



# *The Community Services Guild*

IN THE CAUSE OF WOMEN AND CHILD DEVELOPMENT

— a report

Jan 90 to Aug 91

II-K-48



20, C-Block, 9th Street, Anna Nagar East, Madras - 600 102



## PREFACE

*The Community Services Guild (CSG) has been working for the last eleven years with various community development programs with development approach. Already it has handed over two of its programs continuation at the hands of the constituents of those projects. Some other projects are nearing completion and shall be handed over to the constituents in the near future, while a few more new programs have been initiated recently.*

*All these had become possible only due to the imaginative and tireless efforts of my colleagues in the field. The ensuing pages shall throw some light on our humble work in a limited way in our vast mother land -- India. Though this report is not exhaustive, I hope this shall give a reasonably fair picture about the CSG and its development efforts.*

Sept. 05, '91

R. VENKATACHALAM  
Founder & Director, CSG



## CSG at a glance

The Government of India has been working to alleviate poverty through the Five Year Plans. No doubt, the Seven Five Year Plans did really help in bringing about development and also helped India in carving a name amongst the Third World countries as a fast developing Nation. However, it is ironical that along with its good development, its population was also growing fast, which in turn act as destabilising factor of all the developmental efforts by government. This necessitates the need for more active involvement and participation by the people.

Voluntary sector was doing yeomen service since several hundred years. Voluntary sector has also come of age, in recent times not only across the country but also across the globe and also able to meet the present needs and challenges by acquiring the required skills and professionalism. This has

given wide recognition to the voluntary sector which is also now known as Non-governmental Organisation (NGO).

Seeing the need and urgency a few like minded people joining together started the **Community Services Guild** shortly known as CSG, during the year 1980 with the aim to work against poverty, to bring peace in the society and thus work for an egalitarian society.

CSG's objective has been to work with poor and needy sections of the society with specific focus on women and children with time bound programs for wholistic self-reliant development. Keeping this in mind, the CSG had initiated several programs in the metropolies, urban and rural areas. After having worked in Madras City Slums and in Kalrayan Hills, the CSG has handed over the programs as per plan, to the constituents to continue.

### Madras City Slum Welfare Scheme (SWELS)

Period of Work	:	1981 - 1987
Coverage	:	4000 families
No of areas	:	Six slum areas
Target group	:	Women, youth and children.

#### Programs:

**1. Social Development:** Regular Discussion, debates and trainings to raise their knowledge on community living, population, education, house keeping, family budgetting, small savings, nutrition, health education, first aid, adult literacy, night schools for below average children and tutorial classes for school drop outs.

**2. Economic Development:** Vocational training to youth in typewriting and shorthand, radio & TV

mechanism, handicrafts, electrical wiring, plumbing, masonry, sewing, etc. 200 trained youth on these courses were secured employment while others got self-employed. For illiterate women, institutional credit support was secured for carrying out small self-employment activities like vegetable vending, running a small canteen, a firewood bunk or a petty shop.

**3. Development in Health and Environmental Sanitation:** Training on health and sanitation was provided to the target group through paramedical



staff under the leadership of two medical doctors. Immunisation and treatment for common ailments was provided. Community cleaning campaigns were also taken up by the focus group to enlighten the local community on the need for and importance of clean environment.

**4. Recreational Activities:** To develop good habit, various indoor and out door games, (such as carrom or volley ball) tournaments were effectively conducted between and outside the slum areas. This had helped mainly unemployed male youth to be away from gambling and learn creative games and motivated them to attend to non-formal and vocational courses apart from being physically and mentally robust.

**Result:** The above activities had helped gradually in bringing creative thinking, 'we feeling', collec-

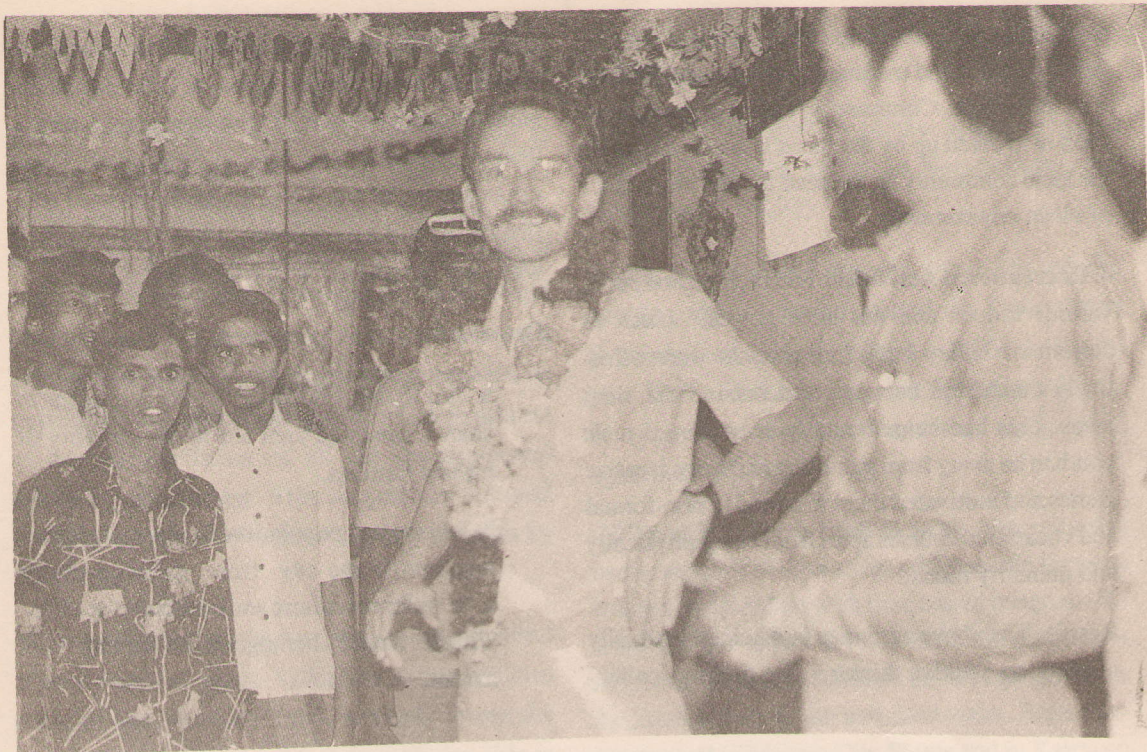
tive leadership and social action. All this had led to the desire and strength amongst them which resulted in the formation of their own organisation-- 'Pungal Pannokku Iyakkam' in three areas. These organisations of the focus groups have been continuing most of the needed activities by themselves with only occasional help from the CSG.

#### **Drawbacks:**

a. Sub-letting, unofficial buying and selling in slum tenemental area led to the mobility of trained families.

b. Maximum population in slum areas had migrated to the city from different places with different culture and traditions for a livelihood. Hence homogeneous feeling was absent.





Mr. Willem Scholten and Ms. Joanna Zaat of HIVOS on their visits to SWELS program.





### Training/other Programs Conducted for slum women, girls & boys.

Sl. No.	Programs	No. of Persons
1	Social Training:	
	a) Ideal Home Training	205 Women
	b) Leadership Training	220 Boys
2	Vocational Training (By CSG directly):	
	a) Sewing ... ..	195 Girls & Boys
	b) Fibrecraft ... ..	65 Girls
	c) Typewriting ... Higher ...	24 Girls & Boys
	... Lower ...	73 Girls & Boys
	d) Chappal making	35 Women
3	Vocational Training (in collaboration with other Agencies):	
	a) Auxiliary Nursing Midwife ... ..	25 Girls
	b) Dark Room Assistant ... ..	8 Girls
	c) Radio & TV Mechanism ... ..	12 Girls
	d) Electrical Wiring ... ..	14 Girls & Boys
	e) Leather machine mechanism ... ..	8 " "
	f) Welding ... ..	13 " "
	g) Masonry ... ..	18 " "
	h) Electronics ... ..	12 " "
4	Economic Programs:	
	a) Loans for self-employment to 520 women	Rs. 2,87,000
	b) Placement service	315 Girls & Boys
5	Educational Programs:	
	a) Adult Education ... ..	175 Women
	b) Night Schools I (Upto V Std) ... ..	650 Children
	II (Upto IX Std) ... ..	250 Children
	c) Tutorial classes (for drop outs) ... ..	60 Girls & Boys



## Kalrayan Women Development Scheme (KALWODS)

Period of operation	: 1981 - 88
Coverage	: 30 villages
Target Group	: Women

### Programs:

**1. Social Development:** Discussion on issues in weekly women's association meetings in each of the village and trainings provided awareness on their existing conditions, need for and methods of development, on available inputs from government and others for their development, community action on common program such as drinking water, donating land and participating in road laying, attend adult literacy classes, work to retain the tribal culture and structure, etc.

**2. Economic Development:** Intervention in the following economic activities -- agriculture (including agricultural engineering), vegetable cultivation, sericulture, dairy, apiculture, mat weaving, silk spinning have helped in generating or augmenting more income for their families. Thrust to small savings and assets building on women's name.

### Result:

- ☆ Steep increase in the yield of paddy from 700 kgs per acre to 4200 kg (approximately) per annum, with 200 acres of coverage.
- ☆ knowledge on inter-cropping and putting it to practice.
- ☆ creating of fixed and moveable assets in women's name.
- ☆ no more fear to face government officials rather desire to meet them to find redressal to their problems.

- ☆ able to meet their fuel and fodder need directly from their social forestry (from the earlier planted 1,90,850 seedlings!)
- ☆ no more drinking water problem which was once so acute in almost all the villages and hamlets securing one or two handpumps apart from cleaning the existing wells.
- ☆ all villages got street light facility; even in places where there is no electricity, solar lamps to compensate them.
- ☆ coverage of 681 acres of waste land under horticulture.
- ☆ secured with great effort a 'tribal women's milk producers' co-op society, from government which has become instrumental in acquiring other infrastructural facilities such as direct milk collection, etc. from the society by Salem Dairy.
- ☆ one hundred women earning an additional income of about Rs. 600 per month through dairy.
- ☆ 809 functioning smokeless chulahs.
- ☆ disappearance of most of the superstitious beliefs.
- ☆ 30 percent of literate women through adult literacy.
- ☆ increase in women's wages from Rs. 5 to 12 per day.



These achievements coupled with regular trainings have encouraged the tribal women to get formed into formal registered bodies so as to continue and

strengthen their programs and collective action under the name "Vadakkunadu Pazhangudi Pengal Pannokku Iyakkam", "Therkkunadu PPPI", and "Pudur PPPI".



Solar Lamps - not only illuminate the village but also their collective effort.

These PPPIs continue the activities with collective leaderships. They also get certain support (financial and technical) from ADITHI, a voluntary organisation based in Bihar;



SI No.	Programs	Villages Covered	Women Covered	Details
1	Social Forestry (Casurina, Sababul Teak, Eucalyptus etc.)	30	1400	1,18,374 Seedlings
2	Horticulture:			
	a) Mango	30		16,110
	b) Coconut	30	1668	11,328
	c) Guava, Acid Lime, Orange	30		3,914
3	Agriculture	18	183	183 acres
4	Sericulture	6	50	25 acres
5	Apiculture	10	54	185 Hives
6	Dairy	23	102	176 Milch Animals
7	Oil Engines	-	71	71
8	Well digging	-	9	9
9	Well Deepening	-	39	39
10	Smokeless Chulah	30	900	900
11	Kitchen Garden	20	450	15 acres
12	Work Bullocks	15	33	66

- 000 -

### Poondi Drinking Water Scheme

Period of work : Jan - Jul 1989

Coverage : 11 Villages

Program : to provide safe drinking water to 484 families in 11 water starved villages in Poondi Block in Chingleput District with support from CAPART, a Govt. of India Body.

Result : 2403 people were able to get potable safe drinking water in their villages itself.



## Present Programs

CSG has the following on-going programs:

- ☆ Kalrayan Women Development Scheme - Phase II (KALWODS PHASE-II)
- ☆ Health Education and Child Development program (CHIDEA HELP)
- ☆ Women Self-employment Scheme, Salem (WOSEM, SALEM)
- ☆ Women Self-employment Scheme, Cuddalore (WOSEM, CUDDALORE)
- ☆ IFAD Program in collaboration with DeW in Salem District (SALWODS)

The details of activities carried in these projects can be seen in the following pages.



Smt. Maragatham Chandrasekar and Smt. Tara Cherian participating in Asian Women's Seminar on 9 Jan. '85 sponsored jointly by CSG and WTLPF, Switzerland in which delegates from 13 Asian countries participated.



## Kalrayan Women Development Scheme (KALWODS) - Phase II

### Background:

The CSG had worked for eight years since 1980 with tribal women in 30 villages in Kalrayan Hills (Salem District) and was successful in achieving near self-reliance amongst these tribal women. Hence these women sought the assistance of CSG to organise themselves into formal bodies, so as to continue their development efforts. This led to the formation of three tribal women organisations comprising ten villages each, under the name "Pazhangudi Pengal Pannokku Iyakkams" (PPPIs) meaning, "Tribal Womens' Multifarious Movement".

Following the formation of these three PPPIs, the CSG had withdrawn its activities in those thirty tribal villages and hamlets in Chinna Kalrayan Hills.

Seeing the massive changes and development in those villages, women from the remaining tribal villages in the Chinna Kalrayan Hills began approaching the CSG frequently since 1988 seeking the same support for them also. The Government departments also were requesting as to why CSG should not expand its activities to those remaining villages. The reasons for this were the Government Departments' work became much easier in the villages covered by CSG, as all the program related activities - from identifying the beneficiaries, attending the preliminary work, program implementation, follow-up to arranging the loan repayment and record keeping was taken care of by the CSG and the women's associations. There were only 20 uncovered villages by the CSG in the Chinna Kalrayan Hills. Hence, after having considered various factors, CSG had decided to cover those uncovered villages. The program was initiated with NORAD's support from June '90.

### Objectives:

Objectives of the earlier "Kalrayan Women Development Scheme" (now known as KALWODS - Phase I), was retained for Phase II also.

- ★ create awareness on the existing conditions and need for women development.
- ★ provide information input on various available government programs.
- ★ create confidence on collective action in achieving social and women development.
- ★ help to raise their income level and in the thrift.
- ★ provide health education along with working to erase various superstitious beliefs.

Chinna Kalrayan Hills is a part of Kalrayan Hills and is situated in Salem District of Tamilnadu. The elevation of the Hills ranges between 600 to 900 mts MSL. The people living here are known as "Malayali tribes". Since 1975 people from plains also started settling in certain main villages of the Hills; fortunately for tribals they are still much lesser in numbers. But even this small population seemed to be sufficient to exploit the tribals of the whole Kalrayan Hills.

These tribals are basically agriculturist. This hill was relieved from the Jahirdar rule during early 70s. Presently most of the families have about five to seven acres of land (a part of which is yet to be brought under cultivation), while about 25 percent have less than five acres. A very small percentage now suffer with no land, mainly due to the exploitation of the plains settlers who are basically traders and money lenders.

The people above 30 years are almost illiterate while a small percentage under 30 have some



elementary education. Only now most of these people have started realising the need for and importance of education. Presently there are six elementary schools and one high school (all residential).

Due to illiteracy, ignorance and innocence, these tribals have been exploited by the "outsiders". After some deliberations with them, CSG had started to work in 16 villages of the remaining 20 villages (CSG had decided against working in the four villages as they were having more concentration of plains people or they were not feasible for coverage).

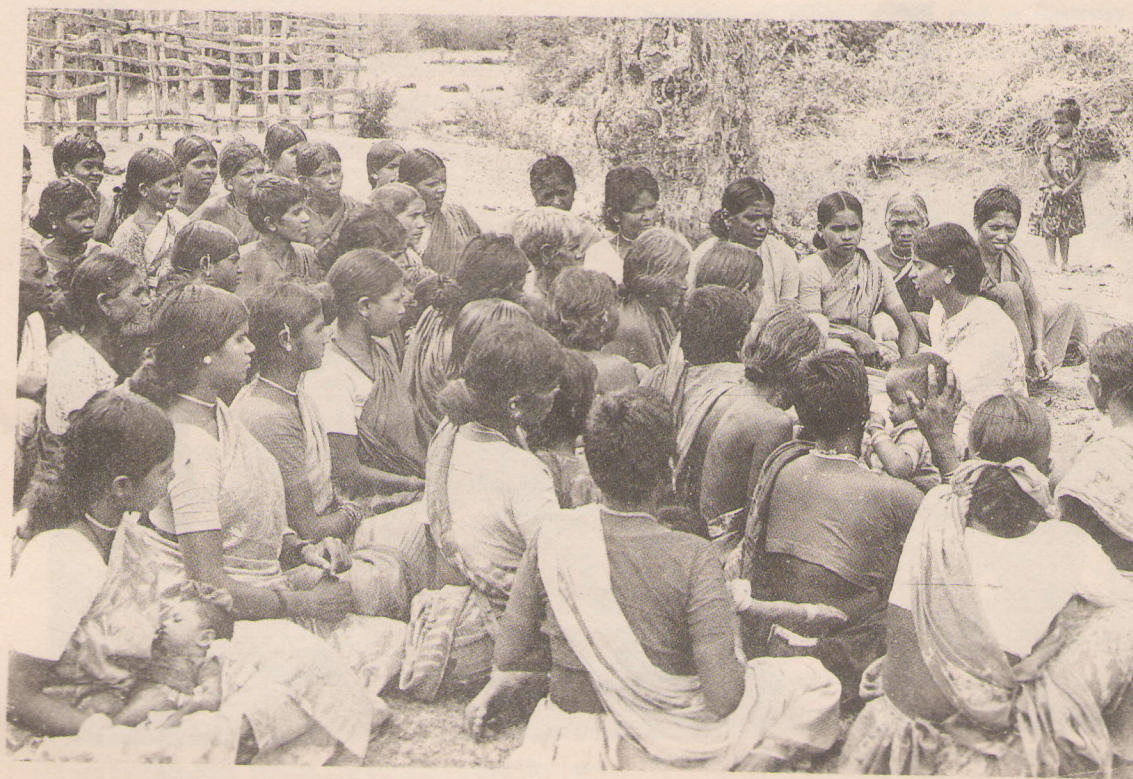
#### Programs:

As per the Objectives, three types of programs were planned, viz., social development, economic

development (with NORAD support) and health development (with Canada Fund support). For all these programs, awareness creation was taken up as basic need and programs were planned accordingly. With its earlier experience, the CSG had **laid importance for social awareness and development for the first six months and then introduce the feasible economic activities one after the other gradually.**

#### Social Development:

Thus during the first six months, the CSG had spent most of the time in organising women's groups, formation of women's associations (Maather Sangams), discuss in association meetings (and also during regular house visits) about their conditions (general), conditions of women (in particular), their various superstitious beliefs, the various



A Women's Association Meeting in session



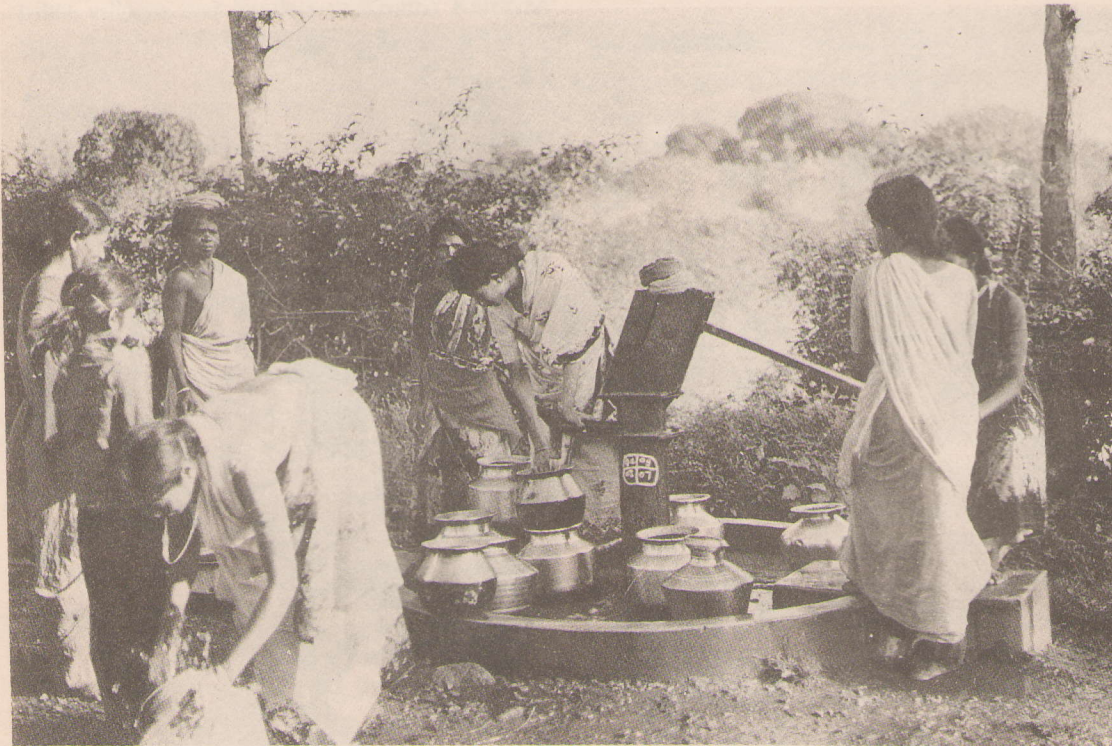
exploitations for which they get accustomed and not realising the various problems women have to face for attending to the unwritten duties, the need for learning and so on. Several methods were followed in providing the information.

Women's associations were formed in 16 villages and they started meeting weekly on fixed days, irrespective of the Animators presence or absence. As the first collective action, women's groups in all the 16 villages have constructed common community sheds for their assembly. All the sixteen villages sought and started adult literacy centres for their benefit. 437 are attending these centres with atleast 70 percent regular attendance. They undergo a monthly test on the syllabus covered. Women participate in these monthly test on the hope of securing 'prize' which is given to them as

an incentive. Now most of the "students" can read and write till five lettered words and write till ten numbers. Some of them are now in the process of learning very simple arithmetic.

**These efforts have yielded:**

- ★ women are now courageous in facing outsiders including government officials.
- ★ have learnt as to the causative factors for most of their problems and also know where to go.
- ★ give memorandums to the officials concerned on their various problems.
- ★ visit Block Development Officer (and even the Dist Collector) directly by themselves (with no CSG staff accompanying them!) and represent their unattended problems.



Village hand pumps; yet another standing example for women's joint action.



- ☆ feel proud that they are able to read the names of bus destination and take the right bus without others help (in fact men started getting these women's help in reading bus destination and at times even the agreements handed over by some outside person on the purchase of their agricultural produce!).
- ☆ secured 12 additional hand pumps.
- ☆ have sought 328 family ration cards from civil supplies authorities and are in the verge of getting them.
- ☆ 250 women have become members in the LAMP Society after initial resistance from local LAMP authorities (who preferred men to become members) and even one got elected as Director in the Board!).
- ☆ have adequate awareness about local bodies, such as Panchayat and Panchayat Unions. Some of the women now even wanted to participate in the next local body elections and co-operative elections so as to get women's problems attended to.
- ☆ thrift program was discussed and 605 women have joined this program by saving at least Rs. 10 per month.

#### **Economic Development:**

The first six months of discussions with women's group collectively and individually have helped much in their realisation on the need for and methods of improving their income. This was further supported by PPPI members' interaction with the new groups. The members of PPPIs had highlighted on their various experiments with CSG's support and how did each activity help in raising their living standard.

Accordingly two land based activities were taken up by Oct-Nov '90 viz., Horticulture and dry land cultivation.

#### **Horticulture:**

94 women took part in this program covering 94 acres of dry land (against the planned coverage of 75 women. This program is a government supported one. Under this each woman was provided with 40 mango seedlings, 20 banana suckers, 5 coconut seedlings, 28 guava, 8 pomogranate, 8 citrus variety, 8 wood apple, 7 cluster apple and 150 silver oak apart from 2 pot for pouring water. CSG had provided all technical support and follow up on this program.

#### **Tapioca Cultivation:**

This has been taken up under Agriculture program. Against the planned 100 women, only 31 could be covered under this program, as at that time only these women were having land on their own names. For want of time and the need to convince the husbands of those women and to intensify the program preferably in two or three villages not all 100 as planned could be covered.

Finally by May '91, the remaining 69 women were also able to convince their husbands on the usefulness of sharing their land with them. They are now in the process of getting a deed in this regard.

The tapioca yield in these 31 women's land is good and expected to provide them a very good return if the tapioca market remains the same for the next three months. With the good profit, these 31 women would not require further support for their agricultural program.

Women were also taught on the importance of inter-cropping in the tapioca field with blackgram, which has already helped them earn about Rs. 1000 per woman. CSG is taking effort to cover 100 women during '91-92 under this high return agriculture program.



### Vegetable Cultivation:

Under this program beans was introduced during Nov '91 in one village in about 20 to 25 cents of land on a trial basis. This had given a fair return of Rs. 300 to Rs. 500 per woman. Encouraged by this, women from other villages also opt for this and plan to take this up during 1991-92 alongwith tomato, ladies finger and cabbage.

### Economic Programs which are under various stages:

#### a) Backyard Poultry:

This program was planned for 50 women, with 10+1 scavanging type country chicks (of slightly high breed). Training was provided to 50 women during late May '91 in two batches on poultry management. This program may be extended to other villages, after closely observing the impact of this program.

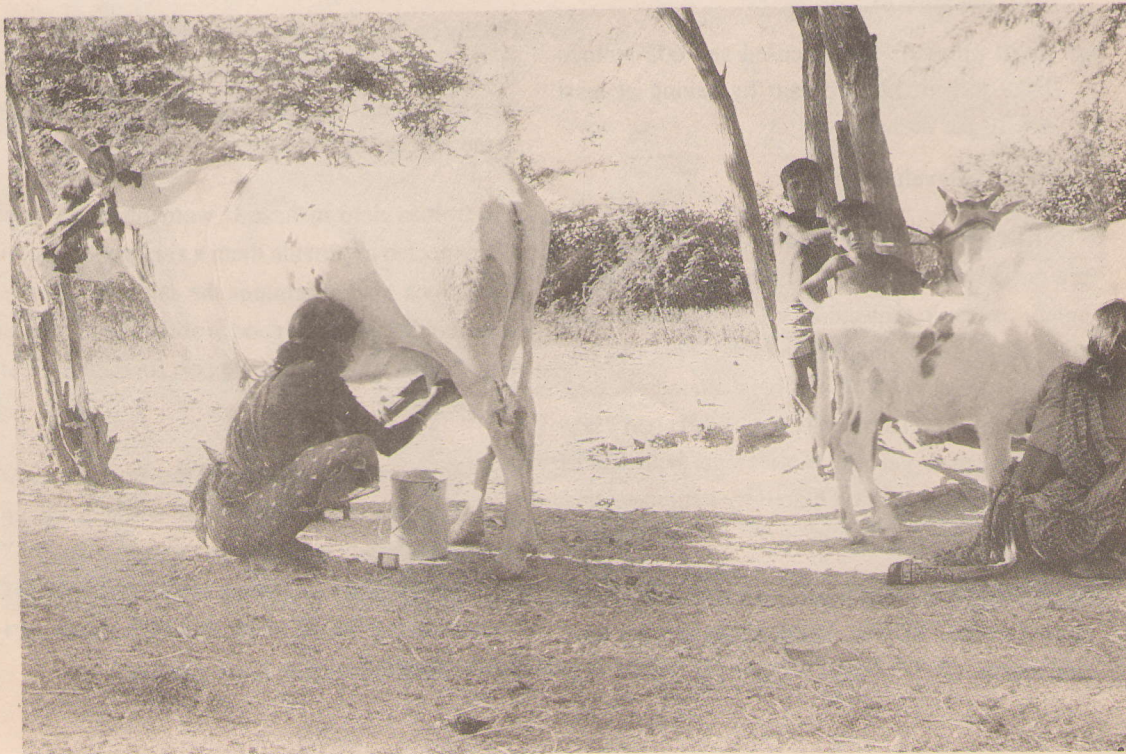
#### b) Dairy:

The Government extended its readiness to provide

milch animals loan as early as Oct '90 under IRDP. But the tribal women declined the offer of the Project Officer, District Rural Development Agency, stating that IRDP has no provision for free feed like in ITDP (an impact of awareness creation!).

They have told the Veterinary Department that they would wait even for a year to get the animals under the ITDP scheme. (ITDP offers additional package of free cattle feed for 240 days to the milch animals at 4 kg. per animal per day which alone provide a benefit of Rs.4800/- (4 x Rs. 2.50 x 240 days x 2 animals per woman). This facilitates easy and early repayment of loan, the women say.

Hence CSG is forced to wait patiently. The CSG along with these women are already moving the Government, seeking milch animal support under ITDP scheme, which is expected to be sanctioned shortly. By all probability the Dairy program in Phase II would have been started by Oct-Nov '91.



Dairy - a new found income for the tribal women.



## Health Care Extension and Child Development Program

This program is carried with support from **Canada Fund** and functioning since April '90. The program aims:

- ★ to eradicate superstitious beliefs.
- ★ to provide health education (essentially on preventive care), maternity and child health, immunisation, ORT, skin diseases, STD, etc.
- ★ to train local tribal women on various health care aspects and take health messages to all the villages, in their own dialect for easy understanding and action.
- ★ to attend to simple curative care, including attending to safe child delivery.
- ★ to aim six creche centres for the children of very needy women.

After finding a doctor and the other two para-medical staff, the program began to take shape from July '90 covering the above aims. Totally 46 villages were provided coverage (instead of 30 planned) under this scheme. Seven women Health Assistants were selected from among the tribal community and were given an initial training on health and hygiene with specific importance of maternal and child care, immunisation and communicable diseases.

A mass medical camp was conducted for three days at the end of Nov '90 with eight government doctors along with CSG's doctor covering nearly 4300 persons. This camp has helped in planning the right strategy to the health education program.

Each Health Assistant is looking after seven villages/hamlets adjacent to her village. She covers all her villages atleast once a week. She visits women at home and also collectively in the weekly health meetings. She talks on subject she was

taught the previous week in her training, making a note of various doubts raised by women to be answered in her next visit, checks up on any new pregnancy(s), talks on the need for small family, on immunisation, need to use boiled water for drinking, on the preparation of ORT and so on.

The tribal Health Assistants are supported by the Health Educators who are immediately available to them in the field. The medical officer gets the feed back during weekly health staff meeting and prepares the training subjects accordingly for the succeeding week.

As the Health Assistants are tribals, they take more time to learn the various health topics planned and the doctor has to repeat the subject at two or three consecutive meetings so as to enable the Assistant to remember the subjects and pass the same to the focus groups repeatedly. The health program being new one and against their age old beliefs, it takes more than longer period to strike against those beliefs and prepare the focus groups to think rationally.

The CSG wishes to record its success in a few areas, such as superstitious beliefs on diseases like cholera, STD and diarrhoea, women now accept the need for immunisation and seek them for their children. Quite a many of them prepare ORT at homes and give it to children while suffering from diarrhoea. Many understand the need for drinking boiled water and at least a tenth of them have started practising it!

A few videos and films were screened on the above to take facts into their mind and clear out their wrong beliefs. So far the following subjects were taken up:

- ★ natal care and safe child delivery
- ★ child care (0-3 yrs)



- ☆ methods of avoiding pregnancy
- ☆ ORT preparation
- ☆ immunisation, vaccinations and its importance<sup>8</sup>  
(triple vaccine, polio, BCG and cholera)
- ☆ water borne diseases
- ☆ anaemia
- ☆ worm infection
- ☆ injuries and first aid
- ☆ STD
- ☆ night blindness.

The Health Care Extension centre also takes care of the creche children through doctor's monthly visit to all the centres, giving the required medicine and overall advice to the creche teacher and the parents.

Apart from health education, the centre also takes care in curing common illness, attends to injuries

(mainly due to fall from trees) and occasional suicidal bids. This centre also functions as referral centre mainly to STD cases, MTP, complicated pregnancies, dental and eye problems. The centre presently has tie up with local DANIDA supported sub-centre for providing a triple vaccine and polio drops to children which were hitherto unknown to them!).

There is a definite reduction of maternal mortality, mainly caused due to the crude methods practised for abortions. Women who do not want children, now approach the health personnel! Due to lack of facilities, all these women were being referred to nearby government hospitals having facilities for MTP. With the awareness created, women now want IUD program introduced by CSG! Hence efforts are under way to have health and family welfare department's tie up for free supply of



Mass medical camp to formulate Health Education syllabus for the tribals



copper-T and free medicine to children such as iron tablets, Vitamin A syrup, polio drops and triple vaccine.

Though the program had initial setbacks for want of qualified personnel, now these programs are carried as per plan.

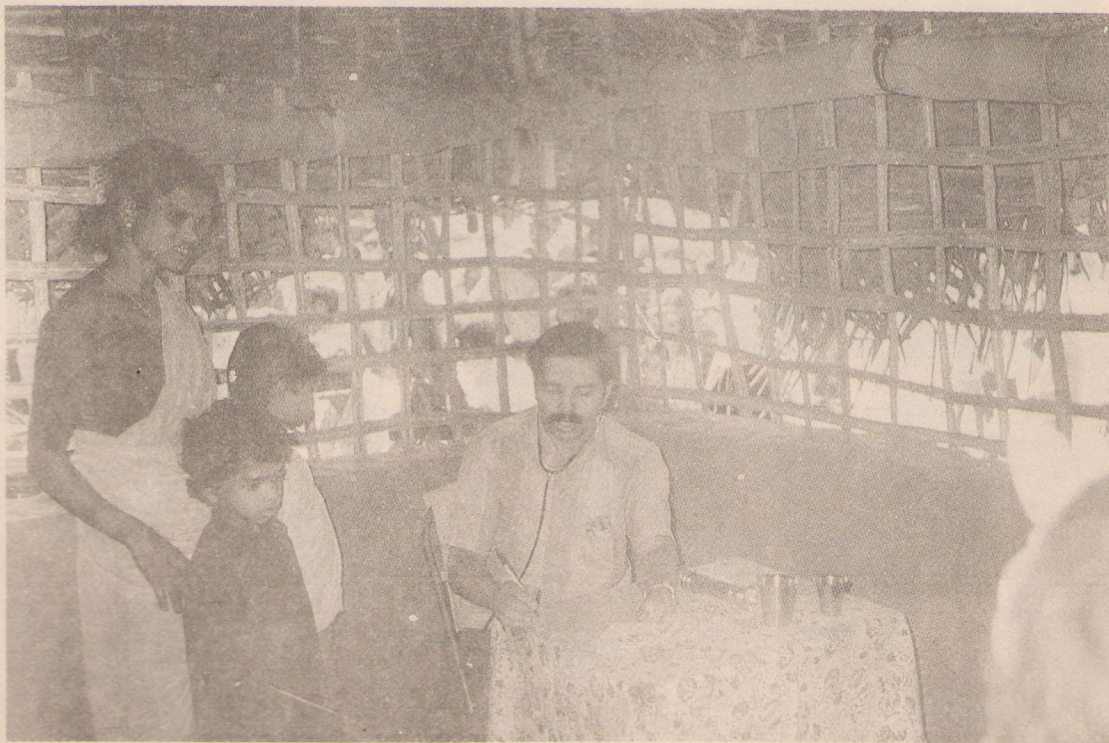
#### **Child Development Program:**

Under this program, five centres are functioning. Food for these centres were being taken care of by the parents by giving monthly one to two kilos of grain. The number of children at each centre is between 10 to 17 only. Though the bigger villages seek these centres, CSG could not have them there, as those villages were already covered under Chief Minister's nutritious meal scheme. The irony is women of these villages want CSG centres, even by giving grain to CSG's creches instead of free

food in government centres, as the government centres provide only food and not safety to the children nor help in good habit formation.

#### **General Hurdles Observed:**

- ★ expectation of women for immediate economic activities/gains than for other development programs such as social development.
- ★ influence of men over their wives, on the fear that women would not respect them or be loyal to them, if they learn more.
- ★ indirect influence/pressure from interested quarters like local leaders, local money lenders, etc., due to loss of their importance and income.
- ★ frustration and loss of interest among focus groups due to lack of immediate action on their memorandums to government authorities.



Though stress was laid for prevention, curative treatment was also given to needy cases.

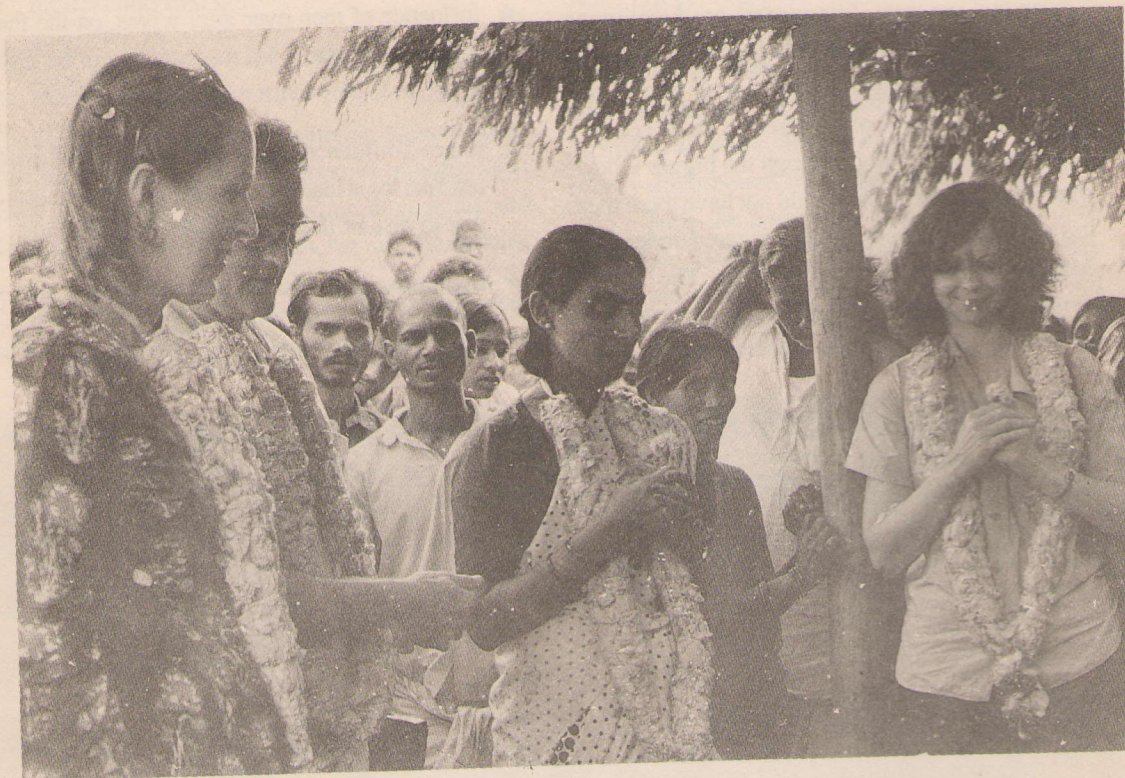


- ☆ spreading of rumours by quack doctor and local village priests due to loss of their income.

Factors like the above put blocks off and on the programs. However, these were being attended to at weekly staff meetings and monthly program planning meetings. CSG sees the need for intensive

training of women development council members which is being planned to be covered in the next two years.

Through these measures, CSG believes to prepare the focus group to take over social development and economic development activities by late 1992 and Health Care Program before 1995.



Ms. Marty Chen, Mr. Brad Merrit, Ms. Carol Gupta from Oxfam America who supported KALWODS Phase I, on their visit to the project during 1982 along with Ms. Meera Jehan from Bangladesh.





Women use their community sheds not only for their meetings but also to learn, read and write.



Tutorial classes for children had improved their educational standard.



tion. Each of these centres has its parents' meet every month to assess the progress as well as help clear any problem. During that time the children give some cultural program on different themes like women's role in family, need for sex equality, small savings, family budgeting, removal of illiteracy and so on.

#### (5) Collective Action

Drinking water was found to be one of the major problems in almost all the places in both Cuddalore and Salem. Women through their collective effort represented these problems to Municipal Commissioners, Block Development Officers and District Collectors and were able to get daily water tankers to their area; women of one area were successful in persuading the District Collector to provide them with protected drinking water by sinking a tube

well and erection of an over-head tank and got permanent relief from this problem.

Through their collective strength they started approaching government officials in seeking various other programs by way of memorandum and representations, mainly for getting the scavenging people to visit their places to collect rubbish, get new street lights or effectuate the existing ones.

The road side vending women in Cuddalore Old Town who had been struggling for a year and a half finally found relief, thanks to the intervention of a new lady Sub-Collector who was able to get temporary licence to each of them and relieved them from the harassment of officials till a permanent place is found for them to erect shelters for continuing their vending activities.



Calf-rearing scheme inaugurated by Ms. Sabita, IAS, Sub Collector of Cuddalore



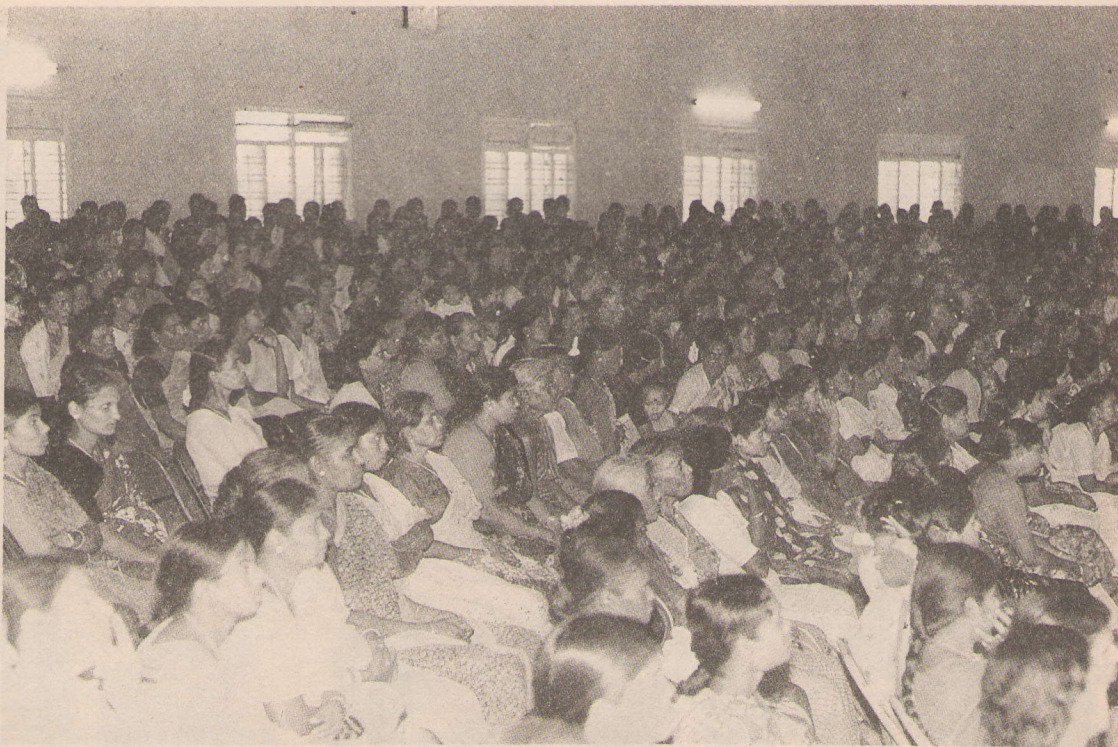
#### (6) Calf-rearing Scheme:

This program was started with support from **Tamilnadu Corporation for Development of Women Ltd (DeW)** through which the CSG could support 100 scheduled caste women in two villages in their asset building efforts. Under this program, these women were provided with calves with 50 per cent subsidy apart from providing feed for 32 months for which also the women were getting subsidy at 50 per cent. This program was also tied up with Animal Husbandry Department for getting the required treatment and vaccination apart from getting artificial insemination, to the calves. However the training component which was missing under the program was done by the CSG. The CSG has further provided the back up support for this program management and also in getting the loan repaid well on time.

#### (7) Smokeless Chulahs

With the support of **All India Women's Conference**, CSG was able to construct 449 chulahs in WOSEM Project area, out of which more than 50 per cent are functioning.

CSG was also trying to channelise the government schemes such as pension for old people, widows' pension, facilities for school going children of widows, various supports available to scheduled caste women from the Block Development Office, Department of Scheduled Caste and Scheduled Tribe and Women Development Corporation. CSG also provides family counselling whenever the need arises through its Project Co-ordinators apart from working against alcoholism and wife beating.



CGS's WOSEM scheme's women at a Seminar to project their problems to Government Officials



### (8) Women Seminars

CSG had organised a one day seminar in Cuddalore as well as in Salem during September and October 1990. This Seminar had helped women in several ways. It was the first time that they were able to see all the other members of WOSEM. It also helped them to learn various business, trades and activities all these women were involved in. They were able to show their disciplined way of action to the district officials and to local citizens in both Cuddalore and Salem. They got extreme admiration from the district functionaries.

Women used these seminars as a forum to ventilate their problems and issues and the sort of support they expect from the government and CSG. This seminar also had helped them to learn their real strength. It was astonishing to see the force with which they were able to bring out various issues.

Women in both the project areas had celebrated International Women's Day on March 8, '91 with a mass procession, presenting memorandum to the District Officials and having a public meeting, talking on women's rights and need for sex equality.

### Future Plans of WOSEM:

As per its ideology the CSG is working to hand over the responsibility to these women to directly carry out the activities by themselves. CSG hopes to accomplish this in two years. Accordingly, during this year CSG places its thrust for the following programs.

#### (1) Area of Coverage:

An impact of this program is felt not only in the area of operation but also in the neighbouring areas.



Cuddalore Self-employed women showing their unity through a mammoth rally



Women in the neighbouring areas frantically seek the expansion of WOSEM activities to their respective villages. Hence, from Jan '91, CSG had expanded the activities covering 52 villages/areas in both Salem and Cuddalore Projects.

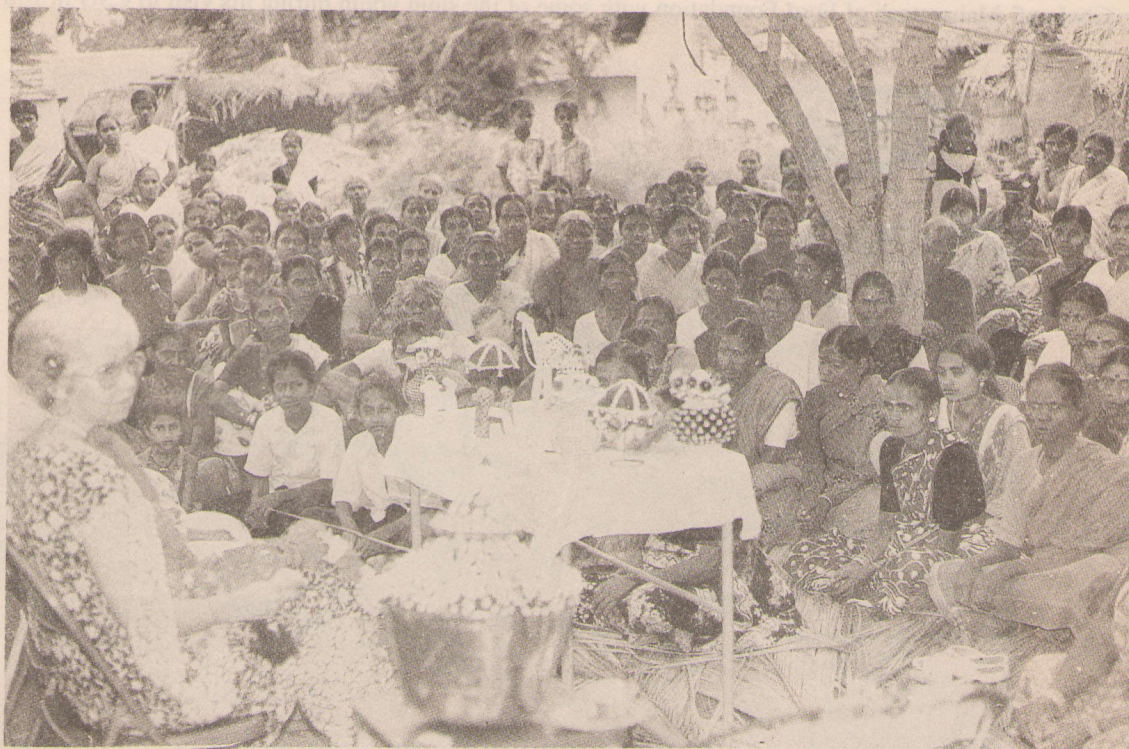
CSG had changed its strategy from Jan 1991 as per the discussions with and suggestions from the focus group. Now each of the WOSEM village/area has Women Development Committee (WDC) to monitor activities. Each Committee comprises of five women (who are accepted leaders of the focus group of that village).

Till now the Animators, appointed by CSG, were carrying out various WOSEM activities in addition to functioning as resource persons for Women's Associations. To help these women to acquire more skill adequate enough to carry out the programs independently, CSG plans to have an initial

five days training for these 260 women (52 villages) followed by a monthly training of two or three days and thus build their skills to take over collective leadership of their respective villages from the CSG. Through this process, the CSG hopes to create a state of self-reliance in two years, i.e. by 1992 end.

CSG expects to give utmost thrust for Functional literacy also with the present 40 centres covering most of these areas. Tutorial centres shall be carried on with total financial support from the participant groups.

If the Identity Card (temporary licence) issued by the government for road side women vendors is found successful CSG proposes to get the extension of the same in both the districts so as to totally stop the harassment of women by the government officials. By the end of 1991 CSG plans to form the



Ms. Carin Persson of SIDA with self-employed women of Salem.





Mr. Ghebre.S Mahareteab of Ford Foundation with some of the slum youth during his visit to CSG in 1984



A march towards



focus groups into registered organisations so as to start training them during 1992 in direct running of their organisations and activities and thus to facilitate the weaning off by '92 end.

In the coming 15 months CSG wishes to provide importance not only to the self-employed women

but also to the irregular wage-earners by adding training and program components in Dairy, Poultry and in Papad-making. These three sectors would provide regular and adequate earning to women and thus help them to be self-employed by expanding their activities.



self-reliance



**THE COMMUNITY SERVICES GUILD'S SELF-EMPLOYED WOMEN'S  
CO-OPERATIVE THRIFT AND CREDIT SOCIETY LIMITED, CUDDALORE**  
**STATISTICAL DATA FOR THE PERIOD ENDING 31ST AUGUST '91**

(Figures in Rupees)

Month	DEPOSITS						LOANS				Share Capital Amount	Working Capital	Turnover	Cash at Bank	Profit	
	Thrift		Savings		Recurr.		No	Issued	Repaid	Outstanding						
	No.	Amount	No.	Amount	No.	Amt.										
JAN 1990	26	4550	10	24,046	2	795	95	105,100	54,103	317,252	1	2,176	416,364	202,240	87,304	2,398
FEBRUARY	38	5915	6	25,800	-	970	54	61,600	49,019	329,833	7	2,252	436,253	147,240	103,404	2,727
MARCH	32	8725	9	17,238	4	865	15	18,600	60,764	287,669	8	7,378	461,284	119,329	114,404	2,538
APRIL	3	4110	-	13,993	4	790	116	135,000	45,083	377,586	-	258	468,892	209,116	38,904	2,649
MAY	18	6515	6	24,731	1	1270	68	89,400	56,092	410,894	7	7,974	490,679	230,054	80,439	4,468
JUNE	6	5225	3	10,584	1	780	17	21,000	56,199	375,695	-	3,150	492,673	103,359	113,439	3,848
JULY	1	4580	1	14,203	-	835	25	21,800	55,616	341,879	15	1,773	510,206	109,153	169,000	4,656
AUGUST	107	6575	3	25,584	-	745	156	121,600	60,870	402,609	95	11,995	537,569	280,785	62,000	3,360
SEPTEMBER	1	4745	10	19,113	-	665	54	80,400	68,385	414,624	-	4,395	548,453	181,405	60,000	3,919
OCTOBER	-	3400	-	3,200	-	505	-	-	49,004	365,620	-	-	537,027	85,963	95,647	2,522
NOVEMBER	61	5880	10	11,952	2	445	97	110,100	61,528	414,192	67	16,590	545,348	229,833	60,000	3,701
DECEMBER	16	6820	1	25,139	1	620	39	85,000	63,582	435,610	11	8,743	565,199	264,328	126,000	5,328
JAN 1991	16	5290	4	14,343	4	730	84	140,600	62,989	513,221	47	4,236	582,125	246,490	70,000	6,992
FEBRUARY	3	6095	4	16,211	2	705	42	59,600	71,562	501,259	-	3,713	603,925	166,240	102,000	4,799
MARCH	28	5805	30	23,405	2	420	46	64,700	72,787	493,172	24	7,376	623,162	206,110	127,000	3,934
APRIL	18	5260	33	13,573	7	1030	92	180,200	65,391	607,981	19	260	623,453	206,890	18,000	3,864
MAY	21	5365	48	11,210	5	910	-	-	76,983	520,998	-	-	618,972	203,980	113,000	3,675
JUNE	16	5065	16	15,565	1	600	-	-	78,905	442,093	-	-	619,984	204,650	205,370	3,967
JULY	139	6390	30	15,600	-	700	220	203,000	99,020	566,073	139	11,550	706,636	234,540	122,500	4,653
AUGUST	34	6040	26	18,750	-	700	177	156,600	85,210	637,463	46	4560	708,428	230,640	90,000	4,965
TOTAL	584	1,12,350	250	3,44,240	36	15,080	1397	16,54,300	-	-	486	98,409	--	38,62,345	--	78,963

29



## Salem District Women Development Scheme (SALWODS)

Salem District Women Development Scheme shortly known as 'SALWODS' is a joint action program with the **Tamil Nadu Corporation for Development of Women Ltd (DeW)**, a Government of Tamil Nadu Undertaking. DeW secured a program, what is widely known as the "IFAD" program with the principal objective of economic and social upliftment of women which would help in "increasing their income earning potentiality and raising their level of awareness and fostering their confidence to strive for social change through the development of strong cohesive groups".

DeW has planned this program to be implemented in Dharmapuri, Salem and South Arcot Districts with the active collaboration of Government Line departments and three Non-governmental Organi-

sations (one for each district). While the Line Departments are expected to provide technical support for various economic activities, the NGOs are vested with the responsibility of identification of focus group, group formation, training the Animators and Supervisors and to provide on-going support to the field staff and to the groups and overseeing the emergence of formal long term structure for the groups.

The CSG has joined with the DeW in the execution of this program in Salem District with a targeted coverage of 12910 women over a period of four years. The major thrust in this program is groups' collective action and importance of thrift and credit amongst the groups. Also for the first time the Tamilnadu Government has vested so much confi-



Line Department Officials selecting women for various IFAD supported economic activities of DeW



dence on the need for NGO's collaboration in the program execution . Further DeW has provided adequate flexibility in taking up various programs and also given the responsibility of identifying the focus group to the NGO.

This helps to a better understanding between the Government Departments, the focus group and the NGO as partners in development with regular dialogue amongst them. Another salient feature of this program is the importance provided for adequate training over a period of time (instead of at a stretch)

Encouraged by these salient features, CSG has agreed to work with the Government on this venture and started its activities (in the name of Salem District Women Development Scheme SALWODS) since Feb '91. The CSG had already started working with 2100 women in two

Development Blocks in 55 villages in Salem District. These 2100 women were formed into 70 groups and the group animators were provided with the initial training through its sister organisation - Tamilnadu Educational Foundation (TEF).

#### Plan for 1991-92:

During this year the CSG intends to carry out the following activities:

**1) Thrift and Credit Program:** Each women would be motivated to save for the group's thrift and credit program from which they would be in a position to take a loan during emergency at a very lesser rate of interest, instead of falling back on the local money lenders, to whom they have to pledge even their cooking utensils to get a loan at an exhorbitant rate of interest. Already CSG has



Animators being trained by CSG's sister organisation - Tamilnadu Educational Foundation



started this program with most of the groups (each group comprises of about 20 -- 30 members) saving @ Rs.10 per month per member, with another one rupee as membership subscription for the group's common fund.

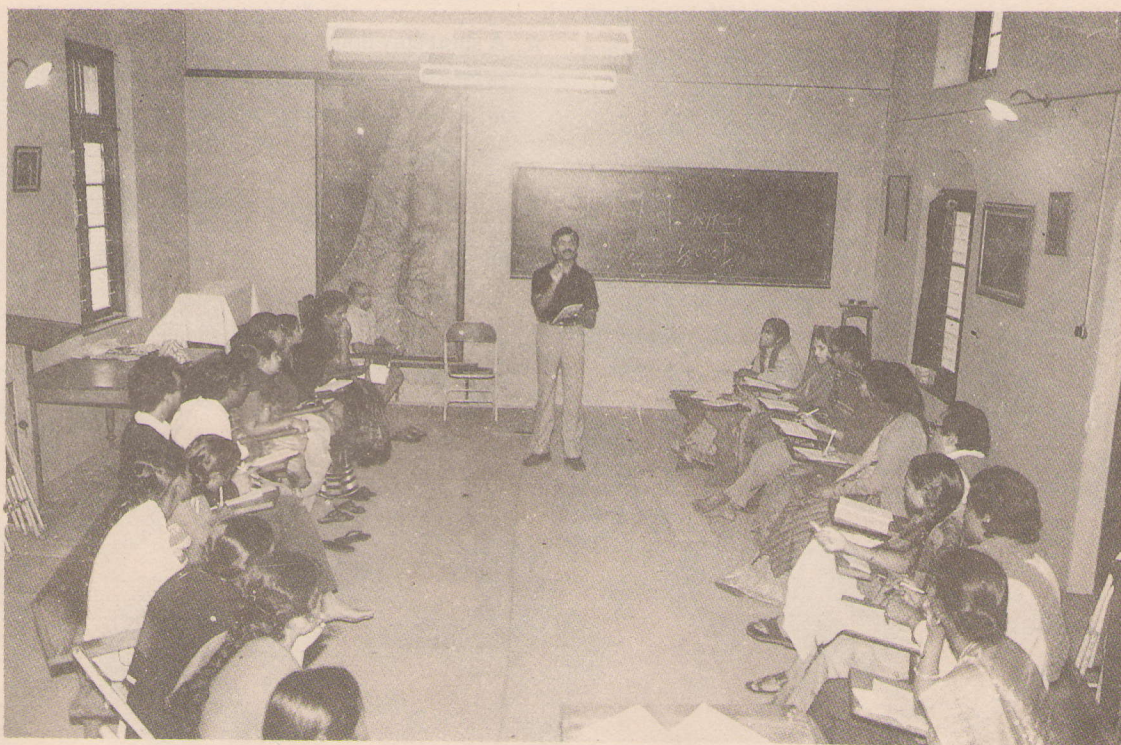
**2) Social Development:** CSG plans to take up various awareness programs through women's group meetings and adult literacy programs.

a) **Women's Group Meetings:** Women's Group meet once in a fortnight regularly and discuss various prevalent problems faced by them so as to get adequate awareness on those problems such as women's issues, the triple burden, need for development and empowerment, methods of empowerment, small family norms and family welfare, family budgeting, women's education, drinking water, street lighting, drainage, etc.

b) **Adult Literacy Program:** CSG intends to make more stress for this by gradually motivating women's groups to become literate so that their efforts for self-reliance and empowerment would become possible.

**3) Economic Activities:** DeW has identified seven economic activities - Agro Forestry, Agricultural Engineering, Oil Seeds, Horticulture, Sericulture, Animal Husbandry and Cottage Village Industries.

Women identified for various economic programs would be provided with adequate technical training (by the Line Departments) and Credit support to join any of this economic activities so as to help them earn more which in turn is expected to bring them more recognition and status in the family and in the community. This along with the social development process would bring their self-reliance into reality over a period of time.



Training of CSG's staff and updating their knowledge is a continuous process



Unlike the other programs of CSG where the participants and the CSG are the sole decision makers, in SALWODS Government also joins in the program execution. While CSG considers this as positive, the main constraint could be the pre-fixing of target to various economic activities.

This program gives more stress on the need for collective action. The program's impact shall be known only after atleast another year. As it is, the focus groups are happy that their problems are being understood by the Government, who are willing to come down, sit with them and discuss to find solution jointly.

### FUTURE PLANS OF CSG

The CSG has been trying to bring the wholistic development by providing importance for social and economic development and by adding health and other components wherever required.

☆ By experience, CSG now feels that to bring about a wholistic development at least three components should be given equal importance viz., social and economic development, environment and population. Hence, in its future action plans for the existing and expected programs, CSG shall lay importance for these three factors.

☆ The CSG expects to expand its activities of SALWOD Scheme to cover 12910 women in 12 Development Blocks in Salem District.

☆ Programs similar to WOSEM Scheme shall be extended in two more Development Blocks in South Arcot District.

☆ A women and children development program shall be started in Pichattoor Mandal (Chittoor District) of Andhra Pradesh.

☆ A short stay home for women-in-distress is expected to be started in a year in Madras; also hostels for working women in Salem and Madras.

☆ A Girls' Town is being planned in South Arcot District.

☆ Considering the importance of the rural children's education, CSG plans to find funding partners to effectively begin work in this area.



## CSG 's EXPERIMENTS IN KALRAYAN HILLS

R. VENKATACHALAM

All of a sudden I woke up from my sleep... and I hear the cackeling of a cock from somewhere nearby. I come out of the hut hearing its shrill and long sound... I was greeted by the pleasant fragrant smell coming from wild, bright flowers around; with the weather still chill making me feel so pleasant, I look around and see the large jack trees with full of small unripened jacks with galnut trees having spread its nuts like a carpet and tamarind trees flown its small yellow flowers on them as to match it with great designs.

I walk around a little; I see small hillocks and ranges in darkness, embracing the dark clouds... as though to keep itself warm from the night's chillness! All of a sudden I see all these around getting a coat of gold... I wonder and turn... Oh! the sun just rises on its golden chariot.

By now the whole area becomes so brisk with life; some women in their bright coloured saris sweeping the front court-yard of their huts, some of them walking fast to the stream nearby with pots on their heads and hugging children on their hips to bring the drinking water; men in their loin cloth come out using their \*dothi as shawl and start to the fields.

I think how beautiful the whole life here is. The people so innocent, leading such a simple life. No crime!... even their granaries in the courtyard were not locked! I imagine how would it be in my city (Madras) by then... even this thinking sounds so awful and I revert my thinking immediately. Oh! such a beautiful and pleasant place; so innocent the people are. I become sad as I remember the stories narrated by the villagers the previous night... their harassment in the hands of the forest guards, local

police, petty government officials... so also the money lenders who were hand-in-glove with some of the above officials... exploiting them of their belongings, land, cattle... even sexually.

My heart suddenly falls heavy. I wonder why the government has come to the 'rescue' of these people for their welfare. It has actually harmed them more-by neither permitting them to graze their cattle in the original places, nor permitting them to cut even some tree branches for repairing their huts, telling them that they belong to forest department and still worse of not permitting them even to collect twigs spread over the ground for fuel, leave alone other minor forest produce! These illiterate people lost most of their land, as they did not meet the local revenue & forest officials (seeing the newspaper advertisement!) to claim their land rights. Their traditional panchayat could not do anything now and leaving the people to live in fear of inviting the wrath from these new officials at any time.

These were my mixed thinking on an early morning during Nov. 1979. This was, infact, my second visit to this area, known as the Kalrayan Hills.

Kalrayan Hills stretches in four revenue districts., viz., Dharmapuri, North Arcot, South Arcot and Salem. Of these only South Arcot & Salem part are inhabited with tribal population. These tribes are known by the name 'Malayali tribes'. (By and large the tribal population living in Salem, North Arcot & South Arcot Districts are known by this name).

For want of total survey the actual extent of the hills is not correctly known. However approximately

---

\*dothi is the South Indian dress, a four yard white cloth worn around the waist by men.



the South Arcot portion of the hills is estimated to be about 800 sq. kms., the Salem portion is about 406 sq. kms. The elevation of the hill ranges between 600 to 900 metres.

The commonly found trees are galnut, tamarind, sandalwood and bamboo. Also the hills have wild growth of several forest plants laden with beautiful flowers in bright colours and other forest trees. There are a few varieties of wild animals like bears, wolves, wild pigs, jackals and spotted deers - but all these in small numbers. The Kalrayan Hills under Salem District comes under the jurisdiction of Attur & Pethanaickenpalayam Panchayat Union. These comprise of two divisions (naadu) viz., Periya Kalrayan Hills Naadu and Chinna Kalrayan Hills Naadu. There are 36 villages/hamlets in Periya Karayan Hills and 55 villages/hamlets in Chinna Kalrayan Hills. Their houses are constructed with mud walls and coconut leaves & grass roof. They are all small huts constructed in line with no partition between houses. Most of the hamlets have single street; in the backyard each house has a granary made of mud with grass roof. Each house has a front varandah and one room with loft to dry and store galnut. One uniqueness is that all villages/hamlets are fenced entirely.

The people are mostly short, but sturdy and dark. They are all basically agriculturist. They grow pulses like blackgram, bengal gram, beans, horsegram and other millets. Sericulture (in a small level) and massive tapioca cultivation has entered the hills in the recent times. Tapioca and galnut are their main cash crops. Vegetables like brinjals, chillies, pumpkins, snake-gourd added with new introductions such as tomato, cabbage and potato are cultivated; but these were mainly for personal consumption. Paddy is grown in a very small scale mainly near streams. But their agricultural practises are quite old, fetching them only very less yield.

They are basically non-vegetarians and show more interest to eat pork, meat and chicken. Since recently, they consider it as status symbol to eat rice in the place of other grain and drink tea, may be due to the influence of plains people.

These people have a traditional panchayat system. 'Gounden' is the village leader and chairs all village meetings; 'Moopan' and 'Kangaani' are his assistants. 'Naatan' is advisor. 'Durai' is the village priest.

Though India got its freedom in 1947, the Kalrayan Hills was under the rule of 'Jagirdars' till the middle 1970s. Finally availing the 'internal emergency' ordinance, during 1976 the Tamil Nadu Government had annexed Kalrayan Hills and brought it under the jurisdiction of four districts viz., Dharmapuri, North Arcot, South Arcot & Salem.

During the rule of Jagirdars, the people were paying tax under various names but they were free to put up their huts or carry out cultivation anywhere though they did not have any land title rights then. Due to this, shifting cultivation was highly prevalent then, leading to indiscriminate deforestation. Hence as soon as government entered the hills the immediate work was to allocate more than half of the land to Forest Department to begin reforestation and also for preservation of existing forest. In Salem District portion of the hills of the total 40,563 hectares of land (i.e. 405.63 sq. kms), 23,150 hectares were handed over to the Forest Department and only 17,413 hectares was earmarked for tribal cultivation, their domicile and also land for other government programs.

The unimaginative act of the government in informing the people through an insertion in certain newspapers to (which neither come to the hills nor the people were literate to read them) claim their land (to get title assigned from government) by



approaching the local revenue or forest officials on an appointed day led to a chaotic state, resulting in the loss of most of their land they were cultivating hitherto, which were handed over to forest and other departments. There started the disbelief, disappointment and hatred in the minds of the people against government. This was fueled by the harassment of the petty officials in different ways, like taking away their goats, chickens, instituting false cases against whoever opposes them, sexual exploitation of women and so on. The people were so frightened that they did not want to meet anyone dressed in pant and shirt (!) assuming the person was a government official. These things had put a curtain in the minds of the people against government's good intentions and on various developmental programs planned by the government to uplift the people. This was the situation in the hills in 1978.

#### **The Community Services Guild (CSG):**

This led to the birth of the Community Services Guild (CSG). The CSG initiated its activities initially in three villages with the following basic project objectives:

Instil courage in the minds of the tribal people (women in particular), create awareness amongst the tribal women on the available government's programs to them and help them gain their rightful place in our society. Towards realising the objective, four types of programs were evolved: impart education to women, increase their income, help in reducing their burden in fetching fuel, fodder & water, assist in health care. This program was supported with financial aid by OXFAM - America from 1981 to '87.

Seeing the urgent need for the input of various information, social education centres were started. In those centres women were encouraged to share their problems & experiences and have discussion

on various subjects such as the need for social forestation, drinking water, various feasible income generation or income augmentation programs (since cultivation was reduced with reduction in their land holding), cleanliness, health care, etc., along with starting adult education centres for learning alphabets & numerals. The social education had immensely helped these 3 villages which led to continuous requests from other tribal villages for inclusion of their villages too under these programs of CSG.

Getting women the essential commodities such as kerosene, sugar, etc., (by activating the ration shops), helping these people in getting 'Pattas' (Certificates of land ownership from the Revenue Officials), organising village campaigns against malpractices of petty officials were some of the initial programs of the CSG. On completion of six months, a study was undertaken for the selection of various programs and this had become an yearly feature since then for formulating specific programs for the succeeding year.

In the beginning when the program was started in 3 villages, it took nearly 2 months of very hardwork to the CSG staff to instil confidence in women that the CSG had come there only to assist them in their development process. Once the people got confidence with the staff of CSG, not only women but even men started coming to them, telling them the innumerable problems they were facing, the harassment by private money lenders who take away their land for their small indebtedness, local government officials demanding chickens, goats, cash and at times even their women not for any favour but only to execute their duty! The problems they faced at the hands of forest officials while their cattle slip inside the forest boundaries for grazing or when they go to collect twigs for firewood need and also the untold harassment meted out to them by the local police. There existed a feeling that they



have been thrown from the bad to worst hands (meaning from the rule of jagirdars to Government), as their main occupation such as grazing the cattle or raising crops were curtailed since most of their land was taken away by the 'new rulers'.

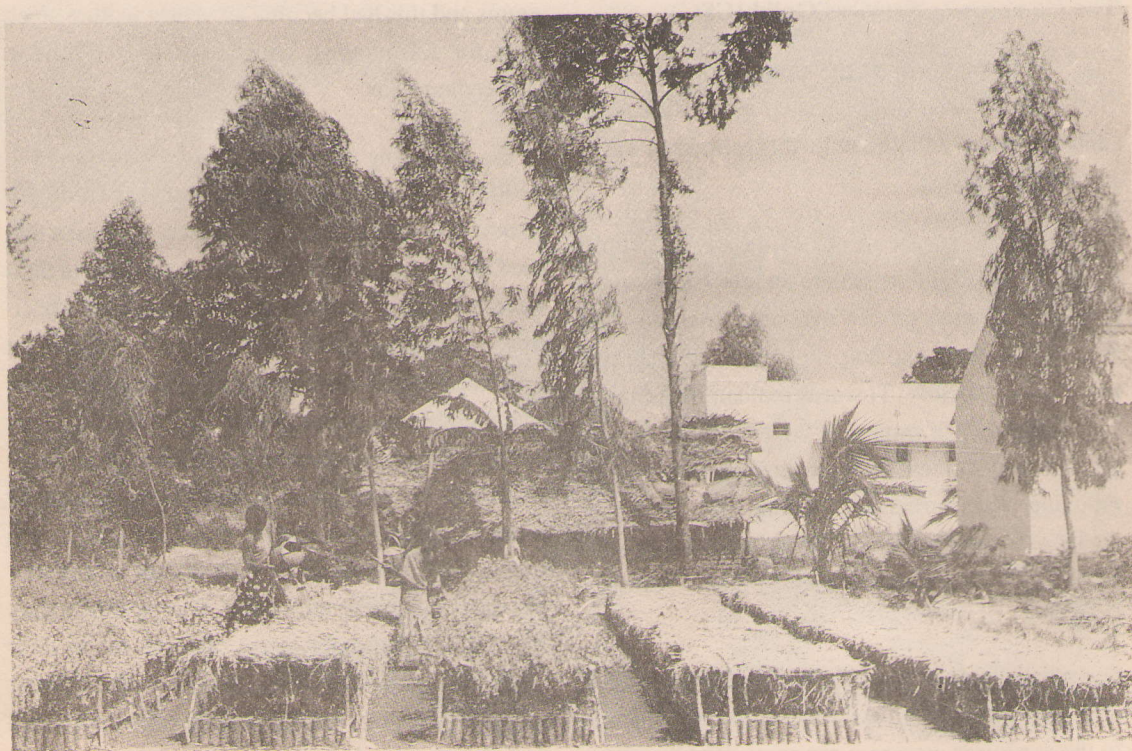
It took nearly almost six months during 1981 to convince these three villages about government's functions and how to utilise their services. During the course of these discussions, women (in groups) started coming together and meet in a regular pattern which paved the way for the formation of Women's Association in each of these villages.

Based on the first study, three programs were given importance, viz., Social Forestry (to reduce the burden of women in finding fuelwood and fodder to the cattle & thus to eliminate the forest officials' harassment atleast after some period), organise income generating and supplementary activities

(Horticulture and Apiculture) and strengthen the existing social-education programs (through Women's Association meetings and functional literacy classes).

The coverage was enlarged to 10 villages and hamlets during the second year (ie. in 1982). In the subsequent year, some more income generating programs such as Sericulture and Mat Weaving were added.

During the Fourth year, Silk Spinning (from Mulberry silk waste) and Dairying were included; the fifth year saw the addition of Vegetable Garden and Agriculture. The CSG saw income generation activities for women as an important base to bring about development and a rightful place for women in the society. The following few pages shall share CSG's experiences in these various programs.



Nursery raising for afforestation by CSG



### Social Forestry:

During the rule of jagirdars, the tribals were following the method of shifting cultivation, which led to indiscriminate felling/burning of trees to bring the land under cultivation. This led to high ecological imbalance and soil erosion and frequent monsoon failures.

Hence when the Government annexed this area during the middle 1970's the Government in its hurry had haphazardly earmarked more than half the area and handed over to Forest Department for extensive afforestation. This led to the denial of not only their right to collect firewood twigs and minor forest produce (such as galnuts) but even cattle grazing which they were enjoying for generations. They were struggling extremely since they had been totally prevented from enjoying these benefits.

Hence Social Forestry was started as an alternative to minimise their hardship, essentially to meet their fuelwood, fodder and construction timber needs. Initially this program was started with the Government support through the SIDA aided Social Forestry program. Women were provided with Subbabul (for fodder), Casurina, Silver Oak, Teak and Bamboo (for fuelwood and construction timber). This program was continued with government's assistance till 1986 and during 1987 & 1988, CSG had raised its own nursery for distribution of the seedlings. Till the middle of 1988, 91,334 seedlings were distributed. During the initial period, the casualty was heavy with only 40 to 45 percent plants surviving. But after 3 years with adequate training to women and planting these seedlings only during the rainy season, the survival rate had gone upto 90 percent.



Horticulture - an additional income for the family.



As such half of the fodder need had been met through the subbabul trees which are now giving adequate fodder (plus with addition of 10 percent of families having started growing fodder grass). All the families were included in this social forestry program. Seeing the encouraging result, the CSG proposes to raise further one lakh seedlings which is expected to bring all the families in all the 30 villages and hamlets to near self-sufficiency.

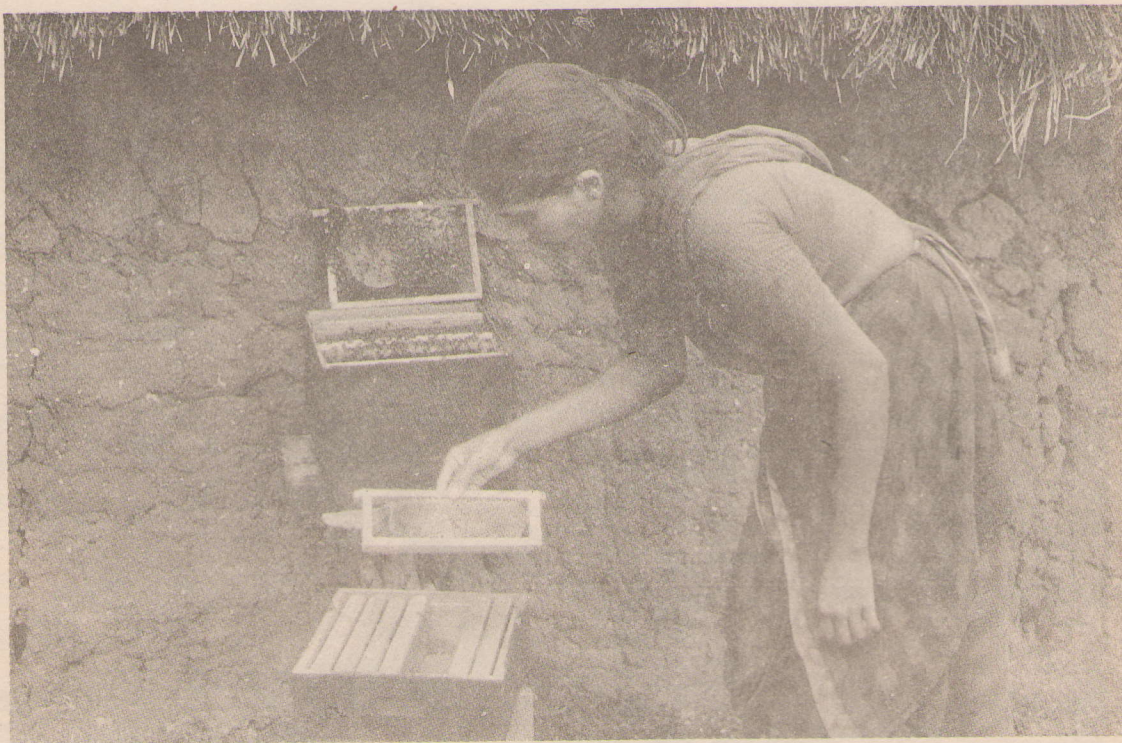
#### Horticulture:

This is yet another program functioning from the very beginning. The tribal women had shown more interest on fruit trees such as mango, coconut and guava. Hence this program was introduced in two ways:

(a) In collaboration with Department of Horticulture, the CSG identified certain number of

women each year for coverage under 'Individual Orchard Scheme' of the Government. Under this scheme each family was provided with 30 mango saplings during the first year and 10 saplings during the second year (30+10 saplings for gap filling against possible casualty). Further these women were provided with some agricultural (digging) tools and fertilizer during the first two years. Through this scheme the CSG was able to secure 172 families covering 5995 mango saplings.

(b) Apart from availing the government's program, the CSG had directly arranged 5 -10 mango grafts and equal number of coconut saplings to the women members every year. Further these families were provided with guava, pineapple, acid lime, orange & supporta seedlings. Under this program 3195 mango grafts,



Bee keeping to augment family's income without much effort..



9485 coconut seedlings and 800 other seedlings were provided. The survival rate is above 95 percent!. Presently women show interest even to buy the seedlings at subsidised cost who were hitherto getting the same free of cost.

Earlier days this program faced set back with more casualty. This was largely minimised due to women's enhanced interest on this program added with continuous training and timely plantation. During the last two years, women were able to earn between Rs.100 to 150 per mango tree (planted during 1981 & 1982) through the sale of fruits!.

#### **Apiculture:**

With the success of the Horticulture program, the CSG was encouraged to induct Bee-Keeping in the succeeding year. There are plenty of galnut and tamarind trees in the hills. The flowers of both these

trees have good nector; apart from this there are a few varieties of forest trees whose flowers also were found to have nector. Further the hills climate was found to be conducive to this program. All these encouraged the CSG to initiate this program with seven bee hives to each of the interested family with a target of 350 hives. This program was meant to augment the family income with little effort from the women's part.

Initially the women were given a continuous training for 15 days with the government collaboration. But the training was found to be a failure as women forgot most of the things that were taught to them in the training. Further this was coupled with the problem of lack of a trained staff for this program. These two factors contributed to the total failure of the program during the first year. After frantic search, the CSG was able to recruit a trained and



Sericulture - getting popular, though a non-traditional activity to tribal women



well experienced person who started training these women from the stage of colonising the bees, cleaning bee hives, multiplication of the colonies, honey extraction and so on. These efforts, through on the spot demonstration/training, started yielding dividend after nearly a year with 146 bee hives started functioning. During that year the honey extraction was 98 Kgs. The next year it went up to 165 working hives with 115 Kgs. of honey yield and in the succeeding two years, it had come down to 131 hives (95 Kgs) and 75 hives (60 Kgs of honey) due to severe drought in the Kalrayan Hills. During 1988 the number of hives started going up to 150 hives (with 79 Kgs of honey during the first six months).

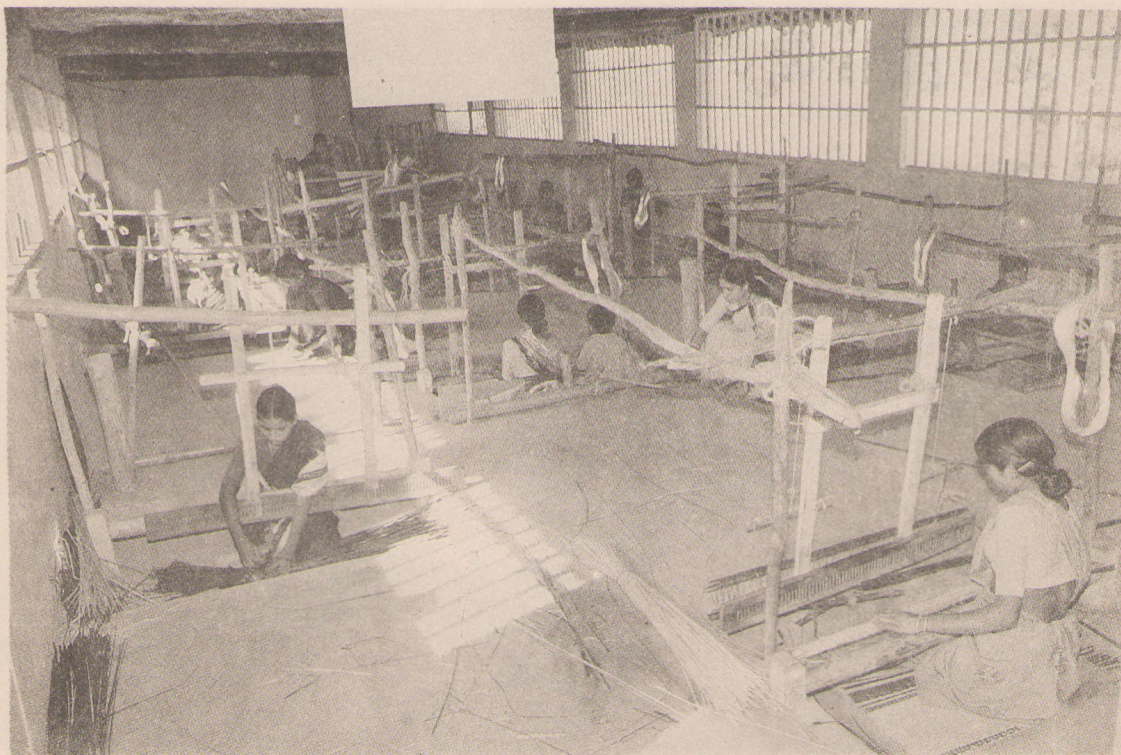
#### **Sericulture:**

During 1983 Sericulture program was initiated with partial assistance from the Government (for

subsidising this program). Initially the program was cocored with 39 members with total coverage of 8 acres and this program faced failure due to:

- ☆ less extent of land coverage by each family (20 to 30 cents) led to non-profit, though not loss;
- ☆ the 'Row-system' of mulberry cultivation was found to be unsuitable in the hills due to absence of irrigation facilities (the area is rain fed);
- ☆ lack of adequate technical knowledge to women in cocoon rearing;
- ☆ inadequate training to the women.

The above lessons were learnt by CSG while carrying out this program. In the meantime the government also found the near failure of this program in all the hills and finally came out with a totally new method of mulberry cultivation, known as 'Pit cultivation' under which the mul-



Kora grass mat weaving - helped tribal women to raise income in the initial stages



berry cuttings were initially raised as seedlings in nursery which were later transplanted by giving a distance of 4' by 4' and regular pruning was made during first year to make these plants to grow stronger with thicker stem and with more branches, thus make it survive even during drought. While in row system the farmer can rear silk worm even from the 4th month, in the pit system it takes atleast a year or two before a farmer can start rearing cocoon. Though this system was found to provide no return during the first year and less return during the second year, yet this method of plantation helped the plants to grow as tree unlike in the row system which had to be uprooted at the end of the second year.

Hence the CSG had motivated the women to try the 'Pit system' as a trial with at least 50 cents coverage by each women. In 1986, 21 women restarted mulberry cultivation with 10 acres of land (in the place of 39 women with 8 acres during earlier period) which had given an yield worth of Rs.3500/- per woman during that year end. In 1987 nine more women took to this scheme (totalling 30 women) with coverage of 15 acres. The income during that year was Rs.23,200/-. Now this scheme has started spreading with more women interested to join this program.

#### Mat Weaving:

This program was initiated in 1985 with 5 looms to weave kora grass mats which were later increased to 10 looms. The program was not successful till now due to various reasons:

- ☆ Women wanted this program in 1985 due to lack of wage employment for at least six months in a year. But soon after starting this program, a Reservoir construction project was started by the Governmnet which gave huge employment to the people of this area. Hence on the request of the women members, the girls were trained

successfully but shortly they got married and left the village.

- ☆ Further the continued efforts of the CSG for better wages to women (from forest department and Horticulture department and recently with the stone cutters) had started yielding with wage revision of Rs.12 to 15 per day (depending on the nature of work) in the place of Rs.5 when the CSG started working in the Hills in 1981. Whereas the women could get only Rs.7 to 9 per day in the mat production centre and hence became less attractive.

#### Silk Spinning:

Cocoon rearing and reeling are important activities in Salem (50 Km away from Karumanthurai), Hosur (250 Km away from Karumanthurai) and Bangalore (300 Km away from Karumanthurai). Hence silk waste was available in Salem and these other places. On the suggestion of Sericulture Department the CSG had started recycling of waste silk and spin again.

This program was started in 1985 and the State Sericulture Department had agreed to collaborate by providing waste silk at a reasonable cost. Initially 8 members were involved and in 1987 then to 13 women. These women were able to produce silk yarn in 30, 40 & 45 counts and were able to earn Rs.12 to 15 per day.

But during 1988 the cost of silk waste had gone up by 100 per cent whereas the spun yarn rate has gone up only by 20 to 30 per cent. Hence the program has been temporarily discontinued now and the Women's Association is trying to get registration from the Khadi and Village Industries Commission who are paying good price for this yarn.



### Dairy:

Dairying was added during 1985 as an experiment covering 9 members (who were provided with 18 animals). The high demand for the milk (both within the area as well from the Milk Producer's Co-operative Union) had encouraged the CSG to add 27 more women (thus covering 36) under this program. It was unfortunate that the program had setbacks during late '86 and also during '87 due to the following reasons.

- ☆ People had no knowledge on rearing of milch animals
- ☆ CSG could not get a trained paravet for the upkeep and maintenance of animals.
- ☆ The unco-operative attitude of the local government veterinarians.
- ☆ Milk transport not taken by the Co-operative Milk Producers Union as assured.
- ☆ Lack of transport facility to market the milk outside.
- ☆ Unavailability of frozen semen.

All these above factors contributed to milk spoilage & less consumption and led to lack of interest amongst women which resulted in long delay in loan repayment to the Society/Bank. Further this has contributed in initial setbacks to the program. However the CSG took this challenge and started rectifying the above problems one after another which took nearly one full year before the program can be taken to a profitable stage.

Early '88 saw very good response and 15 more women (with 30 animals) had joined dairying. This program had become very successful and acclaimed as very good even by the government (now government had made a request to expand this program with atleast 55 more women with

assurances to support the program from its side). Women are able to earn around Rs.200 per month after making monthly loan repayment to the bank. However, CSG still finds this program as 'not cost-effective' as the required infrastructure is yet to be provided by the Government.

### Vegetable Cultivation:

Vegetable Cultivation was tried for the first time in 1985 to add more income to the family (by covering about 1-2 cents). Encouraged by the return from this, nearly 100 families are now involved in vegetable cultivation and each covering between 30 to 50 cents. They cultivate tomato, chillies, ladies finger, brinjal, beetroot, raddish, cabbage and so on. CSG initially provided them with the required training and seeds free of cost, then onwards women themselves were continuing the program with the seeds collected from those plants; they are now supported only in marketing of vegetables through the regulated markets nearby. During each season these families earn anywhere between Rs.1000 - 2500 (within six months) from less than half an acre land.

### Agriculture:

The long time request of the people to support agriculture was taken up during 1986 with coverage of 112 families under the program with one acre coverage for each of the family; 17 more women had joined this program during 1987. Under this program not only technical input but also material input was given by way of seedlings, pesticides and manures as interest free credit which were returned by the people by the year end. The people were taught (through regular demonstration) on preparing the seed bed, nursery transplantation, weeding, application of manure and timely application of pesticides, preparing of organic manures, etc. These have led in the increase of crop yield from 8 bags to about 29 bags



(75Kgs per bag )of paddy during these two years. But this credit assistance to wet land cultivation did not help women with enough cash savings as the produce was kept for food and with more rice eating habit. This aspect, women discussed in their Associations and to earn more & to become self-reliant, they re-requested CSG for credit and technical assistance to dry land cultivation with only technical assistance for paddy cultivation to needy women.

Hence the CSG is diverting its attention to dry land cultivation-mainly for tapioca (Cassava) cultivation adding intercropping with it; tapioca is one of the cash crops which could support a family with atleast Rs.7,000/- to a very minimum.

In the Hills people are already doing Cassava cultivation but as soon they plant the seedling they get small cash credit (Rs.1000 to 1500) from the

local money lenders who take away the crop and pay a pitiable sum of Rs.1,500/- to 2,000/- (while they can actually earn a minimum of Rs.7,000/-). Here is where the CSG intends to intervene by providing assistance for the purchase of manure along with some cash credit so as to totally bring them out of the clutches of those money lenders.

#### Lessons Learnt:

During these years the various experiments by the CSG in the Hills (essentially on income generation) had taught a few lessons:

- ☆ Women took initially long period to know the importance of functional literacy; but when they understood that it provides them with more courage and better status in the family (most of the men are still illiterate), their interest had grown tremendously for this program.



Tapioca - a dry land cash crop brings good relief to tribal women.



- ☆ Stage-by-stage training added with demonstration alone is found feasible (in the place of usual formal structural training as in urban area).
- ☆ People show interest and involvement mainly on land based activities (eg., agriculture, vegetable cultivation, sericulture and dairying).
- ☆ They lack interest in non-traditional handicrafts such as mat weaving.
- ☆ Women had shown more participation only when they are convinced on the need for a program. (Problems experienced due to lack of road link made these women to join and not only to donate required land but also participate in laying road to a width of 35 feet and length of 3 Km in two places connecting a few villages).

Madras, July 1988.

#### **Handing over the programs to participants:**

People have known most of the government programs and learnt how to get them and also now have more interest to avail and carry out by themselves. Hence the CSG intends to hand over these programs in all the 30 villages shortly. Hence the women have formed their own formal Associations - under the name 'Tribal Women's Multifarious Movement', each covering 10 villages.

On the continuous request of the remaining 20 more villages in that part of the Hills (of Salem District) and also on the request of the district administration, the CSG intends to cover those remaining 20 villages and work with those women for about 3 years and hand over that program also to those women after a period of 3 to 5 years.



## SELF - RELIANCE OF NON-GOVERNMENTAL ORGNISATIONS... WHY?

BY

R. VENKATACHALAM

### Background:

The thinking about self-reliance of voluntary organisations has become quite intense in recent times. Unlike in the past, the present day voluntary organisations have been increasingly dependant on outside funding. Some of the reasons attributed to this were the size of the program, non-availability of 'volunteers', change in the thinking of 'social work' with a touch of professionalism, a wide range of complex roles carried out and so on.

"Charity, social reform and social service have a long and intricate history in Indian civilization. The notion of 'service to society' is well known in the 'Gita'. The influence of numerous reformers in the emergence of service perspectives have been very important in Indian history. The Ramkrishna Mission and Arya Samaj have long combined religious interest with services to the needy and suffering. The influence of Christian Missions in the development of service institutions and ideologies have been very important'. (Wiebe - Tenants and Trustees 1981:143)

In the last few centuries India had to undergo continuous invasions and rule by foreigners mainly the Muslims from the north-west and by the Europeans (especially British). Most of these rulers were involved in religious conversion, expansion of their rule and plundering of Indian wealth, thus leaving the people of India to live in utter poverty, sufferings and turmoil. Those who had supported these rulers had been favoured and others were to suffer.

It has created a large gap between haves and have

nots (with very few becoming rich and the rest poor). Also it led to the creation of a very small literate community while the larger part of the population was illiterate. Ultimately these poor and illiterates had to suffer not only at the hands of the foreign rulers but also at the hand of their own people who were rich and literate. This was the situation during the 19th century. However some of the broad minded literates of the Indian community started to think wide on the sufferings of their fellow Indians and initiated movements for various reforms.

"Thus social awareness of the Indian people, for the special needs of women and the people of lower caste was awakened by the social reformers; residential institutions for the care of the indigent people were more and more frequently organised and trusts and charities designed for the provision of relief became more commonly and systematically defined" (M.S. Gore - Social Work and Social Work Education 1965:17).

During the first half of the 20th century, the 'social work situation' grew in complexity along the line established in the 19th century. "Mahatma Gandhi called basically for the development of self-help at the community level for the betterment of the country. He also called for basic changes in the relative social position of the untouchables, women and tribals, working continuously on behalf of all such groups" (Wiebe - Tenants and Trustees 1981 : 143).

During the pre-independence era, a few commu-



nity development schemes were tried by individuals like Sri Rabindranath Tagore's 'Sriniketan Scheme', Mr. Spencer Hatch's rural development program in Marthandam, Sri V.T. Krishnamachari's experiment and so on. All these experiments gave a new thrust and confidence amongst the people on the need to work along the line with government (in the post-independence era) so as to be of support to government's welfare programs. A few other experiments after independence at Etawa, Nilokheri and Faridabad contributed a good deal to give a shape to India's programs of community development which was taken up in 1952 as part of the country's First Five Year Plan. The plan document discussed issues fundamental to the concept of rural development.

Initially 156 Community Development Blocks were set up, each comprising of about 70,000 people. Within a few months of the beginning of the program, these community projects were supplemented with National Extension Service comprising of Agriculture, Rural Engineering, Co-operation, Panchayats, Animal Husbandry, Rural Industries and Social Education by drawing upon extension Officers and Specialists from different departments. Their activities were coordinated by the Block Development Officers. The link between the villages and the specialists were established through village level worker known as Gram Sevak who is a multipurpose worker. However, as the scheme was extended during the following years, the program intensity had gradually come down.

The Government's community development program was not as effective as envisaged. It did not reach all the rural people. Even today not all the rural masses are aware of the various programs carried out by the Block Development Office. Information on the various new welfare programs in various fields do not reach the poor people.

Hence despite all the government's efforts, still more than 80% of the rural and urban people are poor and with more than a third of whom still under below-poverty line.

Some of the reasons for this could be due to the larger areas to be covered with less number of govt. staff, leading to added work burden, lack of interest amongst the staff, red-tapism and so on. Also many government officials do not show concern and interest for the poor. To quote a particular program, for instance, which came in the Indian Express daily on July 4th 1989: "The IRDP\* is considered to be the most important anti-poverty programme to raise the standard of living of, and to improve the unemployment amongst the poorest sections of the population in the rural areas, through provision of self-employment ventures.

An average of 600 families per block per year are supposed to be helped every year to cross the poverty line. All families with an annual income of less than Rs.3,500 are eligible for help under this programme.

An evaluation study conducted by the Central Government reveals a number of shortcomings in the implementation of the Programme.

#### **The highlights of this study are:**

☆ In selecting the beneficiaries, it is found that non target groups and ineligible families have been identified and assisted.

☆ The working capital requirements have not been provided to the beneficiaries in 24 per cent of the cases, and this aspect needs to be looked into by the banks.

☆ The loan repayment period has been less than three years in fifteen per cent of the cases, which is inadequate, and just three years in 33 per cent of the cases, as against the norm of three to five years.

---

\* IRDP : Integrated Rural Development Program



☆ Training has not been imparted to 32 per cent of the deserving beneficiaries.

After-care and support by Government agencies has not been made available to the beneficiaries in 54 per cent of the deserving cases".

'Further on the government programs the evaluation studies of the Planning Commission of India as well as by other reputed research institutions have shown:

1. That the programme falls short of its objectives;
2. That the programme did not have committed personnel at the grassroots;
3. That there was bungling in identifying the target groups;
4. That the local administration did not co-operate;
5. That the politicians interfered with the bureaucracy; and
6. Finally people did not ask for this program.'

(P. Venkat Rao - Working with Rural Poverty Groups 1987:15)

#### **Emergence of Voluntary Organisations:**

Hence all these factors led to the fast emergence of voluntary organisations, in the post-independence era, though the seed for this was sown during the pre-independence era as mentioned earlier. During this period there was fast growth in multifarious fields providing charity, relief services, etc. The religious organisations mainly took to charity, relief and also had shown interest in the field of education; the non-religious organisations thought more on specialised services such as sheltered homes for the handicapped, aged and deserted, vocational training, child welfare services, medical relief and aid, community development and so on.

During this period voluntary organisations started spreading through the length and breadth of the country. The people too were attracted towards the voluntary organisations as they found in them a friend, guide, showing concern about their families and problems. During the earlier days, most of the voluntary organisations were functioning only with volunteers who were honorary and unpaid. Hence mostly people who were dedicated, joined those voluntary groups, unlike the paid employees of the government. The influence of Mahatma Gandhi continued to be tremendous during the post-independence era too, which led many of his followers to take up voluntary activities throughout the country for spreading Gandhian ideals and be of service to the community.

However there was an increasing understanding about the solutions offered by the social reformers and 'social servants' that they had often proved to be inadequate. The voluntary organisations had to face the challenges placed on them with the multifarious problems of the community. Though they were operating at a smaller level and was much nearer (physically too) with the community they also had to face the challenges with changing life styles, over-population, developments in the fields of education, agriculture, industries and so on. Hence these voluntary organisations started changing their pattern of approach from charity to welfare. But this welfare approach also had to be given up to pave the way to the new development approach, as this welfare approach too made the people very much dependant on these agencies/groups.

By the middle of the 1970's, thinking on self-reliance and development-oriented approach have been given due consideration by some of the voluntary organisations. This was followed by a few experimentations which has yielded effective results on people's self-reliance. A touch of



professionalism was given to this field with a new breed of 'professionals' with Post Graduate qualification in Social Work, joining/starting voluntary organisations.

With the beginning of professional approach to development by the voluntary sector, a wide range of complex roles were to be taken up by them. "Hence without any exaggeration one can say emphatically that the concept of micro-level planning, a component of the state's Integrated Rural Development Programme is only operationalised by the non-governmental initiatives" (P. Venkat Rao - Working with Rural Poverty Groups 1987: 13).

### **Emergence of CSG:**

It was at this stage that the Community Services Guild (CSG) came into being. The CSG was established during 1980. The CSG was established to work for the self-reliance of the poor and essentially with those under the poverty line by focussing attention mainly on women and children in the rural and tribal areas. As the CSG was wedded to the ideals of self-reliance, a few time-bound and target-oriented programs were started in a few places in Tamil Nadu mainly in tribal and rural areas.

The CSG now places emphasis for socio-economic activities upon which the other activities are built towards self-reliance and empowerment. The CSG does not merely think of the development of women but on their empowerment too.

Every voluntary organisation working with the poor has its own initiative and method of intervention aimed towards self-reliance. Each of them have a program methodology and implementation machinery. They assess the progress made so far, plan future strategies, collect the information required by the target group, organise relevant training (both social and vocational) to the target

group, directly administer certain programs, arrange credit assistance for carrying out various economic and other activities, conduct regular evaluations, attend to literacy and health care needs. All these are thought of simultaneously while giving priority to certain program(s) as per the need of the area/community. All these lead to complex and professional roles to be played by the organisations which in turn lead to the need for the recruitment of professionals and specialised staff, in place of volunteers as during the earlier days.

### **Funding Organisations and their philosophies:**

The source of funds for the voluntary organisations for carrying out their various programs and activities come essentially from two sources, viz., from the government and from overseas (organisations and Diplomatic Missions) though certain percentage of funds are secured by way of raising donations from local philanthropists, local communities and through regular local fund raising campaigns. The government appreciates and recognised the activities of voluntary sector and wishes to help in their activities. But unfortunately it takes a long time in getting grants from government due to the cumbersome procedures; also difficulties are experienced in program modifications at a later date, if required, apart from the need for maintaining too many records and so on.

Unlike the problems faced in getting government funding, it is found to be comparatively less difficult to get funds from overseas organisations and diplomatic missions. Further these overseas organisations also permit program flexibilities to a certain extent unlike the government. However both the government and the overseas funding sources put several restrictions in granting the funds.

Some of the overseas funding organisations do not see the problems eye to eye and are interested in



assisting the NGOs only on the basis of a single time grant while some others agree to renew the contract on a year to year basis (without giving even the slightest idea of their support for the next year and keeping the local executing NGO in suspense till the last moment).

However there are very few overseas funding agencies who understand and accept the need for program continuity for a certain number of years and show preparedness to execute some sort of a contract for the whole period and be of assistance to the local NGOs till that period.

But several overseas NGOs stop funding abruptly by telling that there is 'shift in their funding ideology', 'we have supported you for quite sometime', 'you have grown fairly big, so we can't support you', 'No more for any of your programs' and so on. Further most of the funding organisations put strictures for staff salary (less salary) while they expect development in 'short period'!

When it comes to 'staff and administration' both the government and the overseas funding sources do not wish to see the problem eye to eye. While the government says that the staff, administration and overhead expenditure should not exceed 5 to 10 percent of the overall budget, the overseas organisations permit an expenditure to a maximum of 15 to 20 percent. But some of the overseas agencies wish to compare, even by the second year, the administrative cost (including staff) with the program cost, with less realisation on the local situations, hurdles, etc., that the local NGOs had to face which necessarily takes longer period of hard and sustained effort to bring about awareness and development.

Under the circumstances even when the voluntary agencies employ qualified personnel they are unable to stop the butterfly movements of staff turnover because they cannot pay on par with the system.

Whatever it is, today a peon's job with the government is more lucrative than working for the poor peasants and the like, about which training institutes in social work, rural development, etc., keep talking about.

"I have never asked you to recruit such qualified fellows for whom you are pleading for wage hikes. Look, we as donors are pretty clear, be one of us, the State or Foreign Agency. If you work well, we will participate with small tokens of appreciation. Haven't you heard of the Squirrel and Lord Rama story? When a bridge was being built the squirrel dabbled its tail in water and put it in sand later. Later it dabbled its tail on the bridge under construction. That was sufficient amount of social service that it could do. It did it divinely and later wagged its tail. Happy, 'Lord Rama presented the squirrel with three stripes'. We like you fellows basking in deserts and waging war in floods. Just a bit bad job you do, we will wind your ear and screw you up. Do you have anything to say?

'No Sir', 'No'. This too is the scenario of development of social change, and of measly paid, self-inflicted, self-appointed task holders" (P.Venkat Rao - Working with Rural Poverty Groups 1987: 21).

#### **Need for Voluntary Agencies Self-Reliance:**

The local NGOs do not give security like government nor pay them well like government or private commercial houses or industries, but expect twice the work from their staff. Due to these reasons there is continuous turn-over of personnel in all voluntary organisations (though it may vary in the percentage), thus affecting the program's continuity to a great extent, further forcing the voluntary organisations to spend a lot of money on training on the new recruits.

This staff mobility can be stopped only if the voluntary organisations are in a position to assure



some sort of security to their staff; and this shall be possible only if the voluntary organisations themselves are sound and in a position to generate their own funds without depending too much on outside help regularly. Despite all these constraints the NGOs have proved their worthy presence in the developmental activities proving the need for the presence of NGOs in micro-level planning for effective people's participation and development. It has become a common word now-a-days for everyone to talk on self-reliance of poor, self-reliance of the needy, self-reliance or empowerment of women and so on.

But it is unfortunate that the funding agencies do not wish to accept that these self-reliances are possible only if local voluntary organisations survive and for the local voluntary organisations to survive, **self-reliance of the organisation has become requisite at this juncture** with no funding organisation willing to support the voluntary organisation continuously.

Hence a stage has come for the local voluntary organisations to think seriously about their sustenance which shall be possible only by way of creating the required fund for their self-support - at least to the extent of meeting the staff and administrative cost - which otherwise the outside funding sources are unwilling to support. Self-assistance would become possible to the local NGOs only by way of creation of endowment fund and organising certain activities to generate funds to the agency which could be utilised for meeting certain costs which otherwise would not be possible to meet.

Considering the plight of NGOs and the need for sustained developmental activities, will the funding organisations consider the need to support the local NGOs by way of granting a certain percentage of their budget for the creation of an endowment fund to help the local voluntary organisations to become self-reliant and thus make the voluntary organisations be on their own over period of time? Will the funding organisations appreciate the need and the idea of self-reliance of the voluntary organisations and help them in this regard?



## LEARNING AND WOMEN DEVELOPMENT \*

by

R. VENKATACHALAM

**Women's position - then & now :**

There has been an awakening around the globe about women and their problems in the recent past particularly since 1975 thanks to the 'International year of Women' followed by the subsequent 'United Nations Decade for Women.' Though female form half the human race, where does she stand in social structure? How was (and is) she being treated by her male counterpart? Is her condition any way better now? In which area she is willing to change and in which she is reluctant? Why? What has to be done to make her feel, think and act as equal to that of male? These are but some of the thinking that would certainly ring in an Activist's mind involved in women development.

Women have been struggling for years for their rightful position in society. Till recently it has been only frightful. Though it has not cut much ice, how ever at least a beginning has been made only to continue till the result is achieved. Women were subdued and suppressed for centuries around the world and were being treated as nothing more than secondary citizens.

When we look at the Indian context, historically, <sup>1</sup> the highest place has been accorded to women in Indian religious and philosophical thought.... The Shakti cult is centered around the superiority and destructive strength of the female. The elevation of the feminine principle pervades Vedic thought. The social structure in the Vedic period admitted the equality of women. Hymn XXI of The Rig Veda extoles the virtues of women as even greater

than those of men. Throughout the Vedic period woman was given a status equal to man's to participate in sacrificial rites, to under go the investiture ceremony and to be man's equal in up holding 'dharma'. She could fight wars, join in festivals, take part in philosophical discussions, like Gargi and Maitreye or even remain unmarried if she so desired.

With the passage of time there was a gradual degradation in women's status. Under the Smrita period, the most significant law maker was Manu. His social codes and sanctions left their marks permanently on the future status of Indian women. He clamped down women's freedom in certain sphere. Manu's famous (or is it notorious?) dictum 'a woman must be her father's shadow in her childhood, her husband's in her youth, her son's in old age is too well known. This period also saw the practice of polygamy. The period that followed Manu, had put further restrictions on women.

With repeated invasions in the north by the Aryans, the Huns, the Arabs, the Melianisians and others, the security of women was seriously jeopardised as they were often carried away by the invading races. Women instead of being an asset to the family, were looked as a liability. Child marriage became the rule rather than exception.

The advent of Buddhism saw a welcome change in women's position. It allowed women the freedom to be educated, to travel as missionaries or

\* Paper presented at the workshop - 'Tenets of women's learning' in Bhubaneswar, - March '91.

1. Dr. Girija Khanna & Mariamma A Varghese : Indian Women today.



even remain unmarried. But as the time passed and with the Muslim invasion women's position changed to worst. Their life became insecure and women were forcibly taken away to be slaves or to marry into muslim houses. The period also saw social sanction for self - immolation of widows.

In the eighteenth century, at the dawn of British rule, the position of women in India was in a sorry state. However, in the later part of the nineteenth century due to the pioneering work of some leaders, changes were brought about to give legal sanctions for the removal of caste disabilities, widow remarriage, women's right to property, etc. But inspite of the legal sanctions for their removal, many of the practices continued.

With independence women were granted equal status with men. Several Acts like Hindu Marriage Act, Adoption Act, Dowry Prohibition, Legalising abortion, etc., were enacted but were most often found to be ineffective.

The life of women continued in the same miserable condition. Though the women's decade had given impetus to women's development, it has helped only to an extent.

The cruelty on women in India not only continues but is on the increase as is evident from the statement of <sup>2</sup> Union Minister of State for Home, Mr. Suboth Kant Sahay made in the Rajya Sabha on Mar 6, 91:

	1989	1990
Molestation	159	176
Rapes	161	179
Cruelty by husbands	336	Not available
Cruelty by in-laws	109	341
Dowry deaths	109	116

The above is only but an official figure and the actual figure should be much more and unreported due to the prevailing social taboos.

Due to the existing culture and prevailing customs and tradition, still the condition of women has not changed much for good. Even in educated middle class families and in low-income families, the girls, even today are being treated only as a liability and parents wish to see their liability is transferred through marriage to the hands of the husbands. Hence, even at the end of this 20th century female infanticide is still in practice in certain parts of the country.

### Women and Literacy :

Literacy can be one of the main tools which could bring about women's development and possibly later towards women's empowerment. Though female literacy since independence is steady but it is not phenomenal enough to keep pace with the growth in population. Female literacy is only 24.81 per cent against 46. 72 per cent of male. In rural areas it is still much less. It is 17. 99 per cent of female against 40. 62 per cent of male.

Though the<sup>3</sup> New Education Policy - 1986 document states 'The National Educational System will play a positive interventionist role in the empowerment of women', the environment for attaining the objectives does not exist as yet and there are no clear guidelines either. In 1971 the Committee on status of women reported in one of the surveys that social attitudes to women's education were quite negative. Almost 16. 8 per cent of the respondents felt that girls needed no education, 64. 5 per cent i. e., four times the number held the view that a higher education was unnecessary for women. There may have been a marginal change in these

2. Source-Indian Express, March 7, 1991

3. Source - Resource book on Development - edited by Rekha Dayal.



attitudes over the last decade, however social attitudes to women's education constitute one of the major hurdles to the empowerment of women today.

#### Importance of learning :

Still people (including women) at grass - root, do not give importance to education. Their thinking on the girls is to be of assistance to household activities, help in cooking, assist in collecting fuel, fodder and water needs, look after younger ones, get married soon after attainment of puberty and help in bringing up husband's home.

For any development, knowledge is the base. For Women Development (and empowerment) I consider, basically knowledge on four factors is required:

- a) a wareness on her existing plight,
- b) need for change in attitude (among both sexes) to think and treat equally the sexes,
- c) acquire knowledge on various existing and new avenues of employment and self-employment and
- d) finally knowledge on political system and interest to participate directly in the public life (including politics)

Education plays a major role in providing this knowledge. Hence, female literacy can play a pivotal role to bring about the required changes and development, if the curriculum (formal & non-formal) is prepared in such a way to bring about awakening among both the sexes, on the problems of women. The present educational system should be restructured to give better dimension aimed towards female development. It should help in revamping the customs, taboos, traditions and above all the attitudes. The learning should pro-

vide adequate conscientization to women, to make them feel and act equally with the other sex.

The learning process should also include an analytical study of the culture, customs, traditions, political system, need for more active participation of women in public life (including politics), information on existing and new avenues of employment & self-employment. Thus, if women, who form half the humanity have better education and employment, their productivity would be enhanced, there by the family's and that of nation's productivity.

#### NGO's Experience:

Having considered the above factors, the Community Services Guild (CSG) had planned women's learning in two ways: use of village women's associations to discuss on women's condition/ issues and plan action programs; start functional literacy centres to further widen their knowledge on culture, customs, traditions, political education, on feasible income generation activities and importance of collective action.

Most of the tribal women in Kalrayan Hills of Tamilnadu who used to run away at the sight of a man 'in pant and shirt' during late seventies are now in a position to sit in front of the District Collector and talk to him about their problems!

"Wonder How? asks Kalyani, 'In those days we didn't know alphabets and hence had no knowledge about these officials nor knew what to do if they attack us. Now through our Adult Education programs we have learnt about all these Government Officials, their duties, even the duty of \*MLA or Minister. I now know, where to go, for what; now I am confident that I can take decisions on my own development or that of my family.'

Likewise tribal women were not permitted in their

---

\*MLA - Member of Legislative Assembly



traditional Panchayat meeting or even to represent her position on a case against her: but since recently she has not only been permitted to be present to argue her case but also her Village Organiser (a tribal woman) was able to sit along with the other Panchayat Leaders (men) and help in pronouncement of the proper Judgement!

These became possible due to the functional literacy program which has not only widened their knowledge (at times even more than the menfolk) but also, was able to earn more than their husbands. This gave them the recognition in their community. This has further enlarged the scope of women who now show equal importance to provide education to girls too.

The education has also made women successful

in seeking property right atleast a joint-patta,\* wherever individual patta is found not possible.

The same education has helped women to be in forefront whenever any senior Government Officials visit their village, with memorandum and explaining their need.

These women now sit along with Government Official in the \*\*LAMP Society and analyse various Government loan schemes and plan the issuance of loans.

All these above experiences of these tribal women made most of them feel not only equal with their men but also make them feel confident to claim various development programs directly by themselves, with out an outside NGO's help and recently started their collective action by taking over the program.



\* Land title deed issued by the Revenue Department

\*\* Large sized multipurpose co-operative society







## Women Self-Employment Scheme (WOSEM) (Cuddalore & Salem)

Yet another program the CSG had initiated was for poor self-employed rural women in Cuddalore and Salem (covering both Municipal and Block areas) of the unorganised sector. The following few pages shall outline the activities carried in both these places for the sustained development and self-reliance of poor women.

Women Self-employment Scheme (WOSEM) was started primarily to bring the poor self-employed women in the unorganised sector out of the clutches of the local money-lenders and at a later date help them, to become a part of organised sector so as to have effective bargaining power and thus to earn more and also to gain status in the family and society. These efforts help to reduce the gap of

inequality between the sexes. Presently, WOSEM has a total membership of 3560.

### Credit Support

The CSG's Self-employed Women's Co-op Thrift and Credit Society Limited which was started in Cuddalore during 1988 was steadily growing. From Jan 1990 to Aug 1991 the Credit Society did business with a turn over of Rs. 38 lakhs. Apart from this, it was able to pool resources through small savings, time deposits, thrift and also through share capital to the extent of Rs. 5.71 lakhs during this period.

Though the Society was started only due to lack of timely support from banks, this Society also could



Women : No more invisible



not extend the same timely support to self-employed women of WOSEM -- the major set back the WOSEM had to face. The reason being, the Society was brought under the control of government appointed Special Officers and deputed on part-time basis and hence did not attend to Society's activities regularly. They came once a week for about an hour, while their presence was required atleast for two hours daily for smooth functioning of the Society. Finally this problem had come to an end during Aug '90 with the Government revoking the Ordinance and leaving the control of the Society again at the hands of the elected body. Hence, only from the month of November 1990 the Society was working vigorously to expand its credit support to cope with the requirement of WOSEM, Cuddalore. But all the Co-operative Societies in the State have again been brought

under government control since July '91 by abolishing the elected bodies through an Ordinance. CSG is now working to convert this Co-operative Society to a Women's Bank.

With all the problems faced in not only getting the Co-op Society registered but also with bureaucrats of these departments the CSG thought it better not to have further burden of organising one more CSG's Co-op.Credit Society in Salem. Instead, in its place, it was decided to form an organisation which could effectively carry out the credit programs without impediments from any outside agency. After having detailed discussion with experts, the CSG found that the credit program can be carried more effectively under the TRUST Act. Accordingly the TRUST (Trust for Rural Urban Social Transformation) was created on 20th



Selling mud pots to save the family from starvation



August 1990. In Salem, with lack of bank support and for want of a proper form of organisation, CSG could not carry out credit support program more effectively and only 710 women were supported with Rs, 3,65,000 during 1990. The TRUST started functioning since November 1990. TRUST has extended credit support to 870 with Rs. 5,23,000.

Though the primary importance was given by WOSEM for credit support to self-employed women, the following other programs were also organised so as to create awareness, better understanding and increase the level of literacy among these women and thus help them to move towards the goal of self-reliance.

#### (1) Training Programs:

To add skill among the focus group, CSG had organised Training Programs in Mat Production,

Calf-rearing, Co-operation, Drinking water and Sanitation.

WOSEM, though planned initially to support the cause of self-employed women, during its contacts with focus groups found that almost all the poor women are either employed or self-employed. Those who were working as wage earners, mainly in agricultural sector found employment only for four to five months in a year and struggle for their livelihood during rest of the months. As a trial CSG had provided training to eight women in kora-grass mat weaving in WOSEM Cuddalore. Out of them five are engaged directly in kora mat production and sell it in the local markets. After imparting the training, these women were extended with a small loan for the purchase of looms and raw materials.

Co-operative training was given to 155 women mainly with the subjects comprising of Commu-



Training on co-operation had increased women's participation in Thrift Society activities



nity Development, awareness on their own community and its problems, status of women, family budgeting, small savings, adult education, meaning of co-operation and its objectives, types of co-operation, thrift and credit society and CSG's Co-operative Society. This training had helped women to get a clear understanding about co-operation in general and Co-operative Credit Society in particular along with their rights and duties as members of the co-operative society, on share capital, the responsibility of the Guarantor and so on. Women who got training, in turn went and discussed the same in detail with their respective groups in their villages. This way they were able to cover all women in Cuddalore Project.

With support from CAPART a 12 days training was organised in Cuddalore and Salem, to provide adequate awareness on safe drinking water, sanitation, on various water borne diseases, better sanitary methods specially in slum areas, etc.

Tamilnadu Educational Foundation (TEF) another sister organisation of the CSG undertook all these training programs.

## **(2) Women's Associations:**

Each area/village has a women's association with the area/village organiser being its head. The Association meets once in a fortnight/month. In these meetings women mainly discuss about credit, savings, their status and role in family, and other issues such as lack of drinking water, non-burning of street lights and other civic problems, about any default in credit by members, children's education, family problems, family budgeting, importance of small savings, old-age or widows' pension, various government programs available to women such as health, environmental sanitation, various diseases, prevention of diseases, etc. Animators function as Resource Persons in these meetings. 1990 saw an effective participation of women in association

meetings which CSG considers as the greatest achievement of the field staff members. All these had helped in women acquiring more knowledge which make them feel more knowledgeable than their husbands! Since recently these women started helping women in the neighbouring villages/areas in learning some of these so as to get adequate government support to the possible extent to them also.

## **(3) Adult Education:**

CSG gives greater importance to this program also, as it believes that literacy to a larger extent would help women in gaining more confidence and control over their affairs, as women are presently dealing both in economic and social activities. However, there is little enthusiasm amongst the focus groups to learn, though they understand the importance and usefulness of literacy. The main reason being, they are away in their business activities most often till late evening and come back home tired, then cook food and feed the children and other family members. They then feel they did not have adequate stamina to sit for classes after attending to these family chores. Despite this, there is regular attendance of about 15 to 20 women in each of the adult literacy centre. Presently, there are 40 adult literacy centres functioning in WOSEM areas.

## **(4) Tutorial Centres:**

Tutorial Centres were started on the repeated requests of participant groups to help their school going children learn better, so that they would excel others in their classes. There are 18 centres functioning in WOSEM areas with about 30 children in each centre. These centres prove to be a boon to the children, as women used to say in their association meetings.

Since Jan 91 these centres were run directly by women's associations with their small contribu-