CHAPTER 8
MEASURES FOR SUCCESSFUL IMPLEMENTATION UNDER THE SHG FRAMEWORK

8.1 Introduction

Globalisation which indicates the desire to integrate nation-states-regions within the overall framework of WTO, is nothing but a modern version of ‘The Theory of Comparative Cost Advantage’ which was propagated by the classical economists to provide the theoretical foundation of unrestricted flow of goods. But the theory is valid subject to the condition ‘other things being equal’ on the basis of selected indicators of Human Development (Life expectancy at birth, Literacy rate, Infant mortality rate, Death Rate, Birth Rate, Per Capita NDP at constant prices, levels of infrastructure, development etc.), Haryana has been placed in the category of “Forward States in India” but the gap between the well-developed districts like Gurgaon, Faridabad, Ambala, Hisar, Rohtak etc. and the district like Mewat is clearly visible. There is a strong need for well-balanced development to sustain overall development and therefore, this issue of growth duality needs to be addressed seriously. For this purpose, it is imperative that area-specific development strategies be framed on the basis of regional, social and cultural context by identifying multi-dimensional development indicators at a disaggregated level. This will help in preparing and implementing effective policies for development based on strong evidences, especially so in the case of microfinance which is intrinsically linked with the development process. The ultimate aim of microfinance is to empower people by making them self-sufficient and it is this human and societal development which ultimately results in regional development.

In a country like India, the method of area-specific development strategy for backward regions acquires significance because of its diverse socio-economic-cultural population and varied physical topography. Both these factors have an impact on success and failure of developmental schemes. The government of India has set-up several committees such as Wanchoo Committee, Sarma Committee, Pande Committee and National Committee on Development of Backward Areas (NCDBA) to deal with the issue of backwardness. One of the major policy steps was to set-up the Backward
Region Grant Fund (BRGF) in 2007 to redress regional imbalances in the development of India. For this purpose 250 districts across 27 states were identified as BRGF districts. Under this scheme, funding of financial resources is made for supplementing and covering existing developmental inflows in these districts so as to bridge critical gaps in local infrastructure and other development requirements that are not being adequately met otherwise.

In Haryana, Mahendragarh and Sirsa have been selected as the BRGF districts. A comparison of Mewat with these 2 BRGF districts reveals that Mewat lags behind them in terms of the standard of living, education and health indices as shown in Table 8.1 below. The proportion of rural population in Mewat is found to be 88% as against 79% in the BRGF districts. Literature [153] suggests that rural inhabitants lack access to basic health, sanitation and other infrastructural facilities. Therefore, a higher proportion of rural population in Mewat is indicative of the overall socio-economic condition of its inhabitants. Standard of living is indicative of the quality of life of a population group and usually encompasses sources of lighting and cooking, type of housing, potable drinking water and ownership of key household assets. In all of these, Mewat lags behind the BRGF districts. This raises several questions on the quality of life in Mewat. Similar is the situation in the case of sanitation, literacy and health infrastructure.

It is ironical that though being the most backward district in Haryana with a huge concentration of minorities, Mewat was not selected as a BRGF district. This further substantiates the fact that Mewat has not got the due attention of policy makers and planners in Haryana. Studies undertaken by IRRAD [76, 77, 82, 249], have shown that Mewat continues to be ignored by policy makers and major development agencies due to its location in the well-developed state of Haryana.
Table 8.1: Comparison of Mewat and BRGF Districts (2011)

<table>
<thead>
<tr>
<th>S No.</th>
<th>Particulars</th>
<th>Mewat</th>
<th>BRGF</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Rural Population (%)</td>
<td>88.6</td>
<td>79.6</td>
</tr>
<tr>
<td>II</td>
<td>Standard of Living Indicators</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 Electricity</td>
<td>61.3</td>
<td>85.9</td>
</tr>
<tr>
<td></td>
<td>2 Kerosene</td>
<td>36</td>
<td>12.7</td>
</tr>
<tr>
<td></td>
<td>3 Pucca Housing</td>
<td>83</td>
<td>89.5</td>
</tr>
<tr>
<td></td>
<td>4 Presence of Sanitation Facility</td>
<td>23.4</td>
<td>70.9</td>
</tr>
<tr>
<td></td>
<td>5 Percentage of population defecating in the open</td>
<td>76</td>
<td>27.6</td>
</tr>
<tr>
<td></td>
<td>6 Tap water from a treated source</td>
<td>22.7</td>
<td>58.6</td>
</tr>
<tr>
<td></td>
<td>7 Asset Ownership Pattern</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Radio</td>
<td>9</td>
<td>17.3</td>
</tr>
<tr>
<td></td>
<td>Television</td>
<td>17.4</td>
<td>58.3</td>
</tr>
<tr>
<td></td>
<td>Computer/Laptop</td>
<td>6.7</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Telephone/Mobile</td>
<td>71.3</td>
<td>79.4</td>
</tr>
<tr>
<td></td>
<td>Bicycle</td>
<td>24</td>
<td>42.2</td>
</tr>
<tr>
<td></td>
<td>Scooter/Bike</td>
<td>21.5</td>
<td>29.7</td>
</tr>
<tr>
<td></td>
<td>Car/Jeep/Van</td>
<td>4</td>
<td>8.1</td>
</tr>
<tr>
<td></td>
<td>8 Work Participation Rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>39.3</td>
<td>51.5</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>12.6</td>
<td>22.7</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>26.6</td>
<td>37.9</td>
</tr>
<tr>
<td>III</td>
<td>Literacy Rate</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>69.9</td>
<td>81.9</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>36.6</td>
<td>62.1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>54.1</td>
<td>72.5</td>
</tr>
<tr>
<td>IV</td>
<td>Health Infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 Average number of medical institutions per district</td>
<td>105</td>
<td>162</td>
</tr>
<tr>
<td></td>
<td>2 Number of Institutions per lakh population</td>
<td>9.6</td>
<td>14.6</td>
</tr>
</tbody>
</table>

Source: Director of Census Operations, Haryana; Office of the Registrar General and Census Commissioner, India [193]

Microfinance schemes through the self-help group model were introduced in Mewat before it even became a district in 2005. It was hoped that this would result in the empowerment of the local women by improving their socio-economic status and this would eventually help in the development of Mewat. However, the magnitude of the impact after so many years has still been disappointing.
The final objective of the study, therefore, is to suggest measures for each of the strategic variables for successful implementation of microfinance schemes under the SHG framework. For this insights derived from the previous three objectives have been utilised.

In addition, an endeavour has been made to do a comparison of Mewat with the backward district of Gulbarga in Karnataka, to lend credence to the strategic variables, which have a bearing on the successful implementation of microfinance schemes in this district. The aim was to choose a backward district like Mewat, where the self-help group model of microfinance exists.

8.2 Comparison with Gulbarga District, Karnataka

Gulbarga has been chosen because it is also a minority concentrated district located in the state of Karnataka [167]. Moreover, like Mewat, it is also classified as a B1 category district by the Ministry of Minority Affairs, GOI. (The Ministry of Minority Affairs (MMA), GOI, had sponsored in 2007 a baseline survey of relative backwardness in 90 districts in the country having substantial number of minorities (at least 25%) in order to initiate relevant programmes for the socio-economic and infrastructural development of these communities and districts. Districts were classified on the basis of religion specific socio-economic indicators and basic amenities indicators respectively into two broad groups, A and B with B further sub-divided into B1 and B2). B1 districts are those districts for which religion specific socio-economic indicators were below the national average.

Gulbarga is one of the most backward districts located in the northern part of the State occupying a low position in economic as well as human development. It is a drought prone area which further adds to the vulnerability of the poor and the minorities living in the district. It has seven talukas with a population of 25.64 lakhs as per 2011 Census [60]. The economy is predominantly agrarian with few industries. The Table 8.2 below shows the status of the economic development indicators of Gulbarga and Mewat.
Table 8.2: Economic Development Indicators of Gulbarga and Mewat

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rate of Literacy</td>
<td>51.30</td>
<td>53.29</td>
<td>64.90</td>
<td>54.10</td>
</tr>
<tr>
<td>2</td>
<td>Rate of Female Literacy</td>
<td>43.10</td>
<td>33.98</td>
<td>55.10</td>
<td>36.60</td>
</tr>
<tr>
<td>3</td>
<td>Work Participation Rate</td>
<td>44.26</td>
<td>23.98</td>
<td>42.40</td>
<td>26.60</td>
</tr>
<tr>
<td>4</td>
<td>Female participation Rate</td>
<td>32.53</td>
<td>5.76</td>
<td>32.20</td>
<td>12.60</td>
</tr>
<tr>
<td>5</td>
<td>Percentage of Households with Pucca walls</td>
<td>65.22</td>
<td>78.73</td>
<td>77.67</td>
<td>81.43</td>
</tr>
<tr>
<td>6</td>
<td>Percentage of Households with safe drinking water</td>
<td>74.78</td>
<td>89.79</td>
<td>66.14</td>
<td>87.94</td>
</tr>
<tr>
<td>7</td>
<td>Percentage of Households with electricity</td>
<td>90.78</td>
<td>54.96</td>
<td>87.00</td>
<td>61.34</td>
</tr>
<tr>
<td>8</td>
<td>Percentage of Households with water closet latrine</td>
<td>5.00</td>
<td>12.86</td>
<td>23.55</td>
<td>16.46</td>
</tr>
<tr>
<td>9</td>
<td>Percentage of fully vaccinated children (12-23 mths)</td>
<td>57.78</td>
<td>8.04</td>
<td>89.00</td>
<td>11.00</td>
</tr>
<tr>
<td>10</td>
<td>Percentage of child delivery in a health facility</td>
<td>23.35</td>
<td>7.01</td>
<td>99.41</td>
<td>14.80</td>
</tr>
</tbody>
</table>

Source: 1. Primary Census Abstract, Census of India, 2005 and 2011

It is evident that Gulbarga is in a better position relatively to Mewat on all counts except safe drinking water. This is because Gulbarga is a drought prone area and there is a major shortage of safe drinking facilities in the region.

Even though microfinance through SHGs was initiated in both Mewat and Gulbarga at almost the same time during 1998-2000, the progress of SHGs in Gulbarga has been more than that in Mewat in terms of outreach and impact, as is evident from Table 8.3 below.

Table 8.3: Microfinance Profile as on 31.03.2012

<table>
<thead>
<tr>
<th>Particular</th>
<th>Gulbarga</th>
<th>Mewat</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Blocks/Talukas where SHGs exist</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>No. of NGOs in the district</td>
<td>47</td>
<td>10</td>
</tr>
<tr>
<td>Total no. of bank branches in the district</td>
<td>333</td>
<td>84</td>
</tr>
<tr>
<td>No. of banks participating in linkage programme</td>
<td>333</td>
<td>66</td>
</tr>
<tr>
<td>No. of banks acting as SHPIs</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>No. of govt./other agencies participating</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>No. of SHGs promoted under SHG Bank Linkage</td>
<td>34,448</td>
<td>4477</td>
</tr>
<tr>
<td>No. of SHGs linked with Banks</td>
<td>27,950</td>
<td>3859</td>
</tr>
</tbody>
</table>

Source: 1. NABARD Office, Nuh, Mewat
2. Potential Credit-Linked Plan, 2010-11
A conducive environment exists in the district for the spread of microfinance through banks, NGOs and SHPIs (Self-Help promoting institutions). The Women and Child Development Department (WCDD) of the state is actively promoting SHGs under the Stree Shakthi Scheme (launched in 2000-01). In 2014-15, there were 6349 Stree Shakthi SHGs with savings amount of Rs. 70.92 crores. The NMDFC is also actively disbursing microfinance loans through the State Channelizing Agency, Karnataka Minorities Development Corporation in the district since 2009.

A review of microfinance schemes in Gulbarga showed that even though the district has only 10% of the total MFI presence in Karnataka, steps have been taken by the state government to monitor on regular basis its socio-economic development programme. Gulbarga is a BRGF (Backward region Grant Fund) district. It was singled out for a RBI promoted financial inclusion drive as early as 2006. In 2012-13, Gulbarga was one of the 150 districts identified by the Union government for implementing a scheme for promotion of women SHGs by Srikshetra Dharmasthala Rural Development Project (SKDRDP), funded by NABARD. The district also has a vibrant and responsible banking system, as is clear from Table 8.3 above. It also has a higher female literacy rate at 55% due to the more liberal outlook towards women education.

The above clearly indicates that the state government played a significant role towards development and spread of microfinance in Gulbarga. A positive socio-economic mindset in terms of a favourable attitude towards women literacy, their health and participation of women in workforce further provided fillip to the promotion of microfinance programmes.

The Gulbarga-Mewat comparison along with the existing shortcomings of the current microfinance programs in Mewat, the outcome of the primary survey, experiences of respondents and the researcher’s views have been integrated together to propose measures/recommendations to improve the impact of microfinance in the development process of Mewat. On the basis of above, six strategic variables were identified for suggestions and recommendations.
8.3 Strategic Variables and Suggested Measures

Holistic development of a region requires synergy between its macro-environment and micro-environment. The strategic variables have therefore been bifurcated into macro and micro level variables. The current status in Mewat with respect to each is discussed followed by recommendations and suggestions.

Figure 8.1: Macro-variables and Micro-variables

8.3.1 Role of State

The role of policy makers is one of the most important factors in improving the development of backward regions in a country like India. Therefore, the first and foremost factor which needs to be emphasized is the role of the government or state. It is essential that the microfinance programs be successfully integrated with public policy to achieve long-term sustainability. Public Policy is the principled guide to action taken by the administrative and executive branches of the state with regard to a class of issues, in a manner consistent with law and institutional customs [309].

With respect to microfinance, the role of the state encompasses ensuring a reasonable level of banking structure in the rural areas, subsidizing microfinance loans, start-up capital and innovations and investing in complementary services such as education, health and infrastructure. In addition, the state must also develop a clear and flexible regulatory framework for microfinance institutions with the authority and means to enforce rules for supervisory bodies.
Countries across the world use different models of government intervention for microfinance: model of integration wherein microfinance is sometimes integrated into the public sector as in India or Vietnam; model of complementarity wherein it is complementary to state-owned institutions as in Indonesia or Burkina Faso; or model of alternative wherein it can be an alternative to the rather deficient role of the government as in Madagascar or West Africa.

In our country the state maintains a strong presence and microfinance innovations are integrated within the public sector. Since the 1950s, programs to promote assured access to banking services for the rural poor have been on the government’s development agenda. A major justification for the nationalization of banks in 1969 was to force them to extend their lending to the rural areas in general and to the rural poor in particular [111]. Over the years a number of poverty alleviation schemes have been implemented. To compensate for the failure of the previous programs, new ones were developed such as the Self-help group Bank Linkage project initiated by NABARD, the apex agricultural credit bank [271]. The SBLP programme has become the world’s largest micro Credit initiative with over 95 million poor rural households being a part of it [184]. In India, the movement has spread to even the most remote corners of the country. Besides this, there a number of other schemes such as the Aajeevika programme (formerly known as SGSY) under which microfinance is being provided. A number of departments in every state have initiated microfinance schemes. Same is true for Haryana also. Hence, there is no dearth of schemes in this area. The issue is lack of efficient governance and regulatory gaps.

Efficient governance is the key determinant of the performance of microfinance schemes and institutions, whether owned by public or private sector. The state must foster a conducive environment. Political intrusion should be avoided. The banking sector – both private and public commercial banks should develop microfinance programs and linkages to strengthen local organisations. There should be a conscious endeavour to achieve last mile connectivity. The financial rules relating to interest rates (subsidised and non-subsidised) and enforcement of repayment should be adhered to. The NGOs should ideally choose to focus more on complementary services such as group formation, training, local supervision and supply of health or education services. Microfinance can be a powerful tool for economic development of rural backward areas like Mewat, but the rules must be crystal clear and the objectives realistic and achievable.
Also, the government is certainly better positioned in executing target oriented objectives in terms of magnitude and outreach as compared to private players as it enjoys a significant advantage in terms of scaling up. According to Ramesh [104], it took SEWA 35 years to mobilise 8 lakh women. Dhan Foundation took 17 years to mobilise 2.6 lakh women. On the other hand, the Andhra Pradesh government mobilised 80 lakh women in just 15 years. Notwithstanding the different time periods over which these expansions happened, the difference is notable.

In Mewat, the state government initiated the SHG movement in a small way in 1998 during the Mewat Area Development Project (MADP) which was in collaboration between Mewat Development Agency and the International Funds for Agriculture Development (IFAD), Italy. Currently, in Mewat, there are five Block Level SHG Federations operating under a district Level SHG Federation through which the MDA is running community & women empowerment programmes. The three main schemes in operation are the NMDFC schemes, the NRLM/Aajeevika scheme and the NABARD sponsored SBLP scheme.

As of 31.12.2016, there are 2291 SHGs comprising of 27478 members in Mewat. An amount of Rs. 95.09 crores has been given as loan to SHG members who have contributed Rs. 20 crores as savings. An amount of Rs. 68.62 crores has been repaid by the SHG members (almost 72% of the total loan amount). An amount of Rs. 1.05 crores has been given by MDA to 1398 SHGs as Matching Grant and Rs. 3.05 crores to 2068 SHG as Group Development Fund [161].

Surprisingly, inspite of having the largest number of SHGs under the microfinance programme in Haryana, it severely lags behind in terms of socio-economic parameters of development. According to a recent study by World Bank, Tackling Poverty in India [152], an important predictor of growth is the location of a region. An area surrounded by an urban cluster - preferably one with a large population has a greater chance of development and lifting itself out of poverty. But ironically, in the case of Mewat it appears to be the other way round.

8.3.1.1 State and District Level Measures
In backward districts such as Mewat, the role of the state government becomes all the more important. A lot lies in the hands of the Chief Ministers and the top political leadership who have the power to engineer and manoeuvre their states turnaround and lead the districts in their states towards prosperity. For a reasonably big
and well-developed state like Haryana, a local authority at the district level also needs to be empowered to make the changes happen.

First and foremost, in view of Mewat’s ranking as lowest in terms of multidimensional development parameters, special steps should be taken for this region. It should be included under the BRGF scheme along with Sirsa and Mahendergarh. The purpose of the scheme is to “bridge critical gaps in local infrastructure and other development requirements that are not being adequately met through existing inflows; strengthen, to this end Panchayat and Municipality level governance with more appropriate capacity building, to facilitate participatory planning, decision making, implementation and monitoring, to reflect local felt needs; provide professional support to local bodies for planning, implementation and monitoring their plans; and improve the performance and delivery of critical functions assigned to Panchayats, and counter possible efficiency and equity losses on account of inadequate local capacity” [88].

A detailed block level study should be done in all the six blocks to explore whether different strategies are required for different blocks. Identification of development gaps at the block level may result in achieving more equitable growth in the district. Blocks like Nuh and Nagina may require more efforts in comparison to a relatively prosperous block like Tauru. Tauru is a hilly area with both better quality and quantity of water and a higher literacy rate as compared to Nuh. However, ever since stone quarrying has been stopped in the hills around Tauru, unemployment has increased.

There have been a few developments in the past one year which will hopefully have a positive impact on the development of the district. The President of India has taken the initiative to develop five villages of Haryana, including four in district Gurgaon and one in district Mewat (village Rozka Meo) as ‘Smart Villages’ [287]. A village development plan would be prepared in consultation with the villagers for each village post a survey of the present infrastructure facilities. Focus will be on providing adequate electricity supply, drinking water supply, health and sanitation facilities in these villages. These facilities would be made available through convergence method, that is, by roping in schemes of centre and state government, utilizing CSR of Public Sector Undertakings (PSUs) and Private Institutions, researches conducted by universities and the like. This will hopefully bring the spotlight on Mewat and the state government may take cue from this to replicate this measure.
The Pradhan Mantri Kaushal Vikas Yojana launched by the central government on 15th July, 2015 has made its entry into Mewat. About fifteen hundred youth (1000 boys and 500 girls) have been trained since last October-November (source: MDA, Nuh). The challenge now is to provide employment to these youth. One of the major problems plaguing Mewat is unemployment. There are hardly any job opportunities available in the area. This leads to frustration among the youth and they take to anti-social activities. The way out is providing self-employment avenues or wage employment. Training can be provided in skills which will enable setting-up of income generating activities (IGAs). Capital can be provided for these IGAs through microfinance loans as start-up and working capital. Risks can be covered through introduction of microinsurance packages. For employment opportunities, private industry needs to be encouraged. The industrial estates created by Haryana State Industrial Development Corporation have so far remained underutilised. Industries do not want to come here because of negative perception about Mewat and lack of infrastructural facilities. A conscious effort has to be made to change this demotivating perception. The government should provide private companies with incentives to set-up industrial units in the area by offering lucrative investment and tax-free options. Transport facilities should be increased so that the youth can commute to industrial areas such as Manesar, Sohna and Gurgaon, where a number of automobile and auto-ancillary units are functioning. The issue of provision of livelihood avenues has to be seriously addressed for any progress to take place.

Hence, serious government intervention with proper focus and accountability is the need of the hour. Special training and awareness programmes along with high motivation are required for government, bank and other concerned officials involved with the microfinance programmes. Familiarising them with grass root realities is essential so they can formulate relevant policies and implementation guidelines keeping in view the requirements of the target population. This will allow selection of proper beneficiaries and proper utilisation of funds, without wastage of government money, time and effort.

8.3.1.2 Gram Panchayat-SHG Convergence

In addition to the above, Panchayati Raj institutions such as Gram Panchayats can be effectively utilised to support and enable the SHGs in their endeavours. The objective of Gram Panchayats is to prepare and implement plans for economic development and social justice. The SHGs and their federations also have a key role in
the planning and implementation of interventions for economic development and social justice. In view of similar objectives, there clearly exists a synergy between the two. Infact, The Ministry of Rural Development (MoRD) and the Ministry of Panchayati Raj (MoPR), Government of India jointly organised a national workshop on Panchayat-SHG convergence for Participatory Planning from 11th-13th December, 2015 [168]. One of the main objectives was to develop clarity on what panchayats can do for institutions of the poor and on how SHG federations can support development and welfare initiatives of panchayats.

On the basis of action points which emerged at the end of the workshop, the State governments were requested to issue instructions to ensure that Gram Panchayats accord priority to SHGs in accessing common resources like common land, ponds, market places etc. for enhancing their livelihood opportunities. The participation of SHGs in the delivery of local services such as mid-day meal, house to house collection of taxes, solid waste management, operation and maintenance of piped drinking water supply etc. was also sought to add value.

The above can however be adhered to only if the gram sabhas function effectively and deliver results. Mewat is sadly lacking on this account also. However, the situation may hopefully change in the regime of the newly elected gram panchayats this year. During the Gram Uday se Bharat Uday Abhiyaan (village self-governance campaign launched by the Prime Minister to generate nationwide efforts to increase social harmony across villages, strengthen panchayati raj, promote rural development, and foster farmers’ progress) held from 14th to 24th April, 2016 in 240 gram panchayats in Mewat, an astounding 90% of the villagers participated for the first time since gram sabha was established in 1995 [105]. This was due to the efforts of the district administration which actively campaigned at the behest of the state government.

For the first time, the local population felt the seriousness of the state government in facilitating gram sabhas and therefore participated in large numbers. Government officers and bank representatives present in a number of gram sabhas in Nuh, Nagina and Tauru block made villagers aware of key government programs for entitlements, Bima programs (programs for accident and life insurance) and Jan Dhan Yojana (financial inclusion program). Villagers shared their concerns and problems and the issues were written down in gram sabha resolutions. Besides the positive aspects, there were some hiccups too. Absence of government officers in gram sabhas of Punhana and Jhirka blocks which are farther away – 25 to 35 kms from district
headquarters – disappointed villagers. They felt neglected by the district administration and thought their gram sabha resolutions would not be acted upon by the district administration. Gram sabha is an important platform that ably connects villagers to the administration and hence, care should be taken that such instances do not cause distrust among the villagers.

Despite the challenges, a positive beginning has been made and if pursued consciously and seriously, it can benefit the microfinance programmes in the district too. Examples of effectiveness of Panchayat-SHG convergence exist in our own country. The Kudumbashree SHG movement in Kerala has been successful because of the Gram Panchayat-SHG synergy. Similarly, the SHGs promoted through the Indira Kranti Patham Yojana by Society for Elimination of Rural Poverty (SERP) in Andhra Pradesh have been working effectively in tandem with Gram panchayats in 22 rural districts to improve the livelihood and quality of life of rural poor. Therefore, active participation of SHG members in Gram Sabhas can surely lead to achievement of development outcomes through microfinance schemes in Mewat too.

8.3.2 Literacy and Socio-Cultural Mindset

The two have been combined because of the strong linkage between the two. A liberal mindset believes in the positive effects of literacy and encourages it. Literacy on the other hand, broadens and develops a positive mindset. This linkage is more critical for women. Women have had to struggle over the years to get literate due to the all-pervading rigid male mindset which did not allow women to become educated. Even today the global female literacy is 82.7% as compared to the global male literacy rate of 90%.

Literacy is a key determinant of the socio-economic progress of a region. Mewat unfortunately fares very poorly on this account with a literacy rate of just 56.1% and a female literacy rate of 36.6%. It is the least literate district in Haryana. MDA which is the nodal agency for promotion and implementation of microfinance through Self Help Groups (SHGs) in the district, is strongly promoting income generation activities, especially for women, but it faces major hindrance in the form of rigid socio-economic mindset of the local population coupled with low literacy.

The local population does not believe in educating girls beyond primary school. Out of the 1.62 lakh students registered in primary schools, 48,000 reached class VIII
and only 12,000 passed class X last year. The first women’s government college at Salaheri, Nuh, Mewat started in 2012 and in the first year only three girls enrolled. The current strength is 192. Four years, down the line, the college still remains in a temporary building.

8.3.2.1 State Level Measures

Things may however change now, with the Haryana government bringing an amendment in the Haryana Panchayat Act, 1994, banning uneducated candidates from contesting polls. The state law, upheld by the Supreme Court last year, requires that general candidates should have passed the Class tenth examination while women and Dalit candidates need to have cleared Class eight. Dalit women candidates must clear atleast class five. There are four seats (or wards) reserved for women in the gram panchayat (village council). This ruling initially created a crisis in villages like Nimkheda in Mewat as the new criterion virtually disqualified the entire adult female population of the village, except a handful, from contesting in the upcoming elections. Nimkheda (a small settlement of 1,674 people in Mewat) had created history ten years ago by electing the country’s first all-women gram panchayat. None of the ten members of the Panchayat (seven women and three men) were eligible to contest for another term on account of being illiterate [46].

In fact many of the 431 villages [61] in Mewat only have a primary school (upto class five) while the new state law expects panchayat candidates to have passed their matriculation examination. Hopefully, this will spur the government to establish more schools and extend the current ones upto class tenth atleast.

Elections brought a generational shift in Nimkheda’s gram panchayat. The village elected its youngest-ever council with all the new members under the age of 40 (the last panchayat was dominated by panches above 50 years of age). The only downside was that the new panchayat reinstated the male dominance of this body – seven men and four women - as compared to the earlier predominantly female with seven women and three men [45].

Irrespective of the problem of finding suitable candidates, the ruling appears to be a blessing in disguise for the young women of the district. None of the young girls were ever given an opportunity to contest. No one could bear the thought of their daughters and brides as leaders. The elders of the village are visibly unhappy and are wary of entrusting governance to the young. Inspite of that, the former panch members
went to extreme lengths like importing brides by getting their illiterate sons married off to educated girls from other states, so that they could get these girls to contest the elections and keep the seat within the family. The Sarpanch patis (husbands of women sarpanches) and Sarpanch pitas (fathers of women sarpanches) are not going to let go off their control so easily. Infact, during the ten day Gram Uday se Bharat Uday Abhiyaan campaign in April this year, these Sarpanch patis and pitas did not permit their elected wives and daughters to speak in the Gram Sabhas. Participation by women in the gram sabhas was barely 30%. In a number of gram sabhas, women sat in a distant corner and remained quiet. In places where women did share their concerns, those concerns were not included in the gram sabha resolutions due to lack of support from other villagers. The rigid socio-cultural mindset is clearly evident from the above.

Another downside was that while the panchayat elections seem to have empowered the young this time, it has excluded the poor completely. Most of those elected hail from middle or upper middle class families which have either had a sarpanch or a panch among their immediate or distant relatives. Poor families are excluded completely from these elections because they have become a game of money power.

The upside is that the newly enacted rule relating to education criteria for panchayat elections in the state has clearly begun to make a difference in the management of gram sabhas in Mewat. The educated sarpanches showed more inclination to conduct gram sabhas, have open transparent discussions, write down resolutions and orient people on government programs. Therefore, irrespective of income level, this may force the uneducated to go to school and make education a priority rather than a choice.

8.3.2.2 Innovative Methods and Models of Education

Part of the problem with Mewat is that there are no proper schools for imparting quality education. No teacher wants to be posted in Mewat because of its backwardness. There are not more than 3000 teachers in the district [91]. In such a scenario innovative methods of teaching need to be adopted. Some of these new models of education are already in use in our country and can be experimented in Mewat area.

Let us take the example of Kokrakati’s School in the Cloud, part of Kolkata born Professor Sugata Mitra’s experiments with non-conventional education for children through a self-organised learning environment (SOLE) which is in the remotest
location. Kokrati village is about 110 km from Kolkata, located deep inside the deltaic Sunderbans region criss-crossed by numerous rivers and canals. It can be reached in about five hours from Kolkata – the route involves car and boat rides, walking, and travel on open vans. The village has a population of about 7,000 and the economy is primarily agrarian dependent largely on the single annual crop of paddy. The monthly household income is about Rs. 3,000-4,000, according to locals. Electricity arrived last year in the village, which is home mostly to below poverty line (BPL) families and first-generation literates [18].

The school, also referred to as a lab, was started a little over two years ago and has around 150 students, including 49 regular ones whose activities and development are documented for research by two coordinators. There are seven computer terminals including two with internet connections. The school runs on solar power and is constructed on land donated by a local schoolteacher. The students interact and converse for one hour daily over Skype with retired native English-speaking teachers, known as Grannies. Prof. Mitra’s idea was to involve the grandmother’s benign presence in a child’s learning. He decided to utilise the services of retired English teachers to conduct 1-hour hand holding sessions over Skype. When he advertised, about 300 volunteered from all over the world and about 75 of them continue to be active.

The children teach themselves handling the computer, surfing the internet, searching keywords, translating text, teaching each other to browse and conversing in halting English improving and becoming confident everyday. Children of farmers, construction workers and small shop owners attend the school. In the local school the teachers are quite often absent and therefore School in the cloud has become the preferred destination for a number of children.

Kokrati is running seven such schools, two in the UK and the rest in India – one each in Delhi and Maharashtra and three, including the one at Sunderbans in West Bengal. The project partners behind the project are UK’s Newcastle University where Mitra is currently a professor of educational technology, software firm Microsoft and TED-the global ideas-based conference chain which awarded its $1 million prize in 2013 to Professor Mitra to help kick-start his project.

The idea behind setting up at Kokrati was to leverage technology for learning in a largely tribal, underprivileged belt. If the idea can work in such a remote location then it will work anywhere. And the idea has worked successfully.
A similar concept for teaching can be used in a place like Mewat which also suffers from shortage of teachers. If VSAT (Very Small Aperture Terminal is a satellite communications system that serves home and business users) connections can be installed in far-flung Sunderban, it can surely be done so in Mewat. In the absence of supervision or formal teaching, experiments such as SOLE can be a good substitute for the conventional teacher-driven education system.

8.3.2.3 Involvement of SHGs/SHG related measures

Moreover, Self-help groups can be involved in running of such schools. The women SHGs can be paid some remuneration as supervision charges per school. Even in the current schools SHGs can take charge of providing mid-day meals for the school children. Examples exist in our own country. In Orissa, the mid-day meal scheme in 32,000 primary schools is successfully being run by women SHGs. The state government in Orissa is so impressed by their work that it plans to entrust the running of the scheme in the entire state to these SHGs [12]. Some schools have shown 100% attendance since the SHGs took charge.

For the 14-member Maa Tarini self-help group in Orissa, running mid-day meals was its first venture in 2007. It started with a Rs. 1200 loan from the Bhubaneshwar based Sharda Micro Finance Society. In a short period of time they were able to repay two-thirds of the amount and also save a bit. The government provided the SHGs with rice, dal and vegetables and an amount of Rs. 2.14 per student.

Such ventures can also be undertaken by SHGs in different blocks of Mewat with the help of Mewat Development Agency. These small budget enterprises would keep the women gainfully employed and generate income for the group. Besides meals, SHGs can introduce toy banks and games to attract students to schools.

In addition, effort also needs to be made to make the existing women SHG members literate. Though microfinancing through Self-help groups has increased the economic power of women, lack of education often comes in the way and many a times they have to seek help from their husbands or other educated persons for day-to-day work. SHG members in Mewat are mainly illiterate and most of them are not able to read and write. Effective steps therefore must be taken to enrol the members of the SHGs in open schooling schemes or any other distance mode to impart education. They need to be provided education through specially designed modules through distance education (DE) that are directly useful as a member of SHG. At this stage women do
not need school or university certificate, diploma or degrees. They need skills to be able to handle and manage their day-to-day problems in the working and functioning of SHGs like drafting applications, opening bank accounts, book-keeping – maintaining details of loans and savings etc.

Distance education is women friendly as it does not involve long distance travel and can be done in one’s own home or neighbourhood. Open distance learning can be executed in many different ways. The members of SHGs can be educated by grouping four to five SHGs in to one Self-Help Study Group (SHSG) in their villages. Or Community Self-Help Group Centres (CSHGC) can be formed in each village. In these self-help group study centres, classes may be organized through appropriate Information Communication Tools (ICTs) such as Radio and TV to enhance their knowledge and functional abilities. Along with teaching them basic reading, writing and simple arithmetic, they can be counselled on environment, health, hygiene and social interpersonal skills.

SHG members who already have basic literacy skills should be encouraged to undertake courses like the certificate programme of IGNOU (Indira Gandhi National Open University) – ‘Empowering Women through Self-Help Groups’. This programme aims at enhancing women’s confidence, improving their interpersonal relations/leadership qualities/general management abilities and also helping them to acquire access to credit and resources [100]. The eligibility to do the course is the ability to read and write. The minimum age to do the course is 18 years and the minimum duration of the course is 6 months (maximum duration is 2 years). The fee for the course is Rs. 1400/-. 

At the initial stage there may be resistance from the participants due to the extra time and money involved. To tackle this problem, the benefits can be linked with the DE (distance education) modules and subsidies can be given in the form of distance education and not cash. Cash subsidies can be taken away forcefully by the male members of the family for gambling and other goods leading to harmful consumption. But education is a type of subsidy that cannot be robbed by others. Another way is to charge a differential rate of interest on loans from women doing any course through open schools or any other mode of flexible and open learning. Education has always been considered as the main input needed for developing awareness and ultimately leading to a thinking process for development.
8.3.3 Sanitation and Water

Poor sanitation and water scarcity are the two other major issues plaguing Mewat. Only 24% households in Mewat own a house with a latrine facility as compared to 70% in case of BRGF districts and rest of Haryana. Lack of sanitation facility results in open defecation which creates health hazards especially for women. There is no toilet facility for girls in 85 schools in the state (all girls’ and co-education), while at another 51 schools the toilets built for girls are not in a working condition [7]. Among the districts, Mewat leads the list with 14 schools in the district without toilet facility for girls. This is a major problem for both girl students and female teachers who teach at these schools. As a result, 70% of girls tend to leave school after the fifth grade as safety, sanitation and privacy become major issues.

Along with sanitation, water scarcity is the other major problem being faced by Mewat. Mewat suffers from the dual problem of saline groundwater and erratic government water supply. There is absence of perennial surface water and 78% of the district has saline groundwater. Treated government water supply is available to just 22% households in Mewat as compared to 50% households in BRGF districts and the rest of Haryana. Most of the women in households living in saline groundwater areas have to trudge long distances each day to fetch water to meet their daily requirements. The others are at the mercy of the mafia who supply water through tankers and charge exorbitant prices (as per an estimate, Rs. 1000 per month is spent by households who buy water from tankers). The problem is further aggravated by poor sanitation resulting in chronic health issues especially among women due to lack of potable water. Due to salinity in groundwater and the presence of shallow aquifers, there is very low tree density in the region. This condition along with the rocky terrain of the Aravalli range increases the temperature during peak summers, increasing further the hardships faced by local populace.

8.3.3.1 State and District Level Measures

To tackle these issues, the state government has announced new measures this year, as the strategies so far have not borne results. Under the nationwide Swachh Bharat Abhyaan, the state government has determined to make Haryana open defecation free (ODF) by December 2017. (Till date 1317 villages of the state have declared themselves as open defecation free.) Till now the government used to give Rs. 12000
per toilet for construction of toilets in households in villages. This is now going to be stopped and instead, incentives will be given to village panchayats for maintaining cleanliness. In order to motivate villagers to adopt cleanliness and become ODF, competitions will be held between village panchayats every month and a Rs. 1 lakh award will be given to the best clean and green village in a revenue block (announcement made in July, 2016) [200]. The winners will be awarded in the District Level Independence Day functions. There are 126 blocks in the state, so 126 panchayats will get an award of Rs. 1 lakh each. In addition, incentives will also be provided for construction and maintenance of public toilets. One most overall clean and functional public toilet at the district level will get an award of Rs. 10,000 each month under the Swarn Jayanti Award for Sanitation. The incentive based schemes look good on paper. The real test is their implementation to get desired results. For this regular follow-up to take stock of the progress, and monitoring and supervision to resolve issues will have to be done consistently.

8.3.3.2 Community participation through SHGs

The government’s idea seems to be to make this a community driven initiative because it is need based. For this, changing the mindset of the people is the first step. One of the best ways to ensure community participation in planning and implementation is through SHGs. Women can be mobilized in groups specifically for establishment and maintenance of watsan (water and sanitation) facilities. These groups can be trained in masonry and plumbing skills for constructing household toilets and repairing of Watsan facilities on an entrepreneurial basis. This will not only provide employment opportunities to the involved women but also enable to keep the Panchayat area clean, tidy and free from diseases arising out of poor sanitary conditions. Besides these the SHGs can be provided government incentives to construct toilets in schools, Anganwadis, government buildings and community toilets for public usage. The first village to use this model in our country was Keerapalayam which has the distinction of being declared as the First Totally Sanitized Village Panchayat in Tamil Nadu in September 1998. It also received the Best Clean Village Campaign Award in 2003-04. This model can be replicated in Mewat with modifications, keeping the socio-cultural environment in mind, as no two communities are alike.

There are many more success stories in various states and union territories of India. There are 28,002 Gram Panchayats (as on 31st December, 2013) across the length
and breadth of the country which have been awarded Nirmal Gram Puraskars, as an acknowledgment of the significant sanitation initiatives taken up in their areas. Many of these Gram Panchayats are shining examples of how to overcome extraordinary odds to achieve this status. The Ministry has compiled and released a volume of Compendium of Best Practices on Rural Sanitation titled ‘Pathway to Success’ in March 2014 [164]. The 16 success stories documented in the Compendium can be lessons of great inspiration and serve as models for various Gram Panchayats, Districts, and States across India in overcoming hurdles and obstacles in various fields as diverse as Community Participation, Sustainability, Resource Mobilization, Solid and Liquid Waste Management, Program Implementation and Institutional Reforms.

As water impacts the people of Mewat on social, economic and environmental fronts, the only feasible way out in this case also is community-led development initiatives, as in the case of sanitation. All the recommendations mentioned above to tackle sanitation issues can also be applied in the case of water. In addition, successful examples of water conservation and management exist in Mewat itself. A notable example is that of the two villages of Mundaka and Sakarpuri in Ferozepur Jhirka block of the district, where effective wastewater treatment plants have been set-up by the villagers in their homes. The clean streets of these villages are a stark contrast from the streets of other nearby villages, like Rawli, where streams of wastewater emerge from doorsteps of homes.

With the assistance of a Gurgaon based non-profit Institute of Research and Rural Development (IRRAD) in March 2012, the residents installed soak pits that work on the simple principle of filtration. A circular pit of about one metre diameter and one metre depth is constructed and filled with easily available materials like pebbles, sand and brickbats. The wastewater from the bathroom and kitchen is directed into these soak pits through a pipeline. It gets filtered and the clean water percolates into the ground to recharge the groundwater table. The residents are well-versed with the principles on which these household-level wastewater treatment systems work.

IRRAD’s methodology was to involve the residents from stage one. They formed Jal Sanrakshan (water conservation) committees consisting of women from these villages to involve people to make systems sustainable. It was a challenging task to make the villagers understand the health hazards of stagnant wastewater in front of homes and convince them about the benefits of installing soak pits, considering the low level of awareness and education. Their wariness of outsiders further compounded the
problem. Meetings were organised to explain how to install the systems and maintain them. Every family could build its own system on its own with materials gathered locally. The task of cleaning the soak pits was also entrusted to the residents as it is quite simple. It has to be done every 15 days and only a trowel is needed to remove the sludge. Hardly any extra time or money was required. The residents were happy that they were capable of handling these systems even without any formal training. The IRRAD workers and the women residents acted as catalysts for the success of this project.

According to IRRAD, the residents have noticed a 50 per cent drop in cases of diarrhoea and malaria although there is no official data to confirm this claim because these villages are located in remote areas. Also, it was estimated that of the total water consumption, 85 to 90 percent comes out as wastewater. This is a large quantity and amounts to approximately 270 litres per day per household. Hence, it is also a good method to recharge groundwater.

The successful execution of this project can be used as a role model to spread the message to other villages and help them to get rid of their wastewater safely. In addition innovative rainwater harvesting structures should be built in schools and public buildings besides households. Linking such projects with SHG participation and involvement will be a smart move. The SHG women members can be encouraged to form water conservation committees from among themselves in every village in every block and experiment with simple innovative low cost techniques. With the support of gram panchayats, water pumps can be installed and efforts made to connect villages to nearby canals, if possible.

The former gram panchayat of Nimkheda village was successful in connecting it to the inter-state Ujina canal that flows from Delhi to Rajasthan. This was a boon for the village women who earlier had to fetch water twice a day from a pond 2 km away, due to water scarcity.

These initiatives will only be successful if the general public is educated about the benefits of incorporating safe sanitary practices in daily life and made aware of the various facilities and incentives being provided by the government. This can be done through intensive audio-visual and radio campaigns besides interpersonal communication. The role of affordable information and communication technology tools (ICT) like radio, especially community radio becomes all the more important in areas like Mewat with restricted mobility, low literacy, less access to resources and low
decision making ability. Community radio (CR) and other means of information could play a pivotal role in dealing with social and economic problems, besides providing healthy entertainment.

8.3.3.3 Role of Community Radio- Alfaz-e-Mewat

In Mewat, a community radio station Alfaz-e-Mewat FM 107.8 was launched in 2012, by a public charitable trust. Operating from Ghaghas, a remote village at the foothills of Aravallis in Mewat, it broadcasts 12 hours a day, seven days a week. It broadcasts important messages in the local language on agricultural techniques, women and child health, nutrition and other relevant social and cultural issues to 183 villages in Mewat, including some on the Rajasthan border. One of the objectives of Alfaz-e-Mewat (AEM) is to bring social change by giving voice to women issues. One of the ways it is doing this is through focused programming on women through broadcasting programmes such as ‘Saaf Safai aur Sehat’ (cleanliness and health) and Galli Galli Sim Sim, which has helped to engage children, especially girls. It profiles women achievers and highlights the unsung grass-root women heroes from the community. Its team members consist of men and women hired from the local community itself who create content based on their knowledge and capabilities, keeping the interests of their community in mind.

There are two main threats to AEM’s survival, that of financial sustainability and that of a negative image created by some religious leaders of the community who discourage people to listen to this medium without having any logical approach.

Notwithstanding the above, the role of AEM can be leveraged effectively to spread awareness and information about the umpteen government programs and schemes which function in Mewat for the upliftment of the communities and their all-round development. In addition, convergence with existing women self-help groups and collectives in Mewat can garner support and active participation in political, social, economic and cultural happenings around them. Information about the objectives, provisions and advantages of microfinance schemes can be disseminated through AEM regularly. Highlighting the income generation aspect of these schemes along with success stories from different parts of the country can provide inspiration, motivation and learning to the SHGs. Concerted efforts should, therefore, be made to fund, sustain and strengthen such community-led development initiatives by both public and private
agencies, as low-cost technology can be an important platform to achieve positive economic, social and environmental change across rural India.

8.3.4 Health

Health plays a crucial role in the well-being and happiness of people, especially in the case of women. Women empowerment can be achieved fully only when women are healthy, making them more productive mentally and physically. Therefore, issues related to the health of women have to be given top priority. Two main issues are awareness about health and a proper institutional health support system and infrastructure. Mewat lags behind the other districts of Haryana on this count also. It has the least number of registered medical institutions per lakh of population as compared to the BRGF districts, which stand at the top with 15 registered medical institutions per lakh of population. Mewat has 10 medical institutions and the rest of Haryana has 13.

In addition, there is a severe crunch of doctors, medical officers and nurses. With 44,000 deliveries per year, the district does not have a single gynaecologist. Reproductive health care is particularly found to be in a grim state in Mewat. According to a NITI Aayog report, 2015 [193], the percentage of women receiving antenatal care, which refers to the regular medical and nursing care recommended for women during pregnancy, is received by less than half the population in Mewat. Hundred percent institutional delivery still appears to be a far-fetched dream here. The under 5 year infant mortality rate for females is 512 (in numbers) as compared to that for males which is 346 [165]. This is indicative of less attention and care meted out to girl children during early years as compared to boys.

8.3.4.1 Involvement of SHGs

In such a scenario, the Self-help groups can play a very significant role in creating awareness of health issues through regular group meetings with women, by conducting specific capacity-building trainings on health issues and facilitating exposure to important up-to-date medical information. SHGs can function as effective watchdogs to curb malpractices such as female foeticide. There are ample examples which show the success of the self-help group approach in health care. Notable ones are those which are run under big organisations like Grameen Bank, SEWA and BRAC (Bangladeshi Rural Advancement Committee). They have engaged in health related activities ranging from health education programs for child care by BRAC to training
‘health educators-cum-barefoot doctors’ by SEWA. This has resulted in health benefits such as improved child care, increased contraceptive use, reduction in domestic violence, increased health knowledge and better disease prevention.

Besides SEWA in Gujarat, women-based SHGs under the Kudumbashree programme in Kerala, The Mahalir Association for Literacy, Awareness and Rights (MALAR) programme in Kanyakumari District, Tamil Nadu and women SHGs in Andhra Pradesh have made remarkable progress in executing rural health programmes. Under Kudumbashree, weekly meetings of group members are organized to discuss hygiene, nutrition, immunization and mother and child care related issues. A Community Health Volunteer, selected from among the SHG members performs convergence of various programs under the Health and Social Welfare Departments and helps the members, especially women, children and the aged, gain access to services. Insights from the above programmes can be taken and adopted in Mewat with suitable modifications, keeping in mind its socio-cultural background.

However, the above can only be successful if the self-help groups are provided a basic enabling environment such as a stable social structure and a functioning health care system with suitable infrastructure offering a minimum standard of quality. Hence, more hospitals and clinics need to be set-up in Mewat. Along with that incentives need to be given to attract doctors and trained medical staff in the form of attractive remuneration, housing and transportation facilities and short term postings on rotation basis. Even though the government is providing difficult area allowance to doctors posted in Mewat, doctors are unwilling to go because of lack of basic living facilities in Mewat. Emphasis should be given to set-up more frequent medical camps and village health nutrition days conducted by trained staff. Only when these prerequisites are met, the self-help groups will be successful in achieving some degree of synergy between health care providers and users.

8.3.4.2 Role of Mobile Phone Channel - MIRA

An interesting finding from the primary survey conducted is that there is a very high proportion of households owning mobile phones in Mewat. Though illiterate, the local population including women are able to use mobile phones easily and comfortably. Infact, a very beautiful example of usage of mobile phone technology exists in Mewat itself, in the form of MIRA Channel. MIRA Channel (also called as Women Mobile Lifeline Channel) is an integrated mobile phone channel to provide
health information to rural women and connect them with public health services using mobile phones in low-resource settings. The objective of MIRA is to enable women improve health indicators by self-managing their health and reach towards a larger goal of women empowerment using digital connect.

Towards this end, MIRA has tied up with Mewat Development Agency (MDA) for implementation through its SHG Federation, namely, MMVS (Mewat Mahila Vikas Society) in all the six blocks of Mewat through the block federations. The application is set-up on the mobile phones of women in SHGs for self-management of health. Trainings are given to the SHG group leaders who work with the women within their groups to enhance health awareness. Currently, it has a subscription of 60,000 women and girls.

MIRA, launched on 8th March, 2012, is promoted by ZMQ, a ‘Technology for Development’ social enterprise which creates practical technology linked tools & solutions to empower communities by providing timely information and connecting them with life-saving services, thus achieving sustainable development [171]. MIRA has multiple sub-channels like Pre-natal care, Child immunization, Newborn care, Family planning and Adolescent health issues with an objective to improve maternal and child health.

MIRA works as a ‘Talking Machine’ for rural women. It is an interactive talking toolkit which uses iconic messaging, supported with micro-audio messages in local language, designed for millions of semi-literate women to understand easily. It has calculators and trackers such as pregnancy week-by-week tracker, immunization-tracker, menstrual-cycle calculator, family planning tracker and infection-prevention toolkit. It connects women with health services for timely delivery and supports women to go for regular ante-natal check-ups, timely vaccinations and encourages women to go for institutional deliveries. It helps in reducing maternal and infant mortality rates by inculcating the habit of safe behaviour among women.

MIRA works on three modes, MIRA Individual, MIRA worker and MIRA-PHC connect mode. Currently, there are 50 MIRA workers on-ground in Mewat with 10 in each block of Mewat. Each MIRA worker operates in a fixed area with a population of 1,200 people (almost a village) overall reaching out to 60,000 plus population.

Under the ‘MIRA-PHC Connect’ mode, the channel works as a total communication, information, management and service delivery system for National Health Mission Haryana. This mode has been adopted by Haryana Government Health
Department and currently operates in Mewat district of Haryana with 180 ASHAs (Accredited Social Health Activist) and 23 ANMs (Auxiliary Nurse Midwife). Each ASHA operates with a population of 1,000 thus connecting with a population of 175,000 people approximately.

One of the major constraints in Mewat is that the social set up does not allow women to step out of the house or even go to the hospital for regular check-ups or during pregnancy deliveries. Introducing MIRA has helped to deal with this obstacle to some extent by providing women with useful practical information on healthcare and pregnancy as well as have access to the right contact person at times of an emergency. With substantial funding and volunteers, this can become an ideal model which can be replicated in other districts of India with active involvement of the self-help groups.

More such measures such as the above mentioned should be undertaken in Mewat to enhance the contribution of women SHGs and their network in the implementation of various rural health programmes with special emphasis on reproductive women and child health programmes.

8.3.5 Self-Help Groups

The centre of the focus of microfinance schemes are the self-help groups in Mewat. One of the main objectives behind creation of self-help groups is to provide finance to the poor rural women to enable them to create sustainable income generating opportunities for their livelihood. Currently the women members of the self-help groups in Mewat are involved in producing household items such as moodhas, hand fans, purses, money bags, table cloths, TV covers etc. and commodities like mustard oil, flour, suji, papad, badi etc. Some are involved in cultivation of vegetables, onion, mustard, carrot, tomato etc. These activities have made them self-reliant and courageous to fight the social evils and atrocities to some extent. They are also able to enjoy better life by using modern amenities and participating in social activities. However, the lack of suitable markets for sale of their products is a major constraint. In addition, for those involved in agricultural activities, the vagaries of nature like poor rainfall adversely affect their production.
8.3.5.1 Potential of Dairy-Farming

In this context, it is a good idea to consider dairy farming as an important income generating activity for women. Milk is a ‘crop’ that is harvested and marketed daily, unlike wheat, cotton or sugarcane that take between four months to nearly a year for farmers to be able to sell. While the daily sale of milk may be in litres – as opposed to quintals in most ‘regular’ crops – what it does, however, is provide liquidity which can take care of the households’ day-to-day expenses and reduce dependence on the moneylender to that extent. Gujarat is a classic example depicting the advantage of dairy farming for farmers. It has a relatively low per agricultural household debt of Rs. 38,100 as against the all-India average of Rs. 47,000, according to the National Sample Survey Office’s (NSSO) data for 2012-13 [54]. The Gujarat farmer, in other words, is not only comparatively less indebted but also less reliant as compared to his counterparts in most other states on shopkeepers, traders and moneylenders who typically charge far higher interest rates. This better situation is thanks to Milk and Amul. Also, as per NSSO, while 11.9% of an average Indian agricultural household’s monthly income comes from farming of animals, the figure is over 24% for Gujarat (for Haryana the figure is 18%).

Also, efforts are on to streamline the payment system in this sector. Currently, the district dairy unions affiliated to Amul-the Gujarat Cooperative Milk Marketing Federation follow a two-stage payment system. In the first stage the unions make payments by transferring funds to the accounts of the primary village cooperative societies for the milk they deliver after collecting from farmers. The village societies in turn pay the farmers directly in cash. Endeavours are being made to move to a system of direct payments into farmers’ bank accounts, as opposed to routing through the society. Infact, the Chennai based Hatsun Agro Product Ltd., India’s largest private sector dairy firm, claims to have already introduced a system of direct payments to its 3.1 lakh-odd farmers who supply milk to it. Insights can also be obtained from the state of Rajasthan where the Self-help groups have been successfully involved in the profitable milk business through milk cooperatives.

The biggest advantage with milk is that it ensures round the year cash flow for the farmer without the kind of price fluctuations witnessed in turmeric, tomatoes and cotton. And with direct payments coming into the farmer’s account, his creditworthiness goes up. For the bank, he then becomes a customer to be wooed rather than a social
obligation burden (like those having zero-balance jan-dhan accounts). This improved access to formal bank finance will supplement the microfinance loans and help the farmer increase his income, investments and savings.

Haryana is known as the ‘Milk pail’ of the country and holds a special place in the field of milk production in India. Eighty percent of the state milk comes from buffaloes alone. It is the home-tract to one of the best buffalo breeds of the world, ‘Murrah’. The State has a vast potential of self-employment generation in the dairying and animal husbandry sector. Establishment of dairy units of 3,5,10,20 milch animals can on its own generate substantial direct or indirect employment with loans provided by the banks and subsidy by the government.

Mewat with its strategic location, near Delhi and Gurgaon, in the NCR region does not seem to have exploited the potential of this sector as a strong livelihood option, especially for women. It has been observed that currently, in Mewat, a number of women tend to livestock and sell buffalo milk on a very small scale. Very few SHG women members have set-up milk dairy booths to sell milk supplied by Vita (The Haryana Dairy Development Cooperative Federation Ltd. (HDDCF) is engaged in procurement and processing of milk and manufacturing of milk products under the famous market brand "Vita"), with the help of microfinance loans provided by MDA under the NMDFC scheme. These women are earning relatively more as compared to women engaged in other business enterprises. It will be good move to encourage more women to engage in dairy farming by providing microcredit specifically for this activity.

8.3.5.2 Innovative Methods to improve Agricultural Productivity

Besides the above, focus on improving agricultural productivity by innovative techniques and methods is required as agriculture is the primary activity here. Innovative use of solar energy for agriculture purposes is one such method. Installing solar panels on farmers’ fields at 15-20 feet height above the ground will ensure assured irrigation by reducing the farmers’ dependence on grid-linked electricity. Combining solar power with drip and fertigation, farmers can reduce water and fertiliser usage by almost 50% while raising productivity by 25-40% [92]. Furthermore, they can feed surplus power over and above their requirements to the grid. This will provide regular additional monthly income, besides acting like an insurance income cover when their
traditional crops fail due to drought. For the government too, this will lead to huge savings on power subsidy bills that are currently around Rs. 70,000 crore a year. These measures should not be difficult to implement in the current scenario as they are in line with the Government of India’s target of achieving 100 Giga-watts (GW) of solar power generation capacity by the year 2022 and doubling of farmers’ income in real terms also by 2022. What is required is proactive efforts by government departments at state and district level to work towards promoting farmers’ social associations and mobilising necessary finances through NABARD or even multilateral institutions such as World Bank.

8.3.5.3 Improvement in Self-help Group Functioning

Along with the above, the functioning of the self-help groups in Mewat needs to be improved as a multi-pronged strategy. Each group is expected to meet three times a month but meetings hardly happen once a month due to paucity of time and lack of coordination among members. Conscious efforts should be made to hold regular meetings so that continuity can be maintained if any campaigns or projects have been undertaken. The group leaders (head and secretary) can be offered nominal financial benefits to motivate them to hold regular group sessions and be more involved in the activities of the group.

Elections are held six-monthly or yearly for President/Group Head and Secretary who are elected from among the women members within the group. These elected heads rarely change and the same Group Head and Secretary continue for a number of years. This may at times lead to a little bias or favouritism towards some members. Therefore there should be mandatory rotation of group leaders to avoid erosion of trust of members.

Regular orientation sessions should be held for the group heads to train them to motivate the women members of the group to participate in key activities of the block. Emphasis should be given on group involvement rather than individual involvement. The groups should be motivated to take up income generation activities for the group by explaining the benefits of the same to them. Team-building exercises and workshops for successful execution should be undertaken regularly.
The participation of self-help groups in gram panchayats should be encouraged and they should be involved in formulation and implementation of key development projects related to water, sanitation, health and literacy at block level. Inter-block and intra-block monthly meetings and seminars may be organised where members get a chance to exchange their views and share their experiences. This will develop group strength by interactions.

The achievements of the self-help groups should be highlighted by way of bringing out a quarterly or six-monthly newsletter which showcases the work of different self-help groups. Individual and group recognition by way of giving awards to best performing SHGs and its members should be given to motivate and inspire other SHGs.

The male members of the households of the group members should be involved from the beginning owing to the rigid socio-cultural mindset of the local populace. The local authorities along with MDA and the NGOs operating in the area need to hold meetings with the husbands and fathers to ensure that they do not feel threatened by their women’s work and progress.

Periodic vigilance checks to oversee the functioning of SHGs should be undertaken to ensure that unscrupulous group leaders do not fleece innocent SHG members and wipe out their small savings.

8.3.5.4 Provision of Credit-Plus Factors

Access to capital alone does not always lead to increased income due to poor training, lack of skills and missing input-output linkages. Therefore, skill development and training in key activities identified for income and employment generation should be provided on a regular basis. The training venues need to be easily accessible as women cannot leave their daily household work and travel far for training. Plus they would not even be allowed to do so by the menfolk of Mewat.

Proper logistic support for sourcing of raw material and marketing facilities for the sale of products of SHGs should be created. A SHG Haat can be created in Nuh to promote marketing of products. Periodical exhibitions at block-level may be organised for display of products by SHGs. The MDA can help the SHG federations at block-level tie-up with business houses to market their products and with training institutions for capacity building.
Microfinance till date refers only to microcredit in Mewat. There is a serious
need to introduce other micro financial products such as micro-insurance in this
region. The microfinance providers should consider introducing the above as there is a
vast potential in this area. They should hold campaigns to spread awareness about micro
financial products such as micro-insurance and remittances. Subscription to micro
insurance can provide SHG members protection against shocks such as death, accidents
and natural calamities. Tailor-made micro-insurance products for health, crops and
assets besides life should be introduced by the microfinance institutions.

Last but not the least, active intervention by district administration, banks and
voluntary organisations is required which is a precondition for the successful
conception, creation and sustenance of microenterprises in terms of skill development,
designing and manufacturing products, providing new technology and access to market.

8.3.6 Private Individual Initiatives

Local leaders and personalities who are from Mewat and are key achievers in
different fields should be involved for motivating the local population for the successful
implementation of various development programmes initiated by different agencies in
the area.

Pioneering work being done by Mehmood Khan in Mewat is testimony to this
suggestion. Mehmood Khan, a native of Nai Nangla village of Mewat who left the
village more than 40 years ago in search of an education and career has returned to
bring about a life-transforming change in this backward district. He says “Focus on
education and use enterprise to bring change by leveraging resources in villages” [142].
Towards this he has set-up a state of the art dairy and vermicomposting centre, the
‘Mewat Hi-Tech Dairy’ in the Beria Bass village of Mewat. He established the Rasuli
Kanwar Khan Trust (RKKT), named after his parents, with his ancestral land in the
three villages of Beria Bass, Nai Nangla and Mandikhera. The trust has set-up eight
model schools in Mewat in collaboration with Educomp, an education solutions
provider. It has also set-up an all-women training centre and garment factory, AMRIT
(Apparels Manufacturing Rapid Induction Training), in consultation with a consumer
products and services firm which procures raw material for the garments manufactured
at AMRIT and then markets them once finished. Besides this a host of initiatives in
other areas are afoot to provide literacy and employment for women.
More such initiatives taken by local well to do individuals with resources will be a boon for a place like Mewat. Infact such persons, who are very well conversant with their socio-economic background and also have the knowledge, skills, aptitude needed at a global level with positive attitude can contribute remarkably because they have themselves faced the pains and other problems associated with backwardness. Poverty is a secondary issue but it takes long to break the vicious circle of backwardness.

8.4 Suggested SHG Model for Mewat

Figure 8.2: Three-Pronged Approach

The Activity Cluster approach here refers to a collection or a group of activities identified for each block which in turn consists of a cluster of villages. Under the group approach, the women in each village are organised into self-help groups which operate under the block level SHG Federation which in turn operates under a district Level Federation under the aegis of the Mewat Development Agency. In the project approach, specific development projects are funded by microfinance institutions.

An attempt has been made to suggest a model by which credit could be given to self-help groups and utilised efficiently, incorporating all the three approaches - the activity cluster approach, the group approach and the project approach. Four to five key
income generation activities should be identified for each block based on the resources available, occupational skills of the people and availability of markets. This means that instead of funding a number of diverse activities focus should be on key select activities based on the resource strength of each block. The selection of economic activities can be decided in consultation with and the approval of the gram panchayats at the block level. This activity cluster approach should be integrated with the group approach i.e., the SHG approach. Based on the composition, interest and need of the villages in the blocks, the SHGs should be assigned each activity and provided requisite training and development for it. The cluster activity and group approach should be further linked with Project approach wherein the Banks and Financial Institutions can support the key activities identified with sanction of timely loans to ensure adequate financing.

Currently, the main focus is on generating income for individual self-help group members in Mewat. This should shift to creation of income opportunities for the entire group as a whole. There seems to be hardly any effort towards this. This strategy will be beneficial for all the women group members as it will leverage the combined skill set of the entire group. This will enable more effective establishment of backward and forward linkages and generate sustainable income and investment for the group members.

An amalgamation of all the three approaches with the proactive role and support of the gram panchayats, MDA, DRDA (District Rural Development Agency), NGOs operating in the area, Banks and involvement of local leaders and personalities from Mewat who are key achievers in different fields will lead to the successful implementation of microfinance schemes to achieve the desired level of development in Mewat.

8.5 Concluding Observations

In Mewat, the microfinance movement needs to be viewed from a long-term perspective under the SHG framework. This underlines the need for a deliberate and well-thought out policy framework in terms of infrastructure development, income generation opportunities, product market accessibility, provision of technology back-up and human resource development. This will enable the development of a diversified and innovative microfinance sector resulting in a real contribution to women empowerment and development of Mewat.