

ICF 00120

Workshop on
Self sustainability of craft clusters

2 – 7 May, 2000

PROGRAMME MATERIAL

ORGANISED BY
ICA DOMUS TRUST, NEW DELHI
COLLABORATORS
INTERNATIONAL CO-OPERATIVE ALLIANCE

AT
UDAY SAMUDRA BEACH HOTEL
G.V RAJA ROAD , SAMUDRA BEACH, KOVALAM
THIRUVANATHAPURAM – 695 527.
Tel: 0471 – 481654

SUPPORTED BY
DEVELOPMENT COMMISSIONER (HANDICRAFTS)
Ministry of Textiles
Government of India
NEW DELHI



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OVERVIEW OF THE WORKSHOP
ON
SELF SUSTAINABILITY OF CRAFT CLUSTERS
(02-07TH May, 2000, Kowalam, Thiruvananthpuram)

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
- Provide sweet tea and blankets by supporting more than usual.
- 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.

- Seek your fellow colleagues' wisdom in considering how to manage the change.

In the present context, we are going to focus heavily on group. The reason for this concentration is that groups represent both the segments -

- The heart of resistance in change averse mind sets i.e. who deny changes and do not want them and,
- Those who are the power house for change in dynamic culture.

The task being set before you all is to shift your focus of attention from one facet of the feature 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.

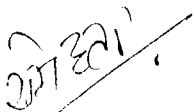
Let me take this opportunity to formally welcome you to the workshop and also to thank you for your invigorating response to the questionnaire given to you to have the feed forward for climate setting of the workshop.

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.

Thanking you all.



Rajiv I.D. Mehta
Principal Resource Person

WORKSHOP ON SENSITIZATION OF GOVERNMENT OFFICERS ON
THE SELF-SUSTAINABILITY OF CRAFT CLUSTERS
(02 - 07 MAY, 2000)

Welcome Note by the
Programme Coordinator

Rajiv I. D. Mehta
International Cooperative Alliance
New Delhi

1st May, 2000.

Dear Participant,

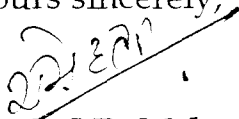
Hearty welcome to Kovalam, Thiruvananthapuram. Hope you find yourself comfortable and happy amidst eco-friendly ambience of Uday Samudra Hotel. Trust, it is a good change.

I am enclosing day-to-day work schedule for your immediate information. I am also attaching a questionnaire on your expectations from the workshop. I understand you are tired from the long journey to this place, nevertheless, do hope that you would spare time to go through the course contents and answer the questions.

I look forward to meeting ^{you} tomorrow morning at the breakfast table.

With kind regards.

Yours sincerely,


(Rajiv I.D. Mehta)

WORKSHOP ON SELF SUSTAINABILITY OF CRAFT CLUSTERS

1. What do you expect from the Workshop ?

2. Do you suggest any specific addition/alternation in the programme contents ?

3. Are you satisfied with the sequencing of workshop sessions ? If not, please give your feed forward.

4. Are you happy with the duration of Workshop ? If not, why? Please specify.

5. What should be the medium of communication ?
(a) English (b) Hindi (c) Both Hindi & English

Please answer the above questions. It will enable the organisers to fine tune the sessions.

Name and Address

शिल्प समूहों की स्वनिर्भरता पर कार्यशाला

कृपया निम्न प्रश्नों का उत्तर देने का कष्ट करें । आपके जवाब हमें कार्यशाला के विभिन्न चरणों को अधिक प्रभावी बनाने में सहायक होंगे ।

1. आपकी कार्यशाला से क्या अपेक्षाएँ हैं ?
2. क्या आप कार्यशाला के पाठ्यक्रम में किसी प्रकार का बदलाव चाहते हैं ? संक्षिप्त में बताएँ ।
3. क्या आप कार्यशाला के विभिन्न चरणों के क्रम से संतुष्ट हैं ? यदि नहीं, तो कृपया विस्थापित कम बताएँ ।
4. क्या आप कार्यशाला की अवधि से प्रसन्न हैं ? यदि नहीं, तो कृपया विशेषकर बताएँ ।
5. कार्यशाला में संवाद का माध्यम क्या होना चाहिए ?
(अ) अंग्रेजी (ब) हिन्दी (स) दोनों, हिन्दी व अंग्रेजी ।

नाम व पता

2nd Workshop on Self Sustainability of Craft Clusters

May 2nd to 7th, 2000

At

Uday Samudra Beach Hotel, Kovalam, Thiruvananthapuram - 695 527

Tel : 0471-481654, Fax : 0471-481578

Organisers : ICA Domus Trust, New Delhi

Collaborators : International Co-operative Alliance , New Delhi

Supported by
Development Commissioner (Handicrafts), Government of India

Programme

Day	Date	Time (hrs)	Session
Tuesday	May 2, 2000	0900-1000	I Introduction cum climate setting
		1000-1100	II Communication - observation cautions!
		1100-1130	Tea break
		1130-1300	III Film on "Self Help Group"
		1300-1400	Lunch break
		1400-1530	IV Formation & consolidation of Self Help Groups - relevance in craft clusters
		1530-1600	Tea break
		1600-1730	V Identification of development partners & stake holders.
Wednesday	May 3, 2000	0930-1100	VI Statement on co-operative identity & principles governing enterprises with collective ownership.
		1100-1130	Tea break
		1130-1300	VII Institutionalisation of craft clusters - w.r.t. capital needs
		1300-1400	Lunch break
		1400-1530	VIII Thrift & credit- a tool for women empowerment and community mobilisation.
		1530-1730	IX Group Exercise on thrift &

				credit options.
		1730-1800		Tea break
		1800-1900	X	Presentation of group reports
Thursday	May 4, 2000	0930-1100	XI	Management Practices in Self Help Groups & Co-operatives.
		1100-1130		Tea break
		1130-1300	XII	Discussions on management practices w.r.t. craft clusters
		1300-1400		Lunch break
		1400-1530	XIII	Identification of problems of handicraft clusters - issues governing self sustainability
		1530-1600		Tea break
		1600-1730	XIV	Marketing management w.r.t. Handicraft Industry.
		1730-1800		Tea break
		1800-1930	XV	Discussions on marketing development support by DC (HC), GOI.
Friday	May 5, 2000	0930-1100		Presentation of group reports on marketing development support by DC (HC), GOI
		1100-1130		Tea break
		1130-1300		Case study
		1300-1400		Lunch break
		1400-1530		Case study
		1530-1600		Tea break
		1600-1730		Presentation of group reports on case study
		1730-1800		Tea break
		1800-1930		Experience sharing chairman & secretary of Hamkadam Leather Co-operative Society, Bhopal.
Saturday	May 6,2000	0930-1730		Field Visit
Sunday	May 7,2000	0930-1100		Presentation of field visit report
		1100-1130		Tea break
		1130-1300		Evaluation cum closing of workshop
		After lunch		Departure

Handicrafts of

INDIA

Brief Introduction

Compilation By

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

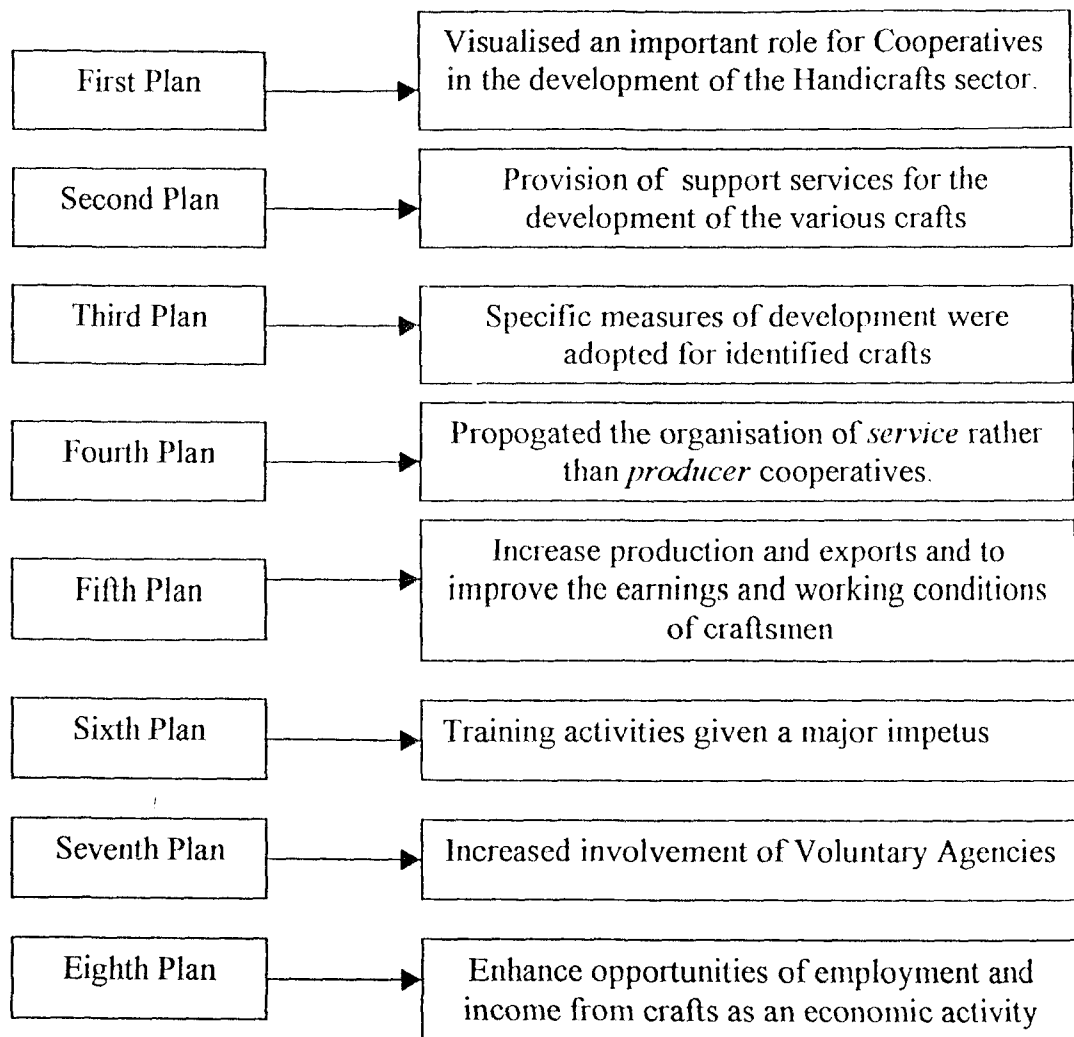
Statewise Distribution of Crafts and Craftspersons in India

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

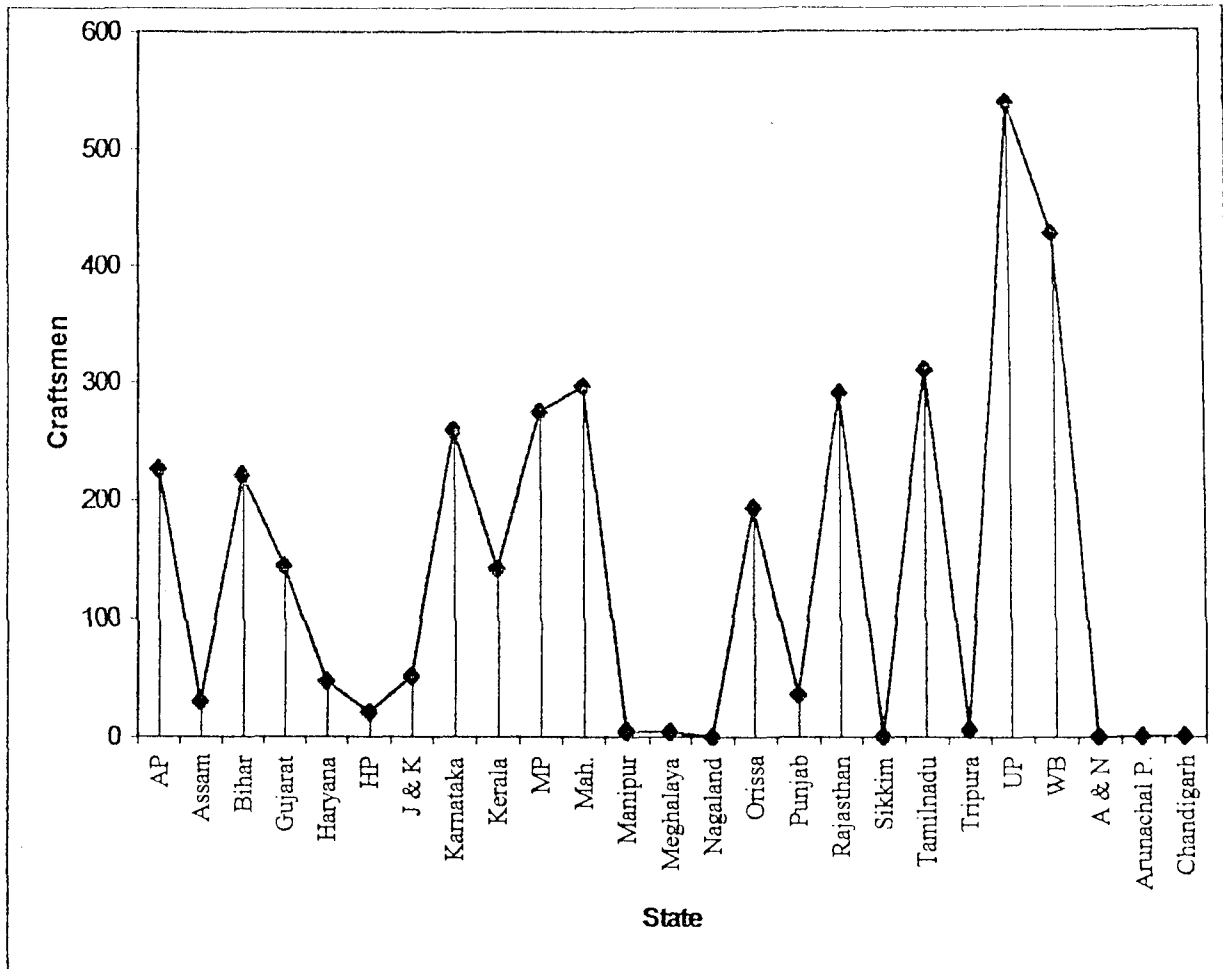
Maharashtra	Copperware, silver jewellery, bidriware, leathercraft, agate, sisalwork, folk painting (Worli), paithani.	2.95
Manipur	Cane and bamboo, embroidery, bell metal, artistic weaving	0.05
Meghalaya	Cane and bamboo, carpets, musical instruments, jewellery, fibre crafts, textiles.	0.04
Nagaland	Textiles, cane and bamboo, wood work, pottery, jewellery, etc.	0.002
Orissa	Ikat, applique, stone carving, folk painting (Pattachitra), silver filigree, dhokra, horn carving, grass and solapith crafts.	1.92
Punjab	Embroidery (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, embroidery (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 clay crafts, embroidery, 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, embroidery (kantha) artistic weaving (jamdani), sholapith, shell products, horn crafts, clay crafts, papier mache, pattachitra, 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



STATEWISE DISTRIBUTION OF CRAFTSPERSONS IN INDIA

Figures in ' 000



**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

Communication

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

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 ।

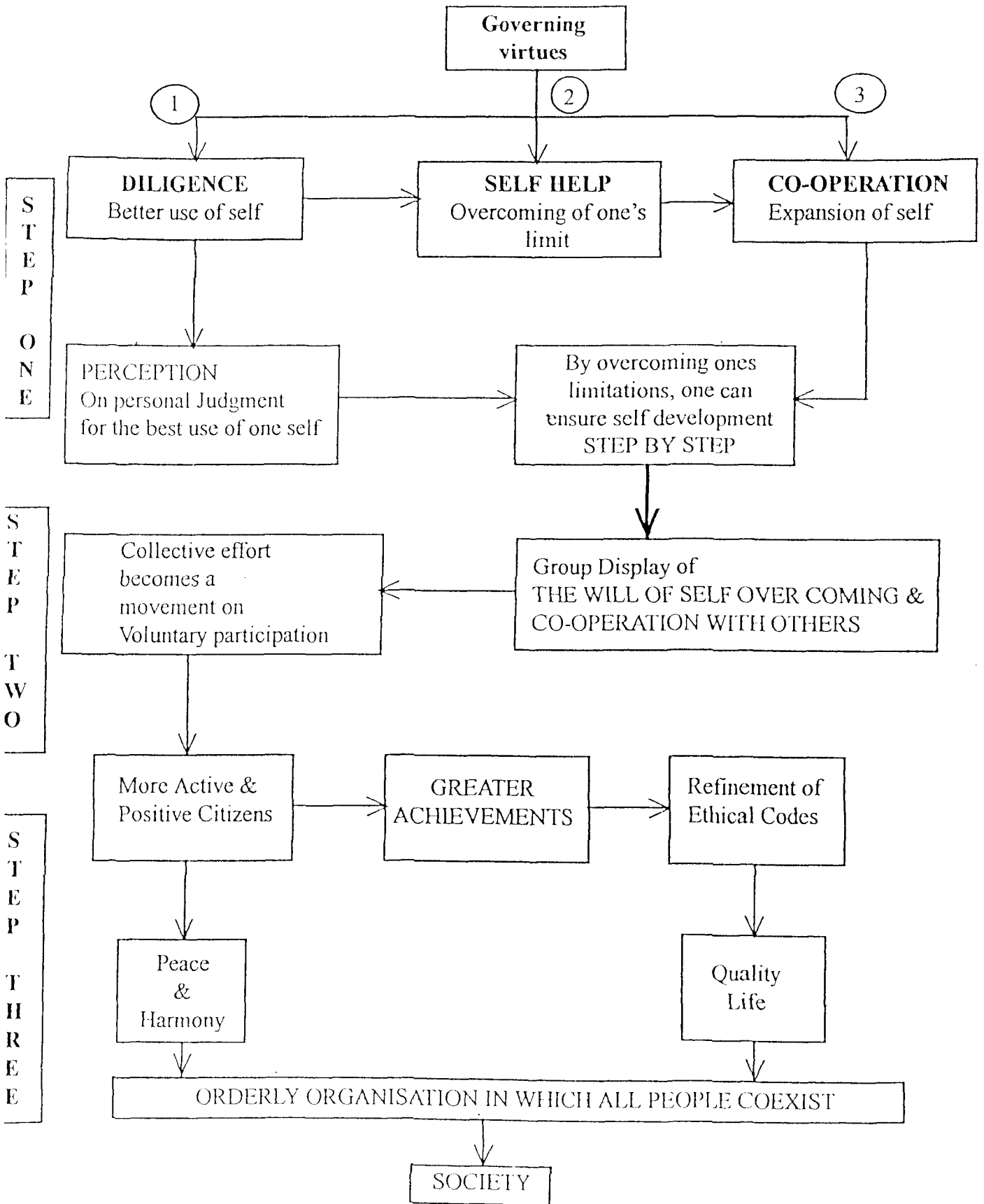
१. बिना जरूरत के तर्क एवं बहाव ।
२. बीच में बोलना ।
३. आनन - फानन में निर्णय देना ।
४. बिना माँगे हो साहजी की सलाह देना ।
५. सीधे निष्कर्ष पर पहुँचना।
६. वक्ता की भावनाओं पर सीधी व तीखी प्रतिक्रिया व्यक्त करना ।

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

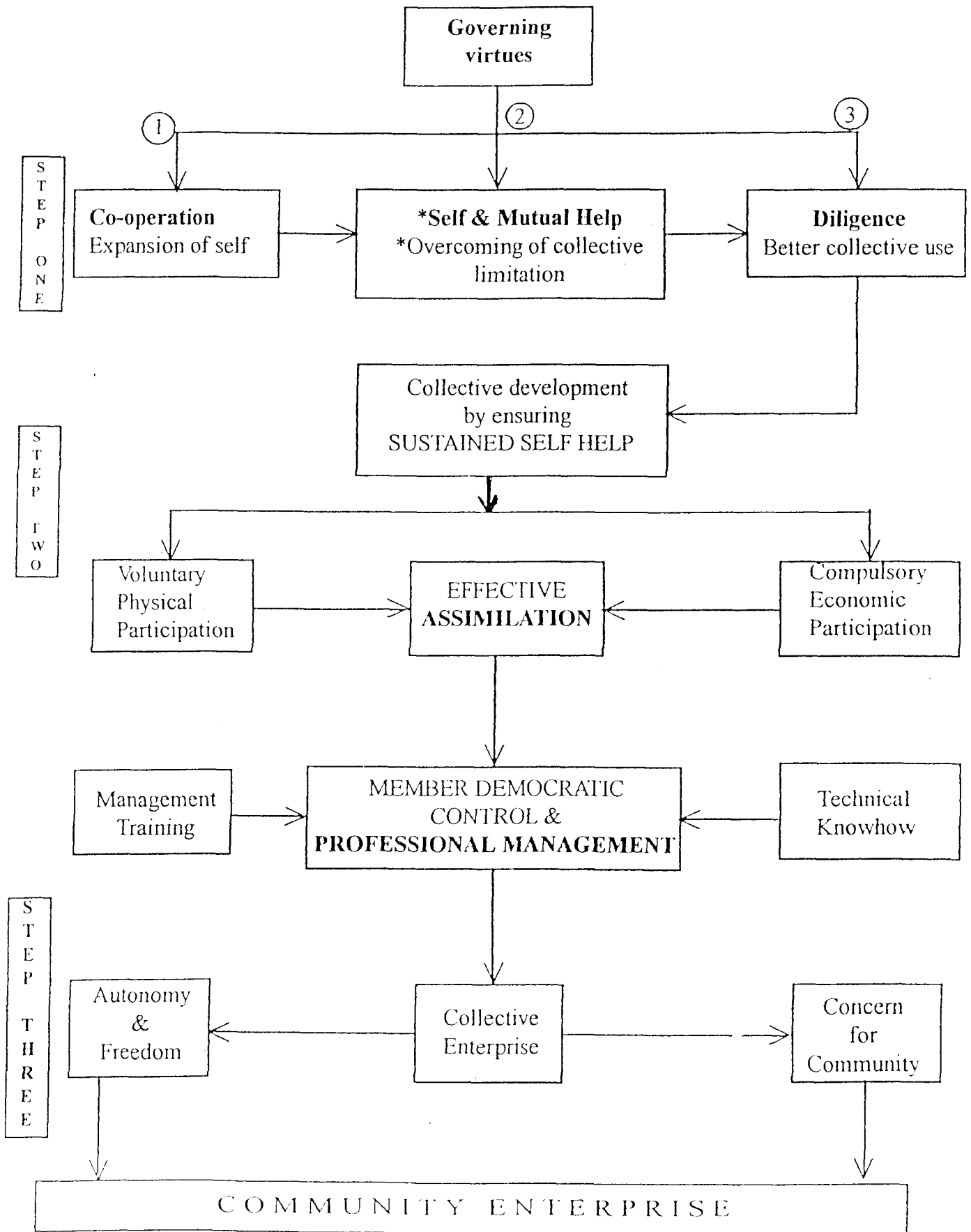
By
Rajiv I.D. Mehta
ICA, New Delhi.

(THEME)

Participatory Concept - A Society



Practical - Participatory Approach - A Community Enterprise



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 SIIG :

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) Ineme Generation Programmes (IGP) - what are possible IGPs for the group and members and utilisation of income.

leader
FUNCTIONS OF GROUP/OF SIG

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.

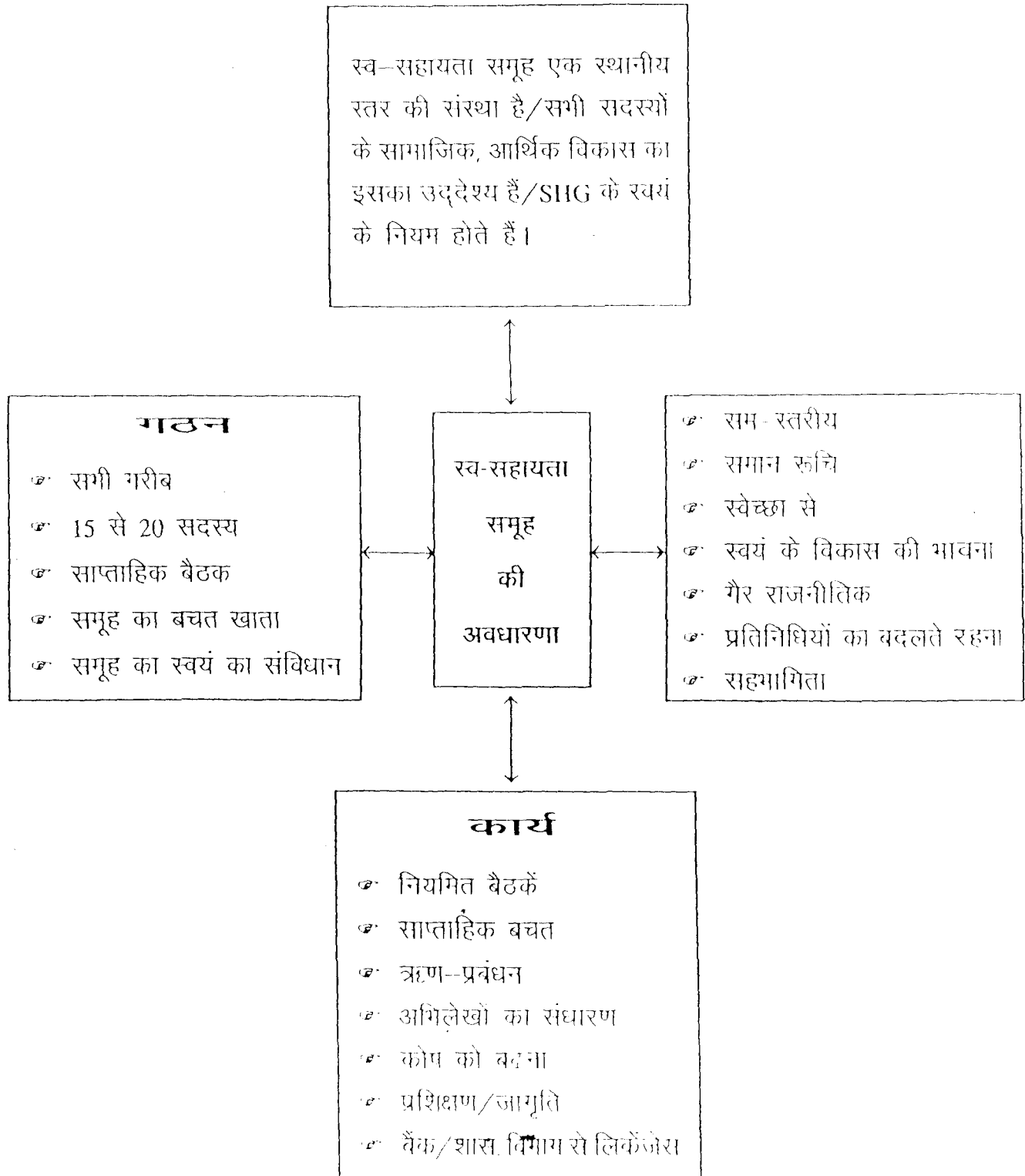
The important functions of the group leader are :

- (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.

स्व-सहायता समूह

स्व-सहायता समूह क्या है?

स्व-सहायता समूह गरीब लोगों का समूह है। जिनका एक उद्देश्य होता है। वे अपनी समस्याओं पर चर्चा करते हैं और सभी सदस्यों की सहभागिता से निर्णय लेते हैं।



स्व-सहायता समूह के प्रशिक्षण कार्यक्रम का विवरण

● लक्ष्य समूह	—	स्व-सहायता समूह के सदस्य
● अवधि	—	तीन दिवस
● प्रशिक्षण का आयोजन	—	ग्राम पंचायत/समूह क्षेत्रीयवार
● प्रतिभागियों का विवरण		
● समूहों की संख्या	—	तीन समूह के सदस्य (अधिकतम)
● समूह सदस्य	—	25
● अन्य (उत्प्रेरक)	—	5
	योग	30 सदस्य

समूह सदस्यों का प्रशिक्षण कार्यक्रम

दिन पहला (कुल 5 घंटे)	कार्यक्रम की शुरुआत	प्रतिभागियों का परिचय	प्रशिक्षण से अपेक्षाएँ?	गाँव में महिला/पुरुष की दिनचर्या
	15 मिनट	1 ¼ घंटा	½ घंटा	1 घंटा
	गाँव के विकास हेतु शासन से उपलब्ध सुविधायें, किनके लिये एवं उपयोग?		शासकीय/अशासकीय व जनप्रतिनिधियों से संबंधों की जानकारी	
	1 घंटा		1 घंटा	
दूसरा दिन (कुल 5 ½ घंटे)	गरीब कौन है?	गरीब कर्ज क्यों लेते हैं?	स्व सहायता समूह क्या है?	समूह क्यों?
	45 मिनट	45 मिनट	1 घंटा	½ घंटा
	बचत कैसे एवं समूह में बचत करने के फायदे		समूह नेता कैसा हो?	समूह की बैठकें कैसी हो?
	½ घंटा		1 घंटा	1 घंटा
दिन तीसरा (कुल 4 घंटे)	स्व सहायता समूहों को सामाजिक मुद्दों के प्रति जागरूकता		समूह में रखे जाने वाले रिकार्ड्स	पूरे प्रशिक्षण कार्यक्रम को दोहराना एवं समापन
	1 ½ घंटा		1 ½ घंटा	1 घंटा

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

1. छोटी-छोटी जरूरतों के लिए पुरुषों पर निर्भर।
2. पर्दा प्रथा।
3. निरक्षरता।
4. पति ने पहले से कर्ज ले रखा है।
5. घरेलू कार्य का बोझ।
6. बैंक जाने से घबराती है।
7. साहूकार/महाजन आसानी से उपलब्ध हो जाता है।
8. आत्म विश्वास की कमी।
9. अभिव्यक्ति की कमी।
10. निर्णय लेने की स्वतंत्रता नहीं होना।
11. बैंक की प्रक्रिया जटिल होना।
12. उपभोक्ता ऋण बैंक से प्राप्त नहीं होते हैं।
13. बैंक पास नहीं है।
14. बैंकर्स गाँव में नहीं आते हैं।

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

क्या ?

स्व-सहायता समूह 15-20 महिलाओं का समूह है,
एक समान लक्ष्य के लिए इकट्ठे होते हैं,
उन महिलाओं की सामाजिक आर्थिक स्थिति लगभग समान होती है।

क्यों ?

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

लक्ष्य समूह ?

ग्रामीण क्षेत्र की निर्धन महिलाएँ। इसमें:

भूमिहीन परिवारों की कृषि श्रमिक महिलाएँ,
रीमान्त कृषक परिवारों की महिलाएँ,
ग्रामीण शिल्पी परिवारों की महिलाएँ,
लघु व्यवसायी महिलाएँ।

(परिवार की वार्षिक आय अधिकतम 11,000/-)

**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:

Radio	Bicycle	Omaments	Bed	Table	Chair	other
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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?

Group Membership Application Form

SIIG Name

1. Name
2. Father's / Husband's Name
3. Address
4. Are you a permanent resident Yes No
of village
5. Where is your father's domicile?

I am fully aware of my duties and responsibilities as a group members and after clearly understanding all the rules of the group have decided to apply for membership in this group.

I will abide by all the rules regulations of the group, if I get a loan through I will make repayment regularly to completely repay the loan. If for any reason I have to leave the group then I will pay the entire amount due to the Group in one lump sum.

I will always work as a team member and will most willingly perform various activities incorporated in the by laws.

I will not do anything or help anyone do anything that might be regarded as being against the interest of the group.

The information I have provided about myself in his form is completely true. At any later if it is proved that I have intentionally provided false information, then my membership will be cancelled and I will be obliged to repay the full amount of loan in a lump sum. I will abide by any rules and regulations applicable to me that may be introduced from time to time by the Group.

Signature of applicant

(a) Recommendation of Group Committee

We are willing to take the applicant as a member of our group. He will abide by all rules of the group centre and the bank. Information furnished here are true to the best of our knowledge.

Signature of Group Chairman

1. MEMBERSHIP REGISTER (Format)

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)

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)
.	Sneh W/o Jibran Vill. & P.O. Sukhpur	01/95	31	Agricul. Labour	28.12.95		
.	Lata W/o Abheyram	02/95	34	-do-	28.12.95		
.	Vidya W/o Shriram	03/95	26	Tailoring	28.12.95		
.	Krishana W/o Mehar Singh Vill. & P.O. Teh. Distt.	04/95	35	Household	28.12.95		
.	Mary W/o Joseph Vill. & P.O., The., Distt.	05/96	28	-do-	02.01.96		

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

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			
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	430	-	3050	450	-	3500			Similar for each up to Feb next year may be

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	

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 & DCH) 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

ESSENTIALS OF CO-OPERATIVE FORMATION

1. Membership Minimum 21
2. Share Capital To meet working capital requirements. (It must be minimum 10% of total working capital requirement).
3. Linkages with Government or other relevant organisations to augment capital base, if found inadequate in col. 2
4. Business Turnover
 - a. Total volume of business transaction in last one year by the group.
 - b. Per capita income of the member from above transaction.
5. Business linkages with other agencies.
6. Benefit cost ratio
 - Cost :
Salary to employees if any wages/charges to members establishment expenses.
 - Benefit or Revenue :
 - Commoditywise sale proceeds.
 - Income accrued to the group from the sale proceeds (Handling charges/ commission).
 - Income from other sources like :
 - Interest on deposits
 - Commission from other agencies.
7. Board of Management (BOM) essentially elected.
8. Periodicity of the meetings of the BOM and record keeping.
9. Participation/attendance in the meeting of BOM.

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

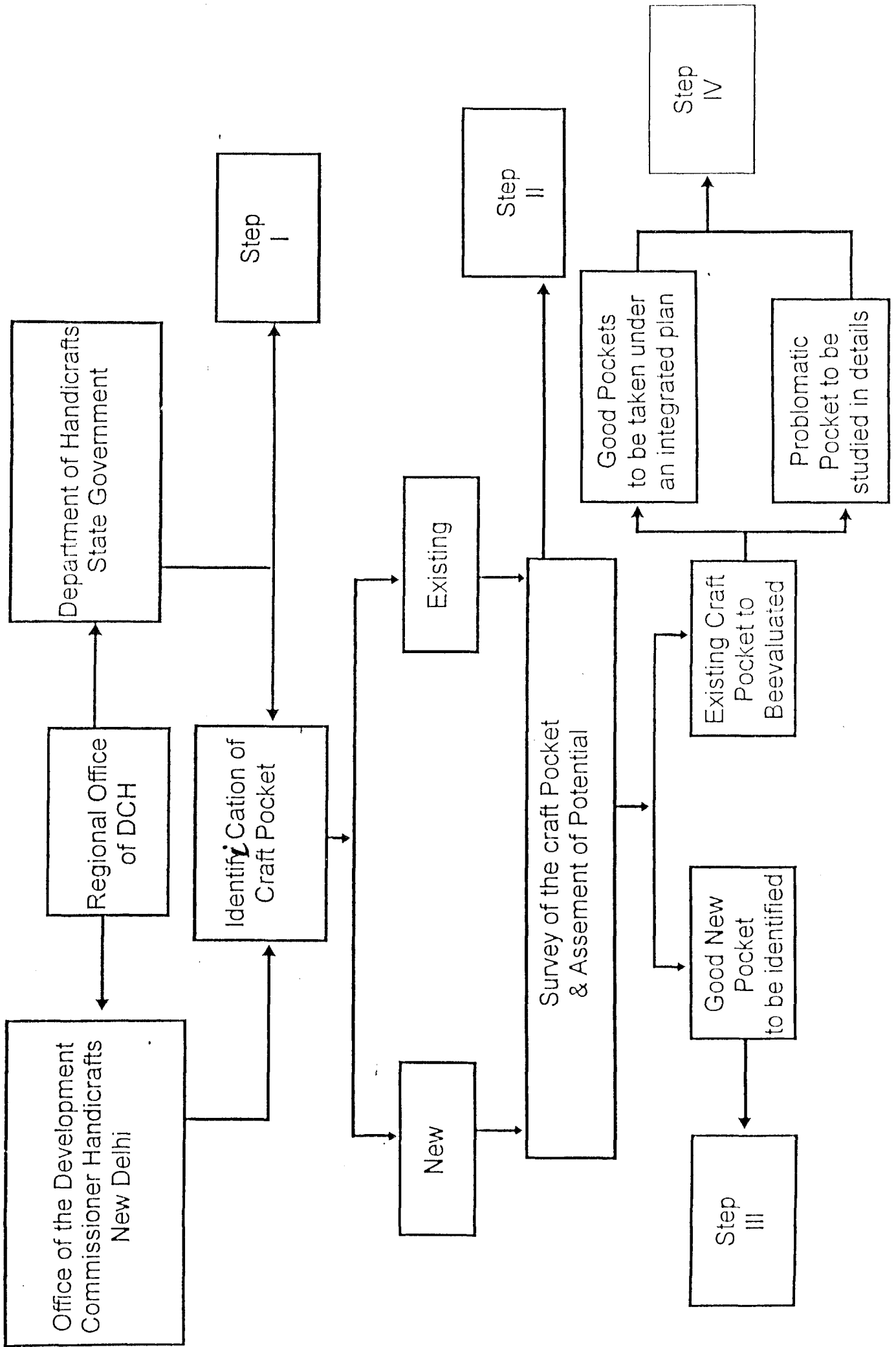
**IDENTIFICATION OF RIGHT
DEVELOPMENT
PARTNERS**

**REQUISITE PARAMETERS AND
PROCEDURE**

BY

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

INTEGRATED DEVELOPMENT OF ARTISANS' CLUSTERS IN INDIA



BASE LINE SURVEY

Objectives

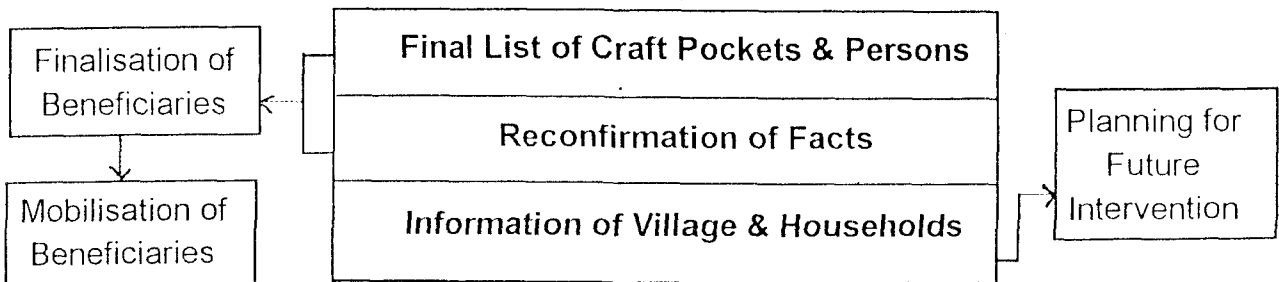
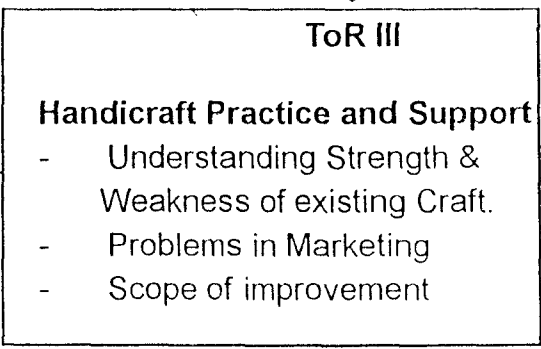
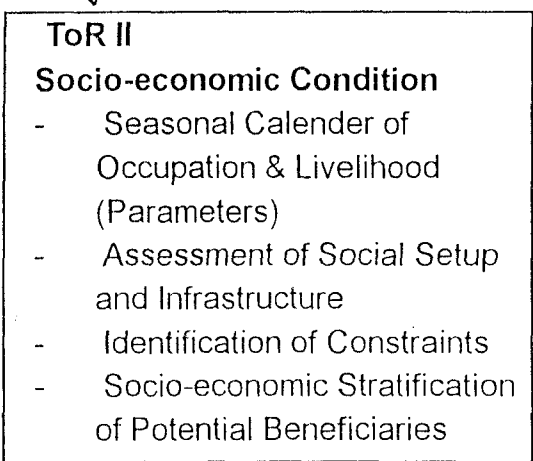
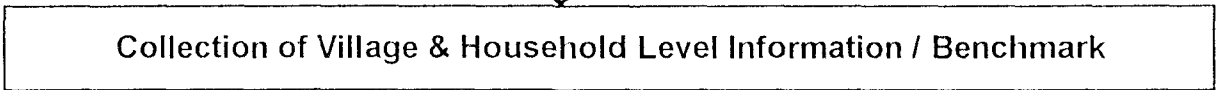
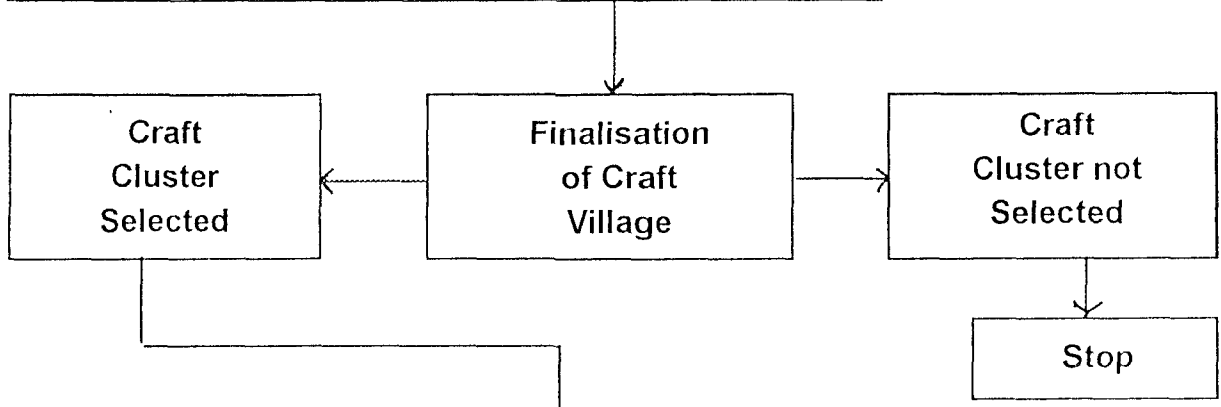
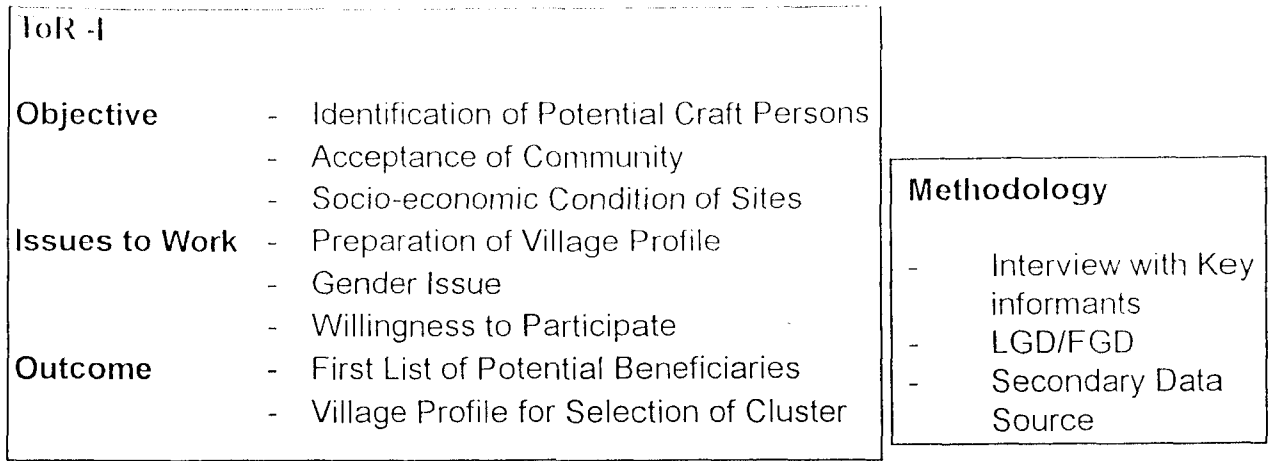
- (i) Collection of information and necessary data for identification and selection of Craft Persons' Clusters and Craft Activity.
- (ii) Development of action plan and bench mark information of the selected craft clusters .
- (iii) Information on existing craft practices and expert opinion on future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

Input

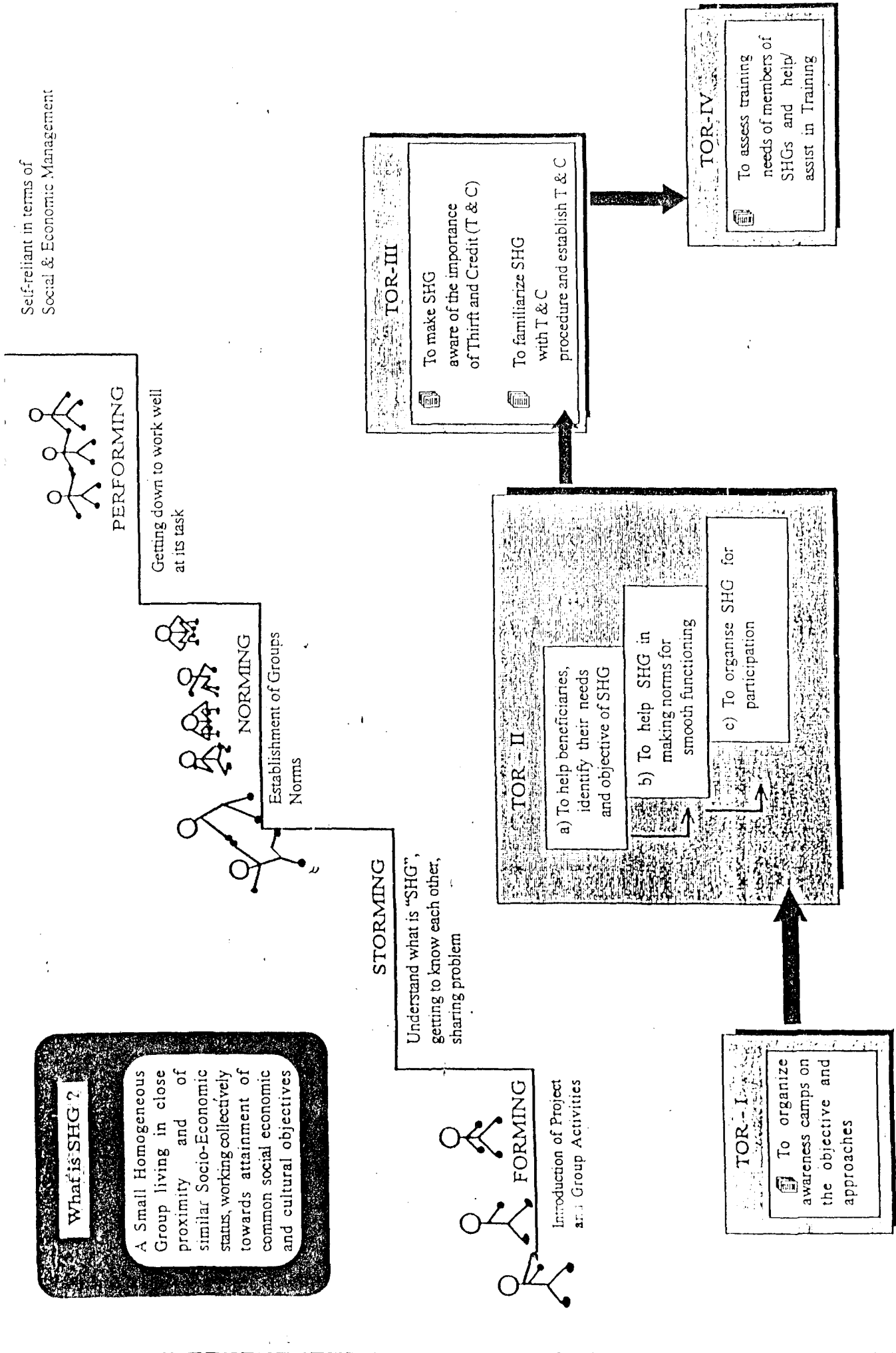
- (i) Interview with key informants
- (ii) LGD/FGD, seasonal calendar
- (iii) Secondary Data Source
- (iv) Opinion Survey

Output

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



FLOW CHART OF BASE LINE SURVEY



Process of SHG Development during Mobilization

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 Strategegy
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

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

17. How does the NGO rate its training capabilities in the following areas ?

	Good	Average	Poor
Group mobilisation and organisation			
Group development			
Conflict Resolution			
Leaders' Training			
Credit Management			
Monitoring f T and C activities			
Any other			

18. What training would the NGO like to impart in their newly recruited functionaries?

Type of Training	For Whom ?

Institutionalisation of craft clusters

With

Reference

To

Capital Needs

By

Mr. B.D. Sharma
ICA, New Delhi.

COMPETENCIES TO DEAL WITH PEOPLE

A. Personal Competence

1. Self awareness – internal, institutions, self confidence.
2. Self regulation – adaptability, innovation.
3. Motivation – initiative, optimism, achievement drive.

B. Social Competence

1. Empathy – concern for others.
2. Social skills – persuasion conflict management, leadership, change catalyst, bonding working with others.

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

I.L.O Report on Handicrafts and Small Scale Industries in Asian Countries Reported "It would be desirable in encouraging handicraft persons to foster their associations on coop. Lines thereby enabling themselves jointly to control the organisation and to avoid the risk of exploitation".

Working group on 6th 5 years plan "Coop. Important form of organisation which can help poor craftsmen in getting the benefit that should flow to them. Coops have to be built on sound lines. There should be coops of craftspersons, for craftspersons and by craftspersons".

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.

OPTIONS TO MEET CAPITAL NEEDS

Contexts

1. Craft Clusters :
Individual artisans, or
Institutions

2. Characteristics of artisans/craftsmen
 - A skilled worker
 - An entrepreneur
 - A consumer
 - A social being
 - Poor

3. Environment
 - Market oriented
 - Competitive
 - Exploitative

- 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.

Success of Enterprise depends on :

- Market linkages
- Technology
- Resources
- Management

NEED ANALYSIS MUST PRECEDE THE CHOICE OF OPTIONS

1. Internal Finance
 - Own resources
 - Share capital
 - Retained earnings
 - Deposits
 - Deferred payment systems
2. External Finance
 - Loans; debentures; mutual funds; deposits; venture capital; franchising.
3. Revolving Fund
4. Micro Finance
5. Strategic Alliance

OPTIONS
TO
FINANCING
COOPS



Internal Finance

- Equity
- Retained Earnings

External Finance

- Loans from Govt. Dev. Agencies
- Debentures

Or

Cooperative Companies

INTERNAL FINANCE

- Members Share Capital
- Non withdrawable Reserves
- Withdrawable Reserves
- Non Withdrawable Deposits, and
- Withdrawable Deposits

WHY INTERNAL FINANCING ?

Key Issues

- Ability to raise long term/STF
- Reasonable cost of capital
- Sound capital structure
- Proper alignment between benefits & financial risk

MAJOR CONSTRAINTS IN RAISING CAPITAL

- Government's Attitude
- Cooperatives as Government Instrument
- Low Return on Capital
- Poor Members Awareness
- Excessive Government Control

FINANCIAL ENGAGEMENT OF GOVT. IN COOPERATIVES

- Nabard Refinance Agri. Coops.
- Govt. Participation in Share Capital
- NCDC
- NDDB
- IDBI
- IFCI
- Working Support by Govt.

NATURE OF GOVERNMENT'S FINANCIAL ENGAGEMENT

- Loans at concessional rate of interest.
- Grants and Subsidies
- Contribution towards share capital
- Standing Guarantees for Loans
- Tax Exemption and Concession

WHY COOPERATIVES HAVE POOR INTERNAL FINANCING ?

- Blurred organisational objectives Economic or Social.
- Income Tax Act
- Dividend Distribution
- Cooperative Societies Act
- Restrictive Membership

HIGH POWER COMMITTEE RECOMMENDATIONS

- Non-members Share Capital
Preference Shares
Stake Holders (Dutch Experience)
- Acceptance of Deposits
- Flotation of Debentures
- Mutual Fund

OTHER OPTIONS (Irma study)

- Venture Capital
- Franchising (Apex)
- New Entrants

ALTERNATIVES IN CAPITAL FORMATION

- Enhancing share contribution by members
- Selling quasi shares to external source
- Pay higher interest
- Change share values
- Individualized Capital
- Cooperative Subsidiaries

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				

Thrift & Credit
A tool for women empowerment
&
Community Mobilisation

By

Rajiv I.D. Mehta
ICA, New Delhi.

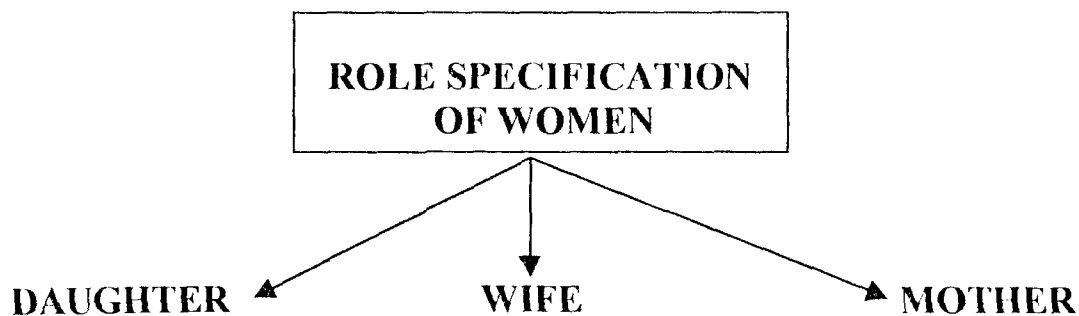
EMPOWERMENT OF WOMEN

**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**

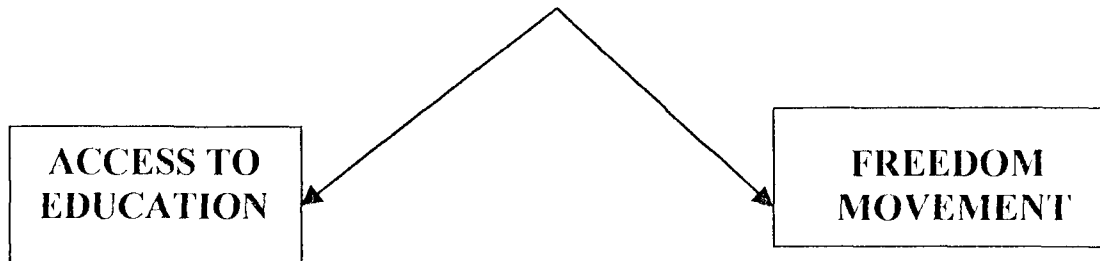
**DYANAMIC
EMPOWERMENT**

**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



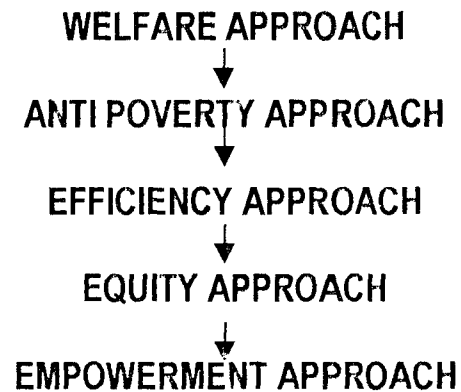
**GENESIS OF FEMALE
CONCIOUSNESS**

**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”**

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 Samridhhi 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.

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 प्रायः 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 ।

रेवेलेशनल लर्निंग में, डेवेलपर्स को जानने में सक्षम होना चाहिए, दूसरे डेवेलपर्सों का डेवेलपमेंट की एक शक्तिशाली आवश्यकता के साथ या आसानी से जानना जानना 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 –

नाम व्यक्ति सम्बन्ध/रिश्ता

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) विवेकीयता हूँ
7. मुझे अपनी कमजोरियाँ / कमियाँ मालूम हैं / नहीं
8. यदि हाँ, 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

WOMEN'S THRIFT & CREDIT CO-OPERATIVE

Objectives:

1.

Input required:

1. Staff

2.

3. Finance

4.

5.

Output Expected:

1. Financially sound

2.

3.

4.

5.

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
(d)	Interest on loans	Equal to Bank rate	Equal to Market rate	Equal to bank limit of interest rate
g.	Advantages	Members earn more on interest deposits and pay less on loans	Members get more interest on deposits and pay market rate but get rid of lender's unreasonable conditions	Members pay bank limit of the market rate charged on loans but this amount remains with group and gives good earnings
		Individual cannot loan after 2 years to start some income generation activity	A group enterprise could be started after attaining minimum size of the deposit	It helps the group to make use of the thrift to meet their protective loan needs
			No external funding initially	The interest on loans becomes compulsory saving Community enterprises started by external support

APPROPRIATE MANAGEMENT SYSTEM

FOR

SUCCESSFUL FUNCTIONING OF

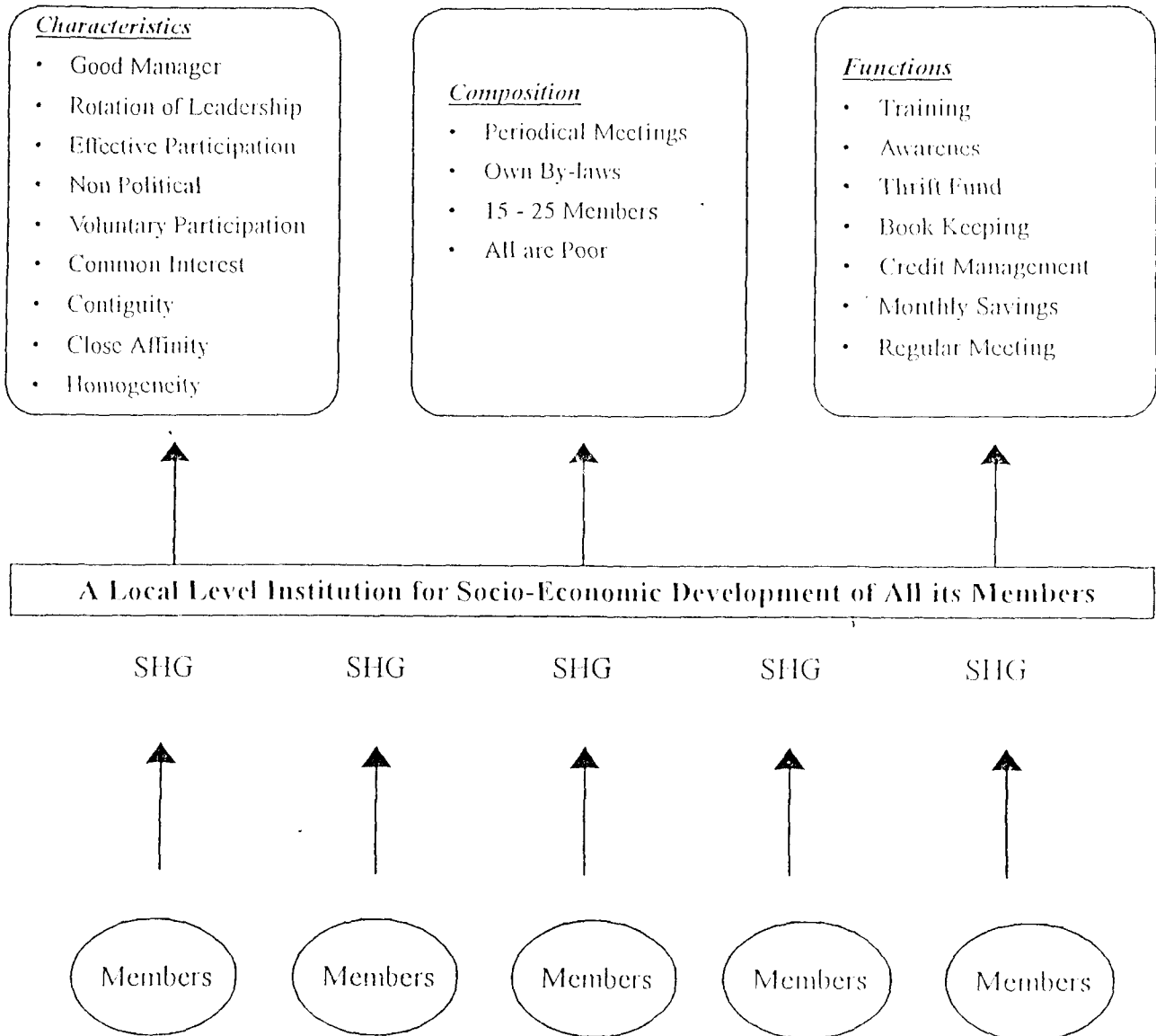
CRAFT CLUSTERS

(SHGs & COOPERATIVES)

BY

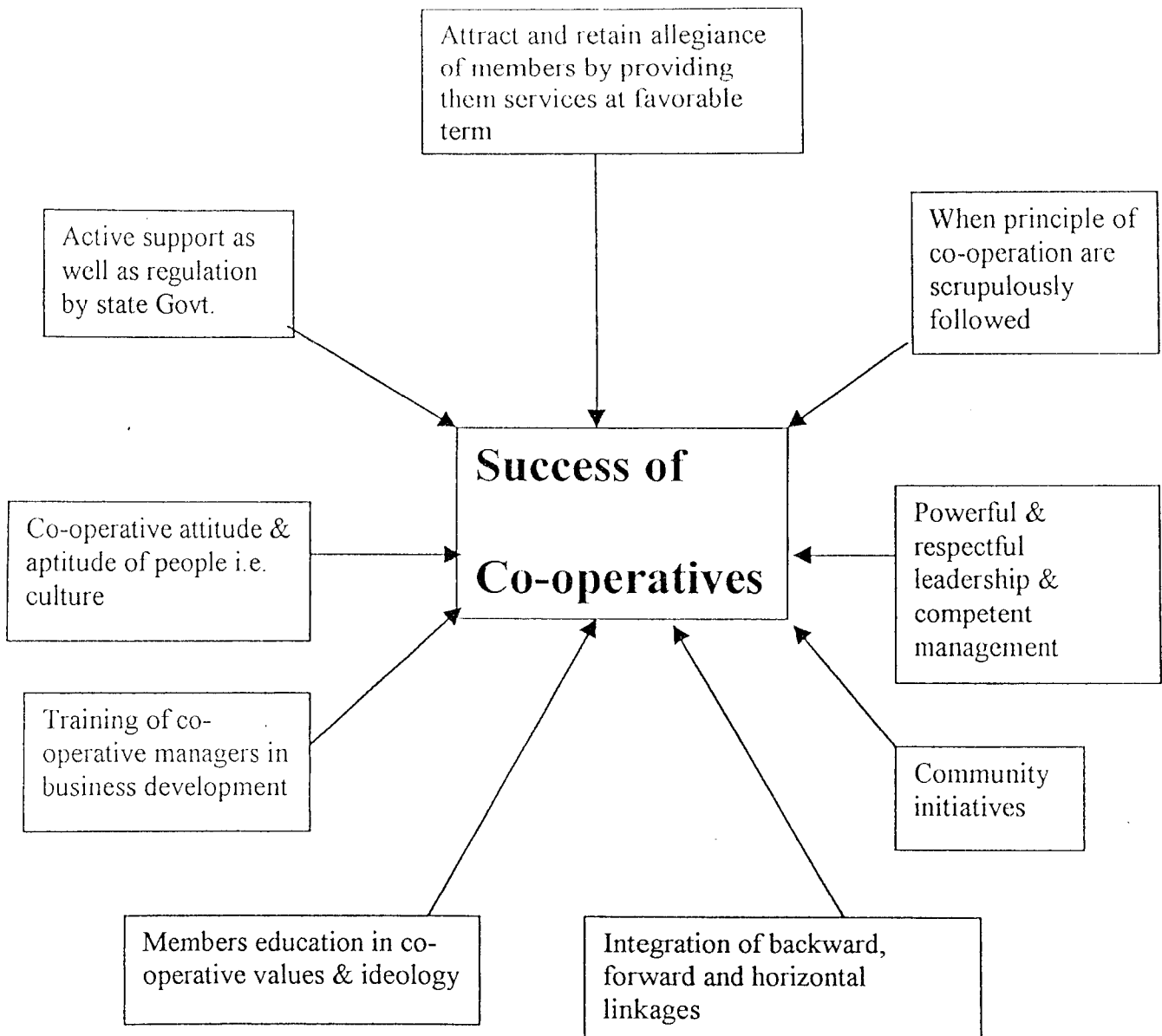
**MR. RAJIV I.D. MEHTA,
ICA**

**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

▲ ▼ ▲
Failure of
▶ Cooperatives ◀
▼ ▲ ▶ ▼

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 members. 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 :

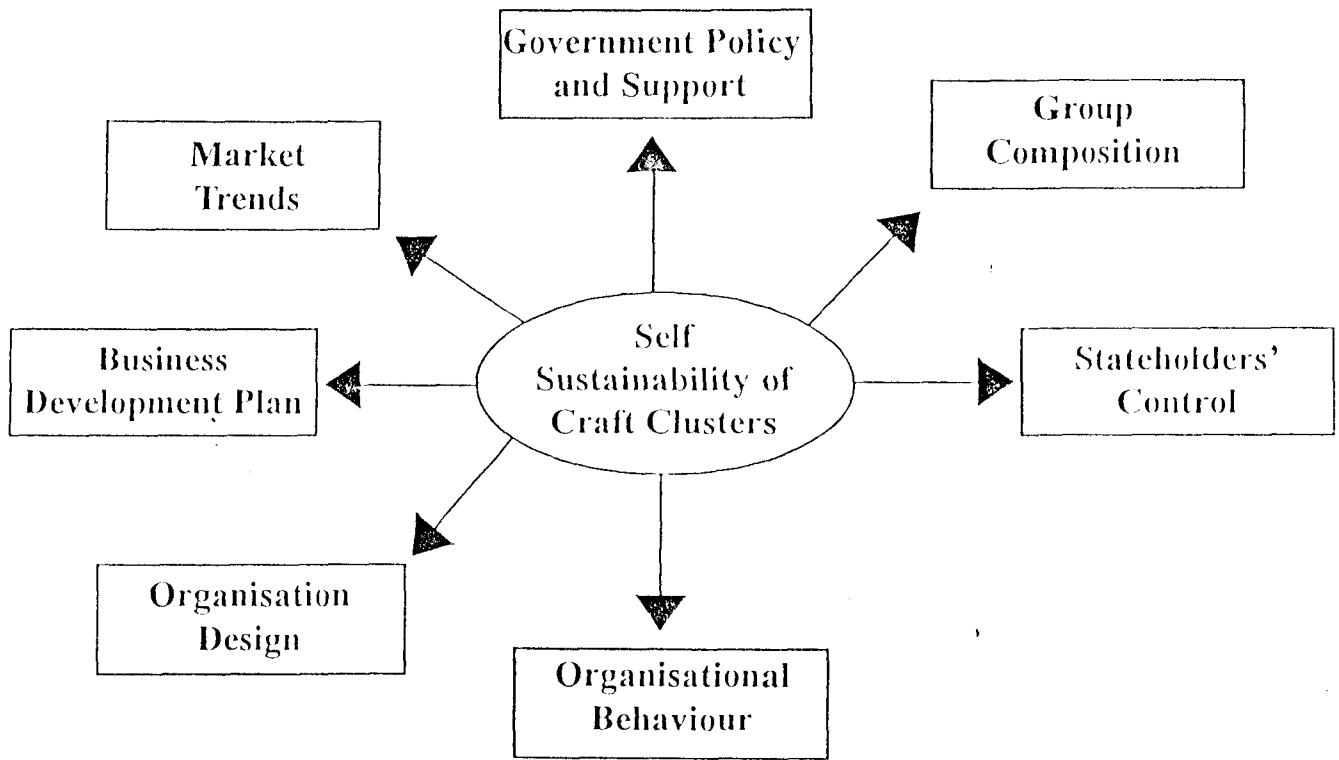
- Must have self governance by the active user members.*

- *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.*

**ISSUES GOVERNING SELF-
SUSTAINABILITY
OF CRAFT CLUSTERS**

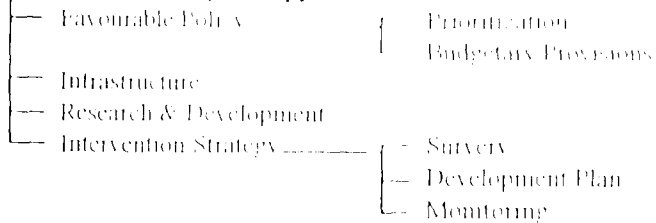
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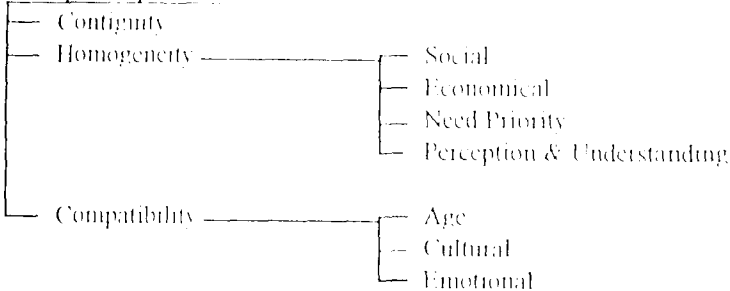


ISSUE GOVERNING SELF SUSTAINABILITY OF CRAFT CLUSTERS

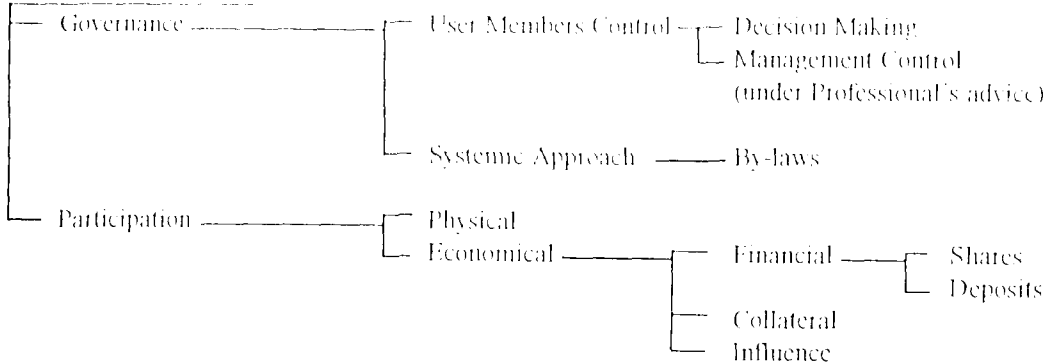
A. Government Policy & Support



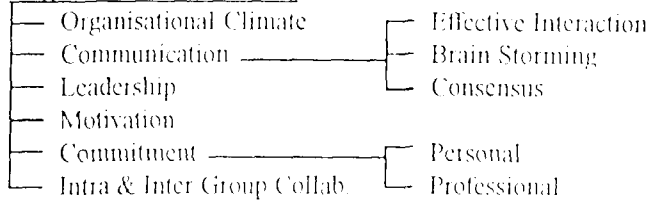
B. Group Composition



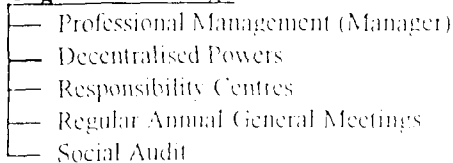
C. Stakeholders' Control



D. Organisational Behaviour



E. Organisation Design



Marketing Lesson
For
Handicraft Co-operatives

By

Rajiv I.D. Mehta
ICA, New Delhi.

BUSINESS LESSON, TOPIC, LEARNING OBJECTIVES AND DETAILED ARTISANSHIP FORMENT SECTOR

Co-operatives and Marketing

Co-operatives do have social objectives over and above normal business objectives. It is these objectives which put coops in a unique position to be sensitive to social, communal and environmental needs. Also as most artisans coops are small and have a narrow range of products and services, they can afford to give care and attention to satisfying specific sets of customer requirements. However, they often have limited financial resources, a relatively small workforce and may lack specialist business skills. It is important therefore that they be given considerable thought to their marketing activities. Coops need to develop

- (i) It marketing plans which state the business that the coop is in
- (ii) The direction which it intends to go in, and
- (iii) The strategies which it is going to employ in achieving its goals.

Above all, the coops must be sure to focus its whole attention on satisfying the needs of its distinctive customers.

Understanding Customers

Customer are those who are buyers. The buyers' decision making processes are influenced by internal factors such as personality, beliefs, attitudes, motivation and memory and by external factors such as resources, family influences, reference groups and associates. In case of handicrafts, the personality, resources and reference groups play important role. Customers could be individuals or organisational, rural based or urban based, traditional or trend setters (fashionable) and from different economic stratas of the society.

Marketing Segmentation

Market segmentation is the process of breaking down large markets into a number of small market segments in order to improve market effectiveness and performances. Instead of trying to satisfy all of the

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.

CASE STUDIES

BY

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

**Rajeshwar Hatmag Vinkar Sahakari Society Ltd.,
Pawali Road, Nagpur.**

The Rajeshwar Hatmag Vinkar Sahakari Society Ltd., is a production cum service society registered in 1973 and involved in the production of six and nine yard sarees.

Member Profile

Details of membership of the society from 1995-1998 has been given below in Table.

Details of Membership

Particulars	1995-96		1996-97		1997-98	
	Total	No. of women	Total	No. of women	Total	No. of women
Members	195	7	195	7	195	7

The membership has remained stagnant at 195 over the last three years. Women constitute only 3.58% of the total membership.

Member classification

The nature of membership on the basis of caste has been depicted below in Table

Member Classification

Total Members	SC Members	ST Members	General Category
195	-	195	-

All the members belong to the Scheduled Tribe category.

Society Profile

The society profile pertaining to the major performance indicators has been given below in Table.

Society Profile

Particulars	1995-96	1996-97	1997-98
Working capital	4854749 ✓	1326875	<u>1299370</u>
Total value of production	2802086	5220014	3911770
Major cost component	Cotton yarn	Cotton yarn	Cotton yarn
Total value of sales	1221446	1969516	1682700
Net profit	28612	29374	32469
Audit classification	C	C	C

The working capital requirements of the society increased from Rs. 4,85,749 in 1995-96 to Rs. 13,26,875 in 1996-97 and Rs. 12,99,370 in 1997-98 recording an increase of Rs. 4,12,090 in 1996-97 and Rs. 22,716 in 1997-98 respectively. The total value of production increased from Rs. 28,02,086 in 1995-96 to Rs. 52,20,014 in 1996-97 and fell again to Rs. 39,11,770 in 1997-9. However, the net profits increased from Rs. 28,612 in 1995-96 to Rs. 29,374 in 1996-97 and Rs. 32,469 in 1997-98. The society has been given 'C' audit classification over the last three years. The society has its own building and has also employed a full time paid secretary. The society has availed loans to the extent of Rs. 1,56,000. The society also possesses its own showroom which helps in the marketing activities.

Training

All members of the society have undergone technical training at the society itself for a period of two months. No managerial training has been undergone by any of the office bearers or others.

Management

There are seven members on the Board of Directors. The educational qualifications of six directors are from standard ten-twelve. There is one women member on the Board of Management. The chairman of the society is a Graduate. The secretary has a work experience of over three years.

Marketing

Details pertaining to the marketing activities of the society have been given in Table 4.57

Details of marketing through various sources

Amount in Rs.

Particulars	1995-96	1996-97	1997-98
Total sales	12,21,446	19,69,516	16,82,700
Sales through own showroom	4,00,000 (32.7%)	6,00,000 (30.5%)	8,00,000 (47.5%)
Sales through private traders	8,21,446	13,69,516	8,82,700

It can be seen that the majority of sales are through society's own showroom amounting to almost 50% of the sales in 1997-98. All the sales by the society are cash sales.

Problems faced

The main problem faced by the society is related to the non availability of cotton yarn which has to be procured from far-off places such as Coimbatore. Zari required for the handloom work is also not available locally. The extent of credit facility available from banks was also felt to be insufficient and should be further enhanced keeping in view changed scenario. 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. The machinery has now become old and needs to be replaced calling for heavy capital investments. Entry of powerlooms has resulted in lowering the value of the handwoven products and has also depressed the market.

Women related issues

Only 3.5% of the members are women. Efforts need to be made to bring more members within the co-operative fold. Training also needs to be given to identified/targeted womenfolk, who can then be motivated to organise themselves into co-operatives or join the existing co-operatives.

The Vidarbha Handicrafts Artisans Welfare Association
Tej Bagh, Umred Road, Nagpur.

The Vidarbha Handicrafts Artisans Welfare Association, Nagpur is a service cum production NGO registered in the year 1990 dealing in a variety of handicrafts such as satrangi (durries), leather bags, hand block printing, beed work, carpets and jute work.

Organisational Profile

The NGO profile pertaining to the major performance indicators has been given below in Table.

NGO Profile

Amount in Rs.

Particulars	1995-96	1996-97	1997-98
Total value of production	70,000	80,000	90,000
Total values of sales	8,50,000	4,70,000	10,80,000
Loans and advances	3,00,000	3,50,000	4,00,000
No of employees	2	4	7
No of craft persons trained	25	50	120

The total value of production increased from Rs. 70,000 in 1995-96 to Rs. 80,000 in 1996-97 and to Rs. 90,000 in 1997-98. The total value of sales increased from Rs. 8,50,000 1996-97 and to Rs. 10,80,000 in 1997-98. The NGO has availed of loans amounting to Rs. 4 lakhs in the year 1997-98. The number of employees of the NGO has been increasing from 2 in 195-96 to r in 1996-97 to 7 in 1997-98.

Activity Profile

The NGO is providing various services to the artisans such as supply of raw materials, provision of credit, provision of tools and machinery and marketing of the produce. The value of raw materials such as beeds, leather etc supplied by the NGO to the craftspersons increased from Rs. 2.00 lakhs in 1995-96 to 2.5 lakhs in 1995-97 to 35.5 lakhs in 1997-98. Amount of credit availed by the artisans went up from Rs. 50,000/- in 1995-96 to Rs. 60,000/- in 1996-97 to Rs. 70,000/- in 1997-98. Value of sales

of products marketed through the NGO also increased from 5 in 1995-96 to 10 in 1996-97 to 20 in 1997-98.

Infrastructural facilities

The Vidharbha Handicrafts Artisans Welfare Association has rented a workshop, office as well as showroom for a monthly rent of Rs. 500/- only. Machinery and other equipment such as looms, lathe hand machines, sewing machines has been purchased for an amount of Rs. 1 lakh.

Training

The number of craftpersons trained by the NGO has been increasing from 25 in 1995-96 to 50 in 1996-97 to 90 in 1997-98. The duration of training varied from 4 months to one year and a stipend of Rs. 300/- was paid per month.

Linkages

The main linkage of the NGO is with the Handicraft Marketing and Service Extension Centre for marketing support through participation in their various exhibitions and fairs, craft bazaars etc. Training programmes in bead work was also organised in co-ordination with Council for Advancement of Peoples Action and Rural Technology (CAPART), Ahmedabad.

Management

The Management Committee of the NGO comprises of the President, the Vice President, the General Secretary and four members. There is only one women representative on the board. All the members on the board are educated between standards 10-12. The Chairperson has a good social standing and has a work experience of over 5 years.

Marketing

Around 90% of the sales of the NGO have been through exhibitions and fairs. Of the remaining 5% has been through own showroom, while 5% has been through private traders. The NGO has been liaisoning well with the DC (H) through participation in their various activities such as the craft

bazaars, product promotion programmes, market meet programmes as well as in national level melas. All the sales are cash sales and there exists no credit facilities.

Problems faced

One of the major problems faced is that in comparison to machine made goods, the cost component involved in these handcrafted goods is rather high. The production time is also rather long comparatively leading to decreased earnings. Financially difficulties are often faced on account of shortage of funds leading to working capital difficulties., Number of exhibitions organised by the HMSEC, Nagpur are few and there exists few showrooms where the NGO's or artisans can directly go and sell their produce. The meagre TA/DA to the poor artisans has made it difficult for the artisans to participate in the exhibitions/fairs held in far off places. This practice should be relooked into and allocation for TA/DA to poor artisans should definitely be made.

**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 advises, 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)

6
=

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.

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

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)

- ⇒ 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.

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)*

**Baseline Survey
House-Hold Survey Format**

Identification

H/H Identity No. -

District :

Site/village;

Date of Visit :

Name & address of interviewer :

Demographic Information

Name of the head of H/H :

Age : year (approx.) Sex : Male/Female

Religion : Hindu/ Muslim/ Christian/ Budhist/ Sikh/ Other

Category : ST / SC / OBC / OTHER

Marital status : Married / Separated / Widow of Widower

Type of family : Nuclear / Joint / Extended

Educational Status : Illiterate / Literate upto class

Number and literacy status of family members

Age group	Family Members		Literacy Status	
	Male	Female	Male	Female
0-6 years				
7-14 years				
15 years & above				

House Ownership : Yes/No.

Type of House : Kuchha / Pucca / Semi-Pucca

House with Kitchen garden : Yes/No.

House with cattle shed : Yes/No

Drinking water facility (own well or handpump) : Yes/No

Electricity : Yes/No

Land Holdings

Number of plots owned : Total acreage :

Number of plots which remain uncultivated and acreage

Number of acres cultivated under share / contract cropping

Moveable assets

Livestock

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

Agriculture equipment : Pumping set / Thrasher / Sprayer / Others (specify)

Consumer durable : Bullock cart / Cycle / Moped / Television / Other (specify)

Nature of Seasonal Migration, if any

Season / Period in months

No. of persons Men Women

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			

Livelihood Activities (in last one year)

1 Farming Activities

Crops grown in order of importance)	Acreage	Production Quantity (Kg.)	Consumed Quantity (Kg.)	Sold Quantity (Kg.)	Remarks (if any)

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

TFP	Month of Activity (Collection)	Quantity Volume	Consumed (Quantity)	Sold (Quantity)
Mahua				
Tendu				
Imli				
Tasar				
Other				

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.	Distnace / access from the nearest (Govt. crast 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	

5. Gender division of labour in on-farm activities

Item	Male	Femal
e.g. 1. Weeding		

6. Potential extent of women's participation in handicraft activities and constraints for their involvement:

	No	Type of craft
6.1 No. of women already doings handicrafts		
6.2 No. of women willing to participate in handicrafts		
6.3 1) No. of women whose male member(s) of the family conduct handicraft but herself never have done the same.	1)	
2) Reasons not to be involved in handicrafts	2)	

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

EXPECTATIONS OF THE PARTICIPANTS FROM THE WORKSHOP

1. Mr. Choudhary: Gave general expectations on behalf of participants
2. Mr. Narayanan: Individual Craft Persons ?
decentralisation ?
3. Mr. Handoo: Selection of NGOs?
Good? Bad? Un-organized --> Solution.
4. Mr. Sundramurthy: Institutionalisation?
5. Mr. Chandran: Individual & isolated artisans ? How to strengthen
Linkages ?
6. Mr. Meshram: Languishing Craft?
7. Mr. Kaul: Focus ?
8. Mr. Wasnik: Craft Persons' Sensitization?
9. Mr. Mathur: Eco. Sovereignty/Reforming
DC(HC) Schemes.
10. Mr. Kripal Singh: Detailed Action Plan
11. Mr. Kadar: Cottage Industries to continue to villages?
12. Mr. Rao: Delivery mode of govt. assistance?
13. Mr. Khwajamoinuddin: Integration of Activities.
14. Mr. Bhaskaran: Solution to field problems?
15. Mr. Verghese: Integrated Craft Cluster Development.
16. Mr. Devraman: I.T. of artisans?
17. Mr. Chalia: Stakeholders?
18. Mr. Bhardwaj: Detailed Action Plan?

19. Mr. R.K. Mishra: (Finance – Marketing) Key Issues?
Obsession ! (Development Partners)
20. Mr. Sri Nath: Right Schemes for right people?
(SWOT)
21. Mr. Thampi: Where the money goes?
22. Mr. Baloo? Wages to go up? Simplification of schemes for
illiterate artisans?
23. Mr. Srinivasan: Survey Methods?
24. Mr. Ramamurthy: Share NGO – Good work?
Entrepreneurship?

**Group Reports on the
Market Development Scheme of DC (HC)**

Group-I

1. Need-based cluster training (budget a + b be transferred to c). Instead of stipend, only compensatory wage be paid to the artisans and nominal fee be charged from the artisans on pilot basis.
2. Training programmes on production to packaging of the handicrafts be organised for the group leaders of the Affinity Groups within the Self-Help Groups.
3. In addition to NIFT and NID, master craft persons enrolled with RDTDCs of DC (HC) office be engaged as Resource Persons/Trainers for the design development.
4. Design and Technical Development Schemes for appropriate technology (quality control, tools and kits, packaging etc.) be developed with the help of various recognised agencies under the new scheme "National Scheme on Technology Dissemination and Supplying Tools and Kits to Artisans".
5. For exhibitions, no TA/DA be paid to NGOs/co-operatives/artisans. Only actual expenses on travel and exhibition stalls be re-imbursed.
6. The scheme on Market Meet-cum-Clinics be revived.
7. Theme based events should not be encouraged; rather events synchronizing with tourists festivals be introduced.

Group-II

1. Base Line Surveys-cum-Mobilization of Beneficiaries be introduced in place of Member Education Programmes.
2. Craft Clusters be involved in Craft Fares and the leaders of the Self-Help Groups be encouraged to participate in such fares instead of NGOs.
3. Inter-State trade relations should be cluster oriented.
4. In all the DC(HC)'s schemes, component of TA/DA and participation expenses to be given to craft clusters directly at least for 2 years and be reviewed thereafter for self-financing.

5. Design Development Programmes should be strictly reserved for RDTDCs and not NGOs (Resource Persons could be engaged if the Centre has its limitations).
6. Apprenticeship Training Programmes (GURU SHIKSHA basis) to be brought under category 'C' and not 'A'. The venue should be a common centre and not master craft person's residence.
7. Raw material depots be opened at the places where raw material is a problem. The management of the depots be made by the Govt. Officers and representatives of the craft clusters/associations.
8. Sales outlets at tourists' spots/vintage points be opened and supported by DC (HC) which should be run and managed by artisans' associations.

Group-III

1. Buyer/Seller meet should be a regular feature and artisans' representatives/leaders be invited instead of NGOs/promotional bodies.
2. Trade Fares/Exhibitions be organized at tourists' centres.
3. Haat Bazaars on the pattern of Delhi Haat Bazaar be opened at the State Headquarters and management be given to associations of artisans. SHGs/Co-operatives and the NGOs be involved only as resource agencies to the management of such Haat Bazaars.
4. In all the national and international trade promotion events, the representatives of craft clusters/associations/co-operatives be invited instead of NGOs who are non-business entities. Only re-imburement of exhibition stall and publicity cost be made. No TA/DA be given to the participants.

PROBLEMS OF HANDICRAFT INDUSTRIES

(as identified by the participants)

I. Geographical/Locational

- (a) Access to clusters (limitations)

ii. Infrastructural

- (a) Road
- (b) Transport
- (c) Communication
- (d) Drinking Water
- (e) Health & Sanitation
- (f) Workshed
- (g) Electricity/Power

II. Raw Material

- (a) Scarcity
- (b) Quality
- (c) Govt. restrictions
- (d) Ecological degradation

III. Research & Development

- (a) Technical
- (b) Marketing

IV. Finance

- (a) Terms & Conditions with Institutional Finance
- (b) High cost of capital

V. Scope & Potential

VI. Institutionalisation

VII. Preservation & Promotion of Craft

Thrift & Credit Activity

Group Reports

Group-II

I.

No. of members:	21
Daily savings:	Re.1/-
Total deposit at the end of the month:	Rs. 630/-
Monthly interest on deposit @ 5% (60%):	Rs. 31.50
1. Total interest at the end of six Months from beginning: $(31.50 \times 5 \times 3)$:	Rs. 472.50
2. Total interest at the end of 12 months From beginning: $(31.50 \times 11 \times 6)$:	Rs. 2079.00
3. Total interest at the end of 36 months From beginning $(31.50 \times 35 \times 18)$:	Rs. 19,845.00

II.

Amount of loan:	Rs. 630/-
(a) Interest payable on loan @ 5% (60%): $(630 \times 60 \times 1 \text{ divided by } 100)$:	Rs. 378.00
(b) Interest on deposit of Rs. 630/- @ 5% p.a.	Rs. 31.50
Gain in interest:	Rs. 346.50

III. Option 'C' is preferred for Handicrafts artisans on the following counts:

- (a) Since artisans are daily wage earners, minimum daily savings suit them.

- (b) Multiplier effect on the savings, thereby enhances the capital/credit base.
- (c) Promoting the Thrift with the interest paid on loans.
- (d) Helps to meet socio-economic obligations.

Group-I

Options for Thrift & Credit Activity

No, of members: 21
Savings: Rs. 1/- per day
Average days: 30 per month
21 x 30 = Rs. 630/- monthly

<u>Month</u>	<u>Amount(P)</u>	<u>Interest (R)</u>	<u>Rate of interest @ 5%</u>
1	630	-	
2	630	31.50	
3	630	63.00	
4	630	94.50	
5	630	126.00	
6	630	157.50	
7	630	189.00	
8	630	220.50	
9	630	252.00	
10	630	283.50	
11	630	315.00	
12	630	346.50	
13	630	378.00	
14	630	409.50	
15	630	441.00	
16	630	472.50	
17	630	504.00	
18	630	535.50	
19	630	567.00	
20	630	598.50	

At the end of 6 months:

Principal Amount: Rs. 3,780.00
Interest: Rs. 472.00

Total: Rs. 4,252.50

At the end of 12 months

Principal Amount:	Rs. 7,560.00
Interest:	Rs. 2,079.00

Total:	Rs. 9,639.00

21.	630	630.00
22	630	661.50
23	630	693.00
24	630	724.50
25	630	756.00
26.	630	787.50
27	630	819.00
28	630	850.50
29.	630	882.00
30	630	913.50
31.	630	945.00
32.	630	976.50
33	630	1008.00
34	630	1039.50
35	630	1071.00
36	630	1102.50
	-----	-----
	22,680	19,815.00
	-----	-----

At the end of 36 months

Principal amount:	Rs.22,680
Interest:	Rs.19,815

Total:	Rs.42,495

Interest gain if loan interest @ 5% per month (60% p.a.)
and interest on deposit at the rate 4% p.a.

Period	Principal Amount	Interest on loan	Interest on deposit	interest gain
6 months	3,780	472.50	94.50	378.00
12 months	7,560	2,079.00	378.00	1701.00
36 months	22,680	19,815.00	3402.00	16413.00

FINANCIAL ACCUMULATED DETAILS

(a) Interest gain by depositing interest earned (TAC) @ 5%

6 months	on	472.50	23.63
12 months	on	2029.00	103.95
36 months	on	19815.00	990.75

ACCUMULATED DETAILS

Period	F.I./Banks	T.A.C.	HYPOTHESIS
6 months	3874.50	4252.50	378.00
12 months	7938.00	9639.00	1701.00
36 months	26082.00	42,495.00	16413.00

Group III

Option 'C'

Question I.

Total interest @ 5% per month

- | | | |
|-----|--------------------------|-------------|
| (a) | at the end of 6 months: | Rs. 472.50 |
| (b) | at the end of 12 months: | Rs. 2079.00 |
| (c) | at the end of 36 months: | Rs.19845.00 |

Question II.

- (a) Interest gained @ 5% per month (60% per annum)

Answer: Rs. 2079.00

- (b) Interest on deposit @ 5% per annum

Answer: Rs. 173.22.

Question III

Option I is suited for Handicrafts Sector, since the working of the SHG has been monitored over a period of time and they are ready for growing into a commercial enterprise with:

- (i) the interest already accrued;
- (ii) or a part of it could be used as seed money to tap capital requirements from financial institutions.

Option 'C' is a better proposition since:

- (i) It gives better income
- (ii) It can have better savings.

2nd Workshop on
Self-Sustainability of Craft Clusters
At Uday Samudra Beach Hotel
Kovalam, Thiruvananthapuram, Kerala, India
May 2-7, 2000

List of Participants

1. Mr. Alak R. Chaudhuri,
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16. Mr. S.C. Devaramani, Asstt. Director (H)
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29. Mr. K.S. Rathore, (Co-ordinator from DC (H))
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List of Resource Persons

1. Mr. Rajiv I.D. Mehta
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ICA Domus Trust,
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2. Dr. Jayalaxmi,
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3. Mr. G.K. Asthana
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4. Mr. A.K. Taneja, Program Officer,
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Volunteers-cum-Case Study Presenter

1. Mr. Faiz M. Khan,
President
Hamkadam Leather Co-op. Society Ltd.,
76, Opp. Motia Talab,
Bhopal-01, M.P.
 2. Mr. Anas Anees, Bhopal
Secretary
Hamkadam Leather Co-op. Society Ltd.,
76, Opp. Motia Talab,
Bhopal-01, M.P.
-

**2nd Workshop on Self-sustainability of Craft Clusters
Thiruvananthapuram : May 2nd – 7th, 2000**

Sr. No.	Topic
1.	Communication – Observation Cautions – by Rajiv I.D. Mehta
2.	Film on Self-Help Groups – NIBM, Pune
3.	Formation & Consolidation of Self-Help Groups – by Rajiv I.D. Mehta
4.	Identification of Development Partners & Stake Holders – by Rajiv I.D. Mehta.
5.	Statement on Co-operative Identity & Principles Governing Enterprises with Collective ownership – by. Dr. Jayalaxmi, ICM.
6.	Institutionalization of Craft Cluster with reference to capital needs – by Rajiv I.D. Mehta.
7.	Thrift & Credit (a tool for Women Empowerment and Community Mobilization) – by Rajiv I.D. Mehta
8.	Management Practices in Self-Help Groups & Cooperation – by Rajiv I.D. Mehta.
9.	Identification of problems of handicraft clusters – Issues governing self-sustainability of Craft Clusters – by Rajiv I.D. Mehta
10.	Marketing Management with reference to Handicraft Industry – by Rajiv I.D. Mehta
11.	Group Discussions on Case Studies and other Important Issues.

Rating of Score

Zero	=	BAD
One	=	POOR
Two	=	AVERAGE
Three	=	GOOD
Four	=	VERY GOOD
Five	=	EXCELLENT

**INDIVIDUAL RATING OF THE 2ND WORKSHOP ON SELF SUSTAINABILITY OF CRAFT CLUSTERS
(MAY 2-7, 2000 AT THIRUVANANTHAPURAM)**

S. No.	Name of the Participants	Session Number											Average
		1	2	3	4	5	6	7	8	9	10	11	
18.	Mr. P. D. Mathur, AO	3	4	3	4	4	4	4	4	5	4	3	3.81
19.	Mr. M.L. Chalia, AD	4	4	4	4	4	3	4	4	5	4	5	4.09
20.	Mr. S.C. Bhardwaj, AD	4	4	5	4	4	3	5	4	5	4	5	4.27
21.	Mr. R.K. Mishra, AD	5	3	5	5	5	5	5	5	5	5	3	4.63
22.	Mr. S.C. Devaramani, AD	5	4	4	4	5	3	4	4	4	3	4	3.91
23.	Mr. Kirpal Singh, SEI	4	3	4	3	3	3	4	4	3	4	3	3.45
24.	Mr. D.V. Sreenath, HPO	4	4	5	4	3	4	5	5	4	4	4	4.18
25.	Mr. L. Balu, HPO	5	4	5	4	3	4	5	4	5	4	5	4.36
26.	G. R. Thampi, AD	5	3	4	4	5	4	4	5	4	5	5	4.36
27.	Mr. G. Srinivasan, HPO	5	3	5	4	4	3	3	3	5	4	3	3.81
28.	Mr. R. Cgabbrab, HPO	4	3	5	4	3	4	5	4	3	4	5	4.00
		4.14	3.36	4.39	3.79	3.86	3.96	4.29	4.00	4.14	3.96	4.21	4.00

Analysis : 18 Participants have rated the workshop "Very Good".
9 Participants have rated the workshop above "Good".
1 Participant has rated the workshop nearly "Good".
Overall rating of the workshop is "Very Good".