

Andhra Pradesh

Tangirala Padmavati

Age: 55	Caste: SC
Village: Paritala	Mandal: Kanchikacharla
Education: 6 th Class	Marital Status: Married
District: Krishna	No of Loans taken: 5
Children: 2 Daughters	SHG: Chaithanya
Total Loan Amount: 1,50,000	Gender Cases Resolved: 150
Joined SHG in: 1990	Landless, No NREGS Card

Tangirala Padmavati, one of 12 children, was born in a poor scheduled cast family. She was one of eight boys and four girls. Because of family's poverty, Tangirala remained deprived of education and other necessities. It was with great difficulty that she managed to attend school until class 6.

At age 12, Tangirala found herself married to a 28 year old man. Soon after, she gave birth to two daughters. Upon the birth of girl children, her husband distanced himself from her and began forming alliances with other women. To survive, Padmavati went from house to house, selling vegetables. Thoughts of suicide came to her mind, but for the sake of her two daughters she kept brushing them aside.

Joining SHG

It was around this time that self-help groups were formed in her village. She joined one of the SHGs and attended their trainings. The camps gave her a lot of strength. Interaction with fellow-women taught her what life meant and how she wasn't the sole person with problems. She build camaraderie with fellow women and took inspiration from their struggles and stories. As a group leader, she ensured that that every woman in the village was literate enough to write her name. She shared with them why it was important to save and gave them tips to gain better financial as well as physical health.

Social and Civil Rights

Tangirala used her leadership position to undertake a range of activities: she motivated women to contribute their share for construction of toilets for which her SHG received money under a low-cost sanitation programme. She worked with the group to secure housing for 300 families in the village with the help of the District Collector and local MLA. In the year 2004, Tangirala's activism resulted in the opening of a primary school by the government of Paritala village. Tangirala has undertaken numerous charity activities as well: she encouraged her SHG to provide new clothes to 40 elderly persons in the village, an act that earned her the reputation of a leader in her village.

Other activities include agitating against liquor shops in the village and forcing owners to shut down liquor business. She took up the case of 135 scheduled caste families, representing their case in front of the district collector and got them the right to work on their lands. She secured electricity connection for over 200 scheduled caste families in the village, with her efforts leading to better street lighting and roads across the village.

Tangirala has received a merit certificate from the district collector for taking up family disputes and providing counselling to more than 350 individuals. When villagers were harassed by microfinance institutions, she agitated against them that made the government introduce a law against microfinance institutions to protect SHG women. This action helped several families come out of the debt trap.

Other services to the village

“I have secured two Anganwadi buildings for my village and one hall for conducting public functions such as marriage ceremonies. I rescued 30 children from the oppression of child labour and arranged for them to be sent to school. I was able to get school uniforms, bags, benches in schools by arranging donations. My other work for children includes organising health camps at schools. Through counselling services I was able to solve 37 family disputes. I settled 40 alcohol cases and two sexual harassment cases. In all cases the resolution came in different forms.”

Our District

“**Tangirala's** district has been developed as a gender resource district. We started our gender work in 2003 and experimented with several strategies to reduce violence among SHG families. I worked to enhance participation of poor women in project implementation process. Finally we have a dedicated focus on our social agenda. The social action committee works to implement it; and we use CNFCCS for convergence with line departments, holding victim meetings for monitoring and learning. Our CRP strategy is used to scale up the programme across the stage. Hon'ble chief minister recognised our hard work. He has sanctioned a big training and shelter building for our Social Action Committees in the district. He even talked to me once over the phone. I was so happy with the respect and interest he showed in our work for gender justice and women empowerment.”

1.2 Pilla Tanuja

Age: 30	Mandal: Rajahmundry Rural Mandal Samakhya
Village: Bommuru	District: East Godavari
Marital Status: Married	Total Loan Amount: 1,50,000 Livelihood: Limestone Business
Children: 1 Daughter 1 Son	SHG: Kali Krishna
Joined SHG in: 2007	Land: 1 acre, NREGS Card Holder

Pilla Tanuja, 30, was born in a poor family of Bommuru village in Rajahmundry rural Mandal Samkhya in the East Godavari district of Andhra Pradesh. She has two children, a boy and a girl.

In an attempt to provide a better life to her family and children, Pilla and her husband tried many livelihood activities. They began by buying an auto that her husband drove, but the income from auto-driving was not enough. This led Pilla to explore *sudda* (the limestone) business. She procured limestone from various mines and sold it to potential markets.

Targeting Markets

Pilla identified suitable markets for selling the raw *sudda*, focusing on markets for chalk pieces, pickle jar making, and *rangoli* powders. To further diversify her income options, Pilla introduced another service: delivering *sudda* to potential markets for other sellers. While the *sudda* business gave her a profit of ten thousand rupees, delivering *sudda* for others gave her a profit of another ten thousand rupees.

Life as an SHG member

“Besides our business, I have been an SHG member. Being an SHG member has given me my own identify. So far, I have taken a loan of Rs. 1 lakh in the seven years of being an SHG member.

I am grateful for the faith shown by women in me.”

Against all odds and fighting resistance from her own family including husband and mother-in-law, Pilla emerged as a leader. Over the years Pilla has served as an SHG leader, Village

Organisation leader, Mandal Samakhya President. Currently, I serve as the Treasurer in the Zilla Samakhya (ZS). There was a time when her husband waited two to three hours at the bus stop, waiting for her to return from a meeting. But over the years, even if because of Pilla's economic advancements, her husband too has become supportive of her activities. He has realized that her interaction with more villagers is likely to bring in more business for their auto as well as *sudda* business.

“Once I had the opportunity to speak on the stage in front of the chief minister. There I shared with everyone how I evolved from a simple woman to become a ZS treasurer. I also spoke about the seven missions launched in Andhra Pradesh state.”

1.3 Ragula Bharathi – Learning to save became the Savior



Age:40

Caste: BC-A

Education: 5th Class

Marital Status: Married

Children: 2 Boys

Savings: Rs.10,820/-

SHG: Bhavani Mahila Sangam

Date of Starting of SHG: 20.11.1999

Village: G.S.D Nagar

Mandal: B.K Samudram

District: Anantapur

Family Members: 05

Total Loan Amount: 1,50,000

VO: Gujjala Saraladevi Gramaikhya Sangham

Livelihood

Past: Agricultural Labour

Present: Agriculture/SRP

Ragula Bharathi works as an agricultural labour. Coming from a poor household, she had to depend mainly on her husband's income for survival. The conditions were unsuitable for bringing up children. Insufficient income frequently forced her to take loans from others to meet family expenses.

Family Members Particulars

S.No	Family Members	Relationship with Member	Education	Occupation of Adult Members
1.	R.Bharathi	House wife	5 th class	Agriculture/SRP
2.	R.Anjaneyulu	Husband	-	Animator

3.	R.Naresh Kumar	Son	B.Sc. (II)	Studying, BK-SHG
4.	R.Dinesh Kumar	Son	Intermediate	Studying
5.	Narayanamma	Aunty	-	-

Why I joined the SHG

The main reason I joined the SHG was that I wanted to come out of poverty. I knew joining the SHG would bring many other benefits. Whatever meagre amount I earned from agricultural labour work, was spent by the end of the month. We had never inculcated the habit of saving or learnt how to manage money. It was important for me to understand various methods of savings. I also wanted to learn about various government programmes and schemes so my family and I could receive their benefits. Basically, I wanted an improvement in my status in society. By being an SHG member I have

“The main reason for me joining SHG was that I wanted to come out of poverty and also because with it came many other benefits. Whatever, meagre amount I earned from being an agricultural labour, there was nothing left in hand by the end of the month, as we had never inculcated the habit of savings or its management.

It was necessary for me to understand the savings methods. I also wanted to learn about the various government programmes and schemes so that my family and others could benefit. I wanted to help spread awareness about the schemes. I wanted improvement in my status in society. By being a SHG Member I have been able to achieve these goals.”

Learning from SHG

“I gradually developed the habit of saving. I got lot of awareness of the government programmes. I also came to know of the various livelihood opportunities available. Being an SHG member I also got the opportunity to interact with many government officials and this helped me boost my confidence and courage to a considerable extent.”

Loans taken

“I have taken a total of 86 loans and the loan amount is Rs. 6, 25,000/- only. I have taken both big and small loans and they were mainly for house expenses, health, agriculture, education, and business purposes.

I have invested my income in various properties. House, land, a small quantity of gold and cable network, are some of my earned properties.

I went through many trainings being a SHG member.”

Member Trainings Particulars

S.No	Trainings	Days	How many Times
1.	Group Level	3	3
2.	CRP	15	2
3.	SRP	15	2
4.	SHG training	7	1
5.	T.F.I	5	2
6.	E.G.S.	3	1
7.	Hindi training	30	1
	Total	78	12

Future Vision

“I want a better future for my sons. I want to educate them so they can get good jobs. I also want to construct a building for the Village Organisation. It is one of the institutions that has helped me in the process of becoming financially independent. I want to give back as much as it is possible for me.

I also want all the SHG members in my village to become literate. I would really like to do things that can help make this happen.”

G. Hameeda

1.5 Success Story of RSETI

G. Hameeda

Name of the Training Programme: Beauty Parlour Management	Sponsor: DRDA/IKP
Date: From: 06.04.2015 to 05.05.2015	
Address: Near R.D.T School , Bukkarayasamudramu	Activity: Beauty Parlour
Project cost: 60,000	
Batch No.: 395/15	Bank finance if any: N.A.
Net profit per month: Rs. 7,000/-	



Thirty-five years old G. Hameeda, wife of G. Babajan, hails from Bukkarayasamudram (V&M) Anantapuram (District). Her husband is a private employee. She has two children, a boy and a girl. G. Hameeda got an education until class 12 with great difficulty. As the family could not afford further education, she desperately looked for other opportunities for self-employment. That answer came in beauty parlour management course.

Through one of the trainees, she learnt about RUDSETI's training programmes that provided the entire training free of cost and with free food and accommodation. Hameeda immediately applied for the beauty parlour management training programme. She underwent this training sponsored by MORD through DRDA/IKP, at RUDSET Institute, Anantapuramu from **06.04.2015 to 05.05.2015.**

During the training programme she exhibited utmost interest in learning Beauty Parlor Management by conducting practical exercises late into the night to learn the intricacies and techniques of different massages and therapies for skin care. Additionally, she enthusiastically picked up techniques and methods to attract customers. She also participated actively in the behavioural aspects of the training.

Immediately after receiving the training, she established beauty parlours unit with an initial investment of sixty-thousand rupees. Running her own beauty parlours, she now earns seven thousand rupees per month. Hameeda is grateful to RUDSETI for the excellent training

provided to her. Now she is reaping the benefits of her hard work, sincerity, attitude of accepting responsibility and her strong desire to excel.

Competencies observed: *Self-confidence, Marketing skills, Initiative*

Economics

Sources of funds and their utilization: (Amount in Rs.)

Investment	Amount	Source	Amount
Furniture	12,000/-	Own fund	60,000/-
Machinery items	16,000/-	Bank	Nil
Creams	22,000/-		
Other items	10,000/-		
Total	60,000/-	Total	60,000/-

Total Monthly profit and loss account:

Expenditure	Amount	Income	Amount
Raw material	10,500/-	Service	20,000/-
Rent	1500/-		
Electricity	1,000/-		
Total	13,000/-	Total	20,000/-

Net profit: 20,000-13,000 = 7,000

Gujarat

3.1 Sunitaben Damore

Profile of Member and the SHG

Village Kharoda is located at a distance of fourteen kilometres from district headquarters of Dahod. A tribal, rain-fed village, depends on the monsoons for its livelihood. The traditional crop of the region is Maize and the village reap one crop in a year.

In the year 2010 “*Trupti Sakhi Mandal*”, an SHG group, was formed in the village; Sunitaben Damore is the President of the Group. The group has ten BPL members belonging to the Damore community. Agriculture is their main source of income.

Initially Sunitaben did household, agricultural and animal husbandry work. In 2010, since becoming a member of the Trupti Sakhi Mandal, and becoming a President of the Group, she started saving Rs. 30 and gradually increased the saving to Rs. 100 per member per month.

Taking a leadership role, Sunitaben attended capacity building trainings and interacted with different group members within the village and outside the village

Livelihood Activities

In 2014, a meeting was held at the village level to discuss livelihood activities. Sunitaben Damore decided in that meeting to mobilize two more groups named “*Jai Maa Sakhi Mandal*” and “*Jai Ambey*” to start sanitary napkin making in the village and create income opportunities for women.





Role of the SHG:

In 2010, a massive drive was initiated under the *Sakhi Mandal* programme. A large number of women were mobilized to form SHGs so they could get a platform to work together and access institutional benefits. The group initiated the process of making savings, and gave women the confidence to manage financial transactions and make decisions, conduct monthly meetings and act collectively. While many poor women were hesitant to take initiative on their own, being part of the group allowed them to take action together.

Impact of SHG

Creating avenues for livelihood promotion and social development

Village Industry

In 2013, an MoU was signed with Aakaar Innovation Pvt. Ltd. to provide sustainable livelihood to SHGs through manufacturing sanitary napkins by establishing manufacturing units at the village level. In 2014, a community meeting was held in Kharoda village with district staff members of GLPC to discuss setting up of village-based small manufacturing units. Raw material and machinery was ensured by Aakar Innovation, in addition to handholding support to make the unit functional and sustainable.

The detailed discussion covered a number of matters including number of women required for one unit, duration of training, nature of work and time required to make the unit functional. A Sanitary Manufacturing Unit can provide employment to around 15 to 20 women throughout the year, supplying an income of Rs 90- 120 per day if she spends 5-6 hours in the unit.

As per the operational strategy, one women takes the responsibility of making the unit functional and responsible. In this case, Ms. Sunitaben Damore was the caretaker and

mobilizer, responsible for motivating other SHGs in the village to join this project and make the unit operational.

Services Accessed

In July 2014, 30 women from 4 different SHGs received training for 28 days on manufacturing sanitary napkin from RSETI and professionals from Aakar Innovation. They also received handholding support from GLPC.

Operationalization and Linkages of Village Industry

In July 2014, with financial support from Tribal Development Department, Dahod, the unit was established with a cost of Rs 3.64 Lakhs. Twenty-five women from three SHG started work, with Sunitaben as the lead responsible for managing and maintaining the functionality of the unit.

Working in two shifts of six hours each, women made 1600 to 1800 units per day. They were able to produce 30,000 to 35,000 units in a month and received Rs. 1800 to Rs. 2200, depending on the time spent in the unit.

The Health Department, Dahod, procures the Sanitary Napkin produced at the unit on a regular basis. Currently the *Kharoda* Sanitary Napkin Unit has an order of 1,35,000 units and successfully supplied 65,000 units and generated a revenue of Four lakh fifty thousand rupees. Women can earn Rs.1,35,000 while working with in the village

The cost breakup and margins per piece are as under

1. Raw Material	Rs. 1.00
2. Electricity and Rent	Rs. 0.35
3. Waistage	Rs. 0.15
4. Labour	Rs. 1.0
Total	Rs. 2.50
Selling Price	Rs. 3.00
Net income per piece	Rs. 0.50

Change in Social Status

Before setting up of this unit at Kharoda Village, there was no opportunity for women to earn an income. Most income opportunities were highly seasonal and dependent on monsoons. Wage employment through agriculture labour was the most common means of making a living.

Through this initiative, women have been able to reduce their dependency on their spouse. Dedication and renewed confidence in their abilities has changed their lives: they were able to dream and think bigger than before.

Aspirations/hopes of the member, especially relating to the SHG

Today Ms. Sunitaben Damore earns Rs. 5000 per month by managing the Sanitary Napkin Unit. Additionally, she is able to create sustainable livelihood opportunity for other poor women within the village.

SHGs play a vital role in changing the social status of women as well as in providing economic empowerment.

Members of the SHG, with the support of Sunitaben and Mission Mangalam unit hope to create more avenues for SHG members in the village and provide more services in term of livelihood and handholding support.



Gujarat

3.5 Raid on a Local Illicit Liquor Den by SHG Members

Village: Beda Raypura Village

Taluka: Dolvan District: Tapi

Profile of the SHG

Shiv Shakti Sakhi Mandal, Dev Sakhi Mandal, Khodiyar Sakhi Mandal, Shri Ganesh Sakhi Mandal and Sai Ram Sakhi Mandal of Beda Raypura village in Dolvan Taluka of Tapi District are amongst the 45 SHGs in the village and consist of 56 members.

Naynaben Ahir, Mittalben Ahir, Hasuben Patel and Shardaben Patel from among these members took the initiative to raise their voice against illicit liquor. The Members from this SHGs are mainly BPL families. Involved mainly in to the Agriculture Animal Husbandry and Farm Labor activities for their livelihood the people of this village are peace loving and very friendly in nature.

Vulnerability faced

The majority of the Members belong to the Schedule Tribe and the Literacy is also an issue here. To add to this the menace of Alcoholism was ruining their lives.

Before Joining SHG

With a very few Livelihood options available, majority of the members were confined to their homes and were dependent on traditional Agriculture and Agriculture related Labor Activities. The level of awareness was a concern and the members were reluctant to let their children go for higher education esp. the girls.

After Joining SHG

The interaction amongst the members increased and became frequent and they got a platform to share their personal, family and social issues also. They found a friend in other members and became a bit vocal also. The participation in Public activities increased. About 80 % of the Gram Sabha attendees today are these SHG members.

Support from SHGs

The support to each other made them empowered & represent collectively for almost all issues related to the village. A sense of confidence and belief started growing in them and they firmly believed that when together they are a force to reckon with they can get anything done which is for the betterment of the community. They started meeting regularly and resulting in to good savings and better credibility in the banks.

Special Services & Benefits

They collectively got access to New Agriculture Technology, Training and Procedures. A better know how about Animal Rearing and various other Government Schemes. All these in turn helped them earn better and proportionately much more than earlier with the same efforts and investments.

Impact on the SHGs

The Capacity to save increased and so did their standard of living. Education to their children was no more a herculean task. They were very much aware about the brunt of being illiterate and did not want the same to happen to their children. Positivity was very much in the air and it gripped the entire village slowly but firmly. Things began to change and the self-pride was

restored in the SHG members and women of the village. They were heard much more than before and they at times dictated many decisions related to village development schemes. Collective representation is now a normal affair and these women are being prioritized also. Biggest impact that is visible is in the overall uplifting of the community as a whole lead by the SHG members.

The Issue

Alcoholism was a big social problem that was eating in to the happiness of the SHG Members. Many of the Male members within the village related to the family of the SHG members were addicted to this. There were regular quarrel and reports of domestic violence. Initially the Members considered to be individual and personal issues of members and did not bother much to interfere or help as a result of which this kept on increasing.

Solidarity amongst the SHG Members

There was a time when the SHG members felt that it was high time to do something about this menace in the village. They were aware about the illicit Liquor Den and also the supplier. All the members of these SHGs held a meeting and collectively decided to end this once in for all and for this chose the days of Women Empowerment Fortnight alias "*Mahila Shashaktikarn Pakhvadyu*". Initially when they talked and discussed about this within their families they had to face stiff resistance, but as they say there is a limit to all and enough was really enough for these women.

The Raid

All the members of the groups discussed the issue and their plan of action with the Sarpanch and Dy. Sarpanch of the Village and they had no option but to support these women in their bid. On 3rd August 2015 all the SHG Members assembled along with a few other members of the village duly supported by the Panchayat members and took a rally to the Liquor den and ransacked it. They also vowed not to let this den operate again. This was taken note of and the District Administration also pitched in promising all possible help and protection to these SHG members.

The After-Effect

Today all these SHG Members who took this initiative are looked upon with great respect and are source of inspiration to a lot other. They are talked about in the nearby villages and not to forget that they are feared by those in the Liquor business. The Social taboo has gone where in people initially believed that activities like this can be done only by male members. They are more confident, more enthusiastic and more empowered to confront anything that might come in their way of Social and Self Development.

Thanks to these Women who fought it out bravely and paved a way for others to follow.



Jammu and Kashmir

4.2 Case Study of Rajni

Gloom and despair turned into happiness in Rajni's life.

Rajni is a resident of Chorli, Bishnah

At the age of 19, I got married to a factory worker. Bad luck entered my life soon after marriage. My husband started drinking liquor. I had two children, but my husband left factory work also. It was not uncommon for him to beat me. Managing household expenses was of course difficult. I wanted to work, but my husband put restrictions on me. I approached people in my neighbourhood for a loan, but no-one was ready to lend. My mother often helped me by giving me rice and some money. All my dreams and hopes had shattered.

It was one blessed day I attended awareness programme on concept of SHG organized in our Village Panchayat Ghar. They made us understand the benefits of being part of a SHG and shared the success stories of other women. This gave me a ray of hope and I too joined SHG (Preeti- SHG) like other women in the village. To my surprise, I got elected as SHG president and Vice-president in VO P.S Pura. This became a turning point in my life. The shadow of darkness in my life has been replaced by a bright sunlight.

I was one whom people refused to give even meagre amount as loan. But after becoming part of Umeed SHG, I have been given a total loan of Rs. 60000/- (sixty thousand) through my SHG as detailed under:

Loan Amount	Type of Loan	Purpose
Rs. 8500	SHG	For purchasing hand card
Rs. 25000	SHG	Vegetable and Fruits for Hand cart
Rs. 20000	Bank loan	Down payment for purchasing Load Carrier
Rs. 6500	SHG	Supplementary loan for auto

We had a hand cart. With the loan from SHG, I along with my husband purchased vegetables and encouraged my husband to sell those in the village. After getting bank loan through SHG we sold our cart and made a down payment and purchased a load carrier.



My SHG is always like a maternal home for me. It enabled me to provide a livelihood to my husband. He too has come on track in due course of time and has a sustainable livelihood now. SHG has brought many laurels to me. I have got an opportunity to go Andhra Pradesh where I attended training on CRP.

Other members in Rajni's SHG are happy for her and proud of being part of Umeed.

Jharkhand

5.2 Budding Social Entrepreneurs

SHG Name	Jyoti Aajeevika SHG
Village	Telyapokhar
Block	Maheshpur
District	Pakur

Year of joining SHG	2011



This story is of the members of Jyoti Aajeevika Mahila SHG. These women were primarily shy, soft-spoken and traditional, hailing from a very small village called Telyapokhar in Pakur district. These women never stepped out of their house and were not aware of the exterior environment until becoming members of SHG. Their family was very orthodox and she was surrounded by male dominating society. They were tied under the bounds of restrictions.

Things started to change when SHG *didis* from Bihar came to their village. The *didis* from Bihar explained to them the importance of SHG and shared how their own lives completely changed after joining these groups. The Jharkhand *Didis* were also inspired by their story and mobilized themselves to become SHG members.

Soon 15 *didis* agreed to connect together and formed Jyoti Aajeevika Self Help Group (SHG) in their village in the year 2011. The group is supported by JSLPS.

With the investment from 10 members of Jyoti Aajeevika SHG, the women their business of Puffed Rice. The journey of setting up the business was not easy.

In the beginning all the ten women of the group started the business together. As time passed, however, five of them felt the profits were too low. At that time, the group started to experience low profits. The remaining five women did not lose hope, and continued to stay united. The amount of bank linkage they receive, Rs. 96,000, provided further investment after consent of all members.

With the passage of time, the business started witnessing profit. The group has now started packaging and branding its products, that has resulted in greater outreach and growth of their products. They sell 150gm of Puffed Rice at the cost of Rs.5. Slowly and steadily the business has grown, and all business partners earn profits. Not only has the economic condition improved, but the women have a stronger identity and sense of their abilities and potential.

Today they do not have to beg for money in front of anyone. They are well respected not only in their cluster, but in the entire village. Village residents often consult them on all community affairs. These *didis* now dreams of adding a room in the village school and transforming Telyapokhar into an educated village.

As these SHG members have experienced their growth and improved their self-actualization as budding social entrepreneurs, the possibilities seem endless.

Jharkhand

5.4 Ahilya Devi: The Change Agent

Thirty year old Ahilya Devi lives in Getalsud village of Angara block in Ranchi district. She has two children, a son and a daughter. Her older son is in 5th standard. The daughter is in UKG. Both attend schools where English is the medium of instruction. Ahilya is also a literate woman, and has completed her BA. Her husband is a carpenter whose income was too low, so he migrated for work.

The family income was too low and Ahilya Devi did not even own a house. She paid Rs.100 as rent for the house where she lived with her family members. It was very difficult for her to survive. Ahilya Devi happily testifies that her life changed completely after she connected with the Maa Lakshmi Mahila Self Help Group (SHG) set up in her village in 2013 by JSLPS. Ahilya Devi was quick to connect with the SHG and take a loan to help out pay the fees of her children.

Ahilya's group members proposed her name to take the responsibility to be Pashu Sakhi as she was literate. Ahilya accepted this proposal to be a Pashu Sakhi and took 4-day training on Animal Management. She is also an animal rearer. After training she became qualified to check animal health; do vaccination and treatment of livestock. Initially, village people were hesitant to accept her services, but when they saw Ahilya Devi apply this treatment to her own livestock and succeed, trust in her services began to grow.

She took the responsibility of bringing this change in society. The determination itself changed her life too. Before becoming a “Pashu Sakhi”, she used to work as a seasonal labour, but now she is a Doctor (The villagers called her Dr.) now.

She put immense effort in sharing awareness with people about scientific practices of livestock rearing. That was her first step into her own world of adventure. Because she had practiced the treatment on her own livestock, her actions spoke louder than her words. She has been working with 100 families and has given new lives to almost 500 goats so far. The impact of her work can be felt not just in her own village but in neighbouring villages as well.

Village community was hesitant to adopt practices such as vaccination, but Ahilya Devi took the time to explain to them the merits of new practices. The mortality rate of livestock, as village residents share, has gone down from 50 percent to 2 percent. Therefore, she transformed her village in the span of one and half years. She changed traditional practices of feeding, made people sensitive and realized people livestock as a new gold. Her work is praiseworthy.

It was a challenge for her to start her work in the village as society was used to see men in leadership roles, but her result gave her the prestige and simplified her path to go ahead. She has a special status and recognition in her own village. She enjoys home visits of farmers, with whom she exchanges ideas and shares feelings. Her husband is more cooperative now. He is happy with her choice to work and go to other locations and give training to others. Her motivation and success has brought respect and laid the path for stronger gender equality. Now she is not only socially empowered but she is economically, emotionally empowered. A positive outcome of her work is also that her husband stopped migrating to other places for work. She has helped farmers see that livestock can be a new gold for farmers.





Madhya Pradesh

6.1 General Member Case study

With her hard work, she got her husband TATA MAGIC and got her children admitted in private school.



Shrimati Bhawre of Panchayat Kaikaiya, Poshak Village, proves the saying right that ‘God helps those who help themselves’. She had the intention to come out of poverty and join the *lakhpati* club.

Earlier for the smallest needs, she had to go the moneylender. But a new direction came in her life only after she joined the Lakshmi SHG.

She took a loan of Rs.5000 from the SHG to grow sugarcane in her 0.30 acres of land.

Acting on their own idea, the SHG started making mid-day meal for 16 centres located nearby.

Members used the income from mid-day meals to buy small gold earrings.

Shrimati’s husband grew pomegranates. In growing pomegranates, farmers need not be involved the entire year. To keep her husband engaged in work for the rest of the year and protect him from harmful habits, she secured a loan of Rs. 80,000 from the SHG. Adding a little more amount, she bought a TATA Magic for her husband. This has enabled him to earn a monthly income of Rs. 8000-10,000. Being occupied in driving, picking and dropping passengers also prevents him from drinking.

With her savings from various sources she has been able to buy a motorcycle.

Till date she has taken a loan of Rs. 2, 20,000 from the SHG with which she has been able to increase her income to Rs. 1,20,000 per year. Now she sends her children to private schools, so that they study well and later can get a job with a reputed firm.

ODISHA

Covergence with Swaccha Bharat Abhiyaan

Swaccha Bharat Abhiyan (SBA) campaign was kick-started on October 2, 2014, by Prime Minister Narendra Modi, who initiated this crusade from the fore-front. The most important aspect of the clean India drive is to construct toilets for rural households across the nation, thus an effective step towards healthy India.

OLM does not restrict the activity to mere livelihood generation but realizes the responsibility of contributing towards building up of a staunch socially developed nation. Thus, OLM extended to converge with the SBA, which assembles the energies and effort of both the missions to bring out positive and effective change. This convergence project is successfully running in Kandhal block of Deogarh district of Odisha.

Under this project, women from various SHGs in one GP on volunteer basis takes up the role of motivator. These women motivator targets the women in SHGs and other people in the village, to educate and motivates them on the usefulness of maintaining health and hygiene.

These motivators stay in a village for a week and carry out their work. It is interesting to note that currently there are four women motivator in one GP, and they have successfully motivated near about 715 households to construct toilets. Each women motivator gets an incentive of 150 Rs per toilet. In this scheme Central government provides Rs. 12000 per household for construction of toilet, for which there is an online list of households is available. It is noteworthy that, these motivators doesn't leave the field post construction of toilet, but ensures that people use them too. For which sarpanch has a made a provision of putting a fine amount of Rs 2,000 for those who don't use these toilets and are found defecating in open spaces. Also, a person who finds such person is given reward of Rs. 500 which has contributed towards positive behavioural change among the community people.

Besides motivating the villagers in constructing up toilets and using them, these women have actively taken up role of encouraging other SHG women to contribute towards clean village. They have taken up concrete steps in anti-liquor movement, tube well cleaning, cow-shed cleaning and construction thus generating livelihoods for people, sewage and drain cleaning etc. targeting SHG women has led to wider coverage of the community.

Rural Sanitation mart is a convergence project of OLM and district water and sanitation Mission, whereby women SHG would install a set of generating bricks, sheds, tiles etc. –raw material- required for the construction of toilets. This is a sustainable model where women engaged in this livelihood activity would continue to make construction material, which can be

utilized in the village for any construction work. Thus a wider scope for this project to scale up is apparent.



Tamil Nadhu

Tamil Nadu

12. 1 Kulmatha Milk Producers CLG

An outstanding example of an old Tamil saying “*Koodi vazhndal kodi nanmai*”.

About 30 women of various self Help Groups in Thirukadaiyur Panchayat of Sembanarkoil block in Nagapattinam District availed dairy loan from banks for purchase of milch animals. Finding it difficult to generate sufficient surplus to repay the loan instalments because of milk prices in the market, they decided to take action (below).

Earlier they could sell their milk only to small tea shops in Thirukadaiyur for a price ranging from Rs.19 – Rs.21. per litre. If tea shops refused to buy milk, they faced the problem for disposal of milk. Payment was also not guaranteed on due date as the tea shops insisted for a longer credit.

Solution

TNSRLM's CLG concept promised a solution.

The initiatives of Mrs. G.Dhanalakshmi and her friends resulted in the formation of **Kulmatha Milk Producers CLG** in the year 2014 with a membership of 30. The inclusion of Vulnerable and differently-abled members in the village who had availed dairy loan from VPRC also added more strength to the CLG. TNSRLM nurtured the CLG by granting a revolving fund of Rs.1.00 lakh. This allowed members to rent an office, purchase milk cans, trays and other equipment. Armed with a higher collective milk production capacity of 210 litres of milk per day, the CLG succeeded in establishing a tie-up arrangement with a large scale marketer M/S.Ammaiyar Milk Company, Karaikkal that sells milk under the brand name “*Ammaiyar Milk*”.

The CLG approach was a midas touch. It fetched Rs.27/- per litre of milk- a straight jump of Rs. 8/- per litre. Each member was supplying 7 litres of milk per day and their incremental earnings per month rose to Rs.1680/month. Milk proceeds are credited to their bank account on due date. Members are now procuring cattle feed in bulk at whole sale rate and dividing it among themselves and thus saving on cost of production. The company has donated an auto-analyzer and milk cans to the Livelihood group and set a new path of progress. In fact, the surplus has created a thrift habit for the members of the group.

12.2 Sugam Napkin Common Livelihood Group

Road to success

Mrs. Navaneetham and her team of 19 members had been members of PLF since 2011. They led a mundane routine life till 2013. Attracted towards the concept of Common Livelihood Group approach promoted by Tamil Nadu Corporation for Development of Women in 2013, Mrs. Navaneetham and her friends established Sugam Napkin Common Livelihood Group at Salaiagaram, Koliyanur Block, Villupuram District with an initial corpus of Rs.5.00 lakhs contributed by all the members.

Their project was to manufacture sanitary napkins for which there is a perpetual growing demand due to increasing awareness of health hygiene among the rural women. Indian Bank Self Employment Training Institute at Villupuram came forward to impart practical training to them on production techniques, inventory management, sales and purchases in Jan 2014. Convinced by their enthusiasm and sincerity in pursuing the project, DMMU, TNSRLM, Villupuram sanctioned Rs.1.00 lakhs as Revolving Fund to take care of the cost of training, initial inventory to build up and quality assessment and packaging.

A skillful marketing technique decides the future of a business. The quality and competitive price of their product gave them an edge. Thanks to the interventions of the District Collector, Villupuram, Project Director DMMU, Officials of Department of Health etc, the group has now acquired a lucrative market share by supplying to the Government under the Honourable CM's Free Napkin Supply Scheme. Today each member of the group is making a net income of Rs.8000/- per month. A strong and sustainable livelihood for the rural women has been created. Their successful story tells us the right choice of the road to be taken for a promising future through common Livelihood Group approach.

Assam

2.1 A General SHG Member Case Study

Name: Phuleswari Barman

Name of the Village: Koreibari

Goan Panchayat: Popragaon

Block: Dangtol Development Block

District: Bongaigaon

Name of the SHG: Maa Durga SHG

Joining date in the SHG: 2-8-2009

Total members of the SHG: 15



Phuleswari Barman is thirty-four. She hails from a poor family of Koreibari village in Dangtol Development Block. As an orphan, she was brought up at her relative's house where she helped with domestic work.

“In 2009, I got married to Tularam Barman, a daily-wage earner from Popragaon village. My husband, too, is an orphan. He lost his parents when he was just three. Our main source of income is daily wage work and together we earn around two-thousand rupees per month. With this money, we run our small family of three members.”

Phuleswari heard about SHGs after her marriage from women nearby her husband's village. Realizing the benefits and opportunities that come with SHG members, Phuleswari immediately became a member when poor women from her village came together to form a group. The group taught her about savings and financial management. Today the group has savings of Rs. 30,700.00 and her personal savings are Rs. 25,00.00. Her group has received a revolving fund of Rs. 25000.00 and a loan of Rs. 2,50,000.00 under SGSY including subsidy with which the members have carried out individual activities such as weaving.

“Now, our Self Help group is registered under ASRLMS and we have started following Panchasutra”, she says. “After SHG management training, there is greater unity and trust among group members.”

SHG has played a very important role in Phuleswari's life. She says, "I can borrow money from the group whenever I need. I have taken a loan of Rs. 5000 three times to meet family needs and my treatment costs. I repaid the amount in small instalments"

The Self-help group concept has built Phuleswari's confidence. It has transformed her life and her family. "I am more confident about my life and future, and feel that the good part of life has just begun to unfold", she says proudly.

2.2 Institution Case Study (SHG/VO/CLF)

Name of the VO: Maa Saraswati VO
Name of the Village: Niz- Bheleuguri
Name of Block: Bajiagaon
Name of the district: Nagaon

Profile of the VO:

Total SHG under the VO	10 SHGs
Total Executive Committee Members	20 members
Total General Body Members	100 members
No of SHG received RF of Rs. 15000/-	10 SHGs
No of SHG received CIF of Rs. 50000/-	10 SHGs
No of SHG received Bank Loan of Rs. 50000/-	10 SHGs

History of the Organization:

Maa Saraswati Village Organisation is a federation of 10 SHGs. It was formed in the year 2013 under NRLM and leadership of Mrs Junti Kalita, president of the VO and Matu Sharma, secretary of the VO. The basic idea behind formation of the VO is to empower women of Niz- Bheleuguri village to eliminate gender-based violence, to promote equality, decision making, promoting political rights as well as participation and improve skill education. They focused

on increasing livelihoods opportunities for poor women through sustainable agriculture, improve market access of the producers and develop a market-led production system.

Activities of the VO:

- 1. Internal lending among the members:** The main activity of the VO is to provide easy loan to its members. The VO had received Community Investment Fund of Rs. 5,00,000/- (Five lakhs) as corpus from ASRLMS, the amount has been given as loan to the member SHG as Loan on basis of MCPs prepared by the members themselves. The Community Investment Fund had benefited 100 families of the village.
- 2. Food production:** The VO is also engaged with preparation of traditional Assamese food such as *Pitha*, *Laru*, *Behua*, *Kharoli*, *sira*, *muri*, *akhoi* etc. They supply their product to nearby market at Nagaon and local vendors.
- 3. Small scale industry:** The VO had established a Candle and Soap making factory with preliminary training from SIRD, Khanapara. They formally inaugurated the factory on 6/6/2015. The VO received machineries, equipment and raw material from SIRD, Khanapara initially.
- 4. Future Plan:** To expand the Candle and Soap making factory to a large scale enterprise. Branding and Trade license modalities are in process.



Candle and Soap factory opening Ceremony



Candle making in process



Honorable Minister, P& RD, GoA with Maa Saraswati VO



Product of the VO

2.3 MKSP/CMSA Interventions

Pratima Rabha, An example of enthusiasm and eagerness.

Fifty-year old Pratima Rabha is a second-time married widow of Oufula village in Bongaon Development Block of Kamrup rural district of Assam.

She is an active member of Rengaoni Janajatiya SHG. All the members of the group belong to the scheduled tribes. Although the group is six years old, earlier it functioned primarily as a savings and credit-lending group. However, since being enrolled into the MKSP project, it has earned the name of a model SHG. The MKSP project has helped members strengthen and improve their affinity and solidarity. Pratima Rabha provided the thrust for this initiative and development.

MKSP gave her the tools to practice sustainable agriculture and empower herself. She has used this empowerment by serving as a catalysing in taking MKSP among women of her village.

Pratima has not only evolved as a best practitioner but she also practices the training she received. Her positive attitude and welcoming nature has provided encouragement to womenfolk in the village.

The training Pratima herself received covered a lot of ground: from vermicomposting to SRI and other farm and allied activities as well as social mobilization and institutional building.

It was an exposure visit to Sesta (NGO and MKSP project implementation agency), that acted as the turning point in her life. She came back and installed a vermicomposting unit of 600 kg/cycle capacity in the February 2015. This helped her practice SRI in the field, grow seasonal vegetables and enhance productivity of her crops. Furthermore, she sold surplus vermicompost for rupees ten per kilogram. At the time of this documentation, she had sold on an average a thousand kg of vermicompost and worms in a span of just a few months. The loan amount she received for setting up this project was nearly rupees three thousand.

Pratima Rabha is the first woman who took up vermi-composting activity under project-MKSP in the Kamrup (Rural) district of Assam. She demonstrates its process of preparation and utility to other Mahila Kisans of the project. Needless to say, her work has been instrumental in creating interest amongst women in this practice.

“I will be every grateful to the project for enlightening the processes of farming which changed the way of my life. Today I not only practice and earn for myself but could also train to hundreds of women farmers in and around my vicinity and nothing can be more satisfactory than this”, says Pratima Rabha, with a deep satisfaction on her face.

2.4 Social Inclusion/Social Development Interventions

Name of the VO: Beauty VO
Name of the Village: Kuklung
Name of the Block: Borobazar Development Block
Name of the District: Chirang, BTAD
Name of the State: Assam

Kuklung is a backward village located in an interior part of Assam. It lies in the Kumarsali VCDC of Borobazar Tribal Development Block in Chirang District, BTAD.

One of the worst affected places by insurgency, the village lags behind in development, infrastructure and connectivity.

Local people live in fear and insecurity, and prefer to stay away from government or defence bodies. The women of Kuklung village are however eager to change the situation. The state rural livelihood mission has provided a platform to effect this change.

ASRLMS under the aegis of NRLM is being implemented in Borobazar T. D. Block since November 2012. The programme has brought a number of women in the fold of SHGs and village organisations for empowering them to rise from poverty.

One such village organisation is **Beauty Village Organisation**. **Beauty VO** was formed in July 2014 with 116 SHG members. It consists of 10 SHGs of Kuklung village. The VO has set an example for its SHG members have not only come together for financial empowerment but also for fighting against social evils such as witch-hunting, alcoholism, and early marriage, etc.

Swachh Bharat Abhiyan

One such special initiative by the VO was the decision to participate in the Swachh Bharat Abhiyan by cleaning local roads, schools and marketplaces in the Kuklung area, in collaboration with Central Reserve Police Force (CRPF) on 18th May, 2015.

Before this initiative, local people showed little concern for cleanliness of surrounding areas. Above all, they never dared to interact with army officials. However, the state rural livelihood

mission provided the women with a formal platform to become part of mainstream institutions. SHG members of this VO, with the help of intervention from the Block ASRLM unit, were initiated in the Swachh Bharat Abhiyan in the Kuklung area. The VO conducted awareness meetings on cleanliness and motivated other women of that village to come forward and participate in the initiative.

The women cleaned the Kuklung L.P. School, the Kuklung Market, and adjoining roads from Kuklung market to Oxiguri Chariali. Around 400 people consisting of SHG members of Beauty VO, CRPF officials and local women folk participated on that very day to make it a grand success. Mr. P.K. Sahu, Commanding Officer, CRPF highly appreciated Beauty VO for initiating the *Swachh Bharat Abhiyan* in their area. Despite of strike (Bandh) called by a political organization, the Commanding Officer, CRPF, along with his cadres participated and offered support to the VO.

“Now my husband respects me and my VO, which is my biggest achievement”, says Beauty VO president Smt. Yamuna Barman, with a shining smile on her face. The VO is heading forward for vulnerability reduction and convergence with other rural development programmes, DDU-GKY etc. for their entire village.





Swachh Bharat Abhiyan by Beauty VO

