



Women Empowerment Project-Varanasi Progress Report December 2017-February 2018

1. The Varanasi Women's Empowerment Project

The Pangea Foundation and Sampark have been associated for the last 12 years, with an approach to women's empowerment which is holistic and encompasses economic, social and political empowerment. Sampark is implementing the Women Empowerment 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 the capacities of women's Self-Help Groups (SHGs), reaching around 1000 women in 12-13 villages in the Chiraiyaon block of Varanasi district. The aim is to socially and economically empower these 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 other 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 make these schemes more accessible to the women.

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

The first large meeting of all stakeholders of the project was held in Varanasi in December 2017. Representatives from all the collaborating organizations, namely Pangea, Sampark and KFI were present at the workshops conducted for the women and also held meetings together to decide the way forward. The detailed list of representatives from these organisations is given in **Annexure 1**.

2. The Project's Achievements till 28th February 2018

One key achievement of the project so far is that trust has been established among villagers and the project teams. When the project began, the villagers had misgivings about a new intervention that related to savings and credit operations. While women have stated that they have had unpleasant or disappointing experiences with Self Help Groups established earlier by government and non-government organisations, they are now slowly able to comprehend that the Sampark model is different. It is not based on pushing loans or exploiting them for commissions, but is a savings-based model, where the savings and credit operations are self-managed, and women have direct control over their cash at all times.



During the first few months of operation, the savings of SHGs began to increase, offering a fund from where each group could offer loans to group members. The Internal loaning is the process by which women in SHGs receive small amounts as loans from the group, at low rates of interest. These loans are given out of the corpus built by each group through savings. Later on, the SHGs may augment this fund by taking external loans from banks, or grants. It is one of the most important components of the SHG system.

The detailed numbers on the financial status is given in **Table 1** below

Table 1: Financial details of SHGs, 28th February 2018

| Particulars | Amounts |
|--|--------------|
| Number of total villages | 13 |
| Total no. of Groups | 58 |
| Total no of members | 754 |
| A. Total SHGs savings amount, as on February 28, 2018 | INR 2,46,535 |
| No of SHGs which have internal loan outstanding | 28 |
| B. Amount of internal loaning | INR 1,32,530 |
| C. Internal loan repayment | INR 12,600 |
| D. Internal loan out-standing (B – C) | INR 1,19,930 |
| E. Interest earned on internal loans | INR 5162 |
| F. Cash in hand (A -D +E) | INR 1,31,767 |

So far, internal loaning has been effectively utilized, with loans being taken for education, health and house repairs, purchasing of compost, etc. The loan amounts are small and flexible, depending on the needs of the woman. This is currently in the range of INR 500 to INR 1000. The groups also determine their own repayment schedule, which is flexible. However, each group is encouraged to standardize it's own loan products so that the women learn to be disciplined and cultivate good repayment habits.



The interest rate is 2% per month, while moneylenders can charge anything between 5 to 10% per month. Also, the interest accumulated by the SHG belongs to all the women, and may be redistributed to the women at the end of the financial year or kept as a corpus for further productive activities, depending on the choice of the group. This makes the internal loan a good, non-exploitative source of credit for the women.

Workshops

Three workshops were held with women on the 13th, 15th and 16th of January. Each workshop was conducted with a different set of women. Some of the objectives of conducting these workshops were

- To introduce the women to members Sampark, KFI and Pangea
- To introduce the women to each other, so that they understand the scale of the project
- To introduce women to the key concept of an SHG and its importance as a self-managed savings and credit group
- To understand the women's self-concept and worldview, through participatory exercises
- To understand their daily life and social realities through participatory exercises
- To understand their economic activities and sources of income

Some of the workshop's takeaways were-

- A large number of these women are highly institutionalized into the system of patriarchy and do not think of themselves as independent human beings with a free will. The exercise that brought out this aspect is described in **Box 1**.
- Most women carry the double burden of household work and income generating work, with a daily routine that stretches for around 18-19 hours, leaving no time for rest or leisure. The gender and time use activity is described in **Box 2**.

Box 1: Women's likes and dislikes - an unrelatable concept

The women were divided into four groups and were asked to state their name. They were then asked to name one thing they liked and one thing they disliked. Almost all of them stated that they liked one form of work or another, for example 'sweeping the house', 'cleaning vessels', etc. Many said that women cannot 'dislike' anything, they have to like everything that they do. When asked to reconsider their answers to include things they actually liked, for instance 'sitting in the sunshine' or 'listening to music', most struggled to come up with anything, preferring to repeat the moderator's example of 'sitting in the sunshine' as a way to quickly end the conversation, to which they appeared unable to relate to.

Box 2: Gender and Time Use

Women were asked to draw a village woman on a chart paper and give her a name, for eg, 'Gita'. They were then asked to write down Gita's daily routine. Every group came up with a very similar routine, that started at 4am in the morning with household chores, followed by income generating work, followed by household chores again, till about 11pm. When the women were asked to make a similar chart for 'Ramu', who is the husband of 'Gita', responses varied. Some hesitated, while others described a schedule that started at 7am and ended at 10pm, with extended hours of leisure and productive work for around 6 hours, when such work opportunities were available.



- Alcoholism and domestic violence seem to be fairly common
- Many women are locked into low income work. Income is widely variable across women, ranging from INR 20 a day to INR 200 a day.

Essentially, the women were introduced to the idea of having independent likes and dislikes, and were explained in detail that the SHG is their own group, to be managed and run by them. Their income generating activities were also discussed and their views were solicited on how they think their incomes could be increased.

Group discussion during workshop



Literacy training camp

A literacy training camp was organized between 5th to 9th Of February 2018. Students from the Education Department of Vasanta College for Women taught the following to 20 SHG members

- Signature
- Hindi alphabets,
- Basic Numbers, addition and subtraction

Literacy training camp for women



Food and nutrition training sessions

Food and nutrition training sessions have also been organized for 17 SHG members, which will be conducted by faculty of the Home Sciences Department of the Vasanta College for Women. An introductory session has been completed. These sessions will continue for 3 months

Introductory food and nutrition training session





3. Challenges

In the goal to enable 1000 women and their families achieve sustainable livelihoods, several challenges present themselves.

The first and foremost one relates to savings and credit operations. The external environment is vitiated, as the credit culture in eastern UP and Bihar is very poor. The General Manager of the lead bank in the locality has informed us that the default rate of SHGs has been 100% in the past. This means that Sampark needs to carefully discipline the SHGs before enabling access to loans.

Another important risk relates to the management of the social enterprises. The women have stated clearly that they would prefer job work to entrepreneurship and would prefer if Sampark sets up the TCPCs for skill training and employment. As women have very low levels of literacy and numeracy, and are also inexperienced in managing businesses, it is also more prudent to ensure that the enterprise is run under the close control and supervision of Sampark.

Other challenges include very low levels of literacy and mobility in the women, alcoholism in the men, and a culture of domestic violence. The women are also often overburdened with household work and work for income generation.

4. Business Opportunities: Current and Future

The women members of the SHGs formed are in the poor and ultra-poor categories, earning very low, subsistence-level incomes. Many women are trapped in low value work such as sticking bindis on to packets. Currently women make 144 packets of 15 sticky bindis each, to get Rs. 8, i.e. around Rs. 8 for over 2000 bindis. It takes 2 or 3 women and girls in a family 3 to 4 hours to do this work. Other women reported even a lower wage rate of 0.25 paise for 400 bindis, so they have to do 1600 bindis to get one rupee. Thus, bindi sticking appears as an economic activity at the lowest level, which women would engage in if they have no other income earning option. Another such example is where women weave 1000 jasmine garlands to earn Rs. 60 per day. Similarly, peeling green chick-peas offers a wage rate of Rs. 3 per kg. The wage rates for work done by women are very low, and women are typically in low-value production chains.

Sampark will need to work on different options and explore the possibility of setting up enterprises so that the women are able to at least double their daily earnings. Some enterprises for which feasibility studies could be done are in the following areas:

- Stitching orders - Sampark needs to assess how many orders for stitching can be obtained from various sources, within or outside Varanasi
- Food processing – Amla, *Karonda* (a local berry), Mango pickles and chutneys could be processed and sold. Sampark could try to find local and national markets for these and explore the setting up of a certified production center. Another option is cleaning and packing pulses, grinding masalas, etc.



- Sanitary pads
- Leaf plate making

Sampark will explore the feasibility of setting up Training cum Production Centres (TCPCs) in order to help women gain access to decent livelihood options at fair wages. The centres will initially be operated by the Sampark project team, and will be set up as social enterprises so that sustainability of each of the economic activities is ensured.

5. Other Decisions on the Project

During stakeholder meetings, other key decisions were taken about the project based on the existing ground scenario.

Scope of the Project

The project will aim to reach between 12 to 15 villages, and between 900 to 1000 women. This is to enable a greater depth of outreach, so that women get extensive inputs on:

- SHG management, so that SHGs become completely Self-Reliant Groups
- Leadership skills so that leaders can become Community Resource Persons (CRPs), which is a system based on empowering local women leadership to manage the day-to-day functioning of the system
- Literacy and numeracy, given the high levels of illiteracy in the villages of operation
- Awareness on health and empowerment issues
- Vocational trainings up to a level where women have high skill levels
- Linkages for enterprise / jobs so that women's daily earnings improve
- Support and guidance to deal with issues of children's creches, water and sewerage, rights-based work with the women's groups

By focusing on 900 – 1,000 women, the Project aims to add quality and depth to the inputs provided per woman. These inputs will focus on both social and economic empowerment, so that the women are able to gain meaningfully from the project's interventions.

Strengthening Groups through CRPs

The Community Resource Person model is a popular model that works on the basis of strengthening women of the community to run the SHGs in their locality. These women are trained in SHG concepts, book keeping and communication skills. They are paid an honorarium for their work and may be developed further in enterprise and livelihood concepts if they show potential. They are also responsible for collecting financial data from the groups and relaying feedback to the management team, thereby ensuring that the project is always sensitive to the local ground realities.



The WEP project will develop CRPs among women leaders of SHGs, so that these leaders can not only manage the savings and credit activities, but overtime, lead the making of new groups. Sampark will provide training to the selected CRP cadre in the following –

- SHG concepts like the need for SHGs, usefulness of SHGs
- SHG rules and regulations
- Communication
- Conflict resolution and leadership

A few of them are likely to also be developed as Enterprise Resource Persons (ERPs) who will help in the enterprise promotion activities for the groups, after their work as a CRP is assessed.

Communication

It was decided that posts will be put regularly on Sampark and Pangea websites, which can be linked to KFI website. Sampark and the field team will send a story at least once a month to Pangea. This story would be different from the periodical project progress reports. Luca from Pangea emphasized that the stories could include the feelings of the team, hopes or fear about the project, and photographs.

6. Work Plan for the next Six to Nine Months

The following are the key priorities of the work plan, in the upcoming months

- Develop a cadre of well-trained CRPs
- Develop detailed base line information, and a data base system
- Forge the relationships with local banks
- Develop and manage the relationship with UPSRLM
- Establish relationships with the Women and Child Development Department
- Establish relationships with vocational training institutions, e.g. the R-SETIs
- Explore ways to increase livelihood options for the women.

These activities will be carried out in parallel, to ensure that women are able to gain meaningfully from the project interventions and the team is also able to monitor activities and measure impact effectively.



Annexures

Annexure 1: List of Participants in the Visit from Jan 11 - 20, 2018

1. Karen Block
2. Francesca Block
3. Luca Lo Presti
4. Silvia Redigolo
5. Smita Premchander
6. Deepika Pingali
7. Manjunath Hosalli (Sampark, Bangalore)
8. Kumar Radhakrishnan
9. Roopam Dubey
10. Manish
11. Shatrughan
12. Archana
13. Dinah Bennett
14. Nicola Scott

Annexure 2: List of villages and Groups per village

| SL | Name of the village | No. of SHGs |
|----|---------------------|-------------|
| 01 | Hanumanpur | 02 |
| 02 | Babhanapur | 05 |
| 03 | Singhwar | 06 |
| 04 | Raipura | 07 |
| 05 | Kamauli | 14 |
| 06 | Rajapur | 04 |
| 07 | Tatehpur | 05 |
| 08 | Naveda | 08 |
| 09 | Salarpur | 04 |
| 11 | Kotwa | 01 |
| 12 | Dinapur | 01 |
| 13 | Chandapur | 01 |
| | Total | 58 |