

Best Practices of SJSRY

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By

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Preface

Cities play a vital role in economic growth and development. Sustainable development of cities largely depends upon their physical, social and institutional infrastructure, while urban centres may be viewed as engines of growth, the cities are at the cross roads of change. In India, the process of urbanization is at critical juncture. Though, India is among the countries at low level of urbanization, however, structure of urbanization is changing. There has been change in the pattern of urban growth. The increasing population and urbanization have put pressure on existing infrastructure, civic services and amenities. A large number of rural poor are migrating to urban areas for economic reasons and thus, there is shift of rural poverty into urban poverty. The growing gap of demand and supply of urban infrastructure and services is causing a serious concern.

Urban poverty is a major challenge before the urban managers and administrators of the present time. Though the anti-poverty strategy comprising of a wide range of poverty alleviation and employment generating programmes has been implemented but results show that the situation is grim. Importantly, poverty in urban India gets exacerbated by substantial rate of population growth, high rate of migration from the rural areas and mushrooming of slum pockets. Migration alone accounts for about 40 per cent of the growth in urban population, converting the rural poverty into urban one. Government of India has launched SJSRY in 1997 with view to create community structure and providing wage & self employment to urban poor in order to alleviate urban poverty. However there is dearth of decimation of best practices of SJSRY. Thus, it is imperative to document and disseminate the best practices so that various stakeholders may learn lessons for effective implementation of scheme. Present document purports to bridge the academic gape. It is hoped that it will be highly used for policy makers, representative of NGOs, community organizers, municipal officers of ULBs in understanding best practices and their replication.

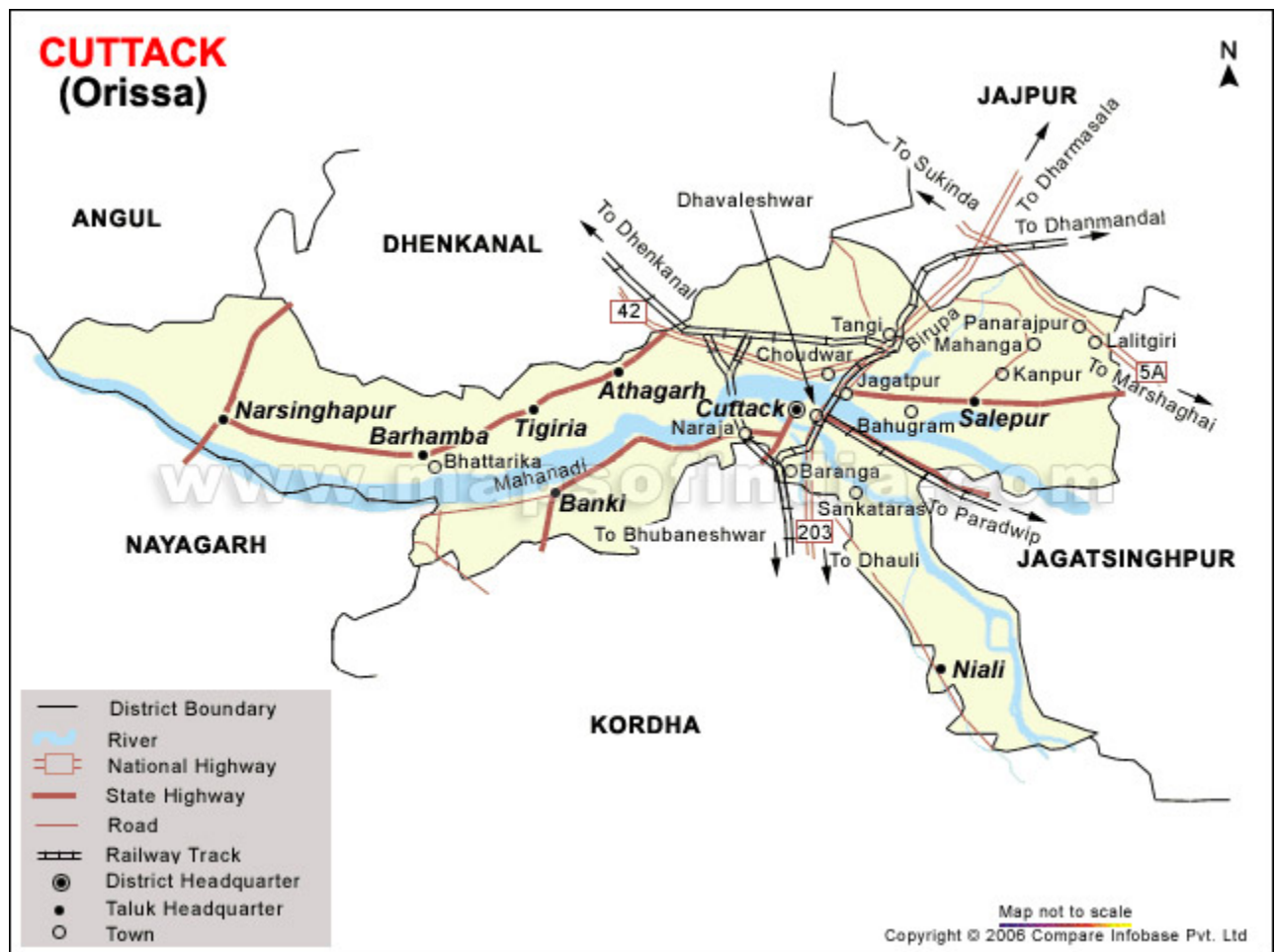
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SWAYANSHREE: A FEDERATION OF SHGs

Introduction:

Micro finance has emerged as an effective tool for poverty alleviation and empowerment of poor. Self Help Group based micro finance has been promoted in India too. However, micro financial activities are mainly confined to rural areas. It has been well realized that micro financial services are needed to urban poor in order to empower them both socially and economically. In India too, about 75 million households need micro financial services and out of them about 15 million households are from urban areas. Micro finance may also ensure sustainable development of livelihoods for urban poor since they may be enabled for initiating economic micro enterprises for their sustenance.



SWAYANSHREE is a model of SHG's federation formed and strengthened in Cuttack; Orissa for providing alternative banking services to urban poor under the aegis of CUSIP-DFID/CMC being inspired by Mumbai based NGO – SPARC in 1994. Cuttack is one of the ancient cities of India. The city was built in 989 AD as a military cantonment by King Nrupa. The city gained prominence in socio-political scenario of India in 12th Century. Cuttack becomes the capital of the Ganga Dynasty in 12th Century. The city is also known as birth place of Subhash Chandra Bose. Presently, Cuttack and Bhubneshwar are the twin cities of Orissa. The population of Cuttack was reported 5.35 lakh in 2001. The population of the city was reported to be 4.03 lakh in 2001. Over the past 10 years, there has been a tremendous increase in the population of Cuttack which has demanded for urban infrastructure and civic services.

SWAYANSHREE, a Federation of nearly 500 SHGs has been operating in the urban slums of Cuttack City (Orissa). Promoted by the joint efforts of Cuttack Municipal Corporation under the aegis of Cuttack Urban Services Improvement Project (CUSIP-supported by DFID), the Federation has been primarily extending microfinance services for the urban poor living in more than 100 slums of the city.

This Federation, controlled & owned by urban poor women clients, is a poverty focused Micro-finance institution, designed to address the financial service needs of urban poor and vulnerable women in the informal sector economy, who have limited or no control over the income. The Federation emerged out of expressed need at the bottom along with right facilitation from the top. It is a joint effort of member and promoting institution. Hence the process is both evolution and application

CARE India through its CASHE Project has been providing the financial as well as technical supports for the Federation since last three years and helping it to become a sustainable & model of Micro finance institution in the state, especially in the urban microfinance.

Genesis of the Organization:

The origin of SWAYANSHREE as an organization dates back to as early as 1994 when the need for a separate body to promote the cause of women was strongly felt during the planning and implementation of Cuttack Urban Service Improvement Project (CUSIP). Organizing women in-groups and meeting their credit needs through internal savings were proposed to be undertaken as part of its community development initiatives. Accordingly, attempts were made to form women's groups in the slum areas and from 1994 to 1998, only 24 Groups were made functional. The growth and the experiences gained, however, were quite challenging in view of the coverage and credit needs. Sustainability aspect was not considered seriously at that point of time and so, searches for a systematic approach was thought of. Considering the gravity of the situation, DFID arranged an exposure visit to Bangladesh in order to study the micro finance programs there. The visit provided a lot of insights and also enhanced the confidence of the founding members of Swayanshree. Through further sharing and discussions with the DFID consultants and women members it was decided to adopt an organized SHG approach, with financial intermediation as main thrust to promote micro finance program. The long awaited idea of having a registered organization for women groups finally came into reality when SWAYANSHREE was formally given a legal status of a registered society in 1989. The Federation has also been registered under FCRA Act, and Orissa Self Help Group Cooperatives Act.

Aims & Objectives:

The aims and objectives originally set in the Bye-Laws of SWAYANSHREE were mainly

- To help form SHGs of poor for mutual help and development.

- To help poor to get access to the best practical model of flexible financial services through promoting saving habit and effective utilization of their resources on sustainable basis.
- To take up other ancillary activities like relief, training, research, income generating activities and other Govt. programs for the benefits of the target population.

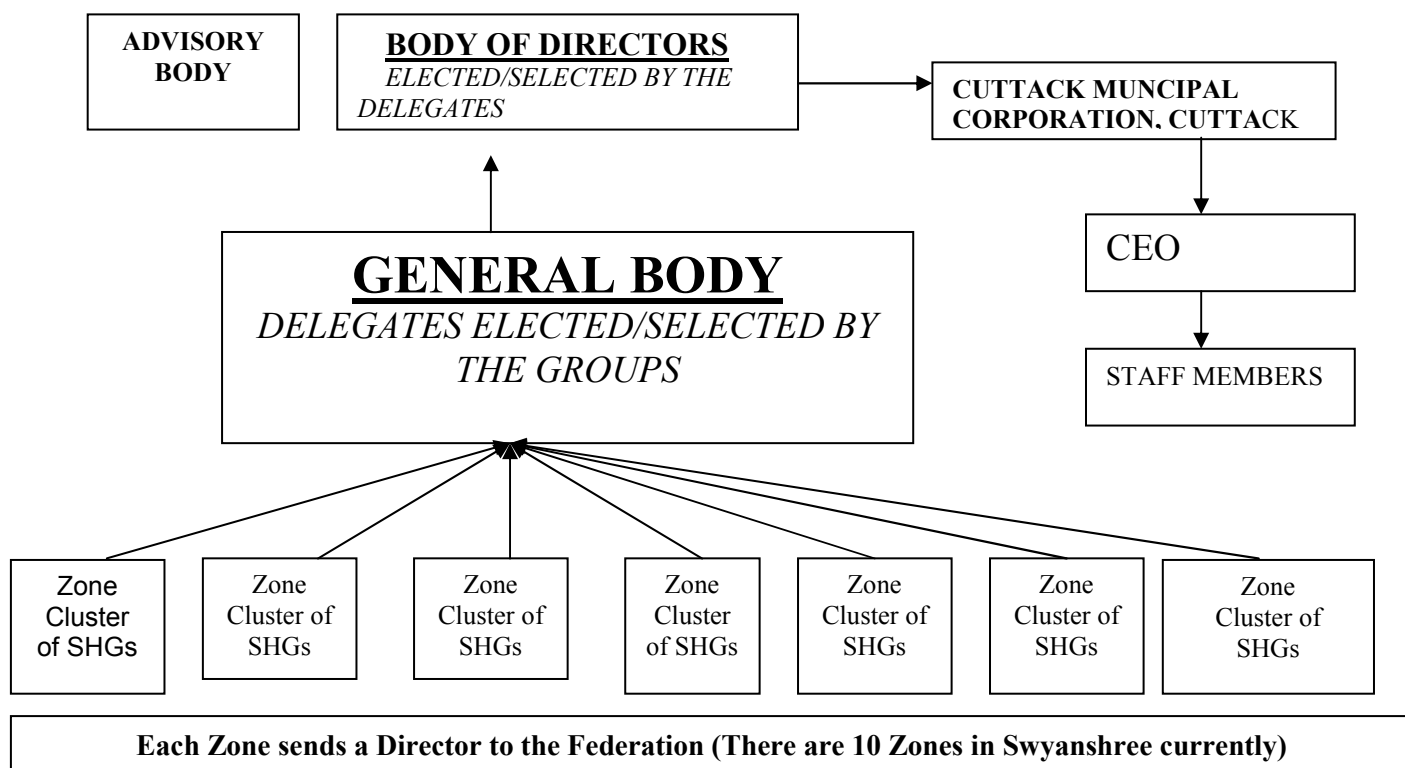
Target Area & Population:

Although SWAYANSHREE has the legal back up to work through out the district of Cuttack, it has been concentrating its micro finance programs in and around the city at present. Its programs are operated mainly in the slums and it might take a few more years to cover all the areas. So far as the target population of SWAYANSHREE is concern only people from the poorer section of the society are eligible to be part of its programs. In the initial period, both male and female used to be the members of the society. Even some of them were members of the governing body also, but currently only women are allowed to be the members of the organization.

Indeed, the organization is being run and managed by women only with the help of the Chief Executive Officer deputed from Cuttack Municipal Corporation to support in its administration. The governing body is consisting of the SHG-leaders termed as Directors who look after the governance and also the administration through their selected President. The chart given below represents the organogram of SWAYANSHREE

ORGANOGRAM OF SWAYANSHREE

(A FEDERATION OF SHGs)



Objectives Behind forming the Federation:

- To provide community based support for developing self-sustaining primary groups.
- To create forum for mutual learning and growth through sharing experience & responsibility-Best performing group teaches low performing group in same situation.
- To establish external linkage for accessing government organizations and non-government organizations services beneficial to primary groups/SHGs.

- To act as information dissemination center.
- To increase women strength and power through solidarity.
- To liaison with Govt. and other institution in support of poor.
- To address livelihood issues through need based vocational training, market linkage etc.
- To diversify microfinance service products and improve delivery mechanism in the best interest of poor.
- To facilitate expansion of program both horizontally and vertically.

Federation Model:

Three-tier model is followed.

Primary group (SHG) -----→Zone-----→ Federation

(10 to 20members) (25 to 40groups) (500 groups at present)

Federation Management:

- Federation is manage by trained person on recruitment chairperson is the constitutional head of the Federation with drawing disbursement power.
- Co-ordinator (C.E.O) being supported by CMC at present oversee and co-ordinate overall planning and programme implementation.
- Project officer being appointed by Federation book after day to day programme management and implementation.
- MIS Accountant overseas Federation financial transaction and takes care of MIS.

- Computer assistant manages office MIS software and other related report return job.
- SHG organizer (9 nos.) promote groups.
- Zonal promoter promotes zonal level activities and assists project officer in programme implementation.
- GPW who assists in day to day office work.

Unique Features:

- 1st Federation of Self Help Groups in urban set up
- Client owned, managed & Controlled organization focussing on microfinance
- Rotation of leadership through democratic process, Groups/zones/Federation leaders gets changed in every two years time.
- Clientele base enhanced to 8305 despite presence of various micro finance players, Govt. & other financial institutions
- Effective coordination with stakeholders like CMC & other line Departments in the city
- Comparatively low cost services in urban areas
- Client's credit demand is absolutely met out of members' saving with its own funds without any bank linkage.
- Frequent need based credit disbursement.
- Launch of livelihood programme in collaboration with Manav Vikas, Bhubaneswar.
- Initiation of health services to clients in collaboration with NABARD.
- Initiation of insurance services to clients in collaboration with LIC of India and New India Assurance Ltd.

- Involvement of poorest of poor including the cured lepers in its micro finance program. SWAYANSHREE has got around 30 SHGs formed by lepers.

Portfolio Status of SWAYANSHREE as on 31st May' 2005

| SL.No | Particulars | Status |
|--------------|---------------------------------------|---------------|
| 01 | No of SHG Formed | 469 |
| 02 | Members Involved | 6395 |
| 03 | Savings Mobilized | 5758899 (net) |
| 04 | Credit Disbursed | 22804587 |
| 05 | Loan Outstanding | 5101961 |
| 07 | Average Loan Size (SHG) | 12083/- |
| 08 | No of Loans Disbursement | 311 |
| 09 | Active Loanee | 1853 |
| 10 | No of full time Staffs | 10 |
| 11 | No of Loan Officers | 9 |
| 12 | No of active loanees per loan officer | 205 |
| 13 | No of Branches/Zones | 10 |
| 14 | Portfolio per Loan Officer | 566884/- |
| 15 | Repayment Rate | >98 per cent |

Credit plus Activities: SWAYANSHREE has taken initiative to provide non-financial services to the poor & needy people at the time of need along with micro finance activities. The credit plus activities have been mainly on,

Vocational training

- Mushroom planting :- 66
- Jhuna Agarbati :- 40
- Khalipatra stitching (leaf plate making) :- 61

- No of sewing machines provided on loan basis :- 23

Linkage service

- Clients name forwarded to CMC for coverage under PDS:- 656
- Compensation to poor families for obtaining death and legal heir certificate for death of prime bread earner out of CUSIP GRANT
- Assisted poor children for higher education through NGO
- RCH services extended to clients through NIHARD 53 members trained as Animators for providing services in 160 groups in 1st phase.

Social service

- Sunstroke awareness is being created by the group members within their community through education and distribution of leaf lets during summer.
- Flood relief- chopped rice, biscuits and molasses have been distributed twice to flood affected groups/ families during high flood in recent years.
- Awareness generations on burning women issues and demonstration on that have been done periodically through big rallies and meetings.
- Collective community work like cleaning the streets/slums is being undertaken by the SHG members during suspension of government civic services.

The Federation has outreach of 79 slums of Cuttack city. It has formed 750 SHGs with membership of more than 10,000 urban poor. The cliental coverage has been reported to be 8305. The assets of Federation were valued at Rs. 1.34 crores in end of the 2006. The amount of savings mobilized was reported Rs. 1.90 crores. Average savings per member has been reported to be Rs. 1840 while monthly saving per SHG is Rs. 450. The Federation provides 4 per cent interest on savings to clients. It paid Rs. 9.46 lakh as interest on savings to

clients in 2006 while 599 beneficiaries of 43 groups were provided incentives of Rs. 33480 under Swaran Jayanti Shahri Rozgar Yojana. The Federation disbursed loan of Rs. 5.1 crore with the average amount of Rs. 30770 per SHG. The recovery rate has been reported to be 97 per cent. The Federation has covered 710 members of SHGs under Suraksha Insurance Scheme while 3000 members have been covered Royal Sundaram Insurance Company Pvt. Ltd. Birla Sun Life Insurance has also covered 502 members of SHGs. The Federation has initiated training programmes for vocational skills, entrepreneurship development and livelihood development in collaboration with established NGOs and private sector organizations. It has also initiated social intermediation through addressing social problems. Moreover, the Federation has developed training modules and policy of micro finance. The success story of SWAYANSHREE may be replicated in other poverty prone cities and towns of the country.

Future Plan:

- By the end of 2006 10,000 clients to be covered through 710 groups with total outstanding of Rs. 2 crores.
- Diversification of products appropriate to the need and circumstances of the poor women.
- Continuous research and documentation of the working environment for innovation of best practices.
- Build up capacity of members & representatives to own and manage the project on a sustainable basis.
- Provide appropriate legal infrastructure to the institution.
- Effective social intermediation through the Federation for addressing social problems

- Branch out for effective management of mF services.

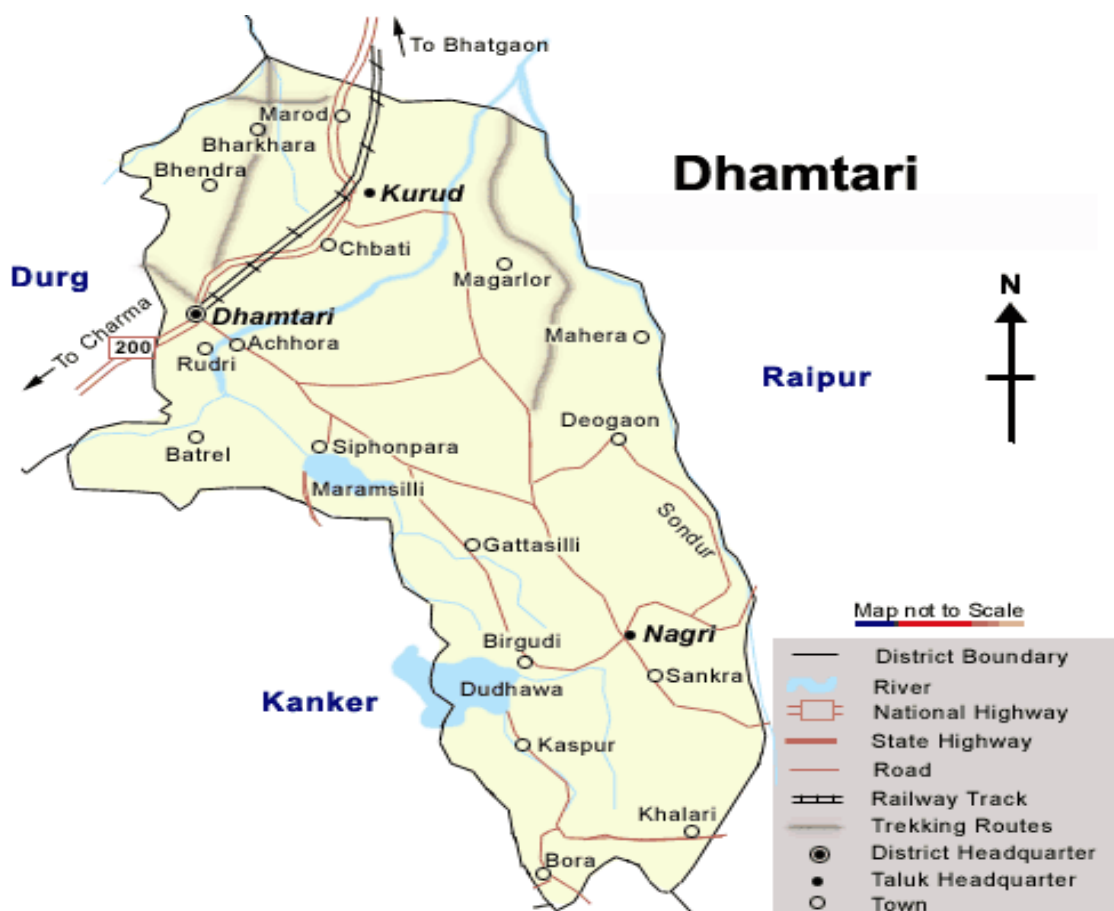
Perceived Impacts:

- Dependency on moneylenders has been reduced substantially.
- Saving practice established, individual saving deposit increased and future financial insecurity removed.
- Payment of high credit cost in informal market reduced and family income increased.
- Investment in existing & new micro enterprise increased and that help income enhancement at household level.
- Number of women entrepreneurs increased.
- Asset creation in the name of women (in some cases) has got materialized
- Protected against bad days - illness, death, natural calamities, lean period through easy access to small credit and insurance.
- Life cycle expenses- wedding, birthday celebration, Festival, child education, old loan repayment, land purchase etc smoothly accomplished.
- Women status in the family has been enhanced. So also the self-confidence of women increased and vulnerability is being gradually decreasing.
- Sense of institutional ownership of members is slowly built up.

COMMUNITY DEVELOPMENT SOCIETY: DHAMTARI

Introduction:

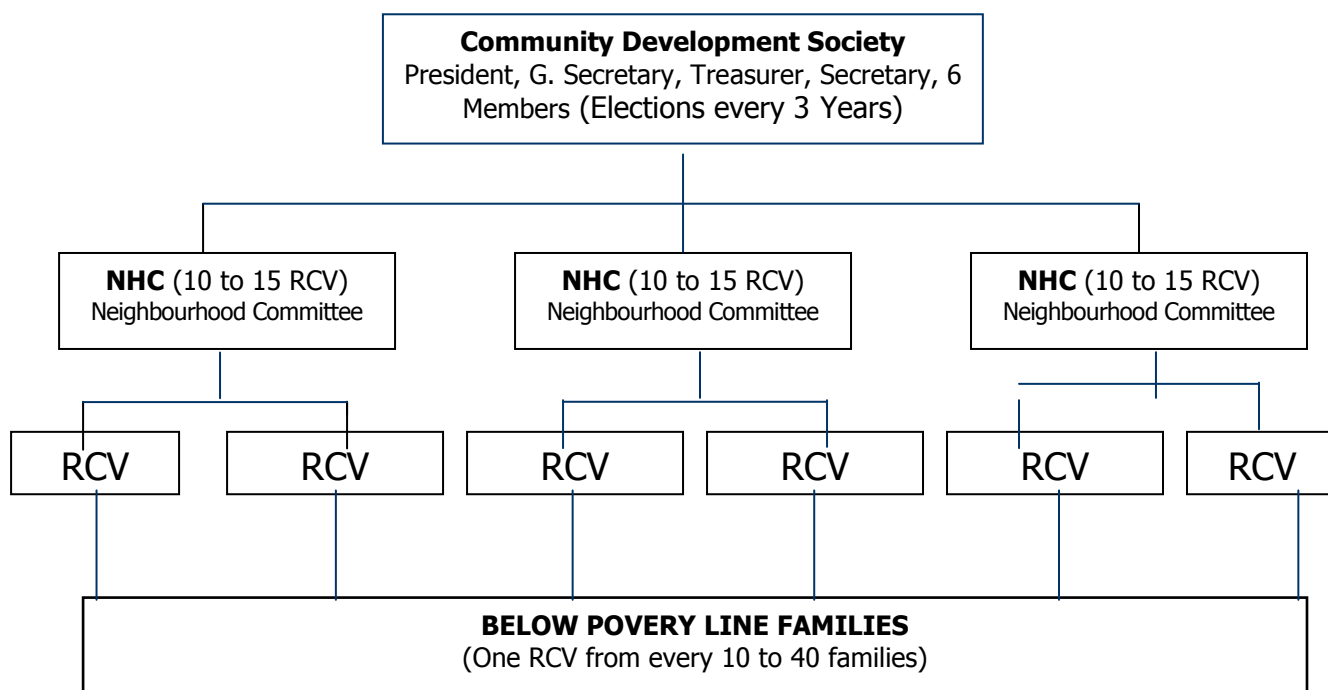
Dhamtari is situated in the plains of Chhattisgarh in central India. Dhamtari district was officially formed on 6th July 1998 dividing Raipur district, currently the capital of Chhattisgarh, along with Mahasamund district. Dhamtari district includes Kurud, Nagari and Magarlod blocks. The district headquarter is Dhamtari town which is at a distance of 78 Km from Raipur, the capital of Chhattisgarh. The total area of the district is 2029 Sq.Km and it is 305 Meter above the sea. The District is surrounded by District Raipur in North & South, part of Orissa state in East & West. The population of Dhamtari town is 82111, as per the 2001 census. The Dhamtari Municipalities is one of the oldest in the country – started in 1929.



Community Development Society:

In 1997, 710 women from poor families, with support from Chief municipal officer organised themselves into a Community Development Society. The Dhamtari Community Development Society was registered on the 20th September 1998. The CDS covers 36 wards with 13 NHC's and approximately 126 numbers of RCV's. The President of CDS is Smt. Parvati Sharma while Smt. Kamaljeet Sindhu is bearing the responsibility of Secretary of the society. CDS is comprising of 10 members including President, Vice President, Secretary, Treasurer and other six members.

STRUCTURE OF THE COMMUNITY DEVELOPMENT SOCIETY IN DHAMTARI



Unique features of the CDS:

Critical link between the community and the local government body:

In view of the growing gap between the community needs and municipal services, community mobilization and participation in development programmes is imperative. The role of municipality is to provide technical support with CDS as the main implementing agency. The members of CDS belong to the community and therefore CDS is able to mobilize community through demand driven approach for the implementation of the various government programmes. The CDS is also mobilizing community in slum upgradation programmes through identifying real beneficiaries. It also ensures quality control in implementation of development programmes.

A Team of Women:

Women members of CDS provide a supportive environment which facilitates the communication process between the community and municipality in order to sensitize women on gender issues. The society also mobilizes poor women for participating in the delivery of urban services and empowerment of urban poor. The community contracting by CDS also ensures quality of the construction work, as reported by the Chief Municipal Officer. There is also substantial reduction of leakage of funds which ensures good quality service delivery.



Community contracting by women

Facilitating linkages with government schemes:

CDS being linked with the municipality allows easier access to information for the delivery of the existing schemes targeting the below poverty line group, such as spreading health awareness. It reduces the possibility of conflict between the two agencies and increases the chances of effective delivery of government initiated schemes.

Case of CDS Member

Kamaljit sandhu is the secretary of the CDS of Dhamtari. Her father originally from Punjab was in the army retired and settled down in Dhamtri. She is married to a truck driver in Dhamtri who is also a Punjabi migrant and they have two daughters. Kamaljit has been associated with the CDS in the capacity of a Secretary since 1997. She is also the teacher in her wards Balwaadi which gives her an income of Rs. 500 per month. The main difference she finds after being associated with the CDS is in the level of self confidence. The CDS gave her an opportunity to meet various people and officers in the government department. The exposure she has got being a member of the CDS has given her the confidence to step out of her home and feel a sense of empowerment. She also feels a sense of pride and achievement in the CDS when other neighbouring CDS's visit to see their work. She has gained the confidence to go to government offices to get information about various schemes for the residents of her ward and then facilitate the process by helping fill out applications and forms for the residents. One the key problem she stated was that there was no financial compensation for the work they did as CDS members and wanted the concerned authorities to address this so that they are able to carry on their work. She explained that they were all belonged to BPL families and needed the income in exchange for the time and hard work they put in for the welfare of the residents in their ward.

Emerging Role of CDS:

Some of the activities that have been undertaken by the CDS has been discussed in detail here.

Community Contracting:

The Dhamtari CDS has successfully taken on construction contracts for 2 schemes viz., Housing for the Poor (VAMBAY) and the Conversion scheme for converting low cost toilets from dry latrines to flush latrines.

In order to abolish the practice of manual scavenging of human excreta, the state government introduced the scheme for the conversions of dry toilets to flush toilets. A door to door survey was conducted by the sweeper staff of the Municipality to identify the households who do not have flush toilets. The members of the CDS worked in their own ward to verify the identified beneficiary list. Once the beneficiaries had been identified a notice was issued by the municipality to each of the households and an application was invited to access the scheme.

The cost of construction up to the seat of one toilet was estimated at Rupees 2800 which was given in full by the state government to the concerned municipality. At a later date the municipality had to return 50 per cent of the estimated cost to the state government. Under this scheme BPL households get a 50 per cent grant and a 50 per cent loan of the total cost of construction for the toilet conversion. The loan can be paid in installments to the municipality. In addition to the 50 per cent of the cost of construction of the toilet seat and pit, the construction of the walls and the door of the toilet was to be borne by the beneficiaries. Due to this a large number of the beneficiaries were reluctant in the scheme. CDS members played a key role in mobilising and motivating the community to adopt the scheme and explain the various features and benefits of it in their respective neighbourhoods.

The contract for the construction of these toilets was given to the CDS. CDS implemented this programme by directly procuring the material and hiring a

labour contractor. The technical support in this programme was provided by the municipality. The CDS members have basic knowledge of construction and they managed daily on site supervision in their respective wards to ensure quality. The CDS members were responsible for auditing and approving the bills. CDS successfully completed the conversions of 147 toilets.

The loan recovery from the community was not the responsibility of the municipality. There were no linkages made to facilitate credit for this programme from the CDS's saving and credit programme to the beneficiaries who were members of the society.

Valmiki Ambedkar Awas Yojna (VAMBAY) was a national level housing scheme of the Ministry of Urban Employment & Poverty Alleviation, Government of India for the benefit of the slum dwellers. The scheme has been merged with IHSDP. The objective of VAMBAY was primarily to provide shelter or upgrade the existing shelter for people living below poverty line in urban slums for enabling healthy urban environment. Under this scheme the cost of construction per unit is Rupees 40,000. The repayments of the loan were in easy installments of Rupees 200 per month.

The municipality invited applications through an advertisement in the local newspaper for housing. The CDS was also an important link through which the information was shared with the beneficiary community. A beneficiary list was drawn up based on the applications submitted. CDS played a vital role in verification of the selected beneficiaries.



HOUSES CONSTRUCTED UNDER VAMBAY HOUSING SCHEME

The contract for the construction of 200 houses out of a total of 500 was given to CDS. CDS implemented this programme by directly procuring the material and hiring a labour contractor. An engineer was also hired who gave technical assistance during the construction phase. Procuring of the material was done through an open tender system which was facilitated by the Chief Municipal Officer. The CDS members along with the engineer managed the onsite supervision to ensure quality construction. Presently CDS has completed the construction of 168 houses of the 200 houses.



Common Water Standpost

The beneficiaries are satisfied with the quality of construction of their houses but faced infrastructure problems such as water stagnation due to an absence of a proper drainage system and the absence of a drinking water source near their housing. According to the chief Municipal officer this is due to the fact that VAMBAY provides money for the housing but not infrastructure. Therefore the infrastructures in place for these housings are of poor standard. In the Ashray Nagar Yogana, a BPL household gets Rupees 5000 for upgradation of his household. CDS assisted the municipality in identifying the beneficiaries from their respective wards.

Schemes for the Urban Poor:

CDS is operating mid day meals for school children servicing 36 schools with a total of 3200 children. Prior to the CDS, the mid day meals were contracted out to the lowest bidder often compromising the quality of the food. The municipality decided to stop the tendering system and give the tender directly to CDS to ensure quality service. The food is prepared centrally and distributed to the various schools giving employment to 6 women.

In addition, the CDS also runs the cheap food stalls for the Urban Poor. Under the state governments *Annapoornana Dal Bhaat scheme*, the CDS has undertaken the responsibility of running two *dal bhaat* centres which provide quality food for the urban poor at subsidized rates. The CDS handled the set up, selection of the staff, and day to day management of the centre. It runs on a good business model along with providing affordable food for the urban poor.

Waste Segregation and production of Bio Manure:

A bio manure plant was installed, funded by the municipality, with a capital cost of only Rs. 184000 in May 2002. The biodegradable waste is 40% to 60% of the total municipal waste. The waste once collected is brought to a centralised place where the recycling units are situated. Before the segregation the waste is treated with bacteria specially designed by the CMO, Dhamtari Municipality. Unlike the bacteria used in the conventional Windrow method of composting which requires the waste

to be stirred, the bacteria used by the Dhamtari municipality does not need any stirring and thus saves on labour cost.

In this plant MSW is first mixed with a group of bacteria (lacto-bacillus, streptococci, and streptococcus) and kept in anaerobic condition for bio degradation. After 2 months biologically degraded rich bio manure is segregated from plastic, glass, metal and debris mechanically. The plastic and debris are sent to the other two units, located in the same premises.



BIO ORGANIC MANURE PLANT

The sales of the bio manure generated an income of 4 lacs annually for the municipality. Presently, the unit has been contracted out to a private firm which pays Rs. 4 lakhs to the municipality.

Plastic Recycle Unit:

A plastic recycle unit was installed in the same premises. The CDS was asked to run this unit and they selected a SHG of rag pickers to run the unit. The women rag pickers collected the plastic and polythene from the plant, recycled it and sold the recycled granules to the plastic industry.



PLASTIC RECYCLING UNIT - DHAMTARI

Land and technology for the plastic recycling unit was provided by the municipality. The funding for this initiative - a sum of Rupees 2.5 lacs - was obtained by taking credit under the SJSRY. The loan was paid off within the first year of the programme. A short informal training was organized with the help of Industry Department. The children of these rag-pickers who were also picking waste were rehabilitated.



WOMEN OPERATING PLASTIC RECYCLING MACHINE

The plastic recycle unit was stated to have several achievements. Frequency of garbage collection increased due to needful use of garbage and the complaints from people for garbage collection reduced. Due to plastic recycle unit quantity of plastic waste polluting environment, has considerably reduced. The sources from veterinary department reported that the numbers of cases of stomach operation of cows were reduced drastically.

The plastic recycling unit was successful for only a couple of years. There were several reasons for its failure. The group formed to run the plastic recycling unit was not mature and had poor group dynamics. There was infighting and dissatisfaction amongst the group. The CDS, prior to this project had not been very active. There was no UPA cell within the municipality to build the capacity of the CDS. Nor was there an NGO to address the issues of group coherence within the SHG. One of the key reasons for the failure of this unit was also reported the lack of adequate raw materials. The unit could not generate substantial income for the women workers. This caused reluctance among the women workers for working.

Management of Debris:

The Dhamtari municipality setup a Building Centre funded by HUDCO. The pre cast lintels and slab joints made of debri waste were used in the construction of the low cost houses for the urban poor under the Vambay scheme. Each dwelling under this scheme is attached with sanitation unit. A biogas plant was designed with human excreta and was used for lighting purpose. The waste debris segregated from waste was also used to make low cost houses for the sweepers and scavengers with the help of state government scheme. A total of 98 houses were constructed.

The building centre could not work properly due to its financial non-viability. The centre could not get adequate quantity of raw materials. Similarly, the market for low cost building products generally does not exist in small towns like Dhamtari.

The biogas plants also could not work properly due to prevailing socio-cultural values. The persons could not avail the biogas for the cooking purposes as it was a product from human excreta.

Entrepreneurial Activities:

The CDS in Dhamtari undertook several entrepreneurial activities rooted in a strong business model which have made the CDS financially stable. This has enabled the CDS to make investments in setting up urban delivery services like mid day meals for schools. Since the CDS has the capacity to initiate such activities it has lead to the municipality eliminating the open tender system for urban schemes which lead to a compromise in the quality.

Under the guidance of the Chief Municipal officer, Dhamtari CDS applied and received the contract for the Raipur Municipal Waste Management. In the first year CDS was responsible for the cleaning of 8 wards of Raipur for a sum of Rupees 2,40,000 per month providing employment to 48 labourers. In the second year, they were responsible for the cleaning of 28 main streets for a sum of Rupees 9,30,000 providing employment to 280 labourers. The 12 CDS committee members were responsible for the supervision of the project. In the third year CDS lost the tender to a lower bidder.

Given that Raipur is 72 kms from Dhamtari, local accommodation was rented for the committee members to supervise the project effectively. A system of weekly rotation was devised where women in teams of four travelled to Raipur. This was a challenging task for the women as they had to leave their homes for a week every month and faced opposition from their families.

After complaints were registered that the waste collected was not being disposed off in the designated location, the committee members rode in the garbage trucks to ensure its proper delivery. This demonstrates the committee member's personal initiative and commitment to the project.

Lessons Learnt:

CDS established facilitating linkages with municipality for implementing various developmental programmes and schemes. The active role of CDS in setting up of plastic recycling unit, segregation of waste, mobilizing community for participating in development programmes and schemes, quality control of implementation of schemes, community contract for low cost housing and low cost toilets for conversion from dry latrines to flush latrines, shelter upgradation under Ashray Nayan Yojana, setting up and managing computer centre for imparting free education for its members' children and running centre of Anupama Dal-Bhaat for urban poor etc has been remarkable for a community development society at the local level. This case may be replicated in other municipalities however, the strengthening and capacity building of community development societies by the municipalities is one of the pertinent issue to be kept in mind while promoting community empowerment through community based organizations.

KUDUMBASHREE

Introduction:

Poverty alleviation schemes based on micro- credit system have been implemented in many of the developing countries in recent years. The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro-credit and self help grouping. Paraphrased as *Kudumbashree* ('Prosperity of the Family'), the scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folks together to form the grass root organizations to help enhance their economic security. The project aim sat removing poverty among rural women households through setting up of micro-credit and productive enterprises. The activities such as micro-credit and micro-enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of poor women. The State Poverty Eradication Mission-*Kudumbashree*- launched by the Government of Kerala in India is a massive poverty eradication programme in contemporary history. It has proved without doubt that women empowerment is the best strategy for poverty eradication. Women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and the society at large. It opens new vistas in development history. A new paradigm of participatory economics has been found emerging in "God's Own Country". *Kudumbashree* presents a unique model of participatory development, which can very well, be emulated other developing countries.



A multi-pronged bottom up approach to poverty reduction was launched in Kerala in early nineties and this evolved into Kudumbasree – considered a best practice in poverty alleviation by the United Nations. Kudumbashree is a community based, women oriented, participatory and convergent approach for poverty eradication. It aims at eradication of absolute poverty in ten years through concerted community action within the framework of local-self government

institutions. It is envisaged as a step to further decentralization by enabling the organization of the poor to function as delivery system of poverty schemes. The philosophy of Kudumbasree is convergent community action and convergence with government departments and agencies like education, health, social welfare, municipal administration and rural development.

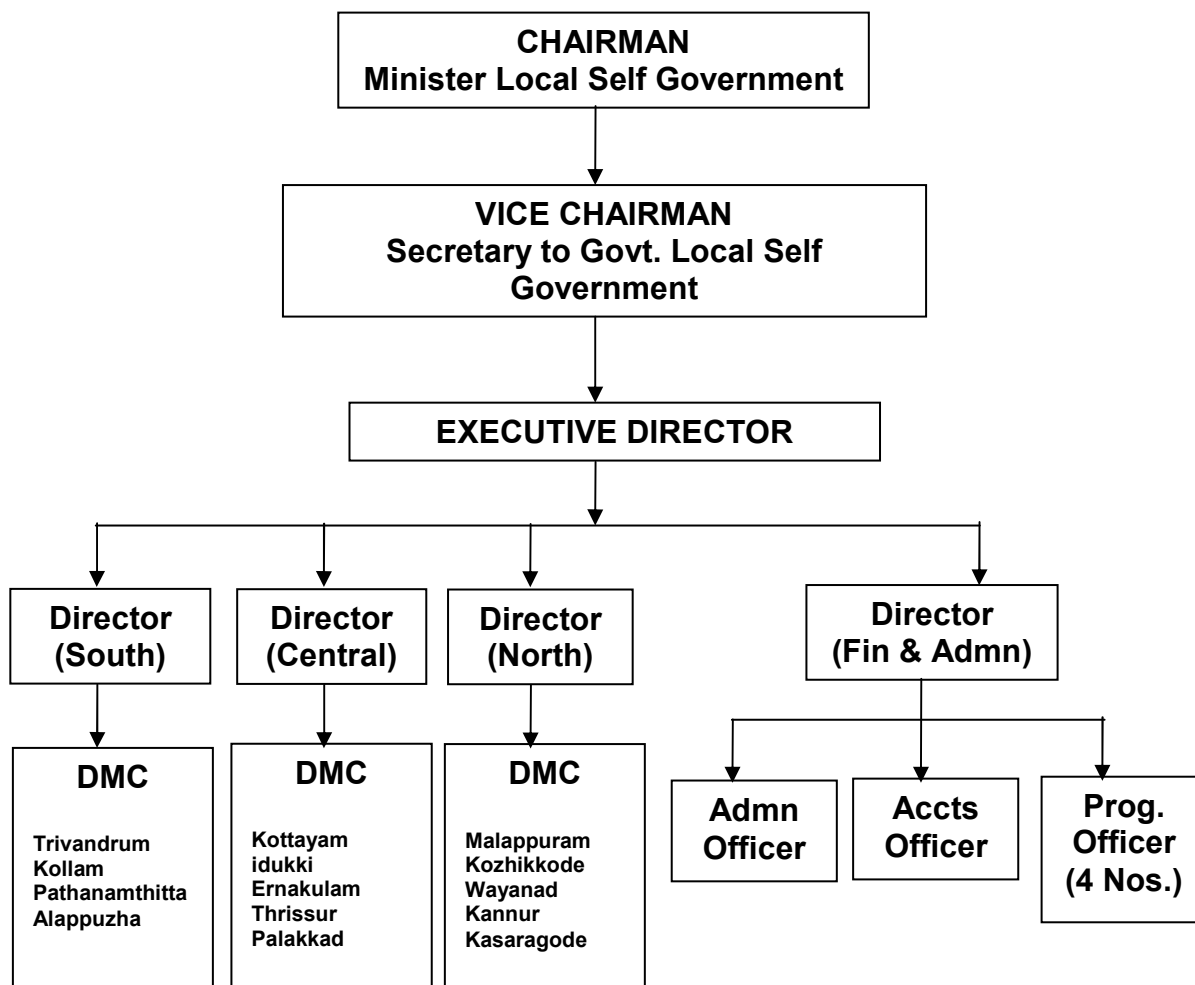
In 1992, an innovative poverty reduction initiative was experimented in 7 wards of Alappuzha municipality with community participation. In this experiment, a three tier community based organization of poor women was formed to implement urban basic services for poor supported by UNICEF. The women oriented participatory and convergent approach to fight poverty evolved in 7 wards of the municipality was known as Alappuzha Model. In 1994, the model was adopted in all 36 wards of the municipality. The success of the model persuaded the state government to scale up the model to the entire urban areas of the state in 1995. Presently, the model is known as Kudumbashree which also serves as a State Urban Development Agency for the state in order to implement the programmes and schemes for urban poor.

The Mission

Kudumbashree addresses the multi-faceted phenomena of poverty adopting a holistic approach to tackle its variegated manifestations. Its goal is eradication of poverty in the state within a decade. The ultimate goal of Kudumbashree is to reach out the family through women and the community through family.

Kudumbashree has evolved as SUDA for implementation of centrally sponsored schemes and programmes for urban poverty alleviation such as SJSRy and IHSDP. These schemes are being implemented through community based organizations of Kudumbashree which are owned and managed by women from poor families. The organization is headed by Minister of Local Self Government while vice chairman of the organization is secretary of urban local government. It is also managed by an executive director who is supported by Directors and other concerned officers.

Organogram - Kudumbashree



Source: www.kudumbashree.org.

Approach

The approach adopted under Kudumbasree is flexible and evolving based on the needs and experiences. It emphasizes on inclusiveness and organizes the women from poor families and networks them. These organisations facilitate community action with handholding and capacity building support from government and non-government agencies. It is demand driven and convergence of public services is central to planning and implementation. The objective is to move towards public action for responsive governance

Strategies

Convergence of various government programmes and resources, participatory anti-poverty planning and implementation, formation of thrift and credit groups and development and nurturing of micro-enterprises is central to Kudumbashree strategy. The other aspects of the strategy include:

- Formation of women collectives.
- Training to share experiences and to broaden outlook on health, education, social and economic status.
- Skill upgradation to facilitate economic development and livelihoods
- Skill upgradation trainings
- Self-employment opportunities and infrastructural development through wage employment schemes, development of micro enterprises,
- Thrift - credit operations and 24 hour banking system.
- Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.

- Better living conditions - infrastructure facilities.
- The micro-plans formulated by the NHGs are integrated into mini plans at ADS level and action plan at city level. This will be the anti-poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Kudumbashree promote self-help approach for building houses, toilets, water and sanitation facilities etc. Individual facilities are supported and strengthened by the common infrastructural facilities.
- Micro-enterprises for sustainable economic development.
- Kudumbashree gives necessary resource support and facilitate forward/backward linkages to promote micro-entrepreneurship among poor women.
- Power to the people; especially the poor women.
- The skill for identification of needs, fix priorities, availing resources, bridging gap between needs and resources in a cost effective manner are imparted to the women groups. In the decentralization pattern of Kerala, Kudumbashree acts as a healthy sub-system facilitating participation of poor women in planning, implementation and monitoring of the programme.
- Leadership - Decision making power.

Identifying the Poor

Identification of the poor is one of the prime requisites for the implementation of the projects. The following risk factors are considered for identifying the poor. The nine parameters of poverty index in the model are being adopted:

1- Lack of possession of a proper house to live in

2- Inaccessibility of safe drinking water

- 3- Inaccessibility of sanitary latrine
- 4- Having not more than 1 earning member
- 5- Incapability to have two meals a day
- 6- Presence of children below the age of 5
- 7- Presence of an alcoholic or drug addict
- 8- Belonging to socially disadvantaged groups.

If a given family is positive to four or more of the above factors, the family is treated as a risk family. The revised risk indicators are shown below:-

- No land/Less than 5 cents of Land
- No House/ Dilapidated House
- No Sanitary latrine
- No access to safe drinking water within 150 metres.
- Women headed household/Presence of a widow, divorce/abandoned lady/unwed mother
- No regularly employed person in the family,
- Socially disadvantaged groups(SC/ST)
- Presence of mentally or Physically challenged person/chronically ill member in the family
- Families without colour T V

The *Modes Operandi* : The Community Based Organisation:

The formation of the grass root level Community Based Organisation (CBO) is the fulcrum of the *Kudumbashree* mission. The grass root level poor women are organized through Neighbourhood Groups (NHGs) consisting of 20-40 women with 5 functional volunteers, viz.,

- Community Health Volunteer
- Income Generation Volunteer
- Infrastructure Volunteer
- Secretary, and
- President,

The Neighbourhood Groups (NHGs) are coordinated at ward level through Area Development Society(ADS) by federating 8 to 10 NHGs. To coordinate the activities at the Panchayat level there is the apex body called Community Development Society (CDS), which is heading the Area Development Societies. (ADSs).

The CBOs are the lifeblood of *Kudumbashree*. The NHG members used to meet once in a week in one of the member's house. The members, who meet together, discuss their problems and make joint effort to find solutions to their grievances with the support of the functional volunteers. This would bring up interpersonal feelings among the members and would generate supportive attitude to build confidence among them. Apart from this, they practice small savings through thrift which should be used to create productive assets. The 'micro-plans' are prepared at the NHG meetings and the formulated plans would be sent to ADS for scrutiny and finalization to form the 'miniplan'. After consolidating the 'mini-plans' by judicious prioritization at the CDS meeting a 'sub-plan' is formed to become the anti-poverty programme of the Local Self Government. The formulation of micro, mini and sub-plans help facilitate the poor women house

holds to participate in planning process as a major stake holder. The local self governing body monitors the implementation of the 'plans' and thereby proper linkage, coupled with autonomy is ensured in the participatory system of planning for poverty alleviation.

Neighbourhood Groups (NHGs)

Neighbourhood group is the association of 20 to 40 women members, belonging to high risk families. They elect a woman from among themselves as Resident Community Volunteer, another one is selected as President of the NHG and the three others are selected as Community Volunteers, each of whom has specific responsibilities viz., Health, Infrastructure and income Generation. They are, therefore, designated as Community Health Volunteer, Community Infrastructure Volunteer and Community Income Generating Volunteer. The Community Health Volunteer is responsible for all the health related activities of the NHG like immunization, maternal care, child care, nutrition and propagation of ideas like cleanliness, hygiene, etc.

The Community Infrastructure Volunteer is in charge of the basic infrastructure needs of the NHG such as housing, sanitation, drinking water, drainage, etc. The Community Income Generation Activity Volunteer looks after the income generating activities of the NHG. She has to identify all potential agencies, departments and organizations to be engaged in promotion of self employment activities. She also liaises with the National Bank for Agriculture and Rural Development and commercial banks on behalf of the NHG. Proper training and orientation are given to the above volunteers in their respective areas. Each NHG prepares an action plan on the basis of the needs of the member households of the NHG and such plans are called Micro Plan of the NHG.

Area Development Societies (ADSs)

Area Development Societies at the ward level are formed of 10 -15 NHGs and the five member committee of all the NHGs constitutes the governing body of

the ADS. The ADS has a Chairperson, a Vice chairperson and 7 other members. The Community Organisator of the Municipality acts as the Member Secretary of the ADS. The ADS integrates the micro plans of the NHGs and after discussion and scrutiny a consolidated action plan is prepared and is known as Mini Plan.

Community Development Society (CDS)

Community Development Society is the apex body at the town level and is the coordinating agency for programme implementation. Chairpersons, Vice chairperson and Members of all the ADSs form the General body of the Community Development Society. A Project officer of the Municipality acts as the member Secretary of the Community Development Society. The Community Development Society has a President, Vice President and seven other members elected from the General body of the CDS to form the committee of the CDS. The Committee and the Member Secretary constitutes the Governing Body of the CDS.

The Community Development Society monitors the programmes undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes. Various developmental programmes initiated under Community Development Society and the Area Development Societies include training programme for women to start income generating units , water supply, conduct of health education camps, construction of dual pit latrines undertaking micro enterprises, raising of pathways and, cultural programmes, etc.

As on September 2008, 17003 area development societies and 190355 neighbourhood groups were formed under the Kudumbashree. Since organization is working for both urban and rural areas, the number area development societies and neighbourhood groups were found mainly concentrated in rural areas. However, 1137 ADS and 13590 NHGs were found in urban areas (Table 1).

Table: 1
Status Report of NHGs and Thrift & Credit under Kudumbashree
As on September 2008

| No | District | No. of GPs | No. of NHG | No. of ADS | Families Covered | Families Started Thrift | Thrift (In crores) | Loan (In crores) | VIL |
|----|---------------------|------------|---------------|--------------|------------------|-------------------------|--------------------|------------------|-------------|
| 1 | Thiruvananthapuram | 78 | 18539 | 1259 | 344225 | 341807 | 109 | 252 | 2.32 |
| 2 | Kollam | 71 | 12345 | 1214 | 227839 | 227839 | 72 | 164 | 2.25 |
| 3 | Pathanamthitta | 54 | 6602 | 744 | 136670 | 136405 | 34 | 60 | 1.78 |
| 4 | Alappuzha | 73 | 13428 | 1106 | 265039 | 265039 | 86 | 189 | 2.25 |
| 5 | Kottayam | 75 | 11105 | 1153 | 223760 | 223749 | 58 | 111 | 1.92 |
| 6 | Idukki | 52 | 9160 | 750 | 166607 | 166094 | 63 | 157 | 2.49 |
| 7 | Ernakulam | 88 | 13097 | 1352 | 214985 | 213281 | 70 | 229 | 3.30 |
| 8 | Thrissur | 92 | 15631 | 1354 | 284239 | 284239 | 94 | 340 | 3.63 |
| 9 | Palakkad | 91 | 20307 | 1436 | 345459 | 345459 | 107 | 292 | 2.73 |
| 10 | Malappuram | 102 | 14925 | 1845 | 338799 | 338799 | 90 | 171 | 1.89 |
| 11 | Kozhikkode | 78 | 14902 | 1309 | 298819 | 295693 | 107 | 286 | 2.67 |
| 12 | Wayanad | 25 | 7404 | 434 | 120248 | 120248 | 36 | 127 | 3.50 |
| 13 | Kannur | 81 | 11206 | 1264 | 214407 | 214407 | 69 | 220 | 3.19 |
| 14 | Kasargode | 39 | 5670 | 646 | 120511 | 120987 | 39 | 158 | 4.07 |
| | Rural | 999 | 174343 | 15866 | 3302073 | 3294512 | 1035 | 2733 | 2.64 |
| 15 | Urban (58 ULBs) | | 13590 | 1137 | 347996 | 347996 | 64 | 71 | 1.11 |
| 16 | Tribal NHGs(9 Dist) | | 2422 | | 41134 | 38761 | 6 | 14 | 2.22 |
| | Grand Total | | 190355 | 17003 | 3691203 | 3681269 | 1106 | 2818 | 2.55 |

Source: www.kudumbashree.org.

Focus Areas of Kudumbashree

- Human Resource Development
- Community Health
- Education
- Children's Neighbourhood Groups
- Micro Finance
- Micro Enterprises Development
- Rehabilitation of Destitute
- Bhawanshree
- Lease Land Farming

The Achievements

Training

- More than 1,00,000 CBNP/CDS functionaries were given training on various aspects with the assistance of UNICEF
- More than 2000 CDS/CBNP functionaries were trained by NABARD in community financial management
- More than 4300 community volunteers were given training in community health care.
- More than 12000 CBNP functionaries were trained and deployed for the conduct of the baseline survey.
- 40 CBNP functionaries were trained and deployed as Tribal Volunteers
- About 13,000 CBNP/Literary workers trained and deployed for the conduct of the Poverty Index Survey.

Awareness Programme

- 1700 community immunization camps were organized
- 99 Awareness Programmes against alcohol were conducted
- 3418 Awareness programmes were organized for popularization for iodized salt.

Water and Sanitation

- 5600 sanitary latrines were provided to the poor families
- 20 borewells were provided
- 10 open wells were provided
- Waste collection and transport to the transit points of ULBs by members of CBOs.
- During 2005, 91 Kudumbashree SWM groups were operating in 18 urban local bodies.

Thrift and Credit Operations

- Mobilised Rs.150 lakhs through thrift savings
- Provided Rs. 135 lakhs to CDS members as loan for income generation as well as for consumption purposes.
- Created 12322 self employment were created through loans/revolving funds.
- As on September 2008, 119742 NHGs were graded while 96330 NHGs were linked with banks.
- AS on September 2008, Rs. 6448.9 million were disbursed by banks to NHGs.

Employment

- Established one Coir Training Centre to train 150 SC women in coir making
- Set up one Coir Defibreing Production unit with an investment of Rs. 35 lakhs.
- As on September , 2006, 1742 DWCUA were formed while 24954 women were provided self employment.

Table: 2
Bank Linkage of NHGs
As on September 2008

| No | Name of District | NHGs Graded (Nos) | NHGs Linked (Nos) | Loan Disbursed (Rs in Lakhs) |
|----|--------------------|-------------------|-------------------|------------------------------|
| 1 | Thiruvananthapuram | 13603 | 10969 | 8277.59 |
| 2 | Kollam | 10216 | 9318 | 7115.48 |
| 3 | Pathanamthitta | 4451 | 2697 | 3858.58 |
| 4 | Alappuzha | 10277 | 10204 | 5916.12 |
| 5 | Kottayam | 4641 | 4395 | 3080.67 |
| 6 | Idukki | 5478 | 5333 | 5466.26 |
| 7 | Ernakulam | 11219 | 9847 | 4992.98 |
| 8 | Thrissur | 8574 | 7982 | 5116.54 |
| 9 | Palakkad | 14984 | 12424 | 6457.00 |
| 10 | Malappuram | 5558 | 5095 | 2080.80 |
| 11 | Kozhikkode | 10652 | 6174 | 4122.48 |
| 12 | Wayanad | 7330 | 6755 | 4750.08 |
| 13 | Kannur | 8345 | 1913 | 1518.78 |
| 14 | Kasaragode | 4414 | 3224 | 1735.73 |
| | Total | 119742 | 96330 | 64489.09 |

Source: www.kudumbashree.org.

Table: 3
District-wise Micro Enterprises
As on September 2008

| No | Name of District | DWCUA | USEP | Group | Individual |
|----|--------------------|-------------|--------------|--------------|--------------|
| 1 | Thiruvananthapuram | 293 | 3198 | 5347 | 2353 |
| 2 | Kollam | 77 | 2007 | 1574 | 4592 |
| 3 | Pathanamthitta | 26 | 1129 | 277 | 1212 |
| 4 | Alappuzha | 146 | 2937 | 1671 | 261 |
| 5 | Kottayam | 68 | 1282 | 1271 | 995 |
| 6 | Idukki | 7 | 138 | 3527 | 1190 |
| 7 | Ernakulam | 442 | 3507 | 685 | 121 |
| 8 | Thrissur | 155 | 1633 | 155 | 4 |
| 9 | Palakkad | 77 | 2394 | 660 | 1551 |
| 10 | Malappuram | 74 | 1299 | 345 | 441 |
| 11 | Kozhikkode | 197 | 2188 | 2940 | 971 |
| 12 | Wayanad | 12 | 128 | 153 | 501 |
| 13 | Kannur | 129 | 2119 | 1474 | 431 |
| 14 | Kasaragode | 39 | 995 | 58 | 91 |
| | Total | 1742 | 24954 | 20137 | 14684 |

Source: www.kudumbashree.org.

A Convergent Model

One of the significant features of Kudumbasree is that it is a convergent programme. Convergence is achieved in planning and implementation through community based organizations. It mobilizes resources and other inputs from several convergent departments and agencies as shown in the Figure 5 given below:

**Figure 1
Convergent Model**



Impact

Kudumbasree enabled the communities, particularly the women, to participate actively and effectively in the development process; particularly poverty reduction. The development plans prepared by the communities are based on local needs and priorities through a bottom up participatory process and they are consolidated at municipal and district levels. Kudumbasree facilitated convergence of resources and services and their integration into anti-poverty plans. Another aspect of the programme is the community monitoring. The programme brought the local political functionaries, community based

organizations and the poor into partnership. Scientific principles replaced patronage in the prioritization of needs and identification of beneficiaries. Both infrastructure and human development aspects are accorded high priority in the plans and the marginalized are included. Interaction in women collectives helped them to have a better understanding of the local situation contributing to the emergence of leadership. A large number of women trained in Kudumbasree are getting elected to the urban local bodies. The other impacts of Kudumbasree include:

- Improved access to services and programme benefits;
- Confident women capable voicing their needs and priorities;
- Generation of savings through thrift and credit societies and access to credit facilities through banks;
- Development of individual and group micro-enterprises;
- Public action against social and economic injustices like domestic violence through collective action;
- Women empowerment; and
- Universal coverage of the poor.

Lessons Learnt:

Group dynamics developed by the urban CDS model is being used as the entry point for converging various development activities. Urban CDS structure of Kerala gives a lesson to the planners that the poor women are capable of managing municipal affairs and empowering urban poor women through organizing and mobilizing thrift and credit for livelihood development. In CDS initiative, development plans are drawn up locally in a participatory and gender sensitive manner. The thrift and credit operations evolved by the CDS system

has proved to be an effective instrument for promoting micro finance and livelihood development initiatives. The development of micro enterprises by the Kudumbashree also demonstrates that women may be good entrepreneurs for initiating, developing and running micro enterprises. The model has gained momentum worldwide and a number of delegates from different countries have visited Kerala to study the approach, procedures and achievements of CDS system under the Kudumbashree. This model may be well replicated both in urban and rural areas in other states as well.

RACHANA - Gujarat

SJSRY is an anti-poverty program launched by the Government of India for eradicating absolute poverty from urban areas. The Urban Community Development (UCD) Center is the implementing agency in Surat Municipal Corporation (SMC) Area for State and Central Government schemes related to community development. Swarna Jayanti Shaheri Rojgar Yojna (SJSRY) was introduced in Surat in 1997. Rachana, Development of Women and Children in Urban Area (DWCUA) group in Surat was established on 1st February 2003 under SJSRY for screen printing work. The main objective of the DWCUA which aims at development of women and children in urban areas is to provide assistance to the urban poor women for setting up gainful employment through group activity. Besides generating income, the synergy of the group helps the women to empower themselves for uprooting poverty and providing stability to their families. Mainstreaming Urban Poor-Good Governance Initiatives.



SJSRY scheme has even helped people gain a new life, literally. Citing the example of Gangaben, who, due to various personal and economic reasons, was on the verge of committing suicide. Just prior to the act, she spotted the neighborhood UCD office where she went to enquire about any jobs available. Gangaben applied for a loan and she was also trained for 15-20 days in making POP idols, which she liked. She was also trained to make plastic idols. Now, she herself markets her idols to many shops and also goes door-to-door for selling.

Gangaben also cashes in on the demand for religious idols during certain ceremonies and religious seasons.

Ilaxiben Dhumasia, a social worker who is actively engaged in forming DWCUA Groups. After being trained in sewing work from the local community center, she now is an instructor today where she teaches other women like her. Apart from training other women, she encourages and offers advice to other women in her area. After a loan was sanctioned, she opened a kirana shop. Under the SJSRY scheme, several diverse skill-based people have availed of such loans like mechanics, tea-stall owners, kirana store owners, fancy sewing workers etc.

The outline of SJSRY scheme and its operations in Vadodara district (including 4 other Nagarpalikas within Vadodara district). The SJSRY scheme was undertaken on a war-footing and the efforts were paying off rich dividends. SJSRY scheme has helped elevate the lifestyles of many BPL families residing in Vadodara district.

Shri Jasubhai Parmar, a poor cobbler, who benefitted from SJSRY. He was a recipient of the SJSRY loan with the help of which, he procured more materials. This enabled him to make more shoes and chappals. His good work was noticed and his business grew in a span of just 2 short years. He was able to build a 3-storey pucca house because of his progress and today, he provides employment to other people also. His footwear is now available in many retail and wholesale shops. He has also participated in national trade fairs in New Delhi. About SJSRY, he says, "It has changed my life. I am sure that many others will also benefit in the same way if it is provided to them."

SJSRY scheme where various activities were undertaken for betterment of the poor. In Halol, several works done by SJSRY which included laying of gutter lines, increasing the depth of the lake, laying of RCC roads in slum areas, formation of DWCUA GROUP (Women's Groups) in the town. Further, the SJSRY scheme has also undertaken the work of increasing the depth of the lake in Halol. This has increased its water storing capacity and hence, after the

monsoon, the water in the lake lasts for a longer time than before, also the underground water stream is recharged.

Shri Kirit Rao, Bank Manager, State Bank of India, tells us about the procedure which the bank follows in loan approvals to BPL families. His bank is responsible for deciding the loan approval, whether to give or to decline. Shri Rao states that "The SBI Branch of Halol has approved many loans after scrutiny and I am happy to tell you that most of the people who have taken the loan regularly pay back the installments. Because of our loans, many people coming under the BPL category have been able to achieve a sense of responsibility and have been successful in elevating their living standards."

In Valsad district, the SJSRY scheme has undertaken many activities for the betterment of BPL families notably the building of Dhobi Ghaat. Earlier there was only a Dhobi Talav where people used to wash clothes on the bank of the lake itself. Now, after the Ghaat was built, it has been easier for them to wash more clothes and earn a decent living.

DWCUA Group in Valsad district where several women-oriented activities like sewing classes, beauty parlour and its training and making of "papad" and "pickles" were conducted for empowering the women of BPL families. "The CDS in Valsad is a strong uniting factor where many women come and try to help themselves and their families earn more and live a more decent life."

The Government of Gujarat has made immense efforts for provision of housing to the urban poor. In Ahmedabad, the Development Authority (AUDA) has been involved in constructing over 11,000 houses between 2002-2006 for Below Poverty Line (BPL) and economically weaker section (EWS) households. Similarly, the ULBs of Surat, Rajkot, Vadodara, Jamnagar and Navsari have also constructed housing units for urban poor under these schemes. Mainstreaming Urban Poor-Good Governance Initiatives. Interventions in Housing for Urban Poor.

Training Component under SJSRY in Punjab

Since India's Independence, though the Central Government has made concerted efforts to solve the menace of poverty, inequality and unemployment through a series of programmes based on trickle-down theory, not much relief could be provided to the deprived classes. It was in December 1997 that Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched, replacing earlier ongoing schemes such as Nehru Rozgar Yojana, Urban Basic Services for the Poor (UBSP), Prime Minister's Integrated Urban Poverty Eradication Programme in November 1995. It was envisaged that SJSRY shall provide better coverage to gainful employment among the urban unemployed or the underemployed through the setting up of self-employment ventures or provision of wage employment under the umbrella of two sub-schemes namely: (a) Urban Self-Employment Programme (USEP), (b) Urban Self-Employment Programme Training (USEP Training), (c) Urban Wage Employment Programme (UWEP).

As a specific component of the scheme, USEP (Training) forms an integral part of the help rendered to the urban poor to raise their levels of skills through the necessary training programmes in different trades and services, both at the government and non-government institutes. As a matter of fact, such training courses, particularly in the upcoming trades and services, enable the beneficiaries not only to find suitable employment but also to start their own independent enterprise for which this component of the scheme is intended. The sub-component provides: i) Assistance to individual urban poor especially SC/ST or disabled or urban poor women beneficiaries especially widows, divorcees, single women or even households where women are the sole earners. ii) Training of potential beneficiaries and persons associated with urban professions so that they may upgrade their professional and entrepreneurial skills and earn livelihood.

In order to implement effectively the SJSRY, training to the beneficiaries for upgradation and acquisition of vocational skills to enable them to set up their own self employment ventures is imperative.

In Punjab, due to lack of sufficient infrastructure, faculty and premises, the State Urban Development Authority in May 1998 identified North India Technical Consultancy Organization (NITCON), a public sector industrial, technical and management consultancy organization, for imparting training to the beneficiaries. Later, some private institutions were also involved in the training process.

In order to attract the beneficiaries, the scheme provides that a stipend of Rs. 2,000/- be spent per beneficiary for training purposes. It includes cost of raw material, trainer's fee and other miscellaneous expenses. The training period comprises a minimum of 300 hours. On completion of training, a tool-kit worth Rs. 600/-, which is in addition to the stipend, is also provided to each beneficiary. On completion of training, the beneficiary can seek bank loan up to Rs. 50,000/- for setting up his or her own micro enterprise coupled with subsidy from the government. The ratio of loan, subsidy and personal contribution stands at 80:15:5. The selection of the beneficiaries for training is entrusted to the local level officials of the District Urban Development Agency (DUDA) with the active assistance of the CDSs.

The training consists of both theoretical instructions and practical demonstrations. Since the inception of scheme in December 1997, as many as 12827 beneficiaries were trained up to March 2005. This may also be reflected from the Table 1. Out of the total beneficiaries of training Scheduled Caste consisted of more than 50 per cent.

Table 1: Total Beneficiaries Trained

| Year | No. of Beneficiaries Trained | | |
|--------------|-------------------------------------|-------------|--------------|
| | General | SC | Total |
| 1998-1999 | 313 | 328 | 641 |
| 1999-2000 | 1624 | 1650 | 3274 |
| 2000-2001 | 1555 | 1570 | 3125 |
| 2001-2002 | 389 | 397 | 786 |
| 2002-2003 | 532 | 554 | 1086 |
| 2003-2004 | 1200 | 1275 | 2475 |
| 2004-2005 | 717 | 723 | 1440 |
| Total | 6330 | 6497 | 12827 |

Source: SUDA, Punjab.

It was only during the years 1999-2000 and 2000-01 that a total of three thousand plus beneficiaries were trained, but in the subsequent two years the figures nosedived, though they improved later. The decreasing trend was mainly due to delay in the release of funds. The major chunk of training was undertaken by NITCON, which was the most experienced, technically and professionally sound organisation. A comparative picture of various training institutes is shown in Table 2. At one time, the CDSs also endeavoured to impart skill training to the beneficiaries by engaging outside trainers. But this practice could not continue for long due to lack of sufficient interest and requisite expertise on the part of community workers.

**Table 2: Institution-wise - Total Training Imparted
(Dec. 1997 . March 2005)**

| Name of Institution | No. of Beneficiaries trained |
|---|-------------------------------------|
| Community Development Society | 1053 |
| Guru Nanak VBT Polytechnic, Mohali | 461 |
| Mehr Chand Technical Institute, Jalandhar | 1368 |
| NITCON, Chandigarh | 9696 |
| Vidaya Training Institute, Ropar | 249 |
| Total | 12827 |

Source: SUDA, Punjab

Interestingly, a good majority of the trainees were women (91.49 per cent) as may be seen from Table 3. The data illustrated in Table 4 reveals that almost 50 per cent of the beneficiaries belonged to the SC categ

Table 3: Gender-wise Distribution of Trainees

| Year/ Category | 1998-99 | 1999-00 | 2000-01 | 2001-02 | 2002-03 | 2003-04 | 2004-05 | Total |
|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|
| Women | 570 | 2975 | 2954 | 593 | 1048 | 2249 | 1347 | 11736 |
| Men | 71 | 299 | 171 | 193 | 38 | 226 | 93 | 1091 |
| Total | 641 | 3274 | 3125 | 786 | 1086 | 2475 | 1440 | 12827 |

Source: SUDA, Punjab.

**Table 4: Loan & Subsidy Ddisbursed by Banks
Dec. 197- Mar. 2005
(Rs. in Lakhs)**

| Category | USEP | Subsidy |
|-----------------|----------------|----------------|
| General | 1500.12 | 264.76 |
| SC | 1553.86 | 233.81 |
| Disabled | 101.95 | 14.67 |
| Women's share | 1254.56 | 148.14 |
| Total | 4410.49 | 661.38 |

Source: SUDA, Punjab.

On enquiry it was learnt that besides the normal responsibilities of childrearing and housekeeping, the women folk, due to poor economic conditions and with the good intentions of supplementing the family income, are entering into the wage market. If women's potential as self-workers were harvested according to their individual capacities, it would not only help in their role extension but also add to household income thereby, alleviating several socio-economic problems of the family. On the contrary, the number of male members who opted for training is very insignificant.

The selection or identification of beneficiaries has always remained a crucial issue. The scheme envisaged that house-to-house survey for identification of genuine beneficiaries based on economic and non-economic parameters would be undertaken by the CDSs. However, beneficiaries are never identified according to the laid down criteria. During the initial years, owing to lack of awareness there was not much enthusiasm on the part of the CDSs and the local leaders, as such minimum targets were achieved by involving migrant labourers as potential beneficiaries. Municipal Councillors have become aware of the potentials of the scheme and have also started using it as a platform for building up their vote bank by favouring their own people. Some of the beneficiaries did receive benefits due to their political patronage. The volunteers of CDSs have failed to identify and mobilize the deserving beneficiaries to join the training course. The community structures had not been constituted in majority of the areas/localities and the officials in connivance with the local councillors/ leaders were preparing the list of the beneficiaries for training purposes.

Skill training is one of the significant components of SJSRY for the alleviation of urban poverty. The potential beneficiaries should be strictly identified as per the pre-conceived parameters of the scheme. As enunciated in the scheme, the community structures must come forward with the names of the beneficiaries to be trained and also with the trades where they could provide linkages to market the produce of the beneficiaries. The community workers need to sustain a purposeful rapport with the beneficiaries till they are settled in some productive

employment. The state and local authorities should engage knowledgeable and skilful trainers for imparting training to the beneficiaries in the trades of their choice, by arranging congenial infrastructure, sufficient raw materials and other requisite tools. The duration of the training should be sufficient enough to have a blend of theory and practice. This will instil a feeling of self-confidence and professional competence in the beneficiaries so that they can face the competitive market. The average cost of training per beneficiary is found to be very low in the present context

A Case Study of Amritsar City

In December 1997, the Swaran Jayanti Shahari Rozgar Yojna (SJSRY) was launched and the earlier programmes like the Nehru Rozgar Yojana (NRY), the Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) and the Urban Basic Services for the Urban Poor (UBSP) have been phased out. The programme envisaged providing gainful employment to the urban unemployed or underemployed poor through the setting up of self-employment ventures or the provision of wage employment. This programme is to rely on the creation of suitable community structures on the pattern of the Urban Basic Services Programme (UBSP). The delivery of inputs under this programme is to be through the medium of urban local bodies and such community structures. It has to be funded on a 75:25 basis between the central and state governments. It consists of two special programmes, namely the Urban Self-Employment Programme and the Urban Wage Employment Programme.

The Urban Self-Employment Programme (USEP) is to provide assistance to individuals for selfemployment. A sub-content of the programme, the Development of Women and Children in the Urban Areas (DWCUA) aims to assist groups of urban poor women for setting up of gainful employment ventures. In addition, beneficiaries would be trained in upgrading and requiring vocational and entrepreneurial skills.

The Urban Wage Employment Programme (UWEP) is to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for the construction of socially and economically useful public assets. In order to provide supporting and facilitating mechanism for local bodies in all Indian towns, the SJSRY establishes and promotes community organisations and structures. They shall be the focal point for the purpose of identification of the beneficiaries (the urban poor), preparing of applications, monitoring recovery, etc. Moreover, these societies can set up thrift and credit societies to encourage community savings.



For the identification of the beneficiaries of the SJSRY programme, a house-to-house survey for identification of genuine beneficiaries has to take place. The target group has to be selected, for which all the following criteria have to be taken into account:

- (i) Those living below the poverty line
- (ii) Scheduled Castes/Scheduled tribes
- (iii) Persons should not have education above IX standard

In addition, the group of beneficiaries should encompass a minimum of 30% women and 3% disabled persons. Women beneficiaries belonging to female-headed household shall be ranked higher in priority than other beneficiaries.

The scheme aims at the creation of self-employment through micro enterprises and skill development. The maximum unit cost of a micro enterprise may not be more than Rs. 50,000 and the maximum subsidy is 15%. The beneficiaries will obtain skill development through appropriate training, for which purpose the support of training institutes can be mobilised. The cost of training for one person is Rs. 2,000. Moreover, infrastructure support like a selling place in the form of a kiosk, handcart or *rehrie*, and tool kits should not exceed Rs. 600 per person. In case of more beneficiaries a joint project can be set up.

To be eligible for the DWCUA, a group should be formed of at least ten urban poor women. For this programme, a subsidy is available of Rs.125,000 or 50% of the project costs whichever is less. The DWCUA programme can also make use of thrift and credit societies, but such a revolving fund is only meant for the use of the group for: (i) the purchase of raw materials and marketing goods, (ii) infrastructure support the income generation and other group activities, (iii) one-time expenses on childcare activities, (iv) expenses not exceeding Rs. 500 to meet travel costs of group members for visits to e.g. banks, and (v) the provision of a subsidy of Rs. 30 to those individuals who have saved Rs. 500 under Thrift and Credit Society during the period of one year.

After discussing the SJSRY in brief, let us see how it has been implemented in Amritsar. Here, we shall try to evaluate the implementation of the SJSRY under the following heads and subheads.

The sole purpose of the SJSRY was to provide the gainful employment to the unemployed and underemployed poor. To achieve this, the programme envisages identifying the beneficiaries at the outset in order to help the target population. Further, it proposes to provide benefits to the urban poor from the scheduled castes and scheduled tribes, women and others included in the target group. Amritsar Municipal Corporation had assigned a survey to identify the households living below the poverty line to some private agency at the cost of Rs. 85 million.

The organisation and its functioning is the most important aspect in all stages of the planning process i.e. starting from the formulation, implementation and evaluation of the programme. At the city level there is the Urban Poverty Eradication Cell (UPEC). It consists of the Mayor, Commissioner, Local Members of the Legislative Assembly, Bank Managers, all district levels officers of departments such as: Health, Education, Social Welfare and Child Development, Principals of Industrial Training Institutes, Project Officer and members of the Community Development Societies. The Mayor heads the Urban Poverty Eradication Cell. As per the SJSRY guidelines, this cell is supposed to meet every month to monitor the programme. But in fact, it has met only thrice since the inception of the programme in 1999, i.e. hardly once in a year, which shows the priority the Municipal Corporation of Amritsar assigns to the programme. Since so many departments are involved in the programme, therefore to co-ordinate all of them is a big problem especially when all of them do not work under the direct control of the Mayor. We also found that thrift and credit societies are not established as such and that the Mayor does not understand the essence of the programme. Under the SJSRY he only tries to oblige his supporters by diverting the funds to his constituents irrespective of the fact whether they fulfil the basic criteria or not. He is always eager to help the voters

from his ward/constituency. Similarly other Counsellors of the Municipal Corporation also try to obtain more funds for their supporters from this programme. Therefore, political influence usually hijacks such programmes from their main objectives and ultimately affects the poor who have less political influence.

At the community level, the community-based organisations are vital structures of this programme and these include Neighbourhood Groups; Neighbourhood Committees and Community Development Societies. A Neighbourhood Group is an organisation at the lowest level, and it is an informal association of women living in a *mohalla* or a *basti* of manageable size (probably 10-40 representatives of urban slum families). Geographic continuity and homogeneity is the basis to carve out the boundaries of the neighbourhood groups. The representatives of a Neighbourhood Group are known as Resident Community Volunteers (RCVs). Another type of organisation in the SJSRY is the Neighbourhood Committee, which is a formal association of women from about 10 neighbourhood groups located in close proximity and if feasible within the same electoral ward. On top of the Neighbourhood Groups and Neighbourhood Committees there is another organisation, which is known as Community Development Society. A Community Development Society is a formal association of about 10 neighbourhood committees at the town level based on common goals and objectives. As per the official records in Amritsar there are eight Community Development Societies.

The Community Development Societies draw their members from Neighbourhood Committees and the Neighbourhood Committee gets members from Neighbourhood Groups. Therefore, the neighbourhood groups form the grassroots level community structure, the Neighbourhood Committee is a middle-level community structure and the Community Development Society is the highest community structure in order of hierarchy.

Naraingarh is a newly developing colony having small size of plots. The majority of the inhabitants belong to the middle class. Even the majority of the lower

middleclass lives in their own *pucca* houses (houses with a cemented floor, walls and roof). All the members of the Community Development Society in Naraingarh belong to the non-scheduled castes. None of them lives below the poverty line. The members perceive the poor as 'third class people' and themselves as they're 'to help them'. The leader of the Community Development Society is an educated, middle class, and socially and politically well connected woman. As per the guidelines, the Community Development Society is supposed to prepare two detailed lists of the locality, one is about the missing basic services in the locality and other is about the households living below poverty line. But the Community Development Society in Naraingarh has not prepared any such lists of the locality. After training, the beneficiaries are left to fend for themselves. The majority of the trained beneficiaries have not yet started their own work, because they could not get a loan from the banks. Banks have their own conditions for sanctioning the loans and the poor cannot to meet with these conditions.

Faizpura is a notified slum inhabited by mainly poor people, but the majority of them may not fall below the poverty line. There is one Community Development Society in this area and all the members of the Community Development Societies are from the Scheduled Castes and five out of the eleven members are from below poverty line. The members hardly know anything about the objectives of the scheme. The only thing, what they know about the programme, is that they can get a tailoring training. So far, they have had one training camp for tailoring in which most of the sewing machines did not work properly, due to which the trainees could not get sufficient time for practice. Consequently, none of them could develop expertise during the training. One of the trained women in the society purchased her own machine but she could not get work, as she was not good at her job. This was due to the short duration of the training period than the duration actually prescribed in the guidelines of the programme. In this locality, the majority of the members of the Community Development Society are working as domestic help in neighbouring localities and their Community Development Society's meeting time often clashes with their daily work.

Usually, during the training period the trainees are hopeful of obtaining credit from the bank on the completion of their training. When they approach the banks (especially those who are really from the below poverty line) then they find that they cannot get any type of loan, because they neither have any property to mortgage, nor do they have any person who can give surety or guarantee for them. This is a very humiliating experience for them. So, in the present case we also find that the distribution of assets is critical in determining whom institutions serve and how policies are formed. Groups that lack assets tend also to lack voice, security and stake in the larger society, hampering the ability of the institutions to perform their necessary co-ordination functions. Under such circumstances, those living below the poverty line, for whom the programme is, are made ineligible by banks for loans because of their poverty. In their place, many people who are not eligible for these loans according to the programme guidelines get the benefits. These persons are politically active or supporters of politicians and come forward to snatch the opportunity. The main attraction in obtaining such bank loans for a project costing up to Rs. 50,000 is the 15% governmental subsidy. This subsidy with a maximum of Rs. 7500 is directly paid to the bank and the beneficiaries have to repay the loan minus the subsidy. As per the guidelines, the beneficiaries do not fulfill any criterion. Still they manage to obtain credit from the bank because they satisfy the conditions set by the banks. The officials of the Municipal Corporation also like to help them because of political influence and in this way they can show the results of the SJSRY programme. The very purpose of the programme is defeated at its beginning when the target group is not getting benefit. Consequently, the beneficiaries cannot start their own work. The members of the Community Development Societies complain that the officials do not tell them the alternatives to start their own work. Members of the Community Development Societies did not even know anything about the DWCUA and when they asked SJSRY officials about any financial help, they got the answer that there is a shortage of funds to help them.

As per the guidelines of SJSRY, the central and the state governments have to provide funds for the programme on 75:25 basis, but actually for the period 1999 to 2002 total amount received as grant from the central government was Rs. 4.863 million and the total expenditure was Rs. 3.849 million for the same period. Details of expenditure are given in Table 1.

Table-1 :Expenditure Under SJSRY

| | | Million Rs. |
|---|--|--------------------|
| 1 | Subsidy for loan component | 1.532 |
| 2 | Subsidy for the DWCUA | .19 |
| 3 | Grant to Community Development Societies | .93 |
| 4 | Balika Samridhi Yojana | .164 |
| 5 | Administrative and other expenses | 1.033 |
| | Total | 3.849 |

Rs.1.537 million has been given to banks as a subsidy for sanctioning loans to 240 persons. None of the beneficiaries was poor, living below the poverty line. It shows that about two-fifths of the total the amount has been given to non-poor as subsidy.

Out of the total grant received by the Municipal Corporation, Rs. 1.10 million was for the Community Development Societies. But only Rs. .08 million (7.2%) has been given to eight Community Development Societies i.e. Rs. 10,000 to each instead of Rs. .25 million to each. The officials of the Municipal Corporation are of the view that the money given to the Community Development Societies would not be spent properly. This shows that there is not much faith in the structures of the Community Development Societies, which have been created by the Municipal Corporation. Therefore, Rs. .85 million out of Rs.1.10 million has been spent on the survey to identify the households living below the poverty line. The municipal officials claim that they have given training to 864 persons in tailoring

and computers but very few of them can boast of becoming capable of earning a livelihood because of the training. The information given above shows that Rs.1.023 million which constitutes 29% of the total grant has been spent on administration and other expenses of the project where as per the guidelines of the programme, not more than 5% of total allocated funds to the state can be utilised for Administration and Office Expenses. It has been reported that only the central government's share has been utilised and state did not contribute anything.

Thus, the SJSRY is not able to achieve its objectives and it will not achieve its objectives till structural and infrastructural impediments are recognised and taken care of both at the level of policy formulation and policy implementation. Although the poor constitute a vote bank in a democracy, they lack the political influence needed to take advantage of different programmes and policies. Therefore, only a strong political will coupled with sincere effort can make poverty eradication programmes succeed and make dent on poverty. The poor need to be politically influential to allow their demands to influence resource allocation and the action of public institutions. They should be aware enough so that the resources allocated to them are not diverted to others. The poor must have local level organisations to act as watchdogs and to protect their interest. They have to make real efforts to be aware of different programmes meant for them and to organize themselves to make their presence felt in existing socio-political set up. In short, they have to bell the cat themselves. A crucial role can also be played by the NGOs.

Training Component of SJSRY in Haridwar (Uttarakhand)

Uttarakhand is a newly created state. Haridwar is one of the holiest districts of the state. The district is called Tapobhoomi due to its cultural and religious importance. The area of Haridwar City is reported to be 15.07 sq.km. while the population of the city was reported 175340 in 2001. The population of the city grew by 17.67 per cent during 1991-2001. There are 30 wards and 11 wards are represented by women councilors. The slum population of the city is about 4.2 per cent with the total slum dwellers of 7360. There is six urban local bodies with the geographical area of 30.41 sq.km. and population of 3.59 lakh in the whole district. There are 90 wards and 34 wards are represented by women councilors.



During 2004-05, 8.85 lakh persons, constituting 36.5 per cent of total urban population of the state were found living below poverty line. The proportion of persons living below poverty line in the state is reported to be much higher as against the National Average. During 2000-01 to 2006-07, Rs. 730.48 lakh were allocated under SJSRY in the state while Rs. 780.80 lakh were released under the scheme (Table 1).

Table-1: Financial Progress Under SJSRY in Uttarakhand

| Year | Budget Allocation (Rs. Lakh) | Fund Released (Rs. Lakh) |
|--------------|---|-------------------------------------|
| 2000-01 | 102.97 | 102.97 |
| 2001-02 | 102.97 | 27.88 |
| 2002-03 | 76.18 | 16.33 |
| 2003-04 | 76.49 | 46.27 |
| 2004-05 | 74.82 | 160.31 |
| 2005-06 | 109.14 | 309.14 |
| 2006-07 | 187.91 | 93.96 |
| Total | 730.48 | 780.80 |

Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India.

The physical progress under SJSRY is shown in Table 2. As per information available, all the 63 cities have completed the BPL Survey, however, UPA Cell could formed only 50 towns. There were 71 CDS in the state with the beneficiaries of 0.04 lakh under the community structure. The performance of DWACUA and Thrift & Credit Societies is found to be very poor since only 2 DWACUA Groups, only in Haridwar were formed during 2000. The number Thrift & Credit Societies were also found to be very low.

Table-2: Physical Progress Under SJSRY in Uttarakhand

| Particulars | Number |
|---|---------------|
| Number of CDS formed | 71 |
| Number of Towns under Community Structure | 63 |
| Number of Beneficiaries Covered under Community Structure (In Lakh) | 0.04 |
| Number of Towns/UPA Cell formed | 50 |
| Number of Towns BPL Survey Conducted | 63 |
| Number of COs Appointed | 0 |
| Number of Mandays Work Generated under UWP (In lakh) | 0.07 |
| Number of Beneficiaries Assisted Under USEP | 812 |
| Number of DWCUA Groups Formed | 2 |
| Number of Women Beneficiaries Under DWCUA Groups | 20 |
| Number of Thrift & Credit Societies Formed | 23 |
| Number of Persons Trained Under USEP | 1414 |

Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India.



SJSRY is the only urban poverty alleviation scheme, supported by Govt. of India which is focusing on livelihood development of urban poor through community structures and capacity building of urban poor. There are three Community Development Societies in the Haridwar City. These are Haridwar Community Development Society, Kankhal Community Development Society and Jwalapur Community Development Society. These societies are headed by Kr. Pushpa, Smt. Soma Devi and Smt. Suman Chauhan, respectively. The community structure of these CDS is shown in Table 3. In all the CDS, 300 Neighbourhood Groups represented by 300 RCVs, 30 neighbourhood Committees and 2 DWACUA Groups and 4 Thrift 7 Credit Societies were formed. In Jwalapur CDS, three Thrift & Credit Societies were initially formed in 1999 however, only 1 Thrift & Credit Society is found to be functional. There are 30 members in Thrift & Credit Societies. The rate of saving by the members of Thrift & Credit Societies varies from CDS to CDS. In Jwalapur, on an average Rs. 100 per woman per month is the saving rate while in Kankhal, Rs. 50 per member per month is the saving rate.

Table-3: Community Structure

| Particulars | Haridwar CDS | Kankhal CDS | Jwalapur CDS |
|-------------------------------------|--------------|-------------|--------------|
| No. of Neighbourhood Groups | 100 | 100 | 100 |
| No. of RCVs | 100 | 100 | 100 |
| No. of Neighbourhood Committees | 10 | 10 | 10 |
| No. of DWCUA Groups | 1 | 1 | 1 |
| Members of DWCUA Groups | 10 | 10 | 10 |
| Number of Thrift & Credit Societies | 1 | 2 | 1 |
| Member of Thrift & Credit Societies | 10 | 10 | 10 |

Source: DUDA, Haridwar.



Haridwar Nagar Palika Parishad organizes capacity building programmes in different trades in association with DUDA, however, all the programmes are being managed by the CDS themselves. During last three years, more than 400 poor women were provided training by the CDS members to initiate and set up self employment enterprise. On an average Rs. 2605 per person were spent on training. The average cost of training is higher due to administrative cost included in the training expenditure. Haridwar being the tourist place, there is vast potential for developing livelihoods for poor women. However, the major trades of training were reported to be beauty parlour, services, repairing of electric and electronic goods, grocery shops, and vegetable and fruit shops. The target of training is hardly achieved as out of 250 persons for urban self employment programme, hardly 50 individuals get the financial support under the scheme (Table 4).



Table-4: Beneficiaries of Training & Expenditure Incurred

| Particulars | 2006-07 | 2007-08 | 2008-09 |
|---------------------------------------|---------|---------|---------|
| Number of Beneficiaries | 69 | 150 | 187 |
| Expenditure (Rs. Lakh) | -- | 3.90 | 4.88 |
| Target of Self Employed Beneficiaries | -- | 250 | 250 |
| Achievement of USEP | -- | 49 | 50 |

Source: DUDA, Haridwar.



The beneficiaries of training organized by CDS are shown in Table 5. The main trades of training were reported to be beauty parlour, handicraft, embroidery, soft toy making, knitting and tailoring, etc. On an average, 30 beneficiaries get advantage of training being organized by the CDS.

Table-5: Trade-wise Number of Beneficiaries Under Training

| Particulars | 2006-07 | 2007-08 | 2008-09 |
|------------------------------------|----------------|----------------|----------------|
| Haridwar CDS | | | |
| Beauty Parlour | -- | 25 | 32 |
| Handicraft, Embroidery & Tailoring | 29 | 25 | 30 |
| Kankhal CDS | | | |
| Beauty Parlour | -- | 25 | 32 |
| Handicraft, Embroidery & Tailoring | 20 | 25 | 30 |
| Jwalapur CDS | | | |
| Beauty Parlour | -- | 25 | 31 |
| Handicraft, Embroidery & Tailoring | 20 | 25 | 31 |

Source: DUDA, Haridwar.



The discussion with the Chairpersons of the CDS leads us to the conclusion that these are massively engaged in developmental activities, even beyond the urban development. All the CDS are linked with several line departments for converging of services. These departments of mainly health, education, census, water supply, tourism, etc. The Chairperson of Kankhal CDS reported that it is running one continuing education centre while Haridwar CDS is running 13 such centres with the beneficiaries of 260 women belonging to the age group of 15-35 years. Kankhal CDS is managing 2 Thrift & Credit Societies while other CDS are running one Thrift & Credit Society each. Haridwar DCS is also managing one DWACUA group which is engaged in the stationary shop as income generating activities. Most of the participants of the training programmes appreciated the provision and measures of capacity building for the setting up self enterprises however, they reported that the average cost of training per beneficiary is very low. Similarly, only Rs. 1200 per month are being provided to the trainer which is also very low in the present time. Thus, the majority of the beneficiaries of training demanded for enhancing the average cost of training, tool kit while the Chairpersons of CDS along with their members also demanded for a suitable honorarium for delivery of their services for the social cause.



Calicut Community Development Society (Kerala)

Calicut City is situated in the northern part of Kerala State. The population of the city was reported 4.37 lakh in 2001. About 30 per cent population of the city is found living below poverty line. The total slum population was reported 0.84 lakh in 2001. The key problems of the city include local environment development, poverty reduction, infrastructure in public services, environmental management, urban governance and finance and resources.



The Community Development Society process started in Calicut in August 2002 with the preparation of guidelines and a program for the plan. A Project Steering Committee (PSC) under the City Mayor and a Technical Committee (TC) under the Deputy Mayor were set up to manage the process. Stakeholders from the public and private sectors, including civil society, were widely represented in the committees. A series of deliberations were undertaken at ward and city levels

and with different stakeholder groups between August 2002 and January 2003. Fifty-one consultation meetings were held in the wards. Major stakeholders participated in citywide development seminars and group discussions. The recommendations of the ward- and city-level development seminars were analyzed and discussed by the PSC, a consensus was obtained, and a draft of the CDS document was prepared. The PSC and TC held joint sessions on the

draft CDS report and arrived at common priorities for addressing future city development.

The poverty reduction included slum improvement, improving urban governance and infrastructure development. The vision of the Municipality is to have slum free Calicut by the year 2020. The implementation of poverty reduction programme (2003-2020) comprises of (1) Expanding coverage of the ongoing poverty alleviation programmes implemented through Urban Poverty Cell of the Corporation with the participation of the community and Area Development Societies and Neighbourhood Committees. (2) Strengthening and capacity building of local NGOs, City Corporation and the members of Project Steering Committee and Technical Committee.

In 1996, Calicut city had 79 notified slum settlements. The population of the slum dwellers constituted about 20 per cent of the total urban population. Poverty in the slum areas had its linkages with slum settlements. The lack of security and income, unemployment, illiteracy and poor living conditions were the main causes of urban poverty. In 2001, about 65 per cent of all poor families were living in slum settlements and about 2/5th of them were found unemployed. Only 12 per cent households of the slum settlements had regular work.

The poverty alleviation programmes are implemented through the system involving Community Development Societies, 44 Area Development Committees, and 700 Neighbourhood Committees which were set up to implement SJSRY. The Community Development Societies have an essential role to play. The main poverty related problems and issues are to be addressed by the CWS programme. The programme aims at responding to urban growth and poverty through Community Development Societies. The CWS initiatives are classified into poverty reduction programme designed to establish a policy and procedural framework to sustain the long term CWS programme, to complement and support on going poverty reduction initiatives, and to maximize stakeholder participation at all levels to increase the sense of ownership and improve the

administrative capability of the Corporation in dealing with poverty alleviation programmes. Secondly, it included specific projects and sub-project intervention design to address poverty related issues, slum eradication, and the need for affordable low cost shelter in the city and its outskirts.

The major components of the CWS programme are the following:

- Preparation of a comprehensive slum upgrading policy for Calicut, including a review of the draft National Slum upgrading Policy and its application;
- Expansion of ongoing poverty eradication programmes (NSDP, VAMBAY, DWCUA, USEP, and SJSRY);
- Strengthening and capacity building of key in situations involved in poverty reduction and slum eradication;
- Strengthening of women's participation in poverty reduction programmes;
- Development of institutions and local bank support for income generating activities including skills training, growth-oriented enterprise and livelihood development, housing finance, and microfinance for home improvements;
- Improved education, health care, and welfare services with an emphasis on preschool and primary health care facilities and systems, maternal and child health care centers in slum areas, recreational facilities, counseling centers, rehabilitation centers, and specific projects for the destitute;
- Support for the awareness campaigns of local NGOs against crime, alcohol and drug abuse, and HIV-related problems, and in support of healthy and good behavior and improved food and nutrition, sanitation, environmental protection, and civic mindedness;
- Information sharing and dissemination on various aspects CDS/CWS programme through the City Corporation's IT and community-based information network, community and general public awareness campaigns, and field visits;

- Strategic planning and programming, including the formulation of a Metro Calicut development approach and supporting institutional framework, master plans in key sectors (including local economic development) a local shelter strategy and programme, and project performance monitoring and evaluation guidelines; and
- Preparation of a CWS programme operations manual, containing data and guidelines for use in the ongoing CWS programme and in the preparation of project and sub-project interventions.

Major Interventions in local economic development under the project intervention include the following strategies:

- Creating urban investment funds and tapping different sources including external agencies and nonresident Indians;
- Generating employment through the development of the secondary and tertiary sectors;
- Reducing poverty;
- Developing the skills of the urban working class;
- Preparing a city master plan. The master plan would include the identification of land for residential, commercial, and industrial expansion on the northeastern periphery of Calicut city and would contain a local economic development strategy;
- Preparing and implementing projects and programs designed to exploit the tourism industry, IT software parks, retail supermarkets/warehouses, hotels and food industry, and small scale industries. Sick industries would be revamped and satellite townships/corridors would be developed;
- Developing the city as a center for higher education;

- Strengthening the primary sector in outgrowth areas through increased agricultural production focused on the specialized cultivation of spices, floriculture and horticulture, and new agricultural products including vanilla, nutmeg, and herbal plants particularly those for ayurvedic medicine; and
- Making land available for developmental programs.

Project and Sub-Project Interventions:

The proposed project and sub-project interventions are:

- Improvement of security of land and structure tenure, including the mapping and valuation of slum settlements and vacant developable land, the conduct of topographical, physical, and cadastral surveys, the establishment of acquisition procedures and tenure arrangements, and the acquisition of sites according to the CDS and current plans and programmes;
- Upgrading or provision of basic infrastructure and services in slum settlements and new low cost housing sites, including all the necessary physical and social infrastructure and facilities;
- Provision of affordable serviced plots and housing in new development sites for new low income households and relocated squatters;
- Improvement of slum shelters by maximizing self-help and capitalizing on ongoing government poverty reduction programmes and microfinance support;
- Development of specific implementing and funding arrangements including institutional roles and responsibilities, implementation schedules, funding sources and cost recovery arrangements;
- Establishment of project performance monitoring indicators; and
- Training of poor communities, especially their women members.

The CWS programme has cover all 79 notified slums and others slum like settlements. The programme has also been expanded to slums in the out growth panchayats. The shelter plan is being implemented in 4 phases during 2003 to 2020. The Calicut was selected as a participating city in the Asian Development Bank – RETA intervention. The programme is being supported by Asian Development Bank.

Social Development Through SHGs in Karnataka

The Karnataka Urban Infrastructure Development Project (the Project) was implemented from 1996 to 2004, supported by two loans and technical support from the Asian Development Bank. The Project combined infrastructural and poverty alleviation components while promoting socioeconomic development away from the rapidly expanding city of Bangalore. It recognized that poor, vulnerable groups residing in low-income settlements lack capacity to absorb the benefits of rapid urbanization. The Project covered water supply, sanitation, road improvements, slum improvement, and poverty alleviation. The latter components emphasized community development activities, of which the establishment of Self Help Groups was an important one. The project was implemented in the towns of Mysore, Maddur, Mandya, Tumkur, Channapatna and Ramanagaram, south and northwest of Bangalore at distances between 70 kilometers and 140 kilometers.



Objectives & Strategy of Community Development Programme:

The objectives of the community development program which follows from above are:

- (i) Increased awareness among the slum dwellers on issues relating to health, education.
- (ii) Increased participation of the community in the execution and sustainability of the programs.
- (iii) Increased opportunities for self-employment through the provision of skill based training.
- (iv) The provision of financial assistance through formal and informal financial institutions.



The Strategies of Community Development Program as visualized by Karnataka Urban Infrastructure Development Project were:

- (i) Organizing urban poor into community based organizations.

- (ii) Employing community management approach with non-governmental agencies acting as key facilitators of the changed process.
- (iii) Developing and implementing programs relating to non-formal education, health and hygiene, gender awareness, consciousness building, entrepreneurship development, credit groups, income generation programs.
- (iv) Empowering community to evaluate and assess the quality of change in physical environment.

This case study evaluates the Self Help Groups and their Federations, as facilitated under the Project. The study is based on field visits to the project towns in Karnataka during August and September 2005, and was updated during May 2007. It integrates secondary sources of information.

The Self Help Group concept has been in existence over the last two decades in India, but was predominantly applied in its rural areas. Initiatives by nongovernment organizations (NGOs), policy decisions of the government, attention from donor agencies, support by the National Agricultural Bank for Rural Development—all of these helped the Self Help Group movement take off. This study assesses that the credit for introducing the concept in urban slums of Karnataka goes to the Project. The Project started helping the formation of Self Help Groups in the period October 1999—December 2000, and greatly expanded its efforts in a second phase started in July 2002. Unfortunately, the second phase lasted only 18 months, as the project closed by mid 2004. Nevertheless, within these two short periods, 722 Self Help Groups were initiated and supported by the Project. The number had risen to 836 by end June 2005, when this case study started. This was a considerable achievement given the short time that the Project had pursued the formation of Self Help Groups. KUIDP estimated that the total number of groups had risen by another 10% by mid 2007.

The Self Help Group program covered 23,324 families living below the poverty line. This constituted 40% of all families below the poverty line in the urban areas. Establishment of the groups was envisaged under the women development and empowerment component of the Project's Community Development Program. This would be the instrument to provide women with collective access to services of different governmental programs and schemes that were hitherto usually denied them as individuals. Although Self Help Groups were originally viewed as a minor component of the Community Development Program, they gained so much momentum that they were eventually used to launch many of the awareness and skill training programs under Community Development Program. The groups presented forums that were highly effective in reaching the overall communities. They were, however, unfortunately not involved in the slum improvement program. This was because of certain limitations within the Project structure. Integrating community development activities with infrastructure provision effectively proved difficult.

The Self Help Groups were given an option of availing credit through (i) internal lending from within the groups; (ii) the formal banking system; and (iii) financial agencies other than banks (NGOs, Federations, or microfinance agencies set up by the NGO). Fifty percent of the groups formed under the Project obtained loans from banks. An indication of the quantity of collective funds being transacted is that a well functioning Self Help Group with 15 women members would have a sum of Rs50,000 at its disposal within a period of 3 years. NGOs often played the role of the bank by providing credit to the women. Some of the NGOs "handed over" the groups to lending agencies after some time. This study, however, does not consider this as beneficial. In the long run, it may disadvantage poor women and lead to disempowerment of the groups. Many banks—outside of the program initiatives that are run by different individuals and NGOs—were luring Self Help Groups with easy money for a variety of purposes, which, however, had the effect of breaking up some of the groups formed under the Project.



Membership of the Self Help Groups has contributed to significant changes in the lives of women in the six towns. The most important has been the escape from the reliance on moneylenders who were charging exorbitant rates of interest. The interests on loans have reduced from 120% per annum to 24%. Due to exposure to programs of entrepreneurial development and availability of credit facilities, many of the women and their families have now ventured into pursuing income generation activities. This has allowed for an increase in the household income which has resulted in changing the consumption pattern, thereby improving the quality of life. The family is able to address their basic needs better than before.

The participation in the Self Help Group movement itself has been an empowering and liberating experience for many of the poor women. The strongest impact has been in terms of self esteem and increased social mobility as many women of urban slums had never been involved in such a program before. Interactions with other women have resulted in building congenial relationships and have reduced conflicts. It also had the effect of spreading the Self Help Group movement. Since women are exposed to more programs, such as health programs, their level of awareness has increased. Changes in decision-making patterns are setting in, although the program is not a panacea:

most women continue to be excluded from many major decisions that concern the households and their lives.

The common belief was that participation in a Self Help Group would build leadership qualities among women, thereby building their capacities to participate in the larger political bodies such as the local governments. Severe constraints to poor women's participation in local bodies, however, persist, such as lack of family support. There were exceptions: one NGO in Mysore fielded many successful candidates to the local body elections. The reason for their success may lie in the NGO's long term intervention in urban slums and emphasis on advocacy.

Even though the Self Help Groups are not operating in the political arena, many create pressure on the urban local bodies, for instance, to ensure drinking water supply, clean roads and drainage systems, installation of community taps, and the removal of liquor shops located in the slums.

With the completion of the Project, a few Self Help Groups have disintegrated. There have been no comprehensive evaluations of the Self Help Groups (this case study only met a selection of the groups). Attempts by the NGOs and Karnataka Urban Infrastructure Development and Finance Corporation looked only at the financial status of the groups. The criteria used have varied and data recording and presentation have not been systematic.

Federation of Self Help Groups

Most of the Self Help Groups were only recently created when the Karnataka Urban Infrastructure Development and Finance Corporation decided to federate the various groups in March 2004, in order to increase their chances of survival in the long run. A three-tiered structure of Federations was envisaged with 15–20 groups of an area forming the Cluster Level Federation, and these, in turn, form a Town Level Federation. NGO representatives contacted for the evaluation are of the opinion that the time given for Self Help Groups to mature before federating

them has been insufficient. The NGOs feel that the federation concept was not fully appropriate. They would have preferred to draw on their own experiences and processes.

The results of the federation of the Self Help Groups have been mixed across the six towns. The problem seems to be one of internalizing the concept which is new, and of mobilizing resources. A few of the experiments have resulted in disintegration as groups resented handing over a revolving fund of Rs5,000 to the kitty of the federation.

The question is whether the Self Help Groups will survive the absence of support by the Project in the longer run. The Project has attempted to hand over the responsibility for the groups to the Directorate of Municipal Administration, as the operational cost of maintaining groups, in order to monitor and track the Self Help Groups functioning and sustain them, was high. But the local authorities claimed they were not equipped to take charge of the groups. The Karnataka Urban Infrastructure Development and Finance Corporation, in practice, covered all the families below the poverty line, even those who were not listed in the survey conducted by the Directorate of Municipal Administration. The Directorate may not agree to extend support to groups with families that are not on the list.

Although local governments and various departments of the State of Karnataka implement programs for the urban poor and assist the existing Self Help Groups in various ways, there are several constraints to the progress of these programs. Inputs for group solidarity, group affinity and the like have been very limited. Urban poverty alleviation programs such as the Urban Stree Sakthi and the Swarna Jayanthi Shahari Rozgar Yojana emphasize women development and empowerment by forming Self Help Groups, but suffer from delays, slow release of funds, and slow pace of work. Furthermore, they form such groups only with the aim of addressing the needs specified by the schemes and not with the concept of sustaining the groups or strengthening the community. With the spurt of Urban Stree Sakthi groups, a few of the groups formed under the Project have

disintegrated due to frictions within the small community of a slum. This is unfortunate: there should have been convergence between the different Self Help Groups instead of conflicting interests. Lastly, the role of elected representatives has been mixed. They may help NGOs in establishing rapport with the community. However, their focus has been on getting political mileage from being “visible” during the functions and meetings of the groups. There have even been some instances where the local administration has obstructed Self Help Groups.

Impact of Project

The Project looked at Self Help Groups as a tool which would achieve the twin objectives of poverty alleviation and women empowerment. Unfortunately, the post project evaluation efforts did not conduct a survey to establish whether the women of the groups and their families have moved out of poverty. Neither did the project performance evaluation report for which this case study was conducted. Whether poor women can exit poverty only by participating in microfinance programs is debatable. Undoubtedly, Self Help Groups have not enabled many poor women and families to move out of poverty, especially in an urban area where all daily commodities need to be purchased and the effects of inflation are felt more acutely.

It was found that access to microfinance did not always lead to women’s control over the funds obtained. Women member of Self Help Groups often availed loans to invest in family business run by the male member of the family. This fits the Indian ethos of family being the main social unit. In future programs, gender concepts should be imbibed so that women are not overtly burdened. A few cases were heard where the male member of the family had a tendency to withdraw his contribution to the household owing to an increase in the woman’s income. Slowly, credit facilities of Self Help Groups seem to have become a source of borrowing for men. The amounts are invested in businesses by men who do not always share the information on profits and losses with the women. A

change in attitude needs to be fostered; otherwise, women would have less opportunity to learn.

One way of reducing the excessive burden of women inside and outside the household would be to start Self Help Groups for men. But the practice so far is to avoid forming Self Help Groups for men. Their non-cohesiveness, and difference in work timings, are put forth to explain this. However, as part of a experiment conducted by the Project, the NGO at Maddur facilitated the formation of three groups for men. This had increased to ten by the time of the case study. The Self Help Groups of men even became a part of the (female dominated) Federation at Maddur.

With the closure of the project in 2004, the NGOs and the Self Help Groups have suffered a set back. The groups started during the second phase of the project were barely 2 years old. A few of the NGOs continue to support the groups, but in a minimal way, in order to ensure that their earlier efforts are not lost. In effect, the federations of Self Help Groups should have performed these roles, but the federations did not take off in all the towns.

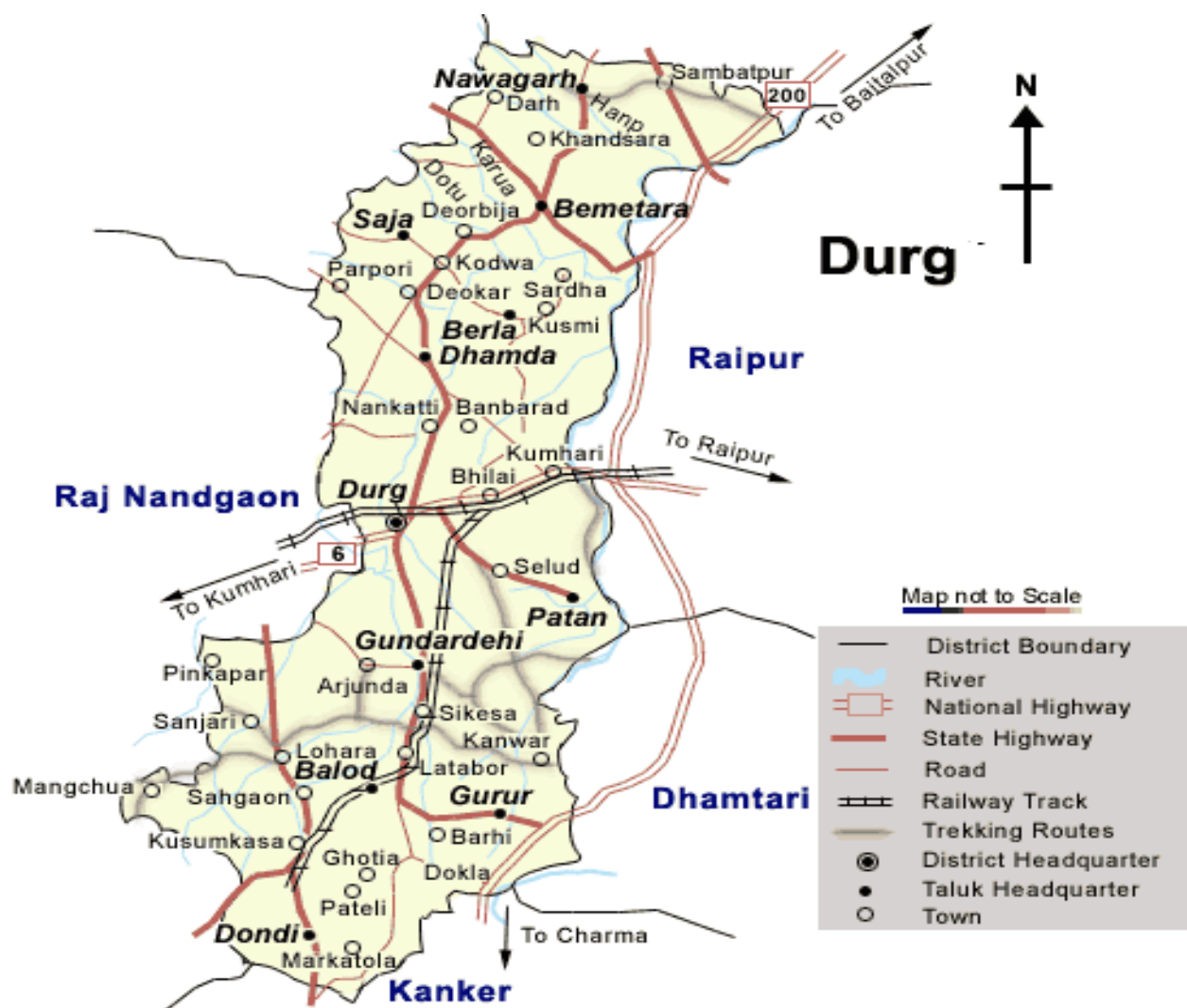
The Self Help Group movement has brought certain changes in the lives of the women. It has allowed poor women to move from their earlier position of silence to one of gaining voice, reduced their fatalism, improved their living standards, and increased their collective bargaining powers. However, Self Help Groups cannot be taken as the answer to solve all the problems related to poverty alleviation.

Self Help Groups provide women with abilities to survive in the worst situations. Whether they can become sustainable institutions depends not only on their ability to survive, but also the ability to grow with the changing context. An increase in income without any subsequent increase in access and control of resources, status and quality of life would restrict the process of empowerment of women. Although microfinance often targets women and although women use microfinance, there has been nothing specific that is designed which addresses

gender specific aspects of the use of financial services. There are no concrete ways devised which can meet the distinct demands of poor women for savings services. Nevertheless, for the 12,000 women in the slums, this development has been a boon.

Durg-Chhattisgarh

Durg is most urbanized district of the State. Out of 111 urban local bodies, 21 urban local bodies are from this district only. Similarly, two Municipal Corporations, out of 10 Municipal Corporations fall in the district. Besides 6 municipalities and 13 town panchayats are also in the district. The urban population of the district is about 39.2 percent with the absolute population of 11.13 lakh. There are 21 urban local bodies in the district with the population of 11.13 lakh. The population of Slum dwellers was reported to be 2.55 lakh in 2001.



The schemes implemented through DUDA.

SJSRY

Under the scheme 546 beneficiaries under BPL have received benefits and they are doing their own business. Rs 4.58 lakh grant has been given to 387 beneficiaries during 2007-08.





DWCUA

Seven DWCUA groups submitted their proposals to bank and out of them four have been approved while amount of three projects has been released.

Ten women of DWCUA group from Durg received loan of Rs. 2.00 lakh with the subsidy of Rs. 1.00 lakh for the fish trade. The women have re-paid Rs. 75,000. Similarly, women from another group Bhilai received bank loan for concrete mixture machine and group is successfully utilizing it for income generation. The group has re-paid 27,000. A women group from Durg received loan of Rs. 2.00 lakh with 50 percent subsidy for bamboo handicraft. The women members of the group are successfully doing their business. They have also re-paid Rs. 42,000. Two groups of Durg have received loan of Rs. 2.50 lakh for making of carpet. Both the groups have been registered under State Handloom Directorate, Raipur. Initially the groups received orders of worth of Rs. 5.00 lakh for making of Tatpatti. Presently directorate has given order for making 30 million tatpatti to them.





T&CS

There are 468 Thrift & Credit Societies with the membership of 7064 women. 113 societies have received revolving fund while members of the societies have initiated income generating activities with the grant of Rs. 4.46 lakh. The women from Thrift & Credit Societies are also using their saving amount in other income generating activities for improving their living standard. They are also providing loans to their members. The main activities of Thrift & Credit Societies include bangle trade, bag making, embroidery, plat making, scented sticks, washing powder, vegetables, tailoring, retailing, fish trade, sweet box making, cobbling, soft toys making, bamboo handicrafts, cemented net, fruits trade, cycle repairing etc.





Training

530 training programme have been organized under SJSRY. During 2007-08, 1577 beneficiaries were provided training and out of them 60 percent trainees have been linked with employment. CDs has organized a number of training programmes which include soft toys making, zari work, bag making, jute and bamboo handcraft, scented sticks and washing powder making etc. The produced material during the training programmes is being sold by the groups in the exhibitions organized by state government.



Activities of CDS

There are 12 CDS in the district. They have adopted several income generating activities. Some of the are mentioned below:

- Implementation of ICDS centre-Durg, Bhilai, Rajhara, Patan, Kumhari, Charoda, Ahiwara
- Mid day meal- Bhilai-3, Kumhari
- Fair Price Shop- Bhilai, Charoda
- Mahendra Champion (for mid day meal)- Bhilai-Charoda
- Maruti Ambulance (for health camp)- Durg
- Sanitation Work (T&CS)- Kumhari
- Concrete Mixture Machine- Rishali, Bhilai
- Washing Powder, Scented Sticks and other daily use things- Durg, Bhilai, Kumhari
- Welding Machine- Durg, Bhilai



CDs is also engaged in cooking and distribution of mid day meal in 12 schools in Bhilai, Charoda. The women members cook meal under the shade constructed by the municipality. They distribute meal through auto rickshaw. CDs are running a fair price shop successfully by its women members since 2005 in Bhilai, Charoda. The CDs of the districts do organize health camps time to time in which the concerned local body provides required assistance.





Lessons learned

All CDs working in Durg district have provided opportunities for improving the living standards of urban poor. DUDA has extended all kind of support for formation and strengthening of all CDs. The new trades of self-employment such as fair price shop, fish trade, bamboo handicrafts, tatpatti-making, knitting, cemented net making concrete mixture machine etc. have emerged. Several Thrift & Credit Societies have emerged as sanitary groups for sanitation and solid waste management. The CDs is also engaged in training and the trainees are being linked with employment also. Smt. Tanya Dhimer is a RCV. She used to sell fish for her livelihood. She has traveled from RCV-2 the Chairperson of Mathpara CDs. She has also in election fray for last time and elected as ward councilor.



आत्मनिर्भर बनने कला का सहारा



स्थानीय प्रतिनिधि

दुर्ग, स्वरोजगार के प्रति महिलाओं में जागरूकता आ रही है। इसके लिए महिलाएं आकाशवादी प्रशिक्षण प्राप्त कर रही हैं। निम्नका सराफ भाष्यम जन्म स्वर्ण जयंती स्वरोजगार योजना जिला शहरी स्वरोजगार अधिकरण जिसमें गरीबी रक्षा के नीचे जीवन यापन करने वाली महिलाओं एवं युवतियों को समर्थ समूह गठन कर उन्हें प्रशिक्षण के माध्यम से विविध कलाओं में प्रवेश किया जा रहा है। इस संबंध में सामुदायिक संगठन सरोज कलार ने स्वभारत की नज़ारा कि प्रत्येक गाँव में यह योजना चल रही है इसमें महिलाओं

को

अनुसार सार - सखा की सामग्री पर व व्यवसायिक कलाकृतियों पर प्रशिक्षण दिया जा रहा है जिसकी अवधि दोनो है 43 घंटे। इसी तारतम्य में वेगारस में अभी कांच के टुकड़ों से कौनसे आर्ट्स पर



वापक द्वारा प्रशिक्षण दिया जा रहा है।



2 महिलाओं को समूह की प्रशिक्षण मदद

5 इनका कहना है कि यहाँ पर बनाई जा रही सामग्री की मांग बिल्दाप

के लिए नि शुल्क लाई जाए तो नि:संदेह उनके योजना को भी अच्छा प्रतिसाद मिले सकता है। क्योंकि दुर्गियों के अलावा स्वरोजगार के प्रति भारी रुझान है किन्तु आम महिलाओं को तक कोई योजना का लाभ नहीं मिलने की वजह से आज भी पिछड़े हुए हैं जयंती महिलाएं

युवाओं की परीची रेखा से ऊपर है उन्हें शासन से या बैंकों से कितनी भी प्रकार की सहायता नहीं मिल रही है। जबकि आज अधिकतर महिलाएं विविध कलाओं में प्रवेश

स्वर्ण जयंती स्वरोजगार योजना को मिला अच्छा प्रतिसाद

हैं और उन्हें भी शासन की किसी ऐसी योजना की दरकार है। जिससे वे कुछकर स्वरोजगार स्थापित कर सकें।

खुद को स्वावलंबी बनाने जुटी महिलाएं



स्वर्ण जयंती शहरी स्वरोजगार योजना

स्थानीय प्रतिनिधि

दुर्ग, शासन की स्वर्ण जयंती शहरी स्वरोजगार योजना के अंतर्गत गरीबी रक्षा के नीचे जीवन यापन करने वाली महिलाओं को निम्न शहरी नि: शुल्क आकाशवादी प्रशिक्षण दिया जा रहा है। निम्नका सराफ भाष्यम जन्म स्वर्ण जयंती स्वरोजगार योजना जिला शहरी स्वरोजगार अधिकरण जिसमें गरीबी रक्षा के नीचे जीवन यापन करने वाली महिलाओं एवं युवतियों को समर्थ समूह गठन कर उन्हें प्रशिक्षण के माध्यम से विविध कलाओं में प्रवेश किया जा रहा है। इस संबंध में सामुदायिक संगठन सरोज कलार ने स्वभारत की नज़ारा कि प्रत्येक गाँव में यह योजना चल रही है इसमें महिलाओं

टाटपट्टी से लेकर मोबाइल बनाना सीख रही हैं गृहणियां

जीवन यापन करने वाली महिलाओं का 25-25 का समूह गठन कर उनके गतिशील सुझाव करने के उद्देश्य से अलग-अलग गृह दलधनी सामग्री पर प्रशिक्षण दिया जा रहा है। निम्नका सराफ भाष्यम जन्म स्वर्ण जयंती स्वरोजगार योजना जिला शहरी स्वरोजगार अधिकरण जिसमें गरीबी रक्षा के नीचे जीवन यापन करने वाली महिलाओं एवं युवतियों को समर्थ समूह गठन कर उन्हें प्रशिक्षण के माध्यम से विविध कलाओं में प्रवेश किया जा रहा है। इस संबंध में सामुदायिक संगठन सरोज कलार ने स्वभारत की नज़ारा कि प्रत्येक गाँव में यह योजना चल रही है इसमें महिलाओं

Lakholi Community Development Society Rajnandgaon, Chhattisgarh

Rajnandgaon is situated on National Highway No.6 towards west from the state capital-Raipur, about 70km away. Sibnath River is flowing nearby. Bhilai steel plant is situated in between Raipur and Rajnandgaon. Bhilai has been famous for industrial city all over India. Rajnandgaon has been ruled by vaishno kings. There are a number of ruins of forts and temples in the district. The last king Digvijay Das granted his fort to a college for their educational development of the district. District has gained world wide reorganization in Hindi literature. Shri Padumlal Punnalal Bakshi, Shri Gajanan Madhaw Muktibodh and Dr. Baldev Prasad Mishra like literary persons were from Rajnandgaon.



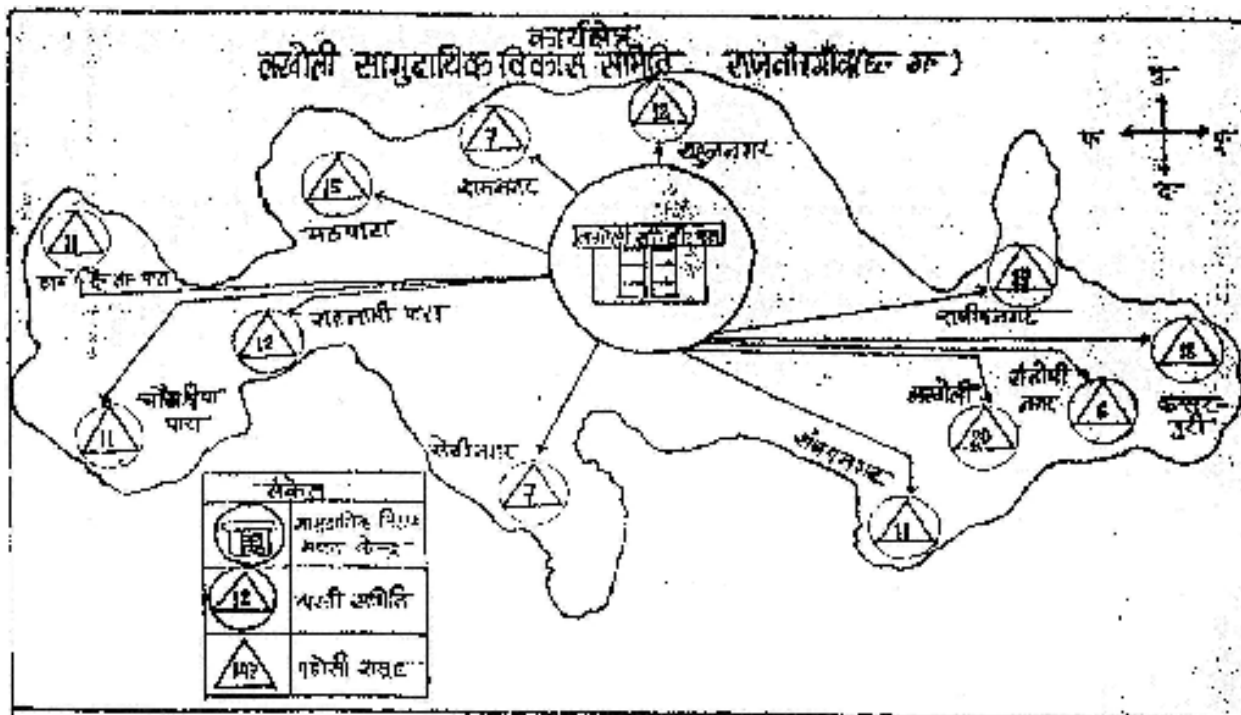
The Municipal Corporation of Rajnandgaon was established before 25 years. Presently its geographical area is 76.05sq km with the population of 1.44 lakh. About 57% population of Corporation is found to be comprising of Scheduled Tribes while the proportion of Scheduled Caste is 12.5% only. There are 45 wards in the corporation. The four CDS are working in the Municipal Corporation. The Lakholi CDS covers around 12 wards which is the one fourth of the geographical area of the corporation. The 12 slums are the working area of the CDS.

Lakholi Community Development Society was established in 1992 by the Municipal Corporation under UBSP Scheme. The Society was registered in February 1994. Initially 9 slums were under its jurisdiction however the number of slums has increased to 12 at present. With the closer of UBSP scheme in

November 1997, there was a big question mark for the sustainability of the society. With the joint efforts of RCVs and employees and cooperation from community and government, the society continued to perform its activities. Presently the society is effectively implementing several schemes including SJSRY. The society has achieved independence and there is no question of its sustainability. Presently the society is chaired by Smt. Vimla Thakur while Smt. Rajkumari and Smt. Nisha Lajewal are working as vice chairman and secretary of the society. Sri S.K. Jha is coordinating its activities as community organizer.



Working Area of Lakholi CDS



Silent Features

- The main principles of the society include community participation, integrated services, child and mother care, cost effectiveness, expansion and continuity.
- It represents about 25% geographical area of the corporation and covers 12 wards.
- There are 12 slums with the population of 20159 slum dwellers under the jurisdiction of the society.



- Initially CDS implemented programmes with support from health department for immunization, family wealth fare and child development.
- CDS has three tire structure wiz I- Neighbourhood Group (20-25 families), II- Neighbourhood Committee (6-20 NHGs), III- CDS (12 slums).
- The CDS has adopted independent working with focus on women empowerment. It has maintained transparency in its functioning while the rules and regulations are strictly followed.

Objectives of CDS

- To promote community participation in urban development and governance.
- To make aware, sensitized and empower women regarding social issues.
- To create willpower in community for poverty alleviation.
- To make the society dependent by resources for community development.
- To coordinate government and non-government organizations for implementing programmes and schemes.
- To make efforts for elevating the living standards of urban poor.
- To deliver urban basic services to poor.

NHG (RCV)

Resident Community Volunteer is the head of society at the primary stage. There are 141 RCVs in the CDS. The RCV is the main Coordinator of Neighbourhood Group. The details of RCVs are given below:

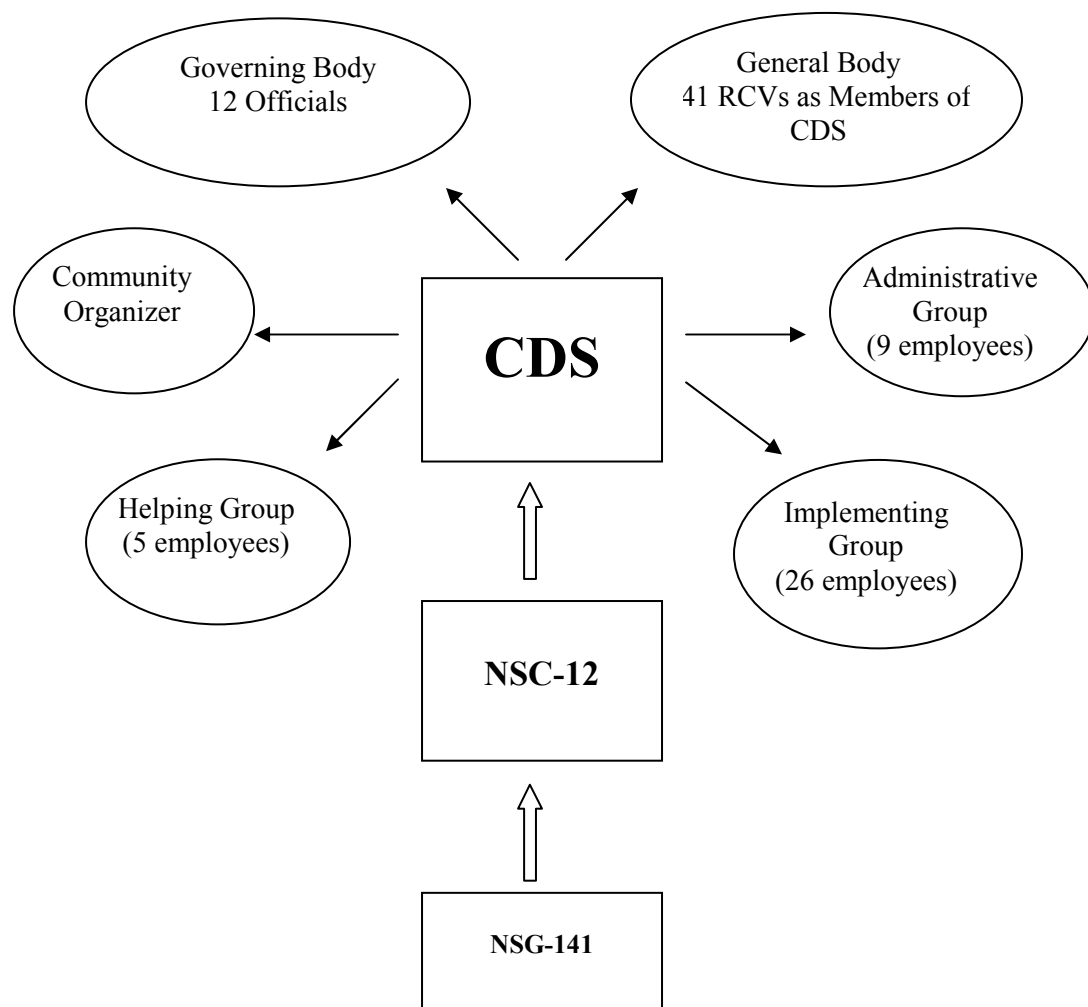
1. Kanharpuri- 18
2. Santoshi Nagar- 06
3. Rajeev Nagar- 17
4. Lakholi- 20
5. Sanjay Nagar- 11
6. Rahul Nagar- 13
7. Ram Nagar- 07
8. Mathpara- 08
9. Sethi Nagar- 07
10. Satnam Para- 12
11. Thadeta Para- 11
12. Chokhida Para- 11



NHC

There are two bodies of the committee viz General Body- comprising of all RCVs and governing body with chairpersons as the members of 12 slums. Out of 12 members, 5 are officials and 7 members are other representatives.

Working of Lakholi CDS



Staff

CDS has 40 employees which have been categorized into:

- | | | |
|----|-----------------------|----|
| 1. | Administrative- | 09 |
| 2. | Implementation Group- | 26 |
| 3. | Helping Group- | 05 |

Activities of CDS

1. Health
 - Health care services
 - Mal-nutrition control
 - Herbal Garden
2. Educational Services
 - School for child labour
 - Library
 - Literacy
 - Training & Orientation Center
3. Employment & Economic Development Related Services
 - Community Development Saving Center
 - Women Vocational Training Center
 - Mushroom Cultivation
 - Service Center
 - Self Employment Training
 - DWCUA Groups
4. Environment Improvement Related Services
 - Water and Sanitation Management



- Ground Water and Energy conservation
- Plantation
- Construction Work
- Housing Scheme

5. Social Services

- Mini Mata Bima Yojana
- Welfare Fund
- Maternity Benefit
- Balika Samradhi Yojana
- Awareness creation
- Cultural and Sports Activities
- SJSRY

Assets of CDS

- Own building and premises
- Library
- Training Hall
- Computer Lab with Four Computers
- Rooms for Officials and People's Representatives
- Saving Center
- Meeting Hall



Status of Thrift and Credit Scheme

Upto 31st July 2008-

| | | |
|----|---|------|
| 1. | Neighbourhood Group- | 141 |
| 2. | Total Saving Account Holders- | 4710 |
| 3. | Total Number of Credit Account Holders- | 399 |

| | | |
|-----|--|------------------|
| 4. | Total amount of Saving- | Rs.14.54 million |
| 5. | Total amount of Credit- | Rs.31.02 million |
| 6. | Total amount of loan recovery- | Rs.24.60 million |
| 7. | Total capital- | Rs.8.59 million |
| 8. | Total turnover- | Rs.53.57 million |
| 9. | General saving account holder- | 710 |
| 10. | Recurring deposit holders- | 152 |
| 11. | Amount of saving under general saving scheme- million | Rs.1.75 |
| 12. | Amount of recurring deposit- | Rs.0.14 million |

Thrift and Credit Scheme

The functioning of thrift and credit societies is based on the principles of Self Help Groups. Thrift and credit scheme has been implemented in all 12 slums since February 15, 1996 under the direction and control of DUDA. The small saving is being mobilized through formation of small groups and the members of groups are extended credit facility upto three times of their saving amount. CDS has made provision to open the bank account with only Rs.10. It has also provided facility of deposit minimum money of Rs.10 and maximum Rs.1000 per month. The saving facility at local level is being provided through RCV. CDS provided 4.5% annual interest rate on saving. The loan amount may be repaid on monthly installments. CDS has made provision to provide loan to the members of thrift and credit societies having the membership of 6 months for the economic activities by three times of saving amount on nominal interest rate of 1.25% per month. The members of thrift and credit society may also avail loan facilities against their saving amount in case of emergency. In case of members do not take loan against their saving amount. They may withdraw upto 90% of their saving amount. All functions of thrift and credit societies are performed by RCVs. The RCVs are also provided 10% against recovery of loan and 1% on saving mobilization as incentives. CDS is also introduced the scheme of general saving

account, daily recurring deposit, monthly recurring deposit, monthly interest fixed deposit, one time interest fixed deposit, monthly income scheme, double deposit scheme. The schemes of thrift and credit societies are available only to the members of neighbourhood groups. The benefits of thrift and credit societies are available after its membership. Only cash amount may be deposited as saving. There may be deduction in interest rate on withdrawal of amount before its maturity. The CDS may change its rules and regulations time to time. The decisions taken by serious are mandatory and final.

Saving mobilization is being ensured by RCVs and deposited in CDS only. CDS has distributed its own pass book to all members through RCVs. The revolving fund is also released to members through CDS. CDS also demands revolving fund and provides relevant information to the concerned agencies. No thrift and credit society is found to be registered.

Computer Training Center

CDS is running computer programmes for 3 to 6 months. The training fee is very nominal. The medium of training is also Hindi for better understanding by the school children, house wife and college going students. The trades of computer training are mainly related with M.S. Office, DTP, Tally and computer operating system.



Promotion of Herbs

In order to conservation of species of herbs and promotion of herbal medicine, CDS has developed an herbal garden in its port yard. The herbs are available on nominal rate while CDS organize awareness camps time to time for the promotion of herbal medicine. The important herbs grown in the courtyard include chirayata, aak, patharchata, mint, dhratkumari, dronpushpi, mahabhrangraj, kewach, chirchira, bhomiamla etc.

Library

CDS is running a library for promoting the reading habit and information dissemination in community. All important newspapers, magazines and competitive books are available in the library. The CDS has also facility for issue and deposit of books to its members and also reading in the library.

Vocational Training for Women

CDS provides vocational training by the trained and experienced trainers to the women and adolescents. The vocational training is being provided in 20 trades for the period of one to six months. CDS has made provision of nominal fee Rs.50 per month only. The important trades of training include tailoring, bag making, embroidery, soft toys, painting, jardogi etc.



CDS in News

On the request of State Government Sri S.P. Dubey, Retd. IAS and Sri R.A. Sharma, Regional Director of All India Local Self Government visited Lakholi on September 20, 2000. They also interacted the members of CDS and the beneficiaries of SJSRY. A team of Asian Development Bank (under the leadership of Dr. Sujata Viswanathan and Asin Elder) visited Lakholi CDS on September 12, 2001. They studied the functioning of CDS and appreciated the community development activities of CDS. Smt. Sarla Rao and Miss. Keja Shah of UNICEF Bhopal also visited CDS on March 24, 2002. They appreciated the activities of CDS and appraised the thrift and credit societies, training center and computer training. They highlighted the need of involving community in environment and hygiene promotion. CDS also organized a two day training programme on 14th and 15th July 2002 on vermin composting with the assistance received from All India Institute of Local Self Government Bhopal and DUDA. CDS also provided a cheque of Rs.10000 to the District Collector Sri G.S. Mishra for the relief of Tsunami victims. CDS also organized 8 days training programme on IEC activities in which about 100 RCVs of the district participate.

Lessons to be learned

- The development of the CDS structure is based on the SJSRY guidelines.
- The three tire structure of CDS makes it an ideal model of community development.
- The functioning structure, adequate staff and employees own building rooms, meeting hall and library and training room etc. of CDS prove its success story.

- CDS receives grant from DUDA and National Child Labour eradication project for implementing projects and schemes.
- The training provided to poor women has enabled them to initiate income generating activities. The herbal garden of CDS has promoted herbal medicine and conservation of real plant species.
- The benefits of thrift and credit societies have percolated among the poor in the community.
- The functioning of CDS is depending on the active roll of RCVs which has resulted election of RCV as ward counselor.

8 मार्च 2007 (3)

“दैनिक सारा”

15 जुलाई 2006 (3)

“दैनिक सारा”

स्वर्ण जयंती शहरी स्वरोजगार सूचनालखोली समिति द्वारा कैसमेंट शिक्षा एवं संप्रेषण प्रशिक्षण सम्पन्न

वर्क प्रशिक्षण दिया गया

राजनाथगढ़, जिला शहरी विकास अभिकरण के अध्यक्ष एवं जिलास्वर्ण भी राम स्वरोजगार विकास निदेशानुसार व शासन की पहल पर दूध के परिशोधन अधिकारी श्री निधिन पांडे के मार्गदर्शन में गत दिवस मंडी अंतर्गत के माध्यम से जिले में स्थित सामुदायिक समितियों के लगभग 100 चुनिंदा आरसी.आई. बड़ने एवं पहाधिकारियों को सामुदायिक समिति की प्रारंभिक शिक्षा प्रदान किया गया। सर्वप्रथम कार्यक्रम शुभारंभ में जलालाबादी के समग्र संप्रदाय अपने स्वागत अर्पित किया।

शिक्षकभिषेक सहायन किया। विभिन्न वर्गीय वर्गों पर दिए गए अपने व्याख्यान में शीघ्रता निष्पत्ति समिति में अपनी कार्यक्षमता का परिचय दिया। उन्होंने दूध के शुद्धीकरण के लिए आर.सी.आई. बड़ने शहरी स्वरोजगार सूचनालखोली समिति के माध्यम से सामुदायिक समिति का स्थापन और आर्थिक आर्थिक सुदृढ़ बनाने का उद्देश्य बताया।

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सखोली में वर्मी कंपोस्ट की मदद पर कार्यशाला आयोजित

कार्यशाला में कचरे से खाद बनाने पर जोर

राजनाथगढ़, जिला शहरी विकास अभिकरण के अध्यक्ष एवं जिलास्वर्ण भी राम स्वरोजगार विकास निदेशानुसार व शासन की पहल पर दूध के परिशोधन अधिकारी श्री निधिन पांडे के मार्गदर्शन में गत दिवस मंडी अंतर्गत के माध्यम से जिले में स्थित सामुदायिक समितियों के लगभग 100 चुनिंदा आरसी.आई. बड़ने एवं पहाधिकारियों को सामुदायिक समिति की प्रारंभिक शिक्षा प्रदान किया गया। सर्वप्रथम कार्यक्रम शुभारंभ में जलालाबादी के समग्र संप्रदाय अपने स्वागत अर्पित किया।

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आपदा राहत कोष में योगदान

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Ocean of Thrift & Credit Societies

Mahasamund, Chhattisgarh

Mahasamund Nagar Palika Parishad was established in 1970. It is situated in east about 60km away from the state capital Raipur. The cultural importance of Mahasamund is due to the prime location of Rajim, Sri Rajeev Lochan Kumbh, which is one of the important religious destinations of the state.

The geographical area of Nagar Palika Parishad was reported 14.68sq km in 2001. The total population of municipality was 47,000 in 2001 which is likely to increase by about 60000 at present. There are 24 wards and 8 wards are being represented by women counselors. Slums are scattered by 10 wards and the population of slum dwellers is about 25,000. The municipality is also represented by a large number of schedule caste and schedule tribes' population. Dr. Vimal Chopra is the chairman of municipality for last 8 years. The formation and strengthening of women's organizations become possible only because of dynamic leadership of Dr. Chopra.



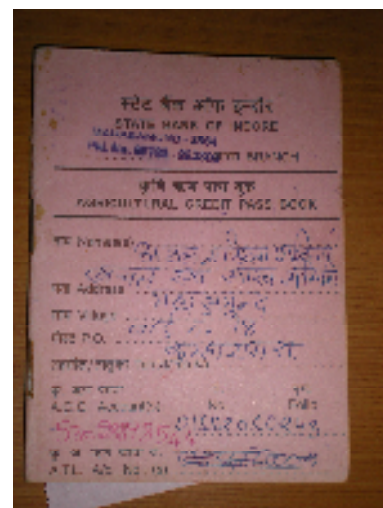
Thrift and Credit Societies

There is one Community Development Society in the municipality while 10 neighbourhood committees and 90 thrift and credit societies are working under CDS. Initially the thrift and credit societies were established for organizing women's group. These societies were provided direction and support from local body. The CDS has been found directly without formation of neighbourhood groups and neighbour committees. Presently Smt. Mathura Sahu, Chairperson of the CDS while Smt. Usha Mokh, Vice Chairperson and Smt. Parvati Sahu, Secretary of the society. DWACUA groups have not been found municipality. All thrift and credit society are under CDS and they have their own bank accounts. CDS also takes initiatives for strengthening of thrift and credit societies and also extending loan facilities.



Utal Mahila Shakti Thrift & Credit Society

The society is situated in ward no.21, new raven bhata kumhara. The society was established in January 2002. Presently there are 16 members in the society. The Chairman of ULB extended all kind of support for formation of the society. The society has its own bank account. The society is headed by Smt. Thagiabai Prajapati and Secretary of the society is Km. Manju Prajapati. The members of society are engaged in their traditional occupation of pottery and ceramic work. They make bricks, tiles, and idols of



Ganeshji etc. Most of the economic activities are being performed by women members however main family members also support them. The society has received grant of Rs.1000 per member after its completion of one year. Although the society has received Rs.16000 as grant by the municipality however it is not found registered. No member of the society could receive the benefits of insurance scheme under the SJSRY. The society also extends loan facility to its members against their savings. The society charges 3% interest rate per month against the loan provided the members. If any member fails to deposit her saving deposit in time, she has to pay additional Rs.5 per month for the delay as penalty. The society prepared its proposal of Rs.2.25 lakh and 50% subsidy was provided through municipality and CDS. The society has paid its loan in 2006 and since it is working independently. The members of the society revealed that they have commitment that unless they repay their loan, they will not share the profit among the members. The society gets Rs.1 lakh as profit in March 2007 which was utilized for promoting economic activities like brick making and idol making. The amount of income increased by Rs.2 lakh in March 2008. The saving amount is being utilized for the emergency needs of the members. The society does not provide loan facility to the outside members. Society also conducts regular monthly meeting and prepares proceeding registers. It has also maintained a register in which details of monthly saving are maintained. Similarly the society has a separate register in which the details of loan are shown. The members of the society do not have their own passport. However, the details of their savings and loan are shown in registers.



Kaveri Women Thrift and Credit Society

The society is established in Gurupara, ward no.20. The society was established in 2004 with initial members of 19. Presently there are 16 members in the society. Society has made provision of saving Rs.60 per month by its member. Member of society are traditionally labours. Society has its own bank account in Dena Bank which is being operated by



Chairperson and Deputy Chairperson of the society. The society purchased a mixer machine which is being utilized for the construction of buildings. It costed around 1.98 lakh with the installment of Rs.12000. The society gets Rs.400 per day as rent and Rs.10000 per as rent of the machine society is not registered.

Sharda Women Thrift & Credit Society

The society is situated in Chipiyapara in ward no.7. It was found in 2003. The society has purchased a loading vehicle for transporting the luggage through its saving and bank loan. The vehicle is being used for transporting mid-day meal to about 3,500 children in 20 schools located in municipality. The society prepared a project of Rs.2 lakh 20 thousand and received 50% subsidy through CDS. It also invested 5% in the project. The loan against the vehicle has been repaid.



Positive Aspects

The thrift and credit societies have ventured upon the economic activities for employment in traditional occupations. The societies initiated their trade in which there is increasing trend of market demand. The societies paid more attention to repay their rather than sharing the profits. All thrift and credit societies organize cultural and health camps under CDS. The members of thrift and credit societies also raised their voice at the district collector office for releasing the grant. The members of thrift and credit societies also provided financial assistance to the children of their members for their treatment. However societies are not registered. The revolving fund has been given to them despite the non-registration of the society. The rules and regulations for the formulation of CDS have not been strictly followed. The members of thrift and credit society are engaged in economic enterprises but they are not the members of DWAUCA groups. The thrift and credit societies have been benefited like DWACUA groups however no DWACUA group was found in the municipality. The functioning of thrift and credit societies in the municipality has shown a great success due to the dynamic leadership of the chairman of the municipality. The active participation of municipality in the promotion of thrift and credit societies has enabled them for reviving the traditional occupation and socio economic empowerment of poor women.



MAHILA NIDHI – CDS, MIRZAPUR

SJSRY is one of the centrally sponsored schemes implemented in the state of Uttar Pradesh. Scheme highly focuses on livelihood development through organizing urban poor and building their capacities. SJSRY is being implemented in the state since in its inception. The community structure under the scheme was created in the pattern of UNICEF sponsored BSUP project. The financial progress under SJSRY during 1997-98 to 2007-08 is shown in Table 1.

**Table: 1 - Financial Progress Under SJSRY
(From 1997-98 till Now)**

| State | Funds Released | Funds Available | (Rs. Lakh) |
|---------------|----------------|-----------------|---------------------|
| | | | Expenditure |
| Uttar Pradesh | 24199.92 | 31963.35 | 29214.32 (91.40) |

Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India, New Delhi.

Physical progress under SJSRY is shown in Table 2. During 1997-98 to 2007-08, 3363 DWCUA and 8437 thrift and credit societies were formed. There are 1251 community development societies while beneficiaries under community structures were reported to be 56.23 lakh. More than 1 lakh urban poor were benefited under Urban Self Employment Programme through providing them vocational skills.

Table : 2 - Physical Progress Under SJSRY

| Particulars / States | U.P. |
|---|--------|
| No. of beneficiaries assisted under USEP | 130592 |
| No. of DWCUA groups formed | 3363 |
| No. of women beneficiaries under DWCUA groups | 9732 |
| No. of persons trained under USEP | 122638 |
| No. of thrift and credit societies formed | 8437 |
| No. of mandays of work generated under UWEP (in lakh) | 68.99 |

| | |
|--|-------|
| No. of beneficiaries covered under community structure (in lakh) | 56.23 |
| No. of CDS formed | 1251 |
| No. of towns under CS | 624 |
| No. of towns / UPA Cell formed | 624 |
| No. of towns BPL survey conducted | 623 |
| No. of COs appointed | 0 |

Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India, New Delhi.

Mirzapur district is situated in the east-south of Uttar Pradesh. The district is famous due to its cultural importance and handicraft sector. The adjoining districts such as Varanasi, Bhadohi and Allahabad add its cultural value. Vindhyachal is the major tourist and religious place of the district while the other heritage and historical sites attract a number of tourists as well. The world famous carpet industry of the district provides additional revenue and employment. Mirzapur Nagar Palika Parishad has been divided into 35 wards and 18 wards are represented by women councilors. The population of the Municipality was reported about 2 lakh with the geographical area of 38.85 sq.km. in 2001.

There are 5 Community Development Societies in the Mirzapur Nagar Palika Parishad. There are 13 slum pockets in Mahila Nidhi CDS, Tarkapur. The formation of CDS was ensured on UBSP pattern. 40 Neighbourhood Groups and 13 Neighbourhood Communities were formed under the CDS. The CDS has been registered and timely renewal of registration has been ensured. CDS has ensured regular meeting on monthly basis and the proceedings are being recorded in register. The Chairperson of CDS is Smt. Chameli Devi who was earlier a construction labour and joint community structure for initiating self employment venture. The Chairperson of CDS is very active. She had used to work as labour besides performing her duties as RCV. The CDS has adopted several income generating activities such as carpet making, decoration items of carpets, jardouzi, dairy, piggery, butta making for mosaic floor polishing, papad making and pickle

making. However, carpet making is one of the popular income generating activity of most of the women groups. CDS also actively participates in exhibitions and trade fairs for marketing of finished goods and products.

Chameli Devi – Travel from Casual Labour to Chairperson of CDS

Earlier, Chameli Devi used to work as casual labour in construction sector. There were three children and husband of Chameli Devi who were engaged in boot polishing and thus the family income was very low. Chameli Devi had used to work in construction sector for sustenance of her family. The Assistant Project Officer (DUDA) identified Chameli Devi and motivated for formation of group. She was elected as RCV, however, she performed well her duties both at societal front and domestic front. This provided her good exposure to interact the government officer and breaking her hesitation. Later on she became the Chairperson of CDS. She has represented CDS in other states as well. She was defeated by only 5 votes in 2006 election of local bodies.

There are 5 women groups functioning as DWCUA. The CDS has facilitated in the formation of DWCUA Groups. The DWCUA group is engaged in carpet making, embroidery work, dairying, etc. for income generating activities. These groups have also repaid their loan upto 50 per cent. The groups do not face any problem in marketing of their finished goods as there is increasing demand of carpet.

The Ocean of Thrift & Credit Societies

- Vindhyavasini Mahila Bachat Samooch was formed in 2003 with the active cooperation of DUDA in Allahabad. There are 25 women members who save Rs. 25 per month in the society. The saving is recorded in register and the bank account is properly operated by Chairperson & Secretary of the society. The group has not been registered. The society has started jardouzi work for income generating activities. The society also works as DWCUA group and

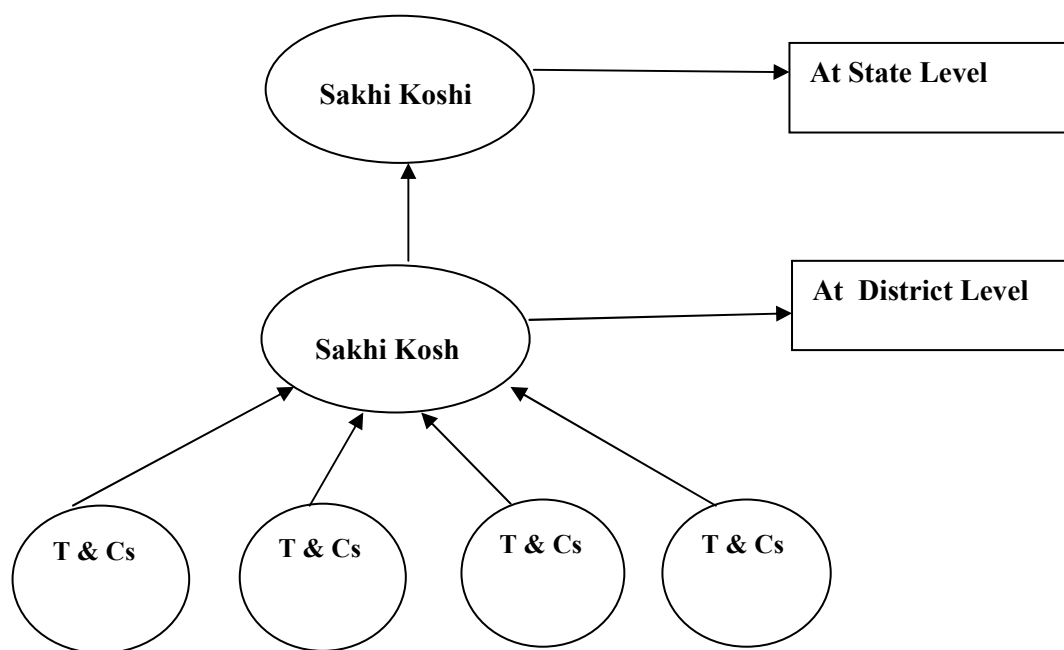
has obtained a loan Rs. 2.5 lakh. It has also obtained the revolving fund after its successful functioning upto 1 year.

- Mahila Shakti Jagriti Samooh, Mirzapur is engaged in pickle & carpet making.
- Indira Mahila Bachat Samooh and Saroj Mahila Bachat Samooh, Varanasi are engaged in artificial jewelry making for income generating activities.
- Saheli Mahila Bachat Samooh, Varanasi is engaged in handloom work while Chetna Mahila Bachat Samooh is engaged in printing of books.
- Jeevan Jyoti Mahila Bachat Samooh, Varanasi is engaged in printing of Ram Nami clothes (religious names printing on clothes). All the members of group are Muslim and thus, they are contributing in social harmony besides income generation.
- Renu Mahila Bachat Samooh, Varanasi is engaged in wooden toy making while Maa Ganga Samudayik Mahila Vikas Samiti, Rajghat Varanasi is providing insurance to the children engaged in digging of coins thrown by tourists into Ganga River.
- Maa Laxmi Mahila Samiti, Lucknow is engaged in herbal product making. The products of the group are very popular in market.
- Maa Chandrika Bachat Samooh, Varanasi is engaged in making of Kafan (funeral) clothes and thus, the members of group are contributing in funeral of human lives.

District Urban Development Authority has promoted the formation and strengthening of thrift and credit societies. These societies have been federated and a Sakhi Kosh (Friend Fund) has been created. In the initial stage, each society has to contribute Rs. 1000/- and Rs. 100 or Rs. 200 contribution per month is to be ensured. There is also provision for setting up Sakhi Kosh at district level and state level through federation of thrift and credit societies at the district and state level. However, in the

metropolitan cities, the thrift and credit societies have to contribute Rs. 2000/- in Sakhi Kosh.

The fund is being utilized by the members of thrift and credit societies for their emergency needs and setting up micro enterprise. The loan is available on nominal interest rate to the members of thrift and credit societies. Each thrift and credit society has representation in Sakhi Kosh as one woman from the society is the member of the Sakhi Kosh. These members also select one President and Secretary for operation of accounts and other activities. CDS plays active role in formation and strengthening of Sakhi Kosh. Thus, the Sakhi Kosh has reduced the dependence of poor women on banks. The structure of Sakhi Koshi is given below:



The functioning of SJSRY in the state of Uttar Pradesh is found satisfactory however, the community structure in several districts is found to be poor. There is also lack of proper coordination between the local bodies and DUDA. Due to lack of adequate staff and officials, the schemes could not get the desired results of its achievement.

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