

Gender Assessment of Uttarakhand Livelihoods Improvements Project in the Himalayas

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(Final version)**

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I. Introduction

The twin objectives of gender equality and women's empowerment underpin the International Fund for Agricultural Development's (IFAD) work in poverty reduction. As such, a central component of its programmatic work is to expand poor women's access to and control over key resources, provide them with technologies to ease their work burdens, and develop their capacities in order to enable them to take a more pro-active role in decision making within their households and communities (IFAD 2003). This women-focused approach emerges out of the experience of several decades of poverty alleviation programmes that underscore how important it is to expand women's access to and control over fundamental resources so that they can experience greater opportunities and exercise voice and autonomy in key domains of their lives as a prerequisite to increasing the economic resilience of poor households.

This vision of empowering poor rural women underpins the IFAD-funded Uttarakhand Livelihoods Improvements Project in the Himalayas (ULIPH) which was initiated in 2004 to run for a period of eight years. Managed by the Uttarakhand Gramya Vikas Samiti (UGVS) and supported by a Social Venture Capital Company (SVCC) that provides business development services, ULIPH (commonly known as Aajeevika which means 'livelihoods' in Hindi) works in five districts in Almora and Garhwal with approximately 40 percent of the total population in 17 development blocks. In keeping with IFAD's mandate, it has identified and works with the most underprivileged households -- with a specific focus on women -- to improve their quality of life and incomes via interventions to reduce labour drudgery, promoting livelihood opportunities, and strengthening local institutions in order that they can eventually become the vehicles through which social and economic development of these communities will be channelled.

Coinciding with the mid-point of the project and the approaching mid-term review, this report was commissioned by the International Centre for Integrated Mountain Development (ICIMOD) in Kathmandu, Nepal, to provide a critical assessment of the project's work. Seeking to determine Aajeevika's success in integrating IFAD's gender mainstreaming strategy into its programmatic work, the report focuses on self-help groups (SHGs) and drudgery-reduction interventions in order to:

- (i) Assess the project's work in developing and strengthening self-help groups and introducing drudgery reduction interventions to reduce women's work burden.
- (ii) Determine the success of the above in addressing women's and men's practical and strategic needs, and in changing gender relations sufficiently to enable women to play a more proactive role in decision making.
- (iii) Identify components of the project that are working well and those which need to be reevaluated.
- (iv) Offer suggestions for strengthening gender mainstreaming at the field/project, organisational and policy levels.

The first part of the report lays out the methodology which informed the assessment and, secondly, an overview of gender issues in the project areas prior to the advent of the project. The second part discusses the project's key components, elaborates on the impact on beneficiaries as well as details emerging issues, both positive and problematic.

The final section offers recommendations for the project's second phase, keeping in mind the challenges posed by mountain agro-ecologies generally and unique aspects of gender relations in this region of the Himalayas in particular. Many of these mirror recommendations that have already been proposed by the Baseline Survey that was submitted to Aajeevika earlier this year.

It is hoped that the observations and suggestions outlined in this report will encourage the project implementers to engage in the requisite self-reflection and stock-taking in order that constructive changes can be put in place to enable the project to move more effectively toward meeting its objectives in this second and final phase of work.

II. ***Methodology for the Gender Assessment***

The methodology for this gender assessment draws on the common framework drawn up by ICIMOD's gender specialist.¹

The bulk of the work feeding into this assessment was done over a two-month period in June and July, 2008, including two one-week field visits to Uttarkashi between 5th-10th June and subsequently to Almora from 22nd-30th June, as well as interviews in Dehra Dun with government and project personnel and the review of secondary sources. Subsequent meetings with IFAD personnel in New Delhi were held in late August.²

Because of time limitations, the Project Management Unit (PMU) in Dehra Dun identified two out of the five districts, Uttarkashi and Almora, for the assessment. In both districts I was based in the towns where the District Management Unit (DMU) offices are located, Purola and Almora, respectively. This enabled me to attend staff meetings and interview both the DMU and NGO staff³ who are responsible for carrying out work at the block and village levels, meet with district level government and banking officials, as well as spend several days making field visits to villages in order to attend self-help group (SHG) meetings. In Uttarkashi these visits focused exclusively on Naugaon block, while in Almora I visited villages taken up in project year 1 (PY1) and project year 2 (PY2) (DMU staff and I felt that activities in project year 3 (PY3) villages, having begun just last year might still be too much in their infancy) in Lamgarh and Bhasia Chhana blocks. In all, I visited ten villages (six in Uttarkashi and four in Almora) and met with twenty three Self Help Groups groups. Of these two had all-male membership whilst one was a mixed group.

As much as possible I followed the format outlined by ICIMOD, relying on DMU staff to select sites that were representative of certain key criteria, including accessibility defined in terms of proximity or distance from roadheads, male migration, presence or absence of social capital as defined by the existence of women's and/or community groups, and caste profile, although it was not always apparent whether these criteria were necessarily the most significant ones in the areas I was in. I also drew on the ICIMOD interview guidelines to help structure the informal approach I used to engage with the SHG members.

¹ Gender Assessment Framework for IFAD. Prepared by Brigitte Leduc, Gender Specialist, ICIMOD

² See Appendix 1 for detailed account of these trips and the people with whom I interacted.

³ In Uttarkashi Shraddha and GMVS; in Almora INHERE, GRASS, RISE, HSC and FDRA.

In addition to interactions with villagers I met a number of the Members of the District Level Coordination and Monitoring Committees (DLCM).⁴ In Uttarkashi these included the Chief Development Officer, Block Development Officer (BDO), District Development Manager of the National Bank for Agriculture and Rural Development (NABARD), and District Coordinator of the United Nations World Food Programme. In Almora, I met with the BDO, Lamgarda Block, District Development Manager/Assistant General Manager of NABARD, Manager of the State Bank of India (which is the lead bank for the disbursement of credits and loans), Project Director, Department of Rural Development Authority, Additional District Agriculture Officer, and District Programme Officer, Integrated child Development Scheme.

I was able to augment these discussions with extensive talks with the Director and staff of the Uttarakhand Environmental Education Centre where I stayed for the duration of my time in Almora. This proved interesting as the UEEC, which also works with village women, has been working in the region for many years and takes a very different approach to that of Aajeevika.

The fieldwork component was augmented by meetings in Dehra Dun with Project Management Unit (PMU) staff from both Aajeevika and UPASAC, as well as Government of Uttarakhand officials connected to the project. In addition I participated in a meeting held by the Forest and Rural Development Commissioner to discuss present institutional arrangements and explore the need for future changes (see Appendix 1 for a complete list of names and time schedule). In addition to the primary data, I also reviewed miscellaneous secondary including Aajeevika and IFAD documents, the baseline survey and other materials pertinent for this analysis of self-help and micro-credit institutions (see Appendix 2 for references).

1.2 Limitations

Inevitable constraints, imposed by time, weather, the kinds of people I had access to and the circumstances in which I met them, have shaped the contours of this report. Because of the assignment's short duration, it wasn't possible to visit all five districts. This prevented me from getting a better understanding of the unique features of each area in terms of proximity to motor roads, degrees of connectivity to markets, access to towns and cities, levels of migration, government interventions and, in some areas, prior histories of community mobilisation, and how these positively or negatively affect project interventions and outcomes.

The early start to the monsoon season in North India – rains began two weeks earlier than is usual -- also fed into decisions about where to go. This, coupled with the time factor and the unpredictability of travel in mountain areas during the rainy season, meant that I wasn't able to get a good sense of issues of accessibility and how these affect, in both positive and negative ways, project interventions. For instance, whilst I was assured that many of the SHG members who attended the group encounters (often with three or four groups coming together for the occasion) were coming from considerable distances, all the villages I went to for these encounters were relatively easily accessible. This was particularly the case in Almora where the road head was never overly far from our

⁴ The district-level coordination and management committee (DLCMC) comprise representatives from the district administration and DMUs, who meet to oversee and guide project implementation and facilitation of project and government inputs at district level

meeting points. As a result of the collective gatherings of SHGs, I was also not able to get a sense of “the politics of physical location,” and the specific needs and constraints of women from villages located in top hills, mid hills and valleys.

Seasonality imposed another layer of constraint. June is a busy month in the mountain agricultural calendar and in both districts, particularly in Uttarkashi, everyone -- women as well as men and school-going children, who by then were on holiday -- was involved in some aspect of field work whether it was transplanting paddy, weeding millet fields or harvesting beans. As a result, whilst DMU and block-level FNGO staff made every effort to ensure that people would be available to attend the group meetings, there were times when agricultural work, often being carried out at considerable distances from where the meetings were actually being held, made it difficult for them to do so. Often delays in getting from one meeting to another resulted in people drifting away back to work, having already waited considerable time for us.

Another problem was that, for one reason or another, I was not able to interact with many men. Again, seasonality offers a partial reason, June is the start of the busy pilgrim season, with people coming to Uttarakhand to participate in the *char dham* pilgrimage to the four sites holy to Hindus. I was told that many men in both areas are involved in the tourist trade, mainly as taxi drivers, and this was the reason why they weren't in the villages. Although there invariably one or two men sitting in at SHG meetings (typically as bystanders), it is possible that they may not have felt they had a 'right' to participate more overtly in what were largely women's discussion groups. To a great extent this absence of men mirrors one of the project's shortcomings in 'over-privileging' women and not adequately bringing men 'on board'. I elaborate on this point in greater detail in the final section.

Finally, my dependence on DMU and FNGO staff meant that my interactions with people were invariably mediated by some other party. This is by no means meant as a criticism: language served as a barrier and without them I would not have been able to communicate effectively with villagers, and in both districts the district managers and block coordinators went out of their way to ensure that my time was used as productively as possible, enabling me to meet a broad range of people and serving as fonts of information. Inevitably, however, I wasn't able to have the types of frank and open discussions that would have enriched this report. I also did not have the opportunity to spend adequate time alone with FNGO personnel, especially the more junior staff who are the project's 'foot soldiers,' which limited my understanding of how the project partners are benefiting from collaboration with Aajeevika.

III. Gender issues in Uttarakhand prior to the start of the project⁵

3.1 Overview

Three broad features have shaped the face of gender issues in Uttarakhand over the course of the post-independence years: households' increasing dependence on markets to meet production and consumption needs, male out-migration, and an agricultural

⁵ This section draws on issues outlined in the Appraisal report (2004), Baseline Survey (2008), and Mehta (1994; 1996)

system that is run largely on the labour of women.⁶ These factors have reinforced the historically patriarchal nature of mountain society in which men have held *de jure* control over productive resources and all important decision making. Today, with access to off-farm incomes increasingly essential for households' basic needs, who earns and hence controls money has far-reaching concrete and symbolic implications for gender relations, reinforcing notions of male ownership and headship whilst at the same time contributing to the perception that work in the non-monetised subsistence farm domain is not really 'work'. Women's lack of access to income-generating activities and their dependence on men as income generators, even in cases when they are *de facto* heads of their households, thus render invisible their contributions to the domestic and farming economy at various levels. The extent to which women too have internalised this invisibility is reflected in statements that 'those who earn the money should decide how it is to be spent' and reinforce their self of limited self-worth: "our lives are no different from that of our buffaloes".⁷

3.2 Agriculture

Notwithstanding several decades of development interventions that have seen the hill districts' growing integration into and dependence on the market economy, subsistence agriculture remains the mainstay of the region's predominantly rural population. The majority of villagers cultivate small and scattered holdings to produce a variety of traditional crops such as wheat, rain-fed rice, pulses and millets to meet their needs as far as possible, and relying on markets cover shortfalls. In most districts commercial cultivation plays an unimportant role, with a very small proportion of land under crops grown specifically for sale in markets. Although divisions of labour are more evenly split between the genders compared to many other rural parts of India, women bear the burden of most household, farm and off-farm subsistence work.

3.3 Migration

Migration is a major livelihood strategy of rural households throughout these mountain districts, driven by rural poverty, diminishing subsistence production, and chronic under- and unemployment. It tends to be highly gender-specific: typically it is men who leave their villages for varying degrees of time to engage in off-farm activities in neighbouring hill towns or further afield in the plains while women remain behind to maintain homesteads and family farms.

The outcomes of such migration streams are "multiple and contradictory," particularly when viewed through a gendered lens. They have short-term and long-term consequences, affect labour allocation and production patterns of rural households, influence intergenerational and gender relations in positive as well as negative ways, and, in the very best of situations, open households up to both economic remittances as well as "social remittances," that mix of ideas, images, beliefs and values. The absence of able-bodied men for considerable periods, coupled with growing accessibility to primary and secondary education, represents a significant loss in the availability of household labour:

⁶ Uttarakhand, known as Uttaranchal at the time Aajeevika started, is located in the Central Himalayas. It is one of India's newly created states, formed in 2000 out of the mountain districts of the state of Uttar Pradesh.

⁷ Quotes taken from Mehta (1994).

women, children (and particularly female ones) and the elderly tend to be the ones who have to pick up the slack and whose work drudgery is intensified. This is borne out by the Baseline Survey's findings (2008:72) which mirror a broader pattern of, on the one hand, households benefiting the income generated through migration-related activities but, on the other hand, resulting in adverse effects for the family left behind in terms of women's heightened work burdens and the pressures of having to carry responsibility without the necessary supports to facilitate their work (such as money to hire in labour or the ability to raise collateral against loans).

There is also anecdotal evidence that this conventional gender profile of *pahari* (mountain) migration is beginning to change. A new generation of young and better-educated women is now accompanying menfolk to urban areas, thereby breaking with the customary pattern of women tending to family farms and homesteads, while investment in higher education in order to establish firm footholds in secure urban employment is resulting in the growing affluence of some households and contributing to discernible inter-household and community differentiation that did not exist a generation ago. Both trends underscore the extent to which mountain communities' lives are increasingly embedded in larger structures and processes of global power that are helping to redefine people's rising aspirations and connecting them to the larger national consumer culture.

As a vital livelihood diversification strategy, migration is a process that affects everyone, those who leave as well as those who remain behind. It also has far-reaching consequences for households' everyday practices, shaping both opportunities as well as constraints across genders and generations. And while reasons to migrate are viewed primarily through economic lenses, economic liberalisation and the consumer culture it has given rise to also play a crucial role in influencing how the younger generation is now envisioning future possibilities.

3.4 Feminisation of agriculture

The growing feminisation of agriculture as a result of male out-migration underscores a key contradiction in *pahari* women's lives: their centrality to the running of households and family farms, on the one hand, and their social, economic and political marginalisation, on the other (Mehta, 1994). This tension is becoming more sharply defined as the market economy and institutions of the state, to which men are the main conduits, come to play an ever-more important role in the lives of households. In this wider context, women often have *de facto* status as heads of households and at the same time lacking control over the kinds of productive resources required to be efficient managers of the domestic and farm economies or the 'voice' required to draw attention to their needs. In short, because *de jure* control over land, cash and other productive resources continues to lie firmly in men's hands, male migration may actually reinforce women's dependence on men to gain access to resources, institutions and personnel of the "outside world." (Mehta, 1996)

Despite the myriad trends which, over the course of the last quarter of the 20th century have brought *pahari* society ever closer into the orbit of state institutions and market relations, as a constituency, mountain women remain as marginalised as ever, facing a host of challenges that range from heavy workloads to limited access to financial, livelihood and health services, and with limited or no control over productive resources and decision making processes.

IV. Project overview and impact on beneficiaries⁸

4.1 Overview

Commonly known as Aajeevika (which means 'livelihoods' in Hindi), ULIPH was initiated in 2004, working in Tehri, Uttarkashi and Chamoli (in Garhwal) and Bageshwar and Almora (in Kumaon). The project is working on two levels. The first phase of the project emphasises promoting self-help groups, providing women with the basics of micro-credit and lending, and introducing drudgery reducing interventions to help alleviate women's workload and in small measures through some of these interventions helping to improve farm production and promoting cash crops. The second phase, which began in the latter part of 2006 and is being carried out by the Uttarakhand Parvatiya Aajeevika Samvardhan Company (UPASaC) builds on this prior community mobilisation, working with SHG members to plan, develop and manage micro-entrepreneurial livelihood activities, facilitating linkages with financial institutions and connecting producers to markets. Together, these two 'wheels' of the project hope to strengthen the capacity of community-based organisations and subsequently, through the formation of cooperatives and federations, to encourage participation in micro-enterprises that will improve the quality of life and household incomes of the most vulnerable members of these rural communities.

As laid out in the previous section, gender divisions of labour in these mountain communities result in women bearing an overwhelming part of the labour within households and family farms. As a result, the DRIs are by definition women-specific activities. Ostensibly a gender perspective is mainstreamed into the second phase of work through UPASaC's involvement in developing the largely female-based cooperatives' and federations' involvement in micro-entrepreneurial activities.

This section provides a brief descriptive account of each of the project's components. A more in-depth analysis of strengths and weaknesses follows in Section VI.

4.2 Self-help groups

SHGs are the cornerstone of the project. Through their membership in these groups the project's expectation is that women will develop skills in how to participate in democratic processes, develop their ability to engage in alternative livelihood activities that are best suited to meet their resources, skills, and interests, and increase their awareness of how to preserve and regenerate their local natural resource bases.

The majority of the SHG members I encountered in both districts belonged were exclusively female and single-caste groups (primarily scheduled castes, although a few were higher castes). This mirrors the prevailing trend in all five districts, although there are a few which have mixed membership and fewer yet that are all-male (95 percent are women's groups). Project documentation suggests that SHG formation has to date been successful, achieving 87 percent of the projected target goal. Most of these groups were formed after Aajeevika started working, while some were 'adopted' out of preexisting

⁸ In addition to drawing on the various project documents made available to me, this section also draws on interviews with PMU and DMU staff and my observations.

women's groups that had been established as a result of earlier government or NGO interventions and which had since fallen into a state of 'dormancy'.

The formation of SHGs, with between 10-20 members, is facilitated by group promoters (GPs) who are both male and female. While villagers are encouraged to join up not everyone chooses to do: some don't see the purpose in doing so, others are reluctant to do because of bad experiences from earlier efforts at group formation. Once formed, these groups are expected to meet twice a month and, with the assistance of the GPs, begin to acquire an understanding about the mechanisms of savings and intra-group loans, the basics of financial management, book keeping and learning to sign their names. Records are maintained by the GPs and, after an initial six months, the groups are evaluated by the FNGOs and DMU staff on the basis on a variety of factors. These include: attendance levels, extent to which the group has adhered to agreed-upon norms, extent of savings, internal lending, election of officers, opening accounts, individual passbooks, and record keeping. Based on this initial assessment the DMU provides seed capital of Rs 150 which is deposited in each member's bank account.

4.3 Drudgery reduction interventions

The drudgery reduction component is the most visible and arguably the most successful component of Aajeevika's work to date. Why this is so is not hard to understand: these interventions try to address in very concrete ways the day-to-day concerns that women face.

The contextual setting for the DRIs is, as noted in Section III, the highly labour intensive and low productivity nature of subsistence agriculture, coupled with the fact that the gender division of labour is increasingly placing the burden of the work on women. Two other characteristics of the agricultural regime that some of the DRIs attempt to tackle are (a) the centrality of animal husbandry in providing traction and farmyard manure (typically the only source of fertiliser) and (b) socio-cultural proscriptions against using oxen for anything other than traction and threshing.

SHGs serve as the nodal points through which drudgery reduction interventions (DRI) are introduced into communities via demonstrations and with the expectation that thereafter they will be adopted by individual households. These include: improved tools (such as lighter scythes that are easier to women to handle), vermi-composting, fast-growing grasses to augment fodder supplies, plastic (lighter) water pitchers, cattle troughs and the training of bullocks for cartage of manure, stones and other labour-intensive activities.

Tracking and documentation of demonstration and adoption targets by the DMUs for 2007-2008 suggest that DRIs have to date been successful, in most cases above 75 percent (particularly with respect to fodder grasses and water pitchers). The following section looks at each of these interventions in turn (not in order of significance or adoption rates)

4.3.1 Vermi-composting:

Mountain agriculture is almost entirely dependent on organic fertiliser which, for a variety of reasons, tends to be used in a 'raw', inadequately prepared state. In addition, it is carried out on small fields scattered at different elevations, and carrying heavy headloads

of manure between homesteads and fields represents a huge amount investment in time and energy. Vermi-composting was introduced to address the pressing need for quality fertiliser; it has also contributed to reducing the number of basket loads of *khad* (fertiliser) that women say is now required for their fields, in addition to reducing the amount of weeds amongst the crops and increasing productivity. Use of this compost has also reduced risk of a certain kind of insect that thrives in the raw *khad* and which eats crops.

Target figures for the year ending 2008 suggest an adoption rate of 48 percent adoption. Given all the apparently plus points associated with vermi-composting, it would be useful to examine why adoption rates haven't been more successful (is it due to initial investment costs of the worms? Lack of adequate information about how to maintain the compost pits?).

4.3.2 Samridhi ghada (plastic water pitchers)

The water pitchers offer an interesting example of the way in which the project has been able to dovetail drudgery reduction interventions with SHG's evolution into income-generating entities. Aajeevika provides them to SHGs by facilitating the bulk purchase of these items at lower than market prices; women then buy them at slightly higher -- but still lower than market -- costs thereby ensuring a small profit to their groups.

This has been a very successful intervention with the adoption rates at 152% vastly outstripping intended targets. It isn't hard to envisage why this has been so: water collection represents one of the most time-consuming aspects of women's daily work, especially if water sources are at some distance from homesteads. The plastic pitchers are much lighter than the traditional brass ones (less than 1 kilo versus between 2-3 kilos) and hence represent considerable alleviation of the loads women carry.

4.3.3 Improved fodder tufts

Animal husbandry is a central component of the mountain agricultural regime because of the manure and traction that animals provide. As a consequence, the provisioning of fodder (from a combination of grasses, agricultural residues and forest leaves) represents a considerable and labour-intensive aspect of women's daily work. The introduction of napier grasses has, thus, been highly successful with a 332 percent adoption rate. Everywhere one sees the very visible tufts of these fast-growing grasses which are grown along the perimeters of fields and close to homesteads. One of the big problems, however, seems to be that many women (it would be useful to determine exactly how widespread this is) were not sufficiently aware that these grasses must be mixed with other grasses and fodder leaves rather than fed alone to animals.

4.3.4 Cattle troughs

These raised troughs not only keep water and fodder separated but also prevent them from getting soiled by manure. Women whose households have constructed them say that they have contributed to some extent in reducing their animal husbandry-related work, and so it is interesting that the adoption rate is still only 20 percent (perhaps reflecting the reluctance of households to invest in the construction materials)

4.3.5 Improved tools

The adoption rate figure is 54 percent, and according to surveys in both Almora and Uttarkashi, women say these have been beneficial for a number of reasons. They are smaller, thus better fitting women's hands, are lighter and so reduce the amount of fatigue women experience, and don't have to be sharpened so frequently as the older tools.

4.3.6 Bullocks trained for load-bearing activities

This is an innovative drudgery reduction idea which is still in its infancy. The idea is an important one as bullocks represent high labour drudgery, a pair of animals providing some 12 days of work per year but obviously having to be fed all year. Efforts to train them to carry wood, water, fodder, manure and stones represent an important step toward shifting the burden of work from women to underutilised animals.

Other interventions include smokeless hearths (*chullahs*) and threshers.

4.3.7 Discussion

According to data compiled by Uttarkashi and Almora DMUs, the drudgery reduction interventions are definitely making a dent in women's practical concerns, both in terms of time spent in doing various kinds of work and the quality of these activities. This was substantiated by conversations with women at group meetings: they agreed that their workloads have, if not lessened, at least been made somewhat easier as a consequence of many interventions, citing in particular the way in which vermi-composting has considerably lessened the amount of time spent carrying head loads of manure to their fields, the water pitchers that are so much lighter to carry when filled with water, and napier grasses which, grown close to their homesteads, cut down on the time spent in collecting fodder.

Other relevant issues pertaining to this drudgery reduction component, however, do not emerge clearly either from project documentation or from encounters with women during this assessment. These include: what contributed to or constrained women from adopting them, how were they able to acquire them and, perhaps most important of all, how has the saving of time and effort affected women's quality of life (in terms of what they are now able to do with the time that is ostensibly "freed" up). As discussed in the final Recommendations section, it would be good to explore this in greater detail through more ethnographically-defined focus discussions that tap in a wide range of individual women's stories.

I return to a more detailed discussion and analysis of drudgery reduction interventions in greater depth in Section Six below.

4.4 Convergence activities

Related to Aajeevika's work with the SHGs and drudgery reduction interventions is the building of 'convergences' with institutions which are working on or responsible for issues that tangentially or more directly relate to the project's concerns. These include government departments, district line departments (such as social welfare, agriculture, health, education, forestry and horticulture), partner NGOs as well as others such as

People's Science Institute based in Dehra Dun, and trusts like the Baba Haidakhan Trust and the Ratan Tata Trust. This has enabled the project to work more effectively on shared areas of concern by tapping into other funding sources and, hence, to meet a growing array of issues that are beginning to emerge out of on-going work.

Some instances of convergence to date include:

- Identifying disabled and 'socially vulnerable' members of communities, including widows, elders, and the physically and mentally handicapped, and linking them to pension schemes that available through extant government social welfare programmes. This is a highly gendered issue as women, who tend to outlive men and often do not have adequate access to community or family resources, tend to be disproportionately represented in these populations.
- Establishing health camps in conjunction with charitable trusts and medical practitioners associated with them, thereby providing SHG members with much-needed access to primary health care and information without much investment on the part of the project.
- SHGs in conjunction with district administrations in Bageshwar and Chamoli have begun supplying fresh fruits and vegetables to weekly markets, local vendors then selling left over produce. The groups have begun taking bulk orders and are using their group skills to then analyse and discuss what has worked well, what went wrong (Shulabh Mittal, pers comm. 19th June, 2008).
- Tie ups with the Indira Mahila Samiti Yojna, the government child and woman development programme and capacity building in organic farming soil and seed quality, insect / pest management, activities which feed into wider drudgery reduction issues.
- A spin-off from villagers' growing awareness of health concerns is the demand for sanitation facilities, and the need to develop linkages with the government departments responsible for such activities.

4.5 UPASaC

UPASaC is described as "the sun around which the other programmes revolve" (Sitling, pers. comm.) A new concept which envisages a marrying of a business enterprise model with social development activities, its role is to connect SHGs with financial institutions to establish cash credit limits (CCLs), and support villagers in their efforts to develop their micro-entrepreneurial potentials. To support this process DMU and NGO staff members participate in trainings, workshops and exposure visits in order to educate themselves on the basics of rural financial services so that they can better serve the village communities they are working in.

At the field level, business promoters, UPASaC's equivalent to GPs, identify potentially viable sub-sectors to support alternative farm and non-farm livelihoods. These include poultry production based on a small-scale backyard model which is more conducive to being run by women, organic agriculture, dairying (based on the introduction of high-yielding cattle and toward which the napier grasses mentioned earlier play a prominent role), eco-tourism and off-farm service sector activities, including small-scale repairs shops, and so forth. These options are decided by the specificities of each area's land-labour issues, needs and ability to engage with individual activities.

This component is still in its infancy. However, to date 77% of SHGs groups have been linked to banks with cash-credit limits, and Rs. 172.34 lakhs has been mobilised through banks.

V. RESULTS FOR PROJECT PARTNERS

One expectation is that collaborative ties will contribute to capacity development and gender sensitisation amongst Aajeevika's partners, primarily the FNGOs through which the work at the village level is carried out on a day-to-day level. This is a central aspect of IFAD's gender mainstreaming strategy which states that, in addition to being reflected in its other priorities, it is manifested in its "...leadership and staff, its values, resource allocations, operating norms and procedures, performance measurements, accountabilities, competencies, and its learning and improvement processes." (IFAD, 2003:3). Because it is through the FNGOs that IFAD's gender mainstreaming strategy is translated, the degree of gender sensitisation of their personnel is absolutely crucial.

5.1 Gender sensitivity in the work place

As stated in Section II, one limitation of my field visits was lack of quality time alone with FNGO personnel (although I had some one-on-one interviews with Almora-based individuals). As a result, I didn't come away with a sense of the level of gender sensitiveness of these organisations before the project began or develop a comparative sense of the extent to which collaboration with Aajeevika has developed their understanding of what it means to bring a gender perspective to their work.

The FNGO staff members I met with, in groups as well as individually, struck me as being an enthusiastic and willing group of young people. There was, however, little evidence that the FNGOs have been able to bring a gender sensitive perspective into their organisational structures. It was striking that there are presently no women at the senior levels, and that the mainly very young women who are employed hold either lower-level office or group promoter (field) positions. Our discussions focused on how hard it is to attract women to the GP positions because of the demanding nature of the work, entailing walking considerable distances in remote areas through jungles (in a social context in which it isn't 'done' to have a woman wandering about on her own). Educated girls (or their families) are reluctant to take on such jobs.

Another big issue is a high staff turnover. This affects a sense of continuity in the work and results in time being lost in repeated orientations and trainings. One reason for this is that women leave to get married or, because they are educated, are able to find better employment with the government.

I had the impression that whilst there is a tremendous willingness to address gender issues (as they are understood – a point elaborated on in greater detail in the following section), the capacity to do so is limited. Some of the block coordinators I spoke with had attended gender sensitisation trainings, a few had a textbook understanding of the distinctions between the women in development (WID) and gender and development (GAD) approaches, and one man had an appreciation of the importance of applying gender concepts to ones own life first before taking them into the wider world.

Nevertheless, all the male staff I spoke with agreed that gender is not a well-understood concept and that there is a tremendous need for more sensitisation trainings and capacity building initiatives for both staff and villagers.

5.2 Gender issues at the village level

From the partners' point of view a number of issues emerged in terms of addressing gender issues. Key amongst these are the constraints imposed by the *pahari* topographical and social landscape in which women and men lives are typically shaped by very different options and opportunities:

- distances between villages and from roadheads;
- women's lack of education relative to men's and their overall dependence on them;
- the tendency to marry daughters off at an early age;
- the social stigmatisation that scheduled caste communities face vis a vis their higher caste counterparts, and the fact that amongst them it is women who face bleaker lives than their men folk;
- a widespread belief at the village level that 'gender' is about breaking down the old ways and of spreading disunity between women and men.

Young female GPs face the additional problem of being challenged about what they can teach women who are much older than them: "you are a child; what can you teach us" is a line that many GPs spoke of having had directed toward them. At the same time, FNGO staff spoke of a change in thinking and behaviour amongst women (more so than amongst men). Earlier, there had been a lot of resistance to letting women attend group meetings; now with women's *len/den* activities bringing small amounts of money into households men are more inclined to look favourably on SHGs. The training modules, especially the health-related one, are also making an impact: even in villages far from roadheads women are eager to acquire information about vaccinating their children and constructing latrines, and block coordinators spoke of how the time women are saving through the drudgery reduction interventions is now being directed toward looking after their children or attending SHG meetings. However, they admitted that even though women are now attending SHG meetings, they still find it hard to leave their villages for trainings and exposure visits.

VI. PROJECT STRENGTHS AND WEAKNESSES

This section examines the efficiency of the activities implemented and project's approach for addressing gender issues; the project's capacity for addressing gender issues; and the overall effectiveness of integrating a gender mainstreaming approach into the project's goals and objectives.

6.1 Strengths

In many respects Aajeevika's work is moving forward in positive ways. The project appears to have good visibility and discussions with district-level government officials suggest that it is well thought of. In terms of the on-the-ground work, it has made good progress in introducing drudgery reduction innovations to villagers, setting up SHGs, identifying socially and physically vulnerable categories of people and helping them to

access government pensions, and developing convergences with other departments and programmes. District managers in both Uttarkashi and Almora spoke of a heightened confidence amongst village communities since the start of the project and the silencing of the naysayers, those who had initially spoken negatively of the work and what it hopes to achieve. They also spoke of people becoming more receptive to needs-based activities and a gradual reduction of the subsidy mindset which has long characterised mountain rural communities' encounters with development programmes

6.1.1 Self-help groups

The impression I had from meeting with the twenty four or so SHG groups (as stated earlier, in most instances the meetings included members of more than one group) is that the first phase of group formation has set down roots. Feedback from staff and my own impressions suggest that a number of SHGS have healthy foundations and some of them are beginning to bring about discernible changes for their members and even wider communities. Members are enthusiastic and at least some women appear to have a measure of understanding of the institutional framework within which they need to engage at a collective level. A few women also impressed me as being potential trainers and leaders.

In both Uttarkashi and Almora I met women of all ages (several of the groups are multi-generational) who spoke of how becoming part of a group had been a positive force in their lives, at a minimum providing an opportunity to meet in a context that lies outside the daily toil of domestic and field work, affording a place to relax and to talk away from the overly watchful eye of older and often critical relatives. I heard of instances of group membership encouraging women to engage in labour-sharing, working in each other's fields and when going into forests, helping to build check dams and protecting fields from the predations of wild animals. One issue that lit up many a face was how GPs, often young girls barely out of school themselves, have taught SHG members how to sign their names and how to handle money, a resource that until now has always been considered the preserve of men, and how this has given them greater visibility and respect within their households. One older woman told me that before the Aajeevika work began it was "*chula ki giri*" (a man's world). Now we know more about our lives."

Several interwoven themes emerged from interactions with women (mainly) and the few men at the group meetings revealing how people talk about, and make sense of, Aajeevika's presence in their lives. A common point of conversation was about how even just a few years ago, *soch alag hoti thi* ("thinking was different"), a reference to the absence of a spirit, much less a reality, of collective constructive unity. They agree that becoming members of SHGs has helped generate confidence in their own abilities, taught them a range of skills, and that they now recognise that *ekta* (unity) is essential to accomplish anything: as one older woman put it, *akela aadmi kuch nehi kar sakta hai* ("alone a man can't do very much").

When asked what the biggest plus point of belonging to SHGs is women invariably said that it is that women now have access to money whenever they require it, without the paperwork and inconvenience of holidays that is part of dealing with the formal banking system. All the SHG log books I looked through indicated that members were actively engaging in loaning activities which cover a range of needs: children's school fees, books and clothing, seeds, minor medical expenses, purchasing animals and bidding over the

household when income generated from off-farm sources is either not available or late in coming. In addition to their principal activities in functioning as a lending organisation for the small domestic needs of their members, a number of SHGs in both districts are also developing nurseries for fodder plants and vegetable seedlings, and several women are generating small amounts of income through the sale of vermi-compost to fellow villagers.

It goes without saying that not everyone is convinced that belonging to an SHG will benefit them. Although I wasn't able to meet with women who were not members, anecdotal information provided by SHG members and FNGO and DMU staff suggests that many women either feel they don't have the time to attend the required fortnightly meetings and there are those who simply don't see the point of such membership. It would be valuable to develop a better understanding of the reasons why women don't join: Are they prevented from doing so by husbands and family elders? Are there previous experiences of group membership that taint people's perceptions of current activities? What are the inter-caste, socio-economic and other dynamics that may play a constraining role in this process?

Amongst those who are members, however, I found a palpable enthusiasm. What was striking was the confidence many of the women exuded -- inevitably many women were hesitant to open up to a stranger -- evidenced in the pride with which they talked of how group participation has opened them to new knowledge, taught them to sign their names in logbooks, and encouraged them to envision new possibilities. Women say that "*Pehele humko dar lagta tha* ('earlier we felt scared'), that now they are finding their voices and realising they can speak out; '*pehele hum akele the; ab ekta hai* ('earlier we were alone; now there is unity'). An old woman, sitting in on one such gathering, remarked "what is now happening is good; in our time this opportunity didn't exist."

One issue that came up in varying degrees in most encounters was women's desire to diversify their activities into more productive and income generating avenues; as one woman put it, this would benefit them at two levels: '*income' milenge aur mil jhul bhi hoga* ('we will earn an income and also have company'). A few women spoke of the need for SHGs to begin helping to foster a spirit of independence amongst their members so that they learn to earn incomes, travel to *mandis* to sell products, and so forth. While eager to branch into income-generating activities, women also seemed clear about the constraints they are likely to face until they have some security in terms of marketing outlets. In one Uttarkashi village a federation president spoke of the big losses that were incurred when women's effort at fruit processing came to naught because of their inability to sell the product in a timely manner.

There is evidence that the success of SHGs in bringing members together in small lending and income-generating activities is encouraging men to form groups of their own and, in the meantime, to attend and/or support the activities of their womenfolk. This last point is an important one and yet, because relying only on people's responses, hard to substantiate.

Interestingly, it is women's participation in SHGs rather than the DRIs that, in small measures, seems to be bringing about changes at the household level in terms of divisions of labour. The impression I got from women was that they do receive encouragement from their men folk and, better still, support in the sharing of household chores in order that they are able to attend to SHG meetings. This, according to many

women, differs considerably to the situation that had prevailed at the start of the project when it was not unusual for women participating in groups to be subjected to openly hostile behaviour and snide remarks. A closer examination of how interactions within the household have been affected by women's participation in groups would provide useful information as to changes in gender relations and women's engagement in decision making at various levels.

The men I met in Uttarkashi who belong to all-male SHGs also exude enthusiasm also offer a glimpse into the kind of energy that UPASAC can build on. At the same time their motivations for joining such groups differ from women's: they seem to belong to better-off households (all members of one group with whom I met were from Category V households), and their money was being used toward learning to drive and, in the future, to invest in vehicles.

A comparative study of the similarities and differences amongst female, male and mixed groups (as well as across higher and lower caste and mixed caste groups) would help to clarify the possible ways in which women's and men's priorities and needs intersect and/or diverge from each other. This would also help project staff to formulate strategies better suited to meeting the needs of distinct groups.

6.1.2 Drudgery reduction interventions

As mentioned earlier, the drudgery reduction interventions are successful, offering practical and concrete ways to address issues that women have to deal with everyday. Anecdotal evidence borne of encounters with women in Almora and Uttarkashi provides a human dimension to project figures on demonstration and adoption figures. It is likely that women and their households will continue to adopt and possibly even develop new interventions overtime; they are also relatively easily replicable.

There are, however, certain issues that need further examination. Most importantly, while some of these drudgery reduction interventions are easing women's workloads, it is not clear whether – if at all – they are contributing to changes in gender relations. One issue that my field encounters did not adequately capture was the extent to which some interventions (such as mechanical threshers) might be coming into the hands of men whilst leaving the more arduous manual labour to women. This is a significant point -- substantiated by considerable empirical evidence from other rural contexts throughout the subcontinent - which DMU and FNGO personnel must be sensitised to.

Another issue that remains hidden is what effect these interventions are having on other constituencies. For instance, how has the shift to plastic pitchers affected the traditional local metal craftsmen who, earlier, had made and supplied the brass *ghadas* (pitchers)? Anecdotal evidence suggests that at least in one area this shift has engendered a certain amount of ill-will toward Aajeevika (Shulabh Mittal, pers. comm.). This raises an important point about whether, with adequate feedback, this and other relevant groups of artisans could be 'brought on board' by being encouraged to get involved in activities that are directly and more tangentially related to the project (for instance, as community resource people).

There is also an information gap regarding proper maintenance and utilisation of certain interventions, pertaining specifically to napier grasses and vermi-composting. For example

(and as noted above) many women were not aware that napier grass cannot be used as animal feed on its own but needs to be mixed in a certain proportion with other grasses. Similarly, several of the vermi-compost pits we saw weren't adequately protected from the elements. This kind of information gap is easily remedied, and DMU staff and block coordinators made a point of stressing that GPs should periodically remind group members about them. Failure to do could all too easily undercut the project's efforts.

6.1.3 Convergences

Aajeevika's convergences with other programmes are innovative, enabling the project to tap into a range of resources to supplement its work and to minimise the replication of work. Efforts to identify socially and physically vulnerable categories of people constitute a particularly important component of this work to date, especially as these tend to be the most invisible and least heard constituencies.

This convergence work is generally well-thought of. At the same time, interviews with district officials and DMU staff suggest a need to clarify the exact contours of what this entails. There is concern that dealing with line departments can result in tensions if lines of work overlap or are not clearly defined, as well as a recognition that government departments are perhaps becoming overly-reliant on Aajeevika's presence. There is also concern that about developing greater clarity about what the project is doing and what lies outside its mandate. DMU and FNGO staff spoke of hearing from village heads (*gram pradhans*) that 'selling' Aajeevika's uniqueness to villagers is often problematic because many government departments working in their villages provide subsidies whilst Aajeevika doesn't.

6.1.4 UPASaC

UPASaC's work is still in the initial stages and so it is hard to critically assess it without focusing perhaps too heavily on perceived shortcomings and lapses (more on which below).

The one training programme I visited appeared to be moving in the right direction, providing women with a marketable skill in weaving. This link up has been with the well-established Panchachuli Women's Weavers cooperative that is based in the town of Almora and which has over 600 women (and some men) producing up-market *pashmina* and wool products. Training, which began in February this year, is already bearing fruit: the stoles and shawls I saw were of good quality and I was told that villagers are expressing their interest in such items. A conversation with the Founder of Panchachuli Women Weavers revealed that the quality of these trainees work is of good quality (Mukti Datta, pers. comm.)

6.2 Weaknesses

Notwithstanding all that is going well, there are inevitable certain shortcomings in the project's strategy and implementation of gender issues. These include:

- insufficient attention to bringing men on board;
- emphasising women's *len-den* competencies to the exclusion of related needs and issues;
- inadequate attention to exploring what gender strategic needs and concerns are;

- lack of clarity between Aajeevika's and UPASaC's roles and a possible conflict between the former's social / gender equity approach and the latter's business promotion concerns;
- over-attention to meeting targets as dictated by the project's mandate with a resulting lack of focus on process and quality.

This section elaborates on some of the key issues with specific reference to (a) the efficacy of activities in addressing gender issues; (b) the capacity of personnel to address gender issues; and (c) the linkages between the project's intentions and the actual level of achievement of gender mainstreaming.

Where are the men?

The issue of 'where are the men?' invariably came up in discussions - with men, block-level workers and even women SHG members. All, in one way or another, were cognisant of the fact that incorporating men more actively into the project makes both tactical and strategic sense, and that community development can only advance if both genders are working in tandem with one another (a point which is mirrored in the outcomes of village-level projects in other areas of Uttarakhand and Himachal Pradesh). A few women I met, speaking of the importance of self-motivation and initiative, said that moving forward would only become a reality with cooperation between women and men.

The reason why there has thus far been a lack of focus on men is because, given the extent of women's marginalised status and their work burdens, the project has made a concerted effort to emphasise their needs through the SHG formation work and the DRIs. However, this 'women specific' approach must not be allowed to overshadow the very pressing need for an approach that is able to address gender specific concerns and which is also gender mainstreamed through the project's "...values, resource allocations, operating norms and procedures, performance measurements, accountabilities, competencies, and its learning and improvement processes." (IFAD, 2003:3). Failure to be attentive to men's needs and issues could in both practical and strategic ways in the long-term jeopardise the project's goals and objectives. For this reason in this second phase it will be increasingly essential to adopt a more gender-focused approach, one that is more able to sift through the power and resource dimensions that shape how women and men engage with one another, and the reasons why their priorities and needs may in varying contexts diverge from one another.

The failure to adequately attend to men may in part lie in how the project understands and operationalises the term 'gender'. A common misapprehension amongst lay people and development workers alike is that gender refers to women rather than about women and men in relationship to one another. In addition, the impression I got was that staff understood gender as being about roles -- what women and men do -- rather than about relationships and power, and about the fundamentally asymmetrical relations of power associated with women's unequal access to resources. A more nuanced understanding of gender that acknowledges how these asymmetries translate into diminished social and economic status and reduced life options will be necessary if the project is serious about addressing gender strategic concerns and needs. These, by definition, go to the heart of a range of imbalances that exist between women and men, in terms of access to and control over assets, resources (both tangible and intangible), decision making and the cultural entitlements each have to expect access to them.

Two other issues emerge out of a relational understanding of gender: (a) neither men nor women constitute a homogenous group because various factors, including caste, socio-economic status, age, ability, etc., create multiple levels of privilege and marginality within as much across genders; and (b) different categories of women (young - old, daughters-in-law and mothers-in-law, higher-lower castes, etc.) have different priorities, needs, abilities and constraints. Bringing an understanding of both of these to the level of project implementation might help staff in devising ways to address practical needs and see what strategic concerns might look like. This would also facilitate articulating strategies and starting points that are more appropriate to addressing situations as they arise.

A final point about 'women's needs' versus a 'gender perspective' – as well as underscoring the distinction between practical and strategic issues -- is best illustrated by looking at the issue of women's health needs and concerns. The health modules are being used to considerable effect to teach women about the basics of needing to keep water and foodstuffs clean, healthful eating, the importance of vaccinating children and so forth. All of this is vital information that, at present, can and does exclude men because it is women who are responsible for the preparation of food and the care of children. A gendered approach, by contrast, would situate the discussion within the context of those social and familial parameters within which women do not have control over their bodies, their fertility and reproductive choices. Such an approach, which Aajeevika is a long way from being competent to address, would dictate the need to bring up issues of power, decision making, responsibility and ultimately men's and women's relationships with and to one another.

6.2.2 Self-help groups

The role the SHGs are playing in developing women's *len/den* (savings and lending) competencies and the provisioning of micro credit is a much-needed step toward enabling village women to develop self-esteem and self-confidence and, equally, develop some measure of self-reliance. My concern is that the focus on income-generation— both within groups and eventually in developing micro entrepreneurial activities at a broader level – should not blind the project to the need to also incorporate working on non-monetary activities for meeting the end goal of empowering women and their communities. Meaningful empowerment goes well beyond women's (and men's) access to and ability to repay credit; while these may be necessary, they are insufficient in themselves to address other levels of social, political and economic marginalisation.

In this respect there is much that Aajeevika could fruitfully learn from other instances of savings groups to see what their limitations are as well as better explore what gives them enduring foundations. Country-wide evidence suggests that access to micro-savings and loans reduces vulnerability of poorer households in terms of improving assets, savings, changing borrowing patterns, consumption activities, and having social impact (Basu and Shrivastava, 2004:15). At the same time there is also evidence that while such programmes under specific circumstances do reduce vulnerability, in contexts of deeply-entrenched structures of discrimination and poverty they are unlikely to lift the very poor out of poverty because they cannot transform either the social relations or the structural constraints in which the poor are embedded. Other lessons of particular relevance to Aajeevika's work suggest that micro-credit schemes may have a harder time to succeed

in locations that do not have sufficient cash-based market activity, are isolated and have low population densities, or are largely self-contained with few outside ties.

Here it might be useful to re-examine how the project understands the concept of empowerment. As noted by IFAD (2003:3) it is "...about people taking control of their lives...pursuing their own goals, living according to their own values, developing self-reliance, and being able to make choices and influence – both individually and collectively – the decisions that affect their lives." Equally importantly, it is a process, not an end in itself: "...iterative, non-unilinear and perhaps never complete" (Murthy, 2001: 351).

This speaks to two related issues which are at present still missing from the project's focus: having a more multi-pronged understanding that the empowerment process needs supports developing financial viability with other social capacities, to meld social and political engagement with economic ones, and also enabling the people themselves to engage in a more participatory way in the process. At an operational level this might demand exploring ways that permit SHGs to play a more active role in planning, monitoring and evaluating their own progress, having input into identifying their own needs and articulating ways to address them. The challenge here is that whilst this is a more holistic approach, it may not fit project deadlines and would certainly demand a more flexible approach from the staff at all levels, from the BCs to the PMU.

In terms of defining and implementing a withdrawal strategy, Aajeevika also needs to be attentive to lessons from on-going country-wide explorations of what makes SHGs sustainable. Key here is the need to understand what types of groups lend themselves to bringing about lasting changes in gender relations and to critically examine what steps are necessary to bring these about in a given cultural context.⁹ Once again, the lesson is that those groups who show the potential to set down strong foundations and to engage in meaningful social mobilisation over the longer term are those whose activities are broad-based, go beyond *len-den* activities, and which are supported by other village-level organisations.

In a context where so much needs to be done it is all too easy to be critical of the small steps as not being 'enough.' Clearly, it is simply not possible to tackle everything simultaneously, a point that emerged over and over again with discussions with Aajeevika staff and government officials who stressed the challenges of working in a social context where so many intersecting factors serve to disempower large sections of the population.

At the field level, there are a number of issues that the FNGOs and DMUs need to pay closer attention to:

1. SHG monitoring and evaluation criteria need to capture the more intangible, hard to 'see' aspects of 'empowerment.' While women say that *len-den* activities are improving their situations, this remains anecdotal. A better understanding of the effect of micro-credit on their power and decision-making will require an appreciation for the complexities of intra-household gender and generational dynamics in order to understand how agency is exercised in control over cash,

⁹ This is a point raised in the context of other IFAD-funded projects elsewhere in India, cited in *Report of the President, IFAD Orissa Project from INDIA Note*, based on Kelkar, discussion with the IFAD Country Portfolio Manager (date?).

- decision making, ability to define work agendas, etc., and the extent to which these are contributing to changes in gender relations.
2. Empowerment is as much a group as an individual matter.¹⁰ To this extent, a close look must be taken of whether, and the extent to which, women's *len-den* activities are contributing to group unity and a sense of belonging to a wider community or, as has been found in other SHG experiences, reinforcing materialistic and individualistic thinking and behaviours. One observation is that so far funds mobilised through SHGs have not been used for collective, village-based work and, to the contrary, are used by women for their individual households.¹¹ One banking official questions the wisdom of Aajeevika distributing money to all SHG members (to establish their accounts) because he feels this reinforces an individualism that runs the risk of challenging the vision of group unity.
 3. Attention must be given to the uses of larger loans, who the actual beneficiaries are and if there are cases of women unwittingly carrying the liability for loans that don't benefit them in any way. This issue was highlighted in discussions with an SHG member in Uttarkashi who had taken a loan on behalf of her husband to set up a teashop. Evidence from elsewhere on the subcontinent suggests that in cases such as this women end up not actually controlling the credit they receive whilst at the same time being burdened by the repayment of the initial loan (Kelkar, etal).
 4. 'Empowerment' is about enlarging people's life options. Thus, we need to be cautious about developments which, however well-intentioned, may actually further entrench women's traditional gender roles and which fail to address power dynamics that subordinate them. This need is likely to become more pronounced now that UPASaC's business-focused work is taking on a more visible role.
 5. There may also be an inherent contradiction in linking repayment patterns with efficiency, on the one hand, and the overall intention of working toward greater equity. The very poorest women (and men) are the ones least likely to be able to pay back their loans in a timely manner, or to receive the training and support they may need to be able to do the necessary work to repay loans. While this may not be such an issue yet, once larger loans are taken out it would be useful for DMUs and FNGOs to examine the often less visible costs of good repayment rates.
 6. SHGs operate in a wider socio-political context in which caste and class prejudices further underscore deeply entrenched gender discriminations. This is particularly true of caste where casteism is prevalent and possibly even more visible now than before. In this respect scheduled caste women are the most likely to be illiterate and face the most deeply-held social stigmatisation, and less likely to have much land. The equity/rights issue is thus crucial, as they and their menfolk are most likely to be dependent on the higher castes for livelihoods.

¹⁰ As Kelkar etal note (200*:17), "...the enhancement of agency is not just an individual matter and it would be difficult for a single woman in isolation to do this, i.e. to change existing norms of gender system.."

¹¹ This is in contrast to funds mobilised by whole village groups, according to one Uttarakhand study (Pandey, no date:4)

6.2.3 Target focus

It is both inevitable and necessary that attention to the 'deliverables' as mandated by the project be kept in focus. However, this should not be at the cost of other factors vital to the healthy outcome of the project. Also, as mentioned in the previous section, over-privileging such an approach is likely not going to support the processes required to empower people in a meaningful way.

Based on my participation in staff meetings in both districts I came away with the impression that there is an over-emphasis on meeting targets – working with the requisite number of households and setting up the required numbers of SHGs -- without necessarily paying adequate attention to process (what worked, what didn't, why it didn't, and so on) and quality (identifying strong/weak, active/inactive groups, and understanding the contributing factors).

This raises the question of how and to what extent project 'efficiency' can be made congruent with the types of activities required to meet the stated goals of empowering women. More focus will need to be directed at identifying the strong SHGs in order to perhaps drawing weaker ones into their orbit, increasing members' social capital (e.g. necessary skills, training, abilities) in order to ensure that they have the ability to effectively engage with the next phase of the project's work that will largely be conducted under the aegis of UPASaC.

6.2.4 UPASaC

UPASaC represents an innovative experiment, marrying a venture capital model with a rural development framework toward the meeting of social and community ends in an equitable and sustainable way. There is, however, a pressing need for serious reflection in order to see how the corporate model can be brought into some sort of congruency with an equity approach. It will also be important to ensure that the time-bound nature of its work will not end up over-emphasising the meeting of quantitative targets rather than focusing on building quality. Another issue that needs to be tackled is that, according to government and banking officials as well as DMU and FNGO staff, there is considerable confusion as to the exact nature of UPASaC's mandate and the lines of responsibilities between it and Aajeevika.

UPASaC will need to be attentive to the inherent tension that is likely to emerge between the goal of meeting social ends on the one hand, and financial profits, on the other. Studies suggest a tendency for micro-finance institutions to seek out richer clients who will take out larger loans, thereby realising larger profits for the granting institution. There is already recognition that small and medium enterprises based on loans and equity generated both from UPASaC and stakeholders will exclude the most vulnerable segments of the project's constituency, the very poor being unable to carry the levels of investment and risk-taking such ventures by definition entail (Hooda, pers. comm.). Related to this is concern that the present focus on the "very poor" to the exclusion of others may be the source of resentment within village communities and runs the risk of undercutting the work being done.

The issue of capacity building of UPASaC teams around gender/equity issues is vital. To date UPASaC teams have not been exposed to basic gender trainings; my own

impressions and anecdotal evidence suggest that gender sensitivity amongst staff is low or non-existent. Their failure to understand gender-differentials in access to and control over money and other resources could end up undoing much of Aajeevika's work, contributing to situations where mainly female SHGs may end up subsidising small-scale entrepreneurial endeavours that are run by and for the benefit of men. They will also need to understand the multi-faceted constraints – many of which are not necessarily tangible – women face in accessing credit and starting micro-businesses such as wide-spread lack of access to markets, constraints on their mobility, etc) which could actually serve to reinforce their dependency on male family members. Yet another issue to keep in mind (and borne out by many studies) is that the transformation of lending for domestic purposes to that of commercial activities could result in an 'upgrading' of that activity's status with the result that men take over its management and control whilst women are left to the labouring activities.

To reiterate a point already made, merely linking women's groups to banking facilities is insufficient to either lift the very poor out of poverty or, equally critically, to provide the basis of empowering people in a social context where gender and caste are powerful definers of subordinate status. In this respect UPASaC's work will need to develop mechanisms to strengthen women's access to and control over knowledge about agriculture, marketing, management of production set ups.

6.2.5 Developing a strategic needs approach

Aajeevika's work has thus far focused on the meeting women's practical needs and, as noted above, is making a good dent through its drudgery interventions. It now faces a two-fold challenge: shifting the focus to include (i) practical gender needs that do not exclude men: incorporating men into efforts to reduce women's workloads, improving people's access to formal health care and nutrition, and enhancing financial sustainability and (ii) articulating steps toward addressing strategic gender needs, which begin to address issues of equity and rights.

Issues of property rights and basic entitlements remain largely hidden from discussions and project work, though in some meetings they did emerge. DMU and FNGO staff occasionally acknowledged that strategic strategies – which are harder to 'see' -- have still not been adequately identified much less put into place. They are also harder to measure and, because they challenge prevailing structures of power (that include those in the domain of gender relations) are also harder to achieve. Here it will be vital to involve people and especially women in participatory groups to begin the conversation about they see as being central to their lives in the long-term and devising strategies to approach these ends.

6.2.6 Putting the withdrawal strategy into place

One of the important lessons learned from community mobilising efforts in other parts of rural India is the tendency for institutions to collapse once the facilitating agency withdraws its support. Experience also suggests that efforts to move micro-entrepreneurial and development work forward will have to demonstrate a strong capacity and determination to mobilise village support as well as to make a compelling case of need in front of government and development officials.

It is thus vital that at this mid-way point in the project's life cycle such a withdrawal strategy be firmly in place, understood by field workers, and apparent in the presence of various features:

1. Strong linkages between the village-level institutions and panchayati raj institutions.
2. Participatory involvement at the village level and especially around issues of transparency.
3. Grassroots ownership of institutions and work and a gradual weakening of ties to Aajeevika.
4. SHGs which are branching into productive and income-generating activities, and women's groups gradually becoming agents of change through the raising of awareness around broader issues of concern to women.

In some extent only the final point exists in the intention (which is slowly being implemented) of bringing SHGs under the umbrella of cooperatives and eventually federations that will carry forward their income-generating activities in the longer term.

So far the project doesn't seem to have given much attention to other forms of institution building at the village level (if they exist I was not aware of them, nor did I meet office bearers). Similarly (compared to other similar kinds of projects I've encountered), I found a surprising absence of a broader-based involvement of villagers. For instance, there are many experiences of other projects that have established village-level organisations under the guise of engaging with 'Entry Point Activities' (EPAs) prior to the start of the project: these have played important roles in mobilising men as well as women around collective activities and also demonstrating the implementing agency's commitment to their communities. The establishing of village-level institutions also provides the mechanisms by which, further down the line, local people will be able to engage in processes of decision making, management and evaluation that are essential to initiate and undertake rural development activities autonomously.

VII. Lessons learned and best practices

7.1 Positive developments

I heard a number of stories, directly from women SHG members or from DMU staff, of individual groups beginning to engage in activities beyond the immediate mandate of the SHGs and taking on other issues of serious concern to women, such as domestic violence, alcoholism, and health. These suggest the emergence of healthy groups and of individuals willing to take the initiative and, with appropriate stewardship, bode well for the future. The snapshots provided below illustrate that both the initiative to move forward and the willingness to tackle difficult issues exists amongst women SHG members (as well as amongst men). It is also clear that there is considerable untapped energy and initiative to be explored.

7.1.1 Women's efforts

- Kausalya Devi from Bhanigaon (Naugaon Block, Uttarkashi) exemplifies the kind of villager Aajeevika is trying to target and support. Her modest homestead, overlooking fields, has plum and apricot trees that are irrigated by a sprinkling

system, a vermi-composting pit from which she has earned Rs. 6,000/ from selling worms and fertiliser to fellow villagers and a tiny 'greenhouse' - some polythene under which, with the assistance of UPASaC, she is cultivating tomato and green pepper seedlings. Her husband, Jagmohan Singh, has been identified as a community resource person: he makes smokeless *chullahs* (hearths) which, in some areas, are becoming very popular. Now he is able to earn a livelihood with some financial support from Aajeevika, the SHGs and independent work with households in the area.

- In Mori block, Uttarkashi, five SHGs have come together to fight the prevalence of alcoholism and to protest the activities of a local bootlegger. They have also gone to court to demand why monies allocated for the block haven't been used (Pawan Kumar, pers. comm.). In Almora SHGs are now getting involved in work that government line departments haven't done and, through their engagement with the *gram pradhan*, have helped to ensure that women involved in daily wage labour earn the same amount that is paid to men.
- Two SHGs in Bageshwar district have started marketing vegetables once a week in a local market. Produce that isn't sold is given to a local vendor to sell at reduced prices. The groups have also started taking bulk orders and, during their fortnightly meetings, discuss what might have gone wrong in the past and consider ways to improve their commercial activities in the future (Shulabh Mittal, pers. comm.).
- A number of SHGs in Uttarkashi and Almora have begun to fine villagers (from their own or other villages) if animals stray into, and damage, fields; prohibit villagers from open-cutting forests, and have started to clean their villages.
- During severe monsoon rains in 2007 SHG members from Naugaon Block, Uttarkashi approached the village *pradhan* (headman) and successfully pressurised him into getting funds released to rebuild the house of a poor family which had been destroyed.
- The Secretary of GMVS, one of the FNGOs working in Uttarkashi says she's seen many changes during her years of working in the area and with Aajeevika. In the early days women ran the risk of being beaten by their husbands for going alone to the bazaar; now they have the confidence to open bank accounts on their own, and this has changed the way their husbands see them. Men now give money to women for SHG accounts and, through the sale of vegetables grown in kitchen gardens, some women even have their own money.
- Women now participate in Panchayat meetings that are held every 2-3 months, articulating their demands to have access to available funds. Earlier, they say, such attendance was more likely to be at the whim of men.
- Renuka Kalamanch is a music and theatre group consisting of young women and men which travels to remote areas in Uttarkashi where audio-visual equipment is hard to take carrying messages about gender relations and social relations, crop diversification, SHGs and the importance of village unity. The youngest member is in Class V, another one is 14 years old. It's been working with Aajeevika for two years

7.1.2 Men

One instance from Gadoli in Naugaon block in Uttarkashi exemplifies the entrepreneurial potential that Aajeevika is trying to uncover, and the role that men can play in supporting activities that benefit their womenfolk and potentially also positively transform gender relations. Daulat Ram was inspired by the local FNGO's efforts to encourage villagers to start training bullocks as pack animals in order to reduce women's work loads: he was the first person in his village to actually do so, standing firm against a general uproar from fellow villages. Why, he asked, should his wife have to carry heavy loads of manure to the fields if there was an animal that could do this same task? Since then a number of households have followed suit. He has also benefited from a training course on poultry-raising and, despite setbacks and losses, has done well enough to invest the returns from the sale of eggs and poultry into a general shop which sells everything from provisions to sweets, candles and other essentials.

It remains to be seen whether his initiative inspires others to replicate his efforts, and whether his income-generating work has begun to make inroads into gender relations within his family. Nevertheless, as a member of an all-male SHG (he established the group after seeing the success of the women's groups) he is well-positioned to serve as a resource for both Aajeevika's mobilisation and UPASaC's micro-entrepreneurial efforts.

7.1.3 Youth

Finally, the young are a potentially powerful resource that must be tapped into. At all meetings I attended there were a handful of children and young adults sitting by listening intently. According to their mothers, this happens at virtually every gathering. At one such meeting in Bajladi (Uttarkashi) evidence of what these youngsters imbibe emerged from their responses to our questions about why groups/unity/working together are important. In Thiya (also in Uttarkashi) one youth group has been formed. Comprising both young girls and boys, this sees itself as a catalyst for reactivating many of the older women's groups which have, over the years, fallen into dormancy. It also helps SHG members to fill out log registers, prods less active groups into action, and talks of the importance of serving the role of helping to bridge gaps. Another example comes from the three clusters where the FNGO GMVS is working with Aajeevika: they have formed groups for children between the ages of 6-14, the idea being to introduce these mixed groups of boys and girls of all castes to ideas of *vikas* (development) and leadership, with the hope that what they learn will be carried home and shared with elders.

VIII. Conclusions & Recommendations

8.1 Challenges

The challenge Aajeevika faces now is three-fold:

- (i) Replication: SHGs and DRIs are moving in the right direction. In this next phase the question will need to focus on how to use the positive examples that are as yet scattered, individual efforts to scale up in a more mass-based way.
- (ii) Translating women's issues into broader-based gender and strategic issues: This will need to be based on efforts that, within and outside village-level organisations and dialogues, facilitate partnerships between men and women and increase women's access to decision making and assets.

- (iii) Making closer links to IFAD's gender mainstreaming action plan.

8.2 Moving forward

The conclusion this assessment on the link between the IFAD gender mainstreaming action plan and the content of Aajeevika's work arrives at is two-fold: first, women's group formation and drudgery reduction activities are making an impact; second, they remain very largely restricted to the domain of "women focused activities" and as yet have made not discernible impact on transforming gender relations/inequalities. Does this approach work? Yes, to the extent that it appears to be reducing drudgery in some arenas and addresses some of women's practical concerns. It is, however, premature to make comments on the impact on women's increased inputs in decision making or their access to critical resources.

On the question of how the gender approach promoted by IFAD is genuinely mainstreamed, there is still much work to be done. This final section will elaborate some possible avenues to consider for strengthening this essential component.

Additionally, in this second and final phase of the project, Aajeevika needs to give serious thought to what its 'comparative advantage' is and how best it can be put into practice. This is going to entail some in-depth stock-taking and possibly a reevaluation of the path it is presently pursuing. Failure to do so runs the risk of the project coming to the end of its life-span having failed – other than numerically -- to meet its objectives.

8.3 Gender mainstreaming remains a challenge

At this half-way point the extent to which Aajeevika can be said to be a gender mainstreamed project is arguable. According to IFAD's Plan of Action (2003-2006:1), mainstreaming gender is a process by which a gender perspective is *institutionalised* in the policies, programmes and projects and which finds expression in the *organisational culture* (emphases added). Based on these points and in comparison with the experience of gender mainstreaming processes in other organisations a number of key issues do not exist. Key amongst these is the existence of an *enabling environment* which provides the understanding, as well as strategic and financial support of *gender analysis* as a result of a commitment to gender equality that is woven into the organisation's *mandate, leadership, structures and programmes*; and a working environment in which staff of either gender feel comfortable about airing experiences, grievances and problems and be optimistic that their voices will be heard.

It is also striking (though perhaps not surprising) that, outside PMU, no one in the DMUs or FNGOs had heard of, much less read, IFAD's gender mainstreaming approach. This underscores the extent to which gender mainstreaming strategies generally and in this instance particularly tend to be on weakly linked to the socio-cultural contexts and challenges that exist in the field (here broadly defined to include PMU).

Notwithstanding the fact that the Project Director is a woman, the continued lack of qualified senior female staff at PMU, DMUs or in the FNGOs is a source for concern: a project working on women's empowerment must show that it is 'walking the talk' in a meaningful way. The presence of senior female staff provide powerful role models both for junior staff and villagers. At the same time, mere numbers of women in themselves will not provide an adequate measure of how gender-balanced the project. What is more critical is how competent staff of either gender are in bringing a gender perspective to their work (at the same time, a meaningful translation from the rhetoric of commitment to

working with gender demands an examination of people's own lives and hierarchies within the workplace, and it is highly unlikely that this will occur). In this respect much more work needs to be done to give all staff – even those whose work is office-based and ostensibly not engaged in gender issues – a well-grounded understanding of and sensitivity to gender issues.

- **More sustained capacity building through relevant workshops, exposure visits and dialogues:** Staff at all levels are enthusiastic about wanting to engage with what they understand to be gender issues. However, they aren't adequately equipped with the conceptual know-how to engage effectively at the field level. At the same time, the emphasis needs to be on quality and must take into account people's absorption capacities.
- **Developing a cadre of trainers**
- **Qualified gender advisors:** this is going to be increasingly essential now that UPASaC activities are taking shape.
- **Networking:** Aajeevika has much to learn from other initiatives' experiences of what the process of integrating gender perspectives into their work entails, what works and how to confront challenges.

8.4 Giving FNGOs a greater role?

Two of Aajeevika's 'comparative advantages' are the network of FNGO it works through and the convergences it has formed with other NGOs and government departments.

Here two related issues could be considered: (a) expansion of FNGO's roles to enable them to liaise with line departments, banks and other institutions with whom the project needs to connect; (b) enabling them to expand into more advocacy-related activities around strategic concerns related to health, education, property rights and other issues pertaining to equity.

FNGOs have after all been selected because of their prior experience of working in specific areas and localities, and presumably the considerable knowledge of and experience of working with other local-level groups engaged in social development. Enabling them some more space would help take forward the project's need to integrate strategic issues into its work by forging connections at the legislation and policy levels. At a practical level giving FNGOs a greater role would give them a greater sense of ownership in the project's outcomes (after all, they will remain once the project comes to an end) as well as help to alleviate some of the pressure that presently falls on already overstretched DMU staff.

8.5 Envisioning exercises

These exercises need to happen at all levels, from the PMU to villages and along various lines. Some of the critical issues that need to be discussed immediately in focus group discussions include:

At the village / FNGO / DMU levels:

- Exploring how men can be brought on board. As a starting point, it would be useful if FNGOs could draw up some preliminary data on whether men are interested in forming SHGs on a wider scale, how existing ones differ from (or are similar to)

- women's groups, and through focal groups develop an understanding of other types of activities they may be interested in (other than micro finance groups).
- Exploring what types of village-level institutions can be set up to support the work of SHGs and to provide deeper local foundations for activities that are already underway and eventually being able to advocate for local needs to government and development officials and to tap into BDO and Panchayat funds.
 - Developing participatory approaches to involve villagers in activities that address communities' needs and which, in tandem with the former points, will help to lay down the roots for long-term sustainability by strengthening a broader-based local ownership of activities as well as minimise Aajeevika's 'hand-holding' role.

At the FNGO/DMU/PMU levels:

- Exploring how GPs, who are the project's real foot soldiers, can given more more of a voice and input in shaping what they do and how they do it.
- Brainstorming how Aajeevika's gender/equity goals can be better realised and integrated into UPASaC's business goals; at the implementation level there are still too many grey areas that need to be tackled, both conceptually and at the implementation levels.
- Brainstorming how to address gender and other hierarchically-based stumbling blocks. The 'culture' argument is not viable (all over the country there are projects which find ways to rise above discriminatory and oppressive conditions).

8.6. Ethnographic study of select women and households

It would be interesting to do an ethnographically-inspired study of select women/households (drawing on Kelkar, etal's IFAD study amongst Bangladeshi rural women). Based on focus group discussions, this would bring forth personal narratives to uncover how participants view the project's impacts on their lives, as well as provide better understanding of whether, and to what extent, access to money is reinforcing or eroding discriminatory patterns in terms of males' and females' access to certain kinds of foods, education and so forth. Discussions of this sort would also cast light on people's expectations and aspirations in deeper ways, and how women's women's increased involvement in certain activities plays out in terms of giving them a greater sense of self-esteem and social recognition.

8.7 Final word

Gender issues touch women and men in deeply personal as well as collective ways, and they may result in development processes having unexpected consequences. For this reason it is vital that Aajeevika not only be closely attuned to local sensibilities and connected to organisations and individuals who have a familiarity with the area, but also to trends and experiences emerging from projects working on similar issues elsewhere in the country. It must also be have the flexibility to respond to situations as they arise in order to avoid resistance and possibly even conflict that would affect the outcome of the intervention. Change doesn't happen overnight and dynamics set in motion may well take several years to flower.

IX. Appendices

9.1 List of persons interviewed and consulted

Government Officials in Dehra Dun

Ms. Vibha Puri, IAS, Forests and Rural Development Commissioner

Dr. Anup Wadhawan, IAS, Secretary, Rural Development, Panchayati Raj and Cooperatives.

Project Management Unit

- Ms. Jyotsna Sitling, IAS, Project Director
- Mr. P.S. Hooda, SVCC
- Mr. Pawan Kumar, Monitoring and Evaluation
- Rajesh Sen, Gender

District Management Unit (Almora)

- Mr. Rais Ahmed, District Coordinator
- Mr. Kamlesh Joshi, Coordination Officer
- Mr. Chandan Singh Bisht, Business Promoter, UPASaC
- Ms. Pushpa Dhouni, Relationship Assistant

Block Coordinators for NGOs

- Mr. Pankaj Ojha, GRASS
- Mr. Manoj Bora
- Mr. Prakash Pathak, HSC
- Mr. Puran Singh Bisht, RISE
- Mr. Anand Kandpal, INHERE

District Level Coordination and Monitoring Committee (DLCM), Almora

- Ms. Susheela Tamta, Block Development Officer, (Lamgarda Block)
- Mr. V.K. Bisht, District Development Manager/Assistant General Manager, NABARD
- Mr. Rohit Joshi, State Bank of India (lead bank for credits, loans)
- Mr. Hargovind Bhatt, Project Director, Department of Rural Development Authority
- Mr. P.S. Rana, Additional District Agriculture Officer
- Mr. P.S. Brijwall, District Programme Officer, Integrated Child Development Scheme

District Management Unit (Uttarkashi)

- Dr. Jaya Patel, District Coordinator
- Mr. Ritish Dwivedi, Coordination Officer, Gender, Community-based Organisations and NGOs
- Mr. B.K. Bhatt, Acting District Manager and Demonstration and Enterprise Promotion, UPASaC
- Mr. Rajeshwar Malviya, Relationship Assistant, UPASaC

Facilitating NGOs (Uttarkashi)

- Mr. Dharmendar Pandey, Block Coordinator, Indian Farm Forestry Development Cooperation Ltd, IFDC)
- Mr. Yashod Mehra, Group Promoter, IFDC
- Ms. Sushma Rawat, group promoter, IFDC
- Ms. Bina Dobhal, Group Promoter, IFDC
- Ms. Vanita Uniyal, Group Promoter, IFDC
- Mr. Vipin Chauhan, Block Coordinator, Shhraddha
- Ms. Aruna Gerula, GMVS
- Mr. Arvind Bhatt, Block Coordinator, GMVS

District Level Coordination and Monitoring Committee (DLCM), Uttarkashi

- Mr. Harish Semwal, IAS, Chief Development Officer
- Mr. S.K. Singh, Block Development Officer
- Mr. S.C. Garg, District Development Manager, National Bank for Agriculture and Rural Development (NABARD)
- Mr. Lalit Kumar Tripathi, District Coordinator, United Nations World Food Programme

Other persons consulted relevant to project

- Dr. Lalit Pande, Uttarakhand Environmental Education Centre, Almora
- Dr. G.P. Pande
- Mr. Shulabh Mittal, Pragmatix
- Dr. Viji James, Director, Pragmatix
- Ms. Shalini Kale, IDRC, New Delhi

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