

## **ATTACHMENT**

### **Strengthening Women's Social, Economic and Political Empowerment in Jaunpur, Mirzapur and Sant Ravidas Nagar of Uttar Pradesh (Add-on Component for the IKEA Social Initiative supported UNICEF Child Rights Project in Uttar Pradesh)**

#### ***Introduction***

The project is linked to the IKEA Social Initiative supported UNICEF Child Rights Project, also known as the Bal Adhikar Pariyojana (BAP), in the carpet belt of eastern Uttar Pradesh. It aims to build on the social empowerment processes initiated in the 500 villages covered during 2000-2007 under BAP (also referred to as Phase I) across three districts of Jaunpur, Mirzapur and Sant Ravidas Nagar (formerly known as Bhadohi). The goal of the IKEA Social Initiative -BAP initiative was the sustainable prevention of child labour. To support this goal, it had multiple and crosscutting objectives centered on; raising community awareness on child (bal) rights (adhikar); increasing access to quality primary education; organizing and empowering women; ensuring better health practices such as immunization of children.

The BAP recognized that poverty is one of the critical factors that forces parents to send their children to earn money rather than attend school. It also recognized the inter-linkages between child labour, education, health, women's empowerment, household indebtedness and prevalent social issues linked to gender and social discrimination. The women's empowerment component largely involved the formation of SHGs to make women economically self-reliant, open avenues of self-employment and income generation and reduce household debt. As a result, nearly 22,000 women from the 500 villages were organized into 1640 women's Self-Help Groups (SHGs).

Phase I came to an end in 2007 and the project was successful in eliminating child labour in the project villages, and bringing children into schools. The SHG component was also successful in organizing women, getting them to meet together on a regular basis, creating awareness on a range of child rights and social issues, providing credit to members at lower rates of interest as compared to moneylenders and fostering a positive attitude within the groups.

The project end review<sup>1</sup> acknowledged that the SHG concept had been well grounded in the project villages during Phase I but required more work in terms of expanding the vision and the scope. The potential of the SHG members as agents of change in the larger community could not be fully realized. As a result, the relatively higher level of awareness and motivation experienced by SHG women did not spread rapidly across the village community. The focus of SHGs had remained limited largely to saving and thrift activities.

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<sup>1</sup> Evaluation of UNICEF-IKEA Social Initiative Bal Adhikar Pariyojana, March 2008.

While the inter-loaning between SHG members helped to address consumption needs of poor women and their households, the potential for taking up income generating or productive activities by groups or its members remained untapped. Information on government schemes and banks was another area that needed strengthening. The review suggested creation of a platform for women that they could use to express their problems and needs to the larger community. The review also suggested a need for better coordination between SHGs, Panchayats and district authorities.

Based on the findings, UNICEF and IKEA Social Initiative approached UNDP in March 2008 for a possible partnership in Phase II of the project to strengthen the economic, social and political dimension of women's empowerment in the 500 villages. Based on a preliminary visit to the project area, UNDP presented its approach to women's empowerment in a Concept Note submitted to IKEA Social Initiative and approved by its Board in October 2008. Also approved was a Planning Grant to enable UNDP to develop this proposal.

The proposal has been developed based on: (a) extensive consultations with organizations and resource persons with expertise in women's empowerment, social mobilization, livelihoods and political participation and of having worked in Uttar Pradesh and in the project districts; (b) focused group discussions held with more than 200 women associated with Phase I including a random survey to assess the health of selected SHGs; (c) Key Informant Interviews with gram pradhan, panchayat secretaries; (d) intensive discussions with UNICEF officials in Lucknow and all six NGOs and project officers associated with Phase I; (d) district level functionaries from the district administration, NABARD and technical institutions e.g. Central Vegetable Research Institute; (e) entrepreneurs and local traders. An assessment of the socio-economic and political environment in the project area was also carried out. A desk review of relevant reports including Phase I documents and best practices from other programmes provided useful inputs into the project design. Finally, a stakeholder workshop was organized in the project area with SHG representatives and key stakeholders to discuss the key strategies that could form the core of Phase II, identify possible interventions and seek feedback on the project objectives, activities and indicators. During this process, synergies with UNDP'S on-going programme in poverty reduction and democratic governance were also identified. As the next phase of the IKEA Social Initiative -UNICEF partnership is finalized for these districts, necessary linkages will be established between these two projects.

## **NATIONAL CONTEXT AND PROBLEM ANALYSIS**

### ***National context***

India has made considerable progress in reducing the number of people living below the income poverty line from 36 percent (1994) to 27.5 percent (2005)<sup>2</sup>. However, as recognized by the 11 Five Year Plan, poverty levels vary between states and are increasingly concentrated among certain regions and social groups.

Against the national average of 27.5 percent, the **poverty ratio** for Uttar Pradesh (UP) where the project is located is 31 percent. The proportion of Scheduled Caste population representing a major disadvantaged social group is 21 percent for UP as against the national figure of 16 percent. Human Development Index (HDI), UP is ranked at 25 out of a total 28 states<sup>3</sup>. The recent calculation of the Gender Development Index for 35 states shows poor attainment for UP – it ranks second lowest at 34 and with respect to the Gender Empowerment Index (GEI), it ranks 16<sup>4</sup>. Within UP, the eastern region where the project districts are located is the most backward on economic as well as social indicators. The Uttar Pradesh Human Development Report (2003), reiterates this by ranking Eastern UP lowest as compared to other regions in the state – Western, Central and Bundelkhand. Two of the three project districts - Jaunpur and Mirzapur – also figure among the 250 Backward Region Grant Fund districts in the country.

Project Area		
<i>District</i>	<i>Block</i>	<i>No. Villages</i>
Jaunpur	Ramnagar	100
	Rampur	100
	Barsathi	100

<sup>2</sup> Uniform Recall Period Consumption: Government of India "Poverty Estimates for 2004-05"

<sup>3</sup> UNDP Human Development Indices for Indian States (Mimeo), 2004. Human Development Index measures development by combining indicators of life expectancy, educational attainment and income into a single composite Index.

<sup>4</sup> GDI includes the following indicators: (a) Health: Infant Mortality Rate and life expectancy at age 1; (b) Knowledge: 7 + literacy rate and mean years of education; (c) Decent standard of living: estimated earned income per capita per annum. GEM includes Participation in political arena and decision making power ( percent share of parliamentary seats , percent share of seats in legislatures percent seats in Zilla parishads percent share in gram panchayats percent candidates in electoral process in national parties and percent electors exercising the right to vote); Economic Participation and Decision making power ( percent share in Indian Administrative Service, Indian Police Service and Indian Forest Service, percent share of professionals graduating from medical and engineering colleges and percent share of high court judges ( and supreme court for all India estimate); Power over Economic Resources ( percent female/male operational land holdings percent female/male availed of credit ( accounts over Rs. 2 lakhs) and percent of female/male estimated earned income share). Source: Government of India, Ministry of Women and Child Development ( 2009) " Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India" Summary Report, supported under the UNDP - GOI project Promoting Gender Equality

The project is located in three districts of Eastern Uttar Pradesh: Jaunpur, Mirzapur and Sant Ravidas Nagar. The 500 villages covered under Phase I project of the UNICEF-IKEA Social Initiative partnership spread across six blocks.

Mirzapur	City	100
Sant Ravidas Nagar	Abholi	50
	Gyanpur	50

As per the BAP survey (2008) which took a sample of 10,000 households in the project districts<sup>5</sup>, **poverty levels are high** with 44 percent of households having “BPL cards” issued by government for those below the official poverty line. For Scheduled Caste households, poverty levels are even higher at 62 percent. Majority of these households belong to **socially marginalized communities** referred to as Scheduled Castes (36 percent), Other Backward Caste groups (46 percent) and nearly 13 percent belonged to the minority group (Muslims). More than 66 percent of the landed households are small and marginal farmers with less than 2 hectares of landholding. Around 30 percent households are landless. Overall **workforce participation** rates covering the age group of 15-60 years are low at 49 percent, with a wide difference between male (78 percent) and female (18 percent).

The main sources of **livelihoods** are agriculture and allied activities such as animal husbandry (46 percent) and carpet weaving (12 percent). Both these sectors are facing decline and consequently leading to high levels of unemployment. A significant proportion of the surveyed households (75 percent) reported a member working outside the village indicating the high dependence on **migration** as a means of livelihood. Men from the project area migrate to other cities mainly Mumbai, Surat, Baroda, Kolkata and Delhi in search of employment leaving the women with their families in the village. In the absence of male heads of the households, women are required to manage households and agricultural operations. As a result, nearly 54 percent of women workers are engaged in agricultural activities as against 23 percent of men.

The **local economy** outside the village also does not offer much employment. For example, a close examination of the dairy sector reflects administrative gaps. The neighbouring city of Varanasi generates a high demand for milk and dairy products. It has a state run dairy federation with milk processing plant, which procures milk from neighbouring areas of Varanasi and, adjoining parts of Bihar. This unit, however, is operating much below its capacity. There are private dairies, which have come up in the project area – one in Mirzapur, and another one at Sant Ravidas Nagar but these are catering only to the local demand. There is no milk route or processing unit in Jaunpur, which is a large town. Local milk collectors, known as *dudhiyas*, control the milk trade by advancing small sums to farmers keep the procurement price of milk very low. An absence of alternatives, forces people to sell milk to these intermediaries at 50-60 percent less of the final retail price.

**Indebtedness** is high in the project area with nearly 49 percent of the surveyed households borrowing from moneylenders at exorbitant rate of interests and exploitative terms and conditions. Around 40 percent of these loans were taken for health related expenditure followed by expenditure on marriages. Loans for productive purposes - agriculture and business related loans stood at a low 10 percent and 8 percent respectively.

Access of poor households to **institutional credit** is almost non-existent resulting in their total dependence on moneylenders and relatives for small loans, largely to meet consumption needs and for emergencies related to life cycle needs. This is also a major barrier for poor households especially women to establish or expand **micro-enterprises** at individual, household or group level. The traditional view that the poor and especially women are not credit worthy continues to be dominant. This is also the reason that although the SHGs formed under BAP have been saving with regularity, the SHG-bank linkage model successfully implemented in many other states has not been able to take off in the project area. As a result, the project area has not witnessed an increased access of SHGs and women members to credit for productive uses. This in turn has hindered SHG and its members from diversifying their livelihood portfolio and take up income generating activities.

**Remittances** form an important source of income for households with a migrant member(s). However, due to the global financial crisis, the impact of the economy melt down has been felt in the project area with migrant members beginning to return. With very few economic opportunities available locally, the deepening of economic crisis could lead to increased financial pressure on poor households.

With respect to **HIV**, although Uttar Pradesh is one of India's low prevalence states, it has quietly started making its presence felt in the rural settlements of Eastern U.P. Stories from village after village in eastern U.P. as well as discussions with SHG members during proposal development, provide evidence that deaths due to HIV are high. HIV is locally referred to as *Bambaiwallah bimari* (Mumbai's sickness) as there is high migration to Mumbai from Eastern UP including the project districts.

In terms of **basic amenities**, while most of the households in the project area have access to safe drinking water, 98 percent do not have access to sanitation facilities. While only 57 percent of the households have access to electricity, it is available for just 5-6 hours in a day. Nearly 52 percent of the houses in the project area are built with mud and have a thatch roof.

Overall, the employment situation in the project area is grim – preponderance of small landholding, high level of indebtedness, migration of male members, large number of landless households, poor access to institutional credit and low workforce participation rates for men and especially for women.

As in many other parts of India, the **situation of women** in the project area is much worse than that of men. Women do not have access to or control over the means of production - land is mostly held in the name of the male member. While dependent on agricultural

activities, agriculture extension and service centres do not recognize women as “farmers” and hence keep women away from knowledge on new practices and technology. Women also face **restrictions with respect to mobility** in the predominantly caste and feudal context of the project area. The overwhelming **patriarchal family system** restricts women from voicing their opinion in the presence of men within the households and in the larger community in playing a role in household decision-making and control over income, in enjoying equal access with respect to education and in standing up against the demands of early marriage and dowry. While the overall **literacy rate** is 57 percent, the rate is high for men at 74 percent and low for women at 40 percent. The National Family Health Survey - 3 (2005-06), for Uttar Pradesh recorded the percentage of ‘ever married’ women who experienced spousal violence at 42.4 percent (36 percent in urban areas and 44.3 percent in rural areas).

With regard to **political participation** of women, the 73<sup>rd</sup> Amendment to the Constitution has improved reservation for women in locally elected bodies, nationally as well as in the state of UP. However, women are still unable to voice their own interests effectively in local decision-making processes. Surrogate leadership by male relatives of the elected women representative families reflects the strong hold that patriarchy has over the lives of women. The situation is further perpetuated due to illiteracy and ignorance of elected women representatives (EWR) of various provisions of law, rules and regulations deterring women from participating effectively to seek their entitlements. Caste and class issues definitely play a major factor in determining position, access to rights and decision-making ability.

In Eastern UP, according to the BAP Baseline survey, **women’s representation** was to the extent of 42 percent in the Panchayat Committees of the villages in the area surveyed. Although their involvement in village level committees has opened up channels of learning through their participation in discussions and meetings, yet real participation in deliberations as well as decision-making was found to be minimal. The male relatives of the elected women representatives reportedly took most of the decisions. The survey further revealed that women from ‘the lower income and caste segments are still not allowed to take any decisions or their views incorporated’ in panchayat deliberations. Specifically, women from “*Mushahar*” caste are not able to raise their voice. Traditional mindsets do not permit these women to be seen as political entities. The prevailing traditional system which restrict women from speaking freely in front of elder male relatives; lack of previous experience in attending male dominated meetings, lack of knowledge about the functioning procedure of meetings, all have an impact on the effective participation of women in discussions and decision making processes at the level of village panchayats. The first time women participants from ‘the lower income and caste segments have not been sufficiently supported by inputs such as information, training, handholding support and political visibility. Illiteracy, inadequate information and lack of awareness on rights, roles and responsibilities, are also common deterrents to participation.

A survey of the project areas as part of a field visit during proposal development revealed that SHG members have had no interaction with their elected representatives and do not attend the village assembly meetings or 'Gram Sabhas'. They do not feel confident enough to approach the elected representatives or local government officials collectively to demand their **rights and entitlements** under government programmes. For example, SHG members who do not have job cards under the National Rural Employment Guarantee Programme (NREGP), do not feel confident to approach their locally elected leader or 'Pradhan' to demand them. Most of the women were found to have very **low awareness** on the roles and responsibilities of the elected representatives. None of the women questioned during the survey had ever contested for elections.

In many instances, poor and marginalized women are unable to seek the **protection of the law** or take advantage of rights or public services they are entitled to simply because they are unaware that these rights exist. In cases where they may be aware of the existence of the laws or rights, they may not be aware of how to use the law in order to claim or enforce their rights or entitlements. The BAP Baseline survey found low levels of awareness amongst women surveyed on government's poverty alleviation schemes. About 47 percent of the women were not able to mention even a single government scheme and only 40 percent women have heard of the important government scheme, the NREGP, but only 5 percent households, have availed it.

Field reports show absence of infrastructural facilities for **networking** in the project area that could bring women elected leaders and SHG leaders together and strengthen them with specific kinds of support, which go beyond technical training to build solidarity amongst them and to capacitate them in seeking accountability from local government officials for delivery of basic services. According to the BAP survey, there is also a lack of any communication lines with the concerned block/district authorities to ensure demands are met.

## **PROJECT DESCRIPTION**

A summary of the project objectives and expected outputs is provided below for which UNDP will be accountable. Further details are provided in results tree and the Logical Framework developed for the project.

### ***The development objective***

The project is designed to contribute to achievement of Millennium Development Goal 1: Eradicate extreme poverty and hunger and Millennium Development Goals 3: Promoting gender equality and empowering women.

The development objective for this project is “Women<sup>6</sup> in project villages enjoy an improved economic and social status within households and community”.

### ***The project's immediate objectives***

Within the above development objective, the project's immediate objective is: “By 2013, women supported by the project in Jaunpur, Mirzapur and Sant Ravidas Nagar districts achieve a secure and enhanced income and effectively participate and contribute to decision-making in domestic and public spheres”.

#### **Indicators:**

- Sustainable increase by at least 20% in average household income for 50,000 poor women who are members of collectives supported by project.
- At least 30,000 women perceive an improvement in their status within the household/SHG and Elected Bodies.
- At least 3000 women report improvement in political participation at village level.

### ***Expected output***

<b>Outputs</b>	<b>Key Performance Indicators</b>
<b>Output 1- Social Empowerment</b>  Poor women organized in strong collectives at group and cluster levels and their capacities developed for running these sustainably.	<ul style="list-style-type: none"> <li>• <i>At least 50,000 women in project area become members of SHGs supported by project- Baseline – 22,000 (2009)</i></li> <li>• <i>At least 30,000 of the total SHG women are from poor households– Baseline – To be established (2009-10)<sup>7</sup></i></li> <li>• <i>All 50,000 women trained in functional literacy - Baseline – 0 (2009).</i></li> <li>• <i>Of these, approximately 20,000- 25,000 women (40-50% women) are expected to become functionally literate. Baseline - TBE</i></li> <li>• <i>At least 32,500 (65%) of SHG members satisfied with services provided by federations – Surveys in 2011 and 2013.<sup>8</sup></i></li> </ul>

<sup>6</sup> In this project, women are not treated as a homogenous group – focused steps will be taken to reach out to women belonging to marginalized groups – such as SC, OBC, Muslims, old women, disabled women, female headed households and widows

<sup>7</sup> Identification of the poor would include households below the official poverty line of Govt. of India as well as poor women identified through vulnerability analysis surveys.



<p><b>Output 2- Economic Empowerment</b></p> <p>Capabilities enhanced and economic enterprises of women established and/or strengthened for enhanced household income.</p>	<ul style="list-style-type: none"> <li>• <i>At least 35,000 women trained in entrepreneurship and financial literacy- Baseline – 0 (2009).</i></li> <li>• <i>At least 20,000 women trained by project running micro-enterprises- Baseline – 1200 (2009).</i></li> <li>• <i>At least 3 Subsectors analysed value chains identified and business plans developed<sup>9</sup>- Baseline – 0 (2009).</i></li> <li>• <i>Of the 35,000 women trained by project in entrepreneurship, at least 10,000 participate in select value chains – Baseline – 0 (2009).</i></li> <li>• <i>Of the 4,000 groups supported by project, at least 800 Self Help groups (20%) regularly access financial services from formal institutions - Baseline – To be established (2009)<sup>10</sup>.</i></li> </ul>
<p><b>Output 3 – Political Empowerment</b></p> <p>Women leaders supported to contribute effectively in local decision-making and to demand quality public services</p>	<ul style="list-style-type: none"> <li>• <i>At least 4,500 women (elected representatives and SHG leaders) trained in political leadership<sup>11</sup>- Baseline – 0 (2009).</i></li> <li>• <i>At least 4,500 women (elected representatives and SHG leaders) trained in legal awareness - Baseline – 0 (2009).</i></li> <li>• <i>At least 2,500 of trained women can spell out their entitlements under major government schemes and legislations - Baseline – 0 (2009).</i></li> </ul>

## Strategy

### Women's Empowerment Framework for Project

The Phase II project is designed within an overarching objective of women's empowerment in view of the prevailing socio-economic and political conditions in Eastern Uttar Pradesh and to bring about a positive change in their position within both the household and community.

<sup>8</sup> SHG members gain awareness about the diverse services offered by federations and are able to access these (e.g., advisory, marketing, financial, human power, government schemes and programmes, entitlements) and are also able to utilise potential benefits like SHG-Bank linkages and value-added services in economic activities.

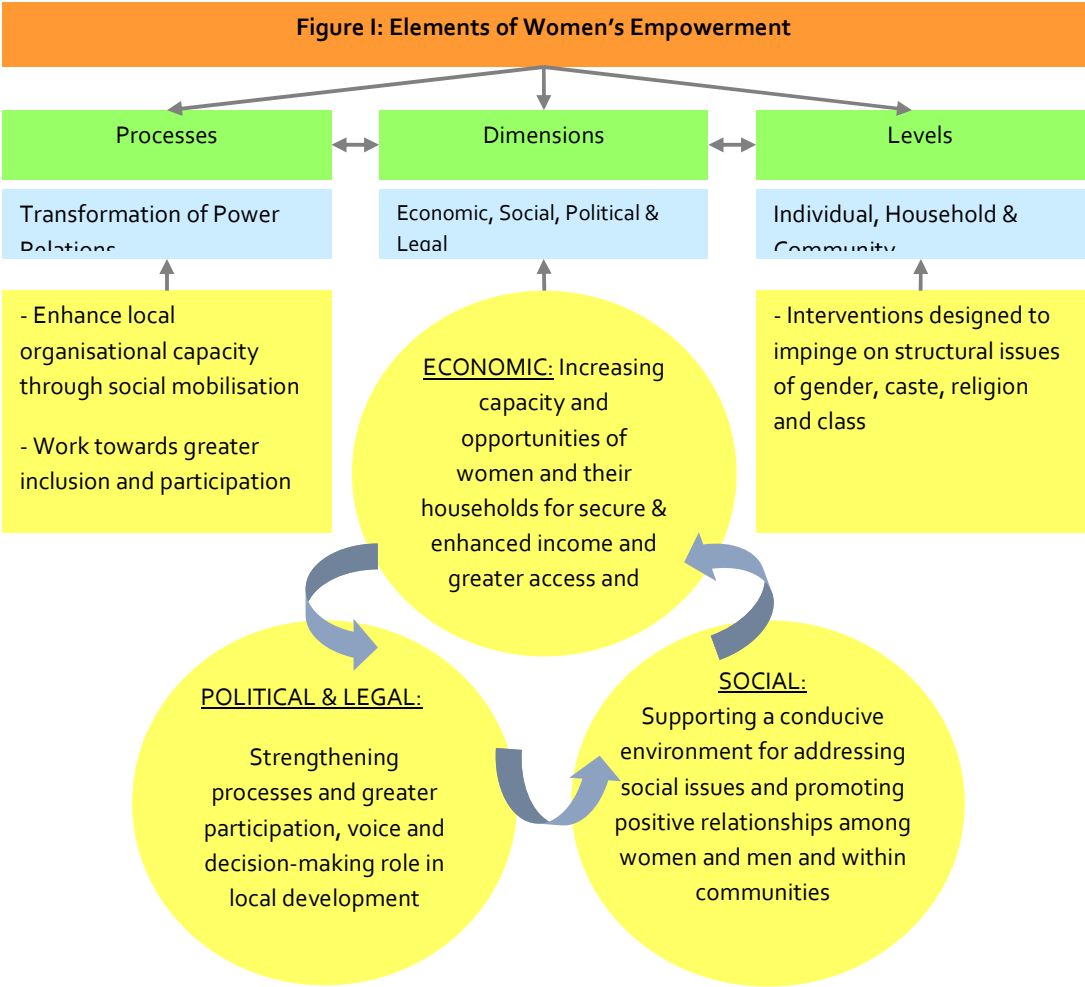
<sup>9</sup> During the process of value chain and business plan development, a survey will be undertaken to identify the number of women who will participate and directly benefit from the identified sub-sectors. The associated requirements for enterprise training will also be identified during the process and fed into the training modules.

<sup>10</sup> Assumption is that the existing 22,000 women have sufficient savings, which they will be able to utilise for economic activities after receiving training.

<sup>11</sup> The *panchayat* elections are due in 2010, which will be too early to assess the impact of training. As a result, the impact of training will be evident only during the next elections, which will be held after the project is completed.

In UNDP’s perspective, gender equality cannot come only through changes in women’s *condition* alone i.e. in terms of their health, income and education; it also requires transformation of the structures and systems, which lie at the root of inequality to bring about a change in their *position*. Gender equality demands a process that goes beyond economic empowerment and leads to greater and effective participation in social and political processes and greater decision-making power.

In view of the above, a framework has been developed to provide a broad vision within which more precise goals of the project are located.



The framework requires addressing the following three synergistic elements of women’s empowerment across project objectives:

- **Processes** aiming to transform the power relations between women and men among the different social groups thereby linking empowerment to a broader vision of equality and equity;
- The key **dimensions** of empowerment - economic, social, political and legal - to encompass women's multiple roles and interests. It also addresses aspects of power relations that are determined by class, caste and gender and seek a change in the position of women
- The interventions required at various **levels** - individual, household and community - to impinge on structural issues of caste, religion and class as these have a cumulative effect on the position of women, including addressing discrimination at the institutional level.

In line with this framework, the focus in Phase II on the economic dimension of empowerment will need to be complemented with inclusion of social, political and legal dimensions. This would enable women to prioritize their needs and interests as well as greater participation, voice and decision-making role in local development. At the same time, a conducive environment for addressing social issues and promoting positive relationships among women and men and within communities will be required. Engagement with men to challenge patriarchal norms, stereotypical attitudes and restrictive notions of masculinities also assumes importance. Further, the framework views women's empowerment not only in the context of relations between men and women in the particular group being addressed, but also in the context of structures of caste and class that serve to have a cumulatively adverse impact on the status of women. This is necessary to analyze and address these structures and their institutional frameworks, as key arenas for the empowerment of women.

### **Project Implementation Strategy**

The project will be located in 500 villages already covered in Phase I of the IKEA Social Initiative -UNICEF partnership. Phase II project will require a management structure that is effective to achieve the development objectives and results oriented. In order for the project to have its own identity, women in the project area will be encouraged to identify a name for the project. A project management agency will have the oversight and full management responsibility to visualize, plan, roll out and monitor the project. This agency will enter into a partnership with at least one Community Facilitating Organization in each district, which will be key interface agencies working with the women's groups directly in the field. The project activities will be undertaken over a five-year period in a phased manner with learning's from each year feeding into the future interventions. From time to time, technical agencies will be hired to bring in specific expertise for the women's groups as well as to the project itself. In the Phase II, UNDP will work closely with IKEA Social Initiative to formulate a communication strategy for informing its external and internal audiences and for disseminating the project results. A unique identity will be created for the project which instantaneously connects stakeholders to its core mission and the work on the ground with women.

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The project strategies will be complemented by carrying out gender and empowerment analysis through the different stages of project cycle – planning, implementation, monitoring and evaluation. This will help to assess the differences in participation and accrual of benefits between men and women and monitor progress towards gender equality and changes in gender relations. At the same time, the capacity of the implementing partners for gender sensitive implementation and monitoring will be assessed and appropriate inputs will be provided to strengthen this dimension.

The project proposes the following strategies for Phase II:

**A) Deepen and broaden the process of social mobilization:** As a starting point, the Phase II project will build on the social mobilization processes initiated in Phase I. In partnership with community facilitating organizations, it will begin with reenergizing the primary level institutions created under Phase I, mainly SHGs, deepen and broaden their presence in the villages by forming new groups, ensure that the poorest of the poor and marginalized women are not left out of this process and create mechanisms that the SHGs in the village network with each other and the larger village community. The project will ***establish at least 4000 SHGs involving approximately 50,000 women*** from the 500 project villages. Specifically, following aspects will be emphasized:

- **Enhance local organizational capacity through social mobilization and evolution of representative leadership within their ranks:** for formation and strengthening of alternative institutional frameworks to provide the space and opportunity for marginalized women to collectively gain strength to address the key areas of their subordination; to make interventions into mainstream institutions including those of governance at local levels, markets and financial institutions; to access technology and capacity building opportunities; and to dialogue with the state and its representative departments and institutions etc).
- **Strengthen leadership and negotiating power and agency of women, especially belonging to the marginalized groups:** by ***consolidating SHGs into cluster level groups*** to provide larger social identify and, with time, social acceptance of women in the new role and space that is gradually redefined by them. SHG leaders (some of whom would graduate as cluster leaders) would have larger ***arena to practice and experience mobility, decision making***, thus giving them opportunities to mobilize members for collective action on issues affecting anyone or many of them. The experience of success will go a long way in creating their new identify, self confidence, and power to negotiate in the public spaces like banks, government offices, police stations, panchayats, etc. and ultimately within their households.
- **Promote networking, collective strength and greater visibility of women in public spheres including representation in mainstream institutions and decision making bodies:** The cluster level groups in the project area will be consolidated at the Panchayat level and taken through a visioning exercise to identify their purpose, role and specific activities that they can take up to provide additional support to SHG members in the villages. Initial focus will be at Panchayat level for women to

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engage with the Panchayat members and seek the benefits from ongoing schemes as well as bring to their attention the specific needs of SHG groups in a village. As the project progresses, ***consolidation of groups beyond the Panchayat level into Federations at block and district level*** will be explored in consultation with the women's groups for further consolidating the energies of women in a geographical area but also for developing various service support systems for sustainability of the institutions. The Federation could also emerge as entities similar to local NGOs that would provide the support and services to SHGs.

- **Sensitize men to improve the lives of women and girls at home, in the workplace and community:** to create a broad social consensus among men and women on issues that previously have been marginalized as only of importance to women, mobilize resources and institutions controlled by men, resulting in a net gain in resources available to meet the needs of women and girls and contribute to raising the next generation of boys and girls in a framework of gender equality.

**B) Expanding economic opportunities and choices:** Concerted efforts are required to enable women members and SHGs to make the transition to secure and enhanced livelihoods and to bring about qualitative changes to their economic status and life. This will require strengthening the capacities of SHGs members and stabilizing their incomes so that they can move above the material poverty line, improve the education and health status of the household and reduce distress migration. The aim will be to create on the ground a number of self-sustaining economic institutions of women that can independently carry out the operations, interface with the market and forge linkages with technical agencies, financial institutions, government schemes and private sector. For women, the skills, networks and income from enterprise activity is seen as giving them greater power to negotiate economic, social and political changes in gender inequality at household and community level. Specifically, following aspects will be emphasized:

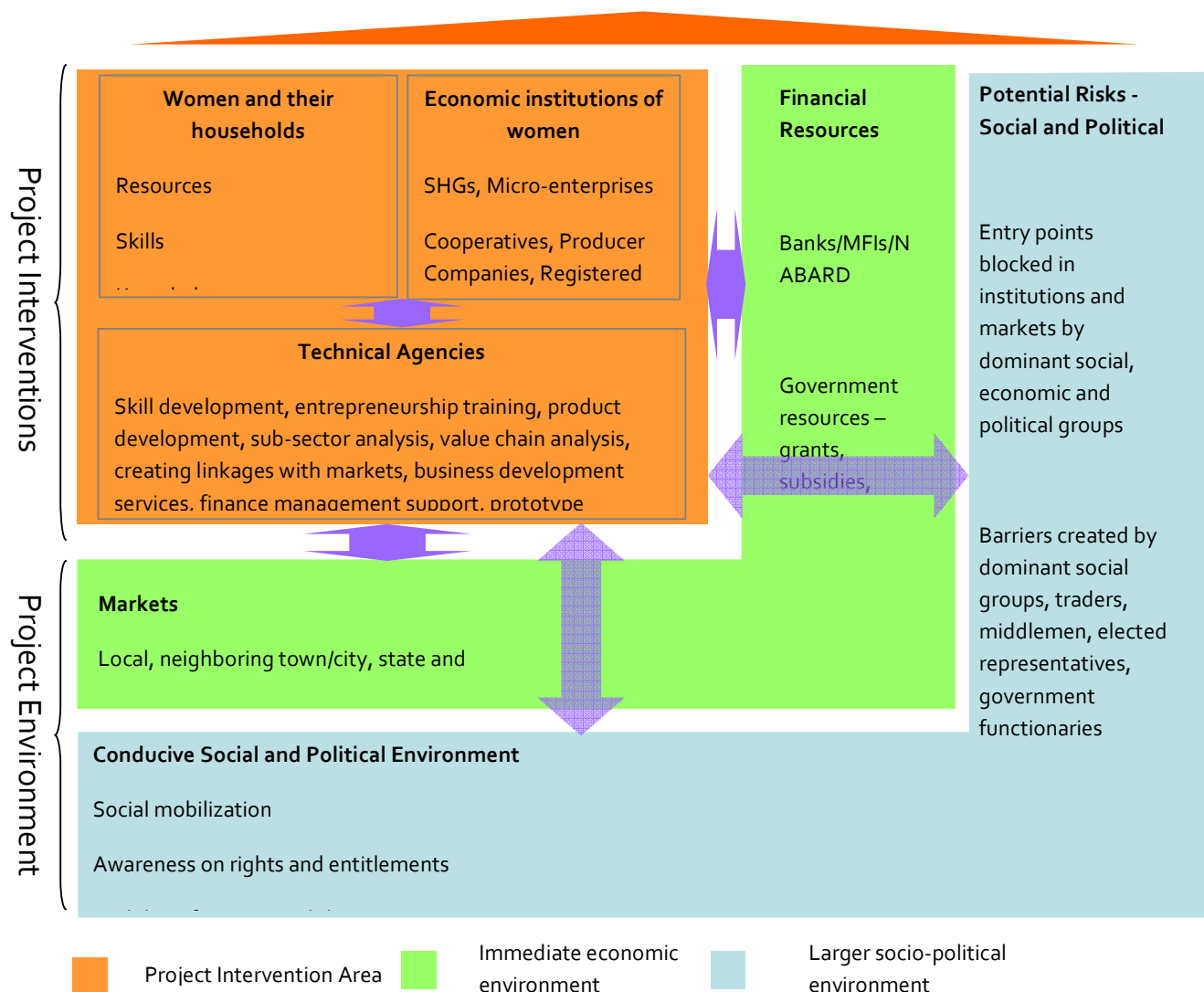
- **Facilitate greater recognition participation and inclusion of women in economic activities including aspects of entitlement and control over resources and benefits:** the SHGs will be supported in their ongoing thrift and credit activities by introducing greater ***financial discipline***, establishing ***linkages with banks and microfinance institutions*** for accessing loans and providing ***handholding support to draw up viable business plans*** for existing and new livelihood activities which can be taken up by women at the household level.
- **Training for SHGs:** SHG members will be provided ***training in financial literacy, entrepreneurship and developing group level micro plans***. This will be supplemented by ***facilitating their access to appropriate inputs***, technologies and services and to the extent possible with banks and other financial institutions.

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- **Promotion of small enterprises:** by conducting a ***comprehensive analysis of the market and existing and potential sub-sectors***. Some of the promising sub sectors include: vegetable and floriculture, dairying, embroidery, agriculture, poultry, goateries among others. In addition the project will support women entrepreneurs/enterprises to strengthen social infrastructure such as rural energy, waste management, sanitation and housing. The sub-sector analysis will be used to ***identify value chains*** where women can engage in different roles such as producers, suppliers, workers, entrepreneurs, service provider or aggregators and thus gain access to diversified and remunerative sources of income and a greater integration with different stages in the value chain. Women will be supported to ***scale up existing economic activities into more organized enterprises*** that can engage a large number of members, streamline the production processes, contribute to ***skill building***, generate a regular source of income and increase their bargaining power vis-à-vis markets and other players. These could take different forms such as micro-enterprises, cooperatives, producer companies or groups.
- **Facilitating access to government schemes, institutional credit and microfinance:** a substantial part of the funds will need to be raised from the financial institutions, SHGs and resources available in government schemes. Presently, a large proportion of government funds go unutilized and often do not reach the poor households for which they are meant. The project will help ***generate awareness among women on the different sources of funds*** such as SHG credit and subsidies available through government schemes and financial institutions such as rural banks, NABARD and microfinance institutions. The project will provide ***handholding support*** to engage with these institutions and ***support development of proposals for fund mobilization***, which will be crucial for the sustainability of the economic institutions of women after project closure.

The framework for economic empowerment of women is presented below:

## Women's Economic Empowerment Strategy



**C) Enhancing Political Participation and Representation of women:** Many of the social and economic challenges that women face can find solutions in the domain of political empowerment. It is expected that as women become politically empowered, they will be able to play an effective role in demanding better delivery of public services at the Gram Sabha level and in their interface with village, block and district government. This strategy will develop leadership amongst women as future leaders in their community and the local elected bodies.

- **Develop a cadre of local women leaders:** to contribute to the local governance process with confidence and act as change agents for society. ***Leadership of women***

See the below attachment

in political processes will be strengthened from the gram panchayat level upwards through **orientations and trainings**, nomination help camps, voter-candidate dialogue, exposure visits, interface meetings with block and district level officials, orientations for male family members of women's elected representatives and provision of hand-holding support. Three women leaders in each cluster would be prepared as '**gender and empowerment resource persons**' (Adhikar Mitra) who would go to the groups and engage with the women in gender and empowerment analysis and conscientise women about their rights. **Networks of elected women representatives (EWRs) and women's groups** will be formed and equipped with knowledge of use of accountability tools to act as a pressure group to demand accountability in governance and access rights and entitlements.

- **Sensitize leaders from women's groups and elected women representatives (EWRs) on rights and entitlements of women and disadvantaged groups:** Women members will receive **rights-based training** that will encompass a gender and social analysis of their situation both at household and at community levels and provides them with opportunities for reflection and confidence building to be able to address instances of violations and discrimination. **Awareness programmes on laws and entitlements** will help women to identify and act upon issues that are of utmost importance to them and to access institutions of justice. The project will support development of high quality **legal awareness material, training modules and awareness workshops**. Interactive media modes (incl. radio, television and community radio) will also be used. Special attention will be paid to ensure that the legal content is accurate, tailored to the needs of the community, creative and innovative. Media promotion of positive images of women leaders and entrepreneurs also will be supported. The SHG leaders, local panchayat leaders and EWR networks will be the entry points at village level so that the culture of rights and entitlements is firmly entrenched within local governance bodies and spreads to the entire village community. **Training programmes for local panchayat functionaries**, committees of the panchayats (including social justice committees), and women's groups, will be designed, tested and implemented in the project villages.
- **Create linkages and formal mechanisms between representatives of SHGs and PRIs:** to ensure that the priorities of poor women, especially belonging to the marginalized groups are reflected in village-planning processes and the governance systems are responsive to their demands. **Platforms will be created at district level** for interaction between women's groups, EWRs and their networks, civil society and district governments. The latter will help **sensitize the administration** on the priorities and needs of women, and enable convergence of financial and technical resources. These platforms will also help in identifying emerging challenges faced by the poor and disadvantaged women in accessing justice and serve as forums for grievance redressal. It is also proposed to support the **setting up of a Community Resource Centre** on a demonstration basis that could provide a single window access for local communities including SHG women members to information on schemes, rights and entitlements. This centre could also serve as a repository for resources developed for livelihood promotion under the project. Linkages will be

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established for the Centre to access ICT tools that could bring in further efficiencies in information dissemination and expand the outreach.

**See the below attachment**