

# Empowerment is Collective

*The tale Sarvodaya Maha Sangha that promoted villagers from project participants to decision makers: Unity is strength. A wall of bricks withstands calamities better than a solitaire stone. Similarly, for a project to succeed, at least majority of the project participants needs to stand by it. This isn't a fact most often in many of the projects around the world. For, a project proposed by the people stands a high chance of seeing the light of the day than those exclusively formulated in a study desk. Here is something of a wonder that has happened in terms of a project. The author narrates the story of how the members of an apex excelled from being project participants to empowered decision makers.*

Sarvodaya Maha Sangha (SAMAS), a registered society (Registration of Societies Act 1964) is an apex of 81 Sanghas (Self Help Groups) in 22 villages belonging to Surashettykoppa cluster, Dharwad district, Karnataka. The inception of SAMAS dates back to 1997 when BAIF Development Research Foundation started a project titled Transfer of Technologies for Sustainable Development (TTSD) in these villages, funded by the European Union. This was one of the eleven clusters in five states, which were adopted by BAIF as part of the project. The project with its focus to help families to improve their livelihoods had components like community health, women in development and people's organisation.

## How it all started?

BAIF conducted a series of meetings in different villages in Surashettykoppa cluster. In the first hand BAIF carried out a participatory baseline survey of the villages to understand their problems, mobilise the target population and create awareness about the new opportunities for them. After initial hesitations, women and men of homogeneous socio-economic status formed Sanghas with 15 - 20 members. They were sensitised to discuss their problems and opportunities based on the natural resources available to them. They were also exposed to different project areas where they could interact with small farmers who had taken up various socio-economic development activities even under adverse conditions. This paved way for them to develop their family-level micro plan and generate self-employment. While carrying out micro-planning of participant families, a village level development plan, including the cropping pattern based on the soil productivity, watershed development, livestock



improvement and identification of economic activities for landless and women-headed families were also prepared by the Sanghas.

Life changed slowly yet steadily for the members of the Sanghas of Surashettykoppa cluster. Compilation of the family-level micro plan and their proposed intervention witnessed successful land use plans with seasonal inter-crops arrangements, efficient contour bunding and conversion of large fields into small plots by retaining total rain water, cultivation of high value vegetables and food grains and establishment of fodder crops. Mixed farming created an efficient system of nutrient recycling. Practice of sustainable agriculture resulted in increased agricultural production. Farmers started looking for various options which could benefit them. User groups were promoted to carry out various development activities. Subsequently, representatives of 81 Sanghas and user groups formed their Federation in the name of Sarvodaya Maha Sangha (SAMAS) which took over the responsibility of forward and backward linkages. The Sanghas were also linked to banks to avail loans for consumptive and productive purposes.

After the TTSD project period, SAMAS took over the activities in several ways that make it useful for Sanghas and vibrant to respond to new requirements of villagers.

## Project Area

The 22 villages in Surashettykoppa cluster consisted of 14 villages in Kalaghatgi taluk and another eight from the adjoining villages of Hubli taluk located in a remote corner of Dharwad district. Eighty percent of the total 4155 families were poor with an average landholding of 1.5 ha per family. About 60% of the cultivable lands were uplands where sorghum and cotton were the main crops, while paddy was cultivated on 40% of the low lands. The yields were low. The average income from paddy was Rs.5060 per ha, while cotton and sorghum provided a net



income of Rs.3560 and Rs.1710 respectively. Most of the families owned 3 - 4 cows or bullocks, mainly for tilling the land.

### The Process

The project (TTSD) staff lived in Surashettykoppa despite lack of facilities. This was the most important step in winning the confidence of the people. One important strategic decision that followed was to nurture people's organisation and ensure their participation in the programme. That required tremendous energy and patience from the staff initially. Formation of SHGs required working well beyond nine to five, many times up to mid-night. Capacity building of the participants required time and participation was though slow, increased over the time.

The working guidelines were the key enabling factors in the process as they ensured every family being part of the people's organisation, in this way every

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family belonged to a Sangha. Subsequently, the organisation selected poor families for help through Sanghas. This made Sangha an integral part of the family and in turn the Sanghas started feeling responsible for the families. In the process, the role of the people's organisation changed from implementation of project to decision

making, selection of participants, monitoring, budgeting, purchases and input supply. This further resulted in promotion of multi-tier people's organisation to take care of different levels of development activities involving Sanghas, GVS, and SAMAS. Once the Sanghas were stabilised, they were federated into Grama Vikas Samithee which were in turn federated into SAMAS.

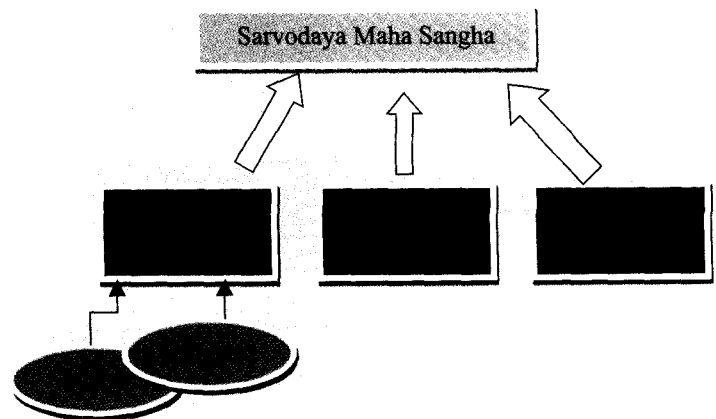
The other activities of the people's organisation include social lending for both livelihood promotion and subsistence as well as for health and education, lending for livelihood creation, running cattle breeding center, and marketing vermicompost and mangoes.

### Major accomplishments of SAMAS

Besides other helps, SAMAS give

agriculture and irrigation loans to the member Sanghas despite helping them with micro financing. These loans are granted at an interest rate of 12%, with a maximum lending amount being two lakh Rupees for an SHG for a year. Surprisingly, the lending recovery holds a record of 100% recovery. The SAMAS also uses the common amount coming from new SGHs and other sources for community development activities.

The income generating activities under the SAMSA include mango trade through ITC, bulk seeds purchases and sale at fair prices and vermin compost. Other significant accomplishment of SAMAS is construction of Grama Chetana training centre and farmer-to-farmer teaching. It also provides administrative supports like annual auditing of the Sanghas, categorising them into grades A, B C and D on a



## People's Organisation at various levels

### Tier I: SHGs (Sanghas)

Sanghas are Self Help Groups that save and lend as well as plan and implement development interventions at the family level.

### Tier II: Village Development Committees (Grama Vikas Samitis)

Every village has a Grama Vikas Samiti constituted by two members from each of the Sangha in the village. Selection of families, organising community activities, Green Festival (Hasiru Habba) and community get togethers (Snehada jatre) are their major responsibilities.

### Tier III: Federation of SHGs and GVS (Mahasangha)

Sarvodaya Maha Sangha constituted by two members: one female and a male from each village. Marketing of products, conflict resolution, providing credit to Sanghas are their functions.

scale developed by SAMAS. It also helps Sanghas improve their grades. Besides, SAMAS has developed Navachethana, a microfinance programme runs by SAMAS for its members in collaboration with BAIF.

### Special funds

SAMAS also runs special fund programmes like Arogya Nidhi, Vidya Nidhi and Griha Nidhi at lower interest rates. Arogya Nidhi is given to any member who needs money for surgical treatment. A member can get a maximum of Rs.5000 for a period of one year at a nominal service charge of 15% per annum. So far, 137 families have availed the loan amounting to Rs.3,81,500. Vidya Nidhi helps students to enrol in a college with a maximum loan amount ranging from Rs.2000 to Rs.10000 for a year with service charge of 1% per annum. Till date, 93 families have availed Vidya Nidhi to the tune of Rs.3,39,000. Griha Nidhi is a loan given to families to build houses in their land. So far, 10 such loans have been given to the tune of Rs.55,0000. There are also other small funds and helps that go a long way in developing solidarity within the organisation.

Till date, SAMAS has lent Rs.1.7 million towards different livelihood empowerment activities shown in table:

### Model for Wider Replication

Today, Surashettikoppa cluster has an answer for drought proofing. It is a model for the region and a ray of hope

Activity	Amount
Agriculture purpose	77,000
Land lease in	3,43,000
Seed and Manure	3,77,000
Bullock Purchase	1,30,000
Bullock cart	9,000
To get back leased out land	1,31,000
Cycle shop	6,000
Buffaloes	1,16,400
Tea Shop	8,000
Fire wood business	10,000
Barber Shop	10,000
Grocery Shop	21,500
CB - cow	15,000
Sprinkler set	25,000
Vehicle purchase	15,000
Goat purchase	79,000
Loan repayment	44,000
Purchase of Land	5,000
Oil trading	5,000
Tailoring	62,000
Jute Business	3,000
Beetle nut Business	8,000
Bangle Business	10,000
Total	1,70,3400

for arid and semi-arid regions in the country.

The sleepy, voiceless villages of Surashettikoppa cluster has suddenly



turned into a centre of attraction. Farmers and development workers from different parts of Karnataka started visiting the cluster to see the wonders of nature and to explore what made this difference. Visitors were convinced, once they interacted with the local families, who contributed to this change. Looking into the inflow of visitors to learn from farmers of Surashettikoppa cluster, the SAMAS decided to set up its own Training Centre. Thus, came up Grama Chethana on 0.4 ha land bought by the Maha Sangha. The trainees have the opportunity to see live models of technologies and to interact with the families. Classroom trainers are drawn from the farmers and the development workers. The participants go with a positive message to promote sustainable agriculture in the drought prone areas. Many of the successful farmers and leaders of SHGs have been invited by other project implementing agencies as resource persons within and outside Dharwad district. The training centre has designed trainings to suit the requirement of farmers, NGOs, Government Project Officers working in the areas of tree-based farming system, livestock and watershed development, people's organisation, dry land sericulture, organic farming and vermin composting.

Surashettikoppa cluster has shown a way to help the needy farmers in drought prone regions in the country. Looking into this successful project, many new projects have been launched and the farmers and project implementing agencies feel confident that their resources and efforts will not go awry. This is a far greater contribution than what the project has achieved so far.

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