

My Journey in Araria

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Providing a safe space in the SHGs and VOs for women to share and discuss not only issues related to livelihoods, savings and credit...although these are important...but also themselves, their lives, their health, their choices or the lack of it, their decision-making abilities, and their self-image, the PRADAN team in Araria is working with women and teenage girls to bring about fundamental changes in mindsets by challenging age-old beliefs and traditions

'As-Salaam Alaikum' is a greeting one hears as one enters any of the villages in Araria district. The greeting, meaning 'Peace be upon you', is sometimes replaced by 'Aadab', another Muslim greeting.

BACKGROUND

Araria district, in northeastern Bihar, occupies an area of 2,830 sq km and is situated in the northern part of Purnia and Madhepura in Bihar. Araria is surrounded by Nepal on the northern side, Kishanganj in the east and Supaul in the west. From the point of view of security, the district is important because of its border with Nepal. Jogbani is the last point of Araria, after which the Virat Nagar district of Nepal begins. The major rivers of this district are Kosi, Suwara, Kali and Koli.

Araria is one of the 90 minority concentration districts, comprising 70 per cent Muslim population, mainly Kulahaiya Muslims. The community speaks a special dialect, also called Kulahaiya. The women are more comfortable speaking the dialect and can also speak Hindi. The district is traditional, with high value placed on joint family kinship, religion, caste and community. The villages of Araria have old social hierarchies, and caste equations still shape local development. The society is feudal and caste-ridden. Nearly 13.7 per cent of the population is Scheduled Castes (SC) and 1.3 per cent Scheduled Tribes (ST). In at least 13 per cent of the villages, the SC population is more than 40 per cent. Some of the most backward communities are mushahars, turhas, mallahs and doms.

Araria ranks 19th in terms of population (28,11,569) and 15th in terms of area in Bihar state. It is a densely populated district with 993 persons per sq km. About 90 per cent of the population migrates seasonally to other parts of India such as Delhi, Bangalore and Kolkata, for jobs as masons, tailors and construction workers. With most of the male population migrating as soon as they attain the age of 15, the women become burdened with additional responsibilities. Most men, it was found, send home money every two or three months; the women have to manage the home and family without money or they depend on moneylenders for credit.

The land-holding pattern is also skewed. Many of the families are landless. There is an increase in the size of the families but the resources are not increasing proportionately. There are a number of families with an average land-holding pattern of four to six decimals. Recurrent floods, that is, flash floods, are a major problem in the region; agriculture, therefore, is an unreliable source of income and makes the community vulnerable.

STARTING WORK IN ARARIA

I had never worked with the Muslim community before. My lack of awareness about the community, its traditions and culture worried me. I was not sure how I would carry forward PRADAN's aim of 'a just and equitable society'; how I would bring about change, and how I would mobilize the people. I was not clear about how I would organize marginalized Muslim women in an unfamiliar area into collectives, and make these collectives the drivers of change.

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The villagers had seldom seen a girl moving about on a scooty. They would stare, and the children and women would scream, "See a *chhori* (girl) is riding a scooty." When I stopped, they would surround me and I would feel awkward.

I believed that Muslim women in purdah were reticent; on the contrary, the women in Araria were quite vocal. Before one woman could finish speaking, another would start. Many times, I was not able to understand why there was so much aggression in their words.

During our initial days, we had a situation. A rumour spread among the villagers that the women professionals (my colleague and I) of PRADAN were trying to convert the Muslims into Hindus. The rumour spread across the villages and this was cause for great concern. We realized that we had only been conversing with the women and had not included the men in any of our discussions.

The men were more aware and would often ask me what schemes I had for them or what I had brought for them. Annoyed by their questions, I stopped interacting with them and began conversing with the women directly. The men were not happy with that and hence the rumours. To clear the matter, we went to the village and began interacting with men of influence such as the *Maulvi sahab* and some others. We found that the culprits of rumour-mongering were some young men, who did not understand why outsiders came to the village and interacted with the women. The *Maulvi sahab* and the *Hazi* listened to us, understood our objective and promised to help us move ahead. Our continuous engagement with these two men helped in building rapport with the villagers.

Over time, and after several discussions, we learned that the major source of cash flow in the village was from migration. The men, who travelled to the cities for work, sent money home every few months. In the interim, the women at home managed with very little money or depended on moneylenders

for credit. They said, usually they had to repay the moneylender double the amount of money they had borrowed because of the interest that had accrued over time.

When I shared the concept of 'savings and credit' with the women, Bibi Raiboon remarked, "*Kyun nahi hum apne paise ko toongni mein jama karein* (Why don't we collect our money in a box)?" The women started discussing how they had to take loans, and the different sources from which they took loans because they did not have any savings of their own. The women readily accepted the concept of 'savings and credit' and wanted to know how they could begin. To clarify the workings of the system, a movie called *Meri Samiti* was shown to them. This is how the first SHG was formed in the area in March 2015. The group is called 'Bismillah Swayam Sahayata Samuh'; it had ten members between the ages of 20 and 60, and the members agreed to save Rs 20 per week.

After two groups were formed, a *tola*-level training on the importance of having an SHG in every village was held. To my utter surprise, when I visited the group on the day after the training, I found that the group members were not ready to sit. They seemed agitated and there was a general feeling of disillusionment. The group members were not even willing to talk to me.

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However, I continued to visit them, in spite of the fact that they were unwilling to attend the meetings. One day, Biwi Sarla said to me, "*Didi aap kyun itna kharcha kar rahe hain ham log par, koi toh maksad hoga? Kya jab paisa zyada ho jayega tab aap sifli se baksa le jayengi* (Didi, why are you spending so

much on us? What is your objective? When we have more money, will you take the box away by doing black magic)?" Another member, Biwi Saira asked, "*Khel kyun khilawaya* (Why did you make us play games)?" It was hard for them to believe that anyone would invest time and money on them without seeking some favours in return. They wanted to identify the reasons behind the organization of such a training and the investment on snacks.

I showed them pictures of other trainings in PRADAN. They were, then, able to correlate that it was merely done to make them understand the importance of such a platform. Games were played to make the training more enjoyable and participatory.

I then asked them what they thought were my reasons for coming to their village. One of the usually silent members, Bibi Jaigoon, spoke up, "*Ye hamare akal fariyaane ke liye ye sab kar rahe hain* (You are coming here to increase our understanding)." The others nodded and agreed to sit down for a meeting once again. Similarly, there were a number of incidents when our actions were suspect. The people were not ready to trust us and our identity was questioned. Reflecting on the situation and conversing with the women and clarifying their doubts, however, helped me remain confident and to move ahead.

Initially, a few groups were formed, mainly for 'savings and credit', which they realized slowly was an effective tool in emergencies. They were not, however, able to visualize beyond 'savings and credit' and were unwilling to associate with more women. I thought it would be helpful to organize a visit to other SHGs for them so that they could see the various areas in which women of SHGs could work. When I shared the idea of group members going for a visit to the nearby Bahadurganj district (Kishanganj Team), about 50 km from Araria, the members did not agree because they knew that they would not be allowed to travel alone. I then asked some of the older members of the households to accompany the women; after an initial struggle for a few months, they agreed to go and we set the date for the visit.

On the scheduled date, as I entered the village, the men surrounded me. They began to question me about where I was taking the women and when we would return. Some of the men were busy noting the number of the vehicle that was to take us to the neighbouring village. Some others were muttering under their breath, mocking the women, "Allah alone knows where they are going!"

For a moment, I thought of calling off the visit. However, when I saw the women in colourful clothes, excited and getting ready for the outing, helping each other complete household chores to be able to leave in time, I was overwhelmed. Bibi Nagma said, "*Didi ham taiyaar hain, mahni bhi kar diye hain maghrib tak ke liye* (We are all ready. We have even prepared the evening meal)."

As we moved, Bibi Najmin said, "*Akele mard ke bina pehli baar jaa rahe hain* (For the first time we are going without the men)."

I asked: "So, how are you feeling?"

The women shouted in chorus, "*Sirf doctor ke liye hum bahar jate hain par pehli baar kahin ghumne jaa rahe hain* (We only go to the visit the doctor. for the first time, we are travelling to some other place)."

We visited Sadhna Gram Sangthan in Aambaadi village, Bhatabari *panchayat* in Bahadurganj. The members of the host SHG were there to welcome us. It was a group comprising Hindus and Muslims. After the introductions were made, for a few hours the Village Organization (VO) members spoke of their life journey and their experiences of being in a group.

When we returned to the village, the women were surrounded by the other villagers wanting to know how the visit was. Bibi Sahaliya shared, "*Dusra mulq pehli bar dekhe* (Have seen the other place for the first time)."

The next day when I went for the group meeting, I heard the women talking about the drainage system of the village because of which the village they had visited was more neat and clean. The women shared their experiences with the villagers and spoke about how, in the other mulq (place), a similar SHG exists. After the visit, the women became more confident and began to extend themselves to have more women join the SHG. There was more trust after the visit.

The women began to share their confidential issues in the group. There were discussions about multiple pregnancies and the lack of a gap between children or about having children at an early age. Bibi Navras shared in a group meeting, "*Mard to bihari kar jata hai, par kitna mushkil hai itne bache ko sambhalna* (Men migrate and have no idea how difficult it is to take care of so many children)." They also began to talk about the implications of an early marriage. They began to share their life journeys, about how they get married so

young and spend the rest of their lives listening to abuse from their husbands for each and every mistake. The older women spoke about how the husbands control them and when the husbands migrate the women have to do as the in-laws want and then later the control lies with the son, who interrogates and questions them on all their activities.

There were still times when the motives of my colleague and I were suspected and questioned. Fortunately, each incident was clarified in the team. Being a reflective practitioner, these clarifications helped me learn something new every time. It was not always that I had the solutions just because I was a professional or that the community only had queries. We were both mutually dependent on each other for moving ahead.

I needed to do a lot of preparatory work to engage with the community. I got to understand its culture, customs and religious beliefs. I maintained journals and district handbooks, collected secondary data from documents, and examined the various development schemes run by the government. I needed to understand the cultural characteristics of the people of the area, talk to the influential people in the community, and encourage sharing and discussions. Studying the secondary data on the Muslim community and breaking the activity into sub-elements for an in-depth understanding helped me build perspective of the area, the context and the people.

Slowly and steadily, a few more groups were formed. It was in these groups, these informal associations, that women began talking about themselves for the first time. When I first asked the women to tell me about themselves; they would begin with, "*Didi, bhaat raandhte hain aur bachon ko dekhte hain* (We cook rice and

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look after the kids).” And when I asked what else they did, the answer would be, “Nothing!” If asked them to speak about their daily routine, and it would always end up with a long list of activities, which they never considered as work.

The women of Araria are one the most deprived groups, unable to fully enjoy equal rights. They don’t have any say in the decision-making in their homes or in their communities, and they do not participate in the social sphere. Although, due to reservation, they are nominated for elections to the posts of ward member or *sarpanch*, none of them has their own agenda. On pamphlets too, the husband’s face is prominent. I asked one of the SHG members, Darkhsan Khatun, who was nominated for the *samiti*, why her husband’s face instead of hers was on the pamphlet, she replied, “*Log mujhe nahin jaante. Main apne pati ke naam se jaani jaati huun* (People don’t know me. I am known only by my husband’s name).”

In another meeting, I asked, “*Aapka kya hai* (What is your own)?” The answers began with, “*Sab kuchh mera hai. Ye ghar, bachche* (Everything is mine. This house, the children...).”

“*Apne naam se kya bech sakte ho ya kiske liye phaisla kar sakte ho* (What can you sell by yourself? And what can you take decisions about...without asking for permission from anyone?)” The women said that they had nothing in their own name and they could not sell anything without asking for permission. This reflection, on what they really ‘own’, created a disturbance.

During our interactions, women shared how they were often called *zaahil* (illiterate) and

naali ka keeda (insects found in the drain) by their men-folk. Whenever I introduced myself, using my own name, and asked them to do the same, their voices would be choked with emotion because they were usually known by their husband's or their son's name. It was hard for them to even recall their names.

Biwi Asmati of Jama Masjid, Peechaili, said, "*Rishto ka makarjaal hai par apna koi naam nahi* (There is web of relations but we don't have a name of our own)."

I asked the women if they were to be born again would they like to be born boy or girl. They thought about it and answered, "I want to be born a boy." Reason? If they were boys, they would not have to be answerable to anyone for any of their actions and they would have the power to do everything. The women suddenly felt connected, realizing that they were in the same boat. If they were to group together, they might have a voice and a platform, where they could share their problems and be understood.

The women are mainly in *purdah* and are considered the *noor* (light) of the family. Culture and customs do not allow them to go out of their homes without the prior permission of the head of the family, who is usually a male. Wearing the *hijab* (head covering) is a common practice among them. The men earn the money and work for the family; it is the women's duty to care for the children and look after the home. It is required by religion for the women to be in a *purdah* and follow all orders, otherwise "Allah will punish them."

The men say that according to the *hadiath* (practical interpretation of the Quran), it is important for women to maintain a "social

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distance while interacting with men."

Sahista, a young girl, of Tola Kamat, said, "*Woh jo apna sir nahi dhakte unko dhakna padega jis se unke baal unke shauhar ke alawa koi aadmi na dekh sake. Kyunki wo paap hai aur Allah unhe saja dega* (All those, who do not cover their head in their community, need

to cover it; their hair should not be seen by any man other than their husband because that is a sin and Allah will punish them)."

The girls are married at an early age because they do not contribute to the family. They are considered part of another family, and the drop-out rate of girls after primary education is very high. As a result of this social evaluation of her biological activities of child-bearing and child-rearing, the only appropriate activity for a woman is to marry and give birth to a child because that will give her fulfillment.

In Araria, the men in most families migrate; and the women become victims of violence, exploitation and discrimination, both physically as well as mentally. Bibi Rukhsaar of Kamat (Duba *panchayat*) who is just 16 years old says, "*Mera ek mahine ka beta hai, mera shauhar pardesh chala gaya, kuchh mahino se usne paise dene band kar diye aur phone pe baat bhi nahi karta. Main pareshan ho gayi. Maine gaon ke aur logon ko phone kiya jo uske saath kaam karte the to pata chala ki wo jail mein hain. Ab mere liye akele bahut mushkil hai. Main apne abba ke ghar aa gayi* (I have a son of one month; my husband moved to the city. He stopped sending me money a few months back and does not talk to me on phone. I got worried and rang up another person of the village, who is also working there, and found out that my husband is in jail. It was hard

for me to manage, therefore, I returned to my parents' home. I don't know when he will return).

The women are busy caring for their children and working in the fields, but their labour is not counted as work because they do not contribute to the family income, in terms of cash. Although, there is a direct and indirect participation of women in agriculture, secondary data reveal that the work participation of women as cultivators is just 14.36 per cent.

Additionally, by and large, the women are not concerned about their health. Repeated pregnancies, overwork, high gender differentials lead to their ill health. Skin disease is very often seen among women and children. A woman takes care of the health of the entire family but hardly does anyone take care of her. Most of the women prefer a *dai* (midwife) instead of going to the hospital to give birth to their baby. Only 20 per cent cases are institutional deliveries and only 18 per cent of the children are fully vaccinated. The number of PHCs and sub-centres per one lakh population is also low in the district. Bibi Saubin, who is pregnant, shared in a group meeting, "I prefer to go to the *dai* because when I go to the hospital, I am ill-treated. Many a times, the doctor says, "*Tum phir se aagayi delivery karane* (You have come again for delivery)?" Other women of the group agreed that this embarrassment was the reason that they do not visit the hospital.

Another issue that bothers the women is the issue of triple *talaq*. Bibi Navras, who has been an active member of the SHG, had not been attending the meeting for a few weeks. When I visited the group, all the members surrounded me saying that her husband had given her

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talaq, so she had gone back to her parents. Her husband had alleged that she wasn't taking care of her children properly. The women started telling me about the uncertainty in their lives. Bibi Mangli, aged 70 said, "*Mujhe itni umar mein bhi ye darr hai ki mera shauhar mujhe kab chhod*

dega (Even at this age, I am afraid that my husband could leave me at any time)."

Women started sharing all this in their meetings. Those who were shy also began to open up. The SHGs and the VO have become a platform for the women, where they can raise their voices. As a facilitator, active listening and analysis have helped me understand them. Discussions have resulted in inputs from the usually silent members as well. I had to steer the conversation in direct ways to new directions through thoughtful inquiry.

I always kept in mind that there are no right or wrong opinions, and one opinion is not more valid than another. In this manner, I tried to ensure that everyone contributes to learning and knowledge sharing. Initially, I laid emphasis on creating a trusting and neutral environment, in which everyone felt safe to express their honest opinions without feeling judged or attacked. This helped the women feel comfortable to reflect and share their thoughts, logic, dreams and aspirations. I did not merely pay attention to their words and what they said but also included valuing their opinions and giving credit to their views.

TEAM'S APPROACH

We asked the group in one of the meetings, what they thought was the most important requirement for them. Bibi Rukaiyaa replied, "*Roji, dhandha jis se aage badh saken* (Employment, job through which we can

move ahead)." Bibi Kishwari shared, "*Jaankari. Duniya mein bahut suvidha hai par hamein pata hi nahi* (Awareness is an issue. There are many facilities available but we are unaware of them)." Another woman said, "*Bachchpan mein shaadi, jis se sharir kharab ho jata hai aur sara paisa barbaad ho jata hai* (Marrying the children early is an issue because it affects the body and also there is loss of money)." Some others said, "*Sailaab nahi aayega tab kheti aur sabji dono kar sakte hain* (We can do farming and vegetables if the floods don't come)." One woman shared, "*Gusal khana, kyunki bahut aabadi hai toh bahut mushkil hota hai jane mein* (Bathroom, because there are so many people and it is a problem going in the open)."

We also talked to young girls between the ages of 14 and 18, who belonged to the group called 'Sunnet Swayam Sahayta Samuh'. They shared, how hard was it for them to manage during menstruation and how insecure they felt when they had to go to the toilet in the day time.

These interactions with the community helped us to understand that each household is unique and every household has different requirements. The community has multiple identities, attitudes, values, beliefs and patterns, and because of that, team members had to have different strategies and approaches, keeping the area context in mind. The team's approach was to first understand the area context comprehensively and then develop approaches and strategies.

Agriculture, the primary activity of a family, is usually controlled by men. Whenever we talked about any agricultural activity, the women were uncomfortable because they found it to

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be a sector where the control completely lay in the hands of men. But they were involved in all activities, except ploughing, of agriculture and especially so in harvesting. This gave us an opportunity to talk with the women about crop practices and other related activities. Initially, the women used to say that the men would answer our questions.

I decided to break each activity of a crop into its sub elements. Slowly, the women realized that they were involved in agriculture directly and indirectly. Our engagement with the women in agriculture boosted their confidence and they learned new technologies and practices.

The emphasis was more on enabling the community to take ownership for helping women and to have as many women as possible be associated with collectives such as the SHG and its tiers. To begin with, the team focussed on a hamlet-level approach, sharing organization identity, helping the community to do a 'needs analysis' and finding a common reason to associate. The concept of 'savings and credit' was also shared, building on their experiences of being dependent on moneylenders in case of emergencies. Emphasis was laid on the group process and inputs for strengthening the group, with the SHG as a basic unit.

We also aimed at stimulating discussions among the women and helped them reflect and revisit their understanding of themselves as a unit. We tried to help the women experience being part of a group by having them interact with members of older SHGs. After six weeks of the SHG formation, we held a training on 'Why SHG?' During the training, the group learned the need for collectivization and solidarity. After one such training Bibi

Jalkho, a member of 'Laillah Swayam Sahayta Samuh', said, "Ham aur logon ko jod lenge, akele kuchh nahi kar payenge (We will invite more women to the group; we can't do things on our own)." Bibi Maijoon Aara shared, "Sabka dukh ek hai, sab aurat hai isliye sabko samjhane ki koshish karenge (Everyone has the same problems because all of us are women. We need to understand each other)." This training helped them come up with their action plan, which included the formation of more SHGs. The group members took it upon themselves to saturate the area with collectives in which they take ownership of helping other women.

The other strategy the team used was the formation of a VO with four or five SHGs. Training on the importance of SHGs and the need for solidarity is consistently given in the VO. The VO takes charge of extending oneself to associate with other women of the hamlet.

The team also encouraged the formation of groups of young girls, in the age group of 14-18, who were willing to have an association of girls, to discuss their issues. The team, after some discussion, wanted to engage with young girls because being in a collective would help them become more conscious about themselves and more aware of their abilities. This would also help them to become attached to their communities and understand their roles in initiating positive change, however small. One girl, Najo, of the 'Sunnet Swayam Sahayta Samuh' said, "Ladkiyon ko aage padhne nahi diya jaata jabki ladke padhna nahi bhi chahte hain tab bhi jabardasti padhate hain, jabki ek ghar ke liye ladki ka padhna bhi

Girls need encouragement, education and the skills to lead their life with dignity. And because a person's belief system is in its critical stage of development during the teenage years, investing even a little time in building the personality and raising the self-esteem of teenagers can yield big returns, in terms of empowering the future of these teenagers

jaruri hai (Girls are not allowed to study whereas boys, even if they don't want to study, are asked to study. But it is very important for girls to study)."

Our engagement with young girls helped us understand that girls need encouragement, education and the skills to lead their life with dignity. And because a person's belief system is in its critical stage of development during the teenage years, investing even a little time in building the personality and raising the self-esteem of teenagers can yield big returns,

in terms of empowering the future of these teenagers. Investing in teenage girls helped us identify issues associated with young girls and also to understand their aspirations.

Besides this, the team noticed that a number of young girls were involved in skill-based, home-based activities such as sewing, running grocery shops and teaching small kids. The team is trying to work with them, to enhance their skills.

The other strategy the team introduced was 'a group promoting a group in a village'. We organized a batch of volunteers responsible for mobilization in the area. This batch has undergone in-house training provided by professionals so that the participants develop a shared understanding of SHGs. In the next phase, these volunteers will deliver their understanding to the community and identify other pools of volunteers in the community. In the third phase, these volunteers will accompany fresh new volunteers and the same process will be repeated with the new volunteers. It will, therefore, become a relay

of volunteerism, where youngsters will understand the four pillars of the SHG and help in mobilization of people.

Inclusion of other existing groups will also be a part of the mobilization process, and working together with the existing collectives of women and other stakeholders will be one of the other strategies.

WAY FORWARD

While sharing about the experience of a year in the SHG, Bibi Gaisoo says, "*Ab dikkat nahi hai, aaram se jarurat par karz milta hai, painchaa nahi karna parta hai, ham jeevan bhar ye karte rahenge* (Now it is not a problem. We get a loan as and when needed and we don't have to ask for money from anyone. We will continue to do this throughout our life)."

Members from Bismillah Swayam Sahayta Samuh shared, "*Ye baksa bahuton ko madad kiya hai* (This box has helped many)." Similarly, many more statements speak of the 'before' and 'after' of being part of an SHG when

it comes to savings and credit; when asked about the self, however, they are still a little hesitant to talk.

The team has initiated a project on 'Gender and Health'. A survey of three cash books of the SHG reveals that the maximum amount of credit has been taken for health issues. Women have poor health and most of them suffer from gender discrimination, early marriages and giving low priority to one's own health. SHGs are beginning to discuss issues such as children's health and the large amount of cash required for consultation with doctors and for medicines.

There is need and scope for enhancing the identity of women. The women have poor self-image and are overburdened with work. There is huge potential for harnessing, both at the SHG and at the village-level organization, the collective voice of women and taking action accordingly. The capacity of the women and the communities needs to be built further, to enhance their capabilities around their needs.