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Dreaming on...

Rasheeda Bhagat

These SHGs are yet to get loans and training for income-generating ventures. What they know best - papad or pickle making - can't be done, "because in the local market nobody will buy foodstuff made by Dalit women".



Prakash Rani (centre) has become a symbol of what women can do collectively.

Anybody who has travelled in some of the villages of the southern states like Tamil Nadu or Kerala and witnessed the quiet revolution — both economic empowerment and self-confidence — that micro credit programmes have ushered in through the self help group (SHG) route, would at first be disappointed at the progress of SHGs in a cluster of villages in Raisin district of Madhra Pradesh.

Raisin is about 50 km from Bhopal and the villages extend to about 200 km from the MP capital. But for the Krishak Sahyog Sansthan, an NGO that is working in 10 villages of six *panchayats* in this region, under the PACS (Poorest Areas Civil Society) initiative of the UK government's Department for International Development, it has been a

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struggle to even get about 20 such SHGs organised.

For one, these villages have remained beyond development parameters of healthcare, education, power supply or decent roads, and the majority of the population is below the poverty line (BPL). The *purdah* system is rampant among the Thakur women and a literate woman in these villages is more the exception than the rule. Also, there is a mix of Thakur and Dalits in these villages. Thanks to reservation, even if a woman becomes a *panchayat* member, she is ignored by the other male members, not invited to any meetings, and has to bide her time till her term is over.

A beginning

In such a scenario, when the KSS began work in January 2004 in the area under the PACS programme, whose objective is to strengthen the capacity of the poor so that they can assert their rights, overcome social and economic barriers, influence policy and move towards a sustainable livelihood, it was a situation of despair that it encountered. Many villages have no electricity, those that share a transformer might find a flickering bulb now and then, women rarely leave their homes and the plight of "the small and the marginal farmer is so pathetic that today the landless labourers are much happier than the farmers who own two to three acres", says H.B. Sen, Director, KSS. He has a doctorate in applied social sciences from the Dr Ambedkar National Institute of Social Sciences, Mhow, MP.

As the KSS started holding women's meetings to explain the SHG concept, how they should form groups of 10-15, save some money every month, put it in a bank till the corpus is big enough to get a four-time revolving fund from the banks, the trickle of women at their meetings soon gathered force.

"At first of course the men laughed at us, saying, 'look at these women, they are now attending meetings, *bina paise ke ghoomney jati hei* (they go on jaunts without spending any money)', but now they have stopped doing that," says Kusum Bai, president of the Santoshi Samooh in Kothikoh village.

Till date the KSS has formed 20 women's SHGs from over 250 families, and nine of these have been linked to an SBI branch of Begumganj and eight to the Kshetriya Gramin Bank in Hoshangabad. But the groups still have a long way to go when it comes to income generation activities and self-employment ventures. Group members save Rs 20-40 a month and deposit it into the group's account. Some of the groups have managed to get petty loans of Rs 6,000 or so at

11.5 per cent interest, which have mostly been distributed among themselves as consumption loans for emergencies related to illness, marriage expenditure and the like.

Impossible conditions

Says Sen, "We had to put in a great effort to even reach this stage. When it comes to lending to poor women, the banks put impossible conditions like three generations of every SHG member's family not having defaulted on a bank loan!"

He explains that during drought years the marginal farmers in these villages have taken bank loans for a pump, well, etc. More often than not, the venture fails and "the farmer who grows just enough wheat or *chana* to feed his family forgets about selling his produce — becomes a defaulter. But to deny his wife a small loan — not an individual loan, but to her group — is nothing short of cruel."

But some groups where the women have been saving for over 15 months, are now ready for "grading" and linkage to bank finance through NABARD. A sympathetic and proactive bank manager can make all the difference.

Meenabai's Durga Swayamsahayta group, from Gorkhi village in Raisin district, will soon qualify for a loan. The manner in which the women, some of whom still use the *ghumta* when a man is around, attend meetings, maintain registers, even if only one member in each group is literate and can record the proceedings — every register you see is filled with thumb impressions — holds out hope for the future. The triumph with which they show you their passbooks with regular monthly entries of their savings lifts your spirit! You can't help noticing that many groups are named after either goddesses such as Durga or Santoshi or female icons like Savitri. In the choice of the name lies embedded a dream of empowerment and achievement.

On the Herculean task it has been to link these groups to the banks, Sen says the bank managers take some time to digest the fact that these are genuine SHGs and not those formed to meet each block or department's targets. At the Kshetriya Gramin Bank, Hoshangabad, "the bank manager was initially sceptical as earlier, under various government departments, 538 groups had been formed, of which barely two or three survived. They were created because departments of health, education, *anganwadis*, etc had targets, which were often met by taking the BPL list and creating groups of 10 or 15 in the serial number! Sometimes, to meet targets, the staff gave money from their pockets to create the corpus and record the SHG." Often the members

were not aware which group they belonged to, so one can imagine the confusion in the bank!

He finds the "three generation" default rule a huge stumbling block. Till an understanding and dynamic officer is posted, such as "Atul Rathi *saab* at the SBI branch at Begumganj. He was a good man and gave us great support; he went to the villages and opened the SHG accounts. On one Saturday each month, his man would come and collect the groups' savings and deposit the money. Earlier the women had to go all the way to Begumganj; now the SBI has committed to get the eligible funds from NABARD for the qualified groups."

Today when you see women like Meenabai, Kusum Bai, or Prakash Rani, who has become a legend in this region thanks to the handholding by the KSS, or Halkibai from Khammarya village, a Dalit woman who created a sensation in her village by marrying Thakur Natthu Singh, sitting together and dreaming of setting up livelihood ventures such as trading in grains, or taking contracts for putting up and decorating tents for marriages or meetings, or starting poultry or goat-rearing, you need to rewind to their plight barely a year ago.

Says Sen, "Earlier, as we organised them into groups and built awareness of their collective power as a group, at first the Dalit women in the group couldn't sit on the *dhurry* or mat; they had to sit on the floor. But we talked to the women constantly on the ills of the caste system and now all of them not only sit together but eat together too. At least at the psychological level a great barrier has been broken. Now we have to build their skills in taking and managing economic activities."

Double disadvantage

But so deeply entrenched are the caste differences that when it comes to income generation these women can't even think of a skill they already have... making *papads*, pickles and other foodstuff. To your suggestion, Sen's response is an indulgent smile. "Sure, they can make all this, but who is going to buy foodstuff that has been prepared by Dalits? In the local market nobody will touch their produce; perhaps in a big store in Bhopal we might be able to sell it. Dalit women have a double disadvantage; of gender and caste."

Prakash Rani, a Thakur, agrees. "Who will buy it? *Achoot mantey hei* (they are considered untouchable). I myself was at first reluctant to sit and eat with all the members of the group; but now I don't care. But

my family members wouldn't do what I do!"

As for an entrepreneurial venture, she rules out poultry or goat-rearing. "*Bakri-vakri, murgi-vurgi ka palan nahi karengey*," she says, and declares grandly, "we'll make some soap or detergent... *Nirma banayege*." Lalit Sinha of KSS says this can be done; "they need technical training and we have a plan in place to carry it out."

As the women continue chattering and giggling, giving wings to their dreams, you realise what a giant step forward it is for these socially and economically oppressed women to leave their houses and come out for a "meeting".

At this forum Meenabai can forget about the Rs 30,000 she has borrowed from a local moneylender at 60 per cent interest to get the tumour removed from the stomach of Kumar, her 18-year-old son. She had to go to a private hospital in Sagar as there is no medical facility in her village.

Prakash Rani can forget about her 20-year-old daughter, the mother of an infant, who recently burned to death when the gas cylinder exploded; she assures you that it was not a dowry death and a genuine accident, but the doubt in your head persists.

Halkibai can forget how after her marriage in 1987, the *panchayat* was convened to decide that as Natthu Singh had married an *achoot*, he had become a *parjaat* (another caste) and his 2.5-acre land was taken away and given to his son from his former marriage with a Thakur woman, who had died.

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Pictures by the author

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