Talking with Women

Field Visits to Women’s Self-Help Groups in Western Orissa

22 November – 2 December 2005

Kath Copley and Reshme Guha
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# Acronyms

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<td>Better-Practice Guideline</td>
</tr>
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<td>CBT</td>
<td>Capacity Building Team</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<tr>
<td>FEO</td>
<td>Fisheries Extension Officer</td>
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<tr>
<td>LST</td>
<td>Livelihoods Support Team</td>
</tr>
<tr>
<td>NACA</td>
<td>Network of Aquaculture Centers in Asia-Pacific</td>
</tr>
<tr>
<td>SHG</td>
<td>Self-Help Group</td>
</tr>
<tr>
<td>STREAM</td>
<td>Support to Regional Aquatic Resources Management</td>
</tr>
<tr>
<td>SCST</td>
<td>Scheduled Castes</td>
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<tr>
<td>ST</td>
<td>Scheduled Tribes</td>
</tr>
<tr>
<td>SVA</td>
<td>Sahabhagi Vikash Abhiyan</td>
</tr>
<tr>
<td>WDT</td>
<td>Watershed Development Team</td>
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<td>WORLP</td>
<td>Western Orissa Rural Livelihoods Project</td>
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Our thanks also go to the communities who made us welcome and talked to us about their experiences of participating in Self-Help Groups. In particular the members of the following Self-Help Groups who spent time talking with us during the padi harvest, the busiest time of year: Shanti SHG, Patrapalli Village, Muribahal Block; Sarala, Mother Teresa, Bhavani, Prativa, and Jay Bhavani Self-Help Groups in Patharchapa Village, and Tarini SHG in Kot Village, Bolangir Block; Ma Sambaleswari SHG in Badibahal Village, Loisingha Block; Pallabi SHG in Ghusuramunda Village, Loisingha Block; Jay BajrangiSHG, in Gadgadbahal Village, Tureikela Block; Jay Durga, Jay Laxmi and Sibasambu SHGs in Chatra Village, Bangamunda Block; Jay Ma Santoshi SHG in Budhiamunda Community and Budharaja SHG, Runibasa Community, Boden Block; and Sambaleswari SHG, Pandelbehali Village, Komna Block.

Thanks to Reby Cajilig for organizing logistical support for STREAM staff outside of the immediate project area.

Thank you also to Martin Stewart and Graham Haylor for their comments and suggestions on the report.
Executive Summary

*Talking with Women* was a monitoring and evaluation activity conducted from the 23rd November to the 2nd December by a team comprising WORLP Livelihoods Support Teams (LST) and Watershed Development Teams (WDT) supported by two STREAM specialists. The objective was to explore the ways in which aquaculture has been incorporated into the activities of Women’s Self-Help Groups in two districts of Western Orissa, Bolangir and Nuapara, and in the context of gender inequity in development to try and understand how aquaculture impacts the agency and well-being of women.

Women, with whom the team spent time, talked about how their Self-Help Groups had been set up, managed and run, and the kinds of impacts of aquaculture and other group activities; they talked about savings, inputs and outputs, costs and production, spending on fish stocking, fish feed, and the profit they realized. They also told of significant changes that they had experienced in their lives as a result of their Self-Help Group and aquaculture activities.

Contemporary efforts to redress gender bias against women increasingly involve women as active agents of change rather than passive recipients of welfare-enhancing help; where development efforts aim to increase women’s agency. Agency refers to the power to pursue goals and objectives that a person has reason to value and advance, which may or may not be connected with individual well-being. A key question for this assignment was: “Are women, through WORLP, experiencing increased agency through taking on and managing aquaculture projects in Western Orissa?”

The women’s stories highlight the importance of group formation as an effective mechanism for empowerment and co-operation, reducing conflict and providing social and financial support networks for women. The requirements of managing a group, running meetings, operating a group fund, discussing and taking decisions to engage in activities like aquaculture - add force to women’s agency.

Other evidence of increased agency reported by women relates to pond leasing for aquaculture. There are instances where with little or no competition leases were furnished to interested women’s SHG. More commonly, and more relevant, women’s groups are bidding for and winning pond leases through open auctions. Although the process does not always run smoothly, three quarters of project SHGs taking up aquaculture are women’s groups. Other indicators of increased agency included women obtaining loans from banks, gaining credit worthiness, buying other financial products (like insurance), gaining technical skills and expertise to help them conduct aquaculture and transferable skills which support other income generating activities.

Evidence of increased well-being from beginning aquaculture includes early indications of groups, previously inexperienced in aquaculture, making profits on small investments. A consistent message which emerged was that the women SHG members were particularly happy to conduct aquaculture as an income generating activity, as it takes up so little extra time out of their usual household schedule or family responsibilities.

It appears that at this stage in the development of the groups, the project, and the introduction of aquaculture into watersheds, that aquaculture business decisions are based primarily on local observation and opinion, with very little planning or consideration of costs and benefits, comparative advantage, market size, share or trends.
It is therefore recommended that longer term and more continuous technical and business training and mentoring be undertaken in order to enhance women’s business skills, allowing them to make more informed, intelligent and educated decisions regarding their aquaculture undertakings. Specifically that:

- significant further capacity building in aquaculture for project staff and SHGs be planned and initiated this year.
- capacity building be planned and implemented to cover aquaculture business planning for groups already undertaking aquaculture.
- this should include record-keeping and the value of records to wider planning, determining goals and objectives, undertaking elementary market research.
- a series of exposure visits be organized for suitable SHG members and CLWs from new groups, as well as those already conducting aquaculture, to help to expand their scope for decision making.
- a program of capacity building and exposure to emerging federations be conceived by the project for ‘more mature’ SHGs conducting aquaculture.
- the long-term impact of new livelihood strategies on the livelihoods of others in the vicinity be studied to determine how this can be managed or mitigated through proper planning.

What emerged from the *Talking with Women* activity was a picture of the women’s Self-Help Groups as multi-faceted and multifunctional groups choosing aquaculture to contribute much needed resources and family income, and both serving to increase women’s agency. Women’s stories talked of attaining greater support, financial independence, education and practical skills, confidence and influence into the public arena, with groups meeting their own and others’ needs, protecting their rights and working for the betterment of the wider community.

To build on these gains, the project should facilitate greater understanding of small business management and technical aquaculture expertise to better enable women to predict and manage the risk inherent in investment of the funds that they have worked hard to save. To ensure that increases in women’s agency contribute to improved and sustained well-being.
1 Introduction

Background

Social stratification along gender lines is widespread and should be a critical consideration in development. Inequity between women and men can appear in many different forms and indicators can range from disparity in measures of quality of life to timing of death.

It has been widely observed that with little or no gender bias in healthcare and nutrition the mortality rates of women from fetus to aging adult are lower than for men. Indeed in Europe and North America female to male ratios are 1.05 – 1.06, in sub-Saharan Africa this ratio is 1.022. In other countries including Bangladesh, China, India, Iran, Pakistan and in West Africa, there is a disturbing difference. In the early 1990’s Amartya Sen published an article in the British Medical Journal entitled ‘Missing Women’. Amongst other things the article highlighted India’s female to male ratio of 0.93, representing a deficit of 9% compared to average figures. At the time this was estimated to be 37 million missing women. The estimate, described by the author as unavoidably rather rough, nevertheless concurs with all the demographic studies of this nature which reveal very large numbers of missing women. This circumstance is almost certainly a consequence of mortality asymmetry related to gender-biased healthcare, nutrition and social attention, and also with modern techniques for gender determination, increasing opportunity for sex-selective termination of pregnancy.

Gender inequity in schooling has far reaching social consequences in terms of opportunity as well as expectations. In Western Orissa, certain educational indicators such as literacy rates are significantly lower for women than men. Even in remuneration for daily laboring, women who labor on roads and farms receive around 40% lower day-wage remuneration than men.

In recent decades, around the globe, where gender bias and its consequences are appreciated, a concentration of efforts in support of women has been focused around aspects of well-being and correcting gender bias that compromises women’s well-being.

More recently these efforts have evolved to incorporate and emphasize the role of women’s agency. Agency refers to the pursuit of goals and objectives that a person has reason to value and advance, which may or may not be connected with individual well-being. In other words, contemporary efforts to redress gender bias against women increasingly involve women as active agents of change rather than passive recipients of welfare-enhancing help. The result is that women are, and are increasingly seen, by women and men, as dynamic promoters of social change that can alter the lives of men and women, and importantly of their children.

Talking with Women was a monitoring and evaluation activity undertaken within the context of the Western Orissa Rural Livelihoods Project (WORLP) to look at the ongoing aquaculture activities within the project through the lens of women’s well-being and agency. In collaboration with WORLP, STREAM conducted this ten-day activity from the 23rd of November to the 2nd of December. The aim of Talking with Women was to learn about aquaculture development from the perspective of women’s Self-Help Groups in two of India’s poorest districts, Nuapara and Bolangir. The exercise aimed to involve only women and to employ an unstructured interview methodology that would try to encourage women to speak of their lives, to tell their stories and to share the most significant changes they had experienced. Through
exploring “significant changes” in the lives of the women, the *Talking with Women* activity sought to understand the changes that have taken and are taking place in women’s lives as they participate in Self-Help Groups and aquaculture initiatives.

A key question for this assignment was: “Are women, through WORLP, experiencing increased agency through taking on and managing aquaculture projects in Western Orissa?” Other associated questions were: “What are women’s experiences of aquaculture?” and “Could aquaculture experiences provide useful insights into options for expanding women’s agency in rural development and in the context of women as agents of social and economic change?” For the project an important purpose of the *Talking with Women* input was to learn from stakeholders, inform decision-making, monitor progress against activities and logframe objectives, and to begin to identify emerging impact.

**Objectives**

The objectives of the Talking with Women assignment were to:

- Provide an opportunity for women in aquaculture to tell their stories as well as an opportunity for others to learn about aquaculture from the experiences of women’s Self Help Groups in Western Orissa.
- Explore how our activities might have contributed to increased agency amongst women.
- Use learning about the context, opportunities and concerns of the women to allow us to better develop mechanisms for effecting change.
- Build capacity around communicating with communities about their lives.

**Methodology**

The following program of visits to the Self-Help Groups was set up:

<table>
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<th>Date</th>
<th>Activity</th>
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<tr>
<td>25-11-05</td>
<td>Travel from Bhubaneswar to Bolangir; meeting with Mr Lingaraj Otta, Mr Dipti Ranjan Behera, Mr Kamalendu Paul to finalize schedule of visits to Self-Help Groups.</td>
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<tr>
<td>26-11-05</td>
<td>Half-day workshop with WORLP staff at Kantabanji 1; visit to Shanti SHG, Patrapalli Village, Muribahal Block.</td>
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<tr>
<td>27-11-05</td>
<td>Visit to Sarala, Mother Teresa, Bhavani, Prativa, and Jay Bhavani Self-Help Groups in Patherchapa Village, and Tarini SHG in Kot Village, Bolangir Block.</td>
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<tr>
<td>28-11-05</td>
<td>Visit to Ma Sambaleswari SHG in Badibahal Village, and Pallabi SHG in Ghusuramunda Village, Loisingha Block.</td>
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<tr>
<td>29-11-05</td>
<td>Visit to Jay Bajirangbali SHG, in Gadgadbahal Village, Tureikela Block and Jay Durga, Jay Laxmi and Sibasambu SHGs in Chatra Village, Bangamunda Block. Travel to Nuapara District.</td>
</tr>
<tr>
<td>30-11-05</td>
<td>Visit to Jay Ma Santoshi SHG in Budhiamunda Community and Budharaja SHG in Runibasa Community, Boden Block; and Sambaleswari SHG, Pandelbehali Village, Komna Block.</td>
</tr>
<tr>
<td>01-12-05</td>
<td>Travel to Raipur</td>
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<tr>
<td>02-12-05</td>
<td>Travel to Bhubaneswar and Mumbai</td>
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1 Workshop participants can be found in Appendix A; Workshop Program can be found in Appendix B.
A team composed of two STREAM staff, Kath Copley and Reshme Guha, and WORLP WDT and LST staff worked together in Nuapara and Bolangir districts to talk with some of the women’s self-help groups and listen to their stories about their experiences.

Discussions took place in 10 Orissa villages over eight days to try and gain an understanding of experiences of aquaculture. The women interviewed were almost exclusively from the so-called Scheduled Castes and Scheduled Tribes (SC/ST) who are among India’s most socially and economically disadvantaged and marginalized.

STREAM has successfully used stories and story telling in the past as a way of working with people to explore development processes that have an impact on their lives. Telling stories enables people to express their views in a supportive atmosphere thus engendering more equitable participation. We envisaged that the stories that were told would inform us about changes in lives and offer the opportunity to reflect on program interventions and initial insights into possible impact.

The stories told to us by the women’s Self-Help Groups have been presented in appendices, categorized according to the themes which emerged and which illustrate the influence and impact of the aquaculture and other Self-Help Group activities in the women’s lives. These range from gaining skills, confidence and new experiences to resolving conflicts and problems together; extending spheres of influence; working for the betterment of the wider community; strengthening friendships and support networks; commanding fairer treatment and social justice; meeting needs and protecting rights; increasing education and literacy levels; and providing insurance for one another in times of need. The main body of the report aims to use the learning derived from women’s stories to address the key questions highlighted in the introduction.

2 Key Questions

2.1 Are women, through WORLP, experiencing increased agency through taking on and managing aquaculture projects in Western Orissa?

Empirical work in recent years has brought out very clearly that the relative respect and regard for women’s well-being is strongly influenced by such variables as women’s ability to earn an independent income, to find employment outside the home, to have ownership rights, to be literate and to be educated participants in decisions within and outside the family. Each of these separately and together can add force to women’s voice and agency.

Is there evidence emerging, in relation to aquaculture development supported by the Western Orissa Rural Livelihoods Project, that women are experiencing increased agency; for example, through the process of group formation, leasing water bodies and beginning pisciculture?

2.1.1 Through group formation

From talking with women it is clear that the act of group formation and the requirements of operating a group, running meetings, operating a group fund, discussing and taking decisions to take up an activity like aquaculture - add force to women’s agency. One group, now conducting aquaculture, Jay Ma Santoshi SHG, Budhiamunda Community, Dhomjor Revenue Village, Boden Block actually came together to learn, especially to learn to read and write. Developing such skills are some of the first challenges in building a functioning group that can identify and utilize information sources, record savings and expenditure, remember and share its discussions and
deliberations and agree sound decisions. These are precursors to taking up and operating income generating activities. They also tend to empower women to address other areas of challenge in their lives such as, local sanitation problems, school teacher absenteeism, under-payment for contract labor, or simply to contribute to household decision making or more public local fora. Ma Sambaleswari SHG, Radhakrishna Watershed, Badibahal Village, Loisingha Block have worked together to address a local refuse disposal problem that would have been impossible as individuals. Sambaleswari SHG, Pandelbehali Village, Komna Block reported that group formation led to more rapid resolution of conflicts. In Phuljharan Village this has reached beyond a single group, five Self-Help Groups (Sarala, Mother Teresa, Bhavani, Prativa, and Jay Bhavani Self-Help Groups) are working together to resolve conflicts. One member of the Tarini SHG, Jay Jagannath Watershed, Birighat Kot Village, Bolangir Block talked of individual agency, reporting that “After doing this group activity, I think I am more confident. I can go to my children’s school and talk to the teacher. I can enquire about the progress of my child. Earlier, I never did all these things.”

Some members of women’s groups who had been to trainings had received books about aquaculture via the government extension service (although, so far there seems to have been little access to printed materials). Members of Ma Sambaleswari SHG who attended a one-day training by the local FEO, were given a book, read it and the group have been following it. This indicates that even in groups where only one or two women have literacy skills, printed material is still an important source of information. This is one area where the One-Stop Aqua Shop system can be a useful resource for women setting up aquaculture businesses. However, at this stage of OAS development some of the groups we visited had so far not heard of the One-Stop Aqua Shop or were a long way from the nearest one. Unfortunately, in the village that we visited one kilometer from the SVA One-Stop Aqua Shop in Bilenjore, the women had not been to visit the One-Stop Aqua Shop even though they purchased their fish seed from the hatchery there.

2.1.2 Through pond leasing
Another body of evidence for increased agency relates to pond leasing for aquaculture. There is by statute a requirement to auction the lease on all Panchayat property, including water bodies below 40 ha. An early approach of the Watershed Mission in Orissa was to draft unofficial guidance in the form of a memo circulated to local government, encouraging preferential leasing to SHGs and especially female groups. However, according preference is actually at odds with the statutory requirement for open bidding. So although the memo is helping to raise the issue of leasing, and women taking such leases, the memo and the statute are currently interpreted in different ways by different government officials as well as women’s groups. There are instances however, where with little or no competition, a lease is furnished to an interested women’s SHG. Pallabi SHG, Alekhmahima Watershed, Ghusuramunda Village, Loisingha Block and Jay Bajirangbali SHG, Ma Bargachhen Watershed, Gadgabahal Village, Tureikela Block are examples.

However, what is emerging is that many women’s groups are bidding for and winning pond leases. Three quarters of project SHGs taking up aquaculture are women’s groups. The process does not always run smoothly. A 15-day written notice of auction is suppose to precede a bidding process, although in some cases, such as that described by Satyabati Tandi, the secretary of Shanti Self Help Group², she like so many others, came to know of the auction for the lease of her local water body only on the day that it occurred.

² Patrapalli Village, Mahamayeshwari Watershed, Muribahal Block
It was the first time she had been to an auction, but she felt empowered to act for the Self Help Group and carried their desire to attend the auction and to win the lease; the pursuit of this objective that the women’s SHG had reason to value and advance is a good example of increased agency. In her discussion of the process, and with some pride, she twice makes reference to ‘struggling against power’ and ‘against powerful male interest’.

In the end, Shanti SHG won the lease agreeing to pay Rs 960 for the 80 decimals pond. But will this increased agency lead to improved well-being? Does the lease price paid compromise the possibility for pisciculture to be profitable in Patrapalli pond and therefore one avenue to improve well-being?

From a recent review of aquaculture in WORLP we know that pond leases increase with pond size, and that for a sample of leased ponds this variation can be described by the following expression:

\[
Pond \text{ lease cost per annum} = 2071.8 \text{ pond size (ha)} + 2202.9 \quad (n=12, R^2=0.6268)
\]

(see Guha et al., 2006)

80 decimals is equivalent to 0.32 ha, so in relation to average lease values (according to the formula above) - Ms Tandi might have expected to pay Rs 2,866. The group therefore appears to have won their lease at 1/3 of the price they might have paid. In addition, their group fund currently stands at more than Rs 5,000 which is sufficient to cover operating costs and recent partial harvests have already returned fish and prawns to the value of Rs 1,775. The group is yet to harvest the main production which would be predicted to be worth around Rs 25,000. However, they have already shared and consumed production from the pond and would be expected to benefit from the locally sourced high value protein, biologically available iron and calcium and polyunsaturated fatty acids that they have produced and consumed. In addition, the group appears not to have overcapitalized, to hold sufficient operating budget and would be expected to realize a significant financial benefit from the activity; it highly likely therefore that the venture is increasing well-being of the group members and their families.

A further example of good prospects for increased well-being from aquaculture, in relation to pond lease value comes from Phuljharan Village where a lease has been negotiated with the Panchyat, down to a nominal Rs 800 a year by the five Self-Help Groups working together adding force to women’s agency and voice (see further comments on efficacy of federating of SHGs).

However, there are indications that not all lease values are so well negotiated. The 6.4 ha pond leased by Ma Sambaleswari SHG, Badibahal Village Luisinga Block was originally leased by the Village Committee from the Panchayat (at Rs 41,000 – for 3 years) to raise income for a temple. The SHG formed in 2003 with 15 members, doing aquaculture for the first time has sub-leased the pond (at Rs 32,000 per year). As can be seen from the equation from Guha et al. above, Rs 13-14,000 paid by the Village Committee is very much in line with other lease prices, whereas Rs 32,000 is comparatively very high.

2.1.3 Through success in aquaculture
Evidence of increased well-being from beginning pisciculture includes early indications of groups, previously inexperienced in aquaculture, making profits on small investments. While most of the groups that we spoke to during the Talking with Women mission had only just started aquaculture and were therefore unable to give us figures relating to the profits that they had made, some success stories emerged which point to the value for women’s Self-Help Groups undertaking aquaculture. Jay Durga, Jay
Lakshmi, Chatra Village, Chatrabahuti Watershed, Bangamunda Block invested around Rs 4,000 for a return of Rs 9,000. Jeevan Jyoti SHG of Kandhelgaon village invested 66,300 in the year 2004-2005 and sold fish worth Rs 140,000 realizing a contribution of Rs. 73,700.

Aquaculture is considered by many women to lend itself easily to group enterprises, women's Self Help Groups have succeeded in bidding for pond leases, and have been successful in producing relatively high yields.

In Chatra village, female SHGs earned profit through aquaculture as reported in Appendix VI. With the confidence they gained from this enterprise, they expanded their options for income generating into other businesses such as dairy farming and rice hulling. Evidence of their increased agency can be seen in their ability to stand up for their rights against a field officer of the bank. Their story tells about an incident where the women believed a field officer of the bank unnecessarily hesitated to sanction the women's loan. All the members of the SHGs gathered together and raised the voices against the field officer.

A consistent message which emerged was that the women SHG members were particularly happy to conduct aquaculture as an income generating activity, as it takes up so little extra time out of their usual household schedule or family responsibilities. In Shanti SHG, Patrapalli village, the women reported how they feed the fish when they are going to take bath in the pond every morning. According to the members of Jay Ma Santoshi SHG, Budhimunda community, Dhomjhor revenue village, aquaculture is less laborious job than paddy culture. This concurs with reports from women's groups from other villages, who consistently rank aquaculture as less labor-intensive than activities such as weeding paddy, weaving cloth and sewing mosquito nets.

2.2 Could aquaculture experiences provide useful insights into options for expanding women's agency in rural development and in the context of women as agents of social and economic change?

There is strong evidence that women's aquaculture experiences are expanding women's agency, not only through aquaculture but more generally in the context of rural development, and of women as agents of social and economic change.

Indicators of benefit from aquaculture commonly requested from reviewers include production figures, financial benefits in relation to costs and increased access to fish. In discussions, women are reporting these outcomes but when given the opportunity to comment more broadly they refer to additional indicators, indicators of increased agency, increasingly becoming empowered to make decisions in ways which favorably affect their own well-being and often, the well-being of their families.

2.2.1 Groups and women's agency

The formation of the groups is reported by group members to be expanding women’s agency in ways variously described as empowerment, increased co-operation, reduced conflict, provision of social and financial support networks for women, attaining greater financial independence, forming and strengthening friendships, resolving conflicts and problems together providing insurance for one another in times of need, increasing their education and literacy levels; reaping other skills, confidence and new experiences, extending their spheres of influence into the public arena, commanding fairer treatment and social justice, meeting their own and others’ needs, protecting their rights; and working for the betterment of the wider community.
2.2.2 Aquaculture and women's agency
With regard to aquaculture, women are participating in auctions for the leases of water bodies, obtaining loans from banks, gaining credit worthiness, buying other financial products (like insurance), gaining technical skills and expertise to help them conduct aquaculture and transferable skills which support other income generating activities. These increases in women's agency are central to the process of development and some of the tangible benefits reported by women as a result of supporting women’s aims, ambitions, freedoms and achievements, in this case through aquaculture.

2.2.3 Options for expanding women’s agency
As well as evidence of increased agency, the women’s stories are also illuminating in their silences on some subjects. There is a notable silence around the kinds of capacity-building and business planning that women undertook prior to starting their aquaculture enterprises. This may be because the women did not consider this sufficiently important to relate, but it might also point to a gap in the support they have so far received and may hold a message for the project about how to better develop mechanisms for effecting change and expanding agency. A number of issues are discussed and recommendations are highlighted below.

In their aquaculture businesses, the women seem to rely on common sense, their intuitive business acumen, and their experiences of managing families and family income. Much of their production and market intelligence and their understanding of how a small business might work appear to come from informal conversations within their families and communities, as well as observations of how other businesses operate. These sources inform the decisions they make about how much to spend on leases, fish seed and feed, how many fingerlings to purchase, how much profit they might get and so on. However, very little other informed planning is reported.

In conversations with specific women and groups we gained more understanding of why they made particular decisions. In Phuljharan Village, Dhunamara Watershed, Bolangir Block the five Self-Help Groups growing fish collaboratively in one pond had decided to culture fish because they had seen, in their words, "a pond at a nearby village and [they] knew that even without giving supplementary feed to the fish, the SHG there had gained some profit from growing fish." Similarly, the women of Jay Ma Santoshi SHG, Budhamunda Community, Dhomjor Revenue Village, Boden Block “saw that some individuals were gaining some profit from doing aquaculture in a nearby pond” and “from that [they] decided to do aquaculture.” Similarly the Pallabi SHG, Alekhmahima Watershed, Ghusuramunda Village, Loisingha Block decided to start culturing fish because "the secretary's brother’s son is doing aquaculture and gaining some profit, so from that example, we were inspired to start aquaculture in a pond close to the village”.

It appears that at this stage in the development of the groups, the project, and the introduction of aquaculture into watersheds, that business decisions are based on local observation and opinion, with very little considered planning of cost-benefit, comparative advantage, market size, share or trends. It is recommended that greater planning support and orientation about managing aquaculture options as a small business should be mechanisms for effecting further change.

A useful start point will be group records. Groups are routinely keeping good records of inputs, outputs, costs and benefits, however the records seemed to be an end in themselves. Women did not indicate the extent to which they would use their records in planning future enterprises. This information that women have collected as a routine part of the aquaculture they are doing provides exactly the kind of intelligence the groups need for business planning, for making projections about what kind of seed to buy, how much and when, as well as for really being able to calculate profit in relation to output.
However at present, these records seem not to be linked to any form of further business planning which points to a lack of awareness around the purposes and uses of record keeping. If we are to increase women’s ability to make informed and educated decisions, **it is recommended** that capacity building in the use of the records be undertaken. This capacity building needs to cover not only practical record-keeping, but might extend to wider planning in terms of determining goals and objectives, undertaking elementary market research which identifies real market opportunities, likely sales predictions and so on.

Related to the collection and use of records, is the question of loans. Several groups reported getting loans from banks, however the mechanisms by which they had considered their ability to repay the large sums of money that they borrowed was unclear. Equally unclear was the extent to which they had carefully planned the business for which they were taking out the loan. In the case of the Jay Bajrangi village, women took out very high loans to construct a hulling shed and a milking shed. It is unknown to what extent were they able to calculate the risk that they were taking or to what extent were they assisted in gaining the skills and knowledge that they needed to do this.

While informal networks and indigenous knowledges are an important aspect of small business management, the concept of agency includes the capacity “to be educated participants in decisions within and outside the family”. Better skills in small business management might decrease the risks that women take in business, increase their profits and income and thus increase their agency. The point here is not to say that the aquaculture endeavors that the women’s Self Help Groups are taking up are not successful, or worthwhile in terms of increased agency and well-being, but to point out that with more judicious capacity-building and planning they would be less exposed to risk.

Planning not only impacts on start up but also on running costs and can help to avoid unanticipated changes in operation and associated costs. Women sometimes discussed unanticipated changes in costs or likely returns. For example, Jay Bajrangi village SHG started by using cow dung to fertilize their ponds to increase fertility and potential production: “We used to put cow dung in the pond as a fertilizer but people objected as they were taking a bath in that pond so now we have stopped putting cow dung.” Thus they were obliged to start using other types of fish feed that were more expensive. These are important concerns for women to consider since there is an impact both in terms of health and hygiene and in terms of cost. Development of a business plan would entail exploring these potential problems of using multiple-use ponds and in their case may have pre-empted their incurring of unexpected costs.

In fact, in many cases, more comprehensive capacity building will help other women in decision-making around funds use. Satyavama Chatriya, the secretary of Tarini SHG, Jay Jagannath Watershed, Birighat Kot Village, Bolangir Block reported that their group was advised by the FEO, to give vitamins to their fish. The cost of one bottle of vitamins was reported to be Rs 200, not an unimportant sum to the group, and significantly increases the cost of growing the fish. Moreover, the extent to which using these vitamins is of benefit is perhaps questionable.

Longer term and more continuous technical and business training and mentoring will be likely to enhance women’s business skills, allowing them to make more informed, intelligent and educated decisions regarding their aquaculture undertakings. And since the majority of the women with whom we spoke were also involved in other kinds of enterprises, this kind of training might also help with other aspects of their work and lives. In short this will effectively further increase their agency.
Further, the vast majority of women we spoke with undertook only one component of aquaculture, growing fish from fingerling size to marketable size. Currently, whilst the market for fish is under-supplied this presents little problem. However, women’s groups in very close proximity to one another running the same business ultimately raises questions about market saturation, market share and highlights the need to consider options for diversity. Given the limited understanding of aquaculture within the project at this stage, few other options could so far have been explored or tried. It is recommended that significant further capacity building in aquaculture for project staff and SHGs be undertaken to help to share the very diverse aquaculture-related income-generating activities that women’s SHGs are undertaking in other parts of India. Aquaculture planning and business planning skills will help women, and men, develop the capacity to think about the wisdom of engaging in exactly the same business as their neighbors and the scope and depth to consider an array of options. In the context of greater exposure to aquaculture and small business experience exchange visits will provide opportunities to learn how to complement rather than compete with neighbors and to consider net making, ice making, fish transport, growing spawn to fry or fry to fingerlings to sell to their neighbors, and fish processing options. Ms Pramila Nial from Ghunesh village who recently visited villages where STREAM has been working in West Bengal, reported learning not only about aquaculture and group function but also gaining much more understanding about government schemes and her rights and entitlements which on returning she was sharing not only in her village but in others including Gadgadbahal Village. It is recommended that a series of exposure visits be organized for suitable SHG members and CLWs from groups already conducting aquaculture to help to expand their scope for decision making.

In a number of other contexts, SHGs in common functional or geographic areas have tended in time to federate, liking together in areas that bring mutual benefit and associated networks and support, mirroring the benefits of SHG formation itself. Federations of Self-Help Groups might go some way to supporting complementary businesses related to aquaculture. Such federations might also lend themselves to collective purchasing, collective marketing, the shared use of hand phones to access market prices, or other collective use of other necessary equipment. It is recommended that a program of capacity building and exposure to emerging federations be conceived by the project for ‘more mature’ SHGs.

Through increased planning support, capacity building and exposure visits, eventually, women who are engaging in aquaculture will be able to clarify their business opportunity and compare it with other opportunities that they may have and the needs and expectations they have. Eventually, they will also come to appreciate the wider circumstances that might impact on their business. The Shanti group, mentioned above, took on an especially expensive lease: Rs 32,000 for a 6.4 ha pond for one year. While their decision to expend so much on the lease mirrored the goals and objectives that they had reason to value and advance, and thus was an example of their agency, part of their rationale was that the additional expenditure was to finance a temple in the village. We might wonder whether, given an understanding of the intricacies of business planning their decision to lease the pond and engage in aquaculture might have been considered separately from their desire to contribute to the village temple.

In Sambaleswari SHG, Pandelbehali Village, Komna Block, the women invested Rs 5,000 for fish seed and feed and after harvesting and fish selling received in return Rs 10,000. Even so, they reported not being happy with this return. This implies that the women do have short and medium term goals and that they measure their achievement, that they have indicators of success. With increased capacity building this kind of planning and goal setting will become increasingly well informed, delivering a more realistic idea of the kinds of profit they could expect, and more informed decisions about how to invest their
time and money. There is of course a great value in learning experientially, however, without exception, the women worked hard to save their group funds, often starting to save with handfuls of rice because they did not have access to cash. Planning support capacity building and exposure visits can further increasing their agency.

Although important planning is not a panacea, and in many instances, we find that even with plans, women in complex diverse and risk-prone environments need to be flexible according to local circumstances. This is true in the physical and institutional environments in which many people who are poor reside. In terms of the pond lease auctions, we found that on many occasions although a 15-day notice is meant to be given, women were notified on the day of the auction that the lease would be auctioned. The members of the Pallabi SHG, in Ghusuramunda Village, Loisingha Block reported that, “One day a boy came to inform us that the lease was about to be auctioned, and told us to go to the place where the auction was.” Shanti SHG was also notified on the day of the auction. Although both these groups were, in the event, awarded the leases, increased options for planning and forethought followed by some judicious relationship building with Panchayat and other authorities will mean that they have greater chance of receiving the notice that they are entitled to.

2.2.4 Displacing the agency of others
An additional consideration is the extent to which groups’ engagement in aquaculture initiatives might alter the social ecology of communities. Many of the groups have to hire traditional fishers to net their ponds, and this adds to the cost of fish production. Tarini SHG in Bolangir Block is a case in point. They use ‘netting men’ to net their fish, traditional fishermen from a particular caste whose trade goes back centuries. The group are keen to purchase nets themselves and net their own ponds in order to cut down on overheads, and are also keen to earn a little extra money by renting out the net out to other villages, who in their turn also depend on the hired ‘netting man’ for netting their ponds. The broader context here is the long-term impact of new livelihood strategies on the livelihoods of others in the vicinity. It is recommended that this be studied to identify ways that this can be managed or mitigated through proper planning.

3 Conclusions
What emerges from the Talking with Women stories is a picture of the women’s Self-Help Groups as multi-faceted and multifunctional groups which serve not only as a means of generating much needed resources and family income, but also as an avenue for increasing women’s agency and well-being, and for addressing the wider needs of the communities in which the women live.

On a pragmatic level, the stories highlight how the women cooperate to organize and manage the activities that the group generates: how women’s Self-Help Groups organize savings on a regular basis; how the level of saving might fluctuate according to the season; how lean periods are associated with agreed reductions in savings and people experiencing hard times find coping mechanisms such as daily rice donations to remain involved; how saving as a group brings people together and provides opportunities to save and engage with the banking sector, giving eventual access to informal and formal financial services. Aquaculture is an activity that doesn’t necessitate too much divergence from the women’s daily routine or extra work, since in many cases the women feed and check on the fish when they go to the pond to bathe in the morning. Moreover, there is evidence that the Fisheries Department and the project is providing training which people find beneficial.
Netting costs are reported as a major issue, consistently costing one quarter of the value of the catch, and many of the women commented that they would welcome the opportunity to rent nets and do the netting themselves with the help of the men in their families. There is evidence that the leasing system for ponds as well as the opportunity to market fish is sometimes inaccessible to newcomers including women, due to social barriers and threats of violence involving men and powerful elites. The advertisement of leasing appears somewhat haphazard and invariably at short notice, though priority for Self-Help Groups appears sometimes to take place. Leasing rates for water bodies seem highly variable but also open to negotiation.

In some cases the SHG gave women the impetus and opportunity to improve physical conditions in their villages, thus benefiting the whole community: clearing pathways to the ponds, cleaning up rubbish, making bricks to build toilets. Women reported becoming more confident talking to outsiders and dealing with institutions such as banks and schools. In some groups, it was common for all the women to take turns in twos going to the bank, so that everyone gained the experience of engaging with bank protocol. Women from several groups reported gaining the confidence to go to the local school to talk to the teacher about their children’s progress and in one case felt sufficiently confident to address the problem of teacher absenteeism. Others became empowered to tackle problems of corruption. The Self-Help Groups also provided constructive alternatives to seasonal migration for bonded labor, widely considered to be socially divisive and exploitative. And this in turn offered opportunities for the children of potential migrants to access a more stable education.

It is important to note however that there are some clear gaps in the women’s understandings of small business management, and this may lead to them making injudicious decisions which may reduce their levels of success. While it is clear that women’s agency has increased through the intervention of WORLP, some lessons emerge which help the project further increase the agency of the women’s Self-Help Groups. These entail offering increased and more consistent support relating to small business management training and capacity-building. This may take the form of contextualized basic level aquaculture business training in local languages using materials designed for learners with low level literacy skills and situated in the context and experience of the women’s preferred business undertaking, (understood here to be aquaculture); followed up by consistent, personalized coaching and mentoring. More robust understandings of how to develop and an aquaculture business will increase the groups’ ability to make informed educated decisions and thus increase their chances of success, increased agency and improved well-being.

In exploring the stories that women have told us about their lives and the aquaculture businesses that they are conducting, it is clear that the aquaculture activities the women are undertaking through WORLP in Western Orissa have increased their agency and are also increasing or likely to increase their well-being. However, one of the objectives of the Talking with Women mission was to extract lessons for project management which will allow us to better develop mechanisms for effecting change. These lessons are outlined below and may substantially inform decision-making, assist us in monitoring progress against activities and logframe objectives, and better aid us in identifying emerging impact.

Small businesses tend to fail for a number of reasons: poor planning, lack of capital, partnership problems, lack of management expertise, incorrect pricing structures, inadequate record keeping, failure to seek advice or take advice, cash flow problems,
neglect, and marketing problems. On many counts, the women’s groups we visited are doing well: they have capital, they have an understanding of market prices, they keep good records, they are open to advice from others, and they are committed and industrious in their ventures. However, these groups need support to increase their ability to plan adequately and to manage their businesses comprehensively. The women we spoke to are relying on indigenous and informal knowledge management systems for their understandings of business and aquaculture. In order to have more agency they need to be able to make decisions that will entail their taking fewer uncalculated risks than they currently do. To this end, the project might want to consider giving more consistent coaching and mentoring around business concepts.

The project could more consistently ensure that women are able to:

- describe the purpose of a business plan
- adequately prepare for conducting aquaculture as a small business.
- explore other options in addition to aquaculture so as to make the best possible choices of enterprise
- access the technical expertise necessary to make informed aquaculture decisions
- identify potential competitors and their own comparative advantages
- identify means of supply and distribution to support customer and market requirements – proximity to hatcheries, means of transportation of spawn and fish
- understand the importance of and demonstrate skills in sound financial planning (financial reporting and planning, understanding sources of funding, etc.)
- identify distribution channels necessary – middle man, selling by self, etc
- draw on other business and technical skills and knowledge

Further, capacity building activities could include:

- contextualized basic level business training in local languages
- learning events situated in the context and experience of the women’s preferred business undertaking, (understood here to be aquaculture)
- learning materials designed for learners with low level literacy skills
- consistent, regular, personalized coaching and mentoring.

Guiding groups in this way to make solid decisions around investments of their time and funds, will ultimately increase their chances of success. Further, since most of the women’s groups we engaged with have also diversified into other non-aquaculture related businesses, this will also assist them in their other endeavors.
Appendix I: Gaining skills, confidence and new experiences

Shanti SHG, Patrapalli Village, Mahamayeshwari Watershed, Muribahal Block

There are two groups in this village, but the Shanti group took the pond on lease. They are doing aquaculture for the first time. The secretary of this group is Satyabati Tandi, who was responsible for bidding for the lease at the auction.

We deposit Rs 20 per month into the group fund. We usually collect rice bran from each member’s house every day and we use this as fish feed. (This rice bran is the by-product of the paddy de-husking we do in our houses daily).

The group had decided to get the lease for the pond, but when we were notified that the auction was on, everyone else was out in the fields. I went to the auction on my own because no-one else was there.

It was the first time I had been to an auction. Our main aim was that we had to take the pond so I kept on bidding even though the price was high. I bid for the lease against a powerful man from the area but I didn’t feel afraid because I knew I had the support of the group whatever price it may cost. We had a motto to beat the competitor. In the end we won the lease against the powerful man in the auction. The lease amount was Rs 960 and the pond size is 80 decimals.

Appendix II: Resolving conflicts and problems together

Phuljharan Village, Dhumamara Watershed, Bolangir Block

In Phuljharan Village there are five Self-Help Groups: Sarala, Mother Teresa, Bhavani, Prativa, and Jay Bhavani Self-Help Groups.

There are ten women in each of these groups and they deposit Rs 20 per person per month into the group fund. The women earn this money in different ways: by selling muri (popped rice) in the market, selling firewood that they pick up from the forest, and by selling padi.

The aquaculture activity is the first activity that the five groups have done together. With the money we saved, we opened a bank account and now we deposit savings regularly in the bank. With the money we saved, we paid for the lease of the pond that we are using to raise their fish.
We joined together and started aquaculture this year. In the first days there was a conflict between the groups about who would take the lease of the pond as everyone was aware that by doing aquaculture they could get some profit and each group wanted the lease. We had seen a pond at a nearby village and knew that even without giving supplementary feed to the fish, the SHG there had gained some profit from growing fish.

When the Gram Panchayat came to know about the conflict between the groups, they fixed the lease amount at Rs 8,000. We decided that it would be better to solve the conflict before we went to the Gram Panchayat, rather than be in conflict and end up paying more over there.

We decided that this year we would combine the groups to grow the fish, and that if we were successful, we made an agreement that each group would then manage the pond in turn by turn and will share the profit equally with all of the groups.

When we went to the auction, we got the lease together for Rs 8,000. The first installment was Rs 800. The five groups discussed the amount and we felt that it was too much to pay so we went to the Gram Panchayat and said that Rs 8,000 was too much to pay. Through a process of negotiation, we got the Gram Panchayat to agree that the pond lease would only cost Rs 800 in total.

The pond is a perennial pond, but in the dry season the water gets quite low. When we first took lease of the pond, we used our savings to hire nulia (laborers) to clean the pond for us by pulling out the weeds, however, we could only afford to get half of the pond cleaned. As the water body is perennial, the nulia couldn’t clean the whole pond when it was dry.

We bring rice bran for the fish from Bolangir. We pay Rs 50 to the rickshaw puller to get the feed from the town. In September we bought three 60 kg sacks of rice bran. We put this rice bran into smaller bags with holes so that the fish can feed from it and suspend it just under the water. The bags are very heavy to carry so we get our sons and husbands to carry these to the pond and hang just under the level of the water. When the bags are empty, we replace them with another bag. We don’t weigh the feed, we just judge how much has gone from the bag and then we replace it.

When the fish are at marketable size, we will hire some men to come and do the netting. Those people do the netting as their traditional work. The netting men charge 25% of the catch – one kilo in every four.

Sambaleswari SHG, Pandelbehali Village, Komna Block

This group was formed about 3 years ago, but they started aquaculture from last year. The group comprises 18 households of a single family.

We have an ancestral pond, so we don’t need to lease a pond. The pond is about 1.5 acres in size. Last year we invested Rs 5000 for fish seed and feed. After harvesting and fish selling we got Rs 10,000. We weren’t very happy with this profit money. We thought that if we could do fish culture properly, we could get more profit. Now we are using groundnut oil cake and rice bran as fish feed. We use cow dung as a fertilizer.
Before we had the group, occasionally, there was a conflict between people. We didn’t want to talk to each other so we stopped talking for three or four days. Since the formation of the group we sit together in the evening and solve those problems together.

Last year we bought the fish seed from a distant place. This year we got fish seed from SVA. We couldn’t know in advance whether it was good seed or whether it was bad, but as we got good production, we thought it must be good.
Appendix II: Extending spheres of influence

Tarini SHG, Jay Jagannath Watershed, Birighat Kot Village, Bolangir Block

In Kot Village we met with the secretary of Tarini SHG, Satyavama Chatriya. There are sixteen members of this group.

The group started aquaculture this year. When they get a profit they will share a small amount among themselves and put the rest back into the fund for next year’s work.

One of the group members had broken her leg and the others were looking after her, so we spoke to Satyavama, who told us about the group.

First, we collected Rs 20 from each member and started to put it in the bank. As secretary, I am responsible for maintaining the records, the cash book, the minutes of the meeting, and for depositing the money in the bank. The group chose me as the secretary because I am more outspoken, literate and bold than the others.

Now I have to go to the bank and on that day I have to do more work. So on those days, I get up early and do all the household things and then go to the bank. I don’t mind because I know that in the end I will get a profit. My husband doesn’t mind either because ultimately it all comes to my family.

We went to some training. The Fisheries Extension Officer (FEO) gave some training in a nearby area. On those days I went to the training spot at 10 am in the morning and after coming back from there I did my household work in the night time.

We feed the fish on oilcake and sometimes on leftover rice. We also give vitamins to the fish: one bottle costs Rs 200. The FEO advised us to do this.

At the moment it’s winter and the fish size is small, also the water is cold so the problem of poachers is less significant but when it is warmer and when the fish have grown, it will be a problem. At night time, the husbands of the group members act as watchmen for the ponds.

We hire ‘netting men’ to net the fish. The netting men charge a quarter of the catch, but they also do the false netting. They don’t get paid for this and so it is agreed that we will call them to do the final netting in recompense for not being paid to do the false netting. If we had a net we could net our ponds ourselves and at the same time we could rent the net out to other villages. Those villages also depend on the hired netting man for netting their pond.

We don’t want to sell fish to a middleman. If we sell the fish to the middleman the first thing is that he will take more money - even if we give this to a village

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3 ‘False’ netting is sample netting done every so often to check the size and growth rate of the fish
man. We lose in two ways: first the man can sell the fish at a high price and tell us that he sold it at a lower price, second we have to pay that person to go to the market. In some cases people have had to pay Rs 200 to a village person for selling vegetables in the market. I am ready to go to the market to sell the fish myself. My husband will come with me.

After doing this group activity, I think I am more confident. I can go to my children's school and talk to the teacher. I can enquire about the progress of my child. Earlier, I never did all these things.
Appendix III: Working for the betterment of the wider community

Ma Sambaleswari SHG, Radhakrishna Watershed, Badibahal Village, Loisingha Block

The Ma Sambaleswari SHG was formed in January 2003 and has 15 members. The group has engaged in several income-generating activities.

Earlier the group got a contract for road construction in the village and earned a profit of Rs 15,000. They have also done rice weighing; and have a grant for brick making to make bathrooms in each of their houses.

The idea for forming a group started as we went to take a bath every morning. While we were bathing, everyone would discuss their family problems so we decided to make a self-help group.

Jasbanti Bhui is the president because her children are already grown up so she can afford some time for group activities. We chose the secretary because she could read and write and is able to keep the records and note down the minutes of the meeting. First we started depositing Rs 30 per month and this has now increased to Rs 50 a month.

The president went to another village for an exposure visit about integrated agriculture. She saw there how the villagers had put up some fencing to protect the fish from poaching and from then decided to do aquaculture. So the president gave us the idea to do aquaculture.

Four members of the group went to a one-day training by the local FEO. Before that we didn’t know anything about aquaculture. We got the book and after reading the book we followed it. So we read the book and do the aquaculture. Earlier we had been to observe trainings but had never attended trainings ourselves.

We got the pond lease for Rs 32,000 from the Village Committee. The village had already leased the pond from the Gram Panchayat for three years at a cost of Rs 41,000. Then the Village Committee gave us the lease at Rs 32,000 for one year. The pond size is 18 acres. Although the lease was expensive, the money was to be used by the Village Committee to construct a temple. As the
members of that village we also wanted to construct the temple in a nice way, so we didn't mind giving the money. It is a prestige for us that we will have such a big temple.

We are doing 'three plus mixed'. We are happy with the common carp as they will grow faster and get some profit from that. We give groundnut oilcake and rice bran which we purchase from the oil mill or market and we feed the fish in a partly submerged basket. The rice bran is Rs 300 for one 60 kg bag.

There is a men's group in this village which has been doing aquaculture for some time and we get some help from them. Our husbands are doing aquaculture and are fish sellers in the market. They are also supporting us because the income they get is used to support the family.

We will sell the fish ourselves in the market because our husbands are fish sellers so we won't need to use a middleman. The men also keep watch for poachers at the pond.

There is a sanitation problem in our village. There is garbage everywhere so we clean our village regularly as a group task. We have cleaned up 25 tractor loads of rubbish. Also we have cleaned the path to the pond.

In the future, we have plans for doing vermiculture and also for getting a padi threshing machine.

People in this group are better off now, for example, one member of this group can afford to buy books and pencils for her child to use at school, but earlier she could not do this.

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4 ‘Three plus mixed’: the three species of Indian Major Carp (catla, rohu and mrigal) common carp, silver carp, grass carp
Appendix IV: Strengthening friendships and support networks

Pallabi SHG, Alekhmahima Watershed, Ghusuramunda Village, Loisingha Block

Pallabi group has 11 members. Individually all the women are growing padi.

Although before as a group they cleaned up their village, that was voluntary work. The aquaculture activity is the first group income-generating activity that they have done.

We formed the group because we wanted to improve ourselves.

When we first started the group, we started saving Rs 20 a month. Later we increased this to Rs 25. When group members don’t have money to spare to put into the fund, they put a handful of rice into a special pot every day. When they pot is full they will sell the rice and whatever they get from that they will put into the fund.

The secretary’s brother’s son is doing aquaculture and gaining some profit, so from that example, we were inspired to start aquaculture in a pond close to the village. That pond is used by four villages. One day a boy came to inform us that the lease was about to be auctioned, and told us to go to the place where the auction was. Four of us went to the auction. There was one other person who wanted that lease, but we succeeded in beating that one person for the lease. Actually, it was not really a fight because that person also understood that if he won the pond lease and did aquaculture only he would get profit from that, but if the group took the lease for the pond they would all get profit from that. The size of the pond is 1.7 acres.

After winning the lease we discussed how to manage the pond. We decided to get the fish seed from a private hatchery. That hatchery is close by and it’s at the side of the road so communications are easy and we can get the seed in good time. When we went to get the seed we took the brother’s son with us because he would recognize whether the fish seed was healthy.

Now we have rohu, catla and mrigal, and also some common carp. When we harvest the fish, we will sell the fish to members at a discounted rate.

During the afternoon some women look after their children and some go to the padi fields. When we have time in the afternoon and no work to do we go with the group to a nearby place for a visit and spend time together.
Earlier we could not save, but now we can save some money. We are doing this for ourselves, we are doing it for our families, we are doing it for our village.
Appendix V: Commanding fairer treatment and social justice

Jay Bajrangi Shg, Ma Bargachhen Watershed, Gadgadbahal Village, Tureikela Block

There are 15 members of the Jay Bajrangi Shg. A community worker from the neighboring village of Gunesh helped them set up the group and gives them guidance along the way.

They hold a lease on a one-acre-perennial pond, Mahulmunda pond, and started doing aquaculture last year.

We started this group in April 2004. First of all we collected a handful of rice each on a daily basis, then we saved Rs 5 per month, then raised the sum to Rs 10 and now we save Rs 20 a month each.

We started aquaculture last year. We saw that there was an outsider doing aquaculture in the village pond. He was getting a good profit from that, so we got the idea of leasing the pond for ourselves and engaging in aquaculture as a group.

We heard that when the Self-Help Group from Gunesh went to take the lease of a pond, the competitor’s muscle-men threatened to beat them. From this story, we came to know that Self-Help Groups get a preference for Gram Panchayat leases. All of us went to the auction told the Gram Panchayat, “We are an SHG, you should give the lease to us since this pond is under the Panchayat.” So we got the lease.

We went for some training which was given by the FEO. There were lots of people at the training. Then last year we started the fish culture but we got no profit because the fish died due to fish disease. The symptoms were a wound in the tail portion, and the fish gulping for air. After that we got some more training from the FEO and now we know if we have some problems we can visit the FEO to get some advice.

With the new fish, we feed rice bran and groundnut oilcake mixture. We put this into bags and suspend them under the water by hanging them on bamboo sticks. We have these bags in two places. Earlier we used to put cow dung in the pond as a fertilizer but people objected as they were taking a bath in that pond so now they have stopped putting cow dung.

We have a plan to renovate another pond, which currently has a seepage problem.
Before doing aquaculture, we collected and marketed mahua flowers. We gathered the flowers individually and did collective marketing (all the groups together) directly with the traders rather than using a middleman. In previous years we used a middleman who was giving Rs 5 per kilo, but in the market they were able to get a better price – Rs 8.65. We can get a high price for mahua flowers because they are used to brew country liquor in Raipur and Ranchi.

Other people in this village used to be migrant workers. A contractor from outside the village would come and hire the village people for a certain price – between Rs 10,000 and Rs 15,000 for certain work within a certain period. From the time the contractor gives the money to them, they are bonded labourers until they have completed the work that the contractor sets. Some people here were hired for brick making purposes. They had to travel a long way, to Andhra Pradesh to make those bricks. From the money they got from the contractor, they had to pay for their rent, for their coming and going, and for their food. If they were sick or had to come back to the village for some reason, the contractor would come and take them back. Due to the migration, we weren’t able to get our children into school. Now we get enough from the SHG activities to stay at home, so our kids can attend school.

Individually, members of this group have small businesses such as growing a special kind of rice which is highly prized in Maharashtra for religious purposes and is also especially good for diabetic people.

Earlier, we used to sell it immediately we cut it to middlemen. We got a low price for this rice because we didn’t have a good way to dry it. We used to dry it on the road.

The quality of the rice depends on the dryness so we got some help to have a special slate drying area (with sand underneath). This allows the rice to dry in one day as opposed to the four days it takes to dry when it is spread out on the road. Now we can dry the rice with better quality and we can get a higher price at the market.

After drying the rice we can keep it and sell it when we can get a good price.

We have also purchased an oil extracting machine. We purchased this with the help of a loan of Rs 5,000 from the Watershed Livelihood Plus fund. We use it to extract mahua seed oil which can be used as an edible oil. Earlier we used to get that oil pressed at a mill outside the village, but the quality wasn’t good. Now the quality is good. For the advertisement of the news that we have an oil press we went to surrounding villages and told the people that now we have an oil extracting machine so come and use it.

One of the problems that we have faced is the problem of schooling. The government teacher comes from a long distance and school hours are irregular. Sometimes the teacher comes for the morning but he sends the children home.
for the rest of the day. One day we invited the collector to come and discuss with us several problems that we were experiencing in the village. It so happened that at that time we met in the school building. The teacher was absent as usual and the collector noticed that the teacher wasn’t there. The teacher somehow got the impression that the collector had come for that purpose only – to check whether he was coming regularly or not, so he became frightened. From that time he started coming to school more regularly. Now we go as a group to the school to enquire about our children’s progress.
Appendix VI: Meeting our needs and protecting our rights

Jay Durga, Jay Lakshmi, Sibasambhu SHG, Chatra Village, Chatrabahuti Watershed, Bangamunda Block

In Chatra Village, we spoke with three Self-Help Groups: two older groups, Jay Durga and Jay Lakshmi; and a newly formed group, Sibasambhu.

The older groups have been successfully doing fish culture for four years and hold the lease on a perennial pond, Khaliamunda. The pond is fed by a fairly permanent stream which comes from the nearby hills.

Jay Durga and Jay Lakshmi Self-Help Groups used to be one large group, but they split to satisfy the SHG regulations, which say that an SHG has to have between 10 and 20 people. Jay Durga SHG also does dairy farming and Jay Lakshmi SHG does rice hulling.

This is the fourth year that we have worked together. The first two years we did aquaculture and earned some profit from that. In the third year, early in the season there was drought and we decided not to take the lease for this year on the pond because we thought we might not get a profit. Late on though, there were heavy rains but these broke the dykes and the person who had taken the lease on the pond lost his fish.

Initially we took a loan amount of Rs 4,000 from Gram Vikas for aquaculture and we earned Rs 9,000 by selling fish so we repaid our loan this year and we stocked 5,000 fry.

We didn’t have any training when we started, but we had watched the person who had the pond before us so we knew what to do. We feed the fish with cow dung, oilcake and rice bran. We make this into a cake and put it into the deep corners of the pond. After every eight days we replace it with another one.

We have formed a savings bank account in the name of the group and we keep a record of our savings. With this account every member has an account of her own with a personal cash book. We write the part of the profit that each person will get into this cash book.
Later we thought about doing dairy farming and rice hulling as a business. We thought of getting a rice huller because we used to have to carry big sacks of rice on our heads to the nearest rice mill in a distant place and it was very laborious work. That’s why we thought of doing rice hulling here.

For the dairy farming and the rice hulling, we decided to buy a piece of land and build a rice hulling shed and a milking shed. For that we needed Rs 2.5 lakh (250,000). We took this as a loan, but of this 1 lakh is a subsidy, so we have to repay Rs 1.5 lakh.

We went to the Allahabad Bank to take the loan but the field officer charged us some money to give us a loan, even though that is not allowed. (The field officers are responsible for looking after the work of the Self-Help Groups.) So we all went together and shouted in front of the bank against the field officer. Then we got the loan.

Now we have a new milking shed and a new rice hulling shed.
Appendix VII: Increasing education and literacy levels

Jay Ma Santoshi SHG, Budhiamunda Community, Dhomjor Revenue Village, Boden Block

This group was formed in January 2005.

As a group activity they are doing fish culture, and onion vegetable cultivation.

They have taken land in lease from a farmer for poly-cultivation of padi and arrhar (a kind of pulse). For this they will pay the one third of the harvested crop to the farmer as the lease amount.

We put the group together because we wanted to learn something.

Our first activity was going to women’s literacy classes at evening school in the village at the Adult Literacy Centre. Before, only one person could sign her name. At that time the other group members made her the secretary and her brother helped her to keep the records of the group members. Now all of the group members can sign their names.

Now the SHG meeting is on the 12th of every month and on that day Puspanjali Behera writes up the records. She says it’s a big responsibility because she is afraid of making a mistake. She studied up to Standard 9 in school. She wasn’t made secretary at the beginning because she wasn’t there when we formed the group.

Padma Behera is the group president. We made her president because she can understand our problems. She can speak in front of outsiders and she can help outsiders understand our problems.

In this group, we started by saving Rs 50 per month each, but in the lean period before the rice harvest, we have reduced this to Rs 20. Twenty rupees is the minimum amount that we will allow.

We go to the bank turn by turn. Every month two different members of the group go to the bank to do the banking so everybody becomes familiar with the bank activity. Before we set up the self help group, we had never been to the bank.
This group took the lease in September and we stocked fingerlings. We rent a net and we do the netting ourselves with the help of our husbands. We bargained for the price of the net rent and got it for Rs 200. We net every so often to check the size of the fish. We give three feeds – groundnut oilcake, mustard oilcake and rice bran.

We go and check the fish feed twice a day and we have a routine, but sometimes we just go in a group because we talk to one another at the same time as we are checking.

When we harvest the fish, we won’t sell it at the market because the middleman has already captured the market. We will sell our fish at a lower rate to the middleman because we would lose all our fish if we can’t sell it so it is better to sell it with a loss of Rs 10 per kilo.

In addition to growing fish, as a group activity they have done onion cultivation and they saw that some individuals were gaining some profit from doing aquaculture in a nearby pond. From that they decided to do aquaculture.

Earlier there was no school in the village so we went with the whole village to the Gram Panchayat and requested a school in the village. Now there is a school. Today the teacher is absent because he is harvesting padi.
Appendix IX: Providing insurance for one another in times of need

Budharaja SHG, Runibasa Community SHG, , Dhomjor Revenue Village, Boden Block

Runibasa is close to Budhiamunda in Dhomjor Revenue Village.

The community at Runibasa This group was formed in January 2005.

As a group activity they are doing fish culture and vegetable cultivation.

We started saving Rs 50 each per month per member but for the last three months we have been depositing Rs 20 each as we don’t have enough money at this time of year.

We thought that by joining the group, we would be able to learn about health, literacy and hygiene. Now we know how to prevent malaria by using mosquito nets.

We thought that by forming the group, we might be able to save some money in the group and this can be given in loans to villagers in times of need, like a daughter’s marriage, medical treatment and so on.
### Appendix X: Kantabanji Workshop Participants

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Designation</th>
<th>Block</th>
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<tbody>
<tr>
<td>1</td>
<td>Ms Sabita Prusty</td>
<td>WDT, Social</td>
<td>Bangamunda</td>
</tr>
<tr>
<td>2</td>
<td>Ms Rashmi Pattanayak</td>
<td>LST, Social</td>
<td>Bangamunda</td>
</tr>
<tr>
<td>3</td>
<td>Ms Kamini Bhol</td>
<td>LST, Social</td>
<td>Muribahal</td>
</tr>
<tr>
<td>4</td>
<td>Mr Amulya Kumar Padhi</td>
<td>WDT, Social</td>
<td>Muribahal</td>
</tr>
<tr>
<td>5</td>
<td>Mr Uma Shankar Yadav</td>
<td>LST, Social</td>
<td>Tureikela</td>
</tr>
<tr>
<td>6</td>
<td>Ms Sabita Das</td>
<td>LST, Micro</td>
<td>Tureikela</td>
</tr>
<tr>
<td>7</td>
<td>Mr KC Mohapatra</td>
<td>LST, Micro</td>
<td>Loisingha</td>
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Appendix XI: Kantabanji Workshop Program

Talking with Women: Field Visits to Women’s SHGs

Western Orissa 23 November to 2 December 2005

Training Workshop

Context

The purpose of this half-day training workshop is to build capacity in the area of qualitative data collection to support the monitoring and evaluation of aquaculture activities in WORLP watershed areas, with the express purpose of exploring how women are being enabled to engage in aquaculture as an income generating activity.

The workshop is part of a longer ten-day monitoring and evaluation activity “Talking with Women” jointly conducted by WORLP and STREAM to explore aspects of aquaculture development for women’s Self-Help Groups; with the wider aim of assisting WORLP support aquaculture in districts of Western Orissa.

Objectives

• Share understandings and experience of community engagement using participatory methods

• Consider how “significant change” methodology can be used in monitoring and evaluation

• Experience the use of participatory tools for community engagement

• Plan activities for conducting conversations with women’s Self-Help Groups

Schedule

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<thead>
<tr>
<th>Session 1</th>
<th>Introduction and Objectives</th>
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<tbody>
<tr>
<td></td>
<td>Introduction to the workshop; outline of workshop purpose and objectives; introduction to “most significant change” methodology and its use in monitoring and evaluation.</td>
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<tr>
<th>Session 2</th>
<th>Community Engagement: Understandings and Experience</th>
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<td>Exploration of participants’ experiences and understandings of community engagement; building of a shared understanding of concepts such as participatory community engagement and qualitative data collection.</td>
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| Morning Break |

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<tr>
<th>Session 3</th>
<th>Participatory Tools for Community Engagement</th>
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<tr>
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<td>Introduction to some commonly used tools for participatory rural analysis; discussion of communications issues in the context of community engagement</td>
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<th>Session 4</th>
<th>Action Planning</th>
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<tr>
<td></td>
<td>Finalization of community visit schedule and action planning for field visits to Women’s Self-Help Groups</td>
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