leela is so confident; she says, "*Pichale char salon me hame kisi ke pas nahi jana pada, ab to hamare samooch me hi 1,40,000 rupaye hai aur ek-*

*do mode, modi ki to sadi bhi isi se kar sakte hai* (In the last four years, we have not had to visit any moneylender, and now in our SHG we have Rs 1,40,000. We can even afford one or two marriages with our own money)."

In Bakhtupura village, Mahadevi told me that last year she wanted to buy a buffalo by taking a loan. But the rate of interest charged by the *dudhiya* (milkman) was about 40 per cent per annum. She had then asked her SHG—Dudhadhari Baba *mahila* Bachat *Samiti*—and the group agreed to give a loan of Rs 10,000 at the rate of 26 per cent per annum. She saved 14 per cent of the interest and also her dignity in the village because she did not have to go to anyone's house for a loan. The interest that she pays to the SHG will come back to her because she is an equal shareholder in the group. She said happily, "*Ye byaj to meri hi jeb me aani hai, kisi dusre ke pas to nahi ja rahi* (Some of the interest I repay will eventually come to me)." Members of the SHG here are linked with the ICICI bank for their financial needs. Leela told me, "If we were not part of the SHGs, we would never have experienced such things in our lives."

Hansai now has 10 SHGs, eight of which were formed by the members themselves. The village itself has a cluster (group of 10–12 SHGs, formed in the same geographic

area). They selected a person named Naval and had him trained as a para-vet (a person trained under the guidance of veterinary doctors to provide first-aid and basic care to animals) for veterinary support in the village and nearby areas.

Earlier, the veterinary services in the village were very poor. The villagers were dependent on a quack, who would not respond in time because he had a monopoly. The villagers would have to, in addition to his fee, pay for the medicine as well as his conveyance charges. Quacks have no education, merely some practice, and they are just compounders, who have started their own practice. The para-vet on the other hand is trained by the veterinary doctors and is in regular contact with them. Naval is trained under the guidance of veterinary doctors; he also practised subsequently with a doctor for a year. His presence in the village reduces the monopoly of other private (quack) practitioners and also provides the villagers timely and doorstep vet services at minimum costs.

The SHGs selected Manoj for agricultural support. They, with the help of their federation, provided him training and exposure. He worked under the guidance of agricultural scientists and he began helping the members of the SHG, to adopt improved agricultural practices and increase production. The SHGs call him *Krishi Sahyogi*. In many other villages with functioning SHGs, the villagers organized training for selected local persons for these essential services. The impact of having a *Krishi Sahyogi* is visible because improved practices are being adopted and these have increased the production in *rabi* and *kharif* crops. In *rabi*, the average production in wheat computed in the non-intervened and intervened areas

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was 36 and 38 *monn* per *bigha*. Interestingly, the production of the families included in the intervention increased from 30 *monn* per *bigha* to 38 *monn* whereas in the non-intervened areas, it increased just from 36 *monn* per *bigha* to 38 *monn*

per *bigha*. The production of the poorer families increased substantially in comparison with the well-off and educated families. The increase was simply because of improved practices and timely plant protection measures. Manoj helped the farmers upgrade their knowledge and provided them field-level support to adopt improved practices. Many non-SHG families also come to Manoj for his guidance in crop practices and plant protection.

Members of SHGs in Hansai told me that till they started the SHG, they had never visited banks; now their SHG has a bank account and they put their extra savings in these. Many of the members were linked with the District Poverty Initiative Project (DPIP: a project of the World Bank) and many others linked their SHG with the Dewan Foundation through their federation for financial linkage. They took credit, purchased buffaloes and this opened up another source of earning for their families. At the cluster, they resolved to start a milk collection centre in Hansai. Leela *behenji* showed interest in the cluster; it provides her training and stock for running a collection centre. Now, Leela runs a milk collection centre and sells this milk to Mother Dairy, which pays for the milk on the basis of its fat percentage and CLR (Correct lactometer reading). The rate is far higher than what the *dudhiya* offers. For example, in Hansai, the rate of milk before starting the dairy was Rs 15 per litre whereas the milk rate

in Mother Dairy was Rs 18 per litre on the basis of 6.5 per cent fat. The price offered increases with an increase in the fat percentage in the milk. Within five days of setting up of the collection centre, the *dudhiya* also increased his rate by Rs 2 per litre. Now, the fixed rate of milk given by the *dudhiya* also began fluctuating with the season and the market. This rate had earlier stayed constant for five years before the centre began.

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The presence of a collection centre has directly affected the livelihoods of buffalo rearers because they now have a better place to sell their produce. There is competition, which was absent earlier. The SHGs also expressed their need in the cluster and the federation for support in the linkages. This resulted in the federation helping to improve buffalo rearing practices. For this, the SHG identified Munni *behenji* for training in better buffalo rearing management practices. She also received training in the basic first-aid knowledge. Now she trains other SHG members and shares her knowledge with them.

An SHG is a powerful platform for poor families to meet their savings and credit needs. It is also a platform for sharing their thoughts and feelings, joys and sorrows, developing emotional bonds and helping each other because they belong to the same socio-economic conditions, caste background and almost same life condition. The forum also makes them confident to meet the demands of the world outside their periphery, which would not have been possible for them

to do alone. Once I asked Leela in Hansai, "When will you stop your SHG?" She asked me a question in response to my question, "*Jindi me khana peena, kabhi bund karte hai kya?*" (Do we stop eating or drinking at any stage of life?)" I never asked her such questions again. Leela's answer also made me think that if this platform has helped the villagers of Hansai to change their lives, why should it not be introduced in other villages in Dholpur, and

help make a difference. Since then, SHGs have been set up in Badaipura and Athpariya villages. Anguri *behenji* began an intervention in agriculture in the *rabi* season of 2009 and the *kharif* crop of 2010 with the help of Rajveer a *Krishi Sahyogi* in her hamlet. We do not know the result of the *kharif* crop yet, but in the *rabi* season, the improved practice that she adopted increased her wheat production by 3 *monn* from a *bigha* of land that she owns. She happily shared with me, "*Bhai sahab ise bar sirf ek do mahine ka hi anaj bajar se kharidana padega baki sab ghar se hi ho gaya.*" (This year, all the grain for home consumption will come from our own field. We may need to buy for just for one or two months.)" Earlier she had to buy a minimum of four months worth of food grains from the market.

To develop and support such platforms until these become productive requires heavy investment of financial and human resources and takes time. My learning from working in the development sector is that a slow and self-motivated development process leads to sustainable change.