

EMPOWERING WOMEN THROUGH PROMOTION OF NON FARM LIVELIHOOD OPTION

AMONG BANJARA AND GAWARIA COMMUNITY: A CASE STUDY

In the CECOEDECON'S rural development agenda women empowerment is one of the important focus area which covers microfinance, micro enterprises promotion and livelihood security to realize inclusive socio-economic growth and development among the deprived section and empower the community to assert their rights by themselves as per the CECOEDECON vision. CECOEDECON strongly believes on participatory rural development through community based institutions. Putting this thought in action CECOEDECON promoted various grassroot level institutions like Village Development Committee, Kisan Sewa Samiti. These institutions are promoted in three districts (Jaipur, Baran and Tonk) of Rajasthan covering 5 blocks. The main purpose to establish these institutions are to organize the community and prepare them as vibrant, informed and self-reliant society to lead the life with self respect, where as to empower women socially and economically Mahila mandals were promoted. These mahila mandal were engaged in various social activities and also encouraged with saving activities as well later consolidated in to SHG federations. This paper attempts to elucidate about the successful practice of non farm livelihood options by Banjara, Gawaria community in the CECOEDECON operational area and CECOEDECON intervention to empower these community.

PROFILE OF BANJARA AND GAWARIA COMMUNITY

Banjara and Gawaria community are found in Gawario ka dhani, Dehlara panchayat of Chaksu block.

There are totally 60 families with population of 426 members. The land holding of these communities ranges from 1-2 bigas only. Agriculture labour work, Street vending (Manhari), rope making out of munzch grass are their traditional occupation. These traditional business is not that much profitable to them due to various problems and

Box 1: PROBLEMS AND CONSTRAINTS

- High interest rate by local money lenders
- Financial services are not adequate
- Lack of awareness
- Lack of proper technical guidance
- Absence of institutional support
- Lack of community based institutions
- Recurrent Drought
- Literacy percent very poor

constraints (see box: 1). Therefore the poverty situation of these families remains continue. In order to convert these tradition business in to profitable one and to address the various issues CECOEDECON drawn the strategy (see Box 2) to improve the poverty situation among these community.

Box 2: STRATEGIC APPROACH OF

CECOEDECON

- Institution development
- Formation of Mahila mandals
- Imparting saving habit
- Bank linkages
- Improving financial access
- Awareness generation
- Need based skill development
- Encouragement of Traditional livelihood option
- Promotion of alternative livelihood options

Institution development

In 1997 through women empowerment activities the women in these villages were mobilized and organized in to two mahila mandals viz., Rekha and Gurunanak comprising of 24 members each. These mahila mandal were motivated to start saving and credit activities.

Credit access

Initially banks are not ready to provide loans to them because they are old defaulters of the various government schemes. As a result of sincere efforts Cecoedecon established

SHG Profile				
Name of the SHG	Group Leader	No. of members	Year of formation	SHG monthly saving (INR)
Rekha	Patani Banjara	16	2006	800
Gurunanak	Sushila	11	2007	1100

linkage financial institutes like FWWB and SIDBI for borrowing returnable loan. Through this timely financial support of financial institutes Cecoedecon able to provide providing hassle free loans to the mahila mandal members with low interest rate of 12 per cent. At that time the interest rate of local money lenders was 36 per cent per annum. The loans were provided to promote the rope making business and manhari business. Initially in the first round Rs.5000 was disbursed to each member in 10 installments. Borrower responded promptly by repaying the loan timely. Followed by 2nd time loan disbursed in 1999 of Rs.10,

000 to each member against their demand to purchase the raw material for rope making during the harvest season of munczh grass. Looking to the positive response from the mahila mandals the loan was disbursed 3rd time in the year 2001-02 of Rs.10, 000 to each member.

Awareness generation and Capacity building

To build the capacity and skills of the mahila mandal members various trainings conducted to develop leadership quality, record keeping skill, and entrepreneurship & management skill. Through awareness generation and capacity building intervention decision making capacity, saving habit, timely repayment are developed and also favoured to bring change in lifestyle.

Paradigm shift in income generation activity Women of Banjara and Gawaria community shifted from munczh business to Aritari gota sitarey (embroidery) due to low profit margin and need of more labour in munczh rope making business. In 2005 two SHG groups were dropped out due to financial shortage occurred at family level. During that critical situation the members of the SHG decided to distributed their savings equally. In 2007 the two SHGs re-established followed by the formation of two new group. They developed relation with Cecoedcon promoted Rajasthan Mahila Sahakari Samiti and got credit support to start the Aritari gota sitarey (embroidery). Looking the success of the 2 groups involved in this business showed replication effect among the other 2 groups. They experience that Aritari gota sitarey (embroidery) as a profitable alternate income generation source in addition to munczh business. The family level work distribution in income generation activities and social change given in Box 3&4.



Box 3: Family level work distribution in income generation activities

The distribution of labour is found after the entry of Aritari gota sitarey (embroidery) in which youth and middle aged women are engaged where as the aged female and male members of the family still involved in the munczh rope making business. The male youth groups are involved in Manhari. Thus due to the engagement of the women members in the alternative income generation activity they are getting more profit at the same time all family members are engaged in adding up the income of the familv.

Box 4: Social change

- Employment opportunities increased
- Women involvement n decision making process
- Skill improved on enterprises
- Sending children to school
- Gender equality
- Migration level reduced
- Economic status improved
- Reduction of Social evils.



Conclusion:

On CECOEDECON intervention, the Banjara and Gawaria community were organized themselves in to Self Help Group (SHG) and got platform to develop various qualities. The skills of the group enhanced who demonstrated by converting the less profitable enterprises in to profitable one.

Cost analysis : Rope making Particulars	Cost (Rs)
Raw material purchase	10000.00
Selling price	14000.00
Total margin	4000.00
Loan repay	10000.00
Interest	900.00
Total repay	10900.00
Net income	2100.00

Cost analysis : Aritari gota sitarey (embroidery) - 1 year Particulars	Cost (Rs)
Fixed cost	
Land & building	5000.00
Wooden frame	1500.00
Total A	6500.00
Raw material	
Cloth	0.00 (Provided by supplier)
Total B	5000.00
Total (A+B)	11500.00
Means of finance	
Loan	10000.00
Own contribution	1500.00