

Trail Blazers: Lighting The Way Ahead

STORIES OF WOMEN CHAMPIONS IN IFAD PROJECTS



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Foreword

The centrality of women to development processes and initiatives is undisputed. In September 2000 the Millennium Declaration acknowledged that gender equality and women's empowerment are among the most effective ways to "combat poverty, hunger and disease and to stimulate development that is truly sustainable."

This is reaffirmed in the strategic vision of the International Fund for Agricultural Development (IFAD) which recognizes the importance of unlocking the potential of women for achieving incremental and sustained developmental gains. IFAD's work in India includes rural finance, access to credit, livelihood development and institutional building and women are engaged in all of them as primary and secondary stakeholders.

Recognising women's potential as change agents IFAD has, in addition to mainstreaming gender issues across all projects, supported stand-alone initiatives focusing primarily on women's empowerment and gender equality. The focus on women's empowerment is not only because they have significantly less access to assets and services – and less voice in public decision-making - but also because addressing these inequalities and strengthening the capacity of rural women to perform their productive roles more effectively, has a major impact on poverty reduction and on household food security.

Above all our deep gratitude and salutations are due to the women trailblazers from communities across the country who truly embody IFAD's vision of 'Enabling poor rural people to overcome poverty'.

Trail Blazers: Stories of Women Champions from IFAD Projects presents snapshots of the lives and achievements of simple rural women from the project areas whose immense courage and dynamic leadership helped improve their own lives as well as the lives of their families and communities. This is a narration of stories of extraordinary achievements of ordinary women, of women who dared to take a stand against all odds to break the mould and of women who were not afraid of being ambitious while continuing to play their traditional roles in the family and society. The stories are along simple lines of Women Champions who have emerged in the process of institutional building, livelihood development, enterprise development and governance in their states.

There is Bebitai who took personal risk in introducing the new Systematic Rice Intensification (SRI) technique to "break the mental block" of the villagers in Chandrapur district (Maharashtra). There is the enterprising 50 year old Garibamani from Kalahandi (Orissa) who led the process of economic empowerment of not just the women members of the SHG but also collectively contributed in the economic empowerment of their respective husbands. There is the amazing

story of Rikynti Syiem from Ri Bhoi (Meghalaya) who not only enhanced her own traditional weaving skill by adopting new technology but subsequently trained many more and made them economically self sufficient too. The narrative captures voices of women who speak of the "support, respect and admiration" they now receive from their husband and family.

There is a hint of pride and joy as they inform how the men in their villages do not need to migrate anymore for work as women bring in additional income.

The stories are concise and can, in no way, capture the women's long and arduous journeys that are an inalienable aspect of their success. But they prove beyond doubt the conviction expressed by governments across the globe at the World Summit in September 2005 that "Progress for women is progress for all."

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New Delhi
November, 2011

International Fund for Agricultural Development (IFAD)

International Fund for Agricultural Development (IFAD) is a specialized agency of the United Nations dedicated to combating rural poverty in the world's most disadvantaged regions.

Through both loans and grants, this international financial institution develops and finances programmes and projects that enable poor rural people to overcome poverty themselves. Co financing has been provided by the central and state governments, project participants, multilateral, bilateral donors and other partners. Working with other partners, including the poor people, governments, NGOs, financial and development institutions and the private sector, IFAD tackles poverty not just as a lender but also an advocate.

India is one of the founding members of IFAD, and one of its main donors having a permanent seat in the Executive Board. India receives more funding from IFAD than any other country in the world. There have been a total of 24 IFAD supported rural poverty eradication programmes and projects in India till date. IFAD's strategy in India focuses on improving poor rural people's access to natural and social resources. One of its priorities is to assist the rural poor in developing and strengthening their organisations and institutions. IFAD projects support Self Help Groups (SHG), Community Institutions and Village Development Associations in tribal and non-tribal areas that work in synergy with the local self-governments.

These and similar groups participate directly in designing development initiatives and become progressively responsible for the programme, project resources and its management so that they can advance their interests and remove the obstacles that prevent so many people, especially women, from creating better life for themselves. This way, they are able to participate more copiously in determining and directing their own development.

IFAD has always placed a maximum level of importance on women. Over its 33 years of operations IFAD has always realized that rural women play a critical role in agricultural production, natural resources management and

households' food security in developing countries. Yet, they have less access to assets and services and less decision making power than men. Addressing gender inequalities and empowering rural women, is thus critical to rural poverty reduction and to the effectiveness of IFAD operations.

Since the early nineties IFAD has designed and implemented stand-alone women projects and project components/activities specifically directed to women. The IFAD Strategic Framework (2002-06) recognized the link between poverty reduction on the one hand and women's empowerment and gender equality on the other. It acknowledged that powerlessness is a dimension of poverty and that gender inequality is a manifestation of poverty. It stated that gender issues should be addressed as a cross-cutting concern in all aspects of IFAD's work. In particular this Framework articulated for the first time in IFAD the role of women as "agents of change" for their communities.

IFAD's Targeting Policy: Attention to gender issues, as an element of IFAD's poverty targeting approach, was reconfirmed in IFAD's targeting policy, approved in September 2006. The Policy states that "...in any given context, IFAD will, together with its partners, identify the target groups through a gender-sensitive poverty and livelihood analysis and have a special focus on women within all identified target groups – for reasons of equity, effectiveness and impact – with particular attention to women heads of household, who are often especially disadvantaged".

IFAD's Strategic Framework 2007-10, approved in December 2006, reiterates that "For development efforts to be effective, differences in gender roles and responsibilities need to be taken into account; and across all these (target) groups. IFAD will focus particularly on women, not only because they have significantly less access than do men to assets and services – and less voice in public decision-making, but also because addressing these inequalities and strengthening the capacity of rural women to perform their productive roles more effectively, has a major impact on poverty reduction and on household food security".

An Introduction to The Projects Covered

Tejaswini Rural Women's Empowerment Programme, Maharashtra and Madhya Pradesh

The overall goal of the programme is to enable poor women to make use of choices, spaces and opportunities in the economic, social and political spheres for their improved well-being. This would be achieved through four purpose level objectives of: (a) creation of strong and sustainable SHGs and SHG apex organizations; (b) provide access to micro-finance services; (c) new and improved livelihood opportunities; and (d) access to functional education, labour-saving infrastructure, and participation in local governance. In addition the programme would aim to support and promote government policies that empower women and develop the capacity of MAVIM to improve the livelihoods of poor women.

Project Area:

States: Maharashtra and Madhya Pradesh

Districts: Maharashtra – All 33 rural districts

Madhya Pradesh- Balaghat, Chhattarpur, Dindori, Mandla, Panna and Tikamgarh.

With a total target of 74,675 SHGs, and an average membership of 15 women per group, the total number of women to benefit from the programme will be 1.12 million. With about 5.5 persons per household, the total population from poor households benefiting from the Programme would amount to 6.16 million persons.

This project will place a greater emphasis on the development of livelihoods than most other projects that promote SHGs and that will aim to support the establishment of new enterprises and expansion of existing enterprises. The programme would build synergy by linking beneficiaries with existing programmes through coordination at the district level. At the same time it would make the beneficiaries aware of their entitlements through dissemination of information.

Livelihoods Improvement Projects for the Himalayas (LIPH), Uttarakhand and Meghalaya

The overall objectives of the project are to improve the livelihoods of the vulnerable groups in a sustainable manner through the promotion of improved livelihood opportunities and strengthening of local institutions that relate to livelihoods development. Specific objectives are to: (i) promote a more sensitive approach to the design and implementation of development interventions; (ii) enhance the capabilities of local people to select appropriate livelihood opportunities, access

required financial resources, manage new technologies and institutions at the village level; (iii) increase incomes through more sustainable income generating cultivation systems and the establishment of non-farm enterprises at the micro and small-scale level; and (iv) establish effective and appropriate delivery systems for inputs and for the maintenance of assets and resources, with emphasis on microfinance, savings and thrift, and micro-insurance products, along with access to business development services that will link household based livelihood activities with the larger economy.

Project Area:

States: Uttarakhand and Meghalaya

Districts: Uttarakhand- Almora, Bageshwar, Chamoli, Garhwal, Tehri, and Uttarkashi
Meghalaya- East Garo Hills, South Garo Hills, East Khasi Hills, Jaintia Hills and Ri bhoi

The project focuses in developing the livelihoods of 42690 households in 959 villages with the formation of 3545 SHGs. It has developed 22520 IGA's, 3897 microenterprises and 105 SMEs in Agriculture, Horticulture, Soil & water resources, Livestock, Forestry, and Ecosystem. Currently the project is focusing on the developing value chains for Off-Season-Vegetables, Kroiler production, dairy, Non timber forest products (NTFP) and village based eco-tourism.

Odisha Tribal Empowerment and Livelihoods Programme (OTELP)

The purpose of the Programme would be to ensure that the livelihoods and food security of poor tribal households are sustainably improved through promoting a more efficient, equitable, self-managed and sustainable exploitation of the natural resources at their disposal and through off-farm/non-farm enterprise development. To achieve this, the Programme will: (a) build the capacity of marginal groups as individuals, and grassroots institutions; (b) enhance the access of poor tribal people to land, water and forests and increase the productivity of these resources in environmentally sustainable and socially equitable ways; (c) encourage and facilitate off-farm enterprise development focused on the needs of poor tribal households; (d) monitor the basic food entitlements of tribal households and ensure their access to public food supplies; (e) strengthen the institutional capacity of government agencies, Panchayati Raj Institutions, NGOs and civil society to work effectively for participatory poverty reduction with tribal communities; (f) encourage the development of a pro-tribal enabling environment through ensuring that legislation governing control of, and access to, development resources by poor tribal households is implemented

effectively and recommending other policy improvements; and (g) build on the indigenous knowledge and values of tribals and blend these with technological innovations to ensure a speedier pace of development.

Project Area:

State: Odisha

Districts: Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nawarangpur and Rayagada

Current major interventions under the programme include conversion of non-arable land to arable land, creating water bodies and providing irrigation, drainage and agronomic measures for soil and moisture conservation, besides rejuvenation of degraded forests through plantation and mobilization of communities for protection of forests for regeneration. Agriculture is being supported by introduction of improved varieties and cultivation practices, along with promotion of livestock and aquaculture production. Market linkages are being established. Community infrastructures are also being developed based on the need of the communities.



System of Rice Intensification (SRI) method of cultivation adopted by many Tumulo village farmers freeing them from the low-yield perennial problem.

Women in Odisha



Empowerment and a better life

Garibamani Naik

Garibamani Naik is a 50-year-old widow and has plenty to tell us about how belonging to a SHG has lessened her daily-life burden.

Kalikupa Village | Lanjigarh Block | Kalahandi District

Once bitten, twice shy. This had been the case with the Harijan (low caste) women of Kalikupa village. Most women shunned the idea of NGOs wanting to help them by forming SHGs because they were afraid that the person / persons would encourage them to save and finally run away with the money. It had happened to them in the past and they couldn't bring themselves to trust again.

This being the major objection, it took the team from OTELP till the end of 2006 (almost a year) to actually re-start a SHG movement in the village. With much assurance, the women accepted OTELP's intervention slowly. Savings began with a small amount of INR 20 (40 cents) every month and by collecting a handful of rice from each member

The opportunity to turn their lives around came after OTELP provided training on SHG management, accounting and book keeping, thus enabling the Kalikupa women to manage their own SHGs.

on a daily basis. The intention was to locally sell all the rice collected at the end of each month and deposit the money in the SHG's savings account. This was the modest beginning of Jaijaganathan SHG that was revived in 2008. The aim was to promote individual business as a means of livelihood enhancement with an assurance of better economic empowerment among the 12 members.

Garibamani Naik is a 50-year-old widow and has plenty to tell us about how belonging to a SHG has lessened her daily-life burden. "Look at how we live," she points at the mud and straw houses in the village. "This is not our land; we don't own it...we use nearby non-agricultural land for cultivation." The opportunity to turn their lives around came after OTELP provided training on SHG management, accounting and book keeping, thus enabling the Kalikupa women to manage their own SHGs.

"But what business should we do – was the next big question that plagued our minds," Garibamani shares, "and then the idea struck!" For as long as the villagers remember, traders used to bring merchandise to their doorsteps and the women would buy sarees and other clothes for their children and husbands on installment basis. "The clothes came from Ambadola, about 45 kilometers from our village and I began to think that if traders can bring the material, why can't we!?" she smiles. That started the entire SHG thinking and soon every member became a 'businesswoman'! At present, four members are into cloth business;

one buys and sells bangles; four women have dry fish business and the other two are vegetable-sellers.

Investment was the next step Jaijaganathan women had to cross and here again OTELP came to their rescue. The project gave them a loan of INR 20, 000 (USD 444) to start their individual business and this was shared equally among the 12 members. The group was to repay the loan at an interest rate of 24% which was distributed equally between the SHG and the Village Development Committee (VDC). As President of Jaijaganathan SHG, Garibamani's responsibility includes keeping an account of subscriptions, amount of repayments towards loans borrowed as well as depositing interest earned into the SHG's savings account.



A typical village scene in Lanjigarh Block, Kalahandi District.



Jaijaganathan SHG members meeting in progress to discuss issues that hinder better economic empowerment.

Recently, the SHG availed of a bank loan to develop their businesses further and with some remaining money the women bought two *dhools* (drum), a *nishan* (trumpet), a *muhuri*, a *mundri bagga* (types of drums) as well as a Casio totalling to INR 17, 000 (USD 378). “Our husbands play these at *pujas* (religious ceremonies), marriages or any celebration in the village,” Tinu Majhi, SHG member explains, “and they earn a minimum of INR 500 (USD 11) per day for every event they play.” The husbands have earned INR 3000 (USD 67) in just six months for about 21 events and now they have offers to play in nearby villages too! The women of Jaijaganathan SHG have not just improved their lives but have also contributed to the better economic sustainability in their families by empowering their husbands!

With business booming, how do these 12 women handle competition! So I pose the question to Garibamani and she shrugs it off saying, “We respect each other and despite our business being the only source of livelihood most times, we keep

to our territories.” Most times the women work in the same villages and to make things easier they divide each village so that each one gets to do business. Every week, they procure clothes from Ambadola market and return with almost 90% sold, making a profit of INR 300 or INR 400 (USD 9). “We take materials, *sarees* and clothes for young children and men to villages with a ten-kilometre radius; we walk up-hill and down to make a sale and most times we spend the nights in a village,” Kanchan Muki, SHG member shares. Kanchan is in the cloth business too and tell us that all four women go to the same village or nearby villages together to sell merchandise. “We sell our products in Tilmaska, Phirker, Daryamudni, Barbheta, Kharjora, Tenhera and other little hamlets.”

Garibamani carries her merchandise on her head in rain or sun and walks long distances; sometimes her son helps her out by bringing the clothes on his cycle. “My work starts as early as 6 am in the morning and I usually return home the same day,” Garibamani shares, “but when I go to distant villages, I spend three to four days away from home.” What does she do for water and food I ask, and with a smile she responds, “I carry *mardia jau* (ragi - minor millet porridge) in a bottle and that is all I have to eat and drink!”

With a profit margin ranging between 10 and 15 percent on average for each piece of clothing sold, Garibamani is able to provide a credit of eight days to her customers. She lives in a thirty-year old house that was in shambles until she repaired it recently. “It’s not just my house; profits from my cloth business have helped me get my son married. I’ve also bought two cows and two buffaloes plus six goats,” she beams happily. “In fact, I’m looking at starting a grocery shop in Kalikupa village with my savings and a loan very soon!”



Kalikupa village band displaying the musical instruments purchased via a bank loan taken by Jaijaganathan SHG members to develop this business.



Growing a nursery for the future

Lakmo Bingadika

The nursery has been a welcome livelihood change from being daily wage labourers and Lakmo Bingadika does not know what her family would do if they will be required to give up this source of income.

Pipalpadar Village | Naryanaptna Block | Koraput District

Daily wage labourers and landless, Lakmo and her husband Dumuri Bingadika have always struggled to have one square meal a day...but since 2005, their lives have not just improved but also changed for the better.

“We are one of 12 families in Pipalpadar village who have absolutely no land to call our own and therefore survival depends on our every day labour,” Dumuri shares. The couple have two boys – the elder is ten while the younger one is six years old. The children did not go to school because their parents could not afford it. Instead they worked small errands to help make ends meet. “Now, things have changed,” smiles Dumuri, “one boy is doing his sixth grade at the government residential school for tribals in Balipatta village and our little fellow is in Class I.

Content and hardworking is exactly how I would describe Lakmo. She was busy tending saplings at her nursery when we arrived at the village. “I am preparing for the next season,” she smiles responding to my query. She and her husband sit on their haunches under the blazing summer sun removing weeds, while they tell me how the year 2005 marked the turning point in their lives. “I became a member of Penubandha SHG and after saving Rs 20 (45 cents) every month for six months, I took a loan of INR 5000 (USD 111) for seed capital plus a patch of land on short term lease,” remembers Lakmo. With the little profit she made, Lakmo purchased a goat for INR 1200 (USD 27). “Now, it has got two kids!” she beams.

OTELP entered Pipalpadar village in 2005 and the first task was to group the village women to form SHGs and teach them the need to save from their earnings however meagre. Members began by saving INR 10 (22 cents) every month and then moved to INR 20, and some now even manage to make INR 40 (about 90 cents) per month! Among many livelihood trainings offered to the men and women in the village, nursery preparation was one. “Lakmo showed tremendous interest and insisted that she could do a much better job as an individual than in a group,” Sanjib Kumar Sahoo, Programme Officer – Capacity Building, OTELP recalls, “so, when she requested for a separate piece of land for her nursery; the SHG gave half acre on a one-year lease in 2009.”

OTELP had put aside a budget of INR 50, 000 (USD 1111) for the nursery project in the village and the SHG decided to distribute INR 35, 000 (USD 778) worth of seedlings to its 14 members (who cultivated together) and Lakmo was given INR 15, 000 (USD 333) value of seedling. Both, Dumuri and Lakmo were very excited and set off to work on their little piece of land. Lakmo’s first harvest of Jafra, Teak, Cashew, Jackfruit, Ashoka, and some medicinal plants fetched a profit of INR 9, 000 (USD 200) just within a four-month interval! She had availed of an additional loan of INR 20,



Lakmo with her husband Dumuri Bingadika proudly exhibiting their fixed deposit SBI bank certificate of INR 5, 000 (USD 111)

000 (USD 444) from the SHG by utilising benefits under the Rural Finance Scheme from the project and used it for preparing the soil for her nursery. She also took INR 5, 000 (USD 111) as advance from the Forest Management component and used this money to buy forest species.

Bijay Misra of Vikas, a FNGO working in the village, explains that tribals have never had a tradition of saving. “When they don’t have work or money they migrate,” Bijay informs. “The problem is serious with the landless families, and therefore, it is necessary to provide alternative livelihood options to this community so that they will want to remain in their village and also learn to save from a sustained



Penubandha SHG meeting in progress under the banyan tree. The women are discussing the possibility of increasing the rate of monthly member-contributions.

income.” This is what happened to Lakmo and her family. “I’ve put INR 5, 000 (USD 111) in a nationalised bank fixed deposit in Narayanpatna,” she says showing me the bank certificate, “and I also have a deposit of INR 2, 000 (USD 44) in my savings account.” The remaining profit made during the first season was used to buy better clothes for her children, her husband and for herself. “We’ve been able to eat better food only now,” Dumuri adds. The family used to survive on pounded *ragi* (a minor millet variety) cooked in a brew form, but now have been able to add rice and vegetables in their diet.

“Do you know that Lakmo is also President of the brick-making unit in the village?” Nai Mouka, Secretary of Penubandha SHG asks and quickly adds, “She is excellent in marketing and so we have chosen her to be our link between the traders and the SHG.” Lakmo blushes at the praise. “I try my best to do as much spade work required for us to get a good price for our bricks and check out the prices at every Village Development Committee (VDC) meeting,” Lakmo confirms. The VDC meetings have helped her sell her saplings as well. Lakmo has sold INR 34, 000 (USD 756) worth of saplings at Dhariguda and Bansouakahya villages in Bandhugaon Block. “I sold my seedlings at INR 2.50 and INR 3.50 depending on the demand and the variety, and this has helped me repay both loans of INR 20, 000 (USD 444) and INR 5, 000 (USD 111),” she explains.

And what about this forthcoming season? “In a couple of months I will be planting Cashew nut,” she beams, “there is a high demand and I plan to sell each seedling at INR 3.” She might need some additional loans, may be bigger ones than the previous year since Cashew is a cash crop, but what worries her most is that the lease for the half acre nursery land will expire soon. The nursery has been such a change from being daily wage labourers that the Bingadika family don’t know what they would do if they would need to give up this livelihood option. “We are still landless,” Dumuri laments, “and although we have applied for some forest land under the Forest Right Act...we really don’t know what we will do without this nursery.”



Lakmo and Dumuri getting ready saplings for the next season in their nursery.



Changing mindsets for the future

Sakuntala Sabaro

Becoming part of a SHG gave Sakuntala Sabaro the perfect platform to alter her life for the better and propel her community towards development

Tumulo Village | Gumma Block | Gajapati District

“*Limtabin Yangji!*” (Good Morning!) children call out as she walks to reach her plots of land near the village. She has just sowed paddy by System of Rice Intensification (SRI) method of cultivation, and it was time to harvest. Meet Sakuntala Sabaro – she was instrumental in changing the minds of the Tumulo farmers to adopt SRI, freeing them from the perennial low-yield problem.

Belonging to the Saora Tribe; Sakuntala is Secretary of Sukalyani Shakti Dala SHG; is Sarpanch; President of the SHG Federation and an ardent initiator of collective marketing. “We are very simple people and we had nothing before we began this SHG,” she says and the other 11 green-*saree*-clad members agree. “We didn’t have enough food or money and were scared to discuss our problems, but now with us belonging to a group we feel empowered,” Sakuntala smiles. “So whenever we wish to take up an issue, we wear our green *saree* (traditional Indian dress) and go together; this strength has made us very confident,” she adds.



Sukalyani Shakti Dala SHG meeting in progress; some of them are paying their subscription.

Becoming part of the Self-Help Group was the best thing that could have ever happened to the women of Tumulo village. The Sukalyani Shakti Dala SHG’s first task was to reduce liquor consumption in the village and thereby improve the lives of their women. Alcoholism was rampant and was the main cause for a lot of domestic violence. “We made this decision as a group,” Sakuntala tells me, “and marched through the village, knocked on every door and spoke about the evils of consuming alcohol. Now the men are gradually changing.”

“Being a leader is not easy,” Sakuntala confides, “you have to lead by example and most times it is a risk.” She, like many others in the village, manages to make two ends meet with income from seasonal business such as tamarind, cashew, *mahua* flower, etc. However, after they received a variety of livelihood enhancement trainings from OTELP, life changed for the better for the Tumulo women. The best part of all of this is that the women converted what they were taught into a source of livelihood and further developed themselves and their community via innovative ideas, but lacked the vision to move forward and experiment with the knowledge they had acquired.

“Tamarind was our first venture; we used to prepare the pulp in small quantities and sell it in the market,” Sakuntala explains and adds, “and we did all this manually.” Initially, the group procured 50 quintals of tamarind at the rate of INR 10/kilo under the Rural Finance Services scheme and sold it at INR 11/kilo. “We made a profit of INR 2, 500 (USD 56)!” beams Sakuntala, “and decided to share it equally.” In 2009, Sukalyani Shakti Dala SHG sold 11.48 quintals of tamarind through collective marketing and this has helped them get rid of middlemen. “The village women were very impressed with the way our group made profits and were willing to listen to me,” she recalls. “This was how I managed to create awareness and get rid of the traders.” In 2010, under the Development Initiative Fund, the group bought a tamarind press machine that saved the women labour time of about two hours every day and the strain of manually pressing the tamarind pulp into small bricks.

As President of the SHG Federation, Sakuntala is the vital link for 28 SHGs (OTELP and non-OTELP) and at every monthly meeting her primary responsibility is to share information with the community. Speaking on how she works with the villagers, Sakuntala quotes an example of how she got the village to adapt SRI method of cultivating paddy. “At every village meeting I would stress that SRI method is the answer to our problems of low productivity because I have witnessed first-hand the benefits. But, no one would agree and even if they did, no one wanted to be the first one to try it,” she points out. The people of the village challenged Sakuntala and her group to use SRI method first on their land



Sakuntala happy with a good yield from adapting SRI (System of Rice Intensification) method.

and only if they were successful, would the rest of the village follow. “I had been trained in SRI method by the Centre for Community Development and had the confidence that it will work, so I made SRI cultivation compulsory for my SHG members and now everybody is happy that their paddy seedlings have more tilts,” she smiles.

“Being a leader is not easy, you have to lead by example and most times it is a risk.”

Jeevan Das from Centre for Community Development, the FNGO that has been working in the village says that Sakuntala Sabaro is smart and active. “She has even been able to comprehend the quantitative and qualitative calculations of development plans the FNGO brings to her village!” he exclaims. Kind-hearted Sakuntala also extends financial support of INR 100 (USD 2) per month for school-going Surendra Sabar and has lent INR 10, 000 (USD 222) to 20-year old Somana Sabar towards his education.

All these little yet significant gestures plus her versatility and leadership traits won her plenty of exposure like the barefoot engineer training that resulted in her becoming a resource person for the Total Sanitation Programme of the Government under CIF (Community Infrastructure Fund). Sakuntala has taken huge initiatives to form the SHG Federation ‘Ardam’ and, has through this Federation, motivated about 25 farmers to adopt SRI method of paddy cultivation. In recognition of her work and success, Sakuntala attended the International Seminar at New Delhi on *Adivasis/ST* community representing OTELP and spoke on her success in achieving development and change for her village.

She speaks about the set of challenges she faces as a leader. “There are about seven or eight families among the 200 households that are still landless in Tumulu village,” she says, “and despite my little successes I can still see a huge gap between the Government and us villagers.” Continuing she adds, “I want the Government to give more importance to tribal rights because our livelihood involves very high risks and because we have a right to our own land!” Sakuntala believes that her perseverance will surely bear fruit some day.



System of Rice Intensification (SRI) method of cultivation adopted by many Tumulo village farmers freeing them from the low-yield perennial problem.



Building a food secure village

Rashmita Majhi

Once she redeemed her family from poverty, Rashmita Majhi turned her attention to developing her community and brought success to her SHG!

Ushaballi Village | Tumidobandha Block | Kandhamal District

Rashmita Majhi is famous for her managerial skills in Ushaballi village, but lives in utter poverty. This frail and insignificant girl is just 25-years old. Not only is she the sole breadwinner taking care of her brother, his wife and their child, but is also the only woman to possess the potential to skilfully manage the village grain bank! “Her home is one of the poorest in the village,” Swarnalata Behera, Micro-finance Officer – OTELP reveals, “You see, she is the only earning member in her family.” We find her covered with a torn shawl and a loosely-knitted muffler. She smiles and comes outside to greet us. Her neighbours hurry to bring us three wood-cum-coir beds to sit on.

Ushaballi is a tiny village of Kutia Kandh inhabitants surrounded by hills and the 35-odd families live in brotherhood and harmony. This primitive tribe have all along been accustomed to living off forest resources and in times of food scarcity, would engage in *podu* (shift) cultivation. Lands on hill slopes are textured and rocky, and not really suited for food crops like paddy, so sometimes they produce niger, red gram, cow-pea, *ragi* (minor millet), etc., for their daily consumption. With a diet that includes wild yams, mangos, some greens (spinach), minor millets and the *Mahua* flower, these village people are left with practically nothing for five to seven months in a year. Ushaballi was a sore-sight and at the mercy of moneylenders. Exploited, dejected, hungry, sickly...was how OTELP found the villagers in 2006.

Trust is another big issue for the Kutia Kandh tribe. They prefer the safety of the forests rather than allow people to enter their villages and homes, even if it meant that these intercessors would change their lives for the better. OTELP worked their way through after much visiting and talking with the Ushaballi villagers primarily done by a Facilitating Non-Government Organisation (FNGO) - Pradata. A Village Development Committee (VDC) was formed, following which the women were organised into two Self-Help Groups.

The Secretary of Beta Sauta SHG, Rashmita tells us how the experience of being able to be independent and self-sufficient changed her nomadic life significantly. “It’s only been five years since the SHG began in my village and I am already very confident of being able to survive in any situation,” she smiles. Having lost her father when she was just a teenager, Rashmita spent days in sun and rain working alongside her mother to put food on the table. “*Podu* cultivation was all we do since we have no land of our own,” she says pointing to the hills behind her village she adds, “and my mother and I had to find cultivatable parts in these hills.” This non-stop work in fields and the absence of even one square meal a day took a toll and Rashmita lost her mother just few years after her father had died. With little or no support from her younger brother, she decided to shoulder



Members of Beta Sauta SHG they involve themselves in collective marketing selling grain in the wholesale market.

responsibility and save her family from near starvation. Under the land and water component of OTELP, Rashmita took up regular work and began earning some money plus rice. This was a good beginning and she slowly yet steadily provided better food security for her family. Becoming a member of Beta Sauta SHG was just the start and soon with the intervention of MART (a marketing collective consultancy firm hired by OTELP to build capacities of communities for collective marketing) and with the collective marketing training, Rashmita and her group freed themselves from the clutches of moneylenders.

“We collect grain which is in excess with the community and give them a fair price for their produce; then we sell the same in the wholesale market,” she explains. With this business of buying and selling rice picking up and villagers turning to them during food scarcity, the Beta Sauta group members realised that soon they would be unable to meet the demand of the villagers. Rashmita, always been the one to initiate, came up with the suggestion to procure grain from surrounding villages even if they belonged to non-OTELP areas. This, she told the group, will be possible if they availed a loan under the Rural Finance Service fund from the VDC; bought the produce at prevailing market price and then sold the same to the Adivasi Bazaar Committee (ABC) set up under the project at Tumudibandha for a

higher market price. “The idea was immediately accepted by all the members and since then there has been no turning back!” Rashmita beams.

In the meantime, Ushaballi village was identified by the District Administration to set up a village grain bank. The task of training the villagers to appreciate the concept of a village grain bank was tedious and the District Administration was looking for someone within the village; someone the villagers trust, to help them in this mission. That’s when they found Rashmita!

Rashmita Majhi’s initiatives, managerial capabilities and efficient handling of her SHG prompted authorities to give her the full responsibility of managing the grain bank.

Rashmita Majhi’s initiatives, managerial capabilities and efficient handling of her SHG prompted authorities to give her the full responsibility of managing the grain bank for Ushaballi village. “The grain bank received a one-time grant of 30 quintals and that was a good beginning for us,” Rashmita shares. Her plan was to lend rice whenever there was a shortage or demand for more rice. When her village did not require the grain, she would sell it at the wholesale market.

Explaining her success strategy, Rashmita says, “We distributed 50 kilos per household and when they returned the rice, they gave us an additional 12 kilos in the form of interest. That way, we had more than what we started off with.” The group then sold the extra rice in the market and the money was deposited in a savings account of Beta Sauta SHG. “We also lent rice to the villagers whenever there was a festival or a wedding, and the money we received was either deposited or more rice was bought from fair-price shops for rotation in the rice bank,” she reveals. “In this way we kept the village grain bank always full and our bank pass book also saw frequent deposits. Today, we have saved INR 12, 000 (USD 267) because of this way of working!” says Rashmita with pride.



Rashmita Majhi with her family she provides for – her unemployed brother, her sickly sister-in-law and their daughter.



Podu (shift) cultivation rampant in Ushabali village since villagers don't have their own lands.



Sustained living and happiness

Lalita Majhi

With having to invest nothing but her labour, Lalita Majhi's success brought her admiration from the entire Kutia Kondh community in Nuamunda village

Nuamunda Village | Tumudibanda Block | Kandhamal District

Drum beats and Kutia Kondh women dancing their traditional tribal dance greet us as we enter the Nuamunda village. They don't forget their hospitality and make you feel very welcome with a hand-strung garland of sweet-smelling flowers. Lalita Majhi is among the crowd. Mother of three, Lalita has this perpetual frown on her face and looks tired from shuttling between her banana plantation and her suckling three-month old daughter, this apart from her regular household chores.

Belonging to the primitive tribal population of Kutia Khond or Kandh – an aboriginal tribe in Orissa (they have been hunter-gathers traditionally dependent on the forest resources for survival), Lalita has shown such tremendous capabilities turning her neighbours green with envy. “I feel so jealous every time I see her able to do so much better and earn much more money,” admits



Lalita Majhi saves Rs 100 every month for her daughter Santhi.

Ramakanth, member of Maa Parvati SHG, “I too want to begin cultivating but my land is in between two other plots and is difficult to reach.”

The 32 families of Nuamunda village are used to living only on wild roots, mango kernels and intoxicating palm liquid, and with not enough low lands near the village, the people resorted to podu (shifting) cultivation. *Podu* involves strenuous work of clearing a patch of forest; cultivating minor millets like niger, *ragi*, etc., or rice, which the tribals use for daily consumption. When the season is over, they would burn that patch of land and move on to another location for cultivation. All of Orissa hills are speckled with *podu* cultivation.

If the crop is bad or if they don't have money to buy grain, the women folk would search the forest for anything edible leading to a natural compromise in nutrition levels. Sometimes they would engage in daily labour under Government schemes. But finally, for almost five to six months, they would end up at a money-lender's doorstep to make ends meet. Money-lenders stress on repayment in kind during harvest time leaving the families with next to nothing. This forces them to borrow again and return in kind, leading to a vicious cycle. Food scarcity and unpaid loans are the causes for farmer suicides throughout the region.

“I am so busy working in our plantation and taking care of my family, and when I see so much money coming in, it makes me feel very happy. Now, I don't want to go back to podu cultivation.”

Lalita Majhi and her husband Chandra Sekhar Majhi, along with other villagers of Nuamunda were living very insecure lives when Bakiram Majhi, a youth from the village encouraged the women folk to form two Self-Help Groups (SHG). The year 2002 was when both Maa Parvati SHG and Ratangesur SHG were started so that the women of the village could help each other out rather than go to a money-lender. It was decided to contribute INR 20 (44 cents) per person and that the savings would go to the needy member of the group, but the money collected from Maa Parvati's 13 members was insufficient.

It was at this time that Orissa Tribal Empowerment and Livelihoods Programme (OTELP) began work through the Village Development Committee (VDC) in Nuamunda. So it became even easier for Pradata, the Facilitating Non-



Lalita Majhi in her banana plantation that brought her a ten-fold increase in earnings.

Government Organisation (FNGO) to start work in the village since the people were already organised and were anxious to see their lives improve.

Now, Nuamunda had a blessing in disguise – a perennial water source that could be better utilised. With abundant water supply at hand, OTELP decided to help the community on how they can put this to maximum use and benefit from it too. It was decided to demonstrate Tissue Banana Cultivation after discovering that the soil in the village was appropriate and Lalita's piece of land was chosen since it was the closest to the stream.

With having to invest nothing but her labour, Lalita was provided with 140 banana suckers and that year she saw an almost ten-fold increase in her annual earnings.

Kutia Kondh people have never been farmers. They have always relied on the forest and primarily go out for collective hunts to gather fruit and roots. The little food crops that they grow on hill slopes are done without preparing the soil, and yield has never been their priority. It is just a survival issue for them. So the methodology had to be taught from scratch. And like with any other race, something new is always feared and rejected. After much convincing and explanation, Lalita Majhi agreed to provide her lands for banana cultivation. "I was very reluctant to do banana cultivation; I had never done it before," Lalita expresses, "but I also saw that the OTELP Co-ordinators and Pradeepji from Pradata were trying to help me; so I agreed." With having to invest nothing but her labour, Lalita was provided with 140 banana suckers and that year she saw an almost ten-fold increase in her annual earnings.

Used to living by the bare minimum and with a yearly income within the range of INR 1, 500 - 2000 (USD 33 - 44), Lalita and family were flabbergasted with INR 12, 000 (USD 267) in their hands at the end of the year. Being a Kutia Kondh – a tribe that has always lived by the day, spending all that they earn and never saving for a raining day, Lalita was no different. Only, this time she had too much to spend! She decides to buy a pair of bullocks that would be useful for ploughing the land; they invested in a bi-cycle worth INR 2, 000 (USD 44), a radio and a clock. With the remaining, Lalia opened a bank saving account and began saving INR 100 (USD 2) every month for her six-year old daughter, Shanti Majhi.

For the next two seasons, she enjoyed a good yield. "The banana plants are now three years old and it is time to replace the crop for better results," Chandra

Sekhar tells us. He helps her prepare the soil, but Lalita has to manage all the rest including weeding and fencing on her own. "I am so busy working in our plantation and taking care of my family, and when I see so much money coming in, it makes me feel very happy. Now, I don't want to go back to *podu* cultivation," she smiles.

Lalita Majhi's prosperity is encouraging many more women to take up banana cultivation. Rajamadu and her husband Srisingara Majhi as well as Jagannath Majhi approached OTELP for banana suckers and each received 150 plants respectively. "I have already earned INR 8, 000 (USD 178)," Rajamadu chirps, while Jagannath says he has sold his produce for about INR 3, 000 (USD 67). The entire Kutia Kondh community at Nuamunda village look up to Lalita in admiration including the village *Sarpanch* (elected leader), Lokanath Majhi.



Lalita Majhi with the bicycle she bought with the profits from her banana plantation.



Women at the proposed site where there is enough raw materials for a probable brick kiln under Pawai Adimzati scheme.

Women in Madhya Pradesh



Vegetable seller dreams big

Samundri Bai Bhanware

With dreams to make it big, Samundri Bai Bhanware pushed herself as hard as she could to become the successful vegetable seller she is today

Piparpani Village | Mandla Block | Mandla District

It was just 7 am in the morning and I was rushing to meet my next woman champion in a market place. Observing 'one day in the life Samundri Bai Bhanware' turned out to be much more intriguing than imagined. "I can't meet you or spend my time," she told us the previous night over the phone, "I have to buy my stock of vegetables for the Saturday *haat bazaar* (weekend market)." So, not wanting to upset her daily routine and livelihood, we follow her around to get a feel of what it is like to be Samundri Bai for a day.

Samundri is a single mother of an eleven-year-old daughter and sells vegetables for a living. She has been doing this for the last nine years since she separated from her husband Ishwar Bhanware. "It was a joint family system," she reveals in between selecting tomatoes, "and we stayed along with his brothers and their families." Both husband and wife worked as daily wage agricultural labourers to make enough money. However, they always had money problems because



After a long wait, tomatoes finally arrive and Samundri is in a hurry to select the best so that they last through the weekend at the *haat bazaar*.

Ishwar was a drunkard and squandered all his money on liquor. "He used to pick a fight with me every night and it would always end in him beating me," she remembers and adds, "It started becoming worse and I couldn't handle the abuse any longer, so I left him, took my daughter and came to live in my mother's house in Piparpani village."

"I had no ration card and my daughter couldn't even walk," she recalls, "and I had to build my life from scratch." She couldn't avail of any subsidised food from the Government fair-price shops nor did she have any identity card to get any kind of work. Samundri depended on her mother and brother for every basic need for herself and for her daughter Dipika. "My brother has always been very kind to me and when I landed up on his doorstep, he gave us place to stay and food to eat," Samundri smiles. "But I felt that it was not fair to be a burden to my brother and his family, so I started to do some odd jobs in the village." She would borrow small amounts of money to buy ginger, garlic, green coriander and green chillies to sell in the village. Walking on foot in the streets of Piparpani village, she was able to sell very little and so decided to move to the local market to sell her products. "I found that I could make more money in the local markets and I also got to learn the tactics of making a sale," she says as we move to weigh her *bories* (sacks) of vegetables. She needed more money to invest and to rotate. Hearing of the SHG formation under the Tejaswini project, she joined the Maa Ambe Tejaswini SHG in August 2008 for her credit needs.

The first lesson she learned was to save a portion from the little money she was earning. "I had no savings until then and since I earned so little, I didn't think I could keep away some money," she says and adds, "but I did." Samundri took a loan of INR 500 (USD 11) to invest in her vegetable business within four months of her joining the SHG. She purchased from the wholesale market and surplus from local farmers, and begun selling at the local *haat bazaars*. Her vegetable business did well and in no time, Samundri repaid the loan with interest to the SHG. She kept taking small loans periodically and returned them with interest at the allotted time. Business blossomed, and she reinvested the money back into the business and it grew further. Confidence soaring, she decided to expand her business to further and larger *haat bazaars* in Mandla District. This time she took another loan of INR 6, 000 (USD 133). This time her dream was big and bold, but she knew she had it in her to be successful vegetable seller she wanted to be.

We watch as her *bories* of cauliflower, onions, egg plant, carrots, beans, cabbages, potatoes and tomatoes are loaded on to a truck and as she negotiates with the loaders for a better bargain. "I have to pay Rs 30 for every *bori* he loads,"



Samundri watching as the truckwallas weigh and load her vegetable sacks into the vehicle for sale at the haat bazaar

she informs, “and then INR 120 (USD 3) for each trip the truck makes from the *mandi* (major wholesale market) to the local weekly markets.” Samundri handles the men at the *mandi* with ease; she is well-known around here but still has to be careful not to get cheated. “My expenses only increase during the days of the *haat bazaar*,” she laments, “I need to pay INR 50 (USD 1) per day for every day I use the warehousing facility near the *bazaar*. And that is not all, I engage a woman helper for INR 10 per day to help me sell my vegetables, and I also buy her food!” Nevertheless, with all these costs, Samundri manages to make between INR 200 (USD 4) and 300 (USD 7) profit per day.

Samundri plans to build a small extension for her daughter and herself in her brother’s house and has given INR 10, 000 (USD 222) from her savings for this purpose. “The loan I took from the SHG is almost repaid and my brother has promised me a small portion,” she smiles. “I will have my own home soon; plus I have been able to buy some gold jewellery for about INR 15, 000 (USD 333)

This time her dream was big and bold, but she knew she had it in her to be the successful vegetable seller she wanted to be.

for Dipika.” Her daughter studies in the VI grade in a local school and Samundri has big plans for her. “She has struggled enough and when she completes her education, she will definitely have a better life than I have had,” Samundri looks at Dipika, “and my duty is to provide her with all that she needs.”



At the haat bazaar, Samundri sets up shop and is busy making sales.



Samundri Bai with her family - her mother and brother's family with whom she has been staying for almost ten years now.



Leading from behind her veil

Janka Dixit

Coming from a male-dominated region has not stopped Janka Dixit from rising above odds to earn the support of all the village women.

Urdmau Village | Nowgong Block | Chhatapur District

Constantly watched and monitored makes one nervous and that's bad enough, but imagine being steadily observed by armed men! It is not surprising to see every man carry rifles on his shoulder in the Bundelkhand region of Madhya Pradesh. Yes, fear - is all the women of Urdmau village, Nowgong Block feel and Janka Dixit, the *Sarpanch* (elected village leader) was no exception.

Women in brightly coloured *sarees* covered from head to toe gather at the village meeting place. They would murmur behind their *ghunghat* (veil) but shy away when asked to speak up louder. The Urdmau women sat with their faces covered for the entire time and would never speak if the men of the village were around. The only way to tell this story was if they would open up! "But the *ghunghat* is tradition," some village men object. Then, after plenty of convincing, the women are moved into a room for a closed-door discussion. "We are so relieved that we can meet and talk," Yasodha Devi, Panchayat Member smiles as she reveals her face, "The men never allow us to speak our mind." All the women agree, and thus unravelled the story of the Urdmau village woman *Sarpanch* who enjoys the support of the entire community of women.

It is a well-known fact that the Bundelkhand region in Madhya Pradesh has some of the lowest levels of per capita income and human development in the country. Literacy levels are poor, especially among women, and people are divided in the name of caste and culture. The villagers rely primarily on the subsistence of rain-fed single crop agriculture mostly consisting of wheat, gram and oil seeds, and / or small-scale livestock production for their livelihood. Rural areas are mostly fragmentation of family land holdings and human pressures on the existing natural resource base have rendered the villages almost barren.

Rapid decline of the forest cover has reduced traditional sources of fuel and food, and combined with limited rainfall and lack of fresh water resources, has lead to low levels of agricultural productivity. And so in villages like Urdmau, many families are no longer able to meet their subsistence needs. "This has lead to temporary and long-term migration of men in search of alternative sources of livelihood," Ramavatar Gangule, Urdmau Village Secretary tells me.

Coming from this background is the woman *Sarpanch* - Janka Dixit. She is the first woman *Sarpanch* to show the way for an elected all-women panchayat team from the most backward part of Madhya Pradesh. "This is the first year of my five-year term," smiles Janka, "and I've only just begun to take stock of the situation." But this statement only comes from humility. In fact, Janka along with her 20-member team, after having spent hours of deliberation on how to solve the water



Janka Dixit, the Sarpanch who enjoys the support of the entire community of women, addressing issues at a village meeting.

crisis in the village, did erect ten hand-pumps in Urdmau plus a 40-litre capacity water tank!

"The tank is about two kilometres outside the village and we've dug a 50-foot bore well to reach water," Janka shares. "We now supply to the households in batches for about one hour every day." Throughout most of the year the residents of Bundelkhand experience acute scarcity of water for agricultural and domestic use and Urdmau is no different. Water sources are often seasonal and women have the tedious task of fetching drinkable water. "We have to walk at least two kilometres to the nearest water source every day," laments Yasodha Devi, "and sometimes more than ten times to carry home just enough water for our household to function."

"The first thing I did was to buy a motor to pump water to the households," Janka confirms. "We run the motor for about four-five hours every day to enable all families to fill water." Janka adds that due to voltage fluctuations and power cuts, the panchayat



Women of Urdmau village busy filling-up their pots with water, thanks to a 40-litre capacity water tank and a 50-foot bore-well that has saved them from water scarcity.

is unable to keep the motor running for the required number of hours and most times there is a shortage in water supply. “We are planning to solve this problem by buying a generator,” she informs, “but I have a bigger problem...the people don’t want to contribute towards it.”

Janka had scheduled a village panchayat meeting and she was trying to get the women and men of Urdmau village to understand that their water problems will be solved only if everyone pitched in and contributed some money towards buying a generator. Puniya Bai is a *Harijan* (low caste) in the village and member of the panchayat, and she had this to say, “We are poor and can’t even make enough money to feed ourselves once in a day and the *Sarpanch* is asking us to contribute to buy a generator!” The Harijan community in Urdmau earn their living by working in the fields owned by the *Brahmins* (upper caste). Urdmau is a village that is highly caste based where feudal relations rule and so, even village meetings are separate for both the groups. “We are from the lowest strata of society,” says Puniya, “and we struggle to pay the monthly motor maintenance fee of INR 30 (70 cents); then how can we pay for the generator?” She stresses, “We want the State Government to pay for it.”

“In the beginning, we did not have any water,” Janka explains, “now we have water thanks to the bore well. Then, getting water to the households was an issue and we have a motor now.” But when it came to maintenance, no one in Urdmau wanted to share the burden or take responsibility. This is the challenge Janka is facing as *Sarpanch*. “To get the villagers to understand that I’m doing what is best for them is very difficult,” expresses Janka and she explains why. “Most of the people from my village are from weaker sections and have little to say in the village meetings,” she says, “plus all of us women are suppressed and we are never allowed to take any decision.”

With many below the poverty line, problems of caste and class, underdeveloped infrastructure, lack of awareness on the utility of education, male dominance and feudalism...Janka Dixit is one *Sarpanch* with a serious agenda. Will she be able to help the people of Urdmau? Only time can tell. But one thing is sure...she has begun.



Women of Urdmau village (a male-dominated Bundelkhand region) engaged in household chores.



This is just the beginning

Pyari Bai

Learning to save from her meagre earnings, Pyari Bai is an example of how pooling collective resources together can bring success, the benefits of which last for a lifetime.

Dobha Village | Shahnagan Block | Panna District

Panna might be a historical place and well-known for diamonds, but the District falls in the most backward area (Bundelkhand region) of Madhya Pradesh. It has also gained reputation as the second lowest district in the State on the scale of Human Development Index. With the District's literacy rate at 57.26% and literacy rate of women just 44.48%, it is only natural to find that employment opportunities are very few and rate of migration very high.

Climatic conditions don't smile on the villagers either! Hot and dry for most of the year, and with villagers totally dependent on the South-West Monsoon, agriculture has taken the beating. Panna receives an average of 44 inches rainfall for about 52 days in a year but enjoys forest cover of about 50% and so the people, particularly the poor, continue to survive on the minor forest and mineral products. Diamond mining is the only major organised economic activity in the district and most villagers migrate outside their hometowns when jobs become available.



(L to R) Vimala Bai, Rani Bai and Pyari Bai show their first harvest of five quintals of mustard seed from the six acres of wasteland.

“Although we have our homes right here in Dobha, we always lived like nomads; travelling wherever we could find work,” Pyari Bai shares. She is our woman champion from Panna and tells us how belonging to the Self-Help Group, through the Tejaswini programme, has not just changed her life for the better, but also for the other women in her village. Pyari belongs to the Raj Gond tribe and despite having land of her own, she found herself at the mercy of money-lenders. “The plight for many village women was the same and so we would work as casual labourers,” she continues. “Sometimes, we would walk for two days to Kalai Ghat and find some trenching or bunding work.” The women worked eight hours a day and in return would be given sometimes two kilos of rice or one bundle for every 20 bundles harvested. “We return home with some money after the two-month harvest season but soon have to search for work once again,” Pyari adds.

A woman slogging to make a living is not a new story from the villages in India, but what is worth telling is that life for these women improved when livelihood enhancement programmes were introduced in their villages. The introduction of SHGs and what it did to mobilize the women to look at alternative livelihoods has proved very successful. Through the Tejaswini initiative in Dobha village, women like Pyari have been part of a transformation that can be felt and seen.

Under the programme that began in 2007, women SHGs formed covering 26, 175 families in about 475 villages in Panna. After a Participatory Rural Appraisal (PRA) exercise was done in every village to understand the structure of village resources available and to identify the poor and very poor in the villages, their first step was the formation of the groups varying from 12 to 20. Three members are selected from amongst the members and assigned the responsibilities of operating the bank account and they are also encouraged to change these representatives once in a year. But in Dobha, I found a difference. The women did not like to be led but chose to lead. “Every one of us is a leader and not a follower,” Guddi Bai tells me proudly. “All of us want to be responsible representatives and ensure that decisions are taken in a group through consensus.” Guddi Bai has the ‘box’ in her custody, while Vimala Bai holds the key to that box and Phul Rani, the SHG register. They are all part of the 12-member Jai Seva Tejaswini SHG and these responsibilities come on rotation. Pyari bai is the spokesperson for the group and has led the group by helping them make many critical decisions.

“We did learn to save from our meagre earnings,” Pyari Bai confirms while talking of the monthly subscription of INR 20 to the SHG, “but more importantly is that we learnt how to pool our resources together and enjoy the benefits from collective work.” Jagrati Yuva Manch Samiti, the FNGO working in the area uses

collective farming for livelihood, keeping in mind the local resources and the fact that the women wanted to work together. “So, we started them working on barren idle lands,” Ramlakhan Tiwari responsible for the management, implementation and coordination with the FNGO says. “Our husbands were not supportive and ridiculed our efforts, but all the women stood together,” smiles Pyari Bai. The SHG members met periodically and every time their resolve to make efforts work increased. “It did not matter that our spouses did not think we were doing the right thing,” shares Rani Bai, “We looked at our savings and that made us feel happy, so we never stopped ploughing the land!”



Villagers at the proposed site where there is enough raw materials for a probable brick kiln under Pawai Adimzati scheme.

Soon the women saw their first harvest of five quintals of mustard seed from the six acres of wasteland they had toiled on. They hired a tractor at INR 300 (USD 7) per hour spending close to INR 2, 200 (USD 49) to plough the land, then the cost of fertilizers plus INR 400 (USD 9) for 20 kilos of seed plant. “The current market rate is INR 2,100 (USD 47) per quintal, it is a good price but we are not going to sell now,” Pyari Bai informs. “We are going to dry the mustard seed; it will lose weight but we will get a much better price!” The money earned will then be shared equally among the 12 members. Guddi Bai confesses that all of them used to go in search of daily work and ever since they became engaged in developing a piece of land collectively, the women stopped migrating for want of jobs.

Jagrati Yuva Manch Samiti has devised a plan to further help the villagers of Dobha through a small project scheme from the Welfare Department - *Pawai Adimzati*, whereby a cheque of INR 74, 800 (USD 1662) has been received as subsidy for construction of a brick kiln to manufacture one million bricks. “All raw materials are available right here in the village, and both husband and wife can be engaged in brick-making,” Ramlakhan enlightens and adds, “That way, everybody will have enough work in their own village and we can reduce migration.” The villagers were very excited at the mention of the brick kiln and began discussing how they would share the work. “We are so many of us and we can easily make up to 1000 bricks every day,” Phul Rani suggests and the others agree. “And then, we have plans to start a nursery and an orchard as well,” Pyari Bai adds quickly. She was talking about the proposal by the *Gram Sabha* for INR 7, 00, 000 (USD 15556) under the MGNREGA scheme that would be used to convert wastelands into an orchard or nursery. “We will manage the lands and it would become a source of income for our families,” she smiles. Thus her story will continue as this is clearly only the beginning for Pyari Bai and for the women of Dobha.



(L to R) Guddi Bai is the custodian of the 'box'; Vimala Bai has the key to that box and Phul Rani, the SHG register -they are members of Jai Seva Tej SHG.



Leading from the front

Mangaliya Bai Kurche

Her achievements are as a result of perseverance and hard work, and the people of Khajarwada look upon Mangaliya Bai Kurche as their representative

Khajarwada Village | Nainpur Block | Mandla District

It's a MAN's world, they say...and men from all walks of life just can't see it any other way. But, if and when they would sit in on an all-woman Village Level Committee (VLC) meeting, their perception would change. Such was the experience at Tejaswini Uttan Gram Stariya Samitee in Khajarwada village and Mangaliya Bai Kurche was the most active participant. Water problem in the village was the main agenda at the VLC, and so was the problem of allocation of job cards from the Government national employment scheme that provides 200 days of work to the people Below Poverty Line (BPL). "Eleven of us don't have job cards," Mangaliya voices loudly, "and we should present this fact in the next *panchayat* meeting." And everyone agreed, suggesting that Mangaliya and Ramkumari Chandroule, a VLC member should represent them.

Mangaliya is a twice-elected public representative (Ward Panch No 6) for the three tier local governance system and also Deputy Co-ordinator of the VLC. She was first elected in 2005 and that was her first five-term. "One fine morning, the elders in the village walked into my home and asked me to stand as a candidate for the elections," smiles Mangaliya, "they even got permission from my husband for me to contest the elections!" They had seen her express her views openly in different situations that affected the lives of the villagers and felt that she should represent their needs at the *panchayat* meetings. "I am a person who cannot keep quiet when I see wrong things being done or when I know what should come to us is taken away by others," she confesses and adds, "I just have to speak up and say what is on my mind."

Speaking of incidents that had given the villagers confidence that she was the right one to represent the people, Mangaliya recalls, "One time I had gone to our village school seeking an explanation for teachers absenting themselves but signing attendance registers." "May be the villagers noticed the way I voice my ideas and point out mistakes in the school administration, or may be because I speak boldly," she blushes, "May be, that is why they felt I would be the right person to be their public representative...I don't know." She would never miss a single Parent-Teacher Association (PTA) meeting and has been the PTA President for the last two years now. Whatever the reason, Mangaliya had never let down her Ward No 6 families and they have re-elected her for the second time!

"I always look beyond the problems of Ward No 6," reveals Mangaliya, "because the whole village is priority for me." She has 40 households under her care and has helped them avail benefits from Government schemes like widow pension, old-age pension, etc. She has also helped about 18 village families get their

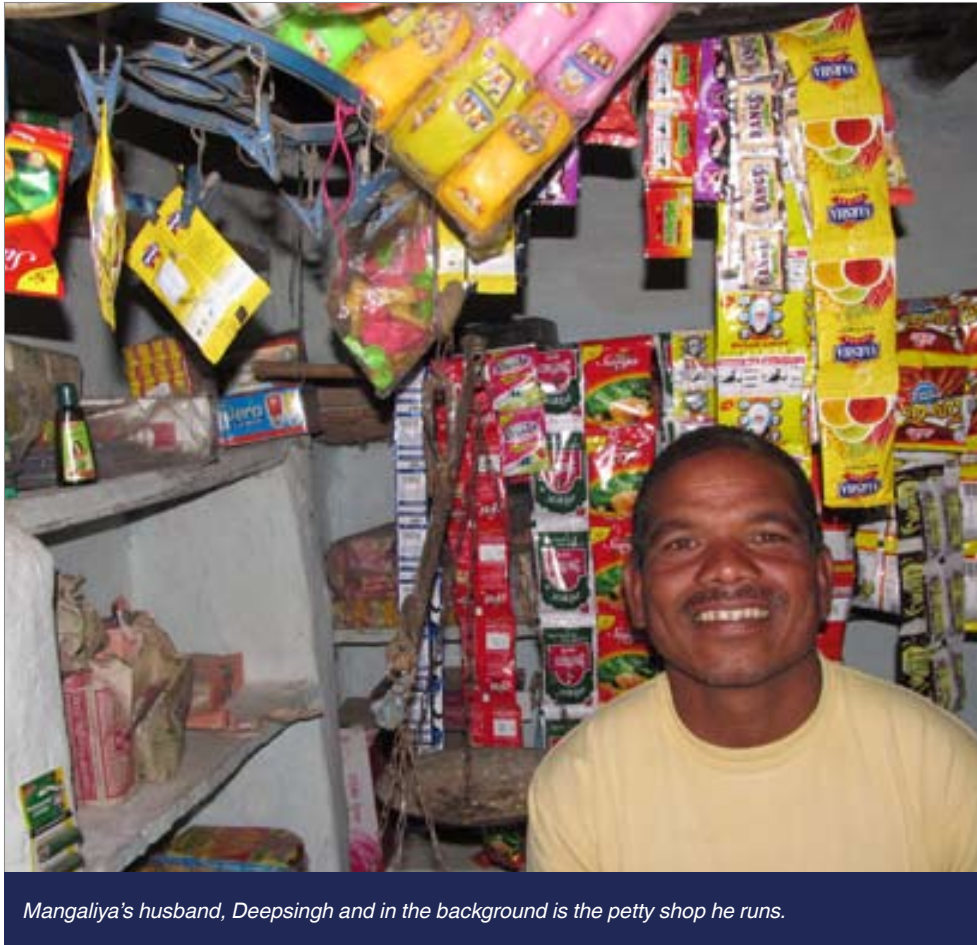


Mangaliya Bai Kurche, twice-elected public representative for Ward Panch No 6 and Deputy Co-ordinator - VLC, raises issues at the meeting.

ration cards, set-up water hand pumps and organise work for the construction of village wells.

Kajarwada has a population of around 900 people with just 187 families, most of them below poverty line. Majority of the villagers belong to the Schedule Caste communities and lack basic education. "With little or no education, how can there be awareness?" asks Mangaliya, "And therefore, their every right has to be explained to them." She had just about finished her VIII grade when she was married 19 years ago, but having realised how important it is to be educated for a better life Mangaliya went back and finished her schooling. "I passed my X board exams just two years back," she says proudly, "and plan to study further."

But what gave Mangaliya so much confidence? "Joining the SHG made all the difference for me!" she was quick to reply. Mangaliya is a member of Tej Santoshi



Mangaliya's husband, Deepsingh and in the background is the petty shop he runs.

SHG since its inception in April 2009. The SHG has 14 members, most of them from the SC community, and each saves INR 10 every week. "Our primary focus in Tej Santoshi is to help the poorer members by providing alternate livelihood options," says Sakuntala Chandroule, President of Tejaswini Santoshi SHG. The group has started inter-lending and within a year of becoming a member, Mangaliya availed a loan of INR 4, 000 (USD 89) to start a petty shop. "My husband takes care of the shop now-a-days," she confirms, "and we make between INR 50 (USD 1) and INR 100 (USD 2) every day." Monthly meetings encouraged members to be aware of their privileges and benefits due to them from different on-going Government schemes. Tejaswini together with Sahara Manch – FNGO working in the village, provided opportunity for vocational training through convergence. "Exposure programmes organised to enhance capacity building in SHG management and

account maintenance, livelihood options and general health awareness has assisted in better SHG formation, reveals Chiraidongari, Location Co-ordinator – Sahara Manch.

"What I have achieved today is a result of perseverance and hard work," Mangalia declares, "and of course support received from my husband Deepsingh." Both husband and wife used to work in a dairy at Jabalpur and found it difficult to make ends meet especially since their children were very young. "We used to borrow money as advance from the dairy and struggled to return it," recalls Deepsingh, "since we only earned an average of INR 600 (USD 13) per month." Deciding to return to Deepsingh's village and work on the family-owned lands, the Kurches packed all they had and moved to Kajarwada only to receive the biggest shock of their lives. "My husband's brother refused to give us land to work on and even told us to leave the house," Mangaliya remembers. With nowhere to go and nothing to eat, both of them struggled to provide the basic necessities for their two boys. They worked as agricultural labourers and slowly yet steadily they saved enough money to take 1.5 acres of land on a six-year lease period. On her land now grows *Channa* (chickpea), *Batra* (green pea) and wheat.



"I am a person who cannot keep quiet when I see wrong things being done or when I know what should come to us is taken away by others, I just have to speak up and say what is on my mind."

Mangaliya is also a village facilitator under the government health mission since 2006 and works as an auxiliary worker for the last four years earning about INR 600 (USD 13) every month. She spends her free time assisting the villagers with getting ration cards, jobs cards, etc., and also from time to time organises rallies to create awareness of social evils. "I would like to be the village *Sarpanch* someday and will stand as candidate in the forthcoming Gram *Panchayat* election," smiles Mangaliya, "hopefully, the Kajarwada village people will see the work I've done and elect me."



One of the many water hand-pumps Mangaliya Bai Kurche installed in her Ward.



Nineteen and an entrepreneur

Aasha Bai Komal

Happy to have gained support, respect and admiration from her husband and community elders, Aasha Bai Komal is pleased that her enterprising ideas have improved the lives of her family members.

Chandwahi Village | Shahpura Block | Dindori District

She might be just nineteen years old but has the most remarkable business sense! Meet Aasha Bai Komal – a young mother of two and an innovative woman entrepreneur in the making. She has completed Class V and belongs to the Gond tribe from Chaurai village. Married off to Komal Singh Paraste when she was barely a teenager, Aasha came to live in her husband's house in Chandwahi village.

Komal Singh worked as a construction labourer in the capital city of Bhopal and sometimes in Jabalpur as well. He went wherever work was available and visited home twice a year. Her husband's family owns less than an acre of land that produces enough crops for their own consumption. "We have only two crop seasons because of insufficient water and unpredictable rains," laments Komal, "and so we cannot depend on it for the entire year." The family have sowed wheat this time but are not hoping to have a good crop. "That is why both of us brothers

(Komal's brother has migrated to Bhopal) have to go in search of work," Komal continues to explain, "and so we hardly spend time with our families."

But this gloomy situation soon transformed into a more optimistic and more contented one for the Paraste Family. Aasha had joined the Tejaswini Narmada SHG in her village! "It's been two years now and I've never been happier," Aasha blushes, "Even my in-laws hold me in high esteem and respect my ideas!" One of the nine SHGs in Chandwahi village, Tejaswini Narmada SHG has 16 members mostly from the Schedule Tribe (ST) community. Monthly meetings had helped raise awareness on social problems faced by the villagers and women in particular. "Migration of male members in the families for want of better living conditions was seen as the most prominent issue in Chandwahi village," confirms the Community Mobilizer from Dronacharya Sikshan Sastha, the FNGO working in the village.

The Tejaswini Rural Women's Empowerment Programme in Madhya Pradesh has been working in Dindori District concentrating on giving women a space to take on development on their own terms for more than two years. From time to time, the programme offered the SHG group members capacity building, livelihood enhancement through development training with the aim to establish job skills, and thereby achieve the need for villagers to remain in their villages. Aasha Bai is a good example that the programme is successful and that it has benefited the community. She was the first in her SHG to borrow via the internal lending system and also the first to start a small yet substantial business. Today, Aasha is a proud owner of a road-side eatery!

"I was very motivated by the meetings and wanted to start something on my own," Aasha begins to tell her story, "that's how I first built a small hut-kind-of-place by the road at the entrance of the village." She sold tea, biscuits and some knick-knacks, and *paan-beeda* (a beetle-leaf-nut preparation) in the beginning, and earned between INR 50 (USD 1) and 100 (USD 2) every day. Very happy with the small amounts of additional money earned, Aasha discussed with her husband and in-laws the possibility of starting a little larger shop. "The whole family would work in the fields throughout the day and the men of the house worked far away in another city to bring money home," she recalls, "I felt that I should do something to improve all our lives and that's when I felt we should expand our business." Aasha's father owns a hotel in Chaurai village and she had observed how he ran his business, how he keeps accounts, etc. She decided to give a concrete shape to her observations and borrowed INR 2,500 (USD 56) from her SHG. She added some money she had saved with the loan amount and started her own shop. "Everything you need you will find in my shop!" she



Komal Singh Paraste is Aasha's husband, and he is busy preparing namkeen (spicy snack) for the customers.

tells me proudly displaying the products. “From short-eats to toiletries to cigarettes to even bangles and hairclips...and so the village people don’t go elsewhere to buy these.”

Komal her husband, has also started helping her in running the snack bar. He is busy preparing *namkeen* (a spicy snack) as we chat with Aasha. “We started making *pakor*as (a vegetable-in-gram-flour based snack) and *namkeens* since yesterday,” he says cheerfully and looking at his wife he adds, “It was her idea only!”

Aasha explains why her business is doing well. “People from Seraipani, Harthdoor, Patrie and Mahejpuri villages have to go down this road to reach Shahpura and most of them stop here to have a bite or buy something.” I was also told that the road is a junction for five other *muhalas* (the neighbourhood

of a village where the lower caste live) of Haratolla, Kalatolla, Kuritolla, Aammatolla and Baditolla residents.

Anju, the couple’s eldest daughter is four years old and stays at the *Anganwadi* (the government established day child care centres) during the day while Subam is just two and needs his mother’s attention. “My father and mother-in-law take turns to babysit my children since I work at the shop all day. But most importantly, my husband does not leave the village searching for work,” Aasha smiles. She is happy that she has gained support, respect, admiration from her husband and the elders in her household and is also pleased that she has been able to improve the lives of all her family members. “But this is not all I want to do!” Letting us in on her secret ambition she shares, “I would like to start a eating house like my father as soon as business gets better and make more money for our family.”



The Paraste family work together on their one acre land; this year they’ve sowed wheat and hope to see a good crop.



Aasha Bai Komal with her husband's family...all of them happy that their bahu has made them proud.



The Supi village guest house with the blue windows.

Women in Uttarakhand



Building blocks of a leader

Surma Devi

Rauli Gwar women folk look to Surma Devi for guidance as she is the driving force behind developing the Federation

Rauli Gwar Village | Dasholi Block | Chamoli District

Rauli Gwar is a small little village with just 70 families. Agriculture and dairy comprise their main livelihood source. We are here to talk to Surma Devi, widow of Jaikrit Singh Chaudhary. She is member of Jagriti SHG since the year 2007 and is also Chairperson of Parvatiya Krishi Vipnan Swayatt Sahkarita – the Co-operative that has made a noticeable impact in the lives of villagers for the last two years now.

Fifty-seven-year old Surma manages the day-to-day affairs of the dairy federation that procures up to 500 litres of milk every day from the villagers. Mohan Singh and Seetha Devi work at one of the milk collection centres at Rauli Gwar and tell me that they collect around 50 litres of both cow and buffalo milk on a single day just between 7.30 am and 8.30 am. It's 7.45 am and Chumma Devi has just sold two litres of milk from her only cow. A lactometer is used to measure the lactose content in the milk; and then her name, the quantity of milk and the lactose level is recorded as well as the amount due to her. All this information is entered in the Federation register maintained by Mohan. "She will be paid on the 8th of the next month," Surma assures me. The Co-operative buys milk from the villagers at INR 12 per litre and sells the same at INR 20 per litre. Profits earned are deposited in the Federation bank account.

"Villagers sell us their milk because it is very difficult for them to find a buyer every day in the open market," Surma explains and adds, "We are more reliable and our rates are fixed even if there is a change in demand or supply." Earlier, before the Federation, the villagers had to sell the milk going house to house, but with most homes having cows it was difficult to make a sale. "So the villagers would consume the milk, but today, thanks to the Federation, they are able to make decent money," Surma adds, "and these extra earnings have bettered their lives."

But where does all the collected milk go? Surma confirms that the Federation has distribution centres that are accessible and locals purchase the milk. "We have mobile distribution vans too, and they cater to the nomadic tribes who migrate from the high jungles during summer." The mobile milk distribution units are private vehicles that are used as public transport from the village to the main market in Dasholi District. Milk containers are loaded at the back of the vehicle and milk is sold as designated junctions. Money collected is given to the Federation distribution centre. Back at the block headquarters, Manju Devi runs the 'input-output centre'. "We make at least INR 400 or 500 (USD 9 or 12) everyday just by selling milk and more if we sell butter and yoghurt," smiles Manju.

"Manju has been with us for more than two years now," Rakesh Purohit tells me, "and both Surma and Manju have been instrumental in shaping what we had in mind."

Rakesh Purohit runs a FNGO called Jai Nanda Welfare Society based at Bhemthala that is implementing the programme. He goes on to explain the administrative structure of the Co-operative / Federation, "There are eight SHGs in Rauli Guar and one member from each SHG becomes a board member in the Federation. We have four input-output centres to guide the villagers, and the people that manage these centres are the villagers themselves who have been trained by us and ULIPH."

The FNGO initiated a Fodder Bank for the villagers plus provided basic training with the help of Uttarakhand Livestock Development Board (ULDB). Darshan Singh is Manager of the Fodder Bank and explains that fodder helps increase the fat content in milk. "The Fodder Bank supplies households with fodder as and when required," he explains. The Fodder Bank makes a profit of INR 20 for every two kilos of fodder sold. INR 10 goes to the Co-operative and the other INR 10 goes to the Manager. The Bank can stock up to 200 bags at a time and saves the farmer time and money. An Artificial Insemination (AI) kit is also available with the Bank and the Manager is trained on this as well. "We charge INR 50 (USD 1) per AI and sometimes there is a demand for



Devi, a villager from Rauli Gwar sells two litres of milk from her only cow; she does this every morning and earns a handsome amount every month.



Public transport is used as mobile milk distribution units and milk is sold at designated junctions throughout Dasholi Block.

up to 20 AI in a breeding season,” Darshan Singh confirms. Demand and supply of fodder is also managed via the Co-operative and Surma Devi is responsible for the smooth functioning. “We maintain registers for incoming and outgoing stock, and see to it that our farmers are happy with our services,” she informs.

“I’ve given all my time to develop the Federation and raise awareness among the villagers. Even motivated them by telling them how their problems will be solved. I only get my travel reimbursed...but I am so happy to be able to make the lives of my fellow-women better.”

“I’ve given all my time to develop the Federation and raise awareness among the villagers,” smiles Surma, “Even motivated them by telling them how their problems will be solved. I only get my travel reimbursed...but I am so happy to be able to make the lives of my fellow-women better.” She continues by saying that she had also helped members of her SHG become aware of *napier* grass (a better quality fodder grass) and the benefits of vermi composting. “Women of Rauli Gaur were forced to go into the forests to collect grass for their cattle, but today, after we have introduced *napier* grass to them, the women don’t go at all!” she declares and adds, “Every household in Rauli Gaur village grow their own *napier* grass these days, thanks to the FNGO who presented each of our SHG members with a tuff of *napier*.” The first harvest takes two months, but after that one can cut the grass every fifteen days. This is cheaper and healthier cattle feed as opposed to the grass they get from the forests. “These techniques have helped reduce drudgery of our women and now we no longer waste time collecting dung or grass!” Surma beams.

Looking back at all her achievements to make life for the women of Rauli Gwar less strenuous, Surma Devi is very satisfied at her efforts, but knows that there is much more that needs to be done before she can call it a day.



Manju Devi runs the 'input-output centre' selling milk and yoghurt; Surma is getting ready to settle payments to village women who have sold them milk.



Fostering sustainable community development

Tara Devi

Taking initiative to promote conservation through community-based responsible tourism, Tara Devi has created a sustainable livelihood for the local community

Supi Village | Loharkhet Block | Bageshwar District

The terrain comprises of deep river valleys, farmed mid-slopes and steep mountainous ridges. To the north of Pinder River lie the main snow-capped Himalayan peaks of Trisul, Nanda Devi, Panchachulli, and the Pindari glacier. Here are the last Indian villages before Tibet. High up in the middle Himalaya region is Saryu Valley: a five-hour drive from Bageshwar, and tucked away in this valley is Supi village.

Located near Pindari valley, the village houses have always been the abode for joint-family accommodations for generations. The community of Supi has provided one such traditional house, renovated it and made it a comfortable village guest-house. Members of the village formed the Gram Paryatan Samiti (GPS) under Saryu Valley Paryatan Swayat Sahkarita (SVPSS) that runs the home stay in the village and organises guided tours as well. It is a professionally managed purely tourism co-operative initiated by Uttarakhand Livelihood Improvement Project for Himalayas (ULIPH) and Uttarakhand Parvatiya Aajeevika Sanvardhan Company (UPASaC), Bageshwar.

This project is part of the process to promote conservation through community-based responsible tourism in order to provide sustainable livelihood means to the local community. Financially supported by Village Ways – a private limited UK-registered and regulated tourism company since the beginning of 2008, renovation at the guest house was completed in 2008 and turned into a substantial, attractive five-bedroom guest house complete with en-suite bathrooms and individual upstairs sitting rooms. The two-floor accommodation has up to half a dozen cooks and housekeeping staff, thirteen tour guides and around five porters – all of them residents from Supi village.

SVPSS is registered under the Self-Reliant Co-operative Act 2003 in Uttarakhand that aspires to foster responsible sustainable tourism and to support social entrepreneurship in the villages. The communities participating in this venture have full ownership of the guest houses. Training provided by ULIPH-UPASaC has enabled them to take charge of guest house management, catering and being guides. The company has even issued community shares to be held in trust for the village partners in Supi, Jhuni and Jakuni Bugiyal, so that they become more closely involved in the success of this initiative.

Each village has formed a tourism committee – Gram Paryatan Samiti (GPS), which meets regularly and maintains a *Prastab* (register) to record decisions. Tara Devi is the President of Supi village GPS since 2008. She is also one of the 11 members that form the Board of Directors of the Saryu

Valley Tourism Co-operative. Under her Presidency, the Co-operative earned an income of INR 4,75,000 (USD 10, 556) between 2008 and 2010.

Tara Devi Takuli is THE person behind this success story. Recalling how the initiative started and her role in making it a successful venture as it is today, she says, “When the ULIPH project people came to my house sometime in 2008, it was my husband who first spoke to them. They wanted to see how we felt about the idea of turning a village house into a guest house for tourists.” Tara had helped identify potential owners who would be interested in allowing their homes to be used as guest houses. “I went house to house, spent day and night in the village in search of the perfect building,” she confirms. Despite her age and overflowing domestic chores, Tara had attended every meeting organised by ULIPH – UPASaC, and contributed her ideas to shape the community-tourism plan because she believed that the idea would improve the lives of the people of Saryu Valley.



The little kitchen at Supi guest house; cooks preparing traditional Indian food for the visitors.

Finally, Tara discovered a house used for storing grain that had been locked for many years. The house was under joint ownership and Tara Singh, one of the owners, tells me that he was very sceptical at first but an exposure meeting with ULIPH-UPASaC convinced him. “When Tara Devi explained that my house could be renovated to make it worthy of a guest house for tourists; I didn’t trust the idea because we did not know the people, but later after many meetings and discussions, I saw that many villagers, including me, can make decent money from this idea.” Singh gave his consent and got the other owners (his brother and father) to sign a 30-year agreement whereby GPS renovated the house based on the design outline provided by the Co-operative. Of the total amount, 40% was funded by ULIPH as grant and 60% as interest-free loans. “The best part was no outside contractor was engaged for the construction work,” informs Tara Devi, “Local artisans from Supi did the work and since then GPS owns the guest house.”

Tara presents the Manager of the Supi guest house – Durga Singh. “We have four cooks today,” smiles Durga Singh, “and we are preparing mushroom soup, *jeera* (cumin) rice,



Guests at Supi enjoying the hospitality and experience.

channa dhal (chick pea lentil curry), wheat *tawa roti* (Indian flat bread), *aloo paalak* (potatoes-spinach) and vermicelli pudding for dinner!” He shows how well-managed the affairs of the guest house are. “We keep registers for everything: from the groceries we buy to the fuel used, from the porters and guides who work here to the tourists who stay...every single cash inflow and expense is recorded meticulously,” he informs. And Tara adds, “We encourage our farmers to supply vegetables and grain. By doing that, we are not just helping them sell their produce but also save them the travel expense downhill to the market.”

“We encourage our farmers to supply vegetables and grain. By doing that, we are not just helping them sell their produce but also save them the travel expense downhill to the market.”

Sharing his experience one of the guides, Santosh Joshi says, “Some of us work for other tourism companies when there is a demand for guides, especially when the seasonal agricultural harvests are over.” Responding to a question on how many people visit Supi, Purusingh Takur, another guide tells me that close to 60% of guests come after their stay at Binsar Valley and move on to Jhuni guest house, while the rest are direct visitors. “There is always one guide assigned to each guest and of course, porters to carry their luggage,” he smiles, adding, “We take care of our visitors like guests at our own homes.”

The guides have a 24-hour duty and work on rotation-basis when there are guests. Tara has always heard positive things from her guests regarding the management of the guesthouse. She tells me proudly, “This is just the beginning...there are plenty of traditional houses in Supi and neighbouring villages. We will soon open more such guest houses to visitors who would love to experience village life up in the Himalayas!” Thus by opening up jobs and the opportunity for farmers to sell their produce with the village, Tara Devi has created a self-sufficient sustainable community.



The Supi guest house family at Saryu valley comprising of cooks, housekeeping, tour guides, porters, a manger and well-wishers from the village.



Bringing her dreams to life

Kausa Bhatt

With the aim to toil for the women of her village, Kausa Bhatt has worked the road less travelled and today watches her vision take shape

Poojargaon Village | Devprayag Block | Tehri Garhwal District

Acherished dream now possible – this is how it feels for forty-two year old Kausa Bhatt – the woman whose ability to multi-task has proved a boon for her community.

Coming from a rural background and married off when she had barely finished her Class X exams, Kausa was encouraged by her husband - a post-graduate in Political Science and by her broadminded in-laws to continue her education. This is a rarity for women, particularly for those coming from a village background. Today, she is not just a mother of four – three girls and a boy, but also a post-graduate in Political Science as well. “I did enrol for my B Ed but could not go ahead because I was pregnant,” Kausa blushes, “nonetheless, my dream was to work for the women in my village and here I am today, doing just that!”

As member of Chandranagar SHG involved in vegetable gardening and dairy activity, and as Chairperson of Chandrabadani Federation since March 2010, Kausa had always exercised her decision-making ability. People saw that she was really interested in their well-being and that she understood their needs as well. “Our SHG has just started a greenhouse and we have plans to initiate small businesses through internal lending,” she confides. Her continuous attendance and participation at village meetings saw her elected as Village *Pradhan* (Head) in 2003 for Jangaon. Between 2003 and 2008, as *Pradhan*, Kausa worked to fulfil the needs of the Jangaon village people. The statistics she gathered on the education situation, employment status, the water, health and hygiene issues, etc., were much appreciated. “I did a kind of micro planning for the village in 2003. The idea was to help the authorities understand what was going wrong and how there were enough gaps to fill,” she shares. Now, she is member of the Block Development Committee (BDC) for three villages – Kaniyadi, Poojargaon and Jangaon, Kausa and is proud to put her plan into practise.

“To be a good administrator in a village, one must first understand the people, their tradition, their needs and their problems,” she tells me, “and the Panchayat Raj training I received in 2003 at Dehradun did that for me.” She trained for over three months by spending time with the villagers and now she imparts this training at the block-level. “I feel that women empowerment is hidden under the *ghungat*,” Kausa says seriously, “and it is time for women to stop hiding.” Explaining why she feels so strongly about the rights and responsibilities of women she adds, “Earlier, women hardly came for village meetings but now that seems to have changed. But it is not enough that they are physically present,” she shrugs, “they must participate, must make suggestions and give their opinions...

because a woman’s mind is different from her husband’s and she is much better at management.”

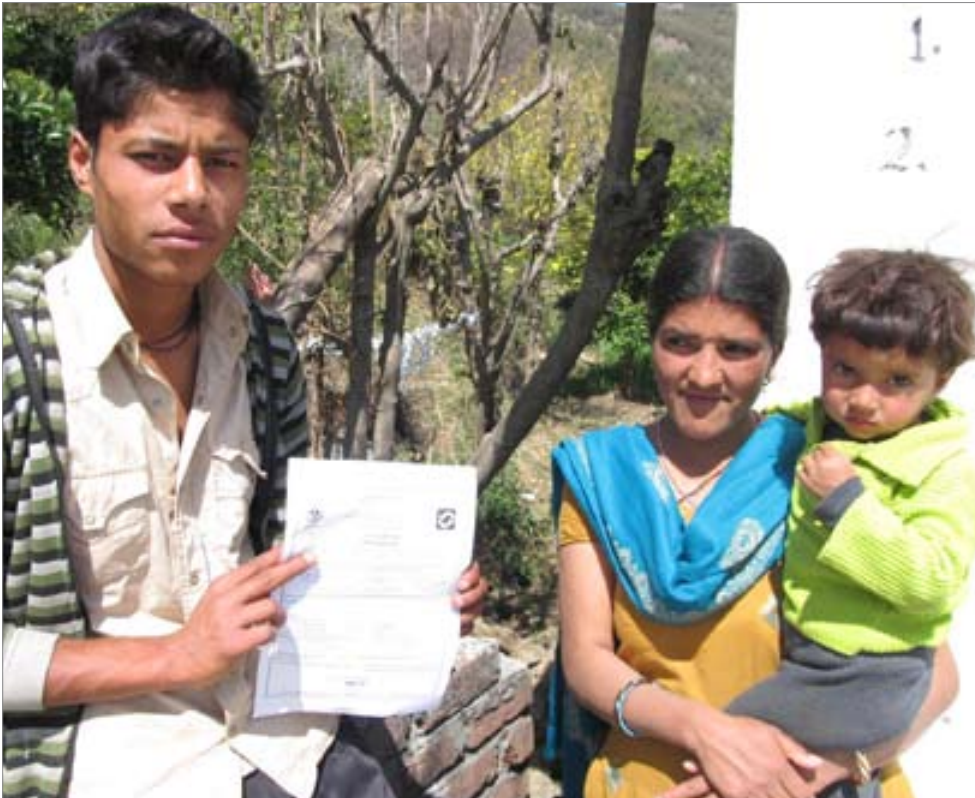
Kausa has always taken the lead when it came to social and village activities. She gives me an example of how she changed the mindset of the villagers when it came to re-marriage for women. “I made the men of the village understand that women



Poojargaon village, Uttarakhand.

are no different from men and that we have the same feelings and dreams; and that it wasn't wrong for a widow to re-marry because she has rights just like men." Of course there was resistance because she was suggesting something unheard of and against tradition, but the villagers understood what Kausa was trying to tell them and this empowered her enough to get three widows in the village re-married!

As Chairperson of Chandrabadani Federation, Kausa has never found herself wanting support. She spends plenty of time providing training on gender equality, women empowerment and unity among villagers. She also conducts awareness campaigns on birth and death registrations in the Devprayag cluster. To understand what kind of impact Kausa has made among the women in the villages, I listen in on a 'Women Empowerment Session' she was conducting in Poojargaon village. After registrations are over, the women are all ears as Kausa begins by first telling them their importance in a household and then in the



Registering births are rare in Devprayag Block; Babbi Nage has her daughter Ninsi's birth certificate, thanks to awareness raised by Kausa.

village and finally in society. The women, educated at the most up to grade VIII, listen to her without questioning her motives. "There was a time, in the beginning, when the Federation had to pay women from the villages to come and listen to the sessions," Kausa recalls, "but now it is not required; they come on their own because they understand that I am helping them."

“To be a good administrator in a village, one must first understand the people, their tradition, their needs and their problems.”

By way of creating awareness, she goes door-to-door informing the women in the house that both birth and death registrations are imperative. "Most children leave our villages to go to cities or towns to complete their education and birth certificates are a must," she explains, "I tell them that all they need to do is fill information on a stamp paper of Rs 10 value and submit the same to the Village Development Officer (VDO), and it works!" Babbi Nage shows me her daughter Ninsi's birth certificate. "I got this done just last month," she smiles and adds, "My daughter is two-and-a-half years old but only after hearing Kausa *didi* (sister) explain the importance of registering births did I understand how necessary it is."

"Dividing my time for family and work is a difficult task," says Kausa, "but as a woman you learn to master this art, especially if your work is for your community." She also works alongside the ASHA workers talking to women on safe motherhood and on the importance of institutional deliveries. "Women in our village suffer from *Leukorrhoea*, and my next step will be to help them deal with this ailment," Kausa informs, adding that at the Block Development Committee level they have already discussed the problem. Together with the ASHA workers, Kausa plans to create awareness in the villages of Kaniyadi, Poojaragaon and Jangaon. "Awareness is the first step towards tackling the problem," she signs off, "and then we will move to treating it."



Kausa Bhatt conducting a 'Women Empowerment Session' in Poojargaon village to create awareness on the role of women in society.



Bringing markets to the people

Anita Devi

Determined to live a better life, Anita Devi canvassed for the Federation and created awareness on the importance of saving among women in Lodan village

Lodan Village | Naugaon Block | Uttarkashi District

For Anita Devi, just like any woman who lives up in the Uttarakand mountains, 24 hours is not enough to complete her daily chores. She is a busy woman and has to divide her time between taking care of her husband, her home, her four children, cows, goats, bullocks, chickens and five *naalis* (1 acre = 20 *naalis*) of land on which she cultivates wheat, onions and garlic. We met at the Raja Raghunath Aajeevika Swayat Sahkarita (Federation) office in Godar Patti Gatu, Naugaon. Anita is the Federation's newly elected Treasurer and is yet to take charge. Centrally located in Naugaon Block, the Federation is easily approachable and I could observe how it helps the village people.

Lodan is about 35 kilometres from Naugaon Block Office and to reach this village, one must travel 26 kilometres on a two-wheeler up to Gaatu village and then climb uphill for almost six kilometres. Anita travelled all this way to meet me and tell her story. "I've always been confined to my home doing the work all homemakers do every day," smiles Anita, "but the day I joined Raja Raghunath SHG, my life had new meaning." She became a member in 2007 and wasted no time propagating the benefits of belonging to a SHG, gathering members in the process. Today, the Raja Raghunath SHG has ten members and they meet twice a month to monitor their savings and to discuss how they can invest in business.

"Every time we met, I made it a point to talk to the others about contributing regularly and how money saved could be circulated as a loan and the interest collected would be our profits," Anita tells me. This constant motivation had encouraged the SHG members to save and when the savings reached INR 300 (USD 7), they opened a bank account and deposited the money. "When we reached INR 500 (USD 11), it was decided to first lend out to the poor members within our SHG," says Anita.

Her village is small with just 27 families and there are only two SHGs formed so far in Lodan. "So both the SHGs work together on cleanliness drives and awareness campaigns to help the village people," she adds. "Gudi Devi, Sheela Devi, Kundani Devi and Susheela Devi are very poor members and our group decided to help them out by giving them the job of collecting a fine from the owners of straying goats or cows," Anita shares and adds, "and sometimes they would earn up to INR 100 (USD 2) in one day, which was good for them as opposed to nothing at all!"

Raja Raghupathy SHG began vermicompost units in 2007 after a demo by IFFDC – an NGO promoted by IFFCO working in Godar Patti area under the Aajeevika project, ULIPH. The NGO also provided each SHG member with INR 1, 500



(USD 33) worth of cattle troughs. The SHG members were given training on the importance of proper sanitation. After a demo by the NGO, they realised that their practice of defecating by the roadsides were unhygienic and that prompted the members to begin a cleanliness drive. "Villagers would tease us by calling us scavengers, but we continued to clean human faeces from the streets in our village," recalls Anita. When the situation did not improve, the SHGs decided to impose a fine of INR 50 (USD 1) for defecating on the village streets. Thanks to their campaigning effort, about ten houses have built toilet pits in their homes.

Kiran Ashwal, Federation Secretary explains that operations began in 2009 and that there are 18 villagers and 32 SHGs under its fold. "Farmers are encouraged to bring their produce here and we give them a fair price based on market research done by the FNGO," she adds. The Federation observes rates that float in the local *mandi* (market) and sells at a very low profit margin. Well-stocked with *rajma* (Kidney beans), *dal* (pulses), ginger, garlic, peas, onions, etc., the Federation also sells milk and yoghurt. "The meetings and exposures we received starting

from 2009 improved our understanding of the Federation and I immediately made my share capital contribution of INRs 100 (USD 2) because I was convinced that the Federation will solve our problems of getting our produce to the buyers,” Anita shares.

The Federation provided training and exposure visits ranging from SHG management to organic farming. She adds, “The *Pantnagar Kisan Mela* (Farmers’ Festival) and livestock-related exposure at Kalsi further enlightened us,” Anita was the first woman to make her payment and also began propagating on behalf of the Federation. “I’ve



Raja Raghunath Aajeevika Swayat Sahkarita (Federation) office in Godar Patti Gatu is a one-stop-shop for many villagers in Naugaon Block

collected share capital from about ten women in Champanath village and another 20 more from Banalpati,” she smiles.

The Federation is located on an average radius of 20 kilometers from the villages it caters to, yet farmers come to sell their produce and buy as well from there. “It is the nearest market place for residents of six villages including Bursi, Mulagaon, Jugedgaon, Gaatu and Naugaon, and we have 109 members just from these villages,” Kamlesh Gururani, Manager – Federation Development confirms. The Federation currently enjoys a membership of 347 and of this, 270 are members from SHGs. IFFDC has developed a mechanism of input study from Federation to community and also a marketing system for surplus produce through the Federation.

“Every time we met, I made it a point to talk to the others about contributing regularly and how money saved could be circulated as a loan and the interest collected would be our profits.”

Basic infrastructure, lack of public transport, labour as well as expenditure involved in transportation have forced many farmers to hoard excess produce or just produce less. Therefore, most lands are underutilised in this part of the Uttarkashi District. “We used to find very difficult to send our produce down to Uttarkashi or Dehradun (126.43 km from Uttarkashi) markets, or even to Naugaon for the matter,” Anita says pensively, “But today we have an outlet, thanks to the Federation, and we do get a fair price too!”

सहकारिता द्वारा संचालित ।
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Some of the Federation members; the Federation enjoys a membership of 347 and 270 are members from SHG's.



Self-motivated and a leader

Madhvi Devi

Her willingness to dedicate time and her ability to provide constructive solutions to issues that plagued her community made Madhvi Devi a leader in Kapkot village

Kapkot Village | Lamgara Block | Almora District

I left Kapkot village that evening with a song in my head – a song that Madhvi and group sung for me – a song that tells the story of how their lives used to be and how it is today. They sing about a better life, about being able to buy cows and goats, and be able to cultivate vegetables. They sing about how they will save small amounts from their meagre earnings and what they will do with the money saved. “*The money we save today will be useful for us some day...*” – the chorus goes.

Sixty-year old Madhvi Devi is mother of two sons and three daughters. Like any other wife, mother and grandmother, Madhvi’s chores are endless. “From dawn till dusk I always have something to do at home,” she smiles, “I had never done anything beyond.” But all this changed for her the moment she joined Prerna Self-Help Group as member about five years back. The SHG is promoted by the Livelihood Improvement Project for Himalayas (ULIPH), Uttarakand..

A person always interested in social work, the SHG gave Madhvi a platform to reach out in more effective ways than she possibly imagined. ULIPH noticed her interest levels; her willingness to dedicate time and the way she provided constructive solutions to issues that plagued the community, and empowered her with adequate training. The exposures she received and the workshops she attended moulded Madhvi and she began sharing her experiences with her SHG members. “The ULIPH project people took me to Molwani village in Pithoragard District and it was there that I realised that SHGs can make a difference in our lives,” Madhvi recalls.

The group first began collecting INR 30 (70 cents) as monthly subscription from its members, then slowly they raised it to INR 50 (USD 1) and now they collect INR 100 (USD 2). “I maintain the savings register and as of today,” she smiles, “we have INR 37, 000 (USD 822)!” Prerna SHG has circulated fund worth INR 1, 63, 500 (USD 3633) till date to its members for various livelihood development ventures. “From starting a restaurant business to buying buffaloes, to sweet potato cultivation and poultry, our group has benefited through SHG internal lending,” shares Madhvi.

About a year ago, the village of Kapkot came under the Dhauladevi Block jurisdiction. The Block headquarters was about 40 kilometres from the village and the people found it very difficult to go to the Block Office for every problem. “If we had to make a complaint or requisition or even to apply for any facility, we needed to travel too long a distance and sometimes were forced to spend a night out,” Madhvi reveals. She decided that it was time to take the lead and make a



Members of Prerna SHG, Kapkot village now have a Community Centre where they meet regularly, thanks to money received from the MLA Fund.

change, and so gathering as many villagers as possible, Madhvi marched to the Dhauladevi Block office demanding that Kapkot village come under Lamgara Block which was nearer. “It’s been six months now since the block office for our village has been shifted to Lamgara Block,” Madhvi shares, “and the people are very happy.”

This was not all! Madhvi lead and motivated her group to act collectively against alcoholism and forest protection. She had also helped women in her village avail government benefits and social welfare schemes, and encouraged them to take micro-insurances. “I have always tried my best to help the women in my village, especially the poor; Deepti Devi and Basanti Devi are some names that come to my mind now,” she says responding to a question on the women she had helped. Deepti Devi’s husband had expired and she was very poor. Madhvi helped her by first making her aware that she is entitled to the Government widow’s pension scheme, then helped her fill the required forms and represented her case at the Block Office. As for Basanti Devi, Madhvi saw to it that Basanti got her old age



With every home in Kapkot village having cattle, Madhvi and her SHG members plan to start a dairy very soon.

pension scheme sanctioned by accompanying the old women to the Block Office on every occasion till the approval was given.

Slowly yet steadily the women of Kapkot began exploring their rights and entitlements with Madhvi leading them. The group started cleanliness drives in the village and even managed to get a community centre sanctioned and built for their village. “We did not even have a place to meet,” shares Madhvi, “so we used to meet in each other’s houses but that was an inconvenience; sometimes we would meet under the trees.” Madhvi and her group then decided to meet the village Member of the Legislative Assembly (MLA) and make a request. After plenty of insistence, the MLA sanctioned Rs 1,30,000 (USD 2889) from the MLA Fund for the construction of a Community Centre in Kapkot village. “We’ve received INR 60, 000 (USD 1333) so far and this is our meeting place,” she smiles pointing to the building behind her. Now the group meet regularly and have plenty of privacy to discuss issues that concern their villages and their own lives.

“Constructive debates and discussions have always led to good ideas,” Madhvi tells me, “and one such idea was to provide some kind of employment to poor women within our group.” A good example is a system of fine collection from owners of straying cattle devised by Tulsi Devi, member of Perna SHG and Madhvi. If goats or cows stray into another villager’s field, then the cattle were confiscated and a fine imposed on the owner for its release. “We have fixed the fine amount as INR 15 (33 cents) for a goat that strays and INR 25 (43 cents) for a cow,” says Madhvi, “and this has enabled us to not only earn money but has also developed a sense of responsibility among the cattle owners.” The poorer members collect the fines and get a share as fees. The group has earned INR 2, 700 (USD 60) till date on the cattle fine collection system and the same is deposited in the group’s saving account.

Madhvi and her group have plans to start a co-operative milk unit in the village someday. “Every home in Kapkot village have cattle and if we start a dairy...it would mean a decent and sustainable means to a stable livelihood for all of us,” Madhvi expresses. “That way, we don’t have to depend on our husbands for money to run our homes. Besides, we will also begin to contribute to the family income!” Madhvi has big dreams for the village and with the support of the community will strive to ensure that all her dreams come true.



INR 100 (USD 2) is collected as monthly subscription from Prerna SHG members; today they enjoy a circulated fund worth INR 1, 63, 500 (USD 3633)



Members of Savitribai Phule SHG are rearing goats, thanks to a bank loan.

Women in Maharashtra



Planning for the future

Bebitai Dhananjay Chaudhari

Decisions may be made by men of her village, but Bebitai has overcome all restrictions to enjoy the respect and support of all in Sonapur Deshpande

Sonapur Deshpande Village | Gondpipri Block | Chandrapur District

Chandrapur District in Maharashtra enjoys considerable forest cover and has a major power station. It is a hub for coal mining, cement and paper mill industries. Tucked away some 85 kilometres from Chandrapur city is Sonapur Deshpande village. The reason for my visit: successful community-based organic farming in the region. The MAVIM (the Maharashtra Women's Development Cooperation that is implementing the Tejaswini Rural women's Empowerment Programme) staff tells me that Government officers seldom visit here and so it is like a festival when a guest arrives at Sonapur Deshpande.

Lead by children dressed in glittering finery, dancing their way to the *pandal* (stage) and with an array of drummers beating a joyful rhythm, my stopover at this tiny village of just 1036 people will always be cherished. An unassuming and cheerful Bebitai greets me. No one knew Bebitai Dhananjay Chaudhari's potential and leadership qualities until MAVIM came by, recognised her and began to train her to refine these qualities. Today, she is praised for her good work by every community member.

For thirty-year-old Bebitai, life revolved around her fields and family. Like any other village woman, she had household chores to do, tending to cattle and working in the sun or rain on her three acres of land. Life in this Andhra Pradesh-bordered village bettered after MAVIM stepped in to encourage the SHG concept among the 300-odd adult women. Bebitai joined Adarsh Mahila Bachat Gat (SHG) established in 2004 and began participating in the many training programmes organised by MAVIM. She became very interested in discovering her capabilities and wanted very much to exercise her rights. But since her husband and family were reluctant to support her, she requested that the *Sahyogini* (field worker) conduct SHG meetings in her home. "The Sahyogini explained that SHGs encourage savings and that members could also borrow money at very low interest rates. I always saw to it that my husband and in-laws were around when the meetings happened," she smiles. It took many such meetings before her family could understand the benefits, and gradually resistance faded.

There was no turning back once her family encouraged her. Bebitai was elected President of Adarsh Mahila SHG and her primary focus was to reduce drudgery for women. Eventually, in a CMRC meeting when barren land problems and loan repayments were being discussed, MAVIM district officers made a suggestion that the SHG women could go in for organic farming. This suggestion was welcomed and training began in soil testing, vermi culture, nursery development, etc., and the women were encouraged to learn organic seed sowing techniques. Land at the Agriculture Department was utilised to demonstrate planting of saplings but the men of the village were traditional farmers and so very sceptical of the

Systematic Rice Intensification (SRI) technique MAVIM was teaching. SRI is a technology that incorporates water management and sowing techniques that contributes to higher production from a piece of land.

"We've always used 40 kilos of seed on one acre land, so naturally everyone in the village thought twice when MAVIM demonstrated with just two kilos of seed on the same amount of land," Bebitai explains, "but I had witnessed the benefits and decided to be the first to set an example in the village." Her husband threatened and warned her that it is too much of a risk. Nevertheless, Bebitai insisted on sowing in one acre to begin with and soon enough their land saw an abundant yield of 14 quintals! "It was double the yield at a much lesser sowing rate; we were so thrilled!" she beams, "This year we plan to sow in our entire three acres." Results were there for everyone to see and soon all her SHG members began to sow using the SRI technique. Vaishali Kamble has already sowed in half of her two-acre land and so has Sushila Khakera. "I had to take the risk and prove it to my group," shares Bebitai. "Breaking the mental block of the villagers is the most difficult task."



Bebitai working in her corn fields.

Another major change Bebitai made was to bring water to all 275 households. Sonapur Deshpande village is dry for six to seven months in a year despite River Wardha running just five kilometres away. “We have ten wells but all wells are dry for more than half the year and we walk to the river to collect water,” Vaishali laments. They walk the stretch at least ten times a day to fetch enough water for their basic needs, cattle and poultry. This scenario changed in 2009 when Bebitai decided to take up the issue. “Repeated requests to the *Sarpanch* and his assistant to solve our water problem had failed, and I helped the women understand that

if measures are not taken soon, we would continue to suffer,” Bebitai explains. She persuaded her SHG members to contribute and collected INR 6,000 (USD 133) from them. Then she collected INR 500 (USD 11) per family to set up water supply connections for every household. “An inspection committee from the Collector’s Office visited our village and sanctioned our request after a survey,” says Bebitai happy with her achievement. “Three bore wells were dug and the villagers worked on laying the internal pipelines; now the whole village receives water twice a day for one hour,” she adds.



The women of Sonapur Deshpande village now have a little spare time that they spend in the fields, thanks to Bebitai and her SHG members. The Adarsh Mahila SHG members continue to look at opportunities that would reduce their drudgery. This group of women are part of the Activity Based Group (ABG) under MAVIM intervention that encourages organic farming and helps the farmers procure seeds and better agriculture equipment. “We’ve bought one diesel engine, three weeding machines and two fertilizer pumps via ABG,” Sushila shares. “When the equipment is idle, we rent them out to farmers at INR 50 (USD 1) per day for SHG members and INR 70 (USD 2) for the others,” Bebitai confirms. Her popularity soon spread and Bebitai was chosen for an interview by a government radio channel at the District – Akashwani. It was for an agricultural programme called *Kisanwani* and there she received an incentive of INR 475 (USD 11) for her inputs as a resource person.

“Farming decisions are always made by the men in the village and as women, we only follow instructions,” Bebitai says, “so when I was elected as SHG President, things became very difficult for me both at home and in the village.” But Bebitai overcame all restrictions and since she has a progressive way of thinking, the women in her village respect her and look up to her for guidance. “I don’t think I am a genius,” she laughs, “I just think that I’m lucky to be able to make good changes for women like me and for my village.”

One of the many water taps that the residents of Sonapur Deshpande village enjoy, thanks to Bebitai.



Mahila SHG members display a diesel engine, three weeding machines and two fertilizer pumps they procured via ABG to reduce drudgery.



Leading women towards success

Lilabai Jagdish Lule

Lilabai Jagdish Lule is a strong lady of sixty years and has proved that a woman, despite the daily chores that come with being a homemaker, can make a name for herself and do it successfully too!

Vavad Village | Nandurbar Block | Nandurbar District

Vavad is a remote village located about 12 kilometres from Nandurbar town comprising of a population of approximately 1900 inhabitants of which 40% are tribals. Agriculture is the primary occupation. The men of the village mostly migrate as daily wage labourers to neighbouring Gujarat and those who remain in Vavad work in cotton, wheat and chilly fields for a living.

Sharing its border with two States – Gujarat and Madhya Pradesh, Nandurbar District has always had a large floating population. Nandurbar town has the highest literacy rate of around 65.50 % but the condition of its female population hasn't improved too much. Still stuck with being homemakers, for the women of Nandurbar...running a business is a far away dream. So imagine the pride and euphoria when one of their own from Vavad village made it big on her own!

Lilabai Jagdish Lule is a strong lady of sixty years and has proved that a woman, despite the demands the role of a wife and mother bring, can make a name for herself and do it successfully as well. Her husband voluntarily retired from being a village headmaster in 1982 and has been supporting his wife's initiatives since then. Their three boys are all educated and work in different parts of the country.

Lilabai was the first member of Savitribai Phule SHG that began in January 2004 under the Special Component Programme of the government, implemented by MAVIM (Mahila Arthil Vikas Mahamandal) - the State's Women's Development Corporation. She was unanimously elected President in recognition of her communication skills and the bold frankness with which she expressed her ideas. "We were 11 members and none of us are as educated as Lilabai," Induba, SHG member reasons. "She has studied up to Class XI and besides, she is somehow able to come up with solutions that none of us can think of." There are three such SHGs in Vavad village and Lilabai encouraged the village women to join SHGs with the help of MAVIM and soon numbers swelled. "Today, we have 19 members in our Savitribai Phule SHG!" says a proud Lilabai.

To start any kind of enterprise one has to know the nuances of running a business and making profits. For this, Lilabai and other Vavad women underwent training right from the basic concepts of handling a SHG to awareness on gender equality, and to what leadership development demands. MAVIM also trained the women in auditing and other operational areas building confidence and empowering the village women. Lilabai showed exceptional interest and grasp of trainings offered. Therefore, MAVIM decided to help her out further via Entrepreneurship Awareness Programme (EAP) training, where she learnt basic preparations to set up a business establishment.

In the meantime, Lilabai began to take active part in developing the women in her community. There are three *Anganwadi* (preschool) centres in the village and she took special efforts in the *Gramsabha* (village meetings) to take charge of providing nutritious food for the *Anganwadi* children through her SHG. "I try and spend some time at the *Anganwadi* centres on rotation to create awareness on women's rights and child health issues among mothers," Lilabai informs, and adds that she also convinced the village leaders to provide a place for the SHG women to hold their meetings. Vavad women noticed that Lilabai was going all out of her way to take care of their well-being and the betterment of their village, and soon she was elected Chairperson of Damini Community Managed Resource Centre (CMRC) - a people's institution under the Tejaswini Rural women's Empowerment Programme implemented by MAVIM.

"Chillies are easily available since we grow them from our own fields," she explains when asked about her chilly processing unit. "However, initially, we used



Lilabai sharing a lighter moment with her supportive husband, Jagdish Lule.



Lilabai Jagdish Lule making kurudais to sell in the market.

to buy green and red chillies from the wholesale market at Nandurbar, dry them in the sun, powder and sell.” Having gathered enough number of members for the chilly business, Lilabai was not satisfied with the sales they were making. “We had a problem selling our chilli powder because it was coarse and did not

have a bright red colour and so we turned to MAVIM for a solution.” Mahila Arthil Vikas Mahamandal then provided the SHG members with special training at Dondaicha, Dhule District to improve their skills in chilli powder processing. The group also learnt quality control, packaging and marketing techniques.

The team, now empowered and very confident, were all eager to innovate and put all that they had learnt into practise. “Five of our members own land and we decided to start growing our own chillies,” beams Lilabai, “and with two crops every year, we had plenty of chillies.” The training had improved the grade of their product and soon they began selling in Nandurbar, Shahada and Sarangkhedha local markets. “We made profits between INR 15 to 20 (22 cents) on every kilo we sold at the local markets and this encouraged us to think big and move to larger areas,” she shares. Their chilli powder became famous soon and the SHG had the opportunity to display their product at various exhibitions organised by MAVIM where they automatically received huge orders from wholesalers and traders. “We sold 50 kilograms of chilli powder at the rate of INR 75 (USD 2) a kilo at Nashik exhibition and it was there that we received our largest order for a monthly supply of 200 kilograms from Sonawane Traders!” beams Lilabai. Savitribai Phule SHG was on the road to success from then on thanks to the efforts of Lilabai. The group is also in the process of receiving a contract from a retail chain called Big Bazar through another exhibition at Jalgaon.

“Branded chilli powder sells at anything between INR 100 (USD 2) and INR 150 (USD 3) per kilo, but our product is just INR 80 (USD 2) per kg, but our quality is good and this makes it very affordable,” Sakuntalabai, SHG member explains. Savitribai Phule SHG members are also involved in making *kurudai* – a wheat-based snack. “*Kurudai* is actually a household product and every woman makes it our village, but I’ve discovered that there is a huge market for it outside Vavad,” Lilabai says. This is not all! The group is trying its hand at rearing goats having taken a bank loan and now they own 76 goats. “We began this venture in May 2009, thanks to a loan of INR 1, 80, 000 (USD 4000) from Central Bank, with each member owning four goats and now we’ve sold so many kids that we’ve lost count!” she laughs. Lilabai had only recently bought a computer for a grandson with the money she saved from her various businesses.

Lilabai is not just a woman entrepreneur!! She’s so much an all-rounder taking up social issues and fighting for the rights of women in Vavad. As CMRC Chairperson, she addressed the problem of migration and saw to it that women of her village had enough work through their SHGs. “If we can find work for the women in their own village, they will begin to contribute to the family income, then men need not be in search of work outside Vavad,” she reasons. The CMRC provides various

services that include vocational training for women; arranging exhibitions; teaches the women better methods to reduce their workload through drudgery reduction interventions and even acts as a link with banks to help women avail credit. Lilabai's role is not only to ensure that these services are carried out but also to make certain that the CMRC is successful.

Her achievements, she feels, are just the beginning to many more plans she has for Vavad. "First and foremost, we need a chilli grinding machine because it will reduce our time and labour," she tells me in a serious tone, and continues, "Then, we should buy a *dal* (pulses) processing unit – that will be Savitribai Phule SHG's business venture for the future!"



Savitribai Phule SHG members display their packaged chilli powder and kurudai snack.



Towards better village governance

Chhaya Ratan

Chhaya Ratan Wankhede is a story which proves that a woman can bring positive change to her village if she puts to full use her natural management skills

Wani Sambhapur Village | Akola Block | Akola District

The *Sarpanch* of the villages of Wani Sambhapur and Rajapur group Gram Panchayat is Chhaya Ratan Wankhede – the first lady *Sarpanch* (village leader) to be elected via the open seat in the general quota category of the local governance system and stay for almost the full term.

Educated only up to Class VI, Chhaya is a story which proves that women can bring positive changes to their village if they put their natural management skills to full use. Listening to issues that spring out of more than 450 households is no joke and then coming up with solutions without ruffling feathers is talent hard to find! This was witnessed sitting in on a *Gram Panchayat* meeting (assembly of five villages) and watching firsthand how Chhaya had set the bar higher when it came to governance at the village-level.

Manish Tiwari, Member – *Gram Panchayat* talks of how a *Gram Panchayat* is organised and conducted. He informs that the *Sarpanch* has to listen to as many as ten problems and may be even take resolutions for at least half of them by the end of the meeting. The meeting begins; pleasantries exchanged; and Vishnu Santakhe, Deputy *Sarpanch*, asks the people to take up the most pressing issue first.

“

“I didn’t even have the confidence to visit a bank, but now I am always the first to lead the women anywhere we need to go.”

“We need decent roads within the village,” one woman begins, and the others break into whispers on how the work is incomplete. Another woman shouts out, “We need taps in every home; the hand-pumps are too far away.” Chhaya responds quickly to both issues and says, “*Nidhi* (grants) for the roads has already arrived and it will be used as soon as the budget is worked out.” Dealing with the request for water taps, she informs, “Although we already have 17 hand-pumps in Wani Sambhapur, I have proposed for water taps to be fitted in all village houses.” Villagers also asked for more work under MGNREGA, especially during the dry season when there is no agricultural work. There was also a request for a public toilet near the bus stand to which Chhaya responded saying that work would start soon, and that the Highways (PWD) Department and *Gram Panchayat* funds will be used.

At the end of the meeting, a task-list for the benefit of everyone was made by Manish and it included an internal drainage system; a main waste-water gutter; a public toilet near the bus stop; a connection road to Rajapur village and internal roads in Wani Sambhapur. Chhaya thanked the villagers for having come in large numbers for the *Gram Panchayat*. They sing the National Anthem and disperse.

“It wasn’t so easy when I first took charge as *Sarpanch*,” smiles Chhaya to my wondering how she has brought so much order while being responsible for close to 3500 people, “It is only my dream to contribute to society and make a change for the better that has given me the strength to deal with problems being bombarded from all sides.” Talking of how things began, Chhaya tells me that it was in 2005 with support from Shobha Tayde, a MAVIM Sahyogini that she made her first attempt to start a SHG calling it Priyasarshini Mahila Swayamsahayata Bachat Gat. “Shobha told me that it was the best way to get loans from the bank and that it will also provide enough opportunity to save some money,” Chhaya shares, “and so I gathered as many women as possible and we began with 12 members.”

Having always been a homemaker, Chhaya practically lived within the four walls of her home. “I didn’t even have the confidence to visit a bank!” she blushes,



One of the 17 water hand-pumps installed by Chhaya Ratan Wankhede, *Sarpanch* of the villages of Wani Sambhapur and Rajapur group *Gram Panchayat*.



Students from Wani Sambhapur and Rajapur enjoying the interactive methods used to educate them.

“but now I am always the first to lead the women anywhere we need to go.” She availed loans for her son’s education and to start a shop for women’s accessories. “Every woman likes wearing artificial ornaments and makeup,” smiles Chhaya, “so I earn at least INR 50 (USD 1) per day.” Even as a SHG member, MAVIM trained her in institution management, and on account of her active participation for social causes, Chhaya was trained on Panchayati Raj, gender equality, audit, leadership, bank linkages, insurance and legal matters.

It is one thing to receive training and another to put the same in practise. Nevertheless, for Chhaya, this was not difficult. “She collected some of the women and barged into the soya bean oil factory near the village demanding work and they got their demands!” smiles Latha. She is the present *Sahyogini* for Wani Sambhapur village. There are many such examples - like the time when she led demonstrations in front of the Boargoan Manju police station that caused a ban on selling liquor in the villages or when she changed the Panchayat meetings to 3 pm - a more favourable time for the women who work at Panjabrao University. That helped increase women participation in the meetings.

Chhaya has made extra efforts to ensure that the people under her *Gram Panchayat* are protected and their needs taken care of. An ongoing and commendable project is the construction of an artificial lake with the help of the Government supported plan under the National Water Supply Scheme. “The district has a water problem,” Chhaya explains, “and since the water-table is very unbalanced, we suffer from drought and flooding.” The lake will help to hold excess water that flows towards the villages and later the water collected will reach hand pumps via underground pipes.

An old school building repaired to save village children the difficulty of travelling far away to study; a primary school built in Rajapur village; 160 job cards for labourers under MGNREGS; presiding over the village committee on domestic disputes (*Tantamukti Samiti*) to solve disputes between villagers; etc., are just some milestones of Sarpanch Chhaya Ratan Wankhede. Fruit of her work became evident when the village won the Mahatma Gandhi Tantamukti Puraskhar for the year 2008-09 for being Conflict Free. The village received this recognition in 2010 that included INR 400, 000 (USD 8889) and a citation. “We have many ideas on how to spend the money for the village but we are still discussing,” Chhaya confirms, “for now, it is safely deposited in a bank.” Stepping out of the safe haven of being a homemaker and assuming a role of a village leader has changed the way villagers look at Chhaya and all the women of Wani Sambhapur.



Construction of an artificial lake to hold excess water with the help of the Government supported plan under the National Water Supply Scheme underway in Wani Shambhapur village.



Inspiring women to be agents of change

Rachana Babulal Ingale

From being a homemaker and wife of a landless labourer; Rachana Babulal Ingale is now the only link between the Tandulwadi villagers and their dreams for a bright future

Tandulwadi Village | Akola Block | Akola District

Mmeet Rachana Babulal Ingale. She is the Chairperson of a Community Managed Resource Centre (CMRC) for Akola District and hails from an economically backward hamlet called Tandulwadi. The little drought-prone village is home to 886 people, majority of them farm labourers, with almost 70 % of the population belonging to the Schedule Caste (SC) community. With education facility only up to Class VII and male dominance at a high level...women of Tandulwadi are neither encouraged nor do they have any enthusiasm left to think up new initiatives to develop their lives. From a homemaker; from a wife of a landless labourer; and from being a no one - Rachana has become the only link between the villagers and their dreams for a much brighter future.

MAVIM had been providing training on basic structure and functions of SHGs to the village women of Tandulwadi and recognised that Rachana had it in her to lead. Joining Swayamdeep SHG was the first step for Rachana and soon she was elected President of the SHG in 2005. After working in different capabilities with the Gram Panchayat, she was elected VLC President in the year 2006 and when the CMRC concept was introduced in the village in 2007, MAVIM recognised that Rachana's initiatives and boldness was an inspiration to the Tandulwadi women and trusted her ability to run the Centre effectively. The CMRC covers around 30 villages in the vicinity of approximate radius of 25 kilometres with an SHG count of over 184 till date providing social and economical services to the villages for a small fee.

"I've always been attracted to working for the people," Rachana tells me, "and with the training and encouragement I received from MAVIM, I was able to have the confidence and courage to speak out." The boost she received and her increased awareness level helped her overcome family resistance to her pursuing public life. Rachana first began by convincing the village women to join SHGs and then with the collective force she demanded better roads, water and sanitation facilities in village meetings. Her role as Resource Person at Meljol – an NGO working for the eradication of child labour in the locality provided her with additional income.

As elected member to the Gram Panchayat, Rachana championed for the cause of women and for issues related to health, sanitation, clean water supply, housing for the poor, gender equality, education, ban on liquor and gambling, childcare, etc. All these efforts won her the respect from the women and they began participating in large numbers in all village meetings. After her becoming Chairperson of the CMRC, Rachana continued to solve problems and take up issues for the 30 villages under her care.



Most of the women in Tandulwadi have buffaloes and the SHGs plan to collectively supply milk and milk products to nearby villages.



This SHG member from Tandulwadi village has bought a sewing machine via internal lending and is making a decent living.

“As you must be aware, the CMRC works as a connecting body between the Government, banks, etc and the SHGs,” Rachana informs, “and in our meetings we have one member from each village to discuss problems.” With training received on functions of CMRCs, managerial, book keeping and accounting skills taught, Rachana feels empowered to run the centre independently providing various services to the SHGs. Speaking of the different problems she had managed to solve, Rachana recalls one situation from Ruhikad village when the members of Ramabai SHG faced a lot of difficulty when they approached the Bank of Maharashtra located in the district for a loan. “The members did not understand that the bank had already achieved its loan allotment target for that month and therefore was not sanctioning the SHG’s request,” Rachana remembers. “I explained the situation to Aruna Wakode, Secretary of the SHG and told her they can approach the bank during the next month. The following month, the group reapplied and the loan was sanctioned.”

“Sometime in 2009, I had help solve a major issue between Warula and Tandulwadi villages,” Rachama relates. “It was to do with the Kerosene Distribution Scheme and two SHGs - Gomata and Prashik had applied but finally allotment was given to a SHG that had closed down.” After the *Gram Panchayat* made an open announcement on the allotment, the Tandulwadi SHG came to her to find out how this had happened. She took up the issue at the *Gram Sabha* and it is now pending.

“It is impossible to settle all issues but with the CMRC we can at least listen to the problem members bring, and try and reach logical solutions,” Rachana express. Sunitha Suresh Khanderao is Secretary - CMRC and makes regular visits to the villages. “We try our best to get loans sanctioned for our women members since for most it is usually for livelihood enhancement,” Sunitha confirms adding that where there is absence of bank loans, internal lending with SHGs make a huge difference. “SHGs pay INR 600 (USD 13) annually per SHG to the CMRC and are satisfied with our services.”

“I’ve always been attracted to working for the people and with the training and encouragement I received from MAVIM, I was able to have the confidence and courage to speak out.”

Most of the women in Tandulwadi have bought buffaloes as the SHGs are deciding to collectively start supplying milk and milk products to nearby villages, while others have invested in sewing machines via internal lending. “I’ve always done my best to improve the lives of the village women; I am happy that the SHG members have faith in me and my ability to help them,” smile Rachana. “I feel empowered and this has changed my life personally; I strive to encourage the same feeling among all the other women.”



Rachana with members of the Community Managed Resource Centre (CMRC)



LIATANI
SUDHA IA DOLONGKO
MOSTO KA'A ONG'O
DE DONGIMIN NIAMO
PANGCHAKE FINE
KAGEN.
-T.P.S.E.
BUNDA WAD

Napak Tasek Eco-Tourism Development Committee with representatives from the village for the conservation and protection of Tasek Lake have put up a board warning trespassers.

Women in Meghalaya



Taking the road to prosperity

Nonmila Sangma

The story of 34-year old Nonmila Sangma is a simple rag to riches tale; it is a journey of hard work and dedication, the spoils of which she enjoys today

Korepara Village | Resubelpara Block | East Garo Hills District | Meghalaya

The last child and the youngest daughter of the family, Nonmila had lived in utter poverty all her childhood. Her parents were very poor and worked as daily farm labourers. Nonmila's father fell sick very often and found it difficult to put one square meal on the table. "So I had to stay in an *Anganwadi's* house in Korepara village and worked as the *Anganwadi's* helper earning INR 60 (USD 1) per month while trying to study on the side," she recalls. But later her father became very sick and she had to stop working to stay at home and look after him.

After her father died, Nonmila began working as a labourer on *jhum* fields (shift cultivation) and in orchards for INR 40 or INR 50 (USD 1) per day to help support the family. "Sometimes, our whole family will be working as labourers in the orchards picking nuts just to be able to have enough money for food," she smiles ruefully. Nonmila thought life will change for the better when she got married, but to her bad luck her husband had no job. So back to being a daily wage labourer she went! "During the sowing or harvest time we managed to get some work but it was during the off-season that we really suffered to find work and sometimes went to bed hungry."

Fate began to smile on Nonmila after she joined Cherongran SHG in 2006. MRDS had been working in Korepara village for over a year and regular meetings had helped awaken in Nonmila a characteristic that she had never known existed. Nonmila began to think of investing for a better life and even saving! Such was the transformation for one who had never seen money to think of putting some away for a rainy day. In 2008, Nonmila took her first, tiny yet significant internal loan of INR 500 (USD 11) to begin a poultry backyard system. She bought ten chicks to begin with at the rate of INR 50 (USD 1) per chick. Having received training in the poultry, fisheries, livestock, horticulture and agriculture from the Meghalaya Rural Development Society (MRDS) which was implementing the project, Nonmila had gained enough confidence to maintain and profit from a small-scale poultry business. After three months of rearing, she sold those chicks in the local market at INR 150 (USD 3) per chick making a total amount of INR 1, 750 (USD 39) and repaid the loan amount of INR 500 (USD 11). "Even if I deducted INR 250 (USD 6) as my labour charges and as feed cost, I still enjoy a profit of INR1, 000 (USD 22)!" she grins.

Nonmila is a mother of two children. Her daughter is seven years old and goes to school, while her son just closed three. She has continued the poultry backyard business and makes up to INR 2,000 - 3,000 (USD 44 - 67) every month. "It helps me put two meals on the table and I have managed to open a savings bank account," she tells me. It not just the food she is able to provide or the fact that she saves, but what makes Nonmila extremely proud of herself is that she has been able to provide a much better standard of living for her children...much

better than she had when she was growing up, the kind she had always dreamed of. Very much motivated by her prospering poultry business, Nonmila decided to take her second loan of INR 10,000 (USD 222) to start ginger business. "Ginger is a seasonal business and so I had to act quickly to make the best of my investment," she explains. "Besides it is a cash crop and almost the entire village in engaged in ginger growing." She purchased 15 mons (40 kilos = 1 *mon*) of ginger seed for INR 600 (USD 13) per *mon* and sold them at INR 1, 150 (USD 26) per *mon* nearing a total of INR 17,250 (USD 383). With a profit of INR 8,250



Nonmila Sangma and her husband Binamin T Sangma with their ginger seed ready for cultivation.

(USD 161) earned, Nonmila bought more ginger seed of 1 ½ *mon* at INR 500 (USD 11) per *mon* and later sold them for INR 1,150 (USD 26) per *mon* making a total profit of INR 7,000 (USD 156). “This way, for every season, I make anything between INR 7,000 (USD 156) and INR 10,000 (USD 222),” she informs. It was with these profits that Nonmila helped her husband, Binamin T Sangma avail a registration as a first class contractor by paying INR 11,000 (USD 244). “He now has a contract that entitles him to provide electricity for both Songsale and Resubelpara blocks, and earns at least INR 15,000 (USD 333) per month,” she declares proudly.



Husband and wife working together in their vegetable garden.

Very encouraged with her business initiatives, Nonmila decided to broaden her horizons. She purchased 180 orange saplings in June 2010 for INR 500 (USD 11) and also invested INR 2,600 (USD 58) into starting a fishery pond. She even bought a cow for INR 5,200 (USD 116) and sold its meat during Christmas 2010 making a profit of INR 7,500 (USD 167)! A little vegetable nursery that she began in 2008 brought her good money as well. “I don’t have to invest in seeds because the Agriculture Department supplies them free of charge, thanks to MLIPH convergence and I’ve sold papaya saplings and chilli saplings for good profits,” she says.

“My backyard poultry business helps me put two meals on the table and I have managed to open a savings bank account,”

Nonmila is now President of the Village Employment Council (VEC) and also works as an ASHA worker in her village. She also holds the Joint Secretary position of the Federation of Community-Based Organisation (FCBO). She no longer has to work as a daily wage labourer. She no longer has to worry about putting food on the table. She has crossed over and has MRDS to thank. She has engaged a male servant to work in the fields, to run errands and to take care of the kids. In return, she allows this seventeen-year-old to complete his education and to save his money to send home. “The boy is from Tosinpara village in West Garo Hills and comes from a very poor family,” she explains, “I’m just helping him keeping in mind my own past.”

I watch as construction work is underway in Nonmila’s kitchen. She catches my eye and says, “Only now do I have the money to build with mud blocks; all these years we had a bamboo kitchen. Someday I will have enough money to construct a proper house too.” And she will. Especially so, because this woman is not stopping with the various businesses she is already doing. She has plans...big plans. “I’m planning to start a rubber plantation and a small grocery store in the village market area,” she shares, “plan to get into mushroom business and even begin to lend money to villagers...that way we will never be exhausted of income even if some collapse.”



Nonmila Sangma with her family in front of her kitchen being built with mud blocks, an improvement from the bamboo one she had.



Bringing a voice to the people

Bibiana Rane

Bibiana Rane weaves baskets and is no different from any other in Nongtraw village woman, except that she holds FIFTEEN positions in various committees in the village!

Nongtraw Village | Khatarshnong-Laitkroh Block | East Khasi Hills District

Situated on the Shillong-Sohra highway near Sohrarim, Nongtraw village is a 30-minute downward trek of more than 2500 steps. The primary occupation of the villagers is farming and their secondary source of income is basket-making. The women champion identified by the project makes her living by weaving baskets and does a little cultivation too. Bibiana Ranee is no different from any other in Nongtraw village woman except that she holds FIFTEEN positions in various committees in the village!

An Executive Member of Durbar Shnog (the traditional village decision-making institution which is originally male dominated) for the last three years; Executive Member of the Village Development Council for over ten years; Vice-President for six years with the Women Development Council of Nongtraw; President of three years for the Women Development Council of Khararshnong (NGO); Vigilance Committee of MGNREGS, Village Executive Committee Member for three years now; Member for three years with the MGNREGS Village Employment Council; Treasurer of Village Water Health Committee (TSC) for four years; Village Health & Sanitation Committee (under the National Rural Health Mission) Member since four years; Persara SHG Member for four years; Natural Disaster Management Committee Member for the last five years; Member of Youth Club since eight years; with the Village Education Committee as Member for six years; Member for over 18 years with ICDS/*Aganwadi* Centre; member of the SHG Village Federation for two years now; and Khatarshnong Socio Organisation (NGO) as Executive Member for about six years – Bibiana is all of these!

“My mother is an all-rounder!” exclaims Pius, son of Bibiana, “You can always find her in some meeting or the other.” And a petite Bibiana smiles at her college-going son, “My three children always say that I am missing when they get home from school, but I try my best to juggle between home and meetings.” Her day starts as early as 5 am in the morning and after cooking, she begins to split bamboo for *kriah tyrtong* or *kriah tihphan* (traditional head baskets). “After my children leave for school, I go to the forest to collect bamboo and am back by 3 pm to take care of the pig and then I start to weaving my baskets,” Bibiana shares.

Her husband, Lawrence Diengdoh works as a miner in the Jaintha Hills coal mines and visits home at the most twice a month. Thus, Bibiana is pretty much on her own with two school-going teenage girls and a son who is doing his final year at college, specialising in Social Work. Her husband’s money is sufficient only to educate the children and so it was her responsibility to earn enough to put food on the table. “We have almost one acre of land and cultivate some tapioca, maize, sesame, sweet potato, yams and soya bean, and sometimes *Sohiong* (Black Berry) mainly for self-consumption,” Bibiana



Placing a bamboo basket at every corner along the 2.5 kilometer pathway to Nongtraw village; this is just one of Bibiana’s initiatives to keep her village clean and green.

says, “but whenever there is an excess crop, we sell it in the market.” When times are hard, she would work as a farm labourer or take up work under the MGNREGA to make ends meet. Her main source of income is from the sale of bamboo baskets she weaves. “It takes a minimum of 25 minutes to make a basket from scratch and sometimes Pius helps me,” she smiles adding that they sell a *kriah tyrtong* for INR 50 (USD 1) per basket and the *kriah tihphan* sells as INR 25 (45 cents).

“Bibiana is the most active women in our village,” says Asteshon Diengdoh, former Headman of Nongtraw village. “She is always full of energy and comes up with very good ideas...and so it is not a surprise that people want her to be part of every committee or group.” Recalling the trainings she received from Meghalaya Rural Development Society (MRDS) under the LIPH, Meghalaya project, Bibiana says, “I was trained in first-aid, health and *Aganwadi* work, and that helped me understand the gaps in the way the village women think and the need to change their attitude.” As member of the Village Health & Sanitation Committee for NRHM, Bibiana went door to door creating awareness for timely immunisations and helped lessen the stigma attached to Tuberculosis. “MRDS also provided



training on orchard management, floriculture and leadership,” she adds, “and that gave me various livelihood options plus sharpened my existing qualities.”

“We live in the hills and it is very windy out here; trees fall on roofs causing serious damage to our homes,” Bibiana explains, “so as part of the Voluntary Committee for Natural Disaster Management, I’ve helped organise funds and rebuild roofs plus some temporary bamboo shelters for the suffering families.” She is also responsible for placing dustbin baskets around street corners and organised cleanliness drives. “The exposures I received at Mawlynnong at the Asia’s Cleanest Village programme; at Guwahati in an Action Aid Meeting at the Planet Museum; and those at Mawkyndeng and Umran on handicraft and floriculture have inspired me,” she adds.

Through the SHG, Bibiana and her members are nurturing medicinal plants like *sla-pata* for snakebites; *bat-tyrphin* for toothache; *bat-syllai* for wounds; *me-sleh* for boils, *shiah-krot* for stomach ache, etc. In fact, Bibiana was in Sweden in June 2011 to demonstrate the use of herbal and medicinal plants courtesy Slow Food. Promoted as an alternative to fast food, Slow Food strives to preserve traditional and regional cuisine and encourages farming of plants, seeds and livestock characteristic of the local ecosystems.

Traditionally, women are not encouraged to participate in a village *durbar* (public meeting to discuss and assign village work), therefore most woman-related issues were never brought up or discussed in village meetings. Bibiana appealed and the village leaders agreed to include two women as participants. That made the village women confident. When it came to work allotment under MGNREGS, women were not given work. So in order to make ends meet, Nongtraw women were forced to work outside their village. “I spoke to the village leaders and made them understand that it is safer for our women to work in their own village rather than go in search of work outside,” Bibiana explains, “They agreed and now women get paid INR 100 (USD 2) for eight hours work and the Nongtraw men go out for work.”

“I am 45 years old and still every time some committee is formed they want me to take up a post or at least be a member,” Bibiana smiles, “It makes me very proud that I am able to contribute ideas and make a positive change for the benefit of my village people.”

Yams and tapiocas harvested from Bibiana’s land.



Bibiana and her son Pius weaving baskets, which is their primary income source.



The multiple effect of sharing traditions

Rikynti Syiem

Having learnt weaving on a ground loom, Rikynti Syiem now produces merchandise from Vainya silk thread using organic dyes and shares her skill by offering training to the Khweng village women.

Khweng Village | Umsning Block | Ri Bhoi District

Weaving traditional cloth from Eri cocoons since she was ten years old, Rikynti Syiem was selected by the Meghalaya Rural Development Society (MRDS), implementing the LIPH, Meghalaya project, to participate in the International SME (Small & Medium Enterprise) Business Meet held between March 8 and 11, 2010 at Kathmandu, Nepal where she had opportunity to display her many products. “It was the very first time I was stepping out of my village and to think I was going to another country was something I still can’t get over,” she smiles. She was grateful that she had an opportunity to observe other traditional handlooms and interact with people from various backgrounds from the Himalaya range. It was at this exposure that Rikynti realised how backward her business really was and how much more needs to be done to improve the quality of her products. “I’ve never been so inspired before the programme at Kathmandu,” she turns serious, “and now my resolve to continue the tradition has only become stronger. I now plan to use more designs and better my quality since these are bound to fetch a much higher price.”

Having learnt the skill from her grandmother on a ground loom, Rikynti has come far with weaving Vainya silk thread and uses organic dyes to produce shawls, bags, *Jaipin* (traditional attire for ladies in the North-East), pouches and many more on demand. “I have to use 15 kilograms of turmeric to get the perfect yellow colour on one kilogram of yarn, and you know how expensive turmeric is!” she shares. Turmeric presently costs about INR 230 (USD 5) for 1 kilo. Some natural dyes she manages to collect from the forest and husband and wife spend hours trying to find the right plants. “Take for example that I need to make moss green colour, then I would need to first find some *galawan* (a tree bark), add it to some turmeric, some *rnong* and *waitlampyrthat* tree barks,” Rikynti explains. For black, she buys crude iron ore from West Khasi Hills and adds *sohtung* leaves (forest species) plus bark of the gooseberry tree. “Natural dyes are the best and all you have to do is use soap nut when you wash the cloth for lasting results,” advises Rikynti.

Rikynti is a member of Latreillang SHG since 1997 when it was promoted by a Government-based scheme called DWRCA; was later adopted in 2001 by Bosco Reach Out (NGO) and then the Meghalaya Rural Development Society (MRDS) project in 2007. “I have always weaved our *Ryndia* (traditional clothing) for my family and for friends when requested,” Rikynti tells me, “But had no intention of making it into a business. However, when the demand for my *Jaipin* designs and my naturally coloured shawls increased, I decided to invest more money in better machinery.” She took a loan of INR 6,000 (USD 133) from the SHG savings in 2006 to expand her small bamboo weaving structure that she had built in 2004.



Kong Rikynti Syiem and her husband Lastnokhel Jalong work together getting ready their Eri silk thread.

“I was so encouraged with requests from friends that I went for a month’s training in *Eri* yarn spinning at the District Sericulture Office at Nongpoh in September 2004 and followed it up with a six-month training course in handloom weaving at the government handloom training centre at Tapngam,” she smiles. After finishing her spinning course, Rikynti received four spinning machines at a subsidised rate of INR 1,500 (USD 33) per machine. With the INR 6,000 (USD 133) she had borrowed, Rikynti built one loom and with the additional INR 2,000 (USD 44) loan money, she bought other raw materials. She made enough profits to repay all her loans and still wanting to further expand her business into a weaving and



A woman from Khweng village working on Kong Rikynti's loom.

spinning unit. This entrepreneur then applied for a loan of INR 1,00,000 (USD 2222) from the Meghalaya Co-op Apex Bank and it was sanctioned.

"I have three children - two of them are in college, and one son is in school," Rikynti says, "and my whole family is depended on the income that we make from this unit." Pointing out to the new expanded unit under construction, she explains "so, I felt that it was time to start to share my knowledge for a small fee." Rikynti's idea to begin coaching classes in weaving and spinning was welcomed by her husband and her family, and soon she had as many as 30 women attending

her classes. She offers one-month training courses in spinning and six-month courses for weaving at a charge of INR 500 (USD 11) per month. "I have trained at least 32 women from so many villages and one man too!" she laughs, "Women come from Sohliya village, three came from Pynthor and some others from Itsohpair and Liarsluid villages have also learnt traditional weaving from me." The trainees learn to weave shoulder bags, shawls, *Jaipins*, etc, and these products are sold in the markets. Lastnokhel Jalong, Rikynti's husband has learnt to weave and spin as well! He has certificates in traditional silk weaving and Jacquard work from the government handloom training centre. "I was earlier working as a Constable stationed at Shillong with the Meghalaya Police, but resigned in 2003 and now work full time at the weaving unit to support my wife's initiative," he smiles.

Most of the women Rikynti has trained have started their own weaving units as there is a very high demand for everybody to do good business.

Most of the women Rikynti has trained have started their own weaving units. "A lady by name Maina Phangchopi is a good example," she tells me adding that Maina now earns about INR 2, 000 (USD 44) per month. "Then there is Belinda Senarpi from Sowiya village; she trained under me. Belinda now has her own unit where she trains women from her village."

Thirty-year old Moumon Khyndeit and twenty-four year old Biostina Mujai are from Rikynti's village and they had learned weaving and spinning from Rikynti. Now they work from their homes on their own units, weaving shawls and bags on order. Do they feel that there will be competition with so many traditional weavers from the same village? "No, absolutely not," feels Rikynti and her trainees agree, "there's enough demand for everybody to make good business. Even if I train my whole village, we will all have enough demands to cater to." In fact, the women are now looking at working on a collective basis by sharing business orders when there is too much demand!



Office of District Handloom Officer, B1 Block District
Nongstoh

Certificate

*This is to certify that Mrs. Lankhad Jalyng, wife of The
C.D. Jany, a member of Jalyng village, has completed the
six months training course in Silk Weaving at H.D.C.P.C.
Tepjyer and has received payment for the work done
on 20/12/2011.*

*By District Handloom Officer
& District Engineer*

GOVERNMENT OF ASSAM
OFFICE OF THE DISTRICT ENGINEER
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& District Engineer*

Husband and wife display their certificates proudly. Both are trained in traditional handloom weaving and spinning from HDCPC Tapngam.



Taking the women forward

Marshilina Sangma

Belonging to the SHG has broadened Marshilina Sangma's thinking and she has managed to generate new activity that earns decent money for her family

Napak Songma Village | Songsak Block | East Garo Hills District

Villagers of Napak Songma did not know how they could use a Self-Help Group (SHG) to its full potential for better livelihood. They had little awareness of the various Government schemes and had poor linkages with departments meant to facilitate their life. Women always stayed indoors taking care of their children and spouse; disinterested in any kind of petty business or livelihood enhancement activity; and seldom participated in village meetings. This was a sleepy village until MLIPH project intervention in 2006.

Marshilina Sangma is our women champion from this village and this is her story. A young lady of twenty-four years, she is married to Amiyel Marak and a mother of two little girls. She is an active member of A. Chakpek K. SHG since 2006, is also member of Goera K. Federation plus an ASHA worker. “We are ten members in our SHG and we all work together as a group on any initiative we decide upon,” Marshilina shares. “Belonging to the

SHG has helped us all broaden our thinking and even as women, we have managed to generate new activities that have earned decent money for our families,” she adds.

Before becoming part of the A. Chakpek K. SHG, Marshilina and her husband were making ends meet with profits from small-time trade. She used to work with the Social Welfare Department on a part-time basis doing health surveys in nearby villages. “I used to work for three hours a day between 3 and 6 pm and the Department would pay INR 500 (USD 11) per month,” Marshilina recalls, “but after I joined the SHG, I quit my job because I felt we could do business and earn more money.” The family owns some land and grows *Heliconia* (Bird of Paradise) for a living. “We used to sell each flower for INR 5 in 2008, but now-a-days the price has dropped to INR 4 a piece,” Amiyel explains. “We planted 500 saplings and on an average the plants bear about 1500 flowers in a year.”



Members of A. Chakpek K. SHG work together as a group on initiatives they decide as a team.



Marshilina Sangma with her husband Amiyel Marak and their daughters at the grocery shop they started with the help of a bank loan.

“I felt we could earn a little more money if we started some business,” Marshilina pipes in, “and so I took a bank loan of INR 2,000 (USD 44) just last year to start a small grocery shop in the village.” Her petty shop is on one side of her home and faces the road. It is well-stocked and one can find anything from beetle-nut to food grain. “My husband runs the store and we make a minimum of INR 50 (USD 1) per day,” she smiles. “Both villagers and outsiders find it handy since we are located very near the main entrance to the village.” Marshilina has repaid INR 500 (USD 11) towards the loan already and plans to expand her shop when business picks up.

A. Chakpek K. SHG is engaged in floriculture since 2007, thanks to MRDS and their convergence with the Horticulture Department. The department helped the SHG set up a green house in April 2010 to grow Leather Fern. Pebalin Sangma is Secretary of the SHG and is responsible for the proper functioning of the green house. “Gonjoni Sangama volunteered to give one *bigha* out of her eight *bighas* land (3 *bighas* = 1 hectare) she owns to the SHG for the green house,” Pebalin informs, “and we received 500 saplings free to begin our initiative.” The SHG has already finished two harvests over the last one year but are yet to receive money from the Department.

Managing the green house is huge challenge, so just how are these ten women doing it? “We’ve divided jobs among us and work in rotation to water the ferns every day,” Pebalin tells me. So whose turn is it today? “Nobody’s,” they say...and why...“We never do any work on a Sunday!” they laugh. I visited Napak Songma village on a Sunday and found that the village people take the Sabbath seriously! Nevertheless, the group had their work schedule planned to the ‘T’. “Once a week we do weeding, and adding manure happens on Wednesdays. This takes about two hours in the afternoon,” Pebalin explains, “and everyone works together.”

The group, along with the leadership of Marshilina has dreams to start more enterprises and to bring prosperity to the village. She has amply demonstrated that collective strength can help women move beyond the boundaries of their homes.



A. Chakpek K. SHG members working together in their leather fern greenhouse.

Abbreviations:

ABG – Activity Based Group
ABC - Adivasi Bazaar Committee
AI - Artificial Insemination
ASHA – Accredited Social Health Activists
BDC – Block Development Committee
B Ed – Bachelor of Education
BPL – Below Poverty Line
CBO – Community Based Organisation
CIF - Community Infrastructure Fund
CMRC – Community Managed Resource Centre
DWRCA – Development of Women and Children in Rural Areas
EAP - Entrepreneurship Awareness Programme
FNGO – Facilitating Non Government Organisation
GPS - Gram Paryatan Samiti
IFFCO - Indian Farmers Fertiliser Co-operative Limited
IFFDC – Indian Farm Forestry Development Cooperative Ltd
ITDA –Integrated Tribal Development Agency
LIPH – Livelihood Improvement Project for the Himalayas
MAVIM – Mahila Arthik Vikas Mahamandal
MGNREGA – Mahatma Gandhi National Rural Employment Guarantee Scheme
MLA – Member of the Legislative Assembly
MLIPH – Meghalaya Livelihood Improvement Project for the Himalayas
MRDS - Meghalaya Rural Development Society
NRHM – National Rural Health Mission

NREGS – National Rural Employment Guarantee Scheme
OTDP – Orissa Tribal Development Project
OTELP – Orissa Tribal Empowerment and Livelihoods Programme
PDS – Public Distribution System
PESA – Panchayati Raj (Extension) in Scheduled Areas Act, 2006
PRA - Participatory Rural Appraisal
PTA - Parent-Teacher Association
PTG – Primitive Tribal Group
PWD – Public Works Department
Rs – Rupees
SVPSS - Saryu Valley Paryatan Swayat Sahkarita
SHG – Self Help Group
SME – Small and Medium Enterprise
SRI – Systematic Rice Intensification
ST – Scheduled Tribes
SC – Scheduled Caste
UK – United Kingdom
ULIPH – Uttarakhand Livelihood Improvement Project for the Himalayas
UPASaC – Uttaranchal Ajeevika Samvardhan Company
USD – United States Dollars
ULDB - Uttarakhand Livestock Development Board
VDC – Village Development Centre
VDO – Village Development Officer
VLC – Village Level Committee

Currency equivalents

Currency Unit	=	Indian Rupee (INR)
USD 1.00 =		INR 46 (approx)
INR 100 =		USD 2.17

Weights and measures

International metric system, unless specifically described in text; except:

1 acre (ac) = 0.4047 hectares (ha)
1 hectare = 2.47 acres



Sangeetha Rosemarie Rajeesh is based in Chennai, Tamil Nadu, India and travels the country working as a freelance development journalist.

With print media since 1994, she has traversed from being an advertisement person with The Hindu to a Correspondent with The Economic Times; to taking up the challenging position as Editor for three national journals – Vidura (journalism academics) and Grassroots (development journalism) published by Press Institute of India (PII) and RIND Survey (newspaper techniques) from Research Institute for Newspaper Development (RIND). Sangeetha was also Head of Projects/Programmes involving capacity building for journalists/ production personnel nation-wide collaborating with International partners for the above Institutes.

A journalist by choice with the spirit to tell a story as it is, Sangeetha felt herself being drawn more towards development journalism. And thus began her tryst with writing on the real lives of poor women and children in Tamil Nadu while documenting for UNICEF, ActionAid and Christian Childrens' Fund of Canada (CCFC).

For IFAD, Sangeetha Rosemarie Rajeesh travelled in five Indian States including Orissa, Maharashtra, Madhya Pradesh, Uttrakhand and Meghalaya to capture the impact of development as a result of empowering the rural women community in economically and socially backward tribal belts. This coffee table book looks at the once-upon-a-time battered lives of poverty-stricken village women and their new-found successes.



Enabling poor rural people
to overcome poverty