

# *Steps into Existence*

About Women Self Help Groups in the Thar Desert

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## Visionaries of GRAVIS



*Ms Shashi Tyagi and Late Mr. Laxmi Chand Tyagi*

*In 1983, two Sarvodaya volunteers Late Mr. Laxmi Chand Tyagi and his wife Ms Shashi Tyagi envisioned for the collective upliftment of the rural communities in the Thar Desert. Today Gramin Vikas Vigyan Samiti (GRAVIS) formed by them is a leading institution working on Gandhian principles for capacity building of the people and strengthening livelihood, village institutions and natural resources of the poor. It is working in more than 550 villages spread over 5 districts through its 19 field centers. The major thrust areas of GRAVIS are watersheds, health, education, drought relief, agriculture, water, food security, livelihood, livestock, elderly, women, children; and mineworkers' rights.*

***The goal of the GRAVIS is to form self-reliant village communities by capacity building and training the villagers; and developing and strengthening the environment and village institutions***





### **Life-Changing Experience**

While driving through Jodhpur district in the Thar Desert, there is a common picture to be seen again and again: A Saree walking in the scorching sun carrying a water vessel on its head. What you can't see is that behind every Saree a woman is hiding, a woman with her own story and feelings.

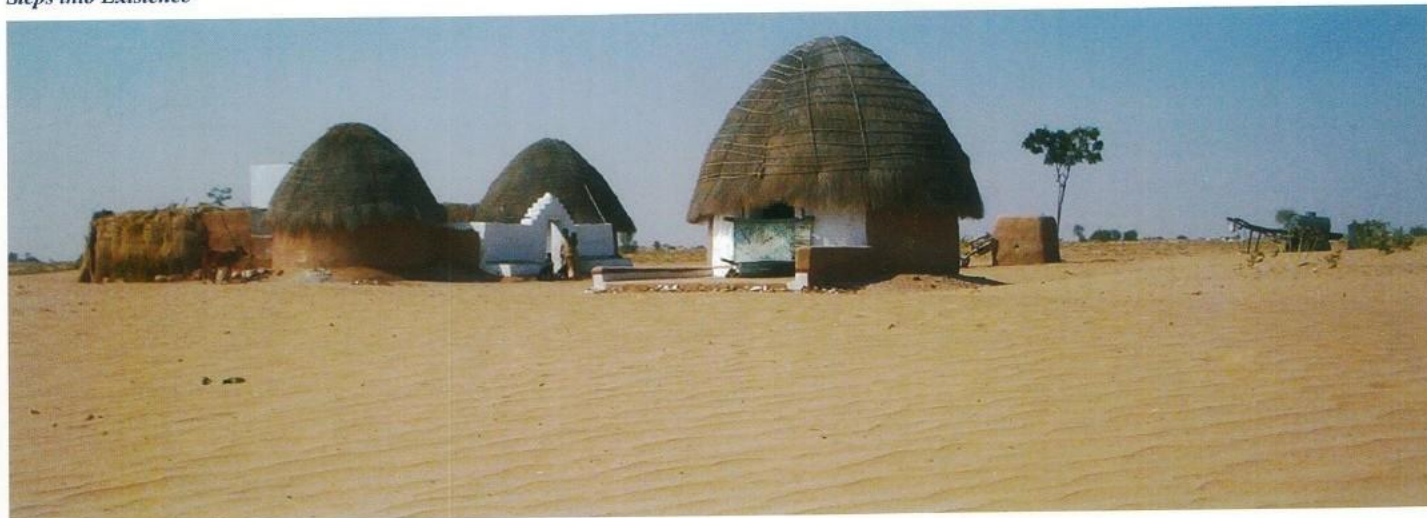
The women in the Thar are usually covered totally, they don't dare to show themselves, they just exist in the background, serving their families. A contrary picture presents itself to our research team when we reached Khedapa village (Khedapa Panchayat Bhopalgarh block, Jodhpur district), to attend a SHG meeting. The name of the SHG is Jagrati.

A woman welcomes us and shows us around. She has not covered her face; she keeps eye contact while talking to us. She speaks without hesitation in a loud and clear voice. She introduces us to the members and the meeting starts.

The meeting starts with a prayer. They discuss about the bank loan. They have already taken joint bank loan first of Rs. 30,000 and then of Rs. 50,000. Now bank has agreed to provide them a joint loan of Rs. 80,000. Except for the household needs, loans were taken earlier for stitching business also. Sanjana Devi is doing well with her business and has never got delayed in her repayments. The internal loans are mainly taken for constructing their houses.

The meeting proceeds and women collect the regular money. They talk about their household work and family. Problems are shared and discussed. Surprisingly, women from different castes were sitting together. After informal discussions, the meeting ended with the announcement of a training on compost farming and thanks note from Secretary of the SHG---

But where lies the origin in this huge difference between these women who come from the same area?



### **Circumstances of Women's Live**

The Thar Desert, situated in Rajasthan, is one of the most densely populated arid regions in the world. The region is affected by low and erratic rainfall, high transpiration, sparse vegetation, deep and saline groundwater, infertile land, soil erosion and strong winds. With these harsh environmental conditions, the inhabitants of the Thar have to deal with consecutive droughts. Therefore, they often have to bear thirst and hunger. The women are the worst hit as they have to care for the whole family and have their own turn at the last meaning a life full of sorrows.

Women are the first ones getting up in the morning and the last ones going to sleep. In between, there lies a day full of hard work and suffering. They have to get the water for the household often meaning long walking distances. They have to do all the household

duties and to care for the whole family. The women eat after the men and children, they eat what is left behind in hard times there may be nothing left! They also look after the cattle and help in agriculture. Due to malnutrition and lack of medical care, many women suffer bad health conditions and are anemic.

They are overworked, undervalued, have little freedom, very little access to education, not involved in decision-making and often are recipients of various forms of abuse. The ones calling themselves lucky to have an additional paid job are highly underpaid. Even the women themselves do not recognize their own work and their existence. Not to mention that they don't recognize being given any rights. Women in Thar portray low level of self-confidence, self-esteem and self-dignity.





## Expectations of Women

As the women of the Thar Desert do not even recognize themselves, they have least expectations for their lives. But being loaded with duties and burdens they have to hope at least for good health for them and their families to be able to fulfill the needs of their families. But what do women need in order to live a life as a human being, a life of dignity? No individual or institution can secure the rights if the women do not recognize them.

First of all, they have to become aware of their own personality. Then they have to recognize their social, political and economic rights. To have these rights accepted in the society, it needs a long way of social transformation. So far, men are not willing to accept the women's rights and women are not aware of them. To start this transformation, there is a need for the empowerment of the women.

## Stepping Out of the Dark

Empowerment is the process by which women become aware and take control and ownership of their lives by taking their own choices. The core elements of empowerment include awareness of their own personality, health, and self-confidence. How to make women aware of their rights? Is there a process that involves the transformation of women without much resistance from the community, which benefits them equally? The answer found is the proven method of SHG (Self Help Group) formation!

The objective of the Self Help Groups is to start with economic enhancement in order to empower the women at the individual level and then moving to collective action at the community level. SHGs are necessary to overcome exploitation, create confidence for the economic self-reliance of the rural poor, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for a common objective and gain strength from each other to deal with exploitation, which they are facing, in several forms. A group becomes the basis for action and change. SHGs help in the revival of rural economy and empowerment of the rural poor. It provides a platform for sustainable development, mobilization and solidarity of women.





## Self Help Groups and GRAVIS



GRAVIS is a non-governmental organization following Gandhian ethics. It is working on the two Gandhian principles "Sarvodaya" and "Gram Swarajya". Sarvodaya means rising all community, but the last person first. Gram Swarajya is the strategy of village self-rule. The organization endeavors to merge traditional wisdom methods with new practices to create sustainable improvement in the community.

As women form one of the most destitute section, GRAVIS has done extensive work for their empowerment via development of their resources like taankas (water tanks), health management trainings and support, education, food supplement, ensuring their participation in all its activities, organizing vocational trainings, creating business opportunities, protecting them from abuses, political and social awareness, exposure visits and adolescent girl education. Through Self Help Groups (SHGs) GRAVIS seeks to improve their position at household level and in communities by empowering them socially, economically and politically.

SHGs at a glance (till 1 <sup>st</sup> Jan2006)	
SHGs formed	394
Women in SHGs	4608
Villages/ districts covered	182/5
Money internally collected (INR) (in million)	2
No. of internal loans	1460
SHGs having bank account	160
No. of bank loans taken	622
% of recovery from internal and bank loaning	100
Current Year (year 2004-05)	
Trainings	93
Exposure visits	7
Awareness/health camps	146
No. of rallies, demonstrations, campaigns	11
Participation of women in demonstrations, rallies etc	1800
Vocational trainings	5
Women in local village institutions like VDCs, VHWs or Panchayats	2658

Formation of SHG starts with mobilization to form group of 10-15 women within proximity to each other. Group members create a common fund by contributing their small savings on a regular basis. After accumulating a reasonable amount of resource, the group starts

internal loaning to its members. Loans are given mainly on trust with minimum documentation and without any security. The loan amounts are small, frequent, for short duration and are mainly for unconventional purposes. Bank accounts are opened and if the bank is satisfied with the group in terms of genuineness of demand and credit handling capacity along with other factors, it also extends loans to the group. The pooled





money is growing in every group with regular collection and the nominal interest from bank and internal lenders.

At periodic meetings, besides collecting money, social and household issues are also discussed. Awareness programmes on different health issues, immunization, family planning, oral rehydration therapy, clean drinking water, family health and hygiene,



My daughter is 7 years old and she used to help me in bringing water and doing household chores. When all my friends in our SHG told how important education for girls is, I have started sending my daughter as well. She is happy that she will also read and write one day.

Name Jainaf Khatun  
Village Shekhasar (Bhakhria)  
SHG's name: Bismillah  
Members: 12

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importance of child education, gender, labour related laws, opium de-addiction, child marriage and constitutional rights; are organized. GRAVIS also coordinates exposure visits for women so they can learn from other groups and become aware of different possibilities. They visited places like demonstration farms, watershed projects, community forests, Tanka construction sites and many more. Further, they go to some government institutions. For instance, to a police station, the Jodhpur hospital and the Central Arid Zone Research Institute. It organizes rural women for rallies and demonstrations and international women's day is celebrated.

I used to think that my life was useless. After SHG was formed, I took a loan and started my own venture. I earn Rs. 800 per month and I with my husband maintain our family

Name-Sajani Devi  
Village-Khedapa;  
SHG's name- Jagriti  
Members-10



While working in any village, GRAVIS ensures that the women also participate in decision-making. In all the VDCs minimum of 40% participation of women is sought. All the support at household level is provided in the name of women of the house. To promote women's right to property, water-harvesting structures are constructed in the name of women in the household. SHGs are also made aware of the Panchyati Raj System and about the government schemes for poor. GRAVIS takes up the capacity building trainings of Panchayat elected members so that they can understand their rights, powers and duties and can discharge them properly.



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## **Delivering Change**

SHGs are formed to create an institutional space for the poor women to enhance their participation and articulate their voice. These local institutions generate resources through member's savings for meeting credit needs. They are not created for instrumental purpose but have their own intrinsic value. Members are makers and shapers and not users and choosers as in any other development programme. There is a considerable change in the attitude, confidence, capabilities, knowledge, motivation, savings, assets, income, self-recognition, health care of self and family, availability of resources and participation in decision making of women after the introduction of SHGs. By and large these local women institutions have changed the lives of people. Let us see how?



## **As an Economic Entity**

The SHGs have successfully introduced informal financial operations, which are built on group-based lending and savings. They also register a striking achievement in associating the normally non-bankable rural women with formal credit channels. It involves less interest rate, less documentation and easy repayments. Every second member on

average has benefited from such loans. After an initial period of such credit operations, individual women have also access to credit from formal sources, depending on their track record. The group loans have been used to meet short-term liquidity needs and meet emergency requirements of women mainly during droughts, rituals and social obligations. It has by and large replaced the need for the member women to resort to moneylenders, who charge exorbitant interest rates. Recovery rates of such internal group loans are 100%.



Neema is a resident of Jelu Gagadi and lives in a family of 8 members. Except for the agriculture which could not suffice their needs, they had no other means of livelihood. As the member of 'Ramdev Samuh' she took a loan of Rs 10,000 from bank and started preparing clay utensils and cement tanks. Neema's husband makes the tank while Neema supports him in it and make utensils. Gradually, the condition of the household improved and Neema started sending her children to school. She has returned the money back with interest within 2 years. She also owns one cow and eight goats.





Before starting the floor mill, we had to spend money for it. Now, we get the floor for our families and earn from the mill as well.

Name- Lachho Devi

Village- Cherai; Block- Hoshiyan

Group's name- Saraswati Ma

In many cases women have started their income generating activities like spices and floor mills, starting a shop, making pickles etc. They also have taken loans for purchase of fodder, cattle, goat and seeds. The groups have initiated their group activities to help the communities and build their resources. These women collectives have opened fodder and feed banks and depots. They have also started seed banks and have organized fairs of their local products.

Under the ICDS programme, revolving funds are given to the SHG's based on their overall performance. Usually it releases revolving funds to its own groups but this year due to the outstanding performance, 9 SHG's of GRAVIS has been selected. Each SHG's will be given a revolving fund of Rs. 25,000 for agricultural purposes.

The activities have not only risen, in fact started never before income of women in Thar. Institutionalization has been useful in establishing small enterprises, and other related activities.

This is very good. Earlier we used to spend all the money. Now SHG gives us an opportunity for savings.

Name : Raju Kanwar

Village: Jointra, Osian block

Age: 32 years

## Social Empowerment

Awareness and finance both instigate confidence in an individual. GRAVIS has tried to instigate this kind of confidence among the women who never had dreamt of coming out of their shelves. They have started sending their children to schools, both girls and boys. Jagdamba SHG's member Sita Vishnoi, with the help of her group, admitted her alcoholic husband to a de-addiction camp in Jodhpur. A



demonstration was staged in front of Sub District Magistrate by Shanti SHG to get drinking water supply in their village Chopra Dhora.

As it is best known that if you aware a woman, you aware a family in the same way as a candle lights up many candles. The various activities organized explains that SHG's have not only been instrumental in women's development but rather focused on overall development of the community. In an ongoing project with Help Age, the SHG members have concluded that institutionalization has raised their say in community. They now have more say in household decisions also.

With that they have always been motivated to take up social



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responsibilities. Now most of the development works in their villages carry their say. They also resort to help other women in the case of abuses. Belonging to a group provides women with a sense of identity. The sense of togetherness has developed and violence against women is on decrease.

GRAVIS made an effort on the restoration of the dwindling natural resources and on the promotion of the backward classes. A vast number of structures called Khadins, Beris, Taankas and Nadies have been developed, renovated and repaired, to strengthen their water and food security.

Exposure visits have given them an outlook of the world. Most of them had seen police station, railway station and banks for the first time. They also met women of other villages. It gave an opportunity to women to see other successful SHGs and their initiatives.

Exposure visits to the nearest banks are organized for every SHG's within 6 months of their formation. There are 4 cluster level



Lalon Devi of village Kolu Pabuji says, "I am happy that the taanka I own gives water to my son's family with whom I live. In this way I have contributed by reducing the burden of water on them."

federations at Gagadi, Khedapa, Shekhasar and Baap. The federation's leader has formed a committee, which monitors the village development activities. Annual conventions are also organized where SHG's women take participation and it serves as a platform to raise their voice and have attention of the governments and other development agencies.

### **Political Rights**



Every year GRAVIS organizes rural women for rallies and demonstrations. In the past, women have held demonstrations in their villages about issues that affect women most, such as the dowry system, female literacy and education, liquor consumption, and health problems. Trainings and awareness camps are also organized on abolition of child marriages, purdah system, minimum wages and other labour related laws and constitutional rights. In 6 villages of Osian and Balesar, women have also started peace building committees, with women from all castes. These groups work to defuse tensions in village. They also play important roles during disasters preparedness and management. Now even men listen to them.

The regular awareness of these women has increased their



participation in panchayats. On an average one woman from the all SHGs is a member of panchayat. Even some women are and were Sarpanchs. In one such case Gita Bai was elected as ward Panch without any resistance.

The Ayah of Crèche in Cherai village (Meeno Ki Dhani) had a fight with family on distribution of mid-day meal. The fight grew and they filed a case at police station. The peace building committee invited them and after discussion the issue got resolved and complaints were taken back from the police. Now in most cases, people prefer to go to these peace building committees for resolving their disputes.

GRAVIS staff conduct frequent Village Health Workers training programs at GRAVIS Hospital, field centers, and in the villages. The VHW provide an essential connection between the villagers and GRAVIS. GRAVIS trains VHW's in a wide range of general health practices- first aid, recognition of diseases, childbirth complications, and development of hygiene awareness. 90% of the 550 VHWs that GRAVIS has trained are women and all are from the rural community in which they work. The villagers trust VHWs because they reside in the same community. This helps some of the villagers overcome the skepticism that they often feel towards modern medicine practices. It has been found that general health and hygiene of SHG women is better than other women. They take better care of their families. Due to regular awareness meetings and camps 473 have undergone for family planning operations. Now many of them have started to filter water for drinking and keep it at a hygienic place.

Gita, Ward Panch of the village Chanchlava knows what her village needs. She advocated for a handpump as there is no water source. Women had to go long distances. Now the women are privileged of a handpump where they get fresh water.

## Future Direction

- The formation of SHGs will be a continuous and will be an inbuilt component of the all the GRAVIS projects.
- On a small level, mainly in their own village, the different groups have already collaborated in some campaigns. But there is still more potential that could be used intensively by harnessing the groups' collective strengths. Therefore, the future trend goes towards a federation of the Self Help Groups.
- It has been found that 12-15% of the SHGs are not functioning properly due to some problems. GRAVIS will look for possibilities of motivating, sensitizing and reorganizing those SHGs.
- The emphasis of GRAVIS though looks at the economic needs of the women, but small business activities are relatively less promoted. With the formation of a federation, GRAVIS will focus to chalk a strategy for initiation, marketing and promotion of village goods.
- It is further experienced that an interest rate policy with regard to internal SHG lending be instituted. This need not be uniform across all groups. In establishing their interest rates, groups should be aware of the rates charged by moneylenders and commercial banks.
- Public hearing is a good tool for raising awareness not only for women, but for the whole society. The federation along with individual SHGs will organize regularly public hearings on issues of concern like dowry, child marriages, implementation of government schemes, education etc.
- There are limited evidences of sustainability as most of the SHGs created are still supported technically by GRAVIS. Management skills of women should be focused so that they can handle the tasks independently. A process of withdrawal from the SHGs will be adopted.
- The constitution of peace building committees is a successful initiative. Peace Building Committees will be constituted in SHGs of other village as well.



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