

## The Women of Kazra—A Perceptible Change

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*No different from any of the other villages of Godda district, the unique experience of Kazra village in bringing a three-generation-old conflict to a resolution has made it very special*

It was one of the worst land disputes between two families that the area has witnessed. It remained unresolved for over 50 years, and despite all attempts at arriving at a settlement, it became increasingly bitter over the years. The longer it dragged, the more was the value of the land and the more persistent the families became to hold on to their demands, incurring huge expenses in the process. Every means, including the *panchayat* and the *gram sabha* by the elders and the socially respected people of the village, was employed to bring the warring descendants to a meeting ground. Even a court battle that lasted almost four decades did not deliver justice to the families involved.

The long and complex saga involving anger, humiliation, hatred and ego clashes had very little hope of being resolved, especially at the village level. But it was resolved... and that too by none other than the local SHG! It is against the backdrop of making seemingly impossible things possible that we describe the changes that took place in the village of Kazra.

Kazra is one of the villages where PRADAN, an NGO working in the field of empowering villagers through livelihood generation activities, began its work in the 1990s. The setting up of SHGs was still a new concept in rural development. On 21 March 1996, two SHGs were set up in the area. Both the groups preferred the name Ganga, therefore, they named themselves Ganga A and Ganga B. The villagers themselves have had no difficulties in identifying their groups and the members have developed a strong bond with each other. Original members such as Hemanti Devi, Dulari Devi and Parmila Devi have continued to work in the groups and have now become block-level SHG leaders and represent their SHGs/clusters, in both the federation and block-level agriculture *samitis*. They work hard tirelessly and take advantage of all the opportunities they come across.

Parmila Devi was a newly-wed daughter-in-law of the village when she first became a member of the SHG. She was very shy and did not take part in any of the interactions that were held in the village in those early days. Now, however, she is one of the front-runners, not only actively engaged in her own SHG, which has become very vibrant, but also always striving to bring the other women of the village into the SHG fold. She has promoted two other SHGs in her own village, one in 2008 and another in 2009, as well as a few in other nearby villages.

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SHGs is due to a higher level of trust in the internal transactions and credibility among members of the group. The regular savings and the fulfillment of loan requirements (borrowing and repayments) of both the members and the groups, in this context, are highly noteworthy and are reflected in their financial records. Higher savings have led them to invest in mutual funds and also in the post office savings, with guidance from the promoters of the groups. They are now ready to reap the harvest of high returns on what

they invested in 2006.

Of the 56 households in this village under the Pasai panchayat, 46 are already enrolled in SHGs. Besides the older SHGs, Bajrangwali Mahila Mandal (MM) was established in 2008 with 10 members and Belbharni MM with 10 members in 2009. Following the very stringent, self-regulatory system of the SHG norms, the members have been conducting weekly meetings right from the beginning and, of the planned 52 meetings in a year, at least 45 meetings have taken place.

The financial records of the four SHGs in the village show that Ganga A has a cumulative savings of Rs 85,000, whereas Ganga B has Rs 1.10 lakhs. The two groups started saving Rs 2 per member per week until 1999 and then increased it to Rs 5 per member per week until 2005 and then to Rs 10 per member per week. The amount, though quite high, should have been higher as per the calculations. The other two groups—Belbharni with savings of around Rs 11,000 and Bajranwali with Rs 35,000—have more than the average saving rate. The reason behind the higher savings in some of the

With substantial savings and a good savings-to-credit ratio, almost all the members were able to draw loans from within the SHG. The older two groups have taken loans from the bank more than four times. Ganga A and B were also linked to SGSY (Swarnajayanti Grameen Swarojgar Yojana), in which BPL groups with at least 70 per cent of the SHG members can be supported by the government scheme with a subsidy-cum-loan component. Once the loan is repaid, the subsidy was deposited in a group account. They are now planning a second linkage for a higher loan-cum-subsidy project for their paddy business. Since the block recognizes the paddy business with a higher subsidy, they members are confident about doing so and plan to link up with the scheme. The government will support the group through a maximum subsidy of Rs 1.25 lakhs, with an equivalent amount in loan from the bank for a larger intervention by members, to generate better and sustainable livelihoods. Very popular in the Block is the business of procuring paddy, converting it into puffed rice and selling it at the *hatia* or *bazaar*;

this is recognized as an income generating activity under the SGSY scheme. The risk in this business is very low and the community does not hesitate to take it up as a project. Ganga A and B have applied for the project—the second linkage.

An application for this has been deposited in the block office. However, the internal loan transactions of the SHGs were

so good that members felt confident about accessing the loan from the group and using it both for the *kharif* and the *rabi* seasons. Moreover, the intervention by PRADAN, (the SRI paddy and vegetable cultivation of tomato, brinjal, mustard, peas) helped convert the non-producers village/community into producers. Since 2005–06, PRADAN began to introduce scientific ways of agriculture in the village. With the introduction of SRI, PRADAN also introduced improved paddy technologies (seed treatment, year-wise change of seeds, transplanting in line with proper spacing, weeding, transplanting of two seedling per hillock in case of improved paddy and using disease control and management practices). These practices were adopted by all the SHG families—*rabi* vegetables include peas, beans, cabbage, cauliflowers, chillies and potato, and the villagers have been able to harvest a substantial yield, fetching on an average Rs 5,000 per katta (about 3 decimals of land). If a family cultivates 5 *kattas* of land, it earns around Rs 20–25,000 in one season.

The villagers have overcome the food security crisis they faced a few years earlier and now have surplus food, with extra cash income from their land. Large-scale migration to other parts of the country for work is now almost non-existent in this village and people are happy being associated with agriculture.

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The families of the area have two or three buffaloes, and generating dairy products from the large number of livestock is a popular occupation. Those who have no buffaloes are engaged in making *khuwa* (sweets made of milk). Being economically more stable and having the resources and opportunities at hand have made the villagers more ambitious about developing their village further.

In February 2012, I spent some time with the villagers of Kazra to discuss the status of the SHGs and village development. The 24 women present were very positive and, despite their busy schedules, were willing to actively voice their concerns. Unlike in many other villages, almost all of them spoke in the meeting. Besides ensuring that the SHG norms are in operation and that financial transactions are conducted, the women of this village spoke of their vision for the village. They discussed issues such as educating their children, enhancing the dignity of women, better housing and better lives. These women are clearly aware of their rights and entitlements. Hemanti Devi is the accountant of the group as well as the *anganwadi* teacher; Parmila Devi of another SHG is the *sevika* or the assistant in the *anganwadi*. Both of them, who operate the *anganwadi* school, have a deep understanding of the problems of the members and their families. They are able to take care of the children with a positive attitude, ensuring that the children get the education, meals and vaccinations, as per the norms. The *anganwadi* staff gathers information from the block offices and shares it with the members of the SHGs. Special care is taken of the girl child as well as lactating mothers at this centre. The quality and quantity of meals for the children and the

other government facilities that this centre is meant to provide reach the villages as expected. The school runs regularly with minimum absenteeism and the members know about the quality of the education in their village school and they also monitor the quality of the teachers. They expect a certain outcome after children have attended the school for a period of time. For instance, if a six-year-old has been attending school for almost six months and is not able to write his name or cannot count, they assess the teacher and, if necessary, lodge a complaint.

*Panchayat* elections were held in Jharkhand for the first time in 32 years and *panchayati raj* institutions (PRI) are now in operation. The SHGs have invited their *mukhiya*, the elected CEO of the *panchayat*, to the cluster meetings and discussed what can be done in their village at length. The *panchayat* is putting pressure on the *mukhiya* to take part in the *gram sabha* and through her, influence larger development decisions. Usually, in the villages in Godda, very few people attend the meetings of the *gram sabha* and decisions are taken by a few select people and not shared with the common people (*aam admi*). But the women of Kazra have begun to attend the *gram sabha* in large numbers, raising their collective voice and demanding that plans that benefit more people and not just some privileged few are put into effect. These women have a vision for the future and are able to clearly spell it out. Speaking in unison and in large numbers, they are ready to take the struggle further, if needed. Their confidence and their intensity are highly creditable. Their participation in the overall development is a role model of women's unity.

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## A UNIQUE EXPERIENCE OF SOCIAL RESOLUTION

The changes that have taken place are crucial—the improvement in the adoption of agricultural practices, leading to greater yields and greater financial well-being. There is, however, much scope for further development. These women have become powerful through their unity; there is, therefore, the possibility of further intervention in social issues. My hunger to explore these possibilities led

me to the long pending court case and the unresolved land dispute discussed earlier. It was finally resolved through mediation by the women of the SHGs, a few months ago.

The two families involved were highly regarded, privileged due to their economic and caste status. Even today the title of 'Singh' is superior to any other in the village. The families have been locked in this land dispute since 1963, over three generations. Large sums of money have been spent and assets mortgaged; yet the litigation continues. No solution has been found, even by the courts in Dumka. Many attempts were made to resolve the case in the village *panchayat* but in vain. SHG members from these families were not willing to take on the men folk, who gave no importance to their women. However, the women of these families had voiced their concerns over the issue at the SHG meetings. They were quite upset that the dispute had lasted for so long and that both the parties were wasting time and money in litigation. Another concern was that due to this case, peace in the village could not be restored. Senior members of the SHGs, who had attended many training programmes and forums, and were in contact with the outside world, thought they needed to address social issues in their respective villages.

The exposure to the outside world had made the women of the village aware of the inequality that women face in their homes. They began to view situations differently and also realized that this inequality had an impact on their lives, leading to a deep desire for change. They recognized the fact that if they wanted to bring about a

change in the status of women in the families and in the village, they had to act collectively. Attending meetings and participating in forums helped them gain confidence and enhanced their capability to do things differently. The women of Kazra were considered to be forward looking and active members at all levels, from the SHGs and clusters to the SHG federation; they wanted to prove that they could be the leaders of change. The case gave them the opportunity they were looking for. Their level of confidence because of their experience and exposure was high. They were aware of the unlimited possibilities for change through this social platform of SHGs. They knew they had the potential to change their society with better norms, values and justice.

Meanwhile, the men of the village observed the women working and developing their SHGs over the years. They began to trust their women to look beyond the family confines. They gradually began to rely on their women as they watched them take decisions on social issues such as domestic violence and abandonment of women. They began to see their women in a positive light, realizing that the outcome of every intervention that they had made at the household level had had a positive result.

An attempt was made to resolve the long-standing dispute by inviting many people from

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within and around the villages of the *panchayat*. When initially the efforts did not yield results, the villagers and the women did not get discouraged; instead they took it up as a challenge and became even more determined to resolve the issue.

Women from both the families were members of the SHGs.

Parmila Devi had been a member of one of the older groups for 14 years and she had helped to promote another group for the villagers who had been left out. A woman from the rival family was a member of the newly formed group. In the weekly interactions of the SHG meetings, the two women decided not to bring up the dispute and instead focus on SHG-related operations only. Their weekly interactions, instead, allowed them to get to know and understand each other, and helped them later to intervene in the dispute. When discussing issues such as saving money, taking loans, repaying loans and attendance, therefore, they interacted at another level, where the mind was peaceful and they were working for the benefit of both. It helped them, they later shared, to shed their hatred towards each other and develop a positive perception of each other. The discussions and the high values the groups held over two years resulted in a change in their mindsets. In this nurturing environment, the women of both sides took the initiative and called for meetings between the families. Having seen them at work and acknowledging the fair decisions they had made in many cases at the village level, the families in conflict agreed to meet one more time, this time with the women as mediators.

This resulted in the decision to divide the disputed land between the families in a 3:2 ratio. This was acceptable to both the families

and the villagers present welcomed the very wise decision and decided to finalize the agreement legally at the final appearance in court on 13 June 2011. Both families have now started exchanging pleasantries and are a support system to each other.

This event is a lesson for millions of others, involved in long-term litigation cases with no resolution in sight. The need of the hour is, perhaps, to make programmes more inclusive by mobilizing women to work with local issues, in which outside agencies are unable to help.