

ICA 00855

Background Material of the Workshop
on
Self Sustainability of Craft Clusters

May 22-27, 2000

at

Bankers Institute of Rural Development (BIRD) Lucknow.

Organised By
ICA DOMUS TRUST

Callaborators
International Co-operative Alliance
Regional Office For Asia & the Pacific
"Bonow House", 43, Friends Colony (East)
New Delhi - 110 065

Supported By
Development Commissioner (Handicrafts)
Ministry of Textiles, Government of India
West Block - 7, R.K. Puram,
New Delhi - 116 066

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INDEX

S.No.	Subject	Page No.
1	Analysis of Evaluation Reports	A,B,C
2	Overview of the Workshop	1 – 2
3	Programme	3 – 5
4	Registration Form	6
5	Handicrafts of India – Brief Introduction	7 – 10
6	Listening Cautions	11
7	Identification of Right Development Partners	12 – 21
8	Philosophy of Co-operation	22 – 24
9	Formation and Consolidation of SHGs	25 – 46
10	Thrift & Credit – A tool for women empowerment	47 – 76
11	Appropriate Management Systems for SHGs & COOPs	77 – 85
12	Issues Governing Self Sustainability of Craft Clusters	86 – 90
13	Marketing Lesson for Handicraft Co-operatives	91 – 94
14	Case Studies	95 – 121
15	NABARD Schemes for Handicrafts	122 – 125
16	Manual – Formation of SHGs & TAC Groups	126 – 159
17	Format – Baseline survey	160 – 166
18	List of Participants	167 – 170
19	Problems of Handicraft Industry	171A
20	Group Report on Compendium of Handicraft Schemes	171 – 173
21	Format - Confidential evaluation of programme	174 – 175
22	Rating of Workshop Sessions – Format	176

**Third Workshop on Self Sustainability of Craft Clusters
22nd to 26th May, 2000 at Lucknow**

Analysis of Evaluation Reports

- A. Workshop has been rated as above “Very Good” i.e. average score of 4.18 out of 5.
- B. Following is the weightage ranking of sessions :

S.No.	Name of the Session	Score out of 5	Percentage Score
1	Thrift and Credit Activity by Rajiv ID Mehta	4.60	92
2	Formation & Consolidation of SHGs By Rajiv ID Mehta	4.52	90
3	Discussions on the Compendium of Handicraft Development Schemes By Participants	4.33	87
4	Factors Governing Self Sustainability of Craft Clusters By Rajiv ID Mehta	4.27	85
5	Marketing Mix w.r.t. Handicrafts By Rajiv ID Mehta	4.19	84
6	Identification of Development Partners and Stake Holders By Rajiv ID Mehta	4.16	83
7	Case Studies By Rajiv ID Mehta	4.14	83
8	Communication & Observation Cautions! By Rajiv ID Mehta	4.10	82
9	Institutionalisation of Craft Clusters By Rajiv ID Mehta	4.08	82
10	Appropriate Management System for Handicraft SHGs and Co-operatives By Rajiv ID Mehta	4.06	81
11	Simple Appraisal Techniques By Mr. M.K. Mudgil, NABARD	3.91	78
12	NABARD Refinance Facilities By Mr. M.K. Mudgil, NABARD	3.89	78

- C The participants were asked to write their confidential opinion about the workshop duration, contents and resource persons. Following is the resume:
- (i) Most of the participants (70%) want the duration of the workshop to be minimum 7 days and upto 15 days.
 - (ii) Participants want to have more time on live case studies and discussions on the problems of handicraft industry.
 - (iii) Most of the participants' expectations have been fully met and a few (40%) had never expected such an impact oriented workshop.
 - (iv) All the participants want to have a refresher workshop after 2 or 3 months.
 - (v) All the participants have profusely appreciated the role of Programme Director and
 - (vi) All the participants have felt happy and satisfied with overall arrangements.


Rajiv ID Mehta
Programme Director

**Analysis of Evaluation Scores given by the participants of
3rd Workshop on Self Sustainability of Craft Cluster at
Lucknow 22 – 26 May 2000**

S. No	Name of the Participant	SESSION NUMBER												Average
		1	2	3	4	5	6	7	8	9	10	11	12	
1.	Mr. S. K. Sehgal	3.5	4	4.5	4.5	2.5	3	2.5	3.5	4	3.5	3	3.5	3.5
2.	Mr. K. Ram		5	4	5	5	4	4	4	4	3	3	4	3.9
3.	Mr. C. B. Singh		5	5	5	5	5	5	5	4	5	5	5	4.8
4.	Mr. S. L. Dangayach		5	5	5	4	5	5	5	5	5	5	4	4.9
5.	Mr. S. K. Malhotra		3	4	4	3	3	3	3	5	4	3	4	3.5
6.	Mr. S. C. Grover		5	4	5	4	4	4	4	4	4	5	3	4.2
7.	Mr. S. S. Gwal		5	3	4	4	4	4	3	5	3	3	4	3.7
8.	Mr. Amar Chand		3	4	4	3	3	4	4	4	3	3	4	3.4
9.	Mr. Rajendra Singh		4	3	5	4	4	3	4	4	5	4	4	4.1
10.	Mr. Paramjit Singh		4	4	5	5	4	5	4	4	4	4	4	4.2
11.	Mr. Som Nath		5	5	5	4	4	5	5	4	4	4	5	4.6
12.	Mr. D. K. Sharma		5	4	5	5	5	5	5	5	5	5	3	4.7
13.	Mr. Rammik chand		5	5	5	5	5	5	5	5	5	5	5	5.0
14.	Mr. Mohinder Pal		4	4	4	5	4	4	3	3	4	3	2	3.7
15.	Mr. Anil K. Sharma		3	4	3	4	3	4	3	3	3	3	4	3.3
16.	Mr. S. S. Chauhan		3	4	4	4	4	4	4	5	4	3	3	3.7
17.	Mr. Sayed M. Nasser		5	4	5	5	4	5	4	4	5	4	5	4.5
18.	Mr. A. K. Raizada		2	2	4	4	4	4	5	4	4	3	4	3.7
19.	Mr. Anil Dogra		-	-	-	-	-	-	-	-	-	-	-	-
20.	Mr. Ram Das		5	5	5	5	5	5	5	5	5	5	2	4.7
21.	Mr. Manoj Srivastava		5	5	5	4	4	4	4	4	3	4	4	4.2
22.	Mr. D. P. Singh		5	5	5	5	5	5	5	5	5	5	4	4.9
23.	Mr. Vijay K. Srivastava		4	4	4	4	3	4	4	4	5	3	3	3.8
24.	Mr. Rakesh Kumar		4	5	5	5	4	4	5	4	4	4	5	4.4
25.	Mr. Ram Deo Sharma		5	5	5	5	5	5	5	5	5	5	5	5.0
	Average of 25	4.10	4.16	4.52	4.60	4.06	4.08	4.27	4.19	4.33	4.14	3.91	3.89	4.18

Rating of Score :

1-Poor, 2-Average, 3-Good, 4-Very good and 5-Excellent

From : Rajiv I.D. Mehta
Senior Consultant
ICA DOMÚS TRUST
International Co-operative Alliance
New Delhi.

Dated Lucknow the 21st May 2000

Sub : Overview of the Workshop on Self Sustainability of Craft Clusters.

Dear Participant,

The workshop has been organised to explore and examine what you can do to manage change in the overall approach to tackle the issues governing sustainability of craft persons and the clusters in the light of challenges and potentials towering before the handicraft sector.

Change is part of life, one might say, a defining characteristic of life. The period we are living in, is characterised by many opportunities for managers to use change creatively and constructively. Change provides opportunities to look again at areas of work that have been too long neglected and to ask those small questions :

Why have we always done it this way? And is there a better way?

Change can also give us a chance to ask the huge questions which can make an enormous difference to work-life-

Who are we doing this for?
Does the customer want this?
Do we need to do it at all?

So, change is a glorious and life enhancing feature of our existence.

But when change is imposed rather than self-determined, the feelings of false euphoria, anger, frustration and guilt are likely to be acute, and in either case it is worth watching for signs of these feelings when involved in change.

So, what can be done about these feelings associated with change?

We list below a number of suggestions which have been found to help:

- Listen a lot
- Show understanding
- Share all the information you can, even if it is controversial, share it with open mind.
- Find out what is important (to listen or to argue) to ensure that the valued features do emerge in the changed situation and
- Seek your fellow colleagues' wisdom in considering how to manage the change.

The task being set before you all is to shift your focus of attention from one facet of the self help to another facet till you have seen all the facets of group dynamics. Time available is too short to scan through the entire spectrum of group dynamics but is not too short either to have a macro view of the craft clusters which could be developed in an integrated manner by using the dynamics of group culture.

Let me take this opportunity to formally welcome you to the workshop. Please find herewith the programme schedule of the workshop.

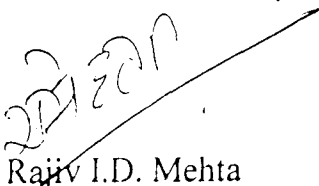
For your kind information, the objectives of the workshop are—

- To understand the importance of selecting the right development partners as primary stake holders.
- To closely understand the concept of society and a community enterprise.
- To understand the concept of SHGs and
- To learn application of community empowerment tools in bringing self-sustainability.

I hope the workshop will enlighten the path of handicraft development in India by sensitizing your thinking and planning process.

Wishing you the best of performance,

Yours sincerely



Rajiv I.D. Mehta

Principal Resource Person

3rd Workshop on Self Sustainability of Craft Clusters

May 22-27, 2000

At

Bankers Institute of Rural Development (BIRD)

Sector-11, LDA Colony, Kanpur Road, Lucknow-226 012

Tel : 0522-421018, Fax : 0522-436850, E-Mail: bird@lw1.vsnl.net.in

Organisers : ICA Domus Trust
Colaborators : International Co-operative Alliance
Supported By : DC (HC), Government of India

PROGRAMME

Day	Date	Time	Session
1. Monday	22 May 2000	1000-1130 hrs.	Introduction cum climate setting and Communication & Observation cautions!
		1130-1145hrs.	Tea Break
		1145-1315 hrs.	Identification of Right Development Partners & Stake Holders.
		1315-1415 hrs.	Lunch Break
		1415-1530 hrs.	Philosophy of Co-operation and Self Help.
		1530-1545 hrs.	Tea Break
		1545-1730 hrs.	Formation & Consolidation of Self Help Groups- relevance in Craft Clusters.
2. Tuesday	23 May 2000	1000-1130 hrs.	Thrift & Credit - a precursor to self help and a tool for Women Empowerment & Community Mobilisation.

1130-1145 hrs. Tea Break
 1145-1315 hrs. Exercise on TAC Options.
 1315-1415 hrs. Lunch Break
 1415-1530 hrs. Presentation of Group Reports on TAC options.
 1530-1545 hrs. Tea Break
 1545-1730 hrs. Institutionalisation of Craft Clusters & its importance.

3. Wednesday May 24,2000 1000-1130 hrs. Management Practices in Collective Enterprises (SHGs & Co-operatives)
 1130-1145 hrs. Tea Break
 1145-1315 hrs. Identification of the problems of Handicraft Industry & Issues governing Self Sustainability of Craft Clusters.
 1315-1415 hrs. Lunch Break
 1415-1530 hrs. Marketing Mix. w.r.t. Handicraft Industry
 1530-1600 hrs. Tea Break
 1600-1730 hrs. Discussions on the Compendium of Handicraft Development Schemes
 1730-1800 hrs. Tea Break
 1800-1900 hrs. Discussions to continue.

4. Thursday 25 May, 2000 1000-1130 hrs. Presentation of Group Reports and Experience sharing with Chairman & Secretary of Hamkadam Leather Cooperative, Bhopal

1130-1145 hrs. Tea Break
 1145-1315 hrs. Case Study-Group
 Discussions
 1315-1415 hrs. Lunch Break
 1415-1530 hrs. Case Study-Group
 Discussion
 1530-1600 hrs. Tea Break
 1600-1730 hrs. Presentation of Group
 Reports
 1730-1800 hrs. Tea Break
 1800-1900 hrs. Role Play

5. Friday 26 May 2000 1000-1130 hrs. Simple Tools for Financial
 Appraisal of Small
 Enterprises.
 1130-1145 hrs. Tea Break
 1145-1315 hrs. Refinance Facilities of
 NABARD for promotion of
 Handicrafts
 1315-1415 hrs. Lunch Break
 1415-1530 hrs. Evaluation Session -cum
 Home Assignments
 1530-1600 hrs. Tea Break
 1600-1730 hrs. Discussions on the
 Evaluation Report and
 Closing Session.

6. Saturday 27 May 2000 Departure of Participants
 after Breakfast

3rd Workshop on Self Sustainability of Craft Clusters

May 22-27, 2000

Registration Form

1. Name of the Participant :
2. Designation :
3. Address for Communication :

4. Permanent Address :

5. Telephone Office :
Residence :

6. Arrival Detail :
Date :
Time :

7. Departure Detail :
Date :
Time :
Mode :

8. Do you have any health problem ?

9. Please briefly write the type of training received during last five years.

10. Is it your first visit to Lucknow? Yes/No

Signature

Handicrafts of

INDIA

Brief Introduction

Compilation By

**Rajiv I.D. Mehta
ICA, New Delhi**

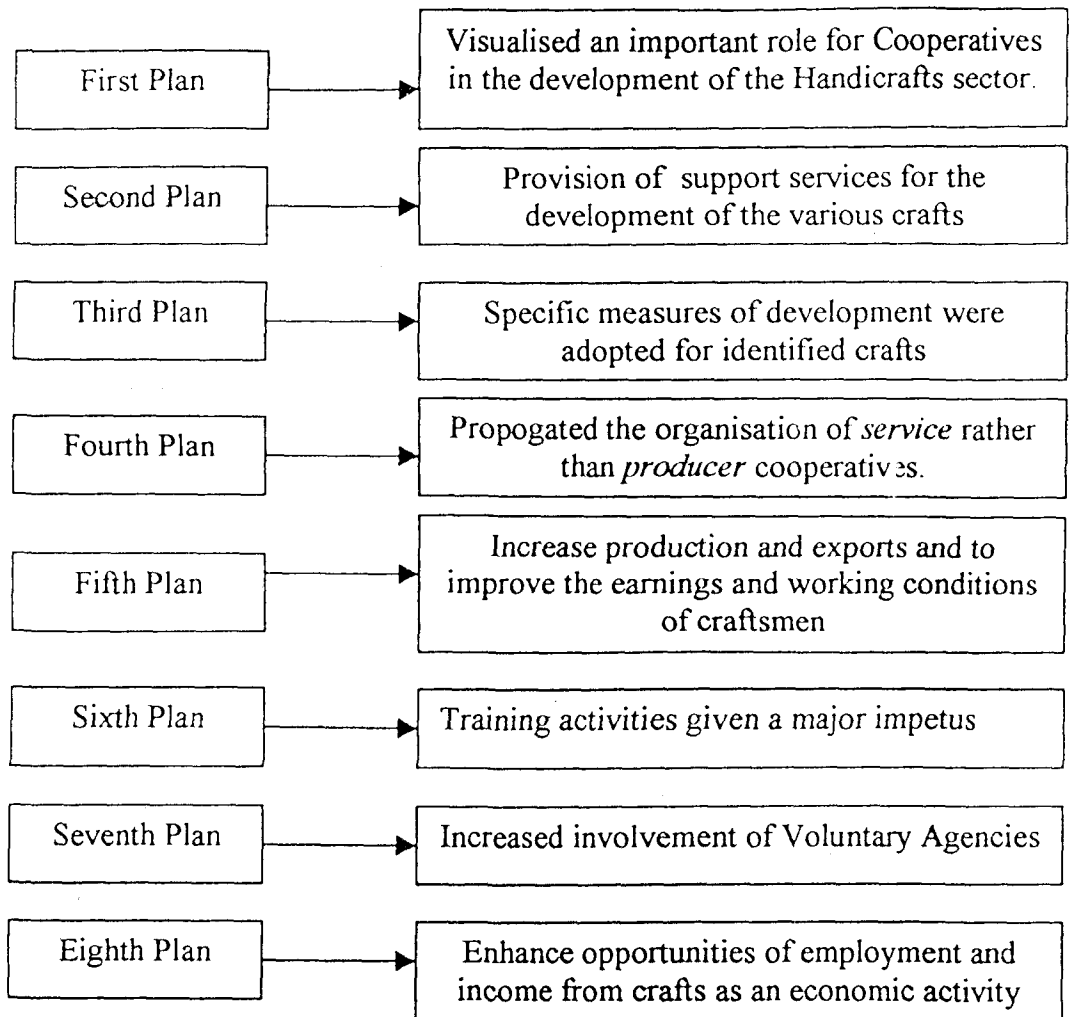
Statewise Distribution of Crafts and Craftspersons in India

Figures in lacs

State	Major crafts	Crafts Persons
Andhra Pradesh	Carpets, ikat, himroo, lace, kalamkari, banjara embriodery, brassware, bidri, wood work, silver filligree, nirmal work, jewellery, etc.	2.25
Assam	Cane and bamboo, brass and bell metal, ivory, pottery, solapith, fibre (kuhila), jewellery, mirijimask.	0.30
Bihar	Folk painting (Madhubani), sikki, woodwork, lacquerware, applique, papier mache, brass and bellmetal, carpets anddurries	2.20
Gujarat	Embriodery, applique, bead work, bandhani, handprinting, durries, namdahs, shawls, wood carving, lacquer, marquetry, patara, silversmithy and agate.	1.44
Haryana	Durries, carpets, druggets, embriodery, brassware, jewellery, pottery, toys and dolls	0.46
Himachal Pradesh	Shawls, rugs, namdahs, chamba rumals, costumes, metalcraft, jewellery, wood crafts, paintings	0.20
Jammu & Kashmir	Shawls, embroidery, numdahs, chainstitched rugs, carpets, wood carving, papier mache, metalware, wickerwork, turquoiseware, jewellery, etc.	0.51
Karnataka	Woodcarving, wood inlay, lacquerware, bidriware, stone carving, embroidery, durries, matweaving, jewellery, pottery, painting, ivory	2.58
Kerala	Woodcarving, ivory, horn carving, bell metal, koftigir, lace, mat weaving, fibre crafts, cane and bamboo, lapidiary, shell articles and coconut stem.	1.42
Madhya Pradesh	Handprinted textiles, woodcraft, dhokra, papier mache, lacquerware, jewellery, nag dools, terracotta.	2.74

Maharashtra	Copperware, silver jewellery, bidriware, leathercraft, agate, sisalwork, folk painting (Worli), paithani.	2.95
Manipur	Cane and bamboo, embroidery, bell metal, artistic weaving	0.05
Meghalya	Cane and bamboo, carpets, muscial instruments, jewellery, fibrecrafts, textiles.	0.04
Nagaland	Textiles, cane and bamboo, wood work, pottery, jewellery, etc.	0.002
Orissa	Ikat, applique, stone carving, folkpaining (Pattachitra), silver filigree, dhokra, horn carving, grass and solapith crafts.	1.92
Punjab	Embriodery (phulkari), carpets, durries, jewellery, ivory inlay, leather jootis, wood carving and lacquerware.	0.35
Rajasthan	Handprinted textiles, bandhani, carpets, artmetalware, wood carving, ivory, folk painting, embrioider (textile and leather), jewellery, stone carving, pottery, etc.	2.90
Sikkim	Carpets, lepcha weaving, cane and bamboo, wood carving and folk painting	0.04
Tamilnadu	Bronze casting and carving, wood carving, grass and fibre articles, cane articles, pottery and claycrafts, embriodery, shell crafts	3.09
Tripura	Cane & bamboo, wood craft, textile crafts, sitalpati, bellmetal	0.06
Uttar Pradesh	Carpets, artmetalware, handprinted textile embroidery, wood carving, stone inlay, zardozi, jewellery, pottery	5.38
West Bengal	Cane and bamboo, sitalpati, embriodery (kantha) artistic weaving (jamdani), sholapith, shell products, horncrafts, claycrafts, papier mache, patachitra, jewellery, ivory, bellmetal.	4.25
Andaman Nicobar	Cane & bamboo, shell crafts, coconut shell crafts, matmaking	0.005
Arunachal Pradesh	Textile crafts, carpets, cane and bamboo, wood carving, painting	0.004
Chandigarh	Durries	0.007
	Total	35.18

HANDICRAFTS INDUSTRY AND PLANNING ERA



**DETAILS OF PLAN OUTLAY, EMPLOYMENT AND EXPORTS
(PLAN I-PLAN VIII)**

Plan	Plan Outlay (Rs in crores)	Employment generated (Lakhs)	Exports (Rs in crores)
First	1.00	n.a	7.60
Second	9.00	n.a	9.60
Third	8.60	11.35	27.70
Fourth	14.52	14.90	180.70
Fifth	29.80	18.90	755.60
Sixth	110.90	27.40	1700.00
Seventh	122.80	42.15	6400.00
Eighth	223.00	77.65	27915.00

**PERCENTAGE OF PLAN OUTLAY FOR HANDICRAFTS TO TOTAL
OUTLAY**

Rs in crores

Plan	Total Plan Outlay	Outlay for Handicrafts	% Outlay for Handicrafts
First	1960	1.00	0.05
Second	4672	9.00	0.19
Third	8577	8.60	0.10
Fourth	16160	14.52	0.08
Fifth	40712	29.80	0.07
Sixth	110821	110.90	0.01
Seventh	178570	122.80	0.06
Eighth	434100	223.00	0.51

सक्रिय ढंग से सुनने में निम्नलिखित बातें सहायक हैं :-

१. बातचीत में दिलचस्पी लेना । दिखाना ।
२. कहनेवाले को समझने की कोशिश करना ।
३. सहानुभूति जताना ।
४. अगर कोई - समस्या हो तो उसका निवारण करना ।
५. समस्याओं के कारण को समझने के लिए सुनना ।
६. वक्ता को समस्या एवं उसके कारण को समझने में मदद करना ।
७. जब चुप रहने की जरूरत हो, चुप रहा जाये ।

निम्नलिखित बातें बाधक होती हैं ।

१. बिना जरूरत के तर्क एवं बहवाव ।
२. बीच में बोलना ।
३. आनन - फानन में निर्णय देना ।
४. बिना माँगे ही साहजी की सलाह देना ।
५. सीधे निष्कर्ष पर पहुँचना।
६. वक्ता की भावनाओं पर सीधी व तीखी प्रतिक्रिया व्यक्त करना ।

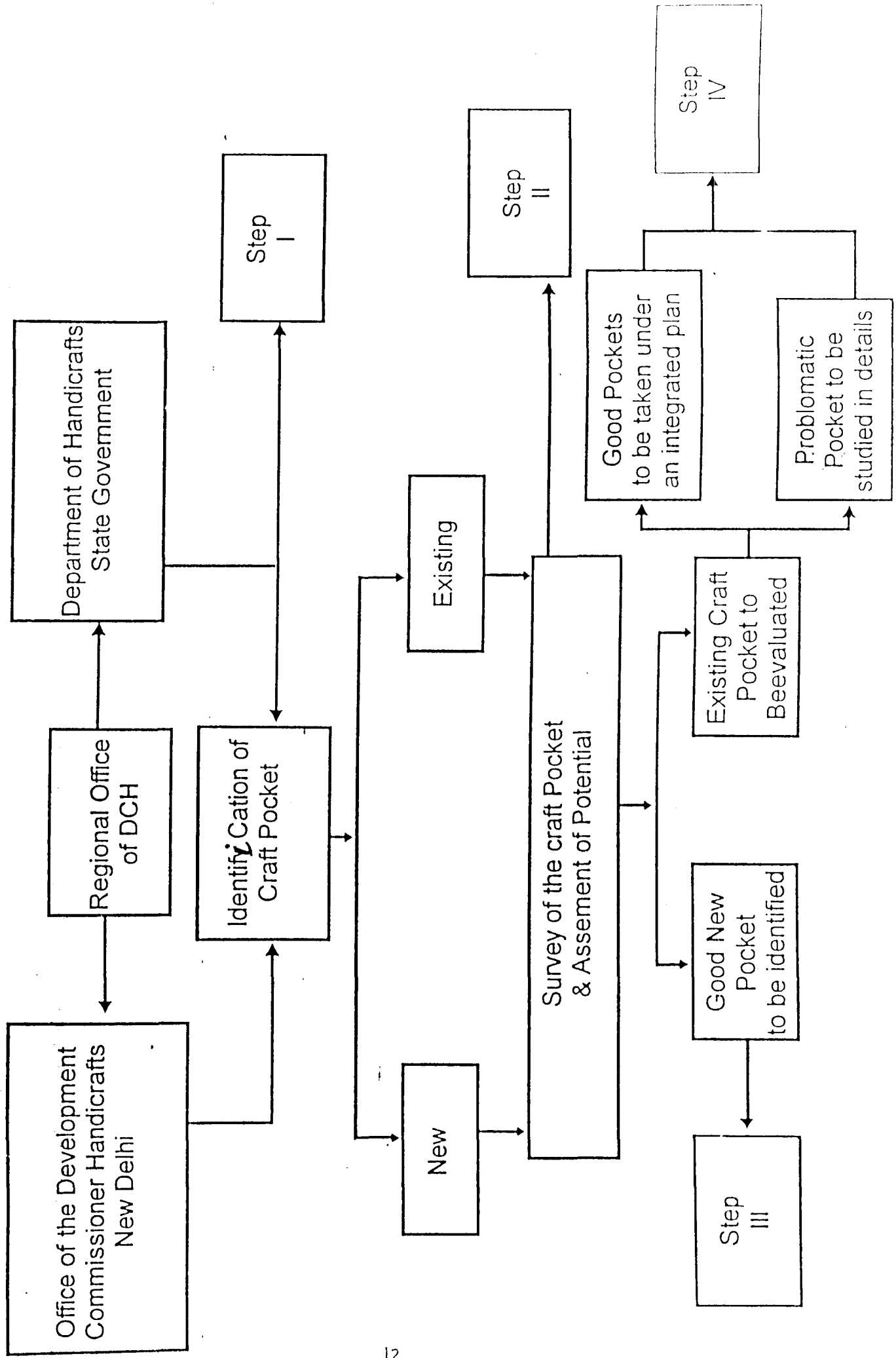
**IDENTIFICATION OF RIGHT
DEVELOPMENT
PARTNERS**

**REQUISITE PARAMETERS AND
PROCEDURE**

BY

**MR. RAJIV I.D. MEHTA,
ICA, NEW DELHI**

INTEGRATED DEVELOPMENT OF ARTISANS' CLUSTERS IN INDIA



BASE LINE SURVEY

Objectives

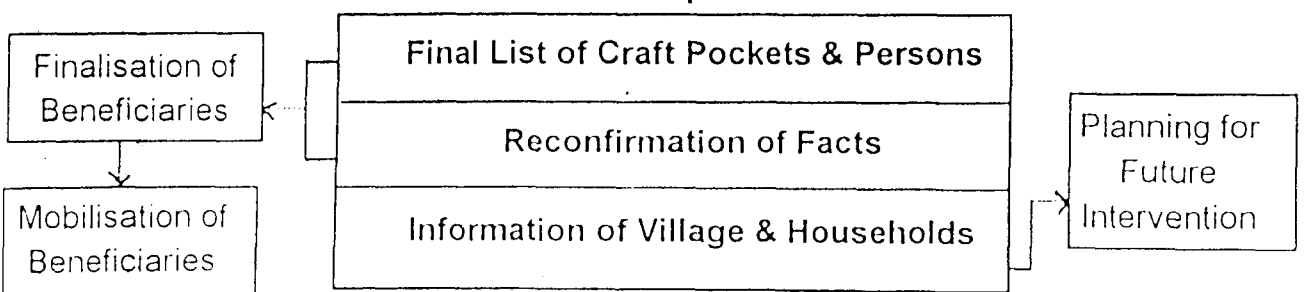
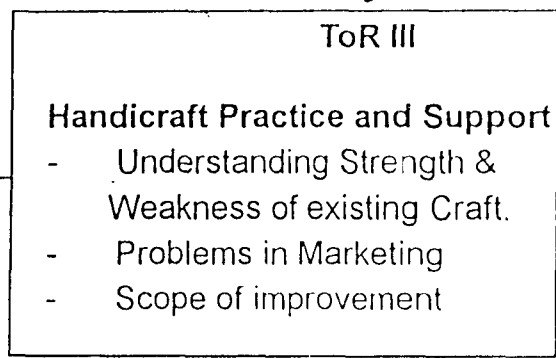
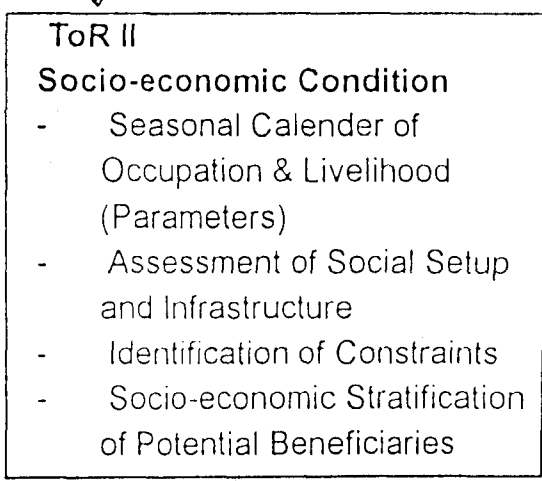
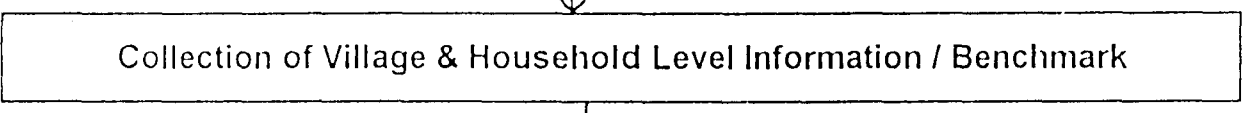
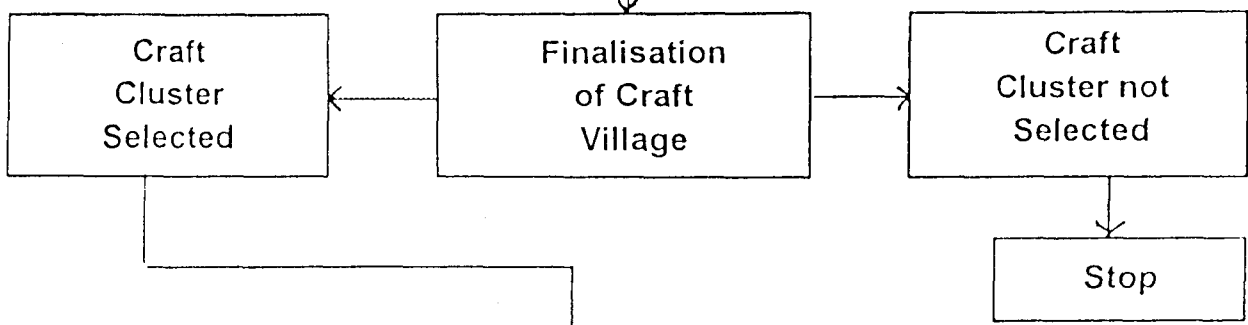
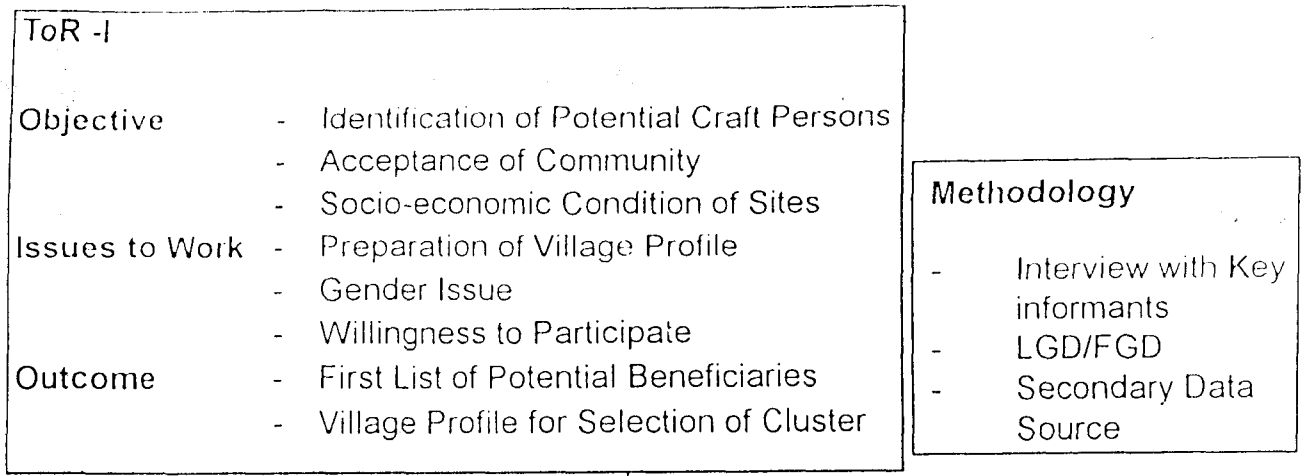
- (i) Collection of information and necessary data for identification and selection of Craft Persons' Clusters and Craft Activity.
- (ii) Development of action plan and bench mark information of the selected craft clusters .
- (iii) Information on existing craft practices and expert opinion on future R&D efforts.
- (iv) Sensitization of potential partners.

Input

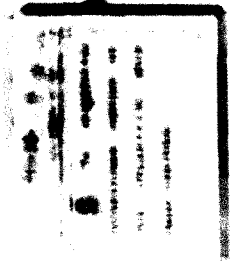
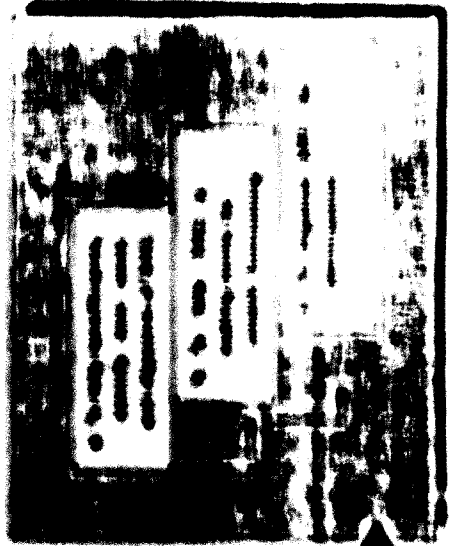
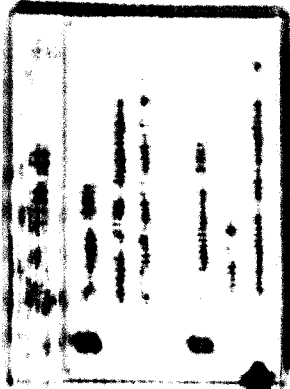
- (i) Interview with key informants
- (ii) LGD/FGD, seasonal calendar
- (iii) Secondary Data Source
- (iv) Opinion Survey

Output

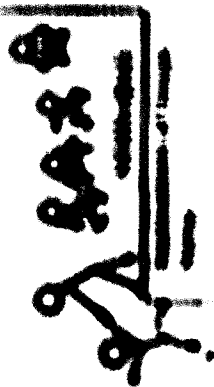
- (i) Identification of Right
- (ii) Development Partners, and
- (iii) Finalization of Intervention Strategy



FLOW CHART OF BASE LINE SURVEY



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Handwritten text in a box, possibly describing a service or product.



Handwritten text in a box, possibly describing a service or product.

Handwritten text in a box, possibly describing a service or product.

Base Line Survey (4 months)

Activity Schedule

1. Discussion with the DCH representatives in the state and officers of the Handicrafts Development Corporation.
2. Meeting with District Magistrate, District officers of Handicrafts Commissionarate and formation of core group
3. Writing of TOR of the core group
4. Visit to craft pockets
5. Identification of Volunteers
6. Workshop on Baseline Survey Terms of Reference
7. Household survey
8. Provisional list of craft persons
9. Priority ranking of craft activities and seasonal calendar
10. Potential, Scope & Problem statement of the craft
11. Intervention Strategy
12. Compilation & draft report writing

Mobilisation of beneficiaries (18 months)

Activity Schedule

1. Dissemination of Intervention Strategy
2. Involvement of craft persons in raising awareness and recording willingness of interested persons
3. Preparation of extension material
4. Organise awareness camps
5. Identify affinity and homogeneity factors and organise SHGs
6. Introduce concept of TAC
7. Ascertain desirability & feasibility of collective action
8. Establish norms & regulation of SHGs (TAC & the enterprise)
9. Selection of leaders & managers
10. 1st Training Need Assessment
11. Maintain SHG/TAC activities
12. Establish operational discipline
13. 2nd Training Need Assessment
14. Preparation for access to external support (credit, marketing)
15. Organisational Development Plan and Networking strategy
16. 3rd Training Need Assessment
17. Evaluation of Performance
18. Preparation for formalisation into a body corporate

Participatory Rural Appraisal (PRA)

Definition : It is a composition of thought provoking procedure in which the villagers learn to express their life style, problems and priorities to others.

PRA is an attempt to :

- obtain correct information from the right in the given time frame
- have complete information from the villagers about the village, the needs & priorities of the villagers and the proposals/suggestions to prepare community development schemes
- establish emotional relationship with the villagers in order to win their confidence
- strengthen community management capacity of the villagers and
- perform an organised survey in a cost effective manner

Need of PRA :

- (i) to understand the requirements & problems of villagers
- (ii) to know the social, economic and cultural status of the villagers
- (iii) to have the verification of physicals & geographical condition of the area
- (iv) to understand & review indigenous knowledge of the area
- (v) to inculcate the spirit of togetherness, group culture and operational efficiency
- (vi) to propose need based project formulation
- (vii) to build community enterprises
- (viii) to organise & strengthen the community base
- (ix) to strike gender balance and social harmony
- (x) to manage & organise various activities in the village in a systematic manner and
- (xi) to identify the right target group.

Comparative Advantages of PRA :

Conventional Rural Appraisal (CRA)	Participatory Rural Appraisal (PRA)
1. Top down approach	Bottom up approach
2. Unfriendly approach	Friendly approach
3. Specialised approach in project formulation	Indigenous approach in project formulation
4. Imposing	Natural
5. No importance to the local experience & knowledge	Importance to the experience and knowledge of the local aged persons
6. Lack of complete knowledge of local techniques, resources and knowledge	Complete & upto date information on local techniques, resources and capacity
7. Not much importance given to interpersonal relations	Due importance given to interpersonal relation

Parameters of PRA :

- Experienced interviewers
- Polite behaviour
- Partnership
- Flexibility
- Sensitivity
- Mindset orientation
- Direct observation
- Mutual trust & relationship
- Concrete proposals
- Appropriate Management system and
- Sustainable development

Checklist of PRA :

- understanding of local culture, social set-up and occupational means
- involvement of commoners in the village
- visit the village at the time when maximum villagers are at home

- accord a patient audience
- identification with the villagers/target group
- obtain maximum information on the indigenous knowledge & wealth
- invite suggestions and advice from the villagers to overcome local social & economic problems
- be suggestive and positive with an open mind (no prejudices)
- arrive at conclusions after an in-depth and logical analysis
- give due importance to gender issues
- discuss all the issues concerning education, health, nutrition, social evils, child care and employment opportunities
- leave your complete address and particulars with the villagers for an intimate enduring relationship and
- schedule future meetings & plans.

BE AWARE OF FOLLOWING LIMITATIONS

KEY INFORMANT INTERVIEW:

- ⇒ Samples of informants small
- ⇒ Bias of informants
- ⇒ Lack of confidence in interviewer
- ⇒ Bias of interviewer

LARGE & FOCUS GROUP DISCUSSION

- ⇒ Formal leader / Influential person monopolise the discussions
- ⇒ Formal leader / Influential person direct others to answer according to their preference
- ⇒ Bias of interviewer

WHAT IS A COOPERATIVE?

Jointly owned business enterprise and democratically controlled by their members to meet their shared economic, social, cultural needs and aspirations.

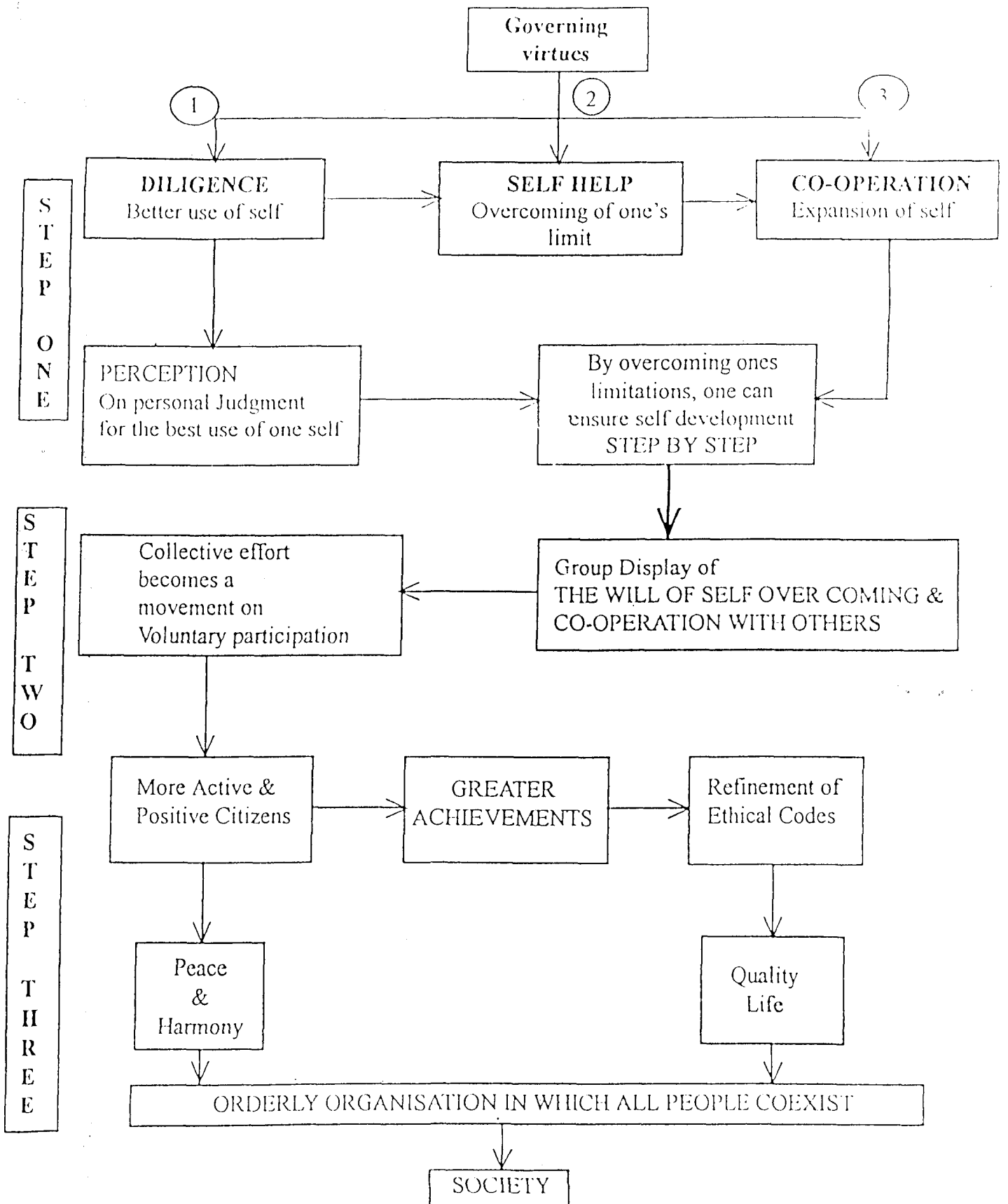
Values

Self help, mutual help, self responsibility, democracy, equality, equity, solidarity.

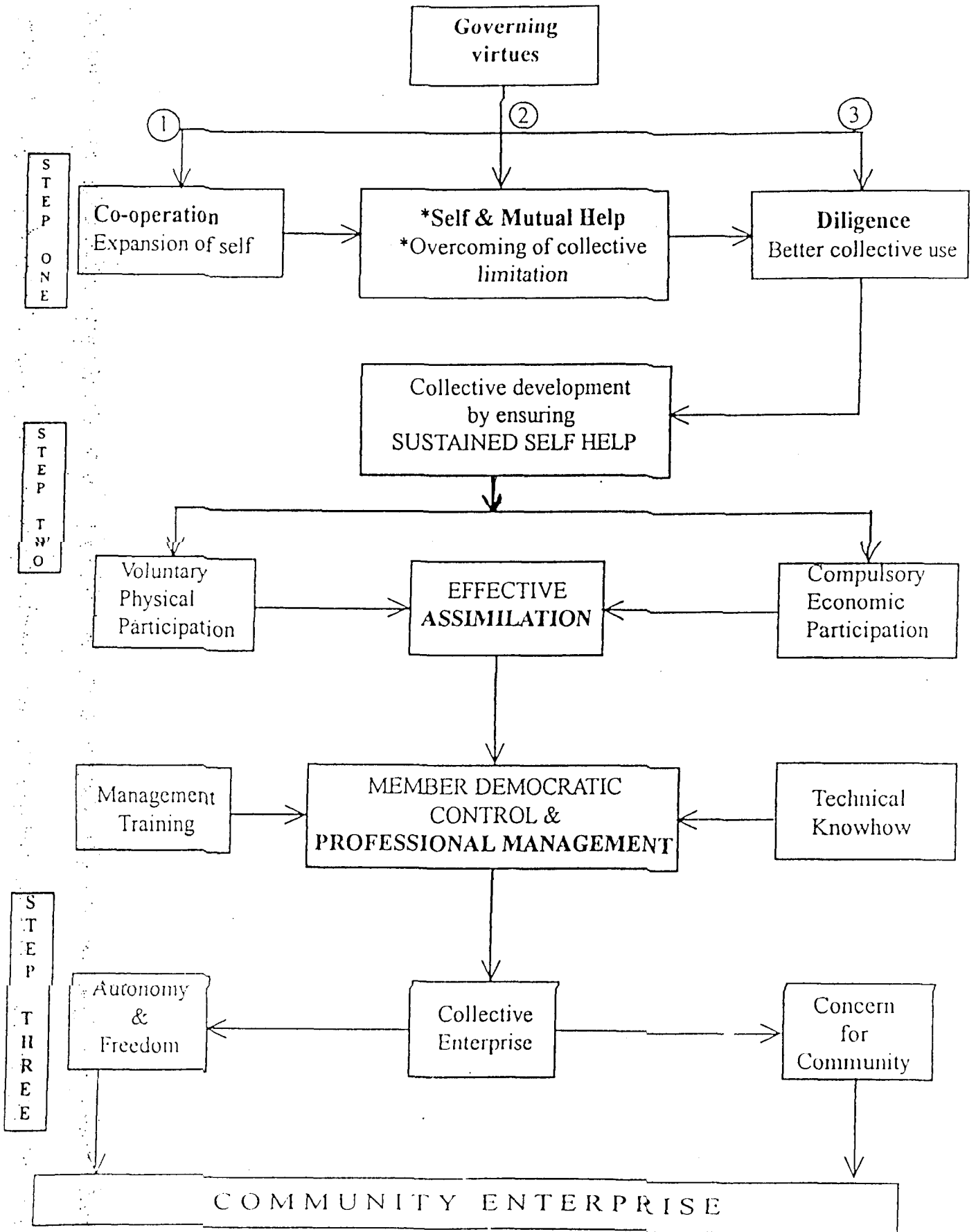
Principles

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community

Participatory Concept - A Society



Practical - Participatory Approach - A Community Enterprise



Formation & Consolidation
Of
Self Help Groups
&
Relevance in Craft Clusters

By
Rajiv I.D. Mehta
ICA, New Delhi.

GROUP DEVELOPMENT SEQUENCE

- a) **FORMING** : The First phase when members' concern are about : who else is in the group; how will he/she fit in and what is it all about (objectives)
- b) **STORMING** : Who is in charge ;How does he/she get her/his say ; How can he/she protect her self from attack ; How can he/she impose self determined change to fit into a group and the pre-requisites.
- c) **NORMING** : It is most turbulent phase ; Group settle down and establish processes and procedures ; working regulations ; acceptable and unacceptable code of conduct ; duties & responsibilities of members and their elected representatives and related issues.
- d) **PERFORMING** : Group getting down to working well at its TASK.

There could be two situations :

- (i) When the group gets down to work without having undergone the phases a, b, & c above, the members often tend to split saying "We have got all sorts of ideas but we can't implement them because no one ever listens to us" (here group is doing apparent work)
- (ii) When the members of the group are doing real work and are committed to making something happen rather than merely justifying its position with unresolved conflicts.

PROCESS

: Proficient groups are able to move into a brief discussion of process and then quickly get back into content with renewed vigour & purpose.

Inept groups wrangle over content, not noticing the process issues thus reducing commitment and direction.

A useful tool in understanding process is the behaviours which members can use in programming discussion.

Following behaviour are either not reflected or under - used in Indian co-op organisations :

- **Propose** - suggesting a course of action (members usually tend to be on receiving end)
- **Support ideas** - saying 'Yes' or 'I agree' or some brief comment like that
- **Support person** - valuing another person for contribution.
- **Open** - acknowledging responsibility for a mistake.
- **Summarise** - bringing ideas together.
- **Test understanding** - trying out understanding of an idea with a question.
- **Seek information** - any other question

Periodical & frequent TEAM MEETINGS are most essential to overcome behavioural inhibitions.

First Few (Four or Five) meetings (TEAM MEETINGS) must seek answers to following questions. Each members must answer -

1. What do we value about our team meetings ?
2. What do not you like about them ?
3. What do you see as their purposes ?
4. What should their purposes be ?
5. What could we do to make them better ?
6. What might prevent us making them better ?

Having sought answers to above would sustain momentum. We must review after four or five meetings, the progress made.

We should not expect miracles, as it is a slow going process to build a group and we must find out an action oriented rather than a blame oriented way.

NEED OF SELF HELP GROUPS :

1. SHGs are necessary to overcome exploitation, create confidence for the economic self reliance of rural poor (particularly women who are mostly invisible in the social structure).
2. SHGs enable the poor and weak to come together for a common objective and gain strength from each other to deal with exploitation.
3. SHGs become the basis 'for action and change'
4. SHGs also help building of relationship of mutual trust among the members and between the promoting organisation and the rural poor by dint of genuine efforts.
5. SHGs become a "community enterprise" of the local area.
6. SHGs provide easy access to credit at reasonable cost and with assured recovery and continuity.
7. SHGs enjoy full autonomy and freedom and no interference of influential persons/politicians.

TARGET GROUPS :

1. Poor women in unorganised sector :

- (a) They do not own land
- (b) Mostly look after the families
- (c) Involved in wage earning activities
- (d) Fewer and lower paid opportunities to work
- (e) Underemployed and casual part time worker
- (f) More vulnerable because of lack of skills and education
- (g) Mobility very limited due to social reasons
- (h) Heavy responsibilities at home restricts them to work full time outside home
- (i) Treated as "a person to spend rather than earn". (They work almost 18 hours at home and outside but not recognised)
- (j) Do not have easy access to land and other assets.

2. Landless, agricultural labourers and disadvantaged groups:

Victims of exploitation by capitalists and big farmers.

3. Village artisans :

Exploited by middle men and traders.

STEPS FOR PROMOTION OF SHG :

1. Understanding the problems of village and other undesirable practices followed in the society. (Involve local leaders in the meeting)
2. Discuss important problems of the poor, particularly those relating to women (Tactfully broach the idea of having savings and explain its features)
3. Discuss programmes particularly those related to income generating activities (Discuss alternatives and govt. programmes being conducted in the area for rural poor. Involve officers of govt. development depts)
4. Define the objectives of the group
5. Identify persons with leadership qualities
6. Select effective group leader
7. Ensure participation, communication and consensus among members and finalise the working regulations
8. Conflicts should be dealt with discreetly and carefully by an indepth analysis of the reasons attributing to difference of opinion.

CHARACTERISTICS OF A VIABLE GROUP :

Group should be homogenous and other heterogeneous members from upper strata of society could join as advisors/promoters with the consent of all.

(a) Composition :

Group could be informal initially and adopt demonstrative procedures.

(b) Rules :

Rules and regulations should incorporate following

- Objectives
- Membership procedure
- Rights and obligation of members and office bearers
- Procedure for holding meetings
- Decision making procedure

- Maintenance of books of accounts
- Maintenance of records and proceeding book
- Arbitration and conflict resolution procedure

(c) Meetings:

Meetings should be held regularly without domination of anyone with encouragement to weaker people

(d) Size :

In order to have effective participation of members, the size of the group may not exceed 20 or 25.

(e) Attendance :

Attendance in the meeting must be ensured for all and the prior intimation of absenteeism should be given by explaining reasons.

(f) Savings :

Each member should save some amount regularly (weekly or monthly) as decided by the group.

(g) Leadership :

Group leader should be elected and term should be six months initially and one year after the group gets established.

(h) Monitoring & Evaluation :

Working of the group should be regularly reviewed by all members and proper analysis be done of failures.

Social and community action programmes could be taken up in a limited manner (if acceptable to all) and be monitored.

Non members could also participate in welfare programmes like literacy, health, education, family planning, stopping alcohol consumption, smoking and other social undesirable features like dowry, large spendings on social/religious ceremonies, beating wife etc.

EXPECTATIONS FROM VOLUNTEERS

1. Receive initial foundation training.
2. Take the Gram Sabha into confidence and create consensus in support of craft community.
3. Understanding of infrastructure in the village and extent and nature of social problems including literacy and nutritional problems.
4. Identification of the common interests of the group members and infuse confidence among them to get start.
5. Generate awareness on the craft development schemes and the role of the craft persons in achieving the objectives of schemes.
6. Initiation of group activity and confidence building among the member craft persons.
7. Start capacity building among the group members by identifying members with leadership qualities and sharing with them groups responsibilities.
8. Good understanding of the power hierarchy within the village and visible and latent conflicts between different groups and between men and women in the village.
9. Assessment of attitudinal changes required among men and women in the village. Plan exposure trips to some dynamic group operating in balanced situations and mindsets.
10. Organise FGD within women and men users of different resources such forests, common lands, water bodies etc. to understand changes in the conditions and use patterns of different resources and analysis of problems and perceptions. Identifying possible alternative IGA for the members in the village.
11. Identification of issues to be dealt with the Gram Sabha for creating a consensus in favour of more comprehensive community support and participation. Getting a resolution signed to this effect in Gram Sabha. It shall have been made clear in advance that the quorum of such a meeting should be as close as possible to 100% of the village women and men.
12. Understanding of the statutory obligation of the manager of the group as specified in the guidelines.

TRAINING OF THE GROUP MEMBERS

Training should cover the following important aspects :-

- (i) Knowledge about the SHG - its organisation, focus, goal and objectives as also its structure.
- (ii) Advantages of Self Help Groups and need for having groups.
- (iii) Duties and responsibilities of the members of the group.
- (iv) Criteria of membership, selection of member, assets criteria, loan sanction, supervision and repayment.
- (v) Process of decision making, recognition of problems, respect and equality for each member and guidelines for effective participation and communication.
- (vi) Need for documentation, what are the documents which the group should have, how to maintain documents.
- (vii) Awareness about village and surrounding problems.
- (viii) Broad understanding about Government programmes, handicraft activities and whom to approach for what.
- (ix) Personal hygiene, Nutrition, Environmental sanitation, mother and child care, prenatal and antenatal care, immunization, deworming etc.
- (x) What is saving rotation of common fund, interest, repayment, knowledge about financial institution particularly local bank branch.
- (xi) What is a group, what is a society, structure of the society and various strates in society.
- (xii) Women inside home, women outside home, what is the role of women at all levels and development, women's due share.
- (xiii) How can we solve conflict and how do we accord priorities.
- (xiv) Laws on women and case studies
- (xv) Resource Managemetn - what are the resources available in the local area, how to utilise it for members etc.
- (xvi) Incme Generation Programmes (IGP) - what are possible IGPs for the group and members and utilisation of income.

Leader
FUNCTIONS OF GROUP OF SHG

The group leader needs to be a strong and effective person who should use democratic and participative processes to involve all members in the group in decision - making.

If ineffective, the leader should be replaced by some other group member.

The important functions of the group leader are :

- (i) To develop and stabilise the group.
- (ii) To conduct meetings properly with discipline.
- (iii) To identify needs and problems and find out alternative solutions and prepare an action plan acceptable to all.
- (iv) To supervise the proper conduct of the group activities like Production, Q/C, Deposits, Credit and compliance of terms and conditions of loan.
- (v) To keep and maintain records of all transactions.
- (vi) To develop linkages and liaison with local Government Department especially Industry, Handicraft, Administration and other groups.
- (vii) To build up capacities of leadership in other members of the group.

Formalisation of SHGs into Co-operative Societies

Economic empowerment of the self help group is the first and foremost requirement before getting into the knitty-gritty of formalising the group into a Co-operative Society.

While there is a definite pattern in terms of the stages of growth of SHG but the time for reaching maturity in terms of economic sovereignty and self governance varies with the socio cultural setting of the area as well as the experience and approach of the promoting agencies viz : NGO

Strength of the SHG lies in the level of motivation of the members and the profile of their leaders. The activities concerning thrift and credit addition to the main income generation activity act as the catalyst in strengthening the SHG. Therefore, it is presumed that the holistic approach of SHGs will be more acceptable to the group and will fast bring self reliance and maturity in the SHG.

The role of facilitators (NGOs & DCB) will be critical in strengthening group processes and truly instilling the concept of self help. Dissemination of right information and integration of linkages will lead to capacity building and networking of the SHGs thereby bringing long term sustainability to the SHGs.

It is expected that SHG consolidation will start soon after witnessing

- (a) the positive impact of credit plus, approach as an integrated package of the activities of the group and
- (b) the sense of ownership and belongingness of the members to the group

due to the confidence that the member's needs and priorities were being heard and met.

Attention is required to be paid to building strong and sustainable groups due to the existence of vested interests and exploitative forces in the society, which could divest the poor of the potential benefits unless they are STRONG, UNITED, AWARE & in CONTROL of the activities of the group.

It would be too early to schedule the timings of SHG consolidation but in all probabilities it would become evident by the completion of first year of the intervention.

There is no one correct way in the process of SHG consolidation but multiple ways of performing the similar tasks and as a result respect diversity by framing compatible policies acceptable to the group would help building the right paradigm. Therefore, the design of SHG is being recommended keeping in mind the co-operative structure that would emerge to cater to multiple requirements of the members.

Sequence of activities is being enclosed to visualise consolidation of the Self Help Group for starting the formalisation process.

SELF HELP GROUPS

Process of Consolidation

Awareness & Motivation

- * winning trust & confidence of member
- * desired level of understanding on the needs & aspirations of the members
- * acceptance of common needs
- * approval of the members on the set of activities to meet the common needs

Group Formation

- * purpose of group formation
- * likely benefits of group
- * advantages & difficulties in group operation
- * review of the criteria used for identifying members & selecting leaders
- * clarity of the goal & objectives & its adoption
- * formulation of SHG rules & regulations
- * response to individual & group credit needs
- * importance of group savings
- * acceptance of rules & regulations
- * selection of leader & the secretary
- * opening of compulsory group saving account for future capital need
- * opening of thrift account for individual credit needs
- * participatory approach in decision making & governance
- * record maintenance and book keeping
- * leadership development
- * periodicity of meeting
- * regularity of meeting
- * members effective role & participation in the meeting

Consolidation

- * members economic participation
- * accountability of leaders & manager
- * competence of the leaders & manager
- * decision making on saving & credit
- * methodology to hear the voice & grievances of weak & poor members especially women
- * credit disbursement & recovery rate
- * linkage & networking in other group
- * coordination with banks & government agencies
- * access to relevant development package of government & banks
- * ability to influence policy making by effective participation in panchayat / VFC meetings
- * confidence & sense of control
- * flexibility in attitudes & approach towards community action

10. Meetings of the SHGs in the Co-op :

- Periodicity
- Regularly
- Loans advanced
- Recovery percentage
- Overdue percentage
- Loan outstanding (each SHG wise)
- Deposits (each SHG wise)

11. Audit

- Concurrent
- Annual

12. Annual General Meeting

- Status
- Attendance
- Record Keeping
- Elections

Specimen of Rules & Regulations for informal unregistered
Self Help Groups (SHGs)

1. The group will work, under the name of and its office will be located in village.
2. Area of operation will cover the village And the major objectives of the group will be
 - (i) To promote savings and credit as an institution of social economic change and development through the provisions of a package for poor people in the area.
 - (ii) To improve the poor/women/men's access to credit for :-
 - ◆ Assistance in their existing employment;
 - ◆ Generation of further employment;
 - ◆ Asset redemption and
 - ◆ Tiding over consumption/social consumption needs.
 - (iii) To demonstrate and replicate participative approach for
 - ◆ Undertaking production of handicrafts/
Thrift & Credit Activity.
 - ◆ Effective utilisation of credit resources leading to self reliance.
 - (iv) To undertake such other activity necessary for the social/economic development of the people in the area.
3. The main function of the group will be to create environment to facilitate the achievement of the objectives given above.
- 4 (i) The membership of the group will be open to all residents of village irrespective of caste, creed and colour but minors/lunatics, insolvent and persons of doubtful character will not be admitted.
 - (ii) The minimum number of members will be 5 and the number will not exceed 25. Membership will be permitted only with the consent of all other members of the group.
 - (iii) Group may admit associate members for purposes of mobilising deposits/assisting in development efforts. Such members will not be eligible for loans nor any vote in any meeting, etc.
 - (iv) The membership fees amount will be as prescribed by the Managing Committee.
- 5 Group members will mobilise the support of villagers for which they will use fully the local resources. The group will also undertake social services like Family Planning, Health Education, Eradication of Illiteracy and will not allow political pressures to operate in the group meeting or otherwise. Membership of those who absent themselves for 3 consecutive meetings will be terminated by the Management Committee and a suitable penalty may also be levied for those who are absent from a meeting without prior notice.
- 6 The funds of the group will be raised by the membership fees, donations, subsidies, grants, aids, contributions and receipts from other sources as also borrowings from financial agencies. The funds will be used mainly for lending for income generation activities and other purposes laid down in these rules at rates of interest which will be decided by the members of the group/Managing Committee.

- 7 The affairs of the group will be managed by the Managing Committee consisting of either all the members or minimum five elected representatives and its meeting will be held regularly atleast once in a month to discuss and decide all matters concerning the group working including sanction of loans/review of loan/action for default, new members, etc. The office bearers of the group will be (i) a group leader who shall be exofficio chairman of the group (ii) a secretary and (iii) a treasurer who will be appointed by all the members.
- 8 Any member can leave the group provided he either (a) clears all its dues to the group and the bank, if he has taken loan or (b) other members of the group agree to discharge his dues.
- 9 The quorum in the Management Committee meeting will be atleast 50% of the total members and minutes of all the proceedings of the meetings will be kept in which the name of members present will be recorded. The minutes will be signed by Chairman and Secretary.
- 10 For all lendings/borrowings from banks/NGO/and other financial institutions, the members will be jointly and severally liable and it will be their duties to keep a check on proper disbursement and utilisation of funds and their recovery on time.
- 11 All transactions of loans, recoveries, deposits will be done in the group meetings.
- 12 Each members will save and contribute a compulsory deposit every month which may carry interest as prescribed by the Management Committee. The members may also keep optional deposits with the group on such terms and conditions which will be decided by the Management Committee.
- 13 The bank's account in the name of group will be operated by the group leader and Secretary after approval of the Managing Committee. All operations will be done jointly by the Chairman and Treasurer or Secretary who will ensure that necessary books of accounts – cash book and members ledger, etc., are maintained. The books will be kept under the custody of group leader to be decided by the Managing Committee/Secretary.
- 14 Necessary arrangement will be made to organise timely audit and for taking action on the findings of audit.
- 15 All conflicts will be resolved by mutual discussion without interference of outsiders.
- 16 The group would celebrate its anniversary every year.

Note : The group may develop its rules and regulations broadly on the lines given in this specimen. The rules and regulations so developed will be signed by all members who are forming group. Subsequently members who will join the group later will give undertaking to observe the rules and regulations if admitted to the Group.

Self Help Group

Group member's personal information

1. Name
2. Age
3. Occupation
4. Village
5. Father's/Husband's Name Age
6. No. of family members Male..... Female.....
7. Head of family's name
8. Marital status: single/married/divorced/deserted/others
9. Information about male/female members of family :

Members Name (Male/Female)	Age	Relationship with head of family	Education	Main Occupation	Part time Occupation

10. How many earning members ? Male Female

11. What is total annual income of the family? Source of income :

Agriculture Rs.

Non – agriculture Rs.

Homestead (Income from vegetable Rs.

Fruits, poultry etc.)

Total Rs.

12. Ownership of land to be filed in the proforma given below: (in decimal)

Own Land					Land taken	Land taken for share cropping	Area of land in possession
Home Stead	Agriculture Garden	Fishing Tank	Non cultivable land	Mortgaged land			

13. Statistics of livestock and poultry:

Cow	Goat	Sheep	Duck	Hen	other

14. Description of house:

Approx- market price of the home: Rs.

15. Description of other assets:

Self Help Group

Group member's personal information

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2. Age
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13. Statistics of livestock and poultry:

Cow	Goat	Sheep	Duck	Hen	other

14. Description of house:

Approx- market price of the home: Rs.

15. Description of other assets:

Radio	Bicycle	Omaments	Bed	Table	Chair	other
-------	---------	----------	-----	-------	-------	-------

16. Money borrowed or lent

Rs.	Annual rate of interest
Owing Due to you	

(a) Relatives/Friends

(b) Money lenders/

landlord/shopkeeper

(c) Bank/Society

(d) Others

Total

17. Has any of your property been mortgaged to others?

(Furniture/ornaments/homestead/cultivable land/others)

Terms and conditions on mortgage;

18. Is there a family member who is a member of any other group?

Yes

No

19. Which group do they belong

20. Have you suffered or are you suffering for a long time from any disease?

Please indicate the disease and how long?

21. Give a description of your occupation and the nature of your work

22. During which month of the year is your income more meagre and why?

1. MEMBERSHIP REGISTER (Format)

S. No.	Name & Address of Member	Membership No.	Age (Years)	Occupation	Date of Joining the Group	Signature of Member	Other Information Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.							
2.							
3.							
4.							
5.							

1. MEMBERSHIP REGISTER (Sample)

S. No.	Name & Address of Member	Membership No.	Age (Years)	Occupation	Date of Joining the Group	Signature of Member	Other Information Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Sneh W/o Jibran Vill. & P.O. Sukhpur	01/95	31	Agricul. Labour	28.12.95		
2.	Lata W/o Abheyram	02/95	34	-do-	28.12.95		
3.	Vidya W/o Shriram	03/95	26	Tailoring	28.12.95		
4.	Krishana W/o Mehar Singh Vill. & P.O. Teh. Distt.	04/95	35	Household	28.12.95		
5.	Mary W/o Joseph Vill. & P.O.,The.,Distt.	05/96	28	-do-	02.01.96		

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2. MINUTES BOOK (Format)

Date of Meeting (1)	Issues Discussed (2)	Decisions Taken (3)
22.01.96	(i)	(i)
	(ii)	(ii)
	(iii)	(iii)
	(iv)	(iv)
	(v)	(v)

2. MINUTES BOOK (Sample)

Date of Meeting (1)	Issues Discussed (2)	Decisions Taken (3)
22.01.96	<p>(i) Smt. A&B have applied for Membership. They may be admitted as new members.</p> <p>(ii) All members shall save Rs. 10 / - per month as against the existing Rs. 5 / - per month</p> <p>(iii) All members have deposited their savings @ Rs. 5 / - for the current month.</p> <p>(iv) Smt.D has applied for a loan of Rs. 500 / -.</p> <p>(v) Interest on lendings out of group's own funds should be @ 12% per annum.</p>	<p>(i) Approved.</p> <p>(ii) Agreed to by all members.</p> <p>(iii) It has been recorded in cash book, savings resister & member's pass book.</p> <p>(iv) Approved. She will reply in 10 monthly instalments @ Rs.50/ per month.</p> <p>(v) Agreed to by all members.</p>

3. CASH - CUM - DAY BOOK (Format)

Date (1)	Particulars (2)	Receipts (3)	Payments (4)	Balance (5)	Signature (6)
	Closing balance				

3. CASH - CUM - DAY BOOK (Sample)

Date (1)	Particulars (2)	Receipts (3)	Payments (4)	Balance (5)	Signature (6)
01.01.96	Opening Balance	-	-	100	
	Saving received from				
	Smt. Ansuiya	10	-		
	" Bimla	20	-		
	" Chameli	10	-		
	" Devi	15	-		
	" Ella	10	-		
	Repayment of loan				
	Instalment by				
	Smt. Hira Devi	150			
	" Krishna	200	-		
	" Neera	150	-		
	Loans given to				
	Smt. Tima Amma	-	200		
	" Devi Rani	-	200		
	Expenses on purchase of books	-	20		
	Amount deposited in Bank				
	Account No. Receipt No.		200		
	Closing balance	565	620	45	

4. SAVINGS REGISTER (Format)

Sl. No.	Name & Address of Member	A/C No.	Previous balance if any	April-96			May-96			Jun-96			Mar-97		
				DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1.															
2.															
3.															
4.															
5.															
6.															
7.															
8.															
9.															
10.															
11.															
12.															
13.															
14.															
15.															
Total															

4. SAVINGS REGISTER (Sample)

Sl. No.	Name & Address of Member	A/C No.	PREVIOUS balance if any	April-96			May-96			Jun-96			Mar-97		
				DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance	DURING the month	WITHDRA-wals if any	Balance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1.	A	1/96	200	20	-	220	20	-	240	20	-	260		Similar for each up to Feb next year may be	
2.	B	2/96	220	20	-	240	20	-	260	20	-	280			
3.	C	3/96	300	30	-	330	30	-	360	30	-	390			
4.	D	4/96	350	15	-	365	20	-	385	20	-	405			
5.	E	5/96	150	10	-	160	10	-	170	10	-	180			
6.	F														
7.	G														
8.	H														
9.	I														
10.	J														
11.	K														
12.	L														
13.	M														
14.	N														
15.	O														
Total			2180	440	-	2620	450	-	3050	450	-	3500			

5. LOAN LEDGER (Format)

Date	Particulars	Due for repayment	Repaid Pl.	Intt.	Dafault (if any)	Balance loan outstanding	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

5. LOAN LEDGER (Sample)

Date	Particulars	Due for repayment	Repaid Pl.	Intt.	Dafault (if any)	Balance loan outstanding	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.5.96	Loan advanced	-	-	-	-	1000	
4.6.96	Repayment of Loan Instalment	100	100	10	-	900	
1.7.96	- do -	100	90	9	10	810	
1.8.96	- do -	110	110	8	-	700	
1.9.96	- do -	100	-	-	100	700	
2.10.96	Repayments	200	150	15	50	550	
1.11.96	- do -	150	150	10	-	400	

6. SUMMARY OF LOAN, RECOVERIES ETC.(Format)

Sl. No.	Name & Address of Member	A/C No.	Apr-96				May-96			
			Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding
1	2	3	4	5	6	7	8	9	10	11
1.										
2.										
3.										
4.										
5.										
Total										

6. SUMMARY OF LOAN, RECOVERIES ETC. (Sample)

Sl. No.	Name & Address of Member	A/C No.	Apr-96				May-96				
			Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	
1	2	3	4	5	6	7	8	9	10	11	
1.	A	1/96	-	-	-	-	100	100	-	900	Similar for each up to of next year please be
2.	B	2/96	200	150	50	1250	250	250	-	1000	
3.	C	3/96	100	100	-	800	100	-	100	800	
4.	D	4/96	50	30	20	370	70	20	50	350	
5.	E	5/96	200	-	200	1000	400	400	-	600	
Total			2700	2250	450	12700	2950	2600	350	13050	

6. SUMMARY OF LOAN, RECOVERIES ETC.(Format)

Sl. No.	Name & Address of Member	A/C No.	Apr-96				May-96			
			Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding
1	2	3	4	5	6	7	8	9	10	11
1.										
2.										
3.										
4.										
5.										
Total										

6. SUMMARY OF LOAN, RECOVERIES ETC. (Sample)

Sl. No.	Name & Address of Member	A/C No.	Apr-96				May-96				
			Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	Amt. due for repayment	Amt. repaid	Default if any	Balance loan outstanding	
1	2	3	4	5	6	7	8	9	10	11	
1.	A	1/96	-	-	-	-	100	100	-	900	Similar for each up to of next year please be
2.	B	2/96	200	150	50	1250	250	250	-	1000	
3.	C	3/96	100	100	-	800	100	-	100	800	
4.	D	4/96	50	30	20	370	70	20	50	350	
5.	E	5/96	200	-	200	1000	400	400	-	600	
Total			2700	2250	450	12700	2950	2600	350	13050	

Thrift & Credit

A tool for women empowerment

&

Community Mobilisation

By

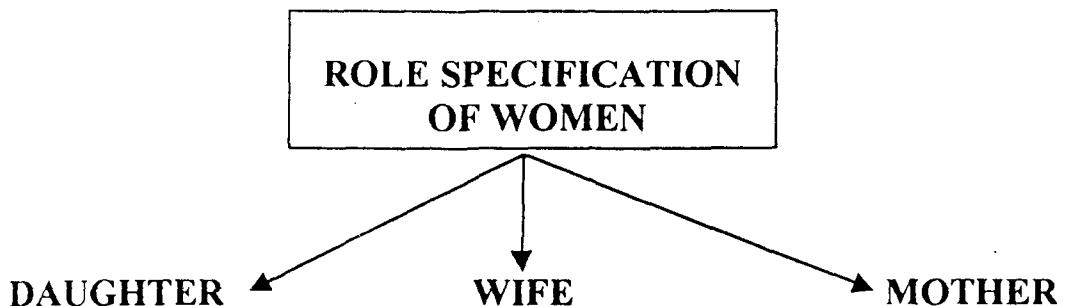
Rajiv I.D. Mehta
ICA, New Delhi.

EMPOWERMENT OF WOMEN

**DEVELOPMENT OF WOMEN CAN BE CATEGORISED
INTO THE THREE PHASES OF**

**LIBERATION
ENLIGHTENMENT
EMPOWERMENT**

**PHASE I : LIBERATION
EARLY NINETEENTH CENTURY**



THIS PHASE CHARACTERISED LIBERATION FROM SOCIO-RELIGIOUS PRACTISES SUCH AS CHILD MARRIAGES, SATI, WIDOW REMARRIAGE, ATROCITIES AGAINST THE GIRL CHILD.

EMPOWERMENT

POWER is a a sense of internal strength and confidence, the right to determine choices in life and the ability to influence.

Power from

Power emanates from within.

Power with

Importance of groups and working together

Power to

Generative or productive power

Power Over

Social processes and decision making that affects our lives

“ Women Empowerment has been defined as the process by which Women become aware of the power dyanamics in their context, develop skills and capabilities for gaining some reasonable control over their lives and exercise this control without infringing upon the rights of others and Support the empowerment of others.”

**STATIC
EMPOWERMENT**

**DYANAMIC
EMPOWERMENT**

**Women can be empowered
by external groups
by or individuals**

**External groups can only
facilitate empowerment
creating enabling conditions
for groups to empower
themselves.**

PHASE II

ENLIGHTENMENT

**ACCESS TO
EDUCATION**

**FREEDOM
MOVEMENT**

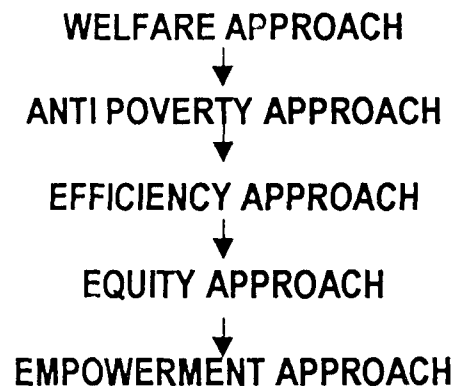
**GENESIS OF FEMALE
CONCIOUSNESS**

**SENSITISATION
TO ORGANISATION**

**“ Educate a man, you educate an individual
Educate a Women, you educate a family”**

PHASE III

TOWARDS EMPOWERMENT



“ A society that categorically excludes half its members from the process by which it rules itself will be ruled in a way that is less than fully human”

Why Women Thrift Co-ops?

1. Women work all their lives but have no assets in their name. No savings of their own.
2. They get hardest hit when they age, can no longer put in good day's work, might well have lost their husbands who are older than the women, therefore, have lost some sense of ownership over even the home they live in, and feel vulnerable with their children who now need to support them.
3. The savings, however little, in the years while they work, might serve as social security for them in their old age.
4. The savings ought not to be kept in a bank because :
 - a. the saving in bank would earn a low rate of interest.
 - b. The savings would work for someone else
 - c. At most a woman could have in times of need up to the saved amount

Whereas in a thrift co-op

- a. Rates of interest on savings and loans would be decided by the women.
- b. From day one, these savings ought to work for them, by being made available to such savers among them who need loans from time to time, as multiple (three times) of their savings, on terms and conditions to be decided by them.
- c. They earn from the interest on the loans (market rate 24% because the money lenders pledge valuables otherwise refuse and in co-op no physical security but social security) and
- d. Surplus being shared / utilised as they ought appropriate.

The size and numbers of loans may grow with growth in savings.

5. All decisions will be made by the members (women savers-cum-borrowers) on democratic basis, based on co-operative philosophy.

(Only Surplus amount to be deposited in Bank)

Basic Design of Women's Thrift Co-op

1. 50 women (members) meet on a fixed day and time each month, each with a monthly savings of Rs. 30 (1 Re a day) in their village.
2. Women bring loan installments and interest payable, too, to the meeting.
3. With the pooled savings and loan installments and interest received, fresh loans are made to eligible members, based on need and group decision, upto 3 times their savings. Loans are made available for petty trade, animal husbandry, home improvement, education, health, consumption etc.
4. All such groups in a village and in neighbouring villages within 5-10 kms radius, form a thrift co-op, with group accounts being merged, with a common identity, common staff, common review meetings, member pass books are update, and further, two sets of records kept of the transactions which take place – one to be retained at the village with the group President and other to be taken to thrift co-op's headquarters.
5. Thrift co-ops charge members 24% interest on loans and pay 12% interest on thrift. They try and give an additional 3% to members at the year end as a bonus on surplus earned.
6. Thrift co-ops are managed democratically, and work on the principles of co-operation ~~founded~~ by International Co-operative Alliance.
founded

Comparative Advantage and Essentials of THRIFT CO-OPERATIVES

Thrift coops are essentially cooperative financial institutions and therefore, committed by definition to member control and member service. How does this commitment convert to action?

1. The thrift coop is based on mutual aid amongst members, not on external aid. Member identification with the thrift coop is therefore, very high, as it is not perceived as an institution dependent for its survival on external goodwill or finance, but on members goodwill, member's thrift and member's responsible actions.
2. Members do not perceive the thrift coop as a social service or charitable organisation. They see it as their bank, their financial institution. Therefore, their decisions when managing the thrift coop are governed by financial discipline useful to member development rather than by a desire to be of "Public" service.
3. Since all decisions on management are taken by members or their chosen leaders, and since bad decisions could result in their savings being eroded, they tend to be cautious when fixing interest rates, penalties, wages for staff, etc.
4. Membership is voluntary and self-selecting. No external agency is involved in identification of who should be members. Membership cuts across class, caste, religion, depending on local dynamics. Membership can be refused. Mutual trust and the willingness to work with one another is, therefore, one of the foundations of the thrift coop. Withdrawal from membership is permitted, but for subsequent re-admission, the individual may be asked to bring back the amount of thrift withdrawn at time of membership withdrawal.
5. All members must save regularly with the thrift coop, and may borrow when in need. The thrift coop thus ensures that its members gradually increase their financial stake in the organisation and that they are active. The dangers of bogus membership, or large inactive membership which turns up only to till election results, are overcome as a result.
6. Thrift coops, because of their large membership, has a decentralised, democratic decision making set up. Regular thrift and loan business takes place at the village group meeting. In a given village, there can be several such groups. Unutilised funds at the end of these meetings are taken to the headquarters (situated within the same 10 km radius), for use by the

other member groups under the same thrift coop. Presidents of the groups form a representative general body which meets 3-4 times a year, while all the members of all the groups under a thrift coop meet annually once a year. The managing committee consists of 12-15 elected from among the groups presidents, by the representative general body and meets at least once a month. All staff are members as well. This set up provides several opportunities to members to air grievances openly, and to influence the decision making process.

7. Annual reports and accounts are presented in the general meeting and copies given to all members. Minutes books and other records are maintained by staff and leaders as in any organisation.
8. Leaders are taken on study tours to other thrift banks, for vision and team building.
9. The regular meeting at various levels provide a major training ground, common planning and strategising forum, and peer pressure build up. The larger meetings also create a political presence, which proves a major asset in confidence building and in public accountability, but also brings on very quickly external attempts to hijack the process or to subvert it.
10. Audit on an ongoing basis has been another contributor to accountability.

Advantages and disadvantages for members in their dealing with		
A bank	A moneylender	A thrift coop
1. Multiple savings opportunities	No savings opportunities	Initially, only regular thrift opportunity for multiple savings opportunities.
2. Facility to with draw savings in times of need	Not applicable	Thrift withdrawable only on with drawl from membership
3. Low rate of interest on savings	Not applicable	Assured 12% pa interest on thrift plus bonus at year end
4. Schematic loans (often one time loans)	Loans to suit individual needs	Loans to suit individual needs repeated loans possible
5. Small loans discouraged	Small loans available	Larger loans available only after 5-6 years
6. Larger loans (Rs. 5000) potentially available	Larger loan available	Larger loan available only after 5-6 years
7. Interest rate on loan reasonable	Interest rate on loan very high	Interest rate on loan quite high
8. Guarantee/hypothecation procedure cumbersome and mystifying	Items of value of utility mortgaged and except in case of immovable property, item inaccessible till loan fully repaid	Items of value or utility "pledged" through simple procedure and items in use and available during period of responsible borrowing
9. Loan to be repaid in installments with interest	Loan to be repaid in lumpsum while interest to be remitted regularly	Loan to be repaid in installments with interest
10. Decisions on payback period, interest rates, installments, and other operating rules, by bank	Decisions on payback period, interest rates, installments and other operating rules, by money lender	Decision on payback period , interest rates in stallments and other operating rules framed through mutual agreement by members
11. Borrower's role that of client	Borrower's role that of client	Borrower's role that of client, owner, director.
12. Bank transactions conducted in a "public" (therefore respectable) place	Moneylender transaction conducted in lender's home resulting in vulnerability in negotiation	Thrift coop transaction conducted in village, in open public place
13. Bank not accountable to clients with regard to its own performance	Moneylender not accountable to clients with regard to own performance	Thrift coop fully accountable to member and dependent on member satisfaction for own progress
14. Confidentiality of transactions maintained	Confidentiality of transactions maintained	Transactions transparent confidentiality not possible (but desirable ?)
15. Bank branch not available in every	Moneylender available in village	Thrift coop services available in village

village		
16. Bank branch open most days	Moneylender available most days	Thrift coop available for transaction only once a month (at least in early stages)
17. Profits not for sharing amongst clients	Profits not for sharing among clients	Surplus for utilisation as decided by members
18. Staff not accountable to clients	Staff not accountable to clients	Staff accountable to clients
19. Unvialable for bank to give large numbers of small loans and take large numbers of small savings on regular basis in a concentrated geographical area	Could give small loans but does not have the infrastructure to deal with large numbers of such loans	Designed to deal with large numbers of small savings and small loans
20. Deposits guaranteed	Not applicable	Deposits not guaranteed
21. Recovery possible legally	Muscle power used for recovery	Social pressure used for recovery
22. Overall recovery rate poor	High recovery rate	High recovery rate (which may change when larger loans are given ?)
23. Multiple financial service offered	Very limited services offered	Limited services offered

PREPARATION OF WOMEN
FOR THRIFT & CREDIT ACTIVITIES

1. **How confident are you in handling money?**
Confident : 1 Not confident : 2 Never handled money : 3

2. **Do you know how to count?** Yes : 1 No. : 2

3. **Do you go to the market?** Yes : 1 No. : 2

4. **If yes, whom do you go with?**
Alone : 1 With husband : 2 with friends : 3

5. **If no,**
5.1 Why?
5.2 Who makes the purchases?

6. **Where is the market located?**
Within the village
Outside the village

7. **What does the family usually buy from the market?**
Food grains
Vegetables
Clothes
Household accessories
Agricultural implements
Others

8. **Do you pay for the item purchased at the time of the purchase?**
Yes : 1 No : 2

9. **If no, when do you pay and how?**

10. How do you manage money

In times of	How do you manage money?
Food Shortage	
Sickness.	
Marriage and festivals	
Shortage of cash to pay wages, buy fertilisers, bring water to the field, pay electricity bill	

11. What, other than agriculture, can you do to increase your income?

12. What do you feel about being part of a group?

13. What do you feel about saving Rs. 30 a month?

14. Will you save even after the project income stops in the initial phase?

अपने बारे में कैसे जाने

हम प्राय एक दूसरे के बारे में अधिक नहीं जानते हैं क्योंकि हम एक साथ काम करते हुए भी पारस्परिक सम्बन्धों की गहराई में नहीं जाते हैं ।

स्वावलम्बन के उद्देश्य को ध्यान में रखते हुए दृष्टशिल्प उत्पादन को एक सामूहिक व्यवसाय के रूप में अधिक उपयोगी माना गया है ।

अतः यह परम आवश्यक हो जाता है कि हम एक दूसरे के बारे में साधारण से कुछ ज्यादा रूप में जाने ।

नीचे कुछ बातें पूछी गयी है, जिनका उत्तर पूर्ण ईमानदारी व ध्यान से दें । इसके पश्चात् इन बातों को बिना देखे, अपने बारे में पूर्ण जानकारी दें तथा यदि कोई बात बोलने में रह गई हो तो उसे ध्यान पूर्वक पुनः पढ़े, हो सकता है वह बात पूर्ण सत्य नहीं हो ।

इसके पश्चात् हम एक दूसरे के बारे में अधिक विस्तार से जानने के लिए, प्रत्येक सदस्य द्वारा बताई गई बातों पर एक परिचर्चा आयोजित करेंगे ताकि हम एक दूसरे की अच्छी बातों व कमजोरियों को अच्छी तरह से जान लें ।

1. मेरा नाम _____

2. मेरी उम्र _____

3. मेरा जन्मस्थान _____

4. मैं निम्न व्यक्तियों के साथ रहता / रहती हूँ -

<u>नाम व्यक्ति</u>	<u>सम्बन्ध/रिश्ता</u>
--------------------	-----------------------

5. मैं अपने आप को इस प्रकार जानता / जानती हूँ -

(अ) मैं हर काम बहुत ध्यान से व सुव्यवस्थित ढंग से करता / करती हूँ

(ब) मैं हर काम जल्दबाजी में करता / करती हूँ परन्तु काम पूरा कर लेता / लेती हूँ

(स) मैं हर काम बिना सोचे करता / करती हूँ तथा कई बार पूरा नहीं कर पाता / पाती हूँ ।

6. मैं अपने व्यवहार में
- (अ) मृदुभावी हूँ
 - (ब) साधारण हूँ
 - (स) चिड़चिड़ा हूँ
7. मुझे अपनी कमजोरियाँ / कमियाँ मालूम है – हों / नहीं
8. यदि हों, तो अपनी कोई दो कमजोरियाँ बताएँ
9. मैं खर्चा करने में
- (अ) बहुत असावधान व खर्चीला / खर्चीली हूँ
 - (ब) आसानी से खर्चा करता/करती हूँ
 - (स) बहुत सोच कर खर्चा करता/करती हूँ
10. माह के अन्त में मेरे पास
- (अ) रोजमर्रा के खर्चों के लिए पैसे होते हैं.
 - (ब) रोजमर्रा के खर्चों के लिए पैसे नहीं होते हैं.
11. मैंने निम्न बातों के लिए कर्जा / ऋण लिया है –
- (अ) घर खर्च / स्कूल फीस
 - (ब) बीमारी / जन्म/मृत्यु / विवाह
 - (स) धन्धे के लिए
12. मैंने कर्जा / ऋण बनिये से / बैंक से / बचत समूह से लिया है ।
13. यदि आपने कर्जा / ऋण लिया है तो कृपया बताएँ कि आपका यह अनुभव कैसा रहा (अच्छा या बुरा) ।
14. कृपया उक्त अनुभव के बारे में कुछ स्पष्ट रूप से बताएँ

15. मेरे आस पास रहने वालों से मेरे सम्बन्ध

- (अ) आत्मीय हैं
- (ब) मैत्रीय हैं
- (स) सामान्य हैं
- (द) कटु हैं ।

16. मैं अपने मित्रों के काम आता हूँ / आती हूँ ।

17. मेरे मित्र मेरे काम आते हैं ।

18. मुझे निम्न कार्या मे रुचि है

- (अ) घर का काम
- (ब) खेती का काम
- (स) मवेशी चराने का काम
- (द) मजदूरी का काम
- (य) अन्य अपनी पसंद से लिखें

19. मेरे पास दैनिक कार्यों के अलावा खाली समय रहता है / नहीं रहता है

20. खाली समय में मेरी गतिविधि निम्नानुसार होती है

TRAINING NEEDS ASSESSMENT SCHEDULE FOR NGOs

1. Name of the NGO :
2. Year of establishment :
3. Does the NGO undertake thrift and credit activities
Yes : 1 No : 2
4. If yes, when did it initiate it (year)?
5. Other activities undertaken by the NGO :
6. Who are targets of thrift and credit activities :
Women alone : 1
Men alone : 2
Both men and women : 3
7. If code the code is 3 for question 6, what is the percentage of men and women clients?

	Percentage
Men	
Women	
8. Are the clients organised into groups?
Yes : 1 No : 2
9. If yes, what is the average size of the group?

10. Please provide the following details

Number of groups	
Total number of clients	
Amount of savings	
Amount of loans outstanding	
Amount of loans overdue	
Repayment rate (%)	
Average loan size	
Rate of interest (per annum)	

11. Number and amount of loans disbursed by purpose :

Purpose	Number	Amount
Consumption		
Business / Trade		
Agriculture		
Others (specify)		

12. Total number of staff members involved in thrift and credit activity

	Number
Credit officers (Managers, accountants, etc)	
Field level supervisors	
Others	

13. Number of functionaries engaged in thrift and credit activity?

14. Number of new recruits among them.

15. Profile of new recruits

Position	Age	Sex	Educational Qualification

16. Details of training programmes attended by functionaries attached to the Project

Training programme	Who attended	Conducted by	Duration	Inputs received	Year

OPTIONS AND OPPORTUNITIES FOR DEVELOPMENT OF WOMEN IN THE HANDICRAFT SECTOR - REVIEW OF PRESENT STATUS AND GOVERNMENT INTERVENTION.

Global Scenario

The Human Development Report, 1999 published for the United Nations Development Programme (UNDP), has highlighted unequal access to opportunities available to women. Some of the important observations made in the Report are reproduced below :

- i. Poverty has a women's face- out of 1.3 billion people in poverty, 70% are women. The increasing poverty among women has been linked to their unequal situation in the labour market, their treatment under social welfare systems and their status and power in the family.
- ii. Women's labour participation has risen by only 4 percentage points in 20 years from 36% in 1970 to 40% in 1990 as compared to two-thirds increase in female adult literacy and school enrollment.
- iii. Women receive a disproportionately small share of credit from formal banking institutions. They are assumed to have no collateral to offer despite working much harder than men. For example, in Latin America and the Caribbean, women constitute only 7.11% of the beneficiaries of credit programmes.
- iv. Women normally receive a much lower average wage than men, because they hold low paying jobs or work in the informal sector and because they are sometimes paid less than men for equal work. The average female wage is only three - fourths of the male wage in the non agricultural sector in 55 countries that have comparable data.
- v. All regions record a higher rate of unemployment among women than men.

The 1999 Human Development Report had evolved a Gender-related Development Index (GDI), which reflects gender disparities in basic human capabilities taking into account life expectancy, educational

attainment and proportional income shares. In the Report, 174 countries have been ranked on a global scale on the basis of this index. The five top countries are Canada, Norway, United States, Australia and Sweden. The bottom five countries are Guinea-Bissau, Burkina Faso, Ethiopia, Niger and Sierra Leone. India gets a rank of 123 with a GDI value of 0.52. The following important conclusions have been drawn on the basis of the GDI rankings :

- i. No society treats its women as well as its men at equality which is evident from the GDI values. A value of 1 reflects maximum achievement in basic capabilities with perfect gender equality. But no society has achieved such a value.
- ii. The comparison of GDI ranks of the countries with their income levels indicates that removing gender inequalities is not dependent on having a high national income.
- iii. Gender equality is not necessarily associated with high economic growth.
- iv. Countries showing a marked improvement in their GDI ranks, relative to their Human Development Index ranks are fairly diverse. Thus, gender equality can be achieved across different income levels, political ideologies, cultures and stages of development.

Some other observations are

- i. Women constitute 50% of the total population.
- ii. At least 50% of the agricultural production in developing countries is attributable to women. In some African countries, this is still higher (80%).
- iii. Women work longer hours than men in nearly every country. Of the total work, women's share is 53% on an average in the developing countries.
- iv. On an average, about half of the total work time of both men and women is spent in economic activities in the market or in the

subsistence sector. The other half is normally devoted to unpaid household or community activities.

- v. Of men's total work time in industrial countries, roughly two-thirds is spent in paid activities. For women, the situation is the reverse. In developing countries, more than three quarters of men's work is in market activities. So men, receive the lion's share of income and recognition for their economic contribution, while most of women's work remains unpaid, unrecognized and undervalued.

Status of Women – Indian Scenario

In view of the socio-economic contribution of women to their households and to the society, the year 1975 was declared the 'International Year of Women' followed by the International Decade. However, Indian women are still to attain equality in the real sense of ^{the} term in all the spheres of economic, social and political activity.

General

- i. The poorer the family, the greater is its dependence on women's economic productivity.
- ii. Indian women contribute a much larger share of their earnings to basic family maintenance than do men.
- iii. Increase in women's income translate more directly into better health and nutrition for children.
- iv. As a society, India invests far less in its women workers than in its working men. Women receive lesser education, health care and productive assets than men. They also receive a smaller share of what society produces.
- v. Part of the cultural definition of the female is her association with the 'Inside' whereas the male belongs to the 'Outside' thereby creating a distinct "Inside-Outside" dichotomy.
- vi. About 79% of rural women workers are in agriculture, 5% in secondary and 16% in tertiary sectors.
- vii. Labour force participation has increased from 14% in 1971 to 22% in 1991, whereas in rural areas, it rose from 16% to 27%.
- viii. Around 30-35% of rural Indian households are estimated to be headed by women.
- ix. During the past two decades, women's share of total agricultural employment has increased dramatically. They now account for 46% of the agricultural work force as against slightly more than 25% in 1971 and the sector about 84% of all economically active women.
- x. Use of modern agricultural technologies results in increasing cropping intensity and crop yields which creates more demand for total annual labour input per hectare. It is reported that increase in female labour is more on account of this than increase in male labour. Migration of males into non farm employment is another reason for increasing share of female agricultural labour force,

which is often referred to as the "feminisation" of the agricultural labour force.

- xi. Literacy rate has increased from 0.6% at the beginning of the century to 39.19% in 1991 as against the male literacy rate of 64.13%
- xii. 90% of rural women workers and 70% of urban women workers are unskilled.
- xiii. Unpaid work done by women at home and on the farm has been estimated to push up Net Domestic Product by 49% and only on the farm by 33%.
- xiv. The concentration of women's employment is in the manufacturing units.
- xv. Khadi & Village Industries also account for substantial employment opportunities for women. The share of women in the total employment created by KVIC is 45%.
- xvi. Although the Constitution of India guarantees equal rights for women and equal treatment before law, women's work is not treated on par with men's work while fixing wages. Gender disparity on account of social inhibitions seem to outweigh the provisions of Equal Remuneration Act. As per available data (1987-88), average wage/salary earned by a female per day was Rs. 21.56 in rural areas as against Rs. 30.14 by a male. The corresponding figures for urban areas were 34.76 and 41.87

Constitutional & Legal Rights of Women

The Constitution of India not only grants equality to women but also empowers the state to adopt measures of positive discrimination of women for neutralising the cumulative socio-economic, educational and political disadvantages faced by them.

- i. The Preamble to the Constitution resolves to secure to all its citizens, justice, social, economic and political, liberty of thought, expression, belief, faith and worship, equality of status and of opportunity and to promote among them all, fraternity, assuring the dignity of the individual and the integrity of the nation.
- ii. The Constitution guarantees Fundamental Rights to all Indian citizens. The Constitution also enumerates in the Directive Principles of State Policy, the major goals of a Welfare State with gender equity as a core objective. While the Fundamental Rights are enforceable in the courts of justice, the State is charged with the duty to apply the Directive Principles in making laws.
- iii. Article 14 confers equal rights and opportunities on men and women in the political, economic and social spheres, while Article 15 prohibits discrimination on the grounds of religion, race, caste, sex etc. A provision under Article 15(3) enables the State to allow affirmative discrimination in favour of women. Article 16 guarantees equality of opportunity in public employment. The state also imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women.
- iv. To uphold the constitutional mandate, the state has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women.

Women Employment and Government Intervention

Government

Some of the landmark efforts made by the Government for the welfare of women are briefly summarised below :

- i. A National Perspective Plan for Women was prepared to facilitate mainstreaming of policies and programmes relating to women's development.
- ii. Women Development Corporation have been set up in 17 states for bringing about socio-economic improvement through awareness programmes, training-cum production centres, special training programmes, margin money assistance, etc.
- iii. Special programmes have been launched for skill upgradation and creation of employment/promotion of group enterprises such as.
 - Support to Training and Employment Programmes (STEP) in the traditional sectors such as agriculture, dairy, fisheries, sericulture, handlooms, handicrafts, etc.
 - Training-cum-employment-cum Production Centres for training in modern and upcoming activities.
 - Development of women and children in rural areas (DWCRA).
 - 'Indira Mahila Yojna" to be implemented in 1000 blocks over a period of 7 years.
- iv. Mahila Samridhi Yojna (MSY), which aims at promoting the habit of savings among rural women through attractive savings schemes in Post Offices.
- v. A National Credit Fund for Women (Rashtriya Mahila Kosh) was established during 1992-93 with an initial contribution of Rs. 310 million to meet the credit requirements of poor women and initiate them into income generating activities with the active involvement of Voluntary Organisations, Women Development Corporations, Cooperatives, etc.

- vi. Fixing specific targets under various poverty alleviation programmes. For example, under IRDP, 40% of the borrowers have to be women. The achievement was 33.54% for 1995-96 (till January). Similarly, under Jawahar Rozgar Yojna, 30% employment has been reserved for women. Many states have achieved this target.
- vii. In order to mitigate the problem of inaccessibility of women to ownership rights of land which arises on account of the fundamental structure of the Indian Society preferring patrilineal transmission of land, Government of India has advised the State Government to issue Pattas (Titles) jointly in the name of both husband and wife where surplus ceiling/Government land is being allotted. Women must have 40% share in allotment of houses sites, Indira Awas Yojna houses and tree pattas. Similarly, 40% of ceiling surplus land should be allotted to women-headed households.

Problems faced

The main problem faced by the society is paucity of funds. It is felt that the extent of credit facility from banks should be further enhanced. The number of fairs/exhibitions organised by the HMSEC are very few and at far away places. As such, members are not able to market their produce through this avenue. More number of exhibitions need to be organised and TA/DA should be provided to the artisans. Managerial training needs to be imparted to the office bearers so as to improve efficiency of functioning.

Women related issues

Although handicrafts are women based craft, only 16% of the members are women. Efforts need to be made to bring more members within the fold. Training also needs to be given to identified/targeted womenfolk in the households as a profession, who can then be motivated to organise themselves into user friendly groups.

WOMEN THRIFT & CREDIT CO-OPERATIVES

Objectives :

- (a) To inculcate the habit of saving smallest possible amount out of daily expenses.
- (b) To pool the savings(thrift) in order to meet protective loan requirements.
- (c) To earn self respect by sharing the family responsibilities at critical times.
- (d) To augment alternative income resources by setting up a community enterprise.

Input required :

- (a) Motivation and awareness building exercises (initially setting up a core group of village animators and then organising Self Help Groups of Women artisans for thrift and credit activities).
- (b) Discussions on existing government support for establishing a community enterprise (owned and managed by women) and dovetailing it with women thrift and credit cooperative groups.
- (c) Formalisation of the Women Self Help Groups into thrift and credit co-operative society for attaining body corporate status and starting alternative income generation activities for better self sustenance.
- (d) Discussions with the group members and support agencies to arrive at Alternative Income Generation Activities.
- (e) Finalisation of Thrift and Credit Activity Chart.

Output Expected :

- (a) Vibrant and viable thrift and credit group of women
- (b) Enhanced levels of understanding about the collective action and community empowerment.
- (c) Improved social status of women artisans due to lesser dependancy on money lenders and husbands to meet their protective consumption needs.
- (d) Better family and village profile due to collective intense involvement of the community.
- (e) Decision on viability of operations and Alternative Income Resources.

OPTIONS FOR THRIFT & CREDIT ACTIVITY

<u>S.No.</u>	<u>Item</u>	<u>Option A</u>	<u>B</u>	<u>C</u>
(a)	Type of Savings	A regular Saving with fixed amount is essential.		
(b)	Interval of Savings	Weekly at the time of Wage	Monthly Pooling but Saving (from wage) every week or daily	Monthly Pooling but daily Saving from available budget for consumption
(c)	Amount of Savings	Equal to one day wage or on their capacity to save (Lower ceiling necessary but upper ceiling not)	Rs. 20 to 30 out of the wages earned but equal Saving by all	Rs. 1 to 3 daily out of daily expense budget Equal by all (It is really a thrift)
(d)	Withdrawal	After 2 Years of Savings	After attaining minimum thrift amount to meet Production needs of members	Disbursal to members in multiple of their thrift amount with % age coverage as per the multiple adopted. (If 3 times then 33.33% members every month)
(e)	Interest Rate on Savings	Higher than Bank's rate	Higher than the Bank's rate	Higher than Bank's rate

Option A

B

C

(f)	Interest on loans	Lesser than Bank's rate	Equal to Market rate	Equal to higher limit of market rate
g.	Advantages	Members earn more on interest (deposit) and pay less on loans Individual can get loan after 2 years to start some income generation activity	Members get more interest on deposits and pay market rate but get rid of lenders' unreasonable conditions. A group enterprise could be started after attaining minimum size of the deposit No external funding initially	Members pay higher limit of the market rate charged on loans but this amount remains with group and gives good earning It helps the group to make use of the thrift to meet their protective loan needs The interest on loans becomes compulsory saving Community enterprises started by external support

APPROPRIATE MANAGEMENT SYSTEM

FOR

SUCCESSFUL FUNCTIONING OF

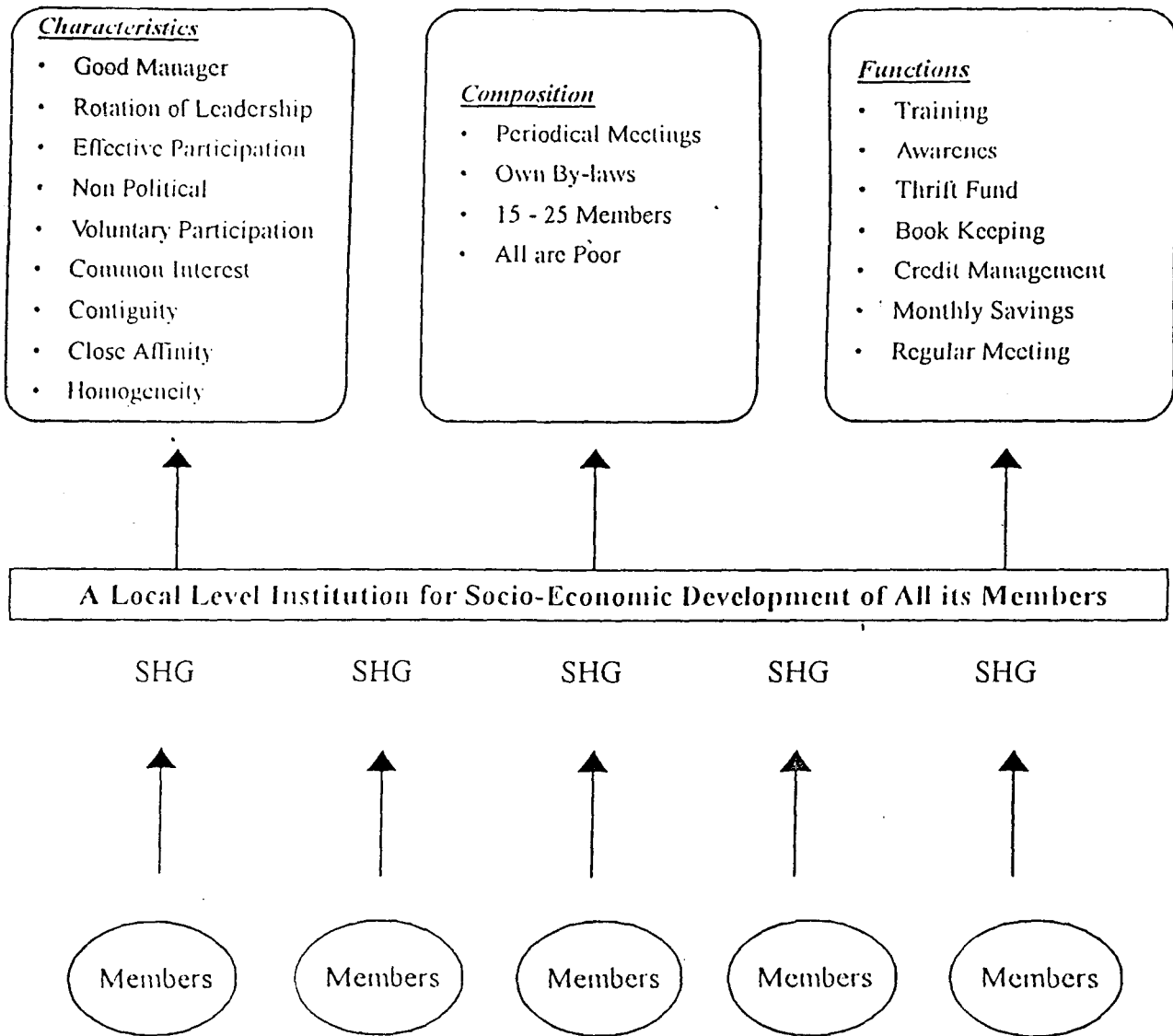
CRAFT CLUSTERS

(SHGs & COOPERATIVES)

BY

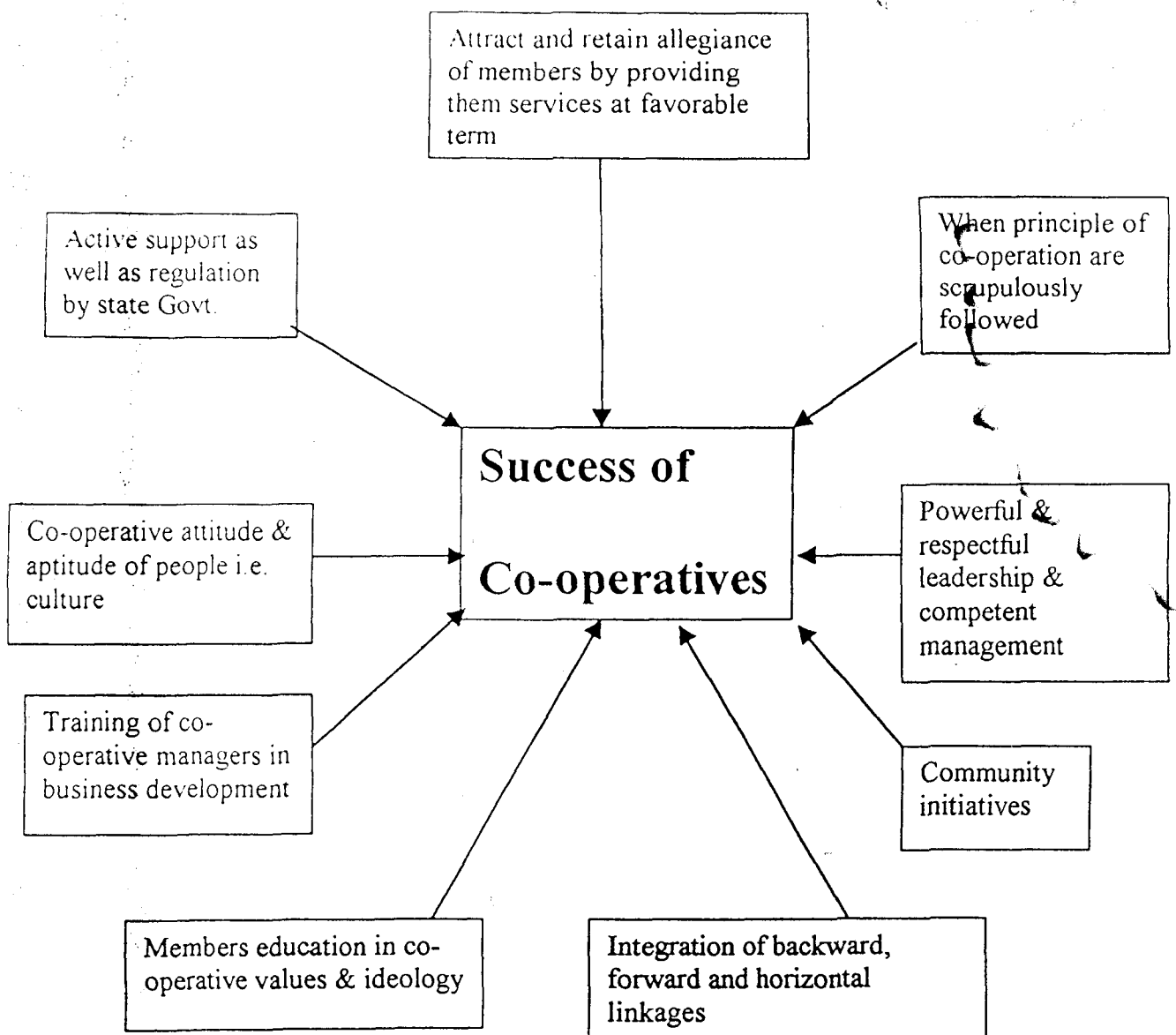
**MR.RAJIV I.D.MEHTA,
ICA**

**APPROPRIATE MANAGEMENT SYSTEM FOR
SUCCESSFUL FUNCTIONING OF CRAFT CLUSTERS
(SHGs & CO-OPERATIVES)**

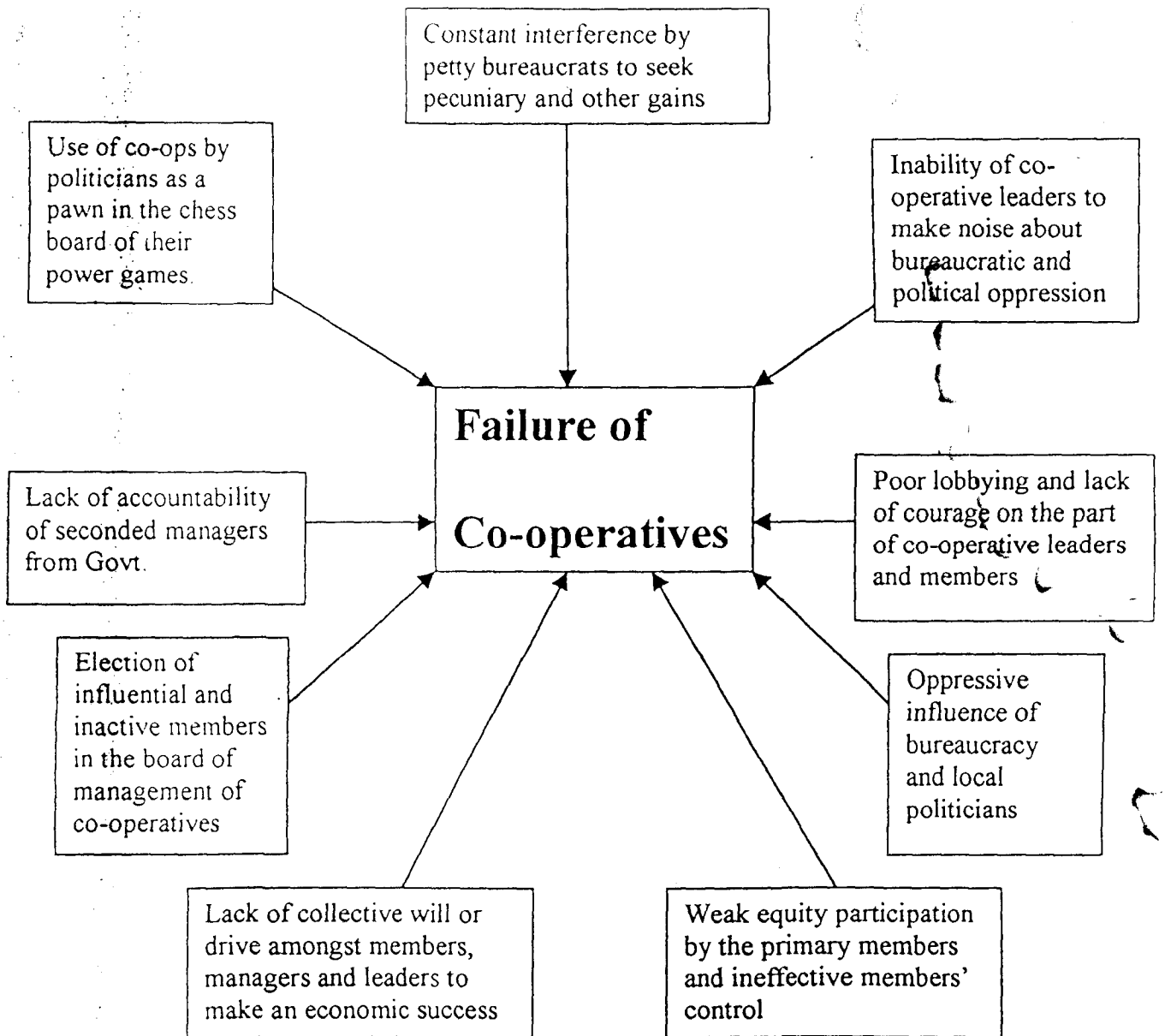


A CO-OPERATIVE SOCIETY
(Appropriate Management System)

- a. Members' Patronage (direct through the SHG s)
↓
- b. Ownership of user members (direct)
↓
- c. Control by user members.
↓
- d. Management under the guidance of competent and experienced manager.
↓
- e. Driven by the priorities of members and not by the development goals important to government.
↓
- f. Serve purposes important to members better than can be served by other means.
↓
- g. High level of patronage cohesiveness i.e. maximising member's business with co-op and intensify member's governance and decision making.
↓
- h. Canvass for external support but not at the cost of outside interference.
↓
- i. Election of the representatives on the basis of business transaction with the co-op.
↓
- j. Stakes of the representatives in ensuring high performance of the co-op.
↓
- k. Grooming of elected representatives to insulate managers from disruptive influences from the local socio-political environment and to demand good performance from the upper tiers in order to retain allegiance of members.
↓
- l. Showing high sense of responsibility to the community through a self adopted set of by-laws.



Factors influencing success of co-operatives



Factors influencing failure of co-operatives

CO-OPERATIVE MONITORING PARAMETERS

1. **Membership list**
 - Primary members
 - Nominal members

2. **Share capital by members**
 - By other sources (specify)
 - [could be share capital loan from state government coming in the form of "Repatriable Share Capital"]
 - or
 - Could be direct loan from National Co-operative Development Corporation or National SC/ST Dev. Corporation as "Margin Money Support".

3. **Board of Management**
 - Elected
 - Nominated
 - Dissolved (Administrator appointed by State Government).

4. **Business Transaction**
 - (a) Types of Activities :
 - Handicrafts
 - Minor Forest Produce Collection
 - Cottage Industry

 - (b) Volume of business transaction (per year) activitywise.

5. **Meetings of the Board of Management**
 - Periodicity
 - Attendance
 - Record Keeping
 - Regularity

6. **Activities of the Self Help Groups within co-op doing thrift and credit activities**
 - Number of SHGs
 - SHG wise membership
 - SHG wise savings

- SHG wise credit
- SHG wise recovery rate
- SHG wise access to relevant development package of Government and Banks.
- SHG wise audit status.

7. **Audit status of Co-op**

- a. Social Concurrent Audit
- b. Annual Audit

8. **General Body Meeting**

- Periodicity
- Attendance
- Transactions
- Record keeping
- Special Issues

9. **Linkages with other organisations**

- Federation (Secondary Tier)
- Gram Panchayat
- Other relevant organisations

CO-OPERATIVE SCENARIO

Problem Statement

Co-operatives have been perceived as vehicles for national development and people's organisation created to pursue the interests and needs of their members. In countries like India, the governments have played instrumental role in the creation of co-op systems to combat the onslaughts of poverty and illiteracy. Main tasks of the government have been to create proper atmosphere by way of facilitating co-op awareness and education among the masses and providing much needed support in terms of registration, financial assistance, audit and inspection. The sole objective behind the so called top down approach has been the empowerment of the co-operative movement. Despite the best of intentions the government still finds it extremely difficult to reverse the top down system. A few of the problems could be enumerated as under :

- 1. Member's participation in the affairs of the co-op has not been effective and thus has de-democratised the system.*
- 2. Services of the co-op are not user friendly and as such the members have tremendous confidence in their old relationship with merchants and private money lenders.*
- 3. Members being too poor and co-ops being financially weak find it difficult to perform as an enterprise hence depend heavily on government for the supply of needed funds.*
- 4. Need of public / government funds leads to officials with little or no experience of the BUSINESS managing the co-ops.*

Due to governments' financial assistance the co-ops have become defacto instruments of government and have virtually shelved in the needs and aspirations of the genuine memebrrs. The time has come when the government must redirect its statutory and development function to promote genuine and democratic co-ops aiming at self reliance and independence. Governments' assistance should not be used at the cost of undue interference in the management of co-ops. Rather, co-ops must be involved in the formulation of co-op legislation.

Co-operative Vision :

Co-operatives are governed by seven principles incorporated in the ICA's statement on co-operative identity. Based on these principles, the co-ops as seen from the context of this submission :

- Must have self governance by the active user members.*

- *Must be managed professionally by effective co-op business managers.*
- *Should not try to seek preferential treatment as it leads to loss of independence & business acumen.*
- *Must be competitive with other forms of enterprises with do not provide "Social Service".*
- *Must provide benefits to their members by identifying profitable activities so as to provide profitability and security that the users / investors demand.*
- *Must retain members' share on profits because greater the investment that members can identify as their own then greater is their sense of ownership and their commitment to use co-op's services that would enhance efficiency and efficacy of the co-ops.*

CHOOSING AN APPROPRIATE INSTITUTIONAL FRAME

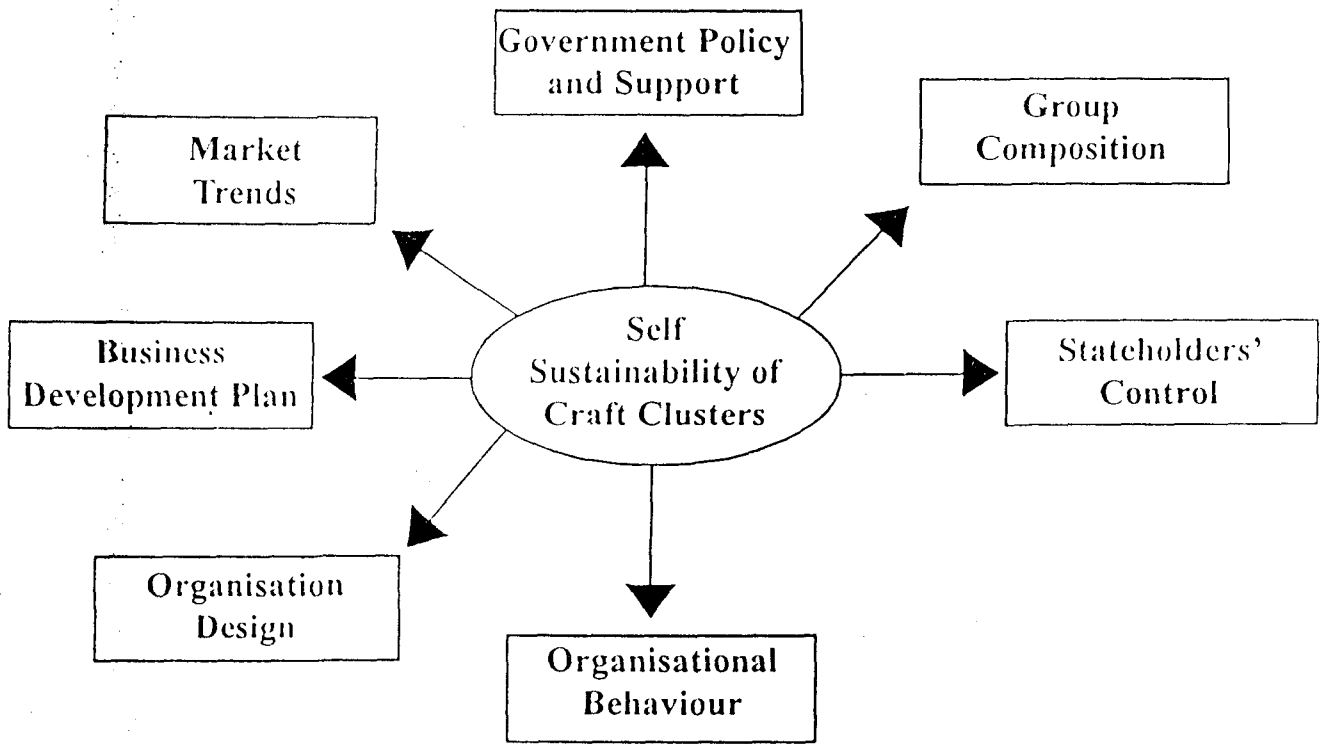
Type	Strength	Weaknesses	Opportunities	Threats
1. Self Help Group				
2. NGO Sponsored & Controlled				
3. Coops				
4. Govt. Sponsored				
5. Private Sector Sponsored				

**ISSUES GOVERNING SELF-
SUSTAINABILITY**

OF CRAFT CLUSTERS

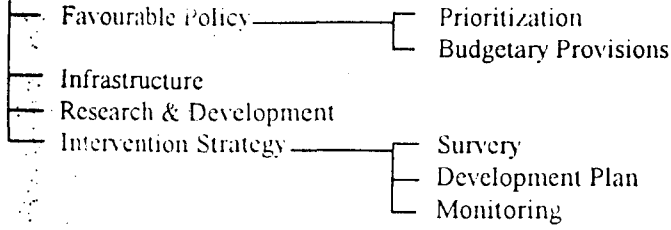
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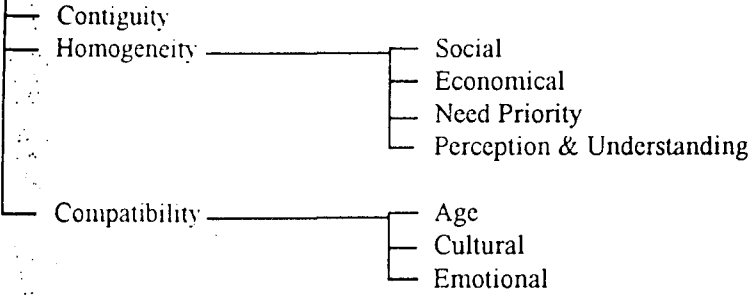


**ISSUE GOVERNING SELF SUSTAINABILITY
OF CRAFT CLUSTERS**

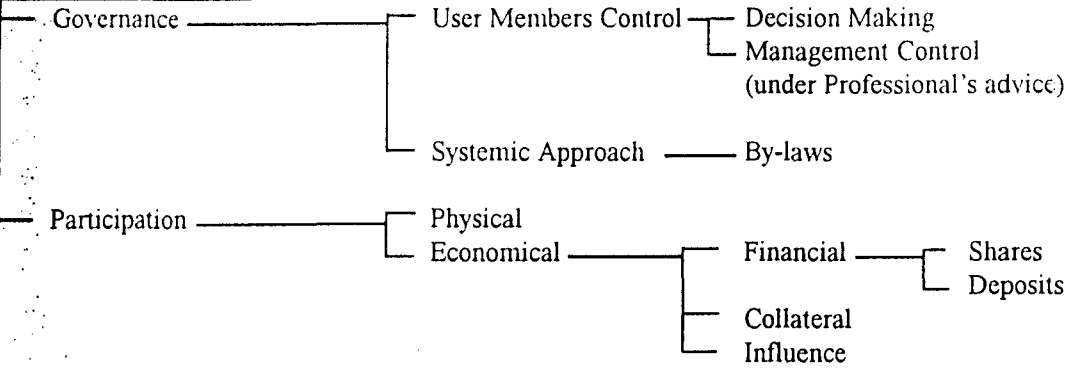
A. Government Policy & Support



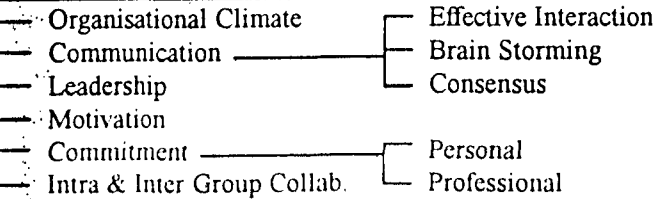
B. Group Composition



C. Stakeholders' Control

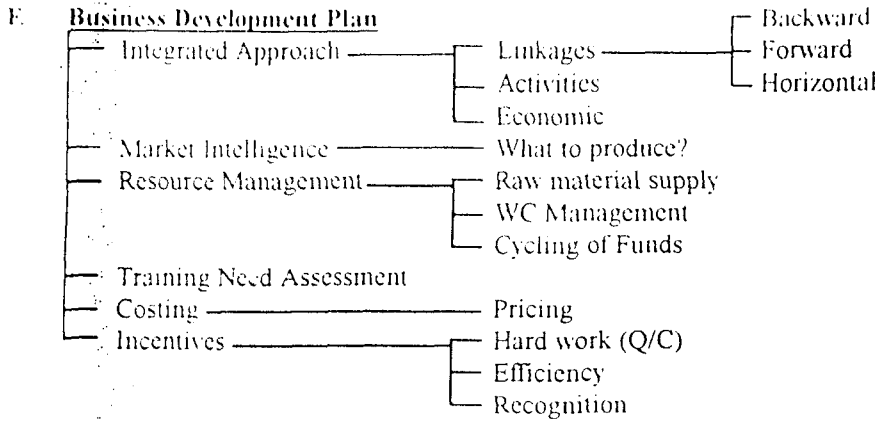


D. Organisational Behaviour



E. Organisation Design

- Professional Management (Manager)
- Decentralised Powers
- Responsibility Centres
- Regular Annual General Meetings
- Social Audit



- G. Market Trends**
- Globalisation / Liberalisation
 - Market Mix
 - Market Segment Analysis
 - Credit Policy

Problems of Handicrafts Coops
In Functional Areas

1. Production :

- Products, design, etc.
- Equipments
- Raw material
- Production techniques/skill
- Work place, storage facility etc.
- Quality lacking

2. Finance

- Lack of credit
- Shortage of finance
- Economically not viable
- Trade credit not available
- Consumption credit not available
- Financial irregularities.

3. Marketing

- Biggest problem-competition
- Marketing strategy-mix
- Price sensitive customers
- Distribution outlets needed.
- Publicity lacking and advertisement unaffordable.
- Machine made goods cheap.
- Exhibitions and fairs main sales points.

- Not able to participate due to financial and personal problems.

4. Personnel

- Financially not affordable.
- Unwillingness
- Qualified and experienced people not affordable.
- Skill upgradation slow.
- Handicrafts persons illiterate so not able to absorb modern management methods.
- Members disloyal
- Lack of managerial training.
- Lack of leadership.
- Lack of coop knowledge.

5. Others

- Duplication of coops.
- Coop. Department - very meagre role (Reg. No.)
- Lack of liaisoning with other organisations.
- Vested interests.

Marketing Lesson
For
Handicraft Co-operatives

By

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people all of the time, one can meet the specific need of each group more completely by offering a range of products and services clearly aimed at each segment or focus the coops limited marketing resources on catering for the needs of one or two clearly defined groups.

There are number of different techniques for segmenting markets, some based on a head count or on the distribution of population and others based on customers' characteristics, or their needs for the products on offer. Consumer markets can be segmented in some of the following ways:

- (i) Geographic
- (ii) Socio economic
- (iii) Cultural and
- (iv) Income levels

Market segmentation enables coops to concentrate their limited marketing resources on identifiable groups of consumers.

Market Research

Good marketing decisions are the result of hunches, opinions, judgements allied to information about the market itself. The better the information the less risk is involved in decision making. One will need to know the who, what, why, where, when and how of the market. In a more structured way one needs to consider six Os:

- | | |
|------------|--|
| Occupants | - who is in the market |
| Objects | - if customers' need and wants are met adequately |
| Objectives | - why customers want handloom fabric |
| Occasions | - buying seasons and trends |
| Operations | - through retail outlets or exhibitions and organisation of the market |

Some of the ways in which one could carry out a small amount of market research are :

- trying out products at exhibitions.
- maintaining contacts with customers to find out the problems with the products.

- Making sure that all the customers feed back information from phone contacts, trade counters and any other source.
- Reading relevant trade magazines for ideas on new application for products or new customers.
- Using the computer to get information on customers by area, by types of products bought etc.
- Exchange of experiences with other trading houses.

Good market information does not solve the problem but it does enable us to make better decisions, to reduce the risk elements in business and to keep the cooperative in tune with its customers, its competitors and its general market conditions.

Marketing Mix

The marketing mix is the term given to the particular list of marketing elements and these include-product planning, pricing, branding, channels of distribution, selling, advertising, promotions, packaging, display, servicing, physical handling, fact finding and analysis. The model of the marketing mix can guide a coop in apportioning limited resources to each one of the elements so as to have the optimum impact on its target group of customers. Mixes of the elements at times are different for each market and group.

It is important to have the elements of the marketing mix in the forefront of our mind when developing marketing activities and when comparing our own services and products to those of our competitors. We must assess strength and weakness of our products to identify any opportunities or threats which are arising in the market environment.

The Product

The result of the market research and the marketing mix is the answer to basic question i.e. what to produce? This question has a great relevance in handicraft industry because it is linked with the ability of the artisans and demand of their customers. The product is what ultimately goes into the hands of customers. So, it ought to be the final product passed through all the phases of production. It is always in the interest of the coop to integrate the economic cycle of the product, i.e. undertaking all the products making

exercise under one umbrella. It will reduce the costs and make product more competitive and better saleable.

Pricing

The time is set of "FAIR TRADE". The coop must protect the interest of producers and consumers. The fairness in operations is determined by the price tags. Consumers are well enlightened today and can appreciate the due costs tagged on the product. But, any unfair deal can turn the operations into red, so pricing must be determined very carefully.

The Shrujan Trust, Kutch, Gujarat-370020,

The Shrujan Trust, Kutch, Gujarat came into being in the the year 1968-69. Shrujan's objective was to play a dual role bringing tradional splendour into urban lives and more significantly, safeguarding the dignity and skills of village artists. Shrujan aimed not only at creating village industry but also to narture and promote native creativity which would otherwise have been snuffed out by the hardships of scarcity and consequently disintegrated into surrounding cities.

The sense of social responsibility inspired the Shroff family to help the residents of Kutch under famine relief operation in 1968. This was the time when Smt. Chandaben Shroff felt the need to give assistance to rural women of Kutch by providing regular embroiedery work to them. Initially Shrujan started with only five women of one village under name "SHRUJAN ARTS AND CRAFTS". From here Shrujan never looked back and has now spread its operations in whole of Kutch and adjoining districts. In August 1983 Shrujan registered itself under the Bombay Charitable Trust with the No E-727 Kutch as "SHRUJAN".

Objective

The main objective of "Shrujan" is to generate self employment for the rural people by providing an outlet for their creative potential and giving recognition to their art. The other objectives include rural development through wealth generation and development of entrepreneurial capabilities among rural youth.

Activities

The activities of Shrujan are the means to achieve its objectives. The main activities of Shrujan are

1. Training Programmes

a. Embroidery

Shrujan started conducting Programmes from 1983, by holding training classes for the young women. These training programmes are conducted

in different villages with the help of government agencies as per their schemes. Training is given to the identified unskilled craftswomen by master grade Craftsperson and selected Instructors. Trainees are provided with Stipend and Certificate according to government scheme. During the training Programmes, the trainees gain knowledge about various types of designs and selection of raw materials as well as basic knowledge of colour combinations.

b. Wood Carving

Recently Shrujan has started conducting training classes for wood carving. These training classes are being conducted without the help of any government agency. Wood carving is the traditional art of Ludia (Taluka Bhuj) and Shivajinagar (Taluka Tharad, Dist. Banaskantha). The instructors for training have been sourced from these places. Presently five people are getting training in the Shrujan premises. Here, the trainees learn unconventional items on wood.

c. Entrepreneurial Training

Shrujan plays active role in developing Entrepreneurial capabilities of its artists. This helps in improving their earning capacity and also enables them to carry on the good work started by Shrujan. This process takes 3-5 years for completion during which artisans who start as salaried employees become commission agents and finally an entrepreneur. All along Shrujan provides them with raw materials, designs and other services. Shrujan also gives these entrepreneurs consultancy on accounts maintenance and resource management.

2. Design

Shrujan started a full fledged design studio in 1989. This design centre is experimenting with traditional designs to facilitate their fusion into modern life styles. The design studio regularly invites designers from fashion centres of Mumbai and Delhi. These interactions have resulted in a whole new range of traditional items in modern colours. It has also

vastly expanded the use of embroidery on to wide range of modern garments. Shrujan in a bid to revive the traditional art forms of Kutch had developed a large catalogue of designs collected from three generations of artists in another novel effort. Shrujan is incorporating the same in its designs. Shrujan has developed a collection of photographs of the art work displayed in the form of carvings, paintings, frescoes, glass work, grills etc., in the old palaces and temples of Kutch.

The number of craftspersons trained by Shrujan increased from 200 in 1995-96 to 400 in 1997-98. Training programmes have been organised in association with G.M.D.C., CAPART & NABARD. Nature of training undergone is in skill upgradation for a period of 3-6 months. Training is provided at their own homes / villages. A stipend of Rs. 250/- was paid to each participant per month. Strong linkages have been developed with EITEM (Excel Institute of Technology, Environment and Management) for staff having in management and Rural development and with CAPART. Organisational linkage for finance is through the Dena Bank and the Kutch Gramin Bank for working capital. *Liasioning* is also done with export agencies for export marketing. Linkage through exhibitions & fairs is with the office of Development Commissioner (Handicrafts).

3. Raw Material Distribution

The weavers and embroiders are normally small businessmen and do not have sufficient money for their working capital requirements. Shrujan takes care of their raw material requirements. Shrujan has its mobile service van which provides raw materials on credit to small weavers at their own places. This has solved the problem of getting raw material of good quality and in larger quantities.

4. Marketing

Marketing is the area where Shrujan's role has been very crucial in reviving and promoting the traditional arts of Kutch. Shrujan provides a marketing umbrella to more than 2000 artisans who are engaged in more

than 20 different crafts. Shrujan has emporiums at Bhujodi, Mumbai, Baroda, Ahmedabad and Calcutta. These emporiums are specially designed to create ambience which facilitates appreciation of craft and its origin. Apart, from the regular sales at the emporium, Shrujan holds exhibitions all over the country under the scheme of "Handicraft Board". These exhibitions are carefully planned to be held during major festivals in that part of the country to maximize utility. Exhibitions provide an excellent interface between craftsman and his patrons. Shrujan collects extensive feedback both structured and unstructured during these exhibitions. This feedback is then incorporated in its designs to bring the craftsman in tune with his patrons. Future plans of Shrujan includes extending the marketing umbrella to cover all art forms of the country.

5. Self Help and Self Managing Groups Of Craftswomen

Shrujan is assisting formation of Self Help Groups of women craftswomen. They have been given training for entrepreneurship development i.e. banking and credit, accounting, designing and marketing, production and quality assurance etc. Taking help of Government schemes for overall development, Shrujan has formed three group of craftswomen under NABARD's schemes.

6. Social Work

- a. Shrujan is engaged in the social activities related to Rural Development such as Medical Camps, Relief Work, Housing Project, Cattle Camps, Plant Nursery, Energy Saving Projects. Some of these activities undertaken by Shrujan are listed below.
- b. Shrujan conducts medical camps with the help of doctors from Mumbai. These camps are held in areas which are covered by Shrujan for art work. Every year vitamin A tablets are distributed in these areas. Around 700 patients have been benefited by this activity.

- c. Under Indira Awas Scheme, Shrujan has helped the people of Nirona and Exalwad villages (Bhuj Taluka) in constructing their houses.
- d. With the help of VRTI (Mandvi), Shrujan is doing relief work for drought affected people.
- e. For the benefit of cattle, Shrujan has been organizing Cattle Camps. Around 3500 cattle have been benefited from this activity.
- f. Under the scheme of IRDP, Shrujan has developed 3 lakh sapling of fruits trees.
- g. With the help of VRTI, training programmes have been conducted for making Smokeless Chulhas. Around 2000 smokeless chulhas have been made under this scheme.
- h. The field workers of Shrujan during the interactions with artisans and their families disseminate information of health, hygiene, social rights, family planning and other social issues.

Infrastructure

The head office of, Shrujan is located in Bhujodi (Taluka-Bhuj). The branch office and sales offices are located in Ahmedabad, Baroda, Mumbai and Calcutta. The head office and the Mumbai office are the main collection and production centres. Exhibitions are held in different parts of country from time to time. Shrujan started a full fledged Design Studio in 1989. Today this Design studio is considered one of the best of its kind. It has thousands of designs in its "Design Library". The designs include traditional designs and experimental designs of different items. For sampling work, these designs are made by the artisans employed by Shrujan. Transport facilities are provided including a jeep donated by Excel Industries. Shrujan also has a machinery as well as equipment in the form of wood

for printing, office equipment as well as sewing machines.

Resources

a. Internal Resources

Shrujan is a Charitable Trust which is dedicated to improve the plight of the rural artisans. The dedicated management is one of the main reason of the success story of Shrujan. The workforce of Shrujan is highly qualified in their area of specialisation. This young workforce is marching its steps with fast moving external world. The family culture of Shrujan is the motivating force in their dedication.

b. External Resources

Artisans

Shrujan has 2000 artisans working for it. This treasure is built-up over the years due to its efforts like training them, marketing their products & helping them in all respects of their personal life.

Entrepreneurs

Shrujan has developed large number of entrepreneurs. Normally they are the link between artisans and Shrujan and hence are a valuable resource to Shrujan.

Government Agencies

Shrujan helps Government Agencies in implementing development projects in Kutch region by providing its infrastructure.

Professionals

Lots of students from professional colleges come to Shrujan for doing their summer projects. These students are the fresh brains with new ideas who help Shrujan in developing new systems. Students from Design Institutes are the source of new designs. Other than students, Shrujan gets help from professionals in all areas for designs, fashions and marketing. Slowly and selectively Shrujan is increasing its reach

all over India by entering into new arts. This requires identification of newer art forms, their potential uses and scope of rural development through those art forms. Shrujan is covering more than 80 villages in the country.

Organisation Structure & Methodology Of Working

The activities in which Shrujan is involved depends totally on human efficiency. The objective of Shrujan is to give voluntary employment to artisans. Hence controls are not imposed and with so much of complexity involved it becomes difficult to standardize the procedures. For managing the activities of the organisation, the organisational structure and the procedures are designed to achieve maximum efficiency in its operation. The hierarchial structure is totally flat and divided on a functional basis.

The procedures or working methodology can be explained in the following steps.

1. On the basis of future demand and inventory considerations raw materials mainly yarn, embroidery thread and fabric is procured, from all over the country by the Mumbai office.
2. The designs are decided either in Mumbai or in the head office at Bhujodi. Then the raw materials are converted in semi finished goods by cutting and printing.
3. For embroidery, this semi finished printed raw material along with the kit is provided to the artisans. For weaving Shrujan provides the yarn and designs to the weaver.
4. Production department makes inspection visits to check the progress of the work and make payments according to the progress, Final payment is made when the work is completed.
5. Finished goods are then collected at Bhujodi office and are sent to respective emporiums according to their demand.

Performance Of Shrujan Over The Years

Details pertaining to the performance of Shrujan has been given in following Table.

Performance Of Shrujan Over the Years

Year	Total Villages Covered	Total Artisans Covered	Total Value of Sales Rs. '000
1968-69	1	3	15
1969-70	3	50	35
1970-71	4	70	80
1971-74	14	300	150
1974-78	20	350	300
1978-81	30	600	600
1981-85	32	700	800
1985-86	35	800	1000
1986-87	38	900	1200
1987-88	40	1000	1200
1988-89	45	1100	1200
1989-90	50	1200	1800
1990-91	52	1225	2200
1991-92	54	1225	3400
1992-93	55	1350	3400
1993-94	75	1550	4400
1994-95	75	1800	5400
1995-96	80	1900	8000
1996-97	80	2000	9000
1997-98	80	2000	10000

The total villages covered have increased from 1 in 1968-69 to 80 in 1997-98 and the number of artisans covered also shows an increase from 3 in 1968-69 to 2000 in 1997-98.

Sales turnover

Details of Sales turnover from 1995-96 to 1997-98 has been given hereunder :

Sales turnover Rs. '000

Particulars	1995-96	1996-97	1997-98
Cash Sales	5836	6714	7815
Credit Sales	1900	2181	2229
	(24.5%)	(24.5%)	(22.2%)
Total Sales	7736	8895	10044
Recovery of credit outstanding	1426	1848	897
	(75%)	(84.7%)	(40.2%)

The percentage of credit sales to total sales fell flightly from 24.5% in 1996-97 to 22.2% in 1997-98. The recovery of credit outstanding shows a drastic fall from 84.7% recovery in 1996-97 to 40.2% recovery in 1997-98.

Marketing

The marketing activities of the NGO rom 1995-96 to 1997-98 has been gives as under :

Marketing Rs. '000

Particulars	1995-96		1996-97		1997-98	
	Value	(%) of total sales	Value	(%) of total sales	Value	(%) of total sales
Sales through own showroom	4456	57.60	4967	55.84	4052	40.34
Sales through exhibitions/fairs (%)	2880	37.23	3228	36.29	4192	41.74
Sales through Development Corporation (%)	-	-	-	-	300	2.99
Sales through private traders (%)	400	5.17	700	7.87	1500	14.93
Sales through exports	-	-	-	-	-	-

The large proportion of sales is through own showroom or through the exhibitions / fairs. In the year 1995-96, 57.6% of sales was Through own showroom which came down to 55.4% in 1996-97 and to 40.34% in 1997-98. The sales through exhibitions and fairs increased from 37.23% in 1995-96 to 41.74% in 1997-98. Sales through private traders from 5.17% in 1995-96 to 7.87% in 1996-97 and 14.93 in 1997-98.

Problems faced

Coordination is the major problem being faced by the organisation on account of decentralised production process. There often arises a conflict between the professional approach and social approach of management. In times of recession, although demand for product is less, production has to be continued in order to give work to the artisans. Production cycle is also long calling for more working capital requirement as a result of which more and more funds are needed for payment to artisans and purchase of material. During recession period, when sales are low, this becomes a major problem. The suppliers of raw material are located in far away places on account of which procurement becomes a difficult task. As a result of this, lead time is more and higher stock levels have to be maintained calling for higher investment in stocks. As Shrujan has its own showrooms at Bhijodi, Mumbai and Secunderabad, marketing is not a major problem area. Shrujan plans to open an outlet at Ahmedabad also in the near future. Goods are supplied to resellers like the Central Cottage Industries and Exporters. Machinery involved are mainly sewing machines and blocks for printing but since the main work is embroidery, machinery does not constitute a problem. Production kits are provided to artisans at their doorsteps incorporating traditional designs into marketable products. Raw material is also provided by the organisation and finished products are collected at the doorstep of the artisans and payment made thereof. Shrujan being a charitable trust is not able to grant higher discount rates as demanded by the resellers. Long time credit facility can also not be extended to the artisans. As such, stiff competition has to be faced from other commercial organisations who offer liberal terms of trade. Very often production work is disrupted on account of festivals and marriages as also sickness of artisans. A low interest revolving fund can reduce the burden of interest on cost of production. Expansion activities can also be helped through grants for opening sales emporiums in big cities.

***Establishment of trainers self-help group as 'Midland Leathers'
&
Evolution of Hamkadam Leather Coop.Society Ltd., Bhopal***

State Govt. of Madhya Pradesh through the Rajiv Gandhi Gramodyog Mission (RGGM) in the year 1995 (April) under the auspices of National Leather Development Programme of UNDP, Central Leather Research Institute (CLRI) and Footwear Design and Development Institute (FDDI) signed an agreement, for setting up a subcentre of FDDI at Bhopal to impart skill upgradation and entrepreneurship development training to traditional shoe makers. The task was also to identify the potential pockets of leather artisans including shoe makers in the state and establish satellite centers of the FDDI sub-centres in the potential districts of the state under the guidance of FDDI sub-centre Bhopal.

The process began with the selection of 11 youths who had a fair idea about the shoe and leather industry. These youths were selected to work as trainers at the FDDI sub-centre, Bhopal with the main objective to impart skill upgradation training traditional shoemakers, and managing the centre as common facility centre (CFC) & coupled with the objective was the aspect of strict quality control using cost effective techniques thereby resorting to cost minimisation principle in capturing the market share.

The selected youths were first exposed to various segments of leather industry and the integral components of the economic scales attached with it. The foundation programme was held for the duration of one month at Bhopal under the banner at RGGM.

Thereafter, all the 11 selected youths were sent to FDDI NOIDA for a period of 45 days to learn basic sewing course on footwear from 22 May to 7th July, 1995.

A batch of three persons was sent to Kanpur from October to December, 1995 to learn cutting techniques.

CICOPA advised. International Cooperative Alliance was engaged to organise group mobilisation and cooperative awareness building campaigns at the sub-centre w.e.f. January, 1996. A series of sessions were held at Bhopal. ICA's intervention was also sought in designing the satellite centres and facilitating needed exposure to the trainers.

Two persons were sent to FDDI, NOIDA for a month (Sept.96) to learn management of artisans and then for factory attachment for one month (Oct.96) to a private factory (Step-Well) in Gurgaon.

One person was sent for the Basic Footwear Designing Course for a period of three months at FDDI, NOIDA (Sept. to Dec.96).

Two persons were sent to CLRI, Madras (August'96 to February'97) to undergo training on leather goods for a period of six months.

One person was sponsored by International Cooperative Alliance for participation in International Cooperative Trade Exhibition held at Chiangmai, Thailand in March'97 and was also afforded the opportunity to visit shoe manufacturing units in Chiangmai and Bangkok. Later he was sent to Shoe Design Centre, Karol Bagh, New Delhi for a period of one month (May'97) to learn basics of shoe design and marketing and the pricing mechanism governing the same.

A. Establishment of trainers self-help group of 11 members as 'Midland Leathers' (January 1998 onwards)

The need to have the Common Facility Centre (CFC) was one of the objectives of the venture. The trainers were motivated to form an informal group to undertake the following activities :-

- ⇒ To undertake commercial production of Footwear and Leather Goods items and run the CFC on a self-sustainable pattern.

→ To accept job work concerning production of shoes and leather goods for Governmental, Semi-Governmental and Private agencies

To conduct training programmes on basic skills and skill upgradation for shoes and leather goods.

⇒ To undertake education and community development programmes for the clusters of shoe makers and leather-artisans.

With the above objective, SHG was formed in January, 1998 as 'Midland Leather'. The members contributed Rs.85,000 as seed money out of their salaries. As per the audited statement of accounts, the SHG has had a turnover of Rs.1.35 lakhs during the financial year 1998-1999. The accounts were audited and approved by the General Body.

Business Activities of SHG (Leather Products), Bhopal Registered as 'Midland Leather' (1998-1999) :

- Jan'98 to June'98 : Training imparted to traditional shoe makers of Dhar & Bhopal.
- July, 1998 : Exhibition of Design at Bhilai in MP – Prepared 150 designs
- August, 1998 : Exhibition of improved designs at Bilaspur in MP – Prepared 200 Designs
- September, 1998 : Improved the designs as per market feedback
- October, 1998 : Executive trial order of 50 pairs of State Industries Corpn. MP, (SIC)
- Nov. & Dec'98 : Executed order of SIC, MP for production of 4000 pairs for MP Police
- Jan.Feb.& Mar.99 : Executed 1000 pairs repeat order for SIC and trial order of 1000 pairs for MP Scouts and Guides, Also participated in Mamatva Fair at Bhopal
- Apr.May & June'99 : Participated in two sales exhibitions at Bhopal on May 3 – 10 and on June 10-14.
- July'99 to Sept'99 : Prepared 80 samples for International Shoe Fair at Delhi. Procured trial order of Jodhpur/Jaipur market & supplied 800 pairs to buying agent.
- Oct.- Dec'99 : Executed 9000 pairs repeat order from SIC.

A. Establishment of Hamkadam Leather Cooperative Society Ltd., Bhopal (21 members)

On the basis of the business experience gathered as SHG, the members decided in June, 1999 to form a regular society on cooperative pattern with a view to consolidate and expand their business activities. Their cooperative society named 'Hamkadam Leather Cooperative Society Ltd.' was registered on 3.1.2000 with 12 local additional members who had received skill upgradation training from the centre. The share capital Rs.5000 was raised by their own contribution. Besides, the deposit balance of Rs.1 lac was transferred to the cooperative account. Members are depositing 20% of their wages in the share capital account under the M.P.State Cooperative Act. The business activities of the proposed cooperative society have already started. Some of the major ventures accomplished by the proposed cooperative society are given below. The proposed cooperative society has branded their footwear product as "Companion". The cooperative society has selected representatives to govern the functions with managerial responsibilities being shared by the members themselves. The trainers at the centre have taken the responsibility of marketing, finance and coordination whereas the raw material and production control is being looked after by the traditional shoemakers.

Hamkadam Leather Co. Activities of Cooperative – Activities of Coop :

1. Executed Production order of Jodhpur. (1000 pairs)
2. Executing production order of MPSIC (Police shoes) 10000 pairs
3. Sample development in leather goods in partnership with a Delhi based exporter. (Jacket sold.100 pcs)
4. Execution of marketing orders of Dhar, DSMA (300 pairs per month)

5. *To extend marketing support to trained artisans.*
6. *Planning to start a retail counter in Bhopal*
7. *Appointed sales agents in Jaipur and Bhopal.*
8. *Supplied samples of 80 handcrafted juties (shoes) to Regal Footwear, Bangalore*

Future Plans

1. *To obtain franchise of Liberty and Bata shoes and undertake their job work for M.P. (minimum 150 pairs/month assured order)*
2. *To collaborate with Jabalpur and Dhar centres on handcrafted ladies foot wear for supply to Bangalore and Delhi based exporters (200 pairs / month)*

THE SELF-EMPLOYED WOMEN'S ASSOCIATION (SEWA) OF INDIA

INTRODUCTION

Sewa is an organization that works mainly with poor working women in the informal urban sector. It tries to organize these women into unions or cooperatives, and provides them with a range of support services in banking, marketing, purchasing etc.

The majority of the poor in "Third World" countries are concentrated in the informal sector. "The term "informal sector" has been used increasingly to refer to large numbers of people who are fending for themselves to earn a livelihood." (Fried et al, 1989: 10)

The National Commission on Self Employed Women in India reports that more than 60% of the workforce in the Indian informal sector are women. Only 6% of all working women in India are to be found in organised industry and services, while 94% are involved in work that falls within the informal sector.

Informal sector work involves extremely exploitative working conditions characterised by low wages or low economic returns, lack of job security and social security benefits, long working hours, hazardous working conditions, and difficulty in gaining access to capital and working equipment. Informal sector work includes:

- small vendors, traders and hawkers selling vegetables, fruit, fish, eggs and other staples, household goods, clothing etc;
- home based producers including weavers, potters, bidi makers, milk producers, garment stitchers, processors of agricultural produce, and handicraft producers;
- agricultural labourers, construction workers, contract labourers, hand-car pullers, head loaders, dhobies (workers who wash clothes), cooks, cleaners etc

One can identify a hierarchy of occupations within this sector, with the self-employed women workers falling at the bottom of the ladder with the worst earnings, employment, and living conditions. Women within this sector form "a particularly vulnerable and discriminated group of workers". Hence the need for both governmental and non-governmental organs to devise interventions involving increasing and securing employment and income earning opportunities, to encompass this most vulnerable group.

SEWA emerged as one of the most widely known women's projects in India whose main and most important aim is to organise women within the informal sector, emphasizing the "self help approach".

In 1985, a semi-governmental body called CAPART was founded to direct government funds towards non-governmental activity in India. Ela Bhatt, a founding member of SEWA became part of the planning commission within this body and was responsible for starting the National Commission on Self Employed Women and Women in the Informal Sector. This commission carried out extensive research on the living and working conditions of women in India, and offers recommendations on development policy and goals regarding women particularly in this sector. (Fried et al. 1989: 5; Bhatt. 1992: 9)

The History of SEWA

SEWA had its beginnings in the women's section of the TLA (Textile workers union founded by Mahatma Gandhi in 1917). The key persons behind the formation of SEWA were the head of the TLA Women's Wing, Ela Bhatt and TLA president, A.N Buch. SEWA remained part of the TLA until April 1981 when it separated to become an independent union due to differences disputes within the organization.

SEWA was registered as a trade union in 1972. This was a struggle in itself since "*the self-employed have no real history of organising unions*", and "*trade unions have no history of organising the self-employed.*" (Sebstad, 1982: 18) Under Indian labour law, only those unions with a defined employer-employee relationship were granted legitimacy. It follows then that SEWA was not recognised as a union on the basis of there being no identifiable employer. SEWA together with the TLA embarked on a long struggle to earn recognition until the 12 April 1972, when the Labour Commission and the State Labour Dept agreed that the law could be interpreted more broadly. (ibid)

Today, SEWA is the only trade union in India organizing women in the informal sector. Its twofold objective is to bring about social upliftment and economic regeneration through increasing and regularising women's income by strengthening their production base. With regard to social upliftment, the very idea of using the term "self employed" lends dignity to the work that these women do, and is a shift from the usual negative terminology used to describe such work as "unorganized", "marginalized", "peripheral", and "informal". "*The term "self-employed" ...is meant to evoke positive associations and is supposed to strengthen both the women's sense of self-respect...and heighten their status and recognition within their community and the public in general.*" (Fried, 1989: 13; Sebstad, 1982: 2) Also, creating an organisation through which women control their environment, builds up the confidence and self-esteem of these women and makes them aware of their important contribution to the economy of the country. The ideas and principles that prevail in SEWA have been shaped by the labour movement, the women's movement and the cooperative movement. (SEWA Publication. 1994: 2)

In 1994, the movement had a total membership of about 143 702 in 6 states of India and 75 615 in Gujarat alone. It brought together workers from diverse occupations, but

predominantly made up of home based producers, small scale sellers, casual labourers and service workers. These workers, despite their different occupations, and the specific problems that each might have encountered within their particular trade, had a great deal in common between them. These common problems included the fact that they were generally the most disadvantaged of workers on the basis of the fact that they were firstly women workers and secondly that they were not wage workers. Legislation and policies of the day tended to work against them, and did not come anywhere near catering for their particular needs. SEWA mobilizes women on the basis of this common concern and it tries to show these workers that *it is only "through collective action that they can control their economic and social environment."* (ibid; Bhatt, 1992: 6) Organizing in this way not only brought together women from different communities and castes, providing a means for them to overcome their differences, but also attempted to *"link strategies of struggle and development efforts to improve the working and living conditions of its members."* (Fried, 1989: 14)

Engaging in struggle activities is a way of drawing attention to the exploitative conditions under which these women work. This firstly involves bringing these women together and making them aware of their common problems, and so building solidarity amongst them. Secondly, it involves challenging the existing system by fighting the *"structural constraints"* within their trades, their country and society as a whole. This SEWA does by putting pressure on the government to implement laws and programmes that would benefit workers rather than work against them. So it follows the strategy of *"lobbying to change the laws, widen the interpretation of existing laws, and form new policies."* (ibid)

Some of the struggles waged by SEWA include an attempt to get unorganised sector unions representation in decision and policy making bodies, and in events like the Indian Labour Conference. SEWA was also responsible for pressurising the ILO (International Labour Organisation) to consider organising a Convention on Homebased workers in 1995. (SEWA Publication, 1994: 6)

SEWA has basically gone about organising women in two ways:

- through unions;
- through cooperatives

In order to make their presence felt in the national economy, SEWA wages a struggle based on the joint action of trade unions and cooperatives. SEWA activities are aimed at attaining full employment and self-reliance (Bhatt, 1992: 6). According to SEWA, full employment means that *"every single family obtains full employment"... "whereby each worker is assured of income security, food security, and social security"*. By self-reliance, they mean that *"women should be autonomous and self-reliant individually and collectively, both economically and in terms of their decision-making ability."* (SEWA Publication, 1994: 3)

The Union Activities of SEWA

SEWA is registered as a trade union under the Indian Trade Union Act. It organises self-employed women workers according to their trade, and so it includes a union for Beedi-

rollers, Chhindi workers, ready made-garment workers, vegetable vendors, kerosene vendors, and paper pickers amongst others.

Self-employed women unlike industrial labourers do not have access to social security benefits, maternity benefits, workmen's compensation and child-care facilities. Furthermore, they are not protected by minimum wage laws and other labour legislation. They are also the most difficult sector to organize because they are not concentrated in a fixed workplace, with one employer, and they do not earn a regular wage. Most importantly, though, they have to face problems regarding "*the supply of raw materials, access to markets and exploitation by money lenders, middle men, merchants, police and public authorities.*" In addition, trade unions which are largely male-dominated in terms of constituency and leadership tend to ignore and neglect this unorganised sector made up mainly of women workers. (Sebstad, 1982: 2.3)

SEWA strongly believes that self-employed landless labourers, small farmers, sellers, producers and service workers, like wage labourers have the right to be protected by minimum wage laws and protective labour legislation, guaranteeing fair wages and decent working conditions. (Sebstad, 1982: 57)

Since most self-employed women are very poorly educated, and in some cases illiterate, they are unaware of their legal rights and of the support services which may be provided by government and public institutions. They also do not have access to information on training programmes and job opportunities. The majority of women organised by SEWA are home-based workers who are literally invisible to society because their work is confined to their own homes. They are also ignored in official censuses and statistics. (Fried, 1989: 14)

Hence, the struggle waged by SEWA is quite different from the struggle and work of traditional unions. Some of the struggles waged by SEWA include the fight for wage-guidelines for industrial home-based workers, the granting of working licences for vendors and traders, the granting of identity cards giving workers access to social facilities, and protecting workers from harassment of corrupt or illegal policemen (Fried, 1989: 15; Sebstad, 1982: 5).

Most of the SEWA organisers and group leaders representing each trade are previously self-employed women workers themselves, and so they have a clear understanding of the problems confronted by self-employed women. These organisers and group leaders are the link between the workers and the organization. The union has an executive committee made up of these elected representatives from the various trades, and a number of other union leaders and organisers. The decision-making structure within SEWA is similar to other unions. (ibid:16; ibid:5, 174)

In its union work, SEWA has resorted to using strategies traditionally used by the trade union movement, and this included strikes by small-scale producers demanding higher piece rates from merchants and middlemen, and mass demonstrations by vegetable vendors against police harassment and being moved from their public selling places.

A crucial aspect of SEWA's organising work entails doing research. Before organizing a particular trade group, surveys are carried out during which families are interviewed in an effort to learn about their problems and difficulties relating to their work and living conditions. It is also a way of making oneself known to the community and developing a strong foundation for future work. Hence study before action is a regular step in SEWA's unionizing work. (Sebstad, 1982: 6)

The Cooperative Activities of SEWA

One of the strategies used by SEWA to reduce exploitation and impoverishment of self-employed women and increase their income has been to form co-operatives. This it does by improving women's access to raw materials and markets, minimizing exploitation by middlemen and extending their control over production. SEWA members have been organised into supply, production and marketing cooperatives.

SEWA relies on funding for the initial setting up of a cooperative. So it usually starts by preparing a project proposal which is then submitted to donors like OXFAM for grants. These funds go towards renting out space for an office and production unit, and for the purchasing of equipment and raw materials. This is usually followed by active organising of workers of the trade concerned, and the forming and registration of primary cooperative societies followed by the forming and registration of a central cooperative society, and finally the election of a management committee made up of leaders of the primary societies. Although SEWA is dependent on outside support for the initial starting up of cooperative projects, in all cases SEWA's ultimate goal is for these units to eventually become self-supporting. (Fried, 1989: 68, 70)

Before setting up a coop, SEWA trains members and attempts to teach members the skills they would need in running it. This includes teaching them how to acquire technical and managerial skills, make product design, purchase raw materials, secure work and storage space, acquire capital and equipment, sell goods and services, and improve their income generating skills. SEWA coops also place great emphasis on producing high quality goods. Some papad and quilt makers, bamboo workers and block printers started their own cooperative production units after going through one of SEWA's skills training courses (Fried, 1989: 16; Bhatt, 1992: 9).

Within a coop, women can purchase their raw material collectively, thus protecting them from being exploited by merchants whom they previously worked for on a piece rate basis, forcing them to buy small quantities of material individually at very high prices. SEWA has also set up a bank giving women from the coops access to credit facilities to purchase equipment. (Sebstad, 1982: 4)

SEWA also tries to establish direct links with the market through their own shops/coops or national exhibitions, thus avoiding working through middlemen. A good example to illustrate this is to be found with the vegetable vendors who have organized themselves into a marketing coop providing vegetables to government run hospitals, jails and hostels based on orders.

Another example is that of the SEWA production coop of bamboo workers and broom makers who on a regular basis sell their produce to local government institutions. A cooperative cleaning service linked to SEWA has also been formed, providing services to public institutions. This coop has created employment for women who were previously wastepickers. (Sebstad, 1982: 4,5; Fried, 1989: 16,17)

Alongside SEWA's urban based coops are its coops in rural areas. These include amongst others a handloom weavers coop, a potters coop and a women's milk coop. Coops falling within the category of "non-farm" activities are very important in that they provide a vital source of income for agricultural labourers during the off-season agricultural months. (Fried, 1989: 18)

SEWA's Support Services

One factor that soon became very apparent to SEWA was that organising these women into union and cooperatives was simply not enough to resolve the problems facing these women. It was soon realized that developmental activities focusing on provision of support services had to run in conjunction with these activities. These support services include child care centres and creches, access to health care especially maternity schemes, housing and life insurance schemes, and water and sanitation services. Self-employed women are usually excluded from these benefits. However, these benefits are not merely made available to these workers, they are also meant to involve workers in obtaining and implementing social services (Fried et al. 1989: 19; Sebstad, 1982).

An example of this is the setting up of a SEWA health coop in the rural areas. Within this coop, SEWA trains women using the community health care framework, which draws on the traditional knowledge of the women. These health care centres in the villages are not a substitute for the government health care system, but is an attempt on the part of SEWA to fill a gap in the existing system, while at the same time pushing for legislative measures to be taken to solve this problem. (Fried et al, 1989: 20)

However, the most important part of SEWA's support services is its saving and credit programme through the SEWA Bank. During its first year of existence, SEWA embarked on a programme to make available to its members low interest loans from India's national banks. This eventually led to the setting up of the SEWA Bank. This resolves the problem of lack of money for equipment and machines, and protects these women from unscrupulous moneylenders. (ibid:20)

Most of the self-employed women do not own capital, tools or equipment. They are therefore indebted to private money lenders who charge exorbitant interest rates. This indebtedness leads to a cycle of indebtedness, because it results in the women being in a very weak bargaining position with the middlemen and traders, leading to low wages and work insecurity, hence perpetuating the cycle of indebtedness (Bhatt, 1992: 5).

The main aim of the bank is:

- to provide credit to self-employed women who do not have collateral usually needed from mainstream banks as a basic requirement to secure loans;
- providing savings and fixed deposit facilities to poor women to give them more control over their income usually controlled by their husbands;
- Adapting traditional banking methods and schemes to meet the needs of poor self-employed women for example collection services from their places of business or houses, through saving boxes or collectors;
- Offering training and assistance in banking procedure (Sebstad, 1982)

The bank run on a cooperative basis is controlled by a Board of Directors made up of a chairman, a managing director, and representatives of all SEWA's major trade groups, who meet once a month. Although initially Ela Bhatt and the leadership of the TLA steered the movement and took on many of the managerial responsibilities - over the years this situation changed evolving more and more responsibilities to organisers and trade group leaders. Today ten of the fifteen Board Members are illiterate, and this it is claimed has never been an obstacle to the smooth running of the Bank or in making decisions or resolving problems (Fried et al. 1989: 21).

The bank staff includes a manager, assistant manager, loan officer, cashier, clerk and several assistants. The loan officer works with other organisers to "*mobilise savings, identify potential borrowers and monitor the repayment of loans.*" (Sebstad, 1982: 83) According to 1989 figures, SEWA Bank had 25 000 women registered as shareholders. A plenary assembly takes place on an annual basis. The SEWA Bank has come to play an important role in developing banking policy at a national level.

With regard to social security programmes, SEWA has played an important role in introducing a work security scheme, and a life insurance programme for self-employed workers. SEWA has also been instrumental in designing and implementing a maternity benefit scheme for its members. This scheme which was started in 1975, initially focused on prenatal health care, training on nutrition and infant care, and postnatal cash support. This became a blueprint for State and National Labour Ministry plans for the introduction of similar schemes (Sebstad, 1982: 3, 4; SEWA Publication, 1992: 5-9).

SEWA's Community Health Services provides safe and low cost preventative and curative primary health care to SEWA members. Other services include legal aid, widowhood benefits, child care and creche facilities, housing services and literacy classes (ibid).

The Financial Structure of SEWA

In its initial years SEWA received most of its financial support from membership fees, fees from the processing of loan applications from nationalised banks, assistance from the TLA, and contributions from local institutions and individuals sympathetic to their cause. Outside support increased as SEWA became more well known. This support came mainly from international development agencies like the ITGLWF (International Textile, Garment and Leather Workers' Federation an affiliate of the IFCTU (International Confederation of Free Trade Unions), the AAFLI (Asian American Free Labour Institute), the Ford Foundation, and

Oxfam. SEWA also received extensive support from governments like the Netherlands and Luxembourg, and national level governmental agencies such as NORSK (Norwegian international development agency) and SIDA (Swedish international development agency). With this kind of support SEWA was therefore in a strong position to embark on its income generation activities, training courses and support services for its membership. It is important to note that although these funds have been crucial in securing vehicles, building space, constructing of offices, and starting up income generation activities and training courses, SEWA remains self-supporting from its activities at the SEWA Bank and its complaints section. To avoid a conflict of interest SEWA is not keen on accepting funds from local capitalists, businessmen, and merchants. (Sebstad, 1982:258-263)

Weaknesses and Lessons to be learnt from the example of SEWA

Although struggle is an important instrument, it has not always worked. This was particularly in the case of trade groups that organised strikes against the merchants for higher piece rates. After the strikes, the demands negotiated were not honoured by the merchants, some of whom reacted by victimizing the women who went on strike, and put a complete end to doing business with them. This was largely made possible by the fact that there was no law binding merchants and middlemen to agreements reached with unions representing self-employed workers. Merchants and middlemen are also only too aware of the fact that there is a large reserve army of labour out there, who would be willing to take over at lower wage costs.

Hence, their struggle is a solitary one in which they do not have bargaining power to wage a successful battle against the merchants. Conventional trade union tactics cannot always be applied to self-employed workers because of the peculiar nature of their work. The strike weapon can only be useful if accompanied by strategies to make the situation of these women more visible through lobbying for support at government level, and the subsequent passing of legislation favourable to their situation. (Sebstad, 1982: 58, 59)

Up to very recently neither the issues nor the trade unions under SEWA were taken seriously, and although it has such a large membership it is still not represented in policy making bodies. In fact, policies and laws that work against SEWA members continues to exist. This is evident when one looks at the ongoing problems of trying to secure vending space experienced by vendors who are continuously harassed by police who treat them like criminals. (SEWA Publication, 1994: 6)

The other problem has to do with paying back of the loans granted by nationalised banks before the emergence of SEWA Bank. Initially 95% of loan instalments were met on time. Eventually, as loan applications increased, problems emerged over loan application procedures, which were rather lenient. Applications were not studied properly before granting of loans, and often these were approved without checking the backgrounds of those applying, and whether or not *"they were actually doing the trades they claimed, earning what they stated, or living at the reported addresses."* Therefore in some cases borrowers could not be traced by bank field staff (Sebstad, 1982: 86).

In addition, confusion arose in July 1975 when the government announced a temporary moratorium on repayment of debts by the rural poor to private moneylenders. This was misinterpreted by many SEWA members to include repayment on government sponsored loans, which clearly was not the case. All of this contributed to problems with repayment. In trying to follow up on this problem, by going house to house to explain to SEWA members that they had to pay back the loans, SEWA organizers discovered that not all the women used the money for their trade. It was found that many used it to pay off old debts, while others used it for conducting weddings and funerals (Sebstad, 1982: 87).

Additional reasons for the delays in payment were also discovered. These included:

- Illness of family members;
- male unemployment;
- loss of earnings during pregnancy;
- low/irregular earnings from the practised trade, due to structural and marketing problems, and harassment by police for operating in unlicensed areas.
- Depression of selling prices due to competition amongst those doing similar trades;
- Unwillingness of Banks to take action against defaulters because it was felt that these losses could be written off easily (ibid).

The other problem had to do with members seeing the organisers as loan collectors, which stopped some unemployed women from becoming involved in SEWA activities. This eventually led to the introduction of the Government bloc grant program, which came under the directorship of SEWA, allowing it more control over issuing of loans. (Sebstad, 1982)

The other area where problems emerged was in trying to organise in the rural areas. The problem here had to do with the conservativeness of rural people characterised by a stronger adherence to male domination and authority than in urban areas, and the problem of caste. Often "*vested interests and male leaders*" tried to dominate the whole process. Some of the husbands refused to allow their wives to participate in the activities of SEWA like the attending of meetings, and did not take too kindly to their becoming more independent. In such cases the husbands could only be won over by demonstrating to them how this involvement with SEWA could improve the economic status of the entire household. There was also the problem of communication because of distances. (Sebstad, 1982; Fried, 1989)

In some cases, the cooperatives threaten to fail and may take a long time to be set up, and become self-supporting. This could result in demoralizing of the cooperative members as they face criticism and pressure from their families and husbands who see their work as a waste of time because it does not bring in money (Fried, 1989: 72).

In some cases the women did not see the importance of attending meetings or talks concerning the cooperative, and in fact saw it as an economic loss of time (ibid).

Another problem concerns underemployment, in cases where women working with SEWA feel that they can produce more if they were provided with more raw materials. Women in these situations often complain that they are unable to get work outside because of their

association with SEWA. They also accuse women distributing the supplies of favouring friends. Also, experienced middlemen understand the rules of the buying game very well, and they have contacts established through years of being in the business and so they are often given priority (Sebstad, 1982).

Very often a large number of workers within a particular trade still opt to remain outside the activities of SEWA. Some of the trades like the vegetable coop consisting of 40 members does not make up the sole activity of the members, and actually forms an additional income. However, the activity of vending involves intensive physical labour as the *"women have to drag heavily loaded hand-carts for several kilometres from the wholesale-market to the different institutions"* where they sell their goods. In addition, because it involves such strenuous work, the help of another member of the family becomes essential, and so the income has to be shared between them (Fried, 1989: 17).

Training classes are also offered by some handicraft coops. In some cases though, not all of those that are trained are able to get work in the production coop in which they were trained. This is because it is still difficult to find a steady market for their products, and it is also very expensive to produce the handicrafts, and so it becomes increasingly difficult to sell them in a market that is extremely competitive (ibid:17).

According to Fried et al (1982), most of the girls working within the coop knew very little about the structure of their particular trade or coop. They were not aware of where the goods were sold, how many people were part of the coop, or the financial structure of the coop, and it seemed like the girls saw themselves as employees rather than part of the cooperative project.

Fried (ibid) from their study found that, in many of the cases, coops are formed based on market niches available. In these cases, cooperative activities only bring about a temporary improvement in the women's income, and do not provide longer term solutions.

In some rural areas, SEWA was permitted by the government to start up coop projects of turning wasteland into arable land as a way of generating earnings for women in the area. In these cases, SEWA came into conflict with shepherds who previously used the land, and who were now feeling displaced. (ibid:18)

A lot of problems are experienced when trying to get the primary and central cooperative societies registered, due to the corruption of officials in the Cooperative department within the state governments, who sometimes demanded bribes, and denied receiving application forms. Similar problems were experienced when applying for operating licenses (Fried, 1989: 70).

Another problem experienced by SEWA was the paperwork and red tape associated with accepting outside support. In an organisation with a small staff and limited managerial resources it is time-consuming to prepare project proposals, account for all funds used and oversee the preparation of financial and narrative reports. In addition when assistance from

bilateral government agencies is accepted, the approval of the Indian government is required, and this can cause delays in starting up programs. (Sebstad, 1989: 261)

Acceptance of international funds has also led to criticisms from some quarters who believe that SEWA is being used "*as a vehicle of foreign infiltration*". In some cases the international organisation itself may not be very popular with the government of the country, and this may result in a problem of following through on funding commitments leading to disappointment of members who could begin to lose trust in the organisation. (ibid:262)

Conclusion

In the case of SEWA, we have seen how the joint action of labour and cooperatives is brought together to eradicate the poverty of self-employed workers. Conventional labour union tactics alone cannot be applied to the situation of self-employed workers. However when it is combined with cooperative production, it becomes a strong weapon in the hands of the self-employed to confront the problems that they face on a daily basis.

One is left with the question as to whether SEWA is replicable, taking into consideration its peculiar/unique socioeconomic, cultural, political, and resource available context. Sebstad (1989) is of the opinion that this may not be possible. However, she goes on to point out that what is possible is a replication of "*the underlying concepts*" upon which SEWA is based. Those closely involved with SEWA also strongly believe that programs similar to SEWA's can be started in other parts of the world, and they hope that the example they have set will be emulated and used to improve the working and living conditions of the self-employed.

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HANDOUT ON SALIENT FEATURES OF MAJOR PROMOTIONAL SCHEMES FOR RURAL NON-FARM SECTOR OF NABARD

Sr.	Schemes	Major Objectives	Eligible / Benefited Institutions	Kind and Mode of Assistance
A. Strengthening of Credit Delivery System / Credit Innovations				
1.	Training of Primary Lending Institution (PLI) staff	(i) Skill improvement (ii) Project formulation and appraisal	All types of banks	Cost of organising training programme borne by NABARD.
2.	Linking of Self Help Groups (SHGs) with banks	(i) Evolve alternative credit strategies for poor (ii) Build rapport between banks and poor	SHGs and banks	(i) Organisation of SHGs by banks. (ii) Refinance support at concessional rates of interest to banks.
3.	Bulk lending through Voluntary Agencies (VAs)	(i) Easy access to timely credit to poor (ii) Reduce cost of transaction for banks (iii) Improve system of credit disbursement (iv) Encourage thrift and self help among poor. Enable banks to have their own professionally qualified staff	NGOs VAs	(i) Grant of bulk loan to NGOs by banks / NABARD (ii) Refinance to banks by NABARD.
4.	Setting up of Technical, Monitoring and Evaluation (TME) cells in banks	Focus on economic development of rural women	SCBs, CCBs, SCARDBs and RRBs	Reimbursement of cost of TME cell staff by NABARD for 3 years.
5.	Establishment of Women Development cells in RRBs/SCBs/DCCBs/SCARDBs		RRBs/SCBs/DCCBs/SCARDBs	(i) Reimbursement of 50% of pay and allowances of officers posted to women cell. (ii) Training to cell in charge by NABARD on gender issues
B. Developing Entrepreneurs				
1.	Training cum Production Centres (TPCs)	(i) Imparting skill and technology to rural entrepreneurs / artisans (ii) Support programme for raw material supply, marketing, common facilities and quality name, etc.	VAs, government corporation, joint sector companies and promotional agencies	(i) Grant cum revolving fund assistance from NABARD for capital items (ii) Cost of training on 1-2 professional of TPCs (iii) Bridging the deficit in cashflow projection during initial period
2.	Rural Entrepreneurship Development Programme (REDPs)	Assist agencies in conducting EDPs for youth taking up self employment	VAs and Promotional agencies	Reimbursement of various items of cost of training
3.	Training of and by Master Craftsmen	Upgradation and refinement of technical skills of master craftsmen (trainers) and rural entrepreneurs.	VAs, government promotional organisations and private companies	(i) Grant for meeting expenses on machinery, tools, equipment, honorarium to master craftsmen, stipend to trainees (ii) Grant for training of master craftsmen.
4.	Market Oriented Training for Rural Artisans	(i) Impart specialised training to rural entrepreneur to improve production efficiency and quality of products. (ii) Diversification of product range and keeping with marketing agencies.	NGOs and government promotional organisations.	(i) Grant for tools and equipment. (ii) Grant for training cost and cost of creating common facilities
C. Support to Promotional Organisations				
1.	Artisan Guilds	(i) Bring together widely dispersed artisans (ii) Inculcate a sense of mutual help to increase their bargaining power.	VAs, government promotional bodies, banks, corporate bodies, academic institutions and artisan groups.	(i) Grant up to Rs. 10 lakhs per guild subject to maximum Rs 5000/member. (ii) Grants may cover cost of survey of artisans, training, common facilities plant and machinery, workshop and working capital for one cycle.
2.	Training of Voluntary Agencies (Trainers)	Training to assist VAs in undertaking motivational and skill up-gradation programmes	Trainers of VAs and reputed training institutions	NABARD arranges training and meets the cost
3.	Orientation Meets	Familiarise NGOs, banks and other developmental organisation with credit and promotional schemes of NABARD	NGOs, Banks Developmental organisations.	NABARD arranges the orientation meets at its own cost

Sr.	Schemes	Major Objectives	Eligible/ Benefited Institutions	Kind and Mode of Assistance
4.	Flexible Approache	Creating sustainable self employment opportunities in rural areas in a cost effective manner.	VAs	(i) NABARD may provide refinance for the credit component (ii) Grant support by NABARD to cover salaries of professionals.
5.	Assistance to Rural Women in Non-farm-Development (ARWIND)	Generation of self employment opportunities for women in rural areas through group activities.	VAs and NGOs	(i) Grant assistance up to Rs. 10000 per women for training cost and setting up of mother units and common services centres (ii) Refinance to banks for credit provided to women run units
6.	Schemes for Setting of Mother Units	Encourage ancillarisation and sub contracting of production among small units in rural areas by big units, export houses, marketing organisation, VAs and NGOs.	VAs, NGOs, non-profit organisation, export houses, manufacturing and processing units, and public undertakings.	NABARD to provide grant to meet expenditure on:- (a) Training for transfer of technology (b) Design development (c) Salary of 1-2 professional (d) Compensation for extra expenses
7.	Promotion linked credit support for setting up common service centres (CSCs)	(i) Improving competitiveness and bargaining power of cluster units. (ii) Orienting production to changing market.	VAs, NGOs, Registered institutions, Promotional organisations, Cooperative society, Association, Firm, Individual, Company.	(i) Limited grant by NABARD for (a) Preliminary expenses (b) Administrative expenses (c) Expenses on design development (ii) Refinance to banks for credit provided
D.	Area Programmes			
1.	Area Plan for Rural Industrialisation (APRI)	Generate sustainable income through rural industrial activity in a selected block.	Nodal agency	(i) 100% refinance to banks for credit provide (ii) Loans to nodal agency for setting up of storage godown, common facilities and marketing outlets (iii) Grant to nodal agency for training, market research, development of brand image and common facilities, etc.
2.	District Rural Industries Project (DRIP)	Intensification of credit for rural industrialisation in selected districts.	Banks, VAs and NGOs	(i) 100% refinance by NABARD to participating banks (ii) Arrangement of training officer of banks, VAs, NGOs and government departments by NABARD (iii) Cost of District Potential Survey of Non-farm Sector borne by NABARD. (iv) NABARD orientation meets seminar, awareness and sensitisation programmes.
E.	Research and Studies			
	NABARD selectively funds research and studies in rural non-farm sector			

Notes: NABARD - National Bank for Agriculture and Rural Development; CBs - Commercial Banks; SCBs - State Co-operative Banks; RRBs - Regional Rural Banks; SCARDBs - State Co-operative Agriculture and Rural Development Banks; VAs - Voluntary Organisations; NGOs - Non-governmental Organisations; NFS - Non-farm Sector; RNFS - Rural Non-farm Sector; SSI - Small Scale Industry; KVIC - Khadi Village Industries Commission; KVIB - Khadi Village Industries Board; PACS - Primary Agriculture Credit Societies; SHGs - Self Help Groups; WCS - Weaver Cooperative Societies; LAMPS - Large and Multipurpose Societies; FSS - Farms Service Societies; EPPs - Entrepreneurship Development Programmes.

HANDOUT ON SALIENT FEATURES OF MAJOR REFINANCE SCHEMES FOR RURAL NON-FARM SECTOR OF NABARD

Sr. No	Name of the Scheme	Maximum Refinance (Rs. in Lakh)	Margin	Beneficiaries	Type of Unit	Eligible Items of Investment	Repayment Period (Years)	Gestation Period (Months)	Eligible Institutions
A. Automatic Refinance Schemes									
1	Composite Scheme	2.0	Nil	Rural Artisans, Handicraftsmen, Small Entrepreneur, Groups, Partnership Firms	New/Renovation of old Units	Work-shed, Machinery, Tools, Equipment and Working capital for first cycle	3-10	18	CBs, CCBs, RRBs, ARDBs, PACs
2	Integrated Loans Scheme	15.0 (Bank Loans CBs & RRBs 25.0 & CCBs 20.0)	5% 10%	Rural Artisans, Small Entrepreneur, Groups, Proprietary & Partnership Firms, Industrial Co-operatives, Registered Institutions, VAs, Pvt & Public Companies	New/Renovation of old Units	Work-shed, Machinery, Tools, Equipment, Preliminary and Prooperative Expenses, Consultancy/ Project formulation charges and Working capital for first cycle	3 - 10	18	CBs, CCBs, RRBs, ARDBs
3	Small Road Transport Operators (SRTOs)	10.0	15%	Individuals, Group of Individuals, Proprietary & Partnership Firms, Co-operatives,	2 Vehicles	Chassis, Body making, Insurance	5	6	CBs, CCBs, RRBs, ARDBs
4	Project Formulation and Consultancy Services	0.10	10%	Promoters, Entrepreneurs, Units availing loans Under Integrated Loans Scheme	New/Renovation of old Units	Consultancy/ Project formulation charges	7	-	CBs, CCBs, RRBs, ARDBs
5	Infrastructure and Promotional Support	0.03 to 0.125	Nil	Individuals, Promotional Organisations of Govt., VAs	New/Renovation of old Units	Cost of Work-shed	10	12	-Do -
6	Mobile Static Carts & Kiosks	0.50	Nil	Individual/ Group/ Women identified by Promotional Agency linked with NFS Products	Construction or Lease of Cart/ Kiosk	Construction or Lease of Cart/ Kiosk, Working capital for first cycle	3 - 10	12	CBs, CCBs, RRBs, ARDBs
7	Mobile Sales Van	10.0	5% 10%	Registered institutions, VAs, Co-operatives, Proprietary & Partnership Firms and Associations	Two New Vans with necessary fittings	Construction or Lease of Cart/ Kiosk, Working capital for first cycle	3 - 7	12	CBs, CCBs, RRBs, ARDBs
B. Non-Automatic Refinance Schemes Requiring Prior Approval of NABARD									
8	Term Loan Assistance to SSIs	Upto SSI limit	25%	Individuals, Proprietary & Partnership Firms, Pvt and Public Ltd., State Fed., Corporations, Joint Sector Undertakings	New/Renovation of old Units	Land & Site Development, Work-shed, Tools, Equipment, Delivery van, Consultancy/ Project formulation charges Preliminary and Prooperative Expenses and margin for Working capital	3 - 10	12	CBs
10	Agro-Industries Projects	No Limit for (a) Upto SSI for (b)	12.5%	(a) Corporations of Govt., Joint Sector, Co-operatives, societies of KVIC/KVIB (b) Public / Pvt Ltd. Companies, Proprietary & Partnership Firms	New/Renovation of old Units	Land & Site Development, Work-shed, Godowns, Market outlets, Machinery, Tools, Equipment, Delivery van, Consultancy/ Project formulation charges Preliminary and Prooperative Expenses and margin for Working capital	10	12 - 36	CBs, SCBs, SCARDBs

Sr. No	Name of the Scheme	Maximum Refinance (Rs. in Lakh)	Margin	Beneficiaries	Type of Unit	Eligible Items of Investment	Repayment Period (Years)	Duration Period (Months)	Eligible Institutions
11	Sales Centre for Marketing of Rural Products	25.0 for Metro urban 15.1 for Semi-urban 7.5 for rural	25%	Weavers registered with State Handloom Development Corporations, Weaver member of WCS/ PACS/ LAMPS/FSS	New/Renovation of old Centres	Construction cost, Purchase / Lease of centre, Cost of extension, counters store, shelf furniture, Working capital for first cycle	3 - 10	18	CBs, CCBs, RRBs (Up to Rs. 10.0 lakhs)
12	Modernisation/Acquisition of Looms, Construction of Worksheds	0.075	nil	Powerloom weaver Societies	Acquisition / modernisation of looms, Power looms	Acquisition / modernisation of looms, Cost of Construction of Worksheds	3-5		CBs, SCBs
13	Term Loans for Powerlooms	SSI Limit	10 %	Entrepreneurs with necessary talent and skill but who lack money	New Unit	Acquisition of Power looms	12	12	CBs & SCBs
14	Margin Money Scheme	Upto 100% of shortfall ceiling of Rs. 5.0 lakh	-	Well established units, export houses, NGOs, Market Development centres	New Unit	Any Activity undertaken by the entrepreneur out RNFS Schemes	After recovery of term loan with in 10 Years	Period of recovery of term loan	CBs, SCBs, SCARDBs
15	Ancillarisation scheme for mother units and satellite units	Mother- Project basis Satellite- 10.0 and more upto SSI	Project basis	VAs and NGOs, Registered institutions, promotional organisations, Co-operative society, individual, firm, company in Pvt. Sector	New Unit	All type of manufacturing, processing, NFS activities	Project specific	Project specific	CBs and SCBs
16	Common Service Centres	Upto SSI limit	Project basis		New unit	All type of manufacturing, processing, NFS activities (excluding those socially not desirable)	Project specific	Project specific	CBs and SCBs

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एक खत आपके नाम.....

प्रिय दोस्तो,

महिला बचत एवं साख स्वयं सेवी समूह के गठन के सम्बन्ध में विभिन्न प्रशिक्षण चरणों को इस मैन्युअल के माध्यम से प्रेषित किया जा रहा है।

कार्यक्रम व्यवस्था

- बैठक व्यवस्था देशी बिछावन में हो। प्रशिक्षक एवं प्रतिभागी समान रूप में बैठें।
- बैठक व्यवस्था गोलाई में हो, ताकि सभी एक-दूसरे को देख सकें।
- संभव हो तो कार्यक्रम आवासीय रखें।
- प्रशिक्षक प्रतिभागियों के साथ भोजन में शामिल हों।
- जिस गांव में कार्यक्रम आयोजित हुआ है, वहाँ यदि महिला सरपंच-पंच है, तो उन्हें कार्यक्रम में आमंत्रित करें।

प्रशिक्षण कार्यक्रम :

- सत्रों का अधिक रोचक बनाने के लिए सहभागी प्रक्रिया अपनाएं।
- रुचि न होने पर प्रतिभागियों को सुनने के लिये बाध्य न करें। ऐसे में कोई मनोरंजन वार्तालाप या कार्यक्रम जैसे-फिल्म शो, सफल कहानियां आदि सुनाई/दिखाई जा सकती है।
- यदि उपलब्ध हो तो कार्यक्रम में माइक का उपयोग अवश्य करें। क्योंकि अनुभव बताते हैं कि माइक में बोलने के लिये महिलायें बहुत लालायित रहती हैं।
- प्रत्येक सत्र के अन्त में प्रतिभागियों में खास-खास बिन्दु दोहराने को कहें।
- सत्रों में स्थानीय स्रोत व्यक्ति का भी उपयोग करें।
- जहां समूह अधिक जागरूक है वहां कार्यक्रम में परिवर्तन करते हुये उनकी आवश्यकतानुसार अतिरिक्त सत्र शामिल किये जा सकते हैं।
- प्रतिभागियों के पंजीयन के लिये एक रजिस्टर रखें। इसमें महिला का नाम पूरा डाक का पता स्व-सहायता समूह का नाम, उम्र, शिक्षा, दस्तखत की जानकारी हो।
- प्रशिक्षण का फॉलो अप (अनुसरण) भी होता रहे। समूह बैठक, व्यक्तिगत चर्चा में भी विषयों को दोहराया जा सकता है।

स्व- सहायता समूह के प्रशिक्षण कार्यक्रम का विवरण

<input type="checkbox"/>	लक्ष्य समूह	-	स्व-सहायता समूह के सदस्य
<input type="checkbox"/>	अवधि	-	तीन दिवस
<input type="checkbox"/>	प्रशिक्षण का आयोजन	-	ग्राम पंचायत / समूह क्षेत्रीयवार
<input type="checkbox"/>	प्रतिभागियों का विवरण	-	
<input type="checkbox"/>	समूहों की संख्या	-	तीन आत्मीय समूह के सदस्य (अधिकतम)
<input type="checkbox"/>	समूह सदस्य	-	२५
<input type="checkbox"/>	अन्य (उत्प्रेरक)	-	५ (अधिकतम)
			<hr/>
			योग ३० सदस्य
			<hr/>

समूह सदस्यों का प्रशिक्षण कार्यक्रम

दिन पहला (कुल 5 घंटे)	कार्यक्रम की शुरुआत 15	प्रतिभागियों का परिचय 1-1/4 घंटा	प्रशिक्षण से अपेक्षाएँ? 1/2 घंटा	गांव में महिला/पुरुष की दिनचर्या 1 घंटा
	गांव के विकास हेतु शासन से उपलब्ध सुविधायें, किनके लिये एवं उपयोग? 1 घंटा		शासकीय/अशासकीय व जनप्रतिनिधियों से संबंधों की जानकारी 1 घंटा	
दूसरा दिन (कुल 5-1/2 घंटे)	गरीब कौन है? 45 मिनट	गरीब कर्ज क्यों लेते हैं? 45 मिनट	स्व सहायता समूह क्या है? 1 घंटा	समूह क्यों? 1/2 घंटा
	बचत कैसे एवं समूह में बचत करने के फायदे 1/2 घंटा	समूह नेता कैसा हो? 1 घंटा	समूह की बैठकें कैसी हो? 1 घंटा	
दिन तीसरा (कुल 4 घंटे)	स्व सहायता समूहों को सामाजिक मुद्दों के प्रति जागरूकता 1-1/2 घंटा	समूह में रखे जाने वाले रिकार्ड्स 1-1/2 घंटा	पूरे प्रशिक्षण कार्यक्रम को दोहराना एवं समापन 1 घंटा	

असंगठित क्षेत्र की ग्रामीण निर्धन महिलाओं की
ऋण संबंधी आवश्यकताएँ एवं दिक्कतें

१. छोटी-छोटी जरूरतों के लिए पुरुषों पर निर्भर।
२. पर्दा प्रथा।
३. निरक्षरता।
४. पति ने पहले से कर्ज ले राखा है।
५. घरेलू कार्य का बोझ।
६. बैंक जाने से घबराती है।
७. साहूकार/महाजन आसानी से उपलब्ध हो जाता है।
८. आत्म विश्वास की कमी।
९. अभिव्यक्ति की कमी।
१०. निर्णय लेने की स्वतंत्रता नहीं होना।
११. बैंक की प्रक्रिया जटिल होना।
१२. उपभोक्ता ऋण बैंक से प्राप्त नहीं होते हैं।
१३. बैंक पास नहीं है।
१४. बैंकर्स गॉव में नहीं आते हैं।

स्व-सहायता समूह (सेल्फ हेल्प ग्रुप)SHG
बचत एवं साख समूह (थ्रिफ्ट एण्ड क्रेडिट ग्रुप)

क्या?

1. स्व-सहायता समूह १५-२० समहिलाओं का समूह है,
2. एक समान लक्ष्य के लिए इकट्ठे होते हैं,
3. उन महिलाओं की सामाजिक आर्थिक स्थिति लगभग समान होती है।

क्यों?

1. महिलाओं में संगठन हेतु,
2. ग्रामीणों में फैले शोषण को हटाने हेतु,
3. ग्रामीण महिलाओं में आत्मविश्वास पैदा करने हेतु,
4. ग्रामीण महिलाओं को आर्थिक रूप से आत्म निर्भर बनाने हेतु।

लक्ष्य समूह?

ग्रामीण क्षेत्र की निर्धन महिलाएं। इसमें :

1. भूमिहीन परिवारों की कृषि श्रमिक महिलाएँ,
2. सीमान्त कृषक परिवारों की महिलाएँ,
3. ग्रामीण शिल्पी परिवारों की महिलाएँ,
4. लघु व्यवसायी महिलाएँ।

कार्यक्रम की शुरुआत

सत्र

1

विषय वस्तु	सत्र से लाभ
<input type="checkbox"/> प्रशिक्षण सत्र का प्रारंभ (दीप प्रज्वलित)	<input type="checkbox"/> गीत/भजन के माध्यम से महिलायें आपस में जुड़ेगी।
<input type="checkbox"/> गीत/भजन	<input type="checkbox"/> महिलाओं को नयापन लगेगा।
<input type="checkbox"/> अतिथि एवं प्रतिभागियों का स्वागत।	
<input type="checkbox"/> प्रशिक्षण के उद्देश्य बताना।	

प्रक्रिया :

- किन्ही स्थानीय प्रमुख या प्रतिभागियों में से ही जिसे समूह तय करें, दीप प्रज्वलित कर कार्यक्रम की शुरुआत की जाये। इसके पश्चात् महिलाओं से गीत/भजन गाने को कहें।
- भजन के पश्चात् प्रशिक्षक कार्यक्रम के उद्देश्य को सरल भाषा एवं संक्षिप्त में जानकारी देंगे।

प्रशिक्षण की तैयारी :

दीप, रूई, माचिस, मोमबत्ती, घी, स्थानीय फूल आदि।

प्रशिक्षक के लिये :

- यदि महिलायें एक से अधिक भजन गाने की इच्छा जाहिर करती हैं, तो प्रशिक्षक रोकने का प्रयास न करें। चाहे समय थोड़ा अधिक क्यों न लग जायें।
- कार्यक्रम को बिल्कुल अनौपचारिक रखें।

परिचय

सत्र

२

विषय वस्तु

सत्र से लाभ

□ प्रतिभागियों का आपसी परिचय।

सभी एक-दूसरे को जानेगें
अजनबी पन दूर होगा।
महिलायें आपस में खुलेगी।
रोचकता बढ़ेगी।

प्रक्रिया :

- कोई दो ऐसे चिन्हों के चित्र कार्डस जो आपस में सम्बंध रखते हैं, को प्रतिभागियों के घेरे के बीच में रख दें जैसे- चकला-बेलन (जोड़ा) सूपा-डलिया (जोड़ा)। कार्डस की संख्या जोड़ों में सदस्यों की संख्या के बराबर होनी चाहिए।
- महिलाओं को एक-एक कार्ड उठाने के लिये कहें। जब सबके पास कार्डस पहुच जयें तब एक महिला खडी होकर अपने कार्ड के चिन्हों को सबको बतायेगी और कहेगी कि मै (सूपा) हूँ। मेरा जोड़ा कौन है, जिसके पास उसके जोड़े का चित्र होगा वह खडी होकर कहेगी कि मै तुम्हारी जोड़ी (डलिया) हूँ।
- इसी तरह बारी-बारी से सभी इसको दोहरायेगें। जब सबके जोड़े बन जायें, तो उन्हें दो मिनट का समय दिया जाये। सभी जोड़े आपस में बात करके अपने-अपने साथी का नाम, गांव का नाम, बच्चे, व्यवसाय की जानकारी लेंगें।
- जब समय समाप्त हो जाये तो जोड़े में बारी-बारी से सभी अपने-अपने साथी के बारे में जानकारी देगे। प्रशिक्षक भी इसमें शामिल होंगें।

प्रशिक्षण की तैयारी

प्रतिभागियों की संख्या अनुसार दो आपस में संबंध रखने वाले चिन्हों के चित्र कार्डस।

प्रशिक्षक के लिये :

- प्रशिक्षक माहौल को अधिक से अधिक हास-परिहास का बनायें। जिससे महिलायें सहज होगी और खुलकर बातचीत करेगी।
- गांव में जो चीजें पाई जाती हैं उन्हें के चित्र प्रयोग में लायें
- जुड़े हुये चिन्हों के उदाहरण :-
गिल्ली-डन्डा, सांप-बीन, बिल्ली-चूहा, गाय-बैल,
पैर-चप्पल, मुर्गा, बकरा-बकरी, कलम-स्लेट आदि।

प्रशिक्षण से अपेक्षाएँ

सत्र

3

विषय वस्तु

- इस प्रशिक्षण कार्यक्रम से प्रशिक्षणार्थियों की क्या अपेक्षाएँ हैं, जानना।

सत्र से लाभ

- प्रशिक्षण कार्यक्रम निर्धारण करने में मदद मिलेगी।
- आवश्यकतानुसार सत्र जोड़े या कम किये जा सकेंगे
- महिलाओं की जानकारी के स्तर का पता लगेगा।

प्रक्रिया :

- प्रशिक्षण सदस्यों से उनकी इस कार्यक्रम से अपेक्षाओं के बारे में पूछेंगे, कुछ इस तरह :-
"आप लोग प्रशिक्षण में आये हैं। घर से चलते समय आपने कुछ सोचा होगा कि वहाँ ये
ये..... बताया जायेगा। ये.....
ये..... हम वहाँ पूछेंगे। वह बातें हमें बतायें।
- इस सत्र में जो भी बिन्दु उभर कर आये उनके चित्रों के कटआउट्स बोर्ड में पिनिंग करते जायें। यदि एक ही बात को एक से अधिक महिलायें बताती हैं तो उस चित्र के कार्ड में जितनी बार दोहराया गया है, उतनी ही खड़ी लाइन (9) का चिन्ह बना दें।
- विश्लेषण करें, कौन सा बिंदु कितने लोगों ने सोचा है, उस अनुसार चित्रों को कम दें।

प्रशिक्षण की तैयारी :

कुशन बोर्ड उपलब्ध नही होने की स्थिति में शाल, गोद, रूई, आवश्यक कटआउटस (चित्र)

प्रशिक्षक के लिये :

□ प्रशिक्षण से अपेक्षाओं के बिन्दु :-

१. कुछ सीखने के लिये,
२. काम-धन्धा के बारे में जानने,
३. समूह के बारे में,
४. स्वच्छता, बीमारी के बारे में,
५. बच्चों के लालन-पालन,
६. आमदनी बढ़ाने के लिये।

□ आयोजकों ने सूचना देते समय ही यदि महिलाओं को प्रशिक्षण के उद्देश्य के बारे में जानकारी दे दी है, तो उपर्युक्त जबाव महिलाओं से मिलेंगे। अन्यथा पूर्व में हुये अनुभव के आधार पर जबाव मिलने की संभावना कम है। ऐसे में अधिक समय व्यर्थ न करते हुये प्रशिक्षक को अगले सत्र की ओर बढ़ाना ही बेहतर होगा।

गाँव में महिला-पुरुष की दिनचर्या

सत्र

8

विषय वस्तु	सत्र से लाभ
<input type="checkbox"/> गाँव में महिला के पूरे दिन के कार्यों की विवेचना करना।	<input type="checkbox"/> पुरुष की तुलना में महिला काम कम करती है, इस मान्यता को खत्म करने हेतु सोच पैदा करना।
<input type="checkbox"/> पुरुष के कार्यों का भी विश्लेषण करना	<input type="checkbox"/> महिलाओं की रुढ़िवादिता, अन्धविश्वास, सामाजिक कुरीतियों को दूर करने का प्रयास।
<input type="checkbox"/> परिवार एवं समाज में महिला की स्थिति को समझना।	<input type="checkbox"/> बेटे के समान बेटे को भी घरेलू कार्य की जबावदारी देना।
<input type="checkbox"/> इन स्थितियों के कारणों एवं उन्हें दूर करने के उपायों पर चर्चा।	

प्रक्रिया :

- प्रशिक्षक शाल के एक तरफ महिला और दूसरे भाग में एक पुरुष का चित्र लगायेंगे। प्रशिक्षक सदस्यों से महिला के दिन भर के कामों की जानकारी लें। जो भी काम वे बतायें उनके चित्र, महिला के नीचे लगाते जायें। अब पुरुष के कामों को पूछें। उनके कार्य के चित्र पुरुष के नीचे लगायें। बाद में कार्य के घन्टे दोनों के कितने-कितने होते हैं, उसका विश्लेषण भी किया जायें।
- अब प्रशिक्षक यह सवाल करेंगे कि परिवार और समाज में महिला का स्थान क्या है। उनकी स्थिति कैसी है। यदि प्रशिक्षणार्थी समझ नहीं पाते हैं तो पढ़ाई खुराक, विवाह आदि एवं बेटा-बेटी के भेदभावपूर्ण रवैया क्या-क्या है, की जानकारी लेकर दिनचर्या के नीचे ही इनके भी चित्र लगायें।
- उपर्युक्त स्थिति के क्या कारण हैं, सदस्यों से ही जानकारी लेकर चित्रों के माध्यम से विश्लेषण किया जाये एवं इन्हें कैसे दूर करें, इस बाबत भी उन्हीं से सुझाव चाहें।

प्रशिक्षण की तैयारी :

महिला/पुरुष के कार्यों के चित्र, शाल, महिलाओं की स्थिति, कारणों एवं दूर करने के उपायों के चित्र, गोंद, रूई।

प्रशिक्षक के लिए :

- प्रशिक्षक कम से कम बोलें। सदस्यों से प्रश्नोत्तर के द्वारा जानकारी लेकर चित्रों के माध्यम से विश्लेषण करें।
- सभी सदस्यों को भागीदारी हो, इसका ध्यान रखा जायें।

दिनचर्या

पुरुष

महिला

9. ट्रैक्टर चलाना खेती करना
जानवरों की देख-रेख, हल
चलाना, मजदूरी करना।

खाना बनाना, जानवरों की देखरेख, बच्चों
को सम्भालना, पानी लाना, घर की सफाई,
कपड़े धोना, खेती बाड़ी जैसे-निंदाई, गुडाई,
कटाना, बुआई एवं मजदूरी आदि।

महिला की स्थिति :

कम भोजन, इलाज की कमी, काम का दोहरा बोझ, शिक्षा की कमी, समाज में दूसरा दर्जा, निर्णय लेने में भागीदारी का अभाव, कम मजदूरी आदि।

कारण:

बेटा-बेटी में भेदभाव, पुरुष प्रधान समाज, सामाजिक बंधन, रीति-रिवाज कुरीतियों आदि।

दूर करने के उपाय:

पुरुष का सहयोग मिलना, बेट-बेटी में समानता, स्वास्थ्य सुविधायें, अच्छा भोजन, शिक्षा, निर्णय लेने की स्वतंत्रता होना, स्व. निर्भर होना आदि।

गाँव में उपलब्ध सुविधाएँ, किनके लिये एवं उपयोग

सत्र

५

विषय वस्तु	सत्र के लाभ
<input type="checkbox"/> गाँव के विकास के लिये शासन द्वारा प्रदत्त सुविधाओं की जानकारी लेना एवं देना।	<input type="checkbox"/> शासन के विभिन्न विभागों की योजनाओं की जानकारी सदस्यों को होगी।
<input type="checkbox"/> सुविधायें किनके लिये हैं?	<input type="checkbox"/> सुविधाओं के उपयोग एवं देख-रेख के प्रति समूह संवेदनशील होंगे।
<input type="checkbox"/> 'लोग' किसको कहेंगे?	
<input type="checkbox"/> सुविधाओं के उपयोग एवं देख-रेख।	

प्रक्रिया :

- सरकार से उपलब्ध सुविधाओं के बारे में प्रशिक्षक प्रतिभागियों से जानकारी लेंगे एवं देंगे।
- प्रशिक्षक अब पूछेंगे कि ये सुविधायें किनके लिये दी गई हैं। सदस्यों का जवाब होगा - 'गाँव के लोगों के लिये उनसे यह पूछा जाय कि 'लोग' में कौन-कौन होते हैं संभवतः महिलायें पुरुष, बच्चे एवं महिला तक ही सीमित होकर रह जायें। वृद्धजन भी 'लोग' में शामिल हैं, समझाया जाये।
- प्रशिक्षक अब यह सवाल करें कि गाँव में हैण्ड पम्पों की क्या स्थिति है? चित्र भी बतायें। (हैण्ड पम्प पर झूलते बच्चे) इनके देख-रेख की जवाबदारी किसकी है यह भी पूछें। उनके मन में यह बात बैठाई जाये कि ये सब सरकार की सम्पत्ति नहीं है, बल्कि गाँव की सम्पत्ति है। इसलिये इनकी देख-रेख, सही उपयोग की जवाबदारी गाँव के लोगों की न कि सरकार की।

प्रशिक्षण की तैयारी :

चित्रों के कटआउट्स।

प्रशिक्षक के लिये :

- गांव में उपलब्ध सुविधायें –
कुआ, हैंडपम्प, स्कूल, बिजली, ग्राम पंचायत, औषधालय, सड़क, इन्दिरा आवास, पशु औषधालय, शासकीय उचित मूल्य की दुकान (सोसाइटी), डाकघर, बैंक आदि।
- 'लोग' में महिला, पुरुष, बच्चे एवं वृद्ध शामिल है।
- सुविधाओं का उपयोग –
 १. हैंडपम्प के आस-पास गंदगी, झूलते बच्चे, कपड़े धोती महिला।
 २. डाकपेटी को तोड़ते-फोड़ते बच्चे।
 ३. स्कूल में मास्टर शिक्षक का नियमित न आना, प्रांगण में जानवर का बसेरा।
 ४. इन्दिरा आवास की देख-रेख न होना। आदि।

शासकीय / अशासकीय व जन प्रतिनिधियों से संबंध

सत्र

६

विषय वस्तु	सत्र से लाभ
<input type="checkbox"/> शासकीय / अशासकीय व जन-प्रतिनिधियों से सदस्यों का कितना सम्पर्क होता है, जानकारी लेना एवं देना।	<input type="checkbox"/> सदस्यों का किससे अधिक एवं किससे कम वास्ता पड़ता है, जानकारी होगी
<input type="checkbox"/> इनसे क्या-क्या मदद मिलती है, जानना एवं समझना	<input type="checkbox"/> समूह चर्चा में सभी की भागीदारी होगी। उन्हें शासकीय / अशासकीय व जन प्रतिनिधि एवं उनके कार्यों के बारे में जानकारी होगी।

प्रक्रिया : समूह चर्चा

- प्रशिक्षक प्रतिभागियों को ३-४ समूहों में बांट दें। प्रयास रहें कि स्व. सहायता समूह वार ही समूह बनाया जाये, ताकि विचारों में विरोधाभास की स्थिति न बने।
- समूहों को तीन भिन्न आकार के कार्ड्स, ड्राइंग शीट, स्केच पेन, गोंद वितरित करें।
(५ मिनट का समय)
- अब प्रशिक्षक प्रतिभागियों से पूछें कि उनका जिन लोगों से वास्ता पड़ता है वे कौन-कौन हैं? कुछ इस तरह के जवाब आयेगें - मास्टर, पटवारी, ग्रामसेवक आदि। प्रशिक्षक इन्हे निम्न तीन श्रेणी में विभाजित करें :-

एक -
दो -
तीन-

जिनसे महिलायें मिलती रहती हैं।
जिनसे जरूरत होने पर मिलती हैं।
कभी-कभी मिलती हैं।

- अब प्रशिक्षक को यह समझाना है कि दिये गये तीन प्रकार के कार्ड्स के द्वारा इन्हें दशाय्या जाये। जैसे- सबसे छोटा कार्ड पहले श्रेणी के लोगों के लिये, मंझोला कार्ड दूसरे श्रेणी के लोगों के लिये तथा बड़ा कार्ड तीसरे श्रेणी के लोगों के लिये हैं। कार्ड्स में सम्बन्धित अधिकारी/ जनप्रतिनिधि का नाम लिखकर ड्राइंग शीट में लगायें। प्रशिक्षक यह भी बताये कि समूह चर्चा में इनके कार्यों के बारे में भी चर्चा करे? समूह चर्चा के लिए १/२ घंटा का समय दें।
- समय समाप्त होने पर बारी-बारी से समूह अपने कार्य की प्रस्तुति करेंगे। उनके कार्यों को भी बतायें (५ मिनट प्रति समूह)। कुल २० मिनट का समय।
- प्रशिक्षक संक्षिप्त में पूरे सत्र को दोहरायें। (५ मिनट)

प्रशिक्षण की तैयारी :

	संख्या
तीन प्रकार के आकार एवं रंग के कार्ड्स	छोटा आकार - ६०
	मंझोला आकार- ५०
	बड़ा आकार - ३०
ड्राइंग शीट्स	४-५
गोंद	सभी समूहों को अलग-अलग
स्केचपेन	प्रति समूह २ से ३

प्रशिक्षक के लिये :-

- यदि संभव हो, तो प्रत्येक समूह में एक-एक पढ़ें लिखे सदस्य को रखें। इसमें उत्प्रेरकों, स्थानीय व्यक्तियों का भी उपयोग किया जा सकता है।
- प्रशिक्षक की समझ के लिये एक समूह चर्चा का उद्घरण नीचे दिया जा रहा है :-

श्रेणी	गुप क्रमांक	निष्कर्ष
वे जिनसे प्रायः मिलती हैं	१. २. ३.	दूधवाला, किराने की दुकान, दल की महिलाएं, माससाहब (मास्टर) डॉक्टर किराने की दुकान, कुटवार, सरपंच, डाकिया, दल अध्यक्ष मास्टर,, समूह की महिलाएं। सरपंच, कोटवार, नाई, धोबी मास्टर, सखी-सहेली, किराना, व्यापारी।
वे जिनसे काम पड़ने पर मिलती हैं	१. २. ३.	डाक्टर, चमार, कुम्हार, बस्सुआ, पटवारी, वकील, पंडितजी, सरपंच मास्टर साहब, डाकियां पटवारी, सोसाइटी सचिव, बैंक बाबू, डाक्टर, दाई, नाउ, साहुकार, चमार, बढेरा, पुलिस वाले। डाक्टर, पटेल।
वे जिनसे कभी-कभी मिलती हैं	१.	बड़े डाक्टर साहब, थानेदार, जिला कलेक्टर, मंत्री

विषय वस्तु

सत्र का लाभ

- | | | | |
|--------------------------|---------------------------|--------------------------|---|
| <input type="checkbox"/> | गरीब कौन है, समझाना | <input type="checkbox"/> | महिलायें किसको गरीब मानती हैं एवं क्यों मानती हैं, की जानकारी होगी। |
| <input type="checkbox"/> | गरीबी के कारणों को बताना। | <input type="checkbox"/> | गरीबी के कारणों की समझ पैदा होगी। |

प्रक्रिया :

- प्रशिक्षक सदस्यों से कहेंगे कि यहां (कार्यक्रम) मौजूद आपके समूह की महिलाओं में आप किनको करीब मानती है। उसका नाम बतायें। जिस महिला का नाम लिया जाये उसको परिचय के सत्र के सत्र में जो पहिचान का नाम दिया गया था, उस कार्ड को बोर्ड में पिनिंग करें। अब फिर पूछा जाये कि उसे गरीब क्यों समझती है? जो भी जवाब आये उसका चित्र उस पहिचान के नाम के सामने लगायें। एक से अधिक कारण उभर कर आते हैं तो उतने चित्र लगावें। चार-पांच महिलाओं से उनकी समझ अनुसार गरीबों के नाम पूछे एवं कारणों की जानकारी भी लें और कार्डस पिनिंग करें।
- जो भी गरीबी के कारण उभर कर आयें इनके अलावा सरकार की भाषा में गरीब कौन है, की जानकारी प्रशिक्षक देंगे।

प्रशिक्षण की तैयारी :-

- सदस्यों के पहिचान के चित्रों के कार्डस गरीबी को चिन्हित करने वाले कारणों के चित्र के कटआउट (पीछे रूई लगी हुई), शाल (कुशन बोर्ड उपलब्ध नहीं होने की स्थिति में)।

प्रशिक्षक के लिये :

- गरीबी के कारण -
 - * पति की मृत्यु हो गई है।
 - * जमीन/घर नहीं है।
 - * पढ़े-लिखे नहीं है।
 - * बच्चे नहीं है।
 - * रोजगार/मजदूरी नहीं है।
 - * ज्यादा बच्चे हैं।
 - * घर में सदस्य अधिक हैं।

गरीब कर्ज क्यों लेते हैं?

सत्र

२

विषय वस्तु

सत्र से लाभ

- | | |
|--|--|
| <input type="checkbox"/> गरीब कर्ज क्यों लेते हैं, कारण जानना। | <input type="checkbox"/> साहूकार/महान से कर्ज लेने के नुकसान का अहसास। |
| <input type="checkbox"/> कर्ज किससे लेते हैं? | <input type="checkbox"/> अनावश्यक कर्जों से बचाने हेतु एक सोच पैदा होगी। |
| <input type="checkbox"/> कर्ज लेने के दुष्परिणाम। | |

प्रक्रिया :-

- प्रशिक्षक सदस्यों से पूछेंगे कि ग्रामीणों को कर्ज लेने के जरूरत क्यों होती है? सदस्यों के जवाब अनुसार कारणों के चित्र फलालेन शाल पर लगाते जायें। कारण औचित्य पूर्ण हैं या नहीं, इस पर विश्लेषण करें।
- कर्ज कहां-कहां से लेते हैं, उसके लाभ-हानि क्या हैं? यह भी सदस्यों से जानकर चित्रों के माध्यम से समझायेंगे।

प्रशिक्षण की तैयारी

- कर्ज देने वाले व्यक्तियों, कर्ज लेने के कारणों के चित्रों के कटआउट्स।

प्रशिक्षक के लिये :-

- अनावश्यक कर्जों जैसे : मृत्यु भोज, मुंडन संस्कार आदि के बारे में समझाते हुए इन कर्जों से बचने का संकल्प प्रशिक्षक सदस्यों से ले सकते हैं।
- गरीबों के कर्ज लेने के कारण -
बीमारी के इलाज के लिये, शादी-विवाह, घर की मरम्मत, मकान में खपरैल बदलने, बेटी की बिदाई/गौना, बच्चों की पढ़ाई, बेटा पैदा होने पर कार्यक्रम आयोजन करने, अनाज खरीदने, तीर्थ यात्रा, सूखा या अतिवृष्टि से फसल नष्ट हो जाने, मुंडन संस्कार, मृत्यु भोज, दाह संस्कार आदि हेतु।
- कर्ज किससे लेते हैं :

- साहूकार/महाजन	दुष्परिणाम
- बैंक	- अधिक ब्याज दर, जमीन घर एवं जानवर बंधक रखना, तगादा, बधुआ मजदूर होना।
	- जटिल प्रक्रिया, विलम्ब होना आदि।

स्व सहायता समूह क्या?

सत्र

3

समय- 9 घंटा

- | विषय वस्तु | सत्र से लाभ |
|---|--|
| <input type="checkbox"/> समूहवार अपने-अपने समूह के बारे में प्रस्तुती | स्व सहायता समूह के बारे में वे कितना जानते हैं, की जानकारी होगी। |
| <input type="checkbox"/> अनुभवों का आदान-प्रदान। | सभी को एक-दूसरे के समूहों के कार्य एवं अनुभवों की जानकारी होगी। |
| <input type="checkbox"/> स्व सहायता समूह क्या है, समझाना। | उत्प्रेरक, स्वयं-सेवी संस्था को वे कितना जानते हैं, मालूम होगा। |
| | स्व सहायता समूह क्या है, की अवधारणा से स्पष्ट होंगे। |

प्रक्रिया :-

- प्रशिक्षक हरेक समूह को अपने-अपने समूह के कार्यों को बताने के लिये मौका देंगे। इसमें निम्न बिन्दुओं का समावेश हो :-
 - समूह से क्यों एवं कैसे शामिल हुये?
 - समूह किसने एवं कैसे बनाया?
 - समूह में कौन-कौन सदस्य हैं?
 - समूह के बचत खाते के सम्बन्ध में।
 - वर्तमान में समूह कैसे और क्या कार्य कर रहा है?
 - उत्प्रेरक/ स्वयं सेवी संस्थाओं के बारे में उनकी जानकारी।
 - समूह में आने के पूर्व की स्थिति।
 - समूह में आने के बाद की स्थिति।
- विशेष बिन्दुओं को प्रशिक्षण बोर्ड या फिलिप चार्ट में लिखते जायें।
- स्व सहायता समूह क्या है, को रोल प्ले के माध्यम से समझायें। इसके लिये सदस्यों में से एवं स्थानीय स्रोत व्यक्तियों का उपयोग लेंवे।
- रोल प्ले के पश्चात् खास-खास बातों को सदस्यों से दोहराने को कहें एवं शेष बातों को अपनी ओर से बतावें।
- फिल्म प्रदर्शन।

प्रशिक्षण की तैयारी :

- फिलिप चार्ट और पेन (उपलब्ध न होने की स्थिति में बोर्ड और चाक)।
- रोल प्ले की पूर्व तैयारी।
- टी.वी., वी.सी.आर.।

प्रशिक्षक के लिये :

स्व सहायता समूह के खास-खास बिन्दु :-

- . १५ से २५ महिलायें।
- . महिलाओं की समान सामाजिक-आर्थिक स्थिति होना।
- . समूह की बैठकें-साप्ताहिक/ पाक्षिक होना।
- . बैठक का समय एवं एक दिन तय होना।
- . चाहे थोड़ी राशि लेकिन नियमित बचत होना।
- . समान भागीदारी एवं सर्व सम्मति से निर्णय।
- . निश्चित सदस्यता।
- . बैठक में शत-प्रतिशत उपस्थिति।
- . समूह स्वयं अपने नियम बनाये।
- . आवश्यक रिकार्ड्स का संधारण।
- . बैठक कार्य विवरण पंजी विस्तृत रूप एवं स्पष्ट रूप से लिखा जाना।
- . ऋण का लेन-देन।

समूह क्यों?

सत्र

8

समय १/२ घंटा

विषय वस्तु

सत्र से लाभ

- महिलाओं को संगठन के महत्व को बताना।

महिलाओं को समूह की एकता की ताकत का एहसास होगा।

प्रक्रिया :

- प्रशिक्षक को इसके लिये 'एकता की ताकत' सम्बन्धी कहानियों का उपयोग करना बेहतर होगा। कहानी के चित्रों को क्रमवार सामने बोर्ड में लगायें एवं प्रतिभागियों में से किन्हीं एक को जो कहानी का सार समझ रहा है, को बताने के लिये आभत्रित करें। दो-तीन कहानियों अलग-अलग सदस्यों से बुलवायें।
- अकेले एक महिला काम नहीं कर सकती, समूह में यही काम आसानी से हो रहा है के चित्र दिखाकर बतायें।

प्रशिक्षण की तैयारी :

कहानियों के चित्र, पेन।

प्रशिक्षक के लिये :

एकता की ताकत की कहानियाँ -

१. प्यासा कौआ- एक कौआ को जोर से प्यास लगी। उड़ते-उड़ते उसे एक घड़ा दिखा। नीचे जाकर जब कौआ ने देखा तो घड़े में पानी कम था। उसकी चोंच पानी तक नहीं जा सकती थी। पास में बहुत सारे कंकड़ पड़े थे। उसके दिमाग में एक योजना आई। वह जाकर बहुत सारे कौओं को ले आया। सबने कंकड़ लाकर घड़े में डाला। कंकड़ के भार से पानी ऊपर आ गया। सबने पानी पिया और उड़ गये।

शिक्षा - एकता से हर काम आसानी से एवं जल्दी हो जाते हैं।

२. बहेलिया और पक्षी -

एक जंगल में एक बहेलिया ने पक्षियों को पकड़ने के लिये जाल बिछाया। इस जाल में एक पक्षी फंस गया। बहुत कोशिश की जाल से बाहर आने की, लेकिन उसे सफलता नहीं मिली। उसने जोर-जोर से आवाज निकालना शुरू किया। उसकी आवाज को सुनकर बहुत सारे पक्षी इकट्ठे हुये और उन्होंने अपने दांतों से जाल को काट दिया। पक्षी जाल से निकल कर उड़ गया।

शिक्षा- एकता की ताकत से हर कठिन काम भी संभव है।

बचत कैसे एवं समूह में बचत करने के फायदे

सत्र

५

समय ३० मिनट

विषय वस्तु

सत्र से लाभ

- बचत क्यों जरूरी है जानना एवं बताना। बचत के महत्व को समझेंगी एवं बचत करने के लिये प्रेरित होगी।
- महिलायें बचत कहाँ रहती है? जानना
- समूह में बचत के फायदे के बारे में जानकारी देना।

प्रक्रिया :

- प्रशिक्षक महिलाओं से ही सवाल पूछें कि "बचत क्यों करना चाहिये"। विश्लेषण करें। संभव है कि "कर्ज क्यों" के बिन्दु ही उभर कर आयें। उन्हीं चित्रों का उपयोग इस हेतु किया जा सकता है।
- महिलायें बचत कहाँ-कहाँ रखती है, जानकारी लें। एक-एक का चित्र लगायें।
- समूह में बचत करने के फायदे रोल प्ले द्वारा बताया जाये।

सदस्य बैठक में एक जमाराशि निश्चित करेंगे। तदोपरांत समूह नेता हरेक से उतनी राशि एकत्रित करेंगी। पूरी राशि को जोड़कर सदस्यों को बताया जायेगा कि समूह में बचत करने से राशि कितनी जल्दी बढ़ती है।

प्रशिक्षण की तैयारी :

- बचत क्यों के कटआउट्स।
- बचत कहाँ-कहाँ रखती है, के चित्रों के कटआउट्स।
- जमा राशि के मान से रूपये अथवा अन्य कोई वस्तु।

प्रशिक्षक के लिये :

महिलायें बचत का पैसा कहाँ-कहाँ रखती हैं :-

१. पेटी में,
२. रसोई के डब्बों में,
३. साड़ी के पल्ले में,
४. पड़ोस / परिचितों के पास,
५. पोस्ट आफिस,
६. बैंक,
७. समूह में,

समूह में बचत के फायदे -

पैसा सुरक्षित रहता है।

जरूरत होने पर आसानी से कर्ज ले सकते हैं।

साहूकार के शोषण से मुक्ति मिलती है।

किसी भी समय कर्ज लिया जा सकता है (रात में भी)

कर्ज पर जो ब्याज दिया जाता है वह समूह में जमा होता है। अतः समूह राशि बढ़ती है।

समूह नेता कैसा हो?

सत्र

६

समय १ घंटा

विषय वस्तु

सत्र से लाभ

- | | | | |
|--------------------------|-------------------------------------|--------------------------|--|
| <input type="checkbox"/> | एक अच्छे नेता के गुणों को को समझाना | <input type="checkbox"/> | समूह नेता एवं सदस्यों की जिम्मेदारियों को जानेंगे। |
| <input type="checkbox"/> | नेतृत्व का विकास करना। | | |

प्रक्रिया:

- चर्चा एवं अभ्यास द्वारा प्रशिक्षक प्रतिभागियों से पूछेंगे कि आप अपने समूह नेता में कौन से गुण देखना चाहेंगे/ सदस्यों से जो जवाब आयें, बोर्ड में लिखते जायें।
- अभ्यास (खेल) करायें।
- उड़ते पक्षियों के चित्र दिखाकर नेता की पहिचान करवायें।

प्रशिक्षण की तैयारी:

- लकड़ी के गट्टे, बोर्ड चाक, आंख पर पट्टी बांधने के लिये कपड़ा, उड़ते पक्षियों के चित्र।

प्रशिक्षक के लिये : अभ्यास

- दो सदस्यों को बुलायें। दोनों से पूछें कि कौन सदस्य एवं नेता कौन बनना चाहेगा। तय हो जाने पर १५ लकड़ी के गट्टे (१-१/२ X १-१/२ चौकोर आकार में) उनके सामने रखें। निर्देश देंगे :-
 - सदस्य के आँखों पर पट्टी बांधी जायेगी।
 - सदस्य बायें हाथ से गट्टों को एक के ऊपर एक (टावर बनायेंगे) रखेगा। यदि सदस्य बायें हाथ से काम करता है तो दायें हाथ का प्रयोग करेगा।
 - सदस्य की आँख बंद होगी इसलिए नेता टावर बनाने में सदस्य की मदद करेगा।
 - पट्टी बांधने के पूर्व सदस्य को अपनी सुविधानुसार गट्टों को अपने दायें/ बायें/ पास में रखने की पूरी स्वतंत्रता होगी।
 - बाकी प्रतिभागी केवल देखेंगे।
 - फिर से एक बार सभी निर्देश दुहरायें।
 - टावर बनाने के पूर्व सदस्यों से पूछें कि कितने गट्टे एक के ऊपर रख सकती हैं?
 - सदस्य को कहें कि अभी भी आप कम/ज्यादा कर सकती हैं।
 - अब जो संख्या तय हो बोर्ड में गुप नं० १ लिखकर उसके नीचे लिख दें।
- तीन मिनट का समय दें। जो भी क्रियाएँ हो रही हैं, प्रशिक्षक एवं प्रशिक्षणार्थी ध्यानपूर्वक देखेंगे। समय खत्म होने पर कितने गट्टे जमाये हैं, बोर्ड में उसके सामने लिख दें। इसी तरह २-३ समूह से बारी-बारी यह क्रिया करवाई जाये।
- अब चौथे दो को बुलायें। उसके लिये भी वही निर्देश होंगे लेकिन नेता के निर्देश में थोड़ा परिवर्तन होगा। नेता को बताया जाये कि आप केवल बोलकर इनकी मदद करेंगी, हाथों का उपयोग नहीं करेंगी।
- इस क्रिया को २-३ समूहों से पुनः करवाया जाये।
अब प्रशिक्षक पहले के तीन समूहों से अलग-अलग उनके अनुभव पूछेंगे -
 - अ जिसके आँखों में पट्टी बंधी हुई थी;
 - ब जो नेता मदद कर रहा था;
 - स जो देख रहे थे।

अ से :

1. आपको कैसा लगा? कैसा महसूस हो रहा था?
2. अपने नेता से किस तरह की अपेक्षा आपने की थी?
3. नेता किस तरह आपको मदद दे रहा था? हाथ पकड़कर या स्वयं गट्टे रख रहा था।
4. क्या आप सोचती कि बिना नेता के आप काम कर सकती थीं?

ब से :

1. आपको। कैसा लग रहा था?
2. आप जिस प्रकार की मदद कर रही थीं, उससे आप कहां तक संतुष्ट थीं?
3. क्या आप सोचती हैं कि बिना आपकी मदद के सदस्य अपना काम कर सकते थीं?
4. आपको अपने सदस्य पर कितना भरोसा था, आदि?

स से :

1. आपने क्या देखा?
2. पहले के तीन और बाद के तीन समूहों के क्रियाओं में क्या अंतर था?
3. कौन सी मदद ठीक थी?
4. प्रशिक्षक कोई अन्य विशेष बात देखता है, तो उसकी भी चर्चा करें।

अभ्यास का सार :

1. नेता यह नहीं सोचे कि मुझे ही सब कुछ आता है, दूसरा कुछ नहीं जानता।
2. काम समझाकर सदस्यों में बांट देना चाहिये।
3. हर वक्त मदद देने का प्रयास नहीं करना चाहिये बल्कि जरूरत के समय दें। हर दम हाथ पकड़ कर न चलाये बल्कि उसे ही चलने दें। रास्ता भर दिखाये।

उड़ते चित्रों का विश्लेषण :

1. जो पीछे-पीछे रहे वह एक अच्छा नेता नहीं है।
2. लालची नेता भी अच्छा नेता नहीं होता।
3. नेता बहुत आगे और सदस्य उसके पीछे-पीछे चलें यह भी नहीं होना चाहियें।
4. ज्यादा आगे भी न हो और पीछे भी न हो समूह को जो साथ लेकर चले वही एक अच्छा नेता है।

समूह की बैठकें कैसी हों?

सत्र

७

समय १ घंटा

सत्र का लाभ

बैठकें कैसे करें, जानेगें।

समूह के बारे में जानकारी बढ़ेगी।

अपने दायित्वों का बोध होगा।

विषय वस्तु

- बैठकें कैसी होनी चाहियें?
- जरूरतों की प्राथमिकतायें कैसे तय करें।
- सदस्यों/नेता के दायित्व समझाना
- उत्प्रेरक के दायित्वों को बताना।

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प्रक्रिया :

- प्रशिक्षक रोल प्ले के द्वारा इस सत्र को लेंगें।
- रोल प्ले के बाद खास-खास बिन्दुओं को महिलाओं से दोहरावें।

प्रशिक्षण की तैयारी :

- रोल प्ले की पूर्व तैयारी करनी होगी।

प्रशिक्षक के लिये :-

- बैठक के खास-खास बिन्दु -
 - सभी की भागीदारी।
 - प्राथमिकतायें तय करना।
 - बैठक का समय सदस्यों के सुविधानुसार हो।
 - बैठक में सभी की उपस्थिति।
 - आपस में सदस्यों का विश्वास होना।
 - प्रतिनिधियों का चयन।
 - बैठक में चर्चा के मुद्दे।
 - बैठक की कार्यवाही लिखना।
 - समूह के नियम बनायें।
 - सदस्यों/नेता की भूमिका।
 - उत्प्रेरक/NGO की भूमिका।

सामाजिक मुद्दे के प्रति जागरूकता

सत्र

9

समय 9-9/2 घंटा

सत्र से लाभ

- | | | | |
|--------------------------|--|--------------------------|--|
| <input type="checkbox"/> | विषय वस्तु | <input type="checkbox"/> | सामाजिक मुद्दे की ओर भी |
| <input type="checkbox"/> | समूहों को सामाजिक मुद्दे के प्रति जागरूक करना। | <input type="checkbox"/> | समूह का ध्यान जायेगा। |
| | | <input type="checkbox"/> | सामाजिक मुद्दे के प्रति महिलायें संवेदनशील होगी। |

प्रक्रिया :

- प्रशिक्षक सदस्यों से पूछें कि गांव में कौन-कौन से ऐसे रीति-रिवाज हैं, जो विकास में बाधक हैं।
- जो जवाब आये उसके चित्र लगाते जायें।
- प्रशिक्षक पूछें कि ऐसा क्यों होता है। जो कारण उभर कर आयें, विस्तार से चर्चा करें एवं इनको दूर करने के लिये महिलाओं से सुझाव चाहें।
- समूहों को समझाना है कि बचत, कर्ज देने एवं लेने और आर्थिक कार्यक्रम के अलावा इन मुद्दों पर भी सदस्यों को बैठक में चर्चा करनी है एवं कार्य करना है।

प्रशिक्षण की तैयारी :

सामाजिक बुराइयों के चित्र ।

प्रशिक्षक के लिये :-

- सामाजिक बुराइयों - बाल-विवाह, दहेज प्रथा, पर्दा प्रथा, पुरुषों का शराब पीना, मृत्यु भोज एवं अन्य स्थानीय रीति-रिवाज, जो वहां प्रचलित हैं।
- प्रशिक्षक इन मुद्दों पर समूहों को संवेदनशील बनायें। कुछ उदाहरण भी दें।

समूह में रखे जाने वाले आवश्यक रिकार्ड्स

सत्र

२

समय १-१/२ घंटा

- | विषय वस्तु | सत्र से लाभ |
|--|---|
| <input type="checkbox"/> बैठक प्रस्ताव पंजी का संधारण। | <input type="checkbox"/> रिकार्ड्स के सम्बन्ध में व्यावहारिक जानकारी होगी |
| <input type="checkbox"/> बचत एवं ऋण पंजी का संधारण। | |

प्रक्रिया :-

- चर्चा एवं प्रपत्रों के माध्यम से।

प्रशिक्षण की तैयारी :-

- रजिस्टरस् के प्रपत्र, बोर्ड, चाक, किसी एक समूह के विधिवत् रखे गये रजिस्टरस्।

प्रशिक्षक के लिये :-

- प्रायः होता यह है कि शासकीय अधिकारी शासन द्वारा निर्धारित प्रपत्रों में जानकारी रखने के लिये समूहों से अपेक्षा करते हैं। यह समूहों के लिये संभव नहीं है। कम से कम रिकार्डस् हो, प्रपत्र सरल हों, जो आसानी से समझ सकें एवं लिखे जा सकें।
- प्रारम्भिक अवस्था में सत्र में दिये दो पंजी ही समूह के लिये पर्याप्त हैं। प्रपत्र संलग्न किये जा रहे हैं। (परिशिष्ट १, २, ३)
- स्थानीय स्रोत व्यक्तियों का उपयोग इस सत्र हेतु लेवें।
- समूह इन पत्रकों को अपने हिसाब से संशोधित कर सकते हैं या बदल भी सकते हैं।

कार्यक्रम का समापन

सत्र

३

समय १ घंटा

- | | | | |
|--------------------------|---|--------------------------|---|
| <input type="checkbox"/> | विषय वस्तु | <input type="checkbox"/> | सत्र से लाभ |
| <input type="checkbox"/> | प्रशिक्षण कार्यक्रम के पूरे सत्रों को दोहराना | <input type="checkbox"/> | सत्रों को बार बार दोहराना महिलाओं के लिए अच्छा होगा। |
| <input type="checkbox"/> | सदस्य लौटकर अपने समूह में क्या करेंगे, जानना। | <input type="checkbox"/> | सदस्य लौटकर समूह में क्या कार्य करेंगे, जानकारी मिलेगी। |
| <input type="checkbox"/> | समापन। | | |

प्रक्रिया :-

- प्रशिक्षक प्रतिभागियों से प्रशिक्षण में शुरू से क्या-क्या हुआ है, एक-एक से पूछेंगे। यदि कोई बात उनसे छूट जाती है, तो प्रशिक्षक जानकारी देंगे।
- अपने-अपने गांव लौटकर सदस्य समूह में क्या करेंगे इसकी समूहवार जानकारी ली जाये।
- जो भी कार्य समूह बताये उसे लिपिबद्ध करके एक प्रति प्रशिक्षक स्वयं रखलें एवं एक प्रति समूह को दे दें। बाद में अनुसरण इसके आधार पर किया जा सकता है।
- एक भजन के बाद धन्यवाद ज्ञापन के साथ कार्यक्रम की समाप्ति की घोषणा करें।

प्रशिक्षण की तैयारी :-

- पूरे सत्रों के चित्रों के कटआउट्स सत्रवार, एक-एक ब्राउन या सफेद शीट पर व्यवस्थित चिपका दें एवं दीवार के चारों ओर लगा दें। जब महिलायें सत्रों को दोहरायें 'तो इन चित्रों को देखकर बता सकेगी'।

बैठक कार्यवाही पंजी का प्रपत्र

१. स्व-सहायता समूह का नाम व पता
२. बैठक का दिनांक
३. बैठक का स्थान
४. बैठक में उपस्थिति

प्रस्ताव क्र. चर्चित मुद्दे

१. श्रीमती क और ख ने सदस्यता के लिए आवेदन किया है उन्हें नये सदस्य बनाया जा सकता है।
२. सभी सदस्यों को मौजूदा रु ५/- की बजाय प्रति रु १०/- की बचत करनी चाहिये।
३. सभी सदस्यों ने चालू माह के दौरान रु ५/- की दर से अपनी बचत राशियां जमा कर दी हैं।
४. श्रीमती घ ने रु ५००/- के ऋण के लिए आवेदन किया है।
५. समूह की अपनी निधियों से दिए ऋण पर ब्याज रु १२ वार्षिक की दर से होना चाहिये।

लिये गये निर्णय

१. अनुमोदित
२. सभी सदस्यों के द्वारा सहमति दी गयी।
३. कौशबुक, बचत रजिस्टर तथा सदस्यों की पासबुक में इसका रिकार्ड रख जा चुका है।
४. अनमोदित, वह रु ५०/- प्रतिमाह की दर से १० मासिक किस्तों में ऋण चुका देगी।
५. सभी सदस्य इस पर सहमत हुए।

नोट :- उपस्थित सदस्यों के दस्तखत या अगूठा निशान/अगूठा निशान के नीचे नाम लिखें (विमला) ।

बचत एवं ऋण खाता :

ऋण रजिस्टर का सही रख-रखाव अनिवार्य है, ताकि स्व सहाय समूहों के सदस्यों के बीच होने वाले ऋण व्यवसाय का रिकार्ड रखा जा सके। ऋण लेजर में सदस्यों को दिए गए ऋण, ऋण का प्रयोजन, ऋण देने की तिथि, चुकौती अवधि, ब्याज दर तथा सदस्यों द्वारा चुकायी गयी राशियां आदि का विवरण होना चाहिए। ये सभी विवरण पृथक-पृथक पृष्ठों पर रखे जाने चाहिए। ऋण खाते का सुझाया गया प्रोफार्मा नीचे परिशिष्ट-11 में दिया गया है।

बचत एवं ऋण रजिस्टर

स्व-सहाय समूह का नाम व पता.....

क्र०	सदस्य का नाम	खाता सं०	अप्रैल, १९६८				मई, १९६८			जून, १९६८			जुलाई, १९६८		
			पिछला शेष यदि हो	माह के दौरान जमा	आहरण यदि कोई हो	शेष	माह के दौरान जमा	आहरण यदि कोई हो	शेष	माह के दौरान जमा	आहरण यदि कोई हो	शेष	माह के दौरान जमा	आहरण यदि कोई हो	शेष
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
१	क	१/६६	२००	२०	-	२२०	२०	-	२४०	२०	-	२६०			
२	ख	२/६६	२२०	२०	-	२४०	२०	-	२६०	२०	-	२८०			
३	ग	३/६६	३००	३०	-	३३०	३०	-	३६०	३०	-	३९०			
४	घ	४/६६	३५०	१५	-	३६५	२०	-	३८५	२०	-	४०५			
५	च	५/६६	१५०	१०	-	१६०	१०	-	१७०	१०	-	१८०			
६															
७															
८															
९															
१०															
११															
१२															
१३															
१४															
१५															
	कुल योग	२१८०		४४०	-	२६२०	४३०	-	३०५०	४५०	-	३५००			

इस प्रोफार्मा / रजिस्टर में बचत, किसी सदस्य तथा सम्पूर्ण स्व सहायता समूह माह / वर्षवार दर्शायी गयी है। साथ ही किसी विशेष तिथि / माह / वर्ष में समेकित स्थिति भी दर्शायी गयी है। यह अप्रैल से मार्च तक पूरे वर्ष के लिए एक शीट पर बनाया जाना चाहिये ताकि सदस्यों / स्व सहाय समूह वार स्थिति मासिक / वार्षिक आधार पर पता लगायी जा सके।

कैशबुक :-

स्व सहाय समूह/एनजीओज अपने सदस्यों तथा अन्य संस्थाओं से नकद राशियां/निधियां जैसे बचत, ऋण चुकौती, ब्याज भुगतान उधार राशि आदि प्राप्त करेंगे या अदा करेंगे। इस प्रयोजन हेतु खातों का रख-रखाव ठीक प्रकार से करना होगा। इन लेनदेनों का रिकार्ड रखने तथा लेखों के सही रख-रखाव के लिए स्व सहाय समूह निम्नानुसार कैश-बुक नामक रजिस्टर बना सकते हैं:

कैश बुक (प्रपत्र)

स्व सहाय समूह का नाम व पता

तिथि (१)	विवरण (२)	प्राप्तियां (३)	भुगतान (४)	शेष (५)	प्रतिनिधि के हस्ताक्षर (६)
०१.०१.६६	प्रारम्भिक शेष निम्नलिखित से प्राप्त बचत राशियां श्रीमती अनुसूया श्रीमती बिमला श्रीमती चमेली श्रीमती देवी श्रीमती इला निम्नलिखित से प्राप्त ऋण वसूली श्रीमती हीरा देवी श्रीमती कृष्णा श्रीमती नीरा निम्नलिखित को दिया गया ऋण श्रीमती टिमामा श्रीमती देवी रानी पुस्तकें खरीदी पर व्यय बैंक खाते में जमा की गयी राशि रसीद सं.	— १० २० १० १५ १० — १५० २०० १५० — — — —	— — — — — — — — — २०० २०० २० २००	१०० ५६५ ४५	
	अन्तिम शेष	५६५	६२०	४५	

**Baseline Survey
House-Hold Survey Format**

1. Identification

H/H Identity No. -

- 1.1 District :
- 1.2 Site/village;
- 1.3 Date of Visit :
- 1.4 Name & address of interviewer :

2. Demographic Information

- 2.1 Name of the head of H/H :
- 2.2 Age : year (approx.) Sex : Male/Female
- 2.3 Religion : Hindu/ Muslim/ Christian/ Budhist/ Sikh/ Other
- 2.4 Category : ST / SC / OBC / OTHER
- 2.5 Marital status : Married / Separated / Widow of Widower
- 2.6 Type of family : Nuclear / Joint / Extended
- 2.7 Educational Status : Illiterate / Literate upto class
- 2.8 Number and literacy status of family members

Age group	Family Members		Literacy Status	
	Male	Female	Male	Female
<6 years				
6-14 years				
14 years & above				

3. Resources and Immovable assets

3.1 House

- 3.1.1 House Ownership : Yes/No.
- 3.1.2 Type of House : Kuchha / Pucca / Semi-Pucca
- 3.1.3 House with Kitchen garden : Yes/No.
- 3.1.4 House with cattle shed : Yes/No
- 3.1.5 Drinking water facility (own well or handpump) : Yes/No
- 3.1.6 Electricity : Yes/No

3.2 Land Holdings

- 3.2.1 Number of plots owned : Total acreage :
- 3.2.2 Number of plots which remain uncultivated and acreage
- 3.2.3 Number of acres cultivated under share / contract cropping

4. Moveable assets

- 4.1 Livestock

Type of animal	Number
Cow	
Bullock	
Buffalo (she)	
Buffalo (he)	
Goat / Sheep	
Pig	
Horse	
Others	

- 4.2 Agriculture equipment : Pumping set / Thrasher / Sprayer / Others (specify)
- 4.3 Consumer durable : Bullock cart / Cycle / Moped / Television / Other (specify)

5. Nature of Seasonal Migration, if any

- 5.1 Season / Period in months
- 5.2 No. of persons Men Women

6. Credit Liabilities (outstanding / In last one year)

Source of Credit	Amount (Rs.) / Grain (Kg.) Outstanding Last one year	Purpose	Conditions (Mortgage, period, int)
1. Bank 2. Cooperative / LAMP 3. Money lenders 4. Friends / Relatives 5. Others			

7. Livelihood Activities (in last one year)

7.1 Farming Activities

Crops grown (in order of importance)	Acreage	Production Quantity (Kg.)	Consumed Quantity (Kg.)	Sold Quantity (Kg.)	Remarks (if any)
1.					
2.					
3.					
4.					
5.					

7.2 Type and extent of NTFP (Non - Timber Forest Produce) Activities :

NTFP	Month of Activity (Collection)	Quantity Volume	Consumed (Quantity)	Sold (Quantity)
1. Mahua				
2. Tendu				
3. Imli				
4. Tasar				
5. Other				

6.4	Division of labour in handicraft activity at home (Please specify the type of craft being practised)	Men : Women :
-----	--	----------------------

d. Willingness for Participating in handicraft activities

		No.	Type of craft
1.	No. of households already into handicraft		
2.	No. of households willing to be involved in handicraft		
3.	No. of households (of eligible category) not interested in handicraft and reasons, if any.		

7.3 Other sources of income

Activity	Wage / Income per day	Days engaged (no.)	Total income (Rs.)
1. Wage labour			
2. Sericulture (Rally)			
3. Skilled employment (carpentry, masonry, weaving etc.)			
4. Artisanal activity (self employment : Weaving, Blacksmith, coal making, bamboo-craft etc.)			
5. Brewing and selling of local country liquor			
6. Vending / Trading			
7. Remittances from outside			
8. Others (specify)			

8. Total income from all sources (i.e. perceived aggregate from all sources)

- 8.1 Income from 7.1 =
 Income from 7.2 =
 Income from 7.3 =

Total (Rupees)

- 8.2 Income (if any) from handicrafts and its % share in total income
 8.3 Nature and extent of involvement of women in income generating activities
 (7.1, 7.2 and 7.3)
 9. Experience / Suggestion about handicrafts, if any
 10. Any other information (attach separate sheet, if necessary)

Signature of interviewer with date

VILLAGE PROFILE

a. Location

1.	District	
2.	Tahsil / Janapad (Development Block)	
3.	Gram Panchayat	
4.	Village	
5.	Total list of hamlets come under this village	
6.	Distance / access from the nearest (Govt. centre, if any)	

b. Demographic Information

No.		Total	ST	SC	OBC	Others
1.	Total number of population					
2.	No. of Household					
3.	Households below poverty line					
4.	No. of women-headed households					
5.	No. of families below poverty line					
6.	No. of household migrating seasonally					

c. Gender Issues

1.	No. of women in Village forest Committee / Gram Panchayat etc.	
2.	Name and activity detail of local women organizations (like Mahila Mandal)	
3.	No. of women in Thrift & Credit / Chit fund	

LIST OF PARTICIPANTS - ARRIVAL & DEPARTURE DATES

S.N.	Participants	Mode	Arr. Date	Dep. Date
1.	Mr. S.K. Sehgal Deputy Director O/o DCH, B-46, Mahanagar Extension, Lucknow Ph : (O) 329759, 328142, 331024 (R) 762406	Car	22.5.2000	27.5.2000
2.	Mr. K. Ram Asstt. Director (H) O/o DCH, Prakash Bhawan, Opp. Police Line Ratanada, Jodhpur. Phone 513526 (O) 721781 (R)	Train	22.5.2000	28.5.2000
3.	Mr. C.B. Singh Asstt. Director O/o DCH 48, Chandrika Colony, Sagra Varanasi - 221010 Phone : 225203	Train	21.5.2000	28.5.2000
4.	Mr. Shanker Lal Dangayech Assistant Director (H) O/o DCH Carpet Sr. Centre. A-4, Sindhi Colony, Jhotwara, Jaipur.	Bus & Train	21.5.2000	28.5.2000
5.	Mr. S.K. Malhotra Asstt. Director (Handicraft) O/o DCH West Block R.K.Puram, New Delhi. Phone: 6177790 (O) 5536711 (R)	Train	21.5.2000	28.5.2000
6.	Mr. S.C. Grover Assistant Director, O/o DCH, 20, Gandhi Ashram, Lucknow Road, Barabanki (U.P.) Phone : 22543 (O) 438430(R)	Bus	22.5.2000	27.5.2000
7.	Mr. S.S. Gwal Assitant Director O/o DCH.Near Darpan Cinema Ambala Road, Sharanpur (U.P.) Ph. : (O) 648530, (R) 724913	Train	22.5.2000	27.5.2000

S.N.	Participants	Mode	Arr. Date	Dep. Date
8.	Mr. Amar Chand Assitant Director O/c DCH, M&SEC, Benazir Cottage, Mala Joshi Khola Almora (U.P.) Phone (O) 30232	Train & Bus	22.5.2000	27.5.2000
9.	Mr. Rajendra Singh HPO O/o DCH, M&SEC Bye Pass Road, New Agra Ph. : (O) 522381	Bus	22.2.000	29.05.2000
10.	Mr. Paramjit Singh HPO O/o DCH, M&SEC Rewari Haryana - 123401 Phone (O) 01274-23575	Train	21.5.2000	28.5.2000
11.	Mr. Som Nath HPO O/o DCH Market & Sr. Extension centre, 32, Rani Park, Jammu, Phone (O) 573283	Train	21.5.2000	28.5.2000
12.	Mr. D.K. Sharma HPO O/o DCH M&SEC Tonk Road, Pratap Nagar, Near Kamal & Co. Jaipur, Rajasthan	Train & Bus	21.5.2000	28.5.2000
13.	Mr. Ramnik Chand HPO O/o DCH 7, West Block, R.K. Puram New Delhi.	Train	21.5.2000	28.5.2000
14.	Mr. Mohindra Pal HPO O/o DCH, 43 Regional Design & Tech. Dev. Centre, Okhla, New Delhi. (O) 6311843	Train	21.5.2000	27.5.2000

S.N.	Participants	Mode	Arr. Date	Dep. Date
15.	Mr. Anil Kumar Sharma HPO O/o DCH 7, West Block, R.K. Puram New Delhi.	Train	21.5.2000	28.5.2000
16.	Mr. S.S. Chauhan, HPO Admn. - I O/o DCH West Block -7, R.K. Puram, New Delhi Phone : 6177790 (O) 0124-6308166	Train	21.5.2000	28.5.2000
17.	Mr. Sayed Mohd. Naseer HPO Central Region Office, B-46, Mahanagar Extension Lucknow. Ph. (o) 331024, 328142	Taxi	22.5.2000	27.5.2000
18.	Mr. A.K. Raizada Asstt. Director (Tech.) O/o DCH, RD & TDC 43, Okhla Industrial Estate, New Delhi - 20 Phone : (O) 6311843 (R) 6845242	Train	21.5.2000	27.5.2000
19.	Mr. Anil Dogra HPO O/o DCH, Service Centre Aknnoor Road, Jammu Ph. (O) 543017 (R) 431703	Train	21.5.2000	28.5.2000
20.	Mr. Ramdas Inspecting Officer O/c DCH B-46, Mahanagar Extension, Lucknow. Ph : (O) 329759	Taxi	22.5.2000	27.5.2000
21.	Mr. Manoj Srivastava Carpet Training Officer O/o DCH B-46, Mahanagar Extension, Lucknow. Ph. (O) 331024 (R) 270507	Taxi	22.5.2000	27.5.2000

S.N.	Participants	Mode	Arr. Date	Dep. Date
22.	Mr. D.P. Singh ITO O/o DCH B-46, Mahanagar Extension, Lucknow. Ph. : (O) 331024	Taxi	22.5.2000	27.5.2000
23.	Mr. Vijay K. Srivastava Carpet Training Officer O/o DCH B-46, Mahanagar Extension, Lucknow. Ph. : (O) 331024 (R) 439614	Taxi	22.5.2000	27.5.2000
24.	Mr. Rakesh Kumar Sr. Accountant O/o DCH West Block - 7, R.K. Puram, New Delhi Ph. : (O) 6104889 (R) 2111792	Train	21.5.2000	29.5.2000
25.	Mr. Ramdeo Sharma Incharge Training Officer O/o DCH B-46, Mahanagar Extension, Lucknow. Ph. : (O) 331024 (R) 411867	Taxi	22.5.2000	27.5.2000

PROBLEMS OF HANDICRAFTS INDUSTRY

1. Market Intelligence
2. Product Development
3. Raw Material
4. Technological Dissemination / Upgradation
5. Quality Control
6. Uniformity of Sales / Abolition / Exemption
7. Power / Electricity
8. Infrastructure
9. Eco-Concepts
10. Child Labour

Group Report on Improvement in the Development Schemes of the Handicraft Commissionerate, Govt. of India

Mr. Paramjit Singh, HPO, Rewari presented the Group report. The presentation was made as under :-

There was a feeling among the participants that the suggestions given would be seriously considered by the higher ups and in the spirit of positive thinking, broad vision and seriousness of the affairs.

Following suggestions were made :-

(A) Training Scheme 'A'

1. No scheme should be sanctioned by Head Quarters without consulting and involving Marketing Extension Centres.
2. Rate of stipend should be enhanced to minimum Rs. 500/- for the trainees.
3. Training schedule should be flexible according to local conditions.

(B) Training Scheme 'B'

1. Stipend should be enhanced to Rs. 500/-

(C) Training Scheme 'C'

1. Number of schemes be increased to atleast 4 to 5 times and proportionately the schemes under A and B categories be reduced.
2. Training programme should be conducted at CDC's/rented premises and not in the premises of Master craft person.
3. National Awards Selection Committee's non official members be paid TA/DA in lumpsum.

4. Delhi Haat

- (a) Delhi Haat Space should be strictly meant for the craft persons associated with marketing centres. The space should not be allotted to NGOs since they charge Rs. 5000/- from the craftpersons and consequentially mostly traders/middlemen participate.
- (b) The quota should be fixed on the basis of craftpersons' density. No quota should be given to RDTDs.
- (c) List of participants at Delhi Haat should be periodically issued and made public.
- (d) There should be Monitoring Authority with representation from DC (HC).

5. Design Centres

- (i) Prototypes/Blue prints developed by Design Centres should be provided to Marketing Centres.
- (ii) Improved toolkits developed by Design Centres should be provided to Marketing Centres.
- (iii) Officers and staff attached with the Marketing centres should be sent to Design Centres for dissemination of design and technology.
- (iv) There should be a system to do away with old designs.
- (v) Parameters of Design Development Workshop Scheme should be mentioned in the proforma alongwith comprehensive coverage on designer's role, number of artisans, prototypes etc.
- (vi) Private entrepreneurs be asked to experiment feasibility and viability of upgraded tools and designs.
- (vii) Technical skill of the designers at Design centres be upgraded periodically.

6. Expos

- (i) TA/DA may be paid to artisans desirous of participating in mini expos.
- (ii) Participation of craftpersons in expos be scrutinized by DC (HC) local office and NGOs should take approval of DC (HA).
- (iii) Venue of expos should be on rotation basis.

7. Old Age Pension

- (i) Pension component be raised to Rs. 1000/- from Rs. 500/- per month.
- (ii) Pensioner should not be sent to any business expos because pension is meant for persons who cannot work anymore.
- (iii) Non awardee highly skilled craftpersons should also be considered for old age pension.

8. Craft Development Centres

Services rendered by existing CDCs are dismal and are not commensurating with the objectives of the grant provided due to following reasons :-

- (a) Project proposals ought to be economically viable, bankable, practically feasible and comprehensive.

- (b) Project proposals must be routed through Marketing Extension Centres and not directly sanctioned by Head Quarters.
- (c) Managerial Grant Utilization be ensured and payments be made by cheque/DD.
- (d) Process of recovery of grants should be streamlined.
- (e) Report submitted by Regional Offices and field offices should not be over ruled without valid reasons.
- (f) CDCs should be sanctioned to Craft Persons' Associations.

9. General

- (a) NGOs implementing DC (HA) Programmes must be asked to take up welfare programmes for Craft Clusters. It must be made an integral part of all the schemes.
- (b) Field Officers may be deputed on rotational basis to foreign assignments like cultural exchange, exhibitions, study tours and other market related programmes.
- (c) Foreign journals, magazines, catalogues, etc. on handicrafts should be arranged for Marketing Extension Centres.
- (d) Number of Marketing Centres be increased to the maximum level of 5 Districts under each centre. Otherwise, infrastructure and staff strength be adequately provided.
- (e) Selection of Craft Clusters by NGOs be made in consultation with RD and MSEC.
- (f) TA/DA facility to artisans be restored and limit be fixed on the basis of volume distance and weight.

10. The scheme on Member Education Programme be discontinued and instead the base line survey / benchmark survey of viable craft clusters alongwith mobilization of clusters into user friendly groups be introduced.

3rd Workshop on Self Sustainability of Craft Clusters
22nd – 26th May, 2000

(Confidential Evaluation of Programme)

1. Your expectations before the commencement of the workshop.

2. To what extent your expectations have been met?
(a) Fully (b) Partly (c) Partially

3. Relevance of the programme contents
(a) Fully Relevant (b) Relevant (c) Partially Relevant

4. Sequencing of Sessions
(a) Absolute Order (b) Effective Order (c) Needs Modification

5. Training Methodology
(a) Very Effective (b) Effective (c) Ineffective

6. Do you want any change in the sequencing pattern and training methodology? Yes/No. If yes, please clearly specify.

7. Do you want to include/delete any topic? If yes, please specify below.

8. Do you want any change in the duration of the workshop? If yes, please specify below.

9. Your opinion on

- (a) Arrangements _____
- (b) Course contents _____
- (c) Duration _____
- (d) Case study _____

10. How was the assistance provided by the organisers?

Very Good / Good / Average.

11. How will you rate the ability of the Programme Director?

12. Any other comment.

3rd Workshop on Self Sustainability of Craft Cluster
22nd – 26 May, 2000

Rating of Workshop Sessions

S. No.	SESSION	SCORE				
		1	2	3	4	5
1.	Observation & Communication Cautions					
2.	Identification of Development Partners & Stake Holders					
3.	Formation & Consolidation of Self Help Group.					
4.	Thrift & Credit Activity- a Precursor to Group Activity & Tool for Women Empowerment					
5.	Appropriate Management System for Handicraft Clusters.					
6.	Institutionalisation of Craft Cluster					
7.	Problems of Handicraft Industry & Factors Govering Self Sustainability of Craft Cluster					
8.	Marketing Mix Mix w.r.t. Handicrafts.					
9.	Discussions on the Compendium of Handicraft Development Schemes.					
10.	Case Study					
11.	Simple Appraisal Techniques					
12.	Nabard Refinance Facilities.					

Name & Designation

Rating of Score :

1-Poor 2-Average 3-Good 4-Very Good 5-Excellent