KEY LEARNINGS AND INSIGHTS FROM RAJIV GANDHI MAHILA VIKAS PARIVYJANA WITH SPECIAL FOCUS ON THE CONTRIBUTION FROM ‘THE MAN NAMED KHAN’

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Key Insights and Learnings from Rajiv Gandhi Mahila Vikas Pariyojana
With special focus on the contribution from the “Man Named Khan”

Introduction

The women of the North Indian state of Uttar Pradesh, the most populous in the country, are a veritable example of dignity, courage, care, compassion, resilience and reverence for life. Though the state is very rich in natural and human resources, it is economically backward with about 20% of India’s poor living in it. Despite the greater strength of the women, their status is much below that of men in the state. There is a persistent gender discrimination against women in many respects mainly because of some deep-rooted belief systems in the society. The girl child has to face lot of discrimination in education and upbringing. The literacy rate among women is low and the woman is very much a victim of deprivation and neglect. In short, there are fundamental social and economic barriers that surround women in Uttar Pradesh. Their voices remain unheard due to gender and feudal patriarchal structures that dominate negotiating power relations. Nobody in the development sector had made any sincere effort to address these barriers faced by the women. It is in this context, Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) was started in the State in the year 2002 as a special initiative by the Rajiv Gandhi Charitable Trust focusing on empowerment of the women in a unique way by unleashing their individual and collective potential to use women themselves as agents of transformation. It started in a few underdeveloped blocks in Raebareli, Sultanpur and Amethi districts and grew exponentially to cover 275 blocks across 42 districts connecting to 1.5 million women in the last 13 years, helping them to break the fundamental barriers, raise their hopes and confidence and access institutional finance, livelihoods, health and their rights and entitlements in a non-hierarchical way. The successful saga of women under the programme has by now led to the evolution of a unique theory of transformation and path to creation of prosperity in the villages, all by disrupting the hierarchy. The story of this successful movement owes much to the legacy of the “Man Named Khan”.

1 The Hindu dated October 16, 2013-Report by Meena Menon on Shoaib Sultan Khan
RGMVP creates a large scale SHG Movement in North India

By its sheer size of coverage of poor and the ownership and participation of women through the SHG network, it has become the largest Self Help movement led by women in North India, working for their holistic development. It is working on the modified and expanded model of SHGs in which the SHGs and their federations become powerful social platforms with focus on livelihoods, health, rights and entitlements and local governance.

RGMVP learns the alphabets of community mobilization from Shoaib Sultan Khan Sahab

It is Shoaib Sultan Khan Sahab from whom RGMVP learned the alphabets of community mobilization, community participation and self-help. He visited RGMVP for the first time in July 2008. It was during this visit RGMVP learned the alphabets from the Master. His second visit was in March 2011 followed by his third visit in April 2012. He visited the project at his own expenses out of sheer passion to see how the poor women in the villages of Uttar Pradesh in India respond to the idea of self-help and to guide the RGMVP team with his rich and insightful experience. The learnings from this legendary figure from Pakistan helped RGMVP to a great extent in taking the women empowerment programme to the current level of a transformational movement, validating each and every insight given by him.

Inspiring Insights from the visits of Shoaib Sultan Khan which RGMVP could validate (In his own words)

First Visit

1. I explained that the success of this approach is dependent on i) peoples willingness to get organised to enable them to unleash their potential; ii) presence of an honest and committed leader within the group willing to acquire through
human resource development training human skills to lead the group and iii) presence of a sensitive support organisation of dedicated and committed staff to be the catalyst in organizing the poor in SHGs and facilitating removal of obstacles in the way of the SHGs to achieve the full potential of what they are willing and capable of doing.

2. It is only RGMVP, which focuses on unleashing the potential of the people by organizing them. Secondly RGMVP has no pre-conceived package of interventions to reduce poverty. It is SHGs, which identify the interventions, which could facilitate unleashing of their potential. And thirdly RGMVP, by organizing SHGs reaches the household level, most of the government programmes and projects only reach the village or gram level. Poverty prevails at household and family level and unless a programme helps and facilitates the family to rise above the level of subsistence, poverty from the village would not go away.

3. RGMVP’s vision should be focused on harnessing peoples especially poor’s potential to come out of poverty. If RGMVP deviates from this vision, it would not achieve its ultimate goal of elimination of poverty. RGMVP has to have a very focused vision and a clear mission like the Persian proverb “catch hold of one and hold it firmly instead trying to catch many and succeed in catching none”.

Second Visit

4. The amazing phenomenon was the communal harmony in the village when one of the SHG members lost her abode and had no shelter. Nurjahan took her Hindu member of the SHG to her house and for one month she stayed with her till her house was rebuilt.

5. The GS/SHG’s are giving great importance to education and the SHG has no hesitation in giving education loans to its members when required and many of their children were now pursuing MBA/Masters/Graduation studies.

6. The Banks are refusing to extend Cash Credit Limit (CCL) to them till they repay their outstanding loans which means RGMVP cannot motivate them to join SHGs because there is nothing for them if they join. The reason for default is attributed to rampant corruption in implementing SGSY. At every stage, palms had to be greased both in government departments (DRDA and Block) and in Banks, with the result that despite the subsidy, the BPLs never got enough
money to buy the buffaloes which was supposed to give them an income stream enabling them to repay the monthly installment. This is a sad situation and RGMVP will have to do something to bring these unfortunate BPLs in the organized fold.

7. The emphasis on Community Resource Persons (CRPs) and exploiting their true potential has been the most significant achievement of the RGMVP. It has promoted a model which is low cost, it is capable of reaching the poorest of the poor, it conceives convergence and synergy and promotes holistic development and brings social harmony, as was fully evident in my visits to the villages and interaction with the women.

8. I was not surprised what RGMVP has achieved but I was amazed how quickly this has been done. I had never witnessed such social transformation in such a short period anywhere.

9. I told the team the challenge of inclusion of (Below Poverty Line people) BPLs by RGMVP and the importance of making support organisations and institutions of the people financially viable. In the organic, pragmatic, sociological mode of the social mobilization approach the role of support organisations keeps on changing but these will always be needed to support and facilitate the institutions of the people for vertical development. When I was asked when would I come again. I responded I would very much like to.

Third Visit

10. In 1982 when I had initiated the Aga Khan Rural Support Programme (AKRSP) based on development principles enunciated by Raiffeisen in 19th century Europe and learnt by me under the tutelage of Akhter Hameed Khan (AHK), it was not in my wildest dreams that the efficacy and universality and applicability of these principles would be proven from Gilgit-Baltistan to Gwadar, from Peshawar to Tharparkar, from Andhra Pradesh to Uttar Pradesh. In a nutshell, Raiffeisen had advocated ORGANISATION, CAPITAL GENERATION and HUMAN SKILLS DEVELOPMENT.

11. Applied by AKRSP in Gilgit-Baltistan Chitrals, over a period of a decade, the income of the million people, living in one of the harshest and most inhospitable terrains of the world, doubled in real terms, according to a World Bank assessment. The RSP (Rural Support Programme) approach currently extends to 4.5 million households comprising 30 million people in Pakistan. The same principles applied in Andhra Pradesh transformed the lives of fifty million people over a period of fifteen years, enabling the ten million organized households to access 100 billion Indian Rupees from commercial banks in 2011-2012. These are the poorest of the poor households and some of these women whom I met in 1996 used to earn Rs. 5 a day weeding the fields of the rich farmers.

12. In 2007, RGMVP applied these principles in Uttar Pradesh beginning with a few Blocks. I have had the privilege and pleasure of participating in RGMVP’s Visioning Workshop in 2008. Since then this was my third visit to RGMVP, on the kind invitation of the CEO RGMVP Mr. Sampath Kumar.

13. Like a spectator who sees more of the game than the players, I am amazed at the progress made by RGMVP since my first visit. The main features of RGMVP adoption of Raiffeisen principles is that it has implemented these principles in letter and spirit, with
the result that RGMVP has developed a low cost activists (CRPs) centred approach which is both sustainable and conducive to taking it to scale. It has also ensured inclusion of the poorest of the poor (PoP) from the beginning. RGMVP’s greatest contribution is persuading the banks to make Cash Credit Limit (CCL) accessible to organized groups. This is of course, dependent on the Groups fulfilling all obligations and coming upto the criteria, laid down by the Banks, for CCL entitlement. This has resulted in instilling Group discipline, especially of savings, proper record keeping and trustworthy management. This had led to fostering of institutions of the people built on very strong foundations, namely, Groups (Samooh), Gram Sangathan and Block Sangathan. These institutions of the people are gradually getting empowered to demand their entitlements be it NREGA, Below Poverty Line (BPL), ration cards, health entitlements etc. However, the empowerment process is a long one and if these people’s institutions are left to fend for themselves before these take roots and become financially viable, these might be overwhelmed by reactionary elements in the society.

14. The RGMVP’s Community Resource development Centre (CRDC) reminded me of the pioneering work AHK did in sixties by setting up Thana Training and Development Centre (TTDC) in 110 Thanas (police station jurisdiction) of what is now Bangladesh. The TTDC are a viable unit of development administration and are surviving to this day. To my mind, CRDC have the same rationale and hopefully would eventually develop into a viable unit for development administration of the districts.

15. The one thing I heard everywhere was the amazing impact of exposure visits of the activists to Andhra Pradesh. This was nothing new to me as I have seen what an exposure visit can do in explaining the process of unleashing the potential of the people through social mobilization, even to the most learned and most experienced, nothing else can do it. RGMVP has indeed now a pool of its own community resource persons (CRPs) who seemed to be second to none. I was told comparing RGMVP with Society For Elimination of Rural Poverty (SERP), Andhra Pradesh that there is much faster progress in RGMVP and more importantly poor women themselves are leading it. AHK used to describe the activists as diamonds of the community and I must say I saw hundreds of them on this visit. Being associated with nearly a million community organisations (COs, SHGs) in South Asia, I can say with full confidence that for the success of the Group, a good honest and competent activist is a must. RGMVP has done wonderfully well in fostering such a large pool of CRPs.

16. RGMVP now faces two challenges; firstly how to consolidate its gains so far in terms of making the Samooh, the Gram Sangathan and the Block Sangathan financially viable, for example, when I raised this issue with one of the Block Sanghthan (BS) comprising 612 SHGs and 30 GS representing 7260 households, they had not thought of it. They were happy and contended receiving a subsidy of Rs. 20-30,000 per month from RGMVP. When I posed the question, in view of substantial income of the households due to access to CCL, would it be asking too much of each member of SHG to contribute Rs. 5 per month to meet the recurrent cost of running the BS. There was silence but no disaggreement. I suggested they need not stop taking the support from RGMVP but time has come for them to start building up an endowment for future sustainability of the Sangathan. I got the idea from what I saw already happening at Nya Khera in Jhansi.
17. The bigger issue is that credit is not the end all and be all of a poverty reduction programme, as the experience of the world has shown and my personal experience with Rural Support Programmes (RSPs). Credit is an excellent glue to begin with to organize households but the management and field staff should not stop there, they should continue to stimulate the aspirations of the organizations of getting their entitlements and rights, as has been done in many places but this has to be mainstreamed like CCL. It is only then organizations of the people will be sensitized to achieve their higher goals, which are within their grasp.

18. The Independent South Asian Commission on Poverty Alleviation, set up by SAARC States in 1991, made an overarching recommendation to the Heads of State, on the basis of empirical evidence from rural areas of South Asia that Social Mobilization should be the centerpiece of all poverty reduction strategies of the States and to achieve this goal States should allocate resources to set up independent and autonomous sensitive support organizations to organize the poor because social mobilization does not lend itself to a support structure fettered by bureaucratic norms and procedures. RGMVP, SERP and RSPs are examples of what the Commission had in mind. RSPs and SERP successes are largely attributable to support from the governments.

19. RGMVP, despite lack of support from the State Government, has demonstrated clearly and unquestionably that there is tremendous potential in rural women of UP and given the requisite support, they are capable of transforming the lives of the rural poor of the State. However, this transformation, as it happened in Andhra, will only take place if the poor women of all the 800 Blocks in 75 districts of UP are brought in an organized fold. RGMVP has the wherewithal, except the resources, to take it to scale. To my mind, National Rural Livelihood Mission (NRLM) has the requisite resources to partner with RGMVP, to achieve its objective of poverty reduction in the State. In my meeting with the Commissioner Rural Development UP, kindly arranged by Sampath, Mr. Srivastava did not seem averse to NRLM’s linkage with RGMVP. I earnestly implored the team to get this done otherwise posterity will cry at a golden opportunity lost to banish poverty from UP.

RGMVP Validates the Insights

Since the first visit of Shoaib Sultan Khan Sahab in 2008, RGMVP followed each and every advice and insights provided by him. In addition to the above-mentioned insights, RGMVP had very important learnings from him by associating with him in his field visits, which are given, below:

1. The poor needs institutional platforms to come out of poverty
2. There are diamonds among the poor. We need to search and polish them
3. Success depends on the quality of the support organization
4. Society needs holistic development
5. There should be consistency in our approach and it needs patience and perseverance
6. We should focus on what the poor can do.

The RGMVP team learned the basics from him and held his advises dear to its heart and started graduating.

**RGMVP has grown up**

From 2008, the year of Shoaib Sultan Khan Sahab’s first visit, till now, it is the story of tremendous growth of RGMVP reaching out to the poorest of the poor (BPLs) in 275 backward blocks across 42 districts of Uttar Pradesh. The journey of RGMVP has validated every insight of the great visionary. It can be seen from the Key Impact Chart given below:

**New Insights and Learnings**

**Evolution of Core beliefs of RGMVP**

The Learning from the visits and advices of Shoaib Sulatan Kahn Sahab and RGMVP’s own experience from the field enabled RGMVP to develop a strong belief system of its own comprising of the following elements:
1. Poor have strong desire and innate ability to come out of poverty. Psychological, social, economic and political obstacles suppress this capability.
2. Poor have a strong spirit of volunteerism.
3. Poor can come out of poverty only through their own institutions.
4. Social mobilization is needed to unleash the innate abilities. But it isn’t automatic and needs to be induced.
5. Everyone has the potential and the desire to give leadership.
6. Leadership is a voluntary and unconditional action to help others. The more diverse the organization, greater is the confidence of the social capital. Hence it is in everybody’s interest to “include” others.
7. Disrupt the hierarchy: Non-hierarchical communication can help in acceptance and understanding of messages by community leading to effective behavior change.

**Strategies Followed by RGMVP**

All strategies in RGMVP are evolved around the core beliefs. The Communities are unorganized and lack platforms for voicing their opinions. The poor are skeptical due to previously failed charitable/beneficiary models that do not take their community perspective. There is a hierarchy prevalent inhibiting real understanding and participation. Hence RGMVP’s strategy is to organize community to recognize that there are two clear boxes of options in front of them. One is a “self-help box” full of options which they can do by themselves and which can bring positive changes in their life. The other is the “entitlement box” which has a number of options, which they can resort to, provide they have the knowledge, courage and confidence to act individually and collectively. Thus the basic strategy is to mobilize the community to organize their own institutions of Self Help, i.e., Self Help Groups (SHGs) and their federations and build the capabilities for self-help and access to entitlements as under:

- Helps the community to organize in to SHGs and enable financial empowerment at the family level to address indebtedness and patriarchal barriers
- Federates women at village and block levels, ensuring synergy between the demand and supply side
- Uses a cost-effective, auto-catalytic and self-sustaining model to reach out to socially excluded families
• Focuses on finance, health and livelihood programs to help families take the path of prosperity.
• Raises awareness and confidence of women and their families to access entitlements
• Nurtes leadership and volunteerism
• Create social capital for capability building of institutions and its members and scaling up the mobilization

Institution Building: SHGs and Federations

RGMVP has re-conceptualized the conventional notion of Self Help Groups, where SHGs facilitated by it imbibe the values of collective ownership, equal participation and decision-making, ability to evolve and efficiency. SHGs under all programs act as operating platforms for women to collectivize and share knowledge.

Each SHG consists of 10-20 poor women, typically from similar socio-economic backgrounds. They are strategically federated to form a Village Organization (at a village level), representing 150-250 poor families from 10-20 SHGs. Each VO is in turn federated into a Block Organization (at the block level), representing 5000-7000 women. This results into a 3- Tier institutional model.

At the time of collectivization, RGMVP facilitates SHG - bank and credit linkage. Once the entire federation has been institutionalized, these dissemination platforms are efficiently utilized to provide technical and sensitive support on a variety of areas including health and nutrition, sustainable agriculture and dairy, rural livelihoods, sanitation and financial inclusion. As a strategy, RGMVP and its field functionaries have identified and nurtured a cadre of community level leaders, volunteers and trainers, built their competency, so they can drive the program in the communities deeper and wider as a project withdrawal stage. Capacity building and iterative trainings from RGMVP for all women in the federation is also imparted on a continuous basis. RGMVP works beyond project related interventions to breaking deep-rooted barriers of private and public institutions. It promotes social inclusion through women as central change agents. It has expanded the scope of the SHG model to a social empowerment platform. The process is bottom-up creating platforms for communities to work together, enhancing knowledge among the community, increasing their absorption capacity, generating leadership among the poorest of the poor and creating an enabling environment to challenge the fundamental issues. It enhances skills and capacity of communities to make decisions and take action to improve their immediate and social environment. It encourages adoption of positive behaviours, by changing social and cultural norms in the society. Thus the approach is holistic.
The SHG is the basic structure where the following activities take place:

- Thrift and credit activities
- Participatory monitoring of the groups
- Sharing and caring among members, breaking barriers and building confidence and developing leadership and volunteerism
- Household Individual Investment Plans through Bank Linkages, Individual poverty reduction plans

The VO is more for strengthening collectivization, leadership development and access to entitlements as under:

- Strengthening of SHGs, monitoring and review and handholding
- Arrange line of credit to the SHGs
- Social action including health awareness, linkages with Anganwadi and ASHA and helping members
- Access to rights and entitlements
- Village development and linkage with Gram Panchayats and Leadership development
- Training and other support activities, Social Capital identification and nurturing of Bank Sakhis and Swasthya Sakhis
- Reaching out to left over purvas and connecting to left over households and mobilization of SHGs
- Building their own corpus through fixed contribution from SHGs and also by creating grin banks for meeting emergency needs at village level.

The BO is the apex level body of SHGs at block level which functions mainly as a resource organization managed by women as under:

- Support to VOs
- Secure linkage with Govt. Depts.
- Auditing of the groups
- Training hubs
- Creating a corpus of the BO for sustainability through monthly contributions from BOs and exploring other sources to enhance the corpus
- Acts as a community resource centre

RGMVP believed that Information is the key to unlocking the barriers. The three tier institutional model in RGMVP acts as an “information pipeline” reaching out to each SHG member and thus to each household.

The RGMVP Process of empowerment has been studied and accredited by the Tata Institute of Social Sciences (TISS).
Success story

Kismatun Bi was poor and lived in a small hut. She had lost her husband while she was young and bore the responsibility of bringing up 8 children. She worked as a midwife in a hospital. Her meagre salary was insufficient to make her meet both ends. This is what she has to say, “With God’s grace, I came to know about SHGs and decided to join in”. She adds, “SHG changed my life and I was able to make my children’s dreams come true.”

Kismatun Bi began her monthly savings with great difficulty but soon borrowed money for a family livelihood. One of her sons did a baking course and she established a bakery, which she now manages in Bahadurpur. The bakery does excellent business. Kismatun Bi’s another son is presently employed in Saudi Arabia. Not surprisingly, his ticket and Visa was financed from CCL. She financed the marriage of her three daughters with her group’s help. Younger sons of this confident SHG woman are still studying in school. Kismatun Bi hopes that she will discharge the necessary duties for them in the future with the group’s help.

Capability Building and nurturing of Social Capital

The core activity of RGMVP is to build the capacity of the people by building capabilities to address the challenges. In the process, a number of women leadership cadres are generated to carry forward the process led and owned by women with support of entire household members.

RGMVP invests heavily in building capabilities of community women it works for. Once the SHGs and their federations were institutionalized, field functionaries identified motivated women, nurtured them and imparted extensive trainings. Over time, these women, developed competency in numerous areas including – financial inclusion, banking, book keeping, maintaining of records, health, sanitation and livelihoods.

After extensive capacity building and nurturing, trained community leaders transformed into Samooh Sakhi (who engages in community mobilization), Swasthya Sakhi (engages in health message dissemination), Ajeevika Sakhi (livelihood specialist), Bank Sakhi (expert in banking/financial matters, who can lend a helping hand to other SHG members to open bank accounts). RGMVP also identified exceptional women who could act as master trainers and mobilization
agencies, trained them further transforming them into social capital such as a Community Resource Person and Program In-charge of Community.

It is not surprising that the confidence built up in the process has propelled many a women to take up leadership positions in the local governance and led them to take bigger roles in the federations itself. Many such women are competent enough that they travel outside the state of Uttar Pradesh to assist in the implementation and roll out of the National Rural Health Mission, a development mission by the Government of India.

Community Resource Development Centers (CRDCs), Community Development Institution (CRDI) and Community Programme Management Team (CPM)

As the programme expanded, RGMVP decentralized its processes by setting up Community Resource Development Centers at strategic locations. These CRDCs act as incubation centers for community institutions building and capacity building as well as programme scale up. It was the experience of RGMVP that external trainers could not effectively train the poor women as they were not able to understand the organisational as well as local perceptive and the community on the other hand were not able to understand the trainer’s perspective. Therefore, in the CRDCs, RGMVP introduced the community-managed system of training and capacity building of SHGs, VOs and BOs on the different thematic areas and concepts. It nurtured a team of exemplary women who had unique case studies and success stories to function as Community Resource Development Institution. These women had overcome several economic and societal barriers but had also been critical in helping others to combat the same set of problems. They are now master trainers who have the ability to assimilate different types of concepts, ideas and techniques to empower their communities. They perform the role of leaders, mentors and co-facilitators to ensure that processes and strategies are followed at all levels. The CRDI has been so far successful in nurturing over 7600 women leaders of SHGs who are also called Social Capital Under the UP Community Mobilization Project, the CRDI could so far nurtured 2155 Social Capitals who are capable of health messaging and facilitating behavior change in community. This year, we formed a Community Programme Management (CPM) Team in order to involve community members in all key decision-making and management processes of the organization!

The integrated community managed demand creation and behavior change process of RGMVP is depicted in the flow diagram given below:
Geeta Prajapati lives in Kudward Block. She had faced numerous instances of humiliations by upper caste individuals in the past. She was not allowed to sit in front of them. This caste discrimination was the prime reason which made her reluctant to join an SHG.

Geeta was facing many other hardships- worst of them being financial distress. At the behest of a CRP, she decided to join one. What followed is overwhelming – not only for her but for us at RGMVP as well. Geeta now owns a general store, 2 buffaloes, 2 cows and some goats. She has experienced the merits of being a group member. An active person now herself, she helps those of upper caste, who once insulted her to overcome poverty in all its dimensions. Her
generous efforts blew a wind of revolution in her village which is today free from caste discrimination.

Financial Inclusion

Within the first few months of formation, the SHG opens a bank account where SHG savings are kept. Usually after three months, if the SHG meets the guidelines set out by participating banks and the National Bank for Agriculture and Rural Development (NBARD), the SHG becomes eligible for its first direct Cash Credit Limit (CCL). This limit is a minimum of rupees 1 lakh sanctioned to the SHG. The members of the SHG use their discretion to disburse this loan amount, first to members who need it the most. RGMVP has built a special partnership with over 20 banks that have agreed for Cash Credit type of financial support to SHGs. Banks own the whole process. There is a special Project Implementation and Monitoring Committee (PIMC) at state level under the leadership of NABARD to constantly monitor the bank linkage aspects of SHGs under RGMVP. SHG members are also encouraged to take part in internal lending from the savings corpus of the SHG. Internal lending increases the saving amount of the SHG through the interest received and also ensures a good working dynamics among the members of the SHG. To make the process of approaching banks easier, RGMVP developed the 'Bank Sakhi' concept. A Bank Sakhi is an SHG member who has received extensive training in banking procedures. Bank Sakhis are trained by banking experts from RGMVP. Special trainings are organized for SHG members to prepare family development plans in consultation with their family members for identification of income generation activities and deciding the quantum of investment they would be able to make for the activity and amount of loan required from SHG, once the SHG is sanctioned a credit limit by bank. Special trainings are organized for SHG members to prepare family development plans in consultation with their family members for identification of income generation activities and deciding the quantum of investment they would be able to make for the activity and amount of loan required from SHG. RGMVP’s financial inclusion approach has directly will guide them in banking processes. There is no financial intermediation through the Village Organisation or Block Organisation. Moreover bank credit can be utilized the way an individual chooses, though income generation activities are always encouraged. RGMVP’s financial inclusion efforts have helped thousands of families in economic empowerment through utilise loans in the most effective manner livelihoods and income generation. The unique features of RGMVP’s financial inclusion are:
• Banks owning up the initiative
• Promotion of Cash Credit Limit
• Credit support just after three months of formation
• Credit up to 10* savings (or Rs. One lakh) per SHG
• Family Development Plan

Sustainable Agriculture

RGMVP’s initiative in sustainable agriculture started with an exclusive programme named Khorana in January 2009. The project was a collaborative effort among RGMVP as the implementing partner, the University of Wisconsin (UW), Punjab Agricultural University (PAU), Mahindra and Mahindra (MM), Mother Dairy (MD) and Banaras Hindu University (BHU) with financial support from USAID. The programme focused on poor farmers who were engaged in small-scale agricultural activities. The objective of Khorana program was to raise yields of milk, to increase human resource capacity by training farm level advisors, outreach personnel and management staff to strengthen farmer links to output markets and input suppliers. These were pursued through training community resource persons (CRPs), block level resource persons and concerning senior project staff initially. They were directly trained by Professors from University of Wisconsin on dairy and agriculture best practices which use low cost technologies as well as on technologies for better soil management, to develop systems of rice and wheat intensification, on how to build seed banks, on how to manage pests without the use of poisonous pesticides and how to go about vegetable cultivation and kitchen gardens to increase income and ensure food security. The trained CRPs provided training to SHG members.

RGMVP encouraged adoption of SRI and SWI methods by SHG members who were small and marginal farmers. The women who adopted the methods could increase productivity of rice and wheat substantially.

Under dairy, the primary focus has been on Cow/ Buffalo rearing and best practices of dairy management focusing on animal management so as to improve milk yield. The techniques of achieving an optimum yield include Animal Management and Hygiene, Animal Nutrition, Sufficient Water, Clean Milk Production, Animal Breeding and Artificial Insemination, Management and Feeding Calves and Disease Prevention and control. Once the women have been trained and start producing milk for sale they have an option of being linked to Mother Dairy, who has set up 88 Bulk Milk Coolers (BMC) in UP to promote procurement and timely
payment to the women. This initiative is spread across the districts of Raebareli and Amethi and has been extremely successful in the region.

Thus the salient features of sustainable agricultural initiatives of RGMVP are low cost and low technology intensive practices that can be easily learned, understood and practiced by uneducated women. The key interventions and results are as under:

- Training on SRI and SWI Methods, Compost Making
- 60%+ increase in productivity through SRI & SWI
- 600+ Agri. CRPs trained
- 75,000+ women exposed to best practices
- More than 150,000 liters of milk collected by Mother Dairy from over 30000 SHG households daily

Last year, RGMVP pilot tested a seed multiplication programme in Amethi and Raebareli districts. Under this, women brought Foundation Seed (Paddy) from Agricultural University and following the SRI method grew seed, which they would be exchanging for the coming kahrif season. They have also created seed banks in 17 villages at their respective VOs by voluntary contribution, which when sold will add to the corpus of the VO.

Health

Uttar Pradesh accounts for 9% of the global poor, with a disproportionate amount of neonatal (28%) and maternal (35%) deaths. This is amplified by poverty and the constant financial burden that families face, leaving them helpless during health emergencies. Additionally, behavioural change regarding regressive health practices is a challenge, which keeps demand for health services low. Moreover, the state has struggled to provide neo natal and maternal services due to the lack of effective and scalable health care interventions. RGMVP maintains that disproportional maternal and neo natal deaths can be attributed partly to low effective demand for health services and partly to insufficient and inefficient public health infrastructure. In this regard, RGMVP operates as a critical ground for bridging demand side constraints with supply side rights and entitlements.
The social operating platforms created through federated SHGs act as a strategic mechanism to connect the demand-supply bridge from both ends. Communities are seen not merely as recipients of care but as powerful and aware health seekers commanding efficient quality health services and demanding improved access. RGMVP has trained over 240,000 community leaders in maternal, neo-natal and child health this year, including information about the 6 dangerous signs of pregnancy, Kangaroo Mother Care and exclusive breast-feeding.

RGMVP trained 35 thousand SHG members, over 17000 Village Health, Sanitation and Nutrition Committee members on nutrition. Approx. 5000 Village, Health and Nutrition Days were co-facilitated by our community women. SHG women are conducting Lot Quality Assurance Sampling (LQAS) to monitor performance and impact of our health interventions. Usually conducted by field researchers, we decided to train community women themselves and let them conduct the surveys!

Women in the process of health behavior change

**NRLM**

RGMVP is a National Resource Organization for the National Rural Livelihood Mission. We started supporting in four states of India- Jammu & Kashmir, Punjab, Haryana and Himachal Pradesh to develop SHG based model. Also RGMVP has signed MoU with UP Government to rollout SRLM in UP State and inclusion of SHG’s promoted by RGMVP under NRLM. As a result, 46 BOs nurtured by RGMVP are directly implementing NRLM in their respective blocks. For the first time in History of India, developments funds under a national poverty reduction programme are going directly to the community based organization for implementing programmes the way they decide!

**The Strength of Collective Action**

Bhartiya Mahila BLA belongs to the Jagatpur Block. The BLA has become famous for their campaign against Domestic violence and dowry. This brief seeks to explain their zeal and modus operandi.
A woman was being constantly physically tortured for dowry demands ever since she got married. Once badly beaten by her in laws, she was thrown out of the house. Covered in bruises and bleeding, the woman was lying by the roadside crying for help, when an office bearer of Bhartiya Mahila BLA found her. She called other members of her SHG and together they took care of the injured woman, dressed her wounds and fed her. They arranged her stay in one of the office bearer’s home.

Next day, an emergency BLA meeting was called for and solutions discussed and debated. Finally, as agreed, all BLA members took the woman to her in law’s home. They sat and conveyed the needed message to them politely but firmly. Her In-laws, who were not ready to listen initially, calmed down at once seeing the numbers and strength of the women who accompanied their daughter in law.

Well versed with the laws and punishment of dowry and violence and their applicability, BLA women made them realize the seriousness of their deed and the punishment which they would be subject to if they violated the same hence forth. This is when RGMVP observed that regressive social reforms in communities can be realized with the collective strength of empowered women.

### A milestone in institution building

**As on 8th March 2015, on the International Women’s Day, RGMVP reached a milestone in community institution building by taking the number of block organizations of, by and for women under RGMVP to 150! Today, we have 174 Block Organisation.**

### Expanding Partnership

As RGMVP grew, its partnership also expanded. Starting with NABARD, RGMVP’s partnership expanded to UNICEF, BMGF, GAIN, DFID, SDBI, PHFI, University of Wisconsin, Boston University, University of Michigan, Harvard University and IRRI.
Young Women’s SHGs

RGMVP has initiated interventions for strengthening the PRIs for increased participation of women in local self-governance and organizing young women into SHGs for overall empowerment of Girls. Under PRI, a leadership development and political empowerment programme to encourage women’s leadership and participation in PRI has been initiated in 2000 villages. Over 6000 YWSHGs have been organized so far. The Young Women SHGs programme is creating a space for the youth to have their voices heard, helping them to build confidence, enhance their awareness on health, hygiene and sanitation, improve communication skills and leadership traits.

Innovations in Community Participation in Programme Management

The community participation in the programme has been recently enhanced through introduction of the innovative concept of Community Programme Management (CPM) Team. A team of exemplary SHG leaders will be part of all strategic planning in the Programme Management Team of RGMVP! And after they gain sufficient experience in programme management, each of them would be given responsibility of managing a block. Through this transition of community resource persons, already 31 blocks of RGMVP are currently managed by Community Programme Officers (CFOs) who are SHG leaders. Now nothing can stop the spread of RGMVP to spread to other blocks.
The Story of success continues

RGMVP thus is the story of success of a unique way of mobilization and creating prosperity thinking in the minds of women, giving an identity, a new life and new hope for them, something which has never happened before in the state of Uttar Pradesh. Lower caste women who were not allowed to wear chappals while passing the houses of the upper class have mustered courage to break and come out of the subjugation. Caste discrimination is almost a thing of the past among the SHG women. Hindus and Muslims are all members of the same group. Women have come out of their purdas, shackles, the age old bandhans and go to far away places with the full consent of their families for meetings, to receive and give trainings and to mobilize community. Their voices are heard and their views are valued not only in the family but also in the society. There is joy and ecstasy in hundreds of thousands of women now. The women of Uttar Pradesh have proven that they are equal to and even superior to the women of the rest of the country. All these achievements were possible only because of realization by RGMVP of one most fundamental need for development - disrupt the hierarchy. The RGMVP has become a movement, helping the idea of disruption of hierarchy, enhancing livelihoods and saving the newborn and even participating in local self-governance. RGMVP has proved that it is the only means to unlock the barriers to freedom and equality for the women in the villages. In RGMVP, we are humbled by the positive self-image, entrepreneurial spirit, courage and dignity, care and compassion, spirit of volunteerism and the deep reverence for life shown by the women. Hats off to the Women and Girls!.

It happened only Last Week

Sunita, SHG leader from Isoli Village in Baldirai had filed nomination for contesting panchayat elections for the position of Pradhan. Last Sunday night, a police reached her home and asked her how she could contest elections when there was a case filed against her by somebody in the village and ordered her to come to the police station on Monday. Police had acted based on a complaint from the earlier Pradhan and team who were also contesting. She immediately contacted some of her SHG colleagues who in turn contacted Poonam, one of our CPM team members who are also from Baldirai. Next day, Poonam dropped her visit to PMO for CPM team meeting and accompanied Sunita to the police station along with other SHG members from the village. The Behan explained to the police that the case was not against her but against some distant relative of her and the information given by the opposition was false. It was understood that the police after listening to the women gave a good physical thrashing to the opposition team, who were also called, because they gave false information and wasted the time of the police. Sunita and team returned with their confidence boosted to contest elections! She is no more alone.