

Looking Back at Our Work with Damodar

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Despite its primary aim of promoting sustainable livelihoods among the rural poor, Pradan extended support to the locals in Hazaribag and Koderma in their rights-based struggle and in creating greater awareness in areas such as gender, reproductive and sexual health, and legal literacy

Koderma and Hazaribag districts are situated in the northern part of Jharkhand state. Pradan works in three blocks of Hazaribag, namely Barhi, Chouparan and Padma, and three blocks of Koderma, namely, Chandwara, Jainagar and Koderma. The six blocks are contiguous in nature. We started our intervention in these blocks in 1992 by organizing village women through Self Help Groups (SHGs). At the time, there was an informal youth collective of young men from a few villages (in the then Barhi and Chouparan blocks) that had been evacuated for the construction of Tilaiya reservoir by the Damodar Valley Corporation (DVC). This collective was primarily agitating to get the DVC to provide them the benefits that were promised to them when the dam was constructed, way back in 1952. It was agitating to make sure that the DVC provided the ousted with proper legal documents of the land to which they were being rehabilitated; and that the DVC constructed proper roads and school buildings, installed hand pumps for drinking water, created irrigation infrastructure, provided agriculture inputs as well as jobs to one member each of the displaced families. The delivery on these demands, however, had not been satisfactory. This had agitated the villagers who protested by holding *dharnas*.

Pradan helped form a federation of SHGs called Damodar, supported by these young men. The villagers, who formed the SHGs, belonged to the dam-displaced villages and had a history of occasional struggles against the DVC. These struggles were confined to a few young men from villages just around the DVC office at Tilaiya Dam, and it had very little mass penetration. When Pradan formed SHGs in all the villages around the dam, it brought together many other men and women from all the villages; they had been, in their own way and severally, protesting against the DVC; their presence gave momentum to the SHGs. Pradan helped them plan their struggle, even though it never came to the forefront in any of the agitations. Pradan worked with the SHGs, clusters and federation, without imposing any ideas on them and encouraging them to choose their own path. The locals intensified their struggle against the DVC. In a major showdown with the DVC in 1995, they even *gheraoed* the powerhouse for three consecutive days, leading to senior management officials from Kolkata arriving in Tilaiya to negotiate with them.

This fervour, which the federation internalized through its various engagements against the DVC, carried on and spread to other aspects of their life. The SHGs, clusters and federation actively started mediating in social issues in and around their villages. Damodar was not, therefore, focused on livelihoods per se.

Once the initial phase of mobilization was over and we started to concentrate more on livelihood programmes, we ran into problems. Today, after a good twenty years of promoting livelihoods and SHGs in the valley, I am tempted to relook at the suitability of our programmatic intervention. Although there are many positive achievements to boast of, sometimes it seems as though we may have mistaken the woods for the trees by imposing the 'Pradan kind of livelihoods' on a set of people who were essentially looking for support in their rights-based struggles.

During the initial days of our intervention, the villagers—men and women—did not believe us because of their earlier experiences. Many non-banking financial companies (NBFCs) had begun their operations in this poor area; however, after some time, they would vanish from the scene, 'eloping' with the savings of the poor. The villagers also took us for one more NBFC. We started our meeting with the villagers regularly and tried to convince them about the SHGs. Finally, a few individuals were convinced in some villages such as Jamukhandi and Titirchanch and started saving. They put all their savings into an earthen pot (*gullak*) at the meetings and pooled their savings. They would usually save a humble amount of Rs 2 per week.

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When they gradually experienced what it was to save some of their earnings, they felt happy. One day, in one of the groups in Jamukhandi, a member expressed her desire to stop the savings because she urgently required some money for the treatment of her son. Unfortunately, the amount she had saved was not sufficient for this. She had already decided to take a loan from the

local moneylender, a common practice in the area. We intervened at that point and convinced the group about the strengths of a thrift-based collective and how it can lend itself to mutual help. After this instance, the concept began to spread; through the SHG programme, women in different villages found a way of keeping away from the clutches of unscrupulous moneylenders. For the women, being a part of this savings and credit group was not an issue of money but one of dignity and power. Now they did not need to beg for a loan from the moneylender; now they had the power to be independent. The women articulated that clearly.

Next, we began to think about how to organize the SHGs into clusters so that the women could come out from their own villages and participate in the developmental processes on a larger scale. This would also increase the positive influence of the women SHGs on the villages of neighbouring *panchayats*. A cluster would comprise about 10 to 12 groups from a handful of neighbouring villages within a *panchayat*; three women representatives would be selected by the groups. The representatives would sit together once a month to share and discuss progress along the parameters of

credit rotation, purpose of loan, problems faced by the women, etc. With such developments, the women began to draw help from one another in a more comprehensive way.

We then motivated the women to form a federation at Barhi. This federation became a means for the women to express their unity, solidarity and strength. Two representatives from each cluster participated in the federation's monthly meetings. At the time, there were about 100 SHGs organized into 8 to 10 clusters. The representatives would share the progress of their respective clusters and the problems faced, and would seek a way out of the problems. They would also seek or offer help to the representatives of other groups on the basis of requests. The concept of mutual help, thus, evolved from among the individuals of a group to among the groups themselves. In March of every year, since 1994, all the members of the SHGs assembled for their annual meeting and shared the year's progress, achievements, problems faced and overcome, and plans for the following year. As part of the preparations for the event, all clusters carry out similar exercises at the village/cluster level. The annual meeting is a gala event, and the women wait the whole year for the auspicious day. Initially, Pradan helped raise the money to organize the event; nowadays, however, members make contributions for the event.

The SHG members have a strong affinity for their federation, Damodar. It has become a visible part of their lives, so much so that the staff of Pradan is considered to be the staff of Damodar in the local area. By around 1994–95, there were 300 groups in the area; the SHG movement had gained reasonable strength over a period of 3 to 4 years. Owing

to the fact that the SHG structure rested on a strong people-based rights movement meant that planting a new livelihood focus among the communities would not be easy.

By 1997–98, the groups were harnessing their collective strength to discuss and arbitrate on different issues for village development at the cluster and federation levels. To monitor these issues, members formed different sub-committees such as the education committee to ensure the attendance of the local school teachers and cleanliness committees to ensure the overall cleanliness in the village. There was a fair degree of competition among the clusters regarding these issues. Clearly, the focus remained on issues and concerns of larger social nature rather than livelihoods. Even where agriculture was concerned, the members of Damodar had a greater proclivity to addressing issues such as those relating to *mandi* merchants and middlemen rather than agricultural practices in themselves.

People from the Yadav (OBCs), Paswan, Ravidas and Bhuinya (SCs) communities formed a majority of the federation and village-level SHGs. Agriculture was the main occupation, and a potential sector for livelihood intention. It did not take long for Pradan to identify that owing to the fragmentation of land and the poor climatic condition, agriculture was not up to the mark. Very few opportunities in the local market and poor agriculture production forced the local youth to go outside to get a better livelihood. This reduced the area into a 'remittance-based economy'. A suitable livelihood model woven around agriculture was missing. The women members of SHGs used to take loans from their respective SHGs and from the banks, under the sponsored bank linkage programmes. The loans would

be most commonly used to start petty businesses such as a *kirana* shop, *pan gumti* or carpenter shop, or for purchasing a second-hand four wheeler for plying as public transport. The nature of the borrowings—scattered and individualistic—made it difficult to initiate any sectoral intervention, be it in agriculture, animal husbandry or any given trade or enterprise.

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Even though the focus of Pradan is livelihoods promotion, it was difficult for us to move the local SHGs beyond their historical orientation of being organized as a rights-based movement. In order to usher a shift in thinking, Pradan organized a visioning exercise in 1998, with the existing members of the Damodar. At the end of the exercise, not many pointers, which would lead to concrete intervention in the realm of livelihoods, emerged. The women of Damodar had prioritized issues such as the health status of women and domestic violence over any livelihood intervention. It was a big dilemma for the Pradan team; on the one hand, we wanted to do something in livelihoods, but Damodar thought otherwise.

The cluster-level and federation meetings would come alive once issues such as family discord, domestic violence, alcoholism and women's role in decision-making at the household level came to the fore. The willingness of women to participate in other forums such as *gram sabhas* and *panchayat* proceedings at the village level was also remarkably high. Yet, on the other hand, the villagers accepted and nurtured the SHG platforms, particularly the OBCs, but only because it made for a safe means to a hassle-

free loan from the banks. So the mobilization of funds from the bank increased every year. In 2003–04, the amount was a staggering Rs 99 lakhs from different nationalized banks, but the purpose of loans, as mentioned earlier, was still varied and household-centric. The efforts of channelling the credit into sectoral interventions had not acquired any specific

shape.

By 2002–03, we had promoted four federations in four blocks of Padma, Barhi, Chauparan and Chandwara. This had been done because the members of the federation were finding it difficult to relate with each other and jointly. Problems began to surface in 2005–06. For the first time, we faced difficulties regarding bank repayments. The arrears shot up to around 30%. We discussed the whole issue in the federation meetings. At the end of the discussion regarding loan repayments, it was decided that the women SHG members, who have successfully repaid their loan amounts, would go to the defaulter groups in nearby villages along with members of the respective federation and pressurize them to repay. The concerned professionals and bank officials would accompany the SHG and federation members in persuading the defaulters.

Thus began the process of ensuring that the defaulters repaid the loans they took from the banks and their groups. Members from Damodar recalled the purpose behind the formation of the SHGs and asked the women to settle all sorts of loan amicably. They talked to the defaulting SHG members of the long way they had traversed as a large group for 15 years or so and the various struggles they

had waged. This had a salutary effect on the defaulters and they agreed to pay up. Sometimes, after assessing the financial and material reality of the member household, the group waived the interest that had to be paid. Such forms of community pressure helped salvage the situation. These attempts by a few SHG members to recover loans helped reinforce solidarity.

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In 2006, Pradan conceived of an idea to help the women of Chandawara block by arranging a workshop for them on gender-related issues, in collaboration with an NGO called Jagori in 2006. As part of the follow-up exercises to the workshop, selected SHG leaders were sent for a series of training programmes on the subject. They were trained on issues such as understanding women's rights and patriarchy, women's health and quick remedies, and legal literacy. Women shared about different domestic atrocities and violence they had to suffer. These ranged from beating by husbands to the chastisement of widows. Dowry deaths, desertions resulting from second marriages and child marriage were some of the other issues the women faced. The women spoke of their medical problems, mainly gynaecological. They were forthright about their discomfort in discussing their ailments, particularly those in the nature of Sexually Transmitted Diseases (STDs), with male doctors. As for legal literacy, their main desire was to become aware of different government-sponsored programmes such as the PDS, *anganwadi*, etc. They were equally keen to learn about the different laws and enactments that could provide them protection in the face of domestic violence and abuse.

It was in addressing all these issues that, for the first time, we noticed an unusual energy amongst the members of the concerned groups. The women participated enthusiastically in each and every one of the trainings that were organized. The trained women carried their learning back to the villages and, of their own accord, organized meetings to share their new-found knowledge. The impact was

immense for the little that we had done, particularly when one compares it with the long years one had spent on promoting livelihoods. There was increased awareness. Many widows came to acquire a respectable status in select villages. In a number of households, girl children are being sent to schools with the consent of the men of the household.

Under the health programme, the trained women tried to handle gynaecological problems, with herbs such as *tulsi* and *neem* leaves. They were quick to approach the Public Health Centre (PHC), knowing that such centres were after all established for the well-being of the local masses. Under pressure from a newly awakened mass of women, the PHCs were forced to deliver. Today, PHCs in the area interact intimately with pregnant women and tell them about the importance of a balanced diet and how it can be sourced locally. Distribution of free iron tablets and proper check-ups by the doctors are not uncommon any more.

Health issues and psychological problems associated with adolescence girls have been handled effectively by the women through the awareness trainings at the school level. In

case of legal literacy, initially awareness camps were the only way to move forward. The women trained in the project organized a meeting with local police officer and he told them about the different laws relating to domestic violence and dowry deaths. Looking at the enthusiasm of the women, he promised to help the women at any given stage.

Possibly, the package of services being offered by Pradan as part its livelihoods promotion was not as relevant in this context, and a different selection of services in place of micro-credit and agriculture could have found greater acceptability in the region. A different selection of services might have mattered all the more over here because the region is significantly different in both its historicity and its class and caste composition from many other locations, where livelihood-based interventions by Pradan have yielded

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more promising results. In retrospect, it appears that the livelihoods promotion carried out by Pradan was not as appreciated by the local communities as the work on gender and rights and entitlements. The women associated far greater value

when concerns such as health and decision-making were being addressed. This in no way goes to say that livelihoods find no place in the scheme of things; just that the community accorded a different priority to its needs. The greatest accomplishment of Pradan in the area has been in accepting the same, and also finding ways—even if to a limited extent—by which the women of the region can exert their rights more fully. It is also expected that the work that has gone into rights and entitlements in Koderma and Hazaribag will definitely result in better execution of state-run programmes, particularly the NREGS.