



Exploring Gender Responsiveness of MPSRLM Institutions:

A Formative Research Report



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June 2020

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Acknowledgments

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Research Team Members

Radhika Uppal and Nilanjana Sengupta

Acronyms

AAP	Annual Action Plan
ANANDI	Area Networking and Development Initiatives
AP	Andhra Pradesh
ASA	Association for Social Advancement
BMGF	Bill and Melinda Gates Foundation
BMMU	Block Mission Management Unit
BRP	Block Resource Person
CCL	Cash Credit Limit
CEO	Chief Executive Officer
CLF	Cluster Level Federation
CRP	Community Resource Person
CSO	Civil Society Organization
CTC	Community Training Center
DAY-NRLM	Deendayal Antyodaya Yojana- National Rural Livelihoods Mission
DMMU	District Mission Management Unit
DPM	District Program Manager
DRP	District Resource Person
EC	Executive Committee
FGD	Focus Group Discussion
GJP	Gender Justice Program
GPP	Gender Point Person
GTRL	Gender Transformative Rural Livelihoods
IB/CB	Institution Building/Capacity Building
ICRW	International Center for Research on Women
IWWAGE	The Initiative for What Works to Advance Women and Girls in the Economy
JS	Joint Secretary
KII	Key Informant Interview
LAK	Lok Adhikar Kendra
MIS	Management Information System
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MoRD	Ministry of Rural Development
MP	Madhya Pradesh
MPRLP	Madhya Pradesh Rural Livelihood Program
MPSRLM	Madhya Pradesh State Rural Livelihoods Mission
MS	Mahila Samakhya
NABARD	National Bank For Agriculture & Rural Development
NIRD	National Institute of Rural Development
NRLM	National Rural Livelihoods Mission
NRP	National Resource Person
OB	Office Bearer
PMJJY	Pradhan Mantri Jeevan Jyoti Yojana
PMSBY	Pradhan Mantri Surakha Bima Yojana
SAC	Social Action Committee
SBLP	SHG-bank linkage programme
SC	Scheduled Castes
SERP	Society for Elimination of Rural Poverty
SGSY	Swarna Jayanti Gram Swarajgar Yojana
SHG	Self -help Group
SME	Subject Matter Expert
SPM	State Program Manager
SRLM	State Rural Livelihoods Mission
SRP	State Resource Person
ST	Scheduled Tribes
UN	United Nations
VO	Village Organization

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Executive Summary

NRLM and MPSRLM

- *From 2016, NRLM has taken a systematic approach towards 'gender integration' with a focus on capacity building of staff and community institutions and piloting of gender strategy in a few blocks within states which show interest. Currently, all states have prepared gender operational strategies and participated in capacity building efforts.*
- *MPSRLM has been one of the forerunners among the states which responded to the call of NRLM for gender integration. MPSRLM has also worked with many CSOs and NGOs, including ANANDI in the past (since 2013) with a focus on gender be it through the MKSP program or in terms of gender training of staff and Master trainers across districts and establishment of Lok Adhikar Kendra in the Mandla district.*
- *However, there is a human resource shortage at all levels. At the district and block level it implies that officials are unable to provide mentoring support to SHGs and VOs.*
- *There is also a gap in terms of focused strategies for facilitating discussion and social action on gender issues within community institutions as well as lack of a robust monitoring mechanism that captures such action.*
- *While most of the MPSRLM staff talked about manifestations of gender inequality, not all of them could identify or articulate the underlying structural causes and normative framework. Therefore, there is a need for intensive and continuous training in gender for staff at all levels.*

Community Institutions

- *The gender perspective of CLF office bearers revolves around manifestations of discrimination on specific issues such as nutrition, education or health outcomes related to children and pregnant mothers. Domestic violence is viewed as arising from alcoholism rather than power relations. In fact, education for women is also seen as contributing to family status rather than as a right or end by itself. Thus, there is an absence of a rights language or an analysis of power relations, and most articulations are bound by acceptable notions of motherhood and family welfare.*
- *The gender perspective of Samta Sakhis is much stronger compared to their CLFOBs. Owing to their own experience of struggle and resilience which was one of their selection criteria into the program as well, and given the training and handholding support provided by ANANDI, the Samta Sakhis show an in depth understanding of various dimensions of gender discrimination and the pathways to equality. There is definitely an emerging language of rights and identification of gender discrimination in terms of denial of rights in both the household and the public domain.*
- *The limited understanding of gender inequality among CLF leaders also manifests in their actions: there is hardly any discussion on gender and social issues during CLF meetings; social action is sporadic and often dependent on validation and support by MPSRLM staff; CLF meetings are led and facilitated by Block Nodal Officers or Preraks and CLF leaders are not yet able to set the agenda or lead the discussions.*

- *Overall, the CLFs and VOs continue to act mostly as platforms for financial transactions. The discussions in CLF spaces revolve around financial and governance issues and at best accommodate discussions on livelihood and other Government schemes.*
- *There are reports of some CLF members failing to take discussions around livelihoods and entitlement related schemes forward to their respective VO and SHG spaces leading to exclusion of the larger body of members from the benefits of these programs. This, along with financial irregularities, misinformation, and caste-based discrimination is also affecting the health and functioning of VOs and SHGs and leading to breakdown of solidarity.*
- *Although the institutional mechanisms of the Social Action Committee have been put in place, they are yet to become active. Currently, the Bank Committees are most functional and active.*
- *Even though social action has been sporadic, representatives of community institutions recollect these with pride and satisfaction. Issues on which collective action has been taken range from service delivery to payment of MNREGA wages to domestic violence and alcoholism. Women as a collective have engaged with various forums such as Panchayats, Collector's office and Banks and used various strategies such as sit ins, dharnas, negotiation and dialogue. Women themselves and the staff recognize that collective action is a powerful tool to access rights without inviting backlash on individual women. Despite this recognition of the importance of social action, enough investment has not been made in the institutional strengthening of Social Action Committees (SACs). The absence of active SACs and community leadership as well as lack of priority accorded to social and gender issues in the meetings have led to limited and sporadic social action, largely dependent on MPSRLM staff's support and validation.*

Recommendations:

MPSRLM Staff

- *There is a need to strengthen the capacities of MPSRLM staff at state, district, and block levels on conceptual understanding of gender and gender integration across all MPSRLM verticals. Capacity building should not be a one-time input but rather a continuous process with regular review reflection sessions.*
- *The current monitoring mechanism of MPSRLM includes mostly input indicators such as number of SRPs trained, number of GPPs trained, etc. There is a need to integrate output/outcome level gender responsive indicators in the monitoring mechanism to better track the progress of gender integration work on the ground (detailed discussion in Section 3.4).*
- *Currently, each block level officer has 30-40 villages under her/his purview making it difficult to support and monitor the functioning of SHGs and VOs. It is recommended that additional human resource support is provided at the block level.*
- *At present, there is a gender disparity in terms of staffing at the district and block levels. Only one member in each of the block teams of Sheopur and Karhal is a woman. The rest of the block and district staff are all men. It is recommended that more women are recruited in the block and district teams.*
- *The same gender disparity is seen in the case of Preraks across six CLFs with which ANANDI is currently working in Sheopur and Karhal Blocks. Out of 48 Preraks, only 8 are women. Mobility and security issues are often cited for this gender disparity. However, given that CLFs and VOs are women's community institutions mandated to work for the rights and entitlements of rural women, it is important to set the example of having more women Preraks. The issue of mobility can be addressed by providing safe transport options such as scooters, bicycles, etc. The focus should be to create a safe ecosystem and challenge normative structures to demonstrate that women can be equally mobile, and capable of supporting collectives.*
- *Preraks need to undergo intensive training including gender training. Such gender training will create an enabling environment for gender work at SHG/VO/CLF levels since the Preraks are in close communication with all these institutional spaces.*
- *MPSRLM staff need to actively encourage CLF and VO office bearers to move out of their dependency on Block Nodal Officers and Preraks to facilitate meetings and discussions. This is crucial for the long-term sustainability of these collectives.*

Community Institutions

- *To enable CLF and VO OBs to lead and facilitate their institutional meetings and become responsive to gender issues, it is important to invest in their capacity development.*

- *Currently, in the MPSRLM trainings for community institutions members, only a half-day session on gender is undertaken. Our research shows that the gender perspective of CLF OBs is limited. However, an in-depth understanding of gender is important for them to effectively deliver their role as leaders of women's community institutions. Therefore, more rigorous, and continuous gender training and inputs are required with CLF and VO office bearers and SAC members. In case of limited resources, the cascading model of training given by CRPs (such as Samta Sakhis) and Gender Point Persons (as just initiated by MPSRLM) can be a possible solution.*
- *During the research it was found that caste-based discrimination has decreased over time. However, caste is deeply embedded in social relations and is difficult to erase. Thus, many respondents shared that caste discrimination, though less than before, sometimes affect the regular functioning of a few VOs. It is important, therefore, to reiterate the principle of social equality and discuss the intersections of gender with caste, class and other social locations during meetings and training sessions.*
- *At present, the CLF and VO spaces are functioning primarily as platforms for financial transactions with some engagement on livelihood generation. For it to become a women's collective and solidarity space, it is crucial to create and encourage discussions on social/gender issues. The Block Teams can encourage and support community institution leaders to facilitate such discussions. Given a gender integrational lens, this may not necessarily mean a separate discussion but combined with existing discussions, such as women's decision making in case of loans or livelihoods, ownership of assets and control over income flows.*
- *The instances of social action prior to the GJP appear to be sporadic and primarily dependent on the support and validation of the MPSRLM staff. However, social action is a critical component of ensuring women's rights and entitlements. Women's community institutions need to take it up systematically through established processes and based on their collective decision and strength. The current accompaniment work facilitated by Samta Sakhis and investment in capacity building of community institutions are positive efforts in this direction.*
- *The CLF members are responsible for sharing livelihood and scheme related information with their respective VO members. However, research shows that such information was not shared in many cases, leading to exclusion of some members from the benefits of these schemes and opportunities. Therefore, a monitoring mechanism needs to be set up to ensure that this critical information reaches all the relevant stakeholders. Additionally, mobile based and digital solutions can also be explored to ensure that information reaches each SHG member directly.*

Section 1

Introduction, Methodology and Conceptual Framework

The Formative Research Report of the Gender Justice Program being implemented by ANANDI in collaboration with MPSRLM in Sheopur district of Madhya Pradesh intends to explore the current context of gender responsive strategies and practices across institutional levels of NRLM (national, state-MP, district and block) and within community institutions in Sheopur district. It aims to understand the current status of gender responsiveness of these institutions and the gaps and challenges that need to be addressed so that rural women are empowered and able to access their rights and entitlements through these collective spaces.

This report is divided into six sections: Section 1 sets the context of the research, lays out the methodology and the conceptual framework guiding the analysis. In section 2, the Report examines the history and relationship between the SHG model of development and gender rights and equality in the Indian context. It also focuses on developing an understanding of the successes and challenges faced by NRLM in addressing gender equality. Section 3 traces the journey of NRLM and MPSRLM with regard to gender mainstreaming strategies. Section 4 enquires about the perspectives and understanding of gender equality with which MPSRLM staff and leaders of community institutions work. Section 5 analyses the existing practices and strategies within community institutions to respond to issues of gender and examines how much they are able to function as spaces of solidarity for women. Section 6 presents some of the challenges faced by community institutions and District and Block teams in responding to gender issues. Chapter 7 ties the threads of the discussion across all sections together and provides a conclusion.

1.1. Background of the Project

Women in India are historically discriminated against and excluded from social, political, and economic decisions. Rural women face multiple forms of discrimination on lines of gender, caste, class, ethnicity, disability, marital status and even based on the number or sex of children they bear which result in multiple violations of basic human rights (World Bank, 1997; UN Women, 2012; Manjoo, 2013). Access to entitlements for food & nutrition, housing, employment, healthcare, and social protection, vital to the larger livelihood strategies of the poor, remain weak with exclusion errors and large gaps in service accountability (MAKAAM, 2017; UN, 2018). Women's work in the continuum of paid and unpaid is undervalued, unrecognized and sometimes not even accounted for in national statistical frameworks.

Although there have been multiple initiatives by government, the strategic and practical needs of the women have not been given due consideration when designing large scale policies and programs often treating women as passive recipients rather than active participants (Sharma,

2016). Programs for rural development do not fully integrate the critical gender analysis in their design and implementation. These target alleviation of household poverty without taking into account the specific gendered nature of multidimensional and intrahousehold inequalities (Himabindu, Radhika, & Prashanth, 2014). Overall, the learning has been that improving the status (not just the conditions) of rural women will require dedicated and convergent efforts which needs to be informed by women's ability to exercise their voice, choice, and rights. The National Rural Livelihoods Mission (NRLM), one of the largest government programs for financial inclusion and livelihoods of rural women, has built a massive network of 65,33,783 Self-Help Groups (SHGs) comprising of 704.2 lakhs households in 34 states and union territories of India¹. As per the NRLM mandate to build institutions of the poor, multiple SHGs in a village come together to form the Village Organization (VO) and several VOs come together to form the Cluster Level Federation (CLF). There is a mandate for financial linkage and livelihood training to SHG members. SHGs and their federations are also mandated to ensure access to entitlements to rural poor households.

In this background, the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) supported by the Bill and Melinda Gates Foundation (BMGF) is working with several partners NGOs under Project Swayam, to showcase four pilot projects in four different states of India to produce evidence towards advancing women's rights and gender equality in collaboration with NRLM. ANANDI-ICRW's partnership through the Gender Justice Program (GJP) model in Madhya Pradesh is one amongst these four pilots. In this partnership, ANANDI is the implementation partner and ICRW is the research partner. The GJP is placed within the Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) to address rural women's concerns and advance their rights. The program aims to develop rural women's voice and agency to claim their rights and entitlements. It intends to achieve this through a three pronged approach: developing a strong cadre of community based feminist leaders (Samta Sakhis); leveraging and strengthening existing community-based institutions (Cluster Level Federations (CLF)); and mainstreaming gender into the mandate and structures of MPSRLM. Some of the key program strategies include: cascading model of training (Samta Sakhis are trained by the ANANDI team, and after getting trained, these Samta Sakhis train CLF and VO members in gender concepts); capacity building and support by Samta Sakhis to the community members in carrying out social action; establishing the Lok Adhikar Kendra as a platform for community members to demand their rights and entitlements from government officials; and continuous engagement with the MPSRLM state, district and block staff to strengthen their ownership and involvement in the program.

The program is being implemented in two Blocks of Sheopur district namely Sheopur Block and Karhal Block. In each Block, the program identified and obtained approval to work with three Cluster Level Federations (CLF), namely, Tulsi CLF, Sagar CLF and Pragati CLF in Sheopur Block and Annapurna CLF, Vishwas CLF and Shakti CLF in Karhal Block. At present two Samta Sakhis are working with each CLF. Below is a diagrammatic representation of the MPSRLM Structure at the Government and Community Institution level:

¹ Based on updated data on the website of Minister of Rural Development assessed at: <https://nrlm.gov.in/dashboardForOuter.do?methodName=dashboard>

Government and Community Institution Level Architecture:



Note: At the community institutions level, SHG representatives come together to form the VO and VO representatives come together to form the CLF. There is a Social Action Committee at VO and CLF level which is responsible to address, discuss and act on social issues. There is a Gender Point Person at SHG level, who is responsible for addressing gender related concerns at that level. Additionally, there are Gender Forums at the panchayat and block levels. Further, there are Community Resource Persons (CRPs) who are accountable to the CLF and work at all three levels of the institutions i.e. CLF, VO and SHG. The CRPs are thematic CRPs, for instance Agriculture CRP, Livestock CRP, Gender CRP (Samta Sakhis), etc.

1.2. Formative Research Methodology

1.2.1. Objective and Key Research Questions

The Formative Research aims to trace the journey towards gender mainstreaming within NRLM and MPSRLM and understand the gender responsiveness of various MPSRLM platforms including community institutions such as CLF. In doing so, the research intends to lay out the ground on which GJP started its work so that the subsequent journey and process of change may be mapped and analysed.

The Formative research seeks to answer the following questions:

1. What has been the relation between the SHG model of development and women's rights and gender equality in the Indian context?
2. What policies and strategies have been adopted by NRLM and MPSRLM so far towards women's rights and gender equality?
3. What is the current status of knowledge and perspectives on women's rights and gender equality of the MPSRLM staff as well as that of Samta Sakhis recruited by ANANDI?
4. What is the current role of CLF and the status of VOs and SACs and how responsive are these to gender needs?

1.2.2. Research Methodology

The research methodology included both desk-based literature review and primary research.

The secondary literature review used available literature including Journal articles, papers, evaluation studies, grey literature, and official government documents. Keeping the objective of the study in mind, this review focused on the following:

- Experience of the SHG movement in India with regard to women's empowerment
- NRLM and MPSRLM efforts towards gender mainstreaming

Additionally, primary qualitative data collection was undertaken in the first quarter of 2020 with the twin goals of: understanding the history, evolution, successes, and challenges of gender mainstreaming work through NRLM and MPSRLM; and understanding the current roles, functioning and underlying perspectives with regard to rural women's rights and gender equality, of community institutions such as CLF and their leaders, as well as MPSRLM staff at the district and block levels.

Primary data was collected through Key Informant Interviews (KIIs) and Focused Group Discussions (FGDs) with different stakeholders such as Mission staff at National, State, District and Block Levels, Subject Matter Experts, ANANDI Project Staff (including master trainers) and IWWAGE staff. FGDs were conducted with CLF office bearers and Samta Sakhis. Further, Participant Observation by the ICRW team over the period from January 2020-February 2020 of CLF, VO and Village level meetings in Sheopur District have been used to observe the functioning and cross validate some of the findings. The observations from 10 KIIs, 7 FGDs and Participant Observation of 10 meetings have been used to prepare this report. A detailed list of primary data sources is presented in Annexure 1.

The research design for formative research including the sample was decided through workshops and discussions with the ANANDI team and in collaboration with MPSRLM and NRLM. Subject Matter experts are well known scholars, activists and civil society members who have been working with NRLM over a long period of time and were decided mutually by ANANDI and ICRW. The NRLM and MPSRLM officials with whom to conduct KIIs were decided based on their involvement in the Swayam project and gender work within NRLM and MPSRLM. At the district and block levels, all the officials of the District team and the Block team of Sheopur Block and Karhal Block, were invited for FGDs. The office bearers of all those CLFs which are part of GJP were invited for FGDs as were all the Samta Sakhis recruited by ANANDI. The dates and venue for FGDs with CLF office bearers were facilitated through the MPSRLM Block team. The date and venue for Samta Sakhi FGD was facilitated through the ANANDI team. For participant observation, the ICRW team accompanied the ANANDI project team to the scheduled/regular CLF and VO meetings. Standard procedures for recruitment, introduction and consent were followed in all cases. Given that this was human subject research, ethical practices such as informed consent, confidentiality, privacy, and voluntary participation were strictly adhered to.

1.2.3. Limitation of the Study

The specific objective of the formative research limits its scope of engagement with larger questions of structural inequalities experienced by rural women in India or the overall functioning of NRLM/MPSRLM platforms. The focus of the research is to develop an understanding regarding the gender responsiveness of the NRLM and MPSRLM platforms including community institutions. The literature review and primary research were designed keeping that in mind. Further the formative research was conducted during the period when the collaboration of the Swayam project with NRLM with MPSRLM had already been put in place, the GJP had started being rolled out in the field through discussions with the district and block officials and one round of gender training with Samta Sakhis had been initiated. Further, ANANDI's engagement with MPSRLM has evolved over the last decade and some of the gender mainstreaming approaches within MPSRLM pre-dates the Swayam project. However, the research does capture the state of responsiveness, ownership of the project and gender approaches just after the initiation of GJP in the field and can therefore provide insights about how things were at that time and in which direction they were appearing to move, in terms of uptake, understanding and functioning.

1.3. Conceptual Framework for Formative Research

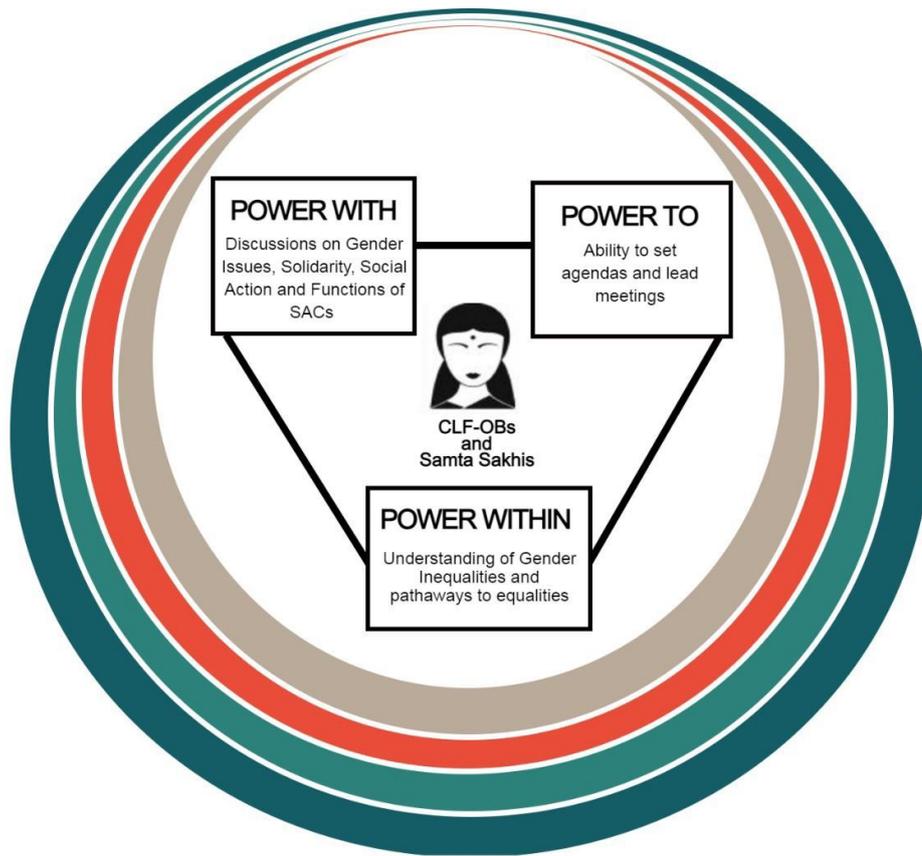
Empowerment has been defined in many ways, such as: a process through which women redefine how gender relations are changed and how boundaries are set (Mosedale, 2005); acquiring the capability to transform newly created opportunities and spaces to challenge the limits of existing public and domestic institutions (Devika and Thampi, 2007); the process of removal of constraints hindering women's abilities to pursue their interests (Jakimov and Kilby, 2006); the ability to make choices in situations characterised by unequal power relations (Kabeer, 2005).

In 1993, a background document prepared for a South Asian workshop on 'Education for Women's Empowerment' by the Asia South Pacific Bureau of Adult Education defined empowerment as a process, and the results of a process, of transforming relations of power between individuals and social groups, with a specific gender dimension (Batliwala, 1993). It was modelled on shifts in social power in three ways: by challenging the ideologies justifying social inequality; changing prevailing patterns of access to and control over economic, natural, and intellectual resources and lastly, by transforming institutions that reinforce and sustain existing power structures. Rowland describes three kinds of power that feminist practice must engage with for such kinds of shifts in social power: power to (organise and change existing hierarchies); power with (collective action) and power within (individual consciousness and capabilities) (Rowland, 1996).

The Gates Foundation's own model of empowerment espouses ideas of: power to – a woman or girl's ability to make decisions and act on them; power within – a woman or girl's sense of self-esteem, dignity and self-worth; and power with – a woman or girl's strength gained from solidarity, collective action and mutual support (BMGF, 2017). Grassroots conscientisation and mobilisation in India have focused on developing 'power within', by engaging people to

make sense of their worlds, relationships, assumptions, beliefs, practices and values for potentially transformational effects (Batliwala, 2010, Kabeer, 2005). There has also been an emphasis on developing ‘power with’ through building and strengthening women's community organisations creating possibilities of sharing, support, and social action. The NRLM also builds on community institutions such as SHGs and their federations and Rowland’s conceptualization of power to, power with and power within can be useful to understand whether members of such institutions are being able reflect and analyse their current conditions of marginalization and discrimination, whether they are able to set the agenda, take decisions and act upon them, and whether they are able to function not merely as forums for financial transaction but as collectives of solidarity which address women’s needs and concerns in their specific contexts. This conceptual framework therefore is used as a basis for gender analysis in this Report.

The core of ANANDI’s GJP program is the community institution space and its leaders. Thus Rowland’s framework is interpreted in the context of GJP to indicate: Power Within- ability to understand, reflect on and analyse gender inequality; Power To- ability to lead discussions, meetings and set agenda; Power With-the ability to forge solidarities, share and discuss about gender and social issues and change the status quo through social action, whether through forums such as SACs, or through collective action. All of these comprise the gender responsiveness of community institutions like CLFs. Further ‘Power To’, ‘Power With’ and ‘Power Within’ are interrelated processes which influence one another. The community institutional space is situated within the institutional framework of NRLM beginning from BMMU (block level), to DMMU (district level), MPSRLM (state level) and finally NRLM at the national level. The gender responsiveness and strategies at each level impact the next level and come together to influence the capacity of community institutions and its leaders to experience Power To, Power With and Power Within. Of course, all these dimensions of power are dependent on a host of other factors, structures, and norms in society, however, this formative research and its conceptual framework focuses on the institutional framework of NRLM and its specific role in promoting empowerment. For example, the ability of a woman to take decisions about an issue and act on it depends on a number of factors such as prevalent gender norms and the social conditioning that she has received, the level of cooperation and support in her family and community, the access to various resources and opportunities etc. An exploration into all these dimensions is out of the scope of this research. In this research, we specifically look at the role of say MPSRLM staff and the processes within a collective space such as CLF in enabling the woman to take decisions and act on these decisions. The following diagram illustrates this framework.



- Community Institutions and Community Leaders
- DMMU: Gender Perspectives and Strategies
- PFT: Gender Perspectives of PFT and its role in CLFs
- MPSRLM - State Office : Gender Perspectives and Strategies on Gender
- NRLM - National Level: Gender Perspectives and Gender Mainstreaming Strategies

Section 2

SHG model of development, women's empowerment, and the role of NRLM

The Self-help group based model of development is sometimes touted as the ‘panacea’ for women’s marginalization. However existing literature and evidence point to the fact that there is no linear relationship between self-help group based development model and women’s empowerment. The first part of the section presents a brief review of this literature. The second part goes on to trace the evolution of NRLM in Indian public policy again through a reading of existing literature. The third part uses evidence from primary research as well as evaluation studies on NRLM to elucidate the key successes and challenges of NRLM at present.

2.1. Evidence on the impact of SHGs on Women's Empowerment

Current academic research and empirical evidence present varied views on the role of microfinance in the socio-economic empowerment of women. What emerges is that there is no linear relationship between SHGs and women's empowerment. A host of factors influence the process and journey of empowerment through SHGs.

Evidence on positive impact-

Some scholars point to a rise in women's household status, decreased dependence on male family members or moneylenders for credit, redistribution of gender relations within a household, increased mobility and participation in dialogue in both the public and private domains as well as greater self-efficacy through training in technical skills (Mohindra, 2003). Some studies point to a rise in women’s self-confidence, recognition, freedom, dignity and personality development (Ammu, Panicker and Sumi 2008). Positive impact is also reported on income, assets, savings, employment, literacy, consumption and migration reduction (Nayak and Panigrahi, 2020; Panda, 2009; Lakshmi and Vadivalagan 2010; Khandker, 2005), and on health, nutrition, children's education and greater gender equity within the households (Kabeer and Noponen, 2005). Research also shows that SHGs provide women an effective platform to share information and raise awareness about their rights (Alemu, Kempen and Ruben, 2018). Additionally, evidence points towards different dimensions of political empowerment such as higher political participation and improved community mobilization (Nayak and Panigrahi, 2020) and increased participation in decision making focused on access to resources and rights and entitlements within communities (Hoop, Brody, Tripathi, Vojtkova and Warnock, 2019). Further, some evidence suggests an increased capacity to protest against social evils and better manage personal tensions (Anjugam and Alagumani, 2001); reduced dependency on and pressure by in-laws and husbands and increase in respect within the household (Hoffman and Marius-Gnanou, 2007); and improved child health and ability to purchase basic goods (Noreen, 2011).

Evidence on differential and negative impact-

However, evidence is also suggestive of differential and not so positive impacts of SHG based microfinance on women's empowerment. The impact varies by income group, and programs benefit the moderately poor more than the ultra-poor, who are considered too high-risk (Copestake et al. 2001; Dugger, 2004). Poor households tend to be excluded from programmes, and gains may be most observable for the better-off section of households (Hoffman and Marius-Gnanou, 2007). Further, gendered power relations within the household affect the distribution and use of cash resources and undermine women's capacity to control the way a loan is invested, or profits are used (Goetz and Sengupta, 1996). Women borrowers also tend to surrender control of investment decisions to men (Armendariz and Roome 2008), and those with a weak socio-economic status may actually be disempowered by microfinance due to increased familial expectations and pressure to bring in higher incomes (Berglund, 2007). Women often face immense difficulties in loan repayment. (Hoffman and Marius-Gnanou, 2007). Additionally, women-only microfinance projects are most common in low paying and low status 'female' activities, posing the least threat to men and societal gender roles (Mayoux, 2007). Divisions of caste and class remain within SHGs (Murthy 2004). Even in homogenous groups, older women's interests can be different from the younger ones. Leadership remains with the educated and relatively better-off (Sabhlok, 2007). Evidence does not point towards increase in women's self-confidence or sense of self-worth (Brody, De Hoop, Vojtkova, Warnock, Dunbar, Murthy and Dworkin, 2015; Hoop, Brody, Tripathi, Vojtkova and Warnock, 2019). Mobility continues to be restrictive, and women still depend on male escorts. Vicious cycles of debt, microcredit dependency, increased workloads and domestic violence are also associated with participation in a microfinance program (Copestake et al., 2001). Evidence suggests higher spousal tensions arising due to disagreements over asset control (Alemu, Kempen and Ruben, 2018). Women seem to have gained "power with" but did not improve on, or possibly even lost out on, "power to" and "power over" (Pereznieto and Taylor 2014).

Not a panacea for all problems and all contexts-

The varying perspectives on the impact of microfinance and empowerment prevent us from reaching a definite conclusion. Although the SHG model can potentially transform power relations, it may not be sufficient in itself as an empowerment mechanism (Jakimov and Kilby, 2006). Women's positive experience are driven by familiarity with handling money and independence in financial decision-making, solidarity, improved social networks, and respect from the household and other community members (Hoop, Brody, Tripathi, Vojtkova and Warnock, 2019). It has been argued that an overwhelming focus on microfinance may have been at the cost of addressing structural social issues and transforming gender relations (Dand and Nandi, 2012). Failing to acknowledge the limitations of a credit only model and inadequately supplementing it with gender specific/credit plus strategies hinders the holistic empowerment of marginalised women. Further, a 'one size fits all' approach might not work in a diverse country like India, where interventions need to address specific local contexts and socio-cultural barriers to women's progress. Empowerment is a long-term process and not a 'one-off end product' and investments in the process needs to be made accordingly and sustainably (Mayoux, 2000).

2.2. National Programmes for SHG based Development and evolution of NRLM

The earliest State-sponsored women collectives in independent India – called Mahila Mandals (literally meaning women's collectives) were formed with the purpose of creating informed and efficient homemakers who can contribute to activities mainly related to nutrition, education, health, mother and child care, home improvement, adult literacy, and family planning (CWSI, 1974). Such groups were promoted in large numbers during the 1960s.

Mahila Samakhya:

However, the foremost program initiated by the Government of India which at its core was a SHG based model, was the Mahila Samakhya (MS) started in 1988 -89, under the Ministry of Human Resource Development. It focused on building SHGs to influence women's education and believed that education might be the critical factor that could help women break out of their predicament. The principal strategy identified and adopted for ensuring women's participation was through mobilising and organising them into sanghas (collectives). Mahila Samakhya expanded from 83 districts in nine states at the beginning of the XI Five-Year Plan period to 130 districts in 11 states by 2014 (Matthai, 2014). In the national review of the Program conducted by the Government of India, it was found that the Mahila Samakhya seems to have had a significant imprint on local issues of gender and development. The contestation of gender-based discrimination had occurred at several levels, including visibility in the public sphere, action like collectively singing songs, or rallies and protests. There was evidence of change in the private sphere, through greater voice in household decisions and increased mobility. In the political sphere, there was a higher level of participation in gram sabhas (Matthai, 2014). However, the program was discontinued thereafter.

SHG Bank Linkage:

A shift happened in the definition and understanding of SHGs. With the Mahila Samakhya Program, SHGs were viewed as women's collectives with focus on solidarity building, increasing women's participation, challenging status quo and collective action. However, with Bank linkage model, SHGs were reduced primarily to the denominator of financial management.

Realising the potential of SHGs, the Government stepped up efforts to harness the power of these collectives to meet development targets. The SHG-bank linkage programme (SBLP) was launched by National Bank for Agriculture & Rural Development (NABARD) as a pilot project in 1992. NABARD along with other governmental and non-governmental actors mobilised SHGs to address economic distress and provide rural credit.

Encouraged by the positive result of the pilot project, the RBI advised banks in 1996 to mainstream the SBLP. The programme acquired national priority from 1999 onwards with successive union budget pronouncements.

Velugu and Kudumbashree:

Simultaneously, the 1990s also witnessed growth of large-scale state programmes such as Kudumbashree in Kerala and Velugu in Andhra Pradesh. Kudumbashree was launched in 1997 by the State Poverty Eradication Mission of the Government of Kerala with the objective of poverty eradication and women's empowerment. It focused exclusively on women SHGs and

its gender agenda saw a women-centric approach to poverty alleviation through economic opportunities. The Indira Kranthi Patham (Velugu), a model promoted by the Society for Elimination of Rural Poverty (SERP), introduced the SHG-Bank Linkage program in erstwhile Andhra Pradesh (AP) in the 1990s. Its social empowerment agenda, a distinctive feature, aimed at addressing social inequalities, oppression and particularly, gender-based violence (Vindhya, Kashyap, Bhatla, Nandi, & Pal, 2017). It was later renamed 'Velugu', launched in support with the World Bank. 'Social mobilisation' of the poor was central to these programmes, through which it was intended that the most vulnerable and the poorest would be able to negotiate their rights vis-à-vis the society, State or markets (Dand & Nandi, 2012).

Swarna Jayanti Gram Swarajgar Yojana (SGSY): 1999-2011

On the national stage, the Swarna Jayanti Gram Swarajgar Yojana (SGSY) was introduced in 1999 to promote self-employment in rural areas through the formation and skilling of SHGs. It aimed at establishing a large number of micro-enterprises in the rural areas, and to bring the assisted family above the poverty line within three years, by providing them income-generating assets through a mix of bank credit and Government subsidy. However, the Program had limited success in meeting livelihood requirements of the poor including poor market linkages. Additionally, community institutions such as SHGs were not robust or sustainable due to limitations of capacity building, social mobilisation, and other support systems.

National Rural Livelihoods Mission (NRLM): 2011- till date

Learning from the shortcomings of SGSY and the successes of Kudumbashree and Velugu, the

Gender mainstreaming was formally used in 2018 in the document entitled 'National Rural Livelihood Mission: National Rural Economic Transformation Project, Social Management Framework'. (MoRD, NRETP, 2018). It mentioned: "Gender was mainstreamed in DAY-NRLM framework, systems, institutions and processes to achieve sustainable social, economic and political goals that have direct/indirect impact on the Quality of Life Indicators of the community."

National Rural Livelihoods Mission (NRLM) was introduced in 2011 but took off in 2013. In contrast to SGSY, NRLM proposed to provide capacity building and continuous hand-holding support to SHGs and their federations. Further, it adopted elements from the Velugu model with its strong focus on institution building and proposed the framework of federated institutions such as Village Organizations (VOs) and Cluster Level Federations (CLF). The NRLM also sought to ensure that SHGs are able to access repeat finance from banks till they attain sustainable livelihoods and decent living standards, whereas the SGSY saw an emphasis on one-time support. Additionally, it shifted from a

purely 'allocation based' strategy to a 'demand driven' strategy, where states may develop their own plans for the capacity building of women SHGs and federations, infrastructure, marketing, and policies for financial assistance. Moreover, the target group in NRLM was to be identified through a process of 'participatory identification of the poor', instead of using the BPL list as in SGSY, to ensure that the poorest of poor are not ignored (MoRD, 2018).

As per the document (MoRD, NRETP, 2018), the main strategies for women's economic empowerment proposed under NRLM are training; leadership building and developing the

decision-making authority of women; encouraging the sensitisation and participation of men as well as supporting women entrepreneurs to expand their agribusiness and upgrade their skills towards better access to wage opportunities. Further, selected SRLMs and NRLM clusters would be supported to develop State-specific gender programmes.

2.3 NRLM – Successes, Gaps and Challenges in addressing Gender Equality

There has been an important study on NRLM in recent times conducted by IRMA. Interviews with subject matter experts and Government officials also gave many insights into the successes and challenges of the Mission. Below are some of the evidence generated through the existing studies and current interviews as part of Formative Research.

IRMA study:

IRMA conducted an evaluation of NRLM across 8 states in 2016-17. The Report states that even though the agenda of gender mainstreaming and women empowerment have never been central to the Mission and added later to expand the scope of economic, social and political empowerment for women, many experts and different studies point towards the fact that "building strong institutions of the poor women has multiple dividends that include social development, women's empowerment and gender equity" (IRMA, 2017). Thus, NRLM currently has a strong focus on building strong institutions of the poor.

The IRMA study found evidence that membership to SHGs led to enhancement of self-esteem, personality development, reduction in social evils and social cohesion, (IRMA, 2017)². Further, under NRLM, these institutions of women have increased women's access to financial services such as market, credit system, banking system and state services such as different state provisions and entitlement. NRLM has also been able to visibilize women in the primary sectors of production such as agriculture and allied activities like fisheries, horticulture albeit in certain pockets. It has enabled women to see themselves as producers but within the SHG framework. However, there has been no significant difference in the ownership of consumer durables such as televisions, motor vehicles etc. and production processes like agricultural technologies, climate-resilient production system etc. (IRMA, 2017).

Primary Research findings:

The interviews and FGDs conducted with Subject Matter Experts and Government officials across national, state (MP), district and block confirmed the IRMA finding that NRLM has given women confidence and space to express their voice. As shared by a government official, *"women have been speaking out, not in the household so much, but at public forums like talking to the district magistrate."* All our respondents agreed that NRLM has mobilized women at an unprecedented scale and this creates enormous possibilities for gender work. In the words of a subject matter expert, *"NRLM provides a ready platform for women to meet, add and derive*

² Multiple methods viz., qualitative, quasi-qualitative (fuzzy cognitive mapping approach), and quantitative, have been used to understand and analyze the programme implementation and its impacts. The study was conducted during July 2016 – January 2017, in eight sample states of Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Tamil Nadu, Andhra Pradesh, Nagaland and Jammu & Kashmir.

value from such meetings and build solidarity- it is a political mobilisation unlike any other, impacting 70 million women across the country".

Some experts mentioned that one of the challenges of NRLM is its 'one size fits all' approach which restricts the localized approach that is required in a diverse country like India. There are diverse experiences and evidence is fragmented and different for different parts of the country. One subject matter expert observes, " *in Tamil Nadu, SHGs acquired political salience, while in Gujarat they were more of a passive transactional nature*".

"Collectivization is a transformational and political process", observed one of the subject matter experts. Several experts opined that within the NRLM, the SHG is viewed as a means and not an end; the focus then becomes access to market or access to services rather than building collective solidarity and collective community resource practices. Further, a subject matter expert observed that there is lack of discussion on issues around control, *"for instance, do women have control over expenses, savings, control and ownership of resources?"*.

Several respondents suggested that there is need of better clarity on the understanding and translation of gender integration efforts into programme design and measurable outcomes for a programme like NRLM, with its core focus as poverty alleviation. Greater buy-in for gender integration activities needs to be developed across all verticals of the NRLM. Additionally, there is a need to have a larger dedicated workforce to track and monitor gender integration-based activities, along with substantial budget allocation. It is also essential to have an enhanced inter-department convergence among various departments working towards addressing women's issues.

Views from respondents on NRLM

SUCCESSSES

Mobilization of women at a massive scale
increase in self-confidence and ability to speak out at public forums

CHALLENGES

Limited possibilities of localized approach SHGs viewed as means rather than ends-shifting focus away from collective solidarity
Lack of discussion on social issues and issues of women's control over resources and assets.
Need for gender integration in program design and measurable outcomes across all verticals
Need for a dedicated workforce to track & monitor gender integration and allocated budgets for the work
Need for convergence across departments for gender work

Section 3

Policies and strategies adopted by NRLM and MPSRLM towards achieving women's rights and gender equality

An important element in the mainstreaming strategy is to integrate gender in the initial processes so that there is potential to influence goals, strategies and resource allocations and thus bring about real changes in policies, programs and other activities and make a real difference to gender equality (Reeves & Baden, 2000). This section of the report presents the The section aims at understanding the process of gender mainstreaming undertaken within these institutions and externally in collaboration with other Civil Society Organizations (CSOs). The information for the section is based on secondary literature review (NRLM and CSO reports) and KIIs with NRLM and MPSRLM officials as well as CSO staff.

3.1 Gender Mainstreaming efforts in NRLM

The National Rural Livelihoods Mission (NRLM) is the largest government program with the focus on poverty alleviation of rural households by creating sustainable livelihood opportunities for rural women. Women's empowerment is not the core mandate of the program. However, engendering the mission is critical to build women's identity as economic actors and facilitate women's empowerment in rural India. As shared by one of the government official, the journey to mainstream gender within the NRLM started from the realization that *"women are affected by multiple limiting factors in their lives and unless those are not addressed, the mission will not be able to achieve its objectives."* This was the steppingstone. Another respondent mentions the role played by large scale independent evaluations of the NRLM which had shown no substantial increase in women's decision making ability and quality of life, as another enabler which pushed NRLM to engage with the question of gender equality and gender responsiveness of the Mission. Additionally, in 2016, there was also a demand from the Prime Minister's Office (PMO), to conduct large scale capacity building trainings, including on gender.

A government official points out some of the challenges of gender mainstreaming within NRLM: *"Firstly, it is not their core objective. Secondly, initially the idea did not have an acceptance across all pillars of the Mission. Therefore, instead of adopting a rights-based approach which would require much larger resource commitment, the focus was on integrating gender within the existing pillars of NRLM with the prime aim being developing women's capacities to decide and act on issues. For instance, within the livelihoods pillar, NRLM can promote women in non-traditional livelihoods such as mechanics, drivers, masons, etc. However, there was also the realization that the capacities of the institutions need to be built as well so that they are prepared and capable of dealing with social issues otherwise the system can collapse."*

In the first couple of years since 2013 when the NRLM was established on the ground, the focus was on social mobilization. The approach of layering other activities was adopted in 2015. However, work on gender started with the development of a gender protocol in 2015-16. In 2016, NRLM in collaboration with NIRD, Hyderabad conducted large scale trainings on various themes such as IB/CB, social inclusion etc. Gender trainings were also conducted for the first time after developing the training module. Multiple State Rural Livelihood Mission (SRLM) staff were trained for the first time on gender- its conceptual understanding and integration in the Mission. Positive response was received from the states.

Subsequently, in 2017, 11 National Resource Persons (NRPs) were empanelled who have since played a critical role in training module development as well as conducting trainings. Each NRP is allocated a group of 2-3 States. Following the training in 2016, State Resource Persons (SRPs) were selected in 2017 by SRLMs and trained in concepts of gender, integration of gender in NRLM, institutional mechanisms for gender and preparation of gender action plan. It was followed by training of District Resource Persons (DRPs), Block Resource Persons (BRPs) and Community Resource Persons (CRPs) on similar themes in 11 states of Uttar Pradesh, Uttarakhand, Himachal Pradesh, Jammu & Kashmir, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan, Punjab and Haryana and Assam (Gender Mainstreaming in NRLM, 2019, *unpublished*). Gender sensitivity and the motivation to work on gender issues was developed through the trainings. A government official mentioned: *“Prior to this, there was a belief that since NRLM works with women, therefore by default it is working on women’s issues”*. The positive response and receptivity from the SRLMs also enabled greater acceptance among the NRLM officials towards the need to integrate gender into all pillars.

Thereafter it was decided to develop a Gender Operational Strategy which encompasses the strategy, the key action areas, the institutional mechanisms and the outcome indicators. In 2017, SRLMs were given a voluntary option to decide if they are willing and prepared to develop their own Gender Operational Strategies in alignment with the

NRLM Gender Mainstreaming History

2016

Gender Training through NIRD, Hyderabad for SRLM staff

2017

NRPs empanelled SRPs selected by SRLMs and trained in institutional mechanisms for gender and gender action plans

DRPs, BRPs and CRPs trained on similar themes in 11 states

National Gender Operational Strategy prepared and 4 states (MP, Jharkhand, Chhattisgarh, and Nagaland) prepared state level gender operational strategies

2018

2nd round gender training of SRLM staff (state, district, block, and CRPs)

12 states integrated gender in AAP SRLMs advised to pilot gender strategy in few villages of 2 blocks

2019

All states integrate gender in AAPs

Currently, Gender mainstreaming focuses on:

Training module development and Revision, Gender training of all staff (state, district, block, CRPs) and of community institutions (CLF, VO, SHG including SAC) and institutional mechanisms such as GPP and Gender Forum

National Strategy. Four states i.e. Jharkhand, Chhattisgarh, Madhya Pradesh and Nagaland came forward, developed and presented their operational strategies in a workshop at NIRD. Each of these four SRLMs had the freedom to decide which specific women's issues they would like to take up based on the contextual realities of each State. NRLMs conscious strategy of not thrusting its decision on the SRLMs proved useful in giving each SRLM the time and space to take its own decision.

In 2018, another round of gender training was organized for SRLM Staff. The focus was to ensure training of staff at all levels- State, District, Block and the CRPs. Additionally, gender integration-based activities also became a part of the Annual Action Plans (AAP). However, the decision to integrate gender was left on the SRLMs. Around 12 SRLMs decided to include it in their AAP. At this juncture, the SRLMs were advised to initially pilot their activities in 2 Blocks and few villages in these Blocks, subsequently they can be upscaled. By 2019, all the SRLMs willingly integrated gender in their AAPs.

“There was also the realization that “the capacities of the institutions need to be built as well so that they are prepared and capable of dealing with social issues otherwise the system can collapse.”

At present, the key gender integration strategies of the NRLM include- training module development and revision and capacity building of staff at all levels- State, District and Block along with community institutions at all levels-

SHG, VO, CLF (including SAC members). Apart from IB/CB which houses gender interventions, integration efforts are underway in other pillars of NRLM as well but have not yet been taken up systematically. Within IB/CB, the focus is also on establishing institutional mechanism and actors at different levels to address women's concerns such as Gender Point Person (GPP) at every SHG, Gender Forums at the Panchayat and Block Level and some States have also formed Gender Core Groups that will provide continuous support for developing and rolling out the gender operational strategy.

3.2 Insights from the Gender Mainstreaming efforts of NRLM with CSOs

The above section lays out the evolution and processes of gender mainstreaming efforts within the NRLM. This section aims to briefly provide insights about the collaboration between NRLM and other CSOs to work towards integrating gender within the Mission.

One such example is the Gender Transformative Rural Livelihoods (GTRL) Program implemented as collaboration between ANANDI and UN Women, India Office and the two state SRLMs of Madhya Pradesh and Rajasthan. The collaboration was also about translating practices from the feminist movement into a large-scale government program. The other example is through a collaboration of PRADAN and Jagori for Gender Equality. They aimed to enable women to bring about desired transformation in the existing power relations and to become ‘change agents’ in their own lives by challenging the status quo. Some of the strategies common to both the collaborations included that the programs focused on building the capacity of community resource persons who can play the role of trainers. The cascading model of training was adopted. Additionally, they employed different strategies to strengthen

institutional spaces and promote collective social action among women to claim their rights and entitlements. These strategies included formation of Gender Resource Group and Lok Adhikar Kendra by ANANDI-UN Women and provision of an interface for women to engage with government officials and advocate for their rights and entitlements by PRADAN- Jagori.

The hallmark of both the collaborations was that their visions and strategies were in alignment with NRLM's vision and gender strategy. The common vision was of advancing gender equality and women's rights. The programs were situated within the existing system and its strength lay in integrating itself within the institutions rather than forming a parallel system. Additionally, the programs leveraged NRLM's existing mandate i.e. building capacities and strengthening women's institutions.

Most recently, in 2019, NRLM has collaborated with IWWAGE for project Swayam. Under this, four pilot projects are being undertaken in four different States in India to test approaches to mainstream gender at all levels of the Mission and drive empowerment of women. The pilots aim at presenting evidence for

upscale the projects. These collaborations with other CSOs also provide NRLM with an opportunity to understand what works and how it works. It helps in evidence-based decision making for future projects. Additionally, apart from providing multiple gender integration models, IWWAGE also aims at providing dedicated human resource support to NRLM and few SRLMs for gender integration programs.

3.3 Gender Mainstreaming efforts in MPSRLM

The Gender Justice Program (GJP) as mentioned in the introduction, is being implemented in collaboration with the MPSRLM in Sheopur District of Madhya Pradesh (MP). Therefore, it is crucial to understand MPSRLM's own history and evolution of gender mainstreaming efforts. It is of significance to understand that every State has its own socio-economic-political history, which impacts the implementation and success of any program in the State. As a subject matter expert shared, *"MP has a long history of women's mobilization that has directly benefited the implementation of MPSRLM. This is an important factor to keep in mind."*

Before 2012, the state level livelihood program being implemented in Madhya Pradesh was known as the MPRLP

MPSRLM Gender Mainstreaming History

Prior to 2012

Under MPRLP gender training to staff and appointment of district level official to carry out gender work. MPRLP merged with NRLM from 2012.

2016

Gender training of district level staff and DRPs.

2017

Adopted Gender Operational Strategy, Gender training of EC members of VO & CLF, SAC members of VO & CLFs & GPPs initiated.

Currently

MIS tracking of gender inputs such as no. of GPPs, CRPs, SRPs trained in gender. Also, gender strategy expanded to 15 districts (with support from IWWAGE and ANANDI) apart from Sheopur where current project is intensified.

CSO Collaboration and Gender Work

2013

Collaboration of MPSRLM with ANANDI for gender responsive implementation of MKSP. ASA, CARD and PRADAN were also partners. PALS tools developed.

2014-2015

Collaboration with ANANDI & UN Women for gender responsive MKSP. Training of MPSRLM staff, Master Trainers initially focus on Mandla with handholding support in other districts. Later expanded to 5 more districts (Sheopur, Barwani, Alirajpur, Hindori, Jhabua) irrespective of presence of MKSP. Appointment of Assistant State Program Manager for Gender

2016-2018

Collaboration with ANANDI and program expanded to 3 more districts (Dhar, Balaghat and Anupur) with a holistic approach beyond MKSP. Capacity building of staff and master trainers in all 8 districts. Intensive intervention in Mandla with focus on- capacity building of Master TRAINERS, Samta Sakhis who worked with VO SACs and conducted trainings at SHGs; handholding support to CLF and establishment of Lok Adhikar Kendra

2019

Current project GJP with ANANDI

(Madhya Pradesh Rural Livelihood Project). The program was also based on mobilizing women under SHGs. There was a district level person responsible to carry out gender-based activities. The staff and community resource persons underwent training on gender. However, the activities were scattered and unstructured. In 2012-13, MPRLP was transitioned into MPSRLM.

In 2013, UN-Women and MoRD invited ANANDI to support MPSRLM as a technical partner towards engendering livelihoods. MPSRLM collaborated with ANANDI, to develop an action plan for enhancing capacities of organizations for gender responsive implementation of Mahila Kisan Sashaktikaran Pariyojana (MKSP). ANANDI worked directly with institutions directly promoted by MPSRLM as well as by its CSO collaborators such as Pradan, CARD and Association for Social Advancement (ASA). The intervention district in MP was Mandla. As part of this project, ANANDI developed a set of participatory action learning tools for training and conducted training for participants from these CSOs and few MPSRLM staff in Mandla.

Subsequently, in 2014, ANANDI was again invited by UN-Women to collaborate with MPSRLM on a similar program, which focused on supporting gender responsive implementation and monitoring of MKSP. The program was implemented till 2015. It was initially launched in Mandla District with a focus on capacity building of community-based Master Trainers. Training was provided to MPSRLM staff as well. Additionally, ANANDI team provided hand-holding support in the districts. Reflection meetings were also organized at district and state level which also resulted in development of some gender action plans at district level.

The success of MKSP work by ANANDI and its embeddedness within the existing MPSRLM structures prompted the then CEO, to expand the program in the state. A state level workshop was organized in which the CEO invited District Program Managers (DPMs) of a few districts and presented ANANDI's strategy. Subsequently, the program was expanded to five more districts- Sheopur, Barwani, Alirajpur, Hindori, Jhabua. Presence of MKSP was not a selection criterion, therefore this period marks the movement beyond MKSP into a more institutional acceptance of gender-based interventions within the MPSRLM. Additionally, at this time MPSRLM appointed an Assistant State Program Manager for Gender which showed the commitment of the State towards the Gender program.

Later in 2016, there was an environment at national and state level towards the need of integrating gender into the program as a whole and not just in a part (MKSP) of the program. Through multiple meetings and discussions between ANANDI and MPSRLM, the decision was taken to expand the program in three more districts, namely- Dhaar, Balaghat and Anupur. The program was implemented till 2018 by UN Women and ANANDI. The focus of the program was also expanded and intensified on building capacity of staff and master trainers in all districts, but intensive intervention was implemented in Mandla district. In the latter, the focus was on capacity building of Master Trainers, creating cadre of Samta Sakhis who further worked with SACs at VO level and conducted trainings at SHG or village levels. Further, ANANDI provided monthly hand-holding support, worked with the CLFs and encouraged gender transformative actions on the ground in Mandla. Additionally, the model of the Lok Adhikar Kendra (LAK) was also piloted in Niwas block of Mandla district to provide a

facilitative platform for women to claim their rights, to visibilize women in official public spaces and present a space for collective bargaining. This journey and the demonstrable shifts that the program was able to show also played an instrumental role in MPSRLM collaborating with ANANDI for the GJP program in Sheopur.

However, apart from the intensive work that was undertaken in collaboration with CSO partners, MPSRLM continued to pursue other strategies on gender integration as well. Since 2016, the State started focusing on training of district level staff and district level community personnel on gender. The State Program Manager for gender took active interest in the gender integration activities. Some of the factors that led the SPM to proactively pursue gender integration activities are; the continuous guidance and encouragement from the CEO, MPSRLM and NRLM officials; own understanding about the need and relevance of gender work in the mission; and ANANDI's intensive gender training as well as support towards MPSRLM's gender related work.

Further, in 2017, the state with the support of ANANDI, developed their gender operational strategy. Additionally, training of community resource person (CRP) for gender (Samta Sakhi) was initiated. Subsequently, the state started gender training of Executive Committee (EC) members of VOs, EC members of CLF, Social Action Committee (SAC) members of VOs, SAC members of CLFs and GPPs of SHGs. MPSRLM has also started recording progress of districts on some gender-based MIS indicators such as number of GPPs trained, number of CRPs trained, number of SRPs identified and trained, etc.

3.4 Monitoring of Gender Indicators

Over the years the NRLM and MPSRLM have made efforts to integrate gender in their approach. This section briefly discusses the current indicators collected by NRLM, the targets for Gender Annual Action Plan (2020-21) for MPSRLM and outlines some output/outcome level indicators to monitor gender work, especially in MP.

At the national level, there is no separate report on gender indicators. At present, they are subsumed under the head of FNHW and Social Development as can be seen from Report 19, of the Monthly Progress Reports (detailed list is attached as Annexure 4). All the States including MP report on these indicators. Some of the indicators are input indicators such as total no. of SAC members, total no. of SAC members trained in Gender and FNHW; some of the indicators are output/outcome indicators such as total no. of households enrolled/redeemed benefits under different schemes (PMJJY/PMSBY) etc. The only indicator directly referring to Gender work is total no. of SAC members trained in Gender and FNHW. There is a need, therefore, to have specific indicators reflecting input activities and outcomes of gender work.

At the state level, the MPSRLM has made an effort to include gender integration work within their Annual Action Plan (AAP) and this is reflected in its targets. Some of these targets include SRP training, GPP training, POSH training, Gender Forum, State level workshop on Gender and its integration across verticals, etc (detailed list is attached as Annexure 5). It is important to note that most of these represent input activities rather than outputs/outcomes. For a

monitoring framework, it is important to include output/outcome level indicators so that the process of change can be understood and tracked. In the light of this, some output/outcome level indicators are outlined below. These are some preliminary suggestions based on the MEL Framework of SWAYAM (led by IWWAGE) and the Monitoring Framework developed by ICRW for the GJP in Sheopur.

Suggested Output/Outcome Gender Indicators for MPSRLM
Percentage of CLF/VO/SHG meetings where social and gender issues were discussed
Percentage of CLF/VO/SHG meetings which were facilitated by the OBs
No. of Gender Forums established at District/Block /Panchayat level
No. of Gender Forums conducted at District/Block/Panchayat level
Total no. of social action cases by type undertaken by different fora of MPSRLM (CLF/VO/SHG) as well as LAK and Gender Forum ³
Total no. of social action cases by type resolved by different fora of MPSRLM (CLF/VO/SHG) as well as LAK and Gender Forum
Percentage of CLF/VO with Gender Action Plans
No. of gender trainings conducted by Gender CRPs/Samta Sakhis
No. of people trained by Gender CRPs/Samta Sakhis

³ This is an aggregated indicator. Information will be collected separately for social action cases taken up at each forum such as CLF/VO/SHG/Gender Forum/LAK or individually by Gender CRPs.

Section 4

Power within- understanding of gender inequality

As discussed in Section 1, power within or the ability to understand, reflect and analyse the nature of gender inequality is the first step towards social change. The community institutions and their leaders are envisioned by NRLM and the Gender Justice Program as key change makers and we need to understand the ways in which they perceive gender inequality. Does 'gender' figure in the day to day concerns of rural women? What do they understand by gender issues? Do they feel that there is a need for change? These are some of the questions for which we were seeking answers. At the level of MPSRLM staff, their understanding of gender equality has implications for what kind of gender strategies they will engage with, and what kind of support they will extend to community institutions and the community leaders. We went to the field with open ended questions about concerns of rural women and meaning of gender equality. We also tried to ascertain whether the respondents have had any prior training on gender and what are the key elements of that training that they can remember. KIIs were conducted with MPSRLM staff at state level and FGDs were conducted with MPSRLM staff at district and block levels; CLF Office Bearers (OBs); and Samta Sakhis recruited by ANANDI.

4.1 Understanding of gender among MPSRLM Staff

At the very outset it was observed that there was a gender disparity in terms of staffing at the district and block levels. Only one member in each of the block teams of Sheopur and Karhal was a woman. The rest of the block and district staff were all men. The following sub-sections analyse the understanding and perceptions around gender equality among the staff members at the State, District and Block levels.

4.1.1 State Level

MP has been one of the fore runners among the SRLMs to come up with a gender operational strategy as early as 2017. One of the respondents at the state level, who had received gender training from ANANDI during previous phases of collaboration showed a strong awareness of gender issues. This respondent not only touched upon different manifestations of inequality but also pointed to the unequal power relation between women and men and the key role of decision making in challenging the status quo. In the words of the respondent: *"Inequality is multi-dimensional and operates across the life cycle of a woman, be it school dropouts, or malnutrition, or low vaccination among pregnant women-- all of these have to be addressed simultaneously. Power relations must change. The key is decision making power among women. Decision making power must change if multidimensional inequality is to be addressed".*

However, such understanding is not shared by all. During a state level meeting, we observed a senior official, admitting that she/he did not understand much about the concept and that she/he was concerned that so much gender training and other efforts should not lead to disharmony in the family.

When the research team went to meet one of the top officials of MPSRLM, it was found that she/he was unaware about GJP. On meeting the research team, she/he wanted to know about indicators of impact and the emphasis was on quantitative indicators such as the increase in the number of AADHAR cards or job cards pre and post GJP. Given that gender integration and empowerment need to be understood and evaluated beyond a quantitative target driven approach, there is a need for further engagement with the top officials of MSPRLM on both project dimensions as well as the issue of gender empowerment.

4.1.2 Sheopur District Team

Amongst the District team at Sheopur, half of the respondents had undergone a training on gender facilitated by ANANDI in the past. They were very vibrant and detailed in their recollection of the training and it was evident that the training had formed a lasting impression on their minds. For example, they recalled issues such as women's double burden of work, lack of decision making, and limited access to social security schemes and entitlements, which had been extremely relevant for their work. Even the staff who had not received prior training were able to identify patriarchal structures and norms as well as intersectionality of gender with other social marginalization such as caste. The fact that the District team was able to articulate gender issues more or less in uniformity despite different levels of training may be the result of the leadership of the District Project Manager who seemed very invested in the concept of gender equality. In general there was uniformity and clarity over manifestations of gender inequality in rural women's lives, such as, lack of education, malnutrition, child marriage, domestic violence, double burden of work, lack of safety of women in public places and restricted mobility. However, the research team felt a sense of discomfort over the question of gender role reversal among some respondents. Consider the following statement of another official (who has not received prior training) of the District team, *“Gender equality is about giving men and women choice and environment to transcend beyond their socially expected roles, but it should not manifest as forceful exchange of supposed “social roles”, say woman has to drive a truck or man has to cook. In the name of equality, we sometimes say things that are harmful. For example, if a girl wants to drive a truck, it's fine and she should get the environment to be able to drive. But it is wrong to insist that all girls have to drive a truck. Similarly, if a man cooks, he should not be ridiculed. But it should not be said that all men have to cook”* Clearly, the respondent is both excited and anxious about the reorganization of gender roles. Thus, while there is a recognition of double burden of women's work, there is still some discomfort over the idea of redistributing that burden through men's necessary and equal participation in unpaid domestic work such as cooking. When expressed in a language of choice (to cook or not to cook, to drive or not to drive), this disregards historically embedded gender roles wherein women cannot choose not to cook. There was some discussion however within the team about the way patriarchy shapes masculinities and creates social pressure on men as well as women to perform their designated gender roles.

What emerges therefore is that the District team has an understanding of gender and patriarchy and there is room for dialogue for a more nuanced analysis. They also understand that empowerment cannot happen unless norms are challenged. In the words of an official, *“Economic development cannot happen unless social development happens. When women become confident, they are able to shake off customs that restrict them and then they are able to speak up and go ahead with whatever they want to achieve. Real development is when women are able to transform the social practice of ghonghat(veil)”*.

4.1.3 Block Teams- Sheopur Block and Karhal Block

The Block teams work closely with the CLFs and there is one nodal person responsible for each CLF. She/he usually attends CLF meetings and currently plays an important role in steering the agenda and functioning of the CLFs. Thus, the perspectives on gender equality among the Block team have direct implications for gender work within the CLFs. All the staff in the Sheopur Block team have undergone gender training in varying degrees. All of them have taken a one-day session on conceptual understanding of gender and gender-based violence. Two respondents have attended a district level training as well. One respondent has taken a four-day residential training organized by ANANDI. In comparison to the Sheopur team, most officials of the Karhal team have had lesser exposure to gender training. They have all been part of what they called a ‘meeting’ on gender at the district level. Only one of the Block team officials had attended a 5-day training on gender under the MPRLP (prior to 2012). Further it needs to be mentioned that at the time of FGD for formative research, the engagement of Karhal Block team with the ANANDI team was lesser as compared to that of Sheopur Block team.

This difference between the block teams at Sheopur and Karhal played out in their articulation of gender issues as well as reflections on current processes in CLF meetings. While both teams pointed out some common manifestations of gender inequality (lack of education, restricted mobility, malnutrition), it was the Sheopur Block team which identified decision making and lack of ownership over resources as key issues of gender discrimination. They also identified rampant caste discrimination that leads to double marginalization of Adivasi and Dalit women. While nutrition and education are extremely important elements of wellbeing, it is decision making or control over assets/resources that is the key to women’s agency. This is not to say that Karhal Block team does not think decision making is important to achieve, however this point did not come up in their articulation of rural women’s concerns and pathways to equality during the FGD. This is further borne out by the difference in approach between Block teams of Sheopur and Karhal towards agenda setting and leadership by CLF Office Bearers (OBs). Currently the Preraks and the Block Nodal officers set the agenda and facilitate discussion at CLF meetings. Sheopur Block team mentioned the need to change this practice and empower CLF OBs to lead the meetings. In the words of an official from Sheopur Block team, *“Women office bearers must become independent and strong leaders in order to achieve sustainable*

community institutions and work towards gender equality". Karhal Block team did not express any such opinion and seemed to be satisfied with the current practice of Preraks and Block Nodal officers leading the meetings.

Moreover, even though Karhal is a predominantly Adivasi block, the Karhal Block team denied the existence of any form of caste discrimination in their SHGs, VOs and CLFs. In the words of a respondent, *"Caste discrimination happened earlier. Now such things do not happen"*. This was countered by the discussions with Samta Sakhis who pointed out instances of caste discrimination in VO spaces leading to breakdown of solidarity and problems in holding VO meetings. However, Sheopur Block team did acknowledge the prevalence of caste discrimination in the collectives but also mentioned that it has reduced over the years.

Unlike Sheopur Block team, which based its understanding of gender equality on the notion of equal access to decision making, resources and rights/entitlements, the Karhal Block team referred to the golden past of Hindu society to elucidate the meaning of gender equality *"In Hindu society, gender equality was present from the beginning, for instance, Radha's name is always taken before Krishna's name. In the middle we became negligent of equality, otherwise in our society, it was always there"*. There was also observable discomfort among Karhal Block team about the effect of women's empowerment on overall power relations between women and men at home. In the words of a respondent, *"Gender equality should not mean that women start dominating men, they should be equal"*. This is further exemplified by the caution sounded by a member of the Karhal Block team that gender training should avoid sensitive topics that can cause disharmony in the family and lead to backlash in the society. On the question of domestic violence, the Karhal team looked at the issue in conjunction with the problem of alcoholism of men. The Sheopur team also pointed out problems of alcoholism but did not necessarily associate domestic violence with alcoholism. Thus, the Sheopur team was able to identify domestic violence as a structural problem arising from power relations between men and women, rather than manifestations of drunken misbehaviour.

Both Sheopur and Karhal teams observed the need to engage with men in order to ensure gender equality. A respondent from the Karhal team observed *"if training is given to women only, there are chances of increased cases of violence against women. Therefore, men should be given the training to create an understanding of gender equality for positive results"*.

There was also limited gender perspective among some members of the Karhal team on the issue of financial inclusion of women through SHGs. For example, one member observed that more money (loans) in the hands of women meant that men had to ask women for money, and this meant a movement towards equality. This was however countered by another colleague on the same team who explained that women's access to loans does not mean control over those loans and men are often seen to dominate all decisions.

Thus, it appears that the Sheopur Block team has better perspectives on gender issues in comparison to the Karhal Block team. Part of this may be explained by the difference in access to gender training. While the Sheopur team emphasized women's agency as well as wellbeing as crucial to gender equality, the Karhal team focused only on some aspects of wellbeing such as education and nutrition. There was however one member of the Karhal team who brought up issues of control over loans and decision making as critical dimensions of empowerment.

4.2 Understanding of gender among leaders of Community Institutions and Samta Sakhis

FGDs were conducted separately with: Office Bearers of 3 CLFs in Sheopur; Office Bearers of 3 CLFs in Karhal; and all Samta Sakhis recruited by ANANDI. Given that institutional strengthening and gender responsiveness of CLFs is central to the GJP, the current understanding among CLF leaders about gender issues is of critical importance. Similarly, Samta Sakhis are envisioned as key changemakers who give training through the cascading model in the community and also facilitate social action. Thus, the understanding with which they enter the program is also critical to assess.

4.2.1 CLF Office Bearers in Sheopur Block and Karhal Block

All the respondents in the FGDs at CLF Sheopur and Karhal have undergone multiple trainings on governance and functioning of community institutions. However only one person each in Sheopur and Karhal have received gender training through a session facilitated by ANANDI in the recently concluded CTC training organized by MPSRLM. However, in all the CLFs, Samta Sakhis had already taken a training/discussion on paid-unpaid work of women and their lower share in decision making. Despite the limited time (about half an hour to an hour) of training and distractions during the training (during training, financial transactions also continue to happen in the CLF meeting space), the key message of that training had found a resonance with the CLF OBs. Thus, all of them mentioned double burden of paid-unpaid work as a key indicator for gender discrimination. As an Office Bearer from Karhal says, *"Husband and wife can also work together. But even if we go out to work, after coming back home, husband says, why have you not cooked?"* Despite the recognition of double burden of work, there was unfortunately no articulation of lack of decision making or the larger structures of intra household inequality.

In fact, the most immediate response to the question of gender inequality was to talk about the issue of discrimination between girl child and boy child in terms of nutritional outcomes and education. This may be partly because that is the usual rhetoric within NRLM as evident from the response of Karhal Block team mentioned earlier. Further it is safer to transfer the focus of gender equality on social outcomes for children rather than on power relations between adult men and women because the latter is bigger challenge against the status quo. Similarly, while both Karhal and Sheopur teams talked about lack of access to healthcare, the focus was on healthcare needs of pregnant women rather than healthcare needs of women across their life cycle. This too is perhaps governed by the same notions of legitimacy that are attached with welfare of children and therefore safer to articulate than to come up with an articulation of needs or rights to healthcare throughout one's life. In fact, on the issue of education, the Karhal

team mentions *“If women are educated, they will bring respect to natal and marital family”*. Note here the education is not seen as a right or an end by itself, rather it is tied to status of the family.

The issue of domestic violence too is couched within the rhetoric of men’s alcoholism. Instead of reflecting on power relations that result in gender-based violence, respondents across Sheopur and Karhal talked about violence as a manifestation of a state of alcoholism. In Sheopur, violence was also associated with gambling and lack of employment for men. The most widely told social action stories in both these blocks are in fact stories of breaking down local liquor shops. The trigger for such action is often rampant domestic violence but the action is performed and articulated as one against liquor consumption. In these stories, many men are also seen to join the action and thus it becomes a fight against ‘social evil’ rather than a challenge to patriarchy.

The FGDs however also brought out an aspiration for dignity. One Office Bearer from Karhal observed that they were often ridiculed by community members for going out for meetings and other work. In her words, *“When I go out for meetings, sometimes community people ridicule me by saying -are you trying to act like Netas (leaders)”*? This brought the discussion round to the question of mobility and restriction on it and some of the women in Karhal agreed that restriction on women’s mobility was a form of gender discrimination.

The issue of caste discrimination came up in Sheopur when an office bearer talked about the problem of inter-caste marriage from her own lived experience. In her words, *“everyone should be treated as the same. One should be permitted to marry out of caste”*. Apart from this, both the Sheopur and Karhal teams talked about the problem of a few VOs where SHGs of marginalized caste groups were not allowed to come to ‘upper caste’ neighbourhoods for VO meetings. Thus, there was an awareness of caste discrimination as a dimension of their social fabric although it was not necessarily seen as ‘gender’ problem. The research team often had to ask a separate question on caste discrimination to get reflections on this.

Thus, it appeared that the CLF teams at both Sheopur and Karhal had similar perspectives on gender. In both cases, the understanding revolved around manifestations of discrimination on specific issues such as nutrition, education or health outcomes related to children and pregnant mothers. Domestic violence was viewed as arising from alcoholism rather than power relations. In fact, education for women was also seen as contributing to family status rather than as a right or end by itself. Thus, there was an absence of a rights language or a perspective on power relations, and most articulations were bound by acceptable notions of motherhood and family welfare. The only difference between the Sheopur and Karhal teams was that the former was more forthcoming in their responses while the latter opened up after much probing. This however may be the result of a language barrier (the dialect in Karhal is different from the usual *Hindi*-the language spoken by the researchers) and less familiarity with the research team (the research team has been far less present in Karhal for participant observations prior to formative research compared to Sheopur).

4.2.2 Samta Sakhis

As part of GJP, 12 Samta Sakhis were working as Gender CRPs in the project.⁴ These Samta Sakhis were existing members of CLF and were nominated by their CLFs to work as Samta Sakhis. Some of the criteria guiding the selection were: being part of a socially marginalized community or single woman status; prior history of struggle and resilience in own life; and ability to spend time and move around for project work. Such selection criteria enabled women from marginalized backgrounds to come to the forefront of leadership. This has also played a pivotal role in Samta Sakhi's own motivation to deliver on their role in the community as they have been able to relate much closely to the problems faced by other women.

ANANDI provides training, mentoring and hand holding support to Samta Sakhis so that they become effective community leaders. The respondents present in the FGD had varied level of exposure to training on gender; one had attended 3-day training on gender conducted by the State Resource Person, and another had attended a 1-day discussion on gender. Half the respondents had participated in exposure visits to Andhra Pradesh and TOT training in Bhopal. One of the Samta Sakhis is also the *Sarpanch* (elected woman representative in the Panchayat) in her village and had received training for that role.

Additionally, all the respondents (barring one who had newly joined as Samta Sakhi) had undergone a five-day residential training on gender from 7-11 November 2019 by ANANDI. The training focused on the conceptual understanding of gender, gender-based discrimination through the life cycle of a woman such as in education, nutrition, work, and decision making. There was discussion on gender-based violence, within the house and in public spaces. Additionally, there were sessions on women's rights and entitlements. Since December 2019, ANANDI has also been organizing monthly review and reflection meetings with Samta Sakhis. This has given a platform to Samta Sakhis to have discussion on locally relevant topics and engage in peer-learning.

At the time of the FGD, therefore, these Samta Sakhis were not new entrants and had gone through some training and field-based activities. Their learnings and awareness reflects in their analysis of rural women's issues and question of gender inequality. Unlike their CLF colleagues, their language moves beyond 'family welfare' to incorporate a notion of rights. For example, a Samta Sakhi observed, *"Women and men should both have right over land. Also, women and men both go out to work on farms. Men's work is recognized but women's work is not. This should not happen"*. Samta Sakhis identify a continuum of women's oppression across various spaces- *"Women are treated badly by rich landlords when they go to work on their farms. They are too afraid to raise their voice. Then, when they come home, they have to listen to the taunts of husband and in laws. Poor women are like slaves throughout their lives"*. They talked about lack of *samman* or dignity at home and in the community as well as the restrictions on women's mobility. In the words of one respondent, *"If we don't get permission we can't go out. Today also, we took permission to come, otherwise we could not step out"*. In another context, the research team had also come across an incident where Samta Sakhis during

⁴ Currently, ANANDI is in dialogue with MPSRLM state office about engaging additional 2 or 3 Samta Sakhis per CLF. However, at the time of research and report writing, 12 Samta Sakhis were active.

a full day training, got delayed and reached their homes later than planned. This resulted in conflict within the family and MPSRLM officials and the training team had to assure the family members that such incidents would not be repeated and Samta Sakhis would reach within the stipulated time and before nightfall. In a way, therefore, women including community leaders are constantly under guardianship. When they come to MPSRLM and training forums, the MPSRLM staff and trainers are viewed as guardians by the families of these women.

Samta Sakhis identified violence both in private and public spaces. They also looked at the spectrum of public goods and entitlements such as water supply, roads, housing, and ration cards to describe how the lack of these facilities and entitlements impinge upon women's wellbeing. Describing the problems they face, one respondent said for example, *"In one village, Sarpanch asked for 10,000 rupees bribe to get house under PM Aawas Yojana and threatened the woman that if she does not give the full amount he will cut her name from the beneficiary list"*. In her narrative, it was clear that she was aware that the woman was being denied her right and wanted to change the situation.

Samta Sakhis also spoke at length about caste discrimination that persists in these areas. Two important narratives were shared in this context. In one school visited by a Samta Sakhi, she noticed discrimination in the way food was being served to children. In her words: *"The food was being thrown into the plates of the scheduled caste children while children from upper castes were being served nicely"*. In her role as Samta Sakhi, she had also protested against this practice. Another respondent who belongs to a marginalized community, narrated an incident at a VO leader's house. In her words, *"When two of us visited her house, she offered us water and then put all the utensils outside for washing... separate from the other utensils"*.

Thus, in case of Samta Sakhis, there is definitely an emerging language of rights and identification of gender discrimination in terms of denial of rights. Such denial is located within the household as well as public domains. However, it was not very clear whether the underlying power relations were being perceived and challenged at different levels, especially in their own homes. When asked how the awareness of rights and role as Samta Sakhis were influencing their own lives, they talked mainly about the increase in knowledge and their increased mobility.

Section 5

'Power To' and 'Power With'-Exploring the CLF space

This section aims at understanding the current level of gender responsiveness of community institutions, namely the CLFs. This is explored through dimensions such as the ability of CLF Office Bearers to lead discussions, set agenda and take decisions; whether discussions and sharing on gender issues happen within CLF meetings; whether social action is undertaken to resolve challenges faced by women; and whether there is a sense of solidarity among CLF members. It will also lay out the role and support provided to CLFs by District and Block level MPSRLM Staff. The findings are based on KII with the Master Trainer recruited by ANANDI, and FGDs with the MPSRLM staff at the district and block level, CLF OBs and Samta Sakhis. Additionally, reflections have been drawn from ICRW's own participant observation of CLF and VO meetings.

5.1. Ability to lead and set the agenda

As per the NRLM framework, the office bearers of each institutional space i.e. SHG, VO and CLF are responsible for leading and facilitating the discussion in their meetings. Additionally, they should decide the meeting agenda in consultation with the members and Block Nodal officer. This agenda is then recorded in the register by the bookkeeper (also known as Preraks in MPSRLM). The primary responsibility of the Preraks is to maintain the multiple books of records at each institutional level. At present, in Sheopur district across the 6 CLFs where ANANDI is working i.e. Tulsi, Sagar, Pragati in Sheopur Block and Annapurna, Vishwas, Shakti in Karhal Block; there are total 48 Preraks out of which only 8 are women. The detailed list of Preraks (by each CLF) is attached as Annexure 6⁵. Mobility and security were cited as the reasons for gender disparity in the recruitment of Preraks.

In Sheopur Block, CLF meetings are held once in the month and in Karhal Block, CLF meetings are held twice in the month; VO meetings are held monthly in both the blocks. Our participant observation revealed that Preraks are convening the meetings at both the levels. In CLF meetings, if the Block Nodal officer for the CLF is present, he/she conducts the meetings and gives information about different livelihood schemes. Our FGDs with CLF OBs revealed that several of them are confident, articulate women who have received training and are aware about governance and financial mechanisms. Despite this, the practice across CLFs in both

⁵The study conducted by the Inspire Network for Environment in 2015 also showed that in Sheopur district, "preference is given to male Bookkeepers (Preraks), even if literate females are available, due to security issues for women in the area".

Blocks is that of Preraks setting agenda and leading meetings. The same is the case of VOs. Each VO has a Prerak assigned to it and in his absence, often the meeting does not take place.

During FGD, Sheopur Block team recognized the fact that office bearers can be and should be empowered to lead meetings themselves. Some suggested strategies for the same such as more dedicated trainings on leadership, facilitation skills and exposure visits. The Karhal Block team also corroborated our observation but unlike the Sheopur Block team, did not point to the importance or necessity of empowering office bearers to lead and convene meetings. The Karhal Block team however observed that the CLF OBs have become confident to take decisions on issues such as fund disbursement to VOs and non-repayment of loans by VOs.

5.2 Sharing, solidarity, and discussion on gender issues in CLF spaces

5.2.1. *Sharing and Discussion: Are gender issues discussed?*

One of the first steps towards making CLFs gender responsive is to understand whether the office bearers/leaders see this as part of the mandate. CLF OBs in Sheopur showed awareness about the mandate to discuss social issues such as caste discrimination and practice of dowry along with financial and livelihood issues in CLF meetings. However, they also mentioned that most of these issues were currently not being raised in the CLFs. Women however share some of their social concerns in SHGs, but the focus is on helping women financially rather than take action on social issues. One of the CLF member shared, *“We saw some teachers drinking during school hours, but could not raise this issue in the VO because our husbands were among the people drinking, and we could not go against the family”*. While some of these concerns do come up in SHG

POWER TO AND POWER WITH: SUMMARY OBSERVATIONS FROM THE FIELD – PART 1

- CLF Leaders do not convene meetings or set agenda-dependant on Preraks and Block Nodal Officer
- Solidarity in VO and SHG spaces is affected by: propensity of some CLF members to appropriate resources, information & benefits regarding schemes without sharing with respective VO members; repayment and savings irregularities of some members; misinformation regarding loan waivers by Govt; and caste based discrimination.
- Existing awareness of the mandate of CLFs to discuss social issues. But such mandate usually not followed or taken seriously.
- Gender issues such as domestic violence are rarely brought to the CLF, or even the VO meetings. There is some occasional discussion at SHG level because of greater familiarity among members. But these are perceived as ‘personal’ problems or matters of family honour. Focus mainly on financial transactions. Govt schemes and livelihood issues are also discussed in CLF spaces by Preraks or Block Nodal Officer.
- Livelihood issues or information related to schemes are often not shared by CLF members with their respective VOs or SHGs leading to exclusion.

meetings, the objective is to share among friends or familiar people rather than take action. The Sheopur Block team also corroborated these findings. They observed however that in some SHG meetings, issues like gambling, alcoholism and domestic violence were being shared but women mostly keep quiet especially because it is perceived as a matter of ‘familyhonour’

When we asked the Office bearers of CLFs in Karhal what issues were supposed to be discussed in meeting, they did not mention social issues. Thus, there was not the same recognition of the mandate for social issues as in the case of CLF OBs of Sheopur. However, further on in the FGD, they mentioned that women discuss social issues such as ration, water, housing, and domestic violence along with issues related to the functioning of institutions, financial transactions, government schemes. However, it appears most of these issues are discussed at the SHG or VO level. One respondent shared, *“if any violence case is reported in any village or VO, then at first we try to resolve it VO level, if it does not get resolved then CLF (President) sends its committee members, later she goes herself also if need be”*. This shows a clear understanding of the required process even though no case of domestic violence has been reported to the CLF so far. The respondents mentioned that till date only one case of violence has been raised and that too at the VO level under a particular CLF. Just like Sheopur, here too women do sometimes share personal problems in SHGs because *“they know each other and trust each other”*.

According to the District Team, women do raise concerns other than financial issues in these meeting spaces. However, ideas of privacy and shyness prevented women from raising ‘personal’ problems. In the words of a respondent from the District team, *“They feel this is a private matter concerning their family. And so, they do not raise these issues in these forums. However, things have started changing slowly and gradually some women are starting to talk about their issues”*. The Samta Sakhis and Master Trainers however contradicted this during their FGDs. According to them, women are not able to share their concerns in any of the meetings, be it SHG, VO or CLF meetings. In fact, even livelihood issues are not always shared. In the CLF space the Prerak or Block Nodal officer discusses various Government schemes related to livelihoods which the members are supposed to carry forward to their respective VOs and then to the SHGs. Unfortunately, many CLF members do not share this information in VOs and SHGs during the meetings and this becomes one of the reasons for some members’ exclusion from the benefits of such schemes. In the words of a respondent, *“In VOs and SHGs, it becomes only about financial give and take, signing and then off you go! That is all there is to it”*. Another respondent shares, *“Livelihood schemes such as soap manufacturing, tailoring is often appropriated by CLF office bearers only. It does not trickle down to the most needy woman”*. It was also observed that many VOs are not meeting regularly for the last 2 years and because of this, the space where such discussions could take place is shrinking.

5.2.2. Breakdown of solidarity

In Sheopur, CLF OBs observed that, “CLF is like a family. We have to stay united and help each other.” However, as discussed in the previous section, many CLF members do not share information related to schemes and livelihood opportunities with their respective VOs and SHGs, instead restricting access to their own family and friends. As a result, many women feel that they are not benefiting much from Aajeevika Mission (NRLM) and therefore drop out or become passive. Other factors that have led to the breakdown are financial irregularity, misinformation, and caste discrimination. Non-repayment of loans, inability of some members to provide their share of savings or discrepancies in record keeping affects the group’s trust. Sometimes there is misinformation floating around such as, “the government has waived off all loans”; due to which women do not want to have meetings. Further, conflict over appropriation of resources or employment generated government schemes, livelihood schemes, or loans by some members of the group, lead to distrust and breakdown of solidarity.

The research also points to the role of caste based discrimination in breakdown of solidarity in some cases. At present, 59% of all SHG members in Sheopur Block and 85% of all SHG members in Karhal Block belong to the SC/ST community (the population share of SC/ST women is 33% and 70% of all women in Sheopur and Karhal respectively).⁶ This shows MPSRLM’s commitment to mobilize women from marginal communities into the Mission’s fold. Despite this focus on social inclusion and the reduction in caste based discrimination over time, caste is so deeply embedded in social relations that it resurfaces on certain occasions to cause clashes among group members.

Some respondents (DMMU, Sheopur Block team) shared that caste-based discrimination sometimes leads to internal clashes at SHG level, but not so much at the VO level. However, the Karhal Block team denied the role of caste-based discrimination in breakdown of any

POWER TO AND POWER WITH: SUMMARY OBSERVATIONS FROM THE FIELD – PART 2

- CLF SACs have just been set up in Sheopur and are yet to be active; In Karhal , respondents mention that these are active but although they have discussed issues related to water, school drop out, immunization, etc, they have not initiated collective action so far. The Bank Linkage committee is seen to be most active everywhere.
- Social action occurs at the VO level or SHG level and have not yet been escalated to CLF level. There have been sporadic cases of social action on various issues in both blocks ranging from entitlements to alcoholism and violence against women. However these are not regular and systematic processes. Nonetheless, women have come together to speak up at various platforms and to various stakeholders such as Sarpanch, Collector etc.
- The collective action when women protest or demand together helps to avoid backlash against individual women.
- District team and Block teams provide an important backstage support to social action for rightful demands to women.

⁶ Data Source: Report G4: SHGs member social category wise, NRLM (nrlm.gov.in); District Census Handbook, Sheopur, Madhya Pradesh, 2011.

institution in their area. On the contrary, Participant observation and discussions with Project team pointed to the continuing role of caste-based discrimination in breakdown of regular functioning of community institutions, especially at VO level in both the Blocks. As shared by a respondent, *“Sometimes when VO meeting is held in the neighbourhood of upper caste people, they do not want SHGs of lower caste people to come to those meetings. Those SHGs then hold meeting elsewhere or not at all”*.

5.3 Social Action by Community institutions or their leaders and role of district and block staff

5.3.1 Social Action Committees

According to the NRLM mandate, every CLF and VO is supposed to have 5 separate committees to look after various affairs, namely the Social Action Committee (SAC), Bank Linkage Committee, Monitoring Committee, Rozgar (Employment) Committee, Aajeevka (Livelihoods) Committee. The SAC is mandated to look after various social issues faced by its members and take appropriate action. In the words of a respondent from the Block Teams, *“The SAC is supposed to look after Government schemes, ration card, Awas Yojna (housing), listing of eligible members and then taking up the issue with respective offices and authority. It is supposed to create awareness to prevent child marriage and other social malpractices and encourage girl child education. In case such malpractices occur, it is cases and raise these to relevant authorities”*.

The respondents from Sheopur CLFs shared that the Social Action Committee have been recently formed at the CLF level while committees at the VO level are planned to be revived through refresher training. Currently the Committee that is most functional is the bank linkage committee.⁷ In Karhal, the Committees were formed earlier (about two years ago) and were therefore active as shared by the Block team and CLF respondents. The CLF OBs observed that the SACs have discussed various issues such as water supply, child marriage, immunization and school dropouts among girls, however no action has been taken so far. The Block Team at Karhal recollected that the SAC has taken an active role in banning alcoholism, promotion of sanitary napkins for hygiene, promoting nutrition through Anganwadi Kendra, and creating awareness for different entitlements. None of this, however, could be corroborated through participant observation.

STORIES OF SOCIAL ACTION

“During an audit in the village, Sarpanch and Secretary stopped our payments of MGNREGA. Women got agitated, as many families were completely dependent on wages. After having a discussion among ourselves, we decided to protest against this wrongdoing. We went to the Panchayat office, locked it, and sat outside the office not letting anyone enter. Then, the Sarpanch talked to us and after a week, our payments were released”
- Respondent, CLF, Sheopur

⁷ In Sheopur, VOs were formed in 2016 and CLFs in 2017. • Tulsi CLF- Samitis (Committees) have just been formed and will start working soon. • Sagar CLF- Samitis formed and started working since last 15 days. • Pragati CLF- Samitis formed and started working since last two months.

5.3.2 Social Action

The community institutions are entrusted to not only provide spaces for reflections, analysis and discussions on various social issues but also take action to ensure women's access to rights and entitlements. The findings suggest that in both the Blocks, women have occasionally come together to raise their concerns and take action. Alcoholism, especially in Karhal block is the most prominent case, which even led to the organization of a 'Mahapanchayat' of 84 villages in the region leading to strict restrictions on alcohol production and consumption in the block. Additionally, women have shown their collective strength to fight against cases of domestic violence in their villages, to demand effective service delivery (related to water supply, electricity, CCL linkage by banks), to claim their entitlements (government nutrition scheme, PM Awas Yojana) and to demand a physical space for VO meetings.⁸ However, these have been scattered instances and not a systematic or regular process of organizing for change.

Women have raised these concerns primarily at the level of the SHG and in a couple of cases they have been escalated up to the VO level. However, in most cases the action was taken up at the village level. Such action has taken multiple forms (dialogue, sit in, locking of bank or panchayat offices till demands are heard, etc) and with different stakeholders (family, Sarpanch, Zilla Panchayat, Collector etc). One government official shared, "*the saree, which is given to every SHG member, which they often wear whenever they lead any social action, has also given their collective an identity. The saree has played a significant symbolic role in giving women identity, legitimacy, and recognition as members of a collective*". In most of the cases shared, women were able to successfully claim their rights and entitlements or resolve an issue. However, in a few instances, pressure and threats from powerful people in the village and the fear of backlash prevented women to take the case forward towards final resolution. Usually collective action, though very occasional, has been successful and backlash could be avoided. As one government official observed, "*Given that women have acted as a collective, backlash that may have happened if only an individual had been involved, was avoided*". The District and Block officials play a crucial role here. So far, they have been a significant support from the backstage, providing women with the information, motivation and reassurance to negotiate rightful demands. At the same time, women's narratives during the discussion also pointed to the fact that support from MPSRLM was seen as a validation for the issues raised. In the current context, such validation became important to legitimize women led social action.

⁸The details of these cases as shared by the respondents are given in Annexure 2

Section 6

Current challenges faced by the community institutions and MPSRLM staff

The findings suggest that most of the community institutional actors as well as District and Block staff have shown an intent to respond to rural women's concerns, but they are faced with multiple challenges. This section aims at understanding some of these major challenges.

Training

At present, not all the MPSRLM staff at the district and block offices have undergone in-depth training on gender. This also reflects in the diversity and levels of their understanding on gender issues. Similarly, for CLF office bearers, there has been extensive training on governance and financial management issues but they are yet to be trained in depth on gender and how to be responsive to gender issues in their own community and CLF/VO spaces.

Human Resource Shortage

The FGDs pointed out that before 2012, there was a dedicated manager for Gender at the district level. The person used to be the focal point for all gender integration activities within the MPRLP. After 2012 when the MPRLP was subsumed under the MPSRLM, that post was removed which has also left a lacuna for a dedicated work force responsible for gender. Additionally, before 2015, every CLF had 5 Block team members who were responsible for approximately 10 villages each within the CLF. In such a scenario, it was possible to conduct regular monitoring and capacity building of VOs and SHGs. However, post 2015, there was a substantial reduction in the number of staff. Each CLF was assigned only 1 Block team member as the Nodal officer. This model continues till today. Therefore, now 1 Block team member is responsible for around 40-50 villages. This has severely reduced the staff's capacity to monitor and mentor the VOs and SHGs. Further, the scope of data to be collected, compiled, and reported has also increased which has also reduced the time of both the District and Block teams to respond to the needs of community institutions. The need to increase staff strength was shared by all District and Block team members. The CLF office bearers also shared that more frequent visits from the staff would be a great help and support for reviving the spaces and responding to social and gender issues.

Among the community cadre, the attrition rate among Preraks and CRPs is high due to low stipend. Therefore, there is always a challenge to provide training to new people who join. The need for more CRPs, specifically one CRP per village was also flagged. Since every village has a different local context, it is important to have a CRP who understands those concerns, is able to represent them and work with the community institutions to resolve them.

Section 7

Discussion and Conclusion

The Formative Research has helped trace the journey of NRLM and MPSRLM with regard to gender mainstreaming. From 2016, NRLM has taken a systematic approach towards what it calls ‘gender integration’ with a focus on capacity building of staff and community institutions. The MPSRLM too has a long history of engaging with NGOs especially ANANDI with respect to capacity building of its staff and leaders of community institutions as well as gender operational strategy. It has also been one of the forerunners among the states that responded to NRLM’s call for gender integration through systematic strategies. This investment in capacity building and articulation of a gender strategy has sensitized those staff who have been part of this journey, be it at the state, district or block level. However, because of transfers and because there have been new entrants, everybody has not had access to in depth gender training, and this reflects in their understanding of gender concepts. A limited perspective on gender often translates into a lack of recognition of the importance of women’s agency in decision making and their leadership roles in community institutions. It also translates into an inability to understand gender in integration with different functions of collective institutions be it financial inclusion or livelihoods or discussion and action on social issues such as domestic violence or access to Job Cards. Agency and leadership are critical for community institutions to survive and become sustainable in the long run. Thus, given that different people in the MPSRLM teams are at different levels of gender sensitization, there is need for capacity building across all levels. There is also a gap in terms of focused strategies for facilitating discussion and social action on gender issues within community institutions as well as lack of a robust monitoring mechanism that capture such action. The MPSRLM staff would need to step-up efforts to encourage and capacitate community leaders to reduce their dependencies on Preraks and Block Nodal officers and give direction to their own agenda through discussion and action.

The community institutions are situated within this overall context of MPSRLM. In terms of ‘Power Within’, or the ability to understand and reflect on one’s own conditions of marginality or discrimination, the understanding of CLF office bearers revolved around manifestations of discrimination on specific issues such as nutrition, education or health outcomes related to children and pregnant mothers. Domestic violence was viewed as arising from alcoholism rather than power relations. In fact, education for women was also seen as contributing to family status rather than as a right or end by itself. Thus, there was an absence of a rights language or an analysis of power relations, and most articulations were bound by acceptable notions of motherhood and family welfare. The case of Samta Sakhis is different. Owing to their own experience of struggle and resilience which was one of their selection criteria into the program as well, and given the training and handholding support provided by ANANDI, the Samta Sakhis show an in depth, thorough and grounded understanding of various dimensions of gender discrimination and the pathways to equality. In Annexure 3, the translation of this understanding into action is briefly described.

As we know, ‘Power Within’, ‘Power With’ and ‘Power To’ are intricately linked and each influences the other. The limited understanding of gender issues flows into the limited space offered for discussions on gender and social issues, the limited instances of social action on the ground as well as the inability to set agenda and lead the CLF or VO meetings. As of now, the CLF and VO Office Bearers are heavily dependent on Block Nodal officers or Preraks to convene meetings and take the discussion forward. Moreover, the CLFs and VOs continue to act as platforms for financial transactions more than anything else. Although the institutional mechanisms of Social Action Committee, CLF, VO, GPP etc are set in place, community leaders and SAC members are yet to become active and take the lead in setting agenda, facilitating discussion, and organizing systematic social action on larger issues and concerns of rural women beyond the financial realm. Typically, the Bank Committees are most functional and active. The discussions in CLF spaces revolve around financial and governance issues and at best accommodate discussions on livelihood and other Government schemes. There are reports of some CLF members failing to take the scheme related discussions forward to their respective VO and SHG spaces leading to exclusion of the larger body of members from the benefits of these programs. This, along with financial irregularities, misinformation, and caste-based discrimination is also affecting the health and functioning of VOs and SHGs and some of these are becoming defunct. The breakdown of solidarity that happens in these instances are a major threat for achieving a sense of “Power With”.

Given the current limitations of leadership, agency, and gender perspectives within community institutions, it is natural that collective action, a corner stone of ‘Power With’ has been limited and sporadic in these two blocks so far. But there have been some instances of collective action and both the MPSRLM staff as well as representatives of community institutions recollect these with pride and satisfaction. Issues on which collective action has been taken range from service delivery to payment of wages to domestic violence and alcoholism. Women as a collective have engaged with various forums such as Panchayats, Collector’s offices and Banks and used various strategies such as sit ins, dharnas, negotiation and dialogue. Women themselves as well as the staff recognize that collective action is a powerful tool to access rights without inviting backlash on individual women. In all such cases, there has been the backing of MPSRLM, and this has given validation to these actions. The point however is that women’s community institutions need to generate capacities and leadership to carry out action on their own collective strength and through their own process of discussion and decision making.

The Gender Justice Program has been initiated in the above context and strives to fill these critical gaps through collaborative strategy and capacity building within MPSRLM structures, conscientization and capacity building of community leaders and forums, facilitation of social action and a transformation of the community institutional space into one that fulfils the promise of solidarity, critical reflection and action on rights and entitlements. Situated within the MPSRLM structures and programs, the Gender Justice Program, in a way hopes to fulfil NRLM’s own vision of building strong institutions of poor women who are able to access and demand their rights using their own collective wisdom and strength.⁹

⁹ See Annexure 3 for a brief report on the initial work through the GJP

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Annexure 1: Details of Primary Data Collection

Tools for Data Collection	Subject Matter Experts	NRLM/ MPSRLM Officials	ANANDI/ IWWAGE Project Staff	Trainer/ Community Members/ others	Total
KIIs	7 -SMEs	2 - NRLM 1 - MPSRLM			10 KIIs
FGDs		1 - DMMU 2- BMMU (Sheopur Block and Karhal Block)	1- IWWAGE	2 – CLF Office Bearers (Sheopur Block and Karhal Block) 1 – Samta Sakhis and Master Trainer	7 FGDs

Participant Observation- VO/CLF Meeting Attended						
S.No	Date	VO/Village/CLF Meeting	VO Name	Village Name	CLF Name	Block
1	28-Jan-20	VO	Balaji	Basond	Pragati	Sheopur
2	29-Jan-20	Village		Bardha Khurd	Annapurna	Karhal
3	30-Jan-20	CLF			Sagar	Sheopur
4	01-Feb-20	VO/Village	Jal Jivan	Gurunavda	Sagar	Sheopur
5	03-Feb-20	VO	Shakti	Pandadi	Tulsi	Sheopur
6	05-Feb-20	CLF			Pragati	Sheopur
7	17-Feb-20	Village	Parvati	Kalmunda	Pragati	Sheopur
8	19-Feb-20	Village	Silpuri	Silpuri	Vishwas	Karhal
9	19-Feb-20	Village	Ameth	Ameth	Vishwas	Karhal
10	20-Feb-20	CLF			Tulsi	Sheopur

Annexure 2: Some case studies of social action (prior to GJP) as reported by respondents from the field

Case: 1 (Narrator: Sheopur Block Team)

In Chitara village of Sheopur Block, one of the SHG members was the victim of extreme domestic violence. She shared the issue with other SHG members and asked for help. After discussion, all the SHG members decided to help the victim through silent protest at her house. They went to her home in the evening before her husband come back after drinking and sat there for the next one or two hours. As the SHG members were present, the husband could not pick a fight with his wife on any issue or do anything. This (silent protest) continued for the next six to seven days. They (SHG members) were giving the message silently that the victim is not alone. Her husband realised the reason behind the presence of all SHG members and discussed the issue with his wife. Finally, the problem was resolved. After this incident, there has been no case of domestic violence in that SHG.

Case: 2 (Narrator: CLF Sheopur)

During an audit in the village, Sarpanch and Secretary stopped our payments of MGNREGA. Non-payment of wages led to a lot of troubles for the families of MGNREGA workers. Women got agitated, as many families were completely dependent on wages. After having a discussion among themselves, they decided to protest against this wrongdoing. They assembled before the Panchayat office, locked the panchayat office, and sat outside the office putting the work and traffic at a halt. Consequently, there was a negotiation with the Sarpanch regarding the release of the payment. After that, the women went home, and the payments were released in a week.

Case: 3 (Narrator: CLF Sheopur)

Housing scheme of the government, PM Aawas Yojana, has helped many households in the area to build their own houses. However, the scheme failed to reach a village in Sheopur Block. The issue was discussed in the SHG and SHG members talked about the issue with other women of village. They collectively decided to take the issue to the collector. One day, the SHG members mobilised some of the community women, formed a group of 30-40 women, and went to speak to the Collector about this problem. Later, Sarpanch got to know about this event, he threatened everyone that as long as he is Sarpanch, he will not allow such procession to take place again in the village. Due to his fear, women did not want to visit the collector again. CLF Leaders assured them that CLF is with them and they should not be fearful of the Sarpanch but due to the Sarpanch's power, other women did not visit the collector again.

Case: 4 (Narrator: Karhal Block Team)

There was an acute shortage of drinking water in Ajnoi village of Karhal Block. SHG Members had to walk long distance to fetch clean water. Members discussed water problem in the SHG and took the issue forward to the Village Organisation, there the decision was made to submit an application to the district office as the panchayat is not able to resolve the issue. All the SHG members came together, drafted the application with the help of the Prerak, went to the collector office and submitted an application regarding the same. The collector issued the order to the Panchayat office to repair the hand-pump immediately. The issue was resolved withindays.

Case: 5 (Narrator: CLF Karhal)

Alcoholism and domestic violence are highly correlated and there have been multiple cases in which alcoholic husband committed acts of violence. In Kariyadeh Village of Karhal block, an alcoholic husband of one of the SHG members came during the meeting and asked his wife to come along to the fields as animals had entered their farm and were destroying the crops. He scolded his wife for wasting her time in the SHG and VO meetings, the irresponsibility and her carelessness towards the household and resorted to violence. She was beaten up very hard. Still she came to the VO meeting and sat in the corner, away from everyone, and complained that no one cares for her situation. By taking cognizance of the matter, VO Leaders heard her story, discussed about it with other VO members and decided to intervene as this can happen with anyone. VO leaders visited the woman's house to counsel her husband. He initially was verbally abusive and wasn't ready to listen to them. VO leaders

threatened him that they will file a police complaint. The VO members also came together for a collective action against liquor shops.

Case: 6 (Narrator: Karhal Block Team)

Alcohol-related problems have infested rural women's life considerably. Not just the drunk husband resorts to violence, like fights and domestic violence, but also they are also prone to various accidents linked with intoxication, such as drowning or injuring oneself by falling which in turn affects the women negatively. Realising the ill-effects of alcoholism, women from collectives (different SHGs and VOs) came together and started Nasha Mukti Abhiyan at Goras Village in Karhal block which led to the breaking of alcohol pans and pots, admonitions to the producers and sellers, and shutting-down of alcohol shops in the village. Later, the issue was taken up by the political leaders of the tribal community, and different restrictions have been imposed regarding alcohol by the 'Maha-Panchyat' of 84 villages. Today alcohol is neither produced nor sold in these villages.

Case: 7 (Narrator: DMMU)

In another case from the same village (Goras) in Karhal Block, women took up the issue of power cut by the electricity department. SHG members raised the issue in the village organisation, and collectively they decided to take the matter to the collector's office. The SHG group women visited the collector at the Zila Panchayat and registered their complaint. They also discussed the issue that despite regular payment of electricity bills, the electricity department has cut down the power supply to the area. Initially, eight women who are SHG leaders visited, and they had planned to visit in a bigger group if need be.

Case: 8 (Narrator: DMMU)

Credit-linkage with the bank is one of the major contributors to the liquidity in the community institutions for intra-lending. Although there are clear guidelines from the government, at times, banks refuse to follow it and become reluctant to serve these CBOs. Dhodhar, Baroda and Sheopur of Sheopur Block were facing the same problem. Banks were not doing the CCL of some of the SHGs in these villages. The bank officials were harassing the SHG members by asking them to come repeatedly to the banks and not doing their work even when they visited the banks. Members took up the issue to the Block teams and DMMU, the women were motivated by the district staff to stand up for their rights. Having assurance of the support structure, SHG members gathered before the bank, locked the bank down, and sat in front of the locked gates. The collector also got to know about it, and she was supportive of the women claiming their rights. Finally, the banks were forced to come into action and resolve all the cases.

Annexure 3: Current uptake of the GJP with the State, District and Block level staff as well as community institutions

In order to gain an institutional mandate for mainstreaming gender at various levels (National, State, District, Block) within a mission whose primary objective is poverty alleviation through creation of sustainable livelihoods, ANANDI undertook a multi-pronged approach. This document aims at understanding the process of creating an uptake for GJP amongst the MPSRLM staff, their present ownership and involvement with the program and the initial process of integration of the GJP program within MPSRLM.

A. Creating Buy-in within MPSRLM at various levels (State, District, Block) for GJP

The program ensured buy-in through repeated meetings with MPSRLM officials, District team in Sheopur and the Block teams in Sheopur Block and Karhal Block. There were multiple phone calls and e-mail exchanges before these meetings to coordinate, have preliminary discussion and set the agenda. The SPM IB/CB and SPM IT, along with DPM at the District level and some of the Block team members came forward to support the project. This is because ANANDI had developed a strong rapport with these people during their earlier phase of work. These people were also part of gender trainings organized by ANANDI earlier.

At the State level, an all-stakeholder meeting was organized on 22nd June 2019, which had participation from NRLM (JS and Lead IB/CB), MPSRLM (CEO, Deputy CEO, SPM Gender, Others), DPM (15 Districts) and ANANDI. In the meeting of Samta Sakhis from Niwas Block, Mandla District were also present to discuss their experience with the earlier ANANDI program in their Block. The meeting turned out to be one of the most crucial point, wherein active participation and discussion happened between all stakeholders to mutually decide the Program District as Sheopur.

The current negotiations with MPSRLM were also aided by the earlier journey of ANANDI with MPSRLM (as mentioned in Section 3). The presence of Samta Sakhis who effectively communicated about the program, its integration in the MPSRLM structure, its impacts, also enabled the uptake of ANANDI's program in MP. The active participation and belief of key people/champions in the program such as NRLM officials (Ms. Nita Kejriwal, JS NRLM and Ms. Usha Rani, Lead IB/CB) and MPSRLM (such as Mr. Shailendra, SPM IT & Gender and Ms. Sushma, SPM IB/CB) were also instrumental in ensuring an uptake. In fact, the successful uptake of the program is seen in the fact that the MPSRLM in the meeting also announced that the upscaling of the GJP program to 15 additional districts.

In the June 2019 meeting, the DMMU team from Sheopur showed keen interest and willingness to implement the program in their district. Subsequently, ANANDI conducted meetings with the DMMU team and Block teams in both the Blocks. On 24th August 2019, an official meeting was held with DPM, DM and few Block team members in Sheopur. ANANDI shared details of its previous work with MPSRLM. The program design for the current program was also shared. The DMMU and representatives of the Block team displayed a keen willingness to roll out the program. Post this, meetings were held at regular intervals to constantly engage with the staff and inform them about the program updates.

The success of the earlier program, the relationship ANANDI had continued to nurture with MPSRLM, along with the current approach of sharing, confidence building and aligning the program with the needs and priorities of MPSRLM and the active participation of key champions within the Mission, helped in obtaining the buy-in. ANANDI's approach of mutual decision making, not pushing its own agenda with the Mission staff and constantly engaging with the teams has been very crucial in creating and sustaining an uptake for the GJP project.

B. Current sense of ownership over the GJP among the district and block level staff as well as the leaders of community institutions

B1 Ownership and Involvement amongst District and Block Staff

As the Program is situated within the structure and institutions of the MPSRLM, one of the keys to its success is the extent of ownership and involvement among the District and Block staff. The findings suggest a strong sense of evolving ownership among the staff.

The DMMU and Sheopur Block team were well aware of the program strategies and activities. However, both requested for monthly meetings review meetings with the ANANDI team in order to be very closely aligned with the how the program is unfolding on the ground and provide required support and suggestions. Additionally, the Sheopur Block team were also able to provide instances of change they have been able to see on ground. They also had suggestions to ensure better effectivity and accountability of Samta Sakhis to the CLF.

The Karhal Block Team, the Block Nodal officer for the CLF which are involved in the Project were more aware of the Program and its activities. However, similar level of awareness was not there amongst all the Block team members. Nonetheless, a keen interest and willingness is seen amongst all the Block staff to be more involved and aware of the Program and they even requested for a monthly meeting regarding the same.

Additionally, during the monthly reporting of Samta Sakhis to the CLF in the CLF meeting, Block Nodal officer also take an active interest in responding to and suggesting plans to Samta Sakhis. This not only shows the engagement of the Block team in the process but also ensures that the program shapes and is shaped by the District and Block level agenda. The District Team also invited ANANDI team to take a session on Gender in the MPSRLM organized trainings so that the message reaches out to a wider audience. This shows the staff's belief in the program as well as its need and relevance on ground.

B2 Ownership and Involvement amongst CLF Leaders

Ownership is generated also of the community institutions such as CLFs, because Samta Sakhis (who are basically CRPs working on gender) report directly on a monthly basis to CLF leaders and are accountable to them. The CLF Office Bearers from Sheopur and Karhal shared that they are aware of the Samta Sakhis work. They illustrated that the Samta Sakhis discuss the gender-based learnings in VO and CLF meetings. They also recognized and appreciated the work done by Samta Sakhis in communicating and spreading the crucial messages related to women's own lives in different villages.

Through Participation Observation an evolving involvement was noticed amongst the CLF office bearers. Most of them do participate when Samta Sakhis report their work in the CLF meetings. However, a similar level of involvement and responsiveness is not seen during the discussions on gender and related topics by Samta Sakhis and Master Trainer. Often during such discussions, the office bearers are engaged in simultaneous financial transactions/discussions happening in the meeting, in part doing their duty as Office Bearers.

C. The initial processes for Gender Integration

C1 Capacity Building by Samta Sakhis

The GJP program focuses on building a cadre of community leaders who can effectively communicate and build the capacities of VO and CLF members. In line with this, Samta Sakhis with the support of the ANANDI Project team, have been conducting discussions and trainings on gender in VO and CLF meetings in both the Blocks since November 2019. They use songs and tools such as *Kiska Padla Bhari* to start a discussion on issues related to gender equality and women's rights. The interactive style of training has been helpful in engaging with the participants. So far most of the discussion and trainings have focused on tools such as *Munna-Munni*, *Dukh-Sukh* and in few cases *Kiska Padla Bhari* and *Sansthaon tak ki pahuch*.

The Samta Sakhis also actively engage with the women to understand their concerns and encourage them to discuss about their problems in SHG/VO/CLF meetings. They inspire women to collectivize to claim their rights and entitlements and guide them regarding the different mechanism and platforms available where they can go to raise their concerns. Samta Sakhis in their role as Gender CRPs in MP, are playing a key role in creating awareness and disseminating information related to women's rights and entitlements at village level.

C2 Transformation of Meeting Space

CLFs in the Sheopur Block have fortnightly meetings while CLFs in the Karhal Block have monthly meetings. As shared in the previous sections, the primary focus of CLF and VO meetings is on financial transactions. However, in the GJP, the Master Trainer and Samta Sakhis are being able to create a space for having discussions on social issues, especially those affecting the lives of women. However, there is a challenge of holding members' attention during the discussion, especially if there are parallel processes of financial transactions happening at the same time.

VOs have monthly meetings in both the Blocks. Currently, not all VO hold meetings regularly in either Sheopur or Karhal due to various reasons (as mentioned in Section 5). Samta Sakhis who conduct training at the VO level and lead discussions on gender are gradually reviving this VO space and enabling its transition to a space for women to come together to discuss various issues relevant to their lives.

Further, information regarding livelihood opportunities and other Government schemes discussed at the CLF meeting is supposed to be shared with all VO members by their representatives at CLF. However, many CLF members restrict this information to only family and friends leading to exclusion of the larger community from access to and benefits from schemes. This is changing with Samta Sakhis sharing such information during the VO meetings.

C3 Social Action

Samta Sakhis have started supporting individual action and collective action especially in their own villages. These actions have centred around access to water, identity cards, government schemes, the issue of arranging an office for VO meetings, discrimination in Mid-Day Meal, issues of domestic violence and women's right to property. They have been able to bring women's concerns to women's institutional spaces i.e. SHG, VO and CLF meetings. These actions also work as inspiring stories for other women during CLF & VO meetings. Samta Sakhis have also started to negotiate with social institutions such as the family to claim women's rights. Such negotiations have happened within their own family as well as with the families of other women. Samta Sakhis along with other VO members are starting to approach formal PRI institutions or people's forums like the Jansunvai to demand entitlements and improve service delivery. This convergence between community institutions supported by MPSRLM and PRI institutions is a positive step towards recognizing and addressing rural women's concerns and improving the overall quality of life.

The initial period of the program has shown significant inroads in developing uptake, ownership, involvement, and responsiveness amongst different stakeholders such as NRLM, MSPRLM, DMMU, Block teams and Community Institutions such as the CLFs. Samta Sakhis have started conducting training on gender equality and undertaking social action around various issues related to women's lives. The regular presence and reporting of monthly activities in CLF meetings have also created confidence and engagement of CLF members in the work done through GJP. The Samta Sakhis themselves have been displaying a marked change in their leadership skills through increased awareness, better communication and informed action. The upcoming program period shows promising consolidation of these strategies in close collaboration with MPSRLM to advance women's rights and entitlements in Sheopur.

Annexure 4: Excerpt from NRLM MIS Related to FNHW and Social Development¹⁰

FNHW and Social Development	
9.1	No of SHGs oriented on FNHW
9.2	No of Households covered under FNHW
9.3	No of SHGs practicing Dashasutri
9.4	Total number of Social Action Committee members in the VOs
9.5	Number of SAC members oriented / trained on FNHW and gender
9.6	Number of SHG-member households with PDS / FSA ration cards (including AAY)
9.7	Number of SHG-member households that have functional toilet
9.8	Number of SHG-member households that were enrolled/renewed health insurance
9.9	Number of SHG-Woman households that redeemed health insurance benefits
9.10	Number of SHG-Woman households that were enrolled into PMJJY insurance
9.11	Number of SHG-Woman households that were enrolled into PMSBY insurance
9.12	Number of SHG-Woman households that redeemed benefit under PMJJY
9.13	Number of SHG-Woman households that redeemed benefit under PMSBY
9.14	Number of SHG members that accessed loans for health purposes
9.15	Amount of loan accessed by SHG member for health (in Rs.)
9.16	Number of deliveries conducted
9.17	Number of institutional deliveries conducted
9.18	Number of children to be immunized
9.19	Number of children immunized as per schedule
9.20	Number of children born with less than 2.5kg weight (LBW)
9.21	Number of Social Action Committee (SAC) Members of VO participating in VHND

¹⁰ R19: COMPILED REPORT OF ALL MPR INDICATORS.

<https://nrlm.gov.in/CompiledMPRIIndicatorReportAction.do?methodName=view> Accessed on 07-08-2020.

Annexure 5: MPSRLM Gender AAP 2020-21 Targets¹¹

S.No.	Target
1	Geography for Gender roll out District
2	Geography for Gender roll out Block
3	GPP Training
4	SAC Training (CLF)
5	SAC Training (VO)
6	CRPs Training
7	POSH training to all staff
8	DMMU Orientation
9	BMMU Orientation
10	SMMU/DMMU Training
11	BMMU Training
12	Gender Forum Training
13	State level workshop on Gender and its integration across verticals
14	EC Member Training (VO)
15	SRPs Identified and Training
16	SRP Remuneration
17	IEC Material Preparation/Best Practices Documentation
18	Exposure Visit
19	CRP Remuneration

¹¹ As received from MPSRLM.

Annexure 6: Gender Disaggregated Information on Preraks in the 6 CLFs of Sheopur District¹²

Block	CLF	Total Preraks	Male Preraks	Female Preraks
Sheopur	Pragati	11	9	2
Sheopur	Tulsi	8	5	3
Sheopur	Sagar	7	5	2
Karhal	Annapurna	8	7	1
Karhal	Vishwas	7	7	0
Karhal	Shakti	7	7	0
Total		48	40	8

¹² Data is presented of only those CLFs with which the Gender Justice Program is currently being implemented by ANANDI. The data was shared with the research team by the ANANDI project team. The project team collected this data through the Nodal officer of each CLF.



(Image Credits- ANANDI team)

(From LEFT to RIGHT)

- SHG meeting with Samta Sakhis, Karahal
- Lok Adhikar Kendra, Karahal managed by Samta Sakhis
- Pragati CLF meeting, Sheopur



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