



Self-esteem, Health and Growth
Women's Experiences from Self-Help Groups

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Self-esteem, Health and Growth
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PREFACE

Can you imagine your life in a rural village where the majority of your time goes in fetching water from long distances? Where preparing food takes half a day because of the lack of electricity or gas? Where you have to take care of your children and manage to find time for working in the fields? This is an ordinary day for many women living in the Thar Desert in Rajasthan. Many of them spend most of their time working hard, in order to offer a decent life for them and their families. Yet this does not mean that their lives and situations are the same.

Then, how can you write about someone whose life is so different from yours? How can you understand her so you do not oversimplify her life with the life of other women? The closest you can get is to go and visit her and to let her speak for herself.

Women in the Thar Desert are like you or me. They are different individuals, who have different interests and needs. Yet, because of unequal social structures in society, they can not always express themselves as they would like to. By establishing Self-Help Groups for women, GRAVIS and CRS try to give them a chance to speak and to share their feelings. Self-Help Group also offers them a possibility to improve their socio-economic status in the community and thus help their families.

Unequal social structures can not be changed over night. They are not unchangeable. Through the experiences of women from the Self-Help Groups, this booklet illustrates that structures can be modified and become equivalent. However, one must come within reach to the right approaches, as well as the time and political will from each and every one of us.

Mahitosh Bagoria
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I INTRODUCTION

Gender inequality is not a new phenomenon but it was not until 1970's that the development specialists started to deal with the problem. Before that, women's lives did just not interest the development planners. Since 1970's the methods and approaches have changed but the inequity is still present and persistent.

Gramin Vikas Vigyan Samiti or GRAVIS has been attending the gender inequity in its efforts since 1983 when it was founded. It started to implement Women Self-Help Groups (SHG) in its project areas seven years back. Since then, the SHGs have been essential parts of GRAVIS' activities. However, a SHG is not a fit-for-all solution to gender problems. Bearing this in mind, GRAVIS has taken the local context into account when implementing the Self-Help Groups. In addition, the SHGs are only one tool used



Picture1: Girl from a Thar village

by GRAVIS. Overall, it has taken a holistic approach to development and gender inequity thus involving all the sectors of the community, focusing on various issues such as health, the elderly and rain water harvesting and using a great variety of complementary approaches.

This booklet illustrates the Self-Help Group as a tool through several case studies made in the project area of GRAVIS and the Catholic Relief Services (CRS). It tries to describe what the membership has given to the women participating in the SHGs. The case studies of the SHG women were assembled by interviewing women in rural villages in the Jodhpur district situated in the Western Indian state of Rajasthan. Rajasthan is geographically the largest state of India with a culturally diverse population of 56 million people. Jodhpur district is one of the districts in Rajasthan, where gender inequity is striking. According to the Census of India 2001, the sex ratio in rural areas of Jodhpur district is only 921 and in urban cities even less 880.

The Jodhpur district is located in the Thar Desert. The Thar covers more than half of the Rajasthan state and is a home for about 23 million people making it the most densely populated desert area in the world. Most parts of the Thar area consist of small rural towns and villages across a dry and sandy region. The climate is hot and dry during the summer season and rather chilly during the winter season. In Jodhpur district the climate can vary from 43-48°C in summer to 10-15 °C in winter. In addition, the Thar has very meagre rainfall of approximately 200 mm a year which makes the groundwater hard to refill. The sandy and saline soil suffers also from droughts, wind erosion, and at times after the Monsoon, heavy floods. Altogether, the people, animals and plants of the Thar are used to live with as little water as possible.

The major income of the inhabitants of the Thar comes from agriculture and animal husbandry, but due to harsh desert climate and arid land, earning a living is a constant struggle for them. Loss of crops or livestock is common above all during drought years. In addition, due to remote locations, the rural villages have neither a good infrastructure such as roads and tube wells nor as far as social services such as schools or proper health care

are concerned. The difficult living conditions have major consequences for the Thar people. Compared to the national average, the level of overall social development in the region is rather low and poverty is widespread. This is obvious in low life expectancy and literacy rates as well as high infant mortality and maternal mortality rates(xxxx). A constant lack of water, low-nutritious food and dust winds cause severe health problems particularly to the most vulnerable sectors of the society. The scarcity of water and drought causes also social problems such as unemployment, migration, alcohol and opium addictions as well as domestic violence.



Picture 2: A typical rural village after monsoon rains

The Thar is a region where many unequal practises such as child marriages, dowry (a sum of money paid or gifts given by family of a bride to the family of a groom) and purdah (obligation for women to cover their face with veils) still prevail. Due to social structures, the most vulnerable sections of the society, such as women, children, the elderly and scheduled tribes and casts, are the ones who suffer the most. Women do not enjoy the same benefits the men do to

educate themselves, to own land, to participate in community and family decision making or just to go out alone freely. Because of their low social status, they often have to work hard but are the last ones to enjoy nutritious food, drinkable water or social services. At times they are also targets of sexual harassment and domestic violence. After monsoon, when many men migrate to work in the cities or in the mines, women, children and the elderly are often left behind in the villages with little money to live on and with a constant fear of violence. The imbalanced social structures have concealed women to silently accept their situation and sometimes even to enforce it. Many of the women know that they should not, but they rarely have enough opportunities and/or power to change the structures.

II RATIONAL AND METHODOLOGY OF THE STUDY

This booklet tries to grasp the experiences of rural women as members of the Self-Help Groups and what the membership has given to them. It includes several case studies, which illustrate only special, local cases and can not be generalized to all members of SHGs. However, this is not the objective of this booklet either. By placing the focus on women's unique experiences it gives the voice to the women themselves as active agents to speak about their situation.

The research was conducted in 5 rural villages of the Thar Desert in Jodhpur District of Rajasthan state where GRAVIS and CRS are implementing a development project. In the first place, these villages had been chosen since the gender inequality is a major challenge there. The women that we interviewed are all beneficiaries of the project.

The methodology of this research was partly ethnographic. We went to visit several villages and by using participatory observation we took notes from the visits. Ethnography was a useful method since we were conducting a research on the SHGs which we are not members of and therefore could not be familiar with the internal culture of the group. It also helped us to get closer to the women who we did not know well before. In addition, we

made also several interviews in the villages. The research included in total 8 single interviews or group discussions on specific themes such as the SHGs, health and *panchayat rai* institution. Since the discussions were only half structured, they left more space for the women to influence their subsistence. The interviewees were selected arbitrarily, and the interviews were made in a non-formal manner so that all the women could comment freely on each others opinions.

III SELF-HELP GROUP AS A METHOD

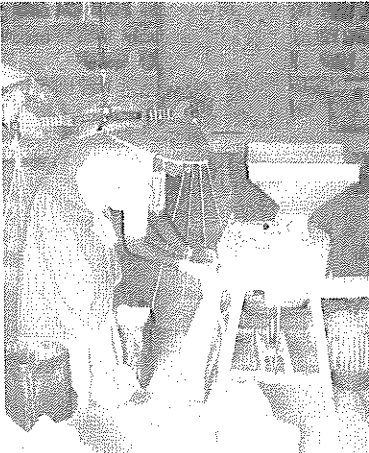
A famous gender and development researcher Naila Kabeer (1994, 261) once stated that gender inequality transformation depends on three factors. First, whether development institutions and NGOs organize their interventions around participatory modes of needs identification and prioritization or whether they try to impose their own priorities. Second, whether they are able to provide women with access to new kinds of resources and potentials rather than to enforce old roles and constraints. Third, whether the targeted women are considered as active agents and participants rather than as clients and recipients of development efforts. The Self-Help Groups that GRAVIS is implementing try to take this critic into account. They are based on rural women participation in planning and implementation. They provide women with access to micro credit. Finally, they consider them as genuine actors. Altogether, the SHGs create possibilities for women to come together and speak up. They also address the income and food security problems by giving opportunities for women to improve their economic situation and thus offer better lives for their families.

Self-Help Group is a group of normally 10 to 15 women aged 18-60 who gather together in order to save money, gain new knowledge and skills and to meet each other. A typical member candidate is a poor, uneducated woman who has normally no access to formal bank resources. The group formation takes about 2 to 3 months. First, a GRAVIS fieldworker comes to the village and discusses with the women and their husbands about the possibility for women to save money as members of a SHG. Those who are interested in forming a group gather together and start to have regular monthly meetings. They choose a chair, treasurer and secretary amongst them and decide a sum of money (for example 25-100 IR) which each member is going to save per month in a common pot. Then, when the group has some savings, the women can start to give internal loans to the members. After some months, they can open a bank account to a local bank and apply bank loans. The money they save and loans they get they can then use for their own needs such as for their children's education or for improving the food or water security of their family. In addition, they can start their own micro businesses - for example open a store in their village or start to sell clothes or spices. However, a SHG is not only about saving money. The monthly meetings are often the only opportunities for women to meet and discuss about their lives and share their problems. Also, in the SGH meetings, GRAVIS workshops and visits, the members learn new skills and gain new knowledge about various issues such as health, education, agriculture and family planning.

The SHGs can affect the lives of its members and the whole community in many ways. Indeed, several women have said that due to the group and the increased savings they have become more self-confident and self-reliant than before. Some say as well that their status in the family and community has improved. Many women have also become more powerful than before as a group. They have started to participate in the decision-making of the community and more. The following cases demonstrate more intensely the outcomes of the SHGs.

IV CASE STUDIES

1. Equal Benefits – a Story of a Mahadev SHG in Lawera Kalan



Picture 3: Dali and flour mill

The moment we reached Dali's flour mill during our field visit to the Lawera Kalan village, the power supply went off, giving us an opportunity to talk at leisure with Mahadev SHG. One of the members is Dali herself, who begins the conversation by describing to us how their group had started four years ago. That time, GRAVIS was giving a training programme in her village, where they told the villagers about various income generating activities and loan facilities such as the possibility to save money through the SHGs. However, the beginning was not as easy as it sounds. Many men of the village could not understand why women should join these groups. They did not fully trust in GRAVIS' motivations and were doubtful about the loan repayments.

In spite of the opposition, the group was implemented. About a year after it took its first loan of 20,000 Rs.

from Jaipur Thar Gramin Bank. Nevertheless, six months after the first loan, the members of Mahadev SHG realized that 20,000 Rs was not enough to carry out the planned activities and pay back the loan. Then, after a number of SHG meetings, it was decided that the group would apply for another loan of 50,000 Rs.

To avoid disputes, the group decided to allocate the loan equally to every member of the group and each member used an amount of 5000 Rs. With the money they started their own micro-businesses and improved the food security of their families. Two women had enough space in their homes so they decided to set up a flour mill, five of the members bought a sewing machine and one of them opened a store in the village. In addition, one member decided to use her share for buying a milk cow and another for buying two goats and some fodder.

Dali was one of the women who bought a flour mill. Today, Dali's micro-business is going on rather well. Her mill grinds about 100-150 kg of wheat per day and she can grind villagers' grains at the rate of 0.80 Rs per kg. Therefore, she earns about 80 to 120 Rs per day. She is quite happy as she can now easily repay her share of the loan of 250 Rs and save money for the monthly contribution as well as use more money for buying groceries such as fruits.

Another woman called Sanop Bai bought two goats with the loan. As for Dali, the investment has been fruitful. Earlier she had to buy milk for 500-600 Rs per month, but now the goats provide enough milk for her family. The goats also produce manure which can be used for agriculture. In addition, some time ago, the goats delivered eight ewes from which four she sold at the rate of 1500 Rs each, earning 6000 Rs. Now, she plans to sell the other four but at a better price. Overall, Sanop Bai can be satisfied. Indeed, she smiles and says that "the loan has turned our life much better".

Ladu spent her share of the money strategically thinking about her future. With the loan she bought a sewing machine for 2500 Rs and spent 1000 Rs on accessories such as a table, scissors, thread etc. The rest of the money she used for a loan repayment and group savings since her initial earnings would not be enough to pay those. Now she earns 1500 Rs per month from sewing and sells the cloth at the rate of 40 Rs per piece instead of 50Rs which is the market price. "I can stitch three dresses in two days", she says proudly.

Chainni acquired a cow with the 4000 Rs which she loaned, and nowadays she produces 5-6 litres of milk per day and makes ghee and butter milk out of it. Her family can consume products such as milk, curd and butter more regularly which improves their diet. But because she produces more than her family consumes, she can also sell part of the milk. She puts up for sale about 4kg of ghee per month at the rate of 250 Rs per kilo. With the profit she makes, she partly uses it for loan repayments as well as for the SHG's monthly fee. "We are planning to take another loan after full repayment of the first one", Chainni reveals with a spark in her eye.

2. From Uncertainty to Persistence – Leela's Story

During our visit in the Lawera Kalan village, one of the project coordinators of GRAVIS asked one of the writers of this booklet to identify Leela among the women of Shivaji SHG. He describes her as a reticent, taciturn backbencher. Obviously, she fails to identify her. The lady who introduces herself as "Leela" is a jovial, jubilant and confident woman with high spirits. She nods with a smile when we ask her that she has changed completely during the last eight years. "Before I was a simple, hesitant and an unsure housewife until I met Mrs. Shashi Tyagi, a founding member of GRAVIS. Her inspiration led me to become what I am now. She made me realize how unpromising my life was and encouraged me to bring myself out of the shell. The additional meetings with the SHG encouraged me, and today I am an empowered chairwoman of a SHG", she explains.



Currently, Leela helps GRAVIS form new Self-Help Groups. She goes from door to door and explains the idea behind a SHG. She also encourages other women to save money every month and to deposit it in a bank in order to gain some interest out of it. To illustrate this, she tells us an anecdote. "Once I convinced 8 women to get their money deposited in a bank, but unfortunately one of the women's husbands prohibited her wife from doing so. Then, other women also decided to follow her and do the same thing. So, I and my husband visited the women and their husbands and we talked to them about the advantages of depositing money in a bank. After that, they were finally convinced. Now, they are happy that they chose the right path."

Today, besides being a chairwoman of Shivaji SHG, Leela is also a trained mid-wife. She became a mid-wife six years back under the Safe Mother and Child Survivor Programme (SMCS). "My training under the SMCS programme has made me a better mid-wife than

those who are not trained", she says and continues that "people trust and respect me because of my efficient work. This has made me a more self-confident and determined person to generate awareness on health issues in my area". Actually, last year, Leela was participating in an exposure visit to GRAVIS hospital situated in Tinwari village in Jodhpur district. There she also attended a meeting on HIV/AIDS. When she returned to her village, she told the inhabitants about what she had learned. This resulted, according to her, in an overall improvement in health of women and children.

Since family planning is not very common in Lawera Kalan, people tend to have misconceptions such as women will lose their sexual vigour after a tubectomy. Therefore, Leela tries to convince women to go for the operation. "Every day I visit some women, and I also discuss about this in SHG meetings. Besides convincing them, I also accompany them to the hospital and look after them. So far, 17 women have undergone a tubectomy."

Leela tells us that before, the villagers did not know about immunization during pregnancy. Therefore, she generated awareness among the villagers on the issue. She accompanied the Auxiliary Nurses and Midwives (ANM) to the pregnant women and told the women about the importance of immunization and convinced them to do the same. "For the last two years, not a single pregnant woman from this village has been left out of immunization. If you don't believe it, you can confirm it with a survey."

3. A Good Night's Sleep



In the village of Lawera Kalan, we meet Kelki, a member of Shivaji SHG who is eager to share her story with us. When we ask her, how the SHG has benefited her, she answers jovially "Ever since I became a member of the SHG, I fall sound asleep at nights". We want to know how joining the SHG was related to a sound sleep so she explains, "I'm coming from a poor family. Earlier, I used to work in the mines with my husband. We could hardly earn our daily bread. I remember how exhausted I was when I had to get up early in the morning, walk long distances to fetch water, accomplish the household work, go to the mines and return only late in the evening. I had sleepless nights since the very thought of the next day's work made me anxious. Fortunately, four years back, I happened to hear about a SHG and I became a member. Then, we were given a bank loan and each member had a share of 4000 Rs. So, with the

money, I constructed a *taanka* where rainwater can be harvested for 6-8 months per year. The rest of the time, water is provided by the relief agencies and can also be restored in the *taanka*. Thus, the *taanka* saved us (the family) time and labour spent in walking long distances to fetch water. Besides, the money spent on buying water during times of shortage is saved. We are now relieved from a hectic schedule and tough economic situation. This makes me sleep peacefully at night. "

Kelki's success story impresses us all and it is pleasant to see a sort of serenity on her face. However, as we move on, Kelki suddenly pops up a question: "Why do we (the women) have to pay 8-10% of interest for a bank loan whereas we receive only 3-4% of interest from our deposits?"

4. Barju -The Unbreakable

Barju, a chairwoman of an SHG called Bal Gopal in Chairai village is an example of a woman with a strong nature and willingness to change the inequity of social structures. As Leela, she also forms new SHGs and encourages women towards family planning. The following episode proves her firm nature. She tells us, that some women in her village used to consume tobacco. As she knew about the consequences of smoking, she convinced them to quit. In addition, she managed to convince some men of her village to quit smoking as well.



5. Broadening Life Experiences – A Story of Ganwari Devi from Mailana Village

Ganwari Devi is a member of the Laldas SHG in the Mailana village. During our visit to Mailana, she shares with us some of her experiences about saving money. Smiling and giggling Ganwari Devi quotes an episode from her past, "When I got married 30 years ago, my father-in-law dug money from the ground that he had buried 10 years before. But, there was nothing to be found!" After joining the SHG, Ganwari Devi came to know about better ways of saving money. She learned about bank deposits, interests and loans and became confident of the safety of her money in a bank. Now, she is self-assured when going to the bank, but earlier it was not like that. She thought that it was only men's business to go there.

Opening a bank account was not the only challenge for Ganwari Devi and her group members. Having a photograph for the accounts book was also a tedious task. The women of her SGH hesitated to face the camera unveiled. GRAVIS then convinced their husbands to go for it and the photographs were taken in their presence although exposing the women's nose and mouth only. "What a change!" Ganwari Devi pronounces. During the interview, a group of school girls passes by, but when we try to take photographs of them, they suddenly turn back. Ganwari Devi calls them to come to us and encourages them to face the camera.



Picture 7: Ganwari Devi

Then, what made her change her mind to such an extent? She replies that after she started to get familiar with the city life where she saw unveiled women working quite comfortably, her attitude started to change. Actually, the members started to realise that visiting a bank was easier and more efficient unveiled. Little by little they also gained more self-respect and confidence in themselves. Besides, men also started to get more interested in the SHG's activities.

Then, while discussing with us, Ganwari Devi begins to talk about the advantages of being a member of a SHG. Being quite excited about sharing her experience in front of the villagers and her SHG friends, she tells us about an exposure visit that she made in Udaipur. When she saw the fountains of Saheliyon Ki Bari and the lakes and voluminous spreads of water, she was amazed. The availability of such

a huge amount of water she had never imagined to see. "What a difference! Our life is so difficult due to lack of drinking water for ourselves and for our livestock, whereas people there actually *enjoy* it."

According to Ganwari Devi, Udaipur seemed like a dreamland with so much water and greenery without intervening sand dunes. She was also impressed by the embroidered leatherwork of Udaipur that she would like to produce in Mailana as well. However, she admits, that Mailana lacks of a proper market for it. In the end of her story, Ganwari Devi says that she owes this memorable visit to GRAVIS who also helped to form her SHG. Now, other members are waiting for their turn. Even though initially they hesitated to join visits, she convinced them.

6. Change Out from Dependence – Saroj Devi's Story



When we visit a village called Jointra, we have a chance to meet Saroj Devi, a member of a xxx SHG. She spells out her gratitude towards the SHG system. "All the women in our group live below poverty line. We hold meetings regularly once or twice a month. SHG provides us a platform to get together and find a way out from our socio-economic problems, and now all the women are like family members to me."

Comment [r1]: Name of the SHG?

Comment [L2]: Name of the SHG?

Saraj Devi first learned about GRAVIS when its fieldworkers visited her village to make them aware about the SHGs. "First, I was doubtful, but initially when I heard from people of nearby villages that GRAVIS is a reliable organization, I was convinced. I started to thrust it even more after I saw the social work done by GRAVIS in Jointra."

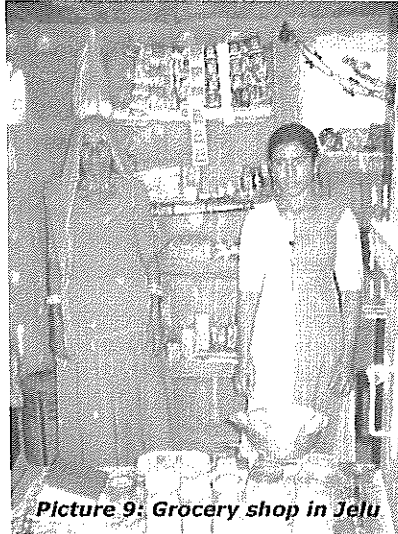
"One of the GRAVIS SHGs in Mailana village constructed a naadi in Jointra-Mailana border. This has also benefited us, and those women were appreciated for their work." So, Saroj Devi decided to become a member herself, but when her husband came to know about her connection with a bank, he got annoyed and hit her. Then, he tried to prevent her from going to the bank by saying that he should keep the extra money and not the bank. Earlier they had to borrow money from a local money lender with his terms and conditions and with illegal rates of interest. Today, the internal loaning of SHG has relieved them from using his services, and Saroj Devi's husband has started to accept the relevance of an SHG.

Saraj Devi now believes in small savings. She tells us, that when her father-in law fell ill, he had to be taken to a hospital. However, they did not have any money to pay for his stay. Therefore, after an emergency meeting with the SHG was held, a loan of 1500 Rs was given to her and they did not have to ask for any money from the local money lender. Later, her husband helped her to pay back the loan to the group, and she was pleased.

After having paid back the loan, Saroj Devi got a share of a SHG loan of 3000 Rs which she used for buying a sewing machine. It has proved to be a good resource of income and now she does not have to be dependent on local money lenders anymore.

7. Offering a Helping Hand – the Story of Bhonmiya SHG

The Jelu village is dominated by the Rajput community. However, The Bhonmiya SHG that we interviewed has members from many different casts; 7 of them were Rajputs and 2 were from Nayak and 1 from Tailor Schedule Casts. Despite the strict social norms of Rajputs such as the fact that the younger women can not show their faces in front of men and older women, to our astonishment, the women of the group are quite expressive. Some of them cover their faces, but their group integrity seems remarkable.



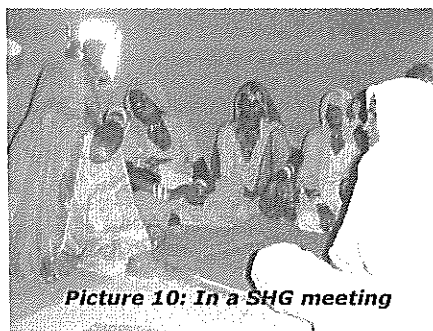
Picture 9: Grocery shop in Jelu

During a non-formal discussion with the women, we found out that older women have 5 to 6 children whereas the younger ones have only 1 or 2. The reason behind is that the younger women have had information about family planning. One of the older women says that earlier they required the knowledge of birth control methods and tubectomy. Now, in the SHG meetings they get to know about those things. Actually, once a visiting doctor asked the SHG women, which group of society has the highest mortality rate? The women were surprised to learn that the answer was pregnant mothers. However, when they started to think more about the issue, they recognized the loss of physical strength after a delivery.

When discussing with the Bhonmiya SHG members, we find out that only two women have benefited from internal loans so far. One member, Uchhab Kanwar, explains to us why. "Meera and I are relatively poor, so our group agreed to give the two of us a loan. We received a loan of 30,000 Rs each which we could pay back within two years." Meera also wants to comment the loan issue and explains her situation to us. She tells that her husband was a mine worker who died at an early age due to silicosis. Therefore, she had to look after five persons without any regular source of income, as she did not want her son to work in the mines and risk contracting silicosis. Since she was a member of Bhonmiya SHG, the members decided to give her a loan. The group decided that since the nearest grocery or textile shop was over 25 km away, they could set up a those kinds of shops in the village with the money they loaned. And they did. "The fabrics are now available in my shop. My son and I go to Jodhpur every week to get new ones and then I can also see the outside world. Currently, I earn enough money for living and it has become easy for me to pay back the loan I got from the SHG", Meera says. Uchhab Kanwar adds that "now I don't have to worry about my income as everybody needs groceries. People here are relieved since they do not have to travel long distances to buy such things."

8. Gathering of the Jai pabu ji SHG

When visiting the village of Chirari, we met the SHG named Jai pabu ji. This SHG has been reconstituted after they disbanded. When disbanded, each member received an equal share of the savings. Most of them used the money to buy grains and cattle. One of the members, Shanti Devi, explains us why. "After 5 years of existence, our group decided to dissolve. By this time we had to pay back all of our loans to the bank. However, if the members wanted, they could reunite and form a new group with better and more innovative ideas based on previous experiences. We held a meeting and decided to save 50 Rs per month instead of 25 Rs which we had saved earlier. We wanted to maintain our self-reliance because we did not want to depend on our husbands' earnings. Instead, we wished to extend a helping hand to them whenever they would need it."



Picture 10: In a SHG meeting



Picture 11: Members of the Jai Pabuji SHG

When we asked, what benefits they have got after forming a SHG, Shanti replies with a sigh, "Once I had to give my golden anklet to the local money lender for getting some money. However, I got half the value of the anklet. As it was a time-bound contract, I could not get it back because I failed to pay back the loan in time. But now I do not have to go to such people anymore when I need money. Our group members are always with us during the emergencies." Another member, Meera Bai adds, "I learned a lot from the SMCS training organized for the SHG members. Now, I know that children should be delivered on a cloth sheet instead of sandy ground, hands should be washed before treating the mother and the child and jewellery from arms and fingers should be removed before delivery. I also learned some new, more hygienic methods of cutting the umbilical cord and that colostrums are essential for the baby and not sugar water. Actually, I am proud to be a trained mid-wife."

9. Sitting Together on One Carpet – Nimaji's Story

In Jelu, we are introduced to a Muslim woman called Nimaji. She is a member of a SHG named Ujala which means light. She explains us that "this name really represents the spirit of our group. We spread positive light in our area. Our group is a non-religious group and we do not exclude any casts. Actually, we are a mixed group of 2 Rajputs, 4 Brahmins, 2 Muslims, 3 Meghwals and 1 Bheel. So, schedule casts and tribes, minorities and higher casts all sit together. (...) In our world today, we see so many religious conflicts. But in our village, a person with a different religion is just like a family member."

We start our discussion by speaking about the SHG in general. Nimaji tells us, that most of the time the Ujala group meets in the village under a pipal tree since it is a public place. Now, everybody knows this tree for its SHG meetings and sometimes even the bank manager joins the women and sits under it introducing his new schemes and ideas. When we ask her, how her life has changed after joining the SHG she replies, "Previously, I spent a lot of time in household activities. Today, my days are easier and I spend my time better. (...) Now, I am economically stronger than before. Previously, I made pitchers and cement for water storage structures, but now I have a grocery and vegetable store in my house. Moreover, I have bought some goats as well and have been able to send my daughters to school."



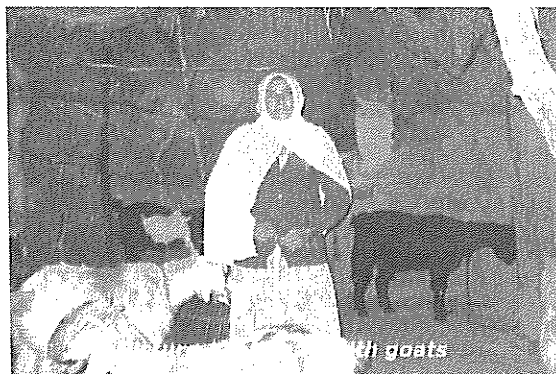
Nimaji tells us, that she has been inspired by late Sayar

Kanwer, "Before, it was not common to put people from different casts in one group, but Sayar Kanwer fought to change this. She was attached to the very first stages of GRAVIS, since she herself was impressed by the Gandhian Ideology. Although, she is from Rajput community, she tried to bring people together. At first, the inhabitants of my village opposed her, but she did not step back. Instead, she continued to struggle with the community to make it a more equal place to live. She made a big change and today, we are in debt towards her. Therefore, we have to continue the struggle and to keep her spirit alive!"

It looks like Sayar's spirit is still alive since Ujala SHG is one example of this. The group has tried to change some practices related to unequal social structures such as child marriage and girls' poor education among others. Nimaji has also tried to change things in her village herself. "Actually, earlier, I was a Village Development Committee (VDC) president, and I was there to develop a community pastureland in our village. This was very good example for the others. Now, a total area of 28 Bighas is used for pastureland and forest, where we cultivate trees and grass for the livestock. Women have taken initiatives in this village and nowadays that's why it is famous for!"

Comment [L3]: What does this mean???

Comment [r4]: How much is a bigha?



SOURCES

Kabeer, Naila (1994) *Reversed Realities. Gender Hierarchies in Development Thought*. Verso, London & New York.

ELECTRONIC SOURCES

Census of India 2001 CD-Rom: Search Articles: Rajasthan: Population

ATTACHMENT: LIST OF PHOTOGRAPHS

Picture 1: Girl from a Thar village, photo: Rajendra Kumar

Picture 2: A typical rural village after monsoon rains, photo: Laura Simos

Picture 3: Dali and flour mill, photo: Rajendra Kumar

Picture 4: Leela - from uncertainty to persistence, photo: Rajendra Kumar

Picture 5: Kelki, photo: Rajendra Kumar

Picture 6: Barju, photo: Rajendra Kumar

Picture 7: Ganwari Devi, photo: Rajendra Kumar

Picture 8: Sharoj Devi with her son, photo: Rajendra Kumar

Picture 9: Grocery shop in Jelu, photo: Rajendra Kumar

Picture 10: In a SHG meeting, photo: Mahitosh Bagoria

Picture 11: Members of the Pabuji SHG, photo: Mahitosh Bagoria

Picture 12: Nimaji's grocery and vegetable shop, photo: Rajendra Kumar

Picture 13: Nimaji with goats, photo: Mahitosh Bagoria

