

## **Systemic Action Research with spinning mill workers in Tamil Nadu (2017-18)**

A report on the Action Research process carried out across the Freedom Fund South India 'bonded labour' Hotspot.

By Danny Burns, Stanley Joseph and Pauline Oosterhoff

*With inputs from Pradeep Narayanan, K.A. Jaleel, Bala Murugan*

November 2018

## Table of Contents

Systemic Action Research with spinning mill workers in Tamil Nadu (2017-18) .....	1
Table of Contents.....	2
Acronyms and definitions .....	3
Executive Summary .....	3
1.0 Introduction and Context .....	6
2.0 Methodology and research design .....	7
3.0 The process .....	11
4.0 What was the innovative action generated by the Action Research groups?.....	11
5.0 What we learned from the action research process? .....	13
6.0 Roles of Community Support Groups and Action Research Groups. ....	15
7.0 Scaling up .....	18
8.0 Strengths and Weaknesses of Action Research Groups .....	19
8.0 Recommendations .....	20
Appendix 1: NGO reflections on the Action Research Process November 2017 .....	22
Appendix 2: Action Research Group Summary Reports .....	23
NGO 1 ARG 1 (Makarandham): School dropouts.....	23
NGO 1 ARG 2 (Roja): Loans and debt.....	26
NGO 2 ARG 1 (Sembaruthi): Loans and debt .....	30
NGO 2 ARG 2 (Suryakaanti): Health .....	32
NGO 3 ARG 1 (Vaadamalli): Alternative Livelihoods.....	34
NGO 3 ARG 2 (Magizham Poo): Debt and loans .....	36
NGO 4 ARG 1 (Manoranjitham): Loans and debt.....	38
NGO 4 ARG 2 (Marikkozundhu ): Alternative Livelihoods .....	43
NGO 5 ARG 1 (Paarijaada Poo): Loans and Debt .....	45
NGO 5 ARG 2 (Alli Poo): health .....	46
NGO 6 ARG 1 (Paneer Poo): Loans and debt .....	48
NGO 6 ARG 2 (Kanakambaram – Nandiyavattai ) .....	49

## Acronyms and definitions

ARG	Action Research Group
ANM	Auxiliary Nurse Midwife, a village-level community health worker
BDO	Block Development Officer
CSG	Community Support Group
FIR	First Information Complaint (to the police in India)
IDS	Institute of Development Studies, UK
JLG	Joint Liability Group
MLA	Member of the Legislative Assembly
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NABARD	National Bank for Agricultural and Rural Development
NGO	Non-Governmental Organisation
PRA	Participatory Rural Appraisal
SAR	Systemic Action Research
SHG	Self Help Group
TASMAC shops	State run alcohol shops
TAHDCO	Tamil Nadu Adi Dravidar Housing and Development Corporation Limited

We frequently refer in this document to communities. We are aware that ‘communities’ often speaks from the perspective of those more powerful in the community and not to women and others who may be politically marginalised. The process that we have supported tries to redress these power imbalances but it is inevitably still greatly impacted by structural inequalities.

### ANOYMISATION OF NGOS AND LOCATIONS

All locations have been anonymised – villages, hamlets, panchayats and blocks have been assigned Tamil language names of flowers.

NGOs have been assigned numbers e.g. ‘NGO 1’, ‘NGO 2’.

## Executive Summary

This report describes the processes, activities and outcomes of 12 Action Research Groups which were set up to generate community led action against bonded labour in the spinning mills of Tamil Nadu, India. Action Research is one strand of a major evaluation and learning programme carried out by IDS and Praxis India to support the Tamil Nadu bonded labour hotspot which is co-funded by the Freedom Fund and the C&A Foundation. Six local NGOs took part in and supported the action research programme. The methodology used was Systemic Action Research (Burns 2007, Burns and Worsley 2015). Action research took place over 18 months between December 2016 and May 2018 and is ongoing. The core foci of the 12 groups were on the following issues:

- Loans and debt (6 groups)
- Health issues related to loans (2)
- Keeping children in school to prevent child labour (1)
- Alternative livelihoods (2)
- Alcohol (1)

The above issues were generated through the analysis of c.300 life stories carried out by cotton mill workers themselves with local NGO fieldworkers (September 2016)

<http://www.ids.ac.uk/publication/patterns-and-dynamics-of-bonded-labour-and-child-labour-in-the-spinning-mills-of-tamil-nadu-findings-from-life-story-analysis1>.

By the end of the process, many of the groups had engaged with most of these issues.

## **Innovative action generated by the Action Research Groups**

The Action Research Groups generated considerable innovation and effective action. This action has led to the spread of autonomous community action and to the incorporation of innovation into the NGO's programmes. The following list outlines the innovations that started in the village and were picked up by other villages and the NGOs. Some of the most exciting innovations were:

- (1) Detailed village surveys of income and expenditure patterns (initiated by Marikkozundhu village – see Appendix 2) revealed that villagers were spending up to 20% of their income on festivals, gifts and money to the temple. This led to (a) villagers negotiating dramatic reductions in the amount they gave to the temple, and (b) mutual agreements across villages to reduce the amount that they spent on gifts to each other. This demonstrated that customs that have been in place for decades and even centuries could be shifted if people have the knowledge that they need. Eight out of 12 (across all six of the NGOs) of the Action Research Groups adopted and adapted this process.
- (2) Removal of alcohol shops from the villages -leading to a significant reduction in drinking and alcohol related expenditure and to an increase in men working. This in turn has contributed to a reduction in household expenses and associated high interest loans. Seven out of the 12 groups took substantial action on alcohol.
- (3) A wide range of actions on water, sanitation and health - again leading to a reduction in health expenses and high interest loans.

These groups were particularly successful at taking collective action to reduce their household expenses and thereby reducing the need for high interest loans from middlemen.

- (4) The successful removal of moneylenders from a number of villages; agreements with middle men in one village that women were not responsible for men's debts and agreement in another that only women could take loans.
- (5) Extensive mapping of children who were not in school followed by household specific support from the Action Research Groups (ARGs) to ensure that families could keep girls under 18 in school.
- (6) An experimental approach to livelihoods development which ensured that options were properly appraised by communities themselves and that skills development was tailored to market demand.
- (7) A range of successful actions across wider development issues which led to the increased confidence of the Action Research Groups to analyse their own situations and take action.

The latter was important. In the early 'engagement' phase, it helped to win the confidence of the community and build their understanding of community led action. As the process went on it was simply a reflection of their newly developed confidence and capacity. They wanted to improve their communities, so they were not going to set boundaries to their action.

## **Critical emerging issues**

There is a reported re-emergence of organ trafficking centred in (but not exclusive to) the Kanakambaram area. There are some new cases of kidney trafficking, and many more cases of women who are having eggs extracted for money. This needs to be further investigated.

## **Process and organisational learning**

It took three to four meetings for the groups to understand their purpose. Once they understood that the groups were forums for generating community action rather than for making representations to the NGOs (or receiving development benefits), they started to make good progress.

It was necessary to let the groups act on more general community issues first in order to demonstrate their capacity and win trust within the villages.

The evidence gathering stage of the action research process is crucial. It is only when people can see for themselves what is happening, and can carry out their own analysis, that they can own the findings and spread them to others. It is only when this has happened that they can take autonomous and sustainable action. Given this, it is possible to change centuries-old practices.

The NGOs have already taken learnings from the ARGs and incorporated them into their programmes. There is a unanimous view from NGO staff, community members and the facilitation teams that the ARGs have been a great success and should be scaled up. The ARGs are regarded as an innovation in their own right, which the NGOs are adapting to. In this context, ARGs are seen as complementary to Community Support Groups (CSGs) but with additional freedom to take up a very specific focus over an extended period of time, which CSGs may not be able to do. With the foundation of hundreds of CSG groups, there is the potential to develop the ARG programme substantially. The Freedom Fund would need to carefully think through what would be needed to scale this up at the level of quality required.

It has proved to be much more difficult to organise action research with power loom workers in the semi urban areas of Kanakambaram. This is partly due to the lack of cohesiveness of the neighbourhoods involved and the larger numbers of people and partly due to the nature of control over workers by the power loom bosses.

## **1.0 Introduction and Context**

This report describes the process, activities and outcomes of 12 Action Research groups which were set up to generate community led action against bonded labour in the spinning mills of Tamil Nadu, India. The Action Research groups are part of a wider learning, research and evaluation programme being facilitated by the Institute of Development Studies, UK and Praxis Institute for Participatory Practices, India. This wider programme comprises a number of phases:

- A scoping study
- Collective analysis of 300 life stories
- Participatory Statistics in c. 80 villages (base line and 2.5-year end line)
- Action Research
- Evaluative interviews and document review.

The above are interconnected. For example, life story analysis surfaced critical relationships and patterns which determined the core focus of the Action Research Groups.

The conclusions arrived at here draw on (a) documentation and evidence from the Action Research groups (b) an Action Research cross-learning workshop (November 2017) and an Action Research review workshop (May 2018) and (c) reflections by the core facilitation team of IDS, Praxis and Freedom Fund. The perspectives of both communities and NGOs were strongly articulated at both of the three-day workshops which were attended by at least two community members from each of the 12 Action Research Groups (24 people) plus two field workers and a programme manager from each NGO (18 people).

## 2.0 Methodology and research design

The methodology underpinning the process was Systemic Action Research (Burns, 2007; Burns and Worsley (2015) and was informed by participatory Action Research within the context of operational programs (Oosterhoff 2009; Oosterhoff 2017). Action Research is an iterative learning process, which typically takes place over a year to two years. The key defining feature of Action Research is that learning is achieved through the experience of action. In addition, action is informed by evidence and learning. This iterative process enables the group to take steps, get things wrong, and continue to adjust until solutions that work are found.

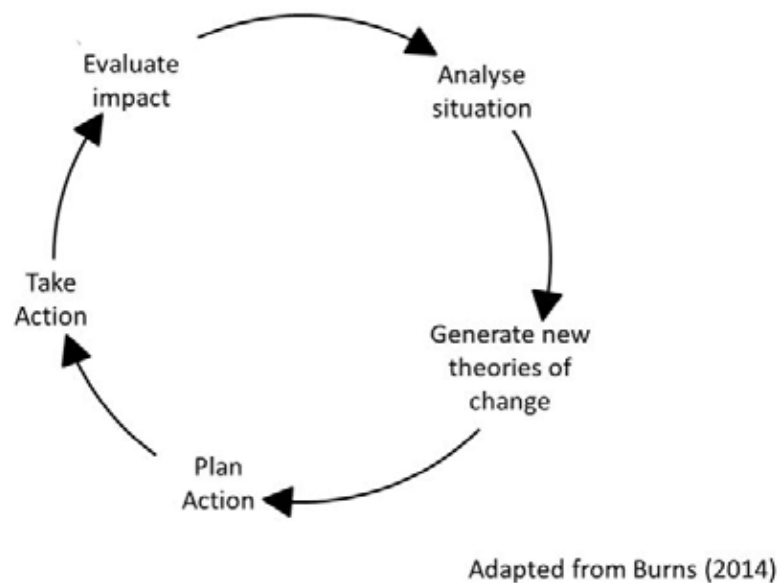
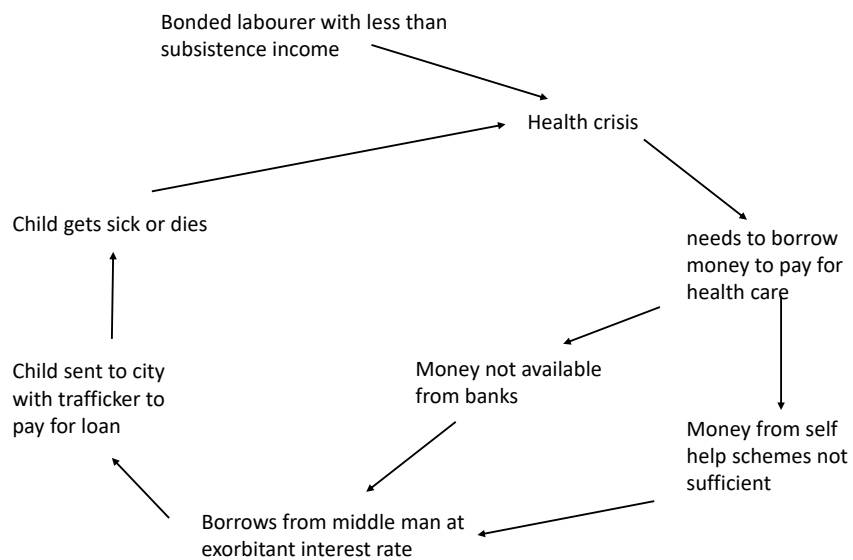


Figure 1: An adapted action research cycle modelled on the Kolb cycle

Thus, it lends itself particularly well to innovation. Systemic Action Research is Action Research which works at scale across a complex set of social relationships and Action Research that explicitly surfaces system dynamics and generates actions to intervene in them. System dynamics can be chains of causalities that relate to each other. A system dynamic which was derived from the North India hotspot story analysis is depicted below.



Systemic Action Research is designed to focus on how to shift or break these dynamics. Once mapped it is possible to see that there are many points across the chains of causalities where action can be taken to achieve this. Therefore, when Action Research groups set out to tackle a problem they start with an understanding of these systemic connections, which allows them to develop theories of change. In this case, these dynamics were identified and distilled through a narrative analysis where community members analysed over 300 stories of bondage with NGO field workers.







*Narrative analysis and system mapping in South India*

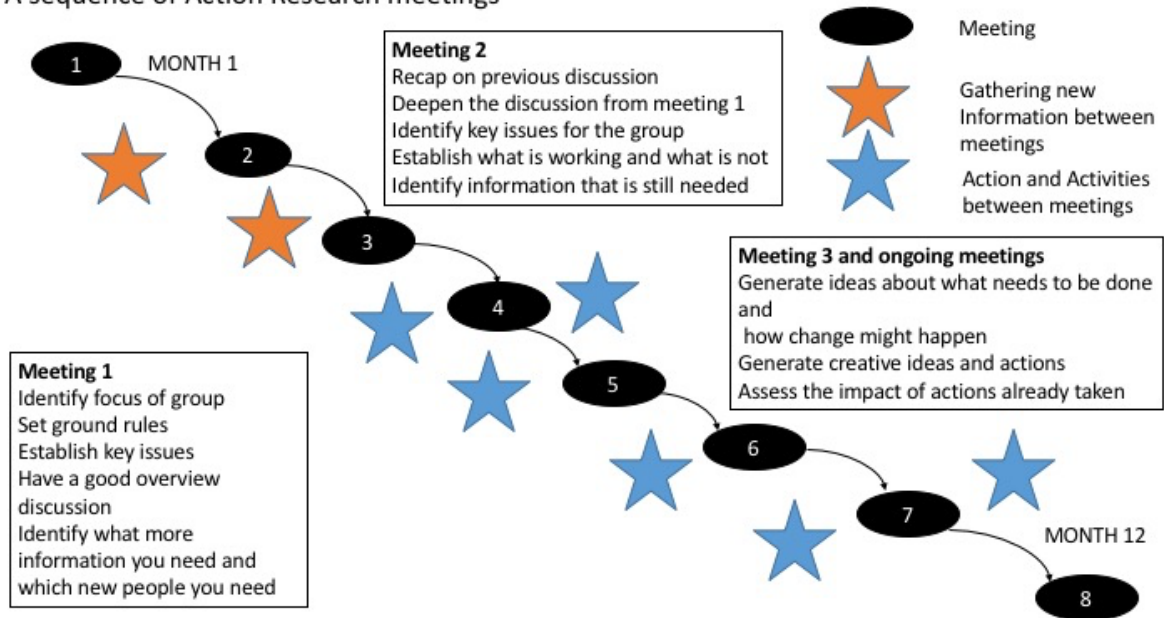
Community analysis was followed by the Action Research process in the following stages:

- Engagement phase – where facilitators (in this case local NGO fieldworkers and/ or community members supported by IDS and Praxis) established trusting relationships, fully communicated the ideas around and importance of community-led action, and started to build the groups.
- Initial discussion and early evidence phase – where some members of communities started to talk about some of the findings from the story analysis and prevalence study as well as the issues that concerned them and their villages.
- Decision making around the core focus of the group and the development of theories of change.
- Collection of detailed local evidence followed by modification of theories of change.
- Action Research/ activity phase. In this phase, the group meets as often as it needs to in order to generate action between meetings. Groups typically continue to collect evidence through this process. This can be new data relating to the prevalence or dynamics of the issue, or monitoring data relating to group actions.
- Around 20-25 Interested people were identified and selected in the initial stage. In most cases some members left the group in the early months (for various reasons). The groups were mainly made up of women, so men were included deliberately to create inclusiveness. Different types of people related to bondage were included; female cotton mill workers, Men with loans, widows etc. they also included people from different castes.
- During group formation, ground rules were evolved in the group emphasising that everyone should be given a chance to speak. When dominant people hijacked the process, the NGO facilitators politely created a chance for others to speak. In the later stages, community facilitators tried to manage the group in the same way that NGO facilitators had done. As the community facilitators were from the same village, they tried to speak in the local

language to mitigate power exercised through ease of communication by the dominant group.

As illustrated below, an action research process is comprised of multiple meetings interspersed by actions.

### A sequence of Action Research meetings



The Action Research process is constructed in phases with the first phase focusing on engagement and trust building. Based on our experience we designed the process to map onto the phases below:

### The stages of a systemic action research process



As we will see, the stages above were adapted as the process unfolded.

### 3.0 The process

The Action Research process was supported by six NGO in two localities each (the total number of Action Research Groups therefore being 12). The process took place between January 2017 and May 2018, during which the following events were organised:

- Action Research training workshop (15-18 November 2016)
- Initial set up of groups (December 2017 - January 2018)
- Action research, review and capacity building (focusing on theory of change) (November 2017)
- Action research review (May 2018)

Praxis provided support via direct visits (to the NGO and to the field) and phone calls; mentoring and walking alongside; facilitating; capacity building and guiding. IDS provided technical support with desk research and advice on policies, interventions and good practices relating to specific topics.

The Action Research themes were decided at the end of a four-day life story analysis workshop during which over 300 life stories of bonded labourers were collected and collectively analysed by spinning mill workers and frontline NGO fieldworkers using a system mapping approach. From this process, we identified the key driving dynamics of bonded labour and groups selected a range of Action Research themes. The topics were discussed in the opening meetings of the Action Research Groups and validated as issues that local people wanted to take forward.

IDS, Praxis and Freedom Fund teams facilitated two development and review meetings involving all of the Action Research groups. The first, in November 2017, supported cross learning about what had been achieved so far. Representatives of the groups shared the evidence which they had collected with each other and discussed their methodologies. IDS, Praxis and Freedom Fund teams collectively supported an analysis that helped to adjust and refine their theories of change. The second meeting was a review and collective discussion of progress. Groups talked about their own work, followed by discussions on the challenges faced, changes achieved and a more detailed analysis of how the process could be sustained and scaled up.

IDS and Praxis agreed that each NGO would bring four community members (two for each Action Research group), two NGO field workers, and one programme manager. Therefore, the meetings involved 42 participants. These meetings allowed participants to share what they were learning, enabled cross group learning, and enabled an assessment of what was working and what was not.

### 4.0 What was the innovative action generated by the Action Research groups?

In this section, we report on the innovative actions and impact of the Action Research groups. These ideas are outlined NGO-by-NGO in Appendix 2. In the individual reports, we detail specific local actions taken by Action Research groups. What follows below are the actions, which quickly scaled because of learning across the groups. Sometimes this was because one group initiated an innovation that the others were excited by. Other times it resulted from dialogues on issues that more than one group was working on.

**4.1 Detailed village surveys to identify income and spending patterns:** This process revealed that, in most villages, spending on the temple, festivals, alcohol consumption and high

interest loan payments (related to the above and to health, marriage and death expenses) typically outweighed the money households were spending on food and shelter (see data in appendix 2). This process -initiated by one group reported at the November 2017 cross learning event - spread across the NGOs, with various groups replicating this work in one form or another and experiencing considerable success. By May 2018, more than half of the groups had successfully conducted detailed analyses of the spending patterns of households in their villages and had aggregated these to a village level. This allowed them to see for example that communities were spending much more on gifts than they were on food. Once this was visible, they started to take strong effective action.

In total eight out of 12 (across all six of the NGOs) Action Research Groups adopted and adapted this process - resulting in the following action:

#### **4.2 Villagers negotiated dramatic reductions in their monthly contributions to the temple:**

Success was achieved because the whole ARG went to the temple - with the direct support of village leaders. In all cases reductions were made to the amounts paid to temples - in one case the contribution to the temples was brought down to 20% of what had customarily been paid. This is an example of how longstanding norms can be shifted at the will of the people - when they act collectively in response to evidence.

**(a) Villagers mutually agreed to massively reduce the amount they spent on gifts to each other:** This resulted in significantly lower household expenditure and reduced the need for high interest loans from moneylenders.

**(b) Men who visibly and tangibly saw that they were not contributing anything like what their wives were to the household changed their behaviour** and started to work more. This impact was supported by the work on reducing alcoholism – see below.

**4.3 Whole village agreements to ban moneylenders from some villages.** Three of the Action Research groups (from two different NGOs) took strong action to: ban moneylenders; ban all ‘outside’ moneylenders; ensure money lenders from other villages only lend to women. In this latter case, groups also made it clear to middlemen that women were not responsible for their husband’s debts. This was often done after the Action Research groups had won the support of village heads. Other villages monitored the lending of the moneylenders and supported local villagers to stop taking high interest loans. This action is significant as there are not many examples of villages that directly ‘take on’ the moneylenders. This is a strong sign of the confidence and solidarity built through the Action Research process.

**4.4 A number of the villages took action to remove alcohol shops from villages.** This led to a significant reduction in the consumption of alcohol. One village reported for example that men were only drinking three days a week rather than every day. Seven out of 12 groups took substantive action to challenge the problem of alcoholism – with two significant impacts – It was reported that:

**(a) Less money was borrowed for alcohol.**

**(b) There was a marked increase in the number of men working and in the amount that they worked.** As many of the women had been ‘driven’ to the mill (because there was little or no income from their husbands this) led to a reduction in the amount borrowed from the middlemen and the amount women had to work in the mills. A reduction in alcohol consumption was also achieved because of the expenditure analysis work when men saw the actual cost of their consumption. In order to substantiate this, one NGO reported during

the action research group meeting that they had started to collect data from 300 households through a survey, which will be including data on the changing income from husbands.

**4.5 A wide range of actions were taken by groups on health issues.** There was a particular focus on water and sanitation - with groups taking direct action to create drainage for stagnant water, to successfully agitate for toilets and piped water, to ensure regular visits and support from community health workers etc. Groups have also successfully mobilised people to increase their use of government hospitals.

**4.6 Successful action to keep girls in schools until 18.** A number of villages produced detailed maps of who was in school and who wasn't and worked out individual plans for each of the households to keep their children in school. This included bringing parents and teachers together, the development of various livelihood options and combatting practices such as employers withholding money children had earned in the school holidays in order to keep them working. Groups have kept records to show change over time. There has also been some successful lobbying of local governments to ensure teachers turn up to school.

**4.7 A tailored approach to livelihood development:** The Action Research groups were able to research different livelihood options, try some out, reject them and settle on what worked for the groups. In some cases, they built relationships with local employers and asked them what skills they needed and – subsequently trained people in those skills. This avoided the problem of skill training which does not relate to market demand.

**4.8 Effective community action across a wide range of wider development issues:** Groups were successful in generating a range of actions, which (a) led to villagers trusting them and getting involved (b) led to the development of skills and confidence to analyse situations and to take action. Achievements were wide ranging and included: successful lobbying for improvements to roads, health camps providing information on dengue, boys getting driving classes, linking people to low interest bank loans and helping people to get identity papers and certificates. Once the groups had achieved success, they were unlikely to confine themselves to one issue – and mostly demonstrated a very wide range of actions.

## 5.0 What we learned from the action research process?

By May 2018, the Action Research groups and the NGOs had built up considerable experience. IDS and Praxis carried out a two-level review of learning from the Action Research groups. Firstly, community and NGO members reflected on the characteristics of the ARGs, what was working and what wasn't - during the review meetings held in November 2017 (see appendix one) and May 2018. Secondly, the 'core facilitation team'<sup>1</sup> discussed and agreed a set of collectively owned learnings as follows:

5.1 Typically, it takes three meetings for the community to understand that this is their process - not an NGO process. Thus, the engagement phase took longer than we planned. Often the groups start with (and /or run in parallel) activities which have no direct relationship to bonded labour but which are important to the community – therefore building the trust of the community. For example, a group which managed to get electricity to the community was thereafter much more strongly

---

<sup>1</sup> This included Danny Burns (IDS), Stanley Joseph and Pradeep Narayanan (Praxis) and K.A.Jaleel and P.Bala Murugan (formerly Geneva Global now Freedom Fund).

supported. Another example of an early success was blocking a well to ensure that people no longer fell in and died.

5.2 Ownership varied strongly between Action Research Groups – with some even now depending on NGO facilitation and support. However, it is not necessarily the NGO that is the defining variable - there are some NGOs where one of the Action Research groups is running really well with strong ownership and the other is slower. We do not define community ownership as independence from the NGOs - but rather by their willingness to initiate and take action autonomously either on their own or alongside the NGO.

5.3 Having an existing engagement in the community (often in the form of a Community Support Group) facilitated the acceptance of the ARG into the community in many cases (see section below).

5.4 In the case of both of the above points, the success of the groups was often dependent on the extent to which the field workers understand the process. In this case, a lot of handholding was needed in the early stages and the use of some PRA (Participatory Rural Appraisal) tools also helped.

5.5 The theory of change process was an important exercise in helping groups to think about causalities and the factors that lead to change. Theory of change diagrams were not always linear and were sometimes a bit unclear and inconsistent but mostly showed the key elements that needed to be taken into account in order to achieve goals (and some of the pathways to getting there). In this case the rigour lay more in the process than in the theory of change diagrams that they drew.

5.6 A very strong finding across all of the Action Research groups is that evidence gathering and analysis at a community level is one of the most critical factors leading to 'owned' and 'sustainable' change. When a community collects its own evidence and carries out its own analysis of a problem, people then act on it. The discovery of how much money was being spent on festivals, temples and gifts is a good example. Once those concerned knew their expenditure, they quickly adapted their expenditure patterns and acted to reduce costs. It was important that Action Research groups were allowed to gather and collate evidence in their own way. When we asked for reports, we did not get them - but when we went to the groups and asked to see evidence, they produced flip chart sheets, maps and, in some cases, books with detailed minutes. Relying on a formal report would have given the mistaken impression that the groups were doing very little - whereas in fact they were both doing and documenting a great deal.

5.7 It was impossible to confine the groups to one issue. Whilst they all substantively addressed a core issue that they had started with as their confidence grew the initial issue became the centre of action for all of the issues that needed to be tackled in the village.

5.8 There has been some important cross learning across the villages and the NGOs - the Sembaruthi group for example explicitly mentioned that it received its ideas on income and expenditure analysis from the group in Marikkozundhu at the November cross learning event. In fact, this learning transferred to and was acted on by all five of the other NGOs. This is discussed in more detail in the following section on scale-up.

5.9 Having been through this process in Tamil Nadu (and having learned from the work in North India) we have modified the process outlined in the methodology section above. We would highlight the following:

- An extended engagement phase - which comprises a minimum of three meetings but may last up to 6 months – is recommended. Typically this phase should include: trust building activities; time to clarify that the focus of these groups is community action not NGO consultation; training of field staff in the use of simple PRA tools and facilitation skills and confidence building through community action on generic community issues (which may or may not have any direct relation to ‘human trafficking’ or bonded labour).
- A more extended process of generating local theories of change, gathering evidence related to them, and then refining the theory of change based on the evidence.
  - Leading to the group then being ready to move substantively to action - it will typically take nine-12 months – longer if it continues to generate successful activity – in this phase.
- Cross learning events planned at around the half way stage and a full Action Research review enabling learning to be scaled up.

5.10 Three critical factors were identified by the core facilitation team as contributing to the success of the Action Research programme:

- (1) The full integration of the Action Research into the NGO programme right from the start – which contrasts with the North India experience - where there were two parallel tracks, which became more integrated later.
- (2) The very close relationship between the Praxis team and the Freedom Fund team.
- (3) The relatively close geographical proximity of the support team to the action on the ground. This was re-enforced by the quick understanding attained and demonstrable support from the Freedom Fund team who were on the ground and seeing the communities very regularly.

5.11 IDS asked the ‘Devil’s Advocate’ question: *“If you had to persuade senior management in the Freedom Fund to shut down the Action Research programme what would your arguments be?”* The response was robust. *“There are no arguments against it. It should be scaled up”*. However, it was felt that the ARGs play a complementary role to programmes and CSGs. Collective analysis concluded that CSGs should continue as a way of rooting the core programme of the NGO in the community but ARGs should be scaled up to enable innovation based on local evidence, and sustainable community ownership. The review meeting in May 2018 probed this issue in detail and tried to distil the key differences between the CSGs and the Action Research Groups.

## **6.0 Roles of Community Support Groups and Action Research Groups.**

At the May review meeting the differences between the Community Support Groups and the Action Research Groups was discussed extensively by NGO staff and managers and communities. The characteristics below are perhaps over-polarised, as there is clearly a zone of overlap, nevertheless this analysis was strongly supported by all present and has been endorsed by Freedom Fund Program Advisors as an accurate record of the discussion (and strongly in accord with their own analysis). It is important to understand the differences to enable the programme to think about how they might build on each other’s respective strengths.

## Differences between the Community Support Groups and the Action Research Groups

Community Support Group	Action Research Groups
210 groups for the NGO's carrying out the Action Research (405 in the hot spot)	12 groups
Typically, 15-20 members	Typically, 15-25 members. Less powerful members were part of the group. ARGs deliberately avoided involving very influential people in order to build a cohesive group. Very few members of CSGs were part of ARGs and in some places, no CSG members were part of ARGs. People who were interested in the issues were selected. Mostly they were women. ARGs managed to involve people from across castes and to include the poorest and most marginalised.
Meets once in a month. In case of need, special meetings are organised.	ARGs meet once a month at the beginning, after that they met as often as they needed to (to do the action) – which in some cases was much more frequently.
Focus: generic mandate for action in the village	Focus: generating, developing and enacting innovative actions in response to specific and evidence-based drivers of bondage.
CSG can mostly leverage the budget from NGOs	ARG's have no budget. ARG's are looking at where they can find resources for what they want to do – including bank loans, other community resources etc.
<i>"The CSG is a tool for implementing NGO programmes and targets"</i> but can also respond to community needs and is thus also accountable to communities. CSG's work with communities to prioritise actions within the programme supported by the NGO's	An Action Research Group decides its priorities and what it will do. It is accountable to the community.
Communities learn from the actions they undertake. They also get training and guidance from the NGO. NGOs learn from actions taken by CSGs, but the learning is not as concentrated and intentional as in the ARG's.	NGOs learn from ARGs and adopt innovation into main programmes. Examples include: <ul style="list-style-type: none"> <li>• New focus on health</li> <li>• Focus on festival expenses and temple expenses</li> <li>• Household expenditure and savings mapping</li> <li>• Scanning of money lenders</li> <li>• Revolving funds to replace high interest loans with manageable loans that can be paid off.</li> </ul>
CSG's are monitored in relation to the activities they undertake in regard to activity benchmarks and targets established by the	Emphasis on self-generated evidence. ARG's have collected evidence of the dynamics of change; of the extent and nature of issues



Community Support Group	Action Research Groups
<p>NGO. E.g. 300 children will get education support, there will be x number of health camps NGOs also document other actions and initiatives that they take (such as approaching mills for improving wages and conditions; challenging liquor shops etc.)</p> <p>The ‘research and evidence’ for the CSG tends to be linked to hotspot outcomes across a larger geography and collected via independent researchers/evaluators. The research is typically not tailored to each community.</p>	<p>(health, loans taken, income and savings etc.)</p> <p>In some cases ARG’s have been collecting data on (for example) changing household expenses monthly - allowing them to see changes over time.</p> <p>This evidence opens up the potential for scale up.</p> <p>The ‘research and evidence’ dimension of the Action Research has proved to be a very important factor in motivating the villagers and catalysing change. Once they can see the actual causes of their problems, they are motivated to take action. This is very different to being told what needs to be done by an NGO.</p>
<p>Livelihood schemes tend to be more individually focused although there are some examples of collectivisation</p>	<p>Some elements of the livelihood programmes are collectivised – such as transporting and marketing textile products – even where production is done individually.</p>
<p>CSGs promote JLGs at a community level, determine which members get the money and then work out what to do with it. EG. a loan from the NABARD bank scheme /five women in the community form a joint liability group. The bank’s intention is to promote micro enterprises but often members use it for a variety of other family needs (repairing houses, marriage, rituals, festivals, education etc. ...). The bank does not monitor the use of the money and NGOs often cannot influence the use of the funds. Therefore there is a danger of creating the unintended consequence of increasing debt through these loans that are intended for livelihood programmes.</p> <p>There is an attitudinal difference <i>“because I am vulnerable, they are giving this thing, and I can do what I want with it”</i></p>	<p>ARGs tend to take a more holistic perspective.</p> <p>In livelihoods programmes the key difference is that ARG members identify what they want to do and figure out how to find the money.</p>
<p>Can be used as a vehicle for empowerment</p>	<p>Can be a strong vehicle for empowerment</p>
<p>CSG’s are easier for the NGO to control, report on and understand</p>	<p>With ARGs it is necessary to wait and see what they will do and what they will achieve</p>
<p>Can create a risk averse culture – afraid of failure – afraid of deviating from NGO norms.</p>	<p>Able to try things out, fail, learn and then try new things. This accelerates the speed at which interventions become sustainable. ARGs generally achieve change much quicker.</p>

It was agreed by all that Community Support Groups have a different role and emphasis to Action Research Groups. They tend to be more oriented toward NGO initiated activities in combination with community needs and adolescent group requests. They have other foci such as taking forward the toolkit, negotiating with local mills and making entitlements to work. ARGs do not have programmatic responsibilities so have more time and space to focus on self-generated activities. However, ARG's cannot be introduced without a history of NGO activity and local group activity, so ARGs are only likely to be successful if built on a foundation of CSG or other group activity.

## 7.0 Scaling up

The Action Research groups generated successful action, which was scaled in a number of different ways.

**7.1 Scaling up of the process within NGOs:** We have seen rapid scaling up of the Action Research process and scaling up of some of the innovative solutions generated by the Action Research. For example, CSO 3 has already extended the AR process to three villages: Roja (Education), Seemailli (core issue not finalised) and Kaakidha Poo (loans and debt). They are also starting to do the process in Aambal - as they see it as a model for community-led change.

**7.2 Scaling the issue through publicity:** In Roja action was taken on education on 10th July 2018 immediately after our review meeting. Community members went to the collectors office with a petition to highlight how lack of transport means that children are not able to go to school. The action was reported in different leading newspapers in Tamil Nadu.

	
<p><b>Headline 1: Petition given by students to provide bus facility and road</b></p>	<p><b>Headline 2: A bus facility is not available near Dindigul and as such children might drop out of school. A petition being given to a Collector</b></p>

This sort of publicity is another way of building the confidence of groups and supporting their scale up.

### 7.3 Scaling of innovation across NGOs and villages

Following the cross-learning meeting of May 2017, eight out of 12 ARGs adopted a household income assessment pioneered by the Marikkozundhu group.

Groups shared learning around how to reduce festival and temple expenses and how to reduce alcohol consumption - with seven out of 12 of the groups taking substantive action.

Groups also shared stories around challenging moneylenders – with three out of 12 groups taking significant and sustainable action against moneylenders.

## 8.0 Strengths and Weaknesses of Action Research Groups

Action Research groups have been most effective in relation to:

**Generating community ownership from evidence and community analysis.** For example, surveys of household expenditure generated innovative action via communities facing the realities of their own experience. The evidence of how much they were spending on festivals and gifts was a shock to the villagers and underpinned quick remedial action. Similarly, evidence of expenditure on alcohol was a shock to some men who then changed their habits as a result.

**Creating community generated innovations,** which quickly spread peer to peer. Action Research groups can be experimental and have the freedom to try actions which might fail – which is more difficult for NGOs. This is particularly evident in relation to livelihood options.

**Mobilising solidarity:** ARGs can quickly adopt a campaigning mode when they are convinced of an issue. We saw this when whole communities paid the fines of people who had closed the liquor shop; when Action Research groups and local community leaders collectively negotiated reductions on contributions to the temple and when local leaders took on moneylenders (and solidarity was built across villages to ensure this held).

**Challenging social norms:** Groups were effective at persuading their peers that it was no longer in their interest to pay the same high level of temple taxes or to support child marriage. Similarly, groups have mobilised to shift long held views on the value of education and to move in favour of the use of government hospitals.

**Mobilising people to campaign for generic works:** There were many examples of Action Research Groups mobilising communities into campaigning for essential services.

These actions were mixed in nature and cannot easily be categorised. The distinction between “community behaviour change” and “system change” for example is blurred. For example, changes in decades old spending patterns on festivals and gifts to the temple is an example of behaviour change which also has an impact on wider system dynamics. Similarly, reduced expenditure on alcohol represents individual behaviour changes but has also directly resulted in changes to gender relations at both the family and village level. The way in which the Action Research Groups themselves work can be considered a behavioural and attitudinal change – shifting thinking from dependency on NGOs toward local community generated action.

**Nurturing new local leadership** – The Action Research Groups have encouraged people to develop new skills including issue identification, group meetings skills etc. and to become self-aware as

movement activists. This provides a foundation for wider activism and movement building and thus groups are not limited to local problem solving.

Some of the limitations of the action research process in practice were as follows:

**Action Research groups are not designed to roll out programmes such as legal support or psychological support services** and, because they are action oriented, may not be the best vehicle for undertaking the comprehensive range of actions needed to create a protective environment against exploitation and violence against girls and women. Sometimes Action Research groups can enhance the work of other groups - for example, they can mobilise people to save, working alongside the groups which run the savings schemes, but Action Research groups are also likely, in their earlier stages of development, to need support from NGOs (for example in mediating inter-caste dynamics).

**Groups have mostly focused on village level issues and could extend their reach further.** Thus far the action research groups have not substantively addressed wider issues relating to government policy. There are other areas that could be developed such as mobilising bargaining power in relation to the mills.

## 8.0 Recommendations

### Process recommendations

8.2 We strongly recommend (a) the continuation of the existing action research groups (b) where resources allow, the extension of the Action Research Groups across the hotspot – prioritising those areas where a strong foundation of community activity has been built through the CSG. Action Research Groups have successfully supported the generation of community-originated ideas for action.. They have also generated actions that can quickly be scaled. NGOs clearly see the need for Action Research groups to become embedded in their programmes as a way of advancing innovation, community ownership and sustainability. They see them as fulfilling a different role to the CSGs (which are more focused on NGO led initiatives). CSGs can however act as an entry point for community engagement in ARGs. Embedding ARGs into programmes raises critical questions – such as whether they can be promoted without intensive support, and how such intensive support can be embedded within the NGOs. To the first question we would suggest that what is mostly needed is time. Over time, NGOs can embed ARGs in the same way that PRA practices were embedded 20 years ago. Short-term support can be provided in two ways: (1) ongoing support from the Freedom Fund project officers who now understand the process (they would benefit from some targeted training but already have the skills required); (2) peer to peer learning of the type that we saw happening very effectively in the cross-learning events.

8.3 Embed successful innovations generated by the action research groups into the mainstream work of the NGOs. For example, the process of developing a household analysis of money, building community ownership around the results and supporting community action (in relation to moneylenders, festivals and temple expenses, alcohol etc.). The stepped process of generating successful innovation in one action research group; sharing this with the others and modelling the process in six-eight groups; and then scaling this into mainstream NGO activity would enable a targeted introduction of successful innovations to be extended to hundreds of villages supported by the NGOs.

- 8.4 It is important to allow Action Research groups to take action across a range of community issues even if these do not appear to be directly related to human trafficking or bonded labour. This is because such actions build group capacity and community confidence in the group. These issues are also usually root causes of bonded labour. If people do not take steps to address alcohol consumption, (for example) the reduction of debt will not happen. What may appear to be side issues are intrinsically linked to the main issue of bonded labour. In addition to the core objective of challenging bonded labour, addressing these issues leads to wider development benefits results, which lead to the increased well-being of bonded labourers. Addressing broader community issues is likely to be a strong feature of the engagement phase but it is also likely that groups will continue to take action on wider issues alongside their core bonded labour related inquiries.
- 8.5 We have outlined an adapted model for the ARG process in section five above - which should be adopted when NGOs want to extend their Action Research Process.

### **Programmatic and issue recommendations**

- 8.6 The interrogation by communities of village spending has led to changes in spending practises. This process can be supported in all villages. Sharing knowledge across villages on how communities have renegotiated festival and temple expenditure should be seen as a priority.
- 8.7 The issue of alcohol consumption has recurred time and time again. It is a significant factor behind loan taking in Tamil Nadu. We have learned that attempts to eliminate alcohol consumption altogether are typically not successful but that attempts to moderate levels of drinking can be very successful and can impact directly on the prevalence of men working and the amount of money spent on alcohol. Thus support for alcohol reduction strategies appear to have a high chance of success. Discussions in the villages during the prevalence process linked debt, school dropout, adolescent girls working in the mills etc. directly to alcohol.
- 8.8 Actions taken by villagers to ban predatory moneylenders have been successful – these actions should be closely monitored and shared across the hotspot.
- 8.9 A combination of strong Action Research groups which have clearly visible mobilising powers and supportive village elders/panchayat members seems to be an effective way of achieving sustainable change. Lobbying senior community members without first building a strong community-led process seems to be much less effective. Similarly, community action without any institutional support seems to be less effective. Building a staged strategy which combines these at village level offers the best prospect for substantive sustainable change.
- 8.10 In the semi urban areas of Kanakambaram, It is very hard for workers to break the pattern of bondage whilst being dependent on their employers for accommodation. Perhaps NGOs should thus first focus on independent accommodation options rather than alternative work. Creating this separation would open up the possibility for workers to organise.

In Kanakambaram there also appears to be a re-emergence of payments for body parts – for example undergoing kidney transplants to pay off loans - in the Kanakambaram area. This was prevalent 10 years ago and is certainly re-emerging (although it is not clear to what extent – further investigation is needed). Women selling their eggs has also been cited as a major transaction for the payment of debts. We would recommend further focused inquiry into this issue with a view to future action.

## Appendix 1: NGO reflections on the Action Research Process November 2017

During the November 2017 Action Research review meeting NGO managers gave their perspectives on Action Research. These included:

*“Action Research focuses on one aspect. It gives people time to focus.”*

*“Their thinking capacity to analyse has improved.”*

*“Here they have increased their self-confidence”*

*“In the Action Research groups there is leadership and ownership.”*

*“In the CSG there is consultation. With the Action research groups the issues evolved from the community. The Community Support Groups have their own limitations. There is also bureaucracy within the CSG. Action research groups evaluate the programmes of the NGO. CSO 1 wants to replicate the process in 6 other villages.”*

*“The expectation is always with the NGOs but in the Action Research they discuss what they can do. The leadership comes from the groups”*

*“Access to the schemes is greater. The coordinators get much more information about the villages and it helps them to evolve new programmes.”*

*“The major difference is the collection of information. Here the community analyse”.*

*“We start the CSG to have a structure at the village level. If the village leaders allow us to form an Action Research group – sometimes they are not resistant, but they will not attend the meeting. Without a base in the village, people will not talk. They only get one day off in a month. Therefore, they have three hours to give. They ask ‘what kind of benefit I will get, for three meetings?’ It is more difficult in the urban areas.” [Action research groups have taken community involvement much further but have been built on the embeddedness of the other groups.”*

*“If we give loans then people worry that there is favouritism. We have to sit with the group and explain why. Different issues were explored - from Dengue to getting rid of the middle man.”*

*“We need to use different tools to generate information. Just talking does not work. They enjoy drawing.”*

## Appendix 2: Action Research Group Summary Reports

In this section, we provide a more detailed account of the process activities and achievements of each of the Action Research groups.

These accounts are derived from a combination of notes and evidence from groups plus verbal accounts given and presentations made at the cross-learning events in November 2017 and May 2018. NB- as much as possible we have kept descriptions in as voiced by the narrators – with only minor editing to ensure good flow for the English language reader.

Although all accounts provide essential information about issues faced, actions taken and results of actions, some groups were better than others at documentation so there is some variation in comprehensiveness. As indicated below, most groups have been able to show evidence for their claims. There are a few claims however where we have not yet seen verifiable evidence.

The below describes the key population characteristics of each of the villages with Action Research groups (which we will examine in turn):

NGO Name	AR Village Name	No of House hold	Men	Women	Adolescents		Youth	Caste (Majority)
					Girls	Boys		
NGO 1	Makarandham	109	242	247	32	38	82	MBC
	Roja	182	412	421	38	31	172	MBC
NGO 2	Suryakaanti	285	879	971	80	45	70	MBC
	Sembaruthi	187	293	320	32		17	MBC
NGO 3	Magizham Poo	416	469	494	55	47	115	SC
	Vaadamalli	1136	1473	1870	92	65	138	BC
NGO 4	Manoranjitham	280	390	440	52	48	60	SC
	Marikkozundhu	805	1032	1324	134	118	206	BC
NGO 5	Paarijaada Poo	350	349	361	18	16	52	SC
	Alli Poo	150	248	354	18	15	10	SC
NGO 6	Paneer Poo	2500	2700	3800	350	460	850	BC
	Nandiyavattai	1400	1600	1750	180	220	350	SC

### NGO 1 ARG 1 (Makarandham): School dropouts

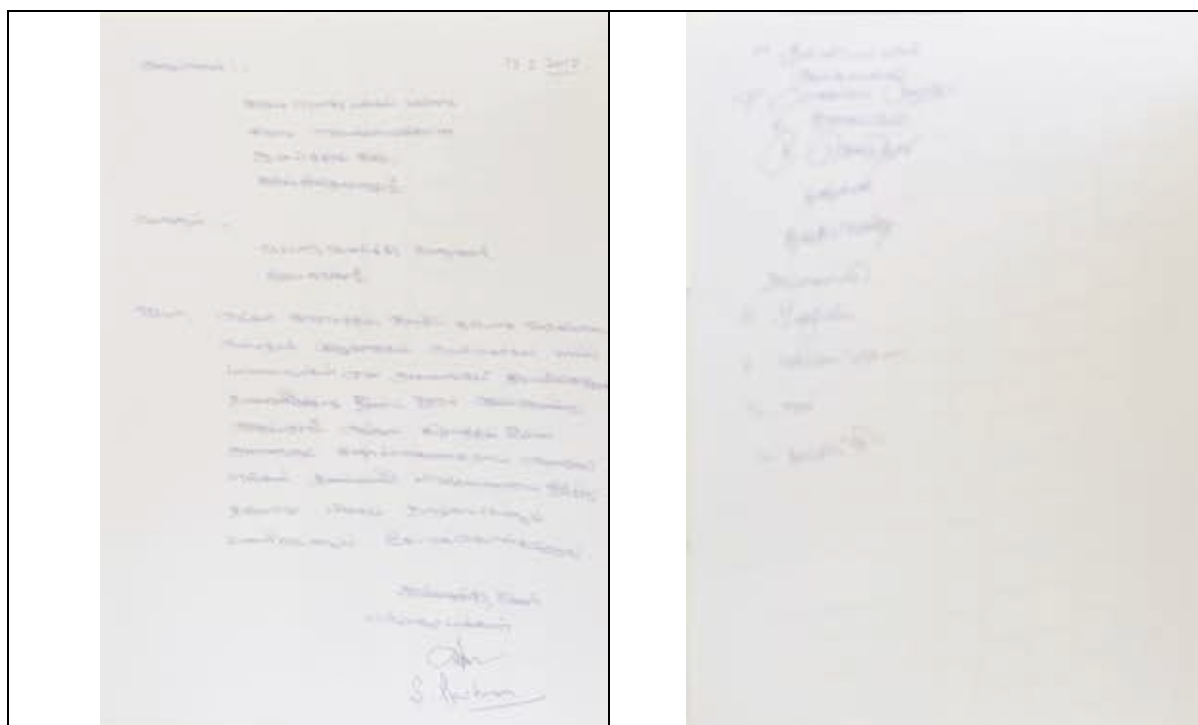
Makarandham village is located within a Panchayat, which comes under a block in a district. There are 109 houses in the village. The population of the village is 487 and the main occupations are agriculture and work in the spinning mills (around 70% of the people work in the mills and 30% work in agriculture). There are 242 men, 247 women, 32 adolescent girls and 38 adolescent boys living in the village.

### Engagement

In the beginning stages of the process people were not interested in gathering for meetings.

*“Many people were asking how we ourselves could bring change in this village? Is it possible? Some people said that we are not educated to do actions to bring change”.*

Two members of the community accepted the idea and started to motivate others to attend meetings. It took four meetings to build a core 16-member group that understand the process. Around eight members of the group then started to initiate local actions to address village problems and demonstrated that Action Research originated change was possible. For example, they generated a petition to the MLA about water problems in the village. The MLA took up these issues and solved them within a week. The group also wrote a letter to health officials to organize a health camp for the village. These two actions motivated other people to attend meetings and participation levels increased in the fifth meeting.



The ARG gave a petition to the Block Development Officer (BDO): *“In our village, we are not getting drinking water regularly and schoolchildren and women are affected. As we need to go a long distance from the village to fetch water, we are facing lot of challenges. We request that you solve the water issue soon”*. (Signed by members). The local-government has also started helping people to get social protection.

### Issues

There were many issues, which were hard to prioritise, but the group decided to focus on school dropout.

### Evidence collection

Members collected evidence of school dropout and motivated people to attend school. In 2017, children participated in meetings to support adults in mapping dropout children. The group then linked the issues of debt and low income to school dropout - concluding that this is what led to children being sent to work in the mills at an early age. The group took action to prevent this, and then created another version of the social map so that they could see the impact of that action.



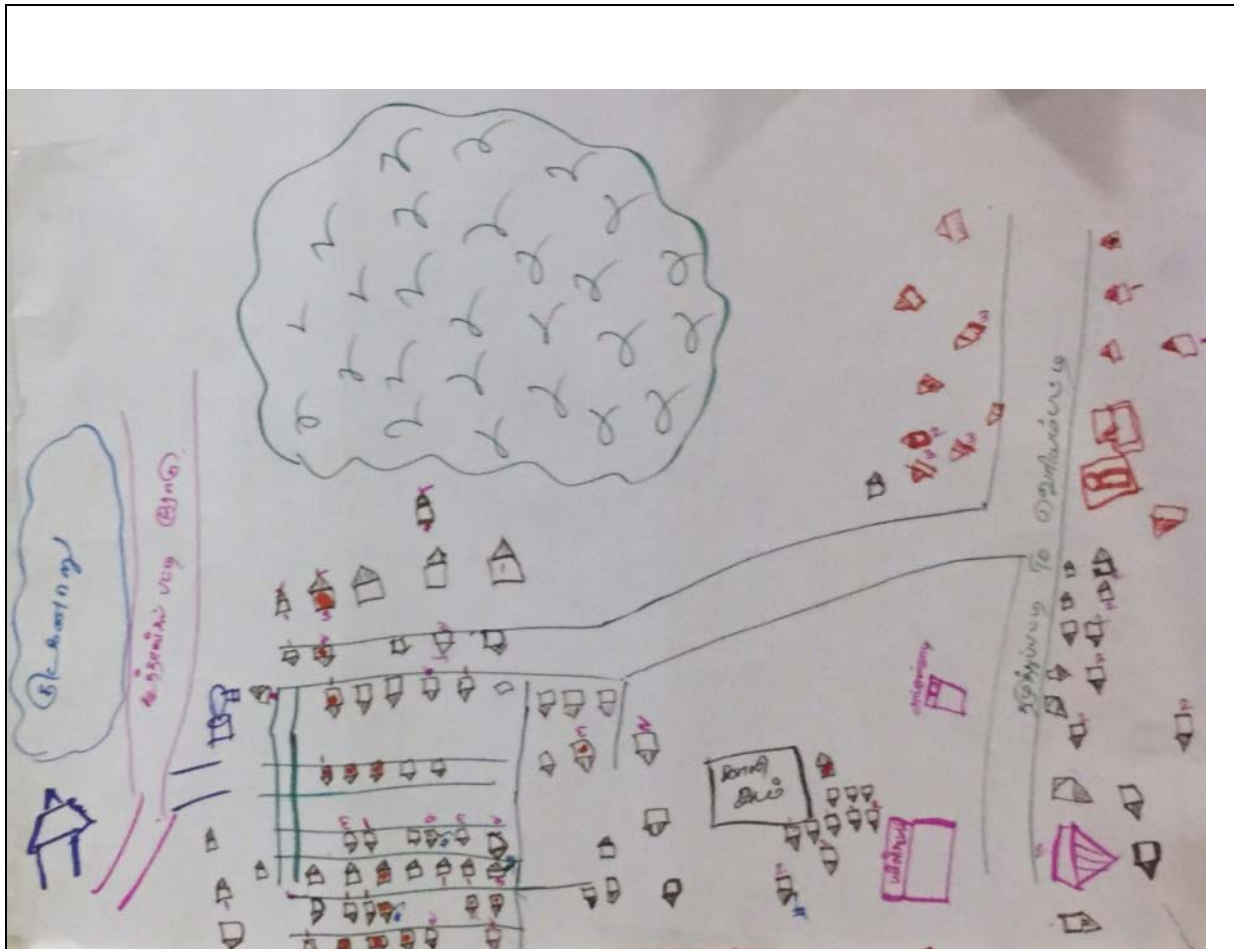


Chart: Village social map. Houses in red are those where a child was not going to school or was about to drop out.

### Actions

ARG group members went door-to-door and carried out a campaign on the importance of education and addressing school dropout. They also conducted meetings for parents and between parents and teachers (which was very challenging). Parents are now coming to the Action Research group meetings. As well as mapping school dropout the group tried to understand the situation of each child and developed a needs-based solution for each one – aiming to bring existing dropouts back to the open school, mainstream school, or a training institute. In the seventh meeting, members decided to present their evidence on both school dropout and the water crisis to a Gram Sabha Meeting (Village Panchayat Meeting) on Independence Day. A second mapping conducted later in 2018 showed that the number of working children had reduced from 30 to five.

	<p>(<b>Letter:</b> The Open school have given an official letter to the Action Research Group in Makarandham to support seven children with a 50% reduction of tuition fees in their tutorial school)</p>
--	---

The group carried out a basic budgeting exercise - *“Everyone is now doing their family income sheet”*. Since school dropout was clearly understood as being attributed to a lack of income linked to men’s consumption of alcohol women have been taking their husbands to the mills to get tailoring work. The men are now more motivated to work. Moreover, companies have come to group meetings to report on the skills they are short of (helping to facilitate targeted skills training). Because of these meetings, the group has encouraged mill owners to employ local people. 13 community members have received vocational training and micro finance, monitored by the Action Research groups. Seven school dropouts also received training.

**NGO 1 ARG 2 (Roja): Loans and debt**

Roja village is located within the a panchayat union, which comes under a block in a district. There are 182 houses in the village made up of 400 men, 406 women, 38 adolescent girls and 31 adolescent boys. The population of the village is 806. Around 70% of the people work in the spinning mills and the other 30% work in agriculture, fishing and cutting wood. Because *“the village is an island”*, it does not receive government services.

**Engagement**

Field workers from the CSO 1organised an Action Research introduction meeting on 20<sup>th</sup> December 2016 in front of the village temple and attended by village members, community support group members and adolescents. This meeting facilitated the first discussions around issues in the village - and how to address them - and members of the Action Research group were selected. It took five meetings however before people truly understand the purpose of the group and actively participated. Membership then grew to 25 and has since settled at 15 active participants meeting monthly. A subgroup has been set up on thrift. Men reportedly do not show any interest. *“They waste their time by chatting in groups or playing cards near the temple”*.

### Evidence

A challenge in relation to evidence has been that people seemed reluctant to share their true expenditure and debt. Some respondents seemed to think that if they reported higher debt they would be able to access bigger loans. Some thought the Action Research group would provide loans. It also took time for people to understand the purpose of collecting evidence around household expenditure. Once people understood the purpose, they started to share accurate information. Evidence collection build rapport and create awareness. Group members developed a simple sheet to collect data from all 88 houses on income and expenses. It was helpful later to calculate the differences in expenditure before, during and after the interventions of the ARG.

No. House	Household Name	Gender	Salary/Prof. Inv.		Savings	Expenditure				Total Expenditure	Total Income	Total Debt	Total Assets
			Male	Female		Food	Household	Transport	Other				
1	(Handwritten)	(Handwritten)	1000	800	1500	6000	1500	1000	4000	12000	12500	55000	
2	(Handwritten)	(Handwritten)	1000	800	2000	8000	1000	1500	8000	24000	21000	10000	
3	(Handwritten)	(Handwritten)	7000	5000	12000	3000	1250	2500	4500	19000	10950	6500	
4	(Handwritten)	(Handwritten)	3000	2500	1500	1500	500	500	3000	6500	5500	6000	
5	(Handwritten)	(Handwritten)	1000	500	1500	4000	1000	1000	3500	17000	20000	7500	
6	(Handwritten)	(Handwritten)	5000	5000	10000	15000	500	1500	2000	17000	5500	2500	
7	(Handwritten)	(Handwritten)	1000	500	1500	3000	1500	1250	4000	19000	19500	10000	

The group collected income and expenditure data from each household. This is a sample format for reference.

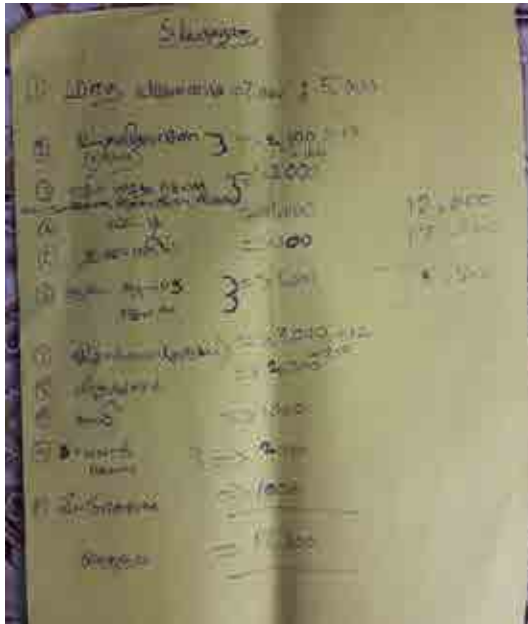
### Issues

Group members discussed core issues critically during meetings -challenging each other and building new perspectives and ideas. For example, they linked the issues of men not working with alcoholism and in turn with loans and debts and child labour (adolescent girls being sent to work at an early age to pay off loans). The group analysed key problems such as school dropout, bonded labour, medical costs debt, hygiene and sanitation. They created a map of all of the children not in school and started to form goals around keeping girls in school until the age of 18 – in order to prevent early marriage and to delay their entry into the mills. The ARG and CSG mapped school drop-outs in the village (all of whom were working in the mills) and encouraged them to access the open school (where they can prepare for writing 8th or 10th examination –the assumption being that those who pass the exam could access skill training institutions and skilled jobs in the mills.)

(Course completing certificates – Computer course, Tailoring course and Electrician course)		

## Evidence

Data for each household was collected (as seen below). 168 families were identified as having a debt issue caused by alcohol.



Individual household data was collectively analysed – with changes in spending between 2017 and 2018 attributed to group actions (below).

Expenditure / Income Sheet	
Left side: before 2017	Right Side: After 2018
1. K. Mohanty	1. K. Mohanty
2. S. Mohanty	2. S. Mohanty
3. M. Mohanty	3. M. Mohanty
4. K. Mohanty	4. K. Mohanty
5. M. Mohanty	5. M. Mohanty
6. K. Mohanty	6. K. Mohanty
7. V. Mohanty	7. V. Mohanty
8. S. Mohanty	8. S. Mohanty
9. M. Mohanty	9. M. Mohanty
10. T. Mohanty	10. T. Mohanty

**Actions**

Families have been helped to cut un-necessary expenditure, undertake household expenditure planning and access alternative livelihoods. 15 vulnerable people were identified and supported in relation to identifying expenses they could reduce e.g. luxuries during festival times. Around 80% of people are aware that high interest loans are a major factor in getting into bonded labour. After discussions on monthly expenditure patterns villagers started to seek loans from less risky sources. 15 people were able to secure loans from the bank at much lower rates.

Many men realised that their contribution to household income was insufficient and this stimulated them to work. Before the Action Research, it was calculated that men were on average spending 200 rupees per day on alcohol – after the Action Research this was reduced to 100 per day – making savings of an average Rs.3000 per month for other household purposes or savings

52 out of 67 families joined a self-help group and their savings increased; 13 people were linked to VPRC for an individual small business loan; 15 members got a group loan with a subsidy and have started businesses. Four self-help groups were initiated to improve savings practices. People started to pay back loans and remaining amounts were given to the group as savings. Data has been recorded in the Gram Sabha meeting minute’s book and the bank passbook is used to monitor increases in savings and monthly income and expenditure sheets for each family. The group claims that debt has reduced by 50% - which has been verified – over one year. Most of the change has been attributed to men working. The group has also secured a milking cow for 15 people.

Stickers were placed on doors denoting an adolescent girl working or an adolescent girl in school. Whilst a few households objected initially to this after advocacy from the group everyone allowed stickers to be put up.

A campaign was initiated to address the fact that the nurse often failed to turn up at the village and now every week a nurse comes (bringing iron tablets and deworming tablets). Awareness raising has also been carried out on health seeking behaviour and seeking treatment at the nearest government hospital – thus reducing expenditure on health. Now around 70% of people in the village have started visiting government health facilities when they are ill.

ARG group members stopped two-child marriages in the village. Group members went as a group to speak to the families on issues around child marriage and convinced the family that the marriages would negatively affect other families in the village (creating a norm). The CSO 1 and the District Legal Services Authority jointly organised a legal awareness meeting in the village through which they outlined various laws -and specifically the child marriage act- the village has since stopped the practice of child marriage.

Other actions include a petition being made to the transport department, a request to all government officials in the village to explain their work, awareness raising around government schemes available to the village.

(Legal awareness meeting invitation (Jointly organised by the CSO 1 and the District Legal Services Authority))

## **NGO 2 ARG 1 (Sembaruthi): Loans and debt**

### **Engagement**

This group started in January 2017. Villagers initially thought that the group had been formed to provide loans for the members and it was only during the third meeting that members came to understand that they would discuss problems faced in their village and draw collective solutions. Still men were not co-operative and tried to stop their wives attending meetings. There are still only a few men participating in the group. The group has to date taken actions on a variety of different issues in and has built motivation for collective action.

### **Issues**

Loans and debt were identified as the causes of parents sending their children into work. There are no job opportunities for adolescent girls other than mill-work. As such, creating alternative livelihood options such as animal rearing were discussed.

People from Sembaruthi also identified ineffective health services; a lack of welfare and government funds lack of awareness of low interest bank loans; unemployment, alcoholic addiction the need to excavate the rivers and poor schoolteacher attendance as issues.

### **Evidence**

The most invested group members created a village map during the prevalence study – seeing this process as a foundation for the ARG. Drawing on their experience of the prevalence work, and taking inspiration from the Sembaruthi group (presented in the November cross learning meeting) the group decided to collect detailed data on household spending, loans and income. They developed a survey format to analyse the monthly income level and loan borrowing level of each family in the village. The group surveyed 133 families. Monthly income for the whole village was 1,153,000 Rupees. The chart below shows the total expenditure for each family:

Food	358550	22%
Daily expenses for children	94630	6%
Sudden emergency expenses	109005	7%
Family functions -	163450	10%
Village festivals	135520	8%
Medical expenses	168430	10%
Alcohol	132650	8%
Education	92566	6%
Repaying loan	398065	24%
Total expenditure per month for the village	1652866	

Expenditure was seen to be exceeding income by 499,866 rupees – the variance being covered by loans every month. Perhaps most importantly this data helped villagers to understand the high percentage of their weekly income that they were spending on festivals, family functions and gifts. (18%). This combined with repayment of loans and alcohol accounted for 50% of their very limited income.

The following are individual loan sources identified:

Co-operative Society Bank	1050500	11%
Money lenders	2125000	23%
Workplace	73350	1%
Nearby house	171600	2%
Jewel pledges for loans	4429500	48%
Relatives	1420500	15%
	9270450	

Monitoring is now taking place through weekly and monthly income sheets. A 'happy-sad' ranking has shown that now more people are happy.

### Actions

ARG members reported critical issues to the government; they mounted an awareness campaign around entitlements, loans and the value of education. Girls were not getting sanitary napkins - so the group went into the school to ensure that they would be provided. They sent a collective letter asking that the pond be desilted.

Having identified that alcoholism was stopping the men working the group took a variety of actions. They set about closing the alcohol shop but police in the village supported the owners of the shop and would not order its closure. For one week the shop closed as a result of pressure from the village, but when everyone went away for the festival it opened again. Afterwards the Action Research group came again to close the shop, but others came with weapons to protect the shop and sat outside. The Mookuthi Poo/ BDO asked the shop people to close the shop and eventually it was shifted to the outside of the village. The ARG feel that alcohol consumption has reduced because it is now more difficult to get hold of and NGOs monitoring the shop have reported that less people are using it. One man in the village was consuming alcohol at a cost of Rs.400 per day. Analysis of household spending helped him and his family to understand the reason for their

indebtedness and he has reduced his spending to Rs.100 per day and the family have started to save money. They have saved enough to build a new house and are slowly coming out of debt. As initial survey carried out by the group showed that 38 men were without work. Of these 24 are now working and the group strongly believe that this is because drinking levels have reduced.

Other actions taken by the group include:

- To reduce debt some people have set up small scale businesses (cattle rearing, buying goats; selling vegetables and snacks) or small-scale agriculture
- Spending on village cultural events and festivals has reduced.
- People have sought loans from Government banks. Women have borrowed from their own self-help groups, which reduces borrowing from high interest sources. Seven people started post office saving schemes and saving money for their children.
- Children of Action Research members have accessed skills development and four are now drivers. One is working as a bus driver - earning more than what he would in the mill.
- Children are now regularly going to school. In 2016 the first five girls reached 11-12<sup>th</sup> grade standard and in 2017 four are now in colleges. Action Research group members raised the issue of teachers repeatedly arriving late and wrote a letter of complaint to the Block Development Officer (BDO) - as a result of his instructions the teachers are coming to school on time. Children have also started to go to school on time and regularly. This problem was solved within a week. Four girls are studying in college, having been motivated by Action Research members.

## **NGO 2 ARG 2 (Suryakaanti): Health**

### **Engagement**

This village covers a big area and there are many SHG groups and other groups functioning there. It was difficult to form an Action Research group here as only four people volunteered initially (although numbers soon increased).

### **Issues**

After two meetings, ARG members started to focus on health issues. When the group first started people were not receptive but when a child with diarrhoea died villagers collectively thought about why it happened. The group linked health issues with millwork and with family spending patterns and debt. They talked about how diseases spread in the community, hygiene issues and money spent on treatment. Debt was linked with high interest rates charged by moneylenders difficult to-making loans difficult to pay back and leading children and adolescent girls to millwork.

### **Evidence**

A group comprising 17 members was formed on 4th Dec 2016 – followed by five meetings. Through these meetings members explored the causes of health and hygiene issues affecting their community. When it came to evidence collection most people in the village were cooperative and provided accurate information, but some households hesitated. As of November 2017, there were 13 members of the group and around seven volunteers were very active in meetings, collecting evidence and making efforts to raise health awareness. The team went door to door to collect evidence and constant efforts were made to make households understand problems as collective



village issues and to try to engage them in the process. They used a Venn diagram to identify what the biggest problems were. One was water stagnation – leading to a concentration of mosquitoes. Another was poor nutrition. The group created a list of diseases and health problems affecting households, which they took to the local media. The group then undertook a survey around economic status, which they submitted to the government

### **Action**

Undrained water is a major cause of Dengue fever. 25 people have been affected by it and one woman has died. Since there was no proper response from the Panchayat office, the ARG took this issue to the newspapers. As a result, government officers took action and undrained water has been suctioned out by municipal workers with the help of the ARG. Now there is no water stagnating in the village.

The ARG organised a camp on Dengue - focusing on mosquitoes and water stagnation. The camp successfully sensitised people on the issue of stagnating water and the ARG then mapped the places where there was stagnating water and have since created structures that can absorb water to address waterlogging. They have cleaned the village and surroundings to get rid of mosquitoes with the help of sanitation workers from the municipality. The broiler owners were opposed to the action research group, because there was pressure to dispose of excreta water, but local people ultimately supported the Action Research group after a little girl died of cholera.

Group members also took the issue of stagnating water to the medical officer - who then made visits and took action. The sanitation team started cleaning in the village on a regular basis. This has impacted upon the health level of the village and jaundice and cholera has reduced.

Other health related actions include:

- The group designed a poster and went street by street raising awareness of common health problems. Posters and banners on good hygiene practices were disseminated at medical camps.
- Group members are now accompanying people to the hospital.
- They are also organising subsidised prices through government cards.
- Parents now teach their children about diseases
- They group visited the government hospital and approached the medical officer to get proper advice.
- The community has started to drink boiled water
- They have started cleaning the OTH tank with an antiseptic powder weekly
- The health worker (ANM) has started visiting the village daily and has monitored the children's and senior citizen's health status. The community are aware of the ANM's village visits and contact her about health problems

As a result of these changes medical expenses have been reduced. Now, the village looks clean and the government hospital conducts a medical camp every month. The group has stated that sickness frequency has reduced and that as such people go to work regularly which impacts positively on family income.

The group has also addressed issues in the mills themselves. One mill was located on the way to Suryakaanti and the bathroom was emitting bad smells and sludge. The neighbourhood in the village were struggling to breathe. ARG members discussed this issue during their meetings and took up the issue as a priority. A member of the Action Research group then met with officials and the mill owner. As a result, the bathroom has been closed and moved to another place where it is not

polluting the environment. The mill management also then took additional action and planted trees to reduce the odour and noise pollution generated by the mill.

The group has taken on a more general community action role: *“The group is always on call. It is a like a call centre and will go and help anyone in the village – with accidents etc. – with anything they will go and help”*. For example:

- Roads have been repaired with the help of the ARG and now the bus comes every week.
- A process to get land documents for farmers is underway
- Plastics and polythene wastes are being removed.
- Six birth certificates have been secured by the group.

### **NGO 3 ARG 1 (Vaadamalli): Alternative Livelihoods**

Vaadamalli village contained more than 120 adolescents who were working in textiles at the beginning of the project in 2015. Carpentry and special lock-making are the major traditional livelihoods of this village - as well as rearing cows.

#### **Engagement**

The process of Action Research group formation was very tough as the CSG was encircled by powerful people in the village. For nearly 3 months, the CSG prolonged the process of ARG formation and it took up to five months to collectivise the members. CSO 3 took the initiative to involve some of the more active members of the Joint Liability Group (JLG) and some service-minded CSG women along with some of the survivors and youth in the village. During the Action Research meetings, members brainstormed issues and clarified the expectations of group members. The Praxis facilitator attended a meeting in June 2017 and helped members prioritise issues via a participatory exercise using charts and bindhis.



(June 2017: Prioritization of issues using participatory tools)

When the ARG started to take action on the water issue, the village key person in the CSG was not pleased and started to perceive ARG and CSO 3as problematic. Key people in the committee tried to stop people attending the Action Research scheduled for meeting July 2017 and CSG members asked the AR group to merge into the CSG – this was prevented by youth members of the CSG who objected on the basis that this would dilute the potential of the Action Research group. Several meetings were held to explain the focus of Action Research and finally the AR group was able to reach the point where it functions independently and gets support from the CSG.

## Issues



Some of the issues that the Action Research group ranked as priorities were as follows:

- Water and drainage
- Transport issues relating to children getting to school
- Safety / security for women working in the mills
- Lack of alternative livelihoods – leading to loans. The failure of monsoon had resulted in agriculture being replaced by the textile sector.
- Mill owners holding onto girls' salaries earned during school vacations. As a result, they drop out of school.

## **Actions**

- Stagnation of water and silting was creating lot of health issues and bad smells. The ARG group gave a petition to the BDO to clean up the water and clear blockages and devised a system for household members to share duties around cleaning blocks in the front of their houses every day. As such, each household is now taking care of their drainage blocks and problems are being resolved. This has also led to villagers accepting and respecting the ARG.
- The mill was charging 30 rupees per month for transportation. The community complained to the mill and thus they stopped charging.
- The ARG has identified five leaders who can meet with officials as needed.
- The moneylender has been waiting for the self-help group's money to mature and then taking the money and distributing it to the village men who spend it on alcohol. The ARG went to the village head with a petition about this and the village head then banned the moneylenders. Ten moneylenders were told not to return.

ARG members have analysed possibilities around alternative work suitable for the village such as making paper cups, flour and betel plates. Eventually they chose garment work as the best option since there are various different types of work in this sector like cutting, stitching, ironing, etc. and there are potential job opportunities for many people. 50 people established a Garment unit, trained people in tailoring skills, secured electricity, organised premises from the government (identified by the CSG) and borrowed 25,000 for a machine (which they have repaid). In phase two they have borrowed 40,000 for individuals to start up within the project. Women in the village typically get 250 rupees a day but this goes up to 450 per day for those who have learned tailoring. As a result, people have stopped working in the mill. The challenge is getting orders from big suppliers. The plan is to create a loan linkage with low interest banks. Members of the ARG have faced many challenges in relation to transport timing, getting orders, and loans but the project got a good response from women in Vaadamalli Village. The project inspired young people in the village to work and they have now made a connection with Ancient Paints. They faced transport problems which affected credibility (orders not delivered on time) but group members have recently negotiated private bus transport to ensure that their produce can get to the companies they are selling to.

The Action Research group is now trying to mobilise funds from those that are making money in the village to pay for a borehole for the school

The Action Research groups are now more developed than the two community support groups in this village and the NGO does not need to facilitate self-organising.

## **NGO 3 ARG 2 (Magizham Poo): Debt and loans**

Magizham Poo is a village/hamlet with 416 households in the village made up of 469 men, 494 women, 55 adolescent girls and 47 adolescent boys.

## **Engagement**

Meetings were conducted to mobilise people and create understanding about Action Research. It took three months to form the group and as of November 2017 they had organised five meetings. The formative stage took three meetings.

## **Issues**

During an exercise conducted to identify employment issues villagers reported that their village was too far from the main village and as such, they had few opportunities to go out of their village for work. The men's expenditure on alcohol results in loans and debt. If someone dies there is also a lot of expenditure. Other spending causing debt problems is related to festival expenses e.g. hosting a guest well during festival and functions, new clothes for rituals, giving prestigious gifts etc.

The issue of men spending in the TASMAL (alcohol) shop is exacerbated by the shop being very close by to the village and peer pressure between men encouraging them to drink.

## **Evidence and theory of change**

The Action Research group listed expenditure across the year and thus came to a realisation around how much they were spending on lavish village festivals, gifts, education, health expenses and alcohol. Group members were divided into groups and asked to debate and challenge different propositions put forward by other members. This led to *"a wonderful discussion where everyone tried to propose and justify their point and if they couldn't they found their way to concluding with the majority for the cause."*

## **Actions**

- A new practice of planning expenditure and budgeting as a whole family - together with children was initiated. Income and expenditure analysis led to women and children became more aware of spending patterns and thus starting to demand that men reduce certain expenses. Whilst some men were resistant at first the process enabled many women to help the men in their family understand the problem.
- As a result, alcohol consumption has reduced and debt problems have reduced. Before the ARG intervention there was a wine shop inside the village which the men in the village had easy access to. ARG members had meetings with the woman in the village and initiated action to shut the shop. The government then shifted the shop to a place three kilometres away. As this is quite far away and there is no transport available, men visit the wine shop less often. There is evidence that the shop's income has reduced to 40% of what it was.
- People have learned how to make organic manure and are engaging in coir making from coconut trees. Loans have been secured from the bank to support new livelihoods.
- The ARG has acted to ensure that no private, outside moneylender is allowed inside the village to lend money. Outside money lenders are only allowed in with the permission of the women. Moneylenders are told not to give money to men. Women have established with the moneylenders that they are not responsible for their husband's debt. In the village, people can get loans for 5%. One local broker wanted to be part of the Action Research group and the group members allowed him to. After hearing (during the Action Research group meetings), of all the agony faced by women in relation to loans a moneylender came forward and reduced the interest rates on existing loans by 2%.
- An emergency fund of 10 rupees per family per month has been created, based on a model savings pattern in place in a nearby village, whereby household pays Rs.10 every month into

a fixed deposit in the bank – the fund is then used to pay out when a death occurs in order to cover funeral expenses.

- Group members have also decided to take collective action on the water crisis in the village and they developed an action plan

### ***Reflections from CSO 3***

Across the two projects the visibility of the ARG to the local panchayat, the support of local leaders, and the groups' ability to mobilise panchayat members have all been important. Group members have been assigned roles according to their skills – e.g. Different people are dealing with government related issues, private institutions, individual villagers etc. Because the community is involved with each action they are invested in the process. Action Research is seen to be complementary to the work of the NGO. CSO 3 has already extended the Action Research process to three other villages.

### **NGO 4 ARG 1 (Manoranjitham): Loans and debt**

#### **Engagement**

Everyone in this village works in the mill. Sometimes women do three shifts and when they come home cannot do anything except sleep. It has been a challenge to get people to come to meetings because they are very tired. 30 people attended the first meeting but it then reduced to ten to 15 members. It took four meetings before the members understood the purpose of the group. The group has now taken action on various different issues in the village, is well motivated and has 18 members.

#### **Issues**

The majority of people in Manoranjitham village are mill workers working three shifts per day to earn a minimal amount. Only 25% of the men work. The major problems faced by the people in Manoranjitham are health related issues and resulting debt. Hygiene, water sanitation, diarrhoea and alcoholism were identified as priority problems.

Drinking water in the village is polluted, leading to vomiting, diarrhoea, skin diseases, and fever, particularly for the old aged, adolescent girls and children. Villagers have thus decided to drink water from a nearby river, as even though it is dusty, it is better than drinking the other water. Fetching water from the river requires walking 0.5-1 KM and there is an increasing occurrence of airborne diseases. Water is spilled. After discussing this issue in the ARG meetings, the decision was made to repair the pipelines in order to get decent ground water for drinking and the villagers took action on this themselves.

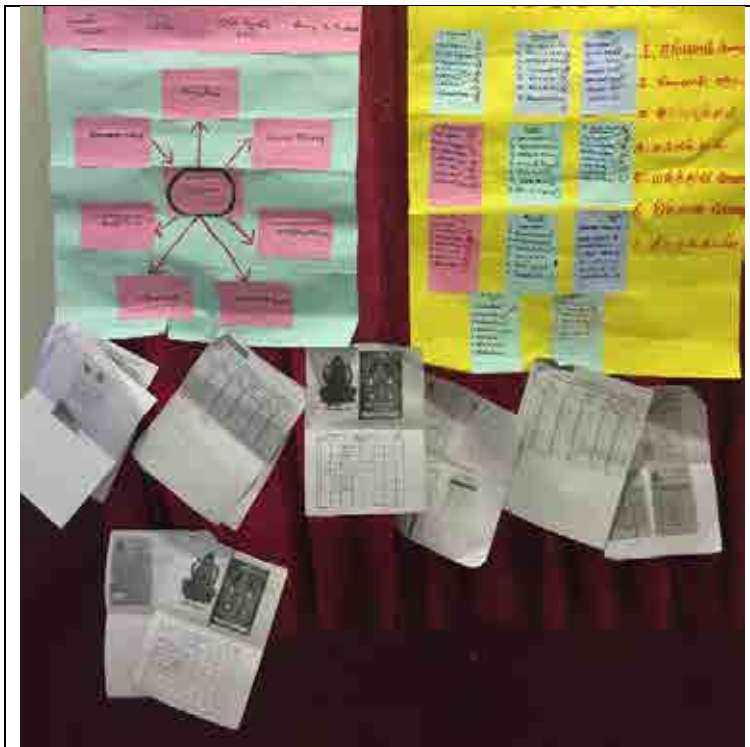
Most of the men consume alcohol, which is linked with women and children working and with bonded labour. As a result of alcoholism villagers borrow money and the liquor shop has now been brought into the village. People also spend lavishly during the festivals, on marriage expenses and funeral expenses. In a neighbouring district two children were burned alive because a debt was not paid.

#### **Evidence**

The groups gathered basic information about the village and carried out a survey of 280 households to establish how many people drink (men and women). Of 390 men, 240 were drinking. Of 440 women, 40 were drinking.

Groups also gathered details about debt in the village, the various moneylenders who come to the village, the reasons for villagers taking out loans (plus the interest they pay, repayments etc.) and the income of villagers (via daily/weekly/monthly slips). They also collected finance company cards. The groups established that people are spending more than they earn and that a large part of their expenditure is on health related expenses.

The groups also identified that there are nine girls below the age of 18 going to the mills - mostly as loaders.



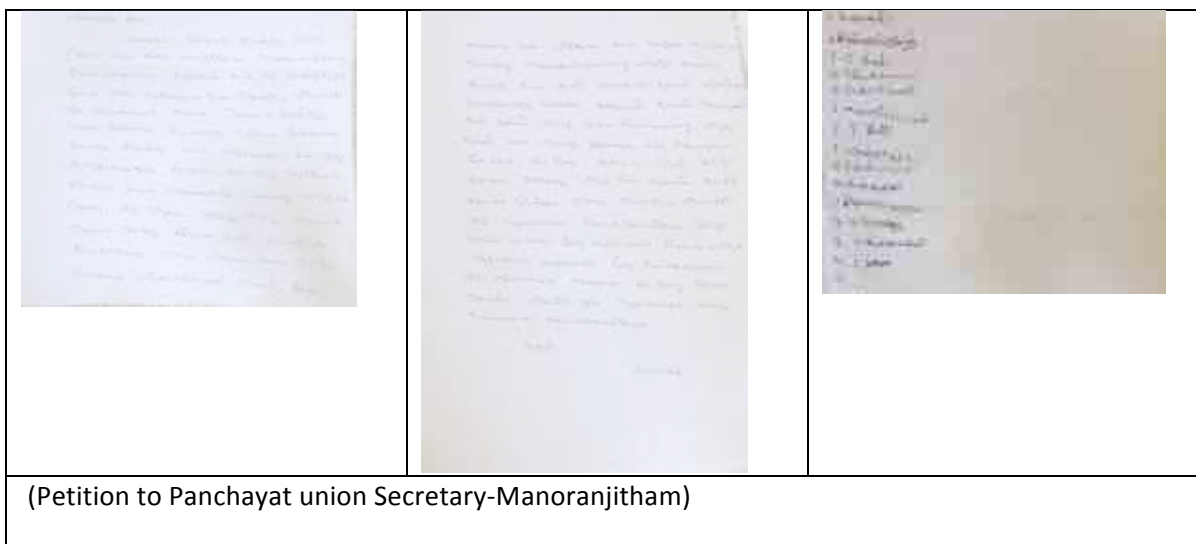
*In the first diagram the group explored the reasons for getting loans. The sheets below contain data on the various loans from different types of money lenders.*

### **Action**

The Action Research group did not start with debt. *“We started with village problems and then moved to indebtedness and health”*. For example, there was an unused well, which was open, and into which animals had fallen and this was closed by the Action Research group. The group also worked on clearing and lighting the pathway to the main road, repairs to roads and bridges, encouraging people to boil and filter water and supplying sanitary napkins and vitamin tablets to villagers.

The group then drew up a petition listing the major reasons for borrowing money (low salaries/ price hikes in rice/ alcohol consumption).

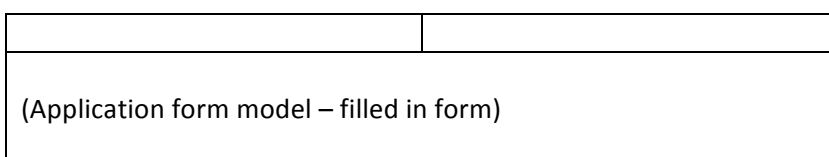
Government welfare was not coming regularly to the village. The ARG went as a team to the government office and handed them a petition, and the problem was resolved.



This is a very poor and neglected village and many government schemes are not accessible to people. A petition was thus given to the panchayat union to make the village a priority for different development issues.

Water tankers have been going through the village to other villages so the group stopped the tankers going through and demanded water. As government officials live in these other villages and were not getting their water they agreed to create a pipe. There is now water in all the water pipes in the village. New water taps were also installed, stagnant water cleared, and broken water pipelines repaired with the help of ARG members.

The group created an awareness rally on the use of toilets and 62 new toilets were built (through linking with the “Swatch Bharat Scheme”). They filed for a subsidy from the government of 12,000 rupees per house. As a result, a toilet construction scheme has started in the village. The ARG has carried out advocacy around the toilets, has helped people to fill in the application forms and has followed up with officials.



With the help of young people in the village, the ARG managed to shift the wine shop to another village 6 km away. Alcoholic addiction in the village has thus reduced, aided by an awareness campaign around the consequences of alcoholic addiction. The group reports that men are now typically only drinking alcohol three days a week rather than five. The group maintains a survey notebook with one page of data for each family in the village, which logs health and alcohol expenditure. Data has been gathered on 220 houses and consolidated into a chart, which is shown below.





(Data Notebook: One page of data for each family - the source data for analysis. This data was collected on two occasions (before and after the Action Research) and the changes are collated in the table charts below)

ஆண்கள் - முந்தைய நிலை									
வயது	நினைவு	4-5ம்	3-5ம்	2-5ம்	1-5ம்	நினைவு	சேமிப்புகள்	மொத்தம்	
0-18	-	-	-	-	-	8	40	48	
18-25	11	6	-	4	-	2	52	75	
25-40	52	18	7	3	1	2	34	117	
40-ஆக்டுவல்	78	32	13	6	4	6	18	157	
மொத்தம்									397
மொத்தம்		4,23,000	89,600	24,000	10,400	2,000	1800		Total Amount: 5,50,800
ஆண்கள் - தற்போதைய நிலை									
0-18	-	-	-	-	-	-	48	48	
18-25	-	2	12	4	3	2	52	75	
25-40	6	9	42	19	4	3	34	117	
40-ஆக்டுவல்	11	21	38	41	18	10	18	157	
மொத்தம்									397
மொத்தம்		51,000	51,200	1,10,400	51,200	10,000	1500		Total Amount: 2,75,300
முந்தைய நிலை: 5,50,800, தற்போதைய நிலை: 2,75,300									

Chart – Alcoholism (men) before and now: The age distribution shows the number of people who reduced their days of drinking -which increased the savings of the household.)

		பெண்கள் மந்திரதய நிலை.							
வயது	நிலை	4-நாள்	3-நாள்	2-நாள்	1-நாள்	மீட்டிங் குழுக்கள் மீட்டிங் குழுக்கள்	மீட்டிங்	மீட்டிங்	
0-18	-	-	-	-	-	-	52	52	
18-35	-	-	28	6	-	9	346	389	
மீட்டிங் குழுக்கள்	-	-	33,600 ரூ	4,800 ரூ	-	900 ரூ	மீட்டிங் குழுக்கள் மீட்டிங் குழுக்கள்	441	
							39,800 ரூ	39,800 ரூ	
		பெண்கள் தந்திரதய நிலை.							
0-18	-	-	-	-	-	-	52	52	
18-35	-	-	7	-	21	13	348	389	
மீட்டிங் குழுக்கள்	-	-	8,400 ரூ	-	2,100 ரூ	1,300 ரூ	மீட்டிங் குழுக்கள் மீட்டிங் குழுக்கள்	441	
							11,800 ரூ	11,800 ரூ	
		மந்திரதய நிலை: 39,300 ரூ		தந்திரதய நிலை: 11,800 ரூ					

Chart – Alcoholism (Women) before and now: The age distribution shows the number of people who reduced their days of drinking -which increased the savings of the house hold.

Medical expenses have reduced by approximately 300 to 500 rupees in each family. This has been verified by comparing needs assessment data between November 2017 and May 2018.

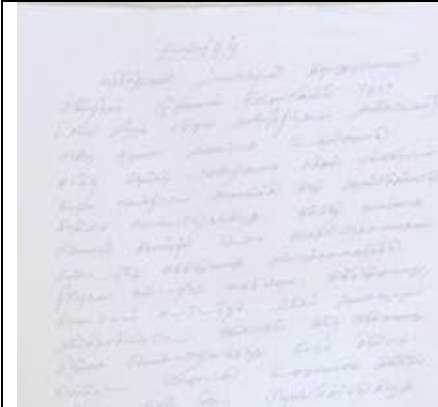
Livelihood support has been provided for the development of small-scale business. Four people have established small shops and others have been given goats for rearing (plus training on how to rear them.)

The ARG members and government schoolteachers went door to door and explained the importance of studying in government schools. As a result, 16 children were newly admitted to the government school from private schools. The quality of education in the government school has increased and if teachers see signs of dropout among children, they seek the help of the ARG members. Adolescent girls and boys have monitored school dropouts. The group is now looking at the possibility of bringing a government school to the village.

They group did a scan of all of the money lenders coming into the village and presented a report to the community. They then identified which families had debts and have now stopped money lenders entering the village

Families have started to plan their income and expenditure. They have reduced expenses on expensive costumes, high interest loans for festivals, marriage expenses, and gifts (moi) for friends or relatives' marriages. They have reduced alcohol expenses. As a result, villagers have started to save money, have started to source loans from government banks and are avoiding private money lenders. Group research shows that villagers income is going up and that illnesses and associated health expenses are reducing.

The panchayat have acknowledged the Action Research group and has awarded a certificate to two or three villages for the work they have done.

	<p>(Certification letter from Manoranjitham Panchayat)</p>
---	--

The Action Research group also received an acknowledgment in the gram sabha meeting - recorded in the minutes book of Gram Sabha below:

<p>(Gram Sabha acknowledgement of the ARG in its meeting minutes: Highlighted in Yellow. Point No.8: The panchayat during the Gram Sabha meeting last year. Through Action Research - issues in the villages were identified and action was taken as a result of the group working with the government. The Gram Sabha meeting acknowledges the community led Action Research group and its activities and passed the resolution with the support of members of the gram sabha. Signed by Secretary, Manoranjitham Panchayat, Nilambari Union</p>	

**NGO 4 ARG 2 (Marikkozundhu ): Alternative Livelihoods**

Marikkozundhu village is located within the Sampangi Poo Panchayat, Nilambari Panchayat union. There are around 805 families living in the village. Most girls do not go to school. The handloom industry and spinning mills are the main sources of livelihoods. People in the village spend money on festivals and rituals for which they take out loans.

**Introduction**

In the first ARG meeting around 25 villagers’ participated and 17 volunteer members were identified. After the fourth meeting, people started to understand the Action Research process and to discuss how to reduce bonded labour in the village.

**Issues**

Villagers have a history of taking out maximum interest loans (from moneylenders from a nearby village) to cover expenditure on festivals and rituals and funeral costs.

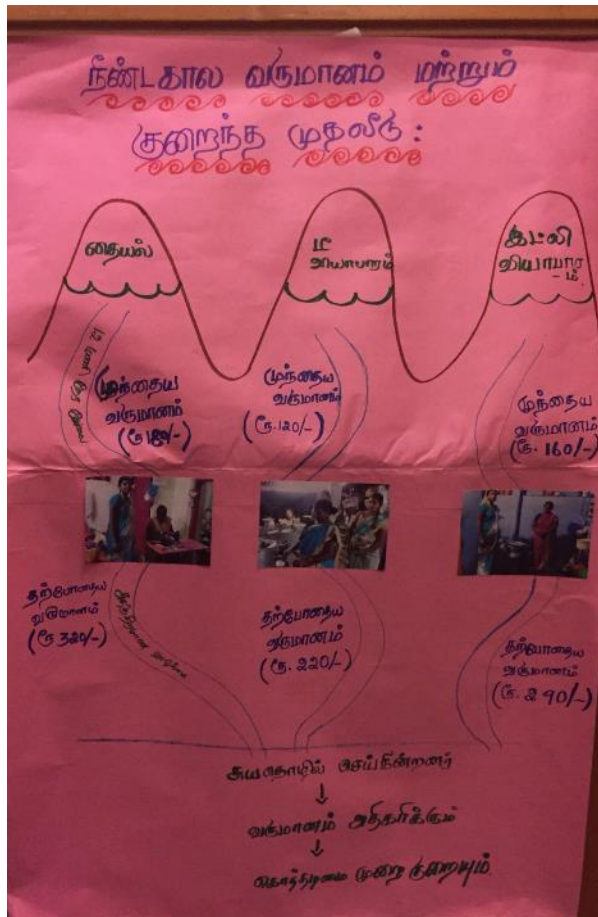


The evidence collated around peoples' expenditure on festivals, gifts and funerals helped to shift attitudes in the village and gradually people started to supported the idea of making changes As a first step, they met with the elder people in the village and explained the issue. The elders were

then able to convince other households of the importance of reducing these expenditures and the village has since reduced the Temple and Festival tax to 40%.

They elders also supported steps taken against moneylenders and the group has had further discussions around trying to find alternative livelihood options in the village.

Alternative livelihoods work started with 3 households. They identified tailoring, tea shops and dog breeding. Nine people are due to get sewing machines and hope to get a contract for making bandages. The latter have taken a loan from the bank. Three villagers who were getting 180 rupees per day from millwork are now getting 360 rupees per day through alternative livelihoods. Their expectation is that this will soon extend to 11 people. (See chart). Entrepreneur training has been given to 17 people.



### NGO 5 ARG 1 (Paarijaada Poo): Loans and Debt

#### Engagement

Initially bringing group members together was difficult task as villagers were working from 8.00am to 8.00pm. One Sunday per month was then fixed for the regular Action Research meeting. As of November 2017, six meetings had been held and members were collecting evidence on income and spending patterns in the village.

#### Issues

The group identified causes of over-spending as alcohol, medical costs, temple contributions and festivals. Lack of caste certificates was also cited as a huge barrier to securing loans.

#### Evidence

The group carried out a survey in the village to find the main causes of debt, the suppliers of loans, interest rates and pathways out of debt. The group also researched alternative opportunities for self-employment in the village.

#### Actions

The ARG members decided to start a group business, first undertaking exposure visits to different small business spots. The group explored tailoring (but rejected it as there was no venue available



and the initial capital needed could not be obtained). They also considered rope making and growing mushrooms, but eventually settled on grazing cows for milk.

Eight members have now applied for a Tamil Nadu Adi Dravidar Housing & Development (TAHDCO) loan to purchase milk cows (outcome pending at time of writing this report). Four people already had some resources and started without the need for loans (by buying a calf each). The plan is to sell the milk to a milk cooperative. Other people have secured loans from the Women's Self Help group to start animal husbandry and various ARG members now have cows and goats. The group has also coordinated with a training institute for free tailoring training for some village women and at the time of writing this report, various members are undertaking the training.

(Sample application for TAHDCO loan)

The group also facilitated the set-up of a savings account and are researching getting loans from government banks. Five ARG members have been trained in tailoring and one ARG member said during the AR review meeting that she is now earning 500 rupees a day.

Festival expenses have been reduced after a meeting with the temple administration – tax has been reduced from Rs.15,000 to Rs.3,000. Families have also introduced a process of making bulk orders for festivals, which is saving money.

The group continues to discuss and analyse the spending patterns of households in the village, and have sensitized 15 households in the village to follow the example of the ARG members and reduce unwanted expenses.

People have started to send their children to schools more regularly. Generally speaking they have started to find their own solutions to problems.

### **NGO 5 ARG 2 (Alli Poo): health**

#### **Engagement**

The people of Alli Poo village initially formed an Action Research Group with 15 individuals.

People in this village were not initially willing to share information about their loans so the group stopped asking. Initially the group focused on health issues among adolescent girls and set about sending girls to napkin-making training (for the dual purpose of setting up businesses and promoting health and hygiene issues around menstruation in the village). Whereas the group initially reported that *“most people were so indebted already that they were not willing to contribute time for the group.”* it soon had 17 regular members.

#### **Issues**

Major problems identified included lack of access to government schemes and an urgent need for processes for getting caste certificates, death certificates and birth certificates - most people did not have these basic identity papers.

Identifying alternative livelihoods was also considered to be a priority e.g. an increase in agricultural work and a decrease in mill work. Plans are being made to buy cows and carry out an advanced tailoring course.



Chart: This social map of the villages records households who have taken loans

### Actions

- The group negotiated with the panchayat to get electricity to the village – which led to many more people wanting to join the Action Research group. The group also reported the need for working streetlights and the reconstruction to the town Panchayat.
- The ARG has been working to ensure that people have identity cards.
- The group has reformed the women’s group - which seeks to secure low interest loans for setting up animal husbandry.
- They have been scanning the moneylenders who were visiting the village
- To increase awareness on saving policies the group has taken people to the post office/ banks/the cooperative in order to open accounts.
- The ARG has recommended three members to CSO 5 to receive self-employment loans. Animal husbandry is the one of the main self-employment activities that has been initiated in the village. 11 people are now rearing goats and 10 have received skills development training. It is hoped that this will increase people’s wages from 150 per day (through the mill) to 400-500 rupees per day.
- Various villagers have applied for THADCO loans for tailoring. (They have also found a venue and teacher for tailoring training)
- A habit of savings has become established and the village has reduced unnecessary festival expenses.

In summary the ARG see the role of the CSG as supporting the NGO. The role of the ARG is perceived to be supporting the villagers: *“Earlier it was not for action. It was more for consultation [CSG]. With the Action Research Groups, the feeling is that it is their problem, so they look for new ideas. The difference is that there is a demand generation coming through this process”*. The NGO has fully integrated Action Research into their programme and the CSG is starting to use the Action Research process. Action Research is starting to build a strong momentum in the village.

## **NGO 6 ARG 1 (Paneer Poo): Loans and debt**

Around 755 people are part of the Paneer Poo area. Around 85% of the people work in handloom and/or power loom companies. Most of these take advances from power loom owners. 62 people came to the first Action Research Group meeting – with 20 people volunteering to become part of the group.

### **Engagement**

During the formative phase of the ARG villagers thought that an Action Research group was similar to a SHG group (the village already has seven Women's Self Help Groups). It took a few months for the initial group members to understand the purpose of Action Research. The group decided then to meet once a month on a regular schedule and to split into four sub groups.

Paneer Poo is a semi urban area and as such, there is less group cohesiveness than in village settings. Also, members of the group were living in the houses of mill owners and felt they were putting themselves at risk of evictions by participating in the group – as such their meetings were kept secret. (Owners were aware that meetings were happening but did not know the details). This secrecy created a big barrier for the group but the safety of the members had to be prioritised. Group members only get one day off a month so it took 4 months to get the meetings established.

It became apparent that whilst people were comfortable talking about individual family issues they did not initially want to discuss the village or common issues affecting people. People asked for individual loans and assistance to address their loan and debt issues. Because individuals diverted the discussion towards their personal situation, NGO and community facilitators found it hard to get the group to come up with a collective action. However, when the group started to analyse the cause and effects of loans and debt, through tool exercises, they started to plan their family expenditure.

### **Issues**

Loans and debt results in people going to work at the mill. When debt increases, parents are forced to send their children to work. There are few job opportunities other than power loom work - people working in the power looms mostly borrow from the landowner. There is a cycle of debt and people borrow from one landowner to pay another.

Villagers work from 8.00am – 8.30pm and live in the mill owner's house. They have big loans of 1-2 lakh – any supplementary income they may find is insufficient to get them out of bondage. Most of their income goes towards interest on their loans. Some people access a per day loan - they need to pay back the loan (with interest) by the evening of the same day. If they cannot pay back until the next day, the interest doubles (although this practice has been banned by the government of Tamil Nadu and is illegal). All of the loan sharks are related to each other and are from the same caste.

People's main expenses go on education, festivals, health costs and marriage expenses. The group identified three types of loans: (1) safe loans; (2) unsafe loans and (3) dangerous loans (loans with high interest rates and where people are using high interest loans to pay off other loans). The group assessed the amount of loans held by individual members and classified the loan interest rates and tracked the interest repayments – and found that 80% of those people who work on the power looms and in its supply chains are repaying only the interest amount on their loans.

Another major issue in the community is people selling their kidneys for money and women selling eggs. The group identified 106 people who had sold their kidneys to pay off their loans in the past. This was a major problem in the mid-90s - which was mostly dealt with when the government



banned any donation of kidneys to non-relatives. The findings of the group show that the problem has come back. Recently, members have heard of six people who have sold their kidneys and three women who have sold their eggs. Women can get 30-50,000 rupees for eggs and some do it every three months. The process involves 10 injections and can create many health problems (which then lead to more loans). When people are asked how they can solve their debt problems, kidney sales are frequently mentioned as an option. Some victims are receiving commission if can they persuade others to give their kidneys - one person will take another person. Thus, the brokers are often former victims.

### **Action and progress**

- The ARG has focused on raising awareness around the differences between advances and loans – and encouraging people not to take advances (as they give the mill or power-loom owners more direct control over the person). In two cases, a mill owner was persuaded not to give an advance to a husband and to pay men’s salary directly to the wife.
- ARG members carried out family income and expenditure mapping and planning. Five SHG groups made a resolution to stop getting high interest loans and to stop loaning from power loom owners. People were instead supported to get loans from banks with lower interest rates. 0% interest loans were arranged for seven members to set up small businesses. 15 people were helped to pay 50,000 to statutory banks to eliminate bad loans. The NGO has created a seed fund, which is rotated to clear the debts of the families one by one. 17 families have decided not to take any loans.
- There has been a decrease in loans for alcohol consumption and a decrease in expenditure during the festival season.
- In one of the sub groups 3 children left mill work so the group sent them on a training programme.
- Awareness about loans for education and around government schools and colleges increased. Some people decided to enrol their children in government schools rather than private colleges.
- Preventive health information was shared around hand-washing with the goal of preventing diarrhoeal and other health related issues. Community members visited government hospitals and people have started to invest in government health insurance schemes and participate in free medical health check-ups.
- The Action Research group successfully advocated for the municipal administration to provide a large bin in each street to redress severe waste dumping.

### **NGO 6 ARG 2 (Kanakambaram – Nandiyavattai )**

*This Action Research Group is still in the early stages of its development – it is not yet entirely clear what it wants to focus on.*

Nandiyavattai village comes under Thamarai block, in Kanakambaram district. There are 138 houses in the area and around 1,348 people. There are five women’s self-help groups comprising 66 members. There are 15 members of adolescent girls groups and 13 members of adolescent boys

groups. People in and around the Nandiyavattai area work in the handloom and power loom industries. They take out very high loans from moneylenders and advances from loom owners. Often loans are spent on alcohol and health expenditure. Alcohol is a problem.

During the discussions, selling organs (kidneys) and eggs was raised as an option for paying off loans. 85 people in two villages have sold their kidneys. The ARG is trying to create awareness around the effects of organ trafficking on health and around alternative ways of paying back loans. The NGO is supporting individuals with this via an interest free fund to help people escape bondage.

### **Engagement**

Field workers made individual house visits to explain the formation and process of the Action Research group. Initially it was difficult to get volunteers to join the Action Research group but 15 members were recruited over the third and fourth meetings. During the fourth meeting the group was formed but no clarity on the core issue was achieved.

### **Evidence and Theory of Change**

The group has been developing an evidence-based income and expenditure map and plan. They have made a list of local people who have taken loans and a list of people who have sold organs and eggs.

### **Actions**

Awareness has been raised around the variance in interest rates offered by banks and moneylenders. The group has arranged small business opportunities for 16 people and has helped people access low interest loan to pay back the existing debts. Seven SHG groups have come to a resolution in their group to not take high interest loans or loans from power loom owners. Those who have sold organs and eggs have received free medical check-up and have been provided with medication. People have started to analyse their expenditure. This is a good first step.