

Report

(Under Women Self Groups Based Programmes of KDS- Delhi)

**Workshop on
Capacity Building on Economic Activities and Employment Generation by
Providing Access to Government Schemes and Banking Facilities for
Minority Women**

16, September 2014

Hemtabad, Uttar Dinajpur

Organized by

Kerala Development Society (KDS), Delhi

Supported by Ministry of Minorities Affairs, Government of India



**Kerala Development Society
(KDS-Delhi)**

811-A, Jaina Tower I, District Centre,
Janakpuri, New Delhi -110058

Ph :+91-11-41815051

Tel Fax: +91-11-41049422

Mobile: 9811204487/09818780833

Email : kdsdelhi2002@gmail.com, kdsnrlg@yahoo.in

Website : www.kdsonline.org, www.nrlg.org

Introduction

With the support of Ministry of Minorities Affairs, Government of India, a one day workshop was organized by the Kerala Development Society on 16 September 2014. The workshop was on capacity building on economic activities and employment generation by providing access to government schemes and banking facilities for Muslimwomen who are the members of Self Help Groups. The workshop was organized at Hemdabad Block Hall, Hemdabad, Uttar Dinajpur, State of West Bengal. A total of 50 Muslim women SHG members participated in the one day workshop (Copy of the participant list is attached as Annexure- I).



A Scene from Inaugural Session

Objectives of the Workshop

The major objective of the workshop was to empower the participants, who are Muslim women belongs to poor families to enhance their employment potential, the income generation opportunities and improve the livelihood situation. Specific objectives of the workshop were to (1) create awareness about the available and government schemes, banking facilities including micro credits and to sensitize them about various steps to regarding available the government schemes and banking facilities (2) formulate and present select viable income generating schemes for minority women (3) provide training to minority women on group dynamics, leadership and income generating activities and to (4) establish contacts for minority women with officials and representatives of offices, agencies which deals with various development schemes and finance.



Mrs. Soumita Sarkar, Savapati, Hemtabad Panchayat Samiti, addresses

Also Seen From L to R: Mr. Samsuddin Alam, District Coordinator, West Bengal Minority Development Finance Corporation, Mr Mrinal Bhattacharya, Block Welfare Officer and Minority Affairs Officer and Mrs. Sanorea Begum, Pradhan, Hemtabad Gram Panchayat

SHG based Workshop: Strategy and Relevance

Self Help Groups (SHGs) which have become a powerful social capital¹ in rural areas of state of West Bengal is the target group for the workshop organized on the theme of economic empowerment of minority women. SHGs are formed for social and economic empowerment and Muslim women belong to poor families are well organized under different Self Help Groups in the district of Uttar Dinajpur under different SHG promotional programmes. We have used the social capital of Muslim SHGs in organizing this training programme. Keeping in view that social capital of women-based SHG members have tremendous potential in addressing the issues of minority women, the participants were selected from the members of SHGs promoted by the Janaseva Samiti, an NGO based in Uttar Dinajpur. SHG members are in better position to help among to members, their families and neighbours in accessing government schemes and banking facilities. The coverage of the programme through a small group of SHGs has a multiplier effect due to the social capital of SHGs.

¹Social Capital refers to such features of social organization like trust, norms and networks that can help to improve the efficiency of society by facilitating coordinated actions.



**Mr. T.K. Chakravarty, Retd. GM, NABARD Kolkata is making a presentation:
Also seen Mr. M.K. De DDM, NABARD, Uttar Dinajpur**

Methodology of the workshop and Resource Persons

The workshop was held using the discussion cum lecture methodology. Each session had a lecture followed by discussion. Study material in Bengali language, mainly documents related to government schemes and guidelines for various loan schemes and micro finance, was distributed.



A Scene from leadership training exercise

The workshop was organized in four sessions. The resource persons who engaged the different sessions were Mr. Pema Sherpa, BDO Hemtabad, Mr. T.K. Chakravarty, Retd. GM, NABARD, Mr. M.K.De DDM, NABARD, Mrs. Soumita Sarkar, Savapati, Hemtabad Panchayat Samiti, Mr. Samsuddin Alam, District Coordinator, West Bengal Minority Development Finance Corporation, Mrs. Sanorea Begum, Pradhan, Hemtabad Gram Panchayat, Mr. Mrinal Bhattacharya, Block Welfare Officer and Minority Affairs Officer, Mr. Ranjit Das, Programme Coordinator, KDS, Uttar Dinajpur. Inul Haque, Hemtabad block

Inaugural Session

Mr. Pema Sherpa, BDO, Hemtabad inaugurated the workshop. The theme of the workshop was introduced by Mr. Ranjit Das, Programme Coordinator, Kerala Development Society (KDS). Mr. Mrinal Bhattacharya and Mr. T.K. Chakravarty had addressed the participants in the inaugural session.



A Scene from Group Work

2. Technical Session on Financing and Training

In this session, Mr. T.K. Chakravarty and Mr. M.K. Dema made a detailed presentation on microfinance and micro-credit schemes, term loan and cluster loan schemes. Vocation training programme for women was also explained. Pre-metric scholarships, Post metric scholarship, Merit cum means scholarship were among the main topics of discussion of the programme. Smt. Soumita Sarkar, Savapati, Hemtabad Panchayat Samity addressed various issues faced by minority women and stressed the need for economic freedom. In this context, she explained the role of three tiers of Panchayat i.e., Gram Panchayat, Panchayat Samiti and Zilla Panchayat. The significance and role of Gram Sabha was presented. The schemes of Minority Corporation and Minority employment Department was presented by

Mr.Samsuddin Alam, D.C(WBMDFE). Inul Haque of Hemtabad block discussed about the formation of Self Help Group and different steps on group development. Various aspects of accounting system and documentation were explained during the discussion.



**Mr. M.K.De DDM, NABARD UttarDinajpur is making a presentation.
Also seen Mr. T.K. Chakravarty, Retd. GM, NABARD West Bengal**

3 Technical Sessions on Viable Income Generating Schemes

This session covered various aspects of formulation and selection of viable income generating schemes suitable to minority women. Mrs. Soumitra Sarkar, Mr. Mrinal Bhattacharya and Inul Haque had made presentations in the session.

4 Group Work on Group Dynamics Leadership and Income Generating Activities



A view of participants

Group discussions were held on group dynamic leaderships of SHGs and income generating activities. Participants of the workshop were divided in three groups and each group discussion was facilitated by a resource person. At the end of the programme, each group had made presentation on their group work in the plenary session.



A scene from Group Presentation

Positive Response of participants

The responses of participants were quite positive and encouraging. Active participation was reflected by the high level of the interest of women in discussing their personal experiences with regard to various issues related to financial matters. The group representing the varied age group i.e. 20 to above 50 years of women members raised a number of questions related to the process of opening a bank accounts and availing various schemes. It is pertinent to note that 70 percent participants never attended schools. The group discussion and question, answer sessions in the workshop were quite lively and interesting to the participants.



A scene from Group Work

Suggestions and Way Forward

Large numbers of minority women in rural areas of West Bengal are illiterate. These poor women face the serious problems of lack of awareness about various government schemes for their social and economic empowerment. It is pertinent to note that most of these women are members of Self Help Groups and access to government schemes for them can be increased by using the social capital of SHGs effectively. The social capital of poor women- SHGs can be effectively used in providing training and organizing capacity building programmes for minority women. In fact, the access to bank facilities and livelihood scheme of government for women belonging to poor families and marginalized communities is poor in many States and hence these woman SHGs can be effectively used. SHG members can be means and ends of such programmes. Our experience clearly indicates that approaches, activities and strategies

used in this training project in West Bengal was quite effective and these can be used and applied in any Indian States successfully.
