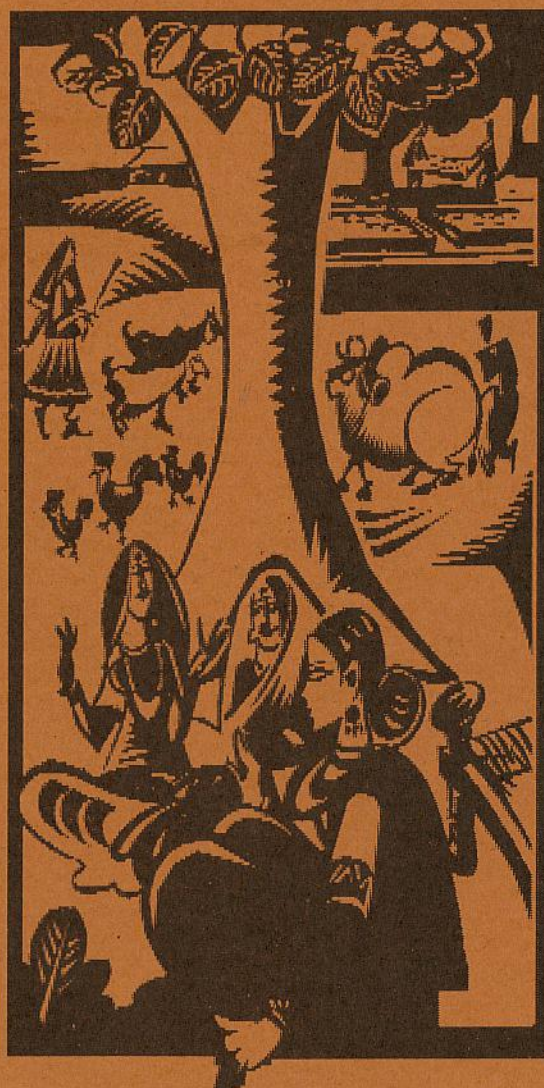


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Reconciling Countryside Dreams

Exploring the possibilities and limits of growth with modern aspirations in rural India. Can farming be made attractive to the present day rural youth?

Sanjiv J Phansalkar & Amrita Sharma

The seemingly amorphous combination of words in 'growth with modern aspirations' emerges from an email received from Deep Joshi in connection with some work we are doing about India's North Eastern regions. The background needed to grasp the meaning of the phrase is familiar to those who live in and are familiar with rural India.

On one hand, the rapid economic growth experienced in the economy in last seven years - caused on the back of foreign direct investment, rapid growth in telecommunications, huge surge in services sector, and more recently, a large acceleration in industrial growth - has largely bypassed rural India in general and the rural poor in particular.

This was the import of the message President Narayanan gave to the nation on Independence Day 2002. This underlying reality is why the campaign of 'India Shining' left the BJP whining! This is precisely the reason why the current UPA government is trying its best - such as it is - to devise ways of including rural India in the breathtaking growth of the economy.

On the other hand, we have the very explosive situation in which rural youth no longer are content to tie their knot to the plough and the harrow for life, have little to offer by way of saleable skills, services or products, yet simultaneously want to approximate the pleasures of the modern day India - symbolised perhaps by fast bikes, mobile phones, junk food and a 'cool' image as portrayed in Bollywood potboilers.

Such facile journalese apart, we need to get a handle on the meaning of 'growth with modern aspirations'. We try to do that here in our limited understanding. This article is provisional, based on our application of mind, not rigorous sociological research. We recognise that after a while the article may be repeating the somewhat hackneyed words current in the Indian social sciences, but we consider that as a part of our limitation rather than an inevitable consequence of the situation. This article is preparatory to an exercise that we may undertake to evolve possible options for achieving such a growth in the northeastern region.

Conceptualising Modern Aspirations

To us, modern aspirations of the rural people comprise the following components. This is our guess and not a result of any survey.

A desire to minimise arduous and unglamorous work connected with soil, dung, animals and pesticides: Recent publications of the NSSO (National Sample Survey Organisation) as well as research at ITP (IWMI-Tata Programme) have shown that there is a strong trend towards withdrawal from agriculture.

In fact my colleague Amrita believes that India is at the 'tipping point' in the demographic transition of its agricultural workforce. Not only do young people seek salvation from hard work in trying conditions on farm and dirty work connected

with animals, soil, dung and night soil, they see agriculture as essentially not providing them the sort of social status they seek.

There possibly is a subtle undertone to this desire. A certain school believes that in the notorious caste system, status is inversely related to direct relation to organic matter in the routine tasks of a group. Women, condemned by reproductive biology to having perpetual contact with organic matter, are ascribed low status irrespective of the community in India (note Manu's infamous statement *na stree swatantryam arhati*, woman does not deserve freedom).

Those who deal with dead organic matter or human wastes are ascribed the lowest status, those who clean clothes or utensils or shave people, etc. are slightly better, and so on till we reach the exalted Brahmin male who is not (traditionally speaking and excepting such people like Pathak of Sulabh International), expected to in any way deal with organic matter. I believe that in attempting to break free of the shackles of the plough and the harrow, the rural youth subconsciously seeks to get rid of the low ascribed status as well.

A desire for occupational mobility: Clearly, if one no longer wants to continue with an existing traditional occupation and yet must eat every day, one needs an occupation. The rural youth seeks mobility in his occupation. This involves both change in locale and the flexibility of being at different and new places.

As to which occupations he can and try to get would depend on his own perceived comparative advantage, the opportunities for upgrading skills, social network and

such other things. But the desire exists.

A desire for social mobility: Occupational mobility can, but need not, bring in social mobility so long as the person remains in the same social milieu. But migration to urban areas may allow him to 'lose' his ascribed status in the facelessness of the city. From then on he may start afresh as it were, seeking to rise in the social strata over time.

Even those who are stuck in the old rural rut can perceive a slight rise in social status once their dealing with organic matter reduces or ceases altogether. In fact, among the first signs of claims to higher status may be statements like 'our women do not go out and work on others' farms' or 'we do not engage in earthwork in the government relief programmes'.

A desire for change in the consumption basket: The poor rural folk no longer wish to remain confined to '*teen rotian, ek langoti; baki sab bakwas hai*' as sung in a Hindi film song. Their dress is changing, their food habits are changing, their entertainment sources are changing, and with deeper penetration of the electronic media, their expectations for 'luxury goods', gadgets and non-durables are rising. This in effect is the 'crisis of expectations' argument.

Erosion or evaporation of the force of fatalism of the 'karmic destiny': Allegedly, about fifty years ago people sort of resigned to their fate. The son of a Harijan labourer never thought it even remotely possible that he would rub shoulders with the son of the Zamindar in a medical college and the resignation was born out of the oft-reinforced faith in karmic

destiny. To what extent this force operated in reality on people's mind and to what extent it existed only in the minds of academicians one does not really know.

But there is a strong school which believes that Indian people had in general a very high 'external locus of control'; 'other-worldly asceticism'; 'acceptance of the current situation under the belief that it was their immutable destiny', to lift a few recurrent phrases out of scholarly texts. The point is that the force of this fatalistic resignation to one's immutable destiny has substantially evaporated and eroded. People do seem to believe that they can shape their future and do not have to be stuck in their rut.

A desire for higher and stable income: The operative implication of all the above is that people want both a higher and a more stable income. Farm incomes are hopelessly unreliable dependent as they are on weather, market prices and so on. They are constrained by productivity of soil and timely access of good inputs. Incomes in non-farm sectors are considered perhaps more stable and also having a potential for increases not to be found in farming. This desire then forces people to seek occupations outside the farm.

The Problematique

Possibility of income growth of households with modern aspirations, as conceptualised above is mired in a complex problematique. The elements of the problematique appear to be the following.

Labour absorption hopelessly out of tune with GDP composition: We see that while the structure of GDP has sharply moved against agriculture and in favour of

services, the structure of labour absorption has not shown any such trend. In effect, incomes of farm households are about a fourth on an average compared to their service sector brothers!

Population pressure: The per capita arable land availability has fallen as population has climbed the charts and no extra land is available. The NSA has remained frozen around 140 million hectare (ha). In 1981, with the population at 84 crore and with about 68% of them engaged in agriculture, the arable land availability per capita was about 0.23 ha, which has come down to 0.2 ha.

Falling public investments in agriculture: The proportion in total public investments as well as absolute amounts of investment in agriculture are not keeping pace with the needs of the sectors, leading to emergence of bottlenecks and constraints in the sector.

Terms of trade going against agriculture: Relative prices of primary goods are declining when compared with manufactures and services. This has always been the case in India and is a reflection of a clear urban, middle class organised sector bias of the state policy.

Inadequate and skewed opportunities for upgrading skills: Rural youth have insufficient opportunities of developing their own saleability in the open market. This has come about because the state has found it increasingly burdensome to expand the HRD infrastructure owing to financial strains experienced by the state governments. It has as such partially privatised training and education and the private sector providers tend to be relatively

high cost.

Mired in the positive discrimination debate though the public sector education system is, the basic point about good English language training, availability of sound and well-connected vocational institutes and above all functional links with potential employers are all the important things that seem to be beyond the reach of rural youth.

Erosion of safety nets and decline in risk taking ability: Inequitable and unfair though the traditional systems in rural areas was, it provided certain kind of social safety nets. A man could live, quite probably at the edge of subsistence, with the help of such assurances. With increasing monetisation, this kinship bond is weakening and the reliability of the social assurances is eroding. With erosion in such social safety nets, the risk taking ability of the rural poor is falling. This makes for reduced ability to try out new livelihoods options.

State or the Market?

This may appear to be an abrupt transition from the earlier set of issues. The question is whether the growth with modern aspirations can be achieved led by state or by the market. What are the specific issues involved in the two options?

To put matters in perspective, we quickly trace the economic history pertaining to agriculture in the country. There is no question that the country took great strides in agriculture under state leadership that ushered in the green revolution. The state took the initiative in supply of inputs such as seeds and fertilisers and set up the FCI (Food Corporation of India) to procure the food grain produced.

The huge gains to economy and farmer households were caused by the state intervention. The same model was replicated in dairying. In fact, between 1950 and 1980, the general philosophy was one of state or public sector led economic growth, summed up in the 'commanding heights' rhetoric of 1973 of Kumamangalam and Indira Gandhi. The basic strands of justification of this argument were as follows:

- Private sector is unreliable and untrustworthy
- Private sector will exploit market imperfections for rent seeking opportunities
- The state needs to intervene to ensure equitable benefit to all the people and regions
- The state has the financial strength as well as information about which sectors need investment more. Hence state action will ensure more optimal allocation of scarce capital resources.

The socialistic ideology held its sway and this was compatible with that ideology. Over time it was discovered that the public sector led growth models had three principal problems in the Indian context:

- Incentives: the public sector managers lacked incentives for efficient performance
- Political interference: politicians interfered in public sector units and action for reasons that would have peripheral relevance to their core business
- Corruption: the leakage, rent seeking and corruption in public sector was reducing the effectiveness of state action

With the withering away of the Soviet regime, the intellectual dominance of the socialist ideology became untenable. Rational expectation economics, Thatcherite state policies and the never-ending push by the World Bank saw the vic-

tory of the free market pundits.

Aside from all that, the increasing bankruptcy or debilitating financial mismanagement in state governments meant that there was no money with the state to initiate any more action. Thus, we went from market to state out of distrust of the market and from state to markets out of the penury of the state.

The CSO (Civil Society Organisation) world has played three roles. The first is relief, the second development and the third, 'revolutionary paradigm shift'. Relief is meant as the action that is taken to alleviate pain caused by some natural or human-made events. When crops have failed and people are starving, give them food and set up cattle camps.

Development refers to both sustained action for obviating the need for relief as well as stable relief operations. Development in this context means helping rural people avoid situations of complete crop failure as well as setting up things like grain *golas* (granaries) to ensure stable relief.

The 'revolutionary paradigm shift' refers to efforts at changing the rules of the game or devising solutions that render existing rules irrelevant. This is the arena of the activists, the *jhandavalas* (flag bearers) and at times of people who discover very effective things such as rural microfinance institutions. Somewhere in between development and 'paradigm shift' lies the new school of 'rights' activists, who want to organise the community and use the legitimate instruments of a well-governed society to make the state perform better.

The CSO world in some sense must cope with and gets squeezed between the welfare state and the ruthless market when it comes to activities of a clear economic nature. It may neither enjoy the muscle and the legitimacy of the state nor have the guile and flexibility of the market and may be burdened with social ideology on top of that.

Its chief advantage is in being able to reach out and know the current, real needs of the really needy, the liberty of being able to try new things and the possibility of exerting a more positive and salutary distributive, empowering influence on grassroots people and their associations. To return to our issue: what do we expect? Do we want growth with modern aspirations to be ushered in by the state, by the market or by the CSO?

Market led Growth with Modern Aspirations?

Much hype is created by the enthusiastic IFPRI (International Food Policy Research Institute) led institutions in terms of 'market-led' transformation of rural areas. The key arguments of this position are:

- For any transformation to be sustained and sustainable, the activities must become financially self-supporting and without perpetual explicit or implicit state subsidies
- Start-up costs for such transformation including costs involved in R&D, retrofitting new technologies in current ethos, training, capacity building, market creation, etc. are genuine 'one-time capital costs', which can be supported through state or donors
- For this sustainable transformation, rural producers must learn to integrate themselves to the markets

- Markets move on the twin principles of 'customer is king' and 'profit incentive for everyone'
- The mechanisms for growth must thus create arrangements which enable the rural poor to learn to cater to the king in such a manner that all the intermediaries have a profit incentive and they themselves, too, benefit
- No one is an untouchable in this endeavour, distrust of private sector is passe and opposition to MNCs is an outdated orthodoxy
- All transformations must therefore have an inherent revenue model.

Translating this argument in practical action is not simple. The poor are dispersed, their production is fragmented, their current technology is antiquated, the quality of their produce indifferent, their life situation too complex to enable them to adjust to the market, their lifestyles too varied to be aligned with the discipline needed for the market, their access to information, materials and finance too inadequate to work and so on. Work on lines that address each of these issues is necessary.

For produce from primary market, the problem translates into the following aspects:

- Achieving assembly and aggregation of the produce effectively and efficiently
- Instituting discipline as to time, quality and form
- Absorbing and dealing with variable, strict and fickle market demands
- Ensuring quality norms irrespective of the production practices
- Achieving diversity, variety, and traceability
- Reducing non-value adding transactions costs, etc.

- Learning to manage in a financially disciplined manner

This whole thing can be done painstakingly and slowly by first building capacities so far as basic production is concerned, then building capacities for handling the produce and then building capacities for dealing with the informational and financial issues.

To some extent the role of professionals who do not come from the stratum of the rural poor is inevitable. Three issues: creating incentives for these professionals without causing disempowerment of the poor, creating sustainable market responsive institutions of the poor and managing the environment become critical in this task.

A Long Haul?

The CSO can play an important role in this process as catalysts and bridges between the market and the poor. This is possible with three provisos:

- They need to get over the distrust of the private sector
- They need to look at the growing urban market as an opportunity and contain their enthusiasm for the 'good old days' of a self-sufficient but stagnant community
- They need to learn the skills of dealing with the cruel markets and financial world

Integrating the poor in markets will raise the eventual realised value for the producers and hence strengthen their incomes. Yet, we must realise that in relative terms for the rural poor, many more livelihoods will continue to be created in the basic production arena, relatively smaller in assembly and primary processing, even fewer, if any at all, in secondary processing and the least in actually dealing with the

rich urban markets.

In effect, the bulk of the rural poor will have to contend with dealing with the green sectors and can hope to escape the drudgery of the plough, sickle and dung only over generations. The overall impetus to the economy of a region can be substantial and this does lead to a huge boost to secondary and tertiary sector locally and that is where some of the livelihoods will be created.

If any region such as the tribal central Indian region or northeastern region has little local enterprise, are remote from markets, have poor infrastructure and paucity of resources that can be invested, it is inevitable that the opportunities of growth in the first instance are bound to be in the green sector. By implication therefore, there are very limited opportunities for growth with modern aspirations for these regions, a reality we need to contend with.

Some Yellow Hat Thinking

This appears as a classic case where exposure to the high-income economies stimulates withdrawal from agriculture even in case of low-income economies at a supposedly premature stage (substantiating Zhou's criticism of Schultz, 2003). However, the problem here is much more complex than what Zhou or Schultz talked about. While their concern was more in terms of withdrawal of labour from agriculture and its possible consequences on the farm economy, the situation we face now is multifarious.

It's more human and has more to do with accommodating human aspirations with what is possible on the ground (existing opportunities of growth and employment

creation). It's making growth possible and simultaneously making it enticing enough for people to create a buy-in.

It's much more than creating employment. The demand is not economic, it's human! In some ways, it is equivalent to searching an 'ideal bride' for the modern Indian man - a mix of Meena Kumari and Marilyn Monroe - traditional and demure so that the institution of marriage is safe and modern so that she can be carried to parties. The challenge is undoubtedly immense.

Unfortunately, there is no running away from the issue. It's a demand that has been thrust into the face of development gurus, it's a demand, which is unique, relevant and has no precedent and thus requires complete ingenuity. If we make headway, it might qualify to be an entry into the 21st century development theories!

Let us explore if the possibility exists. To confess, I have a series of doubts. If one were able to deliver such a growth it would possibly fall in non-farm sector (large scale employment opportunity in retail sector where the skill-requirement is not that high, facilitation of migration, etc.), which will not lie in ITP's purview. I have some apprehensions regarding to what extent this can be engineered.

I have always believed that people find out the optimal solution themselves. Migration of a youth from the decadent state of Bihar to the enticing prosperity of Punjab and Delhi, which offers him higher income along with exposure and access to modern means of living, is one such example.

A number of youth have been sailing in two boats for long - working on farm and also

exploring opportunities elsewhere. While scholars may keep arguing on what is ideal and what is not and why, the actors in the thick of situation generally do what is possible (given the endowments and the constraints). What we can do best is to understand the *swayambhoo* (the un-engineered) solutions, understand the context of their emergence and then add on wherever possible. At least this can be the starting point.

An examination of behaviour of young men is indicative. In terms of their involvement with farms, they can be put in sort of a continuum. At the lower extreme are the youth occupied on farming fully (cultivator and agricultural labour) - most of them by default (only son in the family, not educated, not skilled, no other opportunity given their assets, including human capabilities and capital). The large farmers or farmers doing modern farming may be an exception. During fieldwork I came across an insightful remark. When asked who would be farming 50 years from now, most of the villagers answered 'large farmers'. There seems to be a certain positive correlation between farm size and involvement in farming.

In the middle lie the so-called part-time farmers who keep exploring better opportunities while maintaining their ties with farming as a fallback as the alternatives are not secure enough.

At the other end are the likes of school-teachers, bus conductors (and a myriad other such salaried people in public and private institutions) who have been able to make a move out happily and are treated with high regard by their fellow villagers. This scenario appears intuitive and cannot

be treated as a great finding.

What is noticeable is that the above continuum is in a stage of turbulent flux and is volatile. The lower extreme is densely populated, the top end is too thin and the middle is swelling up and swelling up bad. If it grows out of size, and the top end fails to generate enough opportunities to accommodate the growing balloon in the middle, it will burst and many would fall again on the farm (are the reverse migration figures relevant?). Probably, that would be worse and needs to be avoided.

To add onto the problem, the phenomenon is more pronounced in regions where the value of agricultural production per capita is low. An ITP study showed that tendency towards withdrawal from farming was high in places such as Baramulla district of Kashmir, districts from north Bihar, Orissa, etc. (all of them characterised by sluggish overall growth) where the secondary and tertiary sectors are far from developing.

Thus, in one way we can say that this problem is more of the sluggish economies. Or to rephrase, the problem is more 'worrying' in case of such economies that exhibit a state of unbalanced growth. While disenchantment with 'soil and dung jobs' is universal, the regions with sufficient agricultural surplus (and thus better scope of secondary and tertiary sector development) are more balanced and can cope with the phenomenon much better. The dis-equilibrium is worrying in regions that have taken a fascination to glamorised jobs without laying a good foundation in terms of a sufficiently exploited farm sector. It may also be called a problem of the primarily agrarian economies such as Bihar whose mainstay has been agriculture. Escaping from

agriculture in these regions will produce the most unwanted of situations.

With all this, one kind of arrives at this thought that there is no running away from the primary sector. The challenge is to sell it to the youth. I apologise for the meandering thoughts. I am sure this observation would qualify for a sarcastic 'Eureka' but I still continue, hoping that I may find some light at the end of the tunnel.

If one wants an answer to 'what kinds of interventions are needed to make growth with modern aspirations possible?' let us explore what is it that the youth looks at when taking up a profession. Can we do a market research type survey looking at the attributes of a job that entices the youth (like the attributes that people look for in a product), a kind of product development exercise? Or can we just use our judgment or do a focussed group discussion with facilitation? The product here is the intervention. Shall we look at some previous (government) interventions in this regard? Can TRYSEM (Training Rural Youth for Self-Employment) be considered an initiative to fulfil such an objective? I am not sure.

We have profited immensely from a discussion with Santanu Ghosh and Ganesh Neelm in the writing of this article

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Winds of Change

A successful attempt was made to strengthen women to combat violence against them through empowerment and collective action in Govindgarh block of Jaipur district and Arai block of Ajmer district in Rajasthan

Shipra Deo

Although the civil and human rights movement the world over has emphatically brought the issue of gender equity to the fore, women's lives are by and large shaped by customs that are centuries old. These customs do not entitle women to have an identity of their own. It is a fact that in different parts of the world, women are victims of discrimination and exploitation, although the forms and intensity may vary.

An attempt was made in Govindgarh block of Jaipur district and Arai block of Ajmer district in Rajasthan to strengthen women to combat violence against them through empowerment and collective action. This author was involved as the coordinator of the project. The following essay is based on the experiences during the implementation of the action programme.

These two places are no exception as far as discrimination against women is concerned. Violence and deceit seems to be the fate of women all throughout their lives. They are physically battered, mentally tortured and socially ostracised. Below is an attempt to understand the sufferings inflicted on women throughout their lives and an exploration of the possibilities for the conscious effort to bring about a change.

Unwanted Before Birth

According to the 2001 census of India, the sex ratio (number of girls per 1,000 boys) of the 0-6 year age group is 927, one of the lowest in the world. For the state of Rajasthan, the figure is lower than the all-

India average and stands at 909. In most of the villages where we worked it happened to be even lower. In Balekhan and Hadota of Govindgarh, it was 740 and 793, respectively, and in Bhogadit and Kalanada of Arai, it was 822 and 772, respectively. The ratio at Doria and Almas of Arai stood abysmally low at 595 and 558, respectively.

This demographic domain is just one reflection of the fact that many parents want a newborn to be a boy rather than a girl. Foetal sex determination through modern techniques and eventual abortion of the female foetus is very common in the area. Such an abortion costs from Rs 2,000 to Rs 5,000 depending on the type of clinic chosen.

Although the act is heinous and the consequences disastrous, the choice is perhaps understandable, given the secondary social and cultural status accorded to women that makes a daughter a liability for most families.

Disadvantaged as a Baby Girl

Families in both the regions strongly prefer boys to girls. The birth of a baby boy is joyfully announced in the neighbourhood with the drumming of *thalis* (plates) and distribution of sweets while beating a *soop* (winnowing basket) follows a girl's birth. Many commonplace phrases are associated with girls' births. One says *suraj asta ho gaya* (the sun has set), meaning the girl has brought darkness. Another says *patthar paida kar diya* (delivered a worthless rock),

meaning that a boy is a 'gem' that earns bread while a girl is a rock that has to be carried throughout life. One common saying is *chor aa gaya* (a thief has arrived), which emphasises that girls take wealth and property to another household.

As one visits the villages, a lot many girls are found with name *aa chuki* meaning 'enough has come'. Giving this name to a girl underlies the erroneous belief that no more girls will be born in the family and supernatural powers will take care of the interest of the household.

As the baby girls grow, restrictions on them increase. They are encouraged to be demure and homebound. They are forced to involuntarily tolerate torture, sacrifice and devotion for others in the family. They are trained to bear and look after children. They are taught to silently accept their limitations and the fact that they cannot enjoy equal rights with boys. They conditioned to never raise a voice.

Girls growing up in a family environment and social set-up plagued by such unethical mindsets and prejudices are neither capable of nor do they dare to demand equal rights in the society. A skit presentation by people in one of the training programmes showed that a family casually abandoned a newborn girl in the jungle. The question therefore is: Are we able to provide a sociable and humane environment to the girls who are spared from being abandoned?

Denied Education

Figures reveal that merely 43.9% of the women in Rajasthan are literate. Conditions are worse in a few villages of Govindgarh block and almost all the villages of Arai.

According to the latest statistics, only 21.9% women in Dadia, 19.4% in Akodia and 15.4% in Kalanada are literate. Needless to say, 90% of these women can only write their names.

Even if the girls are enrolled in public schools available in some villages, educating them is not considered necessary. Parents have several incentives for not educating their daughters. Foremost is the view that education of girls brings no returns to their parents. It is felt that their future role is mainly reproductive and agricultural labour, which requires no formal education.

A large proportion of the girls who are not in schools are kept at home because of responsibilities in housework such as taking care of younger siblings, feeding cattle, collecting wood or cooking food. Another disincentive for sending daughters to schools is the concern for protection of their virginity.

Being deprived of education, health, nutrition and all the opportunities to grow and prosper in general, the girls usually grow up with low self-respect, self-confidence and self-esteem. The discrimination and suppression sets limits to their aspirations and they don't assert their existence as individuals.

Marriage and Widowhood

Girls are married very young with no limits to a minimum age. Even a few days old girl can be married away, although *gowna* (the ceremony of sending a girl to her marital home) is usually done at the age of 11 to 15 years. Three to five or even more sisters in the extended family are commonly married together just to avoid expenses on cer-

emonies and rituals.

Girls are not allowed to have a say in any aspect of marriage – where, when, how and even with whom. Other family members decide the course of their lives. The girls have no option but to abide by it. In most families, parents 'get rid of their responsibility' by marrying off their daughter.

A girl is a commodity as is amply demonstrated by the fact that she is donated by her parents to the bridegroom through the ceremonial *kanyadaan* (donation of a girl). Since the girl is considered to be *paraya dhan* (someone else's property), parents do not play a role if their daughter is ill treated in her marital home.

If for any reason the marriage fails or a woman is widowed, she just cannot remarry. The popular perception ingrained on the basis of Hindu cultural code is that *tel dubara nahin chadta* (oil can not be applied to a woman again).

Also, a legal divorce is nonexistent. It is considered a shameful admission of a woman's failure as a wife and daughter-in-law. As a result, there are several women who constantly bear the toiling life in their marital home. Their parents and brothers do not accept them if they come back. And they cannot remarry.

Marriage by Another Name

The only alternative for a woman is to go with some man in the name of *naata*. *Naata* or *naata pratha*, practiced among some communities in the area, is a social system of a 'marriage relation' outside the established social process of *parinay* (the first solemnised marriage). The system is widespread among the educationally and social-

ly backward communities like Jat, Gujjar, Bairwa, Mali, etc. The system is taboo for the higher caste communities such as Brahmin, Thakur and Bania.

Naata, although accepted as a social necessity, is considered undesirable. There is a lot of social stigma attached to it, including money transaction between the prospective man and the first husband or the girl's parents, whosoever is the 'owner' of woman at that point of time.

This practice is an extremely complicated system of subjugation of women by men. But the two significant pro-woman aspects of the *naata pratha* are that widows are rehabilitated and that the system provides women an opportunity, although limited, to enter into a new relationship out of their own choice.

On the other hand, among the upper castes where *naata* is not practiced, even child widows are forced to spend their lives in widowhood. Life for them becomes a struggle to conform to the social standards of piety. In a situation where women even lack basic economic security and legal rights, the social circumstances when they are widowed become even more dreadful. They are often left completely impoverished without any hope for better days.

Neglect of Health

Discrimination gravely affects the health of girls and women. Right from their childhood, girls are deprived from affection, care, nutrition and even medical attention in sickness. When ill, little girls are not taken to a doctor as frequently as their brothers. A look at the registers of hospital reveals that majority of the registered minor patients are boys. Expenditure on

the treatment of girls is much lower than that of boys.

Girls are undernourished before they step into motherhood at a young age. They become weaker and anaemic. Consequently, they fall in the trap of various sexual diseases and lifelong health related problems. In the daylong clinical gynaecological camps that we organised, all the 85 women in Gobindgarh and 97 women in Arai, who were examined, were anaemic. A woman at Arai had a haemoglobin count of as low as 2.0 units.

Four women were suffering from uterine cancer, two of which were at the terminal stage. All the four were not even aware that they had cancer. Three among them had never visited a doctor. Eight other women had tumours in their uterus, which could be cancerous.

Thirty-seven women had wounds in their uterus and cervix but only four of them got the condition treated immediately. Others said that they would discuss it with their families because the treatment cost Rs 400 and they did not have the right to decide to spend such an amount.

A recent study (Kalyani Menon Sen and AK Shivkumar, *Women in India - How Free? How Equal?*) shows that only 52% women in India and merely 41% in Rajasthan can take decisions related to their own health. Behind these figures is the brutal fact of inferior status allocated to women across cultures.

Most of the time, women are not aware of the seriousness of their problem, or even if they are, they tend to be less likely to admit that they are sick and wait until their

sickness has progressed before they seek help or help is sought for them.

In many cases, women become the victim of irresponsible and insensitive doctors. A woman from Sironj, Lada Devi, was told at the camp that she should get her uterine tumour treated. Lada went to a doctor in Kishangarh, who operated her uterus without examining the tumour. When he realised that it could be cancerous, he stitched it back!

Thus, the patient had to bear the enormous pain and financial burden for nothing. In another case, a doctor at the camp told a woman that she had uterine cancer and needed immediate treatment.

But when we went to her village two days later to ensure that she visited a doctor, she had already left for Haryana with her family to work. The situation is awfully grim but utterly real. What we call exploitation, suppression and violence is only a cruel reality for half the population.

Invisible Producer

Women's lives in the area are really hard because they are overburdened with physical work. Traditionally homebound, they start their day very early, collect wood from nearby areas, wash clothes, cook food, take care of elders, feed the cattle, help in farming, etc. And yet, they are totally unaware that all this accounts to 'work'.

In one of the training programmes, we asked a group of women: "What do you do in your leisure time?" They answered, "I wash clothes, cook food, clean house or make dung cakes, etc." They were ignorant of what it means to be at rest. They did not know that work could ever be finished.

Yet official figures indicate that in Rajasthan, 33.5% women and in rural Gobindgarh and Arai, 25.7% and 26.1% women, respectively, are working. The household work done by the women is considered unskilled, hence less productive and is not accounted anywhere.

On this basis, women are invariably paid lower wages, despite the fact that they work harder and for longer hours than men.

No Property Rights

Women have almost no right on property and other productive resources except through men. People become aggressive at the mere mention of daughter's share in father's wealth. Some argue that women have right on their spouse's property after marriage. Some believe women's right on father's property will result in family disputes, stranded relations with siblings and excessive partition of land. With such unjust arguments, every man tries to prove that women should not have any right on father's property.

In fact all these arguments have roots in the belief that the son is the perpetrator of the family lineage and the daughter a liability. This conviction gives a son the legal and natural right to family property and daughter the deprivation from any such stake.

A handful of instances where they have a right on such assets have to meet head-on with a whole array of customary practices, emotional pressures, social sanctions, and sometimes, plain violence that prevents them from acquiring actual control over them. This is amply illustrated by United Nations statistics that state, "Women do more than 60% of the hours of work done

in the world, but they get 10% of the world's income, and own 1% of the world's property."

Violence and Exploitation

The very notion that the women are inferior to men is the point from where violence begins and eventually expressed in myriad forms. Violence and economic exploitation or suppression of women is a two-way relationship.

On one hand, the pervasive forms of violence against women results in a systematic control by keeping women from going out of home and taking advantage of economic opportunities. It deprives them of resources in terms of education, skills, socialised self-confidence etc., thereby forcing them into the most unpaid or low paid forms of labour.

On the other hand, the basic economic dependence of women and their lack of property and resources render them fearfully weak in standing up and challenging the violence and power that is used against them in society. The insecurity (fear of violence) prevents millions of women from claiming their legal right to property inheritance. Thus, the apparently circular relationship becomes vicious and prospects of breaking through the circle become complicated.

Hierarchical Gender Relations

Indian society is highly hierarchal. A prominent stepladder in terms of caste, sex, age, occupation, wealth, etc. determines almost all the social affairs, including gender relations. The secondary position accorded to women by religions of all hues and shades is the prime determinant of women's oppression, which gets com-

pounded by other hierarchical forces.

Religions define male superiority as supreme and legitimise the patriarchal order as being supernaturally ordained. Such rigid patriarchal value system strongly supported by customs and religious beliefs has engulfed the vast Indian population so firmly that everything else seems sinful. Women themselves are too entrenched in the traditions to recognise their oppression. In the process they subliminate their selves in a philosophy of self-denial, self-effacement and service.

Search for New Possibilities

The programme with the financial support of IFES-USAID was started through an NGO in Arai and Gobindgarh region a year back. The clear objective was to strengthen women to combat violence through empowerment and collective action. The basic thinking was that the whole process of strengthening the women is a step towards regaining human rights and achieving personal freedom.

The process envisaged the movement of women from a passive state where they accept their predicament and relate to the world around as recipients of welfare and charity to one where they become active agents in their own transformation.

It was felt that this daunting task could only be attempted through group solidarity and support and active participation from people of all age, sex and caste. Since the complex hierarchical system of continuous repression has not only curbed the freedom of women and suppressed their needs but also silenced their senses. Therefore, a process to enable people to examine, through well-designed trainings, the roots

of women's marginalization formed the core of the programme.

Successful Efforts

During the initial discussions with people, an effort was made to make them critically aware of their situation, articulate their problems and the causes, and realise the need for collective and organised action for effective participation in the development process.

The second phase of trainings aimed at making them understand different systems of dominance of governance that govern one's life; construction of gender; patriarchy as a system; underlying discriminatory practices, and comprehend the concept of collective as well as prepare strategies for collective action.

The people at both the places organised at panchayat level and panchayat level organisations integrated at block level. They are moving on for the change with soaring spirits and lots of hope. Concern about the condition of women, along with other important issues, is rising within the community. Their eagerness, excitement and commitment for a changed society became clear during a conference organised at Arai on the International Women's Day.

On March 8, 2006, people from all the 10 panchayats came together to participate in a conference held at Navin Balika Vidhyalaya. About 1,100 women and 300 men came from remote rural areas. They knew that the struggle for the development of their village and themselves calls for unity.

They sang, danced, and presented skits related to female foeticide and right of

women on property, all in front of international students, government officials and other participants from Jaipur. Some of them spoke openly about various aspects of their lives including kinds of violence they had been suffering all along, their collective efforts, and their commitment. In one voice they put forward their suggestions and demands to the government on four major issues- gender equality, education, health and employment.

Inspired by the zeal and the loquaciousness of the common women, Manbhar Devi, the gram pradhan of the block, who had never spoken in public, came before the assembly. In a loud and confident voice she assured the women that she would always be there for their cause and help them in the best of her capacity. Their courage, their enthusiasm and the active participation all revealed that they are not mere victims but also possess firm and tenacious strength to bring about a change.

Here Goes the Way

People have accepted all over the world that equal rights for women are crucial for development of a society. In India, legal and constitutional rights are already extensively available to women. The problem is that they are not adequately used because women are not fully aware of their rights and they are not backed by appropriate attitudes and public commitment.

In the absence of a widespread social revolution, all government and non-government projects, plans and policies are proving to be futile in bringing about a significant difference to women's lives. The basic principles and mindset of the society have to be changed with the utmost priority. Then only will women be able to recognise their

own voice, decide on the priorities, and have great control of their own lives. It is only then that they will be able to realise their self-hood in full measure.

Present a New Idea for Peer Review

Pradan has always been in the forefront in innovating on new ideas that could be implemented at the grassroots. **Concept Papers** in NewsReach are a way to share and air new untested ideas to solicit peer feedback. If you have a new idea you would like to test before implementing, send us a 2,000 word **Concept Paper**. If you have experience or views on any **Concept Paper** that would help the author, email us at newsreach@pradan.net.

Awareness as a Tool of Empowerment

A four-day gender awareness programme conducted in Kesla with members of self-help groups has been enthusiastically received by the women
Subhrajyoti Saha, Sneha Shetty, Vishal Jamkar & Srihari Chity

It has been some years that many Pradan professionals have been attending a training programme on gender awareness and sensitivity. Most have found that the different sessions of the programme have motivated them anew. After completing the training, many had resolved that they would use the learning in their lives and also teach the basic concepts to Pradan-promoted self-help group (SHG) members.

However good the intentions were, most found it difficult to pass on the learning. Many have tried to teach SHG members in their own way with very little success, since there was no definite method or modules to pass on the concepts at the grassroots level. An attempt was therefore made at Pradan's Kesla campus to create a training module for SHG members on gender aspects through the combined efforts of Pradan and Jagori.

Apart from resource persons from Jagori and Pradan, the participants included 60 SHG members from Koderma in Jharkhand and 60 from Kesla in Madhya Pradesh. The programme was held on November 14-17, 2006.

First Day

The programme started in the auditorium, where the women were seated on the semi-circular steps. The session started with a round of applause by the facilitators, followed by applause by the participants. This was intended to mentally prepare the participants for the training. Four women from different locations in Koderma and Kesla were then invited to light the lamp on the dais, thus formally inaugurating the programme.

The facilitators distributed marigold garlands to everyone and asked the participants to share them with women sitting beside them. It was explained that the sharing of garlands symbolised forging of new bonds between the women. The facilitators also exhorted the women that for the next few days they should forget all their responsibilities and tensions and enjoy themselves during the programme.

Meditative music was then played for about five minutes. The participants were asked to close their eyes and hold each other's hands. This playing of music became a norm that was followed every day of the programme. It helped participants to settle down and properly concentrate on the proceedings of the training.

The facilitators then asked the women whether they could write their names. About half of the women replied in the affirmative. Nametags were then distributed to each participant including the resource persons. Those who were literate helped writing the names in the tags of those who could not write. The facilitators also randomly distributed lace tags of five different colours. Our objective was to make subgroups among the participants.

After lunch the women gathered in five separate subgroups according to the colours in their lace tags. The topics discussed for the rest of the day were conducted through focussed interactive discussions. The participants discussed the differences between women and men. The facilitators pointed out that the only difference between women and

men was reproductive: women could bear children and men could not.

However, the women pointed out several differences between the sexes based on their perceptions and ground realities. This led to discussions on how these social differences have come into being. We tried to explain that the differences between communities, castes and religion have arisen mainly due to social reasons and that there are no differences between us as human beings.

The objective of these discussions were to drive home the point that all discrimination in society based on gender, caste, community, etc. were created by society. It was therefore the call of the day that to put an end to various types of discrimination, the women had had to change their individual mindsets. All the participants hugely appreciated this logic.

The session after the break for tea was particularly lively. The way a number of the women related their experiences were positively impacted by the discussion held earlier in the day. After the discussions songs were sung both by the Jagori team and the women. Many of the women broke into a song and dance. The mood of celebration and joy continued even after the session was closed for the day.

Second Day

The proceedings on the second day started with meditative music and a few songs sung by the women. One of the songs spoke of breaking of bondages. The first discussion of the day started on this theme. The facilitator asked the women to enumerate the different types of bondage they experienced, particularly in the light of the first day's discussions.

The responses from the women were varied. They ranged from the bondage of 'silence' to 'caste'. The women unanimously agreed that it was wrong to base one's behaviour based on caste identities. However, the general sentiment seemed to be that equal behaviour to all people regardless of caste could only be gradual change. The women felt that such changes could come only when they were united.

This discussion was followed by a recapitulation of the previous day's discussions on the discriminations faced by women in various walks of their lives through childhood, adolescence, married life and widowhood. The participants unanimously agreed that a woman does not get the opportunities to live her life fully as a human being.

There was also an interactive discussion on how women have to shoulder all the responsibilities of household work. Despite that they did not have any rights to any household assets.

An interactive session of sharing of happiest and saddest moments of the participant lives followed. We found that very few women had happy moments in their lives. The participants concluded that there was no real happy moment in their lives but a lot of experiences that reflect sadness.

There was also an interactive session on the institution of marriage, its rituals and how women were harassed in the name of custom and rituals. The participants discussed at length the evolution of discrimination including the division of work in society, in marriage and social customs intended to make women weaker.

The days ended with the screening of a

movie, *Nasreen O Nasreen*. The screening led to animated discussions among the women about the realities of their lives.

Third Day

The proceedings of the third day also started with meditative music. By now the women had realised its importance and there was absolute silence during it. An interactive game and a song followed. The women then raised slogans of empowerment, which infused the participants with a lot of energy.

The subgroups formed on the first day then enacted skits based on real life experiences and how councils of women explored solutions to each of the situations through collective action. Each skit was followed by intense discussion where participants weighed the pros and cons of each situation and suggested several remedies.

For instance, one of the skits showcased the plight of a woman who was raped by her father-in-law when her husband was away. The father-in-law also had evil intentions towards his granddaughters. When the woman approached her husband, she was thrown out of her house. The woman then approached the women's council, which helped her to gain her a livelihood.

In another skit, an upper caste girl falls in love with a poor Dalit boy and wished to marry him. Her father manages to put the boy behind bars on false pretexts and threatens to kill his daughter if she pursued the relationship. The girl approaches the women's council and they help her to get married to the boy of her choice.

Another skit enacted a case of a family where the father of three daughters and two sons begins to sexually abuse his eldest daughter.

When the mother protests, she is badly beaten up. After some time, the mother dies and the eldest daughter becomes mentally ill. The father begins to abuse the second daughter who was 12 years old. When she becomes pregnant, he locks her in the house and finally approaches a doctor for abortion in the eight month of pregnancy.

The girl manages to escape. But her neighbours humiliate her. At this point a few sensitive women come forward and shelter the girl in their homes. The women's council convenes to discuss the matter. The council decides to confront the father. He admits his crime but remains defiant. They hand him over to the police. They also decide to get the eldest daughter treated and look after the younger daughter. They convince the district administration to provide financial help for medical treatment. They also help the elder daughter to gain a livelihood.

Intense discussion followed the enactments. The facilitators pointed out that the positive aspect of the experiences was that the women decided to right the wrongs by collective action. They also pointed out that the participation of men was also important while devising solutions.

During the evening session of the day there were varied discussions on topics that included wife beating, alcoholism, sexual abuse and religious clashes.

Fourth Day

As usual, the proceedings started with meditative music. It was followed by singing of songs composed by the Jagori team. The participants were then asked to recapitulate the discussions of the previous day. The women discussed that they were often most vulnerable from within their own homes and extended

families, sometimes by the very men who were supposed to be their protectors. There was also a discussion on religious exploitation.

The discussions then focussed on gender related health issues. It was clear from the initial discussion that boys received better healthcare than girls during illnesses. The participants also held that women rarely got proper medical treatment in their in-laws homes. There was also a brief discussion on the general diseases that stalk the areas where the participants lived. The diseases included intense headaches, dysentery, stomach ache, TB, malaria, acidity, cholera, jaundice, cancer, high or low blood pressure, AIDS, heart attack, chikungunya, pneumonia, etc.

To facilitate more focussed discussion on health, the participants were then divided into five subgroups. The discussions revolved around diseases and afflictions particular to women. It was found that the women viewed continuous pregnancies as an affliction. It was also found that most of the women suffered during menstruation. Uterine problems were also found to be dangerously common. Anaemia was a common condition that the women had to contend with.

The post-lunch session started with songs sung by women from different locations. The facilitators then summarised the health-related discussions in the subgroups. It was found that all the women had some difficulties with their bodies, particularly regarding the reproductive system. Although the participants held that men had their share of health problems, it was the women who suffered most.

The facilitators then emphasised the fact that there was need to tackle health issues in a

systematic manner. It was difficult for the women to do so because they were largely unaware of the intricacies of their own bodies.

The facilitators tried building an understanding of the various functions and internal systems, especially, the reproductive system. This was done with the help of diagrams and cloth panels. The women were very interested to know about the body's internal systems.

The reproductive system of women was explained in a simple manner with different cloth panels and models of fallopian tube and ovaries. A panel showing various stages of menstrual cycle and their importance in reproductive health and childbirth followed this.

The issue of sex and sexuality was also taken up. The facilitators pointed out that it is important to make friends with their spouses so that they are able to understand the needs of their wives.

The programme then concluded on a light-hearted note by further singing by the women. Movies were also screened in the evening. At the end of the programme, there was a distinct feeling of warmth and solidarity among the women. The enthusiastic response from the participants was encouraging.

A Tale of Two Women

Tetri Devi of Lohardaga and Malti Devi of Hazaribagh in Jharkhand are leading from the front in the battle for survival by making dairying a source of sustainable livelihood

Amita Gupta and Prashant Kumar Ray

Tetri Devi

Tetri Devi calls them Chandni (moonlight) and Roshni (sunshine). These two cows bred for high yields of milk have been her main mainstay in the struggle against poverty. Today, her husband no longer has to go to bend his back at a brick kiln to make ends meet. Her 15-year old daughter Munita has passed matriculation examinations and intends to continue her education. Her two sons, 13-year old Shasibhusan and 10-year old Rishikesh are in school.

Things were not so rosy for the 36-year old women. Tetri Devi came to live in Kuru Nawa Toli village in Kuru block of Lahardaga district in Jharkhand after her marriage to Somra Oraon at the tender age of 16. She has happy memories of the initial years of marriage. Trouble however started in the mid 90s, when the ancestral property of Somra was divided among three brothers. "I still remember those days of uncertainty when we had to fight for survival every day," says Tetri.

Her husband Somra adds, "Our family of five had a very tough time after the division of property. I started working in the brick kiln for the survival of my family. The total income from kiln was merely Rs 1,000 a month for 5-6 months in a year. I saved something from this and started taking land on mortgage for cultivation, as the land I got after partition was not sufficient to provide for my family. We barely had food for 7-8 months in a year."

Tetri says, "We had a pair of oxen that we

used to sell in the non-farming season and buy them back in the rainy season for cultivation. At that time our only source of livelihood was agriculture. But we had insufficient land."

The only source of credit at the time of distress was local moneylenders, who charged exorbitant rates of interest. "Those times were so bad that nobody was willing to give us a loan of even Rs 200," Says Tetri. Such a miserable state of affairs continued for the next two years till Tetri came in touch with Pradan.

Association with Pradan

Tetri became associated with Pradan when it promoted a self-help group in 2001 in the village. She joined the Suryamukhi Mahila Mandal and remains an active member of it. "I still remember the day when Professionals from Pradan came to my village and held a meeting with the villagers. I had heard about Pradan from Shanti Didi, a resident of neighbouring Doro Toli where Pradan had helped in forming an SHG. I, too, was convinced and joined promptly," says Tetri.

She started taking small loans for household expenditure and to buy fertiliser and better seed. Tetri made sure she did not default on repayment. Her credit credibility grew higher by the day.

At around the same time a village level worker from the local panchayat encouraged Tetri to buy a power tiller. She consulted Pradan professionals at the Kuru

field office and finally decided to buy it. The price of the power tiller was Rs 1,07,000, out of which Rs 75,000 was subsidised by the government. She still had to organise the remaining Rs 32,000.

"It was a big amount for me. I took it up as a challenge and procured a bank loan through my SHG. I bought the power tiller in 2002," Tetri remembers. The Suryamukhi Mahila Mandal was earlier linked with the local rural bank with facilitation from Pradan. In 2002-03 she earned Rs 14,000 by renting out the power tiller. However, the next year income from it dropped due to competition from other power tiller owners and low demand from cultivators. Tetri started to explore an alternative source of livelihood.

In 2004, Pradan started promoting dairy in the area. Tetri saw it as a solution to her problems. Pradan provided her with information of the various schemes of the Animal Husbandry Department of the Government of Jharkhand.

She borrowed Rs 6,000 from the SHG for a shed. She also took two loans of Rs 7,000 and Rs 3,500 to buy the cows (Chandni and Roshni). She got a government subsidy of Rs 30,000 for the two cows, out of which she had to repay Rs 15,000. "Pradan helped me in getting the loan sanctioned. They also helped in buying the high yielding variety cows from Bokaro. They provided training for preparing proper feed. They also provided medical assistance and artificial insemination services," says Tetri.

Dairy Dividend

Today Tetri is no longer a mired in poverty. "My income from dairy is stable and continuous. Chandni and Roshni produce 18-22

litres of milk in winter and 14-20 litres in summer daily on an average. I sell 4-5 liters in open market and the remainder to the milk cooperative," she informs. She earns a net profit between of Rs 1,200 and Rs 1,500 every month after accounting for feed, medicine and service. This enables her to take home a tidy amount even after meeting repayment obligations. She has already repaid Rs 6,000 of the Rs 17,000 loan she had taken from the SHG. Tetri is also enthusiastic about her membership with the Pradan promoted Lohardaga Milk cooperative society.

With rising and stable income, the living standards in her family have improved Tetri is happy that her children get to drink a glass of milk every day. The kids go to school regularly. Her daughter is completed her matriculation studies successfully. Tetri is extremely proud of her daughter's achievement and plans for her higher education.

Tetri's active involvement with Pradan has seen the establishment of the milk cooperative in the area. A collection centre is currently under construction in the neighbourhood with funds from the Lohardaga Milk Cooperative Society. Tetri now plans a mini dairy of 5 cows through a state government scheme under the ministry of cooperation.

Malti Devi

Malti Devi was married to Gauri Yadav in 1974. Since then this 44-year old woman has been an integral part of the Kedaruth village in Barhi block of Hazaribagh district of Jharkhand. Her family consists of her husband, two sons and three daughters. Two of her daughters are married to men involved in the milk business.

Malti's family owns very little land. Of the 25 decimals of land they had, four decimals were submerged when the Kewaliyan Dam was constructed. The remaining land is insufficient to provide for the family throughout the year.

Malti belongs to the Yadav community, who have been traditionally in the milk business. She used to take care of the livestock and her husband used to buy feed and sell milk in the market. "Our main source of income was milk. Agriculture provided for only 2-3 months of food. For the rest 9-10 months, we had to purchase cereals (mainly rice) from the grocery shop. We did not have any means to borrow money to buy high yielding varieties of cows," Malti remembers.

Although their main sources of livelihood were dairy and agriculture, returns from both were dismal. Of the 21 decimals of arable land, 7.5 decimals were uplands where only coarse millets could be grown. On the 13.5 decimals of lowland they used to cultivate paddy of local seed varieties, yields from which were as low as 2 quintals. Malti also has a kitchen garden of about one decimal, where she grew some vegetables. The entire production was for household consumption.

Malti and her family owned four buffaloes and six country-bred cows. The milk production capacity of each buffalo was about 7 litres a day. The six cows together could produce only 7-8 litres of milk a day. The income from dairy was therefore measly. Recounts Malti, "We used to sell milk worth Rs 500 every day. After accounting for feed, I had only about Rs 1,700 a month. My household expenses at that time were around Rs 1,200. We thus had very little

left over to take care of our children's education and routine healthcare."

The social and financial circumstances of Malti were pitiful. She had no source of credit. Even her relatives in the village did not loan her Rs 5,000 for the marriage of her daughter. They denied it because they felt she would not be able to return such an amount. She had to sell a cow and a buffalo for Rs 3,000 and Rs 7,000, respectively, to meet the marriage expenses.

Association with PRADAN

Things started looking up when Pradan professionals started visiting her village to promote an SHG. Malti was among the first to join an SHG. Initially she was worried about the SHG as she was not confident of the outcome. "Even my husband said that the money I saved would be taken away. But with the frequent visits of Pradan professionals, I made up my mind to be part of an SHG," she recounts.

In May 1999 she formed Manisha Mahila Mandal with 2 other women in the village. Subsequently, the number of members increased from three to six and then to nine in seven months. The members were taken for a training programme in the nearby Pandawara village. As a direct result, the membership jumped up to 20.

As the SHG became a success, four other groups were formed in the hamlet. There were soon 12 SHGs in the village. Apart from Manisha Mahila Mandal, Malti's family became associated with two other SHGs, where she started saving in the names of her daughters.

Till date she has taken 12 loans amounting to Rs 8,500 for different purposes such as

medical treatment, business, agriculture and social affairs. Her present savings in the SHG is Rs 2,560.

Dairy Intervention

Her family was going through extremely difficult times. She had sold a buffalo and cow to marry off a daughter. Another cow died from an infection. She was left with only 3 buffaloes and 3 cows. The produce from them was not sufficient to sustain the family.

As more than 90 per cent of the villagers belonged to the Yadav community who are traditionally milk producers, Pradan started promoting modern methods of dairying in the village in May 2003. Pradan helped Manisha Mahila Mandal to procure a loan of Rs 1.5 lakh from the local rural bank. Ten cows were purchased from this money, which were distributed among the applicants. Malti got one cow in June 2003. The price of the cow was Rs 15,500, out of which she has repaid Rs 11,500.

"People from Pradan told us about a scheme under which two cows were given at an interval of 6 months. The total money provided on loan was Rs 30,000 out of which 15,000 was subsidy and the remainder was to be repaid. I applied under the scheme and got the first cow in October 2003. I added Rs 1,000 and bought a cow from Hazaribagh for Rs 16,000," she recollects.

The milk producing capacities of the new cows were around 10-12 litres of milk a day. Malti's earnings from selling milk jumped to about Rs 19,000 per month. After deducting cost of inputs and other expenditure, her net monthly income shot up to Rs 3,800. This was a sea change from

her previous monthly income of Rs 1,200.

Better Days Ahead

Today Malti's household economy has stabilised. She is no longer dependent on others for credit. She says, "Whenever I require credit, I take a loan from the SHG. I am also able to participate actively in all social occasions." Since the SHG members met once a week, her interactions with other women in the village has improved significantly. "We now recognise the needs and requirements of each other. The unity among women has increased. This has provided another dimension to our lives. Now we can think of livelihood options and can take decisions on our own," says Malti.

Food is no longer a priority for Malti. She now wants to provide quality education to her children. She wants to rebuild her house with brick and mortar. Her future plans include applying for a mini dairy of 5 cows under a state government scheme under the ministry of cooperation in Jharkhand.