

# RAJIV GANDHI MAHILA VIKAS PARIYOJANA

## Connecting Women to the World



**RGMVP**

Working for Poverty Reduction and  
Women's Empowerment

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**Kismatun**  
**We the Collective- From desperation to development**

*“For many years, women found it difficult to take a bath in peace, with just a sheet to cover their dignity. Now, we ensure that no woman faces such a situation”*

-Kismatun, Fatehpur village, Mohiya, Amethi

When Kismatun moved to Fatehpur after marriage, she was not prepared for the extreme poverty of the family into which she was married. With a husband who did not have a regular source of income, nor the intention to find one, Kismatun found herself going to bed hungry most days. Their only asset was a 2.5 bigha plot of land but they did not have money to buy seeds and till the land. Kismatun had two children within four years of getting married and her parents had to provide money to feed them and keep them clothed. While her husband earned Rs. 12 per day working as a daily wage labourer, she earned Rs.4 per day for the same amount of work. Kismatun and her spouse were both uneducated and largely ignorant about government schemes and entitlements. With no savings to speak of, she went from house to house asking for help but in vain.

To make matters worse, Kismatun’s elder son got meningitis. In the absence of any support system in the village, she had to borrow ten thousand rupees from the local *sahukar*<sup>1</sup> at the exorbitant interest rate of ten percent per month. As she nursed the child back to health, the enormous debt haunted her. In the meanwhile, Kismatun’s husband had lost his job and was not making any efforts to support the family. Everyday she would fight with him and urge him to find a way to start repaying the debt. As Kismatun struggled to keep the family surviving, her husband took the escapist route, drowning his sorrows in alcohol, pushing the poverty-stricken family. It was then that Kismatun realized things could not go on the same way.

It was during these trying times that Ramkali, another woman from the village, approached Kismatun about joining a Self Help Group (SHG) facilitated by Rajiv Gandhi Mahila Vikas Pariyojna (RGMVP). Ramkali explained to Kismatun how group members could deposit their savings in a bank and also draw credit. While the idea appealed to her, Kismatun had no earnings to contribute to a savings fund. Still Kismatun was hopeful. For the first time, someone had asked her about her problems and offered help.

It was difficult for Kismatun as she sold a handful of wheat meant for her children and made her first contribution as a member of “Adarsh SHG”. Kismatun was anxious to repay the debt and borrowed Rs. 10000 from the SHG taking advantage of the lower interest rate of two percent per month. Gradually, Kismatun focused her energy on farming and repaid the rest of the loan. She borrowed Rs.20000 for constructing a house moving out of a make shift arrangement. She also encouraged her husband to learn driving. He now has a regular job as a driver. She worked in the field and raised livestock to supplement his income.

Inspired by her own success, Kismatun was actively engaged in the SHG activities and helped form 11 more SHGs in the village. The 12 SHGs joined together to form the “Akaash” Village Federation. Kismatun along with her fellow group members fought for several issues plaguing

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<sup>1</sup>Sahukar – a local money lender or creditor

their village. They complained to the Consumer Protection Forum and got a corrupt *kotedar*<sup>2</sup> removed and got a new *kotedar* through democratic processes. The federation worked to elect a village *pradhan*<sup>3</sup> who was more sensitive to the needs of the community. They now have better access to government schemes and increased bargaining power in the community.

While life had improved for Kismatun, lack of employment opportunities in the village had compelled many, including her husband, to work in Raibareli. Through RGMVP programmes, Kismatun learnt about self-employment. Raising loans from SHGs and bank, she supported her husband to engage in transport business from their own village. Kismatun wants more jobs and self-employment opportunities in the village so that people do not have to migrate to cities.

For Kismatun, being a part of the SHG means much more than access to capital. Her own journey through poverty has helped her see others' problems in perspective. When she goes to other villages as a community resource person (CRP) for RGMVP and sees women trapped in the cycle of poverty she wants to link them to the support system of SHGs. Today her identity as a member of Adarsh SHG is more important to her than anything else. She associates this with a sense of responsibility to spread the message to those less fortunate than her. From a shy, scared woman with no hopes or dreams for a better future, she is now an inspiration for many others.

Kismatun is self-assured and attributes this to the systematic and sensitive mentoring she received from the RGMVP staff. The biggest change according to Kismatun has been that SHGs were able to unite women from different religions who came together breaking the age-old barriers. For these women, talking about things in terms of "before SHG" and "after SHG" has become a part of their language. This in itself speaks of the way these women perceive changes the movement has brought for them. Kismatun's only regret today is that her two elder children were not able to attend school due to lack of resources. However, she has ensured that the younger ones attend school. Her eighteen-year-old daughter has also a young women's SHG supported by RGMVP. Kismatun hopes that this will give her the confidence to overcome her lack of formal education. "This will nurture her and prepare her for the future, just as it had nurtured me", believes Kismatun.

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<sup>2</sup>Kotedar – person responsible for running the government subsidized "Public Distribution System" outlet

<sup>3</sup> Pradhan – the elected head of a *Gram Panchayat* the local self government body in a village

## Meenu Stepping out of the Threshold

*“Many barriers have been removed, but there is much more to be done.”*

-Meenu

Meenu came from a very poor family and was raised in a small village in the Lalganj Block of Uttar Pradesh. Her father died of cancer when she was a child and at the age of sixteen, she was married off into a highly conservative household. The restrictions imposed upon her immediately defined her life and molded her routine as a typical young wife and daughter-in-law. She became a stagnant body without any say about her own desires and hardly any leverage on matters regarding her children. She was fearful of any outsiders beyond the confines of her home and had little confidence to step beyond the threshold of her front door, but once given an opportunity to become a voice for other women, she discovered more confidence than she had ever imagined.

In 2009, a CRP (Community Resource Person) visited her village to explain the concept and benefits of joining an SHG (Self-Help Group). While extreme poverty and lack of understanding made most of the women very apprehensive about joining, Meenu was convinced that it was a very good idea and strongly felt that it was necessary in order to improve their lives. She felt very confident in her understanding of the entire concept of SHGs and worked diligently to help others understand and to believe in the logic, but the other women in her village were still very hesitant and the groups were not being formed. Acting on nothing more than intuition and logic, Meenu was determined to see it through and single-handedly saved up enough money for six women to begin internal lending through a SHG. She had taken a great risk by investing her own money earned through engaging in a range of wage labour, but the outcome was very promising. More and more women began to invest their money and soon began engaging in livelihood activities. Soon, the initial amount that she had saved to begin the process was paid back to her in full.

Day and night, she spoke to her husband about the great benefits that could potentially spiral into effect by joining an SHG. His personal objections slowly subsided, but her father-in-law, on the other hand, still had strong objections and insisted that she should not attend any meetings. Fortunately, she received a lot of well-needed encouragement from a field officer in her block. He used a diamond as an example to illuminate the importance of attending the meetings and explained, *“Just as a diamond is made even more beautiful as it is constantly carved and cut to be worn, you must constantly challenge and train yourself so that you can eventually become an asset to your family and to your entire community.”* Bearing this, her desire to attend every meeting and learn grew even stronger. She did everything in her power to avoid her father-in-law while she was home and decided that she would continue going to every meeting and just suffer the wrath of him later. She knew that the benefits would be far greater than the consequences she was to endure. When he scolded her, she would break down and cry without an argument, but her actions spoke louder than her words. After listening to her father-in-law’s lectures, she would wake up early the next morning around 4 AM, finish all of her household chores, send her children off to school, then spend her days in the villages forming SHGs. Her family – including

her rigid and incredulous father-in-law – became accustomed to her early routine and eventually accepted it.

A VO (Village Organization) was soon formed and Meenu took the responsibility of a Samooch Sakhi (active SHG member who nurtures SHGs) of five villages where SHGs had been recently formed. She was also given the opportunity to meet several women from the VO and was able to draw a lot of strength from their energy. For her, this encouraging atmosphere simply legitimized that she was doing a good thing for herself and her community. She continued to take advantage of training opportunities and has since been trained in everything. Her leadership positions include working as a trainer in multiple sectors of development within RGMVP, a CRP (Community Resource Person), a PIC, and is also the President of the VO and BO of her Block. She is also a member of the CRDI team, currently supporting the Varanasi region and spends 20 days out of the month living there. Meenu's motivation and energy is fueled just as much by the desire to help other women with similar stories, as it is to apply her knowledge in a practical sense. She wants to offer encouragement through her testimony for others to take control of their lives.

Meenu is constantly setting short and long-term goals. Now that she is finally able to contribute to household matters, financially and socially, her main priority is to continue educating her children and would eventually like to buy a car for her husband.

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**Poonam**  
**Lending a hand, leading change**

*“Ants federate. So do Crows. Doctors, lawyers and other such group all federate and act as a unit. We, the women constitute half the people on earth and suffer more than any other group. Why should we not come together as sisters and our problems?” –*

*Poonam*

Poonam was only seventeen when she got married and came to village Isauli. Her matrimonial family was extremely poor. Her husband, the only earning member in a joint family worked as an agricultural labourer earning a meagre Rs. 12 per day. After marriage, Poonam also started working as a labour. However, women were paid much lower wages for the same work and she earned Rs 4 per day. Soon after her marriage, Poonam had three children in quick succession, increasing the economic pressure on the family. Unable to cope up with the pressure her husband took to alcohol exacerbating their problems. With meagre resources and no decision-making power, Poonam had no idea how to sustain her family.

One day, while working on the field, Poonam was approached by a staff member of RGMVP. He was looking for enterprising women who would form Self Help Groups (SHGs) and access resources through the organization’s model of development. Poonam had attended school up to class 8th and was able to read the enrolment form. Something in her told her that this could provide the way to change the dismal condition her family was living in. She did not even wait to consult her husband and joined the SHG with an initial saving of Rs. 20- five days of earnings for her. Not only did she enrol in the program but also convinced sixteen other women in the village to join in the group which they now called Dr. Ambedkar SHG. All these women belonged to very poor Dalit families. “I never looked at it as a project or scheme. For me this was a movement meant to bring people together and out of poverty,” says Poonam.

Poonam borrowed Rs. 500 from the SHG fund to start with and bought a goat with this money. Since she was the only educated women in the group, she also took the lead in helping other women to go to the bank or government offices.

Poonam’s new found work and independence did not go well with her husband who could not come to terms with her changing position in the community. There were frequent fights in the household. However, Poonam held her own and decided to go against her husband’s wishes as she firmly believed in the work she was doing. She continued to enlist other women to form SHGs. In a year she had already helped form 26 SHGs in the village that came together to form the Gomti Village *Sangathan*<sup>4</sup>.

Poonam travelled to other villages training women and forming more groups. Soon they had a block level association called the “*Mahila Prashant Block Sangathan*”. Poonam was chosen the chairperson of the Sangathan by the women. She was overwhelmed as the women unanimously said. “*Inhone hi hume sangathan se joda hai*”<sup>5</sup>.

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<sup>4</sup>Sangathan – a group or collective

<sup>5</sup>*Inhone hi hume sangathan se joda hai* – She is the one who made is join the SHG

Economically, Poonam has added steadily to her livestock collection. She has drawn credit from the SHG several times and bought livestock. The family now has two cows, two buffalos and ten goats. They also do some farming on shared cropping basis. She has also used the resources generated for building a *pucca*<sup>6</sup> house for her family. She could now afford good education for her children.

Over time, her husband has also realized Poonam's contributions and her potential. With her increasing public stature, his attitude towards her has changed. He now supports her in her endeavours and takes care of the house when she is away training other women.

Poonam is often set as an example for poor women in the area. She recounts incidents when she is called upon when others fail to convince women to form/join a group. In Barsawan Panchayat, for instance, a team of trained community resource persons (CRP) was struggling to persuade the women about the benefits of being in a *sangathan*. Poonam was called in a general meeting of all villagers including the village *pradhan*<sup>7</sup> and, she recounted her own experiences, challenges and how joining an SHG transformed her life- economically and socially winning her trust and respect in addition to economic well-being. The appeal of her words convinced the women who saw in this petite, confident woman a vision of their own future. Barsawan now has a village federation of 15 SHGs.

Poonam strongly believes that being part of a group empowers women and they can act as a support for each other. Being in a group helps them find solidarity as the group lends a helping hand without making them dependant.

As a Trainer at the "RGMVP Community Resource Development Institute" located in Munshiganj, Poonam trains scores of women. She firmly believes that when we plan for the most vulnerable and hear the feeblest voice, we make the world a better place for everyone. According to her, "We are no longer afraid of the government machinery. We have realized that what is rightfully ours can be demanded when we stand together and assert ourselves as a group. Women in my group have fire in their belly. SHG gives them and us a platform to harness that fire."

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<sup>6</sup>Pucca – dwellings that are designed to be solid and permanent

<sup>7</sup>Pradhan – elected head of the *Gram Panchayat* or village local self government

## Rehmatul Nisa Breaking Barriers

Rehmatul is a Muslim woman, from *Pierro Sariya* Gram Panchayat, *Dhanpadhganj* Block, *Sultanpur* District in the state of Uttar Pradesh, India. Rehmatul got married into an extremely poor family where her husband and father-in-law were bonded laborers. Few months into her marriage, her mother-in-law passed away leaving the family in a state of debt, as they incurred a lot of expenditure performing the last rituals. Additionally, there was no food, no water and no one who would listen or try to understand their situation. This got amplified when she lost her 5-year-old son due to meningitis. Her husband was unable to deal with this trauma and went into a state of depression, leaving her in charge of the family. She struggled to get out of poverty each passing day.

In 2008, Rehmatul was encouraged to join an SHG by members of other SHGs in her village. Her belief in this group was kindled when her fellow members very empathetically asked her, “*What are the troubles that you are facing?*” For the first time in her life Rehmatul felt respected and needed. She was happy to share her sorrows and collectively find solutions with her SHG, *Divya Mahila Samooh Sangathan*. The platform gave her confidence to address and deal with her financial issues.

The first sum that she borrowed was Rs. 500/- from SHG’s saving corpus to set up an *ande ka thela*<sup>8</sup>. After her investment, she got a return of Rs. 1000/-, which she tried to repay to her SHG. Her companions were more than supportive and suggested that she saves this money to further invest it, as the principal amount will not change till the end of the month. She said that this was the first time she felt she could count on someone. Rehmatul was now in the presence of women, who faced the same barriers and frustrations. The spirit of sisterhood gave them strength to become independent and face their fears.

Once the SHG and her confidence strengthened, she wanted to release her father-in-law from the clutches of the *Sahukar*<sup>9</sup>. When she demanded the same, she was abused and scolded by him. The *Sahukar* said that he would not take the money to release her father-in-law till the sowing season is over, as there is a need for cheap labor on the field. This issue was taken up at Rehmatul’s Village Organisation (VO), *Vikas Mahila Gram Sangathan*, which decided to mobilise women and during a *Panchayat*<sup>10</sup> session they announced that her father-in-law would no longer work for the moneylender or succumb to his exploitation. This was one of the first successful collective decisions that the VO had taken. It subsequently led to the release of her father-in-law.

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<sup>8</sup>Ande ka thela- Eggs being sold on a cart.

<sup>9</sup>Sahukar- A local moneylender or a creditor.

<sup>10</sup>Panchayat- Panchayat Raj is a system of governance in which *gram panchayats* are the basic units of administration. It has 3 levels: Gram (village, though it can comprise more than one village), ‘Block’ (block) and Zilla (district).



In 2010, Rehmatul was encouraged by her SHG and community members to stand for the position of the *Pradhan*.<sup>11</sup> The women felt that they needed a leader like Rehmatul, who understood their needs and aspirations. Rehmatul as the *adhyaksh*<sup>12</sup> of her BO was able to exhibit leadership qualities that made her a true leader. Also the then *Pradhan* of the GP, had been in power for almost 60 years. There were serious problems of nepotism, exploitation and domination in the village. Her family was apprehensive. Her father-in-law said, “*Macchar ki tarah massal di jaaogi*” (you will be killed like a mosquito). But, Rehmatul was not ready to give up. Backed by the women of her VO and Block Organisation (BO) *Aditya Block Organisation*, she filed her nomination. However, this was not well received by the the Village head, the *Pradhan*. The *Pradhan* was a tyrant in the village.

One night when she went to fetch milk, the *Pradhan's* goons stopped her. They used knives to threaten her to withdraw her nomination, as the existing power structure in the village would have been disturbed if she became the *Pradhani*<sup>13</sup>. Rehmatul remained calm and said, “*Jaan leni hai toh le loh. Ek din toh sabhi ko marna hai*” (Take my life away if you want to. Everyone has to die one day). She also told them if they harmed her, her BO along with other community members would unite to collectively fight against the *Pradhan*. Rehmatul’s personal strength drawn from her SHG, VO and BO members was invincible.

Despite the threats, the problems and the tyrannical atmosphere, Rehmatul was able to become the *Pradhani*. Riots ensued in the village, but Rehmatul and the VO complained to higher administrative authorities, leading to the *Pradhan* losing his position at the district level.

Today, after two and half years of Rehmatul becoming the *Pradhani*, the village is peaceful and continues to prosper. So far, Rehmatul has been able provide job entitlements under the NREGA for 200 women; improve the village infrastructure by laying down 14 pathways, 4 drains and building 2 schools with another one in the pipeline. This has been a big leap forward as previously none of the entitlements, grants or government schemes even reached the village members. Barriers that cut across caste, gender and class are now being slowly eliminated. According to Rehmatul, she could not have done this without the help of her *Samooch*<sup>14</sup>, its federations and most importantly her community sisters.

Rehmatul’s is a strong, articulate and fearless woman. Rehmatul is determined to take her political career forward. She is humble and grounded despite being a leader. Her life is slowly transforming along with her aspirations. She now feels that she has reliable support systems in the form of her family, the SHGs and their federations.

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<sup>11</sup>Pradhan- Head of the *Gram Panchayat*.

<sup>12</sup>Adhyaksh- President

<sup>13</sup>Pradhani- Female Pradhan (A term coined by Rehmatul)

<sup>14</sup>Samooch- Collective

### **Ruksana: Building a Place of her Own**

*“If I can, anybody can”*

- Ruksana

Ruksana is an energetic young woman, who lives with her parents and five siblings in Naribari<sup>15</sup>. Her recent financial stability has not only meant the availability of money, but has brought her and her family a social acceptance.

For approximately ten years, Ruksana and her family lived as squatters wherever they found space, the school building, small patches of public land or the footpath. Ruksana’s father worked as a tailor in a sewing shop owned by the local moneylender. When the sale of clothes was good Ruksana’s father would earn money, when clothes did not sell her father would come home without any earnings. Due to the flow of money being erratic Ruksana’s family could not gather any savings or find a permanent place to stay. Through these times of difficulty, Ruksana survived by working in a brick kiln factory as a daily wage earner. The little she earned went towards providing for the members of her family.

It was in October 2011, that Ruksana joined her Self Help Group (SHG) named Savera<sup>16</sup>. The process of joining however was not easy for Ruksana. When Savitri *didi*<sup>17</sup> asked Ruksana if she would like to join the SHG she agreed to do so, but she did not have any money at that time to deposit as her monthly savings. Savitri *didi* assured Ruksana that she would pay for her till she could save enough money to pay her back and start depositing her own savings. By experiencing Savitri *didi*’s kindness Ruksana realised that it was only a poor person who could understand the pain of another poor person. Savitri *didi* who herself earned through daily labor. For the first two months Savitri *didi* deposited money for Ruksana. Ruksana worked at the brick kiln and saved a little every day from her daily wages to pay Savitri *didi* back and from the third month she started depositing the money she managed to save.

Ruksana, a Muslim and Savitri *didi* a Hindu, share a remarkable relationship that bonds them despite belonging to different religions. Four months after Ruksana’s SHG was formed, the SHG availed their first Cash Credit Limit (CCL). Savitri *didi* who had been made the president of the SHG insisted that the first instalment of loans should go to Ruksana as she needed the money the most. Ruksana recounts that there was a significant amount of opposition to this suggestion, as women did not have faith in Ruksana’s ability to pay back the loan.

Through the first CCL Ruksana received Rs. 5000, she invested this money in buying a cart on which she started to sell cucumbers. She would take this cart out every morning and sell cucumbers. When she found that there was scope for business selling cucumbers, Ruksana bought two more carts, and gave them to her younger brothers to run. From the money that the family made selling cucumber,s Ruksana paid back the money she had taken on loan.

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<sup>15</sup> Naribari, is village in the Shankagarh block in Uttar Pradesh.

<sup>16</sup> Savera is a Hindi word which translates to Morning

<sup>17</sup> Savitiri *didi*, is Ruksana’s SHG president, who encouraged her to join a SHG

From this first experience Ruksana gained a great deal of confidence, and she knew that she had found a way to move ahead. She knew it was not going to be easy and that she would have to work extremely hard to make her dreams a reality, but she also knew that she had been given a chance and she must utilize this opportunity. Ruksana, subsequently took Rs. 35,000 from the SHG to purchase an autorickshaw and created a second source of livelihood. After repaying her loan, Ruksana took another Rs. 30,000 and bought a machine that spins cotton. The cotton that is spun is then turned into *razaies*<sup>18</sup> that are sold in the market. Ruksana and her brothers work on making these *razaies* as well. Ruksana then went on purchase a piece of land where she hopes to build a house of her own.

Ruksana believes that her biggest achievement has been the fact, that she been able to give her family financial stability. Ruksana takes great pride in the fact that she as a women single handedly brought her family out of poverty.

Ruksana through her Village Organisation (VO) of which she is an active member, advocates three main points, First she believes that all poor people whatever their caste or religion might be, should avail benefits that the Government provides, if there are names on the Below Poverty Line (BPL) list that are in reality not poor households those names should be investigated. Second, she constantly encourages women all over the village in the VO and outside to send their children to school, she says that *“we are not well read and that is why people take advantage of us, the same thing should not happen to our children they should be well informed”*. Finally Ruksana encourages all the women to go to the Anganwadi center when they are pregnant or have small children.

Ruksana has plans for her future, apart from building a house for her family which is high on her list of priorities, she wants to educate her siblings that they have the backing of education when they start their independent lives. Her larger goal however, is to bring out as many people as she can from poverty. Ruksana says she has gained much from her SHG, and that she has really lived a life of change. She has experienced poverty as well as the process of how she came out of it. Through this experience she feels she can not only tell people about change but actually present an example in herself for them.

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<sup>18</sup> A quilt, usually stuffed with cotton wool.

## Seeta Bharti

### Utilizing SHGs to develop a diversified livelihood portfolio

#### Kashimpur Gram Panchayat, Bahadurpur Block, Amethi

*“The samooh <sup>19</sup>(SHG) is our family, our life, our inheritance. We would never allow it to disintegrate. We are what we are today because of our Sangathan<sup>20</sup>. After us, our daughters will take over”*

-Seeta Bharti , President, *Roshini Mahila Gram Sanghatan.*

In the year 1992, Seeta came to the village as the *bahu*(daughter- in- law). She was 16 and studying in Class VIII when she was pulled out of school for marriage. “For the first five years, I had never ventured out of the home except once in a while to my *maike* (mother’s place).I was totally under the control and protection of my in-laws”, Seeta remembers. She was not allowed go out of the house, not even to the nearby market. Her thoughts and ideas were not encouraged. Despite her interest in the world outside, she was confined to home like most young women in the village.

Economically, Seeta was a part of a big joint family dependent on subsistence - cultivation in the small holding the family had. The family decided to buy a second hand tractor by mortgaging family jewellery. However following a mishap the family suffered huge financial loss plunging the family in deep poverty. Taking care of the children became difficult, especially in the winters when the children did not have enough clothes to keep them warm.

In the year 2004, RGMVP began its work in the village. Seeta remembers “Gorak *bhaiya* (brother), field staff of RGMVP spoke with the men in the village about formation of SHGs of women. At that time, direct interaction with women could not be even thought of”. The men were convinced by RGMVP and agreed to allow formation of women groups. She was just told that she was also a member of an SHG of 16 women. Most of the women were illiterate and Seeta being the most educated was made her the secretary of the group named Lakshmi Mahila Samooh (SHG), the first SHG formed by the RGMVP in the village.

For the first time, at the age of 28 years, Seeta went out on her own to deposit the group’s savings at the Gramin bank branch at Jais. It was a newfound world for Seeta and she became aware of many opportunities for herself and her family.

Once she joined the group, Seeta was quick to utilise the money which was made available in the SHG from its savings corpus. She started with small loans- Rs. 500 for purchase of fertilizers for the family landholding, Rs. 2000 to buy a sewing machine and joined a *silai* (stitching) centre. Small income from this activity helped her to take care of the children’s needs. At the personal front, she was also able to retrieve her jewellery that her in-laws had mortgaged. Subsequently,

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<sup>19</sup>Samooh – a group

<sup>20</sup>Sangathan- a group or collective

Seeta took a loan of Rs.7000 for buying a buffalo. Her family started valuing her contributions and slowly started consulting her in family matters and financial decisions.

Seeta also seized opportunities for skill and personality development. She started attending all possible training programmes and meetings arranged by RGMVP at its training centre at Jais. I got skill training on tailoring, candle making, terra cotta work and *agarbati* (incense sticks)making. I was sent to Kannauj for learning to make hair oil and scent. These programmes helped her to mingle with others and develop her communication skills and personality. She was an active community resource person and recognizing her interest and role in facilitating community mobilisation, RGMVP sent her on exposure visits that helped her to see the development in other parts of the country. This further broadened her outlook and to the whole concept of self help in development.

Seeta engaged in a range of economic activities utilizing SHG loans. Her portfolio included loan towards contributing for her husband's venture to start a small transport business, loan for purchasing land, acquiring a fish pond on lease etc. She also raised *catla* and *rohu* (inland fish varieties) in the pond while she cultivated mustard and *tuar* (pulses) on the banks of the pond. On the bunds, she planted trees 300 *safeda* (eucalyptus) trees.

Seeta valued most the training she received as a *Swasthya Sakhi* (health volunteer) under the RGMVP. She actively discouraged early marriage and promoted institutional deliveries. She proudly reports that "There was not even a single instance of child death in the village in the past two years. We visit the pregnant women, connect them to the ASHA volunteers and if needed accompany them to the hospital."

Seeta has eventually become the president of the VO formed by federating the nine SHGs in the Kashimpur Gram Panchayat. She has ensured that not a single household is left out of SHGs including the poor. "Like me, almost all women who have joined SHGs have been able to bring themselves and their families out of poverty" says Seeta. The initial monthly savings in the groups by the members was Rs. 10 per month which was raised very gradually to ensure wider coverage of the poor.

For Seeta, engagement with the SHG has transformed her life- bringing her not just financial rewards but also perceptibly improving her social standing. She has been able to build on it to be a change agent in her community. She is now a community resource person, a trainer and a leader spreading the message of self help.

A mother of three children, two sons aged 17 and 10 and a daughter aged 14, Seeta has ensured that all her children study. She does not look like the tired middle aged woman burdened by life struggle, looking beyond her age, an unfortunate, yet common feature of women in poverty in rural areas. "I too would have been worn out, had it not been for my association with the SHG. I consider myself lucky that got this opportunity at a young age" said an energetic Seeta, full of enthusiasm and zeal.

## Shama

### From being ‘inauspicious’ to being inspirational

Shama’s was born and raised in a small village in the Dhanputganj Block of Uttar Pradesh and was married off at a very young age, eventually bearing six children. When her sister was married, her brother had promised to give a cycle as dowry to her husband. However following an illness he passed away suddenly. Not long after this, Shama’s in-laws demanded a divorce on the grounds of her family’s inability to fulfill the promise of dowry. Shama’s father was heart-broken at the loss of his son and could hardly bear the shock of his daughter being turned out from her matrimonial house. He suffered a heart attack and passed away. Without any time to mourn the death of her brother and her father, Shama’s was thrown out of her house with six children at her side as her in-laws considered it to be inauspicious for her to remain in their house.

Shama brought her children to a cattle shed and did everything in her power to turn it into a livable structure for herself and her children. Despite this, her obligations to him remained. She would still help him during harvesting season, but did not get any support from her husband or her in-laws. She struggled to feed her family and grew weaker as the days passed.

Finally, a Community Resource Person (CRP) came to her village and invited her to join a SHG (Self-Help Group). Shama was very apprehensive, given that she hardly had enough to feed and clothe her children. Her husband was also very unsupportive and abused her for sharing the ‘private and personal’ issues of the family with outsiders. Yet, her courage and determination outweighed his opposition. Fueled by nothing more than the ambition to feed and clothe her children, she secretly attended the SHG meetings.

The very first meeting she attended, she was famished and weak, without having eaten a meal in two days. The women in the SHG were very concerned and asked why she looked so unwell. After probing her for an answer, she finally broke down into tears and explained what was happening in her life. After hearing her story, the members of the group gave her a sack of rice and wheat and continued thereafter to address her immediate needs.

Subsequently, Shama’s husband moved to Delhi for a year to explore job opportunities. In the meanwhile, Shama engaged used the SHG platform to engage in a range of livelihood activities starting with buying goats with a small loan. She managed her resources well and was able to acquiring more livestock. She pursued with the Panchayat to ensure that her house had a water connection.

However, she suffered a setback when her husband returned. He was told about the changes in Shama’s situation and thought that her new found state was a result of her involvement in unfair activities. Returning from Delhi, he questioned her character and integrity when he returned home from Delhi. He asked her to prove her innocence by taking a holy oath on Qur’an and confessing her activities and intentions. However, when she recounted her story of effort he was moved and applauded her involvement with the SHG. He promised to never doubt her intentions and integrity ever again. He also started living with her in her house.

Shama continued to work for the family. She was issued her BPL card and began receiving grains through the public distribution system. She also took advantage of every training opportunity available, eventually becoming a training Sakhi of RGMVP. She became more knowledgeable with every SHG, Village Organization and Block Organization meeting that she attended. Her continued success did not go unrecognized by others in her community. She has even received praise and encouragement by the Pradhan of her village.

Shama believes that her greatest accomplishment has not been her ability to support her family or mobilize resources. Her greatest achievement was the respect and acknowledgement that received from her community. She felt suffocated in her home before joining an SHG and has now gained the confidence to not only step beyond her threshold, but to speak freely and expect to be heard.

Her mother now lives in her home and she tends to all of her needs, taking on the responsibilities. She regrets not joining an SHG earlier and says “I would not have let my brother die if I had been in an SHG. However, since I joined, I have made many brothers and sisters.”

With the capacity to lead a comfortable life, her priorities have now shifted from feeding her children to educating them. Not a literate herself, she now encourages her children to study.

As for an organizational goal, she intends on committing herself to bringing more and more people out of poverty. “There’s a motivation to help others, a will to fight what is around you and the strength and support to stand up to discrimination, atrocities and problems. I am happy that I no longer have to endure these struggles and I can finally live my life. But I realize that it is my responsibility to help other women like me”

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### **Sheila** **Mother of four daughters – rebuilt her life**

Sheila belongs to Gram Panchayat, *Dariba*; Block, *Satanwa*; District *Rae Bareli*. She as a mother of four daughters has had her own unique experience of poverty. For the most part of her married life she was confined to her home. There was no sense of respect or support from her family members. Additionally, there was a fear that surrounded her life, because of which she felt unequipped to do anything by herself and the situation, for her, only worsened. After the birth of her fourth child, her husband threw her out of the house on the grounds that she was unable to produce a 'male child'. While doing so, he ordered her to leave two of their daughters behind and take the other two with her. But Sheila said, "No, I am taking all four with me" and left for her maternal home.

Since Sheila came from a poor household, even in her maternal home, there was not enough room for her and her children. For nearly 6 months they lived on a government allocated land under a meagre shed. Her father could barely afford to give enough money for her and daughters' sustenance. The children also had a tough time coping with the condition, and constantly demanded answers from their mother. On numerous occasions, she felt helpless and unsupported. It was around this time that the RGMVP Community Resource Persons'(CRP) team reached the place where Sheila was living.

When the first SHG meeting was organised, the initial reaction of the community was confusion and apprehension. Nevertheless, she heard what the team had to say to her because she thought that this could be her way out of her life of misery and despair. The CRP team explained the three tier SHG and its federations' model to the community. It included the concept of total financial inclusion, where the women were encouraged to save small amounts of money every month and engage in internal lending to each other; and once the bank linkages were established, they would have access to larger amounts.

After four months of being a part of her *samooh*,<sup>21</sup> Sheila borrowed Rs. 500/- to buy a goat. Since she was trained and encouraged to pick up certain kinds of livelihood activities, she invested in goat rearing. After a few months, she was able to repay her loan back. Once the first Cash Credit Limit (CCL)<sup>22</sup> of the SHG happened, Sheila borrowed Rs. 5000/- and bought herself a cow. Apart from using the produce for self-consumption, she sold the cow's milk to a local dairy. With this practice, she was subsequently able to repay her loan and simultaneously feed her children. She also bought about 10 *biswa*<sup>23</sup> of land in order to engage in farm activities, increasing her livelihood options and opportunities.

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<sup>21</sup>Samooh- Collective

<sup>22</sup>Cash Credit Limit-Credit limit determined by bank based on the savings of the SHGs without any collateral. This can go upto 10 times of a SHG's savings or Rupees One Lakh whichever is higher.

<sup>23</sup>Biswa – A biswaa is 20 steps x 20 steps of land. It is a unit of measuring land peculiar to the states of northern India. 1 acre = 0.12 biswa.



So far Sheila had taken complete responsibility of herself and her daughters. On hearing about her success, her husband expressed his will to come back to her. He felt that she was now independent and had created an identity for herself. Soon the family reunited and Sheila, because of having received intensive training on health was able to convince her husband that there should be no gender-based discrimination whatsoever. Apart from social sensitization on the subject matter, Sheila's RGMVP training also helped her scientifically understand what determines the sex of child. Sheila had educated her husband and others about this matter, along with the need to question and eliminate gender-based discriminations.

After restabilising their marriage, Sheila and her husband borrowed a sum of Rs. 3000/- to set up a shop that is run by her husband. The shop gave enough returns to pay back the loan on time. This was one of the first livelihood initiatives that they engaged in as a family. Today, she not only takes care of her immediate household but also caters to the needs of her extended relatives. She is consulted by all the family members on her opinion. The family also gets two square meals a day because of Sheila's efforts and engagement with her SHG. She is respected for her contributions to the family, people take her seriously, her opinions are valued and *pariyojna*<sup>24</sup> trainings come in handy under different familial circumstances.

For her daughters, she wants to ensure that they receive good quality education. She encourages them to be focused and hard working, and do things what she could not do for herself. Additionally, she also recognises that as young women, they have special needs that demand attention. As a result, they too are a part of RGMVP facilitated, Young Women's Self Help Groups<sup>25</sup>. However, she feels that even the community needs to become more proactive in addressing their issues. Everyone needs to take a step back and reflect on the things that they could not achieve and demand more from the future generations by making their lives better and worth living.

As a very humble and modest individual, Sheila is ready to take on any work that is respectable. Additionally, she would also like to continue getting trained on the existing and any other new programmes that RGMVP introduces. In addition to being a mother and a wife, Sheila also sees herself as a part of the larger *pariyojna*. Her resilience is admirable; and despite the life that she has lived, she is still able to come across as a very friendly, cheerful, enthusiastic, optimistic and pleasant person.

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<sup>24</sup>Pariyojna- Scheme

<sup>25</sup>Young Women's Self Help Group- Group of adolescent/young girls who are above 12 years old.

## Suman

### Utilizing SHGs to challenge social issues

*“Paisa kamana assan hai, sab kamate hain, par hum apan jaisi garib behno ki madad karke izzat, sanman aur duwa kamate hain”* (Money can be earned by all, but we by helping the poor women, earn respect, honour and goodwill)

Suman belongs to the “Ahirwar” community that falls under the Scheduled Caste<sup>26</sup> category. She was only fifteen and in Class VIII when she was pulled out of her school and married off. Suman found it extremely difficult to come to terms with the social realities around her. Suman’s role expectation as a daughter-in-law required her to follow the traditional norms and customs. She could not move out of the house, a long veil blinded her eyes and spaces like a chair, bed were restricted for her use.

Her husband’s family sustained themselves by cultivating wheat a year on a three *bigha*<sup>2</sup> land. Her husband was the eldest of the three brothers and would occasionally work as a labourer and fend for the needs of all the other siblings too. Her other family members were reluctant to work.

It took Suman some time to realize the poor economic condition of the family when she was unable to seek medical help for her child’s bleeding ear. She was a helpless mother as her child cried for days. There was no money to spend on the medical expenses. She had no idea of the nearest doctor or hospital. There was also the fear to move out of the house without permission. In a due course of time, Suman had two more children but there was no addition to the family’s income. She would often cry. Suman says, “I felt suffocated. In my mind I knew that something had to be done”.

In Jan 2011, Suman’s village was visited by the *behans* or sisters from Babina who explained her the concept of a SHG. Initially, she was reluctant and expressed her doubts over saving rupees ten in a week but she decided to place her faith on the *Samooch* of RGMVP. She saving little amounts from from family money that she had access to. Suman also underwent training sessions on how to effectively run the group, do the weekly savings, plan avenues for livelihood etc as a part of the capacity building process of the organisation. Moreover, she also started attending the meetings of the Block Organisation where she was deeply moved by learning about various social issues. She also found a platform for interaction with women from the other *Samoochs*.

Over time, Suman grew in confidence. Her grievance against the caste hierarchy formed expression in a “*chappal rally*”. In her area, Bundelkhand, the practice of women not wearing chappals (foot wear) in front of the houses and people considered higher in the caste status was common. Through a “*chappal rally*” in her village of predominantly upper caste families, she challenged this practice though mobilizing seventy households. The protesting women, who

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<sup>26</sup> Scheduled Caste - Represents the disadvantaged section of the society.

2. Bigha- A traditional unit of land measurement; in Uttar Pradesh one bigha equals to 0.25 hectare.

were also members of different *samoohs* of the village, marched around the village wearing *chappals*. In this Suman faced enormous resistance. She was discouraged by her family but she held her own arguing that it was important for them to challenge such tradition so that they do not undergo the same humiliation as the generations before them. She was also threatened by the members of the upper caste and of disciplinary action by the Panchayat. The menfolk of the protesting women were also threatened and asked to discipline their wives. However, Suman persisted as she perceived this action as assertion of the pride and dignity of her community members in the village. She was also comforted by the fact that she had the support of over five thousand women of the federation of SHGs at the Block level.

Her new found voice led Suman to utilize the Right to Information Act (RTI) to establish her role as a ASHA worker (Accredited Social Health Activist) of her village. The Pradhan (Head of the village) wanted his daughter-in-law to work as an ASHA. However, getting to know about RTI from her SHG meets, Suman followed up on the procedures through the RTI toll free helpline number and eventually claim and actualize her right.

Suman also sought work under MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) not only for herself but also the other women of her village. However, she was again resisted by the Pradhan who had refused to give them any work. Learning about the legal provisions of the Act, she along with the members of the *Samoohs* in the village asked him to sign of the paper citing that no work was available for them that they are liable to compensation. They also threatened to complain to the BDO if he does not either agree to write on the papers or provide them with work. The Pradhan was intimidated and agreed to give work only to Suman, but she refused the offer and threatened further. Bowing to the pressure, the Pradhan agreed to give work to all.

Economically, Suman supplements the income of her family by rearing goats with the money borrowed from the saving of the SHG. She has enrolled herself in the High School of the village.

She undertakes the work of social mobilisation and forming collectives of the poor in the form of *Samoohs* travelling and staying to the remotest of villages for days. Her mobilisation skills speak volume when could motivate 43 SHG formation in 15 days in the parched, dry, summer of Bundelkhand.

Suman's story is one of courage against odds. She has been able to look beyond her problems and take up wider social issues utilizing the SHG platform. She continues to work towards supporting her family while standing up for issues that she believes are right.

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## Vidyawati

### Nurturing Leaders: Journey to

### Empowerment Through Community Federations

Vidyawati lives in Dharmaiyetpur<sup>27</sup>, with her husband and children. Vidyawati is composed and articulate as she starts talking about the milestones in her life that have brought her where she is today.

Vidyawati was born in the city. When she was of marriageable age her father a manual laborer, got her married to man from his village and Vidyawati came to live with her husband, a craftsman undergoing training in Dharmaiyetpur. As a young bride Vidyawati had to not only live through the poverty stricken conditions her husband's family lived in, but she was also responsible as the eldest daughter-in-law, to get her husband's younger siblings married. Through hard work, and battling various hardships, Vidyawati and her husband got all his siblings married. During this time Vidyawati had three children of her own. Taking care of her children and getting them educated became difficult.

Coming from the city the atmosphere in the village was also different for Vidyawati. The practices prevalent did not allow women to go outside the boundaries of the village, the *pardha*<sup>28</sup> system was embedded in the ethos of the village and women were kept shielded from the eyes of the world. Vidyawati says that she was so scared of talking to anyone, that she would start trembling and shaking, especially if the person standing opposite her, happened to have an official standing.

Once when Vidyawati's children were in primary school, a Community Volunteer came to Dharmaiyetpur to ask women to join Self Help Groups (SHGs). Vidyawati says that she was extremely skeptical and did not want to join a group. She says that in the past people had come to the village and promised to start groups, but had taken money and run away. However, after listening to Mr. Misra a few times and understanding that money will not be taken but kept with the SHG as savings, Vidyawati decided to join a collective. Hers was the first SHG in Dharmaiyetpur. Once the collective started it instilled in the women a sense unity. The women started to realize that through their SHG they can share their sorrows and put up a collective front to the problems they face. Saving money too, had a larger positive impact on the life of the women in the SHG. Seeing this SHG working effectively the collective was handed over the responsibility of promoting the formation of new SHGs in the village. As a result Dharmaiyetpur today has seventeen SHGs and all the women from the village are part of an SHG.

Participation in the SHG gave Vidyawati lot of confidence. She started believing that she can 'do' and need not wait for others to change her life. Slowly Vidyawati started taking loans from her SHG, she first repaid all the debts her family had incurred, she released her land that had been kept as collateral and took loans to educate her children properly.

<sup>27</sup> Dharmaiyetpur is a village in the Bhetua block in Uttar Pradesh.

<sup>28</sup> The custom of women veiling their face in the presence of non family members who are men.

Vidayawati started going to the bank regularly and started doing things herself. Vidyawati became self-assured, when it came to talking to others and dealing with responsibilities that were outside the purview of her household. However, Vidyawati says that the most important thing that she has gained from her SHG and subsequently from her Village Organisation (VO) and her Block Organisation(BO) has been information, knowledge and respect.

When the VO was formed, she was made the president of the organisation. Vidyawati felt that women will strengthen themselves through collectivization. Vidyawati, later also became the vice president of her block organization (BO). Through the BO, she says the women have got a larger and stronger platform from which to address their issues. Today she says through this linked chain of federations SHG, VO and BO, women do not feel the need to borrow, they are actually self-reliant.

Vidyawati's VO has come together on many occasions to help other women in need, for example, about a year ago a woman was thrown out of her own house as the Daroga<sup>29</sup> claimed that it was his house. The Daroga had forcefully got the woman to contractually transfer the house on to his name. The women felt that it was extremely unfair, therefore they resisted the Daroga and broke the lock of the house and settled the woman back in her house. The threats of the Daroga were resisted by the women as a collective. Vidyawati realized the real power of the federation and was humbled by the respect that was shown to her by other women.

Vidyawati has also been active in forming and nurturing new SHGs. As a community volunteer she is responsible for nurturing the Barabanki Block and forming SHGs within the block. Vidyawati often works towards forming new SHGs by sharing her own life experience with other women.

Vidyawati, has been an exemplary leader in her Village and Block organisation. She has not only achieved recognition from women in the village, her relations with her family and husband too, went through a change. Her husband KaluBhim, supports Vidyawati in all her work and actively encourages other men to support their wives so that they may move ahead.

Today however, even they (men) understand the strength of unity and they encourage women to go out and attend meetings. Vidyawati has various dreams for herself and her organization's future. Her immediate priority as a leader is to bring together as many poor women as she can and form SHGs with them, she wants to make sure that all those left behind should be included that they too can progress. Vidyawati dreams to see America one day, she says she will go and see that land as well.

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<sup>29</sup>A chief officer; *esp* : the head of a police, customs, or excise station