

Integrated Sustainable Development & Women's Empowerment in Bihar, India: Ghoghardiha Prakhand Swarajya Vikas Sangh¹

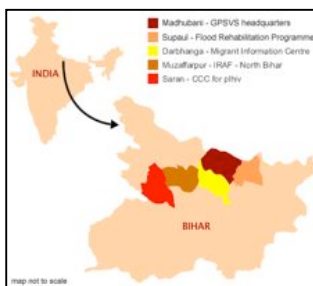
BACKGROUND

Bihar is the poorest state of India and ranks near the last in all economic and social indicators.² Approximately 40 percent of Bihar's population lives below the poverty line (BPL) and nearly three quarters of the state's workforce is engaged in agriculture.³ The main crops in the area are paddy (rice, August-November) and wheat (January - April). Non-mechanized farming predominates in rural Bihar—practices that depend heavily upon buffalo, oxen and other livestock.

From August 20-24, 2010, a Huairou Commission field researcher⁴ held consultations with members of five women's community-based savings and credit cooperatives in the villages of Sugga Patti, Belha, Dharmdiha, Hasanpur, and Ballabakhar in Bihar's Madhubani district. The research was facilitated by Ghoghardiha Prakhand Swarajya Vikas Sangh (GPSVS), a vibrant social development organization based in Madhubani, some 160 km north of the state capital of Patna (**population** roughly 2 million). Based in the work of the "three legends Mahatma Gandhi, Acharya Vinoba Bhave and Jai Prakash Narain," GPSVS has been involved in land redistribution, village sovereignty, and poverty alleviation in Bihar since 1978. The human resource base of GPSVS consists of 153 people of different backgrounds. These include 17 core staff members (six females and 11 males), 79 field staff members (38 females and 41 males) and 67 volunteers and community workers (22 females and 25 males).⁵

GPSVS is a member of the Mumbai-based Swayam Shikshan Prayog (SSP) – "Self Education for Empowerment—" one of Huairou Commission's primary partners in India. SSP offers capacity building, sustainable livelihoods, income and health-enhancing opportunities to women and youth in rural and urban communities. Partnering with grassroots organizations & local governments, SSP is actively building community resilience in 11 states affected by disasters and climate threats.⁶

Geography



Sitting at only 45-80 meters above sea level and bordering Nepal, Bihar's Madhubani district is an expanse of the Koshi-Kamla-Adwhara River system. The rivers originate in the Himalaya and carry high loads of silt and sand into Bihar. Land in Madhubani is highly fragmented as a result of the rivers, and much of the district faces recurrent floods, which destroy crops and livelihoods, threaten drinking water supplies, and spread disease. In the aftermath of floods, siltation hampers the productivity of soils for several growing cycles, threatening future food security. Drought

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² See <http://www.gpsvs.org/>.

³ *Bihar: Implement Bandyopadhyay Commission's Recommendations for Land Reforms*, MAINSTREAM, VOL. XLVII, No 33, August 1, 2009, available at <http://www.mainstreamweekly.net/article1547.html>.

⁴ Jeffrey Kaloustian, JD University of San Francisco (2009).

⁵ See <http://gpsvs.org/about-us/human-and-physical-resources>.

⁶ See <http://sspindia.org/>.

conditions also burden production while increasing the cost to farmers for irrigation.

Food Insecurity

On average, women reported producing enough food to supply their household needs for only 6 months per year. When drought or flood conditions arise, household food security drops even lower, to only 4 months per year. Indebtedness in rural Bihar is high, where unscrupulous money lenders exploit the poor with interest rates of up to 60% on loans.



Young girl tending to goats at the edge of paddy fields in Madhubani district, Bihar.

Chronic food insecurity means that the people of Madhubani district suffer from high rates of malnutrition. Waterborne/infectious diseases are also rampant, and catastrophic out-of-pocket health expenditures can quickly and negatively transform patterns of food consumption.⁷

Chronic poverty also has a negative effect on education. Rising costs of food and agricultural inputs drain household resources, and school fees are often the first thing expense to be sacrificed. Many children in Madhubani district can be seen tending to livestock and carrying out other domestic chores, suggesting that they are a critical part of the household food security equation.

Situation of Women

Cultural discrimination, isolation, and disempowerment are the shared experience of the women of Bihar. Historically, women have primarily been confined to the home if not working in the fields. Illiteracy rates among the women of Madhubani district are substantially higher than the state's 47% average. Poverty and unemployment spur massive male migration from Bihar, increasing the burdens of farming, child rearing, and domestic chores on women and girls.



Dalit women of Belha during a GPSVS-led Huairou Commission food security consultation.

The impact of food insecurity is especially severe on women because women customarily eat after men. Food price increases mean families purchase lower quality food, and less of it—a harsh reality, the brunt of which is borne by women and children. In India, nearly half the females age 15–19 suffer from malnutrition.⁸

Landlessness

In Madhubani district, about forty percent of the population is landless and depend on daily wages and/or sharecropping arrangements for their livelihoods. Women's access to land is especially limited in Madhubani district, and sharecropping arrangements place women at a disadvantaged position

⁷ Soumitra Ghosh, *Catastrophic Payments and Impoverishment Due to Out-of-Pocket Health Spending: The Effects of Recent Health Sector Reforms in India*, Stanford University Walter H. Shorenstein Asia-Pacific Research Center, Working paper series on health and demographic change in the Asia-Pacific, at 6, available at <http://iis-db.stanford.edu/pubs/22954/AHPPwp15.pdf>.

⁸ 2005-06 National Family Health Survey of India, available at <http://hetv.org/india/nfhs/index.html>.



when bargaining with landowners. Sharecroppers work another's land and take a portion of the yield (normally half), but bear the burden of the high price of agricultural inputs such as seeds, fertilizers, and irrigation. Sharecroppers are not paid by landowners, but sharecroppers often pay out daily wages to agriculturalists when labor needs are high. A day's work in the field pays 50 rupees (Rs)—just over \$1. Employment opportunities outside agriculture are few in Madhubani district, and landlessness is on the rise in Bihar as a whole, having increased from 67% in 1994 to 75 percent at the turn of century. With the prevalence of sharecropping in Madhubani, population pressures will only increase competition for land in the future.



Ramesh Kumar, Executive Director of GPSVS reviewing food ration cards showing very limited actual support to the dalit women in Belha village (August 20th, 2010).

Limited Government Support

The Indian government's social safety nets are not working for the people of Madhubani district. The National Rural Employment Guarantee Act⁹ scheme has not reduced unemployment in the area to any significant degree. Many villagers in the area dalits (low-caste or "most down-trodden"); they are isolated, illiterate, unaware of their rights, and subject to culturally-embedded discrimination. The Public Distribution System of food ration cards which is designed to enable the poorest families to purchase cereals and grains at subsidized prices is notoriously inefficient, corrupt and provides very little tangible support to those interviewed.

FINDING SOLUTIONS TO COMMUNITY PROBLEMS

GPSVS's integrated approach to social development aims to strengthen the capacity of women to build sustainable livelihoods and resilient families and communities. Born out of the *bhoodan* land redistribution movement,¹⁰ GPSVS runs several programs that directly support the empowerment of Madhubani women to advance grassroots solutions to chronic vulnerability, poverty and food insecurity.

Women's Savings and Credit Cooperatives

GPSVS has formed over 273 *Kasturba Mahila Mandal*, or women's savings and credit groups, with over 4,000 members. Run entirely by women and consisting of a maximum of 25 women each, these savings groups promote social participation and provide microcredit services to free families from the clutches of moneylenders.¹¹ The groups issue low-interest loans of 6 to 12 months durations providing direct access to credit for fertilizer, seeds, irrigation, livestock, reproductive and children's health, employment-related travel expenses, small business development, and education. Microcredit is also

⁹ Enacted by legislation in August 2005, the Mahatma Gandhi National Rural Employment Guarantee Act provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of Rs.100 per day. http://en.wikipedia.org/wiki/Mahatma_Gandhi_National_Rural_Employment_Guarantee_Act.

¹⁰The Bhoodan Movement or Land Gift Movement was a voluntary land reform movement in India started by Acharya Vinoba Bhave in 1951 with a mission to persuade wealthy landowners to voluntarily give a percentage of their land to lower castes. See http://en.wikipedia.org/wiki/Bhoodan_movement.

¹¹ See <http://www.gpsvs.org/programmes/73>.

used for food grants when agricultural production is low and food insecurity spikes. Some women reported taking out loans to purchase small plots of land for farming and/or housing.

GPSVS provides an initial training on the bookkeeping and running of an organization. Women leaders are selected by the group for five year terms to serve as secretary, treasurer, and president of the *Mahila Mandal*. Meetings are held once a month and decisions on loans are made collectively. With support from GPSVS, the groups also train members on organic farming, food processing, basket weaving, and other crafts. Importantly, the *Mahila Mandal* are increasing women's literacy and actively raise awareness on the importance of immunization, nutrition, and reproductive health care.

Promoting Sustainable Agriculture



Karela, a type of bitter melon, growing in Dharamdiha village.

GPSVS trains its network members on organic farming, livestock improvement, horticulture and soil conservation practices. Through a collaborative partnership agreement, local officials provide technical support in the field. GPSVS also sponsors seed exhibitions, nursery raising, organic kitchen gardens, manufacturing of organic manure, and the use of innovative agro-ecological practices. The organization trains locals on the use of composting, herbal and bio-based pesticides, native plants to prevent soil degradation, and conducts awareness-raising campaigns on the ill effects of chemical fertilizers, pesticides and insecticides on agriculture land.

Integrated Water Management

Food, water, sanitation and health issues are inextricably linked in the lives of the rural poor, and Bihar is no exception. An estimated 40% of indebtedness is due to health expenditures, and approximately 60% of health problems are due to water and sanitation problems.¹² Agriculture in the area is mainly water-based; paddy especially needs an abundant supply of water. Climate change introduces greater uncertainty in weather patterns, and a falling water table will threaten future food security. In Madhubani, water scarcity exists for 8 months per year, in part due to mismanagement and loss of traditional practices. Monsoon season flooding threatens safe drinking water supplies, and gastrointestinal disease, hepatitis, and jaundice affect over 50% of the population in the area.

GPSVS runs *Megh Pyne Abhiyan*, an innovative integrated water management campaign involving 22 villages and 1000 people. The program emphasizes rainwater catchment systems and traditional water management of surface water resources. With increased rainwater usage, a source of pure drinking water, GPSVS is driving down the number of reported health problems. The organization also promotes and constructs low cost latrines (*sulabh*) and organizes awareness camps on ecological sanitation. Increased access to clean drinking water reduces health problems in communities and frees up household resources for other necessary expenses including investment in agriculture. GPSVS is working on expanding its water management tools to address the issue of scarcity of water for agriculture.

¹² Dr. Ajay Jha, GPSVS Program Director, interview August 22, 2010.

OUTCOMES AND IMPACT

GPSVS’s people-centered development approach emphasizes education and awareness, disaster response, water and sanitation, sustainable agriculture and livelihoods, and formation of community-based organizations. These activities empower rural women economically through access to credit. Importantly, inclusion in the *Mahila Mandal* reduces members’ isolation, increases their influence in family issues, and promotes their broader political engagement. For a great many women, group membership has been truly transformational. By nature, the groups’ savings and credit activities compel members towards greater personal and social responsibility. Women assume positions of leadership and manage the operations of the Mahila Mandal, including all of the bookkeeping and meeting facilitation. Presidents, Treasurers and Secretaries are selected for five year terms. By engaging collectively with other local women, Mahila Mandal members are steadily moving from dependency, illiteracy, and isolation to greater levels of autonomy, awareness, and social engagement.

Improving Livelihoods and Increasing Food Security

Microcredit loans provide credit for expensive agricultural inputs such as seed, fertilizer, and the cost of irrigation. Loans enable marginal and small farmers to invest in the productivity of their land, directly supporting their advancement towards food self-sufficiency. **Shaknulta Devi** of **Dharamdiha** reported that prior to the formation of the group she had been able to produce enough food for only 3 or 4 months per year. After joining the group, access to credit enabled her to buy seed for a variety of paddy that provides a higher yield. Now Shaknulta Devi produces enough food for 8-9 months per year. Many women also reported stocking up on paddy around harvest time when prices are cheaper, and storing it for leaner months.



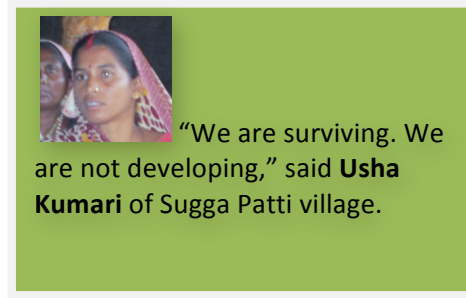
Women of Ballabakhar discussing food security issues. Made by village women, the basket at the rear is used to store excess grains. A few women of Ballabakhar have started a business selling the baskets.

In the year 2000, when **Gango Devi** of Ballabakhar joined a *Mahila Mandal*, she and her husband were wage earners bringing in 50-60 Rs per day combined. In 2004, with a loan for 5000 rupees Gango Devi purchased an ox and 4-5 acres of land on rent. She started farming work, planting paddy, wheat, and some vegetables. Earning a good profit, she paid back the 5000 Rs and took out another loan to install a small water pump to increase her vegetable production. Then she began saving money. With another

7000 Rs loan and 9000 Rs of her own savings, Gango Devi set up a rice mill and started making a handsome earning. After two years she was able to purchase 0.4 acres of land, and at present her family earns 5000 - 6000 Rs per month and has enough food.

By taking advantage of skills training and microcredit opportunities, women are also finding

market – based solutions to food insecurity by starting small businesses such as selling snacks, weaving, etc. In this way the *Mahila Mandal* provide women with the tools and resources to build household resilience by expanding their income portfolios. GPSVS’s promotion of small-scale organic farming practices has increased families’ access to nutritious foods. Kitchen gardens are small plots attached to individual dwellings where women are growing fruits and vegetables



organically for home consumption. However, these successes are short-term, not long-term solutions; most household are still very dependent on male earnings for nearly half the year.

Economic, Social, and Political Empowerment of Women

In addition to microcredit services, the *Kasturba Mahila Mandals* serve as hubs of information and training on nutrition, immunization, maternal health, and family planning. Increased awareness of health related issues boosts women's self-confidence. Empowered with a greater understanding of the nutritional needs of children and pregnant and lactating mothers, women members are finding a greater voice on assertiveness in critical family resiliency issues. Literacy training and rights awareness campaigns also increase women's political consciousness. Many women shared about greater personal autonomy empowerment and transformation as a result of their involvement with the savings and credit societies. Awareness-raising around family health and nutrition have inspired women to assume greater responsibility and to even educate their husbands.

Kasturba Mahila Mandal loans are only available to women. However, men can access credit through their wives or female family members, significantly enhancing women's decision-making influence in the family structure. Dependent on their wives for critical cash infusions, men are gradually changing their attitudes and accepting an increasing role for women in the family and in society. Women report being able to travel independently and many have travelled to Patna, even Delhi.

Many women who hold positions of leadership in the *Kasturba Mahila Mandal* later assume roles in local governing bodies, or *panchayats*. Social engagement and economic empowerment are spurring increased political participation among women. In Belha village, group members hold two seats as ward officers and one group member serves as a judge at the local level. **Shanti Devi** of Belha reported that members are directly influencing local governing bodies and advocating for the women's rights to governmental support for housing, old age pensions, and food ration cards. In Hasanpur, 11 of 14 groups have members in local *panchayats*, including 3 ward judges. Increasingly, women raise the issues of their wards before the *gram sabhas* (village forums) and the groups have also helped shape sustainable development initiatives in the district. In Belha, 3 solar lights were installed after local women leaders lobbied their panchayat.

Organizing into savings and credit cooperatives has given women a greater voice in their dealings with landowners. In a form of collective bargaining, organizing helps level the playing field in their dealings with landowners. In Dharamdiha, *Mahila Mandal* women agricultural workers generated a unified voice to successfully demand a higher daily wage from landowners.

According to **Murti Devi**, the Secretary of Group No. 111 in Sugga Patti, "*Mahila Mandal* infused me with self confidence. I have great support from *Mahila Mandal*. Now we women are able to meet any situation. We are organized and feel great strength by being part of the organized body. We are not only aware about our need of saving but also about our need of better health for our children and us."¹³

¹³ See <http://www.gpsvs.org/case-studies/71>.

BUILDING RESILIENCE

Of the total geographic area of the Madhubani district, over 45% of land is severely flood-prone, experiencing flood 2 to ten times between the months of July and October.¹⁴ Given Madhubani district's flood-prone nature, GPSVS's development approach emphasizes disaster response community resilience. GPSVS is helping local people build their coping capacity through research and development on crop varieties, sensitization of stakeholders for preparedness, and training on community-based flood mitigation practices.

Disaster-Resistant Crops

GPSVS collaborates with organizational partners and local officials on crop varieties designed to augment agricultural production in the aftermath of flooding. Originating in the Himalayas, the Kosi-Kamla-Adwhara river group carries high silt loads that are deposited on Bihari farmlands when they overrun their banks. Siltation alters the soil chemistry, and has been shown to curb yields for multiple growing cycles following a flood. GPSVS has been experimenting with silt-tolerant paddy and wheat varieties that can be planted soon after flood waters recede. Also active with the System of Rice Intensification (SRI),¹⁵ GPSVS is training local farmers on methods to increase yields while simultaneously reducing water usage.

Crop Packages

In addition to its work with silt-resistant crop varieties and SRI, GPSVS is experimenting with ways to boost agricultural production in Madhubani through packages of crops. Based on seasonal climate patterns and growing seasons and scientific research, the planting of specific packages of disaster-resistant crops aims to maximize farmland productivity by reducing unnecessary periods of non-cultivation.

¹⁴ See <http://www.gpsvs.org/targets>.

¹⁵ System of Rice Intensification is a methodology for increasing the productivity of irrigated rice cultivation by changing the management of plants, soil, water and nutrients. See <http://ciifad.cornell.edu/sri/>.