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INTERNSHIP REPORT

The following report is an effort to put into words the learning during summer placement in Samaj Pragati Sahayog. During the training, we carried out the study of various programmes of SPS, Dewas. The main purpose of the study was to get orientation towards the functioning of various field works of SPS and to complete the assigned task which includes our respective projects.

INTRODUCTION

Samaj Pragati Sahayog a non-governmental organization popularly known as SPS is located in Dewas district of Madhya Pradesh in the foot hills of Vindhya and Satpura ranges. It is a not for profit organization which started its journey about twenty years ago after getting inspiration from the visionary leader **Baba Amte** known to us as Pramukh Sahyogi.

When SPS took stock of the situation the area was badly drought struck and required actions to be taken in order to save migration and protect the downtrodden and marginalized sections of society like the Adivasis, Dalits and the poor.

SPS started its work in specific areas which included water and livelihood security and initiated working with its partners on a million acres of land across 72 backward districts, mainly in the central Indian Adivasi belt.

All the direct interventions were concentrated in about 260 villages and towns of this area. This work was not as easy as it seemed but turned into a model as a living laboratory of learning for others to adapt to their own areas.

To facilitate this mutual learning, in 1998 SPS set up the **Baba Amte** Centre for People’s Empowerment in tribal village Neemkheda, where watershed work began in the early 1990s.

The organization focuses more on the empowerment of India’s most disadvantaged people – women, Adivasis, Dalits and the poor, which are believed to be the greatest contributors in strengthening the fragile democracy at the grass-roots.

PROGRAMMES- A SHORT STORY

- **WATERSHED DEVELOPMENT**

SPS took watershed program in 57 villages covering an area of 1,12,000 acres which utilized Rs. 250 million effectively leading to recharging of ground water and also generating nearly two million person-days of employment. The total storage capacity of the water harvesting structures created by SPS exceeded over 4 million cubic metres. This led to security in drinking water facility as well as increase in kharif and rabi crop resulting in food and financial security. People understood the importance and thereby out migration were checked, instead in migration started taking place leading to more availability of work force. The farmers started growing multiple crops which further led to stability in their life.

- **SHG PROGRAMME**

With in-migration and crop cultivation the prosperity started rising but not at that effective pace to keep people go with day to day functioning. For this, they were to be made sustainable not only in moral terms but also in monitory terms and SHG became the best option for them. Women are considered to be the best savers so SPS started the concept of SHG in order to empower the women of the village in order to bring back the sustainable prosperity.

This could only be done when people were tied up with livelihood programs like agriculture, dairying etc. Thus SHG and livelihood programmes became complementary to each other and their simultaneous implementation is now the key to poverty alleviation. Since last six years, about 1,400 women's Self-Help Groups (SHGs) in 247 villages and 13 towns with around 23,000 members have been formed.

The unique strength of SHG programme is financial and procedural discipline and transparency in empowerment thereby causing the women to backward tribal area to find means of living. Not only providing them with technical and economical support but also helping and motivating them in order to become independent and self sustainable.

- **SUSTAINABLE LIVELIHOODS**

Keeping pace with the latest developments was very necessary for the farmers to maintain their growth of income and for that SPS helped them to utilize efficiently land resources, crop rotation and at the same time told harmful effects of chemical fertilizers and promoted organic manure. Farmers were told about composting, recycling of agricultural residue, use of farm yard manure and green crop bio pesticides. At the same time audio visual aids were used to make them understand agriculture extension work.

Only production of crop would not have solved the purpose if proper aggregating and marketing would not have been taken care of hence SPS helped them to collectively approach the market and sell the products at competitive prices in order to get the correct money for crop.

- **LIVESTOCK**

Each village household has livestock but the major problem faced is when taking care of them. Milk yields become less due to poor animal health and lack of water, fodder and affordable credit and a market for selling of products. SPS took initiative and arranged for veterinary services and proper collection channel of milk. Farmers were encouraged to purchase good quality breeds and they were insured from nationalised insurance companies. After minimizing the risk, the milk collection rose to 2,100 litres from no milk producing area to milk surplus area. On the procurement side, activities were focused on building up a fair and efficient milk collection and payment system. On the production side, various programmes like pregnant cow care, fodder production, regular de-worming and vaccination, support in selection of good animals and improved breeding services were provided to raise productivity of farm animals.

- **MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT**

MGNREGA gave an opportunity to the working farmers a ray of hope but due to lack of awareness beneficiaries were not able to utilize it properly hence SPS set up the National Consortium of Civil Society Organisations (CSOs) for NREGA in 2007.

The Consortium includes 51 CSO partners in 59 blocks of 44 most backward districts across 11 states of India, working with about 1, 25,000 families to make MGNREGA a success. The SPS role is the technical and social empowerment of these partners.

- **KUMBAYA**

The unique significance of Kumbaya is that in a predominantly agrarian region, where there are no traditional marketable crafts, it makes machine-stitched ready-to-wear garments, home linen and accessories designed to market specifications and international trends. Kumbaya has empowered women from one of the most deprived areas of the country by creating livelihoods through the dynamic skill of garment fabrication. Kumbaya is also hope for many differently-abled people, particularly women, whose inability to contribute manual labour in an agricultural area leads to their abandonment. Today over 500 women in 50 villages of much revenue circle and tehsils have learnt stitching and are contributing their part in upliftment of their family and village.

- **RIGHT TO FOOD**

With the launch of various government schemes, public awareness must be generated in order to utilize them properly. SPS is working across 129 villages and 3 towns to generate awareness, greater local participation and build pressure on the government to reform the way these schemes are run and increase the resources allotted to them.

A survey was conducted in which more than 7,000 children less than six years of age, which identified malnourished children and monitored their growth. This has led to a marked improvement in quantity and quality of mid-day meals in 171 primary and middle schools.

Hence SPS is doing its bit in changing the life of the people of village because as said by father of the nation ”real India lives in village and their empowerment and satisfaction will lead the country on the path of success” Therefore every work done by SPS is a step towards achieving it.

INTRODUCTION

MADHYA PRADESH

Madhya Pradesh or the central state as the name suggests lies in the centre of the country. This is the second largest state in the country in terms of area and has a rich history and heritage like many other states in the country. Madhya Pradesh Census 2011 has revealed some interesting facts about the state in terms of its population and a variety of other factors. Referred to as the heart of India this is a very beautiful state with some of the most beautiful temples and places of cultural importance. Bhopal is the capital of the state of Madhya Pradesh and the state also has the city of Ujjain which is an important city which has great importance due to its reputation as a major trade centre in the 6th century BC.

The Population of Madhya Pradesh according to the 2011 census stands at about 72 million which is not as huge as compared to some of the other big states in the country. This also reflects in the fact that the density of the state is about 230 which is much less than the national average. The state has a growth rate of about 20 percent which is above the national average of about 17 and thus the population of the state is rising considerably given the progress in the state. The literacy rate in the state is about 70% which is very close to the national average but something the state will have to work on to improve in the future. The statistics in the Madhya Pradesh Census 2011 reveal facts that can be taken into consideration by the government in a bid to further its development. One of the other aspects that the state will have to look at is the sex ratio that stands at 930 and below the national average.

The largest city in the state of Madhya Pradesh is Bhopal. The languages spoken in the Madhya Pradesh state includes Hindi. In total Madhya Pradesh (MP) state comprises 50 districts. The ISO CODE assigned by International Organization for Standardization for Madhya Pradesh state is MP.

Madhya Pradesh Population 2011

As per details from Census 2011, Madhya Pradesh has population of 7.27 Crores, an increase from figure of 6.03 Crore in 2001 census. Total population of Madhya Pradesh as per 2011 census is 72,626,809 of which male and female are 37,612,306 and 35,014,503 respectively. In 2001, total population was 60,348,023 in which males were 31,443,652 while females were 28,904,371.

Madhya Pradesh Population Growth Rate

The total population growth in this decade was 20.35 percent while in previous decade it was 24.34 percent. The population of Madhya Pradesh forms 6.00 percent of India in 2011. In 2001, the figure was 5.87 percent.

Madhya Pradesh Literacy Rate 2011

Literacy rate in Madhya Pradesh has seen upward trend and is 69.32 percent as per 2011 population census. Of that, male literacy stands at 78.73 percent while female literacy is at 54.49 percent. In 2001, literacy rate in Madhya Pradesh stood at 63.74 percent of which male and female were 75.35 percent and 54.61 percent literate respectively.

In actual numbers, total literates in Madhya Pradesh stands at 42,851,169 of which males were 25,174,328 and females were 17,676,841.

Madhya Pradesh Density 2011

Total area of Madhya Pradesh is 308,252 sq. km. Density of Madhya Pradesh is 236 per sq km which is lower than national average 382 per sq km. In 2001, density of Madhya Pradesh was 196 per sq km, while nation average in 2001 was 324 per sq km.

Madhya Pradesh Sex Ratio

Sex Ratio in Madhya Pradesh is 931 i.e. for each 1000 male, which is below national average of 940 as per census 2011. In 2001, the sex ratio of female was 920 per 1000 males in Madhya Pradesh.

Madhya Pradesh Urban Population 2011

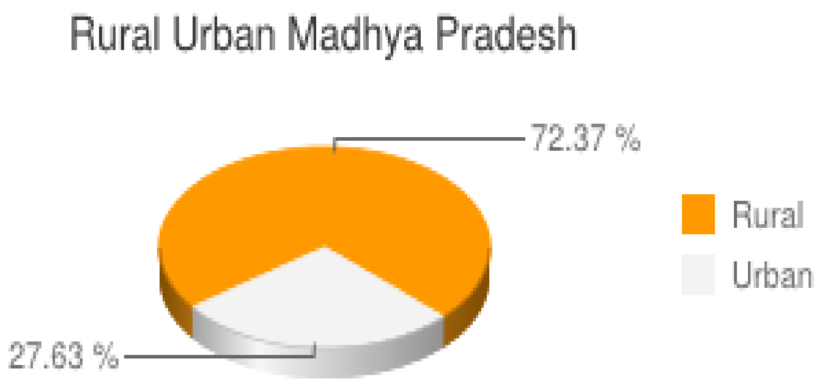
Out of total population of Madhya Pradesh, 27.63% people live in urban regions. The total figure of population living in urban areas is 20,069,405 of which 10,462,918 are males and while remaining 9,606,487 are females. The urban population in the last 10 years has increased by 27.63 percent. Sex Ratio in urban regions of Madhya Pradesh was 918 females per 1000 males. For child (0-6) sex ratio the figure for urban region stood at 901 girls per 1000 boys. Total children (0-6 age) living in urban areas of Madhya Pradesh were 2,483,664. Of total population in urban region, 12.38 % were children (0-6). Average Literacy rate in Madhya Pradesh for Urban regions was 82.85 percent in which males were 88.67% literate while female literacy stood at 69.46%. Total literates in urban region of Madhya Pradesh were 14,569,183.

Madhya Pradesh Rural Population 2011

Of the total population of Madhya Pradesh state, around 72.37 percent live in the villages of rural areas. In actual numbers, males and females were 27,149,388 and 25,408,016 respectively. Total population of rural areas of Madhya Pradesh state was 52,557,404. The population growth rate recorded for this decade (2001-2011) was 72.37%. In rural regions of Madhya Pradesh state, female sex ratio per 1000 males was 936 while same for the child (0-6 age) was 923 girls per 1000 boys. In

Madhya Pradesh, 8,325,731 children (0-6) live in rural areas. Child population forms 15.84 percent of total rural population. In rural areas of Madhya Pradesh, literacy rate for males and female stood at 74.74 % and 48.49 %. Average literacy rate in Madhya Pradesh for rural areas was 63.94 percent. Total literates in rural areas were 28,281,986.

Fig. 1 PERCENTAGE OF RURAL AND URBAN POPULATION-MP



Source- Census 2011

Table 1. FACTS AND FIGURES- MADHYA PRADESH

Description	**2011**	**2001**
Approximate Population	7.27 Crores	6.03 Crore
Actual Population	72,626,809	60,348,023
Male	37,612,306	31,443,652
Female	35,014,503	28,904,371
Population Growth	20.35%	24.34%
Percantage of total Population	6.00%	5.87%
Sex Ratio	931	920
Child Sex Ratio	918	965
Density/km2	236	196
Density/mi2	610	507

Area km2	308,252	308,245
Area mi2	119,017	119,014
Total Child Population (0-6 Age)	10,809,395	10,782,214
Male Population (0-6 Age)	5,636,172	5,579,847
Female Population (0-6 Age)	5,173,223	5,202,367
Literacy	69.32 %	63.74 %
Male Literacy	78.73 %	75.35 %
Female Literacy	54.49 %	54.61 %
Total Literate	42,851,169	31,592,563
Male Literate	25,174,328	19,672,274
Female Literate	17,676,841	11,920,289

Source- Census 2011

Table 2. MADHYA PRADESH- URBAN VERSUS RURAL

Description	**Rural**	**Urban**
Population (%)	72.37 %	27.63 %
Total Population	52,557,404	20,069,405
Male Population	27,149,388	10,462,918
Female Population	25,408,016	9,606,487
Population Growth	18.42 %	25.69 %
Sex Ratio	936	918
Child Sex Ratio (0-6)	923	901

Child Population (0-6)	8,325,731	2,483,664
Child Percentage (0-6)	15.84 %	12.38 %
Literates	28,281,986	14,569,183
Average Literacy	63.94 %	82.85 %
Male Literacy	74.74 %	88.67 %
Female Literacy	48.49 %	69.46 %

Source- Census 2011

DEWAS

Dewas District Overview

An official Census 2011 detail of Dewas, a district of Madhya Pradesh has been released by Directorate of Census Operations in Madhya Pradesh. Enumeration of key persons was also done by census officials in Dewas District of Madhya Pradesh. The city has been studied and details are compiled in the central database.

Dewas District Population 2011

In 2011, Dewas had population of 1,563,715 of which male and female were 805,359 and 758,356 respectively. In 2001 census, Dewas had a population of 1,308,223 of which males were 677,866 and remaining 630,357 were females. Dewas District population constituted 2.15 percent of total Maharashtra population. In 2001 census, this figure for Dewas District was at 2.17 percent of Maharashtra population.

Dewas District Population Growth Rate

There was change of 19.53 percent in the population compared to population as per 2001.

In the previous census of India 2001, Dewas District recorded increase of 26.50 percent increase in population to its population compared to 1991 census.

Dewas District Density 2011

The initial provisional data released by census India 2011, shows that density of Dewas district for 2011 is 223 people per sq. km. In 2001, Dewas district density was at 186 people per sq. km. Dewas district administers 7,020 square kilometre of areas which has all sort of natural terrain and ranges from mountain to plains.

Dewas Literacy Rate 2011

Average literacy rate of Dewas in 2011 were 69.35 compared to 60.94 of 2001. If things are looked out at gender wise, male and female literacy were 80.30 and 57.76 respectively. For 2001 census, same figures stood at 75.74 and 45.03 in Dewas District. Total literate in Dewas District were 925,369 of which male and female were 550,716 and 374,653 respectively. In 2001, Dewas District had 656,369 in its district.

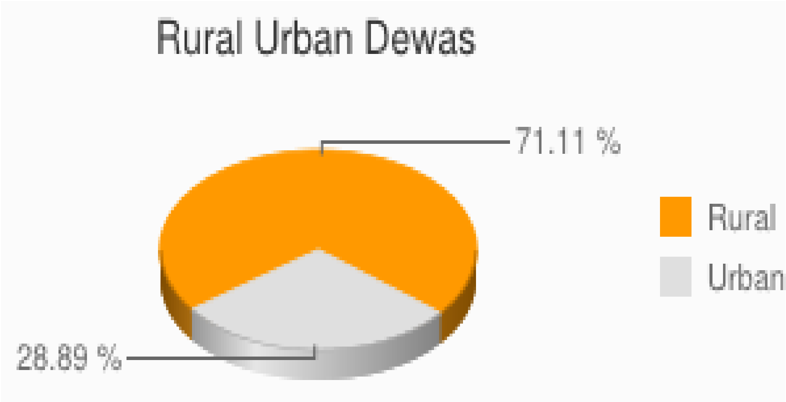
Dewas District Urban Population 2011

Out of the total Dewas population for 2011 census, 28.89 percent lives in urban regions of district. In total 451,759 people lives in urban areas of which males are 233,639 and females are 218,120. Sex Ratio in urban region of Dewas district is 934 as per 2011 census data. Similarly child sex ratio in Dewas district was 904 in 2011 census. Child population (0-6) in urban region was 58,189 of which males and females were 30,555 and 27,634. This child population figure of Dewas district is 13.08 % of total urban population. Average literacy rate in Dewas district as per census 2011 is 81.58 % of which males and females are 89.01 % and 73.66 % literates respectively. In actual number 321,075 people are literate in urban region of which males and females are 180,757 and 140,318 respectively.

Dewas District Rural Population 2011

As per 2011 census, 71.11 % population of Dewas districts lives in rural areas of villages. The total Dewas district population living in rural areas is 1,111,956 of which males and females are 571,720 and 540,236 respectively. In rural areas of Dewas district, sex ratio is 945 females per 1000 males. If child sex ratio data of Dewas district is considered, figure is 923 girls per 1000 boys. Child population in the age 0-6 is 171,150 in rural areas of which males were 89,011 and females were 82,139. The child population comprises 15.57 % of total rural population of Dewas district. Literacy rate in rural areas of Dewas district is 64.23 % as per census data 2011. Gender wise, male and female literacy stood at 76.64 and 51.15 percent respectively. In total, 604,294 people were literate of which males and females were 369,959 and 234,335 respectively.

Fig. 2 PERCENTAGE OF RURAL AND URBAN POPULATION-DEWAS



Source- Census 2011

Table 3. FACTS AND FIGURES- DEWAS

Description	**2011**	**2001**
Actual Population	1,563,715	1,308,223
Male	805,359	677,866
Female	758,356	630,357
Population Growth	19.53%	26.50%
Area Sq. Km	7,020	7,020
Density/km2	223	186
Proportion to Madhya Pradesh Population	2.15%	2.17%
Sex Ratio (Per 1000)	942	930
Child Sex Ratio (0-6 Age)	918	930
Average Literacy	69.35	60.94
Male Literacy	80.30	75.74

Female Literacy	57.76	45.03
Total Child Population (0-6 Age)	229,339	231,195
Male Population (0-6 Age)	119,566	119,780
Female Population (0-6 Age)	109,773	111,415
Literates	925,369	656,369
Male Literates	550,716	422,705
Female Literates	374,653	233,664
Child Proportion (0-6 Age)	14.67%	17.67%
Boys Proportion (0-6 Age)	14.85%	17.67%
Girls Proportion (0-6 Age)	14.48%	17.67%

Source- Census 2011

SELF HELP GROUP

SHG is a small group of 12-20 women of the same section, socio-economic backgrounds who come forward together and work voluntarily to increase their savings and help each other to overcome and come out of critical situations faced by them during the course of life. They work together for their own upliftment.

The main purpose for the formation of SHG was to make people free from the chains of moneylenders but it also provided various other features like helped empower women, increase their decision making power, inculcate and hep to strengthen leadership quality, make a strong social environment to make an impact, increase the value and importance of women in family and society, promote and enhance complete participation of women in financial and economical matters.

Objectives-

- To make a common platform for members to save money.
- To provide emergency loan to members.

- To empower women.
- To develop leadership skills in members.
- To develop decision making power in members.
- To make them familiar with bank activities.
- To bring marginalized/deprived section to main stream of the society.
- To increase the income of members and bring sustainability in it

There are three kinds of phases which mainly SHG has created-

- To make people free from moneylender (people take money from SHG and pay their old loan to moneylender and get freedom from them)
- To fulfil their needs like seeds, manure and all.
- Can buy TV, Bike and such kind of fixed assets.

Main target sections are provided interest on saving, fixed deposits, loans against fixed deposits.

- Individual member loan limit is Rs. 3000/- to Rs. 30000/-.
- Loans provided are thrice of their savings or if the member has good record of last year deposits and repayment of loan so can get more than thrice the sum but maximum up to four times of deposit.

Step-by-step Formation of SHG

- Decide location.
- Small household survey to know awareness about SHG in the community.
- Re-awareness programme in the community.
- Prepare a list of members who are ready and who are not.
- Try to convince those who are not ready. If you are convincing then this will be a negotiation so awareness is the right word - if they come on their own after knowing will be taken as voluntary such point must be reconsidered.

- Form a group of 12-20 women.

Eligibility criteria

- Members of SHG can be both men and women of age group 18-55.
- All members of SHG should belong to one village/colony/ward and must hold a valid BPL card.
- Membership fees is Rs 10/- or Rs 5/- or whatever the group members decide and this is called direct income.
- All members should be from same community and socio-economic background.
- There should be only one member from each family.
- The group will be run by the members themselves and no external supervisor or control will be allowed. No outsider can implement rules and regulations on the group.
- All member elect *adhyakshya* and *sachiv* from amongst the group members either together or by vote.
- The *adhyakshya* and *sachiv* can hold the post only for 2 years after which new member must be made *adhyakshya* and *sachiv*.
- To add a new member in SHG 51% members of that SHG should agree.
- Only those can join the group who have earnings less than 30000.

Important bodies

The most important part of the group is the women who are the members and take care of the working. Without their sincerity and activeness the group may not survive, sense of ownership and participatory approach is not only necessary but inevitable for the success of the SHG. Next are the *Mitaans* who act as the connecting channels between the group and the organization, they are the channels for upward and downward movement of messages, issues and requirements of both side. They act as a bridge by delivering services and message to the people of the community and also provide feedback to the organization. The *adhyaksh* or the chairperson and *sachiv* or secretary is also equally important in delivering the success to the working of SHG.

Formation of SHG

In the initial three months of conception only internal preparatory activities takes place, no bank involvement or transaction occurs. In these three months all members understand the functions of SHG. How it works. What would be minimum saving for month? What would be punishment if they are not deposit minimum savings? When would monthly meeting happen (Place, Time, Date). If someone cannot make up in time what will be punishment. In first three months they collect money and give to the member who requires the most as loan. If there are more members who need money then it is given as per need and priority. Members decide about the repayment method how it will be returned either in instalment or at one go, NGO makes them familiar about the money transaction and helps them to understand real vision of such group.

Role of bank

After three months of SHG the NGO helps to create linkage between Bank and SHG. There are two types of account that can be opened in Bank first is individual account and second is SHG account. The SHG account is joint account of *Adhyakshya* and *Sachiv*. SHG group members collect money then this becomes the responsibility of sachiv and *adhyakshya* to deposit all collection in the bank.

In the meeting members decide who requires how much loan and who will receive how much loan and then *Mitaans* fills the registration form (*avedan patra*) for member who is asking for loan.

All money will be deposited in SHG account then the person needing money will take loan from SHG account. All transactions will be recorded in both accounts. Loan would be minimum {saving * 3}, if the previous record of person is good then person would get about 4 times of savings. Loans for cattle insurance, Life insurance, emergency loans, loans against fixed deposits, loans for marriages etc are various types of loans demanded and approved. The SHG has Interest on loan as its big earning source.

Two kinds of loan are given-

- Cash credit
- Drawing power

Cluster developmental association

Around 15 to 20 SHG together forms a larger group called as cluster. Actively participating member of SHG are made the members of cluster which is supposed to look after the SHG under its coverage area. People can come to cluster who are hard working, vocal and display equal sense of responsibility. All the issues pertaining to groups are discussed and finalised in cluster meetings.

Federation

Federation is an institution formed by 15 to 16 clusters. It is a registered body. It was created because SHG did not have any legal registration from where all information about SHG can be taken. It is a platform to interact members to others clusters and shares their information, experience and all so they can learn by each other. Through Federation members also get leadership training.

Observation

Members were making amendments in SHG rules and the bargaining power of members was amazing. They collected and counted the money. Loans were being provided on priority basis. The decision to give loan to whom was taken after the agreement of all the members. Penalty system was in place, those who did not attend meeting were supposed to pay a fine to allow meeting to happen on time, every month.