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### **Alternative economic experience for women : Dairy Project**

#### **What and How**

An alternative strategy reversing conventional sequence of development assistance, which is economic assistance, first followed by awareness generation and empowerment later was accepted by SEDT. SEDT had sought to create sustained pattern of development by focusing on livelihood aspects of women's life

#### **Goal**

Ensure process of empowering women by providing them opportunities to be self-reliant at collective & group level to reduce their powerlessness & sufferings.

#### **Methods**

Village meeting (Weekly)

Monthly review of women organizer, (On every 5<sup>th</sup> and 20<sup>th</sup> of each month)

Women Melawas

Personal visits

#### **Village meetings**

The terms of reference for operationalisation of the process is framed and discussed with women. The linking of dairy project and SHGs is always emphasized in the meeting. A special soft wear is developed for SHG groups which gives about SHG membership, loan and repayment position interest along with details of the name of the bank, women etc.

Village level meetings have proved very effective community base tool strengthening the village level institutions. Almost 154 strong SHGs are formed in these 8 villages covering 2800 women. Out of this 222 women have formed Priyadarshini credit co-operative society. The executive committee is formed consisting of 11 women members. Bank account is open for this credit cooperative and 244 women are share holders of the society the formalities for registration was completed and registration is acquired with registration No.PBN/PKD/RSR/CR/12/2/02

SHGs meetings discuss various village level issues along with saving, income, and credit generation. These SHGs women also are actively associating themselves with education in village, liquor problem. SHGs are thus becoming platform for taking up village issues, fighting out these issues and in few case becoming action and advocacy groups as the Kerwadi women group brought the issue of water supply to SHGs platform

#### **Monthly Review Meets [Fortnight follow up]**

The meeting does the review of SHGs at village level, the difficulties women face, medical treatment and support to cattle, future planning etc. Veterinary doctor attends these meets. The date for such meet is fixed on 5<sup>th</sup> & 20<sup>th</sup> of every month. The meetings are useful for

- Formation of Credit cooperative
- Rules and Regulations
- Record and Record Keeping
- What is Share capital?
- How to raise Share capital
- Savings and its link to Credit generation

- Interest and its calculation

The meet also takes up the issues of purchasing, fodder supply, dairy and its management in villages etc. It was also discussed during one of the meetings that income earned by these women is increased in a range of Rs. 1000/- to 1800/- per month. This year organizational support to group is medical support by providing veterinary services and insurance of the livestock. Women co-operative dairies are successful in Shirpur, Ganeshwadi and Gopa were women themselves manage accounts, audit of the dairy. This ensures that through capacity building and multiple exposure women are strengthened to be the manager of their own economic activities and to have better status in the community.

### **Women Melawas [Women's get together]**

Two women Melawas (Get together) were organized to provide a platform to women to share their experience. More than 100 women as selected women representative from 10 villages participated. The women members shared their experiences about keeping record, milk output, accounts, marketing, animal care and maintenance.

### **Personal visits**

Regular personal visits takes care of day-to-day operational problems, review and process.

### **Impact Results**

- As for as quantities and target is concern 317 women were given support by providing 432 cattle's and buffalos with Loan disbursement of Rs. 31,70,150 with good repayments.
- The cross sectional representation of the 317 women shows that 50% of them is almost landless with less than one or two acres 20% are deserted women but all are poor. One noteworthy point about women's is that there are 16 Muslim women who are active in the process. They are from three villages making it clear that even Muslim women are coming out of their Purdha were they see economic empowerment.
- Fodder supply is now fully women manage activity SEDTs intervention is in the area of veterinary and insurance services
- As for as forward link to marketing is concern women are collectively involved in milk collection, supply to dairy, managing own dairy society, looking after its audit and accounts.
- Existing SHGs are getting economically empower and women are taking up village and gender issues. They are dealing with bank and other financial institutions. Community base women groups are thus forming, organizing and consolidating their process towards creation of economic institutions such as credit co-operatives, multipurpose societies etc.
- The SHGs groups have shown exemplary results and are regular and punctual.
- Trainings and ongoing capacity building processes have strengthen the women in terms of good organizer, manager and entrepreneur. The improved economic status is acknowledges them with social acceptance at village level.

- Betterment in the status of women in the community is now creating a space for them to be in a decision-making at village level. Women are influencing decisions such as location of the bore in village.
- Support to marginalize and people's participation as value-oriented baseline of the project has been significantly achieved with value addition of **development by being in governance**.
- Through implementation women have proved their abilities, their worth in community and their commitment to their empowerment. The gender perspective of the project is uphold at each level where women are actively involved, showing positive change in their life, in their own perception about self and overall social change in the perception and attitude of the community.
- The project clearly brings out socio – economic transformation at the individual and collective group level. Individual strengthening and collective aspirations of the women is a sign of awakening and empowerment on the part of the involved women in particular and all women in general.

#### What

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#### Why

Ensure process of empowering women by providing them opportunities to be self-reliant at collective & group level to reduce their powerlessness & sufferings

#### Who

Women empowerment interventions are mainly with BPL, marginalized and dis-empowered women from 100 villages of Palam and Gangakhed block of the district. The contextual analysis of the situation is such that these 100 villages are very poor, backward and sans educational and health facilities. Women are deprived, dejected and dis honored without any resources. On the whole village community resists any change process but women are proving to be active and effective social change agents. SEDT and its women wing is involved in WE process. Many times it has project frame but the process is continuous. SEDT believes that women attending meetings, joining groups, visiting neighborhood villages, becoming reactive and pro active is a process that leads to self-confidence and self-realization, which is the crux of the WE process

#### Where

Villages of Palam and Gangakhed block with SHGs

#### When

1999 to 2001 It is on going self-supporting process

#### How

Village meeting (Weekly)

Monthly review of women organizer, (On every 5<sup>th</sup> and 20<sup>th</sup> of each month)

Women Melawas

Personal visits

#### Impacts

- Quantifiable economic like increased income, health improvement, daughters going to school, confidence building, reduce indebtedness, Collective participation, Role in other development of the village  
- Qualitative impact in terms of assertiveness, assuming role in governance, decision-making and effective participation

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### **Socio Economic Development Trust (SEDT) Marathwada region, Maharashtra, India**

Socio Economic Development Trust is Voluntary Organization. Its Social and community base interventions were initiated 23 years before focusing destitute and orphan children of the region

### **Regional Background**

The Marathwada region consists of 8 districts. The focus of work of SEDT is Parbhani district for intensive programmatic intervention and state for related advocacy issues arising out of these interventions. The district is spread over 11031 square Km.. The river Godavari widely known as Ganges of Marathwada passes through this district. Agriculture is the major source of livelihood, Industrially the region lacks any major industry. Parbhani consists of 7 tahasils. There are 1885 primary schools, 255 secondary schools and 42 higher secondary schools. As far as health is concerned the district has 166 hospitals, 51 Primary health centers. The ratio of doctors to the patient is 11 doctors to 1-lakh population. The area has two sugar factories. The role of women in local self-governance is negligible. Though they represent 33 percent as per the 73 constitutional amendments. The quality of participation is questionable as women rarely attend Gram sabha and they are proxies, barring few grass root initiatives where women are assuming role. This however mostly due to NGOs interventions

### **SEDT**

Education, awareness building and mobilizing groups of people for sustained economic development are the mission of SEDT. The interventions are planned through several projects with different objectives and emphasis. Each project addresses certain specific issue and specific target group. It has different programmatic interventions but the compounded convergence is reflected in social transformation and social change process leading to the people becoming actors of their own development

The projects implemented for women are mainly for education, health, and Income Generation. All the sectoral interventions are cross cutting with the theme of WE that is women empowerment

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Socio economic and cultural factors contribute to the process only if women are actors and not passive spectators, involve not only in programs but also influence the policies. Their participation is not only limited to taking part but deciding what they want. The strategies deployed are

- Organization and Mobilization,
- Training and capacity building

- Micro initiative support through Networks
- Exposures and solidarity events