



Enabling poor rural people
to overcome poverty



Uttarakhand Livelihoods Improvement Project For The Himalayas

Stories from the Field

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From 20 to 40000: Group to Bank to Business

Village Devar Khadora of Chamoli in Uttarakhand, India is like the usual mountain villages. But why we talk about it? What is so special and unique in this village? Well, there is something that has become the talk of the town.

Determination also needs patience. A small intelligent step takes one a long way. A right decision at the right time doubles the achievement.

The story starts with the formation of a Self Help Group of women. There are 10 members in the group who save Rs. 20/- each in a month. The group came into existence in 2002.



Durga Devi

One of the members of the Jai Nanda group is Durga Devi. Her husband runs a private taxi. Whatever he earns through it, he spends all on liquor. The family is forced to live in everyday tension and poverty. But there is an end to such conditions too. So came a day when the group was adopted by the Aajeevika project in 2005-6. Gradually, the group savings started to take shape. Now the members thought of taking bank loan for starting milk business. They approached the bank. To the knowledge of the group was brought the fact that one of the members, Durga Devi's husband had taken a loan of Rs. 19000/-. This amount, which otherwise is not so big, is still unpaid. The bank manager informed the group that the new loan cannot be given until the previous one is repaid. So came back the group. They sat together to think about the

issue. They advised Durga Devi to take a loan from the group and repay the bank loan. But on a condition that she had to start some small business.

What to do! Durga Devi accepted the suggestion. She took loan of Rs.1000/- from the group. She invested the money in buying a cow. Now was her turn to take the responsibility which she successfully fulfilled. By selling the milk, she not only paid back the bank loan but also the loan she had taken from the group.

Such a committed performance by Durga Devi, the bank gave loan of a buffalo each to all the group members.

All the members are selling milk and improving the family income. Along side they are repaying the bank loan.

A remarkable change occurred. Durga Devi's husband renders full support to her. He saves the money he earns and uses it in the household needs. He appraises Durga Devi and encourages others in the village to join the group.



The group whose sensitive thinking saved a member

The group savings is more than Rs.40,000/-. The road that the members have taken has no end. They still have plans to use the money in other income generating activities.

A Group in Need

There are a lot of groups that have been left without any hand holding. Some survive and some fade out. Revival and encouraging them to think and act needs little efforts. The present story is about a group that was not only revived, but is doing utterly good.

Village Nagkanyal, is at about 30 kilometers from the district head quarters, Bageshwar, Uttarakhand, India. ULIPH began working in the village from 2006 onwards. During the initial survey of the village it was found that there was already a group, formed under a government scheme. But the status of the group was not healthy. Due to the lack of proper trainings and capacity building, the group was unable to manage the accounts and documents. As a result it had become inactive.

The project worked in the direction of streamlining the group. The members were trained in the processes. Later they were offered to participate in the project. The group gave the consent. Thus it was adopted by the project. After being adopted it got wings. After sometime a Bank Limit (CCL) worth Rs. 25,000 was created.

During the same time, one of the members, Lalita Devi was fighting with a severe problem. Her husband was suffering from Brain Tumour for the past 2 years. All the money that Lalita had was spent in the treatment of her husband, Dinesh Chandra. Now the family was living under acute poverty and finding it difficult to meet the 2 ends of life. Lalita brought the attention of the group towards her problem. She was advised to take loan from the group and improve the family income. Lalita gave a thorough thought to the advice. She applied for a loan of Rs. 9000/-. This was sanctioned.

Lalita bought a buffalo with the loan. She is helping her family to live with dignity with what she earns from selling the milk.



Lalita Devi

Raising Voices for Better Life

Unity is strength! This is reflected time and again in the villages if the Aajeevika Project. Models are being set that how information becomes knowledge and how this knowledge is being used in the improvement of the lives of a common villager. Aware of their rights, these communities are raising their voices against the ill practices

Once again, it is the members of the Jai Mahasu Devta Aajeevika SHG in villages Bari and Sewa of Uttarkashi district. This time questioning the village administrators. As committed as before, when they talked to the school principal/headmaster, they discussed a new issue. Rising out of the realities with which they live, this was the “diseases spreading their wings” in the village. To combat the situation this group decided to improve the sanitation in the village. For achieving this objective, they thought of constructing the drainages. But funds were a problem.

They approached the Gram Pradhan (the Panchayat head) and shared their concern with him. They also shared their plan. The group asked the Pradhna to provide funds to accomplish the task. But no, why would the Gram Pradhan come along in this virtuous work and walk along with the group? He refused to give money. He said, “I do not have any funds for women”. This was just enough to ignite the fire. Hearing such a comment from the Pradhan, **Kadam Devi, a member, aksed**, “are women not the residents of the village? For whom is the Panchayat receiving so much money?” Now replies the Pradhan, “It is for men. If I give this money to you, your husbands will ask me for work. If I do not have money, how can I give them work”. The debate went on. Women said, “if you give us the money, we will use it for the good of the village and that will benefit everyone. If you do not want to give us the money, give us in writing that women have no rights over the money that the Panchayat receives. We will approach the government for our rights”. The Pradhan had no rescue. He had to give up before such strong arguments and entrust. He finally released Rs.12000/-. Women invested that money in what they had planned. The drainages were constructed in the village.

After addressing the issue of teachers being irregular in the school, now was the turn to talk about the mid day meals (*under a government scheme, the primary schools are to serve the children with the meals. The main aim was to retain the children in school and ensure good health. This was specially to fight the situation of malnutrition, goiter in some areas and other such ailments. But corruption crept in. The person assigned to cook the meals started either selling the quota or some adulteration*). The group again went to the principal/headmaster. The members asked him to improve the quality of food and maintain a changed menu everyday. Taken aback by the boldness of the women, the principal assured them to look into the matter and make improvements as per their demands. Not only so, but he also asked the group members to share the responsibility of monitoring the food everyday. He asked them to take turns to come to the school during the lunch hour and inspect for themselves. What more would the group had thought of. They gave their consent to this suggestion.



Group meeting

Keep going seems to be the motto of this group. The next job in hand is to raise voice against the “child marriage” and “opium addiction” among the men. For this the group has decided to meet the Patwari (a government official for keeping land records). If just meeting the Patwari does not help, the other strategy would be to ask him to give a paper in writing. This letter has to state that the women have all the rights to stop the social evils. The women have decided to use this letter to throw on the faces of those men who mockingly challenged them saying that they have no rights to stop them having opium. To punish such men, the women made as suggestion to the Patwari. They would bring the men to the Patwari and he would detain them or fine them. If treated so the men will realize the power of their “group” and dare trying dominating them.

Providing Health facilities to remote villages in convergence with a Charitable Hospital



One of the major problems in the remote villages is lack of basic health facilities. In various village and SHG meetings, the need of health camps at a centralised location of a project cluster emerged out. The project tried its best to solve this problem with the existing health depts. programs but due to unavailability of doctors and medicines, much was not achieved. Meanwhile, contacts were made with Baba Haidakhan Charitable Hospital

Trust at Chilianaula, Ranikhet (Almora) and a ray of hope emerged to serve the poor and backward project community. As the trust was working in selected pockets of Almora district, it was a challenging task to convince the Management Board of Trust to work outside the district in remote pockets with lack of basic infrastructure like roads, but with the motivation and commitment of young and enthusiastic doctors the district project team with the help of NGOs and community managed the organisation of 10 health camps in remote project clusters during 2006-2009. The process followed is summarised as:

- Contacts made with Haidakhan Trust and orientation of project.
- Detailed interaction with doctors of the trust and negotiations on contribution by each stakeholder of the program.
- After a series of talk with doctors and management, it was decided that various stakeholders like community, NGO, Project and Haidakhan Trust will fully cooperate at its end to make the program successful.
- Community will contribute by providing necessary infrastructure like table, chair, cot, mat, water and electricity facility, local logistic arrangements and wide publicity of program at village level. Besides, every patient will contribute Rs. 2 as registration fee and half cost of the medicines.
- The NGO were made responsible for wide publicity of program and making necessary arrangements during the camp.
- The project contributed towards the cost of communication material, boarding and lodging of medical team, fuel expenses of the vehicles of trust, photo-videography, documentation and transport.
- The trust gave its full cooperation by providing an experienced and qualified medical team of 10 persons (comprising of 4 doctors), medicines at half cost (free for category I patients) and vehicle support with mobile van.
- Identification of potential locations for organisation of health camp. A centralised location of the cluster mainly a community place like school, Panchayat ghar was selected with the consent of community.

- During the camps four doctor's teams were developed i.e. Dental, Eye related, Physician and women related and Ayurved related.
- The health camps were organised in various batches and more than 2000 patients were treated during these camps. Medicines worth Rs. 78,000 were distributed to the patients and community contribution of > Rs. 32000 was collected by the trust.
- The doctors also gave useful suggestions to the patients regarding health management with available resources and adopting better health practices.
- After the camps, a feedback session was also organised with the NGO team where the doctors gave necessary tips and future guidelines based on their experiences with the patients of the day.
- Follow up of these camps was also done by linking the identified cataract patients with Advanced Eye Camp organised by trust at Haidakhan hospital at Chilianaula, Ranikhet. The project supported this endeavor by providing transport and handholding facility and with the result, 7 cataract operations were successfully conducted.

This successful convergence program was appreciated by the community, district administration and the project management and in the future such programs are planned by the project. To sustain the efforts the doctors floated the idea of Telemedicine, which can open new avenues in providing health facility at the doorstep of deprived rural community.

Insuring their lives

Vulnerabilities for the women especially related to traditional child births, travel over difficult terrain to collect fodder, fuelwood and water are some of the areas where they are not able to contribute optimally in the development process. Some of these vulnerabilities also lead to deaths and disabilities. Since women are not considered as earning members they are also not insured and lack choices for their own development.

In Tehri district of Uttarakhand state in north India, the IFAD assisted Livelihoods Improvement Project for the Himalayas has been working since 2005. In the district a total of 8894 HHs have been organized into 765 SHGs out of target of 800 SHGs with the help of 6 NGO partners. The total savings of these SHGs have now crossed Rs.6.03 million. The SHGs meet once every fortnight to collect savings and discuss important issues related to their lives.

Discussions of the SHG members in their fortnightly meetings focused on the vulnerabilities being faced by them. In response the project identified insurance schemes of private service providers and government. Schemes run by the Life Insurance Company (LIC) for natural and accidental deaths and disabilities were found to be most cost effective in terms of low premiums and affordability by the SHG members. A total of 3452 SHG members were insured under the identified scheme for risk cover of Rs.30,000/- per member and a premium amount of Rs.100/- per member for coverage of one year. This sums up to Rs. 0.34 million premium collected from the SHG members.

Information of the insurance scheme was taken by project and during the month of November 2008 all SHG members of the project villages were briefed of the scheme. The insurance forms in the prescribed format were filled up and premium amount collected from the insured household with facilitation from NGO staff and the information compiled by the district office. The filled up forms were submitted through the district office to the insurance company. The insurance policies of the SHG members were returned to them within one month of submission by the insurance agency.

Incidentally Ratna devi belonging to Santoshi Aajeevika self help group died due to pregnancy related complications while Vishala devi belonging to Laxmi aajeevika self help group died due to natural reasons on the same day when their insurance was activated. However the members of the family of the deceased women or their SHG did not know that the insurance had been activated. When the SHG meeting was organized a week later the issue of the death of the women was also brought up as their families were extremely poor and that they did not have regular sources of livelihoods. The women of the SHG were concerned how the families would cope up with this crisis and tried to discuss possible options including help by the SHG which were not many as they were also poor.

It was at this time that the NGO staff informed that the insurance of the deceased women had been done and that their family would receive the benefits. The district teams acted swiftly to expediate the benefits by facilitating the death claims as per the required formalities of the insurance company.

However the insurance company was not satisfied with the claim being made as the death of the women had occurred on the same day when their insurance was activated and a special team was constituted by them to make an enquiry of the claim.

For the members of the households who were to receive the insurance benefits the process took a long time due to the enquiry during which the confidence of the SHG members was shaken and the credibility of the insurance company put under scanner. The role of the NGO partner and the district team was questioned in facilitating the entire process. In the past some insurance companies had collected insurance amounts and vanished without giving any benefits. The NGO partner meanwhile responded by providing humanitarian help to the affected households by providing food aid for a period of one month. The SHG members also tried to help by putting in a petition to the local MLA for relief of the affected families without any success.

The enquiry team members had meanwhile visited the village, enquired on the matter with the claimants household members, their neighbors, SHG members, village headman, local and block level government staff. This process instilled confidence amongst the SHG members on the credibility of the insurance company. The enquiry process took a period of six months and the claims found to be true and the insured amount provided by the insurance company during June 2009.

During this process the project observed the many facets of development which ultimately resulted in a win-win situation for all partners. Apart from the reduced vulnerability of the insured households their was an increase in the credibility of project team, NGO partners all of whom were a part of the process of learning to cope with the new paradigm of development unheard in the area till now.

For the SHG members of the area this was a new beginning in enhancing their understanding to reduce their vulnerabilities. In future the transactions with the insurance companies are to be made through them.

Livelihood enhancement through Soybean Processing Enterprise

Challenge

Soybean is grown in large areas of Dewal block of Chamoli district. This is the major crop of the cluster in 6 villages of the area. While the average production of soybean in this cluster is 626 Qtls./year, the surplus volume for the market is 326 qtls after own consumption. The community markets the soybean through the middlemen or the local traders through barter systems which is monopolistic in nature as the crop is purchased at cheap rate of Rs. 8-10 per kg. while the market price of the crop varied between Rs. 15–16/kg. Cultivation of soyabean is very important for the villagers as it has many benefits i.e. use as a pulse, feed for cattle and it increases/ maintains the soil fertility.

Initiatives

The project had started the community mobilization activities in Dewal from 2007 leading to formation of SHGs, saving and credit activities. During the cluster meeting in the village it was discussed that the establishment of a Soya Processing Unit producing soya milk & *paneer* (cottage cheese) would be appropriate after analyzing the geographical condition and availability of soybean in the area. Soya milk is the substitute of the milk as it has a good nutritional value and the availability of milk in the area are not enough to meet the demand of milk. Thus soya milk could be a good substitute/source of milk. A plan was made and discussed with the community for collecting the soybean and selling it to the proposed Soybean processing Unit to be established in a centralized location. The next step was to establish the soybean processing unit so that the demand of soya ilk & soya paneer in the area could be met.

The SHG/federation members identified 10 members of the Bhararishwar Self Help Group (SHG) & Khadi SHG for the establishment of the unit. The project arranged for the required technical training to the SHG members for the establishment, operation & maintenance of the unit through the supplier of the unit. After completion of the training the SHG/federation members established the soya processing unit in the selected location. The infrastructure created is now being managed by the federation with minimum support from the project. The production, income and expenditure experience is depicted in the following table:

Activity	Quantity	Production Rs/kg/lit	Sale price Rs.	Income Rs.
Production of soya milk	5 lits.	6.00	12.00	60.00
Production of Soya Paneer	8 kg.	50.00	80.00	640.00
Total				700.00

Through the initiative, the turnover of the federation was Rs. 21000/ month and the profit of Rs.13,500/ was earned after the input cost was deducted. Initially

the unit was run for five hours per day. With the initial experience the activity is being upscaled as the demand for paneer and milk is also coming from adjoining villages. The federation is also planning to collect and process the soybean upto 200 qtls. per year to meet the demand.



Displaying the Product (Cottage Cheese)

In the words of the federation treasurer Mrs. Hemanti Mehra: *The federation will ensure the marketing of the products by taking the demand in advance from nearby hotels, markets and villages. We will also try to link it with the Mid-Day Meal scheme in government schools.* Mrs. Mehra has been instrumental in motivating the SHG members and has formed a soybean production group having 246 beneficiaries in different villages.

Outcomes

Change in Income: The result of this intervention shows that the average earning of the beneficiaries has increased.

Up scaling: Initially few women were willing to take part in this activity but after seeing the activity women from another project block are willing to take up the activity.

Employment generation/ stopped migration: Total 300 mandays were created by the intervention round the year. Other persons are engaged in the demand collection /marketing / delivery of the products in the local area. Total 246 HH engaged in this activity after intervention

Increased in Assets: The project interventions has taken the initiative for the establishment of Input-Output centre for the facilitation of the production unit and formed producer groups for the supply of soybean.

Bhoop Singh – The Kuroiler bird rearer

Introduction

The project got in touch with Bhoop Singh when the cluster office of the project was started in Jogiyana village of Tehri district. He was primarily engaged in live stock rearing. It was noticed that in-spite of being handicapped, he was an expert driver having taught driving to almost all other drivers of the area. At this time Bhoop Singh was under debt, having a big family to rear, less land for cultivation and having made huge expenses in medical treatment as the major challenges ahead.



The project facilitated him through the project camps to obtain the handicap certificate and Rs. 400/- as fixed monthly pension from the existing Government Scheme.

Project Intervention: The project decided to support Bhoop Singh through the Kuroiler activity. A poultry cage and a few birds were provided initially. After gaining the experience with the first lot of birds reared, Bhoop Singh was ready for more. Seeing his enthusiasm, the project planned to place a mother unit with Bhoop Singh. Support was provided to attend a training program on poultry rearing organized by the Uttarakhand Poultry Development Board for which Bhoop Singh contributed Rs.1000/-.

Setting-up of Mother Unit: After the training, the project facilitated purchase of the initial lot of 500 birds as demonstration. The unit was operated successfully and 50% of the cost was repaid from the profit. Bhoop Singh has successfully completed 5 rounds of this rearing with first three rounds of 500 birds and thereafter 2000 and 1500 birds at full cost.

Outcome

1. A gradual increase in income leading to stability has taken place which is detailed in following table:

SNo	No. of Birds reared	Cost Rs	Contribution Rs.	Selling Price/ Bird Rs.	Profit Rs.
1.	500	9000	6500	30	8500
2.	500	9000	9000	30	6000
3.	500	10000	10000	32	6000
4.	2000	50000	50000	32.5	15000
5.	1500	37500	37500	38	13000
Total income out of five cycles					48500

2. Bhoop Singh has developed good market linkages with meat sellers and is regularly supplying them with chicken meat @ Rs.80/kg. He is also directly selling the birds @Rs.100/kg and eggs @ Rs.5/kg from his home.

Message from Bhoop Singh

If any work is done with full dedication and efforts, success is guaranteed. A person should have zeal to work and no work is small. He believes that everyone should dream what he feels is impossible for him.

SHG Federations link up with TATA to sell tea in Himalayan villages



Life is tough in the mountains and the long distances that people travel, many times on foot and sometimes by vehicle, monotony, braving the cold season requires an elixir that can take care of the human body and spirit. Tea fits in to the said human requirements and tea drinking is a favorite pastime and necessity in mountain areas.

The IFAD supported Livelihoods Improvement Project for the Himalayas in Uttarakhand (ULIPH) has been working in 17 development blocks of five districts in the State since 2005. The project has been mandated to form nearly 4000 women SHGs and their federations and support them through economic linkages by creation of microenterprises. The project is covering approximately 43,000 of the poorest households in the 959 project villages.

The community mobilization part under the project has been spearheaded through the facilitation of 6 partner Non-Government Organisations in the project villages. The business activities for the project SHGs are being initiated through a Section 25 Company of the project. A total of 768 SHG have been formed in the district under the project. The cumulative savings of these SHGs is Rs.6.9 million with average savings of Rs.9000/SHG. The average savings of each SHG member is approximately Rs.800. Cash credit limits worth Rs.12.29 million has been sanctioned for 485 SHGs from commercial banks. Intra-loaning amount for the SHG members is Rs.18.82 million. A District Management Unit provides implementation and coordination support for the project.

Challenges:

Small and fragmented landholdings, unirrigated lands, lack of proper education, entrepreneurial confidence especially amongst the youth, viable income generation opportunities, infrastructure and market support.

Background:

In the earlier phases of the project the project started the process of understanding the project villages and its diversities and creation of awareness programs by using a participatory technique called Aajeevika Sandesh Yatra. This comprised of project teams moving from village to village mostly on foot explaining the project objectives, consumer right awareness etc using folk media, film shows. It was revealed during this process that since most of the project villages were remote, a lot of adulteration in food items was being carried out and the items were being sold at the same price as that of the branded items. One of the items that repeatedly

caught the attention of the project team was tea which is a widely used item in all households.

During one of the field surveys conducted by the project observation of the high level of tea consumption in the project villages was made. It was realized that the tea consumed by the villagers was of an inferior quality as the same tea leaves was used a number of times for preparation.

During the Aajeevika Sandesh Yatras the project team was covering the project villages on foot and the team members always were ready for a cup of tea in the shops. The project team members observed that while they were waiting for the tea to be brewed a slight stench would be present. An understanding gradually started emerging and discreet queries started by the project staff. The worker in one of the tea shops became friendlier with the project staff. It is he who explained that the same tea leaves were used many times. The shopkeeper will not throw the tea leaves after use. Instead the tea leaves are collected in a container. During the evening the used tea leaves were washed, dried and used again the next day. This process was repeated at least three times. After this the tea leaves become powdery and dusty. These are then dried, packed and sold to other intermediaries who mix it with loose tea leaves, repack and sell it again especially to villagers of remote villages. The project team was appalled by this revelation and it was decided that this knowledge be shared with project partners especially the NGOs.

This finding triggered a process of discussion amongst the project stakeholders including partner NGOs to find alternatives to the current situation. As the project supported SHGs had started maturing this issue was keenly discussed with the SHGs also. A preliminary assessment carried out by the stakeholders on the existing tea marketing patterns in the project villages revealed the low quality of tea availability in the area. Thereafter it was decided by the SHG members along with the partner NGO Garhwal Vikas Kendra and project staff that the process of dialogue should be initiated with Tata tea. This decision was taken as the presence of TATA tea in the local markets was already established. The NGO Garhwal Vikas Kendra was given the responsibility to initiate the process of discussions with the TATA tea dealer located in Dehradun. The TATA agni variant was shortlisted as it was cheaper than other prevalent brands of the company.

Tea market statistics in Paligar subcluster:

The operational area of the Paligar sub-cluster federation covers 5 villages comprising of total 222 households of whom 155 are members of SHGs. All members of the households drink tea at least 4-5 times in a day. Milk availability is very less and hence children also drink tea.

The average tea consumption per household per month was estimated at 1.5 kg. This works out to consumption of 3.93 tons of tea per year in this cluster. At market rates of Rs.200/kg this works out to Rs.7.99 lakh worth of potential market capitalization from the tea retail business. The estimated profitability of managing a 50% market share of tea for the federation can work out to Rs.2.27 lakh/yr.

After a series of discussions it was agreed with tata tea that they will be able to supply the tata agni brand provided the federations give a regular demand and pay in advance. This required that the federation make an investment to purchase the tea and sell it subsequently at their own risk. Initially only one federation namely Paligar subcluster federation took the initiative and risk to purchase 300 kg tea @ Rs.143/kg. The amount required ie Rs 43000 was pooled in by the federation members from their own savings and a cash credit limit was also taken from the bank. Initial calculations made by the paligar sub-cluster federation revealed that the profitability of selling tea was more in the small packs of 50 gm (Rs.57/kg of tea sold) as compared with larger packs of 250 gm (Rs. 9/kg) and one kg (Rs.19/kg). Hence it was decided that more packs of 50 gm each would be promoted which is evident from the following table:

Quantity	Purchase price Rs/kg	Total expenditure in purchase Rs	Sale price Rs/kg	Net profit Rs
100 packets of 1 kg	143	14300	162	1900
400 packets of 250 gram	143	14300	152	900
2000 packets of 50 gram	143	14300	200	5700
Total 300 kg		1,21,836		8,500

On the occasion of the International Women's Day ie 8 March 2009 the Honourable Minister of State for Social Welfare and Disaster Management, Government of Uttarakhand who was also the local MLA was invited by the federation members to officially launch the TATA tea program in the district. The ceremony was attended by the Chairperson of the State Women Commission, Vice President of Zila Panchayat, Tehri, PRI and SHG members also participated in the ceremony.

The federation members of the Paligar subcluster were ecstatic as the tea that was purchased by them was sold by them on the day of arrival of stocks. The federation was richer by Rs.8500/ in a single day. This was beyond expectations.

As of date the Paligar sub cluster federation have repeatedly purchased the tea. More than 1.5 tonnes of tea have been purchased and a net profit of Rs.42,500 earned by the federation from this activity. Word spread rapidly of this and the other federations gained confidence and also started working in the same direction. This was in December 2008.

This period was just after the economic meltdown which led to increase in the prices of the tea. However TATA continued to provide the tea to the federations as per earlier prices under its Corporate Social Responsibility program of *Gaon Chalo* (Go to the villages). The print rate of the tea however increased as per market elasticity in packings of one kg (12% increase/kg) and 250 gram (14% increase/kg) except the 50 gram which remained the same as earlier.

Quantity	Purchase price Rs/kg	Total expenditure in purchase Rs	Sale price Rs/kg	Net profit Rs
352 packets of 1 kg	143	50336	182	13728
1600 packets of 250 gram	143	57200	180	14800
2000 packets of 50 gram	143	14300	200	5700
Total		1,21,836		34,228

As of date the federations in Tehri district have sold over 23 quintals of tea earning a net profit of over Rs 85,000/.

Outcomes:

- Increases in income:** The women of the federations are getting the product at less prices in comparison with other products available in the market. The total net earnings made by the federation members was Rs.85,228 from a total turnover of over Rs.3.5 lakhs.
- Rapid spread effect and linkages:** Starting from 300 kg and uncertainty of market responses the project federations have expanded this activity in all four development blocks. A total of 23.52 quintals of tea has been bulk purchased and sold in retail. The women are now contacting the dealer themselves making payments in advance for the product.
- Healthy competition:** After getting first-hand experience of bulk buying and realising the potential of rural retail markets five women of one SHG have taken loans from the CCL sanctioned to them. On an average one woman has taken a loan of Rs.10-20 thousand through their SHGs and invested in ration and cosmetic shops. They attribute the gain in self confidence to the business experience through bulk purchases.
- Increase in self-confidence and change in social status:** By engaging in small income generating activities the self confidence and esteem of the women has increased. They do not have to ask for money for small personal requirements from their menfolks. This has boosted their self confidence and increased their say in the household decision making. Particularly the increase in small personal incomes have been utilized for educating the children especially the girl child, health requirements, small improvements in the living standards including food and house repairs.
- Emerging diversification patterns and trends:** With confidence gained by selling one item the SHG federations are now planning to repeat their successes with TATA salt, another daily use item. They also want to produce detergent powder, phenyl, agarbatti which are used almost daily and have to be purchased. A training program for this has been conducted by the project. Reduction in household expenditures is also income gained, it has probably been realized.

Going to those villages where the tea business is gradually being taken up by the SHG federations has its own benefits for the project staff as well as the guests of the

villages. Tea is offered whose quality is assured; you are welcome and confident smiles in the faces of the women are evident. The tea selling process is continuing in the project villages and the movement rapidly replicating to adjacent villages and blocks. The markets which were earlier restrictive have become friendlier and started working for the poor especially the women. For the project this intervention provided an important insight of participatory business planning and implementation with the poor community members without spending any money.

Enhancing Livelihoods through weekly markets

Weekly markets (Saturday and Sunday Haat) have been successfully promoted with the objective to develop local sustained markets for providing better prices of their local produce to producers, promote productions and develop linkages between farmers and various departments. For successful implementation of this innovative concept, following strategy/process was followed.

- Weekly market and the potential of the program concept note floated to all stakeholders and meeting district key officials for initiation of the market, hold stakeholder meeting to explore the strengths, potentials, challenges and opportunities with farmers, district staff, police, taxi union, line depts, NGOs & finalise the dates.
- Wide publicity of weekly market through newspaper, pamphlets, personal communication and other audio-visual techniques.
- List of marketable products prepared which ranged from vegetables, fruits, spices, nuts, grains, pulses, milk products, honey, processed foods, handicraft articles etc. The products to be locally produced or prepared and only retail marketing permitted.
- On previous day of the market, a study of existing rates of various marketable produce carried out.
- On market days a meeting of the farmers/sellers (selling their produce) was organised for finalisation of the day's rate list and displayed on the main board of the market.
- Special arrangement was done for transport of produce with the help of Taxi Union.
- Trade Union supported for Weighing Machines for the initial two months.
- For proper management and maintaining law and order situation, police team gave its full cooperation.
- The line departments were motivated for display/demonstrations of their schemes and technical knowhow for farmers during these days.
- Publicity of the event led to complete sale of the produce. Arrangements of balance produce (if any) was done by linking with major hotels/restaurants.
- Proper monitoring and documentation of the entire process, details of sale, details of farmers carried out.



The main accomplishment of this successful endeavor can be summarised as:

- Successfully running at 5 locations.
- Total 215 markets so far organized.
- 175 farmers directly benefited.
- Total business worth Rs. 15 lacs till August 2009.

Impact of weekly market can be seen in the form of:

- More quality seed requirement on cost,
- Increased area under production, use of improved technology like poly tunnels, polyhouses, vermi composting etc,
- Development of business sense,
- Collective production and marketing,
- Awareness towards grading and packaging,
- Increased convergence with line departments for inputs.

These markets are developing as community platforms, where producers get better prices of their produce and on other hand consumers get fresh products at reasonable cost. This effort has got remarkable success for breaking the nexus of intermediaries and made producers direct reach to the consumers. In Devaldhar cluster, CHIRAG has formed market committee of women for proper management. The role and responsibility of committee is:

- Cleaning the place where market is being organized
- Assure products availability as per the market demand.
- Market survey and accordingly fixation of rate.
- Make proper arrangement of surplus.
- Service charge collection from sellers.
- Record keeping of sold commodity.
- Time fixation
- Committee consists of 8 members and each member has a specific role and responsibilities.

Advocacy: when women unite against adversity

Vulnerabilities for the women especially related to traditional child births, travel over difficult terrain to collect fodder, fuelwood and water are some of the areas where they are not able to contribute optimally in the development process. Health services are not available in far off areas and women are vulnerable especially during pregnancies and deliveries. In Tehri district of Uttarakhand state in north India, the IFAD assisted Livelihoods Improvement Project for the Himalayas has been working since 2005. In the district a total of 8894 HHs have been organized into 765 SHGs out of target of 800 SHGs with the help of 6 NGO partners.

Pratapnagar block in Tehri district boasts of the Tehri dam, the biggest in Asia. However the construction of the dam also increased the distances that villagers have to travel to reach the nearest markets and infrastructure facilities. The vulnerability is especially more for the women as health services are even further off now. It now takes 4 hours (120 km) to reach the nearest health centre if transport is available as compared to one hour (20 km) before construction of the dam.

Out of the total 1409 households present in 20 villages, 1133 households are covered under 90 project SHGs. The meetings of SHG members is held regularly every fortnight to discuss important issues related with their lives and one of the important priorities that emerged repeatedly was the lack of health care facilities manned by trained women health staff in near proximity to the villages and the long distances to be traveled to avail health facilities especially after the construction of the dam.

The project has developed a special package on health issues faced by women and the presentation of the different modules is done in a systematic manner in the SHG meetings. One of the module focuses on women's reproductive health and when the women felt that this module is no good as it is not possible for them to travel the long distances to avail institutional deliveries as the primary health centre building existed but without a lady doctor and support staff. The project staff facilitated a discussion on this issue and tried to identify the various and possible alternatives. During the discussions the issues were thrashed out and it was decided that the issues be placed before the District Chief Medical & Health Officer and action sought.

At this time the district administration organized a meeting to look into the grievances of the persons of Pratapnagar block. In this meeting the delegation of project SHGs participated and presented their case in front of the district officials. The women were assured that their grievances would be resolved soon but nothing happened. This was not the first time that only assurances were given to the women. In fact this was the third time that women had received only assurances and this was enough to make their resolve even stronger.

The women united once again in the project cluster office and chose three members from each SHG who would now meet the local Member of Parliament who happened to be visiting his constituency at that time.

In a well planned move the MP was met with a strong contingent of 300 women SHG representatives and their case presented once again. It was the first time that the MP had seen the women of his constituency united for a much required development cause in his area. Immediately the phones started ringing in the district administration. The MP directed the district magistrate to resolve the issues of the women within one week, gave his written commitment to the SHG members, sanctioned an amount of Rs.0.8 million from the MP Local Area Development fund for procuring and running an ambulance for the area and the provisions for availability of a lady doctor twice a week and the availability of a full time pharmacist.

The women of the area have benefited from the presence of regular hospital staff and increased their confidence to tackle larger issues related to their development. The district administration also took positive note of the manner in which the issue was tackled by the women and the visibility of the health department has increased tremendously. Subsequently a number of health camps organized by project in convergence with the health department for the mentally and physically handicapped were organized successfully. Tehri district has now achieved 100% coverage for benefiting eligible persons for government pension schemes for old aged, widow and mentally and physically handicapped.

The women had sensed victory. One of the most important development issue faced by them had been successfully tackled. They moved to the next issue, of stopping production and sale of liquor from Chaudhar village the most infamous for liquor peddling in the area. The challenge was great as the government revenue department had been unsuccessful so far and no support from the men, only opposition. This time also the issue was settled with ease in a systematic manner. Other villages of the area are emulating the example by stopping the production and sale of liquor from their villages. The advocacy efforts of the Pratapnagar SHGs are already role models and the project is complementing their efforts for sustained development activities.