



## Women Empowerment Project- Varanasi Progress Report- April – June 2017



*Empowerment is the process of enabling a person to claim his or her social, economic, cultural or political rights and impart the ability to act on those rights for her or his betterment. Sampark and Pangea Foundation endeavour to empower the women in the surrounding villages economically and socially to establish a harmonious relationship with its neighbours in line with their founding philosophy. The Rajghat Education Centre joins this initiative with intent to improve the livelihoods of the villagers surrounding the centre. The initiative will partner with other NGOs and domain experts in social empowerment. The report provides a summary of the initial steps taken in the first three months of the project from April to June 2017, and provides a broad roadmap for the project.*

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## Introduction

The city of Varanasi is not only the culturally flourishing hub of Uttar Pradesh, but also the most important religious centre for Hindus in India. By virtue of its location on the banks of river Ganga, Banaras or Kashi as it is popularly known as, is deemed as the holiest of the seven sacred cities in the country and a major pilgrimage centre. Despite the flow of tourists in the city, the tourist infrastructure is not well developed. In the face of extreme poverty, some of the villages around Varanasi have been considered the poorest in the state of Uttar Pradesh, with limited opportunities for monetary growth. However, it is also ridden with poverty, with a lack of provision of basic facilities for the people in the villages.

Uttar Pradesh (U.P.) is the most populated state of India with a population of 199 million as per census 2011 (Census Organization of India, 2011). Within this state, Varanasi is one of the 71 districts of U.P. with an estimated population of 3.6 million as per the 2011 census. Rural population constituted 77% of the total while sex ratio was an adverse 912 girls per 1000 boys. Female literacy at 57% lagged well behind male literacy ratio of 77%.

## The Project Area

The project site is in Rajghat in the city of Varanasi at the river Varuna and the mighty River Ganga. This consists of school educating about 350 students and set of rural abutting the villages being targeted for the project. As Figure 1 shows, the main school and the rural areas are the Varuna river. A bridge on the river is used as a to traverse between these units. The project covers surrounding KFI REC, where the project office is located.

Figure 1 The Location of the Women's Empowerment Project - Varanasi



confluence of KFI's main institutions the map in separated by thoroughfare villages

## **The Project Objectives:**

The Pangea Foundation and Sampark have been associated for the last 12 years, with a focus on women's empowerment which is holistic and encompasses economic, social and political empowerment. Sampark will implement the project in Varanasi in partnership with the Rajghat Education Centre (REC) of the Krishnamurti Foundation India (KFI).

The overall goal of this project is to form and build capacities of 150 women's Self-Help Groups (SHGS), reaching over 1800 women with an aim to socially and economically empower the women. It will build on the vision of the REC's Unit for Women Empowerment (UWE), and create value not only for adult women but also adolescent girls.

The project will also address social issues such as child marriage, child protection, dowry and domestic violence etc., enhance awareness about social protection schemes that are available for women from different government departments and make necessary linkages with these departments to avail these schemes.

While the SHGs are aimed at financially empowering women and increasing their income level, the larger aim is that the participation in the SHGs will enhance both, their economic as well as social aspects in the lives of these women.

## **The Activities from April to June 2017**

The activities completed over the first quarter of the project involved the following steps.

### **Forming a Partnership with the REC-KFI**

The first steps were related to internal preparedness such as the appointment and induction of the Project Manager (Mr. Shekhar Acharya), introducing him to the REC team and area and to the project (by Ms. Ishani Tikku) and meeting local resource people through the REC, so that contacts could be established with the adjoining villages.

### **Selection of Project Area**

The project endeavours to empower community members that are currently among the poor and vulnerable households in the selected villages. On economic measures, average earnings of the family may be the most important basis to identify targets. Given the high

correlation between economic and social disempowerment, it is important to capture a range of other factors to identify target segment other than earnings:

- Size of family: The larger the size higher the burden of poverty. This is also indicative of women not having a say in matters of family size.
- Sex ratio: more adverse ratio for women, worse the level of empowerment.
- Child bearing age: Impoverished communities tend to marry off girls child earlier to reduce the burden of supporting them. They in turn end up conceiving at relatively young age.
- Educational achievement of women: Lower the achievement, higher the likelihood of disempowerment.
- Caste: In India, caste based discrimination is endemic. In many communities, neighbourhoods are determined by the caste of its members. Strict restrictions of vocations, access to resources, finance and threat of violence hang over the heads of ostracized castes.
- Financial access and decision making: At different levels of earnings, women's access to even meagre resources may mean better outcomes for entire family. Yet, in poorer communities, women have even more restrictions to access to finance or financial

The project will find a good way of recording the baseline for the income levels of the women, and other social characteristics, so that their progress on financial and social empowerment can be assessed over time.

### **Selection of Villages**

Identification of Villages was done on the basis of Census of India, 2011: The last census conducted in the state of Uttar Pradesh was in 2011. The data still provides useful information but has not been updated. For instance, at an individual target village level (Kotwa village), the census produces data of population, caste and religion composition, sex ratio and literacy rate (Census India, 2011).

Once all the contiguous villages of Rajghat are geographically identified, the census can be used on a top down basis to identify the priority villages for intervention based on the above factors.

While the Census of India (2011) figures are now is over 6 years old, local government agencies study the villages under their jurisdiction for various purposes like disease control, literacy missions, national employment schemes, livelihood missions etc. The data is normally in the custody of municipal administration who exercises control over villages through the 'Gram Panchayat', a self-governance model. Villages also have a 'Gram Sabha', a meeting that is conducted with the community from time to time. The Gram Sabha is organised by a committee,

headed by the 'Gram Pradhan' or village head, who is the focal point for all government services delivered to the village, and usually can provide information on the basis of any surveys that have been conducted in the villages after the previous Census.

Sampark elicited suggestions from the Block development authorities about which villages need major support . This was supplemented with meetings with the Pradhan (Village Head) and other local government officials in these villages to understand the dynamics and need for intervention.

*Figure 2 The Villages Selected for the Pproject*

These villages lack adequate work, water and sanitation facilities, and have households with extreme poverty, which are not able to meet their basic needs of food, health, and hygiene. Most households have little or no agricultural land and are completely dependent on wage work. Almost 60% of the villagers in these villages work as labour workers and 20% have agriculture land and 10% have their own business and 10% in services. The unavailability of work forces them to migrate, or do odd jobs for survival. Many private MFIs cash in on the plight of these villagers by lending money at high interest rates. There is also a major penetration of drugs amongst these villages, which is possibly the cause of early death and why one finds many young widows.

The third criteria applied was the proximity of the villages to the project office in Rajghat. All the villages are at a distance of 2 to 10 kms from the REC, the central location of the project office, for ease of administration and to ensure efficient and effective supervision. Based on these criteria, 10 villages have been selected so far, as mentioned in (Figure 3).

1. Kotwa
2. Kapildara
3. Kalisipur
4. Salarpur
5. Kamouli
6. Tatepur
7. Rajapur
8. Babanpura
9. Raipura
10. Shihar

## **Meeting the Villagers**

The Gram Panchayat, or the local unit of administration is headed by a 'Gram Pradhan', the village head, who he is an elected member from the community.

During the phase of data collection, contacts were established with different leaders in the villages who then supported the Sampark team to visit the households and understand the local context. The village profiles collected for each of the villages are shown in Table 1.

**Table 1: Demographic Profile of the 10 Selected Villages**

S.no	Name of Village	No of Households	Total Population	Scheduled Castes	Scheduled Tribes	OBC	Other castes	Male	Female
1	Kotwa	1700	12000	3000		7200	1800	7000	5000
2	Kapildara	200	1200	600		600	0	700	500
3	Kalispur	600	4500	850		3400	250	2700	1800
4	Salarpur	1656	10126	1644	82	7185	1215	5349	4777
5	Kamouli	1100	9350	1100		6600	1650	5610	3740
6	Tatepur	326	1348	0	0	1348	0	809	539
7	Rajapur	179	1131	20	0	1111	0	679	452
8	Babanpura	100	2200	125	72	2000	3	1540	660
9	Raipura	700	2800	225	274	2300	1	1680	1120
10	Shiwar	120	2200	195		2000	5	1560	640

Gram Sabhas were conducted in all the villages selected, where the participants included the village Pradhan, School teacher, Anganwadi<sup>1</sup> workers, ASHA workers<sup>2</sup>, teachers and the local people. Women participated in large numbers, as the Sampark team had specifically informed the villagers that the project was intended to benefit rural women. The village meetings helped to collect basis data on the village, and understand the challenges faced by the villagers with respect to their lives and livelihoods.

In the Gram Sabhas held in all the ten villages, the Sampark team informed the villagers of the objectives of project, the role of Sampark and KFI, and the benefits that would ensue to the villagers, especially women. The villagers explained that various earlier government and NGO

<sup>1</sup> An Anganwadi is a village centre established by the Department of Women and Children for care of children less than 6-year-old and of pregnant women and new mothers for pre and post natal advice and immunisation

<sup>2</sup> Health workers appointed by the government

interventions have not benefited them, and instead have cheated them both financially and emotionally, eroding trust towards NGOs and the government. They also specifically requested for interventions that would improve their livelihoods.

In all the above villages there is a heavy influence of MFI's like Cash for India and Other local Companies which are providing money with heavy interest rates, which has led to lots of suicide case but on a strong side it gives us an idea of the repayment capacities of the villagers.

The villagers also informed Sampark about the kinds of scams they have gone through for their development, by the government and private institutions, due to which they are now vary of external agencies..

Once the villages were selected and the Gram Sabha's conducted, the next tasks were to inform the villagers about the project, and gain their trust. And this was done through repeated field visits and discussions, in their basti's (Localities of different castes in the villages) to make them understand why we intent to work with them and how they would benefit by becoming a part of the project.

### **Team Recruitment and Training**

The project could only be successful when the right kind of team is in place considering the project area and its necessities we searched for a more localized field staff who understand the dynamics of these villages and speak the local language as it matters for the success of the project.

Keeping these considerations 3 field staff has been recruited with varied experiences from health, education and social development and have worked in rural areas who are graduates.

Their names are as follows:

1. Mr. Shirshendu Shekhar Acharya( Project Manager)
2. Mr. Manjunath Hosali( Trainer from Sampark, Koppal)
3. Mr. Shatrudhan Singh- worked 8 years in Various Govt. Programs in UP
4. Mr. Jay Prakash Singh- worked 8 years plus in Govt. and livelihood programs in UP
5. Ms. Archana Singh- Worked 5 plus years in Health Programs in UP

Mrs V. Prameela (Sampark team) and Mr. Shekhar Acharya held interviews with them, and after selection, all of them have been given orientation and training about the project and what is the scope, needs and the steps forward.

The team has also received orientation training on concepts of SHG, conducting Focused Group Discussions (FGDs) and informing the village women about the project. They have also received training on mechanics of SHG meetings, rotating leadership, initiating savings, maintaining books of accounts and eventual lending skills.

This was done by both internal training through the project manager and sampark staff also through field visits to MSS (Mahila Swarojgar Samiti), a local NGO, to understand the dynamics of SHG and its way of functioning and impact created in the lives of these women.

The responsibilities of the project team are as follows:

- Conducting PRAs, FGDs and other preliminary field data collection
- Conducting baseline surveys in the villages
- Identification of key leaders to facilitate in village entry
- Conduct Gram Sabhas in the villages and have good relations with Panchayat Members
- Creation of SHG's in selected field area
- Conduct training and provide handholding and support to SHGs
- Conduct weekly meetings of the SHGs
- Maintenance of all books of records of the SHGs
- Opening of bank accounts for the SHGs, and later, supporting them to take bank loans

### **Formation of SHGs**

Formation of SHGs implies that a group of women volunteer to identify themselves with a named group and are willing to be guided by a common approach for the betterment of the entire group. At the cost of sounding repetitive, it must be voluntary and led by the community. The project specifically seek to include women from extremely marginalized and poor families and organise them in a group of 10 to 20 women into one single SHG. The next step is to orient them about the concept of an SHG and how it would benefit them. Once women are organised into groups, they begin to meet every week at an appointed time, and begin saving regularly a fixed amount. Once trust has been



developed among the members, and an accounts system has been established, the members extend small loans from the pooled savings to one another; this is also known as inter-loaning.

Till the end of July 2017, the project team have formed 36 such SHG's of which 9 groups have not yet started savings. The collective savings are given Table 2.

**Table 2 Number of groups, members and financial operations**

No of SHG's Formed in Total till end of July	36, with over 400 members
No of Groups that have started savings	27, with 316 members
Total Savings Amount for 27 Groups	INR 25,490 (337 Euro)
Inter loaning among SHG members	INR 7300 (96 Euro)
Cash in hand within 27 SHG's	INR 18430(243 Euro)

The total savings of the groups amount to 337 Euros, of which they have loaned 96 Euros to the members, with the remaining money being cash in hand retained at the group level. The group-wise details are provided in Table 3 at the end of the report.

## **Conclusion**

In the past three months (April to June), the project has been initiated. Village selection has been completed, field staff have been recruited and trained, and Sampark has invested in relationships with villagers, holding several conversations with the villagers and the leaders, and explaining motives and philosophy of the project. At the community level, SHG's have been formed.

Further Sampark plans to make partnerships with government institution's like UPSRLM (Uttar Pradesh State Livelihood Mission) to extend support to the SHG by providing the benefits of the government schemes. A partnership is envisaged with MSS, which would train women and work with them on social issues, and enrol women in a federation for social empowerment of women.

*Sampark Team,*

*August, 2017*

Table 3 Details of group accounts 31st July 2017

Month of July group accounts details											
SL	Name of the SHGs	Name of the village	total member	Date of the Group formation	Total Savings	Interest	Internal Loan details			Cash in hand	cash in bank
							Loan amount	Repai d	balanc e		
1	Alanadi Women Sampark Samuha	Kamouli	15	23-06-2017	2150	10	2000	700	1300	160	
2	Mahagayatri Women Sampark Samuha	Kamouli	11	22-06-2017	200					200	
3	Dairababa Women Sampark Samuha	Kamouli	11	26-06-2017	960					960	
4	Adishakati Women Sampark Samuha	Rajapura	10	24-06-2017	1250		1000			250	
5	Ganga jamuna Women Sampark Samuha	Rajapur	12	27-06-2017	1750					1750	
6	Gayatri Women Sampark Samuha	Rajapur	10	24-06-2017	1250					1250	
7	Bajarangabali Women Sampark Samuha	Shiwar	15	27-06-2017	1800		1000			800	
8	Shivashakati Women Sampark Samuha	Shiwar	14	28-06-2017	1750		1000			750	
9	Mahalakshami Women Sampark Samuha	Danipur	10	23-06-2017	1200					1200	
10	Ma Sarswati Women Sampark Samuha	Danipur	10	23-06-2017	1200					1200	
11	Shiva guru Women Sampark Samuha	Kapildara	10	28-06-2017	1000		800			200	
12	Jaya lakshami Women Sampark Samuha	Kapildara	12	28-06-2017	1200		500			700	
13	Saraswati Women Sampark Samuha	Hanumanpur	13	07-01-2017	1400		1000			400	
14	Jai matadi Women Sampark Samuha	Babanpura	12	07-08-2017	1200					1200	
15	Ma Durga Women Sampark Samuha	Rajapura	15	07-08-2017	640					640	
16	Mangrababa Women Sampark Samuha	Solarpura	11	07-03-2017	1000					1000	
17	Lakshimi ji Women Sampark Samuha	Solarpura	12	07-10-2017	1200					1200	
18	Maha Bhagavati Women Sampark Samuha	Reyapura	12	19-07-2017	600					600	
19	Bholenatha Women Sampark Samuha	Kapildara	10	14-07-2017	600					600	
20	Dr. Bimarao Ambedkar Women Sampark Samuha	Babhanapur	12	19-07-2017	500					500	
21	Santa Rabidas Women Sampark Samuha	Shiwar	11	22-07-2017	400					400	
22	Tapasa Di baba Women Sampark Samuha	Kotwa	11	22-07-2017	600					600	
23	Ambedkar Women Sampark Samuha	Kamouli	11	15-07-2017	550					550	
24	Ma Durga Women Sampark Samuha	Babhanapur	12	25-07-2017	240					240	
25	Kalima Women Sampark Samuha	Kapildara	10	28-07-2017	250					250	
26	Yekata Women Sampark Samuha	Kalisapur	12	29-07-2017	300					300	
27	Pahadi Shaidi Women Sampark Samuha	Kamouli	12	29-07-2017	300					300	
	Total				25490	10	7300	700	1300	18200	

