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PRIA

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Report on Self-Help and Income Generating Activities of Chinmaya Rural Primary Health and Training Centre

Chinmaya Rural Primary health and Training Centre (CHRP&TC) was started in 1985 under the aegis of Chinmaya Tapovan Trust (CTI). Swami Chimnayananda was approached by the Himachal Pradesh government in 1985 to start a training centre for women health workers. Since then, starting with working in the field of health, CHRP&TC has expanded its area of work, intervening into other aspects of rural development, working specially with women and children of the Kangra district of Himachal Pradesh.

The different activities undertaken by CHRP&TC in the process of addressing various issues related to rural development are as follows:

1. Mobilization of women through Mahila Mandals: CHRP&TC have been able to form 234 Mahila Mandals in 56 villages benefitting about 8,738 mahila mandal workers mobilized by about 16 mahila mandal workers of the Centre. The Mahila Mandal workers of the Centre facilitate the women in the villages to come together and through their monthly meetings try to look into various issues related to women and also of the village at large. Today, the Mahila Mandals form the most important base in the functioning of CHRP&TC, for it is the Mahila Mandal workers who, through their interaction with the women in the villages identify the needs and necessities of the village which are later on taken up by the other workers in the Centre.

These 234 Mahila Mandals have now come together and formed a body called Jan Chetna which is a platform for the Mahila Mandals to resolve various matters related to Mahila Mandal. Now, a committee consisting of Pradhan, Up Pradhan, Secretary are in the process of being formed.

2. Balwadis; There are about 20 Balwadis run by CHRP & TC working with children between 2-5 years of age. Each Balwadi has a Balwadi teacher and an assistant. (total of 42 workers of the centre are working in the Balwadis). In the Balwadis, Bal Vihar classes are conducted with the children and general information is also provided to them on cleanliness, education etc. (through play and games) and meeting with the mothers of the children are also conducted.

3. The centre also has a **dispensary**, for treating patients (between January to March 2000, about 26,000 patients were treated). Serious cases are referred to the hospital at Dharamshala. The Centre also has a unit for **physiotherapy** and also for treating persons with **Mental Retardation**.

4 Legal Justice Cell: This cell was started in 1996. The Mahila Mandal workers who visit the villages identify the cases, specially related to women like desertion by husbands, wife battering, etc. and the concerned person is asked to come to the Centre on the 20 of the months when a lawyer visits the centre and legal advice is given to the parties who charge nominal fees from the clients. Majority of the cases are generally the cases related to maintenance of women.

5. Activities addressing the problem of alcoholism: This activity was started in the centre in 1984 by advocate Shiela Kriplani who trained some of the workers in the centre on how to deal with the problem of alcoholism in the villages. The centre, now, is not exactly working on treating the alcoholics, but awareness generation programmes are conducted with the villagers on the ill-effects of alcoholism.

6. Activities with the adolescent girls: Here, sessions are conducted with the adolescent girls (11 years and above) educating them about different aspects of

adolescent age like on menstruation, marriage, AIDS with the objective that they face the adolescent age with confidence.

The trainee had the opportunity to observe and attend a part of one such session conducted with the adolescent girls in geol village, Kangra district. Actually, the session was a two-day session in which about 120 girls participated. The trainee saw few participants of the sessions, with their own initiative, conducted a few role plays on eve teasing, rape, child marriage, alcoholism etc. The trainee observed that many of the girls participating in the sessions were aware on what to do under the circumstances of rape, eve teasing etc. After that the session consisted of the workers from CRPH&TC discussing with the girls about safe sex and AIDS, but this pan of the session the trainee could not attend due to constraint of time.

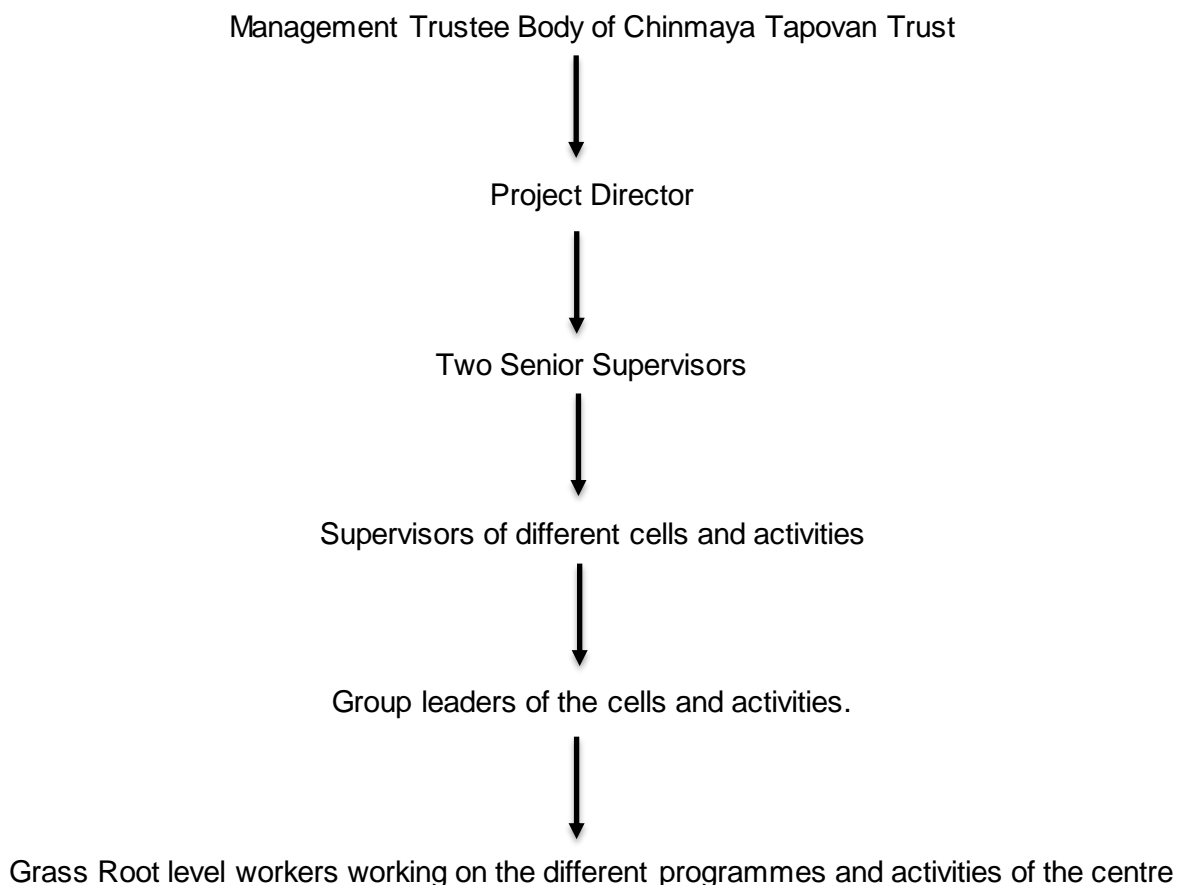
7. Adult Literacy: The adult literacy programme was initiated by the Centre in May 1998, now it is running in 32 villages educating about 387 adult persons, especially women. The main objective behind this adult Literacy programme of the Centre is to educate the adult learners at least to sign their name.

8. Work of the Centre with the Panchayati Raj Institutions: The main objective of this cell is to train the villagers, elected Panchayat members about Panchayati Raj system and educating them on how their effective participation in Panchayats can facilitate theirs as well as their society's development.

9 Self- Help Groups and Income generation Programmes with the villagers:

This has been discussed in detail later in the report.

ADMINISTRATIVE STRUCTURE OF THE CENTRE



REPORT ON SELF HELP GROUP AND INCOME GENERATION PROGRAMMES' STARTED AND CONDUCTED BY CRPH &TC:

Credit facilities to the rural people in India have been available to them either through public or private means. The public system is primarily owned and controlled by government, which had taken a number of measures to provide credit facilities to the rural poor. Nationalisation of banks was done in 1969 which led to the entry of formal banking system in rural areas. Targets were fixed for the banks to give certain proportion of the credit facility to the needy people in the rural areas. Integrated Rural Development Programme was started in 1980 and gradually a number of self-employment schemes were also devised by the government (now all the self-employment programmes have been clubbed and brought under one scheme called the Swarn Jayanti Swarozgar Yojna, (SJSY). Regional Rural Banks (RRBs) and NABARD was also established by the government to provide credit facilities to the rural poor.

The private system by which the rural people in India had been obtaining necessary credit facilities is through various means like money-lenders, traders, shop-keepers, land-lords, friends and relatives. According to a study done by Price Water House on 'Financial Sources to Poor' in 1995 show that 84% of the rural credit are routed to the people in rural areas through the above-mentioned private sources.

While on one hand that banking system suffers from disadvantages like procedure-bound delays, need for collateral security for disbursement of loans, politicised loan disbursement etc., the private system is also bound by weaknesses such as high degree of exploitation, selectivity in giving credit support, lack of proper records leading to malpractices, high rate of interests, etc.

But at the same time, private credit system is preferred because it has quick and timely service delivery, flexibility in the repayment of loans and easy operations

Hence, taking into consideration the fact that when the formal banking system has not been able to adequately meet the need of the needy in rural India, a need for more efficient system of private means of availability of credit funds were felt which would be an alternative form of credit system favorable to the needs of the people.

Self-Help Groups or Micro-Credit Programmes or Micro - Banking form of credit system was seen as the answer to this consideration and Self Help Groups (SHGs) are now being highly promoted by the government and other donor agencies working in the field of Social Welfare

SELF HELP GROUPS (SBGs) AND CRPH & TC:

In 1992, National Bank for Agricultural and Rural Development (NABARD) seeing the need to form Self Help Groups (SHGs) in the Himachal Pradesh approached CRPH&TC, which had already been working on different aspects related to Rural Development, to facilitate the process of formation of Self-Help Groups in Kangra district of Himachal Pradesh. Thus, with the help of NABARD, Self Help Groups started to be formed in the different villages of Kangra district of Himachal Pradesh since 1994.

From 1994 to March 2000, CRPH &TC have facilitated the formation of 662 Self-Help Groups in about 279 villages benefitting about 10,369 women.

The trainee had the opportunity to see and observe the functioning of 8 Self Help Groups in 3 different villages in Kangra District.

Process of formation of Self Help Groups (SHGs) by CRPH&TC:

The Mahila Mandals workers of the Centre are the main actors in helping the village women form the SHGs. The Mahila Mandal workers go to the villages, educate the women what SHGs are, its advantages, way of functioning of SHGs and after the women are convinced of the benefits of SHGs, they form a Self Help Group.

It has not been a very difficult task for the Mahila Mandal workers to help the women form SHGs because these workers had already been working with the women in the villages through the Mahila Mandals. As there was already a rapport between the villagers and the Mahila Mandal workers, it was easier for the Mahila Mandal workers of the Centre to mobilize the women to form SHGs.

THE SELF-HELP GROUP:

The group that is formed has members not less than 10 and not more than 20. If they do not fulfill these criteria regarding the numbers of members in the group, it would be difficult to obtain loan from the banks.

These group members are preferably from similar Socio-Economic Status and the group meets once in every month.

The group selects a Pradhan and a Secretary for the group. The role of the Pradhan is to call the meetings of the group and conducts them. The Secretary is to take detailed record of the proceedings of the group meetings, especially the account keeping.

Each member of the group contributes about Rs 20-25 per month to the total account of the group. Then, from the total contribution, loan is given to the members of the group who are in need of loan facilities. The loan generally are taken for purposes like buying of cows, paying fees of the children of a member, building houses, for marriage purposes, etc. The loan are also given to start Income Generation Programme for the members of the group, like starting a shop, or buying sheep or cows etc.

For every Rs 100 given as loan, Rs 2 is charged as interest every month. The repayment of the loan by the member is done according to her convenience. Hence, if a member cannot pay the interest of the capital one month, then she can pay it the next month, but the interest and capital of both the months. The groups that the trainee interacted it, most of the all the members of the group take loan from the group and have been able to repay the loan.

Two type of registers are maintained by the group to incorporate the financial matters and general matters of the group. One register is the accounts and savings register, has been divided into 3 following parts

- a) contribution of the members in the month i. e. which members have given their monthly contribution of Rs 20/25.
- B) individual accounts of the members who have taken loan. This contain the details of the amount of loan taken by the member. For what purpose how much they have repaid along with interest and how much more they have to pay.

- C) column wise monthly recording of total collection of the month, loan amount returned, interest amount returned. any other expenditure or income and total capital with the group.

The second register contains the signature of the members of the group present for the group's meetings and a summary of who have taken loan for the month, for what purpose and how much.

LINKAGES WITH THE BANK:

Initially, the group members take loan from the group itself i.e. from the contribution of the members every month and from the income earned from the interest of the other loans taken by the members of the group. Then, to meet their further need for credit, the group can take loan from the banks. The banks that are involved in a major way in giving loans to the SHGs are Punjab National Bank (have given a total loan of about 15,80,000 to different SHGs), Himachal Gramin Bank (amount-20,92,100), State Bank of Patiala (6,92,000), State Bank of India, Central Bank of India, State Bank of Patiala,. UCO Bank, Kangra Central Cooperative Bank.

The loan taken from the bank, if repayed in time, the group can ask for more loans from the Bank. Before loan is sanctioned to the group, the group members has to show that they are not defaulters of the bank on any previous occasion.

Now the government of Himachal Pradesh is encouraging persons from Below Proverty Line (BPL), also to form Self Help Groups and loans be given to them through the SHGs Previously, the loans were provided to the persons from BPL at an individual level, through IRDP.

For this purpose, the persons from BPL first forms a SHG and the members take loan from within the group. After this, a grading of the group is done by the SHG and IGS cell of the Centre. The grading consists of looking into the functioning of the group- whether the members are-able to make their monthly contribution, whether they are able to repay their loans and also looks into the long-term sustainability of the group. After the grading, if the group is found credible, then under the SJSY programme of the H.P government, loan is given to the members. The loan that is given to the SHGs formed by persons from BPL is of slightly different nature. If the group has a capital of Rs 100 then, the government gives a loan of Rs 600 of which the group has to repay the loan with the interest of Rs 400 only and the loan of Rs 200 does not have to be repaid by the group. This is called the revolving fund 1f the group successfully repays this loan then the group is given a bigger amount of loan.

About 311 SHGs have been linked to the bank for the first time and about 99 groups for the 2nd time and about 4 groups for the 3rd time.

Self Help Groups and Income Generation Programmes:

CRPH&.TC actively encourages women to Start Income Generation Programmes. About 6,113 women from SHGs are now involved in income generation activities from the loans either from the group itself of from the Bank individually. These activities are not done in a group as such but by individuals. The trainee had the opportunity to see S different types of income generation activity through pottery, basket weaving, diary, honey making and starting of a stationery shop. Except for the last activity mentioned, all the other activities have started by taking loan from the bank and not from the SHG to which the members belong.

OBSERVATIONS OF THE TRAINEE ON SHG AND IGP:

As mentioned earlier the student observed 8 different SHGs and 5 TGP initiated by CRPH&TC. From the trainees interaction with the members of the group she observed that:

- The members of the group are aware of how an SHG should function. Most of the members come for their monthly meetings.

The meeting starts usually when the worker from the Centre goes to the village and initiates the meeting with the women of the group in the village (this the trainee saw in 5 out of 8 SHG that the trainee interacted with). The entire meeting revolves around the Secretary of the group and the role of the Pradhan (Who is to call the meetings and conduct them) of the group is minimal. Inflict, many of the members did not know who the pradhan of the group was. This was true of the groups which are 2 year or 5 years old. Thus the members of the group has to be empowered on how to conduct meetings of the group on their own and not depend on the worker from the Centre or on the secretary. This is definitely not an easy or quick process but the workers of the Centre should aim towards this process.

Linking of the SHGs more with IGS should be done. Of the 8 groups that the trainee interacted with, 3 were 5 years old. These groups should now try to move from loan taking to generating income on their own.

All the activities conducted by the Centre are interlinked and interdependent. The role played by Mahila Mandals, the SHGs, Panchayats, activities for adolescent girls etc. are all necessary for the overall development of the people in the area. Hence all these activities are to be looked upon as an integrated process rather than isolated or parallel activity. CRPH & TC has been able to integrate these aspects through their worker's meetings. With relation to Panchayati Raj and SHGs, no formal linkage has been made. But through the gram Sabhas and Panchayat meetings SOHs should be promoted and the gram sabhas should be made to play an important role in identifying income generation programmes not only for the women but also for men and adolescent girls and boys.

CRPH & TC has been made MOTIIER NGO by NADARD to mobilize the formation of SHGs in the 4 states of Himachal Pradesh, Haryana, Jammu and Kashmir and Punjab. To fulfill the above objective CRPH&TC have been involved in training government officials and functionaries, hankers and NGO staffs from the different stares.

TRAINEE REPORT ON REA WORK AT PRIA'S OFFICE:

The trainee spent four days at PRIA's office and during that time the trainee studied or learnt about:

1. the different programmes of PRIA- the trainee interacted with staff members of the three following centres:
 - a) Centre for Local Self-governance: This centre aims at making Panchayati Raj and Municipal Bodies as effective institutions of local self-governance by trying to bring forth participation of the people in helping these institutions run effectively. For this purpose, PRIA works directly with the Panchayati Raj Institutions in the states of Rajasthan. Himachal Pradesh and Haryana. Its intervention covers 9 more states of Andhra Pradesh, West Bengal, Gujarat, Bihar, Madhya Pradesh, Uttar Pradesh,

Maharashtra, Kerala and Orissa. In these states and also in the three states mentioned above where PRIA has a direct intervention in working with Panchayati Raj, PRIA works through its networking organisations. These organisations along with PRIA are involved in strengthening Gram Sabha and the leadership of the elected representatives.

- B) Centre for Participation and Development: This centre is involved in the capacity building of organisations working towards people's empowerment helping them in monitoring or evaluating their programmes and activities, capacity building of their staff members, Organizational Development etc. These activities are carried out with its networking organisations or when the organisations approach PRIA to conduct Institutional Development programmes in their organisation.
- C) Centre for Environmental and Occupational Health: This centre works towards identifying occupational hazards in mining, industrial, manufacturing and service sector and trying to make them a safer and healthier place for the workers. This is done through conducting capacity building programmes with workers and their groups and conducting national workshops on the same. Now the centre is planning to focus more on intervening directly with the workers vulnerable to occupational hazards and work with their community.

Besides discussing with the concerned officials about the above 3 centres in PRIA, the trainee also did library work on Income Generation Programmes and Activities. The various aspects of Income Generation that the trainee learnt are as follows: -

1. The financial aspect of Income Generation Programmes- fixed costs, variable costs. pricing of the product, break even analysis and maintaining of the registers.
2. The marketing of the products produced by the Income Generating activity.
3. How the production process of the income generation programme should be.
- 4 How to develop favorable organizational culture in the group involved in the Income Generation Programme.

The Trainee's experience at PRIA:

The 15 days placement at PRIA has been a very good learning experience for the trainee for she could learn a lot about Income Generation Programmes and Self-Help Groups: its formations and its functioning not only from books but also by seeing it in practice. Besides her visit to CRPH&TC has helped her in understanding rural development process- how to do it in an integrated way mobilizing people from the community and making them participate in various activities for their own development. The trainee also that documentation of work done by an organisation is also important and also learnt to a certain extent on how to do it.

The books referred by the trainee are

1. Work. and Empowerment Management of Women's Economic Activities (a manual for Activists) PRIA Publication. New Delhi, 1991
2. Improve your Business A Handbook. Council of Indian Employers, I.I.O, Ruchira Printer, 1986.
3. J. Tellis and S. Pinto, Towards Self Reliance-Income Generation for Women.

ANNEXURE-I

Report of the meeting of 3 SHGs at Khand Panchayat, Kangra district, Himachal Pradesh. This Panchayat has 5 wards- Kand Baridia, Kand Kardiana, Kand Jule, Kand Kadiana, Kand Bagidiada The name of the worker of CRPH& TC working here is Sanjogita. The population of the Panchayat is about 2000-2500 It has one primary school (upto class 5) and after that the children have to go to a high school (upto class 8) down the valley. After that the students go to Tang. The Panchayat also has one dispensary and there is also one health guide trained by CRPH&TC. The people here are involved in agriculture (growing potatoes) and also in 'mazdoori' work like building roads etc. There are 5 SHGs in the Panchayat out of which 2 are of the group of persons from BPL and one of the groups has been newly formed. The trainee interacted with 3 of the SHGs in the area.

Group-1

Name of the group: Gouri

Year of Establishment : 1998 (10th August)

Number of members in the group: 15

Name of the secretary of the group- Romnila Devj (studied upto class&)

Total contribution given by each member per month: Rs 20

Total Capital that the group has: Rs.32,816

Loan taken from the group by the members for: various domestic purposes,
1st grading of the group is over and the group will be soon taking loan from the bank.

Group-2

Name of the group: Shankar

Year of Establishment: 1998 (January 26th)

Number of members in the group 19

Name of the Secretary: Pavana Devi (studied upto class 7)

Total contribution given by each member per month: Rs 20

Total Capital that the group has: 13,317

Loan taken from the group by the members for: various domestic purposes.
Not have yet taken loan from the bank.

Group-3

Name of the group: Durga

Year of Establishment. 1998

Number of members in the group: 19

Name of the Secretary: Sanga Devi (studied upto class 7) Total contribution given by each members per month: Rs 20

Total Capital that the group has 12,615.

Loan taken from the group by the members for: various domestic purposes.
Will be soon taking loan from the bank

How the meeting was conducted:

The worker from the Centre reached the village, health centre around 11 am and then the members of the groups gradually started to come, The secretaries of the group were came fur the meeting after at around 11:30. First, they showed their accounts register to the worker who checked it and after that the secretaries sat at different places in the health centre and then gradually the members of different groups went to their respective secretaries and deposited their amounts. The secretary had to wait for about an hour for all the members to come and give their amount. After that the secretaries did the final calculations and entered it in the register which was then again shown to the worker from CRPR&TC who also made a

note of the amounts and accounts with her in a piece of paper. The other members of the group were talking among themselves and waiting for the secretary to finish her according. Mer that die group secretaries fulfilled the formalities with the worker for getting loans from the hank. The meetings came to an end at about 3 pm.

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