

## *Reaching the Unreached Case Studies*

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### *India*

Convergent Community Action (CCA)  
in Bihar and Jharkhand

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## Lessons Learned

### **Supporting Experienced NGOs**

Sustained change is generated by supporting professional experienced NGOs who help broker relations within communities and between the women's groups, banks and local government. The NGOs are at the centre in identifying communities and local leaders, and training and working with the women's groups as they become increasingly empowered and move towards independence.

### **NGO Network**

Establishing a network of NGOs dedicated to community empowerment helps to ensure sustainable change processes as well as the exchange of ideas, and avoids criticisms that projects like CCA simply develop "islands of excellence" amid a sea of poverty and undevelopment.

### **Exit Strategies**

The project process depends on exit strategies that are defined for communities from the very beginning. Communities should engage in the project in full knowledge that they will be independent of the NGO and UNICEF within 3 or 4 years.

Exit strategies for PRADAN includes requiring women's groups to pay fees from the start for the cash box, loan books and the support of an animator. By joining the women's group and making these payments the women commit themselves to the group and have a vested interest and a stake in making change happen.

### **Knowing the Community**

The most successful NGOs working with the project are those that have a well established history with local communities, they have the trust, they understand local political pressures as well as cultural deterrents to women's empowerment – and know how to address these in the project process.

### **Identifying Change Makers**

A key element of project success has been the identification of women with some education living in the midst of communities where most women (and men) have little education – who are willing to become leaders of their communities. Providing such women with training, encouragement and support can enable them to transform the lives of children, women and ultimately their entire communities.

### **Comprehensive Participatory Training**

Training plays a very important part of the project. It is a continual process of upgrading, stimulating, re-vitalizing, presenting new ideas and old ideas in new contexts. Training helps to keep the groups alive and focused, helps to promote projects that strengthen the rights of children, especially girls. Training happens at all levels of the project, involving bank employees as well as women's groups, government officials as well as NGOs. Every training is designed to work from the perspective of the trainee, towards new ideas and behaviour by involving the trainee in participatory discovery, teamwork and interactive game playing. The process is varied, intense and always includes a self-assessment of progress.

### **Convergence**

A key project strength has been the convergence of imperatives that influence the lives of poor village families:

- ❖ The formation of thrift and credit groups to escape from the clutches of moneylenders.
- ❖ The linkages with banks to provide access to credit.
- ❖ The linkages with line agencies of government to access improvements in key social services.

## Introduction

“We were helpless. We hardly left our homes. We never spoke to strangers. We couldn’t lift our heads. We hid our mouths when speaking and our heads under our saris when we were eating. We walked stooped over, our shoulders bent and our eyes on the ground. We were timid and terrified and believed that if we went outside the confines of our homes then we would become characterless.”

Chandrakanti spoke these words in front of a room full of women from her village of Chauhatta in West Champaran, Bihar. She stood straight as she spoke, making direct eye contact, behaviour that a few years ago would have been unthinkable. Even that gathering of women, all members of the *mahila samiti* (women’s group) would have been inconceivable. In front of everyone, Chandrakanti imitated the way she used to walk, with her shoulders hunched, her face hidden and bowed. The room erupted with laughter.

West Champaran lies in the far north west of the State of Bihar in India. It is a place of flat wheat lands and thatched villages that are cut off by floods almost every monsoon season. The landless peasantry and tribal peoples like the Tharu and the Oraon are share-croppers who work the land for absentee landlords, taking only a small portion for their families. For much of the year the men, and sometimes whole families, migrate to work as brick-makers on clay-rich lands elsewhere in the state.

### Missing Girls in Bihar

A sharply declining sex ratio indicates serious problems for Bihar’s girls. At age 0-4 there is a normal ratio of 1003 girls for every 1000 boys. But among 5-9 year olds, there are 936 girls for every 1000 boys and among 10-14 year olds there are only 834 girls for every 1000 boys.

Preliminary results of the 2001 census show a marginal improvement in the sex ratio over 1991, from 922 to 941 per 1000 in Jharkhand and from 873 to 921 per 1000 in Bihar.

The family economy is cut close to the bone. The slightest additional burden such as a sudden illness or a daughter’s marriage sends many families spiralling into even greater poverty and indebtedness to moneylenders who charge exorbitant rates, as high as 120% per annum. Villages that border jungle areas and the frontier with Nepal are also prey to dacoits who rape, murder, kidnap for ransom, and extort donations of rice and other commodities from peasant families.

Children worked long hours in the fields or in the home. Girls were regarded as a burden on family resources. A boy might be taken to see a doctor if he was sick, but girls rarely were. Most were married while still very young.

## The New States

In November 2000, the former State of Bihar was divided into the new states of Bihar and Jharkhand. The UNICEF office based in Patna, Bihar, continues to support CCA implementation in both states.

Some villages had primary schools but children of low caste families did not attend. In any case, teachers were frequently absent although they continued to draw salaries. Nurses were supposed to visit the villages to provide immunizations but they also rarely showed up. In some villages, water pumps had been installed but were not maintained. There was no system for monitoring services that the government

had promised to provide, and most poor families were unaware that they had rights to receive them or that education, for example, was of any value.

The Convergent Community Action strategy was devised by the Government of India and UNICEF to address the situation of the nation's poorest and most excluded populations, such as those in West Champaran.<sup>1</sup> It aimed to reverse the prevailing top-down development approach by organizing and empowering women's groups, strengthening the Panchayat Raj or local government, and establishing a cooperative framework in which women's groups, the Panchayat Raj and the various sectors of the State could work together on community-specified plans-of-action. The approach drew strength from the 73<sup>rd</sup> Amendment to the Indian Constitution which gave rights to communities to determine their own



development path.

<sup>1</sup> CCA began in West Champaran in 1992 under the name Community Based Convergent Services.

In 1992, implementation of CCA began in several Indian states<sup>2</sup>, but from the beginning it faced major obstacles in Bihar. The legacies of an intensely feudal economic system, corruption, the power of the patriarchy, the submissiveness of women, the absence of participatory development processes and a heavy emphasis on top-down planning all provided significant challenges. While higher officials of the Indian Administrative Service in Bihar were often enlightened about the advantages of community-driven development, the concept was foreign to many others in the extremely hierarchical administration, many of whom regarded it as a threat to their power and an insult to their status. In addition, there was no effective local government, since the panchayats had been out of operation in Bihar for 22 years (elections were eventually held in April 2001 in Bihar and are scheduled for June 2001 in Jharkhand.) And, in the early phase of the programme, banks were skeptical about micro-credit and were reluctant to provide the group-loans that were necessary to fulfill economic aspects of the strategy.

Yet between 1994, when group formation got underway, and 2000, CCA in Bihar has brought major gains including freeing tens of thousands of families from dependence on moneylenders. More than 65,000 women in nine districts in Bihar and Jharkhand have joined CCA self help groups. By the end of 2000, they had cumulative savings of more than eight million rupees (almost \$200,000) (see Fig.1). Savings that were at first as small as Rs.5 per week (about \$0.01c) have transformed family economies and, with access to group credit, have even led to the establishment of viable small businesses.

*Mahila mandals  
and Samitis*

In Jharkhand, self-help groups

for women are called

*Mahila Mandalas.*

In Bihar they are called

*Mahila Samitis.*

The self-help groups have also begun to break gender stereotypes, have raised the status of girls and women, put more girls into school, acted as a force to reduce early marriage and domestic violence and have helped to improve justice, education and health in their communities.

The alliance behind these achievements includes dedicated NGOs, enlightened government officials and determined executives of NABARD (National Bank for Rural Development). While operating from very different perspectives and with different mandates, these partners form a vanguard that struggles to transform an unwieldy

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<sup>2</sup> CCA States were Uttar Pradesh, Madhya Pradesh, Orissa, Gujarat, Rajasthan, Maharashtra, Kerala, Tamil Nadu, West Bengal, Bihar, and, following the state division in 2000, Jharkhand.

and at times intransigent system, into one that is responsive to women and communities.

But the real success story of CCA lies with the women themselves, and the enormous courage they have brought to their journey out of oppression into a force that is increasingly aware of its collective power to win justice and to fulfill their rights and those of their children. Tremendous poverty, poor nutrition, and inadequate services are still among the primary characteristics of most remote villages, but in the CCA communities defeatism and fatalism are not. While the obstacles to progress are at times formidable – some women have to overcome abuse and violence in their efforts to join self-help groups – the determination to bring change is palpable.

As Sehra Khatun, a group member and volunteer in the Bargai Slum of Ranchi put it, “Now, when we walk through the community we sometimes hear people say, “Make way, here comes the mahila mandal!”

**Fig 1. Summary of CCA (Rural & Urban) Self Help Group Formation and Cumulative Savings in Bihar and Jharkhand 1994-2000**

	<b>Bihar</b>	<b>Jharkhand</b>
DISTRICTS	4	5
BLOCKS	25	17
VILLAGES	779	404
SLUMS	42	54
GROUPS	1,413	1202
WOMEN/HOUSEHOLDS <sup>3</sup>	29,740	22,182
CUMULATIVE SAVINGS <sup>4</sup>	Rs. 43,94,019 (US\$ 95,000)	Rs. 47,49,752 (US\$100,000)

Source : Reports of individual NGOs

An additional 50 groups in Vaishalli district of Bihar and 439 groups in Hazaribagh district of Jharkhand that were promoted under the CCA strategy until 98 are not included here since UNICEF is no longer supporting the partner NGOs.

<sup>3</sup> Each household is only permitted to have one woman member in a thrift and credit group but many more women participate in community activities.

<sup>4</sup> The higher rate of savings in Jharkhand is a reflection of stronger bank linkages, cultural differences in the largely tribal population and the relatively greater poverty in Bihar. See Thrift and Credit, below.

## The CCA Strategy

CCA is not a programme or a project but a strategy. Its origins lie in the considerable success of self-help groups in the sub-continent, in the overwhelming burden of debt on peasant households, in the low status of women and girls and in the fact that investment in women usually leads to investment in children. Thrift and credit was adopted as an entry point for encouraging the formation of women's groups, who, while helping to improve the family economy would also become empowered to organize and stimulate village development in favour of children. The approach required a partnership between UNICEF, commercial banks, NGOs, the government administration and social services.

The role of the commercial banks was to supply low-cost group loans to the women, helping to reduce dependence on extortionate moneylenders and in some cases to support the establishment of small businesses. The commercial banks were encouraged to take on this role by NABARD (National Bank for Agriculture and Rural Development). As an allied organization of the Reserve Bank of India, NABARD provided funds to the commercial banks at reduced rates in order to allow them to provide loans to the self-help groups. But as one NABARD executive explained, while women's self-help groups had a near 100% record of loan repayment, the small profit margins for the commercial banks meant that their participation in the scheme was a matter of altruism rather than good business. Inevitably their response was mixed as will be seen below (see Banks).

### **From Household to Nation in India**

Household  
Group  
Village  
Cluster  
Panchayat  
Block  
District  
State  
INDIA

Districts for CCA activity were selected by UNICEF based on key indicators of female literacy, imbalances in the male:female ratio that indicated extreme bias against women, geographic isolation and political polarization between rich and poor, higher and lower castes. The presence of an active NGO in the district with experience in working with self-help groups was another essential factor. Four NGOs became involved in running CCA activities in nine districts of Bihar and Jharkhand. Their role included identification

of blocks and villages to be included in CCA and group formation in the villages. To accomplish this, women group leaders or coordinators from the communities were identified and trained in group organization, thrift and credit and child health and development. NGO teams worked closely with these leaders as they began persuading other women in their communities to join groups and to practice thrift. Generally this began with the women saving a handful of rice daily. The week's collection of

rice was sold, and the proceeds entered into the group savings account under the woman's name.

The women's groups were required to meet weekly and these opportunities inevitably led to discussions of issues affecting their communities and their children. The NGOs encouraged the women to find their own solutions to the problems they identified while also providing information about relevant rights and entitlements for themselves, their children and their communities. For example, in one village in Patna District, women decided that access to safe water was a problem and decided to try to raise the funds among themselves to install a tube-well. The NGO team advised the women that according to recent legislation, all villages had a right to water. On the advice of the NGO, the women went collectively to the local government offices to discuss the issue and subsequently were successful in obtaining a tube well for their community that was funded by government.

After two years, the women's groups were encouraged to form clusters each consisting of about ten women's groups, and the clusters to form federations, some of which had several thousand members. By January 2001, three CCA federations had been formed. The federations are legally constituted bodies registered either as a society or a cooperative. As a cooperative they have the right to make profit. The federations can also take the initiative in helping to form new women's groups and so expand their membership. By the time a federation is established, the news has usually spread and group formation in that area tends to become demand-driven. At this stage the NGOs can withdraw and move into villages where the strategy has not yet been applied.

The capacity of NGOs to withdraw from a community, leaving behind a thriving independent women's group allied with a supportive federation, is a key to the sustainability and replicability of the approach. As will be seen below, some NGOs entered the communities with a clear exit strategy. Others were less clear about their withdrawal and may have developed a sense of dependency among the women's groups that made it harder to leave.

CCA is a strategy of the Government that aims to encourage bottom-up planning and greater responsiveness from its own line departments. In Bihar and Jharkhand, the respective Secretaries for Rural Development have an oversight role. The District Magistrates in Bihar and their equivalents, the Deputy Commissioners, in Jharkhand, are the key administrative officials responsible for ensuring positive response to the women's groups among services throughout their districts.

Each district is divided administratively into Blocks, and it is at the Block level that the real convergence of the women's groups, the banks and the line departments occurs. Under CCA, Block Level Task Forces (BLTF) were formed with representatives from health, education, police, water and sanitation, welfare, bank and other services. The BLTFs were supposed to meet on a monthly basis with representatives of the women's groups from the cluster level and/or their federations. Here the women could air grievances and problems, such as the failure of a teacher to show up to work at a school. It provided opportunities for the women to insist on the government services that had already been promised to their communities. District Level Task Forces (DLTF) were also established to oversee the performance of all the Task Forces at Block level. In Bihar and Jharkhand, the BLTFs ran very well for a couple of years but then fell apart for reasons explained below. They are due to restart with a new focus later in 2001.

The operation of CCA in slum areas of Ranchi, now the state capital of Jharkhand, was different from all other locations insofar as it occurred without the support of an NGO and went entirely through government. There were strengths in this arrangement – the Ranchi slums were among the first to “graduate” from the scheme – but also weaknesses due to poor bank linkages (see Kushnuma, in Health, Education and Justice, below.)

The emphasis on community training and organization is a particular feature of the Bihar and Jharkhand CCA approach. In other Indian states, relatively greater emphasis was placed on training at the panchayat level. In Bihar and Jharkhand, the absence of panchayats meant that the focus was placed more strongly on training the communities. One consequence of this is that the women's groups are likely to act as a strong monitoring influence on the new panchayat administrations as these come into operation.

### **Cultural Pressures and Social Change**

A key factor in successful formation of women's groups in the villages was the identification of local women with some education who were willing to train and work as group leaders, animators or coordinators. In Chauhatta Village, the agreement by Chandrakanti to take on the role of group organizer was critical (see page XX). The same was true of Meera in Hazaribagh (page XX) and of Kushnuma in the Bargai Slum in Ranchi (see page XX). In many cases, such women had to overcome considerable opposition and even violence from family members who were opposed to their engagement in these activities.

Women from poor higher caste families faced greater opposition from their families in their efforts to join groups than did women from lower caste families or from tribes. Fears that it would be physically dangerous for the women to take part in such activities were compounded for high caste women who were considered at risk of becoming “unclean” or “contaminated” through association with low-caste women group members. In contrast, the relatively greater success of the self-help groups in Jharkhand seems partly due to the less discriminatory attitudes towards women in tribal cultures. About 22% of the population of Jharkhand is tribal.

Staying away from home for residential training workshops posed particularly intense fears for many families. When Kushnuma, a Moslem from the Bargai slum in Ranchi, participated in a residential course, her husband gave his full support and visited her every evening during the training. However, her father-in-law objected strongly and called for an investigation by the Moslem community. When the investigation failed to criticize Kushnuma, conflict within the family came to a head and her father-in-law abandoned them altogether (see Kushnuma, page XX).

Fears about safety, contamination and propriety seemed to act as far stronger inhibitors of the participation of women in group activities, than the idea that they were incapable. Yet the women were often treated with ridicule, became subjects of jealousy and gossip, were beaten and abused and in some cases were accused of witchcraft – all social strategies designed to inhibit change and maintain traditional power relations. The same was true of traditions that restricted the movements of high caste women, and taboos such as the one that led some women to believe that they would become sick if they picked up a pen.

By joining the groups, the women were changing the definition of their roles. Bonded labourers were even becoming land-owners and developers (see Satiya Devi, page XX). Lower caste women were turning up at government offices and demanding services and their rights. (see XXX, page XX) Locally, it represented a major upheaval of social and economic relations.

The willingness of women to put up with intense social disapproval sometimes occurred because the woman was the only member of the family to have received any education, or because she had been brought up in a relatively liberal home but had married into a more conservative one. Whatever the source of the courage involved, it was usually the prospect of freedom from the clutches of moneylenders that was the driving force and motivation for the women, and ultimately brought acceptance of the women’s groups by the men.

In Ranchi, the process was somewhat different. Although the women were able to manage savings through thrift, they had not formed effective bank linkages and had not been able to access loans. Instead, it was their capacity to bring development to the community by accessing government services that gave them prestige. The respect they won in the Bargai slum, for example, was ultimately sufficient to exert remarkable influence in reducing family violence in the community (see Sehra Khatun, page XX).

The formation of the first group in any community was always the hardest. Once the first group had been established, and begun to prove itself, other women came forward. Pramila Devi (page XX), whose life was eventually transformed by involvement in the scheme, was not permitted by her husband to join the first group in the village, but was allowed to join a second group after some of the women in the first group began opening small shops. In her village the men used the access of their spouses to credit to build up small businesses, but the women were still responsible for the accounts, loan repayments, banking and savings.

In all cases, it was the capacity of women to deliver valuable services and economic gains to their families and communities that was the source of change in their status. Women repeatedly stressed how they had won respect, individually and as a group. Their husbands now sought their opinions on many topics when previously they would never have been consulted. Access to their own money changed the way their families viewed them. As a group, they were becoming a force to reckon with in village, panchayat and block politics.

The consequences for the daughters of women involved in the groups seemed considerable. “A daughter is born from the same womb as the son so why should we not care for her equally,” said a woman in Rasoiyadhamna village, Hazaribagh. This represented a major shift in

*In February 1999, three thousand women from CCA communities throughout Bihar and present Jharkhand took part in a State-level Convention of Representatives in Patna. At that meeting both Kushnuma (page ) and Meera Devi (page ) among others, told their stories before the massive crowd. The Convention helped put communities and the women they represented firmly in the public eye and acted as a powerful force for solidarity among the women.*

*Forging links between the women’s groups and federations has been matched by the alliance developed by the CCA partner NGOs. This NGO network is important for the cross-fertilization of ideas and critical for countering the idea that CCA initiative only results in “islands of excellence.”*

attitudes. In all the CCA communities, women said that all their daughters were now going to school whereas previously none of their children had attended. Pramila Devi (see page XX) said that life was very different for her three daughters. “Before, I depended on my in-laws for everything but now I can give my daughters milk and snacks myself.”

## **Methodology**

The scope of CCA is tremendously broad. It touches many aspects of the lives of children, women and communities. This case study has therefore been constructed around stories of individuals involved with the programme. Each set of stories represents a different dimension of CCA, and is accompanied by relevant data and analysis of the factors that supported or constrained progress in that context.

The author spent one week in Bihar and Jharkhand, in constant company with UNICEF staff member Rachana Sharma, project officer for the CCA programme in that area since March 2000. (Former project officer Tapas Datta, who was with the programme from its inception also reviewed the draft of this case study.) Field trips included villages in West Champaran, Bihar and Hazaribagh, Jharkhand, as well as to the Bargai Slum in the Jharkhand capital Ranchi. Extensive life-story interviews and group discussions were conducted with women group members and organizers in each community.

Members of the NGOs, READ and PRADAN, respectively responsible for activities in West Champaran and Hazaribagh, were interviewed during field visits. Representatives of all NGOs informally presented their experience during a two hour meeting in Patna, and relevant reports and documents of all the NGOs were reviewed.

Interviews were also conducted with high ranking government officials, including the Secretaries for Rural Development in both Bihar and Jharkhand, the Under-Secretary for Rural Development, Jharkhand, the District Magistrate of West Champaran and the Deputy Commissioner of Hazaribagh. The District Development Managers of NABARD in both Hazaribagh and West Champaran were interviewed, as well as the former project officer for the Urban Basic Services/CCA programme in Ranchi.

## **Constraints on the Case Study**

The programme had not undergone evaluation (it is scheduled for later in 2001) and reporting prior to 1999 was minimal, absent or lost. The absence of comparative data to assess the real impact of women's

empowerment under CCA on children was partially overcome for this case study through assessment of key indicators in CCA and non-CCA villages of similar economy and demography. This assessment was conducted at the author's request and the data that emerges is of limited value insofar as the selection of villages is arbitrary. However, in the absence of any other data it was felt to be useful both to the author and to the UNICEF office in Patna as planning for the evaluation gets underway.

It was after the field trip to West Champaran that the decision to build the case study around the life stories was taken. Consequently the life story interviews conducted in Hazaribagh and Ranchi were more rewarding and insightful. There was insufficient time in all locations to allow women group members to tell their stories, show their achievements and engage in discussion.

The field visits were organized by the NGO partners READ (Rural Education and Development) and PRADAN (Professional Assistance for Development Action), respectively responsible for activities in West Champaran and Hazaribagh. As a result, they had greater opportunities to present their experience than did the other NGOs connected with the programme – IDF (Integrated Development Foundation) and JJS (Jan Jagran Sansthan.) Due to time constraints it was not possible to visit project sites of either IDF or JJS.

## First Contact

### Early Struggles



**Chandrakanti,  
Chauhatta Village, Mainatanr Block, West Champaran District,  
Bihar**

In 1993, when Rahmet and Hari Shankar from READ came to our village, everyone ran away. We thought they were criminals. They seemed to have criminal personalities because they were very confident. They sat down in the village and sang songs. Some of the women were curious because it was very funny. Eventually they spoke with the two men, but always with their faces covered. Rahmet and Hari Shankar learned about me from these women. I have been educated to Grade 10 and also took two years of teacher training, but I am as poor as everyone else here. I stayed at home just like all the other women. My education had not really changed anything in my life until CCA came along.

Rahmet and Hari Shankar came to my home and asked me to come to a workshop in the district headquarters, Bettiah, so that I could learn how to help my family and the village. I was very frightened. I had never been to that place. It is at least four hours drive by bus and the roads are very bad. And my family was opposed. They thought that if I went to Bettiah I would get sold into the racket of the sex workers. So I didn't go for that training.

Two months later Tapas Datta from UNICEF, came to our village. My name had been given in for the training and he wanted to know why I had not gone. He sat with my family and we discussed the problem. He finally convinced us to come to Bettiah to see the place where the training would be held, and where I

would sleep if I agreed to join. I went there with my husband. We saw Rahmet and Hari Shankar and realized that they were not criminals and we agreed that I could attend the next training, which would last ten days.

I went with two other women from the village for the training which began on December 4 1993. I remember it very well. There were about twenty women from different villages and right at the beginning, each of us was asked to give our names and say where we came from. When it was my turn, I was so frightened I was shaking and I could not even speak my own name.

During that week we laughed a lot because we learned such things as how to walk standing upright and looking straight ahead. We practiced speaking without covering our mouths and eating without hiding our faces.

We also played a game that was to do with rings and numbers. I thought it was very strange. "Why did they bring us here to play games?" I thought. But then I learned the point of it. It was impossible to play this game alone. It was only possible if you joined up with others, in a group. Then the problem could be solved.

We talked about the way things were in the village, about our problems with the moneylenders. We talked about how we suffered in silence and were fatalistic people who thought we could do nothing to change our situation. We began discussing how, by helping each other, we could solve some of these difficulties.

Then something very extraordinary happened. I was pregnant, went into labour and gave birth to a daughter in the READ hostel. I was sad when I found I had given birth to a girl, because that is the way things are with us. We prefer sons because they always stay with the family whereas daughters always leave. But with the trainers at READ we began talking about how things were for girls in the village. We said that we never discussed the health of our daughters. It just wasn't a concern. We only cared about the health of our sons. We never thought about educating our daughters either and we only had celebrations for the births of sons.

It was decided by all the women at that training that we would celebrate the birth of my daughter. We sang the traditional songs called Sohar, performed dances of the Tharu and Oraon and distributed sweets. It was the first time that any of us had ever heard of or done such a thing for a girl.

When I returned home to the village with my daughter, my family was not pleased because they had hoped for a son. I didn't say anything at first but the other women who had come to the training spread the word that the birth of a daughter had been celebrated. People were shocked. "How is this possible!" they said "How can anyone celebrate the birth of a daughter!"

My family asked if it was true and I said yes. I said I had decided not to be sad over the birth of a girl. People began to think about this and gradually others also began celebrating the births of daughters.

When my daughter was fifteen days old, the nurse came to the village to give immunizations. Usually we only took older children for immunization, never very young babies, but because of the training I took my daughter for immunization. My family was opposed and afraid that the baby would get sick but she was fine. The news of this also spread in the village and it helped to convince people to immunize infants.



Chauhatta Village, West Champaran, Bihar

*samitis.*”

But we kept persevering. We held meetings for the entire community, men and women, and talked about the things we had learned during the training, about immunization and sanitation and about oral rehydration solution (ORS). We had some of the ORS packets with us and it was this that really got peoples’ attention. They had never heard of ORS before and many of our children got sick with diarrhoea.

After four of these meetings, we finally had twenty women who were willing to join together to form our first group. Today we have three such groups in the village and every poor household is represented. Our lives have been transformed. We have escaped from the clutches of moneylenders, saved a total of Rs.31204.00,

Rehmut and Hari Shankar kept coming to the village and those of us who had gone for training would sit with them. Together we sang songs about the village and about how people could improve their own lives. The songs attracted other women and I encouraged them to sit with us, to sing and to talk about forming a *samiti*, which is a kind of village council. Again, everyone was shocked. “How can women have *samitis*?” they said “It is not possible. Only men have

and taken loans of Rs. 110976.00 to start small businesses including a weaving business, a medicine shop, and a store selling diesel, kerosene and grain. We manufacture covers for latrines, have cleaned up our village and now have a source of clean drinking water. Members of our groups have competed for and taken on construction projects from the Block authorities, fixing roads and putting up community buildings. We have used our funds to help group members facing emergencies. There is a school in our village but only high caste children used to attend. In any case the teacher was always absent. We found a boy in the village who is educated and we each pay Rs.5 per child per month. Now all our children go to school and all of our children are immunized.

I am now the Coordinator for women's *samitis* in Mainatanr Block. We have 45 groups in this Block with 1505 members. In January 2001, we formed a Women's Federation, called Paschim Champaran Zilla Gramin Mahila Vikas Swalambi Sahkari Samiti Ltd. which brings together all the groups under our own organization. We are still poor but we are not afraid anymore. At first we suffered a lot of ridicule and abuse from the men in our community but because of our achievements we have won respect from many people. We sing a song at our meetings:

CCA has come as a ray of light to the village  
Now we see a new tomorrow  
For a long time we suffered pain and hurt  
We have overcome all that  
By joining hands with the women's samiti  
Now we have money  
And are not dependent anymore

**Khushnuma Rehman,  
President , Basti Vikas Manch Coordination Committee,  
Bargai Slum, Ranchi, Jharkhand**

My parents found a husband for me when I was 18 and that was when I moved into Bargai. It was 1987, and the atmosphere of Bargai was more like a village than an urban slum. People were mostly Moslem like ourselves and had lived there for generations. Some, like my father-in-law, were very strict and believed that women belonged in the home. We began to clash almost immediately though I never looked for a confrontation and always tried to be a good daughter-in-law.

My own parents had been more liberal and I had been educated to Grade 8 at school. I was also glad to find that my husband's temperament matched with mine. In 1988, after I gave birth to a daughter, he helped me to open a small school.

I went around the community and found 81 children who needed an education. I had no money and no place to teach, but I negotiated with a neighbour who allowed me to use a small room he owned in exchange for teaching his two children. Most of the other children paid Rs. 25 per month (about \$0.50c) but a few came for free. I called it the Aman (Peace) Children's Academy.

My father-in-law said that what I was doing was against the Moslem religion. He said that I was acting like a Christian since they are the ones who gather children together to teach. He criticized my husband for giving me too much freedom and said that since we were not contributing to the household we could not have any food from the kitchen. For a long time we ate only *sattu* which is a ground pulse, the food of the poor.

Meanwhile the school was growing and in 1995, two people came from the Ranchi Regional Development Authority to ask if I would like to convert the school into an official non-formal education establishment. My husband and I agreed and happily told the parents that they would not have to pay fees anymore because the government would be supporting us. Seven months later, the government funding disappeared. We couldn't go back on our word to the parents and eventually my school collapsed.

Towards the end of 1995, the Urban Basic Services programme supported by the Government and UNICEF got underway in the Ranchi slums. Dr. Iqbal, the project officer, asked me to be part of the project, and to attend a 6-day residential training course. It is very irregular for any woman in my community to stay away from her husband and family, but my husband agreed that this would be a valuable experience. Every evening during the training he came to see me, to support and encourage me. But my father-in-law told my husband that he should divorce me for staying outside the home. When I returned the Moslem religious community called a meeting to investigate me. They wanted to know where I had been, who with, what I had done and where I had slept. My father-in-law wanted them to condemn me but they found no evidence of wrong-doing because my husband had given his support. My father-in-law said he could no longer share a house with us. He abandoned the family leaving no contact information.

I began working in the community, encouraging the women to form self-help groups. The news spread like wildfire, that the *mahila mandal* could help families escape from the moneylenders. I began attending Task Force meetings at the Ranchi urban district offices and won a lot of respect from people in Bargai because I participated on their behalf with government officials. I helped to bring

construction projects, for roads and the community centre, to the women's groups. We transformed many peoples' lives.

Yet I also became aware of some irregularities in the way some things were done. I was offered bribes to look away when some dishonest transactions were happening. I fought back against these and was almost arrested by the police on false charges created by a corrupt government official who had connections to powerful people. When the women in the *mahila mandal* heard what was happening they all came to my aid. "If Kushnuma is to be arrested, then we shall all be arrested," they protested. Eventually, the Deputy Development Commissioner himself stepped in, and I was spared.

When I started my school I could see that the children in Bargai had so much promise. All they needed was the chance to get an education. Now many more girls and boys are going to school and the women of the *mahila mandal* are filled with confidence. (see also Sehra Khadun and Sulma Khatum, below)

### **Ratna Ghosh** **Team Leader, Integrated Development Foundation, Patna**

When we first go to the villages around Patna, we are often met with aggression. The men are landless labourers and do not want their women to join the groups. They tell us, "We are the heads of our families and we haven't been able to change anything so what can the women do?" They are often suspicious and perceive us as a threat. They think we want to create a revolution or break the family.

The families are very poor. They earn only Rs.10 (about \$0.02c) for a day's work and no food. Many of the families have been bonded labourers for generations. Their fear is understandable and we can only remove it by constantly trying to build rapport, by going to the village again and again, showing that we are not alien and are at one with them.

Often we have to cross a higher caste part of the village before we get to the poorest section where the lower caste people live. "Why are you going there?" the higher caste people ask. They try to discourage us by insulting and criticizing the lower castes. We are always friendly with the higher caste people and invite them to come with us, to see what we are doing. Mostly they don't come but sometimes they do.

We begin with meetings for the whole community, men and women together. Two of us go, one man to work with the men and a woman for the women. Later, once the process is underway, it doesn't matter so much whether the team

includes both men and women but in the beginning it is crucial. During these meetings the high class men see that we are talking about social issues like health, nutrition and education. They see these things as harmless and do not interfere in group formation. Actually, by promoting health and education through the women's groups, the strategy is aiming at a gradual social revolution.

Once the group is formed we give the CCA training which encourages the women to examine the condition of their families. Often they have taken their circumstances for granted. They have not analyzed their problems or looked for solutions or thought about what their rights are.

From the beginning we make it very clear that we are not going to provide solutions ourselves. If they tell us, "We need a hand pump," we tell them "It is your right to have safe water, so go to the block offices and ask for it!" We explain that if they go alone they will be unlikely to get a response, but if they go together then the officials will have to listen.

We do not allow the women's groups to become dependent upon us. We tell them that we are outsiders and we will only be around for a while, to help them to get organized. Then we shall leave to facilitate the strategy in other villages.

**Parvati Devi,  
Group Member, Padariya, West Champaran, Bihar**

I was badly abused for joining the *Mahila samiti* because although I am poor I am from a higher caste. My family members said I was unclean because I sat with low caste women and ate food with them. Then they stopped me taking water from the well because they said I would contaminate it. I tried to take water but they chased me away. Even my husband told me that if I wanted to be with those low-caste people then I would have to leave the house. I was very frightened of him and of everyone in my family. I didn't know what to do.

I talked with the *Mahila samiti* and explained everything. The whole group came to my house to talk with my family. They were very calm but persuasive and firm. When my family members saw the determined faces of the women of the Mahila Samiti they seemed to become pacified. It took a while, but after that things gradually got better. Now I can take water from the well again and I am saving money with the Samiti. Because I have a little money now I am getting respect from some of my family members.

## **Meera Devi**

### **Trainer and member of the Damodar Mahila Mandal, Hazaribagh**

Today my home is calm and quiet but it wasn't always that way. When I started going to villages to begin setting up the women's groups, the abuse and violence in my home got very bad. My husband was often drunk and he got very upset by all the talk he heard. I am a Rajput and ladies in my society never go to the village. Everyone was pointing fingers and saying, "She just goes anywhere! On her own! Who does she think she is?!" Sometimes when I came home and my husband was drunk he beat me for going out, but I wouldn't give up. I couldn't. It is just the way I am.

When I was small my parents used to tell me that I couldn't have the same as my brothers because I was a girl. I never accepted this. I fought with my younger brother over everything, especially over food. When I got married I found my husband's family was very disorganized. The house was dirty and had no spirit. I started out trying to improve things in the household, but eventually I was trying to improve things in the whole community.

It has been a struggle but now everything is much better. I won a lot of respect from people because the *mahila mandals* I helped to start have been very successful. I even won some respect from my husband.

I dream sometimes that I am riding a motorbike. I cannot ride a motorbike but in my dreams I am riding fast down the dirt roads near the village. Then I remember that I don't know how to ride and I feel myself falling and falling. I think I am going to hurt myself and get very frightened, but then suddenly everything is all right and I don't fall. I ride fast down the road.

## **Selection of Districts, Blocks and Villages**

CCA group formation began in 1994 in the districts of West Champaran and Gaya in Bihar and Hazaribagh in Jharkhand, as well as in slum areas of Ranchi – now the state capital of Jharkhand. Today, four districts in Bihar and five districts in Jharkhand are involved in the programme.

Districts, blocks and villages were selected on the basis of several formal indicators, including the sex ratio, female literacy rate, geographical isolation, women's participation in the workforce, and the proximity of the village or block to others where the CCA strategy was already being implemented. Other influential factors included the level of polarization

in the village – whether it contained a rich minority and poor majority, and resentment among the poor was becoming manifest; whether the area was politically unstable and had suffered a breakdown in the local political machinery; whether caste conflict was particularly prevalent and if landlessness was widespread.

**Fig. 2 Key Indicators in CCA Districts Bihar**

<b>District/State</b>	<b>Population (Rank)</b>	<b>Females per 1000 Males (Rank)*</b>	<b>Female Literacy</b>	<b># of Women Group Members</b>
<b>Bihar</b>	82878796	921	33.57	29,740
<b>West Champaran</b>	3043044(9)	901 (29)	25.85	16,225
<b>Gaya( Rural &amp; Urban)</b>	34649835(5)	937 (7)	37.40	4,120+1000
<b>Nalanda</b>	2368327(17)	915 (20)	39.03	3,820
<b>Patna</b>	4709851(1)	873 (37)	52.17	4,575

\* Rank in descending order among 37 districts of Bihar

**Fig. 3 Key Indicators in CCA Selected Districts in Jharkhand**

<b>District/State</b>	<b>Population (Rank)*</b>	<b>Females per 1000 Males (Rank)*</b>	<b>Female Literacy</b>	<b># of Women Group Members</b>
<b>Jharkhand</b>	26909428	941	39.38	22182
<b>Ranchi - Urban</b>	2783577(1)	938 (11)	52.77%	8760
<b>Garhwa</b>	1034151(13)	935 (13)	22.91%	2740
<b>Palamu</b>	2092004(4)	937 (12)	30.50%	2562
<b>Hazaribagh</b>	2277108(3)	950 (9)	43.15%	6420
<b>Koderma</b>	498683(17)	1001 (1)	34.03%	
<b>West Singhbhum</b>	2080265(5)	976 (5)	34.81%	1700

\* Rank in descending order among 18 districts of Jharkhand



## **The NGOs**

The presence of a qualified, active NGO in the district was another key factor in the selection of districts. The four NGOs selected to work with the CCA strategy had extensive experience in working in partnership with village people. All of them adopt micro-community approaches in which they get to know the communities very well, and use their own skills to enhance and empower the existing skills of community members.

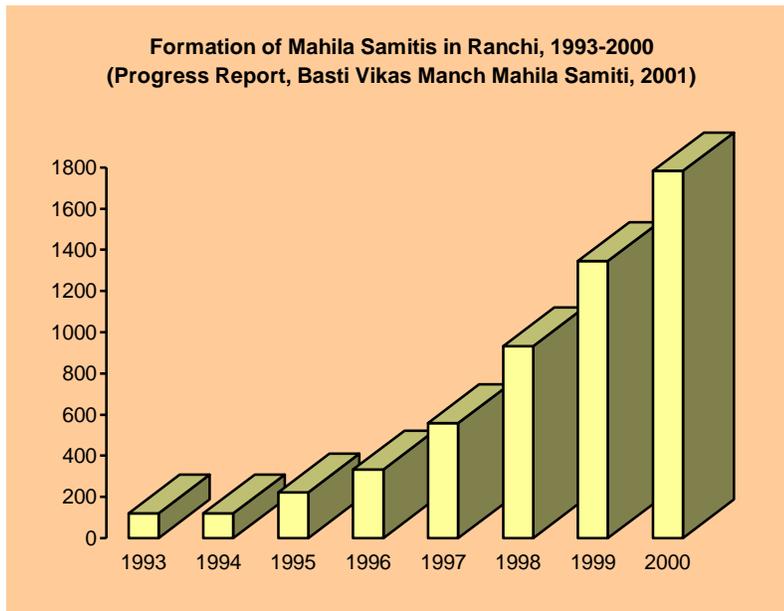
***PRADAN (Professional Assistance For Development Action)*** is the largest, with decentralized teams operating in five states in India. Its focus has always been on strengthening livelihoods on natural resources and village enterprises. Involvement with the CCA strategy in Hazaribagh has expanded PRADAN's social empowerment activities. Recently the NGO began working on a World Bank supported self-help group scheme, and has carried over many of the social empowerment lessons of CCA.

***Rural Education and Development (READ)*** was established in 1975 as a flood relief program in West Champaran district. READ follows Paulo Freire learning methods and Gandhian philosophy. Their mission is to "Develop leadership capability and confidence in deprived section of the community to enable them to take major decisions of their life themselves". READ began working with UNICEF in 1992, facilitating the CCA strategy in four blocks initially which in 1996 expanded to eight blocks.

***Integrated Development Foundation (IDF)*** was established in 1993, IDF operates through a development support team of young rural development and management professionals. The mission statement is "to facilitate sustainable development by organising and empowering the deprived community (with special focus on women and children) through capacity building and mainstreaming with government and non government agencies." UNICEF and IDF began working together in 1995.

***Jan Jagran Sansthan (JJS)*** was founded in 1984, JJS has adopted the Sarvodaya philosophy inspired by Mahatma Gandhi which calls for a peaceful, equitable and just society in which every resident irrespective of cast, creed, colour, language and religion resides in peace and communal harmony. UNICEF began working with JJS in 1994 to facilitate CCA strategy in urban Gaya which later in 1997 and 1998 expanded to five blocks of Gaya rural and four blocks of Nalanda rural respectively.

**Basti Vikas Manch Samiti, Ranchi :** In 1993, 120 women's groups were formed in 54 slums. The following year, these groups formed into 20 ward committees and from 1995 onwards the Ranchi Mahila Samitis experience exponential growth. By 2000 there were more than 1,700 women's groups formed into 100 Ward Committees and 22 Community Development Societies. Collectively they formed the Urban Women's Federation Progress Review of Ranchi. The women's groups met every two weeks, and the Ward Committees and Community Development Societies every month. The Federation Board consisted of the President, Secretary and Treasurer plus twenty two advisors, all elected by the membership. The main activities included group formation, health support including immunization, ORS advocacy and helping to run a health post. Women's groups ran non-formal education projects, carried out road and water-supply construction projects and organized training in a range of skills, from toy production to computers. (see Kushnuma Rehman page xx, Sehra Khatum page xx and Sulma Khatum page xx)



## Thrift and Savings

### Mahila Samitis and Mahila Mandals



Members of the Mahila Mandal of Jhapa Village, Hazaribagh, standing outside Pramila Devi's house and shop

### Meera Devi

#### Trainer and member of the Damodar Mahila Mandal, Hazaribagh

It is possible for even very poor people to save. Some money comes into every house and some money is always wasted on unnecessary items. It is spent on trinkets or sweets or hair decorations or cosmetics or on alcohol and cigarettes. It is used and abused by both men and women. I tell the women, save Rs. 10 per week and you

*Women are permitted to take four times the amount they have saved as loans. If a woman has saved Rs.100 she can get a Rs.400 loan.*

will have Rs. 40 per month. This is not much but if you does this every month, by the end of the year you will have Rs.500 which is an impressive amount. If ten women save for a year they will have Rs.5,000 and that is the kind of money that we usually borrow from moneylenders. When I explain this they realize that they do not need to go crawling and begging to

moneylenders anymore. They can break free by helping each other.

A few years ago there was nothing to see at Bara Junction. It was just a place where two dirt roads crossed each other, but it was a good location because people from ten or twelve villages are always passing through. If you go to Bara Junction today, you will find a small laundry, a small shoe shop, a small utensil shop and a tea shop. All of these shops have been started by women who belong to the

*mahila mandal*, using loans they obtained through their groups from the bank. These women have been transformed from agricultural labourers into shopkeepers.

When the moneylender came around and saw all these shops at Bara Junction he was shocked. “What are you all doing!” he said, “Have you committed theft?” He could not believe his eyes!

### **Pramila Devi Group Member, Japa Village, Hazaribagh**

My husband and I both worked in the fields. We had no property. Life was very hard for us. I spoke to him about the *mahila mandal* that was being formed in the village by some of the women. I wanted to join but he said that it was a waste of time. But then we saw that women who joined the group were beginning to make progress. Some of them had even opened small shops. I spoke about this with my husband and when a second group was being formed, he gave me permission to join.



**Pramila Devi in her shop with her youngest daughter**

He still didn't believe that the group could make much difference to us and honestly I felt the same way. I was saving a handful of rice every day, and selling it and putting the very few rupees I got into the group savings. It seemed so little that I didn't believe it could make much difference to us. But my husband also gave me money to put into the savings account that he earned from working in the fields or on construction projects. We tried to be careful with every rupee.

After two years we had managed to save about Rs.1,500 (about \$30). I told my husband that I could get a loan from the bank. He didn't believe me but I applied and was successful in getting a loan of Rs.5,000. My husband was amazed. He took the loan money and went to Kolkatta. He bought some clothes which he sold at local markets. We also set up a small shop in our house in the village which I ran so that I was close to the children. We have three daughters.

We were able to pay back the entire loan of Rs.5,000 and then took another loan of Rs.10,000. My husband went back to Kolkatta, bought some more clothes

which we are selling through the markets around here. These days we save about Rs.25 to Rs.50 and we have personal savings of Rs. 17,070 (about \$350).

Our lives have been completely changed. My husband and I talk about the business and he asks my advice on matters that he would never have bothered to discuss with me before. Even though he does all the marketing I take care of the accounting. When we sit together, I will sometimes correct him or he will correct me.. Before, when we worked in the fields, we hardly ever talked, but then there was nothing much to talk about.

Life is very different for our daughters as well. Before, we had to depend on my in-laws for everything. Now, if I want to give the girls milk I can buy it myself. Our six year old daughter is going to school. The four year old goes to the midday kindergarten in the village. The baby stays with me.

**Gayatri Devi,  
Treasurer, Chauhatta Village Group, West Champaran, Bihar**

I had to marry my eldest daughter and had no money to provide food for the *barat* – the procession from the groom’s family. They were coming the very next day. I was very upset because failing to feed the *barat* is a big disgrace. I borrowed 80 kilos of rice (worth about Rs.800) and spices and vegetables from several people and said I would repay them with my labour. After the wedding I had to send my 8 year old son to work for the shopkeeper to pay him back and I worked for an entire harvest for the people who gave me rice.

Then I had to marry my second daughter and again I had no money. I took a loan of Rs.2000 (about \$43) from a moneylender. He charged interest at 120% per year and it seemed impossible for me to ever repay it. But then the *Mahila samiti* was formed. I joined and was able to save Rs.600 (about \$13) in about a year. I was able to use this to get a loan of Rs.2000 from the bank, but instead of paying the moneylender right away, I bought a he-buffalo. I kept him for a year then sold him for Rs.6000. By this time I owed to moneylender Rs.4400. I paid him Rs.4000 – I begged to be let off the other Rs.400 – and with the Rs.2000 I had left over I bought another he-buffalo. That was in October 2000. I’ll keep him for a year and then sell him and pay back all my loans from the bank.

## The Formation of Groups, Clusters and Federations

Each group has twenty women members. Only one woman from each household is permitted to join. The aim is for every poor household in the community to be represented and for as many groups to be formed as necessary to achieve this. Group members are those involved in thrift and credit activities, but the social development aspects can involve all women.

Each group has a leader, secretary and treasurer who are chosen by the other members. The group's ledger (with records of savings), the savings box and the key are usually held separately by the group officials. Each group member also has her own bank record book. In women's groups formed by the NGO PRADAN, group members are responsible from the beginning for raising funds to purchase their own bank books, ledgers and savings books (at a cost of maximum Rs.300 per group.). Project funds have been used to cover these costs in other locations. In general the PRADAN approach seems more likely to foster independence among the groups.

The groups have to meet every week. Monthly meetings are not sufficient for the women to feel a real commitment to the group.

In areas where good bank linkages have been established, the women are permitted to take out bank loans four times the size of their savings. The banks do not question the loans. The validity of any project is assessed by the group since the groups reputation rests on the ability of the members to meet repayments.

## Women's Day Solidarity

On March 10, 2001, more than ten thousand women associated with *mahila mandals* (self help groups) marked Women's Day and the establishment of the Damodar Women's Federation by marching to the district centre at Hazaribagh. They carried with them a *diya*<sup>1</sup> candle that had been lit during worship of their savings box in the village. They nurtured the flame throughout their journey to Hazaribagh, and set their *diya* on a stand with the *diyās* of all the groups. When all the groups in their cluster were present, another *diya* was lit for the cluster and set on the second tier. And, when all the *diyās* of all the clusters had been lit, and everyone was gathered together, a single *diya* was lit and placed on the top tier, to represent the unity of the entire federation. The women worship the flame of their solidarity. The ceremony is deeply moving and important for them. Every year the number of *diyās* increases.

Once the group has been operating for two years it is linked with ten or more other groups to form a cluster. Each cluster possesses committees dealing with such issues as education, health, water supply, social justice, welfare and housing. Group members who face particular problems that cannot be solved at the village level can raise them at monthly cluster meetings. Cluster representatives can then raise these issues at the Block Level Task Force meetings with local government and social service representatives.

Women's groups are taking the lead in organising or calling for cluster meetings. Earlier, a part of the DST and CLA initiative, the cluster meetings are now being organised by the groups themselves and the women take up their own agenda. Various local issues, including basic services and income generation are discussed and solutions sought for in these meetings. These cluster meetings are being organised regularly once a month.

When the groups and clusters are well established, a number of clusters gather together to become a legally constituted women's federation. Three such federations have been formed:

- The Gaya Zilla Mahila Vikas Swalambi Sahyog Samiti in Gaya city which has 963 members
- The Damodar *Mahila mandal* Federation in Hazaribagh which has 11,000 members
- The Paschim Champaran Zilla Gramin Mahila Vikas Swalambi Sahkari Samiti Ltd. in West Champaran which was formed in January 2001. It currently has 88 members but is expected to grow to about 12,000.

The federations provide a structure for sustaining and expanding women's groups and for NGOs to withdraw and move on to other villages. The Gaya Federation, for example, has set up several non-formal adult education centres, three community health centres and provides the services of two legal advisors to women members.

The advantage of the cooperative model federation is their ability to use their position to generate profits. While working with NGOs, this possibility is lost. However, the association with the NGO is not entirely lost. The federations are encouraged to raise sufficient funds from their members to help fund continuing support from CCA coordinators who advise on group formation, social development and accessing the line ministries at block level..

## Training

To date, about 500 group representatives and cluster level animators – CLA – have received training on the strategy of Convergent Community Action. The comprehensive, participatory training process includes strategies for group formation and organization, thrift and savings and child health and development issues. (A detailed training schedule is contained in Annex A) The representatives in turn strengthen the groups and improve their ability to effectively participate in the block-level and district-level task force meetings. (See Pressure Groups and Task Forces, below)

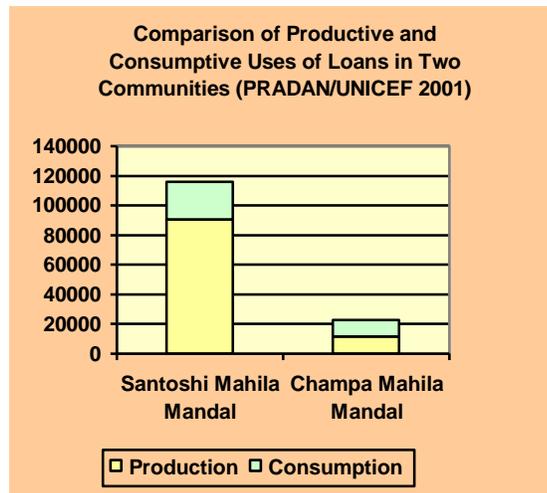
Training sessions are also organized on specific themes. For example, AUS\_Aid recently sponsored two training programmes for members of 50 selected groups. The exercises focused on preventive and curative measures to be taken in fighting various common diseases. Information on proper use of home remedies was given. The participants learnt basic first aid procedures and were presented with first aid kits.

Representatives from the majority of groups were also given training and orientation on intensive pulse-polio immunisation. As a result the members of all the groups played important roles in mobilizing their communities for the immunisation drive.

## Loan Analysis

Every six months, group members carry out an analysis of loan activity. This is an important group-strengthening activity, where the group members analyse the percentage of loans given for various purposes. The exercise is especially important in new groups, where members often see that a majority of loans are taken for consumption or health emergencies. A recent study of twenty self help groups by PRADAN showed that a third of all loans taken by group members were for medical treatment.

However, groups that have been in existence for over a year display a shift towards loans for income generation purposes, education or agriculture.



Santoshi Mahila Mandal had been in existence for 42 months, compared with 24 months for Champa Mahila Mandal. Over 78% of loans in Santoshi were used for productive purposes compared with just over 40% of loans taken out by Champa members.

## The Banks

### **Champa Mahila Vikas Samiti Champa Village, Phulwari Block, Patna, Bihar**

We were uncomfortable when we went to the bank to deposit the group savings. Since none of us can read or write we could not sign our names and had to give a thumb print instead. To do this we had to let the bank clerk guide our hand, letting him press our thumbs onto the ink-pad and then on the paper. It felt disrespectful to let him touch our hands like that. We discussed the problem at one of our meetings and decided we should at least learn how to write our own names. We contacted a lady of higher caste and collected Rs.20 (about \$0.04) to pay her fee. We sang songs and learned to write our own names. The next time I went to the bank I didn't have to give my hand to the clerk. I signed my name and it felt very good.

### **Sudhir Kumar Roy, District Development Manager, NABARD (National Bank for Rural Development), West Champaran**

At first, we were very wary about participation in credit for self-help groups but between 1992 and 1995 NABARD conducted a pilot investigation and we were very impressed with the results. We realized that women's groups were much better at paying off their loans than anyone else. From 1995, supporting self-help groups became a mainstream project of the Bank of India. We aim to have one million groups by 2008. To achieve this we work with many organizations, not only through CCA but I see a difference between the CCA women's groups and others. They seem to be more supportive of each other. There is not so much in-fighting. The literacy level is usually lower than in other self-help groups but they seem to have received better training.

I ask the bank staff to try to understand the psychology of the ladies, how they feel walking into the bank, and that many have to travel a very long way to get there. "Don't keep them waiting," I ask the clerks, "serve them first and help them."

**D.K. Mishra**  
**District Development Manager, NABARD, Hazaribagh**

**It was a very big shift in banking in India when we realized that the resourceless poor were actually bankable. The commercial banks are naturally still very apprehensive. It goes against all their training. The people themselves are worried because they think that the banks are not made for them. It is our job in NABARD to bring these groups together, the bankers and the poorest people in our country.**

**The work for the banks in administering these group accounts can be high, but the risk is not. Recovery from regular customers who have a lot more money is very poor, only about 25% to 30% but among poor women it is almost 100%. They take a loan for two years and the repayments come in one year. It is this rate of recovery that is really giving confidence to the bank. In the past year we have seen a real sea change in the response of the commercial banks, particularly from the State Bank of India and the Bank of Baroda.**

**For the women it is a complete revolution when they realize that within six to ten months, saving only Rs.10 per week, they can rescue their families from moneylenders and some of them qualify for small loans as well.**

**We have rules to govern loans but just this week we made an exception. A village that is very remote with no access to transportation asked for a loan that would allow them to purchase a jeep. They need it to be able to transport people when they are sick. The whole community will pay for it so we approved the loan.**

## The CCA Budget

The CCA programme in Bihar was initially funded from Regular Resources but since 1996, about half the annual budget has come from the Japan Committee for UNICEF. During 2001, the Japan Committee will be reviewing its contribution.

### Year 2000 Budgetary allocation/Activities

<b>PRADAN</b>	<b>(3 districts, 9 blocks)-</b>	<b>42,390 \$</b>
<b>READ</b>	<b>(1 district, 8 blocks)-</b>	<b>48,433 \$</b>
<b>JJS</b>	<b>(2 district, 9 blocks &amp; 1 urban CCA project)-</b>	<b>79,836 \$</b>
<b>IDF</b>	<b>(3 district, 16 blocks)-</b>	<b>89,730 \$</b>

### Activities

#### Group formation

Village contact drives like meetings

Initiating thrift & credit activity

Operationalisation & Accounts maintenance of groups

Training & capacity building of group members in group development, leadership, motivation, CCA strategy, A/cs keeping,

Orientation of Cluster level Animator's

IEC development

Celebration of International Women's Day

Exposure/Exchange visits

Facilitate convergence with government line departments

Travel of Development Support Team and CLA

## Pressure Groups and Task Forces

**Sehra Khatum**  
**Group Member and Health Volunteer, Bargai Slum, Ranchi,**  
**Jharkhand**

Before the *mahila mandal* was formed there was a lot of domestic violence in Bargai. The men often got drunk on *hanriya* (rice-based alcohol). Then they came home and beat up their wives. The turning point came in 1997. A woman had been very badly beaten by her drunk husband and was so upset she wanted to file a report with the police. She decided to come and talk to the *mahila mandal* first and we persuaded her to let us try to solve the problem ourselves.

Twenty members of the *mahila mandal* gathered together to meet with the man and his wife, and we carried out a complete post-mortem on everything that had happened. The man was drunk and on entering the house he had found a piece of furniture in the way. He'd kicked it and his wife had asked him, "why did you kick the furniture." For this he had beaten her, because she dared to question him.

We told him, "Look how casually you beat your wife! You did it without a thought. Do you realize what a terrible soup you would be in if she had filed a First Information Report with the police? Do you know how much money you would have to pay for your thoughtlessness?"

We said these things very calmly and gently. We did not attack him. We just wanted to explain the situation clearly so that he understood. Eventually he said, "I realise I have made a mistake and I have learned that the *mahila mandal* is strong. I hit my wife and look at all of you, sitting there and listening and talking all this time."

We had started at 5am that morning and did not stop until 10am. By then he had agreed to apologise to his wife, he had promised never to beat her again and he had promised to pay for all her medical bills.

News of what had happened spread through the community and afterwards we had a lot less trouble with domestic violence. We have a lot of respect from people here because of we have brought roads and new buildings and houses for the poor to this community. Men and women in Bargai know that if a woman is beaten, we shall respond. If a woman has to go as far as filing a complaint with the police, then all the women of the *mahila mandal* will support her. It makes the men think twice. If they make a mistake they usually apologise. Before the *mahila mandal* this never happened.

**The Story of Rannagar Village**  
**Rehmut, READ Coordinator, Bettiya, West Champaran**

The dacoits are easy to recognize. They are healthy and strong, and wear thick moustaches. They dress in lunghis and carry guns with bullet belts crossed over their chests. They turn up in the villages and demand anything they want. They take food. They force the villagers to give them shelter. They rape the women and girls. The villagers throughout the border area were powerless against them. The police take little action and if there is a risk of confrontation, the dacoits simply disappear into the jungle or across the border into Nepal.

The *mahila samiti* of Rannagar Village in West Champaran talked about the dacoit problem at their meetings. They decided that the village must take a stand, and they would refuse to give any more supplies to the dacoits. The next time the criminals showed up, everyone refused to give them grain. The dacoits were furious and on December 15, 1995, they retaliated with the massacre of fifteen men. Some of these were the husbands of women on the *mahila samiti*.

The massacre was so serious that the authorities had to take action. The District Magistrate came himself to this very remote village. The Superintendent of Police was there as well. The villagers insisted that they needed protection, and if the police could not provide it then they would do so themselves. They asked for weapons and the police agreed, but they increased manpower in that area as well.

A year after the massacre, and every year since, the people of Rannagar commemorate the massacre with a procession through the village that is led by the widows of the fifteen victims. Every year they re-affirm their pledge that they will not give in to the dacoits. They will not supply them with grain. They will not allow them into their homes. The message has gotten through to the dacoits. They still prey on other villages, but they leave Rannagar alone.

**Satia Devi**  
**Pandeywara Village, Hazaribagh, Jharkhand**  
**Member, Damodar Governing Body**

We were bonded labourers. All my family was . The men worked in the fields for the Brahmins. The women worked as their domestics. To this day my mother picks up cow dung for those people.

I got married fifteen years ago. My husband's family was also bonded. When you are like us it is not possible to make a good marriage. But this was at a time of land reform and because of our condition we were granted 18 kathas of land.

(in hectares?) Yet the land was worthless. It was full of rocks and the soil was very poor. We could do nothing with it so our situation did not change.

Around 1992, the people from PRADAN asked me to join the *mahila mandal*. I told them it was useless because we were too poor. We showed them the land and explained we could do nothing with it. PRADAN said that if we would contribute labour to clear the land, then they would help us. We decided we were working for nothing for the Brahmins so we may as well work for ourselves. PRADAN put us onto a “food for work” scheme belonging to the government so that even while we worked our own land we could get food.

We thought it would take us three years to clear the land but we did it in six months. The soil was very poor but PRADAN told us that if we cultivated it, then the quality would improve. We took a loan to purchase a bullock cart and that first year we harvested a good crop of linseed. Every year the land got better, especially after the District Rural Development Authority installed lift-irrigation. Now we can even grow wheat on that land.

All this time I was a member of the *mahila mandal* and together we were making changes in the schools and the health services in the community. We were winning a lot of respect. The high caste people who used to abuse us even began to greet us, and to invite us to sit down with them. They said to us, we live in the same village so we must work together. Many things were changing for us. As was the custom I got my daughter married when she was 15 years old but the cluster members of the *mahila mandal* called me to a meeting and criticized me for child marriage. I had to apologize and promise not to send my daughter to her husband until she was 18 years old.

Twice I have been accused of witchcraft and both times the *mahila mandal* has saved me. I was accused because of the jealousy of people, I have land that grows well, when before it was barren; and also I speak out and am a strong leader when before I was enslaved. Family members even accuse each other of witchcraft here just because they want to get hold of your property. For some women in this state that kind of accusation can cost them their lives. The *mahila mandal* called a community meeting to explain my situation, and my husband supported me as well. Afterwards things improved but there is always tension.

**Ratna Ghosh**  
**Team Leader, Integrated Development Foundation, Patna**

Balupra is a village in Patna district with a small, high-caste elite and many very poor low-caste families. The higher-castes were always torturing and abusing their Harajans and for centuries the low-caste people had accepted this as their fate.

Not long ago, one of the high-caste youths beat up the son of one of the *mahila samiti* members. The boy was in such a terrible state that they had to take him to the hospital. The members of the *mahila samiti* discussed the matter and decided to call a panchayat meeting for the entire community, high-castes and low-castes, to discuss the situation. The noteworthy point is that at the behest of the women members of harijan ( low caste) community, a panchayat was called. This was unprecedented.

Everyone came. The high-castes sat in the front and the low-castes behind and five members of the *mahila samiti* presented the case in front of panchayat representative. They talked about what had happened and made it clear that if the high caste family did not apologize and pay the medical bills, then they would file a First Information Report with the police. That *mahila samiti* was already well known to the local government and the police. The high caste family realized that if they didn't agree, then they would be in trouble with the authorities. In any case the guilty were genuinely at fault. So they agreed.

It was the first time in the entire history of the village that a high-caste person had ever made a public apology to a low-caste person.

**Bhuneshwari Devi,**  
**Group Member, Rasoiyadhamna Village, Hazaribagh**

Before the group was formed, very few of us sent our daughters to school but now all of us do. We know that our daughters can be exploited if they are not educated. If a girl has been to school then she can earn for herself. The women who never sent their girls to school before are seeing what is happening to those of us who do, and they are also sending their girls to school now. The girls that go to school are even demanding equality. They want the same as their brothers.

**Dulari Devi**  
**Member, Damodar Governing Body, Hazaribagh, Jharkhand**

I have responsibility for education in my cluster, covering 12 villages. With other women members we visited every single home to talk to parents about the

importance of sending girls and boys to school. Because of this, attendance in the three schools has doubled.

In my village there was no school but we found the land and constructed a one room school for 80 children who pay Rs.20 (about \$0.50) per month in fees. Two other private schools have also been established in other villages. The communities feel they have more control when they have their own school. In the government schools there may be 200 children for one teacher and then the schools are often closed. They have been shut for 3 months now because of the census and the elections.



**Bahri Block, Hazaribagh. More girls in school is one of the major consequences of the CCA strategy.**

**Sulma Khatum,  
Group Member, Health and Nutrition Volunteer, Bargai Slum,  
Ranchi**

Two years ago a group of us went for training and our health and nutrition team has been running ever since. Every Saturday we make house visits in the community. We know who is pregnant, where the new babies are, and what advice to give about immunizations and oral rehydration. When the polio teams come around we mobilize everyone to bring their children.

At the community building run by the *mahila mandal* we have a health post that we manage ourselves. Every week a doctor comes

During 2000, more than 10,000 members of CCA women's groups assisted in the polio eradication effort by mobilizing their communities.

and provides free health care to families here. During the first year, things ran very smoothly and many people came to the health post because UNICEF provided us with free medicines. When UNICEF stopped supplying, the government service was supposed to take over but nothing has ever come. The *mahila mandal* raised money from the group savings to buy some medicines that we gave away free to people who cannot pay, but we cannot afford to do that all the time.

## Task Forces

### **A.P. Singh**

**Former Deputy Development Commissioner, West Champaran, Bihar  
Now Deputy Commissioner, Hazaribagh, Jharkhand**

The best thing about CCA is that there is no big money involved. Whenever big money comes into the picture, the vested interests come around and everyone wants a share. With CCA, in the beginning there was a lot of interest from many people looking for opportunities. When they saw that there was no money, they disappeared out of the picture and it was easier to get on with the job.

In 1995, when I became the Deputy Development Commissioner for West Champaran, I found the government side of the CCA strategy was disorganized. Some women's groups had been formed, the group leaders and link people had been selected, there were some health activities going on, like iodine testing in salt, but the government support was lacking. For example, the water and sanitation department was uninterested. They were engineers and not community minded. It was very hard to get them to meetings where the women could talk about water problems in the villages. The health department was not meeting expectations either, partly due to the frequent transfer of the Civil Surgeon.<sup>5</sup> Interaction with the police was zero, absolutely nil. Some police officers were completely opposed to the programme. My own officers at the district level were suspicious because some saw CCA as an attempt to cut down on their own power.

The Block Development Officer (BDO) occupied a very important position because he was the one responsible for calling the Block Level Task Force meetings. Most BDOs were not sensitized to CCA though and were certainly not used to having women come into his office to demand services and action.

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<sup>5</sup> The Civil Surgeon is responsible for overseeing all health services in a district.

Despite these problems, with strong leadership from the District Headquarters in Bettiah we were able to set the meetings up and keep them running. In the first year we concentrated on social services and we were able to make sure that the nurses were going out to the villages to give immunizations, and that teachers were showing up to teach. In the second year we started awarding some construction contracts to the women's groups, for road building and the construction of community centres. There was some opposition to this but because of the leadership from the district level we were able to leverage some projects for the women's groups.

**Parmar Ravi Manubhai**  
**District Magistrate, West Champaran**

For the women here, coming out of the house is a revolution but we are helping these women to go far beyond the walls of their homes. We are making it easy for them to obtain loans without cumbersome paperwork. We are facilitating their access to services, giving them the opportunity to complain when these are lacking. When we respond, when we listen, we help to give the women a sense of legitimacy in their communities. People listen to them and they become a very positive force for change.

There are many government programmes for helping people who live below the poverty line. One strength of the *mahila samitis* is that they can help us identify who should benefit from these schemes. Sometimes there are abuses. People sometimes come forward who do not really qualify. But these women in the villages, they know absolutely who is poor, whether they carry the government card of certification of poverty or not.

Many officers in the government do not understand why it is important for the women to take on these roles. We need to set an example, to instruct them but also to educate them and give our officials more orientation about what we are doing with these women's self-help groups, and why.

## Constraints and Solutions

### **Resistance to Change**

In the early 1990s, con-men travelled through several Bihari villages, and persuaded many poor peasant families to join sham savings schemes that became known as Chit Funds. Many people were taken in by the promises that their fortunes would be made and handed over their hard-earned rupees only to see the money disappear. Suspicion that the thrift and credit groups organized through CCA could also be a scam acted as a deterrent in many villages. Such problems could only be overcome through consistent perseverance and reassurance.

Village men sometimes thought that the NGOs had come to foment a revolution and break up their families. If women in the villages were unwilling to form a group, or if their participation was prevented by men or their families, the NGO teams continued to visit regularly, to try to win their trust. In these very poor communities, reluctance to participate was viewed as an indicator of exclusion, rather than as a decision not to cooperate. It was always assumed that if NGO staff persevered, eventually a group would be formed. It was never expected to be an easy task to form the groups.

The most important factor was that there is no set time-frame for any of the stages of group formation, training, the initiation of savings or the achievement of development goals. Rather, the role of the NGOs was to nurture the communities, to provide encouragement so that they remained in control of the pace and the direction of their own development.

### **Confrontation and Cooperation**

The *mahila samitis* and *mahila mandals* have used their collective power to win access to government programmes for water supply, sanitation and housing. They have bargained for fair wages for female agricultural workers, improved health and education services, and secured land rights for tenanted farmers. The CCA strategy has helped previously excluded populations understand what is available to them by law, and has fostered the confidence that allows the women to feel that collectively they can win access to those entitlements. At times they have responded with daunting and not always constructive force.

In Mainatanr Block, West Champaran, the women became so incensed by the halting of the Block Level Task Force (BLTF) meetings that they marched into the town and demonstrated outside the office of the Block Development Officer. In the minds of many of the women, if the BDO was not holding the BLTF meetings and if he was not actively supporting the women's groups, then he must be corrupt. The BDO called the district coordinator of READ, the NGO responsible for CCA in West Champaran. He complained that he was being blackmailed and rudely treated by the women. He explained that the BLTF meetings had been called off because of the division of the State (into Bihar and Jharkhand), and then by the elections, and then by the end of the financial year. The women considered these to be "empty excuses" but the confrontation did not help in getting the BLTF meetings re-started.

Teachers who are posted to work in isolated villages often fail to turn up for work. In some cases this is due to the absence of monitoring but it can also be due to the genuine hardship and lack of support given to teachers working in those locations. Also, whenever other government projects demanded additional manpower, teachers were often pulled out of the schools to support those efforts.

The BLTFs had provided a forum for the mahila samitis and mahila mandals to raise these issues. Once these stopped functioning there was little they could do. But in Chauhatta and in several other communities, the women's groups took matters into their own hands. "We found a young man in our community who had some education and we agreed to pay him Rs.5 (about \$0.10c) per child, per month for him to work at the school.

Auxiliary Nurse Midwives (ANM) are assigned responsibility for ten villages in West Champaran and were supposed to appear in the villages on a fixed date to give immunizations. Getting to the villages was often difficult for many ANMs and if the communities gave no support, then it was easy for excuses to be found and for her not to show up. When the BLTF meetings stopped, coordination between the villages and the ANM also came to an end. In many places, the immunization programme suffered, but Chandrakanti had established a special relationship with the ANM serving Chauhatta. There the *mahila samiti* not only arranged to gather all the children needing immunizations together, they also accompanied the ANM on her visits to other villages in the area. If they were delayed, the ANM spent the night at Chandrakanti's house.

Sometimes the forceful protests of the women's groups were legitimate but in others a more cooperative response would have achieved better results. The litany of complaints issued in BLTF meetings did not add up to a unified plan of action to which the government officials could

organize a systematic response. The goal of the next phase of BLTF meetings is therefore to breed cooperation based on village based plans of action developed by the women's groups with the panchayats.

### **Integration**

Low birth weight is a chronic problem in India. Girls regularly receive less food than boys. The evidence of poor nutrition is evident in the villages, as much in the painfully thin girls, as in the women who may be better-fed now but show all the signs of poor nutrition in childhood. Despite the very pressing issue of nutrition, there was no indication that this was a topic discussed in the women's groups and there was no sign of any weighing scale or growth charts, not even in the health post in Bargai. Kushnuma suggested that these had been requested from the authorities and from UNICEF but had not materialized. There seemed to be a need for stronger integration between UNICEF's own programmes for health and nutrition and the CCA strategy – since the empowerment of women has a natural link to the improved nutrition of girls.

### **Frequent Transfers**

The frequent movement of administrative officers, of civil surgeons and other key personnel in government was a major cause of disruption in the operation of the CCA strategy. In politically sensitive areas, district officials who wanted to work with the community, and put pressure on block level personnel to do the same – particularly the Block Development Officers – were often swiftly transferred because the BDOs tended to have close ties to local political leaders who could leverage the transfer of district officers. This problem was raised by several government officials as was the need to provide training in the strategy to block level staff.

### **Weak Bank Linkages**

The stronger advances in thrift and credit activities in rural Jharkhand are a reflection of closer links with commercial banks, greater emphasis placed on this aspect of CCA by the NGO PRADAN and cultural differences that tend to make the tribal peoples of Jharkhand more accepting of the CCA approach. The work of NABARD is especially significant, both in Bihar and Jharkhand but in Ranchi there was no such support since NABARD only operates in rural areas. Women in Ranchi

had not been able to access loans from the bank and it seemed likely that they had not received sufficient orientation on this aspect of CCA. This may be one area when the Ranchi groups suffered from lack of NGO support.

### **Exit Strategies**

Some of the NGOs were better at integrating exit strategies right from the beginning. PRADAN, in particular, went to considerable lengths to foster independence among the women's groups. Indeed the offices that PRADAN operated from in Hazaribagh bore the name of the women's federation, not of the NGO. PRADAN required the women to pay for their own ledgers and money boxes, and for the women's groups to make a contribution to the cost of the animators and coordinators who gave them support.

Yet none of the NGOs have yet managed to successfully exit a community. The only CCA groups that have fully graduated are those in Ranchi, and this may have happened before time since effective bank linkages have yet to be established. No federation has been established in Ranch either.

All the NGOs and UNICEF are aware that managing an effective exit strategy is crucial for the sustainability and replicability of the scheme, and is going to be a priority in the coming year

## Next Steps

Many different agencies are promoting the formation of self-help groups in Bihar. By mid-2001, a mapping exercise supported by the State government and UNICEF will identify their location and attempt to assess relative efficiency. The mapping exercise will help reduce overlap and duplication and allow more effective sharing of lessons and experience. The particular strengths of the CCA approach – the mobilization of the groups for social development and the convergence with government administration and social services – will be shared with other groups, who are encouraged to utilise the Block Level Task Force meetings.

Expanding the CCA approach is happening in part through the overlap in activities of the NGOs working with different donors and different branches of government. In West Singhbhum, for example, PRADAN has been able to link CCA groups with the SGSY (Swarnjayanti Gram Swarozgar Yojana) programme. This is a massive scheme by the Government of India to channel development projects through self-help groups. In Hazaribagh, PRADAN is also working on a major World Bank self-help group scheme in which lessons of CCA are being applied.

The establishment of the panchayats will have major implications for the women's groups. In particular, the women's groups are expected to be a major force for monitoring the effectiveness and fairness of panchayat leaders. In several villages, women groups members are expected to win panchayat seats and to provide strong representation of pressing social development issues in their communities.

The process of change engendered by the women's groups is one that is transforming their communities, the lives of women and especially the potential for girls to access their rights.

## Annex 1 : Training

Training forms a critical part of CCA. Designed to be participatory and empowering as well as informative, the training methodology has evolved to suit the interests and aspirations of all project participants from illiterate group representatives and cluster level animators, to government officials and bankers. Training modules and activities are listed below. The breakdown of learning activities and the variety of games reveal a highly developed scheme for awakening new ideas among participants. Specific detail of the games mentioned can be obtained through the UNICEF office in Patna. (include info on training activities)

SI No	ISSUES	CONTENTS	METHODOLOGY
1	<b>CCA (Convergent Community Action)</b>	<ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Need Analysis <ul style="list-style-type: none"> <li>- <i>Needs of the community</i></li> <li>- <i>How to fulfill the need</i></li> <li>- <i>Support required to fulfill it (line departments)</i></li> </ul> </li> <li>1. Hurdles in fulfilling the needs <ul style="list-style-type: none"> <li>- <i>Middlemen</i></li> <li>- <i>Existing system</i></li> <li>- <i>Individual approach</i></li> </ul> </li> <li>2. How to overcome the hurdle <ul style="list-style-type: none"> <li>- <i>Understanding how to organise and why it is valuable</i></li> </ul> </li> <li>3. Inter-sectoral planning <ul style="list-style-type: none"> <li>- <i>horizontal linkages</i></li> <li>- <i>co-ordination</i></li> </ul> </li> <li>4. Convergence <ul style="list-style-type: none"> <li>- <i>the need for convergence of community groups and line ministries</i></li> <li>- <i>how to converge</i></li> <li>- <i>the concept of a task force</i></li> </ul> </li> <li>5. Community organisation features <ul style="list-style-type: none"> <li>- <i>Understanding the community</i></li> <li>- <i>Cohesiveness</i></li> <li>- <i>Dimensions of organisation</i></li> <li>- <i>Leadership – need and quality</i></li> </ul> </li> <li>8. Why women</li> <li>9. Thrift and Credit <ul style="list-style-type: none"> <li>- <i>Need</i></li> <li>- <i>As a tool for community organisation and mobilisation</i></li> <li>- <i>It's components leading to empowerment – attendance, savings, loaning, repayment, loan analysis, etc.</i></li> <li>- <i>Rules and regulations</i></li> <li>- <i>Record maintenance</i></li> </ul> </li> <li>10. Government – <ul style="list-style-type: none"> <li>- <i>About programmes</i></li> </ul> </li> </ol>	<p>Participatory Card sorting exercise</p> <p>Discussions</p> <p>Match stick game</p> <p>Broken square exercise</p> <p>Participatory Discussions, Diarrhoea Simulation</p> <p>Boat game, its analysis Chain game, Discussion Exercise,</p> <p>Bottle game, Photo observation PRA exercises(seasonality), discussions, PRA (social mapping)</p>

2.	<b>Education / Joyful Learning</b>	<p>1 Introduction:</p> <p>2. Benefits of Education</p> <p>3. People’s perception (from different classes) towards Education:</p> <ul style="list-style-type: none"> <li>- Service class people</li> <li>- Poor farmer family</li> <li>- Labour class people</li> <li>- Small business class family</li> <li>- Mentality of family towards educated daughter/daughter-in-law</li> </ul> <p>4. Present situation of "education" in rural India</p> <p>5. Practical benefits of education</p> <ul style="list-style-type: none"> <li>• Difference between "Educated" and "Literate"</li> <li>• Qualities of a educated person</li> </ul> <p>Participatory, Story (Gandhi Jee)</p> <ul style="list-style-type: none"> <li>• 'Formal', 'Non-formal' and 'Sahaj'/Parivarik' Education</li> </ul> <p>6. Community Participation: In running NFE successfully</p> <p>7. Things which children like the most? Problem in doing work in reverse situation</p> <p>8 Child Psychology Perception Learning process of a child</p> <ul style="list-style-type: none"> <li>• Easier sequence of learning: Sentence - Word - Letter                      Showing 3 Captions of letters, words and sentence</li> <li>• Stroke Method</li> <li>• Utoo-Otoo-Ritoo: Rat, flower, doll, etc.</li> <li>• Learning by rote method</li> <li>• Education through an object (Ball)</li> <li>• Education through Songs</li> <li>• Drawbacks of "Learning by Rote" method</li> </ul> <p>9. Methodology of teaching children/ Techniques of joyful learning/ Gatividhi</p> <p>10 Subject Matter for teaching</p> <ul style="list-style-type: none"> <li>• Group Work: Select one subject matter and prep are at least 5 methods/ Gatividhi to teach following- 1. Maths, Environment, Language</li> <li>• Word Making</li> <li>• Addition &amp; Subtraction</li> <li>• Different apparatus used in NFE centre for teaching (Floor Disc, Dominos, Attributes, Counting Stick</li> <li>• Teaching “Hindi Alphabets” through song</li> </ul> <p>11. Need of co-ordination between Community,</p> <p>12. Parents and Children for running NFE successfully</p> <p>13. Qualities of a good instructor</p>	<p>Participatory</p> <p>G.D. &amp; Short-Play</p> <p>Lecture/ Graph Participatory</p> <p>Participatory, Exercise- 1. Story writing with left hand 2. Clapping in reverse situation.</p> <p>Exercise Exercise</p> <p>Role play Action Song: “Kagaj Ki Gudia” Story: 1. Open ended Exercise: Story making by participants. 2.Close ended</p> <p>G.D.(1/2 hrs.) &amp; Role Play (8-10 min.) Action Songs: “Dada jee ka chashma gol....”</p> <p>Participatory Word making exercise by participants</p> <p>Songs, Purvakshardi, Game etc. Participatory G.D &amp; Role-Play Game Song: “Chidya-chidiya aati ja.....” Demonstration “Akshar Song”: “Co-ordination Game” Participatory</p>
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		14. Roles and responsibilities of instructors	
3	Self Help Group and Bank Linkages	<p>1 Introduction</p> <p>2 Self Help Group</p> <ul style="list-style-type: none"> <li>- conceptual understanding</li> <li>- structure</li> <li>- norms/rules and regulations</li> <li>- record maintenance</li> <li>- mainstreaming</li> </ul> <p>3. Bank Account Opening</p> <ul style="list-style-type: none"> <li>- process</li> <li>- resolutions</li> <li>- operational problems</li> <li>- coordination</li> </ul> <p>4.. Bank Linkages</p> <ul style="list-style-type: none"> <li>- RBI(Reserve Bank of India)/ NABARD (National Bank for Agriculture &amp; Rural Development) guidelines</li> <li>- documentation</li> </ul> <p>5. Brief outline of Social Schemes</p> <p><i>Government</i></p> <ul style="list-style-type: none"> <li>- SJSRY (Swarn Jayanti Swa Rojgar Yojana)</li> <li>- Old age pension</li> <li>- IMY (Indira Mahila Yojana) etc.</li> </ul> <p><i>Bank schemes</i></p> <ul style="list-style-type: none"> <li>- NABARD scheme for IGP (Income Generating Programme)</li> <li>- Health/ eye / environment camps etc</li> </ul>	<p>Participatory/Date of Birth</p> <p>Participatory, group exercise, transparency, printed material</p> <p>Participatory, transparency, Group discussion</p> <p>“win as much as you want” exercise</p> <p>Lecture, printed material</p> <p>Participatory, Lecture</p>
4	Panchayati Raj	<p>1. Conceptually understanding Panchayat</p> <ul style="list-style-type: none"> <li>- Sharing</li> <li>- Top down &amp; Bottom up approach</li> </ul> <p>2. Why Panchayat</p> <ul style="list-style-type: none"> <li>- need</li> <li>- Relevance with Cluster</li> </ul> <p>3. Different levels Panchayati Raj</p> <ul style="list-style-type: none"> <li>- eligibility criteria</li> <li>- election</li> <li>- roles and responsibility</li> <li>- voting rights</li> </ul> <p>4. Gram Panchayat</p> <p>5. Panchayat Samiti</p> <p>6. Zila Parishad</p> <p>7. Role of Cluster</p> <ul style="list-style-type: none"> <li>- Micro-planning</li> <li>- Fund management</li> <li>- Convergence</li> </ul> <p>8. Leadership</p> <p>9 Reflection</p>	<p>Group discussion, participatory</p> <p>Discussion, interaction</p> <p>Coloured cards</p> <p>Exercise with cards</p> <p>Video show</p> <p>Lecture, Practise, Role play</p> <p>Role play, simulation</p> <p>Coin game</p> <p>Posters</p> <p>Cassettes</p>
5	Communication	<p>1. Types of Communication</p> <ul style="list-style-type: none"> <li>- verbal communication</li> <li>- non-verbal communication</li> </ul> <p>2 Methods of Communication</p> <ul style="list-style-type: none"> <li>- Lecture</li> <li>- Group discussion</li> </ul>	<p>Games, mindset exercise</p> <p>Group activity</p>

		<ul style="list-style-type: none"> <li>- Role plays</li> <li>- Case study</li> </ul> 3. Community mobilization 4. Counseling 5. Methods of Training <ul style="list-style-type: none"> <li>- Conventional</li> <li>- Participatory</li> </ul> 6. Role of Trainer	Case study, Participatory Participatory, group exercise, role play Cards
6	<b>Community Awareness</b>	1. Structural Analysis / Social Analysis 2. Community Diagnosis 3. Need Assessment 4. Government departments 5. Government Schemes 6. Convergence	Marble Game, Pyramid analysis Star power simulation, Group Discussion, cards, lecture Broken square game,
7	<b>Community Health</b>	1. Health- understanding <ul style="list-style-type: none"> <li>- whose responsibility</li> <li>- status of health services</li> <li>- causes of ill health</li> </ul> 2. Organisational structure of Health Department, Government of Bihar <ul style="list-style-type: none"> <li>- Indicators of Health</li> <li>- Community Health- understanding</li> <li>- pre-requisites</li> <li>- how to achieve</li> <li>- Role of the NGO Field staff</li> <li>- Problem Analysis</li> <li>- Common ailments- symptoms</li> <li>- preventive measures</li> <li>- curative (home remedies)</li> <li>- <b>Nutritious food</b></li> <li>- <b>Pre-natal and post natal care</b></li> <li>- <b>Immunization</b></li> <li>- <b>Child Development Advocacy (RCH)</b></li> <li>- <b>Adolescent</b></li> <li>- <b>AIDS</b></li> </ul>	Group Discussion Participatory, Lecture  Exercises Group discussion Participatory listing Stories, games, causal analysis exercise  Participatory, posters, flash card, video shows etc. Role play and group exercise Lecture Sharing
8	Book Keeping	1. Book Keeping 2. Accountancy	Practical exercise, test.

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