

## **Asha Darshan**

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### **Background and location:**

Asha Darshan works in Tamulpur block, in the newly formed Baksa district, under the Bodo rule, in Assam. Baksa borders Bhutan on the north (about 15kms away), and has a very high rate of insurgency. This region is in the plains of the tributaries of the Brahmaputra, at the foothills of the Himalayas. The region is abundantly green, with large fields of paddy, mustard, banana, coconut, and arecanut (incidentally, the region gets its name from its abundant arecanut plantations – tamul means arecanut in Assamese). Ground water table seemed to be fairly high and although sewage and water distribution systems seemed very primitive (non-existent in most places), there wasn't any obvious visible water shortage or issues.

Tamulpur Anchalik Gramdaan Sangh (TAGS), located in Kumarikata (along with Rangiya, one of the primary towns in Tamulpur) is the genesis of Asha Darshan. Padmashree Rabindranath Upadhyaya, an old-world Gandhian, came to Tamulpur in 1962 as part of Jai Prakash Narayan's response to the China war. In a true Gandhian spirit of "you kill the enemy, a thousand more will grow; whereas, you kill the cause for the enmity, and there would be no more enemies", he started a *Shanti Sena* (Peaceful Army) which would address primary socio-economic problems of the area. Over time, influenced by Vinoba Bhave's *Bhodaan* and *Graamdaan* movements, Tamulpur turned into a *Graamdaan* block and TAGS got established to handle all affairs of the community village land. Further over time, TAGS also combined with *Khadi Gramodyog* program of the Government of India and started a Khadi center (production, sales, and distribution) in Kumarikata.

Biju met Mr. Upadhyaya during her training with some NGOs and attracted by the idea of TAGS and the *Shanti Sena* moved to Tamulpur (from Eastern Assam, bordering Arunachal) to work with them. Subsequently, she started a women's version of the Shanti Sena with ersatz goals, called the *Mahila Shanti Sena*. The *Mahila Shanti Sena* would try to address all socio-economic problems of the women in the area – including domestic abuse, dowry, health, creation of jobs etc. In the context of that last issue, Asha Darshan was formed, to promote Self Help Groups (SHGs) among the women. Over time, in order to free up the time for women from taking care of their kids who don't attend school, and also with a vision of educated kids don't join the insurgency, Asha Darshan started its educational centers. Today Asha Darshan runs over 400 SHGs and 11 schools.

We visited TAGS and met with Mr. Upadhyaya (everyone calls him *Pitaji*) and observed the workings of making cloth from khadi silk. Its located on a fairly large area of land, and employs a lot of women (some men too, but seemed to be primarily women).

### **Centers:**

The primary Asha Darshan center is in Tamulpur on the Bhutan road. This houses the primary office as well as a residence for some of the program coordinators (including Biju). We stayed here through our entire trip. We would leave early in the morning to visit different schools/SHGs and return by night. Nirmala, one of the program coordinators at Asha Darshan also lives here. This center runs the main office for Asha Darshan and deals with all transactions and negotiations that are part of the SHGs (more so than related to the educational centers). This is a rented facility. Directly across from this, Asha Darshan has a land given to them from the govt. They are currently building a structure there and plan to move in there and save on the rent. WAH2005 supported some of the construction costs of this new center. However, costs since then have increased quite a bit, and they are clearly short on funds to finish this building at this stage.

The other Asha Darshan center is in Bagajuli village (Camp Bagajuli) on the Bhutan border. This center houses all the books that came from Asha. It also houses a lot of sewing machines, and runs a training center for women. They have recently finished up building a larger hall in this center and are looking to

convert this into a training center for women from the SHGs. Kids from different schools come here often to spend time reading books etc. There is no water facility here and water needs to be hauled from about 2 kms away. They have grown some organic mustard and a few other plants here. One difficulty faced by this center is that, it happens to be in the path of some elephants which live in Bhutan but make their way through this center to a forested grove on the other side. This center is a couple of kms away from the Bhutan border and even in the local areas, considered to be a heavy insurgency area.

### **Schools:**

Asha Darshan runs 11 educational centers. Prior to 2000, Biju was working with the women in the region in areas of employment and SHG formations for about 4 years. Asha Darshan was started with a primary focus on education in 2000. Since then, 3 centers have been taken over by the government (2 through Sarva Shikshan Abhiyan). Age of the kids in these centers vary from 3 years old (in Balwadis) up to 12 (middle school) and sometimes older. The medium of instruction in most schools is Assamese, and in some schools its Bodo (depending on the village).

Most of the school buildings are made of bamboo. The local village supports this activity and make up the walls of the school and plaster it with mud every year. [The monsoons ensure that these need to be changed every year.] However, bamboo walls with tin roofs are extremely non-conducive for classes during the rains. It seems to work quite well the rest of the time. The infrastructure in the schools is fairly basic (except in a couple of bigger schools like Satyanarayanpur).

We visited the school in Singramari in Panbari. We also met with the two teachers there, Mr. Bhadresar Munda and Ms. Preetidas Panika. This school was one room which housed classes 1 through 4, with kids from class 1 sitting on bamboo mats on the floor, while the other kids were on benches. All kids have books and play materials, while most kids were clothed in clothes provided by Asha Darshan. We spoke a bit with the kids and the teachers here and looked around the area. This school has a playground to go with it, and is in quite a remote area from the town in Kumarikata and has no high schools in the immediate vicinity. Most of the kids here are first generation learners.

We then visited the Balwadi in Hajongbasti. There is a govt. run primary school in this village. So Asha Darshan only runs the Balwadi. The Balwadi is built right next to the govt. school – it makes quite a contrast, a red brick primary school building, with an attached small bamboo hut as the Balwadi. The kids from this Balwadi move into the primary school once they are of the age to do so. There were two teachers at the Balwadi, and the kids were very happy to have their regular school disrupted and instead do a few song and dance routines. The Hajongs are a Bengali speaking tribe and this entire village belonged to the tribe.

From Hajongbasti, we went over to Debinagar. Here we saw the corn-flakes mid-day meals in action. They told us that these were the last batch of corn flakes (obtained from Guwahati – we later saw the wholesale markets these come from, in Guwahati), and once these boxes were all used up, they would be switching to the new *dal-bath-sabzi* (lentils-rice-veggies) meals scheme. Some of the kids prepare this meal – boil water, throw in the corn flakes, throw in a large piece of *gud* (jaggery) and wait till all melts into one seamless paste. Kids seemed to have bowls for this. This center also had a playground, and was a one-room school. There were no benches or desks here and most of the kids were on the floor.

We also visited the Satyanarayanpur center. This is a bigger center with a *pukka* structure and a middle school. We met 4 teachers here – the school was not yet in session. We saw the books, the teaching materials, exam papers, grades etc. This school actually had restrooms (none of the others we visited did), but were fairly rudimentary (a pit in the ground with covering provided by a bamboo matting). We spoke to the teachers for some time here, and learnt that most of the teachers after some years of working here, get jobs in govt. schools or elsewhere (better paying) and tend to move.

### SHGs:

Asha Darshan run Self Help Groups work on the principle of micro-credit and micro-savings. Each SHG has on an average about 15 members. Together they are registered as an SHG in one of the seven nationalized banks in the region – AGV Bank Kumarikata, UCO Bank Tamulpur, SBI Darangamela, ALH Bank Rangiya, PG Bank Kumarikata, AGV Bank Ghagrapar, and AGV Bank Nagrijuli. Each member saves Rs 5/- per week and deposits in this account. In addition to borrowing from this account as a group, each SHG is also given a line of credit from the bank to borrow money for what the SHG decides on. Over time, based on promptness of return etc., the SHGs build their credit history and the banks start to lend larger sums.

Typically, the loans taken out by the SHGs are either for entrepreneurial reasons, or personal reasons (health/marriage). There were instances of women having bought an entire season's crop ahead of time from a field for a fixed price, and then selling the produce at a good profit post-harvest. We also met a woman who had bought a *thela* (a pushing cart), and made money purveying water and harvested grains etc. She made over Rs 500/- per week during the harvest season.

Asha Darshan helps in setting up and starting such SHGs. They identify who can be the leaders of the SHG and train them in keeping accounts etc. Asha Darshan coordinators travel regularly and keep track of all 405 SHGs to ensure there is no fraud or mistake. Over time, the women have learnt to keep track of attendance in their weekly meetings, of all personal debit/credit transactions within their savings account, and all group debit/credit transactions with the bank.

We asked Biju why these SHGs were targeted at women only. Biju says its mostly because the men don't stay for such extended periods in the area, and hence actually form a liability to the SHG. They do have 5 SHGs with men (off the 406), and those were formed because the men realized that as an SHG, they had better credit with the banks than as individuals. In some cases, they realized that their wives as part of the SHG had access to more credit than they did, and that was a motivating factor for them to start their own. Overall it seemed like the women did a lot of work in this area, and the men mostly traveled and sold the goods created by the women (this is in the non-agricultural economy). We visited a pottery village *Khosu Khata*, which met this format.

We visited two SHG meetings, while the meeting was going on. The first one was in Kohliyapur. We met women from three different SHGs here – *Sangamitra*, *Sangeeta*, and, *Sumitra*. Sabita, one of the program coordinators in Asha Darshan lives in this village and is part of the SHGs as well. We spoke to all the women here, and each of them talked about why they had taken out loans as part of the SHG and what they had done with it. It would be best to present an un-edited version of what they said:

- Shomil Rajmunshi said that she bought an annual crop of *baingan* with loans from the bank through the SHG, and was able to sell that for lots of profit. This year again she is planning to buy an annual crop from some field.
- Sushila said that she borrowed Rs3000 and setup a *daan* (grain) mill. She's also using the money for some agriculture. Apparently the mill has not been very profitable, and is now not working, and she'll need more money to fix the mill.
- Kunjo Rajmunshi said that she took Rs1000 loan and bought ducks. Some of the ducks died, so there was some loss. She's returned the loan already.
- Lohari Rajmunshi setup a hotel in Shillong. She says the business is good in Shillong. She travels back and forth, and pays back in installments of Rs500, since she is not always present every month.
- Soneka Musahari took a loan of Rs4000 for 2 cows. One of the cow is now old and has been sold. The other died, but they have two calves. This has been a profitable venture and is going good.

- Radi Bibi has taken a Rs9000 loan to setup a pharmacy for her son. The business is doing well, and she has returned Rs5000 already.
- Gandhari borrowed Rs1000 this year since life was getting difficult and they needed money to buy food. Has returned Rs600 from other work, and will be returning the rest.
- Maloti Rajmunshi borrowed Rs3000 during her pregnancy, and has returned Rs400 so far.
- Subha Rajmunshi and a few others have together taken a Rs2000 per member loan to set up a *dhan* mill. This mill is doing very well. Its been operational for about 4 years now, and in peak season they earn over Rs300 per day.
- Dinwati Rajmunshi bought a thela and has been earning Rs250-Rs300 per day transporting *dhan/tamul*.
- Roopsree Manmoor has no loans yet, but is interested in land lease and working on it.
- Rohila Chowdhury took a Rs2000 loan for someone else.
- Sabitri took a Rs10000 loan to start a shop. Has repaid Rs6000 so far. But when she fell ill, the store got closed. She has to restart the store now.

We visited another two SHGs (*Ajanta* and *Ellora*) in *Khosu Bari* village. Meena, another Asha Darshan program coordinator lives in this village and is part of one of these SHGs. Here we saw cash transactions, deposits, loan returns etc. going on as part of the meeting. Strict attendance is taken, and the women seemed to exactly know what they were doing. An interesting thing we saw here was that there is no difference between Indian Rupee and Bhutanese Rupee (officially they are off by a few paise) and are interchangeably used.

#### **Some sort of an overall summary of impressions:**

- This area is very remote and social unrest is very palpable even for a 4-day visitor. Given the context, Asha Darshan is doing quite an amazing job both on the SHG and the educational centers fronts.
- The educational centers are targeting first generation learners in most of the cases, and hence are doing a great job about it. However, there is a lot of room for improving quality of education. They try to hold teacher training sessions whenever possible, but there is clearly a need for more, particularly in Science, Math, and non-local languages (like Hindi or English). Local language and social subjects are taught quite well.
- Asha Darshan is trying to work with the govt. to get them to start (or take over Asha Darshan schools as) govt. schools in all these areas. This is a seemingly uphill task, and education does not seem to be one of the priorities of the BTC (Bodo Territorial Council) government.
- SHGs are working very well. It's a great model, easy to replicate and serves a large portion of the community.
- One aspect to keep in mind is the size of Asha Darshan's activities (in a financial sense), and an over-reliance on a single organization (Asha-SV) for support. There is no fail-safe mechanism in place from either Asha Darshan or Asha-SV's perspective.
- Another aspect is that Asha Darshan is also primarily centered around activities run by Biju. Biju is aware of this and is very actively trying to bring up second level of leadership in the organization and giving them more responsibilities. [For eg., starting this year, Meena will be taking care of accounting etc., and Govind from Asha UP has been training her during his visit.]

#### **Link to Photos:**

[1] Asha Darshan Centers

<http://picasaweb.google.com/vinod.2v/AshaDarshanCenters>

[2] Asha Darshan Schools

<http://picasaweb.google.com/vinod.2v/AshaDarshanSchools>

[3] Asha Darshan Self Help Groups

<http://picasaweb.google.com/vinod.2v/AshaDarshanSelfHelpGroups>