GENDER ORIENTATION WORKSHOP FOR THE WOMEN & INFORMATION TECHNOLOGY PROJECT

FOR THE

M.S. SWAMINATHAN RESEARCH FOUNDATION, INDIA AT PONDICHERRY (22nd, 27-29 December, 1998)

by

THE INTERNATIONAL DEVELOPMENT RESEARCH CENTRE (IDRC), CANADA

A REPORT

Submitted by Dr. Nandini Azad, Consultant, New Delhi

WORKSHOP SCHEDULE

(Each session was accompanied by a visual which is at Annexure)

22nd February 1998

(Institutional Training)

- Welcome and Objectives of the Workshop
- Introduction of Participants (Defreezing Games)
- Project related information, Group Work for Gauging Awareness

Issues

- Identification of Villages
- Participation of Men/Women
- Decision-making on information needs
- Types of Information Needs
- Choice of location (including location in Women Headed Households)
- Choice of Volunteers

Assignment was given to plan for a role-play regarding the status of the women.

27th February, 1998

(Field Training at Kilur/Emblam Villages)

- Individual House Visit/Needs Assessment of Trainees
- Background Information/Participatory Group Discussion
- Individual Case Studies
- Review of Telecenter location, access etc.
- Training of Staff in case-study preparation, visuals, translation to suit gender needs

28th February, 1998

(Institutional Training)

Status of Women

- Role Plays
- Discussion
- Cultural Myths/Barriers
- Women and the Law
- Multiple Roles of Women
 - (Exercise 1 and 2) (Time/Task Analysis)
 - Case Studies (Issues & Constraints for Women)
- Constraints to Women

- Managing Multiple Roles
- Economic Independence
- Women Headed Households
- Group Dynamics (Skill Simulation exercises Two Games)
- Importance of Groups for Women
- Women's Groups as Information Mechanisms (Health, Child Care, Business Counseling)

29th February, 1998

(Institutional Training)

- Steps to Organize user Groups
- How to Conduct Group Meetings
- Communication Strategies
- (Talker, Listener) Triad Game
- Case Study and Interviewed method
- Emerging Information Needs
- Planning Skills : A Plan of Action
- General Recommendations

The IDRC sponsored three day training program for users, volunteers and staff of the M.S. Swaminathan Research Foundation was held in Pondicherry between 22nd, 29th December, 1998. Participants numbered eighteen and were from Villianur commune (i.e. Kilur and Emblam Villages). Three staff of the MSSRF were involved in the workshop.

Objectives

The objectives of the workshop were to provide :-

- a) Gender awareness to users, volunteers and specific staff
- b) Skills to equip volunteers/users to organize information user groups
- c) Identify information needs of various groups
- d) Equip clients with methodologies to elicit and communicate information to users.
- e) Create visuals and case-studies for the project.

List of Participants

Killur Village

Rajeswari Viji Ehilarisi Dhanalakshmi Vijilakshmi Vijaya Bagyavathi Santhanalakshmi Lakshmi Emblam Village

Rukmani Mangalakshmi Sundari Tamilselvi Dhanalakshmi Kanthiruti Usherani Mangavarami Selvarani

<u>M.S.S.R.F.</u>Staff :

S.R. Dhanapal Rajasekhar Bhagyalakshmi

(Two other staff attended the workshop on the first day; Balaji, Project incharge was unable to attend the workshop but held discussions on the last day on the outcome and the recommendations of the workshop.)

DAY - I (INSTITUTIONAL TRAINING)

Introduction

On 22nd December, after a brief introduction of the workshop, IDRC and MSSRF, a skill simulation exercise to defreeze participants was initiated.

Defreezing Game

Participants were paired into a group of two and introduced themselves through other partners that were paired on the basis of the matching of slips (such as cat with dog, <u>sari</u> and blouse, sun and moon etc.). This helped women that were shy to introduce themselves informally to another person before presenting themselves to the group. The data revealed that except for four participants, all were landless. Some were literate upto middle school; and 3-4 could compute or type. Six were completely illiterate. Most women were involved in wage labor. Some in rope making, agarbatti or incense stick making, mushroom growing or cultivating fish ponds, tailoring etc. Few women were home managers (volunteers from Emblam village) as husbands were in salaried employment or business. Savings groups were not new to them nor were women's groups i.e. Mahila Mandals. No scheduled caste woman was represented in the training program except the female staff of MRSRF.

Project Related Information : Assessing Participation

To gauge the knowledge of the participants about the project, the sample questions prepared by IDRC representatives at the GMA awardees training program in Delhi was translated into Tamil (Annexure - I) and circulated. Groups were formed on the basis of the villages (Kilur/Emblam) for working on the questionnaire. The two groups were at varying levels of project activity with Kilur having had the information shop installed first. In terms of women's awareness, the Emblem village group was more aware due to the work of NGOs prior to MSSRF activities.

General awareness, knowledge of schemes, bus timings and agricultural knowledge were general information needs listed. A participant highlighted an instance where information through the wireless set could improve her newly initiated incense stick business started after training. Another participant related an incident wherein her husband's death had occurred. She could not inform her children in the village due to lack of access to phones or sets. Phones seemed the critical instrument of interest in the information shop as per discussion. In terms of <u>identification of villages and participation level of men and women</u>, it was evident that in Kilur a common meeting was held for men and women; while in Emblem village, women spearheaded the request for an information shop (this happened during a discussion meeting of a self help group linked to the project). In terms <u>of decision making on information needs</u>, one project staff

typically noted that 'people' were allowed to make decisions. This was ensued by a discussion on who was the 'community' at the decision making level. How often were women excluded from the higher echelons of decision making dominated by men? MSSRF staff pointed out that to deal with this issue, the MOU signed in the Emblam village with the five male committee members of the temple administration (where the information shop was housed) had five women as witnesses including the 4 women volunteers that were asked to countersign (as part of strategic women's needs) on 18th December, 1998 (this included a scheduled caste man). Most information needs identified in Kilur related to Agriculture, Pest Controls, fertilizers while some related to day-to-day information. Gender-specific information was not visible as per discussion. Choice of location depended on the village according to the project staff (criteria was safety, bearing of electricity/rent costs). In Kilur it was housed in a private house; while in Emblem, the women decided to request the temple to provide space available in the front courtyard (rent/electricity would be paid from common funds). On the question of women headed households, the group felt that single women would not be able to tackle unwanted attention bestowed by strange men utilizing the excuse of the information shop. Choice of volunteers was different in the two villages. In the first village, they were packaged with the telecenter (i.e. both the girl/boy in the household had computer knowledge). In Emblam village, women volunteers were enthusiastic, cleaned the place, arranged the meeting (one had typing knowledge and others were literate). All volunteers were young, married with children (relevant for providing vital information on health, family planning or child related counseling).

DAY - II (FIELD TRAINING)

The Background

Kilur & Emblem Villages

A field and project visit was undertaken to individually interview trainees, conduct group discussion, gauge their needs and countercheck the project related information received on the first day. At Kilur village, the information shop is located in a large house (that own upto 9.00 acres of land. This was the highest amount of land owned by any of the participants at the training program. As stated before, the majority of participants were landless.) In the Emblem village, the information shop was located in the building adjacent to the temple. Women were clearly in charge of the information shop and access was possible to most communities.

An attempt was made to survey the social and economic information needs of women in the context of their day to day lives. About 25 women were met with either in separate interviews or in participatory group discussions at their homes or thatched huts. Economic opportunities and day-to-day livelihood seemed very crucial for the group in Kilur (except the tele center household). In Emblem, the 4 volunteers were home managers as husbands were in government employment or business etc.

The discussions yielded the following needs : economic opportunities were viewed as a first priority and the next priority issues were health related.

Economic Opportunities

Mushroom Growing

Laxmi is a leader of the mushroom growers group and has three children.. Her husband is landless and self employed. She begins her day to day activity at 4.30 am in the household and retires at 10.00 pm at night. They have some coconut trees from which they obtain oil, roofing material, broomsticks as well as coconuts for cooking. Six Kgs of oil is sold per season. Laxmi is very weak as she has been operated for a thyroid complaint. In terms of the mushroom business, as there is little availability of straw or hay (people with cattle buy hay from relatives or one cart costs 1500 rupees now while it cost 500 rupees earlier). Twenty days are required for the mushrooms to grow and 2 kilos are harvested per time. The marketing is taken care of by the MSSRF bio-village project. Mushrooms are seasonal and after March, it is not possible to grow them. As the economics of the mushroom cultivation have not been very beneficial, she has now discontinued the activity.

Fish-Ponds

Nine persons formed a group to cultivate fish in ponds and 3,000 fish of six types were provided. Several groups have utilized the scheme. However, due to floods this year there has been a loss which was compensated by the MSSRF. Each person gained Rs. 1740/-. One member of the group per week looks after feeding of the fish. Fish feed is thrown in the water through a bag which has holes and hung on four poles. The economics of the fish pond cultivation for the group is as follows :-

Fish Sales	12,600	Credit	18,600
Bank Loan	6,000	Expenditure	11,400
		Profit	7,200
	18,600		
Fish Feed	5,200	MSSRF	10,200
Bank Loan			
paid back	6,200		
	11,400		17,400

One part was given to the temple and nine parts were taken for members, each getting Rs.1740/-.

Wage-Labor

The most productive employment is wage labor, which is mostly available except for 4-5 months a year. Only women with small children or several cattle were unable to undertake continuous wage labor. Rice, sugarcane, tapioca and small amount of sorghum are grown in the area. Cash wages are around 20-25 Rs. per day; and kind wages are 5-7 <u>marakkas</u> of grain (marakka is a local measurement). Male-female wages are differentiated.

Cattle Raising

Some women had one or several cattle in both villages. This required full-time attention in terms of grazing, feeding, bathing, milching and so forth. This required family labor more especially women's time. For landless women the choice was either to collect fodder or buy expensive cattle feed. Both the villages had milk marketing cooperative societies which made it easy in terms of forward and backward linkages. Government loans and subsidies were also available for this activity which was quite productive and helped manage women's multiple roles.

Rope Making

For women that had no land or cows, enterprise such as rope making was undertaken. In this particular case, the participant was childless and had a supportive husband. Raw materials were available and simple technology helped produce the ropes. Market or clientele was also available in the local village.

Vegetable Selling

In terms of vegetable selling, Kilur village had 8-10 house front shops. Mostly the women brought vegetables for 100-200 rupees per day from the wholesale market in Pondicharry. They earned between 1-3 rupees on each kilo of vegetable. This group of women were articulate and often had husbands assisting them to procure the vegetable. Accounting was done by the women or by some other family member who was educated. This was considered a worthwhile business.

Snack Shops/Petty Shops

Snack shops ("Vadai or Bajji") were often plyed as secondary occupations by vegetable sellers or other petty shopkeepers. This business while providing liquid cash was considered difficult as customers often bought on credit and did not repay.

Betelnut shops, vegetable shops, poultry, palm-oil business, incense-stick rolling were other types of enterprises undertaken.

Health Issues

Poor nutrition for women in comparison to their workload was highlighted. Further, as is the practice, women were mostly the last to eat i.e. either left overs or 'congee' (rice/water). Nutrition related information (especially low cost nutrition available in the village) was a critical need for women. Information and treatment for women related ailments such as uterus problems, vaginal infections, menopause related illness, kidney related problems, child birth etc. was an urgent need. Hygiene and sanitation problems seemed also vital. Child related diseases were diarrhea, worm infestation, scabies etc. Child births were problematic due to lack of trained paramedicals/mid wives in the villages.

The field visit helped establish the context, survey information needs from individual women that was different from those needs highlighted by the project, prepare case-studies, establish rapport with participants, review the 'access' question in the information shops.

(INSTITUTIONAL TRAINING)

Status of Women in the Community

Two role plays were enacted to highlight the status of women in the community. The brief given to participants was to highlight local issues that contributed to the high or low status of women. The group from Emblam initiated the first role play.

In this role play the problem of long hours of work of a poor working women at home was brought out amidst the oppression of the mother-in-law, lack of support of men in performing household work, drudgery of collecting water/fuel/fodder etc. Nonetheless, the unique feature of this role play was that while it stated the constraints of women and their low status (due to the multiple roles of women, illiteracy and so forth), it also clearly brought about the social oppression of male alcoholism, wife beating and dowry. In this role play, the mother-in-law intends to set fire to the daughter-in-law i.e. create a dowry death. But the role of social transformation of women leaders and catalysts is brought out in the personification of a social worker who takes up the issue both at the household level as well as lodges a complaint with the police station (i.e. extra-household linkages). At the police station, the rights of women (and several laws) are highlighted. It, therefore, leads to an enquiry by the police station in the community about the incident. This leads to shame and embarrassment on the issue of the harassment of the daughter-inlaw for the particular household. The final message of the role play is that women should not be their own enemies and the girl children should be made aware of their rights as well as provided access to formal literacy, nutrition and so forth.

In the second role play, the focus is on a poor women who is a domestic worker and single income contributor (she is a widow). The skit opens with her educated girl asking for better 'saris' (clothes) to go to the college, while the male child demands cash to dine with his friends at the hotel in Pondicherry. This leads to a conflict between male and female children and there is tension in the household due to conflicting resource needs. Further, the employer of the widow refuses to provide an advance (in lieu of wages) as it has become a routine for the domestic worker to borrow from her. The educated girl visits the information shop that has opened in the village and is informed of job opportunities. Soon the girl obtains a job and becomes the head of the household. She takes over her widowed mother's responsibility indicating changing leadership roles in the community.

Cultural Myths and Barriers

The issues that emerged from the discussion were that negative myths/superstition persisting in the community that widows; barren or childless women were unlucky. Torture due to dowry was common and fatal for women. The second issue that arose was the right of women to better health, particularly, the need to be aware about the positive impact of breastfeeding; that traditional medicine and local herbs had significant impact; cholera, small pox vaccines were essential and so forth. Third, the need for economic independence was very clear and the group from Emblem was knowledgeable about group based thrift activities. These were recurring deposits, fixed deposits, interest rates and processing. Interestingly, they changed a bank where their saving was fetching less interest to another more lucrative investment in a local bank.

Each Issue given below was discussed as true or false; and discussion ensued on it. A typical list is given below :

The purpose was to clarify and recognize certain misconceptions regarding the inferiority of women and increase self-esteem. The superstitions and beliefs were listed as the trainers described some of them and provided local explanations/examples

- 1. Women are not intelligent/smart
- 2. Women do not save.
- 3. Single women or widows are not socially acceptable.
- 4. Women are inferior to men.
- 5. High value for the male child.
- 6. Higher education for women makes them too independent.

Women and the Law

Women were aware of several laws such that

- Women could be summoned to the police station only between 6.00 am and 6.00 pm and they could not be retained beyond that for the night.
- Only women constables could arrest women
- conditions for divorce was that it was not consummated for seven years from date of marriage
- marriage for girls was above 18 years of age and for men 21 years of age
- wife beating was an offense punishable by law
- the constitution provided equality in education and employment for men and women
- equal wages for men and women was stipulated by law.

Equal Wages and Land Rights

On the issue of equal wages, it became clear that in both the villages, women had taken group action against unequal wages for men and women. For example, in Kilur women were getting lower wages for their work. In this case, women were required in rice farming activities, the land owners decided to grow sugarcane for one year so that labor of women could be retrenched. Though the women did not obtain as much wage work, they refused to work on less than equal wages and maintained solidarity. In the Emblam village, the same issue arose and women lost their income and wages. But did not give up their solidarity on the issue of equal wages for women.

The issue of right of women to land was also discussed. Out of the 18 participants, only three had either houses or land titles in their names. One particular

participant noted that though she bought the land from the cash given to her by her parent's, she was not aware of the issue of titles in the name of women. The title of land she bought was on her husband's name.

Multiple Roles of Women

The participants were split into 2 groups. Each group was given two case-studies (a) Panchaliamma (translated into English in the next section) (b) Parasakthi (in Tamil in the Annexure) and the time and test analysis exercises. The group read the case-study and filled the time and task analysis details of the women entrepreneurs described in the case-studies. Later they answered the following questions about the case studies (case study is in the next section).

- 1. What problems did she have at work? How did she solve it.
- 2. What problems did she have in the household? How did she solve it?
- 3. What were the strategies she used in effectively managing both roles?

EXERCISE 1

The purpose of this exercise was to enhance the sensitivity to women's work reality within local contents. It helped to focus on all the work that women do : at home and outside the home, (paid, unpaid, earning in cash, kind, for consumption needs, etc.)

1. Prepare a list of what work the women entrepreneurs (whom we work with in the community) do on a typical day (whole day). What work do they do when they get up? What do they do after that during the course of the whole day, both inside and outside home (Their daily routine).

For example

- Cleaning home
- Fetching water
- working in the field
- Looking after the animals, etc. etc.

EXERCISE II

Can you list out the problems and constraints what women face in doing different types of work?

For example

- Not allowed to go out of the house
- Child care responsibility
- Inhibition to speak to outsiders, (men)
- Lack of access to basic amenities

PURPOSE OF THE EXERCISE

- To discuss women's multiple roles from live cases.
- Difficulties in managing twin roles.
- Strategies for effective management, sharing experiences

MULTIPLE ROLES OF WOMEN : A CASE STUDY

Panchaliamma is 34 years of age; and is childless. Her old mother-in-law, fatherin-law and widowed sister-in-law live with her. All her life, she is called a "Maladi' by her mother-in-law (i.e. barren woman). She is educated upto 8th class while her husband is literate only upto 5th class. Coming from Cuddalore, she had the opportunity of studying English in a school for two years. Inspite of her education, with no selfemployment opportunities in the village, she took up wage labor which nearly 80% of the women in the village perform. Wages are available between 19-25 rupees a day depending on the job or grains are given i.e. 5 <u>marakkas</u> (a local measure) is provided as wages. However, Panchaliamma and her group grumble about rupees 5 being given extra to men as 'Bata', extra earnings, with wages.

Two types of crops are grown in the area; Rice and Sugarcane. Samba, Navarai and Kuruvai varieties of rice are grown (names of varieties). All total, Panchaliamma works about 3 months a year in weeding, transplanting activities. Sometimes she involves in the sugarcane crop activities and gets a better wage. About three months are involved in planting, detrashing, weeding activities in sugarcane. She categorically feels that other activities that have better income like ploughing fertilizer application/pudding etc. for rice and land preparation for sugarcane etc. are done by men.

The months of late Avani to early Kartikai (Tamil months of September-December) are poor months for Panchaliamma's family. Very little work is available at this time. However, when the peak season is on, she has hardly any time. Getting up at 4.30 a.m. she looks after her sick mother-in-law who gets up early (gives her water, neeraharam and medicine), cleans the house front with cow dung and draws a Kolam (a design on the floor). Her widowed sister-in-law helps with cleaning and some cooking tasks. However, no one likes to see her first in the morning as widows are not considered lucky. Her mother-in-law curses; in the morning, either to see a childless women or a widow "What ill luck in her life" she says.

Panchaliamma loves her two cows like her children. She and her sister-in-law clean the cattleshed (i.e. scrapping the dung, heaping it in a corner, washing the floor and the manger). Either her husband or she wash the cattle. Untying the cattle for grazing in the common property resources (as she is landless) is her task. On days when she is busy with her coolie work, she requests her cousin's son, Mani who is 14year old to help (she often gives him a meal in her house). Watering the cattle and feeding is her work. Hay costs Rs.1000 for three months. Other feed such as "Thatai or Thazhai" are obtained by her sister-in-law who is responsible to collect fodder, firewood from forest/fields. She also follows the cattle to collect the dung for household purposes. Her goat is called

Kalyani and she takes it with herself to the fields when she is working on the land or her mother in law looks after it at home.

Her husband is a good man but alcoholic. Unlike other men he does not beat her but she feels sad that she has very little savings. Of the 25-40 rupees he earns, 50% is only given to the household. Thus her income and that of her sister-in-laws (when she is free from serving her old parents or household duties including firewood, fuel collection) sustains the household. He was also operated recently for stomach ailments - yet he does not listen to his parents or her.

Though she is very poor, she has not obtained a red ration card; many wealthy persons instead obtained it. She says only 10 kgs. of rice are given on an average. Rest of the income is from wagework. She hardly buys meat or fish (only once a week sometimes). Even the vegetable that cost her 2 Rs. for two days i.e. tomatoes/onions (thrice a week), cost more, now. Drumstick leaves, drumstick, greens such as <u>ponnankani</u> keerai are major items of food in the household, for which she has to scourge.

On an average day, she spends 16-17 hours in doing all her tasks. Now at 34 years of age, she feels tired and hopes Draupadiamma, the Goddess of the area has mercy on her. About this time she heard of the computer room in the temple with women in charge. Many said that there was information on diseases for children, or better nutrition at low cost are available. Being women, she approached them. Their leader also was in charge of a women's savings group. Panchaliamma decided to join the group; without her husband's knowledge. She saves 15-20 Rs. A month. Her two cows give her 10 litres of milk which is given to the local milk cooperative for 8 Rs. a litre. (She keeps one litre for the house).

Discussion

Salient Issues

- Segmentation of wage labor market and differentiation of tasks in the case of sugarcane crop was discussed (names of other crops were listed.)
- Major economic activity for 90% of the women in the area is wage labor.
- Tasks associated by gender with cattle and time taken were discussed.
- Literacy levels for women was at an average of 40%
- Average family size was five members
- SC/ST members were not available in Kilur village but a colony of Harijans or Dalits was available in Emblem village.

Time/Task Analysis

The discussion of case-studies led to the following list of tasks and time taken for it, indicating the various roles of women, segmented labor market (i.e. rice and sugarcane

crops), unequal wages and choices in terms of opportunities, unpaid/paid labor of women, rest/leisure activities and so forth.

<u>Time Taken</u>	Tasks of Women
4.30 to 8.30	Cleaning house and vessels, fetching water, cooking food
4.31 to 8.00	Cleaning cattle-shed, feeding cattle and milching
4.32 to 9.00	Sending children to school after giving them bath, dressing them and feeding them
9.00 to 2.30	Work at paddy field as daily wage labor for transplantation, weeding and harvest 9for about three months - payment is in kind i.e. seven
	litres of paddy or Rs.25 as wages for planting and Rs.19 for weeding).
	In the sugarcane crop, the tasks undertaken are planting, weeding,
	peeling, application of fertilizer, bundling of sugarcane, detrashing.
2.30 to 3.30	Cutting and collecting grass for cattle, grazing of sheep
3.30 to 4.00	Rinsing of rice and pulses for preparing 'idlis' or rice cakes/resting/ washing clothes.
4.00 to 4.30	Tiffin preparation
4.30 to 6.30	Milching the cow, feeding cattle, cooking.
6.30 to 8.30	Teaching children, going to doctor, purchase of vegetables, feeding

The trainer posed the question, as to the different roles of women as arising out of the case-studies. After discussion, the following roles were listed:

A. Child bearing and breast feeding.

children.

- B. Household tasks (cleaning, cooking, washing, child rearing, taking care of sick).
- C. Economic or productive role : (Business women).

D. Community Management Role (organizing religious feasts, marriage, births, deaths etc.)

The trainer then requested participants to point out the various constraints that women face in the case-studies. The following variables were listed and discussed.

Constraints to Women

- 1. MULTIPLE ROLES OF WOMEN
- 2. LARGE FAMILY SIZE
- 3. ILLITERACY
- 4. POOR INCOMES
- 5. CULTURE (WIDOWHOOD / DESERTION / DIVORCEE)
- 6. WOMEN HEADED HOUSEHOLDS
- 7. LACK OF ACCESS TO CLEAN WATER, FUEL
- 8. POOR HEALTH CARE
- 9. LACK OF ACCESS TO SKLLS / TRAINING

LACK OF ACCESS TO CREDIT
LACK OF ACCESS TO LEGAL RIGHTS
LACK OF ACCESS TO INFORMATION
LACK OF ACCESS TO WAGES
LACK OF ACCESS TO LAND
LACK OF ORGANIZATIONS

Trainer initiated a discussion of social constraints and economic constraints leading the group to dwell on the multiple roles of women as a major issue that requires effective management.

Managing Multiple Roles : Some Strategies

- 1. By limiting family size.
- 2. Location of business near home.
- 3. Support for household tasks from family members; teach both boy & girl children to help in tasks.
- 4. Expand business faster after children are older.
- 5. Plan the day for five minutes each day.
- 6. Teach men/boys in family to help at the household and in the business.
- 7. Plan business so that raw materials are bought wholesale and not each day; group buying of raw materials is also effective.
- 8. If there is no support in the family to look after children, form a group to help each other.
- 9. Women's groups can be vital resources in accessing financial resources, skills as well as emotional support to vulnerable women headed households.

Economic Independence for Women

Trainer divided participants into 2 groups and asked them to discuss economic independence for women; its importance and impact on women's lives. After 15-20 minutes, trainer requested one participant from each group to read out the answers from the group work. The list is provided below :-

- 1. Increase Respect in the family/community
- 2. Can provide income for the family
- 3. Can take decisions equally.
- 4. Can educate children.
- 5. Can acquire property, land etc.
- 6. Can improve business
- 7. Can deal with destitution/desertion.

Women Headed Households

The next session dealt with women headed households. The trainer asked the question, who is the Head of the Households? Several variables were listed to simplify the concept. (supported by visual) (and given below).

- 1. Who is the principal contributor of income.
- 2. Who much do the men-women in the household contribute.
- 3. Who makes the decisions.
- 4. Who is in-charge of children's schooling (admission, tuition, fees, books, uniforms etc.)
- 5. Who is in charge of household management (cleaning, cooking, water procuring, repair of roof etc.
- 6. Who performs tasks associated rituals and worship of ancestors/gods.
- 7. Who tends the sick in the family.
- 8. What economic activities and contribution are made by women
- 9. Who is in charge of household food security.

GROUP DYNAMICS

The next session dealt with group dynamics (through skill simulation exercises), the importance of groups for women, steps to mobilize women's groups and organizing meetings.

GAME-I

Purpose (which was not be disclosed to Trainees)

1. Different women have different information needs i.e. representing diverse elements; that exist in the community; women are not a homogenous group

The groups held hands in chains. Trainer announced that each trainee think of a place in the room (not aloud but in their mind) and dash to the destination without breaking the chain. When the game started pushing, pulling, dropping out etc. were seen. Some reached their destination and pulled their full groups. Some others broke away. Some used unfair means such as pushing. But finally the chain broke.

Lesson : If women's interests are too divisive, women will be divided and organization becomes difficult.

GAME-II

Training Room = Community Trainee = Represent diverse interests of women <u>Purpose</u> : Women feel confident when they are together.

<u>Part - I</u>

The actress (participant) in the middle closed her eyes and dances as if a spirit (i.e Shakti or female energy is pivotal to the local community) has let loose on her. The group members standing around her do not help her or hold her when she sways, falls etc. What does the actress feel : Fear, under-confidence, instability.

Lesson : Together women have confidence. The game was repeated with the same actors and purpose of game was not divulged.

<u>Part - II</u>

Actor sways as before, but now, trainees held the actor and help her sway etc. so that she does not fall down. What did the actress feel : security, confidence, group support.

To reinforce this issue, the following type of role play was used especially as women in the Kilur village indicated lack of access to health care as a problem facing households.

Role Play

The Context & Content :

There is no health center in the area. All women complain. But nothing happens. One day, the women from the area decide that 20 of them should go and see the Councillor. They go to the office with a petition for him. He is afraid seeing a large group of women. He tells two of the leaders to discuss the issue. A positive reply is given as nearly 50 women have been involved in the issue and their children had become ill due to lack of health services. In a month, the Primary Health Center is assigned to the village.

The role play highlights the realization that groups of women could form pressure groups and achieve results through unity of purpose and organized action. Each of the two groups commented on the manner that women's constraints were brought out in the role-plays. Trainer listed cultural stereotypes that participants highlighted as well as styles of communication particularly negotiating skills.

The Importance of Groups for Women:

Several types of indigenous groups existed in the community such as credit/thrift groups (known as clut groups), wage labor gangs, neighborhood groups, occupation related groups (such as fish pond cultivating group or mushroom growers groups in the Kilur village), Mahila Mandals or Women's Clubs, leisure and chat groups (in Emblem village this was quite common), apart from horizontal groups such as kin, caste groups etc..

The trainer asked trainees to provide few reasons why women's groups are important for them. After eliciting answers, the following were listed :

- a) Groups are mutually supporting and sharing
- b) Can facilitate learning and participation
- c) Can help gain confidence
- d) Is a building block of organizations
- e) Can implement and access multiple services
- f) Can Access and pass information easily.

Women's Groups as Resources/Information Mechanisms

Groups had manifold purpose and are an important resource for women. For e.g. Health practices, child care, business counseling are strengthened by group support at the community level. As a mechanism of providing information (low cost and cost effective), groups are invaluable. The uses of groups in critical areas with relevance to the village were listed :

<u>Health</u>

Child Birth

- 1. Groups can assist in calling the midwife
- 2. During labor pains they can sit together and comfort the member
- 3. Assist in preparing for delivery of the child i.e. boiling water and collecting other material
- 4. Looking after the children and cooking for the family
- 5. Collecting herbs and traditional medicine
- 6. Collect money if required for birth
- 7. If serious rush to the hospital.

Diarrhea (was common in the two villages)

- 1. Clean the child / person and the area change their clothes.
- 2. Make ORT (Oral dehydration therapy) i. e. equal amount of salt / sugar in water to increase water content in the body.
- 3. Call traditional medicine women / midwife.
- 4. Rush to hospital if necessary.

Fracture

1. Assist in putting a bandage

- 2. Call traditional healer
- 3. Prepare herbal medicine

Child Care

Two or three options of alternative facilities of child care exist : (1) each member takes turns to look after children of the members in the group. They have to share expenses on food for the children or contribute rice, greens etc. A group member can be motivated to start a child care center as a enterprise.

Business Counseling

- 1. Group members can provide ideas for other women to initiate business.
- 2. Members in the same business can work out strategies to minimize competition.
- 3. Some members can train other members in skills or teach them new types of business.
- 4. Promotion strategies and incentives to attract clients can be discussed.
- 5. Procurement of raw materials on a wholesale basis is possible by groups.
- 6. To minimize transportation costs, one member can assist the group in buying raw materials (if in the same business) or by taking turns.

ORGANIZING GROUPS

Steps to organize user groups

- a) Visit the area (both work and houses of users)
- b) Meet groups of women (at homes individually, at markets, places of worship, tea shop, petty shop etc.)
- c) Find out the needs of women first listening to them (their first priority maybe credit or a fracture remedy and not an information shop in the first instance).
- d) Indicate that your belong to the same class and live in the same area; promote the information shop in understandable and attractive terms.
- e) Assess economic, social needs including health needs of women
- f) Assess the services available in the area (health services, bank, schools, markets, child care facilities etc.)

g) Invite women individually and through their neighborhood groups to a meeting.

How to Organize a Group Meeting

a) Invite women for the meeting at the water tap, or grocery shop or vegetable sellers house, tea shop or alternatively at TV gatherings at night in the community hall or at schools (i.e. invite them when they are in a group).

- b) Visit women individually as much as possible and explain clearly purpose of meeting.
- c) Give a place and time for the meeting (child care center, under the tree, temple, school, health center etc.)
- d) Have mats ready
- e) A pot of clean water and glass
- f) A black board to write
- g) An Agenda

<u>DAY - IV</u> (<u>INSTITUTIONAL TRAINING</u>)

Communication

In the next session, the trainer highlighted communication as an important skill for organizing users and networking. She divided the trainees into triads or three members i. e. Talker Listener and observer and provided the assignment of a situation wherein the information shop was being promoted to a client in the village and her needs elicited. While the talker and listener discuss, observations are made on their communication skills.

Each observer noted down her experience after the game. Some said the talker was expressive some said the listener became the talker, while others felt the talker was boring etc. The eye gesture, facial expression and the ensuing results to be achieved by a talker were discussed. Other types of communication highlighted after the triad game were the following :

Types of Communication

- One way communication
- up-down communication
- Two way communication
- Verbal communication
- Non-verbal communication

An exhaustive list of information needs emerged from the triad game and are listed below.

Emerging Information Needs

Schemes/Programs of Government

- a) Loan schemes for cattle
- b) Subsidy for self-employment ventures
- c) Vocational training for adolescent girls/women
- d) Government facilities for scheduled castes (such as land grants), backward classes and women (especially special subsidies)
- e) The programs of the Krishi Vigyan Kendra (Agriculture Extension centers)
- f) Programs of the District Rural Development Agency

Small and Micro Enterprises

- a) Business opportunities available in the area
- b) Training if any for these opportunities at village level
- c) Loans for enterprises
- d) Savings scheme
- e) Interest rates in different banks, cooperatives
- f) Means of obtaining loans and processing loans

Agriculture

- a) Prices of vegetables at Pondicherry market and Villupuram market (to facilitate grocery shop, vegetable sellers particularly or snack shopkeepers)
- b) Fertilizers/pesticides (as only four participants had access to land. Women felt that this information did not benefit wage-earners)
- c) Care and planting of groundnut, coconut and fruit trees
- d) Access to a variety of seeds (location, price and related information)
- e) Price of crops in both Pondicherry and Villupuram market

Animal Husbandry

- a) Care of Cattle
- b) Purchase of Cattle
- c) Care of sheep, goats etc.
- d) Fodder related information for cattle as fodder was becoming expensive
- e) Diseases and treatment for cattle, sheep

<u>Health</u>

- a) Information on Doctors/Hospitals and their availability (time, location, price).
- b) Information on fracture related emergencies
- c) Dog bite
- d) Pre-natal and ante natal care of pregnant women
- e) Type of nutritious food required for the household (especially children, pregnant women and participants themselves.)
- f) Body aches for women and cures
- g) Infections related to women i.e. white discharge and as forth and treatment (as it weakened 80% of women in the area)
- h) Information regarding menopausal problems
- i) Lack of trained mid-wives in the area and need for para-medical cadre to ensure safe birth practices.
- j) Vaccinations
- k) Child health particularly immunization, diarrhea
- 1) Malaria and water borne diseases and their cures
- m) Poor water and need for knowledge on ways to store clean water
- n) Low sanitation and need for information on sanitation pits etc.
- o) Breast feeding; meaning foods.
- p) Diarrhea
- q) Training for mid-wives or para medicals

Youth/Students

- a) Courses available for vocational training
- b) Higher education opportunities in colleges
- c) Access to free uniforms for school going children
- d) Access to free bus services or passes (location and criteria)

- e) Employment opportunities
- f) Vacancies available
- g) Bank loans available for study
- h) Accessing information on job opportunities i.e. newspapers or bureaus
- i) Position of strikes in colleges

j) Results declared (of various courses) and date and place of results to be published.

Wage Labor

- a) Rates of wage labor for different crops in different villages
- b) Minimum wage stipulation
- c) Availability of work for men and women in different villages (and contact persons).

Other Services

- a) Emergency services
- b) Bus timings
- c) Phone numbers of important services
- d) Gold and silver prices in different markets
- e) Booking tickets for the cinema (phone numbers of cinema halls)
- f) Comparative prices of clothes in Pondicherry and Villupuram

Interview and Case Study Method

In the next session, the participants were divided into groups for the purpose of preparing a case-study utilizing the interview method. The following case-studies were prepared by the participants without any support from the trainers (translated into English).

SHANTI

Shanti is aged 35 and has a six-member family. (Two male children, one girl child, husband and mother-in law who has a weak eyesight.) Her husband is a wage labourer. She gets up at 3 am, cleans the courtyard with cow-dung, cleans the vessels, fetches water, prepares coffee for the children (even in poverty, children insist on milk and sugar despite the poor financial condition) and mother-in-law and cooks for the household. She then takes a bus to go to work in a private concern for managing family expenses. She does not know how to do daily wage work. She faces several problems in commuting to and from the work place as the bus does not come on time. Whenever she is late for work, she has to face the tune of the mother-in law when she gets back home late due to the bus. However, due to the poor economic conditions, she can't give up her job. After returning from work, she has to cook and feed the entire family and by the time she retires to bed it is normally 9 pm.

Her husband Muthu is "a bit of a drunkard' and contributes only one-third of his earnings to the family. All the children's educational, food and dress expenses are met only from the income of Shanti. She gets only one weekly off from her office during which she collects firewood and washes clothes. She also cuts grass/leaves on the off day for the cow she has. She saved Rs 60 pm in a local bank from the money earned by selling milk.

Due to the burden of taking care of the family with this low income, she neglected her health and food habits. As she did not take care of herself and one day she fell unconscious after complaining of chest pain. Her husband had neither money to take her to hospital nor knowledge of the incident. Then he came to know of the village information scheme. He approached the office, obtained details on solutions and took his wife to the hospital (i.e. address of the hospital etc.).

After necessary check-ups, the doctor said Shanti was suffering from some heart ailment which required surgery at a cost of Rs 50,000. Muthu started weeping helplessly on hearing this as he did not have money for the operation and moreover he shuddered to think of losing his wife, the bread-winner of the family. Then his wife told him about her savings (of 9 years) and gave him her bank passbook.

Shanti obtained treatment using her own savings and the incident transformed her husband. Only her savings saved her life and the thrift group that she belonged to. Muthu learnt that savings was a life-saving devise and began to save.

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SARASWATHI

Saraswathi Ammal, aged 35, is the wife of Krishnamurthy, aged 40. She has three sons and three daughters. Krishnamurthy gets drunk every day, beats up the wife and children and drives them away ! He takes away household items and sells them. He has also sold the sheep and cows reared by Saraswathi. One day he vomited blood and was diagnosed to be suffering from ulcer. He died on the third of being admitted to hospital.

Widowed, Saraswathi was forced to work as a daily wages labor and support her six children, educate them and obtain employment for them. She got his son married. Subsequently, after being ill-treated by the daughter-in-law, she moved away with her other children to live separately.

She continued to labor for daily wages. From her earnings she conducted the marriage of two daughters and provided education to the other two sons. Subsequently, two sons and a daughter obtained a job. Even after this, she continued to work on daily wages. One day, blood oozed out of her mouth and she was found to be suffering from high blood pressure. After some treatment (with the help of her son) the doctor advised

her to rest. She got back to her routine of rearing three sheep and two cows/ buffaloes and performing daily wage labor. Yet, she gets up at 5 am, cleans the courtyard and does the cooking between 6 am and 7.30 am. She then cleans the utensils and sends the children to work by 8 am. At 8.30 am she cleans the cattleshed and then leaves for daily wage work by 9 am.

She also got her third daughter married. Her two working sons ensured that she obtained proper medical treatment as she now and then complains of chest pain. The three live happily.

MANGALAKSHMI

Mangalakshmi has seven sisters. Their father was a mason earning 3.50 Rs. per day. To make both ends meet, the mother also sold idlies. As the earnings were still insufficient, they reared sheep. With great difficulty, Mangalakshmi studied up to the third standard and then she stopped going to school as there was no money to buy books. She was then sent to a house as a full time servant but could not continue due to illtreatment. Then her sister got married and she was sent to live with the elder sister's family. She attained puberty in that house. Due to ill-treatment by her sisters in-laws, she was married off by her father (although she was against the marriage). But her parents thought she may elope if they did not marry her at the right age. Initially, she did not like her husband though he was well off. Later, she started liking him as he was a good man and she adjusted herself to his needs. Her mother-in-law gave her trouble in the beginning but following the interference of her husband, she became normal.

Mangalakshmi's first three children were boys and the fourth, a girl. Her son, Selvam, ran away from the house after being scolded by the teacher when he was in 8th standard . He returned home after five years and had learnt the work of "workshop artist". After schooling, Mangalakshmi's daughter wanted to do B. A. When she was studying in B. A. her father (Mangalakshmi's husband) died. The daughter was married off only after she completed her B. A. But even after her marriage, she continued her studies and studied upto M. A. with the support of her husband's family. She is now employed and earns Rs 2,500 pm.

Mangalakshmi's eldest son took to drink. But when she failed to convince him, Mangalakshmi stunned him by asking him one day "come, let us go out together for a drink" She treats her daughter-in-law as her own daughter. She started a women's saving club and saved up to Rs 38,000. At a function held at Mangalam village, she won a prize from the Governor of Pondicherry.

Through the women's club she helped in admitting an insane woman in Chennai's "Helping Hands" home for mentally handicapped. She looks after and is acting as a

guardian of the woman's sons. She is a member of the Information Centre. Mangalakshmi wants her daughter to live comfortably and be successful.

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MANGAVARAM

Mangavaram, aged 31, has two daughters - Yamuna studying in plus one and Mahesh studying in 5th Standard. She and her husband pay full attention to the education of their children as they are not educated (so that the future would be bright).

They were looking for a good scheme which would facilitate repayment of their loan taken for their children's education. Mangavaram also needed money for the medical expenses of her ailing husband. She started working for about 16-17 hours a day in the saree business to earn more money in view of the poor economic condition and the ill-health of her husband. Due to this, she began feeling sick, tired and was also worried about the insufficient income.

One day, as if running into God himself or seeing a beam of light/hope on the way to the temple, she came to know of the Computer Information Center. After enquiring about the center further from a known friend, (as she was initially hesitant), she went to the center personally. She learnt that it was being run entirely by women and that it provided information about nutritious food for children and disease prevention methods/medicines. On being told that the center also had a savings scheme, she joined it . After depositing her first month saving's, she took a loan, repayable in small installments, and found solutions to her problems.

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KALYANI

Kalyani aged 31 years is educated up to 5th standard. Her husband Seenu is a poor and a landless mason. Kalyani who lived in a village got married and came to live in Chennai. After 11 years of her married life with three children. Kalyani lives in a hut. Kalyani does not know to perform wage labor. But her husband's income was not sufficient to run the household. She learnt wage labor from other women and began earning an income. At the same time she knew sewing so she also did tailoring job. With the help of Swaminathan Research Foundation she started cultivating prawns and earned Rs. 200/- per month. With this Rs.200/- she started saving in three schemes i.e. Rs.20/per month. Now Kalyani's husband Seenu remains idle for 10 days each month without any income. He hardly works 20 days in a month. Hence the family was maintained only with the help of Kalyani's earnings. Since the income was not sufficient enough to educate her three children she pledged her jewels and remitted fees for her children's education. Through the village information center, she became knowledgeable. Obtaining a loan from the Sangam or women's club, she could get back her jewels. She plans to repaying the loan every month without fail to the Sangam (women's club at the information center).

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THAIYALNAYAKI AMMAL

Thaiyalnayaki Ammal and her husband Ayyanar have 11 members in their family. Thaiyalnayaki wakes up at 5 a.m. in the morning and starts her routine work like cleaning the threshold with cow-dung, drawing kolam (or a design). By 5.30 a.m., she cleans the cow shed and provides fodder to the cow and milches it. At 7 a.m. she wakes up her sister-in-law and brothers-in-laws and bathes them. By 7.30 she starts cooking and by 8.30 a.m. she sends them to school. Later she provides breakfast for her husband, fatherin-law, mother-in-law and sends them for wage work. Finally she drinks a glass of water. By 9 a.m. she starts her women's club work (savings) for one hour. Then by 11 a.m. she cuts grass for cattle and returns by 1 p.m. After that she takes a bath, washes clothes and eats her main meal. Finally she cleans all the vessels and provides water for the cows. By 2 p.m. she contemplates about the work to be done. Then she provides food for three members (husband, father-in-law and mother-in-law) who come back from their work. The income of three members viz. (husband, father-in-law, mother-in-law) was not sufficient to run their family. So she joined the savings scheme that is a recurring deposit scheme for five years in group system comprising of 50 members (for which she got a commission of Rs.2,500/-). This she expended on her family particularly in starting a small vegetable shop for her sick husband. With the income from the shop (vegetable) she got her children married. Yet, today her family has a very poor income. Thaiyalnayaki obtained a three months' training as a health worker and was paid Rs.50/per month (which once again she expended for her family). She accessed a cattle loan from the Indian Bank and the income was helpful towards maintaining her family. Even at this age, Thaiyalnayaki devises strategies to run the family with the available income. Till date, not a single soul supports her to share her family burden.

Discussion and Analysis of Case Studies

Following the presentation of case-studies, each case-study was discussed and issues listed within a framework (variables were type of economic activity, income, problems encountered i.e. economic/social, solutions). Specific comments were made on length, details, imagery and so forth.

Most case-studies clearly analyzed the time and task analysis of women and highlighted women's multiple roles. The emerging pattern was of women as <u>single</u> income earners or heads of households (contrary to the observation <u>on the first day</u>, women headed households could not be good locations for tele centers).

In terms of solutions, case-studies highlighted women's groups as strategies for accessing loans, accessing information, life-saving strategies, solidarity building. Access

to credit; and savings seemed the main type of solution indicating women's needs for detailed information and counseling on business opportunities, training, viability and so forth. A range of economic activities emerged such as wage employment, vegetable selling, domestic work, saree sales, health worker, cattle raising, sheep rearing, prawn cultivation, and so forth. In some cases women plied two occupations especially when household labor was available. Problems at workplace were also described.

In terms of social issues, wife beating, rampant alcoholism, bigamy, harassment of daughter-in-laws/mother-in-law, school drop-outs, bias in favour of the male child were brought out. However, in the case-studies, positive imagery emerged wherein the information shop became a "ray of hope" (to use terms from Mangavaram's case-study) and 'god send' (as it was located in a place of worship). Particularly, the role of women volunteers was appreciated as they could be approached for personal questions on women's health, loans or opportunities for their children. Women's health ailments due to hard work, drudgery, poor nutrition was poor and became evident from the casestudies. The transformatory potential of the information shop through its various user groups was clearly promoted through the case-studies. The role of education for girl children to ensure employment opportunities i.e. long term strategies was also visible from the case-studies. An unusual question as to how the volunteers would help a client who was a victim of a bigamous husband elicited the following reply. That they would tell the client that (a) bigamy was disallowed by law (b) bigamous husbands and those with several relationships need to be made aware of AIDS and finally (c) they would provide information on economic enterprises to help the victim to be independent.

In terms of techniques, the case-studies were appreciated or critiqued for being too long, or projecting negative imagery (women being against women) or placing emphasis on redemption of jewellary etc. The exercise on the whole revealed that women from the beneficiary group were the most effective mechanisms to assess information needs or collect information on users (rather than only staff). Their absorption of the skills also pointed to the above. This methodology was useful in identifying the real felt needs at the grassroots especially due to the level of participation of the user.

Planning Skills

The last session of the Workshop concentrated on planning skills. The participants were regrouped into the Emblam and Kilur groups. Each group was asked to present a plan of action on how women's user groups would be organized in their communities and the first steps to be taken up in the next few months. After twenty minutes the Emblam group came up with the following Plan of Action.

Emblam Village

They constituted a 15 member advisory group nominating women from each street of the village as part of it. This advisory group would help in information, assessment of needs for each street. Seven groups would be constituted and would deal with the promotion of the following issues, respectively i.e. agriculture, health and sanitation, economic/business, nutrition and child care, government schemes and small savings etc. As part of the promotion strategy the group decided on two messages:-

- a) The types of loans available through government schemes would be fed into the computer alongwith animation and visuals. This would particularly be useful to attract the poor women clients whose first question would be "What would the project be able to concretely offer them?" It was felt that even if few women were facilitated to obtain cattle loans or for self employment, this would be a successful promotion strategy.
- b) It was felt that bodyache was a general ailment felt by most of the middle aged and working women. It was, therefore, essential to store nature-cure remedies that could cure bodyache, in the computer. This would be another way of attracting women to the information shop.

Kilur Village

The Kilur group constituted a 20 member group which was sub-divided into two further groups of 10 each. The target group were to be women of all ages, with varying marital status and different types of occupations. The following issues were listed as the overall responsibilities of the 20 member group. But only two persons would be responsible on a day to day basis for each of these issues. The issues listed were :

- small business and enterprise
- landless labor
- women's health problems
- sanitation
- agriculture
- dairy
- subsidy and loan
- fertilizer/pest/seeds
- unemployed women and adolescent girls
- students

It was clear that both the groups realized the need to organize and promote user groups of women. They specified that special information with animation would be attractive (or stories) and required the same to be fed into the computer. They also decided to link specific groups with specific days to visit the information shop.

Recommendations

- 1. The location of the current telecenter in Kizhur is not conducive in terms of access to all women or for providing women specific information (health etc.) due to its location as well as the fact that the volunteer is a young, unmarried girl (sufficient age, marital status are required to provide child birth/care of pregnant mothers/family planning related information) It would be better to shift it to a home located in the thatched area of the hutment (rather than locate it in the cemented pucca structures of the village). An elderly women should also be made a volunteer (35-45 years). Only agriculture related information could be provided from the current location; but would seem meaningless as 90% of women are agricultural labor and mostly landless.
- 2. Male staff of the project need to be trained in community based organization, participatory techniques, mobilization/communication strategies, methodologies per se. As some were unavailable during the workshop, it would be useful to train them in related courses in reputed institutions (short courses). Humanizing information technology would be useful.
- 3. The female staff in charge of the project should be supervising the women's component as male staff tend to be held in awe, they talked from their perspective more than listened to women's needs as indicated by the emerging information needs which is quite revealing.
- 4. The NGOs working in Emblem organizing women's groups for over four years must be linked to the project so as to build on their strengths in the community i.e. savings/thrift groups. A discussion was held with the Mangalam society by the consultant to establish this linkage.
- 5. Very little attempt has been made to bring the lower castes in the project (i.e. Harijans). This should be made mandatory .
- 6. The Plan of Action prepared by women from the two villages at the workshop should be strengthened to mobilize user groups (issue based).
- 7. New types of information needs to be fed into the computers with animation based on the information needs indicated by women.
- 8. Information needs/survey has to be recast and women volunteers could collect it.
- 9. Credit based schemes should be linked to the project and users groups.

ANNEXURES