

Ensuring Water and Sanitation: The SHG way

A Case Study of Keeraplayam Experience

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Abbreviations and Acronyms

ANM	Auxiliary Nurse Midwife
AWW	Anganwadi worker
BDO	Block Development Officer
CRSP	Centrally Sponsored Rural Sanitation Programme
DDWS	Department of Drinking Water Supply
DRDA	District Rural Development Agency
GoI	Government of India
GP	Gram Panchayat
HRD	Human Resource Development
IEC	Information, Education and Communication
IMR	Infant Mortality Rate
NGO	Non-governmental Organisation
PC	Production Centre
PLA	Participatory Learning Appraisal
PRI	Panchayati Raj Institutions
PLF	Panchayat Level Federations
PTA	Parent Teachers Association
RGNDWM	Rajiv Gandhi National Drinking Water Mission
RSM	Rural Sanitary Mart
SHG	Self-Help Group
SMC	School Management Committee
SGRY	Swarnajayanti Grammeen Swarojgar Yozna
SIRD	State Institute of Rural Development
TSC	Total Sanitation Campaign
TRSP	Total Rural Sanitation Campaign
UN	United Nations
UNICEF	United Nations Children's Fund

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1. Background

If water is life, sanitation is surely a 'way of life' and 'access' to such facilities definitely has an impact on the quality of human life and health as well as the incidence and the spread of diseases; needless to mention, the broader human development programme. The programme of water and sanitation has definitely evolved and moved beyond from top down to bottom approach focusing on community participation both in planning and implementation. There have been numerous efforts, which have strengthened this programme over the years. Some of them quite aptly been highlighted during the Nirmal Gram Puraskar Ceremony held in February 2005¹, by His Excellency Dr. A.P.J Abdul Kalam, President of India who shared his experiences related to sanitation in various places in India including Keerapalayam, Cuddalore district and Gandhi Nagar Town Panchayat, Vellore district of Tamil Nadu. He desired that such cases might be examined with possibilities of replication in other parts of the country.

Department Drinking Water Supply of Ministry of Rural Development, Govt. of India vide letter No. W-11037/8/2005-CRSP-PT dated Jan 2005 constituted a two member study team namely Mr. K. Mazumdar, Deputy Advisor and Mr. Manu Prakash, Consultant, School Sanitation to study the cases of Gandhi Nagar Town Panchayat in Vellore district and Keerapalayam case in Cuddalore district respectively in Tamil Nadu. The latter visited said district from 25th April 2005 to 27th April 2005 along with Mr. N. Gopalkrishna, DRDA, Cuddalore.

2. Methodology

The backdrop of Keerapalayam case unfolds in an unique experiment where women were mobilized in groups and helped them in acquiring masonry and plumbing skills for constructing the household toilets and repairing of watsan facilities on an entrepreneurial basis which not only provided employment opportunities to the involved women but also enabled the Panchayat area clean, tidy and free from diseases arising out of poor sanitary conditions. Such cases in water and sanitation sector are rare, therefore, needed a detailed study for better replication. The case study methodology was adopted to evaluate using tools of interaction, secondary data review, field visit, etc. The study focused on following points:

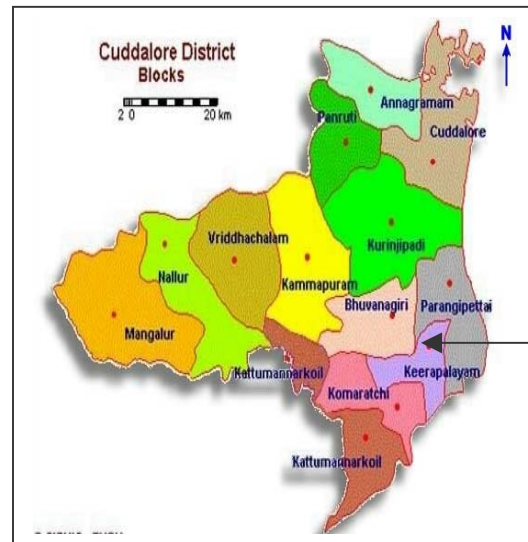
- Keerapalayam's social environment in terms of its institution, structure, social status, and other indicators
- Major achievements in view of watsan interventions in Keerapalayam
- Factors that played important role in the evolution of Keerapalayam as model case in watsan sector and in what form
- Is the model of Keerapalayam model successful? If yes, is it sustainable?
- Can the model be replicated, how?

¹ Nirmal Gram Puraskar (NGP), under Total Sanitation Campaign, is an incentive scheme in recognition of the role played by Panchayati Raj Institutions, organizations and individuals in promotion of rural sanitation.

The team directly reached the Cuddalore district and visited two Panchayat Villages i.e. Keerapalayam Panchayat in Keerapalayam Block and Kanisapakkam in Annagramam Block. The former was obvious place to visit while the latter was visited to study any replication in any form and content. The team adopted the strategy of discussions with the District Magistrate and Project Officer DRDA, NGOs, health and education officers, SHG groups, PRIs, visit to village, visit to HH, School, Community Complexes, RSM Units, and de briefing with Project Officials. The list of persons met is enclosed in the annexure 1. Accordingly, the consolidated report has been prepared and presented focusing on Keerapalayam Panchayat.

3. Physical and Social Environment

With six Talukas, Cuddalore district, which was earlier called South Arcot District, has 15 blocks in which three blocks fall in North Western coast of Tamil Nadu. The district has total 22,80,530 population out of which 14,43,851 are literates. The district has also rich agricultural and industrials base providing employment to both rural and urban population. On rural sanitation front Cuddalore district has 3,74,361 households in which 2,64,885 households do not have toilets. Under TSC, total 97,000 toilets have been constructed out of sanctioned 1,58,623 households toilets since Nov 1999. Keerapalayam Panchayat is an ancient village of Keerapalayam block near the heritage city of Chidambaram of Cuddalore district. Keerapalayam village lies across the bank of Vellar river which is a seasonal river flowing through the district. Keerapalayam Panchayat has population of 5,347 (3012 men and 2335 women) and most of them belong to Schedule Caste. Almost 90% of them are literate. The Panchayat has 1160 households (132 APL and 993 BPL) and 2 habitations namely *Thirupaninatham* and *Chettikulam*. This is fast developing village especially in community infrastructure wise. The Panchayat has two primary schools and one high school with total 897 students along with two Anganwadis. Also, there are a health sub-centre, Panchayat office, post office, agriculture, banks, Weavers' Cooperative society, etc.



Keerapalayam Panchayat has witnessed many development interventions both Governmental and Non- Governmental as well as individual efforts which need to be



underlined that have made this Panchayat a model not only of district but also of the entire State because of its pioneering efforts in the field of sanitation, drinking water availability and assets maintenance, Self Help Groups movement, community participation in development projects, rain water harvesting, greening up activities and efforts in the filed of education and health. But it was the efforts in sanitation that

actually distinguished Keerapalayam 2 from other Panchayats when it had got the unique distinction of being declared as 'First Totally Sanitized Village Panchayat in the whole of Tamil Nadu in September 1998. Since then, Keerapalayam has received many awards. Recently, it was presented the 'Best Clean Village Campaign Award'-2003-2004 by hon'ble Chief Minister of Tamil Nadu. The Panchayat further came into the limelight when **His Excellency, Dr. A.P.J. Kalam, President of India visited Keerapalayam on 8th Aug 2004** and appreciated the efforts being made especially in water and sanitation through SHGs.

4. Achievements of Keerapalayam in watsan sector

Achievement has no colour but in Keerapalayam case, it is visible in facts. The practice of open defecation has been totally arrested in the village. All the 1,160 houses have constructed their own household toilets and are in full use. One community toilet, which was constructed to cater to individual households of the village, is now being used by the persons visiting to the local market. All the schools and Anganwadis have been provided with water and sanitation facilities. Sanitation of a village did not finish with construction of toilets in the individual houses, schools and other Government buildings only. For a village to look clean its streets should be cleaned and there should be a proper disposal of drainage/sewage in order to ensure cleanliness of the village. This has been ensured by dovetailing the funds available in the Rural Development schemes like PGSY and SGRY schemes; the village Panchayat has so far laid Cement Concrete roads across 12 of its village streets. Due to this, village streets look clean and free from village garbage and slushy.

The Village Panchayat has also introduced household collection of garbage within the village. Two separate garbage bins³ are available in the households. Household collection of garbage is separated as degradable and non-degradable wastes and the villagers themselves collect this by means of tri-cycles⁴. Big garbage pits have been constructed across various parts of the village to compost the degradable and non-degradable wastes and such pits placed both across the National Highways that



passes through this village and also by sides of State Highways roads, which also join National Highways in this village. The village Panchayat ensured that the highways road sites, which were earlier, heaped with piles of garbage is now free of any such ugliness. The village Panchayat has also now started conversion of the degradation of wastes into compost by using the composting process.

² Sanitation movement started during CSR and DANIDA assisted sanitation programmes, which were phased out in 2002 and 2003 respectively. Both were high subsidy programmes. TSC was introduced in 1999 on demand driven mode and has given new thrust to the sanitation drive.

³ 30 such pits have been placed with cost of Rs. 12500/- per GP

⁴ Its especially designed tri-cycle to carry the garbage with cost of Rs. 12000/- which has been given to Panchayats engaged in waste management

Even on water supply front, the Keerapalayam Panchayat has shown remarkable progress. In 1996, Keerapalayam Panchayat had only two OHTs. The village Panchayat is now a proud possessor of 7 OHTs, 108 public taps and 176 household connections. Safe drinking water is supplied to the villagers regularly twice a day. There are 12 mark-II Hand Pumps and 32 shallow hand pumps. All the water sources work even during the summers due to successful installation of rainwater harvesting, which have ensured that ground water does not deplete even during the summer season. All the Govt buildings along with religious structures have been covered with rainwater harvesting schemes. The average water supply to the villagers is 80 lpcd, which is more than the national average. Keerapalayam Panchayat has also utilized the government scheme to ensure that all village ponds are desilted on a regular basis. In Keerapalayam, there are 6 village ponds, which are the main source of water recharge for bore wells and also the direct source of water for animals, desilting has been undertaken fully to receive maximum rain water. The Panchayat now goes with the vision that not even a single drop of water should go wasted.

Impact of Watsan drive in Keerapalayam

- No death due to communicable disease in last three years
- Zero drop out rate in the last three years
- Supply of safe drinking water to all
- Practice of open defecation eliminated
- Clean and green environment

5. Factors-that played important role in the evolution of Keerapalayam as model

Keerapalayam Panchayat has surely moved ahead in ensuring better water and sanitation services adhering to the principles of community participation. There has been huge support from community in the water and sanitation programme reflected in the form of community cash contribution, participation in programme implementation, monitoring, etc. The participation of women has been commendable; in fact, **the real catalysts have been women** who have extended full support in this drive under the persuasive leadership of Panchayat President Shri K.P. Panneerselvam⁵. He has been engaged in creating vision to the villagers to make their village clean and green.

But it's the dynamic base of Self Help Groups in the Keerapalayam Panchayat that distinguishes it from other Panchayats, which proved to be the backbone in ensuring water, and sanitation services. But the issue is how, when, why and in what form these groups have played such an important role. Is it sustainable? What are the strengths and weaknesses of these groups? Which are the interventions that have supported these groups? Can such model be replicated? This is our point of study.

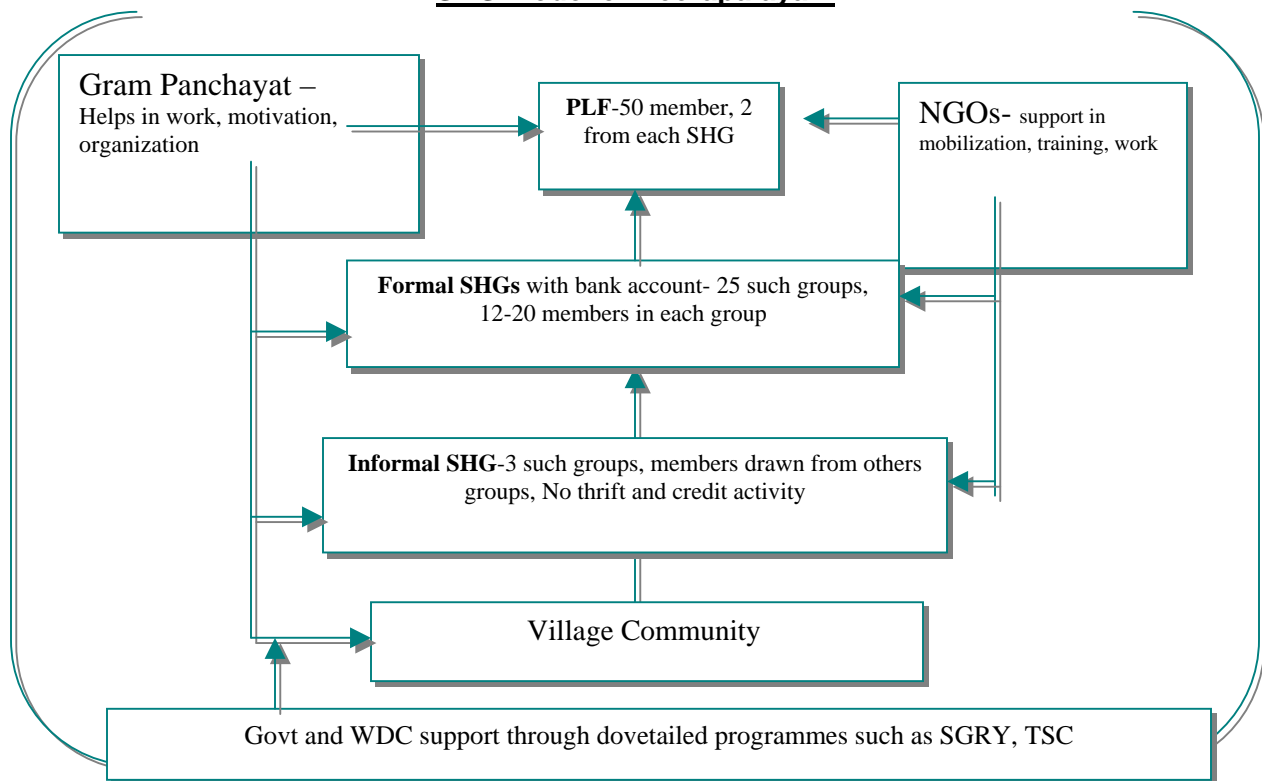
In Keerapalayam Panchayat, **there are 25 Self Help Groups** in which 9 are Backward Class groups, 11 are Schedule Caste groups, 1 Schedule Tribe groups and 4 are mixed groups. There are total 459 members in this groups i.e. 10% of the total population is mobilized in these groups. All the SHG groups have their bank account in the nearby bank. They are engaged in many activities like coir rope, coir and puppet making, milk society, pickles, earthworm manure, herbal medicine production, producing ploythen power, etc. Most of the groups have 12 to 20 members. **The focus has been on**

⁵ Since 1996, played major role in mobilizing funds for watsan activity under DANIDA assistance, TSC, SGRY and other Govt funds.

women especially on married women to ensure sustainable membership within the group.

These groups have been further organized in a federation called **Panchayat level Federation (PLF)** that is again a registered body with maintained bank account, which was formed in Aug 2001. There 50 members of this body with three elected officer bearers amongst them namely Secretary, Joint Secretary and Treasurer. From the 25 SHGs, 2 members from each SHG are elected to represent them in PLF who further participates in the election of these office bearers. The PLF works on subscription as it charges Rs 25 per SHG per month to facilitate its day-to-day activities. The main work of the PLF is coordination among SHGs, support in exploring employment opportunities, etc. Sometimes, it also acts as SHG, for example, in case of Keerapalayam Panchayat, it has been engaged by DRDA under TSC programme as a SHG for manufacturing rural pans. The PLF has received Rs 75,000/- as revolving fund, which in turn has formed an informal group to manufacture the rural pans in which members are drawn from existing SHGs of PLF. The PLF works in coordination of GP⁶ and NGO working in the village. The another concept of informal group which linked to this model we will discuss forthcoming paragraphs.

SHG Model of Keerapalayam



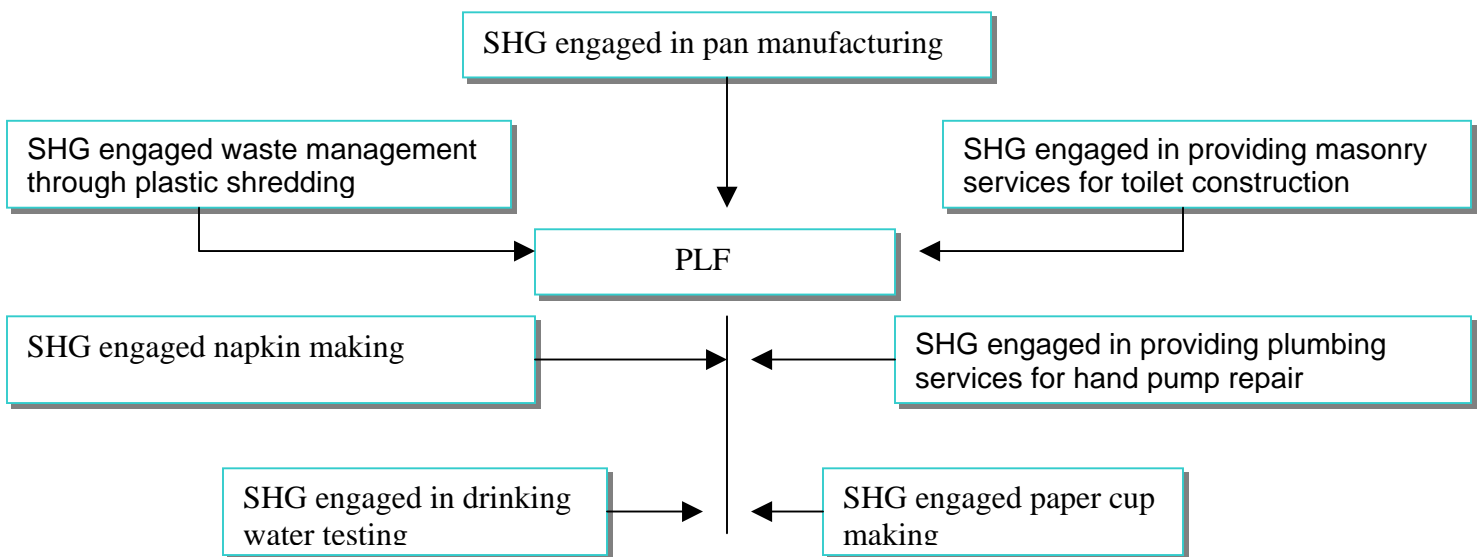
The evolution of such federation has been supported by many institutions ranging from Govt. of India, State Govt., District, Block and Gram Panchayat level functionaries,

⁶ Keerapalayam Panchayat has 7 committees. Watsan activities are coordinated by Water and Clean Committee headed by Panchayat President

International agencies such as DNIDA, to local NGOs namely Bless Foundation⁷. The role-played by Women Development Corporation, Tamil Nadu is really worth mentioning whose technical and funding support to Bless Foundation had helped in mobilizing community members into SHGs. Initially, there only 14 SHGs in 1997-1998 when all such activity began. Later it developed into 25 vibrant groups who now actively participate in many other development programmes. These groups are aware to the fact that continuous work is necessary to eradicate social evils. These groups are now moving ahead and planned to open a Cooperative Bank for women SHG, Super Market, Sales Stall, etc. A market Network PRO is their prime aim. The role of State and District administration cannot be underplayed. The contributions in such cases have been exceptional not only in only in planning and extending funding support but also in implementation and monitoring. The role of DRDA has been rewarding especially in dovetailing the schemes of the SGSY and Total Rural Sanitation, which have strengthened this movement both in terms of credit and market support. The DRDA under SGSY scheme has also opened a sale outlet in the name of Rural Bazar at Cuddalore where the products of these SHGs are marketed and sold.

Such PLF type structure is operational in all the blocks of Cuddalore district. In fact, a Block level Federation is also proposed (BLF) to organize all the PLFs in the blocks. In comparison to other Panchayat village visited- Kanisapakkam in Annagramam Block, which has also shown remarkable progress in water and sanitation especially in solid waste management, such structure exists. But it's the presence of watsan-based groups especially the masonry and plumbing groups that separate Keerapalayam Panchayat from others. In Keerapalayam Panchayat, there many groups, which are engaged in providing watsan services not only to Keerapalayam Panchayat but also to other Panchayats.

Watsan Services based SHGs



⁷ Bless Foundation has been selected as RSM for two blocks by DRAD under TSC programmes. There are 4 such RSMs in the district and received Rs. 1 lakh as revolving fund.

There are at least seven groups whose activities are water and sanitation related. But the composition and nature of groupings differ from each other. For instance, **SHG engaged in providing plumbing services for hand pump repair has five women members and is actually an informal group⁸ where its members are drawn from different formal SHG groups of PLF.** Same case is with **SHG engaged in providing masonry services for toilet construction, which has 10 women members.** No credit assistance has been extended to them from any scheme. The support they have been given in the form of training and toolkits by DNIDA (which trained SHG engaged in providing plumbing services and SHG engaged in providing masonry services through Bless Foundation in 1998, refer annexure 2). Though, the concept of SHG providing plumbing services has been scaled up and now every Panchayat has such trained five member groups. Either Block or GP functionaries arranges the work contracts. But SHG engaged in providing masonry services is only one in this block and associated with Bless Foundation, which informs about the potential villages to be covered and also arranges the raw material to be used in toilet construction. Now, the model is replicated in other blocks as well; one SHG per block is trained under SGSY.

Similarly, **SHG engaged in rural pan manufacturing** is again an informal group having 17 members drawn from different SHG groups. The training has been provided on experiences of Mednipur under SGSY and support of SIRD and Gandhi Gram Rural Institute, Tamil Nadu has been taken. This group works under the flagship, as informed, of PLF, which receives revolving fund of Rs 75,000 from TSC to manufacture the pans.



These pan are sold @ Rs 80 to 90. There is huge demand for rural pans mostly supplied to TSC programme. The B.D.O of the block has been designated to purchase such pans and further make arrangement for its proper utilization by RSMs, SHGs, individuals, etc. A group manufactures almost 60 pans per day and single member earns around Rs 25000-30000 per year. So far, the DRDA, Cuddalore under TSC programme⁹ has selected 13 SHGs for pan manufacturing, which have, by March 2005, manufactured 16,691pans. For proceedings refer annexure 3.

There is one more group engaged in waste management through plastic shredding but this group is formal group with a bank account. The group having 16 women members has changed its activity from candy crafting to plastic shredding. For this activity, they



have received Rs 2.5 lakh as credit assistance under SGSY scheme in Sept 2002 for setting up their unit that included the machine and work site; they have already repaid Rs 50,000. But the interesting thing is the increase in their income, which was very low earlier. They as group almost shred 23-30 kg plastic every day collected from villages, scavengers, household, etc @ Rs 3 per kg and sells @ Rs 12 per kg to Rural Development Department which use them

for rural road construction under PGSY. Hence, approx. Rs 800 is secured for every member of the group per month as an income. In this regard the case of **Kanisapakkam**

⁸ No thrift and credit activity in such group. Members are still engaged in such activity but in their parent group. Active work participation is restricted to informal group.

⁹ In Tamil Nadu, it is called Total Rural Sanitation Programme

in Annagramam Block is also worth mentioning, which has given new dimension to the concept of solid waste management and its optimal use through SHGs. For instance, the **vermi-composting** has been introduced in the village with help of women SHG (20 members) with the credit support worth Rs. 2.5 (that includes the subsidy support of 1.5 lakh) from SGRY. It has been very rewarding business as animal waste comes free which after being converted into compost sold @ Rs. 3 per 300gm; almost 10mt is sold everyday. These are remarkable example how wealth can be generated from waste by dovetailing various Govt schemes.



The above equally establishes the potential of SHGs in broader development process providing that enabling and supportive environment exist. But it is also necessary to understand the internal and external issues in the functioning of SHGs for any potential application and replication. The two SHG cases i.e. one SHG engaged in providing plumbing services and other SHG engaged in providing masonry services for toilet construction, as agreed, has been studied in detail to create a micro understanding of SHGs especially in relation to water and sanitation services.

5.1 SHG engaged in providing masonry services for toilet construction

This group is very special as it is the only group in the block, which provides masonry services. The group was formed in July 2003; though an informal group with no regular bank account has managed to survive with great support of Bless Foundation, PLF and Panchayat President. There are 10 women members in the group in which team leader is Smt. A. Susila. The average age of group is 33 and average family size of 3. 40% of the group is illiterate but have an average income of Rs 600-



per month. As informed, Bless Foundation at their training center has trained the group with support of DANIDA. Earlier, they used to work as unskilled worker¹⁰ and get only Rs 40 per day but now they get Rs 80 per day with independent choice of work. In comparison of working day, which was just 10-15 days now they get 20-25 days work in month. In one working day, they construct 20-toilets per day. When there is no work in rainy seasons they work as farm workers. So, all through the years, they are engaged in some employment. The group functions in a unique way. Bless Foundation informs about the potential village to be covered; they first go the village, motivate and mobilize the community for toilet construction. A date is fixed. Bless Foundation (BF), which gets incentive of Rs 50 per toilet construction arranges the raw material; the group hires a tractor and reaches the village and on the tractor itself the materials are mixed. The work is divided among the group on rotational basis. Two members dig the pit, two mixes the raw material, two fix the slab, two

¹⁰ *Cital*

fixes the pan and two members plaster and clean. The cost of one toilet comes around Rs 600-650. Govt of India and State gives the incentive of Rs 500 routed through the same RSM (BF) and rest is secured from community as contribution. So far, this group has constructed 625 toilet and 600 more temporary toilets in Tsunami affected areas.

According to Smt. A. Susila, team leader, 'increase in the incomes have really increased our saving though mostly used in purchasing of jewelry and children's education. The best thing is that our standing in the work place and in family has increased. Even if the Govt withdraws subsidy support, we will be able to work as there is visible demand from the APL families too'. They feel more training input on construction of superstructure know-how would help them a lot. At present, they are only able to work at the base level.

Strengths and weakness as perceived by the Group

Strengths	Weakness
<ol style="list-style-type: none"> 1. Unity due to same village and caste 2. Strong leadership 3. Participatory environment 4. Prompt services 5. Survived without any credit assistance 	<ol style="list-style-type: none"> 1. Not skilled in constructing super-structure 2. Lack of office and communication facilities 3. Informal grouping 4. No long term saving

5.2 SHG engaged in providing plumbing services

This is small informal group of five members, which was formed in 2003. DANIDA facilitated the training and trained one member Smt. N. Sudha of the group on plumbing especially on the repair of the hand pumps. She trained other members of the group. The average age of the group is 34 with monthly income of Rs 1000. All are literate. They are members of different groups of PLF but desire to increase the income brought them together. On an average, they get 10 days of work in a month and earn Rs 325 per hand pump and if there is minor repair, they get Rs150. They repair almost 2 hand pumps in a day. This experiment has been scaled up and now all the Panchayats have such group with same composition. Panchayats and block get them work. They are also engaged in awareness generation programme and get paid around Rs 100 per day depending upon the need of work. Mrs. Sudha, the leader of the group has also been engaged to train women of the other blocks. So far, she has trained 80 such women. She says, 'I feel proud when the neighboring panchayat presidents come to my house and invite me for repairing their hand pumps. Whenever breakdowns occur in the hand pumps in my village I need not go to block office, I myself can rectify it immediately. This training builds in me the confidence that I can earn some money and provide better education to my children'.



Strengths and weakness as perceived by the Group

Strengths	Weakness
<ol style="list-style-type: none"> 1. Sharing same level of income 2. Unity due to same village 3. Availability of tools 4. Prompt services 5. Capable of water testing 	<ol style="list-style-type: none"> 1. No permanent income 2. On site problem –unclear division of work due to nature of work 3. Increasing competition from same type of SHGs 4. Informal grouping 5. Hand pumps are fast replaced by tap water system- more training on this

6. Is the SHG model of Keerapalayam sustainable?

In broader sense the concept and model of Self Help is surely sustainable and replicable. There are glaring examples of such movement across the country (Seva, Anand, etc). But the caution must be taken in view of growing base of defunct SHGs in the absence of clear vision and purpose, lack of sustained inputs from institutions and unity in the group, low skill both in production and management, low market opportunities, misuse or inefficient use of credit assistance, etc. Therefore, the issue is-what makes the model sustainable? For that, we need to understand the meaning of the word "*sustainability*" which is very important in development process. It refers to the "*ability*" of something to be "*sustained*" (*carried on*) after outside support is withdrawn. For e.g. for the community that builds a water supply, the repairing, cleaning and using the pump after it is constructed, is the desire. For an external donor, it is the continuation of the project or its outputs after the donor withdraws. For mobilizer, it is the continuation of the community strengthening social process after you move on. For environmentalists and ecologists, sustainability requires that an activity can be sustained (*e.g. biologically*) by the physical environment that non-renewable resources are not used up.

In the context of watsan programming and SHG model, the issue is sustainability of whom—the water and sanitation programme which is our focus or the sustainability of SHG. Is there any difference in the sustainability requirement of these two? If programme adopts the strategy of SHG to implement some of its programme inputs, the sustainability of SHG will surely sustain the programme if it phases out. Therefore, in relation to water and sanitation programme, we need to count those advantages or best practices and disadvantages, which can have critical impact in ensuring its sustainability in relation to SHGs involved in providing masonry and plumbing services and pan manufacturing.

➤ **Advantages/best practices**

The SHG model adopted in the Keerapalayam Panchayat has worked well so far largely because of:

1. Strong leadership in the form of Panchayat President who has not only provided a vision for development but also managed to keep politics out from the development process.
2. Dedicated community participation in the programme which has improved the coverage and awareness

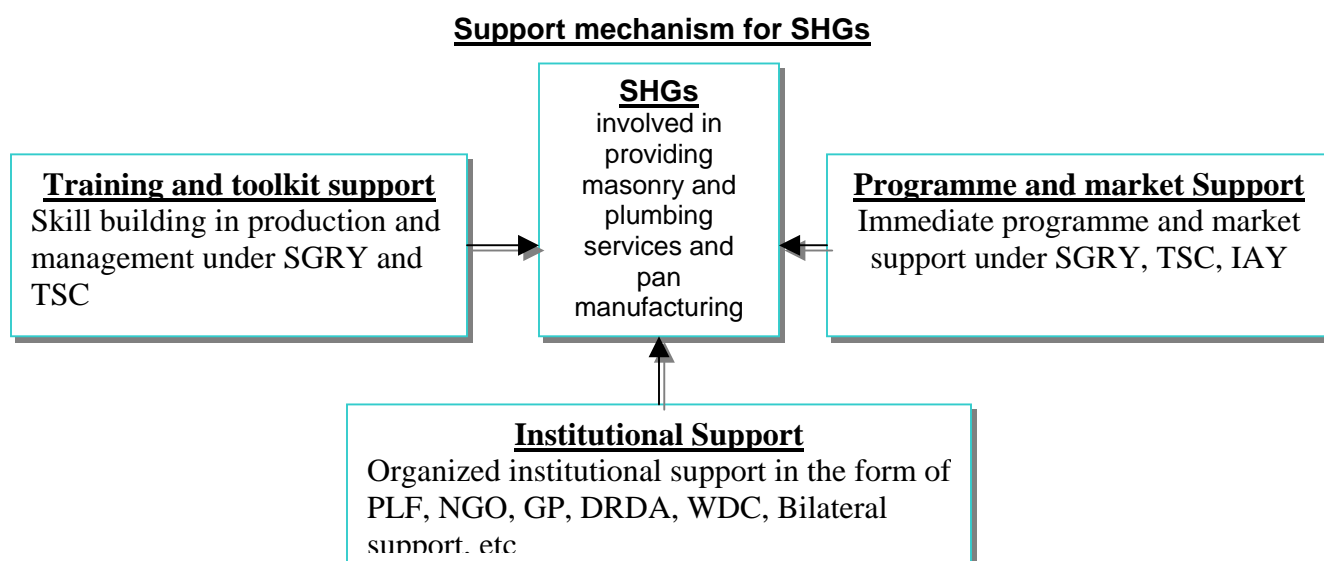
3. Presence of functional SHG in diverse activities organized under PLF which has strengthened their functioning and economic and social outputs
4. Dovetailing/convergence of different schemes has given a new dimension to the development process
5. Coordination among DRDA, NGO, GP, other Govt functionaries which have improved the implementation
6. Focus on women has ensured parity in participation, which has also improved their status in general.
7. Value addition/ innovations in programme especially in the form of waste management or Rural Bazar has taken the programme to higher level

➤ **Disadvantages**

The model adopted has certain weaknesses, which need to be counted for better understanding:

1. Informal grouping and in the absence of no thrift and credit activity with no formal bank account may make group defunct if there is no work. Members may go back to their parent group from where they have been drawn or take up some other activity.
2. Keeping pace with advancements being in watsan technologies would be a challenge. Presently, the skill level is not very high which may affect them in future if not improved.
3. High degree of handholding from Govt/NGOs, which may prove deterrent when they take independent assignment.
4. No social security in term of insurance or long term saving
5. Lack of inadequate infrastructure such as communication, office, vehicle, modern tools, etc
6. Low management skills

In cases, we discussed especially in relation to SHGs involved in providing masonry and plumbing services and pan manufacturing, contents of sustainability are partially applicable. Presently, there is, for example, huge institutional support in the form of Govt assistance in terms of credit and training. In fact, we need to examine, how the support is extended to these group in what forms. This has been depicted below:



As above suggests, the support¹¹ can be categorized under institutional, programme and market support, and training and toolkit support. For example, SHGs group for pan manufacturing, TSC programme itself generates huge demand. There are 2.64 lakh households, which are without toilets and only 97 thousand households have been covered since 1999. It means that there is perceived demand for pan for another 2 to 3 years before the construction of toilet gets saturated. Toilets are also constructed under IAY, which creates more demand for such pans. Therefore for this group, there is effective market base to sustain their activities but after 2-3 years they will surely need to explore new market base independently. Same trends can be witnessed in case of SHG involved in providing masonry services for toilet construction that is heavily dependent on NGO and Govt to secure their work contracts. Given the informal nature of their grouping with no bank account, and in the absence of improved skill and linkages with free market, the group may become defunct. The formation of their present groupings itself is the result of mobility from other groups. This might be repeated in their present group. In comparison to SHG plumbing services, the case is somewhat different as institutional support works as facilitator in securing work contracts. But decision to have one group in each Panchayat has created huge competition and may reduce the no. of working days which may impact their monthly income. Needless to say, the vision behind such model has been to increase their income and quality of life, which, if affected, will not be able to sustain it.

Thus, it means that there are avoidable weaknesses in the model, which, if corrected, can make them not only sustainable but also replicable. As we discussed, there are three way-support mechanisms, which make these SHG a viable model presently which if continued in future can make them sustainable provided that weaknesses outlined are taken into account. If this is successfully done surely can be replicated. But the issue is if three way-support mechanisms, as we have discussed above, is to be continued in the absence of any Govt programme inputs also addressing the weaknesses, how and with what solutions? Some of them summarized below:

➤ **Institutional support**

- a) The institution of PLF has worked well which has organized all the SHGs in the Panchayat. This should be scaled up to the level of Block, District or even at State level. It must act as an institution, which can safeguard the interest of SHG. Such institution must also ensure quality services and products if exposed to the free market norms. This will help SHGs to face competition effectively.
- b) No informal grouping should be allowed. All the groups must have initiated thrift and credit activity and opened a bank account.
- c) Norms of participation should be followed with regular election of team leader and other functionaries both in SHG and in PLF.
- d) Rules adopted should be accepted and adhered by the members groups
- e) Govt support should be continued but not to the extent of making them dependent.

¹¹ The support has helped in effective implementation of SGRY and TSC programmes. For example, in Keerapalayam Block, which has 63 Panchayats, under SGRY 155 schemes were taken up in 2004-2005 and all are completed. Similarly, in TSC against the target of 4382 household toilets, 2089 toilets have already been completed in year 2004-2005.

- **Programme and market support**
 - a) New programmes, for example, if Govt is constructing any hospital or community center, provision of such SHGs groups' inclusion should be made. All the watsan maintenance contracts, if suited, may be given to such groups.
 - b) New markets may be explored. Govt or NGOs can facilitate the process of linking these groups to local hardware shops, factories, etc.
 - c) Local urban market can also be explored via Resident Welfare Association, Schools, Collages, Hospitals, Local Markets, Govt offices, etc for watsan services and maintenance works.
 - d) Convergence of programme should be continued but the credit assistance should be minimized and sustainable work opportunity to increase the income should be explored. This will strengthen the spirit of independence and ownership.
 - e) Support can also be sought from watsan related Corporate Houses to engage such groups in their activity.
- 1. **Training and other support**
 - a) One time training is not enough; therefore, refresher training should be organized incorporating upgraded skill know-how.
 - b) Modern toolkits should be given to them.
 - c) Group insurance and long term saving facilities should be extended to them.
 - d) NGOs and PLF itself may be engaged to ensure above.

7. Replication Potential

The word "*replication*" means a process of deliberate repeating. Since no two communities are alike and no community is the same at two different points of time, the notion of replicability becomes an ideal rather than something, which can be practiced precisely. This is even true for India who is very diverse and complex. Therefore, any efforts to replicate any model certainly invite some deviation from the original model. In case of watsan based SHG model of Keerapalayam Panchayat, various possibilities on sustainability has been discussed. The model has the potential for substantiality and if it is sustainable, certainly, it is replicable. But keeping the diversity of Indian States in view, a very precise methodology would be inappropriate to be outlined, however, certain steps can be taken which can facilitate the replication of this model:

- a) Convergence of Rural Development Programme may be initiated at Govt of India level especially among SGRY, TSC, and ARWSP. On pilot basis, States may be asked to select districts to make project focusing on SHG model dovetailing the programme and funding resource of SGRY, TSC, and ARWSP. Initially 100 districts may be engaged actively as models; later on it can be scaled up. Programme guidelines for the same may be developed and circulated to States. A coordination committee can also be set up to see its implementation and monitor it.
- b) In TSC programme, some of the States have focused on SHG model but need to work in coordination with SGRY programme.
- c) Exposure visits may be organized to learn from the Keerapalayam Panchayat Model.

- d) There is huge base of SHGs across our country, which needs to be activated, energized and involved in these programmes. NGOs, bilateral and international agencies may develop a programme for them on these lines.
- e) To ensure supportive platform for SHGs involved in watsan services, public-private partnership may be activated to ensure regular employment to them

8. Conclusion

The SHG model of case of Keerapalayam certainly has potential to be replicated. A well-planned programme trusting in the abilities of SHG may help in replicating. The convergence in the various development programme has shown that the benefits can be doubled on sustained basis, if implemented in planned way. Increased income, better empowerment of women, increased coverage of water and sanitation with improved maintenance, low burden of diseases due to clean and healthy environment and so on are just few examples that find a concrete facts in the case of Keerapalayam. Such examples are waiting to become facts in other villages thanks to the efforts of SHGs. Can this be a case of other States?

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