

The Ashok Nagar Mahila Mandal Self Help Group (SHG)

Lessons Learned

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Abstract

India's phenomenal economic growth rate often overshadows the alarming fact that poverty affects approximately 70% of its population, much of which is located in rural areas. Women most often feel the impacts of poverty, whether it be culturally, politically, or socially. (Pant, 2005) Among many things I observed in the rural town of Bagar, most notable are its economic stagnation and women's low stature in society. The purpose of this paper is to document the progress I have made in the areas of livelihoods and women's empowerment in Bagar, Rajasthan. Specifically, I was able to work towards combating these issues simultaneously by creating a women's group that is collectively taking up an income generating activity.

This case study is meant for future volunteers on this project, the *Grassroots Development Laboratory*, who feel that the creation of other Self Help Groups (SHGs, from hereon after)² fit into our project's mandate. It is also for the countless NGOs that have taken up women's rights as a cause and embrace the SHG model as a vehicle toward this goal but find only scant records of what it takes to form, operate, manage, and sustain an SHG. While the SHG I have created is not yet self-sufficient, the lessons learned to date are telling and should be shared. Therefore, this paper will track the progress of my SHG, illustrating the lessons learned from my pitfalls, as well as the strategies that worked from my successes.

The paper provides a background of the institutional and environmental contexts within which I work. It goes on to describe the initial months of the project that were solely focused on the needs assessment process. Following this, the paper documents what had to be considered in order to create the group. The subsequent section on operating the SHG is telling in terms of attempts made and lessons learned. In the section on management of the SHG, the paper elucidates how abstract concepts critical to the functioning of the group were instilled as well as how the more concrete tasks such as the construction of the vermicompost shed were managed. There is also a discussion about the direction of the group and a manner in which the livelihood can be sustained, in the *Next Steps and Sustainability* section. The paper concludes by making clear that there is no one-size-fits-all operating technique for SHGs based on diversity of contexts but that the experiences documented should be considered when starting an SHG in any setting.

² See Appendix A

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1.0 Background

In the fall of 2006, a team of four Indicorps fellows joined the *Grassroots Development Laboratory* (GDL, from hereon after)³ initiative to work together for community advancement and to independently focus on the computer technology, education, health, and livelihoods sectors. I am working in livelihoods, a sector deserving of importance in Bagar given its economic distress. Livelihoods are important, especially in an economically weak area such as Bagar, because with income generation opportunities come general increases in standards of living among a wide array of areas. Livelihoods are one of the four sectors that encompass the GDL project, a unique blend of development interventions in computer technology, education, health, and livelihoods, targeting a single town. Lessons learned from small-scale interventions in the field will be documented so that they are able to be replicated within Bagar as well as, in time, on a larger scale nationally.

As an international volunteer on the GDL project, I was inspired by the GDL's mission and eager to work in Bagar as a member of a team of first long-term volunteers in the area. The novelty of the GDL and its grassroots directive mandated that we should understand the community, pave the way for future volunteers, and better acquaint ourselves with our sectors by conducting a needs assessment. While immersing in the community, we familiarized ourselves with the lifestyle, traditions, and physical layout of the town as well as sector-specific information.

The main dialect spoken in the Shekhawati region in which Bagar is based is Marwari. While Marwari is the local dialect, Hindi is also widely spoken and understood. In my case, I had an intermediate level comprehension of spoken Hindi but lacked decent speaking skills prior to arriving in Bagar and no knowledge of Marwari.

1.1 Needs Assessment

Our formal needs assessment phase ran from approximately October 2006 to January 2007.⁴ While these several months were critical in giving shape to our projects, each of us continually informally assesses the needs of stakeholders to examine and evaluate the impact of our work.

1.1.1 Women

Acquainting myself with the community often times involved first meeting the females of households since Rajasthani culture dictates that genders not mix as freely (but because of the hands-on nature of our work, my female colleagues and I *do* interact with men but are prudent in doing so). My interactions with women involved accompanying them to their fields to pick weeds or harvest crops, assisting them in cooking, or doing craftwork with them. While often times the prospect of having to do all these tasks in a day seemed overwhelming to me, I saw that the women I met managed to carry them out with a high degree of efficiency given limited resources.

1.1.2 Learning from Others

I also accompanied several NGOs to the field during the needs assessment phase. One particular organization that allowed me to see the firsthand benefits of SHGs was Seva Mandir, an NGO based out of Udaipur that takes up women's empowerment as one of its focus areas. It engages women in group-based stitching- and embroidery- related businesses. I observed a group whose group-based business

³ See Appendix B

⁴ See SHG Timeline.

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was patchwork and was impressed by the group's level of solidarity and mutuality. The extent to which the women enjoyed the company of their peers and were able to articulate the benefits they experienced such as increased confidence and higher household incomes impressed me about the SHG model as an approach to women's development.

Quite a different experience was when I visited an SHG that only partook in savings and credit activities. The women's interest in membership seemed to be contingent on financial gain and they appeared to lack increased empowerment in social or private life. Based on these ground level exposure visits, a collective business proved effective in empowering women to realize their own potential to change their social and economic conditions.

1.1.3 Livelihoods

In terms of livelihoods, I learned that unemployment is extraordinarily high. The area is arid, deficient in raw materials, and therefore not suited to supporting any industry. Since Bagar is land locked, transporting items in and out of the area is costly. The major enterprise in Bagar is education, which is mostly funded by entrepreneurial Marwari families who are rooted here, but left for large cities and other countries. As such, Bagar is home to about 32 schools, making it an educational center and drawing in many students from outside the area because of its scholastic reputation. A sizable portion of Bagar residents are employed in the education field, whether it be in administration, faculty, or as cleaning and maintenance staff.

The lack of economic opportunities has driven a large number of residents out of the area for work. A great number of male household members leave Bagar to work in other cities or abroad in search of steady paying jobs. Other employed persons are engaged in service work or wage labor but there are few incentives for self-employment. Entrepreneurs exist but market opportunities are lacking and therefore a majority of self-owned businesses are not lucrative. The local bank had provided business loans to aspiring entrepreneurs some years ago but reports a default rate of about 60%, which now has made it difficult now to obtain start-up business loans. Therefore, I concluded that solutions in employment were either to connect people to jobs (which could be difficult and involve more people leaving the area), or provide them with opportunities and seed capital to start their own businesses here.

1.1.4 Creating the Vision

My findings with respect to women and the economy of Bagar were dismal. While there are not many cases of extreme poverty or households living on a subsistence basis, families *do* experience economic hardships. As such, the poverty in Bagar does not necessarily deny all women of material items but more so of opportunities, choices, access to information, education, and skills.

Even though the low status of women was an issue that I felt that I needed to address, I wavered on it because I thought I would face too much opposition trying to implement a women-centered intervention in a male-dominated society. My initial thought process was that it would take a long time to tackle these issues because of the traditional culture and rigidly embedded mentalities. However, it was my disenchantment with the status quo that set me on a path to want to provide women with earning opportunities. Based on women's efficiency and success despite difficult circumstances, I felt that women here have the potential to break the cycle of their oppression and improve their quality of life. By providing women with access to economic opportunities, and the autonomy to take advantage of such opportunities, women will be enabled to change their realities. The World Bank also puts forward

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that equipping women with the chance to contribute financially to their households “can lead to increased self-esteem, control, and empowerment.” (World Bank, 2005)

In order to fulfill both the goals of self-employment and women’s empowerment, forming an SHG in the area made sense. The vision that I formulated then was,

“An all-female SHG that the women involved would see as an outlet away from their daily struggles and as a means to their personal and financial empowerment via a collective business”

An issue I grappled with at the start of this project was whether to target men or women. While providing women with the chance to earn is a means to tackle the issue of a lack of employment opportunities in the area, women in SHGs most often earn only enough to be considered *supplementary* rather than *primary* earners. As such, some would say that providing employment opportunities for men should be a higher priority because men are the main breadwinners in households. However, the World Bank indicates that men usually contribute 50 to 68% of their salaries to the collective household fund, while women tend to give all their pay, illustrating that women “contribute decisively to the well-being of their families.” (World Bank, 2005) Thus, I remained resolute in my belief that SHGs are powerful instruments that provide women with earning power and a change in social status over time. Seibel (2005) also elucidated several benefits of SHGs:

“...there is strong indicative evidence that *impact* is deeply felt by the women, the majority of them illiterate: they save, borrow, invest and repay; manage their own SHG affairs, albeit with assistance in bookkeeping; enter banks for financial transactions; contribute to the household economy and improve their standing in the family; send their children to school (almost all reportedly do, previously only few did); and for the first time in their life take a positive view of the future.”

Furthermore, not only did my field experience demonstrate that group-based businesses had positive impacts on women members’ self-worth, but such businesses also proved profitable.

2.0 SHG Formation

Prior to creating the SHG, I had to test out the feasibility of implementing the SHG model in this context by examining local SHGs; I had to have the women choose a livelihood in as participatory manner as possible; and I had to ensure that I had the support of the male members of the women’s families. This took place from approximately January 2007 until the end of February 2007 (See *SHG Timeline in Appendix B*).

2.1 Examining Local SHGs

To test the feasibility of this model in Bagar and to understand how SHGs here functioned, I set out to learn more about an SHG that I came to know about that was based in a dhaani⁵ called Rekhawali. Having visited a number of women in the SHG individually as well as in small groups over a period of about a month, I learned that they were disinterested in the prospect of a collective business. Also, since the group’s inception, meetings were only held for financial purposes (savings and credit) so I foresaw attempts to include any other non-monetary-related activities as being ill-received. Any attempts to

⁴ A dhaani is a village near a town or city, in this case Bagar. Its proximity is so close that it is informally considered to be part of Bagar but has a separate government body (Gram Panchayat).

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infuse the value of the group in these women as a support network or anything besides a way to obtain loans seemed futile.

While I did not see my SHG ideas as being successful in this context, I made some valuable observations about the Rekhawali SHG. Rekhawali's community is small, members are of the same caste, and the leader, who was literate, also served as bookkeeper. The fact that the SHG was organized in a close-knit community meant that members already knew each other fairly well prior to creation which can eliminate the distrust that comes with joining an organization in which no one knows each other. Additionally, because caste is to such a large extent ingrained in Bagar's social fabric, creating an SHG with members of the same caste would reduce the incidence of conflict. Creating an SHG amongst women is often something already very novel in this area so attempts to do so amongst women of different castes where some inter-caste interactions are prohibited would introduce superfluous tensions in the group.

Finally, the fact that there is someone in the group who is literate decreases the need for an external facilitator. However, as I observed with the Rekhawali group, a disadvantage of this is that the group exists solely for financial gain; unless trained by an NGO, a literate member would most likely organize meetings for the purpose of collecting dues or monthly fees. On the other hand, if an external person were present to facilitate meetings, there would be awareness of non-economic issues such as reproductive health, promotion of good sanitation practices, discussion of long-standing traditions such as early marriage and dowry, and the like.

What I saw was lost in this case was the power of this SHG to become the means to larger goals such as self-confidence and financial empowerment through microenterprise. Whether by entrepreneurship, or through civic action geared toward the development of communities, SHGs have the power to change the way women are viewed, especially in patriarchal societies. While the government did well in requesting a health worker of a local *Anganwari* (health center) to start an SHG because she had good leadership and literacy skills, I viewed the group's purely financial objective as precluding it from being an institution that could leverage the capacity of the women involved to be the agents of social change.

I then went on to speak with a former member of another SHG in Bagar that had disintegrated several years earlier. She lamented about her experience in the SHG as three women had pilfered the group's savings and had never returned the money or been punished. It turned out this had been a government-organized group in which all but three women were of the same caste and the three women who pocketed the savings were of a higher caste. While perpetuating caste is not ideal, the caste-based disharmony among this SHG clearly demonstrated that the group would be more effective if all of its members were of similar backgrounds.

I decided at that point to explore other areas as potential SHG sites. As I was to begin to acquaint myself with another dhaani, the best way I thought to do that was to utilize a resource I already had to build a social network, and thereby facilitate the rapport building process. Because I knew one of the service men at the local school on whose campus we live and whom we knew well, I went to his dhaani called Ashok Nagar. For a few days his adolescent daughter Neelam was kind enough to introduce me to women she knew. Thereafter, over a period of two months I came to know a number of women in the small section of the dhaani which is home to around 700.

After sensing a marked difference in the Ashok Nagar women's open-mindedness towards and trust in me compared to the women in Rekhawali, I was certain that this would be where I would start the SHG.

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In each setting I got to know the Ashok Nagar women, whether it was in their homes, in the fields, learning a skill from them such as milking cows and buffalos, or even in partaking in festivals and holidays with them, I noted that they had to work very hard. However, their skill and speed in completing their tasks also afforded many of them free time during part of their day which was used to rest, socialize, or sit idle. I capitalized on this observation and suggested that they use this time more constructively by undertaking an economic endeavor. This struck a chord with many of them which marked the start of the planning of a group-based livelihood activity.

2.2 Participatory Development

In terms of finding a collective livelihood activity, I wanted it to be one that was decided upon in a participatory way, meaning one that the women would agree on together in order for them to be able to create a solution for themselves. Unfortunately, in a world where people are not well-informed, solutions need facilitation. Therefore, rather than the women creating positive change for themselves, I found myself making many decisions that ideally should have been reached by the group. While frustrating, providing the women with potential solutions and having them trust me in my preferences should not be seen as entirely negative because the women did not have the knowledge or the confidence in this issue area to come to conclusions on their own.

Thus, I presented the women with two livelihood options: sewing and vermicomposting. I strongly advocated vermicomposting as it makes use of natural resources, contributes to the local economy, improves local farming techniques, and is appropriate for the Ashok Nagar context given that most households possess livestock or engage in farming as a livelihood.

Vermicompost is the nutrient-rich digested matter of earthworms which is used as fertilizer. The necessary raw materials include cow dung, earthworms, and water. To ensure the success of the compost organic agriculture experts recommend any means of robust shade in order to keep the worms out of the sun. Differences between vermicompost and chemical fertilizers include: less irrigation required, better quality produce (bigger size and better taste), improved soil composition, fewer weeds and insects, no supplementary fertilizers needed, more flowering and germination, and increased production over time. The market rate for vermicompost is Rs. 2 per kilogram but the women have decided to sell at Rs. 3 per kilogram because the shade their shed offers is stellar and competitive with organizations who specialize in the field of organic agriculture. They will offer a Rs. 0.5 per kilogram discount to those customers who purchase 50 kilograms or more of the compost. The marketing plan is to sell locally and, with the women's consent, have them pay off at least fifty percent of the start-up costs over a two year period that the Piramal Foundation is providing them with as an advance. If a market linkage to a metropolitan city can be found, the vermicompost will be sold there for anywhere between Rs. 7 and Rs. 10 per kilogram.

Given that I had conducted in-house as well as field research on vermicompost, I found it appealing to adopt it as a livelihood. Though I would provide the women with several livelihood options, one of the criteria I used when looking for women to join the group was whether they had livestock. Other than that I was also looking for women who seemed interested in and eager to get involved in this venture and had time to spare each day. A few women who did not have livestock were curious about learning something new and needed another income source so I got them on board as well.

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2.3 The Beginning

After approximately two months, the 15 to 20 women with whom I had become acquainted accepted to my request to begin holding SHG meetings. This marked the start of the implementation of my project, an SHG whose goals would be to engage the women in a collective entrepreneurial venture that would provide them with greater independence and decision-making opportunities so as to enhance their economic, social and personal circumstances.

Four issues were crucial to consider at this point: location, receptivity towards my efforts, choosing women, and community support.

2.4 Location

Examining the Bagar-based SHGs took me back to the first decisive factor in starting an SHG: location. While I could not use the Rekhawali group because of our differences in goals, a dhaani seemed like the ideal setting in which to form an SHG because most dhaanis are homogeneous in caste and religion and community members are already acquainted with each other. As the Maharashtra Rural Credit Project indicates, "an SHG formed of like-minded neighbors...has a greater chance of success and sustainability." (Braganza, 2005) A uni-caste neighborhood exists in Bagar called Shekhawat Colony but its residents are generally more financially secure than the average citizen and therefore are not necessarily the people I had in mind to target. Ashok Nagar's demographic and socioeconomic appeared that it would foster the creation of an SHG.

2.5 Receptivity towards My Efforts

As previously mentioned, my second criterion for starting an SHG was an assessment of how effective I felt I could be as an SHG facilitator based on how the community viewed me. The Rekhawali SHG members had always viewed me with a level of skepticism and did not open up to me as I had expected despite having acquainted myself with them for about a month. Based on my interactions with other community members outside of Rekhawali, I knew there had been many times in which I had felt more welcome amongst other community members. I knew that if I did not feel comfortable amongst this community then later on down the road, motivating them around a cause would only become more challenging. If I could mitigate this challenge early on by looking for a more appropriate locale in which to begin the group, I was going to do so. However, I shifted reluctantly as working with an existing group and not having to do the leg work of starting a new SHG was appealing. The positive aspect, though, was that in creating an entirely new SHG, I had a high degree of flexibility in the objectives and future direction of the group.

In Ashok Nagar, I do not know that people are that different from those in Rekhawali. However, in Ashok Nagar, I began approaching the community with a resident which legitimized my presence there. In Rekhawali on the other hand, I introduced myself to people on my own, informing them that someone had told me about the group. In a small village, such actions could be seen as strange and could explain the aloofness I experienced there. In any case, being accompanied by a community member is the most favorable option.

2.6 Choosing Women

The third decisive factor in the formation of this group was choosing women. While I knew I was choosing more women than would end up joining, most all of them were interested in some aspect of the project: the livelihood, meeting their female neighbors often, or getting to know me. I invited all but

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one of the 15 to 20 women for the first meeting; based on the one woman's abrasive reaction to me and her seemingly stubborn nature, I predicted an unwillingness to cooperate from her side in the future. Basically, after speaking to and spending time with these women, there was a self-selection process that was done. Those who selected themselves into the group were willing to put the SHG concept that I had in mind (whose focus was a group business) into practice.

2.7 Community Support

Support from the Ashok Nagar community was crucial to the success of the group and fortunately, never difficult to shore up. While I was making home visits to better understand the women's lifestyles, I also began meeting their husbands to assess how supportive they were of their wives joining the group. I anticipated quite a bit of male opposition as the group would be something that would challenge deep-seated social norms of women's roles. While some husbands enthusiastically agreed to their wives being involved, others were more apathetic but still approved.

A male member from the Ashok Nagar community approached me on his own one day, praised my work, and offered me suggestions for candidates of the SHG. Many times husbands, sons, and nephews would endorse the SHG idea or assist me in expressing my ideas in Marwari if language appeared a problem. Generally, I was pleasantly surprised to find a helpful male population.

At one point one woman's husband was prohibiting her from participating in the SHG, telling her that she did not have the capability to be a part of such a venture. However, I spoke with him directly, conveying that I saw a lot of potential in her and that she could easily do the work required. Apparently, my words were enough to change his mind. Only one woman had to drop out early on in the process because she feared abuse from her husband and her mother-in-law was disapproving of membership in the SHG.

From the start circumstances were in my favor in Ashok Nagar as Neelam accompanied me house-to-house for several days. Also, I had developed friendships with many of the children in the dhaani so if there was any initial fear of me as an outsider, it was quickly dispelled. Lastly, I assume that my willingness to talk to the husbands of the women in the area must have driven out suspicions or skepticism of me. I was right to place such an emphasis on community support because in the following months I would need it.

3.0 Operating the SHG

My goal after visiting Ashok Nagar for quite some time became creating a well-functioning SHG comprised of willing and active participants. Operation and management of the SHG will be about a one to two year process according to discussions with NGOs well-versed in SHG creation and sustainability (See *SHG Timeline* on page 28). The SHG would serve as a means to the financial empowerment and personal advancement of the women involved.

3.1 Planning

In operating the SHG we began with a meeting. Determining logistics for the meetings was essential. The location was to be the open area of land behind one woman's home in the community who was interested in joining, Jamna Ji. I also arranged for a translator who agreed to provide the services free of charge. A meeting time of one pm was set, when the women all reported that they had time away from their house and farm work.

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When the meetings began in January, 15 women attended. While there has always been a core group of women who attend, the initial meetings were composed of a handful of different women. I suppose I set a tone that suggested the group was a place in which women could receive handouts because at the first and third meetings I provided mittai (sweets) to entice the women to attend. When I realized this was attracting some women who were uninterested in the group goals, I decided that doing this was an incorrect move (however, I do not dismiss food as a bad incentive; for meetings to be held on a regular basis, food should not be given but for one-time meetings it has the potential to increase attendance). Since then the women self-selected themselves and now there are eleven members in what they have named the Ashok Nagar Mahila Mandal (Ashok Nagar Women's Group).

When I started, I did not want to institute membership fees because I knew a lot of women were still wary of the objective of the group and my presence. However, I feel that perhaps experimenting with a minimal membership fee may not be disadvantageous. And if too few women are a party to this concept, it can be abandoned altogether.

3.2 Location

At the first meeting men and boys lined the circle of women to observe what would take place. While the group meetings were intended to be a place for women to feel like they could voice their opinions freely, they were forced to wear pardha (cover their faces) because of the male presence. I expressed my desire for subsequent meetings to be at a different location, closed to men, but the women insisted on holding the meetings at this site. This arrangement worked out because those men who came to the first meeting fulfilled their curiosity and did not return.

Since the start of the meetings, the location has shifted several times mainly due to weather conditions. As such, I recommend that from the start, a meeting site be found indoors (in a room with a fan to prevent unease in the summer heat), preferably at one of the women's homes. If a room in someone's home is unavailable, a community building (a panchayat meeting quarters, a school, etc.) can be chosen but easy access should be ensured. Consistency of location should be maintained in order to minimize confusion and the resulting incidence of absence and tardiness.

3.3 Translation

The woman who accompanied me to translate the bulk of my meetings is a housewife who I befriended and who I requested to help me in this way. The concept of what I was doing was new to her as well, so I think she was intrigued, at some level, by being there. She translated well for about seven or eight weeks (meetings were held weekly), but she never fully believed in my objectives. I think support from her could have meant women taking more ownership over the group more quickly. In any case, after seven or eight weeks, I felt sufficiently comfortable with my understanding of Marwari so I began running meetings without her assistance.

3.4 Time

Punctuality has been a challenge that I have battled with in the past until present. During the first several meetings, I would go house-to-house to retrieve the women. When this became routine, I decided it was impractical and unsustainable for me to do this repeatedly. Once I renounced doing so, other women at times stepped up and offered to retrieve those women who were tardy. However, many times I would not volunteer to go house-to-house, and nor would the women who had arrived on time. This was detrimental because it discouraged them from being on time in the future.

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An important point to remember in terms of time is to lead by example. If I myself was late, the women were by no means going to show up at the meeting site prior to my arrival. Thus, it should be noted that facilitators should not just be at the meeting on time but early.

Women who had to be constantly reminded to be on time would use the excuse that they did not see me walk past their homes as they had on previous occasions prior to meetings, causing them to believe that I had not shown up that day. They did not feel it was their responsibility to go to the meeting site on their own on time.

As I felt like I was not getting through to the women with my various reminders to attend each weekly meeting and be punctual, I decided to institute a penalty system for absence and tardiness with their consent. While this worked for a week, things went back to the way they once were soon after. Also, because I took on the responsibility of recording late individuals by myself and did not involve any other women in verifying my records, when it came to announcing who was to pay penalties, some women denied their absences and late arrivals. Therefore, a critical lesson learned is that the delegation of this task is the key. While one of the women offered to take on this task, she still has yet to follow through on this promise.

I strongly suggest keeping an attendance notebook and assigning one of the women to take attendance at each meeting. If the women are illiterate, instead of writing their names, their pictures can be pasted in a notebook and marks can be made indicating their attendance/tardiness. Requiring that someone take on this task independently or in a pair allows for transparency, lessening the possibility that confusion can arise from the issue of fines.

Alternatively, what I feel may work (but will most likely cause some initial conflict) is the collection of the fine at the meeting (if the person shows late) or at subsequent meetings (if she is absent). This will convey the seriousness of this issue. And if punctuality and attendance are dealt with in an efficient manner (assuming that the cooperation on the part of the women exists) then the group will be able to devote more of itself toward its larger overarching goals.

3.5 Rules

Rules are crucial to conducting meetings smoothly. I have come across two challenges in terms of rule setting and following. With respect to setting the rules, the concept of participatory development again comes into play. When I broached the topic of rules, women were unwilling to discuss what sort of norms and rules they felt were appropriate for the group to adopt. They did not intend to be uncooperative but I suppose that because this was their first exposure to and involvement in an institution, they were uncertain of how rules would fit into this context. While I provided them with hints, real world examples, and encouraged discussion among them about rule, the women seemed confused. In the end it was actually me who created the rules and the women who nodded in agreement, meaning that their participation was minimal in the process.

Because the rules were created in a non-participatory manner, there were indeed going to be challenges ahead. Without feeling that the rules were important, the women were not going to follow them in the future. Also, an error I made was introducing the concept of rules almost a month after having begun the group. After the group had been operating normally without rules, espousing them seemed futile to most of the women attending, and therefore have never been taken very seriously since.

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An SHG facilitator would be wise to discuss rules at the first meeting in order to maximize the chances of the rules being followed. Rules should be introduced in a way that involves the women rather than just provides a description of what rules are. For example, an SHG facilitator should clearly explain what rules are, show examples, involve the women in an activity in which rules have to be followed and where negative consequences ensue if they are not adhered to. Only with a good amount of preparation in which the definition of rules in the group context is established should the women be prompted to create rules for the group.

Some NGOs specializing in women's empowerment issues and SHGs suggest that rules be written and posted on the wall at the meeting site during each meeting. However, because a majority of the women in the Ashok Nagar SHG are illiterate, this kind of enforcement is not relevant in this case. Various SHG facilitators and specialists have commented that when an institution, such as an SHG, has a set of norms that are created and understood by its constituents and are introduced from the start, they are most effective. Facilitation of the SHG is also made easier and the facilitator is respected for his or her capacity to efficiently organize the group.

3.6 Praathna

Including *praathna*, or a short prayer at the beginning of each meeting is something that could ground one's group and calm those who have external pressures. The Promotion and Formation of Savings and Credit Groups: A Facilitator's Guide, suggests that that each member at meetings be provided with a copy of a prayer and that the prayer be posted in a visible area. (2002) Again, this activity could not be done with the Ashok Nagar group as they are mostly illiterate. Instead I thought it would be good if the women chose one or more religious hymns of their preference to sing at the start of each meeting. However, I do not know that the song brought to the women what I had hoped for. Instead, I believe they saw it as something that made the meetings longer, which was a problem given that about half the women seemed to be pressed for time on most days. Additionally, I began to lose faith in the power of the hymn and therefore had the women sing it inconsistently, rather than at every meeting which most likely lessened its significance (i.e., they could have thought that because they were not encouraged to sing it at every meeting that it was just a time filler when some meetings were not as long as others).

3.7 Concepts and Activities

I do not feel the SHG has served its purpose of providing the women with increased feelings of self-esteem. Initially I implemented games in the weekly meetings which encouraged open discussion of the women's place in the home as well as in society. They were engaged during some of these activities but during others that advocated discussion of abstract concepts such as values, they were confused and restless. Additionally, after some time, I realized that they spend a lot of time conveying their grievances about their problems and struggles to other women outside of the group, so the group utilized for this purpose perhaps did not make sense. As such, I shifted the focus more towards strengthening the group for the success of the livelihood. Thus, meetings thereafter were geared towards understanding the value of cooperation, team building, sharing, etc.

Even when discussing and trying to implement a concept related to group dynamics, I encountered enforcement problems. Specifically, one concept which was covered was the idea of a buddy system: buddies of two or three members were created in order to inform peers of the happenings if one buddy was unable to attend a particular meeting. Additionally, with respect to the livelihood, if one buddy was sick or unable to maintain one's vermicompost beds which were assigned to them to maintain, the buddy was to take on the other's responsibilities for a reasonable length of time. While the buddy system was instituted about a month into the project most of the women still do not put it into practice. For

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example, in terms of the livelihood, if a woman's buddy is gone for some reason, I end up having to request the woman's family member to take on the task (which is better than doing the work myself), but unsustainable unless the woman actually instructs her family member to carry out her task in the event that she cannot do it. To ensure sustainability and the importance of group work, a session should be held wherein the women are shown the failures that arise out of buddies not taking on the responsibilities of their partners in their partners' time of need.

While meetings may not foster the conditions in which the women want to share details about their lives, the vermicompost shed under which the vermicompost beds are located has become a meeting place for the women where they *do* share recent happenings, problems, and good tidings with each other. And while I feel that the goals of enhanced self esteem and personal empowerment have not been reached, perhaps the financial gains from the livelihood need to first be attained before the women feel more secure about their capabilities. After that point, perhaps financial empowerment and personal advancement will be likely to go hand-in-hand.

The 11 women range in age from about 32 to 50. While the youngest woman is able to write her name and numbers with a high level of accuracy, the remaining women are illiterate. Illiteracy has been a challenge with respect to this group as development specialists, NGOs, and SHG training manuals often point to the value of visuals (with words) in conveying concepts. Nonetheless, I have had to work around this. Thus, from my experiences, instances in which women actually "see" a concept in action makes for more successful understanding of the concept than just telling the women what the idea means. This way, women can think about an idea in the context within which it was used and form an opinion on it. Metaphors, as opposed to plain explanation of ideas seem to have greater impact because they provide pictures to which one can refer back.

3.8 Livelihood Details

Important to the operation of the group is the adoption of vermicomposting maintenance into the women's routine. Rather than a skill, maintaining the compost is a habit which must be carried out everyday given the moist conditions the earthworms need to survive. In order to incorporate this habit in the women's routines, the women were presented with photographs of earthworms, vermicompost beds, and a vermicompost shed even before the meetings began. Then, during the meetings I also shared photographs of the compost beds I had created and what maintenance of the beds should look like. Additionally, the women were taken on a field trip exposure visit to an organic farm in which they were shown live earthworms for the first time. I had *told* the women about composting; *showed* them photographs; and *fielded* their questions regarding it; but nothing was quite like seeing and holding worms firsthand, seeing and touching prepared compost, as well as seeing, touching and even tasting the benefits of organic farming (via an organic lunch). After experiencing the benefits of organically grown produce, I observed a positive change in many of the women's attitudes; they now seemed more motivated to begin composting.

In terms of the vermicompost operation, maintenance of each bed is required everyday. About a bucket and a half of water is to be lightly sprayed on the beds to ensure moisture. Every four to five days, the bed is to be raked in order to ensure a somewhat even spread of the worms and to see that the gober does not clump or harden excessively. All but one woman, Radha Ji, is assigned to maintain two beds, meaning that there are a total of 21 beds. The intention of Radha Ji only being assigned to one bed is that there should be one person to monitor all the others' work on a daily basis. For the most part, Radha Ji has been very cooperative. My line of thinking in creating this structure was to compel Radha Ji to follow through on this task because her work load is less than the others.

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I would say that if another vermicompost production-based SHG is formed, and given the fairly widespread fear of worms and insects, a session should be spent with the women on handling earthworms, understanding their bodies, and explaining their form and function in order to ameliorate fear of touching the worms or hurting them during the process of raking the beds. Additionally, it would be valuable for an SHG facilitator who is planning on starting vermicomposting as a group business to create one compost bed with the cooperation of the members and for the members to maintain collectively. By doing this, the feasibility and interest of the activity are gauged, the women know exactly what is involved in participating, and confusion is eliminated.

3.9 Marketing

In terms of the business, the women's first couples of compost batches are now ready and they will begin selling to interested farmers, local residents with gardens, institutions such as schools, and possibly large companies in metropolitan cities. In order to spread awareness of vermicompost and its benefits, a farmers' meeting was held several weeks before the first batches were prepared. Turnout was low but the positive aspect was that one farmer who attended seemed enthusiastic about the product given his negative experience with chemical fertilizers over the years. Since then, the women and I have made collective business decisions regarding market price, packaging, minimizing costs, and the future of vermicompost production.

However, the women feel as though the production of compost is enough: once that is done, their job is through. They do not recognize that marketing is a key factor in starting and running a business. Findings from the Maharashtra Rural Credit Project reinforce this idea as it comments that, "a universal phenomenon in small-scale enterprise is difficulty in marketing due to low or irregular levels of production. The inability to sell decreases the desire to produce and slowly the enterprise dies out." (Braganza, 2005)

To drive home the idea that aspiring entrepreneurs meet many challenges when first starting a business, I had a woman from Ashok Nagar come to the SHG's weekly meeting to speak about her experience. While I attempted to have her describe what was involved in getting her dairy started, she turned silent and shy in front of the other women. I did not anticipate this because she is otherwise assertive and seemingly confident. Despite the fact that her presence did not prompt a discussion about the women's livelihood, I still believe there is power in SHG members learning about the details of starting a business firsthand via an entrepreneur. If this is a local individual, it is beneficial because the members are most likely to relate to someone who comes from a similar background and can convey his or her ideas in the same language. Lastly, if the entrepreneur is also female, I predict that members will be even more inspired because her example will show that bucking social norms is acceptable and can even equate to success.

Additionally, I have created promotional flyers for the women with their photograph on it. As photographs of themselves seem to pique their interest, perhaps the prospect of recognition through the flyers will motivate them to post these in and around Ashok Nagar.

While word-of-mouth is an informal form of marketing, its value is high as it has resulted in prospective sales. For one, it has equated to a possible sale in a metropolitan city, increasing the potential profits of the group. It has also allowed the women to diversify their goods: word-of-mouth has interested local residents in creating their own vermicompost beds, meaning a sale of worms.

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4.0 Management

There are many management aspects to this group in this context, the intangible components being group politics and unity, leadership, motivation, and accountability. The more tangible elements of management have been the construction of the vermicompost shed as well as the monitoring of the maintenance of the compost beds. As mentioned in the previous section, operation and management is predicted to last for about one to two years (See *SHG Timeline* after Appendix B).

4.1 Group Politics and Unity

Group politics have loosened the cohesion I have worked to build since the group's inception. Particularly, various livelihood details such as the amount of cow dung each woman contributes and issues related to land and rent have fueled conflicts once the livelihood had begun. While group building, sharing, and cooperation were highlighted in various meetings through activities and games, previous tensions of which I was unaware were heightened by money-related issues.

In terms of the women's personalities, I assumed that the women were more demure than they have proved themselves to be. Their outspoken nature has come through in the context of the group and in many cases has been a boon: they speak their mind about how they feel, when they feel they are being shortchanged, about business ideas, etc. However, at times, during heated discussions, this characteristic has arisen among several women and has exacerbated situations.

Because this has been my first long-term stay and interaction with a village anywhere, I automatically assumed a certain level of unity in villages. However, looking deeper into Ashok Nagar, I have realized that the community may know everyone who resides there but it is naïve to assume that village life equates to more harmony than other settings. As such for other SHG facilitators, once personal relationships are forged with certain women, it is acceptable to probe about their relationships with other community members and community relations in general. In doing this, one is more prepared to avoid or anticipate conflict. I did not do this because it did not occur to me to do so; after one of the members illustrated her unwillingness to compromise in numerous situations, I asked other women about her nature on an individual basis. Several conveyed that they knew she was temperamental but either they did not think she would bring this side of her to the group or they said that they just did not want to speak ill of anyone else.

Also, the emergence of friction between women or between groups of women does not necessarily always call for an intervention. Though difficult to watch, sometimes issues are best brought out into the open and resolved over a period of time. In other cases, conflicts can also bring to light the fact that some personalities do not mesh and that one of the women should remove herself or be removed from the group.

In order to resolve conflicts, a meeting should be held in which the facilitator broaches the issue(s) of contention and encourages the group members to reach a solution rationally. A facilitator would also be wise to bring in outside parties such as other SHG facilitators or current SHG members who have had good experiences in their SHGs or who have had similar problems and can offer problem-solving advice.

4.2 Leadership

Developing leadership skills and delegating tasks is crucial to effective group operations. This point is a lesson in management of a small group. I learned this the hard way as I am a detail-oriented do-it-yourself type person. I expended too much of my own energy working on tasks that the women should

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have been doing themselves in the name of perfection. By not focusing on other critical management issues and being overly involved, I increased the women's dependency on me to make major decisions for the group.

Ownership of the group is important for sustaining the members' satisfaction with the group and its activities. A mechanism by which to instill ownership is leadership. In order to inculcate the concept of ownership in the women, I held a meeting solely on leadership. At the beginning of the meeting, leadership was introduced by discussing local community leaders, namely the sarpanch (head of the village governing body, the gram panchayat). Group leaders were selected thereafter and one member commented that the leaders were like the group's very own sarpanches. This title gave the newly elected leaders positive acknowledgement which they associated with some level of prestige. While humorous, I assume that the label 'sarpanch' prompted the women to feel that they had to perform as leaders. As a symbol of their new titles, the women were also presented with ribbons to be worn on their saris or blouses. The ribbons legitimized the women's roles, reinforcing their need to live up to the group's expectations of them.

Additionally, in a short skit, my colleague, Preeti and I played two of the women as leaders in the group setting wherein each of the women behaved in ways that compromised their leadership. This elicited responses of recognition in the women (especially those who were being shown in the skit) that the actions portrayed were not in line with the leaders' responsibilities. The ability to actually see themselves as leaders allowed the women to understand why good leadership is required for the functioning of the group. Since then, though there is room for improvement, the leaders of the group take their positions somewhat seriously, elucidating that the group has some level of significance in the newly elected leaders' lives.

Leadership qualities emerge in some because of cultural norms such as that of giving respect to elders. For example, when it came to creating new vermicompost beds, the elders of the group would delegate tasks and most often the younger women complied. This type of natural leadership also arose when one of the elders felt that a younger woman was not doing a thorough job and pushed her to change her behavior. If enlisted, the elders can many times rally the entire group around a task. No qualms should be had using this power dynamic to the group's advantage.

Even in the fourth month of operation, the leaders of the group have not assumed the responsibilities associated with their positions to the extent that I would expect. What I plan to do in the coming week as the vermicompost will soon be ready for sale is to give each member one responsibility with respect to preparation for sale rather than have the group leaders take all tasks on themselves. In this way, women will be encouraged to carry out their assigned tasks because *everyone* is required to do something toward the same effort.

4.3 Motivation

Waning motivation is a natural occurrence in situations in which tasks are carried out but benefits are not immediately seen. I observed this in the women's incomplete job of maintenance, reluctance to come to meetings, disinterest in group activities, and sense of detachment in terms of group and business decisions, among others. In order to combat this, I tried to incorporate interesting activities into weekly meetings: testing their blood for anemia (many of them often feel weak so this was relevant to their health), showing them a cartoon film regarding dowry and early marriage of girls, etc.

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While these activities helped to lessen the degree to which most women felt unmotivated, I decided that money is powerful and that the women should be paid if there is even a small amount of profits. This would show them that there is money to be had in this venture but that benefits are gradual. Thus, because a few individuals bought the compost, and some of the extra vermicompost shed materials were sold, the women each received Rs. 35. While this was not a transformative step, it *did* have a positive effect on some women's attitudes.

As religion plays a large role in all of their lives, I feel that I should have conducted a havan (prayer ceremony) at the vermicomposting site when the shed was built. This way, they would feel that vermicomposting was connected to God, compelling them to participate thoroughly even without the prospect of revenue in the near future.

4.4 Accountability

Many of the issues already discussed tie into accountability. There are also specific examples in which accountability plays an important role in staying to task in terms of the women's task of maintaining the vermicompost. Bhani Ji is a member who goes to her parents' home often and is seldom present for meetings. While she has enlisted her daughter-in-law, Sangeeta Didi, to maintain the beds while she is gone, Sangeeta Didi did not maintain Bhani Ji's beds for about a three-day period of time for various reasons. When I and some of the other women came to know this, we were disappointed. I posed the question to all the women at the following meeting if they felt that Bhani Ji should be removed from the group. Some were in agreement while others felt it was unfair to do so without speaking with either Bhani Ji or Sangeeta Didi first. A few of them spoke to Sangeeta Didi thereafter and said that she was upset over the prospect of her mother-in-law being taken out of the group (probably because it would weaken her relationship with her mother-in-law given that the responsibility during this time was hers). Since then, everyone has decided not to remove Bhani Ji, and Sangeeta Didi has been timely and thorough in her work. As undesirable of a position as it was to have to propose this kind of action, it proved that this push is the kind sometimes needed.

During the month of May 2007, it was noted that the compost was ready in several beds. Thus, women began removing the top layer of compost and prepared to package and sell it to someone who had requested to buy it. A lot of time was required for this process and the frustrating part was that there were few women participating. Even one woman, Vimla Ji, finished caring for her two beds one day during this preparation and packaging process and then sat down near some of the other women to socialize and watch instead of actually taking part in the effort. The next day however, she arrived and immediately began helping in the preparation process before even looking after her own beds. I assume she felt she needed to add to the group's goal and found a way to be of value because she had actually seen what was involved in preparing the compost for sale the day before. The downside is that her participation was not consistent; it was high on this day but declined thereafter depending if there were others around her to put pressure on her to do work and depending upon her mood.

A more preventative example of an accountability measure I took was the creation of the vermicompost cards. The purpose of these cards was to ensure that the women were watering the beds daily and raking them every four to five days. The cards were essentially just calendars on which members were to mark each day with an 'X' after they had watered the beds and with a circle on the days that they raked the beds. Despite explaining the cards and teaching the women that knowing how to read and write was not a precondition to marking them, unless I was present to monitor the women, the cards were seldom used. Therefore, because I did not have the capacity to be present when each woman maintained her bed, the

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card system was used for about a month and a half. A positive aspect of using these cards initially was that they instilled in the women the habit of raking the beds periodically.

Based on these examples, I dealt with issues of accountability in several ways: by having the women resolve issues themselves, by clearly describing what responsibilities are required for them to carry out, or by systematizing the vermicompost maintenance process. The first alternatives rendered an immediate and positive change in behavior, the second yielded a change in behavior but for a temporary period of time, and the third did not work as expected fortunately facilitated in making vermicomposting a habitual process in the women's routines.

4.5 The Vermicompost Shed Construction

The construction of the vermicompost shed was a month and a half-long venture that was largely a community effort. The expenditures of the shed materials being high, I wanted to keep the cost of the actual construction of the shed low. The women empathized because they knew that a percentage of their profits would go into paying off the start-up costs of the business. As such, several of them volunteered their sons and nephews to build the infrastructure.

Krishi Vigyan Kendra, a local organization which promotes organic farming, assisted me in the design of the shed. Once I explained it and showed the visual to the young men involved, they were able to construct it on their own.

The difficult aspect of this process has been having them make improvements to the shed, such as tying the tarp down in a more sturdy fashion so as to increase its durability and prevent damage to the beds from bad weather conditions. This is also a lesson in accountability because the women obviously do not feel enough ownership over the group to have the improvements made despite my repeated requests to have it done. My next steps in this area (as mentioned earlier) are to assign each woman livelihood-related tasks with the hope that if each has a responsibility aside from vermicompost maintenance, then she will observe the other women doing it and feel the pressure and need to do her task as well.

5.0 Next Steps and Sustainability

Group direction and sustainability are as important as the formation and operation. If the members are interested, the group should exist for an indefinite period of time (See *SHG Timeline* after Appendix B).

5.1 Sales

To ensure the financial success of the group, my next steps involve delegating tasks with respect to preparing for the first local vermicompost sale. I will explain what is involved in preparing, packaging, and sending off the material to all the women. Because the first buyer has requested an amount of 300 kilograms of compost, the women must collectively decide the means of transport they wish to use. If they do not mind paying, they can arrange for a camel or donkey cart. If not, they can ask the men and boys in their families to each take one bag to the site where the material is to be dropped off. They must also work together to remove the prepared compost from the beds and place it into bags to be transported.

Because there is a good possibility that the women will be making a sale to a large company outside the area, there is also the added pressure for them to prepare the packages of compost before late June. The next meeting will involve conveying the above details as well as those involved with this larger sale, including the potential profits of the sale (but being conservative so as to not provide false hope). Additionally, in order to sustain the livelihood, several women will be asked to ensure that

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improvements to the shed are made (because the rainy season is soon to arrive) and to increase demand for their product by posting promotional flyers throughout town.

Gauging the success of the business is also dependent upon the women's willingness to take a more proactive role in the marketing process. This involves disseminating flyers, spreading information about their product by word-of-mouth, and participating in vermicompost awareness meetings and open houses at the compost site.

5.2 Bringing in an SHG Facilitator

Most successful SHGs have required SHG facilitators for at least the first two years of their creation. (Gonzalez, 2005) While I feel as though I am a good person to do this as I have been with the women from the start, sustainability of the group beyond my time here would require someone else who lives here permanently to facilitate the group. The primary job responsibilities would involve bookkeeping (for their business and for the savings and credit activities they have just started); holding periodic meetings promoting public health measures (such as family planning or breast cancer detection) or imparting soft skills (such as public speaking skills); monitoring of activities at the vermicomposting site; and marketing the women's product locally. If there were literate members in the group, they could assist with some of the record-keeping. As it stands though the women have mathematical skills but all of them cannot express them in written form. As such, in the coming weeks I am looking to recruit someone locally to take on my role as manager and facilitator.

Earlier attempts were made to teach the women numeracy skills. This effort proved too time intensive for me to do alone so I recruited the daughters and nieces of the women to do so but most lost interest quickly. Even strict enforcement of the girls was not enough to sustain this activity. Most importantly, the women were not interested in learning themselves. According to Mandakini Pant, "[while] women's capacity and self-confidence have increased as a result of education,...poor women do not perceive the immediate relevance of literacy in their daily struggle for survival. Literacy per se may seem meaningless to them when livelihood concerns take primary importance." Perhaps adult education would be more appealing if it were presented in a way that "integrated savings and credit group activities [as well as] livelihood enhancement programs". (Pant, 2005)

5.3 Accountability

Getting the women to proactively take ownership of the group is a key strategy to sustainability. At this point, the women are apathetic about certain aspects of the group and of the livelihood, they depend on me too much, and they trust that others will carry out tasks that they are unwilling to do. For this reason, an upcoming "emergency" meeting is to be held in which it is to be expressed to the women that they are working for themselves instead of a company and as such, they can choose to take initiative and make business decisions or they cannot make any but be secure with not making any profits. It will also be communicated that women who do not maintain their beds for a day are not losing out on profits just for themselves but also for the group as a whole.

5.4 Location of Livelihood

Because tensions have erupted over the issue of land and rent, a critical next step is whether to leave the shed on the current plot of land and pay Vimla Ji (the owner) rent, or move it to Jamna Ji's plot of land. The women are currently continuing the livelihood because of the earning potential of this venture and because they realize how much seed money has gone into the infrastructure that has allowed the vermicomposting to happen. If they decide to continue it beyond the first batch of vermicompost, I predict that the land arguments that have come about will have been a lesson in navigating through

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group politics. The members will then be learned in what it takes to make a group function well and will therefore have honed their decision-making skills especially in instances of instability. Lastly, those who have found the group environment and the livelihood itself to be undesirable can leave the group; those who stay will know what it takes to run a successful second batch of vermicompost and will do so in the company of their peers who are like-minded in their desire to sustain a cohesive group that operates its livelihood smoothly.

A meeting is also scheduled to take place that will lay out the women's options. I will discuss the advantages and disadvantages of each alternative and will promote constructive discussion. Hopefully the women will understand the urgency of this situation because as they clear out the beds, a well-shaded area will be needed for the worms. The message that is intended to be put across is that if the location is changed, until the shed is completely moved and reconstructed, some worms will undoubtedly die in the moving process, decreasing the group's earning potential. This discussion is likely to bring to the surface the same tensions dealt with earlier but in the name of saving energy, time, and money, it is worthwhile.

One of the main determinants of the sustainability of the group is the success of the business. Money is many of the women's main priority and if that is being generated, I feel that some may be willing to set their differences aside for what they perceive to be a greater goal.

5.5 Diversification of Products

Most successful businesses sell an array of products and services. Therefore, it makes sense to look into the future to see what other business ventures the women of the Ashok Nagar Mahila Mandal can become involved with.

I am already in the process of creating an organic herbal spray which is used to further protect crops from pests. It will be ready in several weeks, at which time I intend to introduce it to the women so they may use it on their own crops and test its efficacy. Even if they are not convinced, perhaps providing each customer with a sample of it would be a useful gauge of whether the spray is something they would pay for in the future.

If this does not seem like a viable product, another task for the new SHG facilitator and manager would be to research another livelihood option to complement the vermicomposting in which they are currently taking part.

5.6 Worst Case Scenario

If there are too many tensions in the group that cannot get resolved, the women are sufficiently familiar with composting that they would be able to carry out the composting in small groups, one smaller group, or individually. They may not have the same potential profits on a smaller scale to supplement their household income but they *would* be able to produce enough compost just for their own agricultural use. While this is not the ideal outcome, the women *would* be utilizing what they have learned in a way that would benefit their families and perhaps boost their own self-confidence as well as receive recognition for doing something that strays from the norm.

6.0 Conclusion

The primary objective of the creation of an SHG in a dhaani near Bagar was to create a business opportunity for women. I set out to do this, organizing women into an SHG that would empower its members financially and in their social and private lives by way of a collective business.

I felt that vermicompost was the most beneficial option in the livelihood sector because it has been proven successful in other areas, it will be promoted most heavily locally so as to improve local agricultural practices, and it has seldom been taken up as an all-female group activity and therefore these women could potentially be seen as trail blazing entrepreneurs.

While the implementation is taking place for the first time, it seems as though there could be tremendous change in the members' lives and in the way in which they are perceived now that they are applying something new that they have learned.

Work towards organizational harmony is critical in ensuring that the group is sufficiently unified to be able to make collective business decisions and move forward once the time is fit. Thus, delegation of tasks, group tasks, tasks in groups of two or three, and strong leadership will be enforced and encouraged during the coming weeks and months.

While all SHGs are different in composition, and there is no uniform manner in which SHGs should be operated and managed (meaning sequenced meetings, standard meeting agendas, etc.). This case study may prove useful to rural communities where NGOs or individuals are advocating local development via SHGs. Furthermore, scarce documentation exists on the management of the affairs of SHGs in which most members are illiterate. While implementation is still taking place, the hurdles, mistakes, and achievements are instructive for those starting SHGs in this specific cultural context.

Appendix A

Self Help Groups (SHGs)

An SHG is comprised of 10 to 20 people, often times women, who organize into a group on principles of unity and to financially and emotionally support each other. After India's National Bank for Agriculture and Rural Development (NABARD), who was assigned the task of framing appropriate policy for rural credit, promoted SHGs in the early 1990s, SHG's increased in popularity and their existence is now so prevalent that they reach 16 million households in India. (Parikh and Sasikumar, 2003)

SHGs were created with the goal of decreasing the economic vulnerability of its members through pooled resources and collective strength. Specific objectives include accessing available and affordable credit for consumption and production needs of the members and to instill in members a savings habit among members, allowing for income smoothing. (Parikh and Sasikumar, 2003)

SHGs were first created to encourage savings and credit activities among their members. Since they have been around for such a long period of time, the provision of credit has evolved to promote individual entrepreneurial ventures by allowing their members loans for seed capital to which they otherwise may not have had access. Additionally, some NGOs even advocate that an SHG engage in a group-based business.

Appendix B

Grassroots Development Laboratory (GDL) Background

The GDL is collaboration between the nongovernmental organization (NGO), *Indicorps*, and the *Piramal Foundation*. The GDL's objective is to find grassroots solutions that address rural development challenges in the computer technology, education, health, and livelihoods sectors. Based on these local innovative trials, the GDL aims to develop best practices that can be replicated.

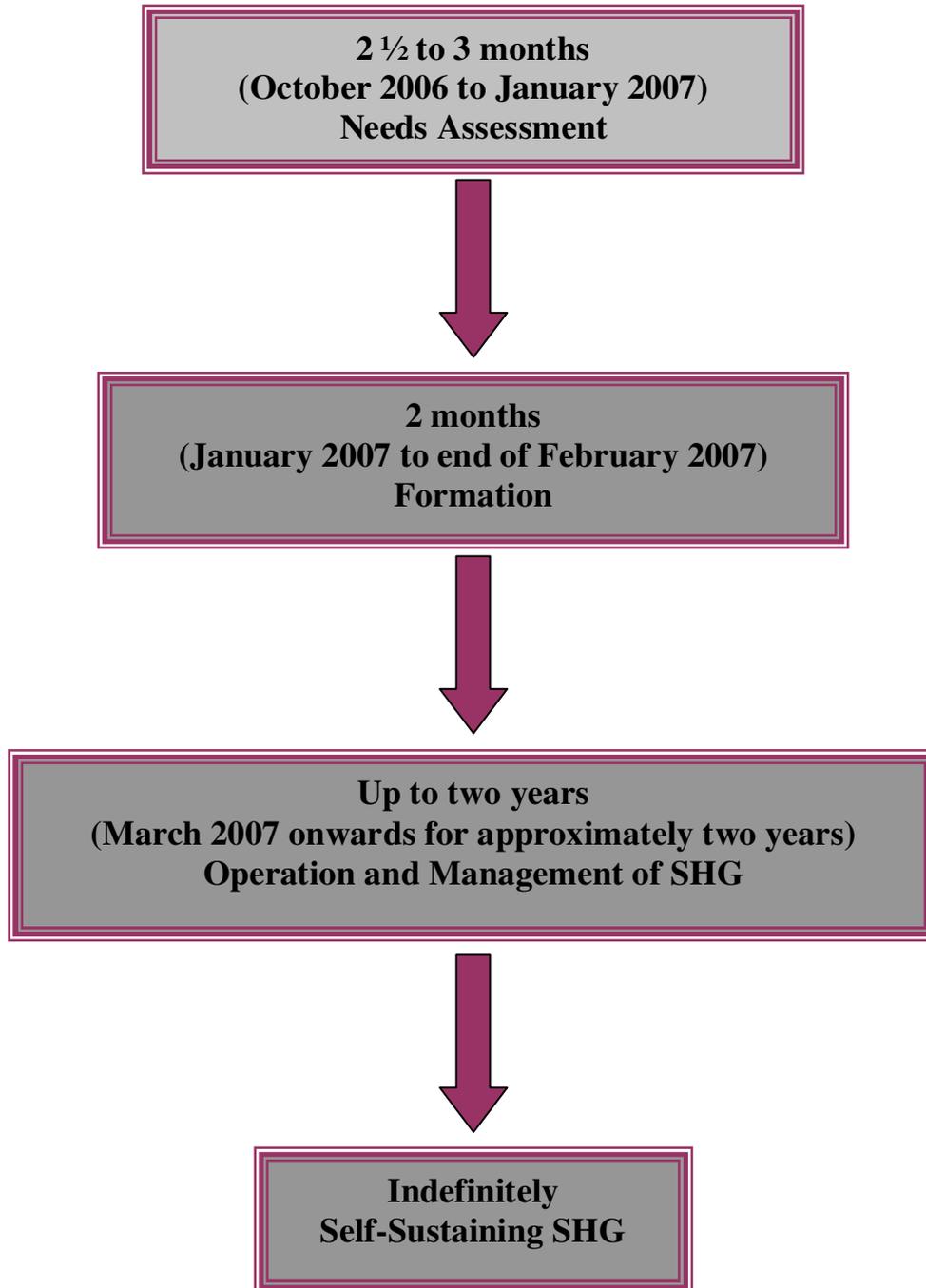
The GDL is based in Bagar, a town in the Jhunjhunu district of Rajasthan with a population of approximately 15,000. While Bagar faces challenges in employment, electricity, healthcare, water access, and the like, it is also equipped with a plethora of schools, and possesses various forms of connectivity (three newspaper agencies, five mobile phone towers, etc.) Though there exist socioeconomic differences among residents, there is a sizable population with disposable incomes.

32 educational institutes exist in Bagar which is one of the main sources of income. The other is remittances, as a large number of male residents have migrated out of Bagar for work or have joined the army.

Indicorps is a non-partisan, non-religious, non-profit organization that supports the Indian diaspora in contributing to India's development on a grassroots level. The fellowship program provides young people of Indian origin with one- or two-year service opportunities designed to promote peace and empower Indian citizens. In addition to international development experience, the fellowship also focuses on leadership and personal growth.

The Piramal Foundation is a private foundation that financially supports innovative solutions to India's development issues. By encouraging Indian youth to find pioneering solutions to such issues, the foundation's purpose is to develop a generation of passionate and socially conscious leaders. Founded in 2006, it began by establishing the GDL and has developed "Dreaming of an Indian Awakening" (DIA) in an effort to further cultivate young Indian leaders through various events that advocate critical thinking skills about a host of nationally-relevant and development-oriented issues.

SHG Timeline



Note: These time periods are to be used as guidelines; they are not hard-and-fast.

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