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Pilot Project in 'Gender Awareness and Social Transformation'

Athiyannoor Block, Kerala, India

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Socio Economic Unit Foundation

P.B.No. 507, Thycaud P.O,
Trivandrum, Kerala, S. India.

Phone: 91-471-325907, 325914 (Fax)

September 1998

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Phone: 91-471-325907, 325914 (Fax)

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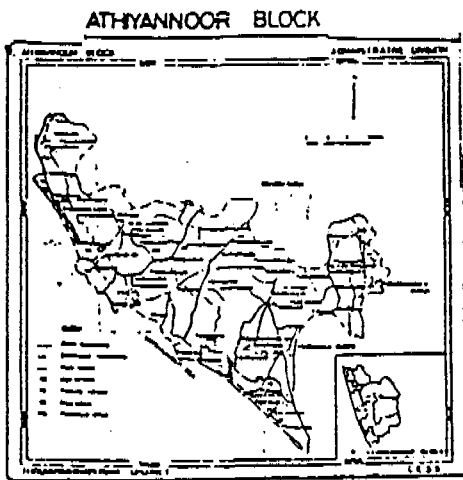
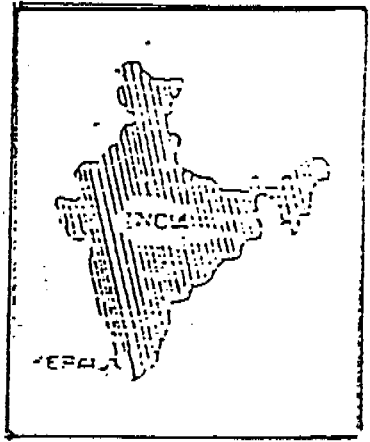
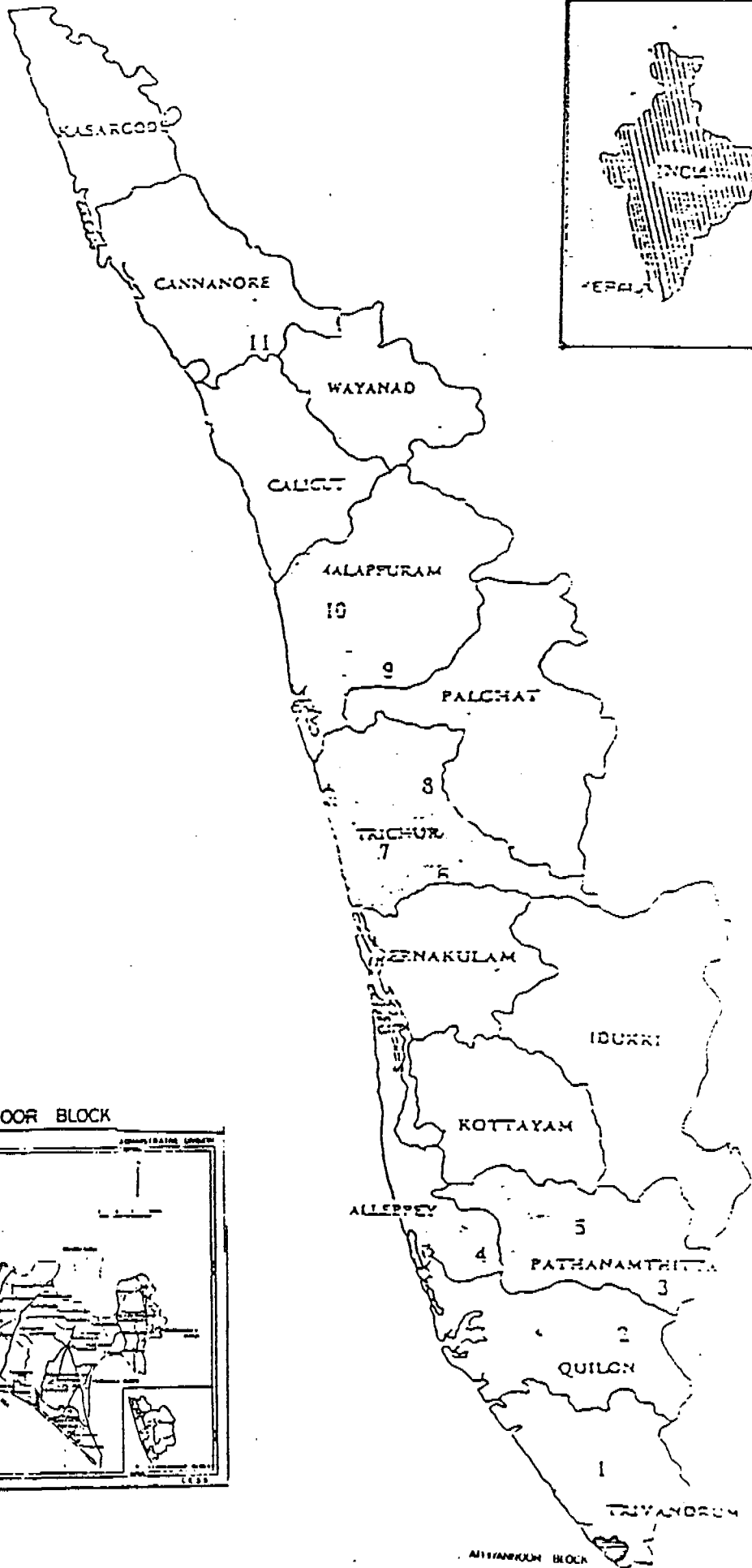
The credit of this successful gender Programme primarily goes to the hundreds of poor village women of Athiyannoor Block Panchayath who with their earnest involvement has made the project a model endeavour in womens advancement. Also the high level of co-operation by the elected representatives of Athiyannoor block and its panchayaths was basic to the success. The possible role of NABARD and its staff in giving the training support and advice at various stages of Self Help Groups formation and function must be specially mentioned. SELF's organisational support, rendered so well by Mrs. Anitakumari K., Mrs. Mangalam J.R., Mrs. Lissy Paul field organisers, was co-ordinated with flare by Ms. Thresiamma Mathew, Director, WFD supported by Mr. C. O. Kurien, Director, CR, SELF. Mr. Saji Sebastian has put in quiet some of his time and imagination in making the document wholesome.

Trivandrum.

September - 1998

Executive Director

Socio-Economic Unit Foundation



ATHYANNOOR BLOCK

PREFACE

This report is an assessment of the Pilot project on Gender Awareness implemented in Athiyannur Block Panchayat. The project which began in the year 1997 focuses on the elected members of the Panchayat and the Peoples Group of Womens Advancement, a collective of women at the panchayat level that aims to bring about improvement in the lives of women. The specific objectives of the project were two fold, first to sensitise women leadership on gender issues and the discriminations they face in society that prevents their participation in the development process and second, to strengthen the Peoples Groups for Womens Advancement. Both the objectives were complementary and therefore, were given equal importance.

The project envisaged several activities to realise its objectives. The report attempts to assess these activities and the processes in detail. A discussion on the long term impacts, which are yet precipitating are excluded except mentioning the few conspicuous ones.

The report is arranged in 7 chapters. The first chapter provides a description of the pilot project, its objectives and the activities it envisaged. This is meant as a background while the second chapter discusses the gender training programmes and the processes involved in executing these programmes. The third chapter describes the formation of the women's collectives or the Vanitha Vikasana Samithies. This is an account of the experiences of organisers and women in general with a view to draw lessons for future action. The fourth chapter deals with follow-up programmes envisaged in the project while the fifth chapter discusses the Self Help Groups evaluation of PGWA into KVVS. The fifth chapter discusses few cases that can throw further insight into the changes that are initiated by the project and the final chapter provides an evaluation of the SHGs and their functioning over a period of one year.

1. THE PROJECT

1.1 The Background

Looking at the development experience during the past decades, the country cannot boast of any successes in integrating women in development programmes or including them to decide on policies affecting women. The revolutionary potential of Indian constitution to build a democratic society with equality for all thus remained dormant.

The situation remains the same even in the politically active and sensitive state of Kerala. This is the only state in the country where women outnumber men. In matters regarding quality of life, the state is in the forefront of other Indian states. This is also the land that has attained hundred percent literacy. But despite all these women lag far behind men in every respect – economic, political and social. For instance, the number of women in leadership holding political positions is actually decreasing over the years. All political parties claim that they are committed to women's welfare primarily as a strategy to attract women's votes. But no political party in the past was willing to give more than 10% of their seats to women candidates. The following statistics substantiate this.

Table.1: Number of women legislatures in Kerala assembly after independence

Year	No. of Legislatives	No. of Women Legislatives
1957	127	6
1962	127	7
1968	134	1
1970	144	2
1977	141	1
1980	141	5
1983	141	4
1988	141	8
1991	141	8

1.2 Panchayati Raj and the context of the project

The 73rd Constitutional Amendment introducing Panchayati Raj system or local self governments had given rise to a new sense of responsibility among all concerned sections. This amendment gives panchayaths not only the power for self government but also gives 1/3 reservation for women.

Never in the history of the country since national liberation struggle, women in such large numbers have come to the forefront of the socio-political scene and the last Panchayati Raj election was a new beginning. The scale and dimension of this mobilisation was to be seen to believe. Nearly 18,800 women might have contested for the 4700 reserved seats for women (at the rate of at least 4 women

per seats) during the last panchayat elections. It is also safe to assume that at least 10 women might have worked for each candidate, which work out a total of 2 lakh women who participated in the electoral process. This is really formidable number.

Of the 4700 women elected 472 became presidents of panchayats. This was a substantial increase from 2031 elected women members and 24 presidents during the preceding panchayat election. It is also important that 472 women presidents now will have direct link with the local administrative machinery.

This opened up an unprecedented opportunity for local level development where women were to play an active role. They are now recognised as a category that cannot be ignored.

The institution of Panchayati Raj also provided an opportunity for a change in prevailing the gender relations in society. However, involvement of large number of women in the day to day activities of panchayat by itself may not yield the desired change because women who had been living in an environment of oppression may themselves resort to oppress others when they get power. The structure of inequality and also the mechanism which perpetuate inequality are too complex and it required a conscious and concerted effort to convince women to play the required roles. The project assumes significance in the context mentioned above.

1.3 Target Group Analysis

In order to understand the social background of the newly elected panchayat representatives and assess their level of participation in the development process as local level leaders, SEUF had conducted a field level survey in few selected panchayats.

Of the 65 members of panchayats who constituted the sample 20 (31%) belonged to backward castes and 25 (38%) to forward castes and the rest to the scheduled castes. Women and men were represented more or less equally in all caste categories.

It is significant that all elected members in our sample were educated and 11 (17%) of them were even graduates. More significantly, the percentage of those who are educated above the school level was higher among women compared to men. Among graduates their percentage is 20 compared to 12 for men. It is possible that educational qualification might have been an important consideration for selecting women as candidates.

As to the distribution of elected members on the basis of their reported average annual income those who earn decently well among women, inspite of their relatively better educational levels, are comparatively fewer in our sample, about 20 percent compared to the 32 percent for men.

The survey made an attempt to understand their degree of involvement in political process at local self government level by asking them whether they had contested elections earlier at panchayat level or not. An overwhelming majority among

women, were contesting elections for the first time (35 out of 40) while the corresponding percentage is much less among men. The women were allowed to contest elections by all political parties primarily because of the 73rd and 74th Constitutional Amendments that guaranteed reservation for women in one-third of the total seats.

Equally interesting was the information on the tradition of their involvement in Socio-Political activities. There are only few women who reported that they were active in social political activities, (10%), while about 75% of men had reported that they had some involvement in the past before becoming panchayat members.

There is also difference between men and women in their general outlook, confidence to carry forward the responsibilities as elected representatives and their understanding about the support required for improving efficiency. The women are aware of their deprived position in the society which they attribute largely to the patriarchal values existing in the society, lack of economic independence and the burden of domestic responsibilities, while the men attribute this to the inherent nature of women and their lack of practical wisdom.

Both men and women acknowledge the implications of the new Panchayati Raj structure and the increased role visualised for women in the development process. The women were particularly conscious of their lack of experience in shouldering such responsibilities and want specific help from government, social organisations and men colleagues in Panchayaths. Nearly 75 percent of them expressed the need for training in various aspects of governance at local level, mobilising people and articulating their needs, orientation on gender aspects and special skills for handling the problems of women in panchayats. They expressed their concern about the gender bias in society and its negative influence on women that prevents their participation in various development programmes.

1.4 Objectives

The project therefore, set its objectives as follows:

- To raise the awareness of panchayat members on the socio-cultural factors that inhibit womens participation in developmental activities at panchayath level.
- To help them form sustainable peoples groups (Peoples Groups for Women's Advancement - PGWA) at panchayath level.

The expected output were:

New level of awareness and enhanced participation in developmental activities leading to improvement in the status of women.

Formation of peoples group (PGWA) for fostering consistent effective and sustainable participation of women in rural development activities.

1.5 Activities of the Project

The project envisaged the following activities over a period of 12 months.

- Training programmes for panchayat members
- Formation of Vanitha Vikasana Samithys / PGWAs
- Panchayat visits by the supporting staff to monitor the activities of PGWAC
- Concurrent evaluation
- Documentation

1.6 Implementation of the Project

The project, as a pilot effort, was confined to Athiyannur Block in Neyyattinkara Taluk of Trivandrum district. The SEUF had selected this Block on a random basis from among the Blocks in Trivandrum district where its central office is located. A target group analysis was conducted after selecting the Block and the results were appropriately used in designing the project and its strategies. This has also helped SEUF to develop a rapport with the elected representatives and women in this Block.

The project was officially launched on 21 April 1997. As the first step, two Field Organisers (Fos) were deputed to Athiyannur Block as change agents to educate, organise and help the women in the villages.

The activities visualised in the project, as has already been listed, were mainly organising training programmes for elected representatives to make them gender sensitive and organising women's collectives: An initial calendar was drawn up in this regard for effectively monitoring the activities (See Annexure). The following chapters will analyse each of these activities in detail during the project period.

2. GENDER TRAINING PROGRAMMES FOR THE MEMBERS OF PANCHAYATS

The project envisaged two categories of training programme to develop awareness on gender among the elected representatives of the Panchayats. The first was a three-day residential programme for all elected women members of panchayats along with two male members from each panchayat on gender and its implications on women, men and also on the development process. The second, was a one-day orientation programme covering the entire body of elected members of the panchayats in Athiyannur block and sharing the experiences of the first programme. The present chapter discusses the process of these two programmes and the results it produced.

2.1 Gender Training for Women members of Panchayat.

This training programme was the first major activity since the commencement of the project in April 1998. The training began on 2 May '98 at Government Guest House, Kovalam, an ideal location away area of activities.

2.1.1 Objective

The objectives of the Training were as follows:-

- To improve the level of awareness of the elected members of panchayat about the prevailing socio-cultural factors that inhibit and work as deterrents for women to participate in developmental activities at panchayat level.
- To enable them to develop self confidence so that they can be encouraged to take up projects and programmes for their own upliftment.
- To aid them form sustainable women's/groups so that they can put into practice practical ideas and innovations for their own advancement.

2.1.2 Exercises

The training was planned as a participatory exercise. The resource persons were merely facilitators guiding the groups to come out with appropriate explanations and conclusions. With this thrust on group work, the entire programme was divided into Six sessions to direct their discussions based on the following exercises.

1. 'A day in your life'.
2. Qualities / defects of men and women.
3. 'Self made barricade'.
4. Problems of women at regional and national level.
5. Broken square.
6. Strategies to solve the problems of women

2.1.2.1. A day in your life.

The aim of the session was to make the participants aware of the extent of work load on women and the dimension of gender discrimination in it.

The participants were divided into 5 groups of five members each and each member then listed each and every activity they perform on a usual day. After the individual exercise is over the group leader consolidated the activities of group members by using a format. Then the group leader presented the consolidated format for general discussion. This exercise enabled the participants to realise how much work they are doing on each day.

The exercise has helped immensely to create a new awareness about the role played by women in the community.

A consolidated picture of the responses of participants is given below:

Table: Activities and response from Participants regarding work done by men and women

Activity	By Man	By Woman	By Both
House hold Activities			
Cleaning surroundings	3	18	10
Cleaning vessels	-	30	1
Collecting Water	1	16	14
Washing clothes	-	30	1
Cleaning children	-	16	15
Receiving guests	-	16	15
Helping children to study	1	19	11
Watching T V	-	-	31
Reading newspaper	14	4	13
Reading Habit	-	12	19

Agricultural Activities

Activity	Man	Woman	Both
Animal husbandry	2	8	13
Growing vegetables	2	7	13
Buying manure	10	-	-
Manuring	2	-	8
Watering	-	3	14
Poultry farming	-	-	13

Social Activities

Activity	Man	Woman	Both
Attending panchayat meetings & other engagements	10	10	11
Mahilasamajam	-	2	2
Other Social functions	7	6	18
Political work	7	6	10
Social work	7	6	10

The discussions that followed this exercise was significant in several respects. Some of the male participants confessed openly about their insensitiveness to the problems of women. They admitted that the exercise was a revelation to them, that it gave them for the first time, an opportunity to understand the magnitude of the work performed by women both within and outside the house. They also admitted that society is unfair to women as it does not recognise the value of women's contribution in family as well as in society.

The discussion was also helpful to bring out other dimensions of womens work. Participants were unanimous that several of the works done by women are not visible and hence are not considered as work like keeping the house clean and fetching water. The male members usually take these activities as the sole responsibilities of women. They are also unaware of drudgery involved in doing these work by women, instead consider them as simple, involving less effort and not requiring any special skill.

The outcome of the session was a change in the outlook of men in understanding womens contributions. The women on the otherhand were surprised at their own ignorance about the trouble they take and the unequal (even exploitation) position they hold.

2.1.2 Qualities and Defects perceived in men and women

In this exercise 8 cards were distributed to each participant and they were told to write on each card separately two qualities and two defects of men and women which they usually observe. Then the cards were collected and cards of similar qualities and defects were pasted together. The facilitator invited the participants to react to the situation wherein qualities and defects in the behaviour of men and women could be identified and sorted out.

The qualities and defects identified by the participants are as follows:-

Qualities

Men	Women
Supremacy, Sensibility courage, commanding power broadmindedness, ruling capacity, hardworking nature, cleverness and sense of responsibility	Love, Loyalty, Tolerance discipline, sacrifice humbleness, patience gentleness, hardworking service mindedness, sanctity sense of responsibility.

Defects

Men	Women
Selfishness, cunning cheating, cruelty, greedy angry immoral & physically harassing	Jealouosy, cowardice senselessness, gossiping fearful, short temper indecissiveness

In the discussion that followed it was generally agreed that tradition and cultural set up in which individuals grew up had its influence on men and women in shaping their outlook and perspectives.

The discussion further focussed on the factors that contributed to the present position of women in society and what prevent them to take up public responsibilities and leadership positions. The various factors listed by the participants in this context are :

- excess workload at home
- objection from family members
- criticism from neighbourhood/society
- feeling of insecurity

- lack of freedom and opportunity for decision making
- lack of confidence due to lack of knowledge
- failure to make use of available and emerging opportunities.
- lack of encouragement from the family & society.

2.1.2.3. Self made barricade

Another exercise by name, 'Self Made Barricade' was given to the group so as to make them aware of the socio cultural frame work of the society, the limitations and restrictions imposed on women, and to explain to them how they themselves knowingly or unknowingly make barricades for themselves by entertaining false beliefs.

In the exercise nine points are given to the group marked on a piece of paper with direction to connect them by four straightlines in one go without removing the pen. They are also told not to run pen over the line drawn.

Only one woman could complete the exercise within the specified 5 minutes duration. But when the time was extended they could complete the exercise by going beyond the points and making 4 straight lines in one go. The inference is that the majority could not do it as they were under a self imposed barricade of restrictions and as soon as they could come out they could perform the task.



'Reviewing the result of the exercise'

2.1.2.4. Problems faced by Women

Another group exercise which formed an important item in the Action cum Training Programme was the assignment given to 3 groups to sort out the problems faced by women and also to point out the solutions . On completion of group activity there was a presentation session followed by discussion.

The problems as sorted out by the participants are presented here.

Group 1

Problem	Reason	Solution
Economic difficulties	No personal income	Self employment
Dowry	Custom, rituals	Consensus through awareness creation
Un-equal payment	Gender bias	Amendment of law & strict enforcement of rules
Scandals or rumours	No trust or faith	Prove oneself through action
Workload	Non co-operation from male members	Better understanding and mutual respect

Group 2

Problem	Reason	Solution
Harshness & cruelty from men	Alcohol, Drugs, dowry, economic problems	Awareness creation on the equality of man and woman
Restrictions	Narrow mindedness	Recognition by the society
Workload of women	Acting according to man's will	Economic freedom and independence
Too many children	Woman is considered as an instrument for sex	Attitudinal change

Unemployment	Lack of employment opportunities for women, lack of facilities for skill development & inferiority complex	Economic independence of women by providing opportunities for them to work & earn
No freedom to make decision	Men keeping the right to take decisions.	Awareness creation
Unequal pay	Gender bias	Legal measures organised struggle
Superstitious beliefs	Lack of education & knowledge	Promote educational opportunities & literacy
Family problems	Lack of courage	Strong motivational campaigns

Group 3

Problem	Reason	Solution
Family	Irresponsible Men	Sharing responsibility with men
Economy	Unemployment Unequal wages	Employment Opportunity Equal wages
Education	Gender discrimination, early education, marriage	Universal / free education compliance of strict age of marriage
No role in administration	Prejudice of Society	Self involvement
Lack of power for women	Unorganised	Organise women

2.1.2.5. Broken square

Broken Square Exercise was the next item of the training schedule. The participants were divided into three groups of 5 members each. Fifteen wooden pieces were distributed to each group with the direction to make 5 squares of same sizes using 3 pieces. Only two groups could complete the exercise within the allotted time and none of the members of the third group could form squares.

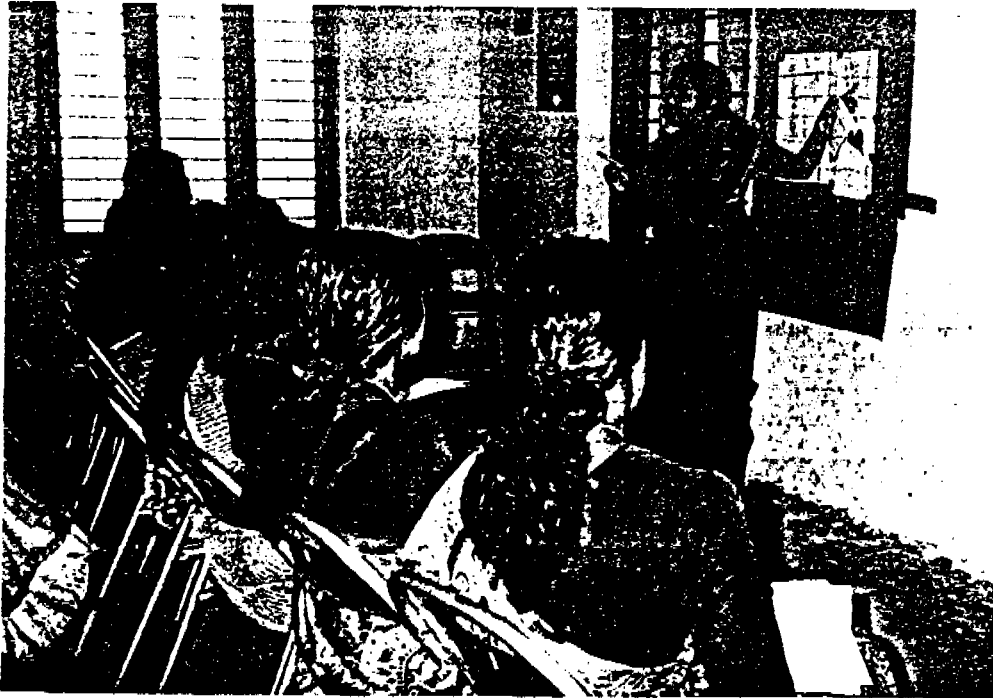
On completion of the exercise all the group members sat together and sorted out the reason for success and failure in the exercise. The responses are as follows:-

Reason for the success

1. Co-operation
2. Leadership by one person
3. Mutual understanding
4. Mutual encouragement
5. Unity
6. Intellectual effort
7. Helping each other

Reason for failure

1. Lack of confidence
2. Mutual tension
3. Lack of mutual understanding
4. Non co-operation
5. Delayed decision making
6. Failure to utilise available time.



A consolidation session in progress

The discussion that followed helped participants to identify the essential characteristics for individuals to successfully function in groups. The experience was revealing to women because it gave them adequate feedback as to how men generally behave in groups.

2.1.2.6. Strategies to solve the problems faced by women

With the experience gained from the previous sessions the participants were given a final opportunity to sort out major problems facing women and to suggest solution for over coming the same.

The consolidated responses of the participants in this regard is as follows:-

	Problems faced by Women	Solutions suggested
1.	Lack of unity/organisation/ focus	Organise women around the issues specific to them
2.	Poverty/economic difficulties and dependence	Generate employment opportunity for women/ensure equal wages and bring in out legislations

3.	Lack of awareness / Lack of education.	Encourage women's education/ generate awareness among them through training.
4.	Lack of infra structural facilities to improve their knowledge	Improve Library facilities / provide reading materials and cultivate reading habit.
5.	Inadequate knowledge on health and hygiene.	Increase facilities for health education.
6.	Lack of participation in public activities/ administration	Encourage their participation in administration/bring in more supportive laws.

The participants finally came to the conclusion that if they organise themselves at Panchayat level they can achieve all other goals.

The final session in the training programme was a thorough discussion on the dynamics of group work. AT the end of this session each participant had clearer ideas about the role they should play in an organisational set up and how they can utilise people's groups as a spring board for success for solving womens problems.

2.2. Gender Training for Panchayat Members

The experience of the training for women panchayat members, and few selected men members along with them, inspired the training team to organise another training programme for the rest of elected male representatives in Athiyanoor Block. This was only logical that it helped to cover the entire block affecting attitudinal change among all elected members who are responsible for planning and implementing development programmes at various levels in the block.

The Field organisers, visited each panchayat in the block and were able to mobilise a total of 74 participants from the Panchayats in Athiyannor block.

In the training the resource persons were given opportunities to share their experiences of the first gender training which was held at the guest house, Kovalam. The discussions were centred around the existing gender bias in society, the reasons that contributed to this bias, the problems faced by women in family and society, the problems they face as elected representatives and the attitude of men towards women. While the resource persons remained as facilitators the women members who had received the previous training conducted the training. They were able to raise the issues and elicit appropriate responses from other participants. The training was primarily an exercise in throwing up certain pertinent questions to the participants and forcing them to think and react.

Some responses of the participants towards the end of the training programme were given below:

"The training was a new experience, it was also very useful."

"The objective of the training programme to generate gender awareness was accomplished to a great extent."

"Such training programmes may involve more male members."

"The training could create a sense of responsibility and self confidence among the participants."

"Involvement of women in the development activities is essential for achieving the total development of the Panchayat."

The participants are confident that they can now actively involve themselves in the activities of the panchayat and the inhibitions have reduced considerably.

After the feedback session there was an open discussion about the prevailing forms of discriminations in society. The salient points emerged are summarised below.



Open discussion in a meeting of Panchayath members

"Society is not yet ready to admit the workload and the heavy responsibilities shouldered by women. Discrimination is severe in the case women engaged in unskilled manual labour. The right of women for equal pay is not respected. Women need economic independence."

"If women get organised they can solve their problems by themselves. They need to be aware of this point."

"Public opinion is still against women joining politics or actively participating in development process. Women should be able to overcome the difficulties resulting from rumours by unwanted elements and those stand in the way of their progress."

"The problem creators are also women. When some women come to the fore front and take up social challenges she is criticised by other women which weaken the confidence and brings in opposition from their respective families."

"Since the family set up is fast changing and becoming nuclear women are now more independent and involve actively in social life. If their level of awareness is improved the situation can change to the better."

"Organisation of women at grass root level will provide opportunities for their emancipation."

"Awareness creation is a pre requisite for social change. Literacy Programme is a step in the right direction for awareness creation."

"Women should be enabled to understand their present oppressive conditions. Then only co-operation among women can be ensured for their own emancipation."

"Like man, women are an equal force in the community. They should be allowed to contribute their lot for social change. The involvement of women can be ensured only if man change their attitude towards women."

3. VANITHA VIKASANA SAMITHY - PEOPLES GROUP FOR WOMENS ADVANCEMENT)

An important objective of the project was the formation of women's collectives for their advancement. The training programmes, in one sense, were instrumental to achieve this aim through awareness generation on gender among key decision-makers and community leaders. In fact, the existence of an enlightened and knowledgeable category of women, is a pre-requisite for women's advancement. However, this alone will not be sufficient to sustain the momentum generated by the training. It is possible only if they organise themselves and articulate their demands. The women's collectives or the Vanitha Vikasana Smithies were the instruments conceived in this regard for more positive and sustainable change in the conditions of women in Athiyannor Block .

3.1 Formation of Vanitha Vikasana Smithies

Vanitha Vikasana Smithies (VVS) were the immediate outcome of training programmes. While identifying the reasons for the present backwardness and deprivation of women in society, the participant listed the lack of unity and organisation as the major problem faced by women. They have also suggested that urgent steps may be taken to help women to organise themselves and demand justice in various fields. The idea of forming VVS thus came from the participant themselves and the facilitators found it easy to convince participants of their responsibility to realise this. Thus came into existence the VVS as small women groups in each ward at the panchayat level with the help and assistance of elected panchayat members.

The Socio Economic Unit staff in this process acted as change agents. They attended the panchayat meetings and then drew up a schedule for calling ward level meetings. The initiative for organising this meeting was taken by the ward member of the panchayat. The participation and Co-operation of voluntary organisation and political parties working at the ward level were also sought. Such ward-level meetings took place on set dates. Samithi is a group of 20 members who from among them elect a President, Secretary and five Executive Committee members.

In the meetings the trained participants explained the need for Vanitha Vikasana Smithies, elaborated the aims and objectives and discussed the individual role of members. They used charts and pictures for stressing their points. The women were highly motivated and eager to do things.

One of the pictures that was used for explaining womens power is that of a chained elephant. (See annexure II for more visual training materials used)
The elephant when it is chained, never understands its hidden power.

When it was young, the elephant would have attempted to gain freedom by breaking the chains. In all such occasions, it might have suffered heavy muscular pain and torture from its mahout. Such bitter experiences made the elephant an obedient animal and accept orders of its mahout. But had it attempted to get freedom at a later stage it could have won it. The illustrator explained that the position of a village woman is like this elephant as the women are not aware of their strength.

4 FOLLOW-UP TRAINING SESSIONS ON GENDER AWARENESS AND SOCIAL TRANSFORMATION

This training was organised primarily to provide an opportunity for participants to recall and relate their post training experiences in their respective wards. It was more in the nature of an interactive workshop to sharpen their focus and shaping future strategies.

4.1 Follow up training

According to participants the formation of Vanitha Vikasana Samithy in each ward at the initiative of the trained participants was significant. It shows that the objective set for the training was achieved.

Some of the participants indicated that a strong sense of motivation prevails among the members of the Vanitha Vikasana Samithy. They are also eager to continue their activities.

The Objectives:

- To further develop awareness on gender among the participants.
- To make them understood the procedures of forming 'Self Help Groups' and their functioning.
- To help them develop suitable plans for future work.

The Process.

Mr. Mohan, Assistant General Manager, NABARD spoke to the participants about the objectives of Self Help Groups (SHG), and how they function. This was intended to introduce the idea of forming small groups to help each other.

After the introduction the participants took up an exercise to analyse their status as women. Some of the points highlighted in the discussion are listed below.

They form an oppressed group

They lack independence

They face problems in their respective families

They face difficulties to get employment

They are compelled to give dowry

They face shortage of drinking water

Men in the families (husbands) are addicted to liquor

Large scale nepotism and corruption in public life

In the subsequent session the participants were divided into six group each consisting of 12 members and they were given a set of eight pictures. (see annexure II) These pictures illustrate various aspects of womanhood. Participants were given the tasks to observe the picture and then note their observations. Each group selected a facilitator and a leader to help them. After the completion of the exercise the group leaders presented the viewpoints of the participants about the pictures.

Though the participants were given opportunities on two previous occasions to list the difficulties related to gender discrimination, they could only point out the difficulties they themselves experienced. But the picture exercise could bring out all sorts of gender discriminations that women generally encounter at regional and national level. In fact this particular exercise helped them to develop a strong commitment for the cause of women.

The training programme ended with a film show "If I were a Woman" followed by a planning for organising Self Help Groups.

In the planning session the following decision were taken.

- To organise Self Help Groups (SHGs) in all wards before 30th November 1997 jointly by the ward member of the respective panchayat and the member of the gender team.
- Initiate appropriate action to strengthen the activities of Vanitha Vikasana Samithy.
- Co-operate with the 'peoples plan movement' at the panchayat level.
- Co-ordinate with other agencies offering social service in the respective wards of panchayats.

4.2 Training for Secretaries/ Presidents of VVs

A second residential training was conducted for the presidents and secretaries of Vanitha Vikasana Samithis and for members of the gender team from Thiruvallam, Kottukal, Venganur and Vizhinjam Panchayaths for two days in October 1997 at CSI Youth Centre Kovalam.

Almost the same procedure as detailed in the beginning of this chapter was followed. The points emerged from the group sessions were also more or less the same. This training had the same objectives.

Confidence building exercises were given for the group members to motivate them further. Also, they had an exclusive session dealing with the objectives, organisation and working of Self Help Group with resource persons from NABARD.

4.3 Training to review Vanitha Vikasana Samithies

A one-day training programme was organised in two different locations on different dates. The participants were the office bearers of Vanitha Vikasana Samithies

Objectives

- Evaluation of the functioning of ward level programme of Vanitha Vikasana Samithies (VVS)
- Formation of Self Help Groups and
- To Help participants to prepare action plans.

The first training programme with the above objectives was conducted at Kanjiramkulam lower primary school on 8th November, 1997 for the members of Vanitha Vikasana Samithies of Kanjiramkulam, Karimkulam and Athiyannur panchayats. The second training programme for the same purpose was held on 11th February, 1998 at CSI Youth Centre, Kovalam for members of Kottukal, Vizhinjam, Venganoor and Thiruvallam panchayats. In the first programme 45 members participated while the second programme was attended by 65 members.

The Process

The programme began with the presentation of the reports of the VVS from each ward. Some of the salient points emerged from individual presentations evaluating the functioning of VVS are presented below in a summary form:

Vanitha Vikasana Samithies conducts meetings regularly on every month. During the meeting the trained members share their experience with other members.

The trained members conduct classes in the VVS meeting to create awareness among women on the need to improve the standard of living and social status of women.

Panchayat ward members extended their full support for organising the VVS and they used to attend such meetings whenever they had time.

Vanitha Vikasana Samithies were formed in all wards.

The importance and need for organising VVS were explained to the people during house visits.

It was difficult to win the confidence of local women in the beginning, however, they were able to overcome this through repeated contacts.

VVS are functioning on democratic principles.

The need for bringing women to the forefront as change agents to improve their own conditions and status in the society was conveyed to them through concerted efforts and through team work and co-ordination.

Classes were conducted on health education and on drinking water.

Discussions were held about the advantages of labour intensive programmes that women can take up to become self sufficient and self-reliant.

Majority of VVS are functioning well, but few units are lagging behind. Ways and means for improving their functioning were also discussed in the evaluation session.

On the whole, the VVS were successful in infusing self confidence and unity among women. There was also a discernible change in their perception about social issues and particularly about the issues concerned with women.

The second session was a group work about the role of women in organising projects and programmes for their own welfare. The participants were divided into five different groups and each group was given the same assignment for discussion.



Review Meeting of Vanitha Vikasana Samithi – group session

The points emerged from the group discussion are summarised below:

- Group I: If women require equal right and status with men in the social, economic and political fields they themselves should work for it utilising all existing and arising opportunities. Women should also stand united, then only can they achieve their goal. Organisation is essential for this purpose.
- Group II: The liberation and development of women is ultimately linked to the development of society. Men has a role to play in this regard for the upliftment of women, but the initiative should come from women.
- Group III: Creation of a better society calls for strong organisations and movements to fight the existing injustices. The main reason for the exploitation of women working in the unorganised sector is their lack of unity and organisation. The solution for this problem is to organise themselves.
- Group IV: It is better that women work in small local groups so that they can understand their organisational abilities, strengths before joining large organisations.
- Group V: It is necessary that women should organise themselves. However they should only cautiously interfere with the existing beliefs and practices which may bounce back and do harm. Women should be well aware of their objectives. They should also develop leadership qualities to achieve these objectives.

There was live discussion in all the five groups. Two groups were particularly active and the exchanges were sharp and emotionally charged.

The following session was a game which was mainly meant for developing concentration power of the participants. They were asked to stand in a circle and were told to obey commands given by one person, the leader, Ms. Mary. They are also instructed that commands from other persons, except Mary, have be ignored. It was a very interesting game and the participants enjoyed it, and enabled them to develop alertness, concentration and attention.

The final session of the training programme was devoted to plan their future work which they did after forming panchayat wise groups. Some of the salient points emerged in the session are noted below:

It may be appropriate to discuss social issues in the monthly meetings of Vanitha Vikasana Samithy and Swayam Sahaya Sangahm. This may help to generate awareness on various issues they have to handle in society.

Ensure the participation of members of VVS and SHG in the developmental activities of the panchayats.

Initiate steps for organising VVS and SHG in the panchayat wards where such units are not yet formed.

Promote reading habit among the members by ensuring facilities for the same.

The work of VVS and SHGs should be periodically reviewed and feed back be used to improve their functioning.

Ensure the participation of ward members in all activities of VVS and SHGs.

Initiate steps to get accounts opened for SHGs.

Co-ordinate with the different governmental and non governmental agencies functioning at the ward level for carrying out developmental activities like water chlorination, immunisation etc.

Based on these suggestions, different groups prepared plans for improving their respective units.

5. SELF HELP GROUPS OR SWAYAM SAHAYA SANGHOM (SHG)

The idea of Self Help Groups were introduced to the women by NABARD. The training programmes organised were occasions that discussed this idea among women. The idea was well received by the participants and decisions were taken then to organise Self Help Groups to solve some of their pressing problems.

A Self Help Group (Swayam Sahaya Sanghom) is a women's group comprising of more than five members. The broad objectives of Self Help Groups are:

- generate awareness on gender among the women in villages.
- Work towards the betterment of the members of the Self Help Groups.
- Generate saving among the members by practising thrift.
- Identify women with leadership qualities and train them to shoulder the responsibility of organising women and generating awareness.

5.1 Steps in the formation of Self Help Groups.

Members of VVS visited houses in the different wards of the Panchayat and discussed the benefit and need for forming Self Help Groups among the women folk.

As a follow up of this exercise a meeting of women was convened. In the meeting SEUF staff explained to the women the advantages of forming Self Help Group. They also explained the modalities of organising such groups. Several Self Help Groups were organised in the meeting itself with 20 to 25 members. The group then elected a President, Secretary and Treasurer in a democratic way.

5.2 Pre-requisites for Self Help Groups

Ability to lead effectively

Capacity for articulation and ability to take decisions

Ability to bring women together and form collectives

Ability to sort out problems and solve them

Ability to work without consideration of caste, creed and community

5.3 Special features of Self Help Groups

Self Help Groups can be either formal or informal

It should work on democratic principles

There should be an approved bye law for the group

They should meet once a week and discuss a topic of importance and then collect the savings of members and record them.

Each Self Help Group is given a name by common consent of members.

5.4 Mode of Operation

The weekly meeting of the SHG is the most important event. The meeting will be chaired by a member elected by the group thus giving opportunity for everyone on a rotation basis to preside the proceedings. Generally, the meeting starts with experience sharing; often those attended the training of VVS volunteer to share their experience in the programme. A topic of current importance will also be discussed in this meeting. Opportunities are given to the members to display their individual talents in the field of arts, crafts. Usually Self Help Groups meetings serve as occasions for sorting out and solving various domestic problems of women. Members of the Self Help Groups are also encouraged to participate in the development activities in the neighbourhood. Minutes of all the meetings are recorded and kept for future reference. The bye-law insists an attendance of minimum two-third of the members to complete the quorum.

Collection of savings from individual members of SHG is an important item of the meeting. Proper receipts are issued to the members giving the details of their savings deposited with the SHG. Though such individual savings are often small amounts it helps them to develop a saving mentality. Savings thus collected from members are deposited in the account opened in banks functioning in the local area.

5.5 List of Registers kept by Self Help Groups

membership register

Minutes book

Collection register

Savings register

Loan register

Annual Income and Expenditure register

Records relating to savings in the banks



Importance of keeping systematic accounts and records- a training class

SEUF had arranged systematic training in Account/ Book keeping to those responsible from each SHG. NABARD collaborated in this activity.

5.6 Procedures adopted for opening bank accounts for Self Help Groups

As the Self Help Groups are informal structures formed by Athiyannur Block there were procedural problems for getting bank accounts opened with the local banks. The SEUF and NABARD were able to intervene at this juncture and SHGs on conditions of submitting certain records.

These records required to be submitted to the bank for opening accounts were.

Bye law of Self Help Group

Copy of the resolution adopted in the SHG meeting to open the account

Address of all the members

A formal request to the manager

5.7 Role of NABARD

The type of support extended by NABARD are as follows:

Provision of help and assistance for organising and developing SHGs and evaluation of their performance on a periodical basis

Provision of assistance to the voluntary organisations for training members of SHGs for maintaining savings accounts and providing loans.

Provision of expertise for organising campaigns to create Gender Awareness

Reimbursement of the soft loan (100 per cent) which the local banks release to SHGs

5.8 Views of members of Self Help Groups about their organisation

The members were generally happy about SHGs. The following are some the view expressed by them. The women felt united by organising themselves into Self Help Groups.

Women are happy that they get an opportunity to meet once in a week and discuss their problems.

Though manual labour is the main source of livelihood for many, they were able to save a small portion of their meagre earnings for SHG, Women believe that this will improve their life.

Awareness among women steadily increased as they have opportunity to discuss frequently.

Women find more recognition and appreciation in the community.

5.9 Loan Facility

As most of the members of Self Help Group belong to the weaker sections of society they are mostly hard pressed for money. It is in this context that the SHG provide small amount of loan to the members to meet their urgent needs. Each Self Help Group extend this facility to its members and charge a minimum interest. At the instance of NABARD, the banks working in the local area in which SHGs have accounts used to reimburse the loan amount released by SHG in the form of a soft loan for which they charge only 6.5% interest.

The bank insist on certain conditions which the Self Help Group have to satisfy for being eligible to draw soft loans. They are:

Self Help Group should have functioned effectively for at least six months.

They should keep all relevant records.

They should have effectively implemented small savings scheme agreed by them and they should be aware of the accounting procedures for taking deposits and issuing loans.

5.10 Training of members of SHGs

One day training camp was conducted for members of Self Help Group of Kanjiramkulam Panchayat on 19th December, 1997 in a local school. A total of 60 participants attended this training and the cost of organising the camp was shared by the participants themselves. At the time of training, the participants had about three month's working experience in Self Help Groups.

The one day training had the following sessions:

Presentation of reports on the functioning of SHGs

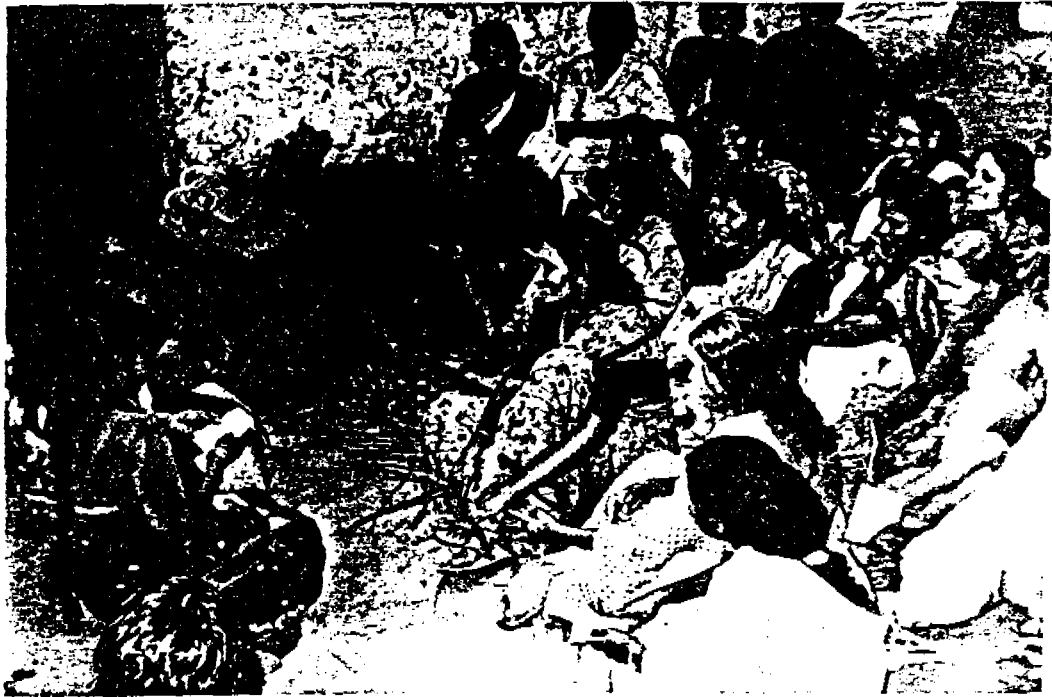
Discussion on gender awareness programmes

Group work

Evaluation

As the first step, each of the sixty participants introduced themselves in pairs which provided an opportunity for them to know each other. Members expressed satisfaction after reviewing the functioning of SHGs. They were of the opinion that social and economic backwardness of the village women could be tacked to a certain extent through the functioning of Self Help Groups and all of them wanted to strengthen its activities.

The presentation of the report was then followed by group work. The women were divided into 5 group consisting of 12 members. They were then given a copy of Malayalam daily, each group getting different one. They were asked to go through the stories and note down the reports and references concerning women. The exercise was concluded with the presentation of group report.



Report presentation during SHG Meeting

The points emerged from the exercise were:

As a medium the newspapers encourage the exploitation of women through their advertisement columns. Even for products consumed by men advertisements display pictures women in bad taste.

There were several sensational news items on women but women's movements and the successes achieved by them, received less importance and coverage.

Another short exercise given to the group was to write on a piece of paper the problems faced by women in their neighbourhood. The notes were then collected and analysed. The analysis of problems indicated that if women had been organised they would not have had so many problems. The initiative, drive and enthusiasms for solving these problems should come from women only.

The following session displayed 80 posters each depicting some aspects of problem faced by women. As soon as the participants completed their observation of the posters they were given an assignment. To reflect upon the posters and the idea expressed by these posters. The assignment was intended to relate their experiences- the heavy work load at home, lack of recognition for their contribution in various fields, lack of educational opportunities, lack of respect and dignity they receive etc.

5.11 Study tour undertaken by Self Help Group members

Seventy members of SHGs, each one of them representing a Self Help Group, undertook a study tour to Dale View in Poovachal, Vayalar Memorial Club, Nedumangad and an SHG at Anad. At Poovachal, the team was received by members of Deepthi Mahila Samajam, a subsidiary unit of Dale View and then explained their activities.

The saving collected by the SHG here is redistributed to the members to help them set up small income generating business ventures. They also offer financial aid to promote the education of children of poor families. An innovative income generating activity vegetable farming was initiated by this SHG. They lease land for a short period and cultivated vegetables. Women themselves did all the work and the yield was satisfactory which they themselves marketed. They could generate appreciable income from this venture. Some women among them set up a poultry farm with the loan availed from Mahilasamajam. Another set of women started a tailoring unit and provided training for unemployed girls. The girls were given a stipend during the training period.

5.12 Lessons from the study tour

Members of the study team were quite impressed by what they could see and observe. They drew inspiration from the successful functioning of women group working on their own lines.

The views expressed by the members of the study team are summarised here.

The success of the women's groups at Poovachal and Anad was inspiring. This was primarily due to the unity among women.

They also had doubts when they formed their SHGs. But after seeing this success they feel confident and optimistic.

The study tour was a good exposure. It widened their mind and the way look at issues.

The study tour provided useful insights to modify the functioning of their respective SHGs.

SHG Vizhinjam

The majority of women in the third ward of Vizhinjam panchayat belongs to the muslim community and most of them were illiterate. It was a difficult task for the Panchayat member to persuade the women to attend the meetings. Her consistent efforts finally yielded result and few women in the ward attended the first meeting that discussed the idea of forming a SHG in the ward. Those who attended the meeting admitted that they never participated in such public activities, in fact they are not permitted to do so. They were also concerned about the fact that they are illiterate and hence would not be able to contribute effectively in such activities. The older women expressed their fear that the men in the families will not approve their involvement of this nature, especially if they have send their daughter for these meetings.

However, because of the persistent efforts two women from the area attended the review meeting of a Vanitha Vikasana Samithy. In the meeting they had the opportunity to understand the changes taking place in other Panchayat wards consequent of setting up VVS and SHGs. It was encouraging new experience for them. These two women then took the initiative to communicate the idea to the other women in their community on the fast developmental changes taking place all around their village and urged them strongly to organise themselves on similar lines. They selected two women among them to contact the field staff of SEUF at Trivandrum. It was the first time that these two women were travelling some distance alone. Unfortunately however, they were not able to locate the SEU office on that day as the directions they received were not accurate. They did not get disappointed and the next day they contacted the office bearers of VVS of the next ward. With their help and support they formed a Self Help Group in their ward. But soon they realised that none of them was literate. They could sort out this problem by motivating a literate girl to join the SHG they just formed. They also could get a bank account opened in the local bank. It was a great achievement for the women. All the members are quite eager to attend the SHG meetings. The president of the SHG, Smt. Halima is quite confident that they will be able to do something for their own upliftment even though they are illiterate and inexperienced. As long as there is unity among themselves no force in the world can deter them from this mission.

Karimkulam SHG

Karumkulam Panchayat is known for its very high density. There is a mention about this village in the Guinness Book of world Records - because of its very high density. It is a coastal village where women sell fish by walking long distances and visiting individual houses. They set out early morning to get back home only at dusk after which they had to engage themselves in household activities. But even with this busy schedule the members of VVS find time to attend its routine meetings.

One day Mr. Joseph, a resident of the village saw a group of women sitting in a circle and discussing certain matters very seriously. He was very much surprised about this meeting of women who had never involved in any such social activities. But out of sheer curiosity he took pains to understand the nature and functions of the womens group he met and he felt that it is a good thing if women could organise themselves for their own cause. He went to his house and gave a detailed account of the SHG to his wife and motivated her to join the same. Now she is a proud member in the SHG and she is also able to save and take loan whenever she wanted it badly.

The case of Valsala and Sulochana

Smt. Valsala is the President of the Vanitha Vikasana Samithy of Ward 8 in Kanjiramkulam Panchayat. Her association with the VVS was a significant turn in her life. She now considers herself as a useful person who is in a position to help women in her ward. She feels elated about her new role as President of VVS and finds time to organise women and provide leadership to solve their problems. She is convinced of the advantages of women getting organised and expressed her sadness that she had this realisation only late in her life. Most importantly, the women of the VVS and the SHG have developed a rare confidence that they are now capable of visiting various offices and articulate their views. This was no mean development and Smt. Valsala thanks SEUF and VVS for this positive change.

Smt. Sulochana is the member of Ward 11 of Athiyannur Panchayat. There was no other womens organisations functioning in that ward, till the VVS was formed. Smt. Sulochana was one of the founder members of VVS and later involved actively in the affairs of VVS. For her this was an exhilarating experience and also a transformation from an inexperienced, ignorant women to a social worker. She attributes this to the training she attended on gender by SUEF. Now she is a confident women and well aware of the strength if women get organised.

Smt. Rajagopal, Vizhinjam

She said that the SHG was a womens movement originated at the grass root level. The idea was in her mind for quite some time but was not able to do much in the past. The suggestion to form VVS and SHG was a welcome proposition for her and she involved herself wholeheartedly in it. She took the initiative to organise women in her ward and formed the SHG. One of the significant achievements of their SHG was its role to get land for one of its member. Smt. Sujatha, a landless scheduled caste women. It was a collective effort of the SHG and proved convincingly that women can achieve such things in the face of stiff opposition from men and certain government officials.

7 THE SHG AND ITS FUNCTIONING - AN EVALUATION

The present chapter attempts an evaluation of the activities and functioning of SHGs. As they are still in the operational stage the exercise can be considered as a concurrent evaluation with a view to identify the problems for improving the functioning.

The exercise undertaken by the SUEF had the following components.

- A participatory evaluation workshop
- Collection of primary data through a questionnaire
- Observations by participants/clients themselves, NABARD and others in the community

7.1 The participatory workshop

A participatory workshop was conducted at Animation Centre, Trivandrum on 4th April, 1998 for the purpose of evaluating the progress of SHGs.

The SHGs were envisaged to progress in stages. The first stage (the first three months) are devoted for organising women through regular contacts and meetings. Opening of bank account in the name of SHG is also part of this phase. In the second phase, from the 3rd to 6th month, they evolve a definite agenda for future action. Regular meetings are the vehicles of achieve this. The third phase, 6 to 9 months, concentrates on releasing loans from saving account and the fourth phase, 9-12 months, is earmarked for regularising their activities and assessing their performance.

The objectives of the workshop were to evaluate the functioning of SHGs and to clear the doubts and apprehensions in the minds of women activists of SHGs. The workshop therefore, started with a presentation by Sri.Iyer, Asst. General Manager, NABARD. The discussions on the performance followed the presentation.

There were about 83 wards in Athiyannur Block and the SHGs were formed in 63 wards. Representatives from these 63 SHGs participated in the workshop who presented a report of their activities during the last one year. Considering the backward nature of the Block where women are illiterate, poor and socially backward restricted this was a significant achievement. The workshop noted with satisfaction that the formation of SHGs gradually progressed as a movement of women that enabled them to participate actively in the development activities of the Panchayat. It raised their confidence, leadership qualities and abilities to articulate and fight against injustices.

7.2. Peoples Perceptions

7.2.1 The workshop was also an occasion to administer a simple questionnaire to the participants to understand their perception about SHGs. The results are given below.

Sl.No	Objectives	Response	
		Achieved	Not achieved
1.	Awareness creation to ensure participation of women in developmental activities	90%	10%
2.	Develop perspective on gender	85%	15%
3.	Formation of sustainable groups	85%	15%
4.	Ensuring participation of women in developmental activities.	72.4%	28%
5.	Promotion of leadership quality	40%	60%
6.	Promotion of savings habit	67%	33%

7.2.2. Activities carried out by members for realisation of the objectives

Sl.No	Activity	Response	
		Realised	Not realised
1.	Formation of groups and functioning	17%	83%
2.	Promotion of savings mentality after forming the group and fixing responsibilities	90%	10%
3.	Community activities with the involvement of women	61%	39%
4.	Taking classes for gender awareness	42%	58%
5.	Co-ordination with other agencies	23%	77%

The participants have listed out the following as the problems still encountered by them as follows

- Had to encounter false accusation and malicious statements
- Manipulations of power hungry individuals
- Attempt to get them involved in party politics
- Supremacy and control of men
- Social taboos norms and practices that prevent women to take up social activities
- Want of time for women to get involved
- Unemployment

7.2.3 Changes occurred

The participants of the review workshop as well as the resource persons responsible for organising awareness programmes listed the following changes among the women members after the introduction of Peoples Group .

They are now convinced of the importance of involvement of women in developmental activities.

They are now aware of the implications of economic self reliance

They are convinced of the importance of men's co-operation and support for their struggle.

They now involve more actively in gramasabhas/Panchayat meetings.

They now take more initiatives.

The workshop has also noticed the following attitudinal changes among the participants.

Commitment to ensure the code of conduct framed by themselves

Co-operative mentality

Realisation of the hidden strength of women

Realisation of the need and importance of their own organisations viz. Self Help Group to solve their problems

Better involvement at the ward level activities of panchayat

Abstaining from blaming and finding fault with others.

Capacity for co-ordination

Importance of self reliance

Realisation of their right to participate in panchayat level activities.

7.5 Corrective steps contemplated

The participants of Self Help Groups proposed certain steps to improve their functioning. They are:

- Lend financial assistance to the members by utilising the facility extended by NABARD to reimburse the soft loan amount through local banks.
- Organise leadership training and other programmes to improve the level of awareness of the members of Self Help Groups.
- To further strengthen the savings mentality and attitude of thrift among women.
- To help the rural women to start income generating employment opportunities for small groups.
- To promote arts and sports activities among women so as to keep up their health and spirit.
- To help them solve their domestic and personal problems to the extent possible.
- Extension of the project with a follow up support Phase

Apart from the routine activities of savings and disbursement of loan and business meetings the members of Self Help Groups have involved themselves in the following activities at the panchayat level.

Immunisation programmes organised by Primary Health Centres

Chlorination of wells

Participation in 'Peoples Planning' - that is, planning panchayat level development activities to be implemented by panchayat.

Collection of reading materials from various sources for the members of Self Help Groups.

Coordination with local agencies like 'Anganwadis', Arts and Sports clubs. Rural Libraries and literacy activities.

A more explicit analysis of the extent of progress achieved in this regard is the amount of money the SHGs could collect as savings and the amount disbursed as loan.



SHGs collecting deposits: the beginning of a movement

Panchayat wise list of Self Help Groups showing name of the group, number of members, date of formation, amount collected savings and the amount released as loan are given below:

Name of Panchayat & SHG	No.of mem-b-ers	Date of Forma-tion	Amount of money collected towards savings account (Rs.)	Money as loan (RS.)
Thiruvallam Panchayat				
Soorya	25	21.11.97	3500	1250
Kairali	25	21.11.97	3200	750
Dhanya	25	21.11.97	2750	500
Haritha(1)	25	21.11.97	1630	500
Sarojininaidu	20	18.12.97	2740	500
(2)	22	27.12.97	2627	300
Jeeva	25	12.01.98	1545	nil
Haritha (2)	20	21.01.98	1500	40

Total 187

19492

3840

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Vengannur Panchayat				
Shreyas	20	2.12.97	1250	-
Mamatha	20	8.2.98	1100	-
Akshaya	25	2.3.98	900	-
Karunya	25	4.12.97	1555	-
Athira	25	5.1.98	1800	400
Archana	25	12.2.98	800	-
Amma	25	10.12.98	2125	800
Dharshana	25	15.4.98	485	-

Mother Thresa	25	2.2.98	1150	-
Aaiswarya	25	7.12.97	1750	500
Sarika	20	9.12.97	1500	300
Total	260		13930	2000

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Vizhinjam Panchayat				
Sadhoo	25	14.12.97	3275	500
Aaiswarya	20	30.12.97	2991	500
Answara	20	15.1.98	1250	
Chaithanya	20	18.1.98	1250	
Chaithram	25	28.2.98	750	
Kripa	25	23.1.98	1850	
Tharangam	25	11.12.97	4500	1500
Kripa	25	8.11.97	2000	500
Total	210		17866	3000

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Kottukal Panchayat				
Niswaratha	25	8.11.97	1522	300
Dr.Ambedhar	25	12.1.98	1400	-
Aaiswarya	25	11.1.98	1610	-
Total	75		4532	300

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Karimkulam Panchayat				
Deepam	25	21.11.97	5300	2000
Pratheeksha	35	21.11.97	7000	2500
Mother Thresa	25	27.11.97	3500	-
Kilithattu No.1	25	28.11.97	2500	-
Kilithattu No.2	25	28.11.97	1500	-
Shalom	25	2.1.98	3000	-
Alphonsa	22	25.1.97	5020	-
St.Antony	25	25.9.97	4300	-
Thressiya	22	25.9.97	5980	3080
Caslete	25	24.9.97	6000	3750
Jwala	20	24.9.97	6000	2000
Deepthi	20	24.10.97	4800	850
Nandhu	20	25.10.97	5800	3000
Nidhi	20	25.1.97	6000	3000
Kizhathil Narayan	20	25.10.97	6000	-
Priyadarsini	25	20.12.97	2500	-
Total	379		75200	20180

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Kanjiramkulam Panchayat				
Vanitha	22	20.12.97	3000	-
Remya	22	25.1.98	3000	-
Karunya	22	22.12.97	4500	2000
Matha	20	12.12.97	1680	-
Pratheeksha	25	12.12.97	2420	-
Subha	25	12.12.97	3240	500
Bathel	25	8.11.97	6660	2000
Mispa	25	8.11.97	3600	1000
Total	186		28100	5500

Name of Panchayat & SHG	No.of members	Date of Formation	Savings Rs.	Loan Rs.
Athiyannur Panchayat				
Dhanya	25	26.12.98	2400	300
Mayakodu	25	7.3.98	1300	-
B.P.N. N.Nair Memorial	25	20.12.97	800	-
Devi	25	2.3.97	2000	-
Lekshmi	25	2.3.97	800	-
Deepa	21	12.2.97	3885	500
Anaswara	20	5.3.98	850	-
Aiswarya	20	5.3.98	600	-
Total	186		12635	800

Grand Total	1223		1,31,020	35,620
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POST SCRIPT

The implementation of the project is now formally completed as per the original proposal. One really encouraging but originally unintended result of the programme is the large number (62) of Self Help Groups (SHGs) formed and successfully functioning in the 7 panchayats of Athiyannur block. This now seems the one peoples platform on which the sustainability of the activity will depend. Of the total 83 wards in the block in fact only 50% are covered with SHGs. But seeing the demonstrated benefit it provides for the women, many wards are coming forward for its formation. Training support in this regard was requested by SHGs for an year more.

It seems timely in the context of the ongoing 'Peoples Planning Campaign' that Athiyannur Block form a 'Gender Training Team' to help other neighbouring blocks to start such womens programme. The block panchayat is enthusiastic and had requested SEUF to provide the necessary follow up support in this regard.

NABARD which was supporting the Athiyannur gender project from the very beginning has suggested to SEUF that "such promotional efforts have to continue at least for two more years so that the SHG members get adequate training and became self reliant institutions managed by poor women. The hopes and aspirations of the poor women have been raised by organising them into SHGs and the time is not ripe for withdrawal. What better way is there than SHGs to active gender awareness and social transformation? Hence we hope that SEUF and PRI may find ways to extent the Gender Awareness and Social Transformation Project beyond April 1998" (see annexure)

Really the Project was a very satisfying experience professionally and a ground for learning lots of lessons.

Annexures

- I Activity Chart**
- II Training Materials**
- III Observation of NABARD officials**

THE SCHEDULE OF ACTIVITIES (12 Months)

PHASE	ACTIVITIES	1	2	3	4	5	6	7	8	9	10	11	12	Remarks
1	Participatory Training Sessions for panchayath members.													3 Residential Sessions 3 Day Sessions 20 Participants each. 5-6 Participants from each Panchayaths. Total 60 participants from 10 Panchayaths of one Block.
2 a	Ongoing Panchayath level developmental initiatives organised by PGWA (Peoples Group for Womens Advancement).													Increased involvement of women in general developmental activities with special focus on women's activities
2 b	Follow-up support visits to Panchayaths by Foundation Staff.													6 Visits to each Panchayath to support, advise and monitor progress.
2 c	Stock taking sessions for ongoing evaluation.													3 Stock taking sessions (One day) 3 Panchayaths at a session.
3	Final Evaluation & Planning Workshop.													3 Two-day sessions. Evaluation & Planning for sustainability.
	Process Documentation.													Formats will be developed to facilitate this process.

File: SCHEDULE

കേരള പോലീസ്
 ആവണമെന്നാണ്
 എന്റെ ആഗ്രഹം.
 എന്നാൽ എന്തെങ്കിലും
 കല്യാണം കഴിച്ചു
 അല്ലെങ്കിൽ അത്
 മറ്റൊരു കാര്യമാണ്.

മുന്തിരി
 കറങ്ങിക്കൊണ്ടിരിക്കുന്നു.
 ഇങ്ങനെയൊന്നും
 ഇവിടെ
 സംഭവിക്കില്ല.

ഞാൻ ആ
 ജോലിക്ക്
 അപേക്ഷിച്ചപ്പോൾ
 എല്ലാവരും
 എന്തെങ്കിലും
 പരിഹാസിച്ചു.

മനോരമയിൽ
 പരസ്യം ചെയ്തപ്പോൾ
 പലർക്കും അത്
 ഇഷ്ടപ്പെട്ടു. അത്
 കേൾക്കാൻ എനിക്ക്
 ഭയമുണ്ട്.

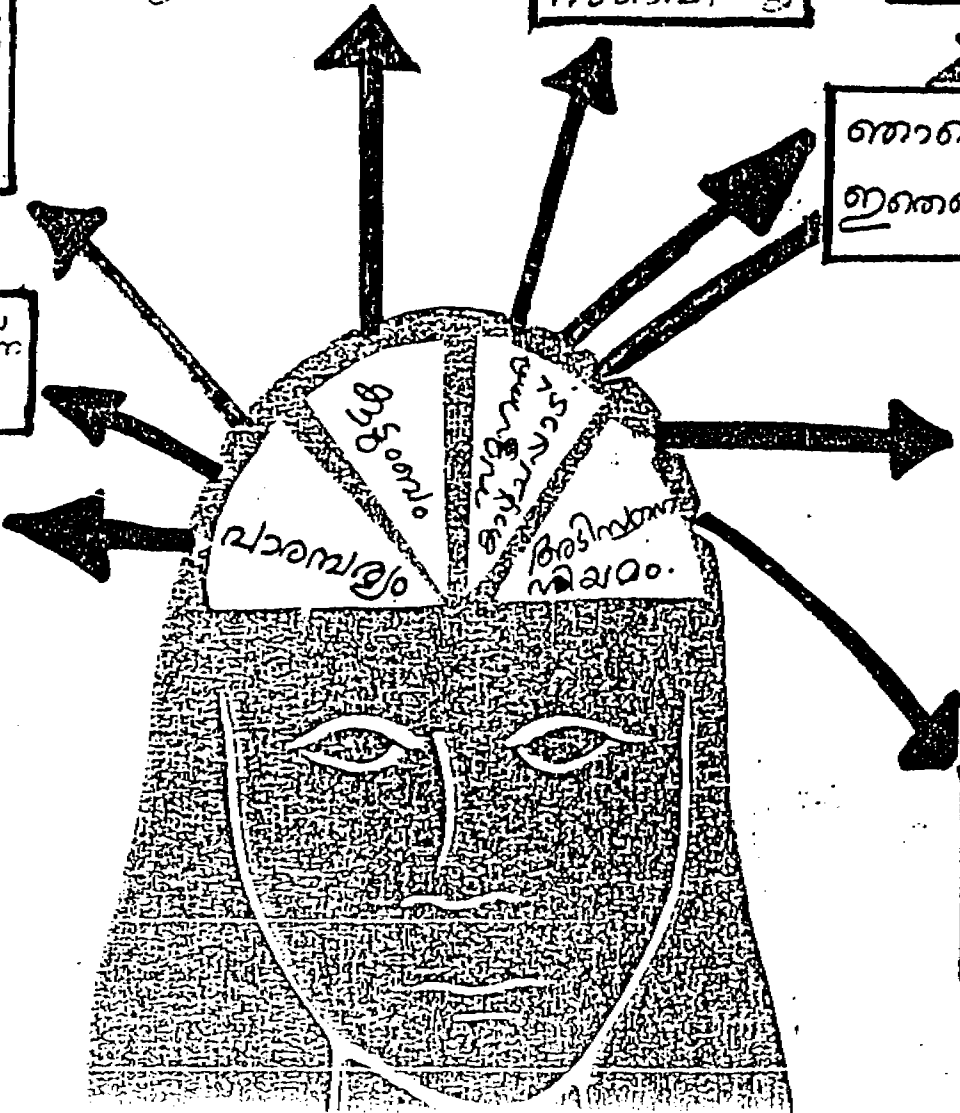
ഞാനൊരു സ്ത്രീ.
 ഇതെന്റെ വിധിയാണ്.

"ഞാൻ അങ്ങനെയൊന്നും
 ചെയ്യാൻ
 പാടില്ല."

ദേഹിയും അങ്ങനെയൊന്നും
 ചെയ്യാൻ പാടില്ല.
 അങ്ങനെയൊന്നും
 ചെയ്യാൻ പാടില്ല.
 എനിക്ക് ആ കാര്യം
 കഴിയുന്നില്ല.

അത് എന്റെ വിധിയാണ്.
 അത് എന്റെ വിധിയാണ്.
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എന്റെ മതം
 ഇതാണ്.
 അങ്ങനെയൊന്നും
 ചെയ്യാൻ പാടില്ല.





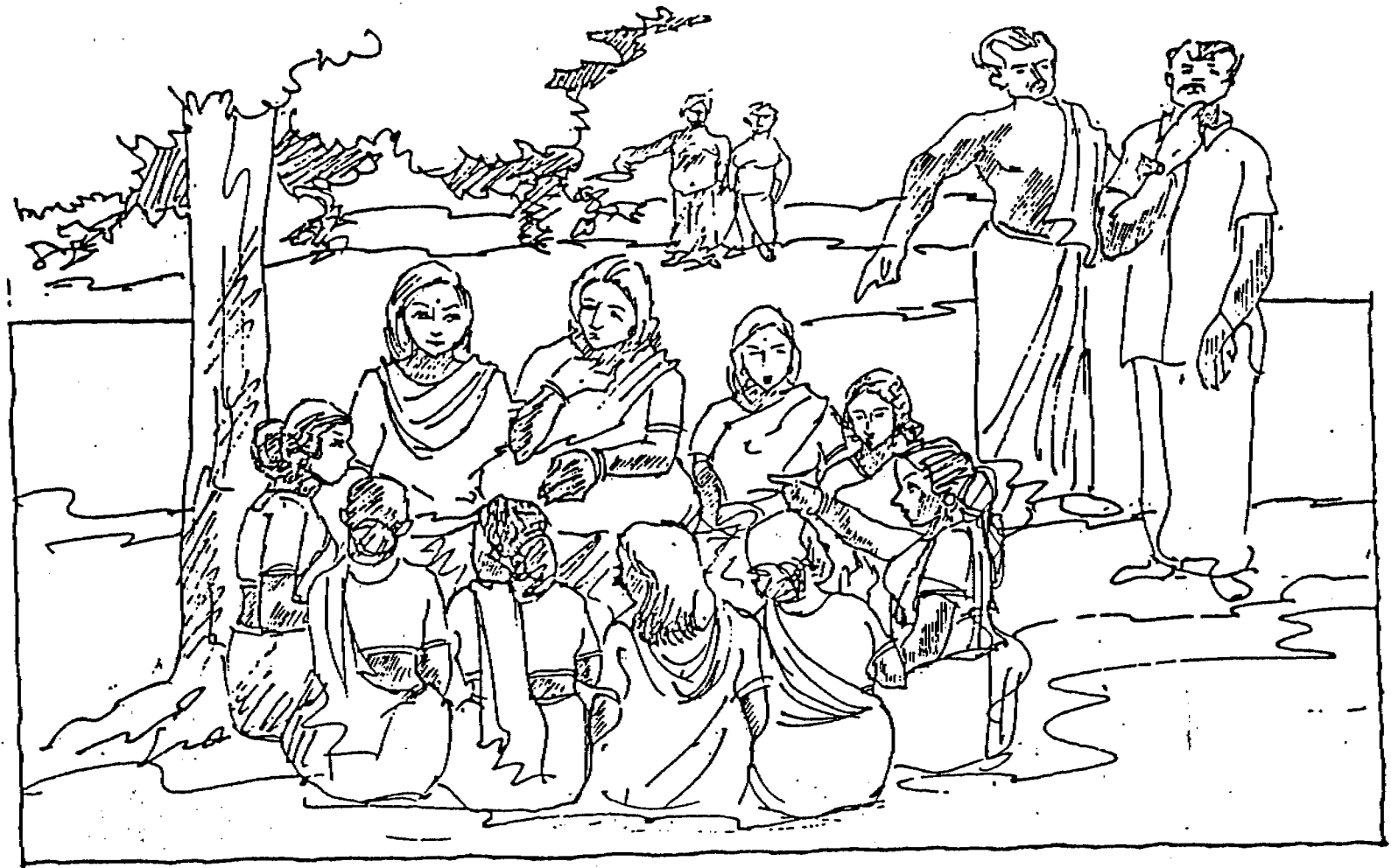
ഓ - ഇവ ഏതെങ്കിലും പരിഹാരമാകുമോ?

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02 - വിദ്യാഭ്യാസത്തിനുള്ള സാഹചര്യങ്ങളിലെ വിവേചനം





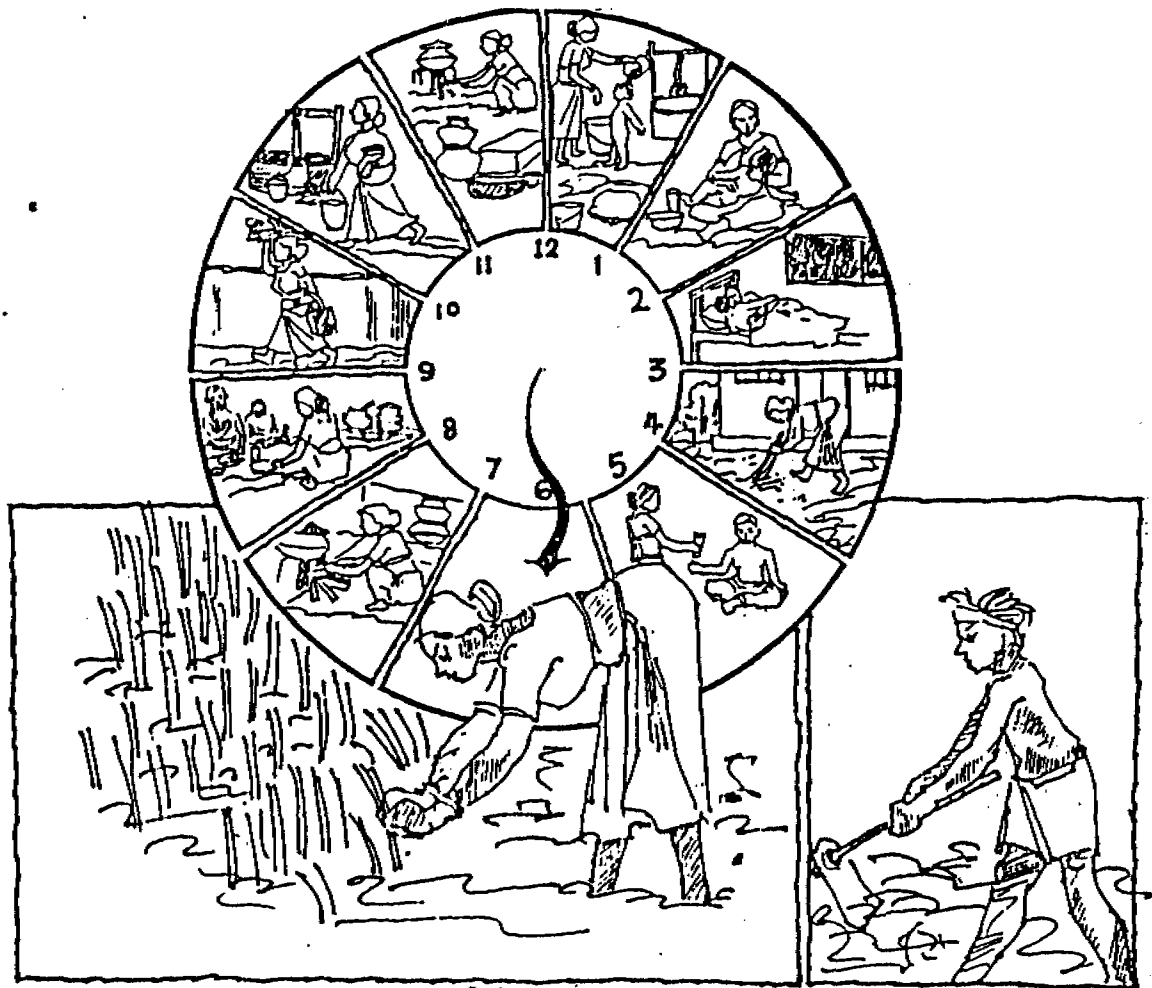


൫൩ - സ്ത്രീകളുടെ കുട്ടായ്മ രോഗനശിന്റെ ആദ്യപടി



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1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.



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'EKITCHINI'



REF.NB.TVM.NO.DID. 8732/SIB 9 (C)/97-98

March 23, 1998

The Executive Director
Socio Economic Unit Foundation
P B No.507 Thycaud P O
Trivandrum 695 014.

Dear Sir,

Promotion of SHGs by SEUF

We are happy to note that the Socio Economic Unit Foundation has organised SHGs in Athiyanur block in association with the Panchayat Raj Institutions (PRIs). We understand that this initiative is part of your project named Gender Awareness and Social Transformation.

As you are aware a field visit was arranged on 6 March 1998 by SEUF to facilitate NABARD to understand the SEUF-PRI initiative. On that day 12 SHGs were visited by us. It is heartening to observe that the field staff of SEUF and some active members of the Grama Panchayat with the help of Vanitha Vikasana Samithis, could successfully motivate very poor women to organise into SHGs. Since the groups are of less than 6 months old, no attempt was made to assess the maturity level of the groups. We could observe lot of enthusiasm among the members of the group in this initiative. There is good potential for developing these groups into strong informal institution of women. Based on the observations, the following action points are suggested.

1. In some groups we found that the leaders of Vanitha Vikasana Samithis themselves are leaders of SHGs. But these leaders are from not so poor families when compared with the majority of members. So they do not seem to fit into SHGs. Probably the situation will change by the time leadership is developed among the member of SHGs.
2. Size of the group was between 20 and 25. In one case, the group size was 35. Ideal size of groups suggested by us is 20.
3. Training is a vital component in the success of SHGs. More training on functioning of SHG need to be provided to SHG members or leaders.
4. Presently only minutes book and half portion of weekly register are written in the groups. Some groups write the minutes in detail and some do not.
5. A proper accounting system has to be introduced into the group at the earliest. So training the SHG members is an urgent responsibility of the SEUF and the Panchayat.

6. The panchayat could think of utilising some of the money allocated for SHGs in their respective plans for training the SHG leaders and members.

7. In the training programmes, the SEUF and the panchayat may concentrate in giving more inputs on group dynamism, collective decision making, leadership, communication, SHG functioning and accounting.

8. It would be better if we ensured that in the initial training programmes the stress should be on capacity building rather than self employment.

9. It would be better if no promises are given to the members during the course of training programmes.

10. The Branch Managers of Commercial Banks and Secretaries of Co-operatives in the block appear to be not well versed with the SHG concept.

11. NABARD in association with the SEUF and the PRI would consider giving exposure to them on the SHG concept.

12. Similarly a one-day exposure programme for ward members of Athiyanur block who actively participate in this project also can be thought of.

In your initiative from May 1997 onwards, SEUF could organise more than 60 SHGs. Such promotional efforts have to continue for atleast 3-4 years so that the SHG members get adequate training and become self reliant institutions managed by poor women. The hopes and aspirations of the poor women have been raised by organising them into SHGs and the time is not ripe for withdrawal. What better way is there than SHGs to achieve gender awareness and social transformation? Hence we hope that SEUF and the PRI may find ways to extent the Gender Awareness and Social Transformation project beyond April 1998.

We thank you for giving us an opportunity to interact with the poor group members.

Yours sincerely,



(P S MOHANAN)
Asst. General Manager