

Striving for social empowerment

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The Livelihood Trainings teach skills in tailoring and embroidery that can be performed in between household duties, providing women – especially those who live in extreme poverty and those who are dalits or widows – with some income.

The Social Enterprise Creation Programme is of a more recent date. Since late 2009, AVAG has been working on creating social enterprises to provide livelihood opportunities to women SHG members and to generate income to support the work of AVAG. Under the slogan 'Affordable Eco technologies for a better future' an EcoLife Store has started, where eco-friendly products can be bought that are suitable for rural communities. The products include CFL bulbs, activated EM, low-cost water filters, different kinds of solar torches and solar lights, crank lights and solar mobile phone chargers. The EcoLife Store is now ready for the next phase: training interested SHG members as retail entrepreneurs to become EcoLife sales representatives.

Eco Femme, another project, focus on menstrual hygiene management, a poorly-addressed area of public health that involves social, cultural, economic, environmental, health and gender issues. "Eco Femme is AVAG's attempt to pro-



Sample of Eco-Femme pads

duce a cloth menstrual pad which is washable, reusable and thus eco-friendly," explains Kathy Walking, an AVAG executive. "So far, three prototype pads have been designed which we found to be appealing to the women in our area. The women find the pads attractive and say they generate a feeling of dignity, unlike the old cloth they normally use or the disposable pads which are growing in popularity. They appreciate that there is no waste and understand that such a product can save a lot of money. The appeal and acceptability of this product will now be tested in partnership with NGOs working with rural and urban marginalised women. If the product is found to be acceptable it will have a huge potential impact. Women SHG members will be able to stitch these simple tailored products and in the process generate a sustainable livelihood."

In parallel, AVAG is preparing an educational training programme for NGO staff to expose rural women in India to the topic of menstrual hygiene management. Using stories and group-based activities, this educational package will deeply explore the myths and taboos that result in lifestyle restrictions and feelings of shame and impurity.

Capacity Building

AVAG's Capacity Building Programme aims at expanding the social perspectives and technical abilities of SHG members. "We organise what we call 'mixed-gender exposure trips' in the surrounding regions to foster solidarity and increase awareness of essential issues," says Kathy. "On each of these trips men and women from different villages get a chance to be together for one full day and this experience helps them to understand each other. We also conduct workshops covering subjects such as gender and caste analysis, domestic violence, environmental awareness; and train people to develop leadership skills so that the leadership of each SHG can rotate every two years."

In so-called 'cluster meetings', representatives from 10 – 15 SHGs meet twice a year to discuss common issues such as roads, transport, water and needs relating to other shared infrastructure. "Cluster meetings are also an opportunity for members to know women from different clubs and to advise and suggest strategies for solving problems that arise within the clubs. These meetings are another opportunity to foster solidarity among women beyond their own club," says Kathy.

Psychosocial Services

According to the report 'Accidental Deaths and Suicides in India – 2008,' the suicide rate in Tamil Nadu and Pondicherry is among the highest in the country. The number of suicides per one

lakh population (a population of 100,000), was in 2008 46.9 in Puducherry and 21.7 in Tamil Nadu, against a national average of 10.8. The overall male : female ratio of suicide victims for the year 2008 was 64:36.

"We became aware that in our area, on average 6 to 8 SHG members a year had committed suicide and that around the same number of women had attempted it," says Anbu. "This motivated us to look for ways to offer psychosocial support to the SHG members. We are happy that, as a result of this and other interventions, in 2009 and 2010 there were no suicides among the SHG members."

One of these interventions was the Energy Healing activity. In 2010, two counsellors from the USA, trained in Somatic Experiencing, provided individual sessions and trained interested women. Traumatized women were also offered individual sessions. Also a group from Langara College in Canada offered trainings to staff, Federations and SHG members in Energy Healing. "We find that these trainings in self-healing and stress reduction are a great help in addressing emotional problems," says Anbu. "This, together with the counselling we are offering to individuals who have difficulty in coping with their life situation or who are victims of human rights abuses, has helped to reduce the high prevalence of suicide."

AVAG's counselling work is increasing in importance. "Knowing of the possibility to get counselling, SHG members come to AVAG on their own or are brought here by other members," says Anbu. "Family members and sometimes non-members of the SHGs also utilize our service." Depending upon the case, they are sometimes helped to contact other organizations.

Another intervention is AVAG mediation between disputing parties. "We are called upon to mediate disputes between SHG members, between husband and wife, employer and employee, etc.," says Moris. "In 2010, interestingly three men – two alcoholics – approached us to settle problems with their wives. It shows that AVAG is more and more seen as a neutral organization capable of giving support to people, irrespective of their gender."

Alcoholism is one of the biggest threats to the health of the families and community. It leads to violence, indebtedness, abuse of women and children, stress and trauma. Because of alcoholism, village communities also lose many potential contributors. And in quite a few cases the families lose the bread winners.

"We are discussing this issue extensively with both women and men SHG members as we have been requested to try and find some way to help," says Kathy. "We have made contacts with Alcoholic Anonymous (AA) members and different de-addiction centres. Last year AVAG organized three seminars for men and women SHG members with the support of the de-addiction centre 'Concern,' based in Chennai. The response from the members was overwhelming. Both Federations are now planning to make the reduction of alcohol-abuse a priority for the next year. AVAG has meanwhile trained 15 members from different SHGs in counselling alcoholics and acting as contact persons between the de-addiction centre in Chennai and the village."

The funding.

The most critical challenge AVAG is facing is funding. "We lack sufficient funds. In fact, we are eating into our capital," says Moris. "At the end of March 2009, the institutional funding for our activities ceased and in spite of our efforts we have not been able to find another donor. Funding is now a critical priority, not only to continue our work, but also to be able to expand. We are under pressure to add 30 Women and 20 Men SHG groups, which would mean 800 new beneficiaries. But we don't have the means." One way in which AVAG would be able to enhance its income, he says, is by enlarging its micro-finance corpus fund [see accompanying article]. Funding may also materialise from the Ministry of Rural Development for the project 'Sustainable Enterprises Development for the Auroville Bioregion.' This project, which aims at providing livelihood and enterprise possibility for the people in the bioregion, would also alleviate some of the financial pressure AVAG has been facing in the last few years. But the approval for this project is still pending.

"We are constrained, but we are confident that the funds will be raised for us to continue our work," says Anbu. "It is important for the villages and it is a necessary component of the work of Auroville. Therefore we trust that people will respond to our call for help."

In conversation with Carel



From top: Women Self-Help Group members clear a site in Vasanthapuram during a Work Camp; Women Self-Help Group members participating in a group discussion in Puthurai; An eye-checkup done during a health camp in a mobile tent; Indian Bank's mobile bank doing business at the Auroville Village Action building in Irumbal.

The origin of the concept of microfinance lies with Professor Muhammad Yunus, a former professor of economics in Bangladesh, who in 1974 started a new system of banking for the poor in rural, semi-urban and urban areas, providing tiny loans for self-employment at low-interest rates so enabling them to raise their income levels and improve living standards. Yunus started the now world-famous Grameen Bank, initiating a concept which has now spread all over the world. The World Bank estimates that there are now over 7000 micro-finance institutions, serving some 16 million poor people in developing countries.

Auroville Village Action needs help

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This pushes SHG members to access other, more expensive, sources of credit, like chit schemes, pawn brokers or the local money lenders.

"We need to increase AVAG's corpus fund," says Moris. "This would have an immense impact. AVAG would be able to expand its work by admitting more SHGs; villagers could start new social enterprises and businesses; farmers would have increased loan possibilities for agriculture; children – girls in particular – would be more likely to attend school and pursue higher education; housing conditions will improve. Last but not least, there will be a large community impact, as the SHGs are actively involved in work benefiting their villages, such as school maintenance, infrastructure care and distribution of food to the needy."

The possibility of enlarging AVAG's corpus fund has now come with the help of the VFAVR (Verein zur Förderung der Auroville Region – Association for the Promotion of the Auroville Region) a sister organisation of Auroville International Germany. In 2008, the VFAVR was successful in obtaining a large grant for an extension project of the Auroville Institute of Applied Technology from the Federal Ministry for Economic Co-operation and Development (BMZ). This project was successfully completed last year. This year, the VFAVR wants to submit a project to enlarge AVAG's corpus fund.

"The conditions are that the VFAVR as the German project holder should contribute 10% and AVAG, as the Indian partner, 15% of the total amount requested," says Helmut Ernst, the

chairperson of VFAVR and board member of AVI Germany. "AVAG needs to enlarge its corpus fund with at least Rs 1 crore (about €160,000). BMZ would donate Rs 7.5 million (about €120,000) if AVAG and VFAVR together contribute Rs 2.5 million (about €40,000)."

By the time this issue went to press, AVAG's part of €24,000 had been secured. Another €16,000 (US \$ 22,500) is still required as the 10% contribution of VFAVR.

"This is a fantastic opportunity," says Moris. "For if it materializes, it will not only benefit all the existing and new SHG members, but also guarantee that AVAG can continue all its other activities and expand."

In conversation with Carel

Donations for the AVAG microfinance corpus expansion can be made either to the Auroville International Centre in your country (see box on page 8) or to: Verein zur Förderung der Auroville Region (VFAVR) Bank für Sozialwirtschaft International transfers: Account No IBAN: DE3410020500003289300 Bank ID BIC: BFSWDE33BER Transfers within Germany: Account No: 3289300 Bank ID: 10020500 Donations should not be sent to Auroville

How the Self-Help Groups and Federations function

The function of a Self-Help Group

To be member of a SHG, a person should be aged between 18 to 55 years, be a resident of the village where the group is based, and not be a member of any other SHG.

Each group can have 12-20 members. The group has to choose its own leaders i.e. an animator and two representatives. The position must be changed every 2 years, in order to give the opportunity for everybody to grow in capacities.

The group meets at least twice a month to deposit the savings, pay back loans, decide upon new loans and discuss other issues.

Each SHG decides on a monthly savings amount (usually between Rs. 50-100 per month) which each member deposits. Each SHG opens a bank account to deposit the monthly savings.

When a group is accepted by AVAG, it is asked to join the Women's or Men's Federation and pay the annual subscription, which is Rs.50 per member. The group receives from the federation a set of registers to maintain the group's accounts.

AVAG encourages new SHGs to give out loans gradually, increasing as each member proves his/her capacity for repayment. Loans are offered for a wide variety of needs. Members can easily access loans as long as they are supported by the SHG, funds are available, and the SHG is confident of the member's repayment capacity. Members are encouraged to give priority to each member's needs, rather than dividing the borrowed amount into equal shares.

Relending does not depend on the completion of a previous loan, but rather is encouraged only when there is a genuine need. This system ensures group members will not reapply for a loan immediately after the previous loan has ended.

Twice a year every SHG participates in a cluster meeting with other SHG groups of the same panchayat (local government area). In these meetings participants discuss the community development activities undertaken during the last year and share community problems facing SHGs, such as community development, human rights and other issues, in an attempt to arrive to a collective action to

solve them. Cluster meetings are also an opportunity for members to know men and women from different clubs and to advise and suggest strategies for solving problems that arise within the clubs. These meetings are another opportunity to foster solidarity beyond their own club.

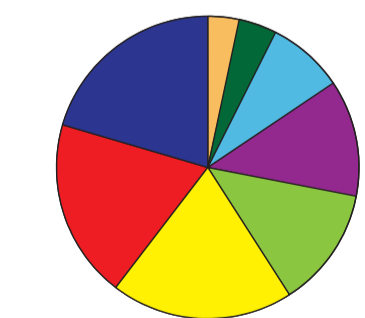
The work of the Federations

A major function of the Federations is to gradually transfer the micro-finance loan administration from AVAG to local people.

Though most of AVAG's staff live in the organization's target area and have extensive knowledge of conditions on the ground, the Federations have their fingers on the pulse of village life. By employing beneficiaries in the microfinance process, AVAG can be confident that financing is being used for real village needs.

At the moment, the Men's Federations administer the internal lendings of every group and maintain links with the commercial banks and the Governmental credit schemes. AVAG's role is more advisory than controlling, although the organization does hold veto power over any decisions to avoid incidents of abuse and to prevent corruption.

Purposes of loans provided



Purpose of loan given	Rs in 2010-2011	%
Housing	12 435 000	22.39
Repayment non-SHG loans	11 983 300	21.57
Social functions	10 871 300	19.57
Agriculture	7 154 000	12.88
Education	5 904 800	10.63
Business	4 572 500	8.23
Medical	1 779 500	3.20
Others	852 050	1.53
Total loans given	55 552 350	100.00