

 **THE PAINS OF PROCESSES** 

AS EXPERIENCED BY 16 WOMENS' GROUPS IN HOLALKERE

Ranjani Krishnamurthy

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1.0. INTRODUCTION :

MISSION STATEMENT OF MYRADA

"To foster a process of on-going change in favour of the rural poor in a way in which this process can be sustained by them through

- supporting the rural poor in their efforts to build local level institutions with appropriate and innovative management systems
- influencing public policies in favour of the poor"

MYRADA's focus is on organising and building appropriate local institutions of the poor; institutions which are trying to evolve and implement appropriate systems for managing their resources viz., credit, land, livestock, water, social infrastructure and human resources. As credit is an important and immediate need of the poor; and at the same time it is a means for getting out of the clutches of exploitative money lenders most of the institutions start off by evolving appropriate systems for managing credit but slowly move over to managing other resources. Irrespective of the resource which is being managed, these institutions are trying to :

1. bring to the surface and re-introduce traditional values which were operational in the past; values which fostered effective management of the resource. Mutual support, honesty, self-reliance, self-restraint, care for family welfare, concern for the village are a few examples of such values.
2. use these traditional values to bring about appropriate changes in the behaviour pattern of its members. Promoting thrift, personal and village hygiene, punctuality and discouraging smoking and alcoholism are a few examples of such changes.

3. nurture new, but egalitarian values, like equality based on gender, caste, religion etc.

MYRADA feels that to be effective these institutions have to be socially viable. The members need to be able to work together as a group; they should be able to function in a way where the collective efforts of its members towards the goals of the institution are more than the sum of the individual efforts of its members. Further, the members of the group while mobilising at least part of their resources from themselves, must plan, manage and monitor all programmes and resources of the institution. Lastly, it is felt that the members should share the rights and responsibilities in a manner which promotes equal development of the resources, values, skills and capabilities of each and every member.

To be socially functional it is perceived by MYRADA that these institutions need to be small, homogeneous, fully participative, voluntary and non-political.

There may be more than one socially functional group in one village. Wherever necessary, the groups in one village, get together to meet common needs. Thus if drinking water is a problem in a village all the groups in that village get together to evolve strategies for solving the problem.

WHY DOES MYRADA BELIEVE IN A GROUP APPROACH?

Through our experiences of the last 20 years, MYRADA has realised that providing inputs to an individual family is not sufficient to raise the family economically above the poverty line and to keep it there. We have also realised that by working with individual families it is not possible to bring about the social development of the poor. The social values of the people are largely shaped by the values of the people with whom they live and interact. Hence it is not possible to re-introduce appropriate traditional values and use them to bring about appropriate changes in the behaviour of the people in an individual approach. We have realised that the group approach effectively meets the short-comings of the individual approach.

Over the last four years the 17 projects of MYRADA, spread over the State of Karnataka, Andhra Pradesh and Tamil Nadu, have organised over 800 such groups; all involved in managing credit and some in addition manage watershed, livestock, wastelands, rural enterprises and service centres. Around 230 of these are exclusively women's groups, 50 have both men and women members and the rest are men's groups. The membership in all the groups is restricted to people who are poor.

WHY HAVE WE ORGANISED THE WOMEN? WHAT ROLE DOES MYRADA SEE THE WOMEN PLAY IN THE DEVELOPMENT PROCESS?

MYRADA feels that most of the poor women not only lack access to adequate options to choose from, but unlike the poor men, women do not even have the opportunity to exercise their choice within the available options. Thus we believe that among the poor, women are

the poorest. MYRADA perceives that their low status, is the result of their low self image and self-confidence as also due to the attitudes and values of men towards women which the women themselves have internalised, much to their disadvantage. We believe that organising poor women into groups will not only expand the options available to them for their development but, more importantly, it will provide them with opportunities to develop the confidence and skills required to exercise their choices and simultaneously bring about a change in the attitude of men towards women.

Further, MYRADA feels that poor women have an important role to play in the development of their family and village. First, they are involved in running the house, collecting fuel, fetching water, working and bringing up children. Secondly, the poor women play an important role economically. They manage livestock and earn income for the family through agricultural labour. If their family has land they are involved in the production process too. Lastly and most important, many of their values and attitudes are an asset for any development effort; their concern for their family, others and the village, their ability to empathise, their strong sense of what is right and wrong, their low need to compete with each other, their interest to know new things and strong pride in their achievements are a few examples of such values and attitudes. Thus, we feel that organising appropriate women's groups will not only facilitate their development but also the development of their family and village.

There is another aspect which though common to all groups is particularly important for women. For effective communication and training we need to create an enabling environment within which the participants can interact among themselves and with facilitators in a climate of trust, confidence, support and honesty. They need to have meetings at a time when they have no other pre-occupations, in a place which they are accustomed to and where they feel comfortable, among people with whom they can relate. There are several other features which create this enabling climate which will be referred to later.

This study is an attempt to document the experiences of Holalkere Project of MYRADA in designing and implementing training programmes for members of women's groups. There are 230 women's groups organised by MYRADA but this study is restricted to the groups in one project namely Holalkere. Holalkere Taluk forms part of Chitradurga District of Karnataka. MYRADA has been working in 45 villages of three hoblis of this Taluk since 1981. Till around May 1986 the Project was working with individual poor families trying to influence the delivery systems of the Government, Commercial Banks and Cooperatives, so that they are more responsive to the needs of the poor. The project organised around 500 women into a cooperative in 1984. However, this cooperative like other cooperatives, was not really a peoples' institution. It was large, non-homogeneous, not participative and political. The rules and regulations of the cooperative were framed by the Government, and not by the members. The cooperative therefore did not provide opportunities for the poor people to expand their options and exercise their choices, did provide opportunities to develop their skills, capabilities, knowledge and awareness. The experience lead to a

change in the approach of the project; a shift towards organising and building up socially functional groups, groups which were small, homogeneous, fully participative, voluntary and non-political.

This shift in thinking started taking place in 1986. Since then the project has helped around 1300 poor people, including around 750 women, to organise themselves into 63 groups with the features described earlier. Of these 63 groups 33 are exclusively women's groups, 24 are men's groups and nine have both men and women members. The Project, for managerial purposes, has been divided into three clusters of around 15 villages each. This study restricts itself to the experiences of the Project staff, especially Ms.Latamala, the person in-charge of one of the three clusters, in providing opportunities to members of 16 women's groups to enhance their skills, knowledge and awareness so that they are able to foster their groups' development.

The 16 groups are in different stages of development. Members of four groups, all around one and a half to two years old, have developed a good understanding of their duties and responsibilities and the role of the group and MYRADA, to a large extent they can manage the activities of their groups without the support of MYRADA, their activities extend beyond economic issues into social problems, most of the members participate effectively in team meetings and have evolved and observed appropriate rules and regulations, they have reflected on and resolved structural issues effectively; all the four groups are small and homogeneous, they have developed strategies for coping with conflicts arising within the group and also with men who interfere with the groups.

On the other hand four other groups, all less than six months old, are still in the initial stage of development. Some of the members of these groups are yet to get over their experiences with the cooperatives, they do not have a clear understanding of what the group can do for them; what is their role and MYRADA's role in the development of the group. The members are yet to resolve issues like membership, group size, decision making processes. Thus the groups are relatively, larger. Decisions in these groups are taken by a few members and not by all members, rules and regulations are yet to be evolved. Effective mechanisms have not been evolved to cope with conflicts. Men interfere and dominate the meetings; the members of these groups are yet to learn how to cope with such problems.

The other eight groups are between these two extremes.

The Project staff feel that each group starts off from the initial stages of its development described above and, given the right environment, gradually develops as a socially functional group. In the process some groups may undergo a lot of structural changes. The time required for such a transition varies from group to group; depending on the composition of the members, relationship between members, non-members attitude towards members, the role of MYRADA staff, etc. However, opportunities provided by the Project staff to members individually and as a group to enhance their awareness,

knowledge and skills have facilitated such transitions. Sometimes, the Project staff even had to spend their time and effort with the women members' husbands, fathers and sons and the village leaders. The issues and themes for reflection, the areas in which members required opportunities to enhance their skills and knowledge varied with the stage of development of the group.

What learning opportunities were, and continue to be, provided to the members of the group to facilitate their own and the group's development? What were the important values, attitudes and principles underlying the Project staff's efforts to facilitate learning of the members of the group?

The learning opportunities provided by the Project staff and more importantly, by the group itself to its members can be divided into four categories :

1. Meetings of the group.
2. Meetings with members and their families individually.
3. Non-formal education in the NFE centres.
4. Formal training programmes.

Before elaborating on each, it may be appropriate to share the values, attitudes and convictions which formed the basis of the staff's efforts to facilitate learning; learning which ultimately leads to group development :

- a) Respect of the staff for the members' experiences in coping with life and the awareness, knowledge and skills developed through the same.
- b) Belief that the best way to promote learning of the members is to encourage them to start from what they are aware of, what they know and what they can do and develop upon these through systematic reflection on the same and by seeking and analysing new information.
- c) A strong conviction that if the members are to develop the knowledge, attitudes and skills required to work effectively as a member of a group, it is imperative that learning should take place through collective and systematic reflection and action on their knowledge skills and awareness and on the new information available to them.

2.0. GROUP MEETINGS :

Normally members of a group come together every week to discuss issues which are of a concern to them and to save whatever money they can with the group. The issues which come up in these meetings and the participative processes adopted for seeking and analysing information and making decisions provides opportunities to the members of the women groups to enhance their knowledge, awareness and skills in areas which are relevant to the development of the group. Appropriate changes in the negative attitudes and values

of the women are fostered through these informal meetings; positive attitudes and values of women are nurtured. However, this process of learning takes a lot of time; depending on the size, composition and dynamics between group members. Areas in which opportunities are provided to the members to learn and develop through village meetings, and the role of MYRADA staff in facilitating such processes are given below :

Areas in which regular meetings of the group provide opportunities to the members to learn and develop	Role of MYRADA in the learning process
<p><u>Skill Development</u></p> <p>The regular meetings provide opportunities to the members to enhance their ability to:</p> <ul style="list-style-type: none"> • express their views clearly. • cope with rebellious and dominating members and make the non-participative members talk. • work together as a group. • cope with dominating men (including their own husbands who interfere during group meetings). • identify the real problem and the cause for it in a given situation. • to manage finance. • to evolve and observe appropriate rules and regulations. 	<p>To foster such participatory processes MYRADA staff try to :</p> <ol style="list-style-type: none"> a) Make sure that all the members understand the issue which is being discussed. b) Make the non-participants express their opinion. Further, the staff encourage the groups to nominate non-participants to chair meetings. c) Encourage the members to share and reflect on their experience, knowledge and skill with regard to the issue which is being discussed. d) Encourage the members to listen to each other and seek clarifications. e) Encourage the members to summarise the discussions on the issue and see whether a consensus is emerging.

Areas in which regular meetings of the group provide opportunities to the members to learn and develop	Role of MYRADA in the learning process
<p><u>Knowledge Building</u></p> <p>The group meetings provide opportunities to the members to encourage their knowledge on :</p> <ul style="list-style-type: none"> • Subject matter areas: agriculture, animal husbandry, sericulture bee-keeping, health. 	<p>Same as above, however, MYRADA staff in addition, share their own knowledge on the subject being discussed and encourage the members to reflect on and analyse the same.</p>

Areas in which regular meetings of the group provide opportunities to the members to learn and develop	Role of MYRADA in the learning process
Government programmes and the procedures for availing of the same.	
<p><u>Development of Appropriate Attitudes/ Values :</u></p> <p>The group meetings provide opportunities to members :</p> <ul style="list-style-type: none"> • to develop confidence in themselves and thereby develop and identify on their own. This in turn fosters a change in the attitude of men towards women to develop a healthy attitude towards women and so also others from lower castes. • to strengthen traditional values. • values like concern for the family and each other, the village, a sense of what is right & wrong, mutual trust etc. 	<p>MYRADA staff not only try to provide opportunities for women to take responsibilities and prove that they can do the job but also make these the subject of the future group meetings to reinforce their confidence and positive self-concept.</p>
<p><u>Development of Positive Behavioural Patterns :</u></p> <p>Group meetings reinforce behaviour patterns such as punctuality, attentiveness, regularity and dependability, accountability, and an instinctive concern for fellow members during times of distress. The members build up a system by exerting pressure in order to discourage what they consider to be inappropriate behaviour and encourage what they consider to be appropriate.</p>	<p>In ways similar to what has been described above.</p>

How are the issues for discussion in a meeting decided ?

The issues for discussion in a meeting emerge from the members of the group themselves. MYRADA staff, if they attend the meeting, do not interfere in this process. This approach is adopted as our staff have realised that the members participate and learn in the meetings when issues for discussions emerge from themselves. However, the staff of

MYRADA encourage the members to record and implement the decisions taken in the meetings.

Venue and Schedule of the Village Meetings :

These meetings are held in the village itself in a place where it is convenient for all members to meet and talk without being unduly disturbed. Availability of space for sitting in a circle, which the staff perceive as essential for participation, is another consideration while choosing the venue of these meetings. As the women are busy in the mornings with household work and in the afternoons with earning a wage; the meetings normally start around 7:30 pm - 8:00 pm, after they have finished cooking for the night and at times even after eating their dinner. The meetings normally last for 1-2 hours; beyond that the members with children and those who have not given their family their dinner start getting restless. Some of the male relatives of the women start coming to the meeting to call them home when it gets around 9:30 - 10:00 pm. The women participate and learn faster when men are not around, including the male staff of the Project till they get used to them. These realisations have helped the Project staff to modify their approach and strategy for working with women.

3.0. INDIVIDUAL MEETINGS WITH WEAKER MEMBERS AND THEIR FAMILIES

In every women's group there are a few members who do not participate effectively in the decision making process in the initial stages. These women normally have a very low opinion of themselves or have major personal problems with which they are pre-occupied most of the time. Though efforts are made in group meetings to draw them out; these sometimes do not yield much results. To provide opportunities to such weaker members to develop confidence in themselves and cope with their problems along with their peers from the group, the project staff visit them individually in their family setting or at any other suitable place. During these visits the staff and peers try to assist these weaker members to understand the reason for their low opinion about themselves and personalise the problems. This helps them to slowly develop confidence in themselves and learn to cope with problems which arise in their lives. However, in case of major personal problems, for example, an alcoholic husband, the staff and peers spend a lot of time counselling not only the member but others who are directly concerned.

The Project staff feel that the extent to which these efforts yield results depends on many factors; importantly the nature of the problem faced by the particular woman, her interest to develop herself, her own and her peers' capabilities. The time required for such efforts therefore varies from case to case.

4.0. NON FORMAL EDUCATION (NFE) :

The weaker members are in addition, given special attention by the animators of the non-formal education centres; which are run by the groups with the support of MYRADA. These centres are run with the objective of providing opportunities to :

- a) the members to develop their ability to recognise, memorise and write numbers and do simple and relevant mathematical calculations; and later on to read and write in the local language; we find that the women are more interested in numeracy than literacy.
- b) weaker members to enhance their knowledge, skills and capabilities and thereby develop their confidence in themselves. The NFE centres also provide a forum for the weaker members to share their personal problems with others and jointly seek solutions.

At present the stress of the NFE centres continues to be on numeracy. The animators of these centres start off from traditional systems of counting and calculating, which the members are familiar with, and use them as the basis to develop the numeracy skills of women. Further the centres restrict their sessions to areas which are of interest and relevance to the members. For example the sessions on numeracy are limited to helping the members to recognise, memorise and write numbers and do simple mathematical calculations. The members who have picked up these skills feel that it has helped them to improve their ability to cope with transactions of the group and develop a better understanding of the books of accounts of the group.

The groups evaluate the NFE centres every month. The number of sessions held, attendance in each, improvement in numeracy and literacy skills of members are some of the areas which are looked into during this evaluation. Recognising that several of the centres are not functioning effectively, the Project now plans to organise a workshop on "How to make NFE centres interesting and useful". Some of the Project staff, animators of strong and weak centres, and members participating in these centres will be the participants in the workshop.

5.0. FORMAL TRAINING PROGRAMMES :

As explained earlier regular meetings of the group provide the group members with opportunities to build upon their existing knowledge, skills and awareness. However, the project staff felt that the informal learning environment provided by the regular group meetings has a few limitations. These are listed below :

- a) The regular village meetings do not provide adequate opportunities to its members to share, reflect and learn from the experiences of members of other groups. It was felt that such inter-actions would be extremely useful for members of weaker groups.
- b) As the poor women play a dual role of earning income for the family and running the house, they find it difficult to attend meetings for more than two hours. However, reflection and discussions on some issues and themes demand more time from the members, which is not possible during regular meetings.

- c) Learning is fostered in group meetings through the process of making decisions on issues which emerge. However, at times, the members tend to bring in their personal biases in the process of decision making. This may hamper the learning process.

It was felt that these shortcomings could be met effectively through formal training programmes if designed and implemented properly.

The objectives and content of the first series of training programmes:

The first series of training programmes in the form of workshops was organised by the staff of H.D.Pura cluster in December 1987 with the objective of providing opportunities to the members of groups in the cluster to develop a better understanding of :

- a) the role of groups, MYRADA, and themselves in the development process.
- b) the structural features which are necessary for a group to be socially functional.
- c) the activities of groups involved in managing credit systems which are appropriate for management of credit.

To meet these objectives nine one day workshops were organized in December 1987, in a centrally located village. Each workshop was attended by members of 2-3 groups; the workshop normally commenced at 10:00 am and got over around 6:30 pm. with breaks in between for lunch, tea and coffee. Over the period of around seven hours the following questions were raised in each workshop; (with a few variations between workshops).

- 1. What is the need for groups? What role can the groups play in their development?
- 2. What are the goals of MYRADA? What is the role of MYRADA in the development of groups?
- 3. What should be the structural features of groups if they are to be socially functional? Specifically, what is the appropriate group size, composition and decision making styles?
- 4. What should be the activities of a group managing credit? What rules and regulations facilitate effective management of these operations?
- 5. How can credit management groups work towards evolving appropriate systems for managing other resources?

How were the objectives of the training programme and specific themes for reflection decided upon?

The staff had informal discussions with members of the group in the areas in which they felt inadequate. This was followed by a discussion among the cluster staff members on the immediate training needs of the members. The outcome of discussions with the members and the staff's perceptions on the area on which the members required to reflect immediately formed the basis of discussions in the staff meeting. The objectives and themes for reflection emerged out of the above process. However, before starting each workshop a group discussion was initiated to finalise and clarify the objectives of the training programme and to list out the themes for reflection. The discussion was initiated by raising the following questions. "Why are we here? What shall we do today? What is the role of MYRADA staff in the training programme?"

What methodologies were adopted in the workshop :

The members were encouraged to share and analyse their collective perceptions and experiences through group discussions. Thus the stress was on experiential learning. To promote effective participation in these discussions the facilitator :

- raised provocative questions usually through telling stories or sharing real experiences, sometimes the facilitator deliberately provoked the members to speak by saying the wrong things.
- tried to be humourous whenever possible.
- used simple language.
- whenever the issue was not understood or the analysis was inadequate the facilitator clarified with the help of day to day examples from their personal lives.
- tried to draw out the non-participative members in the workshop by addressing questions to them, asking them to summarise the discussions etc.
- tried not to answer questions which were addressed to them by members (especially members of weaker groups) but rather asked other members (from stronger groups) to respond.
- encourage the members to summarise different view points on a theme so that a consensus could be reached.
- encourage the members to periodically summarise the discussions.

It was felt that the above methodology, though fruitful could be improved upon by encouraging discussions in small groups role play simulation games etc. However, such a process requires a lot of time. It was felt by the members of groups and staff that the training programme should ideally be for two days and preferably not for more than three

days at a stretch. The members of the group felt that it was not possible for them to leave their household work and come for more than 2 - 3 days. Further, they shared the view that they could not afford to miss their wages. It was therefore felt by the staff that the duration of future workshops on the same themes may be extended by one more day and the training methodology could be modified as suggested earlier.

What was the size and composition of the participants in each programme for training ?

As mentioned earlier members of 2-3 groups participated in each workshop. Though on an average there were around twenty members in each group; a few members could not attend the training programme because of personal problems including problems arising out of their husband's negative attitude towards the programme. The project staff and other members of the group spent time with the members of the family of such women before the training programme commenced; to explain to them about the purpose of the training programme and put them generally at ease. However, such efforts were not always successful.

On an average, between 40 and 45 members participated in each workshop. The participants in three workshops were only members of women's groups; while the other six workshops consisted of members of both men and women's groups. Each workshop consisted of members of groups at different stages of development.

Reflecting on the size and composition of participants in the workshops; the staff felt that :

- a) the number of participants in each workshop was too large; a group size of around 25 persons would have given better opportunities to the participants to share, reflect on and learn from each others experience.
- b) the process of getting members from groups at different stages of development helped the members of weaker groups to learn from the experience of members of groups which were working effectively. It was felt that this system therefore needs to continue.

However, the opinion of the staff on whether women learn better in a group consisting of only women was divided. The women staff when asked this question said a definite "yea". They felt that women share and open up more if all participants are women. They also added that women learn differently from men. On the other had, the male staff felt that the composition did not matter and infact felt that the composition did not matter and infact felt that a mixed group of men and women helped the women to learn to assert themselves in the presence of men and gain confidence. Though the male staff agreed that the women learn differently from men, they felt that an effective trainer irrespective of gender could cope with different learning styles.

What are the differences between learning styles of men and women?

Reflecting on their experiences the staff felt that women learn by thinking and feeling their way through the discussions. The emotional dimension of their learning, unlike the man, takes a higher priority. Women like to go deeper into issues and take more responsibility for their learning when compared to men. Further, women like to share their personal experiences, recall similar incidents which have come across while discussing an issue. The men do so to a much lesser extent. Lastly, the women come to the meetings with more personal anxieties than the men. "Have my children had their food? Is our sheep looked after properly? Will I reach in time in the evening to cook for my family?" These were some of the anxieties which were experienced by the women. The trainers need to be sensitive to these anxieties and help them to share these and resolve these to the extent possible.

Considering that women learn differently from men, does the gender of the trainer make any difference in the learning of rural women ?

The staff's opinion on the issue differed. The women staff felt that women open out more with women trainers. It was also felt that women trainers are more sensitive to the feeling underlying what is being expressed by the rural women. Further, the women staff felt that some of the male trainers had not resolved gender issues in their own lives; and were not fully equipped to train rural women. The male staff on the other hand, felt that the gender of the trainers does not make any difference if the women have developed confidence in the trainers and if the trainer is sensitive to the problems and living systems of the rural women.

What is the impact of the training programme ? How is the evaluation being carried out ?

The participants' feedback on the usefulness of the workshop and suggestions for the future training programmes was sought through discussions in the groups at the end of each workshop when experiences were fresh in their minds. The participants consistently said that the workshop helped them develop a better understanding of the role of MYRADA and groups; their duties and responsibilities as members of groups and structural features and activities of socially functional groups.

The staff of MYRADA who are working with the groups closely feel that the training programmes has changed the attitude of the people towards MYRADA and groups. The members no longer identify the group as "MYRADA's group", but as their own. They are trying to raise the resources of the groups through savings and group income generating activities and meet their own credit needs and decreasingly look upon the groups as a means for getting loans from MYRADA.

The staff are in the process of identifying the changes in the structural features and rules and regulations of the groups as a result of the training programme. Observation of group meetings and records maintained by the group form the basis of this evaluation. Though this process is not yet complete, the results so far have been positive. A few groups of more than 40 members have decided to re-organise themselves into smaller groups. Most of the groups studied have started to change the representatives once in a month.

Most of the groups studied so far have changed their rules and regulations so that they promote savings and effective management of credit and simultaneously help to bring to the surface traditional, but appropriate values and behaviour pattern.

The staff are now (5 months after the training programme) entering into discussions with the members of the groups to assess what they have learnt from the workshop; what they liked and did not like about the workshop and their future training needs. These discussions also help the members to recapitulate on and consolidate their learnings from the workshop.

