

### **The Awakened Women Self Help Groups: One Village at a Time**

The rural Indian Women are rising from behind the veil of their Purdahs to unite against common causes such as domestic abuse and the scourge of liquor in their villages, to start vocations and become the new agents of economic and social change for the country, one village at a time.

This is the third time Rajo has visited the center. The first time she and many other poor women from her village were taken to Nagina, a place not too far from the shining Information Technology hub on the edge of New Delhi, where they learned to make fertilizer. But then her husband beat her and said No! It's dirty work. You can't do that. Just sit at home. It could have been any work, she says, he would just say No, and beat her with a stick if she tried it. They don't have any money. He has sold everything including utensils for his liquor. Now, with her husband passed out drunk on a cot, she has stolen out once again and come here with a friend. Maybe they will help to stop the beatings and teach her a skill. "But they just tell me to unite!" she exclaims, and in her poor village, the women are still afraid of their husbands and unwilling to do so.

However, not all are so afraid. From the same village of Abhaypur I meet two other ladies who are sitting in the compound of the India Vision Foundation, a rural Development Center founded by Kiran Bedi, an internationally acclaimed Reformer and the top ranking Woman Law Official of India until recently, when she tendered her resignation two years before retirement, and two days after my first meeting with her. With Gyanvati Ji and Mukesh Kumari are six joyful women from a Raghav village in that

same district. All these women are at the center today to listen to the holy words of a popular Swami and meet the others from their federation, of which Gyanvati Ji is the current President.

*"I want that from my village,"* explains Gyanvati Ji, in response to why she joined the federation, *"liquor and all intoxicating substances should go away. Everyone should spend their days with each other in affection and happiness. There should be good savings. And there should be no torture on women. And we don't have to spread our hands in front of men. So in our village, whatever is needed, we can find a solution to it ourselves. In my village problems are of: light, water, and the most problem is that now-a-days people do a lot of liquor, and I'm taking a step for that."*

All of the eight women gathered in this compound have taken a step. They have stepped outside the bounds of their courtyards, outside the realms of their Purdah which by covering their faces, effectively limited their vision to the ground in front of them, and outside the social boundaries of their immediate homes. Many of these women had not even seen their entire village until recently and now they are part of a federation that comprises not just their village, but others like it. They have found a platform to meet other women like themselves and discuss their problems and come up with solutions. These women, who had never before been to a bank, have now learned to earn and pool their savings and take loans from it. These are women rising. They belong to the *Jaagrit Mahila Federation- Awakened Woman's Federation*.

There are others like them. In the Raghav village alone there are already twelve Self Help Groups and a thirteenth is forming, they tell me with pride. Some are issue based and some are for savings. And the federation, which also has been facilitated by the

India Vision Foundation, much like the Self Help Groups, brings all these women from all these various groups together on a common platform. The vision of the foundation is socio-economic development of the entire block, by mobilizing these women, who in turn would mobilize others like themselves, and it is already happening. There are currently three hundred women in the federation from three villages, and there are seventy villages in the block that the foundation is currently targeting.

It all started when the foundation decided to build a reservoir to collect the run-off from the surrounding Aravali Hills because of the acute water shortage problem in the area. The ground water level is receding at an alarming rate, expected to last less than four years, much like many of the other blocks in India that are now going critical, and on top of that the rains from the monsoons were regularly flooding the crops.

The foundation decided to start a water harvesting project in the area. With support from Royal Netherlands Embassy, and with the help of labor from the villagers themselves, the foundation constructed a recharge structure in the village of Abhaypur, a barrier where the water from all these hills could collect. It took about a year to motivate the community, says Chandni, one of the key facilitators at the foundation, but by the end of it the villagers were donating their labor and even stones from their own homes for the construction.

*"You know it is easy mobilizing women rather than convincing men," she says, "because it is the women who realize that yes, it's their problem. The men don't take care. It doesn't affect them. They want water. It's being provided to them by the women who have to bear the brunt of fetching water from seven kilometers down the streets. So it is easy to mobilize women. Once they got the message and understood it, it was very easy.*

*They started feeling that they had ownership of it.*" The foundation is now replicating the project in other areas and beginning to motivate women in those areas.

But as a side effect of working with these women, the foundation also began to organize them into Self Help Groups. Now, in each village there are ten to fifteen groups, and in each group there are ten to fifteen members from the nearby locality. Every month the members save a hundred rupees (about \$2) each, do the collection, and after three months, they are linked to a bank. They deposit their money in the bank, and with that money they can then start some sort of income generation project or they can take loans from their money. The idea is not for consumption but to motivate them to use the money for some productive use, like some women who are now making candles or pickles. The current target of the foundation is to link these women with either export houses, or to tie them up with Corporates so they can get a sustained source of income.

Even women members of the village Panchayat, the lowest elected body of the government that comprises of five members per village, are now getting training to function independently as part of a Panchayat. According to the law, thirty three percent of the Panchayat members should be women, and until now the women were elected mainly to fulfill that requirement on paper, while their sons or husbands took the actual decisions in the village.

Not all of these women are here against their husband's and family's wishes however. One of them who runs and manages a handiwork center that now employs forty five other women designing and embroidering comforter covers for export has in fact been dropped here by her husband on his scooter. However, another has had to lie and recruit her mother so she can make it here today. There are many others who want to join

the groups, and haven't been able to yet, but these eight woman gathered here today whole heartedly believe that one day soon that will happen.

Throughout India there are nearly a million and a half Self Help Groups with approximately twenty million women involved in them. From the National Bank for Agriculture and Rural Development in India launching its pilot phase of the Self Help Group Bank Linkage program in 1992, to the now legendary Grameen Bank of Bangladesh setting up offices in India last year, micro-credit program in India is one of the largest in the world. About 1.3 billion dollars were given out in the year 2006 alone. And yet, the success stories so far have been limited. Some times the loans are used to pay other debts, and many times handed over to the husbands who squander them away. Then the borrowers are forced to go to informal lenders and borrow money at interests of up to a thousand percent to pay the micro-credit institution back.

But, there are success stories, as in the case with these Raghav women. However, what is important is to realize that these women are being guided from the very onset, from learning skills to the point where they are able to sell their merchandize. Also, they are asked to first pool their savings and are then connected to a bank. Perhaps, that is the model the micro-credit institutions need before their lending policies can reap a substantial benefit. They need to educate their borrowers about what is required of them as a result of borrowing money, and maybe there could also be a coupling with vocational institutions, where the borrowers if needed, could learn skills at a price which could be paid back along with the interest on the loan.

These women have been fortunate because these eight women, all of whom have been raised with the belief that they are born inside their parents home to die in their

husband's, and who now sit in the warm winter sunshine with their veils happily thrown back over their shoulders, (which as soon as they reach the boundaries of their villages, would cover their faces once again) now know something more.

They know that right alongside the narrow vision of their lives is a parallel road that they can step upon, and on which there are other women like themselves walking as well. They are not alone. That there is much more to their world than they have been raised to believe, and most important is the awareness that has shot through them like a bolt of lightening that they can now raise their heads even with their veils on, and sometimes especially because of it, and speak as an equal to the man opposite them.

*"If we don't do Purdah,"* says Chhamlesh (C double H, she makes sure to tell me, lest I mis-spell,) to the sounds of merry laughter around her, *"we will have to cast our eyes down and talk, because otherwise we shall feel embarrassment, but if we do Purdah, we open our eyes also, No? Nobody can see from outside whether eye is open or not? We square our eyes and talk Madam! That's why we keep Purdah, so he doesn't know whether she's meeting his eyes or not!"*

Rajo doesn't do Purdah. She is a step lower in the class hierarchy than these other women, but she suffers the daily beatings of a husband who has lost everything in the haze of alcohol. Her sons have already left home, two daughters are married, and a third remains with her, and perhaps because of this eight year old, she perseveres, holding on to thin hope in a life that seems near impossible, because she knows that there's a chance, however slim, of her putting a step on that parallel road as well.