

Community Based Livelihood (CBL) Non Farm & Service Sector (NFS)

Mahatma Gandhi, after having read the great book of Ruskin, 'Unto This Last,' understood its teachings to be:

1. That the good of the individual is contained in the good of all.
2. That a lawyer's work has the same value as the barber's, in as much as all have the same right of earning their livelihood from their work.
3. That a life of labor, i.e. the life of the tiller of the soil and the handicraftsman is the life worth living.

The second and the third in a way are contained in the first only.

CORD, through the different components of Community Based Organization's (like Mahila Mandals, Youth groups etc.) covers the first and through its Community Based Livelihood Programme (CBL) covers the second and the third too.



Community Based Livelihood is a very important, comprehensive component of CORD for the poor and marginalized. CBL is a development facilitating initiative for awareness raising and for training on locally managed sustainable activities that provide increased, additional income for families.

The CBL department has two main components of focused activity:

1. **Farm and Allied Sector** – like agriculture, sericulture, dairy etc. dealt in the chapter on Natural Resource Management and Farm and Allied Sector.
2. **Non Farm Sector**- like sewing, weaving, knitting, food products etc.

Farm and Allied sector activities for livelihood are upgraded as per need and resources. Non Farm Sector (NFS) activities are added on as complimentary activities, especially during the lull in farm and allied activities. This chapter will restrict itself to Non Farm Sector activities of CORD.

CBL NFS has its vision, mission and objectives, which compliment CORD's participatory, integrated, comprehensive and sustainable rural development programme which has existed in over 550 villages of Distt. Kangra (HP) for the last 23 yrs. CORD has initiated livelihood

programmes through Self Help Groups in other sites of CORD at Orissa and Tamilnadu, since 2005.

CBL NFS Vision:

Associate poor and marginalized rural people with customary livelihood activities as a secondary income generation scheme other than their primary farming/ agriculture activities.

CBL NFS Mission:

To facilitate the participatory, integrated and sustainable development by striving for every woman to become a self reliant entrepreneur through comprehensive training with simultaneous earning.

The year 1987 saw the programme's first economic thrust which consisted of teaching women to grow that extra bit of vegetables or to stitch that bit of extra clothing or to weave her way through traditional pattus in order to start earning. The journey has been dramatic; from the initial stages of the stomach driving all the income generating activities to now being entrepreneurs with their own shops and businesses.

Experiments lead to experiential learning and over the years, post the 1994 SHG boon, that made micro credit for the poor people accessible in more than 500 villages, suitable livelihoods for all the marginalized people associated with CORD including 400 people with different types of disabilities were identified.

CORD, through its CBL programme, has studied the experiences of the past, gained understanding of the present and created a vision of the future.

Recently there has been a shift in the emphasis with a deeper and broader strengthening of the CBL activities in a continuous evolving process in fewer focused 26 to 28 Panchayats and its villages, as the previous project which was spread out covering over 223 Panchayats with just one to few villages covered under each Panchayat was unable to focus it's coverage in all the villages to entrench the process of decentralization and sustainability in all the activities.

CBL believes in creating FREE ARTISTS not COMPULSIVE LEARNERS. Capacity building step by step for people to take on activities on a much larger scale, infrastructure development, formation of informal sub-groups or activity groups, initiative and handing over of programme ownership to the community are some of the important steps that contribute to the ultimate goal of sustainability.

CBL zeroed in on viable products under the following broad categories.

CBL NFS 12 Main Activites:

These 12 main activities of the people have been designed with the resources, skills, abilities and interests of the people concerned. Since the earnings from these sources are seasonal, it becomes



imperative for the rural poor and marginalized to earn through these multiple activities for a reliable income throughout the year. The Livelihood activities programme considers this common background while looking into other livelihood options for the village families.

1. **Sewing and Embroidery:**

Sewing, the most common among all activities started with borrowed machines to do exquisite mirror work cushion covers, pillow and sofa covers, handkerchiefs, table mats, napkins, embroidered bedsheets to salwar kameez venturing into baba suits, frocks, skirts, bags, kurta pyjama, the latest addition being mobile bags, enhanced with embroidery, mirror work, lace or kullu border.



only for home consumption, the moved up the ladder of by making and selling ladies design socks, pairies (ankle length jooties, gloves, caps, mufflers,

7. Food products:



2. Tilla work:

Trendy ladies tops and salwar kameez enhanced with the tilla work shows the intensive training facilitated by CORD. Many of them meet the local markets need specially in weddings. They have still a long way to go to meet tourist standards.

3. Crochet:

Crochet activity saw the emergence of beautiful crochet shoes and slippers; a very unique item other than the customary table covers, dollies or T.V. covers.

4. Weaving:

From the inability to invest in wool countered with borrowing it from the villagers with more sheep, from making traditional pattus to fashionable fine shawls and trendy stoles, this art of weaving is being painstakingly revived.

5. Kangra Miniature painting and Greeting cards:

CORD's Chinmaya Prayas, an association of the hearing impaired youth; in collaboration with the District Authority in Dharamshala and the Kangra art gallery trained these youth to earn their dignity and self worth from learning to make the world famous Kangra Miniature Paintings and greeting cards. This art has created a niche position for itself especially in the international market by holding exhibition in the Canada House, exposure trips to famous Delhi Art Galleries etc.



6. Knitting:

Initially knitting women have entrepreneurship cardigans, kullu snug dainty socks), pullovers etc.

Almost every woman knows

how to make pickles! It has slowly dawned that their hobbies can be a source of income for them. The immense potential of cottage activities to generate more than petty cash, deepened the woman's interest. From distilling the essence of roses and making of rose water, from being dependent on vegetables, nurseries and poultry, they became upwardly mobile by making and selling pickles, jams, squashes, Waddies (nuggets made

from lentils), chips, rice puffs, Aam Papad , Trifala, Aamchuran, Awala powder, Seera and the like. Other

8. Bamboo:

Products like baskets made out of bamboo, brooms, Pattal Dona (Leaf plates and bowls) have a huge local market. Innovative bamboo products like glass holders, flower pots, miniature houses and boats, candle stands etc. lead them to expand their market and productivity. Traditionally originated, this craft sees an active involvement of the whole family.



9. Candle:

Easy to make, this craft was promoted as a means to earn livelihood especially during festivals. Decorative gel candle in wine glasses and fancy shaped wax candles serve as a medium for them to reach a larger market like the cities.

10. Soap:

Encouraged by the low cost of investment, the easy production home techniques, the readily available markets and good demand, there has been an upward surge with the youth now being actively involved.

11. Envelopes

The differently able (Physically handicapped and mentally challenged) under CORD's Community Based Rehabilitation programme were incorporated in the CBL earning programme mainly through lifafa (paper bag) making; along with activities like tissue flowers making, embroidery, button and button holing, tie and dye, dip marble cards, tilla embroidery work etc.

12. Service Sector:

The service sector is facilitating the growth of shops, boutiques, beauty saloon etc. SHG loans for shops are the commonest which include shops of grocery , carpentry, hardware, shoes and garments, tea, medicinal, plumbing etc. CORD Sidhbari has collaborated with an organization, Anand Welfare Center, in Parwanu, where it has trained about 100 people in computer skills, repair and maintenance of electrical goods and electronics. Most of them have been absorbed in towns and cities. Through its own programme in Chinmaya Yuva Se Yuva (CYSY) 178 students have been trained, till June 2008. Many have gone abroad or have trained to get better computer skills.

7465 beneficiaries are associated with our programme out of which **2395** are directly and regularly involved in earning their livelihood effectively, as of June 2008.



CORD Thamaraiakkam



Paper envelope making



Agarbatti (incense sticks) making



Stitching



Fast food making and sales

CORD Siruvani



Basket weaving

CORD Lathikatta



Phenyl making
Inset- phenyl bottles



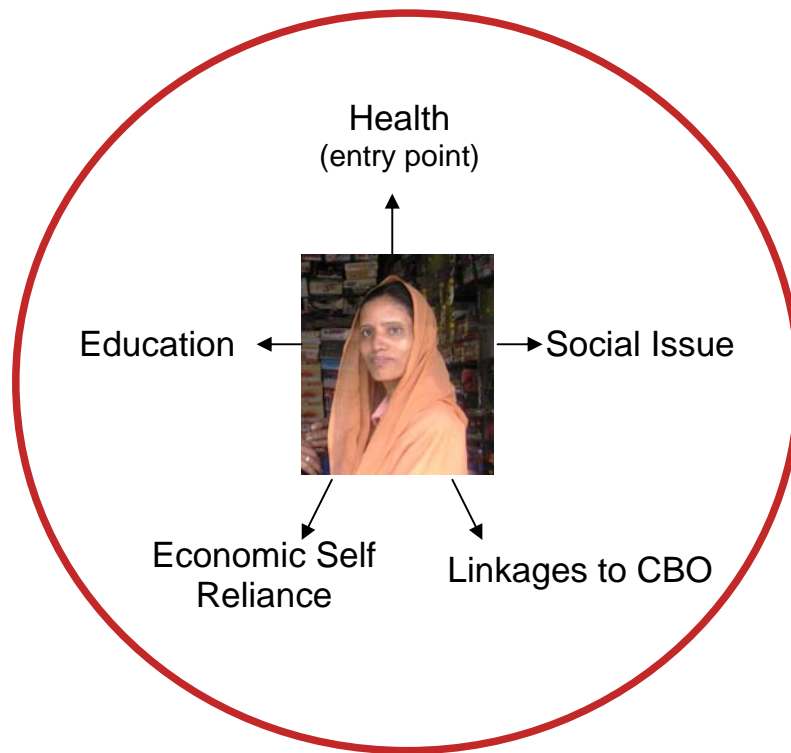
Rakhi making

NABARD's efforts to boost livelihood in villages:

MEPA, Micro Enterprise Promotional Agency, a pilot project of NABARD, aims to give a boost to the livelihood activities in the villages and take it to the next level of micro enterprise. CORD is chosen as one of the implementing agencies of this project in Himachal Pradesh, to generate income for under privileged rural women by providing sustainable micro enterprise opportunities.

CORD's approach to CBL:

Integration of the individual



The Story of Binta....

A distressed woman who sought refuge in CORD, Binta a widow of an HIV positive patient, was ostracized by the community until she and her two children had to leave the village. Homeless, poor and emaciated she was taken in by CORD who helped her health and nutrition condition, gave her social counseling and gave her livelihood training. Her two children who had been ostracized by the school were helped to continue their education by sensitizing the community and the school. In this way, CORD covered all aspects of her life through CBO linkage. Binta got a chance to reach her fullest potential through using all resources effectively.

No longer poor, needy and helpless, Binta today is an independent empowered woman in the true sense, earning more than Rs. 1500 per month.



CBL's methodology:

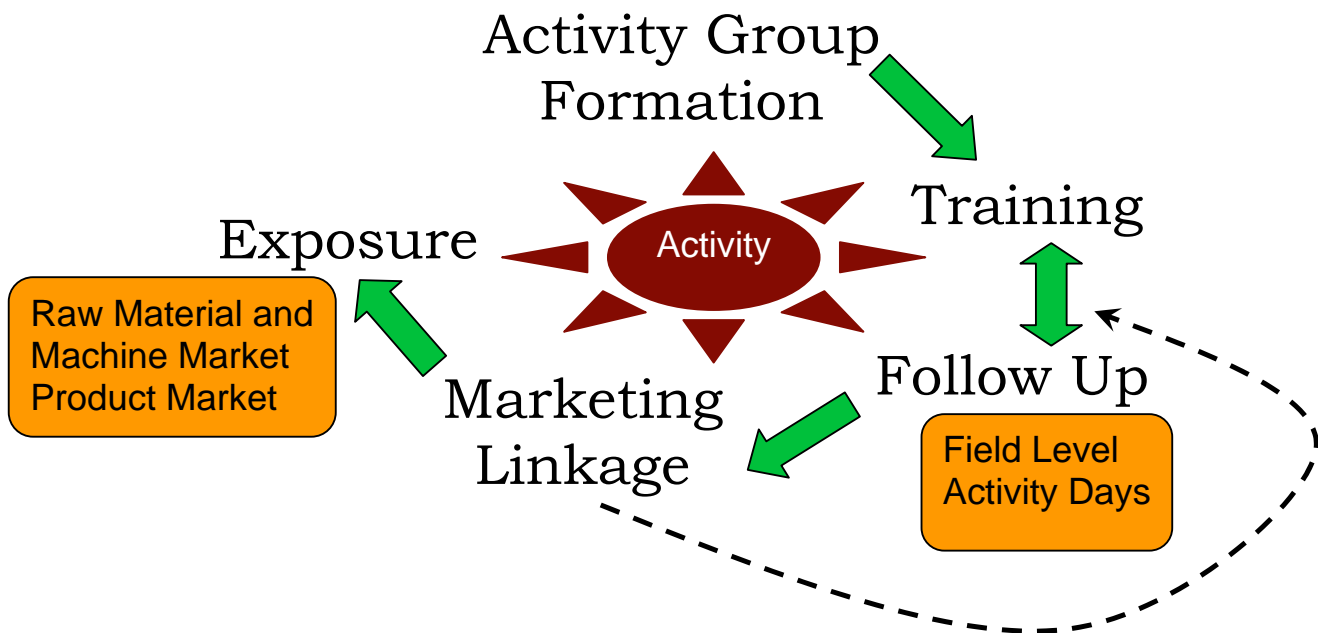
Each village has a Mahila Mandal which in turn has around 4 to 5 Self Help Groups (SHGs). In this way first micro bank through SHG is introduced. Small group of women form their own micro bank called SHGs with 10- 20 women saving through them regularly. They pool their money and inter loan. Once firmly established, further loans are sought through the banking system without any collateral.

CBL pools in together the members from these SHGs, who are interested in doing the same activity and mobilizes them to form a sub/activity group, facilitating them in enhancing their chosen activity.

Advantages of Sub/Activity Group:

- Easier to organize training programmes.
- Feasible to get low cost raw material in bulk for the group from bigger markets.
- Helps the women to cater to larger demands which they would not be able to realize working alone.
- Development of collective thinking, responsibility and ownership.
- For loans they go back to their respective SHG's.

Journey of a beneficiary:

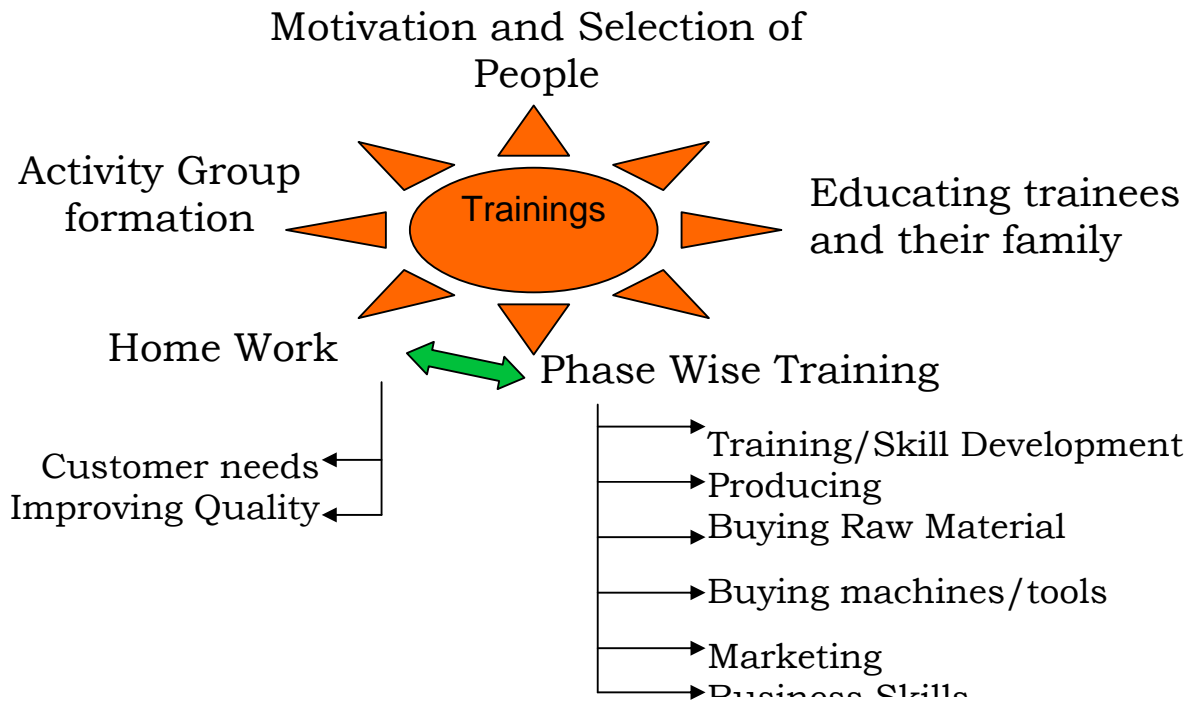


Training:

The beneficiaries of the sub-group are taken in for training both at the centre and the field level with a minimum of 5-6 members/ group. Counseling of the trainee and the family members takes place as it is very important for them to understand that to make a living from the activity and to become economically independent, it is inevitable to spend at least 4 hrs of work each day.

What we want in the end, we should focus from the beginning- a simple phenomena making our trainings different from all others. Things evolve as entrepreneurs evolves, variations arise as per activity so flexibility plays a significant role. Our training programmes are conducted in phases with each phase culminating in selling. During the training and selling cycle, the earning of the trainee also increases with each training phase.

It is a continuous process of skill up gradation and the training programme uses a demand based methodology rather than a supply based methodology. The training includes quality improvement, new design development, colour schemes and market orientation and linkage.



Follow-up:

After training there comes follow up at the field level and at the center level.

Center Follow-up is one fixed day for each activity. Leaders of the activity sub-group along with other beneficiaries from different SHG's come together and through exchange of ideas, discussion on raw material procurement, quality improvement, marketing, product development, women learn from each other's experiences under the able guidance and facilitation of CBL activity trainer in-charge.

Linkage of activity to activity is encouraged like weaving group to the stitching/ embroidery group for stitching or embroidery of their handloom woven fabrics.

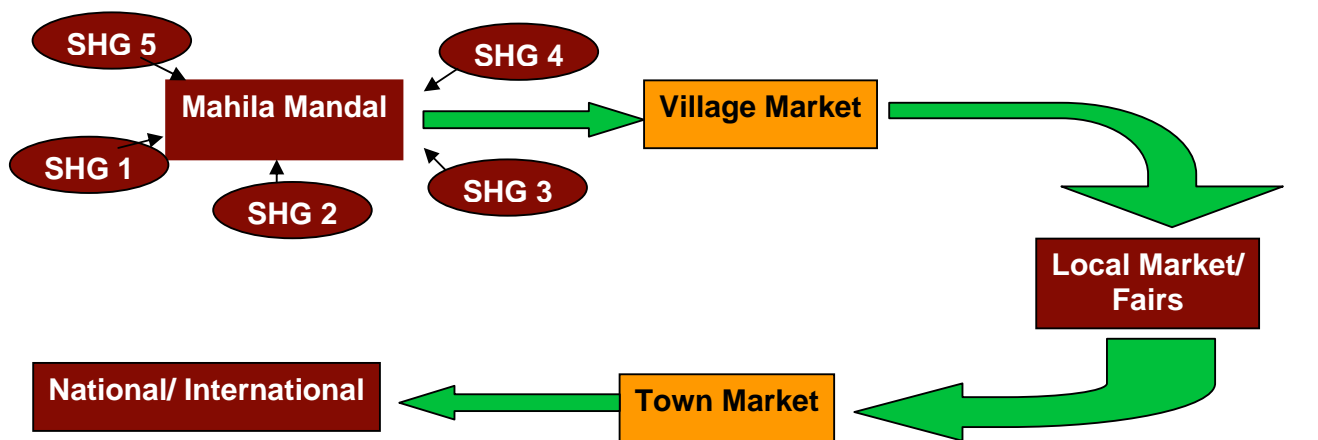
Feasible and meaningful business realistic plans are discussed through contributions in brainstorming sessions from successful entrepreneurs to the new trainees as per demand driven in keeping with people's own realities through changing seasons.

Field Follow-up ensures continuous motivation to take up income generating activities as an additional source of income, the up-gradation of skills for better quality of the products, the formation and building of new sub groups along with nurturing of the old ones and integration of the beneficiaries with the Panchayat and the community at large. Follow-up is also with the field resource persons for organizations of regular training, facilitating the different aspects of livelihood activities.

Exposure:

During training period and later on too, exposure visits to different markets are organized for acquiring of raw material from whole sale markets; exposing local people to larger markets with wider range, new ideas, designs, colours etc. All this helps in changing the outlook, perception and thinking of the beneficiaries.

Marketing:



If people constitute markets, then India is the 2nd largest market in the world. Rural market being quite complicated, diverse and fragmented, our aim is to focus on: teaching managerial and market skills. We make them understand the dynamics, operational mechanism and price costing techniques of the market by teaching the 5 Ps- Product, Price, Place, Packaging and Promotion. Our strategy is to teach the beneficiary to begin selling during the training phase itself, moving on to selling amongst themselves in the Mahila Mandals, then on to the local market to the town market and the later on to the other outside markets national and international.

All these 4 steps of training, follow-up, exposure and marketing go hand in hand with the continuous up-gradation of skill. From the first day of the training they are taught to make their own investments and reap the benefits directly.

The beneficiary starts earning an amount as meager as Rs. 0-250. But as she progresses, she reinvests her money thereby increasing her income. Gradually it may go upto Rs. 1000- 2000. Till this figure, hand holding support is provided by CORD and CBL programme. The moment she reaches Rs. 2000 and above, she is considered to be an independent entrepreneur.

Thus, the 4 steps leading to entrenched entrepreneurship culminates into the following impact:

