

## Integrated Rural Livelihoods Promotion Program for Women Empowerment

### 1) Project Details :

Women empowerment is one of the most important aspects of the rural development. Women empowerment is based on the status of women in the society, politics, her active role in the decision-making and economy. Women have to face lots of problems at family, community level. Women have to face several problems on the family, village, cultural & political level. Her role is negligible in the decision making in such aspects. They do not have any right over the firm income, or power to take decisions. Our society always keeps them away from the development process. SHG is the one source through which woman can started thinking about her. Previously she always involved in her only household activities & she always thinks about her family members. She never thinks about herself but here she got the opportunity to think about her status, her knowledge, her development. Through the SHG activity she came out from her daily schedule & from her traditional boundaries.

To empower the woman to take right decision for her family's development SHG concept came up which is ray of hope for woman to change the status of woman in society.

In India, the trickle down effects of microeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education health, employment etc. Micro finance deals with women below the poverty line. Micro loans are available solely and entirely to this target group of women. There are several reason for this: Among the poor , the poor women are most disadvantaged –they are characterized by lack of education and access of resources, both of which is required to help them work their way out of poverty and for upward economic and social mobility. The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy. This is due to the low social status and lack of access to key resources. Evidence shows that groups of women are better customers than men, the better managers of resources. If loans are routed through women benefits of loans are spread wider among the household. Since women's empowerment is the key to socio economic development of the community; bringing women into the mainstream of national development has been a major concern of government.

The term micro finance is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc. There is, however, no statutory definition of micro finance. The taskforce on supportive policy and Regulatory Framework for Microfinance has defined microfinance as "Provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". The poverty alleviation paradigm underlies many NGO integrated poverty-targeted community development programmes. Poverty alleviation here is defined in broader terms than market incomes to encompass increasing capacities and choices and decreasing the vulnerability of poor people.

The main focus of programmes as a whole is on developing sustainable livelihoods, community development and social service provision like literacy, healthcare and infrastructure development. There is not only a concern with reaching the poor, but also the poorest.

Policy debates have focused particularly on the importance of small savings and loan provision for consumption as well as production, group formation and the possible justification for some level of subsidy for programmes working with particular client groups or in particular contexts. Some programmes have developed effective methodologies for poverty targeting and/or operating in remote areas.

Regarding to this background already same work done by Anubhav Pratishthan Trust (APT) and Nexus malls jointly together This Projects proposal is for strengthening Women Empowerment/Livelihoods Promotion & Environment through the promotion and linkage of SHG's in raigad district.

**APT Detail of past experience of SHG's promotion and linkage support**

In Raigad district Khalapur and Pen taluka APT has promoted (formation, inter-lending, grading, training and capacity building, record keeping) 340 SHG's and link through service area banks and support.

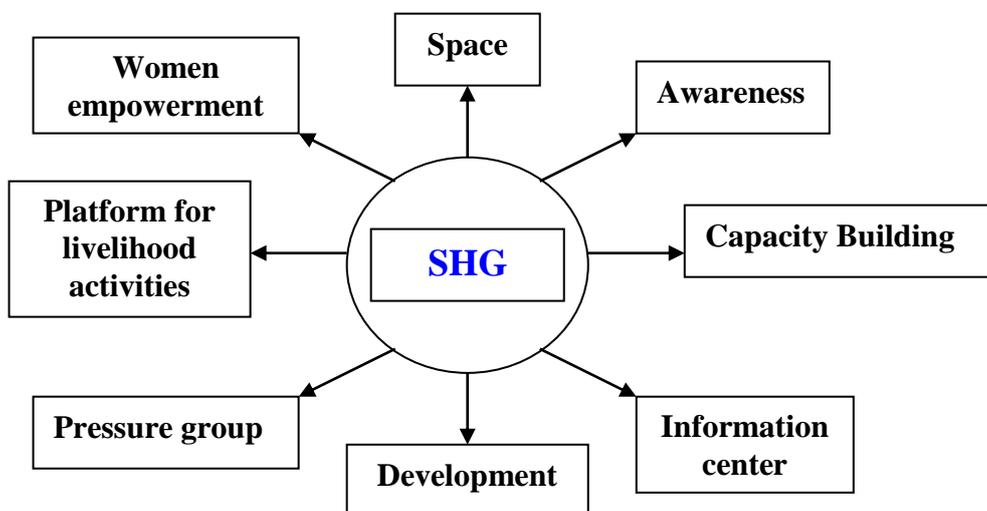
Women empowerment is one of the most important aspects of the rural development. Women empowerment is based on the status of women in the society, politics, her active role in the decision-making and economy. Women have to face lots of problems at family, community level.

**APT Vision and Mission:**

- Active role of women in the development process
- To unite them by means of SHGs and
- To open the gallery of knowledge and information especially for women.
- Active role in economy and environment.
- Overall development of the women on social, economy and intelligence level.

Women have to face several problems on the family, village, cultural & political level. Her role is negligible in the decision making in such aspects. They do not have any right over the farm income, or power to take decisions. Our society always keeps them away from the development process. SHG is the one source through which woman can started thinking about her. Previously she always involved in her only household activities & she always thinks about her family members. She never thinks about herself but here she got the opportunity to think about her status, her knowledge, her development. Through the SHG activity she came out from her daily schedule & from her traditional boundaries. To empower the woman to take right decision for her family's development SHG concept came up which is ray of hope for woman to change the status of woman in society

**Process of women empowerment**



### a) Proposed area for implementation of the project.

SHGs that have been promoted under APT. While the groups have been maintaining records and some of them have been linked to the banks, there is a need for greater emphasis on group discipline and enforcement of rules and regulations that would make them eligible for Bank loans. While the land holdings are small and agriculture provides limited source of income, there is a need to focus on diversification of livelihood portfolio Women need to be provided training to assess possible livelihood interventions.

APT also proposes Promotion and Linkage of SHGs, for the Khalapur, and Pen (Raigad) in geographically contiguous area, in order to plan and implement village development activities.

### b) Project Objectives:

- Promotion for poor and marginalized women into SHGs.
- Introduce group norms, systems and processes and book keeping practices
- Train SHG group accountants and introduce computerized accounts systems for maintenance of SHG financial records
- Financial inclusion through bank linkage of SHGs through opening of savings accounts.
- Strengthen SHGs, / Village Organisations
- Enhance women's enhanced understanding of gender discrimination and reduce discrimination between girls and boys

### c) Scope of Proposed Project:

- **Grass root institution Building:** Promotion of All SHGs,
- **Microfinance Services:** Support to linkages with bank and other financial institutions 100% SHGs.
- **Women Empowerment and Social Equity:** Building a cadre of women leader. all Village .
- **Livelihood and Enterprise development:** livelihood skill development for SHG members, Enterprise and market linkage.

### d) Proposed project location:

From APT Villages were identified as location for Promotion and Linkage SHGs and Capacity building inputs. We are proposing and expansion activities in same location

### Proposed project Activities:

- ❖ **Grass root institution Building:-**
  - Village saturation approach
  - SHGs Promotion
  - Panchsutri (5 cardinal principles of a SHG)
  - Cluster Formation
  - Federation Promotion
  - Capacity Building Trainings

❖ **Microfinance Services:**

- Increase in Saving
- Financial Literacy Programs

❖ **Livelihood and & Enterprise Development:-**

- Training and Promotion of On Farm / Off Farm allied small scale activities
- Promotion of Innovative Agricultural Intensification
- Training on dairy Promotion for SHG Members
- Micro Enterprise Development (MED) Need base
  - i. Value addition and Processing of Agricultural Produce – Cereals, Minor Millets, Pulses
  - ii. Value addition and Processing of Horticulture & NTFP
  - iii. Basic Tools, Equipment's & Machineries to set up semi processing units

❖ **Other Allied Activities**

- Promotion of Backyard Poultry
- Promotion of Inland Fisheries
- Promotion of Goat Farming
- Promotion of hydroponic
- Livelihood Jankar Promotion
- Income Generation Activities

❖ **Women Empowerment and Social Equity:-**

- Jankar Training

❖ **Work on Systems and Processes:**

- Baseline data Entry and analysis
- Monthly financial progress report:
- SHG Audit

**Methodology for implementing innovative activities:**

We have been following for last many years the Participatory Technological Development Planning, Implementation and Experiential Learning (learning by doing), ways of implementing all our activities specially laying stress on Skills Training, Capacity Building, Strengthening of SHGs and formation of Clusters and federation for Women's Empowerment throwing livelihood interventions. We have been following the methodology and principals of livelihood improvement specially for the tribals, women and weaker section of local communities by laying emphasis on enhancing livelihood opportunity through capacity building and investments into assets creation and improvement in productivity and incomes.

The main methodology and mode of operation would be training local communities, specially train selected / nominated (by communities) - local women, SHGs and build up their capacities by actually involving them right from the start i.e. from planning, implementation, monitoring, follow-up, maintenance, etc. The next step would be to build up local organisations and focus groups who in turn will promote convergence in all our activities specially through Panchayat Raj Institutions and with local Government Departments & Institutions for up-scaling all the activities that has to be initiated at micro levels.

As the total implementation methodology will follow of Participatory Approach of Implementation for all its activities specially the Women SHGs, Cluster Associations / Federations / Organisations,

Micro Enterprise Development and the various livelihood activities, the process which will be followed that is from the very start, the elected local facilitators / leaders will be totally responsible in implementation, decision making, monitoring, etc.

This methodology & process will give the local groups self-confidence and give a strong feeling that this is their own programme that they are implementing, thus making the activities sustainable and locally manageable activities for their water, food, health, income generating and local environment, thus creating a overall community development security for their present and long term future.

### Implementation Process:

Anubhav Pratishthan Trust ( APT ) Technical and field team after studying the problems and issues related to SHGs, livelihood both in farm and non-farm sectors, Innovative Interventions will be planned & implemented

### Implementation Process:

- Initial Activities – Building up rapport, situation analysis and Mobilisation
- Crystallisation, Planning, Designing, Implementation, Sharing Results, Outreaching with other NGO Partners, PRIs & Govt. Departments.

Innovative interventions initially will be planned and implemented in selected villages (phase wise planning & implementation) and after conducting PTD stages as given below and then these activities will be expanded to nearby villages and within 3-6 years all the proposed villages and clusters will be covered.

METHODOLOGY FOR IMPLEMENTING ALL ACTIVITIES		Innovative Intervention Activities Adoption and Outreach
Intervention Stages	Intervention Methodologies	
<p><b>Initial Activities</b></p> <ul style="list-style-type: none"> <li>- Building up rapport</li> <li>- Situation Analysis</li> <li>- Awareness Mobilisation</li> </ul>	<ul style="list-style-type: none"> <li>- SHGs Group Meeting</li> <li>- Skill Training &amp; Capacity Building of SHGs Members and local communities</li> </ul>	<ul style="list-style-type: none"> <li>- Understanding of SHGs situation</li> <li>- Clear perspective on the cooperation between local communities, SHGs and Networking Partners</li> </ul>
<p><b>Crystallisation</b></p> <ul style="list-style-type: none"> <li>- Identifying Problems &amp; Priorities</li> <li>- Identifying Scientific Local Knowledge &amp; Past experimentation</li> <li>- Screening options and Choosing selection criteria</li> </ul>	<ul style="list-style-type: none"> <li>- Focus group discussion</li> <li>- PRA / RRA</li> <li>- Experts workshops</li> <li>- Study Tours</li> </ul>	<ul style="list-style-type: none"> <li>- Improvement in communities skills in analyzing problems and looking for options</li> <li>- Enhance self-confidence</li> <li>- Improved organisational skills</li> </ul>
<p><b>Planning &amp; Designing</b></p> <ul style="list-style-type: none"> <li>- Reviewing &amp; Improving existing interventions &amp; practices</li> <li>- Planning &amp; designing interventions</li> <li>- Designing evaluation protocols</li> </ul>	<ul style="list-style-type: none"> <li>- Skills &amp; capacity building of local communities to design need base interventions</li> <li>- Training in testing alternative designs</li> </ul>	<ul style="list-style-type: none"> <li>- Reliable intervention designs – evaluable &amp; manageable by local communities</li> <li>- Improved skills to design trials</li> <li>- Monitoring &amp; Evaluation</li> </ul>
<p><b>Implementation</b></p> <ul style="list-style-type: none"> <li>- Implementing interventions</li> <li>- Measurement / observation</li> <li>- Evaluation</li> </ul>	<ul style="list-style-type: none"> <li>- Regular SHGs group meetings</li> <li>- Field visits</li> <li>- Strengthening supportive</li> </ul>	<ul style="list-style-type: none"> <li>- Enhanced local capacity to implement, monitor and evaluate interventions</li> <li>- Enlarged and stronger exchange &amp; support linkages</li> </ul>

<p><b>Sharing results</b></p> <ul style="list-style-type: none"> <li>- Basic idea exchange</li> <li>- Sharing results &amp; PTD process</li> </ul> <p><b>Enhancing &amp; Outreach</b></p> <ul style="list-style-type: none"> <li>- Strengthening SHGs for Women's Empowerment through livelihood intervention and sustainable development activities</li> </ul> <p><b>Approaches</b></p> <p>Expanding to other NGO Partners, PRI, Govt. Dept</p> <p>Intervention Networking</p> <ul style="list-style-type: none"> <li>- Specialised focus on a single technical subject</li> <li>- Low external input on a focus areas</li> </ul> <p>Wider outreach with Local communities &amp; Govt. Departments Active involvement of Research Organisations &amp; Experts</p>	<p>linkages</p> <ul style="list-style-type: none"> <li>- Visit to secondary site</li> <li>- Field workshops</li> <li>- SHGs Farmer's Manual</li> </ul> <ul style="list-style-type: none"> <li>- Organisational development</li> <li>- Documentation</li> </ul> <ul style="list-style-type: none"> <li>- Direct action and integrated approach</li> <li>- Lessons learned, re-planning and stabilisation</li> </ul> <ul style="list-style-type: none"> <li>- Allows rapid advances in tackling concrete problems</li> <li>- Allows an integral focus areas interventions in capacity building</li> <li>- Allows projects and activities to be set in the context of an overall development strategy at grass root level</li> </ul> <ul style="list-style-type: none"> <li>- SHG to SHG Capacity Building</li> <li>- Field Manuals, Training Materials, CDs, etc.</li> <li>- Capacity building for participatory monitoring, documentation of experiences &amp; organisation development</li> </ul>	<ul style="list-style-type: none"> <li>- Awareness of ideas &amp; technologies</li> <li>- Increase in no of SHGs involved in PTD</li> <li>- Enhance local capacity for SHG to SHG training &amp; communication</li> </ul> <ul style="list-style-type: none"> <li>- Participatory monitoring</li> <li>- Resource Materials developed</li> <li>- Linkages with Institutions &amp; Experts</li> </ul> <ul style="list-style-type: none"> <li>- Technological survey, inventories, crystallisation</li> <li>- Enhancing awareness, capacity building on need base interventions &amp; problems</li> </ul> <ul style="list-style-type: none"> <li>- Improve local capacities to diagnose &amp; identify problems, find need base solutions and implementation to solve the problems</li> <li>- Wider outreach</li> </ul> <ul style="list-style-type: none"> <li>- Stronger exchange and support linkages</li> <li>- Increase in number of SHGs involved</li> <li>- Consolidated community networks, organisations for rural self-management</li> <li>- Resource materials</li> <li>- Consolidated linkages with institutions</li> </ul>
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For Anubhav Pratishthan Trust

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