

United, We Grow – in Confidence, Competence and the Capacity to meet Life’s Challenges!

January to December 2013



Women from two villages engage in an energetic Tug of War!



*Networking meetings to conduct health awareness campaign:
practical lessons in micro planning!*

Introduction: Arpana has, for over a decade, endeavored to enable and empower marginalized rural women, who are burdened by poverty; bound by the intangible coils of gender bias, the silent pressures of orthodoxy and a powerful patriarchal tradition.

A major transformation has been effected in thousands of families through the struggle, striving and successes of women who are members of the self help groups formed by Arpana, which are supported by the vision and generosity of friends and donors, and agencies such as IDRF, Tides and Give 2 Asia.

A Robust Beginning: The crisp chill of January 2013 ushered in a year in which scores of new self help groups, have been formed, in response to the repeated demand of women in villages across Arpana’s target area.

Neighbours and peers saw the security, successes and increasing prosperity of women in self help groups strengthened under Arpana’s steady guidance. They came forward, wishing to replicate the same achievements.

Present status of Self Help Groups (SHGs)

Subject	As on Dec 2012	As on Dec 2013
Total number of villages	100	100
Total number of groups	550	663
Total membership	8,288	9,968
Total group fund (for group’s collective expenditures)	Rs.2,075,126 (\$ 34,585.43)	Rs.2,329,585 (\$ 38826.42)
Total savings	Rs.71,670,269 (\$ 1,194,504.48)	Rs. 85,357,636 (\$ 1,422,627.27)

Team Arpana's own training and experience streamlined the group facilitation modules, which now focus on how all SHG members must share responsibilities and duties from the inception, to form strong groups. Women are also willing to bear the expenditure of forming the groups from the beginning (i.e. purchase of calculator, register, stationary kits, etc.).

After intensive orientation of Arpana's workers on a fresh approach to group mobilization, two days a month were dedicated to SHG formation. As a result, 113 new SHGs have been formed between January and December 2013.



A mapping exercise as the Arpana team conducts a PRA



Community mobilization for group formation

For the Vulnerable – a Fresh Endeavor: 30 collectives of differently abled persons are also functioning in 29 villages of Arpana's target area. The endeavor for the community based rehabilitation of persons with disabilities, (PwDs) was initiated in 2012. It is an ongoing struggle, as this vulnerable group has, through time, been marginalized. Persons with disabilities live in the shadows of social stigma, prejudice, mockery and the silence of their families.

Fears, apprehensions and low self-esteem are compounded by an ignorance of new laws and the provisions which have been made by the Government, for special entitlements and rights for PwDs. Families of PwDs are also mired in despair and in pessimism about the ability of affected members to achieve anything.

Some entitlements accessed by PwDs through village based groups formed by Arpana are:

1. Total number of special visits arranged for certification of the mentally disabled people at Medical College, Rohtak	9
2. Total number of PwDs with mental disability screened and received certificates, making them eligible for pensions	64
3. Total number of PwDs with mental disability and their families benefitted from counseling by professionals, at Medical College, Rohtak	128
4. Total number of PwDs who received certificates for other disabilities	11
5. Total number of eligible PwDs who started receiving pensions	13
6. Total number of children admitted in the local schools	13
7. Total number of children going regularly to Sarva Shiksha Abhiyan, a special remedial training center in Gharaunda	12
8. Total number of villages where inclusive (differently abled plus normal children) children's clubs have been formed	3
9. Total number of children who have become members in the children's clubs	103
10. Total number of differently abled children members	18



PRA at village Mohdinpur with differently abled persons, and others



Differently abled persons organisation (DPO) Federation meeting at Arpana

Present status of differently abled person's organizations at village level:

	As on Dec 2012	As on Dec 2013
Total DPOs and inclusive groups	22	30
Total number of meetings held during reporting period	132	169
Total membership	497	621
Total number of group who have started internal loaning	0	22
Total number of members who have taken loans •	0	56
Total members doing savings	486	597
Total number of members who took loans for productive purpose**	0	26

- The total number of members who took loans for domestic needs and income generating activities.
- Total number of members who took loans exclusively for income generating activities.

Total savings	Rs.72,173 (\$ 1,202.88)	Rs.443,639 (\$ 7,393.98)
Total Group Fund	Rs. 14,850 (\$ 247.5)	Rs. 29,284 (\$ 488.07)

A New ID of Inclusion & Dignity: However, by December 2013 the DPOs started having regular meetings. Members were depositing savings regularly and interloaning began. Counseling, handholding, exposure visits and capacity building is bearing fruit, as some small business and self employment efforts have started.

Monthly action plans are charted out for village level activities. As all 29 villages have large numbers of self help groups, Arpana promotes interaction with self help groups so that DPOs

participate increasingly in village events and affairs thus giving impetus to the process of social inclusion.



Differently abled children participate in races at the fair in village Bassi



A stall of toys put up by a differently abled woman at the village fair

You Can Bank on Us! 3 Federations Make Progress

There are at present 3 Federations of village based organizations (VBOs):

1. Jan Shakti Mahila Vikas Sangathan, formed in 2006, began with just 50 groups as its members. Membership has grown steadily and in 2013, 240 groups from over 50 villages are enrolled as members.
2. Jan Shakti Mahila Unnati Sangathan, the second federation, was formed in 2008 and registered in 2009 for the convenience of self help groups formed in the Karnal and Indri Blocks of Karnal District, which is at a great distance from the groups of Vikas Federation.

The new groups had many fears and apprehensions. However, the exposure visits to the general body meetings of the Vikas Sangathan, and counseling at group level, has overcome these fears. There are now 248 SHGs enrolled as members. All member groups value this larger credit resource.

3. The 3rd Federation, Sangharsh Viklangjan Vikas Sangathan, was formed in 2011 and is constituted of village level organizations of differently abled persons. This most vulnerable group of persons have never experienced or participated in independent activities related to savings, credit access and managing their own organizations.

Despite these obstacles, regular meetings, intensive trainings and workshops are gradually building the confidence and the capacities of the leaders of the federations



DPO meeting at village Kalram



DPO Meeting at village Meeghan

Members can then access entitlements and work together for collective well being, by learning skills and creating livelihood options through their collectives. The Sangharsh Federation of DPO

organizations meets every month. Leaders are given training on processes to access diverse entitlements, on laws and on advocacy methods.

Leaders of all Federations conduct their monthly meetings so that member groups can apply for loans, deposit their repayment etc. The monthly meetings are an important opportunity for constant learning and Arpana's ongoing endeavor is to build leadership qualities and skills among leaders to manage their Federations.

	Federation 1 – Vikas		Federation 2 – Unnati		Federation 3 – Sangharsh
	<u>2012</u>	<u>2013</u>	<u>2012</u>	<u>2013</u>	<u>2013</u>
Number of groups in Federation	224	240	226	248	27
Savings	Rs. 4,700,000 \$ 78,333.33	Rs. 5,581,000 \$ 93,016.67	Rs. 724,285 \$ 12,071.42	Rs.1,096,085 \$ 18,268.08	Rs. 93,786 \$ 15,631
Federation loans in circulation	Rs.3,913,500 \$ 65,225	Rs.3,741,400 \$ 62,356.67	Rs.587,500 \$ 9,791.67	Rs.880,900 \$ 14,681.67	Rs.27,000 \$ 450
Federation Dividend 2013	Rs. 224,618 \$ 3,743.63	Rs.337,706 \$ 5,628.43	-	Rs.56,764 \$ 946.07	0
Number of groups with Federation loans	44	51	19	29	9
Number of groups received dividends	136	166	-	76	0

Subjects covered during the year, with Federation leaders:

- ❖ Communication skills
- ❖ Advocacy: its meaning, goal and means
- ❖ Laws related to persons with disabilities
- ❖ Laws relating to women's rights (domestic violence, etc.)
- ❖ Accounts training, maintenance of records, use of calculators
- ❖ Norms and dynamics of self help groups
- ❖ Role as representatives of member groups
- ❖ Health subjects such as immunization, reproductive health
- ❖ Seasonal diseases: typhoid, jaundice, diarrhea
- ❖ Micro planning, delegation and implementation of action plans along with review and remedial interventions.

The federations provide a legal entity to all member groups, an efficient and reliable larger credit resource, and ultimately an administrative cover.

The general body meetings are held annually in the third quarter. These are all organized by the SHGs of the host villages. Expenditure is shared between the federation and self help groups of the host villages and SHGs in neighbouring villages.

These occasions provide practical lessons to women in collective planning and action, as all arrangements for the events are made by them. Arpana's role is that of facilitating and enabling women to plan and efficiently conduct these larger events, in which participants number up to 800 women.

Plays are put up to depict the real life achievements of SHG members and their peers. Such real life stories always provide inspiration and promote learning and emulation.

For instance, women saw in a play how SHGs in village Taprana fight against the sale of illicit liquor, with the help of local police and the panchayat. Groups in village Darad, Sangohi, Abdulapur, Gadhikajoor and Chundipur also took active steps to combat this practice.

DPOs are being nurtured within the larger infrastructure of SHGs already functioning in their villages. Arpana is fostering constant interaction and networking between the DPOs and SHGs of each village to promote increasing social inclusion for persons with disabilities.



Unaati Federation meeting at village Musepur



Play on MANREGA



*Together we stand for our rights,
Together for justice we will fight!*



*The general body meeting in Chundipur
focussed on open discussion of norms*

In October 2013, Unnati held its general body meeting in village Musepur and the Arpana team presented a play on 'MANREGA' the law providing assured employment of 100 days to families. On September 9, representatives from 200 groups of Vikas Federation held their 'Aam Sabha' in Chundipur. The play depicted the struggle of women's groups to limit the sale of illicit liquor. The women also shared their experiences. Several guests from the USA also participated.

Building Capacities, Skills and a Knowledge Base

Knowledge is Strength at the Grassroots: Primary components of the empowerment process are training, building capacities and investing information and skills amongst SHG women on a spectrum of issues. It is hoped that such ongoing upgradation of information and skills of SHG group members will enable women to make informed decisions, take initiatives for community health and also push participation in village development processes.

The process of building capacities begins with upgrading the Arpana team's skills and knowledge. All community workers participated in intensive training sessions during the entire

month of April, when all rural communities are engaged in agricultural activities, as it is the month of the wheat harvest.



Training on Panchayati Raj & Networking Meeting on Gram Sabha at village Taprana

Workshops conducted in April also resulted in preparing training modules for SHG women, with songs in the local dialect to reinforce key messages. Plays and skits were made to convey information related to MANREGA, Panchayati Raj, Anemia, Nutrition and other health issues. Skits showing the success of women achievers from different groups were rehearsed.



Senior Resource Person AT Grassroots conducts Audit Training



Training on Domestic violence & Rape conducted by MARG team



Training on Domestic violence and Rape conducted by Police Officers



In March 2013, a participatory self evaluation of the status of SHGs was undertaken across the entire target area with SHG groups. The findings were analyzed by the workers and then shared with women leaders. Remedial actions were planned and presented to all SHGs from May to September 2013. This resulted in improvement in group discipline, punctuality and attendance at meetings. Norm abidance also improved across all groups.

Federation functionaries also participated in training sessions with special attention to DPO leaders who had no exposure earlier to any such learning experience.

Accounts training modules were devised so that SHG women's skills in record keeping are reinforced and they are able to maintain their own accounts correctly. Thus, dependency on Arpana is minimized.



Training on Family Planning



Work on Group Norms

Training sessions in April 2013 for Arpana staff & women leaders are detailed below-

Subject	Resource Person/Agency	Methods	Action at village level
1. Typhoid, jaundice, diarrhea	Doctors Arpana	Flash card and songs prepared to reinforce messages	Stalls and practical demonstrations in village neighborhoods by SHG women
2. Malaria, Dengue	Doctors Arpana	Flash card and songs prepared to reinforce messages	Street meetings & counseling peers in neighborhood by SHG members
3. Pregnancy care & family planning	Doctors Arpana	Flash card, plays & songs prepared to reinforce messages	Counseling in pregnancy care for pregnant women in neighborhood by SHG women
4. Maternal infant nutrition	Doctors Arpana	Flash Card and songs prepared to reinforce messages	Counseling young mothers in neighborhood by SHG members
5. Immunization planned families	Doctors Arpana	Flash Card and songs prepared to reinforce messages	Counseling young mothers and linking with Asha and Anganwadi
6. Panchayati Raj	MARG	Flash card, plays & songs prepared to reinforce messages	Networking meetings, telephonic enquires about dates/ times of gram sabha; mobilizing peers.
7. Domestic violence, community illicit liquor sale	Police team	Flash card, plays & songs prepared to reinforce messages	Awareness campaigns by groups and training with Panchayat and local police team: assistance to several women affected by abuse
8. Group norms and dynamics	ASK	Flash card and songs prepared to reinforce messages	Follow up by leaders in each meeting
9. Accounts Training	AT Grassroots	Training Modules	Village level training in 96 villages with representatives of all groups
10. Emergency care	Volunteers from Ireland: team of medical professionals	Flash Cards	Demonstrations at village level for community, on tackling emergencies: Free ambulance service announced
11. Audit team special workshops	AT Grassroots	Up gradation of audit and account skills	Effective time management monthly internal audit of all groups completed on time
12. Advocacy, skills of communication	ASK, Vishwas	Staff & leaders	Advocacy with Civil Hospital for access to screening facility locally
13. Rights of PwDs: Disability Laws	ASK, Vishwas	Federation leaders & Staff	Training of DPO members at village level

Investing information & skills within the community

Up until May 2013, all training was directly done by Arpana workers in SHG groups and through village level training events, SHG meetings and street plays.

Health messages are further reinforced by women's groups, and their collective practical demonstrations in neighborhoods; by organizing street meetings and mobilizing peers for street plays etc. presented by Arpana workers.

Women regularly counsel young mothers and pregnant women for checkups, accessing government services at appropriate times and also give guidance on nutrition and proper practices for infant care.

In May 2013, a challenging initiative was adopted – to train 2 representatives of each SHG, in each target village, to conduct the entire agenda of the SHG meeting. Intensive dialogue with groups, from January to March 2013, preceded this initiative.

- Dialogue with all SHGs that they would nominate 2 members for 6 months to attend a monthly training session in their village, and then conduct their group meeting.
- The 2 representatives would be trained in how to conduct the monthly meetings, including the health topic to be taken up.
- They would conduct their SHG meetings as per the printed agenda handed to them after the training session.
- Arpana workers would oversee and guide them as they conducted their meetings.
- The group would give their representatives Rs. 25/- (Dollar 0.24) each per month from their group fund as a token of their appreciation.
- If the nominated representatives are absent, they will pay a fine of Rs. 25/- for neglecting duties assigned to them.

This challenging logistical exercise was undertaken 6 days a month covering all 100 target villages and all SHGs. There have been and continue to be hiccups and difficulties such as:

- Absenteeism
- Changing representatives too frequently
- Sending 2 illiterate members rather than 1 literate and 1 illiterate member

But these problems are being resolved, as women begin to understand and value the strength, confidence and independence which the training imparts



Agenda Training at village Araipura



Agenda Training at village Gadhikajoor

Agenda Training

Total number of villages where agenda training for village leaders held	91
Total number of groups participating in the agenda training	633
Total number training sessions on SHG agenda held during reporting period	627
Total attendance of women representatives at agenda training, May-December 2013	8,169

Training sessions at village level were organized throughout the target area. Such repeated training sessions have reduced dependency on Arpana staff by 70%.



Group members discussing Agenda training with others members



Arpana member educating group members on Agenda training



Agenda Training at village Nagla Megha

A diverse range of media are used for training in different subjects at village levels, which include street plays, flashcard meetings, practical demonstrations, posters, songs and rallies.

In summer, SHG women, along with members of DPO and Arpana workers shared information on prevention of seasonal diseases. Practical demonstrations on making the rehydration solution were held by SHG women. Songs were sung to reinforce messages.



An Arpana worker gives training on water born diseases



SHG members demonstrate making the rehydration solution

Group activity by SHG members

Total number of villages where groups put up Swach Angan (good domestic hygiene)	85
Total number of Swach Angans	135
Total number of groups organized Swach Angans	417
Total attendance at Swach Angan demonstrations	4,567



Street Play on Water Born Diseases

Total number of themed fairs in villages	7
Total number of villages from which groups attended	35
Total number of groups from which SHG members participated	135
Total attendance	2,500

Infotainment

Plays on strategies to prevent sale of illicit liquor; the importance of the MANREGA law, participation in ‘gram sabhas’ and good sanitation practices were presented in streets across scores of villages. Audiences responded positively and participated in the quiz and flash card sessions conducted after each play.

Solidarity Day, celebrated in August, each year, is an occasion which celebrates the values of solidarity, sisterhood, caring and reaching out to help, support and build – whatever the need be. 1200 women from 600 groups gathered at Arpana, sharing life experiences and special moments of giving and receiving. Songs and role plays held the audience in thrall and women reaffirmed their pledge to always nurture the soil of sisterhood in which the tree of self help is rooted.



*Play on Gram Sabha at village
Chundipur*



*Play on Gram Sabha at village
Dibarki Khurd*

Village level training and networking meetings on Gram Sabhas and Panchayati Raj were conducted in May and November 2013 across the entire target area. Each time, in each village, women collectively prioritized village development issues wrote a petition and signed it. They took responsibilities to make enquiries about the date, time and venues of Gram Sabhas. However the response of 90% Panchayats was negative, with enquiries being brushed aside with statements such as “we’ll inform you” or “we don’t know”.



SHG group members learn how to fill loan & saving registers

Arpana also worked with ‘MARG’ a national level NGO and the Social Work Department of Kurukeshtra University to conduct a survey on the status of Gram Sabhas in Arpana’s target area to promote participation. The results were disappointing and given below. However our efforts will continue with women

The dismal status of the Gram Sabha in our target area is revealed through the survey: some findings are given below-

Total number of Paychayats where Gram Sabha Survey was held	55
Total number of people interviewed	2919
Number of people who participated in Gram Sabhas	218
Respondents who attended the Gram Sabha meetings only once;	131
Respondents who attended the Gram Sabha meetings twice;	48
Respondents who attended the Gram Sabha meetings thrice or more.	39



SHG group members learn how to use calculator registers

Total number of villages where accounts training was held	93
Total number of village level training sessions on record keeping were held	86
Total number of groups participated	587
Total attendance	1,165

Towards Overall SHG Efficiency and Good Record Keeping

Arpana's field level audit team consisted of 7 members. The Audit team performed several important functions, constituting the pillars of future sustainability of the widely spread network of SHG groups.

1. The audit team conducted an audit of all SHG groups account books: making corrections, and pointing out errors to group representatives who were present at the checking session. Many erroneous entries, oversights and wrong practices were identified and remedied, thus maintaining the transparency, and quality of the SHG's financial transactions.
2. The team brought back the monthly financial transaction sheets and entered data in the software, thus updating the status each month.
3. The team consisted of young men from our villages, who have just done high school. They are now proficient in their duties because of the ongoing upgradation of their accounting skills with professionals of a high caliber.
4. They have learnt the use of tablets and have become competent to enter data directly. much greater efficiency was attained as this sped up and streamlined the process of entering data.

The audit team thus ensured that SHG members conducted and recorded transactions properly. They also entered all data into software, ensuring back up of data and regular information about the status of groups. They also joined our team of trainers to conduct village level accounts training for SHG representatives across the entire target area of 100 villages covering 633 SHGs.

Some Glimpses into Lives Transformed through Self Help!

Darshana: Nothing Succeeds Like Self Help!

10 years ago, Darshana and her husband Aadoram worked as agricultural labourers and struggled to support and feed their 5 children and aged parents on meager daily wages of about Rs.50 (\$ 0.80). Darshana's husband suffered from chronic illness and often it was only Darshana's wages which provided for the family. "On many days, we subsisted on a single meal a day. Our house was broken down, and the future seemed hopeless", she tells us.

"But 10 years later, life is changed!", she exults. "I became a member of my group 'Radha SHG' in 2003. I could only save Rs. 20/- or Rs. 30/- (Dollar 0.33 to Dollar 0.50) a month, then. Gradually my savings grew. My first loan was to get my husband proper medical treatment."

Darshana then took a second loan to repair their house and add 2 rooms. Her third loan was invested in setting up a wood and carpentry shop for her husband in a large, nearby village.

Darshana took a loan to enable her son to make the down payment on purchasing a SUV to run as a taxi. He has made a success of it and now has a second vehicle too!

She got her 2 daughters married and her sons are now engaged in business. Her savings in the group is Rs. 35,000/- (Dollars 583.33) "Both my daughters-in-law are also members of self help groups. All the children are settled. I do not need to do daily labour. All this is possible because I am a member of my group!" says Darshana as her smiles light up her well settled home!

Her success and family's security inspired many women to ask Arpana to facilitate new groups. There were 4 self help groups in Bassi Village for a long time – now it has 8 groups!



*Darshana's face reflects the rewards of her long success
achieved with the support of her group*

Anita's Face is Lit by a Glow of Well Being!



Anita glows with a new confidence

She belongs to village Sadarpur, near the Jamuna River which borders the neighboring state of U.P. She tells us:

'8 years ago, My husband and I were struggling to meet our basic needs. My in-laws gave us no support: my husband was a daily wage laborer but he did not allow me to go work, nor was I allowed out of my home.

We had 3 children and could barely fill their stomachs. Without telling my husband, 7 years ago I became a member of Krishna SHG. Slowly I kept saving from money for daily expenses. I went for meetings without my husband's knowledge. He only got to know when I took my first loan of Rs. 10,000 which was for him to open a barber's kiosk in the small town of Gharaunda! His hard work gave him success. I took my next loan to buy a buffalo. The sale of milk further added to our income. After repaying it, I took a 3rd loan for a second buffalo! We now have a good income. Our children are all going to school. Our eldest is in a good private school!

I learnt a lot about health in our group meetings and when I applied for the post of ASHA I was accepted, as I already knew about mother child health and immunization etc.

Now I am confident. I have respect and status in my village. People recognize me and listen to me – all because of my group's support and all I learned as a member in my group, in each meeting over 7 years! Our world has changed and we owe it to Arpana's constant guidance which has been our ray of hope!'

Sukhdevi



Sukhdevi waits her turn to deposit her savings in her group's account

Sukhdevi is differently abled and belongs to village Peerbadoli, and has suffered, her whole life from mockery and jibes about her disabilities.

Her husband is a daily wage laborer. Sukhdevi heard about the self help group in her neighborhood and became a member. With great difficulty, she squirreled away small amounts of money to deposit in her savings account. Finally she took her first loan to buy a buffalo. The sale of milk augmented their family income.

She persuaded her husband to learn to drive. She took a 2nd loan so they could purchase a second hand auto rickshaw. He has begun earning much better. Now Sukhdevi has joined a cooperative milk dairy of differently abled persons which her husband also supports.

She is a different person – her self esteem has grown, she is confident and her hopes for the future are soaring! She smiles and tells us, “First I believed that nothing is possible... now I feel nothing is impossible!”

With 3 partners -NDRI, Arpana and women who dare! Within 3 years 3 Dairy collectives

Since 2010, the National Dairy Research Institute and Arpana have worked with women to promote dairy collectives. The technical training inputs and professional handholding was provided by NDRI and ongoing counseling, facilitation and support by Arpana. After several months of meetings and discussions in 3 villages, 7 women come forward in Amritpur Kalan village to form a dairy collective.

Intensive training in all dairy products took place and Arpana's experienced team worked out, with the women, the structure, functioning and norms of the new group. After a turbulent of period of forming and storming, in its 3rd year. the collective has been a highly publicized acclaimed example of a successful collective dairy, run wholly by rural woman with no Government subsidies or loans.



With certificates commending the high quality of their dairy products



Training at NDRI

Kamlesh, the president says-

‘Each of our members had no means of empowerment. Occasionally some daily wages would supplement their husband’s income.

Now, after many struggle, we are each earning Rs. 6000/- per month after expenses. Our neighbours, families, and even people from outside, give us respect and ask our advice!

First we were individuals, with egos, and we had a lot of friction: there were arguments and difficulties in managing our time and duties. Now we all work seamlessly and each one know what to do, and every one fulfils responsibilities given to them.

Earlier each member was full of fears, inhibitions “what will people say if I go out? If I speak to men? what will people say?”

Now we can all deal with clients poor or rich, we can deal with traders and journalists! it’s wonderful, so many changes inside and outside !’

Each member has a fridge, a gas stove, washing machine. All but 2 have inverters! All these comforts were unimaginable, 3 years ago, when we started! We have even invested in a plot of land.

In fact, now we have become a training and resource agency. In this year alone we have had visits from SHG women from Kurukshetra District to learn about our work.

We have had research students from different parts of the country to visit us and learn. Now we also provide training to 2 dairy collectives in 2 villages. We are teaching them how to manage, make products, make their market, and deal with the clients and suppliers.

These two collectives took inspiration from the success of the first milk collective: Kamlesh who is also training the group in village Taprana, tells us further:

‘In Taprana, already, the 6 women are earning Rs. 2500 a month after expenses.

In Peerbadoli, Vishwadhara Samiti has 4 members, 2 of whom are differently abled. We are providing them training twice a month and counseling them all the time on phone. They are growing stronger each day, and are just a month into the business, and already getting orders!’

Satto



Satto in her husband's daily needs shop in Taprana Village

Satto's maternal family was well settled, but after her marriage to Indro of village Taprana, her life became a battleground. Indro was an alcoholic and spent all his daily wages on liquor. She joined Arpana's self help group and gained courage and support from her group. She battled her husband's alcoholism and their extreme poverty.

Indro also begun brewing illicit liquor and disrupted their son's schooling to help him deliver liquor to clients. Satto found her children tasting the liquor, and she was in despair. She then joined a dairy collective initiated by SHG members. She gave her room for the dairy. Her group members counseled Indro and advised him to help collect milk from nearby. They advised him to give up brewing liquor. They counseled the couple repeatedly.

Satto took a loan for her husband and he began a small daily needs shop. Now he is fully occupied and earning from his own shop that is doing well, as well as from milk collections and from rental of his room to the dairy collective.

Satto's earnings from the dairy are growing. The family is happy and well settled. The children also are back in school and Satto says "The support of my group, their strength and advice has helped us build up our family and future and, of course, our income!"

Conclusion

Such glimpses reveal in a microcosm, the changes that are being experienced in scores of families in poor, rural communities.

We are grateful to all our friends and partners who make possible this journey from despair to hope: from poverty to plenty: from the shadows of gender bias to the open air of opportunity and achievement.
