

Sharing Series 1

Before and After



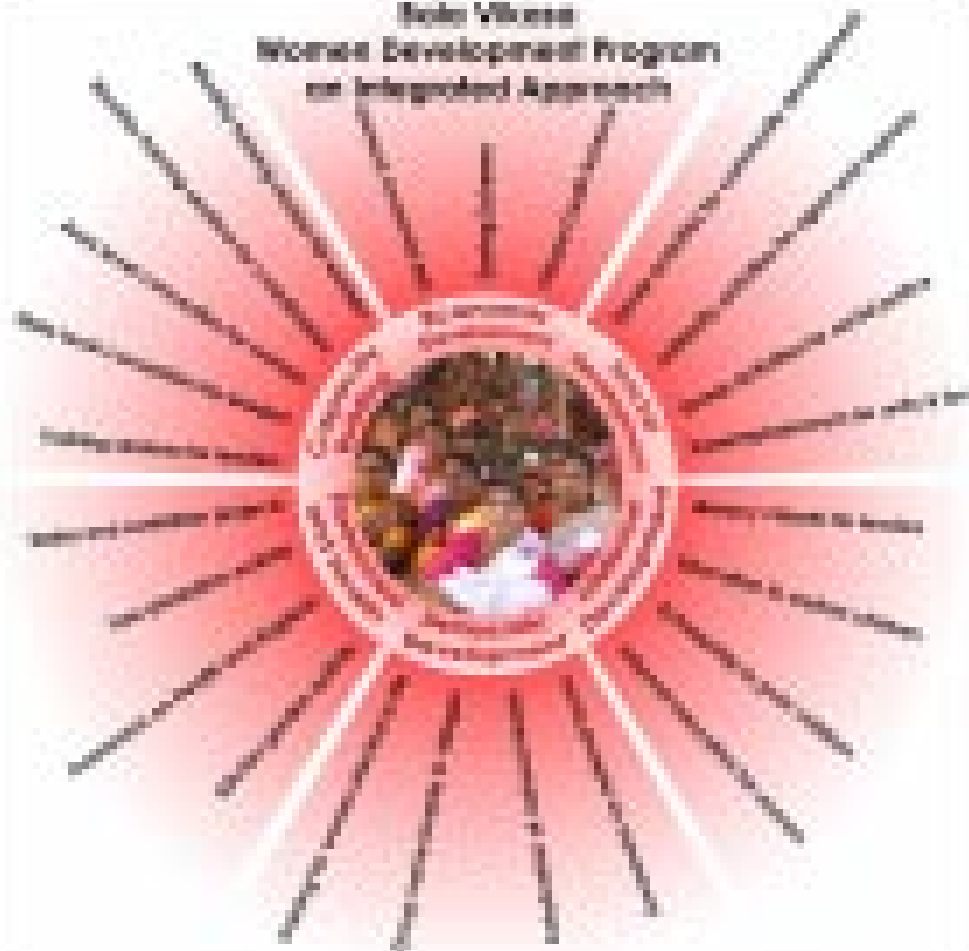
Impact Study on
Bala Vikasa
Integrated Women
Development Programme
(IWDP)



Before and After

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On
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(IWDP)

**Boho Village
Women Development Program
an Integrated Approach**



F O R E W O R D

In an effort to assess Bala Vikasa Integrated Women Development Programme (IWDP) in Andhra Pradesh, Ved Consultancy was commissioned to provide an assessment on the qualitative and quantitative impact of the programme on women, their families and the community. The impact study focused on the social, economic and democratic empowerment of women and of the community. For the assessment, 12 sample villages were drawn from 2 districts (out of the 19 districts), where Bala Vikasa IWDP is being implemented. 409 women from 54 Bala Vikasa Self Help Groups (SHGs) participated and contributed to the study.

The impact of the programme was assessed by the women themselves, through a 'Reflexive Comparison' of life in rural Andhra Pradesh, before and after the implementation of the Bala Vikasa IWDP. This booklet contains a summarized version of the people's own assessment of the IWDP and the resultant changes, which have made an impact on the social, economic, ethical, humanitarian and democratic aspects of their lives. The candid assessment of the stakeholders, indicating the positive impact as well as the areas for further improvement, was facilitated by the study team in a participatory mode. It has been translated from Telugu, the women's regional language, to English, and is not verbatim.

The lessons that have emerged from the impact assessment, are primarily intended to enhance the planning process of Bala Vikasa's integrated women development programme. The insights will be equally valuable to other voluntary organizations and donor institutions involved with rural women, families and rural communities.

Detailed report of the impact study with comprehensive analysis of data and case studies is available with Bala Vikasa People Development Training Centre (PDTC).

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B A L A V I K A S A

Brief History

The history of Bala Vikasa is entwined with the life of its founder Bala Theresa Singareddy Gingras. It all started in 1977, when Bala along with her husband André Gingras, founded “Partage Reddypalem “ in Canada, and registered it under the name SOPAR (Society for Sharing). In 1990, SOPAR established its Indian counterpart organization, Bala Vikasa(BV), as a secular, non-profit organization, for the upliftment of the rural poor in the state of Andhra Pradesh. Since 1991, it has functioned as a registered Social Service Society from Warangal. Initially, it set up partnership with 14 NGOs to implement its development programme. In 1995, Bala Vikasa assumed a dual role, that of an implementer and a fund provider. Through its collaboration with donor agencies in Canada and Europe, its activities expanded and spread throughout Andhra Pradesh. In 1997, it helped form a unique organization called “Raithu

Vikasa Sangam” to solely serve the farming community. With sustainability of its organization in view, in 1999, SOPAR entrusted the management of Bala Vikasa to Warangal Catholic Diocese which agreed to abide by its secular nature. With a long-term vision for the new millennium, in the year 2000, an IT Centre was inaugurated in Warangal. Since training is considered essential to achieve its development objectives, in 2002, Bala Vikasa established the People Development Training Centre (PDTC), to build the capacity of Community Based Organizations, and that of personnel involved in rural development, including Bala Vikasa’s field staff and women leaders.

Bala Vikasa has played a significant role in improving the social and economic environment of rural Andhra Pradesh. With its clarity of policy, relevance of programmes, people-oriented approach, trained

and competent office and field staff, its interventions have been in:

- Capacity building in community based development
- Drinking water
- Education
- Farmers' development
- Integrated women development
- Surface water management

Today, Bala Vikasa's presence is felt in 19 districts of Andhra Pradesh and in one district of Karnataka.



Donors from Canada, Germany, The Netherlands and Spain support Bala Vikasa's development initiatives.

Philosophy

Bala Vikasa's development paradigm is based on the premise that people themselves are an integral part of any social transformation and that they are the true agents of change. Its conviction is that development is

primarily for the people and by the people. It believes that empowerment of women is of prime importance in the development of rural areas. Bala Vikasa's motto is 'Help the people to help themselves'. Its viewpoint is that women should learn to support themselves with dignity.

Objectives

- Provide support to rural poor for socio-economic development.
- Implement, monitor and evaluate development programmes.
- Provide institutional support to partner organizations.
- Impart required training to interested community based organizations to share and deepen their experience.

Approach

Bala Vikasa's development approach is to emancipate poor,

rural women through awareness building, training, motivation, literacy, health, savings, micro credit and group dynamics. It recognizes grassroots realities and its approach is always bottom-up. The programmes are asset-based and emanate from the people. They are implemented in cooperation with the people. Partnerships, linkages, networking, sharing and working together in solidarity are the strengths of Bala Vikasa's development approach. Overall, it concentrates on replicable, manageable, accountable and sustainable development programmes.

Strategy

- Towards holistic development, Bala Vikasa pays attention to ethical, social and economic development.
- In the formative years of a project, it first concentrates on the intrinsic social and ethical aspects of human interaction and gradually leads women/ community to economic development.
- Towards social development, it gives prime importance to building confidence and a desirable value system. It inculcates discipline and human values, like dedication to work, self esteem, respect for the



environment, unity, harmony, sensitivity to the less privileged, and willingness to participate in community development activities.

- To enhance the status of the rural poor, it imparts guidance to adult education and improved health and hygiene, simultaneously helping change attitudes.
- To improve economic status and accelerate progress, it provides small Vikasa (developmental) loans to initiate and manage micro-enterprises and income generation activities.
- As the members grow in confidence in utilizing and managing funds and develop a financial discipline of prompt repayment, Bala Vikasa gradually increases the loan size, and determines the amount, based on the performance of individual members.
- For effective implementation, Bala Vikasa's Field Staff interacts with group members on

a continuous basis as mentors and facilitators.

Operational Arrangement

Management of Bala Vikasa is decentralized

- The project area of Bala Vikasa in each district is divided into Areas. Presently there are 75 Areas in the state of Andhra Pradesh.
- On an average, each Area comprises of 10 villages (the range being 5-12 villages/Area).
- In the project village, SHGs of 10 women in each group, form the basic unit of operation. The number of groups varies between 6 and 40, covering 60 to 400 women/families, depending on the size of village.
- The number of SHGs increases with the duration of women's association with Bala Vikasa. As the number of women members increases, group composition gets re-organized.

- Each Area is managed by a team of three Coordinators. They prepare Area-wise Action Plan and facilitate the programme implementation in each Area.
- The three Coordinators oversee group formation, initiate savings and thrift, interact with group members on a regular basis as guides and facilitators, participate in monthly meetings on a designated day which is strictly adhered to, when savings are collected and lending takes place. They also utilize the occasion to discuss savings, economic activities, health, nutrition, the environment, solidarity, humanitarian concerns and other ethical aspects of life. Intellectual development of members is addressed through adult education.
- 237 Field Staff works closely with a team of 10 Programme Officers at Head Quarters and receives regular training and orientation.
- SHG women leaders regularly network at the district and project levels. Although savings are based on individual groups, capacity building activities are carried out commonly. Periodic conventions bring together women associated with Bala Vikasa from all over Andhra Pradesh. These occasions help share experiences and provide orientation for new initiatives.
- As groups grow and mature, for operative implementation, monitoring and evaluation, they are handed over to partner organizations from the Social Service Societies, with Bala Vikasa providing institutional support and conducting regular training programmes.
- Members' access to other on-going government sponsored development schemes and bank linkages is encouraged and facilitated.
- Members are encouraged to become independent of SHGs and act as mentors to other women.

THE IMPACT STUDY

Background

Bala Vikasa IWDP, initiated in a small way in 1995, was implemented in 4 districts of Andhra Pradesh. Its development interventions and achievements have been documented by Bala Vikasa project staff in the form of reports, case studies, informal analysis, providing data on the number of women who have learnt to save, read and write, become entrepreneurs and motivated to take up other development activities. Over the years, Bala Vikasa IWDP has spread to 19 districts of Andhra Pradesh, comprising of over 1000 villages, and is being put into operation with the collaboration of 30 partner institutions. Presently, the IWDP has a membership of more than 50,000 women. Having thus expanded, SOPAR, the parent organisation, and Bala Vikasa, felt the need for a comprehensive study

on the impact of Bala Vikasa IWDP. Consequently, Ved Consultancy was commissioned to carry out a study on the life of the women before becoming members of Bala Vikasa, and after, by evaluating the tangible and intangible outcomes of the programme on the women, their families and community.

Objectives and Scope of the Study

The study concentrated on the impact of the IWDP both in qualitative and quantitative terms on:

- Women themselves
- Families of assisted women
- Community

Specifically the study focused on:

- ***Social Empowerment:***
Increased level of confidence, leadership, agents of change, literacy, local awareness.

- ***Economic Empowerment:***
Access to credit, increase in income, control over income and economic security and employment.
- ***Democratic Empowerment:***
Participatory and collective actions, participation in democratic governance process, group solidarity and action, and the level of influence within the community in decision making processes.

Methodology

Since the study is development oriented, specifically focusing on empowerment of women, to generate unbiased and appropriate information on the lives, livelihoods, social structures, and the environment of the target group viz, poor women, qualitative assessment of the programme's impact was adopted.

Source

Primary data was collected directly from the target group, i.e., women,

their families and local institutions, using participatory tools, like focus group discussions, time lines, case studies and through quantitative techniques and qualitative assessment. Secondary data was provided by project documents such as progress reports, supervisory mission reports, studies, monitoring and evaluation reports of SOPAR, Bala Vikasa and other agencies, to generate information on actual interventions planned under the project. Quantitative demographic data was collected from the records of Bala Vikasa.

Samples

- Two districts were selected as representative samples out of the 19 districts where Bala Vikasa IWDP is being implemented. 12 villages were drawn from five Areas in Hyderabad Urban, Ranga Reddy and Warangal Districts. Sample groups were representative of the general

performance of the programme. Assessment was based on the limited survey of sample groups and women. The result should be read within the limitations for generalization.

The rationale of selecting these districts was:

- Substantial number of groups, particularly the older groups,



were located in these two districts.

- The selected villages/groups belonged to various years, starting from 1996 to 2001; with the aim of keeping the ratio of older and newer groups to 80:20, 50% of the villages/groups selected were those that had been in existence since 1996, 17 %

from 1999, 25% from 2000 and 8 % from the groups formed in 2001.

- Average population of sample villages was 3550.
- 49 % of SCs and 5 % of STs, dominated the social composition of the sample, as Bala Vikasa's development programmes targeted such villages or sections of the villages.
- Since only one member from each family is eligible to become a member of the SHG, the number of families under Bala Vikasa programme was equal to the number of members. In all, the sample was based on representatives from 54 SHGs consisting of 409 women.
- The groups of 1996 and 1997 were compared to those of 2000 and 2001. The groups formed in 2000 and 2001 proved to be 'internal control sample' to provide information



on how the process of change takes place, as well as to show the differences in the perception and performance of the groups/ members with maturity.

Process

At the outset, the purpose of the assessment was explained to the members. Following this, the participants were encouraged to decide their own indicators to measure changes that had affected their lives over the years as a result of their association with Bala Vikasa. The entire exercise was in a participatory mode and as a group assessment. Anecdotes of the women on their perceived impact were recorded. Although this process remained the same in every sample village, assessment methods varied depending on:

- age of group
- literacy level of group members

- articulation ability of members.

In all cases, the participants themselves identified the following impact indicators:

- Economic
- Social
- Democratic
- Ethical and Humanitarian

Based on these indicators, a variety of methods were used to assess the impact

- Comparing pre and post-situation and extent of change and progress by consensual estimate
- Ranking the importance based on achievement level
- Quantifying the extent of achievement
- Analyzing situation - causes for a particular situation/low achievement and needed action
- Case studies



ASSESSMENT

General Observations

Personal input of the participants is the strength of this study. Their comments and insights have imparted a wealth of qualitative and quantitative information on the IWDP's impact on their lives. Women's perceptions have also reflected their ability to assess the content, delivery and value of a development programme. To indicate their economic, social, democratic, ethical and humanitarian gains, they compared their lives prior to their association with Bala Vikasa and after having become members of Bala Vikasa SHGs/Sanghas. Women were also able to articulate the significant changes that Bala Vikasa's interventions had brought to their personal lives and that of their families and community, especially in the field of literacy/education, building solidarity and self-

confidence, in the celebration of national festivals and through the income generation activities and Vikasa (development) loans.

While all the women's groups were in agreement with the parameters of impact, an interesting fact that emerged was that there was a distinct difference in the significance assigned to parameters between the older groups formed between 1996 and 1999, and those formed between 2000 and 2003. While the older groups gave more importance to economic parameters, the younger groups considered ethical and solidarity issues, such as honesty, unity, socialization, etc., more significant. Older groups argued that economic betterment was in itself a proof of honesty and unity. Younger groups in the urban

fringes, acknowledged that the older groups had more experience, higher savings and were economically better off due to early access to Vikasa loan. Number of women expressed that only after becoming members of Bala Vikasa SHG, did they fully realize that there were many others poor like them, and appreciated the advantages of coming together to help one another. They recognized the fact that caste / creed based differences were less among people belonging to the older groups, and felt the need to emulate them. They also realized that unity and solidarity helped increase their capacity to raise social / community issues and demand action. Being a part of a group, they felt an urge to become leaders and assert their rights.

Outcomes of the IWDP: Women's view point

Social impact

"Our social gains have been more than our economic gains. Bala

Vikasa provided us a forum to come together at regular intervals for sharing experiences and gaining new information. This has been the most important attainment for us.

Evidence of our social well being is in:

- happiness gained through socialization and solidarity;
- recognition and cooperation received from family and community members;
- awareness received on health and hygiene issues and importance of education;
- confidence built through improved functional literacy-ability to sign our names, read bus signs and calculate the economics of our micro-credit;
- new skills like negotiation skills acquired and improved through training;
- decrease in gender disparity and increase in gender equality;
- new role acquired as decision makers."



Economic impact

“Bala Vikasa women groups , with easy access to loans, have shown notable economic progress within a short span of time”.

“This is reflected in:

- occupational diversity and employment , more income, and increase in savings;
- significant number of people moving up and reaching the status of ‘better off families’;
- decline in the ratio between the poor and the poorest.”

Ethical and Humanitarian impact

“Bala Vikasa training inculcated new values, discipline, spirit of unity, solidarity and harmony, and helped us show concern for others.”

“The outcomes are:

- our changed attitudes which have enabled us support the less fortunate;

- positive attitude generated through collective action to fight for common cause and social justice and against injustice to women and untouchability;
- our compassion for the poor and to victims of natural calamities within our state and outside. “

Democratic impact

“We are now able to articulate our views and needs and fight for our rights in the village panchayats, gram sabhas and other government agencies”

“The result is:

- we have become responsible citizens and members of society;
- our changed positive attitudes have earned us respect from local leaders and men;
- we now celebrate national festivals which arouse patriotic feelings, although we belong to different political groups.



Changes perceived

At the personal level

- Women now look forward to socializing which was not possible before joining Bala Vikasa. They have gained happiness through socialization and a feeling of solidarity.
- Attending regular meetings has provided them an opportunity to share experiences and gain new information.
- Improved functional literacy and training in negotiation skills has given them self-confidence and courage to travel independently, interact with development agencies, and articulate their view points.
- Ethical values inculcated in them have made them consider collective interests above individual interests. Being members of a group, they have learnt to value qualities of honesty and unity.
- Changed values and attitudes have enabled them question existing values and systems like dowry, widow re-marriage, divorce and even untouchability.
- The spirit of solidarity kindled in them now stirs compassion for those worse off than themselves, especially orphans, old age destitutes, and victims of natural calamities within their neighborhood as well as those beyond the boundaries of their State.
- From being wage laborers engaged in low paying hazardous jobs like beedi (cigarette) rolling and stone cutting, women have now become self-employed and have taken up safer and more paying occupations. They have developed an urge for entrepreneurship.

- They do not like to be called poor anymore, but show positive pride in their achievement and upward economic mobility.
- Women have participated in democratic political governance structures, even while maintaining their political loyalties.
- Women's hard work and an urge for entrepreneurship has not only considerably helped reduce poverty but has helped improve their personal status within the family and society.
- Relationship between mothers-in-law and daughters-in-law has undergone distinctive changes for the better. There is more mutual respect and appreciation now.

At the household level

- Attitudes towards women have changed within the household. Husbands/children are proud of their wives/mothers attending meetings and discussing issues. Husbands listen to their wives and show more consideration
- Women's easy access to credit and opportunities provided to them for economic enterprises and better livelihood, through participation in Bala Vikasa SHGs, has benefited the entire family.
- Though women still consider men as the head of households, there is increased gender equality. Majority of decisions in the family are now taken jointly.
- Better education (English medium, private schools) and clothing, acquisition of consumer goods, etc., are conspicuous signs of the family's improved quality of life, largely made possible by the woman's additional income.

- Women now have independent control over approximately 40 per cent of their income and determine the investment plan of the household.
- Nutritional improvement of children and other members, both through increased income and through women's kitchen garden projects, is having a positive impact on the general well being of the family.
- Women's savings through their SHGs, coupled with easy access to Bala Vikasa loans, has obliterated the need for high-cost private borrowing.
- Members of SHGs are acknowledged as being more aware of social and community issues. Village elders and leaders in particular, listen to them and seek the help and cooperation of SHG members to solve community problems.
- Women are now able to summon the village elders and leaders to join hands with them to take up public issues.
- With the change in attitudes and support to victims of circumstances, women have become instrumental in changing the mind-set of the society to widow remarriage and divorce.

At the society level:

- From indifference, non-participation and lack of interest, to pro-active behaviour, sacrifice for common good, sensitivity to social issues, particularly to social injustice, have all helped women gain respect of the village community.
- Shramadhan (voluntary work) and contribution towards community assets are well received in the communities now, after the women's initiatives to spread community spirit among others.

VOICES OF THE WOMEN

Emerging Lessons

Ms. Lily Mary, Prakashreddy Peta village, said :

“I was like any other woman in my village, before joining Bala Vikasa Sangha (women’s association) . My husband could not support the family and I always complained about my fate. But after becoming a sangha member I became a different person. I changed from being a passive woman to a more active and self-confident person. My changed attitude changed not only my life but also helped me change the lives of other sangha members and non-members. From the lessons learned through sangha meetings, I was able to talk to other women on the hazards of beedi rolling. I even managed to wean women out of it and guide them towards dairy and other small businesses. Being a sangha member made me more sensitive to the sufferings of others. When I heard of Veeramma, a 70 year old woman, living a miserable life in

the village with her two sons, I picked up courage to mobilize all the sangha members in the village and approached Veeramma’s children and demanded support and maintenance. After consistent pressure, the elder son agreed to pay a sum of Rs.500/- per month. After a few months he stopped paying maintenance. Again I mobilized all the sangha members and met the sons. This time they abused us. We tried to solve the matter amicably, but they started creating trouble for us in the village. We approached the police. The police was surprised by our guts and finally registered a case. Veeramma’s children had to come to the police station and the police informed them about the severe punishment they would receive for abusing us women. The sons pleaded with us and finally agreed to pay Rs.500/- per month to their mother for the rest of her life. Lily Mary’s story does not end there.....

“When Laxmi, a sangha member, lost her young, auto driver husband due to TB, together with other sangha members I approached the Auto Union. Because of our efforts, the Union Secretary agreed to help and collected Rs.1000 for Laxmi. At the same time, we approached the government and managed to get Rs.10, 000/- for Laxmi’s family from the National Social Security Scheme. In addition, we mobilized assistance in kind.”

Lilly Mary acknowledges that Bala Vikasa’s training has changed her life.

“ Although Vikasa loans helped me generate additional income, repay old loans and educate my daughters, I value more the changed values, determination, patience, courage, sensitivity

and compassion I have acquired, and the leadership skills that have enabled me gain respect from village elders, local elite and administration”.

Emerging lessons

- Awareness and exposure can create in women enhanced sense of responsibility as citizens and members of the society.
- Training can empower women and help them stand up for good and common causes, and help them exert their rights, even before government agencies.
- Sensitization to social problems and issues can motivate women to raise their voices against social injustice.
- Women can effectively handle local issues for public good, given the opportunity and skills.

Ms. Shobha, 45 years old,
said :

“ After becoming a member of Bala Vikasa SHG, my awareness level on education, solidarity, and environment increased. My children are proud I attend meetings. While I tolerated and accepted wife beating earlier, and although I do not retaliate physically, I am now able to restrain my husband verbally. He, like other husbands, knows that we members have the support of our group members. This has made them listen to us.”

She adds...

“Bala Vikasa has opened our eyes. We never go hungry now. Before, we did not even know the

date of the day. Now, we understand the concept of time. Socialization has taught us responsibility towards society. Our children are healthier and cleaner now. “

Emerging Lessons

- Integrated development approach, through multifarious activities, can bring about several beneficial changes to families and communities.
- SHG as a local people’s institution, can be effectively used as a medium for women’s empowerment
- Organizational support to SHGs can help strengthen women’s position within and outside family boundaries.

Ms. M.Balamananemma of V.Rama Raonagar in Yerragadda, a member of an urban women's group, said :

“Living in the outskirts of Hyderabad city, after completing all my household work, I used to spend time watching T.V. After joining the sangha, I have reorganized my entire schedule and have become more efficient in household management. I have now learned to value time and cleanliness. I attend sangha meetings as well as attend to my Sangha assisted saree and blanket selling business. I still have time to relax in front of the TV. I now keenly watch educational programmes, as I find them beneficial to women. In particular, the enterprise development talks by experts I find very helpful. Training and orientation, particularly the adult legal awareness programme conducted by Bala Vikasa has

strengthened my position in the family. Today, I am a changed person – energetic, more knowledgeable and confident. Sangha has opened my eyes. I am proud that my three children are pursuing higher education; the eldest is doing Hotel Management, the second is a trainee in Khaitan Fans and the youngest is in school”.

Emerging lessons

- Village sangha can act as a catalyst to bring about positive changes first to the women and through them to the family and community at large.
- Sanghas can play a vital role in instilling hope and confidence for a better future.

**Ms. Rajeswari,
of Yaswantapuram village, said:**

She is a group leader of an SHG since 2000. She is also a member and leader of DWCRA (Development of Women and Children in Rural Areas) group from a much earlier period. She continues to be in both the groups.

"I studied up to 9th standard and married a tailor. I was earning some income from beedi rolling. In one of the awareness training camps, I learned that beedi rolling actually affects health. The discussions in the sangha meetings helped me switch over to a saree business. I started making profit and was keen to run a shop and also an independent tailoring unit. With my savings and some contributions from my husband, I rented a shop and my business stabilized over a period of time. This was made possible only because of my association with Bala Vikasa sangha. When I grew confident, together with the loans mobilized from Bala Vikasa, I took a private loan of Rs.40,000 @ 3% interest per month, and then took a 3rd loan amount of Rs. 5,000/- from Bala Vikasa. With all this and the family savings of Rs. 25,000. I bought the rented building. Today, I am

a proud owner of a house. I have expanded my business and along with sarees I now sell bangles, and material. I have also added soft drinks. I am very careful with my finances and adhere strictly to repayment schedules. Before joining the SHG, my family led a hand to mouth existence. Today I am able to repay Rs. 2000/- per month, pay Rs. 500 towards my children's education and manage the household within RS. 2000/-. I attend to the shop, procure stocks for the shop, and at the same time, with the help of my husband I manage the household chores. I have taken a life insurance policy through LIC, supported by Bala Vikasa Programme.

Emerging lessons

- Health education can improve knowledge and prevent women from taking up hazardous jobs
- Term loans and timely assistance are good examples of effective livelihood assistance.

- Easy access and flexible cyclic loans greatly help entrepreneurs.
- Ensuring prompt repayment of loans enables women to build confidence and increases their personal credibility with banks if further/additional loan is required.
- Helping form links with insurance companies reduces immense financial burden on the families in times of need. Linkages with LIC also help women access declared benefits, such as payment of school fees.

Rama and Komaraiyya of Yaswanthpuram symbolize gender equality. She said :

“We belong to a landless category and do not possess any assets. With three children, insufficient income, mounting loans taken for a surgery, our life was miserable. As a sangha member, I attended several orientation/training programmes. I approached Bala Vikasa for micro-credit and started a chicken center.

Even though my husband was uneducated he took keen interest in my enterprise . After our son’s death of some unknown disease we were demoralized, but soon through sheer determination and hard work we started life afresh. My sole aim was to educate our daughters and give them in marriage to good partners. In addition to the chicken center, I also cultivated vegetables. This brought in good income. I saved regularly through a bank, for the future of our daughters. Now, we have an income of Rs.1500 – 2000 per month. I plan to take a larger loan from Bala Vikasa and open a petty shop and become self-reliant. “

Emerging lessons

- Sensitization process, education and training, together with the mutual learning process, benefit both the woman and her husband.
- Pragmatic approach of helping achieve gender equality first within the family, and then in the society, is a sound strategy.

Bala Vikasa women support their fellow members

“When a sangha member was being ill-treated and harassed by her husband, we, the members of groups from Gorrekunta village supported the aggrieved women and led the whole village to a boycott. The husband initiated legal proceedings. In Solidarity we interacted with the husband and got the wife reinstated. “

Emerging lessons

- Women power can be brought to the fore through awareness and appropriate training even if for years they had been silent witnesses to social injustice.

Ms.Ch. Malati of Rangasaipet - a natural leader

Ms. Malati, a Group Leader of a SHG proudly recalls the solidarity of women when certain atrocities and injustice took place in her village. Her initiatives and actions to stand up for the cause of women and her reactions to social injustice made her an accepted leader of all the 24 SHGs. The following illustrate how women rallied under her leadership.

• **Case of dowry death:**

In Rangasaipet, a woman died due to dowry harassment by the in-laws and husband, leaving behind a one-year-old child. Members of Bala Vikasa group under the leadership of Malati took the case to the police and was able to extract a sum of Rs.1.5 lakh from the husband’s family, for the maintenance of the child in the custody of maternal grand parents.

• **Marriage of an abandoned pregnant women:**

When a girl who got pregnant out of wedlock was abandoned by the boy and conveniently sent away by his parents to Bhadrachalam town, members of Bala Vikasa staged a dharna in front of the boy’s house and gave an ultimatum to the parents that if they did not bring the boy

back to the village, all the women would go to Bhadrachalam to bring him back. The parents were forced to bring the boy back and perform the marriage.

- **Killers brought to book:**

When parents killed their own son, daughter-in-law and a one year old child, the entire village along with the members of sangha went to beat them up. The parents sought police protection and paid Rs.50,000 to the police to threaten the villagers. The enraged villagers solicited the support of all the SHGs and summoned the MLA and the local Corporator. This brought the District Superintendent of Police to the village who was confronted by the women. As a result of the village community's solidarity and collective action, the bodies

were exhumed and sent for post-mortem. The parents were found guilty and put behind bars. Villagers were satisfied that justice had been done.

- **Percolation Pond:**

In 2001, all the women members of SHGs in the village offered shramadhan to dig a percolation pond near a dried bore well. The collective effort proved to be a boon to the villagers. Now the bore well serves the community.

Emerging lessons

- Training helps hone leadership qualities
- Solidarity/collective action can go a long way in fighting atrocities and social injustice
- Spirit of community service if inculcated, can lead to common good of the village.

Shanthi becomes a successful entrepreneur

Shanthi is a college drop out who was married at the age of 17 to a post-graduate teacher. She is a mother of three daughters and a son. For ten years she was a member of a savings group which suffered loss due to misappropriation. After much hesitation she joined Bala Vikasa SHG. Through Bala Vikasa she and other women were able to recover some money from the previous group. Shanthi played a crucial role in motivating other disillusioned women to join Bala Vikasa and she became a group leader. Since she strongly believed in savings and thrift, Bala Vikasa organizers gave personal guarantee and with financial assistance, Shanthi became an entrepreneur. She bought a leaf-plate making machine. Three others joined her and jointly procured raw material.

In the second year she expanded her business three fold with her daily profit rising to Rs. 60/-. Presently in the third year, she has big plans to install a leaf pressing machine in her village.

This is what Shanthi said:

- “I chose Bala Vikasa over DWCRA because Bala Vikasa welcomes all responsive women; DWCRA does not encourage wives of employed people into its fold;
- Procedures of opening accounts under DWCRA is very cumbersome while with Bala Vikasa, the Field Staff takes care of all that.
- Unlike DWCRA, in Bala Vikasa there is continuous support and grassroots functionaries facilitate the multifarious activities of the women.
- I am happy to be a Bala Vikasa supported entrepreneur. “

Emerging lessons

- Point of contact for continuous interaction, (like Field Staff) can open new avenues for social and economic development and provide required skills.

Ms. Satyamma of V. Ramarao Nagar says: “Sangha is like my Mother”

Satyamma is a widow with three grown up children. She has been supporting the family working as a maid servant on meager income. Her elder son who was disabled and sick died suddenly. She joined Bala Vikasa women group and this is what she has to say:

“ My life changed from miserable to manageable when I took a loan of Rs.10, 000 from Bala Vikasa. That enabled me to add Rs.1,000 -1,200 to my monthly income of Rs.800. After the tragic death of my only son, I am learning to cope with.

Bala Vikasa supported me when everyone deserted me. I have confidence in the sangha. I now spend about Rs.1,500 a month on my family. I support the education of both of my daughters. I want to have a better life. I want to own a house and I am working hard towards that. Sangha is like a mother to me and I know that it will not let me down.”

Emerging lessons:

- Organizational support can go a long way in helping women help themselves.

Women of Gorrekunta village asserted:

“Women are not weak but strong and capable.”

During the participatory assessment, women were not only vocal about the positive impact and the changes that had affected their lives for the better, they were also articulate about constraints they had to face within the family and in the society, despite their social and economic progress.

Constraints identified

- ◆ Husbands and elders do not allow women to go out and participate in social activities, except Mahila Mandal meetings, for fear that women may become liberated and loose (in character).
- ◆ Men view women as competitors and thus a threat. Women do not get recognition for their good ideas.
- ◆ Women lack awareness regarding civic matters and thus show no enthusiasm to participate in civic activities
- ◆ Despite woman's contribution towards family income, women have not fully achieved economic freedom.
- ◆ Husbands expect wives to be their sub-ordinates.

Solutions suggested

- ◆ Women should develop the capacity to reason with men and convince them of the benefits of such exposure. Relationship and understanding between man and woman should improve.
- ◆ Women should solicit the support and encouragement of elders/leaders in society / community.
- ◆ Women should build confidence and courage for collective action.
- ◆ Women should find high earning economic activity.
- ◆ Separate bank account in the name of women would help
- ◆ Efforts should be made to change the attitude of men. Gender equality awareness campaigns could help men.

Emerging lessons:

- Organizations can provide training and awareness programmes, but solutions to social constraints being culture specific, can be solved only by the people themselves in keeping with their cultural sensitivities.

INTEGRATED WOMEN DEVELOPMENT PROGRAMME

Highlights

The comprehensive participatory impact assessment of the IWDP, based on the perceptions of the women, concluded that the positive impacts were largely due to Bala Vikasa people-specific, relevant and timely development oriented interventions. Through an Appreciative Enquiry method, the following qualitative and quantitative impacts were acknowledged by the



women themselves, as being highlights of their development and progress.

1. Poverty reduction:

“In most families poverty has reduced by 25-30 per cent. Economic activities with the help of Bala Vikasa’s cyclic loans, and our regular personal savings have helped reduce poverty. Today, there is a general feeling of well being.”

2. Better health and nutrition:

“Earlier we ate what our men could afford. The days of mixing rice with water as a staple food have gone. Increased income through business activities, and kitchen gardens, has helped add pulses and vegetables to our meals. Awareness on health, hygiene and sanitation through health camps, has made us more health conscious. Our nutrition and food consumption has improved by 50 – 75 per cent. Some of us, however, economize on food and save money for other important investments.

Although gender disparity still remains to a certain extent, men women and children are fed alike.”

3. Increased employment:

“Regular and uninterrupted micro-credit from Bala Vikasa contributed to diversification of skills and business activities. Knowledge and skills gained through regular meetings further encouraged us to identify local market for our produce which created employment. Employment has increased by 50 per cent.”

4. Social empowerment:

“New attitudes and values, improved literacy, discipline, unity and solidarity among groups, showing concern for others, providing help and support, and raising our voices against injustice, have all made us role models and earned us the respect of our families and

local leaders. As a result, gender equality has increased by 50 per cent and gender discrimination has decreased by 80 per cent.“

5. Awareness and knowledge:

“Regular meetings which promoted learning opportunities, has increased our awareness and knowledge by 50%. Sharing of experiences, participation in leadership development programmes, have all helped make us self-confident. Functional literacy has improved 90 per cent of the sangha members. Negotiating skills have improved in varying degree, between 30-80 percent. Overall, it has increased our self esteem. “

6. Better education for children:

“Increased income has made private schools affordable. At least 75 per cent of girl children are now in schools. For higher education, boys were generally given preference. But this is also slowly changing.”

7. Linkages and awareness of government schemes:

“Bala Vikasa helped us access other on-going government schemes. Marginal assistance has been received from DWCRA and few benefits have come from municipalities. Although developing links with government institutions is a slow process, there has been 30-40% success.”

BALA VIKASA IWDP WOMEN

Foresight

Using Participatory Enquiry method, the study team was able to elicit from the women their views on causes for a particular situation or low achievement. To increase the percentage of families from 'marginally benefited' to 'better off families', the women themselves provided suggestions for future action.



The ability of the women to analyze and identify reasons for inadequate progress of some families, and their capacity to effectively articulate their recommendations for the future, spoke volumes of the women's foresight. It also reflected the level of social and democratic empowerment they had reached: a perceptible impact of Bala Vikasa's capacity building programme.

Problems/issues identified

1. Poverty

Reasons for inadequate progress

- Old loans had to be repaid
- Profit was less in small businesses
- Lack of appropriate skills
- Poor health and sickness

Actions for improvement

- Larger loans
- Skill improvement
- Improved health practices
- Better sanitation

2. Good and balanced diet/food

Reasons for inadequate progress

- Only marginal increase in income
- Savings diverted to meet other family needs
- Social and psychological pressure of family burden

Actions for improvement

- More profitable business employment

3. Employment

Reasons for inadequate progress

- Low investments
- Poor utilization of loans
- Inadequate experience about the enterprise

Actions for improvement

- Good training
- Knowledge about market and its operations
- Linkage with larger companies /units

4. Gender equality and husband's cooperation

Reasons for inadequate progress

- Poor understanding of men to women's contribution
- Insufficient collective solidarity of women themselves
- Belief that men are superior to women

Actions for improvement

- Collective action
- Divorce in extreme cases

5. Awareness and Knowledge

Reasons for inadequate progress

- Lack of experience
- Absence during meetings and training

Actions for improvement

- Better usage of communication tools
- Regular attendance at meetings and training sessions

6. Education of children

Reasons for inadequate progress

- Poor capacity for higher education
- Limited awareness of parents regarding higher education

Actions for improvement

- Motivation of children for higher education

7. Knowledge about government programmes

Reasons for inadequate progress

- Insufficient interest shown in government programmes

Actions for improvement

- Approach Government departments to learn about the various schemes

8. Gender discrimination

Reasons for inadequate progress

- Non-sangha women have no forum or opportunity to discuss existing gender discrimination and inequality in society.

Actions for improvement

- Exposure visits and institutional support to instill courage in women to strive for more gender equality and less gender discrimination in the society.
- Sangha members to spread the message to non-members.

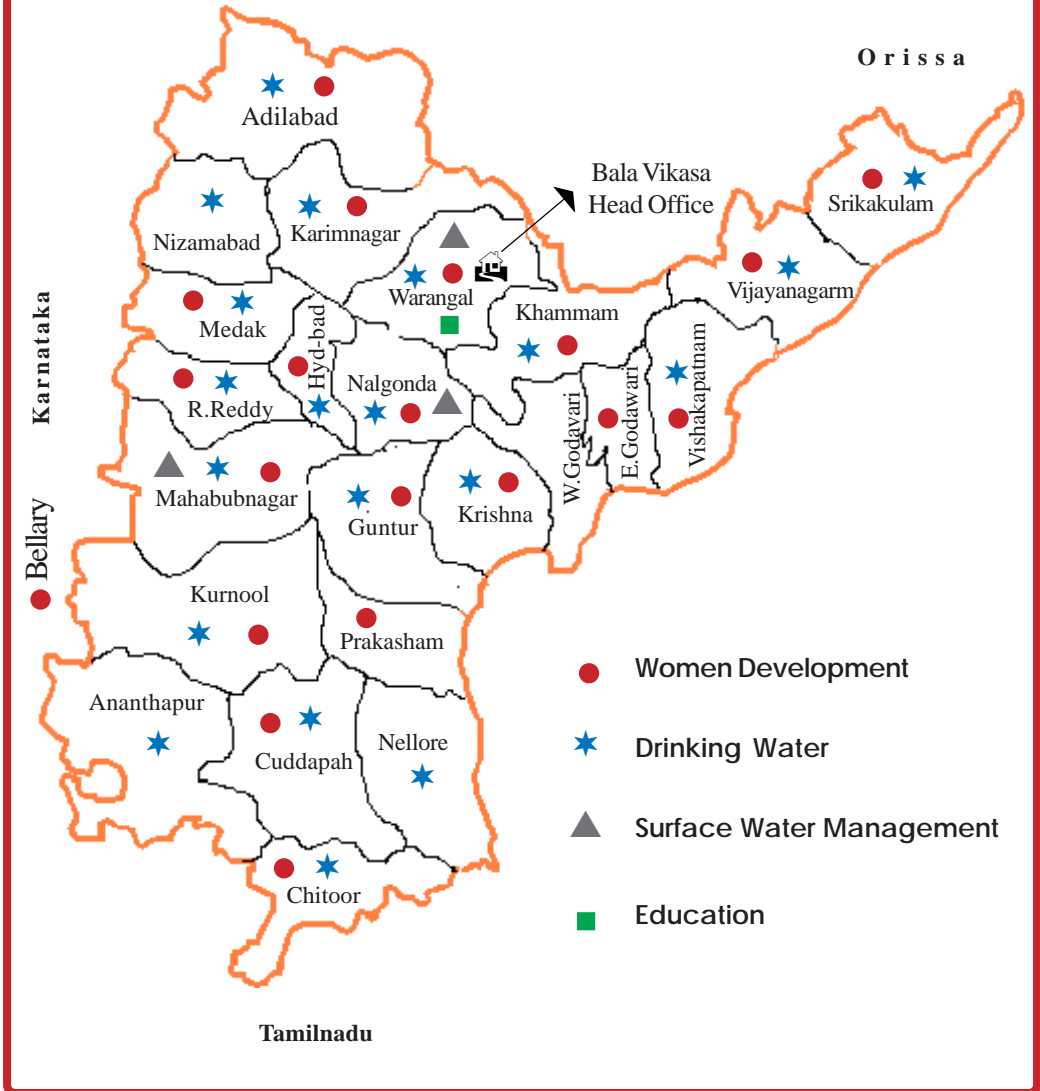
Past to Present

Continuous.....

The impact of Bala Vikasa IWDP is amply evident in the portrayal of life of women, their families and the community, in the past, before becoming Bala Vikasa programme members, and now, in the continuing present. Progress is reflected in women's present level of self-esteem, new-found confidence, increased awareness on health and education, healthy children, versatility to innovate and find alternative livelihoods for economic betterment, increased savings, participation in local elections, etc. Comparisons of non-sangha members of their lives to the lives of the sangha members, further testifies to the social, economic and democratic empowerment of Bala Vikasa programme women. Positive impacts and continuing progress are a result of Bala Vikasa's people-centric and holistic approach to sustainable development. As Bala Vikasa moves on to other districts to implement new initiatives with the lessons learned from IWDP, Bala Vikasa women, who have themselves been the real agents of change, progress from being partners to owners of the programme. This is the most characteristic impact of Bala Vikasa Integrated Women Development Programme.

Map of Andhra Pradesh - India

Bala Vikasa programmes



sketch map not to scale

Bala Vikasa People Development Training Center (PDTC) has supervised this independent impact study. It is responsible for the publication of this booklet.

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Bala Vikasa is a registered, secular, non-partisan, non-profit, voluntary, social service organization in India, working mainly in Andhra Pradesh for a common goal: to help the people to help themselves without distinction of caste and creed.