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**FROM THE DUNG HEAP TO SELF-RELIANCE:
A CASE STUDY OF A WOMEN'S EMPOWERMENT
PROGRAM IN A VILLAGE IN MAHARASHTRA**

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FROM THE DUNG HEAP TO SELF-RELIANCE: A CASE STUDY OF A WOMEN'S EMPOWERMENT PROGRAM IN A VILLAGE IN MAHARASHTRA

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I write this story of the struggles of poor women, who seek to rise phoenix-like out of a life of abject poverty to carve better lives for themselves and their families, against the backdrop of the ongoing convulsions in Indian society. The rapid economic transformation in the country (particularly in the post-liberalisation decade) has undoubtedly benefited the highly skilled and educated sections of the population by enabling them to access employment opportunities in a global market. The cascading effect of this economic upswing is seen in the changing urban landscapes with their high-rise buildings, shopping malls and flyovers. Beneath this facade of economic growth, however, are stories (waiting to be told) of the steady impoverishment of vast sections of the workforce. Underneath this stockpile of stories of suffering, despair and misery are yet another set of stories of people who have not only been callously overlooked in the process of development that the country has adopted since Independence but have also been disadvantaged by it. The story that I am going to narrate however is not one of untold misery, but rather of courage, hope and intrinsic human dignity in the face of insurmountable odds. It is a story of how a little bit of help and intervention by the Mahila Arthik Vikas Mahamandal Limited (MAVIM) has enabled a group of women living in one of the most dismal villages of Maharashtra to literally climb out of the dung heap of poverty, by turning the dung heap in their village into a source of income. The story aims to underscore the challenges that MAVIM faces in trying to empower women to rise above poverty. Locating these efforts within the context of the current challenges posed by the fast-changing economy, it seeks to assess the impact of the Swarna Jayanti Gram Swarozgar Yojana (SGSY) program, a poverty alleviation measure adopted by the Government of India.

The story that I am going to narrate is set in a little village called Pelhar in Thane district. Pelhar lies on a national highway about 38 km from the district headquarters of Thane district in Maharashtra.

The district

Thane district is the northern tip of the Konkan region of Maharashtra, comprising an area of 9558 km². Flanked by the Arabian Sea on the west, the district shares its northwestern border with the union territories of Dadar, Nagar-Haveli and the state of Gujarat. On its eastern border are the districts of Nashik and Ahmadnagar and on its southeastern border is Pune. Thane touches Greater Mumbai in the southwest.¹ Thane is a land of geographic and ethnographic diversity, with its rugged mountains, thick forests and fertile plains. Important rivers like the Vaitarana and Ulas flow through its plains. Historically, the region was part of the North Konkan district (with Thane as its headquarters) and comprised a larger geographical area. Since the creation of the state of Maharashtra, the district has undergone considerable reorganisation for administrative reasons. Thus the current boundaries of the state reflect

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1 Government of Maharashtra, *Maharashtra State Gazetteers, Thane District* (Revised Edition), Gazetteers Department, Bombay, 1982, p 1.

administrative conveniences rather than geographical boundaries.²

Thane is a district of marked contrasts. On the one hand, it is industrially advanced, with highly developed industries in chemicals, cars, pharmaceuticals, artificial fibres, plastic and plastic goods, fertilisers, insecticides, paints, edible items and so on in centres like Ulhasnagar, Kalyan, Bhiwandi, Virar, Vasai and Palghar. This industrial belt has a large urban, migrant population. The region has also developed (because of its proximity to Mumbai) as a highly industrial satellite town of Mumbai with an urban population that commutes to Mumbai. On the other hand, there is a vast rural/tribal hinterland comprising Talasari, Jawar, Mokhada, Dahanu, Vada and Palghar tashils (administrative subdivisions in a district) that has been left untouched by the process of development in the surrounding areas. About 42 per cent of the villages in the district are not connected by all-weather roads and face the problem of being cut off during the monsoons. Many of the villages in the remote tribal and rural areas do not have adequate access to drinking water and only 15.7 per cent of villages have access to medical facilities.³ With a population of 8.1 million (and population density of 850 persons/km²), Thane is the second most populated district in India.⁴

The village

Nestling at the foot of gentle hill slopes and forests, Pelhar is one of the most dismal villages in India. It is a fairly large village with an approximate population of 5000 people, living in 1000 to 1200 homes. The village is part of the Pelhar gram panchayat (village council) made up of twelve padias (hamlets). The population data provided by the Pelhar gram panchayat indicates that the area has a population of 12 072 persons (6206 males and 5866 females) living in the twelve hamlets/villages and there are about 495 families living below the poverty line (BPL). Located on a national highway, Pelhar does not conform to any stereotyped vision of an idyllic Indian village. It is a village with few trees, plants, streams or ponds. It is a village that was once flourishing and green, that has slowly turned arid. This change is apparent as one gazes at the hills and sees the rich forests that are even today inhabited by wild animals. The village is not parched dry by the summer sun relentlessly beating down on the landscape, nor because of pollution, smog, acid rain or any of the environmental disasters one expects in the world today. Rather, the village has been slowly poisoned by cattle dung. Within the village are rows of buffaloes housed in sheds, and mounds of manure. A total of a little more than a thousand buffaloes are housed in about 100–150 sheds.

The economy and its impact

The demand for dairy products from the urban centres of Thane and Mumbai meant that the

2 Ibid, p 2.

3 There is a marked difference in the health status of the people in the tribal and non-tribal areas of the district. There are inadequate medical facilities in the rural/tribal areas. Consequently the people suffer from malnutrition and anaemia as well as parasitic infections and seasonal diseases like diarrhoea and dysentery. Maternal and child morbidity/mortality in the region are also high. These problems are aggravated by the health-seeking behaviour of the people, as they continue to rely on local faith healers.

4 The demographic profile of the district is as follows: total population 8 128 833, which is 64.64 per cent urban and 35.36 per cent rural. The sex ratio is 857 women to 1000 men, as against 922 for Maharashtra as a whole. A matter of concern here is the decline in the sex ratio by 22 points during the decade of 1991–2001. The literacy rate in the district is 81 per cent and the female literacy rate is 74 per 100 males (Census of India 2001, Series 1, *Provisional population totals*, Paper 1 of 2001, p 114, Table 1).

village was the ideal location for dairy farms, particularly as there is no shortage of water in the village. A dam has been built on the hillside to store the mountain streams cascading down the hills. As Lahubai, a tribal woman remarked, 'the dairy farms were established in the village after the construction of the dam'. These huge farms owned by a conglomerate of faceless entrepreneurs (who do not live in the village and are not part of the village community) have degraded the ecosystem of the village. All one sees in this depressing landscape is cattle dung. The dung pollutes the water holes, chokes the plants and kills the natural ecosystem of the region. The indigenous tribes (the Warlis, Kunbis, Malhar Kholis, Kathkaris, Omit Kunbis and Wadars) have gradually given up their struggle to cultivate their paddy fields or to grow vegetables or fruit as the cow dung and the polluted water from the cattle sheds flood into their fields. They have also given up all attempts to rear domestic animals or raise hens in their backyards as the animals and birds do not survive in the polluted environment.

Those residents who were able to articulate their grievances now receive rent from the dairy owners for the use of their fields. This is not possible for the poor, however, as they depend on the goodwill of the dairy owners for their daily wages and also for loans as and when they require. They have silently given up their struggles to make anything grow in their fields. Without any form of greenery, there are no shelters for people or animals from the scorching sun that beats down on the plains. The few brick houses in the village have asbestos roofs and look dull and depressing. The people in the poorer section of the village live in makeshift huts, partly built with mud walls, partly with broken asbestos sheets, palm leaves and plastic sheets. There is cattle dung everywhere. The stench near the cattle shed is overpowering. The people look undernourished and unhealthy, and are entirely dependent on a cash economy.

Despite the abundance of water in the area, they are forced to depend on piped water, for which they pay a tax of Rs 180 per household to the village council. The tribal communities are allowed limited access to the forests to collect firewood. Nevertheless, they too face harassment by the forest guards. The other poor families in the village buy the firewood from the tribal families. But there is no guarantee that they will receive the firewood, even if they give money in advance, as the forest guards arbitrarily restrict the entry of the tribal groups into the forests. Each family is allowed only two or three litres of kerosene per month from the fair-priced shops at the rate of Rs 11 per litre. They buy the rest of the kerosene they require at almost three times that cost.

The repercussions of the surfeit of cattle dung and urine in the soil has meant that the people are unable to supplement their diets by growing kitchen gardens or fruit trees near their homes. All the fruit and vegetables are brought from outside the village. Sadly the cost of these fruit and vegetables is extremely high because of the proximity of the village to the national highway. There is a demand for expensive fruits, like mangoes and pineapples, and vegetables like cauliflower, cabbage and French beans from the eateries that cater for the travellers on the highway and the employees of the water works department, who live in a nearby enclave. The poor do not have access to these foods.

The village has electricity, STD and ISD booths, a private doctor and a medical store; but it only has a primary school up to Standard 4 and a sub-centre of the Primary Health Centre (with only a resident nurse; the doctor visits the village only once a month). The nearest Primary Health Centre is 5 km away in Chandansar. The children have to travel 5 km to attend upper primary school up to Standard 7 in Nalasopara and 8 km to Vasai to attend high school.

The existence of a rich dairy economy in the area has in no way mitigated the poverty of the local people. The dairy owners do not employ the local people in the dairy farms. They prefer to

hire cowherds from Uttar Pradesh on the pretext that the local people are not strong enough to milk the buffaloes and take care of the animals. The migrant cowherds from Uttar Pradesh do not interact with the local population. They too experience alienation, for they are away from their families and are housed in dehumanising conditions. They are expected to live on wooden scaffolds built on the cattle sheds.

The only source of income that the local people have is loading manure into trucks, to be carted to the fertiliser companies to be processed into organic fertilisers. Fresh dung cannot be carted away to the fertiliser companies immediately, though; the dung needs to dry in the sun over a period of time before it is considered suitable for conversion into fertiliser. It is no wonder that the entire village lies polluted and reeling under the weight of the manure.

Yet, paradoxically, the dairy farms have also attracted migrants from other parts of the state. The poor and the hungry from the drier regions of Maharashtra throng to the village in search of work. To them the dung heap in the village is a source of livelihood. The original inhabitants of the village were the Warlis, Kunbis, Malhar Kholis, Kathkaris and Wadars. Since the establishment of the dairy farms the migrants include the Navabuddhas, Chamars, Mahar-Mangs and Bangis.⁵ As one of the women informants, Archanatai, told us, in the course of their long migration from Sholapur over twenty years ago they tried to find work in Mumbai, but they were not able to adjust to life there. Then they came to Pelhar and found dung. This dung was gold, for it gave them a livelihood. Anjalitai, another informant, said that she is originally from Nilanga village in Latur district. She came to Pelhar about ten years. 'We had nothing to eat in Latur', she said. 'We came here on our way to Mumbai; we found work here and then settled down.'

The work of loading manure into the trucks is not a stable source of income. There are hidden costs involved. The people have to bring their own shovels and baskets. Furthermore, the work is available for only eight months of the year and has to be abandoned during the monsoons, as the dung is too wet to be of any use to the fertiliser companies. During the rains they accept whatever work they get at whatever wages are offered. The surplus supply of labour during the rains mean they earn less than the prescribed wage rate. Very often they have no work and therefore eat only once a day. The forest laws do not allow the people to forage in the forests in search of wild fruit and berries. The monsoons also bring additional expenses, which they can ill-afford, such as repairing damage to the roofs of their shacks at a cost of Rs 1500–3000.

Social change

The changed economics of the area has also meant the social transformation of village life. The indigenous culture of the region was fairly homogenous, despite the fact that the original inhabitants belonged to diverse tribal groups. This culture, centred in the worship of the village goddess (Gamdevi), has given way to a more composite culture as people with different ethnic backgrounds (including Christians and Muslims) have migrated from different parts of the state. The festivals that are celebrated in the village reflect this cultural diversity. They celebrate Navarati, Buddha Jayanti, Amedkar Jayanti, Holi and Gowri-Ganapathy. This has however begun to erase tribal culture and has undermined the cohesion of tribal community life.

The indigenous economy and social life has been disrupted by the overuse of the ecosystem for one kind of economic development. The cash flow from the dairy farms does not benefit the

5 The migrant groups are classified as 'scheduled castes'. These comprise the 'untouchable' groups in the traditional Hindu hierarchy, who were assigned the most demeaning work in the villages.

local people. Although it has allowed the local people to eke a meagre existence from the dung, it has robbed them of their entitlements to clean water and locally grown vegetables, fruit and cereals. The dairy farms have, undoubtedly, given the poor some means of subsistence in a rapidly changing cash economy, but they have also robbed the people of their quality of life in a rural economy. They have not simultaneously given them the benefits of modernisation. The people do not have access to good schools, hospitals, economic opportunities, housing, clean drinking water and sanitation. The villagers pay a price for being in the vicinity of urban conglomerations like Mumbai and Thane and experience alienation, disruption of community life and ecological degradation. Yet they cannot challenge the dairy owners, for fear that they might move the cattle sheds to another village. They would then lose their present source of livelihood.

The catalyst

The change in their lives came when a sahayogini (a field-level development worker) from MAVIM entered the village. The story goes that when Sairatai, the sahayogini, first entered the village she saw a group of eight to ten women covering their heads against the scorching heat of the sun and shovelling manure into baskets. They formed a human chain, passing the baskets to each other. They were daily-wage workers working for a contractor. Sairatai let them know that she was a sahayogini from MAVIM and wanted them to meet her under the 'ber' tree. Abandoning whatever work they were doing, the women followed her to the shade of the old ber tree. Dressed in 9-yard saris and sporting big bindies on their foreheads, some of them were clearly migrant women from the Marathwada region of the state. The women said that they had come to Pelhar in search of a better livelihood.

Later that day and during her subsequent visits Sairatai met some of the women from the indigenous tribal communities who were also struggling in a rapidly changing socioeconomic milieu that they did not fully understand. They lived lives of quiet desperation as they had been uprooted from their traditional way of life but were unable to make a transition into a more modern, fast-paced economic order.

The formation of self-help groups (SHGs) gave these women a sense of belonging and helped them acquire some economic stability. Currently the sahayogini working in the area is Arunatai Tambe, a vivacious and articulate young woman, whose involvement and enthusiasm with her work is boundless. Having known personal tragedy with the death of her husband and child and ostracism in her own village in Shahapur, she identifies herself with the villagers in Pelhar. She says, 'these women are my family. I often stay overnight with them and eat with them. I will spend the rest of my life dedicated to their service. We share with each other our joys and sorrows.' Arunatai has found strength and confidence through bringing succour to other women. She is in charge of SHGs in 50 villages and has to travel long distances to reach the villages. To save the cost of transport, she often hitches lifts from the trucks plying along the national highway.

The program

The model of development adopted by MAVIM is based on the understanding that, in order to bring about sustainable development, interventions are needed at many levels; there is a need for many kinds of educational, economic, social and political inputs. The empowerment of women is, therefore, a process; it is not a finished product that can be assessed with mathematical precision. MAVIM begins an intervention by bringing women together into collectives known as self-help groups (SHGs). Through these groups it seeks to unfold women's

innate capacities. The process requires inputs to strengthen women's self-confidence. Additionally, it requires technical support to enable women to access credit, and to enhance their entrepreneurship and earning capacity.

Towards this goal MAVIM seeks to build linkages between employment opportunities and markets. The ultimate aim of the approach is to enable women to participate fully in education and governance. The two programs that MAVIM has introduced in Pelhar are the Suvarna Jayanti Gram Swarozgar (SGSY) and the Tribal Sub Plan (TSP, also known as the Adivasi Vikas Yojana). The TSP program has been introduced by MAVIM only recently and hence this study examines the impact of the SGSY program, which was introduced in Pelhar in 2001.

Initiated by the Ministry of Rural Development, Government of India, the SGSY was formulated by restructuring the existing schemes, such as the Integrated Rural Development Programme, Training of Rural Youth for Self-Employment, and Development of Women and Children in Rural Areas. The scheme aims to meet the socioeconomic needs of the poor, through a convergence of services provided by financial and technical institutions as well as by the panchayat raj (local self-government) institutions, District Rural Development Authorities (DRDAs) and nongovernment organisations.

Funded by the central and the state governments in the ratio of 75:25, the scheme targets below poverty line (BPL) families, especially the scheduled caste/scheduled tribe population (50 per cent), women (40 per cent) and the physically handicapped (3 per cent).⁶ These families are selected by a three-member team (comprising the Block Development Officer, the banker and the village headman) from the BPL list approved by the panchayat samiti (village assembly comprising all the residents of the village). Developed as a credit-cum-subsidy program, the SGSY encourages savings and provides credit subsidies to the SHG members to start micro-enterprises. The training component of the scheme includes bookkeeping, product costing/pricing and marketing as well as technical skills. While above poverty line (APL) families may be members of the SHGs, they are not eligible for subsidies provided under the scheme.⁷ This tends to create a rift within the SHGs as the socioeconomic difference between the BPL members and the APL members is marginal.

As envisaged the scheme operates as follows: each member of the group is encouraged to save a minimum amount of Rs 20 per month and then, six months later, the group is eligible for a bank loan and a revolving fund.

Undoubtedly, while women members of the SHG may initially use this loan to meet their consumption needs, at least one or two members will invest the money in an enterprise. The loan amount can be repaid over a period of two years.

By the end of a year, the group is seen as creditworthy. The group is eligible to get additional loans ranging from Rs 40 000 to 150 000, which it can repay over a period of five years in easy though regular installments. The money given in the second loan must be used to initiate micro-enterprises. One of the important criteria for the disbursement of loans under the SGSY scheme is

6 Reserve Bank of India. *Priority sector lendings special schemes (master circular): Swarna Jayanti Gram Sarozgar Yojana*, Rural Planning and Credit Department, Central Office, Mumbai, pp 3–10.

7 Ibid. The circular indicates that the expenditure incurred for training is to be met by the DRDA from the SGSY funds. Participation in such training programs is an important eligibility criterion for loans. The program aims to develop activity clusters within a group of villages. The SGSY committee will select about ten enterprises per block and focus on the development of four or five enterprises in each cluster. This however does not exclude subsidies for individual enterprises.

that all the members of the group receive some kind of credit assistance to start their enterprises.⁸ This does not mean however that enterprising women are denied additional loans. They can receive a second loan even before the repayment of the first loan. This clause ensures that enterprises do not fail due to the lack of additional financial outlay.

The 2003 report of the Comptroller and Auditor General of India indicates that the SGSY has not fulfilled its promise of poverty eradication in the different regions of the country for various reasons.⁹ Therefore, the MAVIM experience of using the scheme for the poor stands out as a remarkable success story. Apart from effectively monitoring and implementing the scheme to ensure that the benefits reach the poor, MAVIM has encouraged inter-group coordination and the formation of village-level committees (VLCs). Over the period of three years, these VLCs have been strengthened and assisted to form larger federations comprising clusters of SHGs to facilitate enterprise among women and mobilise them to participate in the public sphere.¹⁰

The SGSY experiment in Pelhar

There are five SHGs in Pelhar. These are Ramabai and Amrapali groups (founded in 2003), Pragati and Navdurg groups (founded in 2004) and Santoshima group (founded in 2005). Out of these, the first three SHGs have been organised under the SGSY scheme and the last two under the TSP program. Our case study is based on discussions with the women in the Ramabai and the Amrapali groups as these groups have reached a level of maturity. The twelve members of the Ramabai group belong to different communities. Five of them are scheduled caste, six are scheduled tribe and one is a notified tribe.¹¹ The Amrapali group is homogenous and comprises women from the scheduled caste population. Each group is currently eligible to receive a loan of Rs 200 000. An examination of the MAVIM records indicates that the two groups have savings of Rs 15 830 and Rs 20 650 each. They have received internal loans of Rs 146 900 and Rs 174 000 each. The groups have repaid Rs 58 720 and Rs 74 115 of these loans respectively. At the same time, each group has received a second loan from the bank of Rs 200 000 and Rs 240 000 respectively. Our discussions with the women centred on the program and the difference it had made to their lives.

Anjalitai said that from the very outset they had received clear guidance and support. Speaking of Sairatai, she said, 'Our sahayogini Sairatai gave us information and guidance on how to form SHGs, as well as how to conduct meetings and training programs.' Subsequently Arunatai has been equally supportive. 'At the outset, it was difficult for us to save even Rs 20. But somehow we managed it.' Currently, each member of the group saves Rs 50 per month and the total

8 MAVIM, *Performance report*, 2000–2003, pp 9–13.

9 The report faults the program on the following grounds: 1) failure of the state governments to fulfill their financial obligations; 2) the large-scale diversion, misuse and parking of funds; 3) insufficient subsidy to raise the economic level of families; and 4) lack of proper monitoring/coordination of services. Government of India, *Report of the Comptroller and Auditor General of India for the year ended in March 2002*, Union Government Performance Appraisal, no 3 of 2003.

10 MAVIM, *Performance report*.

11 These categories of scheduled castes, scheduled tribes and notified tribes are the most vulnerable sections of Indian societies and are notified in Articles 341 and 342 of the Constitution. Scheduled castes are also known as 'untouchables' and were assigned the most menial and degrading occupations in the Hindu social order. Scheduled tribes and notified tribes are generally forest dwellers or nomadic groups who have been exploited by the dominant groups. These groups are entitled to special protection under the Constitution, but continue to be discriminated against.

amount saved by the two groups is Rs 36 480. Since their record for savings, attending meetings and so on is good, they have been given cash credit and a revolving fund of Rs 10 000 each.

The two groups were then sent to a two-day training program on entrepreneurship. The program made the women realise that although they had worked long and hard all their lives they remained poor and vulnerable. They had to depend upon the goodwill of the labour contractor to get work, for which they earned only Rs 20 per truck of manure. This question was discussed in depth in the SHG meetings. The women realised that, despite their hard work, the profits went to the contractor. Sairatai then touted the idea of a group enterprise. The group realised that they would be able to get the required credit since their savings account was of good standing. After much detailed discussion, the women decided to take on the contract at the place they laboured. 'We will be the owners and we will be the labourers', said the women. They decided to ask the dairy owner to give them the contract for loading the cattle manure on to the trucks and also sell the manure directly to the fertiliser companies.

Sairatai then approached the bank. The manager visited the site and evaluated the viability of the enterprise. The women were able to answer his queries satisfactorily, so he sanctioned the loan. The women then approached a dairy owner, Mubarakbhai, to give the manure contract to them. The price he asked them to pay for a five-year contract was Rs 250 000. Sukumaritai calculated that they could easily load three to four trucks a day and earn Rs 750 for loading each truck. After deducting the expenses of wages, shovels and baskets, they could make a profit of Rs 1200 a day, which they would share among the members. This business enterprise was possible as Ramabai and Amrapalli had received loans from the bank, which they have been able to repay in four installments. They are now eligible for larger loans. The labourers have become the owner.

It is difficult to estimate the real income of each woman, for it must not be forgotten that the work is available only for eight months and during the monsoons the manure is washed away. On a rough estimate, each family earns about Rs 48 000 during the manure season. The repayment of loans, as well as the costs of the implements, means that each family gets an annual income of about Rs 16 000. During the four-month lean season, the families earn about Rs 3000 by doing casual work. This amount is calculated on the estimate that the surplus supply of labour during the monsoon brings down the wages to Rs 50 per day and, on a modest estimate, each woman is able to find 15 days work per month. Despite all the hard work the average income of each labouring family is about Rs 19 000. The usual size of these families is between four and seven members.¹²

The question that remains is what is the economic gain of this unique micro-enterprise? And how far has it helped to bring people above the poverty line? When we recall that before women became entrepreneurs and self-employed they were only daily wage earners working for Rs 20 per truckload, we can appreciate the change that has taken place in their earning capacities. At least during the eight months of the manure season, they are able to buy food, although during the lean season they are not sure of having even one meal a day. While discussing the actual gains made by the women, it should not be forgotten that they are entirely dependent on a cash economy and have no means by which they can augment their nutritional requirements by having a kitchen garden in the back yard or by gathering fruits and berries from the nearby

12 These estimates have been made through discussions with the women and with the MAVIM employees. No attempt was made to arrive at an exact estimate of the income and expenditure of each family by calculating the loan repayment rates, the overhead costs of the enterprise and the actual income. There is also considerable variation in the estimates given during the meetings held in Pelhar.

forests. A few have tried to have a chicken coop and rear goats. But the ecological degradation in the village does not allow for the domestication of animals or birds in the area. Every bit of food they eat is bought at an inflationary rate. They pay a high price for kerosene and, in an attempt to get cheaper fuel, the scheduled caste women often pay Rs 80 to 90 in advance to the tribal women for firewood. This does not guarantee that they will receive the firewood, for the forest guards arbitrarily restrict the tribal women from entering the forests, even though the rights of the tribal communities to the forests is recognised by law.¹³

Poignantly bringing out the struggles of the tribal women for survival Lahubai (an articulate Warli woman) said that she had land. There was a time when they were able to cultivate their crops on the land, but now the flow of manure and cattle urine into her land meant that they could not grow anything. For many years they struggled hard to grow crops, but the crops had repeatedly failed. She is able to survive because her family has been able to open a shop. Listening to the Warli and the Kathkari women speak was especially heartrending. During our first visit to the village, the tribal women we met categorically said that they could not stand the smell of the cattle shed, and that the work of loading the manure on to the trucks made them nauseous. Yet during our second visit, we found the economic constraints of survival had forced even tribal women to take up this work. For them it was a downward slide, a denial of their entitlements to the forest produce and a dispossession from their land.

The plight of the people in Pelhar is exacerbated by the overall rural poverty in Maharashtra. As the countryside in Maharashtra is steadily becoming more impoverished, more and more landless workers, peasants and displaced persons are migrating in search of work. Some of them reach the urban centres of Mumbai and Thane to work as daily wage labourers and a few reach places like Pelhar as there is work available here for at least eight months of the year. The growing immigration into the village creates a larger pool of labour. This increased supply of labour will, no doubt, erode the wage rate and may undermine the enterprise of lifting dung into trucks.

Discussion

I have made an attempt in this case study to elaborate on the struggles for survival among the poor. Poverty in a community is not always endemic. It is the result of a variety of factors over which the community may not necessarily have control. Poverty in Pelhar is directly linked to the setting up of cattle sheds in the village. The effect of this unauthorised development is the indiscriminate dumping of waste from the cattle sheds into the drains and the surrounding fields without treatment, which has affected the ground water supply and the condition of the cultivable land. This has had a direct bearing on people's livelihood options. The indigenous tribal communities in particular have been displaced out of their homes and land by the influx of immigrant labour. The indigenous people have, in increasing numbers, retreated to the hills.

My enquiry here is limited to three aspects: 1) The SGSY program; 2) the challenges faced by MAVIM in their struggle to help women to rise above poverty level; and 3) the process of empowerment.

The SGSY program is undoubtedly a good poverty alleviation measure. Nonetheless, there are several shortcomings in the way it has been implemented. At the outset, the program targeted only the BPL women mentioned in the BPL census. This excluded a sizeable proportion of poor

13 Mohan Hirabai Hiralal, *Village forest: gateway to sustainable and participatory community forest management*, Vriksamitra, Gadchiroli, no date, pp 13–25.

households who (because of faulty methods in the census) were not included in the BPL list. Seeking to rectify this limitation, the central government issued a directive in 2002 that 20 to 30 per cent of the total membership of the group could be of non-BPL women. The problem, however, is the possibility of intra-group tensions arising out of fact that the non-BPL women are not entitled to the subsidies. Also banks tend to deny loans to the SHGs, if a few members of the SHG and/or their family members are defaulters. This violates a Reserve Bank directive (RBI resolution, 2 April 1996, clause 11). The effectiveness of the scheme could be improved by sensitising bankers and the other implementing authorities to gender, poverty and development issues.

The scheme also envisages that the women will improve their socioeconomic conditions through micro-enterprises. Women may not want to take risks. They may prefer to expand the scope of their present activities. By and large, only about 50 to 70 per cent of the women are likely to start independent enterprises. As the scheme is subsidy-oriented government officials have the power to manipulate poor women so that materials or even animals purchased to start enterprises are of inferior quality. If such enterprises fail, women are left with loans that they cannot repay.

The difference that MAVIM has made to the scheme is that the SHG women do not accept any seemingly lucrative offer made by DRDA employees without consulting the sahayoginis. They have the confidence to tell the government officials that they need proper receipts for any money they may give them or for purchases made through the various subsidies available. This process of empowerment, which transforms the individual and gives her an awareness of her rights, will rarely be reflected in a quantitative evaluation of the program.

The task of empowering women and through them the entire community is not easy. Apart from the hurdles created by corruption and administrative glitches faced in the implementation of any government program, there are other unplanned challenges. Interventions are required at many levels. As can be seen in this study, the poverty of the people is so great that it is extremely difficult to raise them above poverty level. This poverty could be due to lack of purchasing power, but also due to ecological and environmental degradation. There should be stringent pollution controls so that the damage of land and water resources can be minimised.

At present environmental degradation has made the people entirely dependent on an inflationary cash economy. Therefore the inputs required for socioeconomic transformation go beyond credit-cum-subsidy to initiating change in the current pattern of development. The dairy farm owners should be made accountable for the environmental impact of their business. Not one of them lives in the locality and they are not affected by the pollution in the surroundings. The cattle dung, for instance, could be used to generate biogas. This in itself would be a major boon for the community. Additionally, the dairy owners should be made to bear the medical expenses of the local community – a point that is implicit in this discussion. The poor incur considerable medical expenses because they live in such unhealthy surroundings. To make the dairy owners accountable would require political and legislative action at the highest level of the government.

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