
Ibtada : Unveiling the Veils of Silence

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Abstract

This case study documents Ibtada's intervention among the Meo and Jatav communities in two blocks of Alwar district in Rajasthan that integrates the micro-finance programme with an education program focusing on the girl child and livelihood promotion activities for the poor communities. This intervention is seven years old and effectively manages its activities through the three-tiered structure of women's organizations, the SHG, the Mahila Sabha and the Mahila Manch. Currently, 176 Self Help Groups (SHGs) having a total membership of 2001 women are functioning in 65 villages of two blocks that have been federated into ten Mahila Sabhas at cluster level and two Mahila Manchs at the block level. Girl child education is carried out through 40 Taleemshala, which are alternative primary schools, having an enrollment of 958 girls and 192 boys. The livelihood promotion activities include women's dairy cooperatives, installation of biogas units, vermi-compost units, goat rearing, veterinary camps and green fodder promotion. The availability of credit through bank linkages; the provision of quality education through Taleemshalas and the livelihood promotion activities have led to women's empowerment and an improvement in the livelihoods of their households. Although the micro-finance programme of Ibtada is a small initiative, it is unique in that it has built up powerful social forums that are active in promoting social change, and sustainable economic development of poor in the community.

Introduction

Ibtada is a non-government organization (NGO) working with the Meo community and other socioeconomically deprived communities such as the Jatavs in the Mewat Region of Rajasthan. Ibtada's mission is to build the capacity of the rural people, especially women, to play an influential role to reduce social disparity and economic poverty. Ibtada was formally established in 1997 and began its field operations in 1998-99 with Grant funds from Sir Ratan Tata Trust (SRTT) in two blocks of Alwar district - Umren and Ramgarh. Its program has evolved to address the perceived needs that emerged from a study of the Mewat region conducted by its founder in the mid-nineties.

The initial interventions of Ibtada were among women of the Meo community through formation of women's SHGs focusing on credit disbursement through bank linkages. Besides micro credit, Ibtada has addressed the issue of girl child education. Program Expenses are in the ratio of around 1:3 between the two main programs, microfinance and

education. Ibtada also runs pilot programs in Livelihood Promotion and Health. There is a strong synergy and logical process of evolution among all these programmes. Ibtada's magnitude of operations in financial terms can be understood from the fact that it received and spent program funds of around Rs. 53.185 lakhs in 2004-05.

The case study documents the process by which Ibtada has through its initial intervention in microfinance among women and the subsequent integration with education and livelihood made an impact on the lives of the Meo and Jatav communities, especially its women.

Methodology The research team followed a mix of methods. The relevant literature and documents including research and review reports and periodic activity progress reports were studied and reviewed, which gave a broad picture of the Ibtada interventions in the area. Primary data collection was done through observation, Focus Group Discussion and interviews. The sample was selected such that a sufficient number of stakeholders from the various institutions and communities were covered; the details are given in Table 1 below.

S.No	Stakeholder	Number	Methodology
1	SHGs (Mahila Samoohs)	23 members of 8 groups	FGD, Observations and Interviews
2	Mahila Sabhas (Cluster level bodies)	07 office bearers & members	FGD and Interviews
3	Mahila Munchs (Block level Federations)	02	Case study and Interview
4	Munshi (Accountant)	01	Interview and observation
5	Ibtada functionaries	04 (coordinators of microfinance, livelihood and education programmes & ED of Ibtada)	Interviews and discussions

The Meo Community in Mewat Region

The Mewat area comprises parts of Alwar and Bharatpur districts in Rajasthan and the adjoining Gurgaon district of Haryana. The term Mewat has its origins in the Meo Community, which is a Muslim Peasant community. This community resides mostly in Tijara, Kishangarh Bas, Ramgarh, Lachhmangarh, Umren and Mandawar Blocks. Ibtada works in 65 villages of two blocks of Alwar district, namely Ramgarh and Umren (Annual Report 2003-04).

The Mewat region is unique within the broader context of India. Meo's are believed to be converted to Islam in the 14th century and trace their ancestry to Rajputs, Yadavs and Meenas. The Meo community follows orthodox Muslim customs and traditions; this hinders the participation of women in community decision-making process. Literacy, both male and female, is extremely low within the community. The Jatavs belonging the Scheduled Castes have practices similar to the Meo community. Most of the girls of the Meo community do not go to school because in the gender understanding and norms of the community people see no role of education in women's lives. In addition to this, religious parlance of the area also prohibits women to get opportunities in the development process. The religious heads of the community do not favor the education of girls, especially education in Hindi and English. The girls are only allowed to go to Madarasas but not the formal schools. Child marriage is prevalent in the area, especially among Meos and Jatavs.

The gender inequitable patterns are reflected in the census data. As per the Census 2001 the population of the district is 2,990,862 out of which 47% (1,405,816) are women. The SC population is 18% and ST population is 0.8 %. The sex ratio of 887 (2001 census) though showing a slight increase as compared with that of 1991 Census data (880) continues to be much lower than the state (922) as well as national average (933).

Agriculture is the primary occupation. Agriculture is well-developed and irrigated cash crops like pulses - Gram (*Cicer arietinum*), oil-yielding seeds- Mustard (*Brassica campestris*), and Tara-mira (*Eruca sativa*) are grown during Rabi season. The main crops of Kharif season are Bajra (pearl millet), Mung and Gwar. There is a good demand for agricultural labor, which is an important source of employment and income for the landless. Milch cattle-rearing is an important subsidiary occupation with a well-developed private channel for milk and milk product marketing. The area is a supplier of food crops and milk to the surrounding areas in the region, which is fast industrializing and urbanizing, thereby offering a ready market for both goods and labor.

The density of population of Alwar, as per 2001 Census, is 357, which is higher than that in 1991 (274); perhaps this is due to fast growing industries in the district and urbanization. Proximity of the area to the industrial districts in the vicinity such as Rewari and Gurgaon has opened opportunities for non-farm employment. There is seasonal migration to Haryana, Punjab and Madhya Pradesh for earning wages during crop harvesting period.

The Intervention

In the light of the inequalities in the region, Ibtada set up its priorities of interventions for bringing social change to address the social and gender disparities. About 40% percent (Ibtada Report, 2005) of the total poor families with which Ibtada works are landless. The external environment in 1998, when Ibtada began its work, was very different compared to what it is today. Few people knew about SHG including bankers, government and most importantly the community. Nobody could imagine that women could take bank loan and repay it on time. Therefore, Ibtada considered the formation of SHGs an achievement in itself.

Ibtada started with a very simple program of micro savings and later established financial linkages for loan with the bank. Thus it adopted the now widely prevalent SHG-NGO-Bank model of microfinance wherein NGO facilitates the formation and maintenance of SHGs while a bank provides credit. Within Ibtada, the objective with which the SHG has been formed has changed over time since it started working in 1996. Today, Ibtada sees SHG to be a development institution through which various social development and livelihood issues including women's empowerment can be addressed. The SHG as a development institution rather than a credit institution is more relevant in the social context of the Meow region.

Ibtada began work on women's empowerment issues through SHGs because of the perceived needs of the Meow women and the support and leadership for these from the women themselves. They addressed women's issues in the community through capacity building of women and sensitization of men. By that time, new ideas and challenges had also emerged. The biggest challenge was how to sustain the SHGs. While the groups had been formed and linked to banks,

there needed to be a strategy in place to provide them continued long-term support, and funds for monitoring expenses. The solution they arrived at was the formation of Sabhas. The Sabhas were formed as a result of federation of SHGs and they served the purposes of empowerment and learning needs. The Sabhas performed the role of monitoring and keeping track of the all the activities related to SHGs like appraisal, recovery, disbursements, etc. Importantly, the Sabhas also provided women a strong collective platform for cross learning and for voicing their views and problems.

As the process of empowerment gained pace and women came out of their houses and spoke for their rights, they voiced the need for better livelihood opportunities in their area so that migration could be slowed down. An additional reason for development of livelihood opportunities was the feeling that real empowerment could only be possible if women had financial control. Women members of Sabha, through a process of discussion and brainstorming, arrived at the plan of forming a third tier at the district level called the Manch. It was agreed that the Manch would be responsible for all the livelihood activity identification and implementation. As envisaged at the time of formation, presently it is the Manch that selects the beneficiaries, trains them and provides livelihood opportunities to them in consultation with the technical and livelihood staff of Ibtada.

Women were not satisfied with addressing the livelihood issues; their children's future was a cause of major concern. "What will our children do and how can their future be secured?" was the question gnawing at them. They said that while they had spent more than half of their lives being illiterate and ignorant of their situations, they did not want the same life for their children. They had already started sending their children including girl children to schools but they were unhappy with the poor quality of education. Thus was born the education programme of Ibtada and it was linked to their microfinance programme. The Sabhas took primary responsibility for monitoring in order to ensure that their children got better and quality education. Taleemshalas were started in the villages where there were no schools.

Thus a unique model evolved: A loan-based microfinance program and a grant based education and livelihood program embedded within the institutions of the microfinance program. In this model Ibtada specializes in SHG formation and training and is active in addressing issues of

women's empowerment and livelihoods of the entire Meo community programme. This delicate balance of grant based and loan based model has influenced large number of people, mostly poor.

Micro-Finance Programme

Ibtada started its Microfinance project in 1998; the emphasis was on the social upliftment of poor women through formation and strengthening Self-Help Groups (SHGs). Ibtada formed a total of 88 SHGs till March 2000 and established bank linkages for 31 of these. By March 2001, 142 SHGs were formed and the banks had financed Rs. 39 lakhs to 101 groups through 131 loans. Along with SHG formation and linkage, Ibtada paid due attention to capacity building of these groups. It also started various training and orientation programmes for capacity building of functionaries of other agencies like bank managers, NGOs, Alwar Milk Union and Govt. departments.

Ibtada had from the outset of SHGs formation given attention to the issue of long-term sustainability of SHGs. Therefore it put in place a service fee of one percent on bank loans from the very beginning. In the year 2000, it started the meetings at cluster level among 10-15 groups so those groups could share and learn from each other. These were termed Mahila Sabhas and were to be the primary vehicles for promoting women's empowerment. Mahila Sabhas were responsible for the operational and financial continuity of the groups.

Status of Micro-Finance Programme (Source- <i>Livelihood profiling and analysis report- Preeti Sahai, BASIX</i>)	
No. of SHGs	184
Number of Mahila Sabhas	20
Number of members	2167
Average loan size per member	4268
Number of groups financed by banks	170
Total loans outstanding	78.3 lakhs
Cumulative Savings	36.2 lakhs
Blocks covered	2
Villages covered	65
Recovery Rate	100%

Sabhas have also taken responsibility for loan processing and follow up with the groups on use of loans. In this phase Ibtada focused on development and strengthening Mahila Sabhas as the forum for sustainable women managed financial intermediary institutions. Financial sustainability, including cost of hiring an assistant (Munshi) was to be achieved through the profit from conducting business (credit, service charges, charges on lending, etc).

Until 2004-05, 20 Sabhas had been formed and they had employed seven assistants whose compensation to the tune of Rs. 10,000 each month was met by Sabhas. Beginning 2005, promotion and development of 2 federations of these SHGs, the Mahila Manch was also started. Each Mahila Manch having membership of about 100 groups would be responsible for the enhancement of livelihoods. Table 2 above gives details of the microfinance program as of March 2005. Figure 1 gives a diagrammatic representation of the structure of the women's institutions.

Structure and Formation of Women Institutions

SHGs: Ibtada includes women in a SHG based on the household's wealth ranking, visit to member's house, and checking of the defaulter list of the village from the bank. The average age group of members is 18 to 50 years with Rs.20-50 as monthly savings.

The age

categories of the functional groups given in Table 3 shows that the pace of SHG formation has declined in

SN	Age category (in years)	Groups		Members	
		No.	%	No.	%
1	> 5	48	27.3	568	28
2	3 to 5	55	31.3	617	31
3	1 to 3	57	32.4	644	32
4	< one	16	9	172	09
	Total	176	100	2001	100

Table 4: Social composition of the groups (Source: Household Survey, 2004)

Caste	Number of HH	Percent
SC	797	46.80%
ST	45	2.64%
Meo	550	32.30%
Sikh	28	1.64%
OBC	114	6.69%
Gen	26	1.53%
Other Muslim	143	8.40%
Total	1703	100.00%

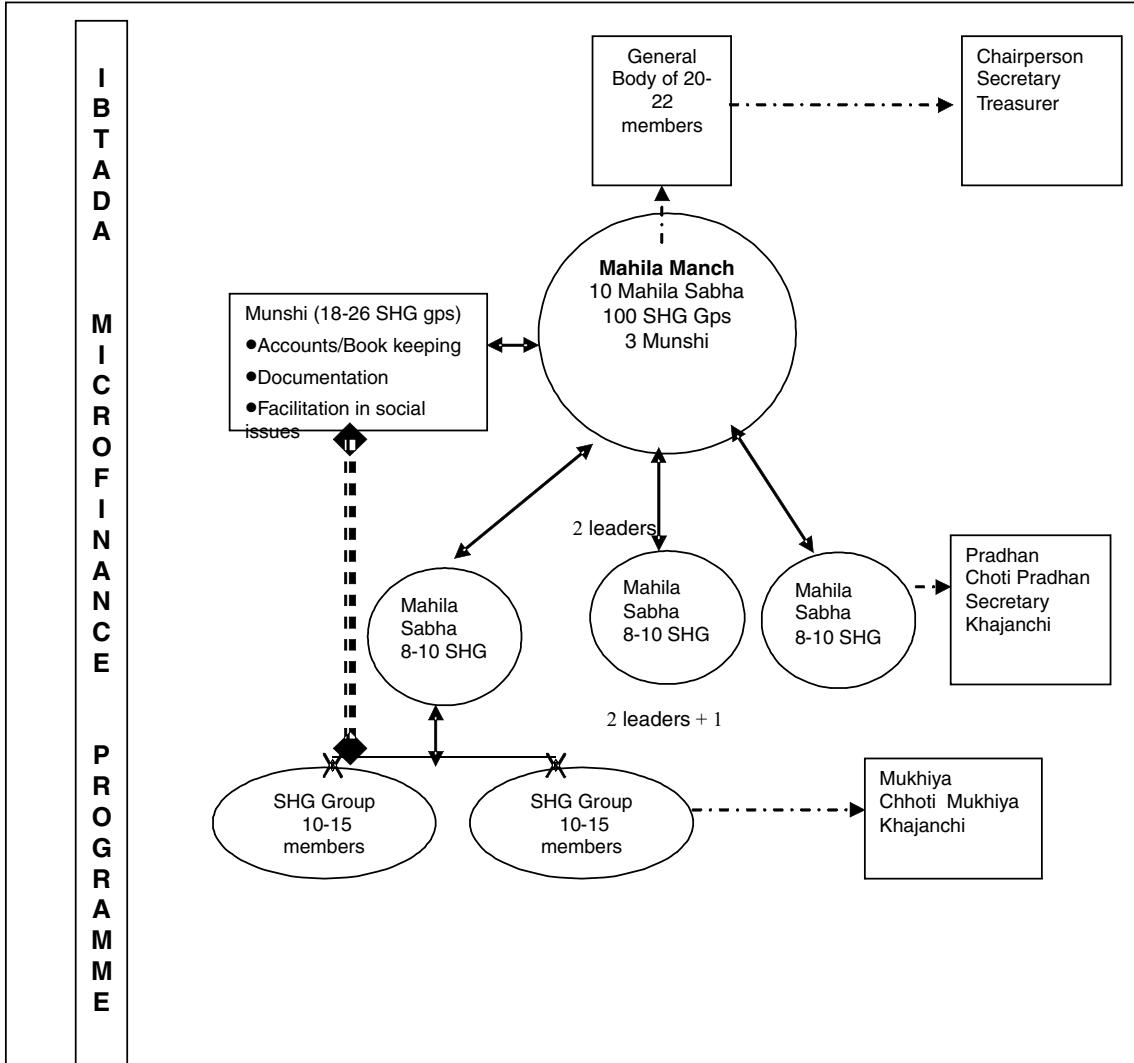
the past one year with only nine percent groups having been formed in that period as opposed to about 30 percent in the previous periods. The analysis of data of social composition in Table 4 reveals that 46.80 percent of the total members of the groups belong to SC category while the second highest number is of Meo community. These figures show that the Ibtada as desired continues to work with women from the socially and economically deprived Meo and Jatav communities.

Mahila Sabha (Cluster level federation): The second tier of the women's institutions is the Mahila Sabha wherein 8-10 SHGs federate together to form Mahila Sabha at the cluster level. Two representatives from each SHG are members of Sabha. The Sabha performs the role of providing a common platform for conflict resolution, cross learning between groups and sharing of best practices. They form a team of seven members on a rotation basis that is responsible for monitoring and checking of the bank loan processing besides evaluation of groups on parameters like repayment rate, attendance, etc. These team members evaluate performance of all the groups within their Sabha annually. The team is given one day training on the format and the process to be used. The team visits the SHG during one of their meetings and measures the performance against 14 parameters using green, yellow and red dots. The Munshi supports this team during evaluation by giving the data on repayment, attendance, etc. At the end of the evaluation, the supervisor facilitates discussion on the conclusions and steps to be taken for corrective actions. It further enhances the leadership skills of the members at various fronts.

Each group saves Rs 100 per month and contributes to Sabha for its services to the group; any group can borrow the amount thus collected. The members of the Sabha meet every month. The Mahila Sabha members monitor the work of "Munshi", are responsible for community issues, and undertake livelihood activities like biogas, vermicompost, agro forestry and veterinary camps. In addition, each Sabha has two teams: (i) A Group Evaluation and Quality Team (GEQT) and (ii) Loan Processing and Follow-up Team (LPFT) for processing of Bank Loan Applications of the groups.

Mahila Manch (Block level federations): Mahila Manch is the uppermost tier of the community institution formed at the block level. It is composed of 10 Mahila Sabhas represented by 2 members from each Sabha. There is one Munshi for every three Sabhas with each Sabha paying Rs 250-300 initially per month towards her/his salary. There is one Assistant at the Mahila Manch for every three Sabhas with each Sabha paying Rs 250-300 initially per month towards her/his salary.

Functional Structure of women institutions: A Three Tier Structure



Management and Utilisation of Funds of the Women's Institutions

The intervention has a very sound financial management system, which is transparent and shared at all levels. Table 5 gives detailed information on sources and uses of funds.

There is a system of monitoring flow of funds at SHG level. The current status of the group saving funds and its utilization for internal group loans is shown in Table 6. It shows that in the groups saving fund, the members have contributed thirty seven percent and thirty five percent was received from bank loans; this indicates robust saving practices. Seventy one percent of the group savings fund was in circulation through internal group loans while only three percent of the fund was lying either in the group's bank account or in cash with the members. This shows how effectively the group's credit activities were operationalized.

Table 5: Sources and Uses of Funds

Structural Unit	Source	Uses	Financial management / Record-keeping
1. SHGs	Interest, Form Fee, Penalty,	•Loan to Members, •Profit distribution, •Bank Loan Application and stationery expense, •Accountant salary, •Transportation cost etc.	Done by the accountant / Munshi
2. Cluster Mahila Sabhas	Interest, Form, Penalty, Visit Fee, Service Charge	•Loan to Groups; •Profit distribution to group, •Stationery expenses; •Part of accountant's salary; •Annual meeting expenses, •Part contribution for children's day program, 15 th Aug & 26 th Jan Prog, •Transportation cost, etc.	Done by the accountant / Munshi
3. Block Mahila Manchs (Federations)	Service Charge, Visit Fees, Accountant Salary Contribution from Group & Sabha	•Accountant's Salary, •Transportation cost, •Expenses for holding meeting,	
4. Ibtada (organizational level)	Grant from Funding Agencies, Consultancy Fees	•Staff Salary, •Office Rent, •Staff Conveyance, •Staff Capacity Building Trainings etc,	Accountant. Annual Audit of accounts

Table 6: Status of Group Saving Fund (Source: Ibtada, April, 2006)

S.No	Particulars	Amount	%
A	Members' contributions (Savings)	3991702	37
	Bank Loan Received	3780519	35
	Mahila Sabha Loan	379800	04
	Group Interest	948938	09
	Bank interest received	172802	02
	(iii) Penalties charged from members (Other Income)	75112	01
	Group Fund	1363753	12
	Total	10712626	100
B	(i) Internal loans from group saving fund (shared by members) Total Loan O/S	7604777	71
	Bank Loan Paid	2029290	19
	Mahila Sabha Loan Paid	272259	03
	Group Expenses	212403	02
	Deposit with Mahila Sabha	233000	02
	(ii) Cash with groups	243874	02
	(iii) Deposited in saving account of groups with bank	117023	01
	Total	10712626	100

The data on loan utilization in Table 7 indicates that while the groups used more than fifty percent of credit for consumption (53.2%) of this 32.07 percent was utilized for house construction or repairing purpose. Most importantly 40.21 percent of the loan amount was used for production purpose clearly indicating the role of credit in augmenting the household economic enterprise. The use of thirteen percent of loan for repaying the old loans of moneylenders once again demonstrates the important role of credit from SHGs in relieving poor families from the clutches of moneylenders.

Sector	Activities	Loan Amount (Rs) utilized				% of loan utilization
		Bank Loan	Group Saving Fund	Mahila Sabha Fund	Total loan	
1. Consumption	House construction / repairing	45000	32300	20000	97300	32.07
	Marriage or other social ceremonies	10000	24100	30000	64100	21.13
	Sub-total (1)	55000	56400	50000	161400	53.20
2. Production	Buffalo purchase	21000	7000	10000	38000	12.52
	Flour Mill	5000	3000	--	8000	02.64
	Goat purchase	3000	3000	--	6000	01.98
	Installation of Submersible pump on tube-well	11000	5000		16000	05.27
	Electricity connection on tube-well	5000	--	10000	15000	04.94
	Sewing machine	--	5000	--	5000	01.65
	Dairy	--	--	10000	10000	03.30
	Land purchase for poultry and shop	--	4000	10000	14000	04.61
	2.9. Equipments for carpentry	--	5000	--	5000	01.65
	2.10. Installation of hand pump	--	5000	--	5000	01.65
	Sub-total (2)	45000	37000	40000	122000	40.21
3. Repayment of Old Debt	3.1. Releasing family agricultural land	--	10000	10000	20000	6.59
	Sub-total (3)	00	10000	10000	20000	06.59
Total (1+2+3)		100000	103400	100000	303400	100.00

Thus it can be observed that the Microfinance program is in robust health and issues of sustainability-operational as well as financial have been given attention. Nevertheless, a new challenge has arisen on the horizon of the microfinance program; this is the issue of discontinuation of the group and members of women's institutions. The proximate cause of the disbanding of the groups is the target approach of banks; the banks bypass the Sabha and directly approach the groups and promise to extend them credit. The banks have even told the groups that there is no need to be member of Sabha and pay service charge to

Sabha to get the bank loan. This had a quite an adverse effect in Ibtada's work and in the last five years of Ibtada's intervention, about 20 groups have broken up. Other reasons of discontinuation of the groups are: opposition from religious heads of the community and migration of some families.

Education programme

Ibtada' education programme was initiated in the year 2000 as a special effort to reach out to the deprived girl children in Mewat. The socio-economic situation and quality of education in Mewat discouraged girls from attending formal schools. Ibtada addressed the issue of quality education by setting up Taleemshalas (education groups) under the aegis of cluster federation (Mahila Sabha). At present Ibtada is running 40 Taleemshalas with a total enrolment of 1150 children of which, 958 are girls and 192 are boys. The teacher student ratio in the Taleemshala is 1:30. The teacher here is well qualified and trained, and is paid a monthly salary of Rs. 2400. Ibtada has also set up libraries in 10 government schools and placed additional teachers in 2 government schools. Although Ibtada's Taleemshalas have limited coverage, their significance lies in the fact that they have made girls education an issue of concern at the household level and changed the once prevalent norm of not sending girls to schools other than madrasas. Their influence is visible in the ever-increasing number of enrolment and retention of girl children.

Livelihood Initiatives

Ibtada's livelihood promotion activities centered around animal husbandry, goat rearing and related activities such as biogas and vermicomposting. Ibtada's livelihood activities were organized mainly under a project titled "Promoting animal husbandry for conservation and sustainable livelihoods for rural women leading to ecological conservation" which was supported by CEE UNDP under SGP Grant during period from March 2002 to March 2004. In addition to providing sources of income, the livelihood activities in this project addressed wider problems such as depletion of traditional energy sources (fuel wood); drudgery of women of collecting fuel wood; pressure on forests; depleted fertility of land, increased pressure of production, quality of agriculture products and scarce sources of livelihoods.

Box 1: Initiatives /Tasks of Women' Groups for Girls' Education

Preparation of lists of out-of-school girls/Selection of adequate and appropriate space for running the Taleemshalas/Discussions with the leaders of the community for making provisions of education of their girls/Organizing ceremonial events to begin the Taleemshala.

At SHG level

- Ensuring regular attendance of girls in Taleemshalas;
- Contacting the parents of the girls along with teacher for pursuing them to send their girls in Taleemshala daily

At Mahila Sabha level

- In Mahila Sabha meetings, teachers of the Taleemshalas and field support staff participate and share the progress of Taleemshalas and issues & problems concerned with the members
- Selection of adequate and appropriate space for running Taleemshala;
- Attendance of girls in Taleemshalas
- Management of Taleemshalas;
- Roles of members of SHGs for effective functioning of Taleemshala;
- Support for organizing events of national importance in Taleemshala;
- Strengthening Village Development and Education Committee (VDEC);
- Observation of Taleemshala activities by members of SHGs.

At Mahila Manch level

- In Mahila Manch meeting, the block coordinator and field support staff participate and discuss the consolidated progress of the education project in the block and issues related to management and monitoring of the Taleemshalas:
- Making payment of monthly salary to Taleemshala teachers
- Presentation of consolidated progress report of Taleemshalas;
- Preparing strategies to undertake remedial measures for the problems faced by them;
- Preparing Plans for organizing various events, deciding responsibilities and financial resources for the events;
- Preparing strategy for strengthening the linkages of education programme with other programmes.

Ibtada organized the livelihood activities through the women's institutions -the SHGs the Mahila Sabhas and the Mahila Manchs (see Figure 3). Ibtada organized large number of trainings and exposures at each level of the women's institutions that aimed at increasing the capacity and knowledge of community about the technical know how of the livelihood activities. The trainings provided were mainly on Better Management Practices of Animal Rearing, Vermiculture, Bio-gas maintenance and operation. Training¹ were organized at two levels - classroom training provided theoretical and technical aspects while the on-field trainings were conducted to enable participants to comprehend and appreciate the field realities and practical aspects of the implementation. Livelihood Enhancement training, Training of Trainers (TOT), Management Development Program and Para Vet Training were also imparted. Also in-house training programs were organized occasionally like Facilitation Skill Building Workshop, Annual Meeting of Staffs, TOT. Teachers and accountants were also imparted periodic classroom trainings. The exposure visits of outside organization to Ibtada also proved to be a good cross learning opportunity and encouragement for the members. Some of the livelihood activities promoted by Ibtada are discussed below.

Women Dairy Cooperatives

Earlier Ibtada had tried to set up village level milk co-operatives as the Meo community's primary occupation was milch cattle rearing. However, the milk co-operatives failed to take roots because the economic returns from the cooperative could not compete with the already well-established private channels for milk marketing. The co-operative strategy was revived later but with a difference; animal husbandry was linked with the Cooperative Dairy of the village. The community purchased milch animals with credit from SHG's and dairy cooperatives were initiated in three villages. A meeting was held with Alwar Milk Union officials to eliminate the exploitation from local milkmen and bring rural community in mainstream marketing linkages. The result was the formation of a new milk route, the Mahila Dairy Route, linking the villages to Alwar dairy.

The dairies, which are managed by SHG women, have been quite fruitful in providing them fair prices of milk throughout the year. Ibtada faced many difficulties in opening up these dairies; in fact they got closed in between for some time due to internal conflicts between secretary of the dairy and the members. After several attempts the dairies were properly set up in the villages and are now running smoothly. The direct impact of these dairies is seen in better prices fetched by community, easy access to mineral feed because of linkages with dairy and most importantly it has bought competition in the local milk market as a result of which the local milkmen have increased their prices from Rs 8 - 11/- per litre. The total profit of the three dairy cooperatives in March 2004 was Rs 6000/-.

¹Financial support from SRTT,CEE-UNDP, ARAVALI, DHAN, Planet Finance India and Animal Husbandry Department.

Fodder Demonstration and Green Fodder Promotion

An acute need for green fodder was felt during the summer in the period of consecutive drought of 4 years in Rajasthan. During the drought due to shortage of fodder, fodder prices sky-rocketed and community members had to sell their cattle. Non-affordability of fodder, led to erosion of assets. This was in spite of the efforts of the SHG women who organized themselves and imported fodder from the nearby Haryana state and distributed in the village.

Ibtada introduced the cultivation of green fodder in summer to 350 women members of 3 Mahila Sabhas. The baseline survey conducted in 2002 showed that out of these 350 women, 220 had land. Of the landed, 80 had irrigated land and of these only 45 initially cultivated green fodder. Ibtada introduced a new variety of fodder seeds, which provided better fodder grass for longer period of time. The fodder seeds distributed are Barseem and Sweet Jawar. These two species have replaced Kashni the traditional grass and Bazri. A total of 20 demonstrations were conducted during the project tenure, where a total of 225 beneficiaries were provided with 879 kg of seeds, cultivated in 28.34 hectares, which has generated a total production of 85828.14 kg of fodder. By the end of the project in 2004, 150 members had adopted the practice of cultivating green fodder, which is around 42% of total target group and 68% of target group possessing land.

Biogas Plant Promotion

Out of Smoke and Drudgery

Santra a women beneficiary of Salpuri describes that the bio-gas plant has saved the time she used to spend on collection of fuel wood. She used to spend 2 hours in collection of fuel wood earlier for which she has to travel for 2-3 kilometers. She also explains that now the kitchen ambience remains clean and she does not face eye problems as the problem of smoke coming out of chulha has been solved and says “*Ab to khana zaldi ban zave hain aur to aur dhan bhi nahin hota*”. Her husband also explains that they get good amount of organic manure from this plant, which is very good for the crops, especially vegetables.

slowly after a series of discussion and a few demonstrations the plants started demonstrated their utility and their popularity began to spread. Demands for new plants were generated automatically and by the end of the project period Ibtada had

installed 34 biogas plants against the proposed 30.

Vermiculture

Reducing Fertilizers

Shila, a resident of Madha village, states that she is making vermi-compost manure to use it in the crops and reducing the DAP fertilizer. She went on the exposure trip to Jaipur and saw the vermi-compost manure and was very excited, she started making the vermi-compost and experimented it in the vegetables. She said that the results have been very encouraging. Her husband explains that they have reduced the intake of Urea and DAP in their agriculture field and are planning to stop it totally.

Ibtada's first foray in vermiculture was unsuccessful because of its lack of technical expertise. The failure of the first round prompted Ibtada to send 25 women for ***training-cum exposure in Rajasthan Go-Sewa Sangh, Jaipur***. The women were very enthusiastic and encouraged by seeing the results using simple technology. In the second round 22 beds were laid and this time it was success.

The community seeing the kind of manure produced, automatically initiated the third round without any further interventions from Ibtada. This activity has become self-replicable now, with more and more community members showing interest in starting the activity and a few even ready to purchase this manure. Total production of vermicompost manure till March 2004 was 4500 Kg. The major crops where vermicompost manure and biogas slurry are used are Vegetables and Onion.

Goat Rearing

This activity has been started in 2005-2006 with 16 members of 6 SHGs in three villages (viz. Patpadwas, Narasiwas and Dholidoon) of Umren block. The members purchased 45 goats (including 3 Bakras / Male goats) of Totapuri Nagphani mixed breed primarily for the high price the bucks of this breed fetch in the market. A six months to one year old Buck sells for Rs. 4,000/- to Rs. 10,000/- and thus this is a lucrative livelihood option for poor and landless. The loans for purchase of goats are provided by the SHGs and Ibtada shares part of the cost. The goat rearers were imparted training to improve the breed and health care of the animal by veterinary doctor.

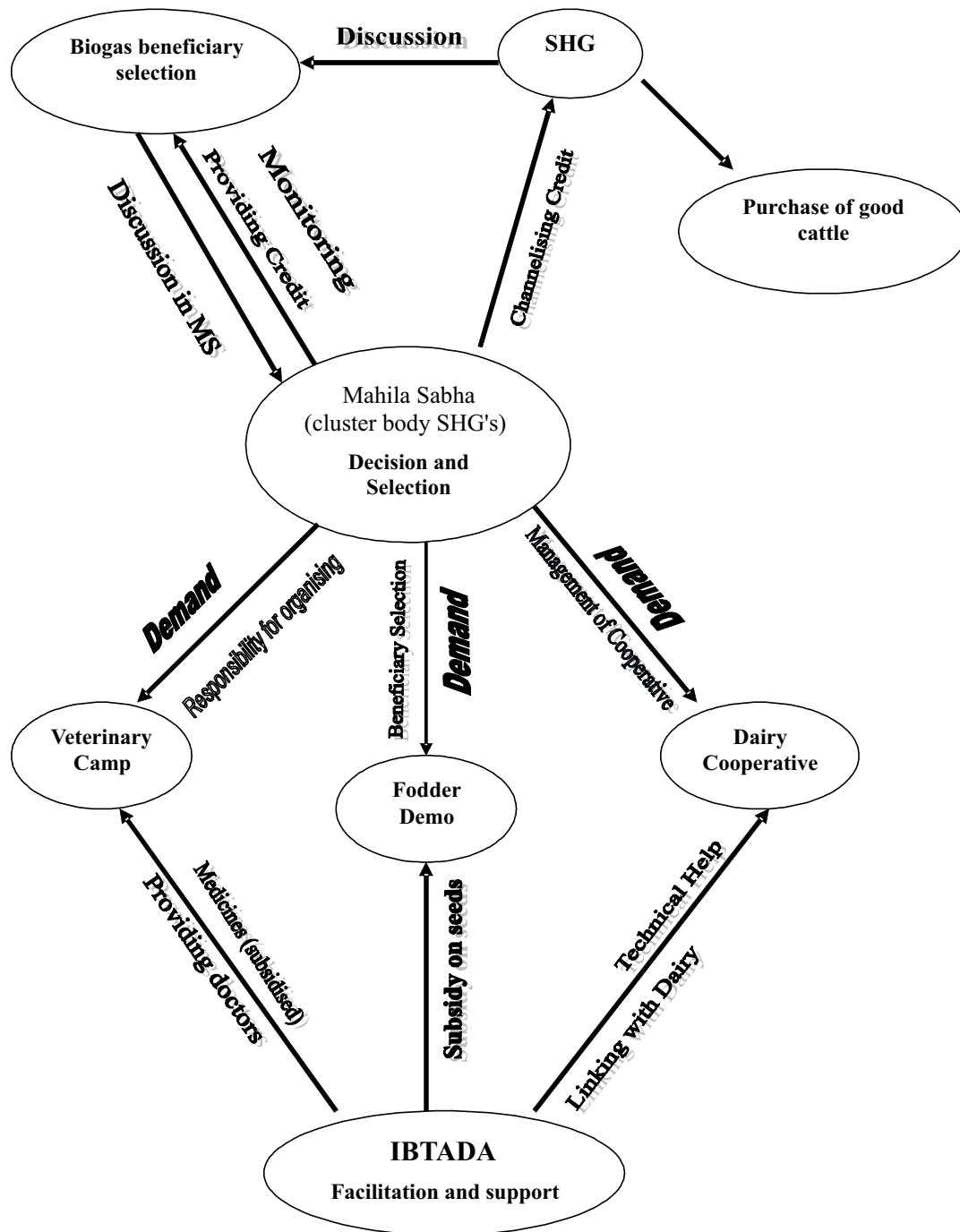
Veterinary Camps

In order to mitigate the risks of the occupation of milch cattle rearing due to disease and death of the animal, a total of 33 veterinary camps were conducted by Ibtada during the project tenure wherein 3622 cattle were treated. The community members were educated on the preventive measures such as regular vaccination, common ailments, mechanisms to overcome the health hazards and effects of disease on the animal productivity. These

camps are in demand and during last 15 camps the community members have taken the full responsibility of organizing the camps and have paid partial costs of vaccine and medicines. A study (Project Completion Report, 2004) conducted with a sample size of 50 members, showed a decrease of 14 % mortality rate of cattle since the organizing of the veterinary camps.

Ibtada's livelihood initiative in animal husbandry has been quite successful in terms of biodiversity conservation, community participation, and in generating awareness and interest in animal rearing as a livelihood option. The communities have realized that keeping a feasible unit of cattle and proper management can provide a solution for sustainable livelihoods and a back up against agriculture failure. Ibtada's microfinance program has also contributed to the development of the non-farm enterprises. A few members of the SHGs have availed loan facility to strengthen the traditional family occupation such as carpentry, for starting grocery shops and flour mill (Atta Chakki) in their village, and other non-farm enterprises. These families know the nitty-gritty of the business and the additional credit was availed for investment in machines / material to increase the efficiency and quality of service.

Fig. 3 Institutional and Execution Setup of livelihood programme



Collective Efforts of Women's Groups: Some case illustrations

The participation by women in the women's institutions, the capacity building initiatives, and the livelihoods trainings have strengthened women's capacities, improved their self-esteem, and increased their role in decision making, organizing and identifying the needs and concern. This is evident from the fact that the women's groups took several initiatives to facilitate joint actions for village development. Some of these are discussed below:.

Campaign against Liquor Consumption: Women have fought against Illegal liquor shops and Satta (Gambling) in the village Chandoli (Source: Alwar Bhaskar, Aug. 8, 2003). In village Salpuri, women suffering from liquor addicted husbands resulting into family violence and worsening family's financial situation organized themselves in the village Panchayat and took decision to charge a fine of Rs. 150 /- from such person and the fine gets doubled if the same is repeated. The women involved the government officials in this decision who assured women their full cooperation in the implementation of this decision (Source: Aas Paas, Feb. 18, 2004).

Mobilization of fund for construction of Sabha Bhawan: Kranti Mahila Sabha Bhawan of, Saalpuri was able to mobilise funds after the culmination of a long drawn struggle of women. The women have from the Sabha took the trouble of going to Alwar in the morning, going to the district Collector, meeting local MLA, DRDA office for the funds. All the group members have contributed free labour for two days. The members have contributed out their pocket to put sand and buy bricks to start the construction. Later on they approached the MLA, MP or the Collector for the support; the Sabha mobilized a fund of Rs 90,000 from MPLAD Fund.

Women's efforts bore fruit and Kranti Mahila Sabha Bhawan was inaugurated on 5th July 2004. The women invited the DDM, NABARD, Lead Bank Officer of the district and Area Manager of RRB to inaugurate the Bhawan. Along with them most of the villagers attended the program. Women came from the nearby Sabhas as well. In a true sense it was the 'Women's Day' for the Kranti Mahila Sabha members. The women have learnt how to access funds meant for public development and a number of other Sabhas are trying the same.

Installation of Hand Pumps: Saalpuri Mahila Sabha succeeded in installing three hand pumps out of District Collector's Fund. Saalpuri Mahila Sabha had tried a number of times to bring the Collector to its villages. They had met the Collector also a number of times for various reasons- to invite him for Saalpuri Sabha Sammelan, to submit a letter asking administration to resolve water shortage problem in the village, and to request funds to build Mahila Bhawan. The District Collector visited Saalpuri village and saw the unfinished work. He was quite impressed with the initiative and awareness of the Saalpuri Sabha members. The women described the water shortage problem in three villages of the Sabha. Listening to their plight the Collector immediately called up the concerned government official and instructed him to release money for three hand pumps in three villages out of the Collector's Fund. The women followed up with DRDA officials regularly.

Within a month the hand pumps were installed in the three villages. Such efforts were done in three Mahila Sabhas. And encouraged by their success, others are trying the same.

Subsidy or revolving fund received by BPL groups: About 200 families reside in the village Madanpuri village in Bhajeet Gram Panchayat of Ramgarh block (Alwar). The village is mainly occupied by scheduled caste communities of Jatavs with a few families of Mali and Thakurs. The Jatavs are very poor community; most of them are either landless or marginal farmers. The main occupation of these families is wage labor and rickshaw pulling in Alwar City. Buffalo rearing and selling milk is also a source of income for some families.

Ibtada has formed 8 women's SHGs in this village of which one group has 11 women of BPL families who belong to Jatavs community. The Mahila Bachat Vikas Samiti, Chayanti I, belonging to the BPL category have submitted a proposal to the district authority for getting subsidy in loan under SGSY Scheme of government and are following up on the same. The activities in which both husband and wife are involved are included in the proposal submitted for financing under SGSY. Out of ten members, seven members want to purchase two buffaloes each, two members plan to start grocery (Kirana) shops and one member intends to invest in his carpentry trade. The people are well versed with the activity. Raw material, mainly fodder and quality feed for rearing buffalo is available in the village itself. Milk marketing is not a problem in the village as the village is close to Alwar and many private milkmen come and collect milk. Clearly, the proposal is the result of planning and assessment of the viability of the business and return on investment.

Impact of livelihood programme

The achievements of the Micro-Finance programme are visible in the field where in the entire picture of women's conditions have drastically changed

- The 3-tiered structure of women's organization of 184 SHGs (currently functional), ten Mahila Sabhas (cluster level bodies) and two Mahila Manchs (block level federations) developed by Ibtada is the cornerstone of all activities in the villages. The Sabhas have emerged as village level development institutions and have taken collective actions against illegal liquor shops, protested against unfair charges by PHC health practitioner. The women recovered the defaulted loans. They facilitated opening of alternative education centers for out-of-school girls, organized veterinary camps. They are able to access government funds that are meant for public development. A distinct leadership quality has emerged among some of the women.
- The Sabhas have started providing women the opportunity to participate at the broader sphere of social life and access resources needed for their development like water, bhawan, awareness about health, etc. Some of the women have traveled, for the first time in their lives, as far as Tamilnadu and Andhra Pradesh. Today they are confident and eager enough to travel to places like Chittorgarh, Bikaner, etc. They have been able to gain the trust, respect and value from their families to allow them to travel far and away places.

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- The women have developed better awareness about health and sanitation, educating their children specially the girl child, banking system and dealing with government officials like bankers, police officials, administrative officials, etc.
 - The initiation and growth of the education program for girl child has successfully broken a gender norm that kept girls uneducated and entrenched in the orthodoxy of the Muslim customs of the region; it is a significant step forward for women's empowerment. Children that earlier worked as wage laborers are going to schools. This clearly demonstrated the strengthening of livelihoods from the critical dimension of human development.
 - The involvement of women's groups in education programme has also improved the quality of government schools in the village since the members also raise issues of government school during their meetings and same are communicated to the school authority (teachers & SDMC) and government officials. The linkage of Mahila Sabha in monitoring and administration of girl child education has increased its impact on community. They monitor the Taleemshalas that are functional in the village through regular visits and are invariably consulted when the salaries of teachers are paid. The partial operational cost of the programme is being shared by the groups and Mahila Sabhas, for example, they are bearing Rs 12,500 25,000/- per month towards salary of accountants (Munshis), which is a commendable achievement in the context of non-repayment culture developed by banks in the state of Rajasthan;
 - The Mahila Sabhas have developed as a platform of solidarity building among the rural women and are able to maintain the quality of groups, create peer pressure to ensure loan repayment, meet additional credit needs of the group and establish linkages with bank and government schemes.
 - The microfinance programme has provided 1840 households with access to timely and cheap credit because all the SHG members have taken loan from the bank at a rate, which is much lower than the informal sector rate. These loans have been gainfully invested either for consumption expenses or for investment in production and contributed to the improvement of the livelihood of the households.
 - The micro credit and saving programme has resulted in good bank linkages (60% of local banks portfolio goes to Ibtada promoted SHG's according to a bank manager of the bank). The programme has
 - rescued women members from the debt trap, which accounts 14% of the loans used for this purpose last year. (Source: Strategic Review Report). Access to credit for nearly 1840 households has allowed them to manage their risks and increased their involvement in income generating activities. The microfinance programme

Release of Agriculture Land from Money lender

Rashal Devi's family took a loan of Rs 25000 from a relative about 20 years ago and the moneylender mortgaged the fertile land of the family. Rashal Devi got a loan of Rs 35000 from group saving fund and Mahila Manch fund. This loan helped the family to release the land. Now the family had again started doing agriculture on this land.

has inculcated a culture of savings in the women.

- Although the above figures appear to be small, still the intangible and qualitative changes have been far more than that visualized by the organization itself. What is more important here is how changes have taken place because there is a real control of women over their own money that has led to empowerment of women members. Ibtada has made considerable investments in capacity building of women's group members, hence augmenting their abilities to manage finance appreciably.
- Another visible impact is increase in productive investment for women in the form of savings for health and education. This is a psychological shift that medical expenses incurred today will enable their income from farm labour/wage labour next day. The same holds true for education that a child educated today will enhance his/her livelihood opportunities in the future.
- Gradually women have become fully responsible for their own money with Ibtada taking the role of facilitator. They have full decision-making powers that build their confidence to continue to save and build capital again and feel far more independent in making choices regarding their own capital..
- The livelihood promotion activities such as dairy cooperatives, and goat rearing have led to increased sources of incomes and increased amount of income; this is especially critical to the poor and landless.
- The establishment of the dairy creating a competitive market for milk and other dairy products has led to the market empowerment, the producers have a greater say and freedom of choice in selling their product and that too for a higher return.
- The cultivation of green fodder by ensuring fodder during the lean periods has prevented the erosion of a crucial asset of the households.
- The veterinary camps not only increased awareness and improved animal health but also improved the quality of the asset base, reduced risks and by increasing productivity improved incomes.
- The installation of the biogas plants reduced women's drudgery and improved their health by improving working conditions in the kitchen.

Factors Contributing to Success

Ibtada's intervention concentrated on a strong synergistic strategy of women's empowerment through education and microfinance that has augmented the livelihoods of the Meo and Jatav community with whom they work. Normally micro-finance projects are designed keeping only the financial logic in view but the social and empowerment objectives played an equally important role in Ibtada's intervention. Ibtada's program is much more than just a "give money" and "take money" model.

Enduring all the challenges like concentrating on women empowerment perspective more than the financial perspective and focusing on the long term benefits has paid Ibtada and more importantly the community women and their households rich dividends. Ibtada achieved these gains by adopting a non-confrontational strategy of women's empowerment that nevertheless at all times placed women's and poor person's interests at the center of all programs.

To achieve its goal of women's empowerment, Ibtada devised a strategy that sensitized men and focused on outcomes that would benefit the household as well. They strategically mobilized the community without breaking the religious harmony and gender relation. Since Meo community has deep-rooted high gender hierarchy, the success of the various linkages for the household it has made the male community sensitive to the changes brought in by Ibtada.

Other equally important characteristics of Ibtada's intervention were the participatory nature of the intervention, the capacity building initiatives accompanying each program activity, the attention to financial sustainability and the putting in place of an institutional network of women's institutions with its roots and control in the hands of the community women.

Ibtada also showed a willingness to begin on a small scale with limited objectives and then develop its program along the way to include the needs of the community. Thus we see the emergence of the livelihood promotion program and the growth of the education program. To achieve the various distinct goals within its holistic perspective of development Ibtada did not hesitate to have a model that was a mix of financial self-sustainability and grant funds.

At present Ibtada enjoys a relationship built on trust and it is not seen as simply a loan facilitating organization. Building trust is time consuming but is crucial for sustainability. Ibtada's efforts over the past seven years have led to improved women's capacities, and provided a bedrock for the future process of women's empowerment and a few more years will be needed to make the women's institutions viable in all aspects. The community members in Ibtada's operational area visualize Ibtada's role in a holistic manner linking them with additional financial services like insurance and playing an active role in social development on a priority basis.

Conclusions

Ibtada learnt from its experience that SHG and Sabhas are a very strong medium of learning and empowerment for women; the benefits of women's empowerment have a cascading effect on members within the family and the social and economic development of the community. Today, Ibtada stands firmly with its women's institutions and sees SHGs and other women's institutions as development institutions through which the issues of the poor and disadvantaged can be successfully addressed simultaneously with economic growth and development of the local community.

Ibtada's Microfinance intervention involved formation and management of 176 active SHGs, 10 Mahila Sabhas and 2 Mahila Manchis in the last seven years shows a difference from common trend of Micro-Finance in a way it has built powerful and sustainable institutions, which are playing crucial role in economic upliftment bringing changes in the lives of large number of households. At a single point, all the three programmes viz. Microfinance, Women Empowerment and Education are cumulatively influencing the livelihoods of people.

Ibtada's success shows that when village level groups (exclusively poor women) are empowered and their isolation is broken through formation of viable institutions like federations, their energy and strength leads to increased sustainability and greater success. Ibtada has demonstrated a successful model of women's empowerment and rural development built on a platform of microfinance; it is a replicable strategy for improving the livelihoods of people with the following caveats - there should be active involvement of a technically competent agency sensitive to the needs of the poor and disenfranchised, there should be grant funds available to sustain activities that are not economically remunerative or have a long gestation period, and local economic conditions have existing or latent potential of vibrancy and growth.

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Glossary & Acronyms

AKF	Aga Khan Foundation
CEE	Centre for Environment Education, located at Ahmedabad
<i>Chhoti Mukhiya</i>	Vice-Chairperson or Vice-President of SHG
<i>Chhoti Pradhan</i>	Vice-Chairperson or Vice-President of cluster level body of women's
DRDA	District Rural Development Authority
FGD	Focus Group Discussion
Ibtada	Project Implementing Organization (an NGO); Ibtada is an Urdu word meaning 'the beginning';
<i>Khajanchi</i>	Treasurer of Mahila Sabhas and Village level women's organizations (SHGs)
<i>Mahila Manch</i>	Block level women's Federation
<i>Mahila Sabha</i>	Cluster level women's organization
MIS	Management Information System
MPLAD Fund	Member of Parliament Local Area Development
<i>Mukhiya</i>	President of SHG
<i>Munshi</i>	Local Young and educated person (accountant) employed by Women's organizations for maintenance of books of accounts and documentation
NABARD	National Agricultural Bank for Rural Development. This bank promotes and supports micro-credit activities
NGO	Non-Government Organization;
<i>Pashu Palan Mela</i>	A Cattle Fair, organized by Ibtada in collaboration with Animal Husbandry and Veterinary department of the government
<i>Pradhan</i>	Chairperson or President of cluster level body of women's organization
SDTT	Sir Dorabji Tata Trust
SGP	Small Grant Programme
SHG(s)	Self Help Group(s) village level women's organizations
SRTT	Sir Ratan Tata Trust. This organization, located at Mumbai, provides financial support to Ibtada formation and strengthening women's organizations and promotion of micro-credit activities Taleemshalas Alternative schools for imparting quality primary education to out-of-school girls
<i>Totapuri Nagphani</i>	A local breed of goat
UNDP	United Nations Development Programme
VEC	Village Education Committee