



# **Sustainable livelihoods and poverty alleviation case study of Kullu District, HP, India**

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## **Summary**

This paper describes one approach by an organisation working in the eco-development zone of the Great Himalayan National Park (GHNP) in Kullu, Himachal Pradesh, to empower rural poor women. The organisation is known as Society for Scientific Advancement of Hill and Rural Areas (SAHARA), and basically the approach used was that of savings and credit groups for women from the scheduled castes.

It is a high mountain area where typically the livelihood options are rainfed agriculture, free range livestock, and non-timber forest products (NTFPs, mainly herbs), besides using the forests for fuelwood and timber. At most there are two crops yearly, providing grain for 3-4 months and agriculture is low-yield subsistence, hence there is a heavy dependency on the park for daily wage labour and on the forests for NTFPs and other produce.

There are 141 villages covering an area of 265 sq.km. The villages are home to 12,000 people of 11 panchayats or administrative areas. The scheduled castes account for 31% of the total population. In numerical terms there are 2,836 literate men and 1,091 literate women, the total being a little under a third of the population. The scheduled castes present the lowest levels of literacy, school dropout rates are high among them, and they are excluded from access to common property resources. Widows and deserted women are commonly lumped into the poorest categories and coverage from government programmes to assist widows and women-headed households is also poor.

The author comments that government interventions and programmes by and large ignored social differentiation in the villages and most beneficiaries from government schemes are the better off and more vocal and resourceful.

SAHARA targeted scheduled caste women for a Savings and Credit intervention, because of the historical discrimination against them that is more pervasive in remote mountain societies. The author cites their dwellings kept on the periphery of villages, with little land, and she also cites that despite reserved seats for scheduled castes in elections they are often prevented from voting by the upper castes. Scheduled caste women do not take part in the popular and often cited 'mahila mandals' because of discrimination against them. Hence SAHARA targeted scheduled caste women first, followed by other poor women, and organised women's savings and credit groups.

Organisation was in a systematic manner following household surveys to assess economic status. Information thus gathered was complemented with records from government sources and those from other organisations. Hence the poorest families were selected and the women organised into groups. No group had more than 10 members and groups were allotted according to location. The groups were of same caste women where possible. In the event of mixed caste groups, if they worked for over two years they were continued, as this was taken as an indicator of change. If they did not work, then they were reconstituted.

Groups were formed in late 1999 and each member was asked to save one rupee a day. Gradually six groups began to save two rupees a day. One literate member from each group was chosen as the animator. The animator was trained to keep accounts and records, and in return she receives an honorarium for each meeting.

Sixteen members from these groups contested ward elections and seven were elected. (Nov. 2000). This makes a great change from the norm in which scheduled caste groups were ignored by government surveys and prevented from voting.

Groups were able to take production loans and most groups started vermi-composting pits as the Park provides a ready market for vermi-compost. A fraction of the sales from this compost go to SAHARA, as agreed by the groups, to help make it financially viable. Longer-term income-generating projects include high-value medicinal plants – for which specific production areas were selected and agreed upon in different panchayats – apricot seed sales, oil extraction, and hemp-based handicrafts.

The acceptance of SAHARA was rooted in the fact that most of the staff of this community-based organisation originate from and live in the villages in which they work. This overcame the biggest obstacle to capacity building – the fact that most training material and resource people in government and big NGO projects use English. Even Hindi is difficult for some Kullu people.



The Park provided a market for vermi-compost, although marketing support to other income-generating activities remains a concern. Women are also engaged by the Park to work in the nurseries, but, after the introduction of the project, it was agreed that the first preference for daily wage work would go to members of the groups.



## Conclusion

Efforts to reduce poverty need to be properly targeted for them to be effective. By carefully surveying and selecting groups it is only a matter of time before they save sufficient money to finance most of their household and production requirements. Since this is their own money, it is very carefully spent. Dependence on outside capital or continued government funding is thus greatly diminished. Suitable, usually traditional or local resource-based, income-generating activities, the products from which are easily marketed, are essential to increase income and livelihood opportunities. Government back up with daily wage work in the park was important in this case. Suitable policy changes can direct much of this work to the poorest and not only provide more income but also a chance to save more.

Women's Saving & Credit groups formed at the panchayat ward level make their presence felt even in remote areas with mostly illiterate populations. This is seen in the election of group members to positions in the panchayat during the last election in the area. Groups also greatly facilitate collective articulation of women's interests and concerns at the village and panchayat levels. The establishment of medicinal plant production areas exclusively by and for women's groups with the agreement of the panchayats is a case in point.

The author stated that overall there was a perceptible change in attitude among the men of households where women brought in money either through daily wages or from income-generating activities. She stated that women members reported willingness on the part of husbands or other family members to share household work and facilitate their attending meetings, longer duration exposure visits, and to take up more activities that bring in income and improve livelihood opportunities.

