

IMPACT 'C': HARIT PRAYAS

with Community Based & Managed
Organisations



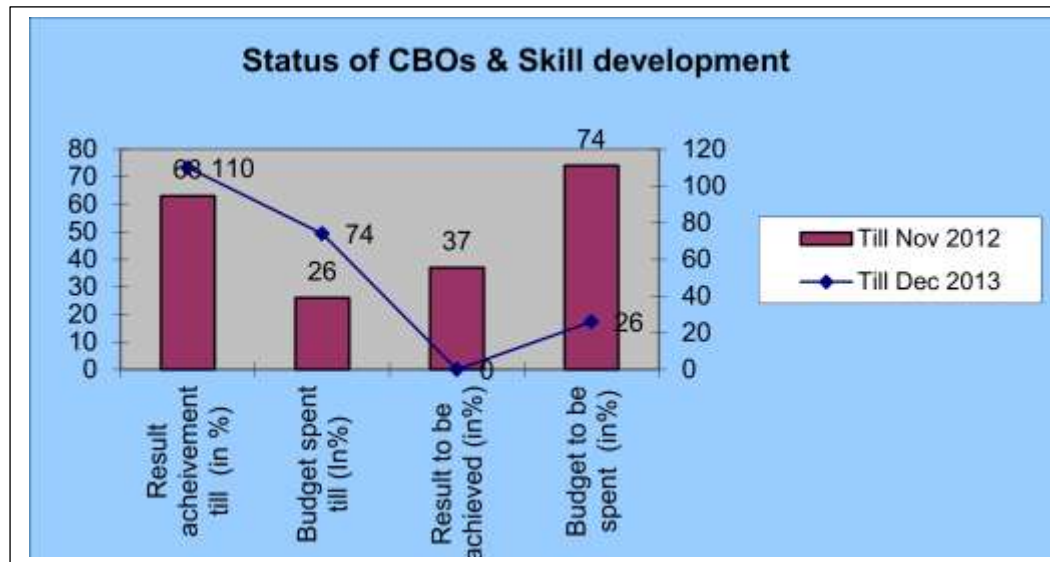
Impact 'C': Analysis of Community Based & Managed Organisations (CBMOs) formed under HARIT PRAYAS

HARIT PRAYAS CBMOs status							
Result Indicators	Total Target (for the three years)	Till March 2012	Till July 2012	Till Aug 2012	Till Nov 2012	Till March 2013	Till Dec 2013
Result area-3: Raising CBOs & skill development							
No. of farmers clubs functioning effectively	62	5	25	47	55	56	56
No. of Mahila Mandal functioning effectively	80	11	40	44	52	50	54
No. of youths engaged in IGP	150	25	50	60	92	145	250
No. of SHGs member engaged in income generation	250	25	100	100	140	235	240
Total result achieved for Result Area 3 is (in %)		12	40	47	63	90	110
Change in%			150	17	34	43	22

Source: application of monitoring tool

Amount spent on Raising CBOs & skill development from the project till date (In lac-INR)						
	1st year	2nd year till Nov 2012	Till June 2013	Total	Share of total budget released till date (In%)	Share of total amount spent for raising CBMOs till Dec 2013 (in %)
JCSS-Jhansi	0.7	1.7	0.8	2.5	11	83
SSSS-Satna	0.78	1.4	0.7	2.1	13	70
MVSS-Sagar	0.7	1.2	0.65	1.85	12	66
Total	2.18	4.3	2.15	6.45	12	73

ANALYSIS		
Result Concerns	Till Nov 2012	Till Dec 2013
Result acheivement till (in %)	63	110
Budget spent till (In%)	26	74
Result to be achieved (in%)	37	0
Budget to be spent (in%)	74	26



Here we can see that the set result for CBMOs in HARIT PRAYAS has achieved 100% and some (2[^]) of budget proposed for CBMOs has also left out, this is because initially there was expenditure from project, but later on community owned the project and they themselves did some (about 45) trainings.

1. IMPACT OF



Empowering collectiveness amongst community through sustaining community based and managed organizations in Bundelkhand region

(With special reference to 64 villages under HARIT PRAYAS project)

1.1 Effective CBOs (from community based to community managed)

With HARIT PRAYAS the concept of organising the community is through Community Based and managed Organisations in the form of Farmers Club and Mahila Mandals are the mechanism developed through the HARIT PRAYAS project amongst the community, for the community to avail their right (denied), come together for the innovation in agriculture, enhance the income through collective action and indeed to set up the establishment for sustaining the development process. Now CBOs in HARIT PRAYAS are self managed I where hardly any support is given by our cluster coordinators. Members of the CBO organize their meeting by themselves, do transactions at bank by themselves and also maintain all the records. Most of the meetings are at common places and are on fixed date and time.) thus the concept of CBOs in HARIT PRAYAS is now Community Based & managed Organizations (CBMOs)

With HARIT PRAYAS we have focused on one of the key aspect that CBOs formed through HARIT PRAYAS approach must not

end with only collective of people or just for the name sake, all CBOs must be action oriented and must be linked with the various government institutions like NABARD, KVK and local banks. it took around initial 3-5 months for the team make community understand own the concept of CBOs, although at many places we failed in doing so like Satna; as because of poor implementation of government programme for

Effective farmers club criteria in HARIT PRAYAS are as: collectiveness of 10 -20 small and marginalised farmers, regular meeting, at least 20% of female membership, approval from NABARD, promotion of organic cultivation, participation in gram sabha meetings

Effective Mahila Mandals criteria in HARIT PRAYAS are as: collectiveness 10-20 women from BPL families, regular meeting, discussion on social issues in the meeting, regular saving, promotion of IGP activities, regular attendance, rotation of leadership, linkages with banks, timely repayment & participation in gram sabha meetings

financial inclusion of women through DPIP SHGs, which lead to create fear and abuses on the name of SHGs amongst the community, but in spite of that with another brand name women collectiveness in the form of Mahila Mandals we are able to form 69 Mahila mandals , and 60 farmers club .And out of this 43 Mahila Mandals are effective and are linked with banks and NABARD ; in Sagar 22 Mahila Mandals are linked with NABARD where as on the other hand out

of 60 farmers club 47 farmers club are effective and are linked with NABARD¹. Its first time in the history of partner organisations that any formers club formed under the project is been linked by NABARD. Linkages of farmers club with NABARD has given the sustainability to these CBOs, as even after the completion of the project NABAR would keep on supporting the farmers club financially and technically for their development of knowledge and skills. The staus of CBOs under HARIT PRAYAS project is as:

Status of CBOs till Dec 2013				
Partner location	No. Mahila Mandals	No. of effecive mahila mandals	No. Farmers club	No. effective farmers club
Jhansi	19	17	18	17
Sagar	30	20	22	24
Satna-Chatarpur	20	17	20	15
Total	69	54	60	56

Source: Monthly progress reports and application of monitoring tools

In the Mahila Mandals there is the concept of saving , where as in the farmers club saving is optional. Out of 60 farmers club around 10 are doing the monthly saving of 100 rupees and this saving amount they are using for the purchase of agriculture equipments for common use and supporting the needy farmer for cultivation work.

On the other hand when we talk about the saving of Mahila Mandals It is also worth to observe that in Mahila mandals (with an average 15 members per Mahila Mandal) on an average saving is Rs. 50 per month so in this way through HARIT PRAYAS efforts women collectiveness in the form of Mahila mandals are able to save:

1. NABARD's support to FCs:

NABARD's policy support for Farmers' Club Programme lays stress on linking technologies with farmers' club members and also facilitating market access through the following mechanism:

- Capacity building of members of Farmers' Clubs including leadership training.
- Linkage with technology/markets
- Self Help Groups (SHGs)/Joint Liability Groups (JLGs) formation
- Forming Federations of Farmers' Clubs/Producers' Groups/Companies

2. NABARD's support o Farmers' Training & Rural Development Centres (FTRDCs):

NABARD supports recurring expenses of Farmers' Training and Rural Development Centres (FTRDCs) set up by institutional agencies. NABARD has set up a Farmers' Technology Transfer Fund (FTTF) to be used to facilitate transfer of technologies and market linkages especially through Farmers' Clubs besides need based support for formation of Producers' Groups, Companies, Federations, of farmers' Clubs etc.

4. Financial Support from NABARD

NABARD assistance to all agencies will uniformly be @Rs.10,000/- per club per annum for a period of 3 years irrespective of whether they are institutional or other agencies and also the region concerned. The assistance will be towards meeting the following minimum and mandatory expenses:

S. No.	Particulars	Amount (Rs.)
1.	Formation & Maintenance Expenses	2,000.00
2.	Base Level Orientation Training Programme (BLOTP)	5,000.00
3.	Meet with Experts (2 Programmes in a year)	3,000.00
	Total	10,000.00

NGOs/KVKs will be provided with an incentive of Rs.2,000/- per club out of the total assistance of Rs.10,000/- per club per annum. NGOs/KVKs who are operating in hilly/remote/naxal affected areas, will be provided with additional incentive of Rs.3,000/- per club for a period of 3 years over and above Rs.10,000/- referred to above.

Total Mahila Mandals=69

Average membership=15

Total members in Mahila Mandal =69X15=1035

Average saving amount per member per month=50 INR

Total saving in a month =69X15X50= 51750

Average age of Mahila mandals= 12 months

Total (approx) saving till June 2013= 51750X2=621000 INR

From the above we could easily conclude that INR 621000 amount HARIT PRAYAS project is somewhere financially securing the present and the future of the women from the Bundelkhand region. Here we need to understand the critical concept of women collectiveness in Bundelkhand region that, its not that only through HARIT PRAYAS women collectiveness is coming out, earlier also government and other agencies also implemented the financial inclusion programmes in the form of SHGs (self Help Groups), but the key intention was only limited to saving and credit , but with HARIT PRAYAS we have started the women collectiveness with the key intention of social inclusion and then strengthening financial systems for the women.

1.2 CHANGE Factor

If we would analyse the above information in relation with the bench mark survey², we could see the following in terms of bring empowerment through CBOs:

1.2.1 Mahila Mandals

- With Mahila Mandals women have moved beyond the concept of saving and credit, infact now in terms of income they are more in the role of entrepreneur rather than a women just getting and submitting a loan! The word loan has changed with income! Now 10 Mahila Mandals from Satna-Chatarpur have started IGA (Income Generation Activities) in the form of production of Agarbatti (incense stick) with the brand name HARIT PRAYAS. Mahila Madals at Chatarpur have already planned to open a shop in the near by town (near Khajuraho) to sell their HARIT PRAYAS agarbatti, discussion for opening the shop is going on.

² Through the application of monitoring tools in the beginning of the 2nd year of the project

- Now all the Mahila Mandals are linked with the government banks rather than linking with micro-finance institutions (which charges quite high rate of interest) and this lead to have loan for the group with an interest rate ranging from 12-18% and in some cases with subsidy of 1-2%.



Today, the face of the afflicted farmer is almost always that of a man's; the woman farmer has been all but forgotten. While we are still talking about women, let us spare a thought for those who do not appear on the pages of our newspapers or on television channels; women who seem invisible even when the subject under discussion relates directly to them. Forgotten most of the time is the fact that the bulk of work done on farms across India is by women. Just statistics never tell the full story but the fact remains that while 79 per cent of rural women are agricultural workers, fewer rural men, 63 per cent, work on land. Despite this reality, where the bulk of the workers on land are women, only nine per cent of women own agricultural land. The untold story of Indian agriculture is not just one of mismanagement — of water and other resources — but also of the refusal to acknowledge women's contribution to agriculture. Despite numerous studies that have established beyond doubt that the bulk of the work to produce the food that all of us consume is done by women, they are still not recognised as farmers in our official agricultural policies. As a result, whenever the government announces schemes for farmers, the women who are actually doing the work are left out of it.

- Village health worker/asha worker participate in the monthly meetings of almost 80% of Mahila Mandals formed under HARIT PRAYAS . This includes information on premature pregnancy, motherhood, menstruation cycle irregularities etc.

HARIT PRAYAS empowering women farmers...With all this situation in India with HARIT PRAYAS effort in Bundelkhand , Caritas India is able to train about 117 women farmers and are engaged in farming practices from sowing, ploughing , weeding and harvesting . recently in HARIT PRAYAS review AAtam Mantahn-2 (In Jamghat village of Sagar) a women farmer named Kusum shed her experiences with male farmers....

- Around 70% of Mahila Mandals women have school going children and good to observe that all are going to the village schools and now with more income through entrepreneurship women spent 5-10% of amount on

“Kusum a women farmer from Kanwar village (a HARIT PRAYAS project village) of Chatarpur district after initiation of HARIT PRAYAS project in village get trained on agriculture and allied practices and technologies and formed a women farmers collective and did first time in her life entire practice of farming including ploughing and harvested highest production in year 2013 (for rabi crop) . Now Kusum shares her experince with male farmers of not only of her village or of her native district but also shares her experience of cultivation with farmers of other districts.....now Kusum is happy and her family members especially her mother in law is proud of her that her daughter in law is a change agent in the entire region and is not less than any male farmer”

providing bags and school dresses to their children (as books are available free of cost in the government schools).

- Have financial knowledge on bank and its transactions, 70% of Mahila mandals at Sagar , Jhansi and Satna-Chatarpur do every thing by themselves without any support from our cluster Coordinator. It includes going to bank, doing transactions, meeting with PRI and bank officials etc. and interesting factor is that they all are illiterate; they take support of field animator only for minutes writing.
- Now women started living neat and clean and are aware about bank, PHC, vaccination and school.
- Participate in Gram sabha³ meetings

...We are Self Depend Now...



A small village in Rehli Block (sagar) namely Kanchi Pipariyah consists of 171 HHs that are of minority community mainly belonging to harijan caste out of which we have 50 targets HHs.

Mr. Rajendre Patel (cluster coordinator) made efforts for a MM of 12 females of this community 4 months before.

The name of the Mahila Mandal was fixed by the mahilas (members) themselves as MAHALAKSHMI MAHILA MANDAL who seem to be very much interested in making a move from the line of poverty to a new life. Their willingness for the same was shown by the shift they made in their thinking from making of beedi to something a newer IGA. Their stage of motivation was high with the regular visits of the HARIT PRAYAS team and the trainings that were conducted.

For some or the other reason there was clash because of which the members were reduced to 10. From here on the eager to make a fight back for showing the others of what they are and what they can build up.

So they have fixed their saving to 50rs per head on 1st of every month, which was irregular in the beginning. Now they have a balance 2000rs in bank.

All the members along with the HARIT PRAYAS Cluster Coordinator made a visit to the bank for opening bank A/C at Chandhpur (SBI Branch) 8km far from the village totally a different area from Rehli.

For some reason the cluster coordinator could not make a visit to the group for the monthly meeting day, so the mahilas themselves arranged their meeting and traveled by cycle to bank to deposit the saving and filled the form all by themselves. For the first time Ms. Sapna Ahirwar and Ms.Aarti Ahirwar had filled the bank form and deposited the money.

The age old custom of wearing Gungat seems to slowly vanish from this village as the mahilas (members) are coming out of the villages and facing the world all just after the intervention of the HARIT PRAYAS team.

³ What is a Gram Sabha of the Panchayat?

Gram Sabha means a body consisting of persons whose names are for the time being entered as electors in the electoral roll for a Panchayat.

When does the Gram Sabha meet ?

1. There shall be four ordinary meetings of the Gram Sabha to be held on any Sunday of January, April, July and October of every year, and is to be convened by the Sarpanch.
2. There shall also be four Special Meetings of the Gram Sabha on 26th January, 15th August, 2nd October and 19th December of every year and is to be convened by the Sarpanch.
3. An extra ordinary meeting of the Gram Sabha shall be convened by the Sarpanch, upon a requisition in writing of not less than one-tenth number of members of the Gram Sabha, within thirty days from the receipt of such requisition.

and micro-plans of the village. We need to understand that women participation in decision making either at their home or at the public forum is vital. In HARIT PRAYAS gender aspect is a cross cutting issue and to strengthen the same through the project we have structures like Mahila Mandals and farmers club have been developed, where 33% of female membership is compulsory. Apart from this in all the activities, exposures we project have give space and scope for the female representation and positively they comes foreword for the same. This all has boost up the moral and confidence level of target women in the LIFE project villages.

1.2.1 .1 What sort of discussion Mahila Mandals members do during the meeting?

It is good to notice that 80% of Mahila Mandals have their regular monthly meetings on fixed date, time and place (in some cases place get changed every month). On an average duration of meeting is around 1-2 hours in which the members initially do prayers, and then do their saving and credit process and later on discus on the various issues⁴ as:

- On their household work
- Children education
- Loan repayment
- On organic Cultivation
- On their husbands and family
- On festivals
- On their daughter marriage
- On their health concerns
- On government schemes (social security schemes)
- On IGA

1.2.1.2 Participation of women in Gram Sabha

From 1035 women through 69 Mahila Mndals 160 women have participated in the gram Sabha meetings in last 18 months. It is important to note that the status of women participation in gram Sabah before the HARIT PRAYAS project was zero, so this 160 women participatiuon is an unique achievement of HARIT PRAYAS in terms of empowering women through Mahila Mandals and building their capacity to be the part of Panchayati Raj System⁵. Status of women from the mahila mandals participated in the Gram Sabah (in last 30 moths altogether) is as:

Mahila Mandals women participation in Gram Sabha meetings			
	Jhansi	Sagar	Satna-Chatarpur

⁴ Information based on the data collected from the minutes register of the SHGs and FGDs with the SHGs.

⁵ The **panchayat raj** is a [South Asian political system](#) mainly in [India](#), [Pakistan](#), and [Nepal](#). It is actually the oldest system of [local government](#) in the [Indian subcontinent](#). The word "panchayat" literally means "assembly" (*ayat*) of five (*panch*) wise and respected elders chosen and accepted by the local community. However, there are different forms of assemblies. Traditionally, these assemblies settled disputes between individuals and villages. Modern Indian government has decentralized several administrative functions to the local level, empowering elected [gram panchayats](#).

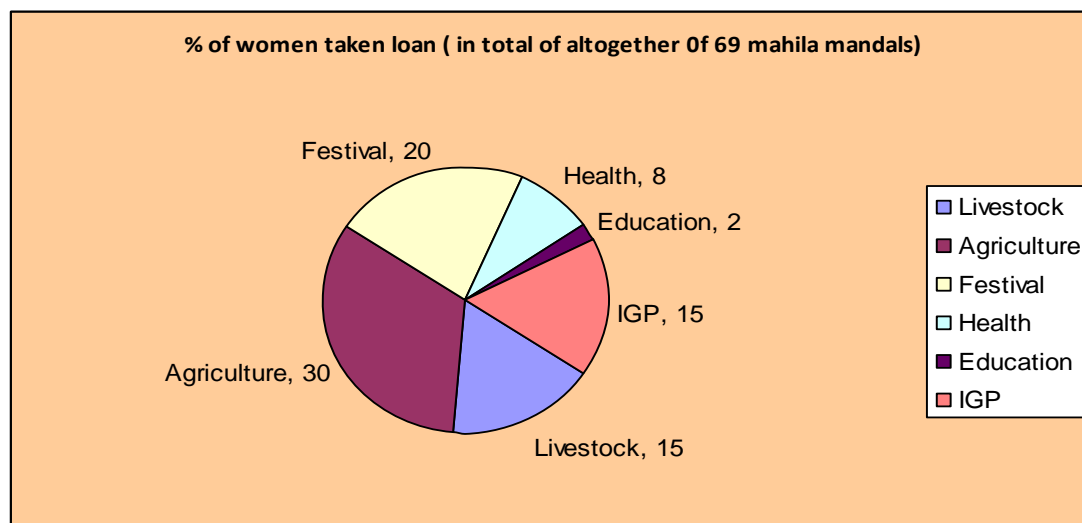
No. of Gram Sabaha organised in last 18 months (in all 44 concerned grampanchayats)	40	38	15
No. of women participated from (Mahila Mandals)	140	140	120

Source: Discussion with the project Coordinators, Records of Mahila Mandals, & application of monitoring tools

It is also important to note that participation of women in the gram Sabha is just the beginning, at present its difficult to trace that how many women have actually contributed in taking decision in the gram Sabha meeting, but its for sure that with HARIT PRAYAS beginning of women participation in the Gram Sabha has been initiated..

1.2.1.3 What and how Mahila Mandals use the amount saved through monthly meetings?

The amount saved on monthly basis is being taken on the loan (internal loaning) on 12-18%⁶ rate of interest compounded annually. The repayment till now in 18 months is 100% and the amount from inter-loaning is being used for the following purposes⁷:



From the above chart could be easily concluded that the 80% of loan or credit amount taken from the Mahila Mandals by the members is being utilized for the productive purpose and as per the mandate of SHGs norms, where as 20% of the amount in the form of festival and personal usage has no return income and is concern point where both team and mahila mandals need to look in to it.

Here it is vital to understand that Loan must be repayable and to repay it is important to generate income from the loan amount, otherwise it will take the shape of debt! Expenditure on health and education could be understand as the need of situation (although here also there is less possibility of repay), so in the group we try to promote the concept of availing free

⁶ This rate of interest depends from one Mahila Mandal to another Mahila Mandal , there is no role of HARIT PRAYAS team member in deciding the rate of interest.

⁷ Source: records of Mahila mandals (Cashbook and minutes book), application of monitoring tools and discussion with the Cluster coordinators.

education⁸ and health facilities (being offered by the government) rather than going to private schools without any affiliations.

1.2.2 Farmers club...

- With HARIT PRAYAS farmers from the Bundelkhand region are growing in through the concept of farmer's club, where farmer's collectiveness has shown the impact in practising as well as generating awareness and promotion for the sustainable agriculture. With 60 farmers club and with the average membership of 15 members i.e. $15 \times 60 = 900$ members of farmers club sustainable agriculture is being promoted in the Bundelkhand region. All the members of the farmers club are practicing organic cultivation.
- Also it is important to notice that in terms of approval of 75% of farmers club by NABARD. It is the first time in the history of the partner organisation that farmers club formed under any project are been approved by NABARD.
- It is interesting to know that 60%⁹ members of the farmers club participate in Gram Sabha meetings and village level micro-plan development.
- Now farmers of club from Satna-Chatarpur are moving towards the collective cultivation and collective marketing.
- Now 70%¹⁰ of the farmers club member store local seeds and are using the same seed for cultivation rather than buying from the market.
- Through the effort of farmers club, now farmers have come out with the debt cycle of "mahjans-local money lenders" and micro-finance institutions. Now farmers are getting loan for agriculture at 4-9% interest rate.
- Considering the importance of gender in HARIT PRAYAS project from the beginning it has been insisted to have female membership, although initially there was oppose from the male members considering the culture as the base (Culture here means the

⁸ Sarva Shiksha Abhiyan (SSA) is Government of India's flagship programme for achievement of Universalization of Elementary Education (UEE) in a time bound manner, as mandated by 86th amendment to the Constitution of India making free and compulsory Education to the Children of 6-14 years age group, a Fundamental Right.SSA is being implemented in partnership with State Governments to cover the entire country and address the needs of 192 million children in 1.1 million habitations. For more on SSA can log on to <http://ssa.nic.in/>

⁹ Source: farmers club meeting register, application of monitoring tools.

¹⁰ Source: farmers club meeting register, application of monitoring tools

Bundelkhand region¹¹ where women do not sit with the men), but slowly with seeding the concept of men and women working together and with few workshops on importance of women in agriculture by caritas India gender expert in the community clarity amongst the community has developed on the gender and now the scenario is that both men and women sit together in the farmers club and female members are also actively participating in the functioning of farmers club. 30-40% of female representation is observed in the farmers clubs. The below table indicates the status of women in the farmers club in HARIT PRAYAS project :

Name of partner	No. of farmers club formed	Total Membership	No. of male membership	No. of female membership	No. of widows in the farmers club	No. of women are the president of the farmers club	No. of women are the Secretary in the farmers club	No. of women are the cashier of the farmers club	No. of women farmers met with the NABARD officials and visited NABARD district office
MVSS-Sagar	24	450	370	80	6	0	2	1	50
SSSS-Satna	20	400	380	70	5	0	3	1	10
JCSS-Jhansi	18	300	240	60	3	1	2	1	15

Source: Memberships register of Farmers club

Based on the involvement of women in agriculture and getting due credit and recognition of women involvement and contribution in agriculture in HARIT PRAYAS project villages a Delhi based institution-IWID¹² (Initiatives for Women In Development) has started research in two villages (HARIT PRAYAS Majhota and Kanwar villages of Chatarpur) of HARIT PRAYAS on women collective in farming.

1.3 Change in thought process (in compare to situation at the time of baseline)

Thought process at the time of baseline (in relation with the CBOs/collectiveness)	Thought process after 18 months of the HARIT PRAYAS project implimentation (in relation with the CBOs/collectiveness)
CBOs/collectiveness: SHG: Do not want to join any SHG, they just cheat us and take our money , nothing else	CBOs/collectiveness: Its good to unite and we are lucky to be the part of this unity. It gives us the power. It gives us the power to bring change!
Repayment of loan: Why to pay, who is going to ask, just dissolve the group!	Repayment of loan: Timely payment will also give chance for other to grow

¹¹ Source: http://www.unwomensouthasia.org/assets/Women_Land_Agriculture_in_Rural_India.pdf, http://planningcommission.nic.in/reports/sereport/ser/bndel/stdy_bndel.pdf

¹² <http://www.iwidindia.org/>

SHG: saving & credit	Mahila Mandal: social inclusion with financial stability.
Women with male farmers: Never thought of it	Women with male farmers: Good to work together as women also play a critical and important role in agriculture.
Veil system: strongly followed	Veil system: saree up to head only in all cases of all female members of CBOs formed under HARIT PRAYAS
Financial literacy amongst women: hardly	Financial literacy amongst women: are visiting the bank by themselves and doing all the transactions there.
Knowledge on NABARD and its support: Hardly any	Knowledge on NABARD and its support: farmers approach NABARD district offices to get the approval for their farmers club

For HARIT PRAYAS one of the biggest achievement contribution of women in agriculture is being recognised and now breaking all the barriers of Bundelkahnnd women dominated system (where women are not allowed to sit with men and must have to be in big veil) with HARIT PRAYAS women in the project villages are free , sitting together with the male farmers, participating in the gram sabha and getting recognition for their work.