

Note for Record
March 6-8, 2011

By: Shoaib Sultan Khan
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Subject: **Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)**

I had visited RGMVP in 2008 and had fond memories of the time I spent there interacting with the women members of the Self Help Groups (SHGs). When Sampath Kumar, Chief Executive Officer, RGMVP, very kindly extended me an invitation to visit again and ensured it to coincide with the visit of Mr. Rahul Gandhi, I was thrilled to have the opportunity of meeting him again, which I had immensely enjoyed on my last visit.

This time I found RGMVP had taken a quantum jump over the last less than four years. The transformation was incredible:

September 2007

15 Blocks
2 Districts
5,800 SHGs
62,000 Households

February 2011

77 Blocks
23 Districts
28,000 SHGs
335,000 Households

But the real achievements were in terms of quality. The poor, downtrodden and exploited women members of the SHGs had acquired dignity, respect of their families as well as outsiders, economic freedom and developed a culture of mutual help and support, communal harmony and empowerment to demand and get their rights enshrined in the laws of the land and development programmes of the Central Government.

In Gogman Kamon village in Amethi (now part of newly carved CSM Nagar district), I met members of the SHG and Gram Sanghatan (Village Organisation GS). RGMVP's Cash Credit Limit (CCL) acquisition from Banks for each and every SHG, on the basis of ten times their savings with a minimum of Rs. 50,000 given the SHG the taste of capital as power. On repayment of first instalment of CCL, not necessarily lump sum but by revolving and repayments, the SHG gets entitled to increase its CCL to Rs. 500,000. This complete control on

use of CCL funds by SHG for any purpose the group approved, gave the members an economic freedom which they used with such acumen and ingenuity that it is seen to be believed.

When Ganpati Yadav joined the SHG, her father-in-law strongly objected, wouldn't allow her to attend meetings of SHG and when she was required to go to the Bank, he asked her not to come back home after bringing this shame on the family of going outside the village. She suffered all the abuses and chidings in silence but continued her membership and one day when she graduated from taking loans from SHG for goats to bringing a buffalo, the father-in-law exploded who is going to look after the animal. She would get up at four in the morning so that her household work did not suffer because of the time she had to give for looking after the buffalo. However, when she arranged a loan of Rs. 12,000 for her father-in-law, all opposition disappeared. SHG helped her to take loan for land for Rs. 15,000 which took care of the fodder.

Ganpati is an active member of the GS now and has concentrated on health issues of the village. A survey showed that children and mothers were dying at birth. The GS has now ensured delivery of children in hospitals and promoted sanitation and use of latrines. During the last 78 deliveries, both mother and child have been safe and sound. In collaboration with Aaganwadi, an information service has been set up with a mobile phone number and she has persuaded her family to let their vehicle be used in emergency. Arrangements have been made for supply of iron tablets and kits for testing of urine in the village.

Another women who was married off as a child and later thrown out by her father-in-law and whose husband earned no more than Rs. 1,000 p.m. with the support of SHG is not only on her feet but is also pursuing graduate studies.

A deaf woman who survived by begging, the GS decided to take care of her and donated money to her to enable her to stand on her own feet.

The SHG set up a Grain Bank of wheat and rice to help poor families with donation of grain at the time of marriage of their daughters. Help is also given in housing when required besides obtaining National Rural Employment Guarantee Act (NREGA) entitlement cards to the poor. The GS decides whom to support in the Panchayat Pradhan's election. The GS is also taking responsibility for the cleanliness of the village.

Rajeshwari's boy met an accident needed immediate help. She had Rs. 1,000 and rushed with it to the doctor she knew. He advised immediate hospitalization and operation requiring Rs.

18,000. She contacted her SHG member who convened an emergency meeting and sanctioned Rs. 30,000. She paid the hospital and the balance she used in a way that from its income she was able to repay the loan. CCL has been such a boon to SHG's that it is beyond imagination.

Rajini broke down telling her story. She was tortured by her-in-laws, although she came from a well-to-do family and was not used to such hard work and starvation diet which her mother-in-law subjected her to. Her SHG pulled her out of the despair when she accepted Dhanpati an SHG member's advice. From her shop which SHG helped her set up, she has a good income and she has a respectable and peaceful existence. Her husband works in Delhi.

The amazing phenomenon was the communal harmony in the village when one of the SHG members lost her abode and had no shelter. Nurjahan took her Hindu member of the SHG to her house and for one month she stayed with her till her house was rebuilt.

The GS/SHG's are giving great importance to education and the SHG has no hesitation in giving education loans to its members when required and many of their children were now pursuing MBA/Masters/Graduation studies.

At Fatehpur Mahwaiya, Bahadarpur in district CSM Nagar, I met the GS members nearing 200 out of 337 households. Here the GS had become a force to be reckoned with. When one of the members was roughed up by the Panchayat Pradhan and her head split up because she was too outspoken and demanded the rights of the poor members of SHGs, the GS members decided to oust the Pradhan in the coming elections. The GS agreed on a candidate but before the election, he was arrested in a false case and put in jail. The women determined to get him elected in jail or out of jail and they succeeded. After election, they went to the District Magistrate and convinced him of the fabricated case against the newly elected Pradhan and got him released. I was happy to see the Pradhan attending our meeting.

When GS found the ration depot dealer cheating in measurement, they persuaded the DM by providing fool proof evidence and got the dealer changed.

When epidemic of diarrhea spread in the village and their entreaties to Health Department fell on deaf ears, they did not give up going to higher authorities and forcing them to listen to the voice of the people and succeeded in getting redress. Even in individual cases to ensure that members in need got the attention and treatment at the hospital, the members of the GS went with the patient member and got her due attention by the doctors in the hospital.

The GS also set up an emergency need Mahila Bank because the CCL could only be accessed when the Bank was open during the day. The money so paid to the needy member is later reimbursed by the member accessing CCL.

The GS got involved in getting rightful claims of members in NREGA. Went to Education Department demanding facilities for education of their children. Ensured that the paid sweeper on government payroll did proper cleanliness of the village.

An example of communal harmony was Shanti staying with Zebunnisa till her house was rebuilt.

Many members started accessing no more than Rs. 1,000 from CCL but in less than a year, built up their capacity to own buffaloes, goats and earn good income. Members in dire condition with help of their SHG were today in a comfortable situation and CCL helped them increasing their assets over time.

In one case her boy was sick and she borrowed Rs. 5,000 at 10% interest per month from the Sahukar and sold all her assets to repay the loan. She got Rs. 10,000 from SHG repaid it and borrowed Rs. 20,000 to build her house and got a vehicle for her husband who used to hire and get a measly amount. With Rs. 300,000 from CCL and some help of relatives, she has a vehicle of her own earning Rs. 55,000 a month. She is able to pay Rs. 40,000 instalments per month. According to her, it all happened because of her SHG and GS.

The one jarring note surfaced when I asked why there were only 160 members of SHG when there were 357 households. It transpired that Government's SGSY programme offer of Rs. 25,000 to below the poverty line (BPL) card holders with a subsidy of Rs. 10,000 and the balance to be paid in 5 years in monthly instalments resulted in making 109 BPL households defaulters. The Banks are refusing to extend CCL to them till they repay their outstanding loans which means RGMVP cannot motivate them to join SHGs because there is nothing for them if they join. The reason for default is attributed to rampant corruption in implementing SGSY. At every stage, palms had to be greased both in government departments (DRDA and Block) and in Banks, with the result that despite the subsidy, the BPLs never got enough money to buy the buffaloes which was supposed to give them an income stream enabling them to repay the monthly instalment.

This is a sad situation and RGMVP will have to do something to bring these unfortunate BPLs in the organized fold. One way could be to use the seed capital community investment fund (CIF) mechanism used in Andhra Pradesh but using these funds as CCL through banks. The incentive for the banks that in this way there is a chance of putting these BPLs out of poverty and enabling at a later stage even to repay the defaulted amount to the Banks. This is a serious issue and RGMVP to preserve its image and excellent work it has done, will have to address the plight of the BPLs precluded from joining SHGs. In fact wherever BPLs have not joined the SHG, for whatever reason, seed capital/CIF through Banks as CCL will have to be used. It would be preferable if the number of BPLs outside the organized fold is sufficient in fraction of ten, exclusively BPL, SHGs may be encouraged to help and facilitate them to come at par with other SHGs in due course of time. I have suggested to Sampath use of Poverty Scorecard developed by Mark Schrinar of Grameen Foundation, New York.

At the Rajiv Gandhi Women Training Centre at Jais, Amethi, CSM Nagar, I interacted with Block Level Federation Leaders and separately with Community Resource Persons (CRPs) destined to manage Blocks in other districts than their own for a period of two years. Women who could not dare to go out of their villages, RGMVP has empowered them to the level that they have the confidence to go outside their districts with full support of their families.

Block leader Sunita commandeered five hundred women to demand their rights under NREGA and found the offices of the Block Officers locked. They sat and patiently waited for the officers who obviously had got the wind of the intentions of the women. They moved from the offices after waiting for hours and blocked the national highway. Immediately all concerned showed up and 90% of the women got their rights.

Shanti Mahila Block Sanghatan has set up a Mahila Bank with Rs. 5,000 contribution from each of the 25 Gram Sanghatan (GS). They have introduced Andhra's community managed sustainable agriculture (CMSA). Each one of the Block Leaders had a story to tell about what they did in developing compost villages, freeing the area of pesticides, helping poor to get their rightful share through their GS and SHGs; ensured appointment of Bookkeepers in each SHG, introduction of technology like solar lights, environmental protection measures.

Geeta informed besides other activities, the Block Sanghatan (BS) took the cause of an unmanned level crossing where more than a dozen deaths had occurred. Getting no response to their entreaties, 2000 women of BS blocked the rail track and forced the authorities to do the needful.

The Block Leaders spoke with one voice of inclusion of the poor, reduction of poverty, strengthening of their institutions by appointing professionals like bookkeepers and developing a pool of CRPs to take RGMVP to scale.

I visited a village Cherimisherkapura which I had gone to in 2008. Gitapayapoti had told me at that time that she was not allowed even to sit on cot when she visited the house of different caste homes. She was asked to sit on the ground. When I asked her, what is the situation now, she laughed “they now offer me Chair”. That said all about the empowerment of women.

The meeting with the External Community Resource Persons was a bewildering experience for me. There were women who had done so well in their own Blocks that when RGMVP asked for nominations from the BS for CRPs to go to other districts, these were the ones selected Meena, Sumita, Devi, Rajeshwari, Kashyap and all the others had one thing in common. They had the passion to help others like them to come out of poverty and to benefit them with their personal experience how they had done it. They knew the importance of organisation and the SHG being the cnetrepiece had ensured participation in decision making of all the members of the SHG, two members participation in rotation, thereby giving a chance to every member to know and contribute to the working of their GS. They have all realized the importance of the right to information of each member. They all have been to Andhra Pradesh. They described the obstacles in their way they had to overcome to reach where they are today. Kalanti Kashyap described how her father-in-law conveyed a flat no to RGMVP staff about her joining SHG. She took Rs. 50 from her parents and gave it to the RGMVP staff to get her name included. She had a long veil to cover her face but she did not give up and the family relented and today they supported her when the BS sent her name to be the external CRP spending two years as Block incharge in any of the districts where RGMVP will send her. Others had similar experience to narrate and today they were over the moon the RGMVP was going to entrust them with this important assignment. They were full of confidence of their success.

The CRPs in RGMVP have demonstrated what tremendous potential they have. In replicating the programme, RGMVP has proved how cost effective and successful CRP strategy is in fostering social mobilization.

At the headquarters of the Rajiv Gandhi Charitable Trust building in Rae Bareli, the CEO Sampath Kumar along with all the management staff of RGMVP and a few CRPs gave a briefing on the vision of the programme encompassing fostering community institutions of the poor (CIP)

and their capacity building and linking the CIP with Financial Institutions, Livelihood and Sustainable Agriculture, Community-based Healthcare, Education Initiative, Environment Initiative and Social Risk Management and Gender and Social Action.

The SHG mobilization under RGMVP is promoted by the CRPs and CIPs. The CRPs are being nurtured into Programme-in-charge and their capacity building has been entrusted to a Community Resource Development Centre staffed by a Development Team.

The key agenda of RGMVP is to cover entire Uttar Pradesh through a holistic approach by nurturing Resource Villages and developing a cadre of community professionals from the grassroots.

What RGMVP has so far achieved under the dynamic and dedicated leadership of Sampath by a totally committed and inspired staff, the RGMVP vision by all accounts seems a reality. The CCL has ensured unleashing the full potential of the poorest of the poor. It has ensured the centrality of SHG in the scheme of the programme and efficiently narrowed the potential areas of corruption. It has also prevented overlapping of functions of different institutions thereby allowing GS and BS to focus on their functions instead of financial intermediation which invariably demanded more of their attention resulting in neglect of their core functions. It also was fraught with the danger of undermining and weakening the SHGs, the foundation of the social mobilization approach.

The emphasis on CRPs and exploiting their true potential has been the most significant achievement of the RGMVP. It has promoted a model which is low cost, it is capable of reaching the poorest of the poor, it conceives convergence and synergy and promotes holistic development and brings social harmony, as was fully evident in my visits to the villages and interaction with the women.

The kindness and hospitality extended by Sampath and his family was overwhelming. His deputy K.S. Yadav and all the staff of RGMVP made me feel as if I have come home. I have no words to express my gratitude to Sampath and through him to all for making it a memorable visit.

As Mr. Rahul Gandhi was not able to come to Amethi due to his leg being in plaster but he graciously received me at his house in Delhi, walking on crutches. I was greatly touched by this kind gesture. I told him I was not surprised what RGMVP has achieved but I was amazed how

quickly this has been done. I had never witnessed such social transformation in such a short period anywhere.

Rahulji said he wanted development as a right, just as right to information, right to employment have been enacted. He was fully convinced that the SHG and the institutions of the people built on it are like a computer which have the capacity to absorb any programme you feed in. He envisioned in the future the framework of grassroots institutions playing an important and vital role in rural-urban migration in a planned way.

I submitted to him the challenge of inclusion of BPLs by RGMVP and the importance of making support organisations and institutions of the people financially viable. In the organic, pragmatic, sociological mode of the social mobilization approach the role of support organisations keeps on changing but these will always be needed to support and facilitate the institutions of the people for vertical development. Rahulji asked me when will I come again. I responded I would very much like to.

On way out I was happy to meet Kanishka Singh whose support has been vital in the success of RGMVP.

On invitation of my old friend K. Raju, the prime mover of the social mobilization movement in India since 1996 who laid the foundation of the UNDP assisted South Asia Poverty Alleviation Programme (SAPAP) and guided it in developing into a poverty reduction programme which Prof. Rehman Sobhan, an ex-Chairman of Grameen Bank dubbed as the largest poverty reduction programme anywhere in the world, I visited National Advisory Council, chaired by Shrimati Sonia Gandhi. Currently in India there is a most conducive environment for poverty reduction programmes to pull the poor out of the swamp of poverty and Government of India in the recently announced budget, has made substantial allocations for achieving a poverty free India. Raju and I had a most meaningful discussion on the subject. I am confident with Raju in the Advisory Council, Vijay Kumar in the Ministry of Rural Development, Sampath Kumar in RGMVP and Rajsekhar in SERP with Soniaji and Rahulji as champions of the poor, the goal of eliminating poverty in India has never had a better chance.