

RIU

Helping themselves out of poverty

Validated RNRRS Output.

Self-help groups are being used to improve the lives of poor, vulnerable women in peri-urban areas. The poorest women in such locations often have no assets and very little time. And, most feel trapped in a situation they feel it is impossible for them to change. As a result, development efforts find it very difficult to motivate or help them. Self-help groups such as those set up in Karnataka (India), however, empower women, allowing them to pool their resources and find ways to earn an income. They can also provide women with the support they need to cope with partners who damage the financial stability of the family by drinking and gambling—two common problems in peri-urban areas.

Project Ref: **NRSP30:**

Topic: **6. Promoting Success: Partnerships, Policy & Empowerment**

Lead Organisation: **University of Wales, Bangor, UK**

Source: **Natural Resources Systems Programme**

Document Contents:

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Description

NRSP30

Research into Use

NR International
Park House
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Aylesford
Kent
ME20 6SN
UK

Geographical regions included:

[India](#),

Target Audiences for this content:

[Crop farmers](#), [Livestock farmers](#), [Fishers](#), [Forest-dependent poor](#),

A. Description of the research output(s)

1. Working title of output or cluster of outputs.

In addition, you are free to suggest a shorter more imaginative working title/acronym of 20 words or less.

Title: Community Mobilisation for Self Sustaining Development In Africa and Asia

2. Name of relevant RNRRS Programme(s) commissioning supporting research and also indicate other funding sources, if applicable.

- Natural Resource Systems Programme, DFID
 - Natural Resource Management Action Plan Development for Hubli Dharwad PUI
 - Enhancing Livelihoods and NR management in peri-urban villages near Hubli Dharwad

3. Provide relevant R numbers (and/or programme development/dissemination reference numbers covering supporting research) along with the institutional partners (with individual contact persons (if appropriate)) involved in the project activities. As with the question above, this is primarily to allow for the legacy of the RNRRS to be acknowledged during the RIUP activities.

R7959

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4. Describe the RNRRS output or cluster of outputs being proposed and when was it produced? (max. 400 words). This requires a clear and concise description of the output(s) and the problem the output(s) aimed to address. Please incorporate and highlight (in bold) key words that would/could be used to select your output when held in a database.

The cluster of validated outputs in the RIUP list, which is being proposed for upscaling in Africa includes:

- Community Mobilisation
- Participatory planning (to address concerns identified by the primary beneficiaries)
- Participatory market appraisal implemented through MOVE, a new tool to help the poor understand and access markets

Access to low cost credit for the poor is a major problem where the poor are often subject to exploitative terms. During emergencies and even for small consumption needs such as health, education and so on women have to rely on loan sharks.

The output proposed in the RIUP list, namely community mobilisation emerged as a key new goal of the R8084 project as it was found that poorest, assetless, illiterate women are the hardest to help. This is because they have no assets, very little time, are often unmotivated and fatalistic, and are so entrapped in their situations that they do not know how to get out of it and neither does anyone else. Thus these groups need special attention, far more capacity building, time and support and a lot more effort and initiative is required on the part of institutions working with them. Thus, **community mobilisation** especially using the self help group mechanism was found

as an essential pre-condition to their effective participation

The purpose of the peri-urban projects was to formulate plans to implement natural resource management strategies for peri-urban areas which benefit the poor. Despite diligent efforts on the part of the NGOs, the needs of the poorest landless women were under-represented. When engendering the action plans, women were interviewed separately and what they highlighted were two broad, albeit distinct, gender concerns. Essentially these were the lack of access to, and the control over household income streams. The first concern related to livelihoods and the fact that women did not own land, livestock or any form of assets, so that consequently they were unable to access to credit and were caught in reinforcing cycles of poverty. Thus increasing women's access to incomes and assets became a major focus of the project, developing **alternative livelihoods** for women and the landless. This commitment led to a new initiative called Market Orientation and Value Enhancement (MOVE) innovated through working with a group of 30 assetless women which when found successful, was up-scaled in five project villages in 2005, as described in another proforma arising from R8084.

Another broad concern emerged that was a major women's issue, namely control over household disposable income. In the peri-urban project context this included the consequences of cultural change in urbanising environments which saw increased alcoholism, gambling and other habits that had significant impact on financial security and family wellbeing. One of the main reasons for organising women into SHGs was to provide them with a social institution and a pool of social capital from which they could draw the support and confidence to tackle such issues collectively, and to establish informal savings and credit schemes (**ROSCAs**)..

5. What is the type of output(s) being described here?

Please tick one or more of the following options.

Product	Technology	Service	Process or Methodology	Policy	Other Please specify
			x		

6. What is the main commodity (ies) upon which the output(s) focussed? Could this output be applied to other commodities, if so, please comment

These processes were not related to any particular commodity

7. What production system(s) does/could the output(s) focus upon?

Please tick one or more of the following options. Leave blank if not applicable

Semi-Arid	High potential	Hillsides	Forest-Agriculture	Peri-urban	Land water	Tropical moist forest	Cross-cutting
				x			x

8. What farming system(s) does the output(s) focus upon?

Please tick one or more of the following options (see Annex B for definitions).

Leave blank if not applicable

Smallholder rainfed humid	Irrigated	Wetland rice based	Smallholder rainfed highland	Smallholder rainfed dry/cold	Dualistic	Coastal artisanal fishing

9. How could value be added to the output or additional constraints faced by poor people addressed by clustering this output with research outputs from other sources (RNRRS and non RNRRS)? (**max. 300 words**).

These outputs from R7959 and R8084 have some overlap with outputs from other projects with a market component i.e. R8275, R8250, R7151, R7494 those working with farmers organisations R8275, and action planning processes R7562 (R8223, R8193). However the proposed cluster is unique in that:

While those projects target the landed, small farmers, who are producers, R8084 targeted the landless, asset-less illiterate poor;

R8084 outputs work with self help groups and with women, as well as men;

R8084 have market interventions by which the poor themselves can understand the markets through the participatory market appraisal tool;

In addition to commodity marketing R8084 also deals with marketing of value added products (such as packed or finished products);

Other interventions presuppose the existence of a information system that can analyse markets while in R8084 the poor are able to generate their own market information, which is easier for them to understand and manage;

- MOVE can also be applied to those programmes in that it can help user groups do away with intermediaries and generate their own market information.

There is potential then for significant added value from the cluster of proposed outputs (community mobilisation through SHG formation, participatory planning and MOVE) if they are tailored and applied to the African context and to the local situation of different African countries. There are transferable methods and lessons that could be used to promote more successful SHG and community mobilisation in Africa, particularly in countries such as Kenya, Uganda and Zambia which have more progressive supporting legislation. Extending the outputs to include the creation of SHG federations, applying participatory planning at federation and SHG levels, creating linkages with formal financial institutions, creating platforms for interaction with local government would also have positive value addition. Global networks like the Huairou Commission with strong African organisational networks have already expressed interest in replicating these outputs with their member organisations. In the World Urban Forum grassroots groups from around the world asked for capacity building on enterprise and listed marketing as the major stumbling block.

The potential for value added in the Indian context is not so much how to form and strengthen

groups for community mobilisation and participatory planning of potential enterprise developments and management activities, so much as practical business planning using the MOVE methodology. In addition to this there is also a case for gaining added value by extending the outputs to include the creation of SHG federations, applying participatory planning at federation and SHG levels, creating linkages with formal financial institutions, creating platforms for interaction with local government too.

Please specify what other outputs your output(s) could be clustered. At this point you should make reference to the circulated list of RNRRS outputs for which proformas are currently being prepared.

Recognising the caveats given and explained above there is potential for the outputs from R7959 and R8084 to be combined with R8275, R8250, R7151, R7494, and R7562 (R8223, R8193).

Validation

B. Validation of the research output(s)

10. How were the output(s) validated and **who** validated them?

*Please provide brief description of method(s) used and consider application, replication, adaptation and/or adoption in the context of any partner organisation and user groups involved. In addressing the "who" component detail which group(s) did the validation e.g. end users, intermediary organisation, government department, aid organisation, private company etc... This section should also be used to detail, if applicable, to which social group, gender, income category the validation was applied and any increases in productivity observed during validation (**max. 500 words**).*

- These outputs were validated externally through midterm assessments of both projects R7959 and R8084. The mid term evaluation led to a crucial new goal being added namely community mobilisation. Impact assessment of R8084 was conducted by ITAD in January 2005 (NRSP PD 138) which confirmed the impact of the SHG mechanism on the lives of women and contrasted it with the situation of groups in Africa. The "findings on cohesion of groups suggest that where a strong culture of mutually rewarding joint activities, including savings, have been fostered, groups appear to be strong and viable (in India, particularly IDS). Where groups have been formed only on the basis of similar interest in a particular livelihood activity, without previous experience of joint working, there is a fatal lack of cohesion (Ghana)." (PD138 p.102)
- Internally the importance of the SHG mechanism was validated through the process documentation in both projects which found that it was a pre condition for the effective participation of poor women and in R8084 which brought out the importance of such a mechanism in the lives of women in myriad ways especially in enhancing livelihoods and participation in community development. Validation by programme impact assessment PD123 suggested "that the formation of SHGs had led to the political empowerment of the women

involved, and has enabled them to have some influence over the wider community in which they live" and points out that "the SHGs provide legal, as well as literal space, in which the women can do something for themselves. In a society where the household is the most important unit of organisation, and in which income is pooled but under the control of the male household head, this is an important innovation" (PD123 p.13)

One of the most significant legacies of R7959 and R8084 is a strong base of SHGs from which the implementation of future activities can quickly take-off. These six villages have a base of close to 45 new and existing SHGs, each of which has a membership of 10-20 people, that represents close to 1,000 organized people, most of whom are poor and most of whom are women.

NRSP Highlights refer to the impact of the MOVE process as validated by the NRSP mid term evaluation of R8084. After the initial development of the MOVE process which finished in December 2004, NRSP funded a dissemination phase from April to September 2005, where the MOVE process was replicated in five other project villages. Validation of the output was therefore considered to be the degree of success of the replication process. New enterprises with poor, illiterate women were established in each of the five villages. In this instance, the primary stakeholders were considered to be the validators. The social characteristics of the groups to which the validation applied were low income-asset poor women, often of lower castes or Muslim households.

11. *Where and when* have the output(s) been validated?

Please indicate the places(s) and country(ies), any particular social group targeted and also indicate in which production system and farming system, using the options provided in questions 7 and 8 respectively, above (max 300 words).

Validation was conducted in six villages in the Dharwad District Region in Karnataka between January 2004 and September 2005. A total of 60 SHGs were mobilised across all project villages and MOVE was conducted with a total of eight self help groups (160 women) in five villages. The women were all poor and landless. Notwithstanding the focus of the output being cross-cutting, the production system/farming system context was the peri-urban interface. The output has therefore been validated in an arena characterised by dynamic institutional and resource-based change in terms of context of economic, social, political and natural resource management/availability factors. For this reason the output conforms well to increasing the resilience of otherwise marginal livelihoods.

MOVE, as a discrete component, has been validated in the uptake phase of R8084 in 2005 in five project villages. Since then a feasibility study for applying MOVE has been conducted by BPF in the Tsunami affected areas, Tamil Nadu state, as per the request of CARE India. The ILO has also requested a proposal for implementing MOVE in Chamrajnagar and Bidar districts, Karnataka state.

*Current Situation***C. Current situation**

12. How and by whom are the outputs currently being used? Please give a brief description (max. 250 words).

Over 60 SHGs formed as a direct consequence of R8084 still exist in the six project villages around Hubli-Dharwad. The MOVE process was replicated in five villages and these micro-enterprises are still operating over 12 months later. The outputs are overwhelmingly being used by NGOs (as community organizers) and by the poor and very poor.

13. Where are the outputs currently being used? As with Question 11 please indicate place(s) and countries where the outputs are being used (max. 250 words).

Community mobilisation through the formation of SHGs is widely used in India by NGOs. They have also been formed in Bangladesh, Nepal and Sri Lanka. The outputs from R8084 are confined to the Hubli-Dharwad peri-urban interface. It has to be borne in mind that the practice of forming SHGs has been widely adopted by Government and banks for many years prior to this project. However, these SHGs tend to focus on saving and getting access to credit through government programmes and therefore there was little empowerment of the women.

MOVE is currently being used in five villages around Hubli-Dharwad, Karnataka, India. Preparations are underway for the implementation of MOVE with CARE India in Tamil Nadu Tsunami affected areas and with ILO in Chamrajnagar and Bidar districts, Karnataka and both ILO and CARE India have requested proposals from BPF for this implementation.

14. What is the scale of current use? Indicating how quickly use was established and whether usage is still spreading (max 250 words).

SHGs are being formed all over India, and the movement is still spreading, with a total number currently estimated at over 500,000. Most NGOs form groups either in the urban or the rural context, not necessarily in peri-urban environments. The scale of current usage of the outputs directly from R8084 in the peri-urban context is 60 groups over 10 villages. MOVE is in use by 160 poor women distributed among eight self help groups in five villages around Hubli-Dharwad. In the uptake phase, adoption took six months. Usage of the output is still spreading. SHGs also exist in Africa, with varying degrees depending on country.

15. In your experience what programmes, platforms, policy, institutional structures exist that have assisted with the promotion and/or adoption of the output(s) proposed here and in terms of capacity strengthening what do you see as the key facts of success? (max 350 words).

In the case of R8084, promotion of the community mobilization output has been through personal contact. However, in India and in South Asia in general, the environment for establishing SHGs is

favourable. For example, in India banks have promoted SHG formation through the SHG Bank Linkage programme. Government has promoted SHG formation through a series of income generation programmes established at state and national levels.

Internationally the spread of SHGs and other grassroots innovations across countries has taken place through peer learning via global networks and through lateral transfers initiated by bilateral funding institutions.

In the case of R8084, the demand for these particular outputs in African countries has emerged through interaction with member organisations of the Huairou Commission at the World Urban Forum and the Grassroots International Women's Academy held in June 2006.

A great deal of interest has also been shown in MOVE nationally and internationally, as explained more fully in the proforma dealing with that output.

The combined package of participatory planning, SHG formation and mobilisation processes, federation process, financial management systems, and MOVE can be applied to strengthen the organisations of poor women in African countries and help in increasing their access to and control over resources.

Through participatory planning and creating dialogue platforms with government these groups can leverage key resources needed for their community. A tool called the Local to Local Dialogue developed by the Huairou Commission (<http://www.huairou.org/index.html>) has been proven to create spaces for engendering the governance process in eight countries including Uganda. However, simply having access to resources, especially credit, is not enough. Just using this credit to set up businesses that have not been well thought through may also result in failure. To use this credit productively and successfully poor women first need to understand the markets and be able to produce according to the changing market needs and dynamics. Thus the participatory market appraisal tool listed in the RIUP list of outputs, designed for self help groups of poor asset-less illiterate women would be crucial input for sustainability of these SHGs and their enterprises. It is the combination of planning, group formation, community mobilisation and market oriented business training that work together to bring success for the poorest in society.

Current Promotion

D. Current promotion/uptake pathways

16. Where is promotion currently taking place? Please indicate for each country specified detail what promotion is taking place, by whom and indicate the scale of current promotion (**max 200 words**).

In India SHGs are being widely used. In Africa there is mobilisation of women into groups but less extensive as compared to India. India is more advanced than many other countries in community

mobilisation in that banks have become key players making the self help group financial systems more transparent and accountable especially when these are community led and operated. Currently organisations in Africa are engaged in SHG mobilisation to some extent. However other inputs used in Asia can be transferred to strengthen these self help groups.

Internationally MOVE has been promoted with grassroots international networks in events such as the Grassroots Women's International Academy and the World Urban Forum (Vancouver, June 2006). These global networks have been found to be an easy and inexpensive route for promotion of innovations relevant to the grassroots. MOVE has been identified by the Huairou Commission as addressing the need of the hour.

17. What are the current barriers preventing or slowing the adoption of the output(s)? Cover here institutional issues, those relating to policy, marketing, infrastructure, social exclusion etc. (max 200 words).

In India SHG formation as such has been taking place and there is no barrier for that. Where there are problems is in the inputs that are given to the SHGs. Some NGOs focus on just social empowerment, some focus on political empowerment, others focus on savings and credit, some only focus on microfinance but most of them miss out on the livelihood aspect of it, especially the markets.

In India there is no barrier for upscaling and replicating SHG formation as the processes and information systems for monitoring and support are very much in place. The real barrier for the SHG movement in India is putting the savings from these SHG groups to better and more productive use.

The major barriers to the spread of innovations around community mobilisation in the form of SHGs and federations in Africa have been identified as the following:

- International trainers with the background of having worked on community mobilisation and SHG formation;
- The need for capacity building of SHGs and NGOs working at the grassroots level on enterprise development and marketing;
- Suitable training materials and manuals in local languages for field level organizers working directly with the grassroots;
- The linkages to formal financial institutions and enabling legislation as constituted in specific African countries;
- The promotion of group-based mechanisms for savings that are invested in profitable and productive group-based activities, as opposed to lending for consumer credit.
- The need for capacity building of NGOs working at the grassroots on SHG and federation management;
- Marketing infrastructure and institutional arrangements around marketing suite to the

circumstances of small producers and those without a secure capital asset base.

- A network of NGO, community-based and other institutions able to provide spaces for learning exchanges, that can be spread nationally and internationally.

18. What changes are needed to remove/reduce these barriers to adoption? This section could be used to identify perceived capacity related issues (max 200 words).

Here it is assumed that barriers to adoption refers to transferrance of approaches developed in R8084 to Africa.

- A strong resource team of international trainers with the knowledge on SHG formation and management, Federation management and income generation activities and marketing are needed for the quick transfer of these best practices.
- Policy and advocacy measures are needed to ensure that the required enabling legislation for linkages of SHGs to formal financial institutions and for marketing.
- For such advocacy measures there needs to be a critical mass of SHGs to bring such measures to effect.
- Training on entrepreneurship development and on the markets (MOVE) is needed for the productive use of savings and credit at SHG and NGO level.

19. What lessons have you learnt about the best ways to get the outputs used by the largest number of poor people? (max 300 words).

In Asia the major lessons include:

- Where SHGs have been center-staged in planning, implementation and monitoring, the development outcomes have been more equitable, accountable and sustainable.
- The importance of civil society in establishing the legitimacy of the self help group concept has been instrumental for the acceptance on the part of financial institutions towards extending credit to them.
- Acceptance on the part of mainstream institutions such as government agencies and banks of the SHGs of the poor being bankable has in turn been a major facilitating factor to the further growth of the SHG movement. This has been legitimized in the form of several state and national poverty alleviation programmes specifically designed for SHGs.
- Enabling legislation and policy formulation has been passed in India in several forms. These include
 - The passing of state acts in Orissa and Andhra Pradesh, India to facilitate the formation of cooperatives and the self help groups
 - In West Bengal the Panchayati Raj and Rural Development Departments are now facilitating the formation of elected bodies (called the Gram Unnayan Samitis or the GUS) where SHG participation has become mandatory. Here SHGs as part of the GUS

will be contracted to by local government.

In Africa the existence of strong regional networks that can spread these innovations quickly and effectively can help build this critical mass necessary for advocacy and legitimacy.

Impacts On Poverty

E. Impacts on poverty to date

20. *Where have impact studies on poverty in relation to this output or cluster of outputs taken place? This should include any formal poverty impact studies (and it is appreciated that these will not be commonplace) and any less formal studies including any poverty mapping-type or monitoring work which allow for some analysis on impact on poverty to be made. Details of any cost-benefit analyses may also be detailed at this point. Please list studies here.*

- Impact assessment conducted at the end of R8084 by ITAD in January 2005 (NRSP PD 138)
- Gender in Peri-urban India was an independent assessment done by Cambridge University (PD123)
- Process Documentation of R7959 and R8084
- Before and end of project surveys
- Participatory monitoring and evaluation
- Initial impact studies on MOVE
- NRSP highlights which discusses MOVE

21. *Based on the evidence in the studies listed above, for each country detail how the poor have benefited from the application and/or adoption of the output(s) (max. 500 words):*

- *What positive impacts on livelihoods have been recorded and over what time period have these impacts been observed? These impacts should be recorded against the capital assets (human, social, natural, physical and, financial) of the livelihoods framework;*
- *For whom i.e. which type of person (gender, poverty group (see glossary for definitions) has there been a positive impact;*
- *Indicate the number of people who have realised a positive impact on their livelihood;*
- *Using whatever appropriate indicator was used detail what was the average percentage increase recorded*

Marketing components within projects are not novel, but MOVE represents the first time that a group suffering from multiple social disadvantages (being women who were either landless and illiterate or both, and in some cases low caste) has been trained from scratch to understand the value addition chain, analyse markets, identify opportunities, develop products, sell them at a profit and then re-invest profits back into the business. Internal monitoring done on MOVE shows

that five groups continue their businesses 12 months after MOVE training has ended and have resulted in 50% rise in incomes.

SHG formation has had many impacts at the personal as well as at the social level. An independent assessment done by Cambridge University (PD123, p13) found that *SHG* formation led to various forms of empowerment: personal, social, political and economic Training and exposure visits increased their awareness level. Women said that they were more confident to go out of their houses alone and speak to any man in the village or in any government agency. The *SHGs* have saved and taken loans for starting income generating activities like dairy, goat rearing, poultry, tailoring, soap making and bangle selling to name a few. This has improved their earning, thus enhancing their livelihoods. Relief from moneylenders is one of the important outcomes of *SHG* formation where the poor were entangled to the moneylenders. The *SHG* members there are now moving away from taking loans from moneylenders to taking loans from the *SHG*. They feel less burdened and have a sense of pride that they are helping themselves and others.

Data shows that among the loans taken, 42.2 percent of these loans were taken for production purposes. These production loans were taken to enhance or expand existing livelihoods and some were taken for new livelihood options. The new livelihood options provided supplemental incomes to existing livelihood options. Of the 63 loans taken for income generating activities most women cited these as needed for running businesses (40) while the second major livelihood option was the operation of shops (13). Most loans taken for natural resource based livelihoods (293 loans) were for agriculture (57.3 percent). The second major option was livestock related livelihoods (32.8 percent). Other significant options included the fodder, fruit, vegetables and flower businesses (8.5 percent), which are clearly more lucrative options for the peri-urban communities. Among the new occupations added by *SHG* members, the largest category of new occupations initiated included poultry, goat rearing, dairy and then soap powder manufacture. These occupations were a direct result of the project interventions.

Average savings per poor *SHG* member increased from £3.80 in 2001 to £28.50 in 2005 (data from PD138). From an initial interaction with banks of almost zero, especially amongst illiterate women, 91 percent of all *SHG* members visited banks in 2003 and 92 percent visited in 2004. This shows now a high degree of familiarity on the part of most members in dealing with bank transactions. When looking at the government institutions, the proportions of *SHG* members visiting the Gram Panchayat (village cluster administration) over the two years was 77 percent.

Environmental Impact

H. Environmental impact

24. What are the direct and indirect environmental benefits related to the output(s) and their outcome(s)? **(max 300 words)**

This could include direct benefits from the application of the technology or policy action with local governments or multinational agencies to create environmentally sound policies or programmes. Any supporting and appropriate evidence can be provided in the form of an annex.

Direct and indirect environmental impacts are hard to quantify. Community mobilisation using the outputs have shown a positive environmental benefit where communities have chosen to plant trees and repair and install new water saving and water-harvesting technologies. The formation of SHGs was central to this community action. Small-scale enterprise development is likely to be neutral in environmental impact. Participants may be more likely to engage in local travel, but this would be a consequence of almost any economic development.

*25. Are there any adverse environmental impacts related to the output(s) and their outcome(s)?
(max 100 words)*

Unlikely, but would be enterprise specific.

26. Do the outputs increase the capacity of poor people to cope with the effects of climate change, reduce the risks of natural disasters and increase their resilience? (max 200 words)

This is not the primary objective. However, as explained previously, the outputs helps build people's livelihood resilience overall and therefore changes brought about by natural disasters or shifts in climatic conditions that changes the nature of their enterprise, would be addressed by the enhanced social capital, planning for change and the MOVE methodology of adaptation to local conditions.

Annex

Examples of Demand

Click below to view the related information

[PF_NRSP30_Annex.pdf](#)
