visible Hands: Towards Empowerment
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PREFACE

This report presents the main deliberations of the National Workshop on Women's Income-Generating Activities in India held at Kayak Rural Training Centre of Seva Mandir, Udaipur, during March 25–29, 1985.

The workshop was jointly organised by Seva Mandir, Udaipur, and the Society for Participatory Research in Asia (PRIA), New Delhi.

The shared experiences of participants and collective analysis made by them during the workshop provided the material for this report. It contains the summary of discussions held during the workshop on various aspects of women's income-generating efforts. We hope that it will be useful to a wide audience. The list of participants attached at the end also provides brief descriptions of the activities of the participating organizations working in this sphere. Those who are interested in obtaining further information on the activities of these organizations may contact them directly.

Gimmy Shrivastava of Seva Mandir and Nandini Narula, Anil Choudhary and Rajesh Tandon of PRIA worked on the text. Vijji Srinivasan has helped with her valuable comments. We gratefully acknowledge the photographs by Kay Srinivasan and Marty Chen.

Since the workshop generated a lot of enthusiasm, plans for followup action are being drawn up. We invite you to participate in the followup activities.

We acknowledge with gratitude our appreciation of OXFAM AMERICA's support to the workshop and for making the publication of this report possible.

1985 New Delhi
BACKGROUND

Women have always been the backbone of the rural economy in our country. However invisible they might have been, they have always played a significant economic role. In rural areas, women have been engaged in agricultural activities, animal husbandry, vegetable and fruit cultivation and several other subsidiary occupations. A large number of poor women have also been engaged in wage labour.

Many voluntary and governmental efforts in the recent past have reflected a growing concern with the role of women and their status in society. A popular belief underlining these efforts has been that the economic role of women is crucial in bringing about any changes in their role and status in society. In such efforts, emphasis has been placed on promoting income-generating activities among women on a wider scale.

Almost every income-generating effort has both social and economic goals. Social goals are generally in terms of reaching out to the most needy (poor) of the poor women and enhancing their status in the family and society. The economic goals are generally in terms of organizing a gainful activity which could provide them with enhanced incomes.

Apart from the problems of achieving these two goals, the major challenge of

OBJECTIVES

1. To share and analyse what has been learnt from the experiences of income-generating activities among women, particularly in respect of credit, marketing, training, research, laws, policies, etc.

2. To identify changes needed in policy, programmes and laws to promote women's income-generating activities.

3. To set in motion a process for future action in respect of the above.
such women’s income-generating efforts has been to strike a balance between these two sets of interconnected goals. Various women’s income-generating efforts in different parts of the country have experienced a variety of obstacles, problems and difficulties during the process of enhancing women’s social and economic status.

Since women’s income-generating efforts have been going on for a considerably long time, activists and groups engaged in such efforts are feeling a need to share and reflect on their experiences among themselves in order to systematize their own thinking and practice.

Hence, this national workshop was perceived as an event to facilitate reflection and sharing of experiences among concerned groups and individuals. The participants invited to the workshop were primarily those who had experience in women’s income-generating activities at the grassroots level. They brought with them not just those experiences, but a sensitive and critical orientation towards their own practice (see the list of participating organizations at the end).

COMMON CONCERNS

During the workshop, various prevalent approaches and concepts related to women’s income-generating activities were reviewed on the basis of the experiences of the participants. It was widely felt that the concept of using income-generating activities as a medium to provide welfare and relief to poor women has led nowhere. In this approach the women are looked upon merely as individual trainees or producers. It is because of this very reason that numerous efforts have had no impact in improving the status of women. On the contrary, such efforts have only helped to perpetuate their existing condition.

Empowerment in this context

- Women themselves exercise control over the whole process of income-generating efforts, right from choosing the activity to finally managing the organizing of the whole effort.

- Women exercise control over the income earned by such efforts; and also over the decision regarding expenditure.

Leading to

- Recognition of their identity and work along with enhanced status in family and society
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The common concern, which emerged from the workshop on this issue, was to emphasise that income-generating activities should be thought of either as a medium for empowerment, or as an aspect of the life of empowered women, or both.

This implies that women would not be

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Leading to:

- Recognition of their identity and work along with enhanced status in family and society.
looked upon merely as individual producers but as persons whose full potentials have to be realised and developed through training, organization and action. This should then lead to the development of independent or interdependent organizations of women engaged in solving the problems they face.

Problems of organising income-generating activities among women in rural areas were also highlighted during the workshop. It was commonly felt that the position in which rural women find themselves in the social structure as well as the lack of infrastructure in rural areas, makes this task quite difficult. Also, the absence of historical experiences, coupled with perpetual urban and welfare biases in previous programmes and policies, has led to a lack of clear direction in income-generating efforts among rural women. Women workers face special problems that go beyond those faced by the poor in general. Women play multiple roles which make special demands on their time and energy, and thus, income-generating efforts with poor women need to take these into account.

Moreover, it is mistakenly believed that poor rural women are idle. On the contrary, they already work very hard. So care must be taken to ensure income-generating efforts do not become an additional burden or load on them. What is necessary is to organise these women and their activities in such a way that they earn higher incomes.

Providing supplementary income has been the goal of most women's income-generating efforts in the past. The approach in the past has been that something is better than nothing. There is an obvious need to transcend this orientation in future; and to initiate such income-generating efforts which will give substantial incomes to the women.

Another common concern expressed at the workshop was to concentrate more on problems of organising income-generating efforts among these women.

It was more or less agreed that though women from all sections of society in rural areas are suppressed, income-generating efforts should concentrate on issues related to economically deprived women. Hence, the third common concern expressed by the workshop was for exploited and disadvantaged rural women.

- Income-generating efforts among women should be instrumental in their empowerment
- Income-generating efforts among women should be directed towards poor, exploited and disadvantaged rural women
- Income-generating efforts among poor rural women would not be seen merely as supplemental income, but as a substantial increase in their income
WHERE DO WE BEGIN?

The first problem that activists face is how to initiate income-generating activities among poor rural women.

One option is to go to the women with a preconceived scheme or programme and tell them that it is good for them, as happens in most of the government programmes.

Another commonly used option is to get experts to conduct research to identify the needs of the community, existing occupational skills, availability of raw materials, marketing potentials, etc to evolve a programme for women.

Both these options do not ensure any serious involvement of rural women and as such fail to arouse a sense of ownership for the programme. As a consequence, these approaches make women passive recipients. Women tend to perceive the whole effort as yet another employment opportunity. This also creates serious obstacles in the process of empowering women.

One view commonly shared by the participants was that they should begin by involving rural women in such a way that it leads to the formation of a group.

During the process of group formation an activist should acquire an in-depth knowledge of their lives in terms of living conditions, pressure of housework, status in the family, etc and should assist the group to analyse their own conditions. Through such group analysis the need for an income-generating effort could arise from the women themselves.

This type of involvement of women will ensure clarity of perspective among them about income-generating efforts. Questions like: Why income generation? What good will it do to our lives? will be clear in the minds of the group members from the outset.

This process of group formation and analysis may itself take a considerable amount of time. Many of the experiences shared during the workshop indicated that this period could cover at least six to twelve months of intensive work. But this is a crucial and worthwhile initial step that lays the foundation for the future. Hence, it should not be hurried.

After this comes the question of choosing an income generating activity which would best suit the group of women and the conditions prevalent in the area. At this point the intervening agency or activists will be faced with the challenge of facilitating a well-informed choice by the group. All possible alternatives should be thoroughly reviewed by the group.

This is where the experiences of the participants showed that certain activities (like crafts) reinforce the supplementary nature of the income of the women, whereas, land-based income-generating efforts, for example, have the potential to move beyond the supplementary income approach. Similarly, choosing existing occupations and making improvements in them (like upgrading skills or technology) has greater potential in enhancing women's incomes on a wider scale. Linking rural women to the export...
market or to the assembly-line industries like electronics as an alternative for enhancing women's incomes may pay short-term dividends but in the long-run it is bound to create dependence since it does not empower women. At the same time it is necessary to explore new occupations and skills, ensuring women's empowerment and control.

Women themselves should have extensive discussions on the relative advantages and disadvantages of each alternative. The members of the group should be involved in gathering all relevant information. This will ensure a sense of ownership among the women towards the whole effort.

IT SHOULD BE THEIR OWN EFFORT FROM THE VERY BEGINNING!
DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS

Development of Women and Children in Rural Areas (DWCRA) has been designed by the Ministry of Rural Reconstruction with the support of UNICEF as a scheme to improve the status of women.

For this purpose, DWCRA offers:
- training in income-generating activities,
- easy access to loans with low interest,
- special areas to work,
- access to water, fodder, fuel and facilities like the smokeless chulha and the straw cooking box, etc., and
- to help women to utilise the services provided by other programmes.

DWCRA is to be implemented through the District Rural Development Agency (DRDA) as its sub-scheme.

This scheme emphasises a group approach, forming groups of women willing to or motivated to undertake some income-generating activities. It also recommends selecting group organisers from within that group of women. There is also the provision of collective leadership based on sharing of responsibility, instead of an individual group organiser.

Participants in the workshop critiqued the implementation of DWCRA scheme. While the overall principles and approach of the scheme was found acceptable and relevant, the major critique focussed on the manner of its implementation. The experiences of the participants showed that the implementation has suffered due to incongruent attitudes and inadequate training of the implementing staff, even up to the level of state government. The pressure to accomplish does not take into account the time and effort needed in creating a women’s group, without which the whole scheme would fail. And, income-generating efforts are not based on what women already do, but on what some government staff think is good for these women.
MAJOR ISSUES

Experience-sharing sessions at the workshop have highlighted certain major issues which every income-generating effort has to face during the process of its planning and execution.

Organizational Forms

One of the first issues which confronts every income-generating effort is the selection of a suitable form of organization for the proposed activity.

Within the existing statutory framework for such activity, there are certain forms of organizations like a society, different types of cooperatives, mahila mandals, trade unions and companies, etc. Each of these forms of organization has its advantages and disadvantages. The appropriateness of the form of organization will depend on the region, the section of women who are going to be involved in it, the nature of activity, the nature of external resources needed, etc. This issue of the legal entity or form of the organization acquires importance in another way. The intervening agency or activists have to withdraw from the income-generating effort after a while. A legal entity such as an organization is then necessary. Hence, the initial choice of an appropriate form of organization becomes quite critical, in order to ensure that the whole effort remains in the hands of the women.

Resources

The next challenge is of resource mobilization which is necessary to set the process of organising income-generation in motion. This task becomes particularly difficult in the case of women due to the biases against them in the existing social and legal provisions. Women's income-generating efforts have faced problems related to social and legal provisions about acquiring non-cash resources like land and other immovable property.

Even those activities which are not directly linked to the use of land, require some place to sit or to set up a workshop. In a way, these social and legal constraints restrict the choice of activity to stereotyped ones.

In rural areas, the biggest problem that confronts women from poorer sections in their responsibility for the collection of fodder and fuel. But any efforts to organise these women to collectively deal with this common problem and grow fodder and fuel-wood—even on waste land—fails due to existing social values and legal norms that prevent women from owning land, individually or collectively.

FORM OF ORGANIZATION BE CONducive TO Economic AND Social GOALS

PREVALENT SOCIAL ATTITUDES AND LEGAL BIASES AGAINST WOMEN ARE OBSTACLES IN GETTING LAND FOR WOMEN’S PROGRAMMES
Thus, problems relating to non-cash resource mobilisation pose serious obstacles in realising and developing the full potential of the rural women.

Another challenge at this step of organising income-generating activities for poor rural women is mobilisation of cash resources, i.e. credit.

To run any income-generating activity it is necessary to have access to credit for fixed- and working-capital. Here again prevalent biased social attitudes and laws pose problems. Therefore, groups and activists working with women for income-generating efforts have to struggle hard to overcome the obstacles created by such conditions.

The most important prerequisite for credit in the present system is ownership title of land or any other immovable property. Though there are schemes now, which provide credit up to Rs. 5000/ without such prerequisite but that is good only for small house-based activities. This is the most difficult thing for rural women to possess. In the case of poor women, this prerequisite does not hold any rationale anyway. On top of this, the existing banking procedures do not favour group credit, and allow for only individual credit. So, for groups of women from poorer sections of rural society, this problem of credit acquires serious proportions.

Problems

- Social attitudes being against women owning land or property
- Laws and procedures being unfavourable to women
- Legal nuances being beyond the comprehension of women
- Taking much help from Non Governmental Organizations, influential people from the community, government officials or experts restricts empowerment of women

Problems of credit

- Conditions for credit are unfavourable for poor rural women
- Cumbersome banking procedures
- Need of guarantor for getting credit (This interferes with their right to obtain credit)
- Even government schemes providing loans and subsidies are given to the head of the household (this eliminates women from availing of these facilities)
Things that work in relation to resources

- Access to necessary information
- Organised demand by women
  (Annapurna Mahila Mandal, Bombay)
- Knowledge of relevant laws and procedures
  (Seva Mandir, Udaipur; Centre for Women’s Development Studies, New Delhi)
- Persistence on the part of activists and women
  (Seva Mandir, Udaipur; Annapurna Mahila Mandal)
- Approach sympathetic officials
  (Seva Mandir, Udaipur; Community Services Guild, Madras; Centre for Women’s Development Studies, New Delhi)
- Multiple strategies used to put pressure
  (CROSS, Hyderabad; SPARC, Bombay; Annapurna Mahila Mandal, Bombay; Seva Mandir, Udaipur)

Note: Although many organizations used the above stated strategies, names of some of the organizations who have substantial experience in the concerned direction is given in brackets.

**Raw Materials and Marketing**

After sorting out the problems of finding a suitable organizational form and mobilising resources, comes the issue of raw materials. The question of availability of raw materials is partially taken care of during activity identification. If the identification of activity is done with the view of creating women’s control over the whole effort, the natural choice goes in favour of locally available and accessible raw materials. This takes care of the problem of availability of raw materials to some extent.

But this still leaves the problem of seasonal availability of raw materials as it requires additional efforts to mobilise extra resources and extra capacity for storage to ensure regular supply.

In case the choice of activity necessitates bringing raw materials from outside, the existence of a chain of exploitative middlemen pose a problem. The government agencies created for the purpose of helping in the acquisition of raw materials sometimes themselves play the role of middlemen. At times even some NGOs in their over-enthusiasm to overcome this problem end up doing the same.

Quality control of the raw materials is another aspect which affects income-generating activities. This needs to be
seriously taken into consideration to sustain the economic viability of the efforts; and for this, a sound information base is necessary.

<table>
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<th>Problems related to raw materials</th>
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<tbody>
<tr>
<td>● Non-availability of raw materials</td>
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<tr>
<td>● Lack of working capital</td>
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<td>● Seasonal supply of raw materials</td>
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<tr>
<td>● Storage problem for raw materials</td>
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<tr>
<td>● Government's policies promote activities based on alien raw materials</td>
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The final stage in the whole process of income-generation is marketing the product. The existing conditions of competition in terms of cost effectiveness, quality, advertising, sales network, etc pose serious problems for small efforts of income-generation organised by poor rural women.

In the existing socio-economic conditions in rural areas, it is always difficult to limit the marketing of such products only to local markets. But dependence on external and distant markets force women to depend on other specialised agencies and individuals.

The efforts made by the government to market the collective and individual products of local artisans have also not yielded expected results. Instead, some government agencies also started acting as middlemen and exploiting the rural women in the same way. Given this background, the task of intervening agencies and activists in sustaining the viability of the income-generating effort, and ultimately creating women's control over the whole process, becomes quite challenging. In order to overcome the challenge posed in relation to marketing of products, some intervening agencies start exploring possibilities of exporting the products. In the context of present government export policies, and cumbersome procedures related to it, export of products defies the concern for empowerment of the involved group of women.

It is, therefore, extremely necessary to consider markets and marketing before initiating a new income-generating effort with poor rural women. It is perhaps desirable to focus on daily and common use products such that local markets become the main outlet. It is also important that women engaged in such income-generating efforts themselves get exposed to markets and marketing.

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<th>Things that work in relation to raw materials and marketing</th>
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<tr>
<td>● Preference for raw materials which could be locally grown or accessible</td>
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<td>● Preference for raw materials available throughout the year</td>
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<td>● Purchase of raw materials from sister organizations</td>
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<tr>
<td>● Preference for local markets, daily and commonly used products</td>
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<tr>
<td>● Protected market by creating pressure on the government</td>
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Documentation and research

Documentation is of prime importance to ensure continuous flow of information required for successfully carrying out income-generating activity leading to women’s control over the whole process.

Another aspect of documentation the participants felt was its use to create an in-built mechanism for ongoing self-evaluation so as to improve the functioning of the organised effort at every stage.

The need for research as a back-up effort for income-generating activity among the women was also emphasised by the participants. There was a shared feeling that such research efforts should not be alienated from the women involved with the activity, and should not be under the control of experts or professional researchers. Research should be carried out in a manner that it works as an instrument of mobilisation and conscientization leading to action.

Training

Training of the activists and the women involved in the organization of income-generating activity becomes quite crucial if the effort is being made with the overall purpose of women’s empowerment.

Training in such a context has to be an unstructured one and part of the ongoing function of the group. Such training is not only required to acquire technical skills but also for the social and managerial skills necessary for proper and effective functioning of the group and for the management of the income-generating effort.

Most training facilities at present are only oriented towards technical skill development and are highly inadequate and inaccessible to a large number of women who really need it. Development of social skills has not yet been made an integral part of this training. The content of the training is also not in accordance with the needs of the poor women.
Training Rural Youth for Self-Employment was initiated as a part of IRDP in July 1979. Under this programme 40 youths from the 800 IRDP families in every development block are trained and supported for purposes of self-employment. These 40 youths may be drawn from agriculture and allied components of industry, service and business components of IRDP. The youths are selected by a block-level selection committee.

Selection of vocation and trainees

Though a long list of vocations has been provided in the hand-book, it is presumed that any vocation which suits the candidate and for which training facilities are available in the area, may be selected under TRYSEM. Such training facilities may exist in the form of government or semi-government or private institutions or business enterprises.

Initially, TRYSEM was not designed with women in view. Later on, a circular was issued stating that women should constitute at least one-third of the total selected trainees.

Training

The primary mode of training in TRYSEM is non-institutional, i.e., through master craftsmen, skilled artisans, progressive farmers, industrial and servicing units, commercial and business establishments.

An amount of Rs. 50/- per month per trainee is provided to the master trainer or the training institute. An additional amount of Rs. 50/- per trainee per course is given on successful completion of trade tests by trainees. Each trainee is paid a monthly stipend for the entire duration of training. The stipended amount varies from Rs. 50/- to Rs. 125/- per month depending on the proximity of the training institute.

Besides, each trainee can be given a free toolkit costing up to Rs. 250/-.

Preferences for Selection for TRYSEM

- Members of poorest families first
- 1/3 of candidates should be women
- Priority for members of S.C & S.T
- Some consideration for those who have done nine month's course under NAEP
- Youth belonging to families with traditional skills
Participants in the workshop collectively analysed the cumulative experience of TRYSEM from the point of view of women's income-generating efforts. Besides the cumbersome procedures and lack of adequate training given to women, the major critique centred around the fact that TRYSEM itself is being used as an income-generating activity. Quite often master craftsmen are not able to impart proper training because they lack training skills. The narrow interpretation of the scheme leads to practically no training in management or accounting, and makes no special efforts to assist the women.

After the training the candidates are supposed to be assisted in acquiring financial and infrastructural facilities provided under IRDP.
RECOMMENDATIONS

The following principles or recommendations emerged from the collective analysis of the participants:

1. Credit and Resources

- Women's groups should be given recognition and priority for land distribution.

- Some special provisions should be made for women's groups to get access to land.

- Some industrial sheds constructed by SIDC or DIC should be reserved for women's income-generating projects and creche facility be provided there.

- Credit should be advanced to individual women organised in a group, as well as to collectives.

- Banking procedures should be simplified.

- Representatives of women's organisations should be taken on the Board of Directors of banks and other financing institutions.

- Women's Development Corporation should be made effective to provide credit for all types of income-generating activities.

- Joint ownership of property should be made statutory, so that women can avail of credit facilities.

Women's groups may try

- To start their own thrift system

- To engage in animal husbandry, horticulture, etc to generate non-cash resources for group activities

- To tap the following sources for credit, depending on the nature of the activity:

- Nationalised Banks
- Cooperative Organisations
- Industrial Investment Corporation
- Women's Development Corporation
- Trusts
- Social Welfare Boards
- Handicrafts Boards
2. Marketing and Raw Materials

- Government/Joint sector undertakings should reserve necessary raw materials for women's groups and make it available at the wholesale rates, irrespective of the quantity lifted.

- Relevant government policy and procedure should be written in a simple form so that women can comprehend them easily.

- 50% of all loans, grants/subsidies should be reserved for women's groups.

- For all land-based activities, workplace and storage space, the government/bodies should allot land to women's groups.

- “No tender” scheme should be set up in all states for products of women's groups.

- The government sales emporiums should pay for the goods received from women's groups at least within one month against the present procedure of payment after “Consignment Sale.”

- Central Cottage Industries Emporium, cottage industries and other government emporiums should buy directly from women's groups.

- A committee of women (Women's Planning Board, etc.) should be formed, comprising representatives of women's organizations and activists, to take up all issues related with the government. They should also assist the women's groups on different issues such as legal, taxes, etc. by providing necessary informations in a simple manner.

### Some marketing outlets used by groups

- Weekly market
- Village sale exhibition
- Exhibitions during festivals
- Pay-day sales scheme
- Door-to-door sale
- Exhibitions through All India Handicrafts Board
- NGOs set up shop for marketing*
- Government emporiums, particularly in the metropolises*
- Women's group's own shop*
- Export market

* Groups present at workshop had bad experiences with these outlets.
3. Training, documentation and research

- Training should be seen as an important element of any income-generating effort.
- Organising skills should be imparted to activists working with women.
- Leaders of rural women’s groups, as well as all group members, need leadership training.
- Activists should be trained to ask the right questions and seek appropriate information regarding all aspects and stages of an income-generating effort, even before it is initiated. This can be seen as a sort of mini social MBA.
- Adequate resource provisions should be made for training in all such efforts, be it government or voluntary.
- Many of the staff members of UNICEF, IRDP, and state government themselves need training to be sensitized to the needs of poor rural women.
- Participatory Research in the process of implementation of women’s income-generating efforts should be promoted.
- A wider dissemination, documentation is needed to sensitize different audiences: government staff, activists, and women’s groups.

Women’s groups may try

- To avail of the assistance of a resource person who will work along with the group to study the viability of a product viz-a-viz raw materials and markets
- To consider, at the planning stage, activities which would use locally grown/produced raw materials
- To avail of the government infrastructure for getting raw materials and for marketing of products, wherever possible and wherever it is known to be effective
- To conduct market surveys at regular intervals (if necessary with assistance from outside), to make goods attractive and acceptable
- To train women on different issues related to marketing

What should be done

- A methodology of training that is consistent with the principles of participation, and creates empowerment should be used
- Activists should plan this training in close consultation with women themselves
- Training should be planned in such a way as to facilitate the personal growth of activists and women
- Activists and women’s groups should carry out their own research into the various issues related to income-generation
- Activists can acquire skills necessary to carry out this research, but should not allow themselves to become tools in the hands of outside academic researchers
- The group should document their own process such that it becomes an ongoing self-evaluation
- Documentation can be attempted in different forms: audio-visuals, photographs, video, etc
In the course of the workshop, participants devoted substantial time in evolving a long-term programme to follow up this event. Participants identified common problems and issues which confronted them and expressed the need to pool together efforts in order to resolve some of them. Some of the suggestions for follow-up are:

1. **Issue-based workshops**

For more in-depth analysis of certain issues like simplification of bank forms and procedures; analysis of laws; forms of organization and registration and problems relating to concrete land forest-based activity, it was felt necessary to hold some **issue-based workshops**.

2. **Regional workshops**

In order to involve more groups engaged in women's income-generating efforts and to focus on specific regional problems. It was suggested to hold regional workshops in a similar manner and with similar objectives as this national workshop.

3. **Influencing government programmes**

Since the non-governmental organizations can have only a limited impact in the country, it is recognised that government policies and programmes will have a major role in promoting, or otherwise, income-generating activities in India. Hence, it was felt that continuous efforts should be made to influence government’s policies and programmes. This influencing process will essentially entail preparing write-ups, organizing meetings with official and the political leadership and occasional publicity. As an initial step, it was agreed that effort should be made to influence DWCRA.

4. **Training for activists**

From the analysis that came out of the workshop, the strategy for building a group that would be a successful income-generating unit was more or less identified. It involves building the women's group, holding workshops/camps with the women to identify the appropriate income-generating activity, following it up with skill and management training of the group of women.

In this process, the role of the intervening organization and its field workers and activists acquires a great deal of importance. The activists need to be capable of asking critical questions and acquiring necessary information in respect of the feasibility, planning, acquisition of raw materials and marketing products, production, account-keeping etc. This capability is necessary for effective implementation of such income-generating efforts, and it is in addition to the social skills required to create and sustain women's groups. These skills can be captioned 'a mini social MBA'—as one participant put it. This kind of capability does not exist among most activists today and hence it is proposed that such training should be organised.
5. Resource book for activists

The group present at the workshop felt there was a need for a resource book which could help activists to know how to initiate, manage and guide the process of women’s income-generating projects. It was suggested that the resource book could contain information on who to contact for different resources; who else is working on which income-generating activity; advantages and disadvantages of the different forms of registration; case studies of successes and failures with analysis; outlines of training approaches and problem-solving efforts; proposed bank forms; the checklist of questions to be asked; etc., etc.

A followup committee comprising of six persons was constituted to monitor the proposed followup activities.

It was also suggested that PRIA should coordinate this followup effort.
LIST OF PARTICIPANTS

1. Action Research in Community Health
P.O. Mangrol, Via Rajkot
Distt. Bhakraun, Gujarat - 393 150.
The organization's main focus is on Community Health. It is also involved in women's income-generating activities. Their women's income-generating efforts are generally for women agricultural labourers.

Represented by: Nimita Bhatt
Activities: spinning, denim making.

2. Annapurna Mahila Mandal
10, ‘Nanum”, 125 Ramnuri Road
Daclar, Bombay - 400 028.
The pioneering work of Annapurna Mahila Mandal among women who provide food for boarders is well-known. The Mandal has organised such women to get infrastructural facilities and financial help from government to run their activity on a commercially viable basis. These women are mainly from the sprawling chawls of Bombay.
Apart from this, the Mandal undertakes catering, to further support the women. The Mandal also provides vocational training in cooking, retail bag making, stitching, etc.

Represented by: Prerna Purao
Form of organization used: Mahila Mandal.

3. Bhagavatula Charitable Trust
Yellaman Chilli, Visakhapatnam
Andhra Pradesh - 531 005.
The Trust is involved in organising rural women through a number of income-generating efforts under its women welfare programme.

Represented by: Padmavathi and K.S. Tilak
Activities: adda leaf stitching, screen printing, cigar making, paddy bank, fair price shops.

Form of organization used: Mahila Mandal.

4. Centre for Women's Development Studies
B-43, Panchsheel Enclave
New Delhi - 110 017.
The organization is involved in organising an income-generating effort among the scheduled caste rural women in Tajpur village of District Jalandhar in Punjab. The centre is also undertaking land-based women's income-generating efforts in Ranguri Taluka of Bankura District in West Bengal.

Represented by: Kamlesh Jureni
Activities: leather stitching (Jalandhar) and pressed leaf plates (Bankura).

Form of organization used: Mahila Mandal.

Community Health Department
Christian Medical College
Vellore - 632 002, Tamil Nadu
The community health department of Christian Medical College, Vellore, is engaged in a number of income-generating efforts for rural women as part of their ultimate endeavour to take health to every home.

Represented by: K. Murugesan
Activities: craft, coir mats, yisel fibre, tailoring, animal husbandry, dairy, masonry.

Form of organization used: Cooperatives.
6. Comprehensive Rural Operations Service Society

The organization is at present undertaking income-generating initiatives among poor rural and urban women. In rural areas, women’s groups of agricultural workers are helped to form dairy and weaving cooperatives. Rural women who have some land are assisted in vegetable cultivation. In urban areas, the organization is working among poor women, mainly from the ‘Lambada’ tribe, and organizing income-generating activities for them.

Represented by: Somen and Ranjani Reddy.

Activities: dairy and weaving (rural), pickle making, carpentry, masonry (urban).

Form of organization used: Cooperatives.

7. Community Services Guild
20-C Block, 9th Street
Anna Nagar East, Madras - 600 102.

The guild is actively working among the tribes of Kallayan Hills in Salem district and the slum dwellers in Madras. It is also involved in organizing self-employed women in Salem and Cuddalore (South Arcot).

Represented by: R. Venkatadri and R. Dayalan.

Activities: sericulture, bee-keeping, mat weaving, cattle bank, tailoring, horticulture, social forestry.

8. Council for Social Development
53, Lodi Estate
New Delhi - 110 003.

Anita Dighe from the council has been involved in research and evaluation studies in different parts of the country.

9. Ford Foundation
55, Lodi Estate
New Delhi - 110 003.

Viji Srinivasan from the Foundation’s women’s programmes attended the workshop. She is well known for her intense involvement with women’s income-generating efforts, both in urban and rural areas all over the country.

10. Gram Vikas
Mohuda, P.O. Via Berhampur
Ganjam District, Orissa - 760 002.

Gram Vikas is at present organising tribal women in the Ganjam district of Orissa and taking up related issues like horticulture, fuel wood on waste and private land, vegetable production, etc.

Represented by: Anthya Madiath

11. Prayas
Deogarh, Via Patappar
Dist. Chittorgarh, Rajasthan - 312 821.

Prayas is involved in organizing tribals around issues related to health and education and the release of bonded labourers. It is also exploring the possibilities of organizing tribal women in the area.

Represented by: Gora Dhan Yadav and Ganga Asoda

12. Seva Mandir
Udaipur, Rajasthan - 313001

The Women’s Development unit of Seva Mandir has been working with rural women for a long time with the thrust on organization and empowerment of rural women.

Represented by: Ginni Shrivastava and Anita Mohur

Activities: hosiery, articles of leather and rexin, wasteland development, desh murgi.

Form of organization used: Cooperatives, Mahila Mandals.
13. Society for Promotion of Area Resource Centre (SPARC)
52, Shudhayni, Bhatkhande Marg
Bombay - 400 026.

SPARC is a group of young women activists with a background of organizing women's groups, working for the empowerment of women's and children's rights. They are active in the field of health, education, and economic development.

Represented by: Sheila Patel.

14. Society for Participatory Research in Asia (PRIA)
45, Sarojini Bhavan, Khanpur
New Delhi - 110 012.

PRIA is an organisation that works with grassroots groups on issues like land reform, environmental protection, and social justice. They have been active in promoting the rights of women and marginalised communities.

Represented by: Rajesh Tandon, Anil K. Chauhan, and Madhuri Nanda.

15. Society for Rural Education and Development
Kollur, Village & Post Perumath
Arvakanum - 631 002, Tamil Nadu.

SRED is an organisation that works with rural women and children for their empowerment and development.

Activities: agriculture, dairy, vegetable growing, carpentry, etc.

Represented by: Fatima Burnad.

16. UNICEF
B-18, Green Park Extension
New Delhi - 110 016.

Kanya Rana, Project Officer, Midwest and North India Office, attended the workshop. She is associated with the implementation of DWCRA programme in Midwest and North India.

Besides, several participants from DEWA, Marty Chen from Oxfam America, Sharad Kulkarni from Centre for Tribal Conscientization and a representative from Xavier Institute of Social Service, Ranchi, could not attend the workshop at the last minute. Many more people who were invited to the workshop but could not attend due to other engagements, have also shown interest in the continued association with this programme.