

A group of women in traditional Indian attire, including sarees and headscarves, are performing outdoors. Some are holding microphones, suggesting a singing or dancing performance. The background shows a rural setting with trees and a white plastic chair.

SHG Federations at the Fore

*Towards Ensuring
Quality Life Experience*

Volume
3

SHG Federations promoted by DAY-NRLM

Stories from NRLM promoted SHG Federations on

Social Inclusion

Gender

PRI-CBO Convergence

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Message

In 2019, Honourable Prime Minister Narendra Modi envisioned to make India a \$ 5 trillion economy. Currently India's nominal GDP stands at \$ 3.3 trillion. In India, contribution of women in GDP is only 18%. Women are one half of our population and given equal opportunity they can contribute far more than what they are contributing today. Rural population percentage in India is around 65%; so it is of utmost importance that women from rural areas are given all the opportunities they deserve so that they can come forward and make India a global powerhouse. Without their contribution our dream of reaching \$ 5 trillion economy will not succeed.

With this vision, Deendayal Antodaya Yojana- National Rural Livelihood Mission, a flagship program of Ministry of Rural Development, GoI was initiated. Under the program a women member from each rural poor household is facilitated to join a Self-Help group. The program ensures financial support to these SHGs and build their capacities so that they can start or strengthen their livelihoods. In last couple of years these SHGs has been federated into Village Organizations and Federations under the program. With the help from NRLM, these Institutions of women have shown immense progress in bringing

change in the life of its members. The change can be seen in the field of Health, Hygiene, Livelihood, Financial Inclusion, Gender mainstreaming, convergence with Panchayati Raj, Social Inclusion, etc. The women have become self-reliant and are progressing in every field. Though there is a long way to go but a lot has been achieved.

I am happy that on the occasion of 75th Independence year of our country, as we are celebrating Amrit Mahotsav, NRLM has come up with this publication of 75 Stories of Change from the SHG Federations where inspiring stories of change from rural India in various fields of development has been documented. Every citizen should know how these rural women are contributing to India's development through their institutions. I dedicate this publication to all those SHG Federations who are relentlessly working to bring change in the life of its members for a better future.

I hope this publication will inspire us and all who believe that "Hum Sab ki prayas se Bharatbarsh ko Safalta ki nayi Bulandio tak pohucha sakte hain". ■



Giriraj Singh

Minister, Rural Development and
Panchayati Raj Government of India

Message

Swarnajayanti Grameen Swarojgar Yojana (SGSY) was restructured in 2011 by the Government of India to give us what is now known as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). As on 2023 DAY-NRLM has reached as many as 742 districts across 28 states and 6 UTs. The SHG revolution has brought under its umbrella a total of 9 crore women and 83.4 lakh SHGs. Through the visionary policies of Honourable Prime Minister Narendra Modi SHG women are now leading the country by example be it from low NPA rates, their entrepreneurial ventures or being the torch bearers of change in the social landscape of rural India

Some of our best Model Cluster Level Federations can now serve as a template for those that are currently in the nascent phase. These CLFs now have their own dedicated trained cadres like Krishi Sakhis, Pashu Sakhis and others who are helping

the community in identifying and navigating indigenous livelihood practices while also helping them understand sustainable modern practices in the realms of farming and livestock rearing. With the help of these sustainable practices the communities are now able to move ahead with their surplus from the primary sector to the secondary and tertiary sectors.

With the goal of Ministry of Rural Development in reaching out to 10 crore rural poor households we proud to launch this Compendium that documents and brings to light some of the best 75 interventions from across the state. These stories bring forth the sheer hard work and dedication shown by SHG women of rural India. I salute all these didis for their indomitable spirit and wish for more and more people to read their stories of success. ■



Faggan Singh Kulaste

Minister of State for Rural Development
and Steel Government of India

Message

It gives me great pleasure to announce the launch of the 75 CLFs Compendium. This book seeks to highlight some of the best interventions taken up by Model CLFs in the fields of financial inclusion, livelihood promotion, FNHW and women's empowerment from across states.

Cluster Level Federations envisioned as independent registered bodies seek to play a crucial role in leading the community towards holistic development. These CLFs have become a major platform in empowering the community of a collective consciousness that is moving forward in dimensions far beyond income generation and poverty alleviation. Through the pages one can see how these women have overcome hurdles both societal and financial, developed their skills and are now involved in diverse sustainable livelihood activities. Through MoU's with leading e-commerce platforms like Amazon, Meesho and others, SHG products have now reached a global market bringing to life Honourable PM Narendra Modi's "Vocal for Local" mantra.

Through years of handholding by the Ministry and a dedicated team on field these collectives today are financially sustainable and have built a sufficient corpus through years of inter-lending at the SHG, VO and CLF level. They are now able to support livelihood interventions both at an individual level and through specialised sectoral producer groups. They also provide a platform to rural women for supporting each other in their aspirations, discussing their problems and in creating a healthy support system within the community itself. Today there are cadres who are trained in matters of FNHW and gender and are able to help SHG women in navigating social barriers and stigma. These women have the confidence to interact with bank managers, are aware of self-financing schemes and are actively involved in creating business development plans in diverse livelihood ventures in their local context.

We hope this book serves as a motivation for all the citizens in the country and look forward to documenting many more such stories of success in the near future. ■



Sadhvi Niranjana Joyti

Minister of State for Rural Development and
Consumer Affairs, Food & Public Distribution
Government of India

Message

Deendayal Deendayal Antodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a centrally sponsored scheme, is one of the largest flagship anti-poverty programmes of Ministry of Rural Development, Government of India. The Mission works through building community institutions of the rural women like Self Help Groups (SHGs) and their Federations, with an objective to build their capacities to address multi-dimensional poverty. NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The Mission is implemented in a phased manner, taking up a certain number of blocks each year and is expected to saturate mobilization of all rural poor households by 2023-24. The implementation responsibility of the Mission is vested with State Rural Livelihood Missions. At the district level, a District Mission Management Unit (DMMU) is responsible for planning and implementation, under the overall control of the district administration. At the block level, a Block Mission Management Unit implements the Mission activities with a strong community-led approach across all activities Sinha

While we move ahead to achieve the objective of the mission, it is important to pause and reflect on the work being done, appreciate the relentless efforts of the community institutions to bring change, document the change stories and disseminate them to all citizens of this country. This will help many to know about Community Based Organizations and their efforts and inspire society to come forth and

support the initiative within their own capacity.

NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The SHG Federations promoted under NRLM are both economic and social institutions. While on the one hand, these institutions have been attending to financial inclusion and intermediation agenda for their members, they have also been working on impacting livelihoods, changing societal norms, bringing behavioural shifts, and engaging with banks, public systems, and other stakeholders. The Cluster Level Federations are the apex level institutions that are expected to provide the entire hand-holding and monitoring support to the SHGs eventually. The State Rural Livelihood Missions, with the support from the National Mission Management Unit, has been working on strengthening the CLFs as a result of which, over the brief span of last 5 to 6 years, CLFs have got into amazingly myriad and diverse areas such as behavioural changes around health and hygiene, gender barriers, access to entitlements, and bringing societal focus on vulnerable and socially excluded households, in addition to focus on financial inclusion and livelihoods support.

In this context, PRADAN as a partner organization for DAY-NRLM in strengthening the SHG Federations under a Bill and Melinda Gates Foundation (BMGF) supported project has supported MoRD in documenting 75 inspiring stories of Community Based Organizations on the occasion of Amrit



Sailesh Kumar Singh
Secretary, Ministry of Rural Development, Gol

Mahotsav-75 years of India's independence. I am thankful to PRADAN as well as all my colleagues in NMMU and the SRLMs for their sincere efforts to come up with this publication in a time bound manner.

I am hopeful these stories will inspire citizens of our country and large section of our society will come forward to join hands and support the efforts of women's collectives to overcome poverty and advance well-being for all vulnerable communities. ■

Message

Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY- NRLM) organises women from rural poor households into SHGs and its federated structures like Village Organization and Cluster Level Federations to strengthen the livelihoods of these women, develop their skills and capacities, strengthen the production and market eco-system and making them favourable for the rural women, providing them capacity building and handholding support to access formal credit and increase resource allocation through a strong convergence work.

A well-functioning CLF is quite critical for the sustainability of various investments made under DAY-NRLM. CLFs hold great promise in emerging as organizations of women that are not only financially and operationally self-sustainable but also work towards enhancing member livelihoods and well-being and act as a vehicle for promoting women's voice and agency

DAY-NRLM aspires to unlock a repertoire of livelihood opportunities for rural women as the mission's primary objective. Under NRETP, a major strategy hinges on the promotion of FPOs and sectoral value chain activities. It is a growing realization, however, that CLFs need to play an

important role in building member preparedness to participate in FPOs and other value chains. Currently, the participation of SHG members in livelihood enhancement activities is at an average of 20% -30% across the states. CLFs can play a significant role in promoting the universalization of livelihoods.

Across the nation, there are several examples where CLFs have built linkages with public systems, research organizations, agriculture entrepreneurs, producer groups, farmer producers' organizations and private actors for accessing training, inputs, mechanization and other services and market linkages. We must document such success stories so that such practices can be replicated across the nation.

In this context, PRADAN has supported documentation of 75 success stories of strong CLFs from SRLMs across the country where these institutions have mobilised and motivated SHG members, and have facilitated different systems, processes and linkages to improve the lives and livelihoods of the members. I congratulate the SRLMs, NMMU and PRADAN for compiling these stories of change which have personally inspired me and I am sure will inspire many others. ■



Charanjit Singh
Additional Secretary (RL)

Message

Deendayal Antodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) is the largest poverty alleviation program in the country with an outreach of around 9 crore rural women mobilized into 83.4 lakhs self-help groups spread across 7.27 lakh villages, 7,073 blocks in 742 districts across 28 states and 6 UTs till March'23. The mission has also been federating SHGs into Village Organizations (VOs) and Cluster Level Federations (CLFs). The basic principles that guide DAY-NRLM are – 1. poor have a strong desire to come out of poverty and they have innate capabilities to do so 2. Social mobilization and building strong community institutions of the poor is critical for unleashing these innate capabilities

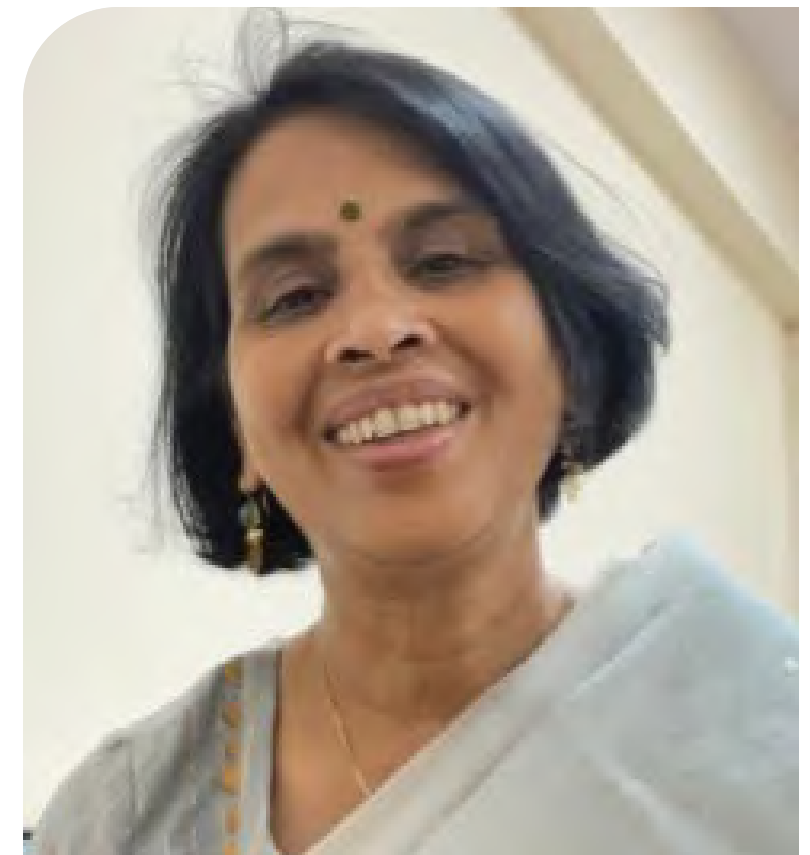
Today, with more than 4.31 lakh VOs and 31070 Cluster Level SHG Federations functioning on the ground, CLFs have emerged as important community institutions which have capabilities to scale up various development interventions for comprehensive development of poor in a short span of time and addressing last mile delivery issues.

These Cluster level Federations (CLFs) are envisioned to function as entities that can facilitate all-round process of development for its members. Presently, the CLFs are pursuing agenda of inclusive financial development as a binding factor. DAY-NRLM has been making concerted efforts in enhancing the

institutional capacities of cluster level federations. They are currently being supported to build their long-term mission and vision, and strategies which are then converted into annual action plans to work towards the vision and mission. For recreating identity and accountability among institutions, efforts are being made to register the CLFs under relevant legal framework, such as mutually aided cooperatives or societies.

This compendium was envisaged with the objective of recognizing the humongous task of nation building that the women's collectives i.e., the SHG Federations are engaged in. An attempt has been made to document the various areas of works which SHG Federations are now engaged in viz., gender, social inclusion, nutrition and health, PRI-CBO convergence, fintech services, farm livelihoods, non-farm livelihoods etc.

We hope you like the stories in this compendium, which gives a glimpse into what is possible. We are thankful to the Bill and Melinda Gates Foundation for supporting DAY- NRLM in this shared societal endeavour of developing strong women's collectives. This compendium could not have been possible without the tireless support of SRLMs who worked day and night to identify these green shoot CLFs across the nation who have done exemplary work around various areas of development. These stories



Smriti Sharan

Joint Secretary, Ministry of Rural
Development, GoI

are very few among a large number of institutions and symbolic of the strength of the universe of SHG based collectives, doing a commendable job.

I thank SRLMs, NMMU staff who worked with PRADAN and the group of documenters for their diligent effort to publish this first compendium of SHG Federation stories. ■

SHG Federations at the Fore

*Towards Ensuring
Quality Life Experience*

Advancing Agency and Well-Being through Women Collectives

As of June 2022, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) program has reached out to 8.99 crore households through 83.4 lakh SHGs formed in 7.27 lakh villages in 7073 blocks in 28 States and 6 UTs in the country. Total no of Village organization (VO) promoted is 4.31 lakh while the total no of Cluster Level SHG Federations promoted are 31070. The universal approach in the program has been to form self-help groups of women from poor households, federate them in Village Organisations and Cluster Level Federations, to inculcate a habit of mutual help as well as savings and credit through the SHG and provide development assistance in the form of financial investment as well as social and technical advice to them. There are 4.3 lakh village organizations in the country now, federated into 31070 Cluster level federations. Undoubtedly DAY-NRLM is the largest ever structured attempt at mobilizing women and building their collectives for ushering in diverse facets of development through them.

This is the largest ever effort at creating "social infrastructure". Its most salutary effects to provide the last mile reach for ushering in diverse development programs. This established social infrastructure now offers a very useful pathway for the government to reach out to the poor. At the same time, it has created a major channel for surfacing issues, aspirations, needs and demands of the poor in a planned and systematic manner.

The practical utility of this massive social infrastructure has been abundantly demonstrated in recent times. They helped as conduits for carrying messages, acted as platforms for and took initiatives in a myriad manner in combating the pandemic. There is overwhelming evidence, perhaps as yet not fully documented about the critical role that VOs and the SHGs played in combating the pandemic. They did so on the one hand by organizing exposure and training related to mask discipline, social distancing, and basic preventive care. On the other hand, they became instruments of producing and

distributing masks and sanitizers in large numbers in dispersed locations at affordable prices virtually in every part of the country. They contributed to systematic administration of quarantine centers in thousands of villages. And they became focal points for mobilization of people for vaccination. Without this mammoth social infrastructure, India's fight against COVID would have been much more tardy and possibly ineffective.

This volume brings out the diverse other dimensions in which women collectives have been contributing to social well-being in villages. They have offered a mechanism to introduce new and better paying crops for enhancing rural income through farming, the mainstay of rural livelihoods. They have helped rural households diversify their livelihoods portfolios by taking to dairying, poultry, small ruminants, and fisheries. They have helped created a people friendly system of extension and input service through agri-entrepreneurs. They have promoted enterprises and self-employment in traditional lines of food products

as well as crafts and also in non-traditional lines such as making and marketing solar lamps. They have helped rural women derive livelihoods in the service sector by starting 'didi ki rasoī' for providing hot cooked meals to transiting people at crowded locations. They have collaborated in other state programs while generating employment for the rural women. They have helped expand financial literacy and promoted financial inclusion by collaborating with innovations in the banking sector. Recognizing the importance of health in the lives of the poor, they have collaborated with state machinery in promoting diverse health interventions. They have contributed to dietary diversity of the rural poor both through extension and through popularization and support of kitchen gardens.

The beauty of the DAY-NRLM program is that it is built on the enthusiasm and hard work of women themselves. Ordinary rural women have achieved extraordinary extension by taking the spirit of mutual help to new areas, by training women in managing their new institutions and by bringing in proper systems of management that ensure transparency and accountability. This has enabled the huge social infrastructure to contribute towards building empowerment of women. There is widespread evidence that by itself, creation and regular functioning of an SHG which is supported by the VO in the respective village, offers a social assurance system to women in their hours of distress. Under the gender justice sub-component of the program, in numerous locations, these local entities have taken initiatives to counsel and sort

out domestic difficulties and held out a deterrent to gender-based violence. They have contributed in no mean way to building identity and confidence among women. The savings and credit function of the SHG has created a very helpful and empathetic alternative to the ubiquitous and not infrequently villainous local money lender.

While the above two "side-effects" of the essentially livelihoods program are almost ubiquitous, there have been very positive impacts of this social infrastructure. Women have started taking part now in the Gram Sabha and in the affairs of the Gram Panchayat than ever before. Just as the devolution of funds to GPs under 14th and 15th Finance Commission provided financial muscle to the Gram Panchayats, the enhanced participation of women in their affairs have contributed to making the Gram Panchayats more responsive to the needs of the women and the poor. This is work in progress.

The other related aspects touch upon the strengthening of demand for other welfare services in education, health, nutrition, social justice and the like. Once made aware of the functional utility of social mobilization of women through the SHG /VO /CLF system, it becomes a matter of only their imagination and a little external nudge for them to start taking interest in these matters. In consequence, there is evidence of greater effectiveness of behavior change communication on these matters as well as higher and more confident engagement of the village community with the front-end development bureaucracy. This

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contributes to better realization of entitlements of the poor as well as better service delivery of welfare programs due to consolidation and articulation of demand from the ground.

In this manner, women collectives are enabling the government to overcome hurdles in delivery of public services and working with members to advance agency and improve livelihoods and well-being. ■

Social Inclusion

*Caring for the weak is so
natural to women collectives*

As common experience suggests, women tend to be inherently more sensitive, caring and nurturant. When their attention is drawn to the distress and difficulty of the weak, they tend to think about and act on ways to alleviate the distress. That is why, as the stories in this set suggest, the network of CLFs and associated women collectives have been so empathetic and effective to people who need assistance.

These collectives have helped the poor persons from particularly vulnerable tribal groups (PVTG). The stories of CLFs in Littipara and Nagakurnool illustrate this. Not only this, some collectives have gone beyond the basic livelihoods support and established support systems to enable children from the PVTG catch up with their educational peers. The “pathshalas” set up by the Bara Gahghri CLF will prove a model in this regard. As the

Satbarwa and Angara CLF stories suggest, women collectives are forthcoming in ensuring that persons with disability too are assisted and enabled to stand on their feet. Women collectives have also been forthcoming in reaching out to persons thrown into deep distress due to loss of employment during the Lockdown periods and assisted them in initiating income generating activities. The most sensitive story is about the assistance rendered by the collectives to transgenders in setting up a canteen so that through the income generated from it they can live with dignity.

This humane and empathetic dimension of the work of reaching out such neglected, distressed and voiceless people done by CLFs all over the country, alone can justify the investments made in establishing and nurturing them. ■



PVTG Paathshala: Bringing Education to *The Tribal children in Jharkhand*

73,000 HHs of Asur, Birhor, Korwa, Birjiya, Shauriya Pahariya, Mal Pahariya and Sabar tribal communities from remote hamlets of Jharkhand are considered Particularly Vulnerable Tribal Groups (PVTGs). Left out of mainstream development, these HHs have the lowest literacy rates, primitive agriculture practices and poor health conditions.

The literacy rate among PVTGs in Jharkhand is about 39.28% which is half of the state literacy rate. Geographical isolation leads to high student-teacher absenteeism. Lack of infrastructure and funds has further worsened access to education. This was especially true during covid related lockdown.

Bara Gahghri CLF realised the need of action to address this issues in the region. For this the CLF took initiative to ensure "Right to Education" of the PVTG children. The CLF promoted Paathshalas and distributed kits worth Rs. 10,000 from its own corpus fund to all the 28 Paathshalas which they have initiated.

“I realized the foundation of community development lies in education, so I started mobilizing parents and children to continue education. I have a dream to make my village free from poverty, with 100 per cent educated people living happily together. I started working as a Change Maker to make my dream come true.”

— **PVTG Change Maker Simmon Malto, Sathiya village, Littipara block of Pakur**

CLF mobilized 'Paathshala facilitators' namely PVTG Change Maker (PCM) and MCMs (Master Change Makers), who are volunteers and are from the same community; to ensure quality education of the children. With the help of the CLF, the Paathshala facilitators worked with the children even during the pandemic to ensure continued education.

The CLF minutely monitor the functioning of the Pathshalas, engages with the facilitators and have introduced systems to strengthen their initiative such as

- Organising Parent Teacher meetings to ensure attendance of children in schools. Facilitators also does counselling of parents and children to ensure this.
- Introducing Fun Learning tools in schools such as wall painting, games and providing sports equipment's which are used by the facilitators for participatory learning.
- Motivating parents to enrol their children in formal school. ■



Established in the year 2016, Bara Gahghri Sankul Sangathan is an SHG federation of Littipara Block of Pakur District, Jharkhand. This federation is an association of 24 village organizations, 418 SHGs and 5000 women. The Bara Gahghri CLF has done exemplary work by ensuring quality education to 1400 most vulnerable PVTG children of the cluster. The SHG federation has set-up 28 PVTG Paathshala to provide basic education from Nursery to Class 10th standard through community volunteers



Beacon of change: Lone tribal woman helps economically

Uplift her Community

In Littipara Block of Pakur district, UDAAN Change Makers (resource persons promoted under the project UDAAN being implemented by JSLPS) identified Rubi Malto as an Active Woman with 36 other PVTG women to work under the project. Project UDAAN was launched in 2019 to mainstream PVTG HHs in 26 districts of Jharkhand through the JSLPS. The project aims to increase incomes of vulnerable tribal HHs through adoption of sustainable livelihoods. Rubi belongs to Sahurya Pahariya, a Particularly Vulnerable Tribe (PVTG) from the hills of Rajmahal in Pakur district. Overcoming restrictions, violence and alcoholism at home, she joined the Gulab Self Help Group in 2016.

Bara Ghagri CLF did not miss the opportunity when they learnt of the

Dakiya Yojana, a scheme to deliver bagged rice via Department of Food, Public Distribution and Consumer Affairs to PVTG families. CLF established a PP Woven Rice Bag manufacturing enterprise and named it Gutu Galang Kalyan Trust. To support this enterprise, which is owned and managed exclusively by the PVTG families, CLF provided credit support of Rs. 7 Lakhs as working capital to the trust to start the work. 30 PVTG active women were elected as board members of the Trust.

The CLF facilitated improved agriculture practices in Lobia and Millet among 6000 PVTG women farmers in the district. Training and seeds were given to all the farmers. 50 metric tonnes of Lobia was purchased from the farmers by the Gutu Gulang Kalyan Trust, processed and sold under the brand name 'Palash'.

The CLF also motivated members and the Trust to prepare 'Bajra Flour' and Bajra Cookies which was then further sold at Saras Mela in New Delhi.

This year under the leadership of Rubi Malto the Gutu Gulang Kalyan Trust had a turnover of Rs 1.5 crore and paid Rs 28 lakh in taxes. This initiative of the CLF has ensured the livelihood of 50 PVTG households directly, working in different capacities for the Trust and have also benefitted over 6000 PVTG households indirectly by promoting sustainable and profitable agriculture practices. ■



Established in the year 2016 Bara Ghagri Sankul Stariya Sangh is a Cluster Level SHG federation at Littipara block of Pakur District, Jharkhand. This federation is an association of around 5000 households mobilised into 418 SHGs which are further federated into 24 VOs. The federation has remarkably engaged in the empowerment of many marginalised and vulnerable women. The life changing story of Rubi Malto testifies the impact of federation in the life and livelihood of its women members.



Particularly Vulnerable Tribal Groups (PVTGs) of *Adilabad Make it Big*

“Chenchus”, one of the Particularly Vulnerable Tribal Groups (PVTGs) in densely populated Nallamala forest of Nagarkurnool and Nalgonda districts of Telangana, are primarily the hunters and gatherers. Main part of their livelihood is based on the forest, from where they gather produces, like roots, fruits, tubers, beedi leaf, mohua flower, honey, gum, tamarind, green leaves, etc.

and sell these to traders or government co-operatives. The destruction of forest in the name of development has seriously affected their livelihoods and food habits.

To ensure effectiveness of intervention and smooth functioning of their organizations, training, awareness, regular meetings, internal and external

audit, legal compliances, General Body meetings, elections, rotation of leadership, submission of returns, etc. are organized. It helps them in their financial inclusion and convergence with line departments. A pool of Community Resource Persons and Trainers has been created from the community itself, who now even go to other states to provide inputs to other PVTG communities. ■

“We were one of the poorest families in the village. I was a daily wage labourer and got only Rs. 30 per day. Then I won’t get work every day. Motivated by my neighbor, I joined Bhimdev SHG of my village. I took first loan of Rs. 3,000 to buy a goat in 2002 and then never looked back. With the guidance from my fellow women and financial support from banks with the help of my SHG, I now own a pair of bullocks, a grocery shop and a cured piece of land for agriculture. Now I have respect in my community and ability to feed my family and educate my children. I have decent life thanks to my groups.”

– Kumra Letibai, Vice-President, Sirikonda CLF, Adilabad



The Chenchu Laxmi Maha Samakhya was formed in Nagarkurnool district, Telangana with 6 Cluster Level Federations (CLFs), 38 Village Organizations (VOs) and 222 SHGs of 2614 Chenchu women members. The main purpose of MahaSamakhya to form groups of this community is to ensure their inclusion in the mainstream social processes and to protect or enhance their livelihoods, while protecting their culture and food habits.



Migrant families

Rediscover Samman

Mohammad Rababul, his wife Sitara Khatun and their 2 children suddenly found themselves in a crisis when the national lockdown was announced in April 2020. Residents of Lakadmara Village, Meherma block of Godda district in Jharkhand, the family was dependent on Rababul's income as a tailor in New Delhi.

With the first wave of COVID and subsequent lockdown, Rababul lost his job and returned home plunging the family into financial stress. The problem further increased when they had to borrow money to cover basic

expenses from the local money lender at an exorbitant rate.

A survey under the Shram Samman Yojana by the local BRP-SD (Block Resource Person- Social Development) with assistance from the CLF brought them into the DAY-NRLM fold. The CLF was continuously engaged in tracking such families and linking them with the Shram Samman Yojana. Under CLF and BRP-SD's guidance Rababul was registered under the Interstate Migrant Labour Act 1979 for safe migration and Sitara joined an SHG. This gave them much needed access to benefits under

various government schemes.

With 3 rounds of funding from the SHG, amounting to Rs. 50,000/-, Sitara Devi set up a small grocery shop that continues to expand with demand from local customers. Another loan of Rs. 50,000/- has helped Rababul start a travelling cloth store.

A joint income of Rs. 10,000-15,000/- monthly has stabilised the family socio-economically and they continue to work towards a secure future.

These small yet innovative interventions of the Shram Samman Yojana and collaboration of JSLPS with Community Based Organizations in identifying and supporting the returning migrant families have helped these families to gain stability both socially and economically. They have found dignity through work again with a little support. ■



Formed in the year 2020 Doi Aajeevika Sankul Sangathan, a Cluster level SHG Federation in Meherma block of Godda district, Jharkhand has mobilised 4908 women into 409 SHGs and 26 Village Organizations. The CLF has supported returning migrants during COVID-19 lockdown.

Shram Samman Yojana being implemented by JSLPS (DAY-NRLM) aims at reducing vulnerability of returnee rural migrant families of Jharkhand in COVID crisis through socio economic assistance.



Wind Beneath the Wings-A CLF helps ultra poor families find new *Livelihoods in Saran, Bihar*

With prohibition in Bihar many HHs producing and saling country liquor, lost their livelihoods. Vijeta CLF Social Action Committee worked extensively with these HHs and overcame initial hesitations through counselling to select alternative livelihoods.

With assistance from JEEViKA, the CLF designed a special program. Ultra poor households choose an asset package depending on their local context and needs and then received skills training and weekly coaching.

The asset packages include various types of livestock, sewing machines, farm equipment, inventories for small shops or other productive assets. HHs also received 'livelihood gap assistance' of Rs 1,000 per month for seven months.

Vijeta CLF then appointed 5 Master Resource Person (MRPs) with the help of the VOs. These MRPs are matriculate SHG members with willingness to travel extensively and provide handholding support to HHs who opt for the Asset Package. The MRPs were trained by JEEViKA on psychosocial aspects and program components.

The CLF maintains a supervision role through the village organization (VO) which conducts community-based participatory targeting process to identify and endorse ultra-poor households.

Vijeta JEEViKA Mahila Sankul Sangh is currently working with 167 ultra-poor households as part of this program. ■

Vijeta JEEViKA Mahila Sankul Sangh (CLF)		
Project Intervention		
Endorsement Confidence Building Training Micro-Planning	Livestock Management Training Asset Transfer Livelihood Gap Financing Inclusion in SHG movement/ Promotion of Kitchen Garden	
Project Investment		
Livelihood Financing INR 26,000/- (in 2	tranches) Gap Assistance Fund INR 7000/-	
Safety Net & Entitlement		
Savings Bank Account, Aadhar Card, Public Distribution System (Ration Card), Insurance (PMJJBY& PMSBY), Access to Toilet (SBM-G), Safe Drinking Water, Safe & Secure Home		
Outcome Indicator		
Monthly	Income: INR 6300 Productive Asset	Value: INR 64000 Savings in Bank: INR 10100



Established in 2021 in Garkha block of Saran district, Bihar Vijeta JEEViKA Mahila Sankul Sangh (CLF) federates 30 VOs reaching out to 4126 rural households via 349 Self Help Groups. Since then, Vijeta CLF has been working on social inclusion of extremely poor households.



“Graduation” – a Comprehensive Approach for Ultra Poor

JEEViKA (Bihar Rural Livelihoods Mission) largely focuses on social inclusion of vulnerable rural poor women and promotion of livelihoods interventions to increase income at household level. But the political, social and economic conditions make it complex. Despite all the efforts to reach out, the most important target group, the ultra-poor households faced challenges in engaging with its programs because of negligible savings and fewer or no assets & resources.

To address this challenge, JEEViKA

“My life was somehow going on, until my husband got hit by epilepsy and we struggled to have two ends meet. I felt extremely vulnerable to hunger, hopelessness and insecurity. But then I was identified and endorsed by my VO and CLF as an ultra-poor household in 2018. I got appropriate training and a financial support of Rs. 26,000 under Livelihood Investment Fund. CLF supported me to get a MGNREGA job card and Insurance. This changed my life. Now I have a stable monthly income of Rs. 7,300”

— Durga, a victim of witch-hunt

initiated “Graduation” pilot, followed by launching of “Satat Jeevikoparjan Yojana (SJY)” to upscale it. It seeks to boost the economic and social status of the ultra-poor families by providing livelihoods gap assistance fund, providing productive assets and through individual coaching. This multidimensional support is designed to develop aspirations and capacities of the ultra-poor to take better advantage of economic inclusion efforts, access to finance, market links, food & health security and convergence with different government schemes. The

SJY combines different approaches into one comprehensive package aimed at Transforming Ultra-poor households

CLF and Village Organizations (VOs) plays a vital role in the whole ‘Graduation Process’ and support delivering key functions like endorsement of targeted households, initial productive asset procurement and routing of funds to the households. The VOs under the guidance of the CLF does transect walk in the villages, conducts social mapping exercise, and do households visits to identify and rank the poorest of the poor households in the villages.

After the families are chosen Jeevika supports in choosing an enterprise for the family, transfer the required productive assets to start the enterprise and conducts Confidence Building and Enterprise Development program for these families. CLF facilitates bank credit and other convergence programs to addresses the issues of food insecurity, clean and safe drinking water, safe and secure house, and insurance to strengthen the socio-economic condition of these families. ■



Formed in the year 2012, Deepak Cluster Level Federation in Dhamdaha block of Purnia district, Bihar has mobilised around 12000 women into 62 Village Organizations and 989 SHGs. The CLF identifies the poorest of the poor households and link them with different government programs through a comprehensive approach for their upliftment.



Dance of *Dignity*

Tamasha, Maharashtra's centuries old theatre form, is traditionally performed by the nomadic community of kolhatis. Amongst these sangeet baari troupes are made up of kolhati women who perform lavanis-traditional song and dance. With theatres across Osmanabad, Solapur, Pune, Sangli and Satara, these women often accompanied by children travel extensively leading to lack of socio-economic stability. The exploitative stigma attached to the profession also marginalises kolhati women and their children.

Parite village of Madha block in Solapur has about 100 kolhati families and many tamasha theatres. Starting from 2017, the Maharashtra State Rural Livelihood Mission-Umed had a strong presence in Parite through many SHGs and VO- 'Samadhan Mahila Gramsangh'. Kolhati community was however excluded.

In 2019, the VO Social Action Committee (SAC), started actively engaging with the kolhatis in Parite village. Through creation of kolhati community collectives, the program proposed to enhance access to government schemes/ programs, reduced gender violence, school dropout rate, early child marriages, child abuse and trafficking.

Trainings on gender, domestic violence and women's rights was given by Abhaya- the gender CRP and the VO SAC. Initial obstacles amongst the community like women's hesitation and lack of interest; resistance from men, were overcome by the VO SAC. Thus the first kolhati women's SHG - 'Margai Mahila Swayam Sahayta Samuh' was formed.

4 adolescent girls' (kishori) groups with 44 members was also formed and linked to ashrams and skills training

organisations for access to quality education services and alternate livelihoods opportunities. Overall an enabling ecosystem was created to provide a sense of dignity amongst the youth in the community.

Today, in Parite there are 28 SHGs with 300+ members. The VO is working towards 100% inclusion of kolhati community in government schemes- pension scheme, voter ID cards, access to basic healthcare etc. 4 more villages in the Madha block have shown interest to join the SHGs. Women leaders from CLF continue to empower vulnerable members of their community and creating an environment of inclusion, pride and dignity. ■



Formed in the year 2021, Nisarg Mahila Prabhag Sangh, a Cluster Level SHG Federation in Madha block of Solapur district, Maharashtra has mobilised 2874 women into 13 Village Organization and 267 SHGs. The CLF brought women from nomadic Kolhati community under its fold, and supported them to live a dignified life.



Oruma Transgender *Canteen*

Transgender people, with different gender identity and expression from the sex assigned at birth, have had to face severe discrimination, stigma, systemic inequality, and poverty. Most of them are disowned by their families and thrown out of their homes. With no possibilities of getting jobs, they find it difficult to live a life with dignity. Some of them are even forced to become sex workers.

'Oruma Canteen' is a formidable effort to thwart it.

'Oruma' is the first canteen in district Palakkad, run by the Transgender persons, who belong to Transgender Neighborhood Groups (NSGs). 'Kudumbashree, the Kerala SRLM program in consultation with various CDS across the state understood their problems and designed suitable schemes to protect and promote their livelihoods and empower them to beat the stigma.

“Our canteen functions from morning to evening serving several food items, like dosa, idiyappam, puttu, idli, tea, snacks, chattikanji, puzhukku, etc. ‘Oruma’ has got great acceptance from all the sections of the society. It is so pleasing.”

— an ‘Oruma Canteen’ functionary

Situated inside the civil station premises, 'Oruma' is a model initiative for transgender community. The space for the canteen was provided by the district administration. Ten interested persons from the group were trained on various functions related to managing the canteen. The Oruma project was included in the annual plan of Palakkad District Panchayath as well.

'Oruma' is a convergence model for addressing a complex problem. Kudumbashree, District Mission Unit, District Panchayath, CDS and District

Administration joined hands to create this model, which has a solid potential for replication.

There are 48 transgender NHGs across the state with 556 members. Initiatives like 'Oruma Canteen' will pave the way for adding dignity to lives of transgender people and integrate them in the mainstream social processes. ■



Formed in the year 2016, Palakkad North CDS in Palakkad district, Kerala has mobilized 6662 women into 26 ADS and 426 NHGs. The CDS has done exemplary work in forming Transgender NHGs and ensuring dignified livelihood opportunities for the members.

Gender

*Women collectives provide
mutual social assurance*

Patriarchy holds sway in rural India. Cases of harassment for dowry, of domestic violence, of abuse of women and children, of women being cast away when husbands form a new liaison, allegation of witchcraft and diverse other wrongs are reported time and again from a large number of villages. A legal framework sympathetic and favorable to victims exists and there are formal Government policies in this regard. Yet, accessing them becomes a challenge due to lack of awareness fear of social stigma and physical distance.

Recognizing this social reality, the DAY-NRLM system which operates at the ground through SHG, VO and CLF have created mechanisms to build voices and agency of women and their collectives to change and challenge the patriarchal norms through Badlao Manch, Gender Resource Centers, Lok Adhikar Kendra's as platforms to protect and promote women's human rights and social transformation. Local SHGs and VOs support the rights holders, women, and girl survivors of violence through the Social Action Committee of the VO and CLF and by accessing the institutional mechanisms of Badlao Manch, LAK, GRC which provides a strong and unflinching support in the form of information, contact, counselling, and support system for the women.

As the stories in this set illustrate, not only do these collectives provide support, mediation, counseling and a credible threat of binding community or legal action against the offenders in cases involving their members, they become forums which enhance the gender justice for all women and girls from marginalized communities. SHG and VO women members come from the very community in which a case of dowry harassment or domestic violence etc. occurs and hence have much greater social access to the families of the perpetrators and their social networks. Besides, they are in a unique position to offer temporary shelter to women in distress and help their rehabilitation during the pendency of the dispute. Invariably the attempt is to resolve the matter through counselling, keeping the interest of survivor women and girls at the center and ensuring that the matter is escalated to formal mechanisms and even to legal action if the situation so warrants.

Women collectives have indeed become major nodes of assurance and support to women suffering the painful dimensions of ill effects of patriarchal oppression. ■



Lok Adhikar Kendra/Gender Justice Centres

Gender Justice Centre (GJC) is an institutional mechanism within the Gender Justice Program (GJP) by DAY-NRLM to empower women and their collectives. It initiates discussion and community level action for gender equality and women's rights under via the CLF.

The GJP bridges the 2 verticals of NRLM- Social Inclusion and Social Development through institution and capacity building of womens' collectives to break gender barriers and access resources for improved socio-economic status.

In Sheopur, GJC called *Lok Adhikar Kendra* (in Hindi) run twice a week and is a safe space for women to share their experiences in accessing or enabling other women or vulnerable groups to access their entitlements. These are then resolved by networking with relevant departments. Monitoring services at the village level and disclosure of provisions and data from the concerned departments is also done at the LAK.

The programmes field force- Samata Samanvayaks/Sakhis are identified CRPs promoted by the CLFs to lead

Sr. No.	Type of Cases registered in LAK	Sheopur since Oct'2020 till June '2022	Complaints Resolved	Pending applications and issues
1	Food Security: PDS and ration card related	250	243	7
2	Food and nutritional Security for PVTG	95	95	0
3	National Social Assistance Program and other schemes	85	84	1
4	Violence against Women and Children	21	17	4
5	Identity card / certificate for entitlements	83	56	27
6	Land and Housing	105	57	48
7	Community issues	103	98	5
	Total	742	650	92

gender equality interventions at SHGs and VOs, enabling and enhancing the role of the Social Action Committee at the VO and CLF level. With their lived experiences, the Samata Samanvayaks/Sakhis support other victims of violence for justice with dignity and self-respect.

CBOs like SHG, VO and CLF resolve and track the issues and cases of denial raised during the Jan Sunvai at the Gram Sabha. The Gram Sangathan (VO) records cases for SAC to follow up

and solve. VO and CLF have monthly meeting to take stock and plan for the future.

The LAK, CBOs and the Samata Samanvayaks/Sakhis have been able to resolve many cases of injustice and disenfranchisement, demonstrating the Merit of collective strength and learning through the Gender Justice Program. Now the initiative is being scaled up by Madhya Pradesh SRLM. ■



Formed in the year 2016, Sagar Sankul Sangathan in Sheopur district of Madhya Pradesh has mobilised around 4500 women into 382 SHGs and 34 Village Organization. The CLF has exhibited member solidarity and women's empowerment by addressing issues such as gender based violence, discriminatory patriarchal norms and practices, legal rights by promoting Gender Justice Centre.



GRC – A Dependable Resource for *Women in Ernakulum*

Violence against women in Kerala is at alarming level. Kudumbasree, the poverty eradication and women empowerment program, knows how critical the attitude of society is in determining the status of women and how deep are the roots of patriarchy in Kerala. It has been working on women's issues for last two decades. One of the important channels, through which Kudumbasree works, is the Gender Resource Centre (GRC).

This story is about Ramamangalam GRC which is managed by the CDS, with a

Community Counselor as its in-charge. GRC coordinates all its activities through 13 Social Action Committees and Vigilant Committees, one academic committee and one management committee constituted by members.

GRC works on awareness and action programs on gender equality, conducting school visits, youth club programs, gender sensitization, etc. GRC also provides counseling, family mediations, livelihood support and legal

support. The Community Counselor deals with the cases of violence against women & children with the support of other departments. Social problems like drugs & liquor selling, eve teasing, drunkard's issues, drinking water issues, waste management issues, etc. come to GRC for intervention through Social Action Committee.

A poor woman from Ramamangalam faced so much of dowry related domestic violence that she had to leave her husband's house. But she was not allowed to take her two minor children along with her. GRC conducted three counselling sessions with the husband, but of no avail. Finally, with the help of District Legal Services Authority, a case of domestic violence was filed. When his property got attached with the case, the husband handed over the children to the victim. There is large number of similar stories, where helpless women got support from GRC. ■

“We coordinate activities of ADS, NHG and Vigilant Group and conduct campaigns against dowry and gender based violence, involving CDS, elected representatives, Janamythri police, children and auxiliary group members. We conduct Samoochamelas for ensuring convergence of different departments. Besides this, we also organize livelihoods support activities for poor women, including training on tailoring, beautician, etc. We see a visible change among the women and their families” — says a GRC member



Formed in the year 2015, Ramamangalam CDS (Community Development Society) in Ernakulam district is a SHG federation of 13 ADS (Area Development Society) and 135 NSGs (Neighborhood Groups) of around 1600 women members. The Federation manages a gender resource center to support survivors of gender-based violence and also acts as an empowerment hub for women.



Institutional Mechanism for identification and redressal of *Gender and Social Issues*

For gender conscientization and awareness, Ananthapur MahaSamakhya has established an institutional mechanism which connects the last mile member. In each SHG there is a trained Gender Point Person who regularly generates discussion around various social issues and provides a safe space for the women to discuss diverse issues freely. 3 members from each Village Organization constitute a Social Action committee and further forms a Village Level Network Committee along with the Gender CRPs (Trained Community Resource Persons of Maha Samakhya) to identify vulnerable individuals who requires support. After identification the cases are taken to the Panchayat level Gender Forum which meets every month. Grama Panchayat Sarpanch, Mahila Police, frontline workers attend this forum to discuss

the cases raised by the VO network and the social action committee members. Most of the cases are dealt at this level.

Similar structure has been established at block level where the Mandal Parishad Development Officer, Medical Officer from Health department, ICDS Supervisor, Sub-Inspector and representatives from Mandal Samakhyas are present.

At the Mandal Samakhya the cases which could not be solved at the Mandal Samakhya level are dealt on a case-to-case basis with the support from the Police department, Women and Child Development department and Legal authorities.

The Pragathi Mandala Mahila Samakhya of Gandlapenta Mandal of Ananthapur district, Andhra Pradesh has registered a

total of 25 cases till date out of which 15 cases have been resolved and remaining 10 are in progress. 3 Child Marriage cases were identified and resolved; 6 family disputes and domestic violence cases were identified, 3 resolved and 3 are in progress; 3 School Dropouts cases were identified out of which 2 children has resumed their study, 1 cases is pending; 6 Land Rights related cases were identified, 3 resolved and 3 are in progress; Entitlements of Govt Schemes for 15 vulnerable households has been ensured.

Anantha MahaSamakhya has set an example of how organized collective action can bring normative change within our society and can make it more just and equal for all. ■



Formed in the year 2007, Anantha Mahasamakhya in Ananthapuram district, Andhra Pradesh has mobilised 78781 women into 7 Mandal Samakhyas, 367 Village organizations and 7461 SHGs. The Federations has installed an institutional mechanism for identification and redressal of Gender and Social issues.



Badlao Manch

Changes Lives

Sarwan Oraon is not the only migrant worker in Jharkhand, who was an example of earnings of the migrant workers is consumed by the middlemen/contractors.

But his wife, Sumitra Devi was enrolled in DAY-NRLM fold and she got her husband registered under the project 'Shram Samman' (a special project run by Jharkhand State Livelihood Promotion Society for migrants). After registration, Sarwan was provided with labour card

for safe migration. As part of the DAY-NRLM safety net in Thakurgangti block, Godda, Sumitra Devi got aware about possibility of sharing her social issues and getting those resolved at Badlao Manch, an institutional forum to address social issues managed by members from CLF, VO and SHGs. Badlao Manch involves PRI and frontline workers of different departments to resolve the issues registered in the Manch.

On complaint from Sumitra Devi, a

meeting of Badlao Manch was called by Chapri Village Organisation (VO), to which Sarwan and the contractor, Umesh Yadav belonged. The issue was that from the earnings of Sarwan Oraon, an amount of Rs. 18,000 was retained by Umesh Yadav. When Sarwan demanded his money, Umesh threatened and beat him up.

Both the parties were given opportunity to explain their position. After proper deliberation, the VO, in consultation with PRI members decided that through a written agreement, Umesh will return the said amount to Sarwan and will never threaten him again. Both the parties accepted the decision.

Chanda CLF has promoted 20 Badlao Manch and have resolved 23 cases till date. ■

“With the money returned by Umesh Yadav, we got our 3 bighas released from Mahajan. I took a loan of Rs. 25,000 from my SHG and started a grocery shop. The Badlao Manch has changed our lives completely. I am so happy” — Sumitra Devi, member of Chapri VO



Formed in the year 2018, Chanda Aajeevika Mahila Sankul Sangathan in Thakurgangti block of Godda district, Jharkhand has mobilized more than 2800 women into 20 Village Organizations and 240 SHGs. The CLF has facilitated in formation of Gender Forums (Badlao Manch), bringing all related stakeholders at village and panchayat level under one umbrella to strengthen responsiveness towards issues of women and vulnerable HHs.



My CLF gave me *the VOICE*

What would I do, if my CLF (Cluster Level Federation) was not there to support me?" - asks Fatima Khatun.

I had no big dreams when I got married to a tailor, who was a migrant labour in Mumbai. Just a bit of happiness and peace that lasted for just six months until my in-laws started harassing me for dowry.

Knowing well that my family was poor and there were two more sisters waiting to get married, I was in no position to oblige them. My husband supported me initially, but slowly he too started abusing me.

Then I realized that I was pregnant. To escape the abuse, I moved to my

parents' house. Due to complication in pregnancy, I had to undergo an operation needing lot of money. My parents were unable to bear and my husband refused to pay. But then my mother's Self-Help Group (SHG) came forward to avert the life-threatening crisis.

I came back to in-laws' home with my newly born daughter. Realizing the importance, I got enrolled in an SHG, a part of CLF in Dumri block, Giridih. My SHG elected me as the book-keeper.

Accidentally, women of my SHG and Village Organisation came to know about my traumatic conditions. They tried to counsel my in-laws, but it annoyed them so much that they attempted to kill me. I was rescued by our neighbour.

"Now, I am very happy with my life, living with my husband. Leaving the sourness behind, I handed over my shoe-slipper business to my in-laws, who are doing fine and are happy with me. But often I wonder, what would happen if I did not have my SHG and CLF to support me?" — Fatima Khatun

The matter reached my CLF and a decision was taken to file an FIR against my family. The police responded and called my family to police station and threatened them of arrest in dowry case. They got scared of jail and promised not to harass me again.

With a soft loan from my SHG I started a shoes-slippers business. But my in-laws again started torturing me. To defend themselves against police, they approached Anjum Islamia Committee with complaint against me.

Thanks to solid backing from my CLF, they could see the truth and in turn imposed a penalty of Rs. 5,000 on my in-laws for misleading the Committee. The Committee also instructed my husband to take me to Mumbai with him.

The CLF manages 11 Badlao Manch (Gender Forums) and have dealt 19 cases till date.

Gender equality- not only a fundamental human right, but a necessary foundation for a peaceful and prosperous life for both men and women. ■



Formed in the year 2016, Laxmantunda Aajeevika Sankul Sangathan, a Cluster Level Federation in Dumri block of Giridih district, Jharkhand has mobilised 4080 women into 272 SHGs and 18 Village Organizations. The CLF is fighting against all forms of violence and empowering its members to live a dignified life.



A call away-Family Counselling *Centres driving gender equality*

The Telangana SERP aims to empower rural communities to access resources for livelihoods through self-managed organizations and collective action. To combat increasing gender violence, it has implemented gender rights based activities via a network of Social Action Committees (SACs) in Village Organisations and Community Level Forums.

Gender Point Persons are trained and appointed at SHG level. VO and CLF Social Action Committees are trained on women and child rights.

10 members of the SAC form the CMFCC which receives trainings on counselling, case documentation, women's laws, dealing cases with

gender perspective. The FCC operates from the Zila Parishad office and resolves cases every Monday. Field visits are made wherever required.

They resolve cases of dowry harassments, woman trafficking, child labour and marriages, family disputes; conduct legal rights awareness camps and provide moral support to victims of abuse.

The CMFCC has a dedicated phone number operated by a woman operator, she also maintains case registers and other documents.

The district CMFCC, managed by MahaSamakhya registers rights and harassment cases. Mandal CMFCCs are maintained by MandalSamakhya

and they resolve cases through counseling process.

MahaSamakhya now has planned to make the call centers go online to simplify the documentation process. Corpus fund is being created for the project sustainability. Every SHG member now contribute 24/- pa towards the Gender Fund which would be used for all the interventions of Gender activities and functioning of the CMFCCs.

The Sangareddy CMFCC has till date received 6,329 cases on dowry harassment, alcohol induced violence, sexual abuse, child labour and child marriages and has resolved about 70% of them. ■



Formed in the year 2016, Sangareddy MahaSamakhya, a district level SHG Federation has mobilised 191613 women in 25 Mandal Samakhyas, 688 Village Organizations and 18118 SHGs. The Federation manages Family Counselling Centres to deal with cases related to gender based discrimination/ violence and other social issues through active collaboration with Police, Administration, DWCD, DLSA and others.



Witch-Hunt to *Entrepreneurship*

Durga (name changed) was wondering, why she was being targeted by women of her own community. For last two years, these women were increasingly marking her as a 'witch'. She was getting more and more traumatized and marginalized in the village.

But the situation became acute, when her husband was called by Reshma (name changed) and Nilima (name changed) and asked to pay a penalty of Rs. 2000, along with chicken, mutton and Hadia. Why? Because he did not attend rituals of Nilima's husband. When he showed inability to pay, Durga was

tortured by Reshma and Nilima.

Knowing about the incident and the background of the matter, representatives from Badlao Manch (an institutional forum of SHG women to address gender-based discrimination issues and other social issues) promoted under Garima project (initiative by Jharkhand State Livelihood Promotion Society) called an emergency meeting. But as the meeting was in progress, two accusers, Reshma and Nilima barged into the meeting and started beating Durga. Realizing the gravity of the problem, the Badlao Manch members consulted the district administration and

with consent from the victim filed an FIR against Reshma and Nilima.

Both culprits got arrested. In this course of events, it was found that Durga was deprived of several of her government entitlements, just because she was not enough aware. So, she was added to an SHG, which helped her get required corrections in her Aadhar Card and she got her Ration Card.

Besides getting her due entitlements, including ration, she has also started a small business with Rs. 3000 she got from VRF (Vulnerability Reduction Fund, grant fund from DAY-NRLM program). She now sells Idlis and Momos. Her SHG also helped her develop a kitchen garden. She attended a 5-day training on Art Therapy, got an electricity connection and her bank account was opened.

The timely intervention of the Community Based Organization of women helped her live a decent life. A journey from 'witch hunt' to the 'entrepreneurship'. ■



Formed in the year 2016, Lachragargh Aajeevika Sankul Sangathan, a Cluster level SHG Federation in Kolebira block of Simdega district, Jharkhand has mobilised 4585 women into 21 Village Organizations and 302 SHGs. The CLF is fighting against social evils to make the villages free from witch hunting and branding practices.

“Me and my entire family are very happy after coming in contact with the CLF and the JLPS. The Garima project has helped me a lot. At first I did not know with whom I can share my sorrows, but now I am not alone. I will always remain grateful to my CLF” — Durga, a victim of witch-hunt

PRI-CBO Convergence

*CLFs deepen and strengthen
democracy in villages*

Gram Panchayats (GP) in villages in India not only enjoy a Constitutional mandate and status, the provisions of 14th and 15th Financial Commissions make financial resources available to them. Gram Panchayat is the final ground level node for articulating the voice of the rural people as well as for channelizing development for their welfare. PRI now need to prepare village Poverty Reduction Plans (VPRP) for using the funds made available to them. Procedural and administrative issues at times restrict the ability of elected representatives in to adequately assimilate and represent the needs of the rural people and thus made effective VPRP.

It is well known that consolidation, articulation and strengthening of demand from the people for Government welfare services is conducive to speedier and more faithful implementation of the welfare programs. SHG, VO and CLF are excellent platforms for such consolidation, articulation and strengthening of their legitimate demands. Further, due to the very nurturant nature of women members, they tend to be far more sensitive to the needs of the marginalized and the neglected people such as the Persons with Disability, the elderly, the women headed households etc. Being closer to the people, they can bring forth the felt needs of the people which can be integrated in the VPRP for making the best use of the funds available.

The stories of various CLFs herein illustrate how CLFs and their village level associates such as SHG and Vos have been able to play an effective role in ensuring that genuine and legitimate demands, particularly of the voiceless and the neglected are addressed. Collaboration of CLFs with PRI result in more effective realization of entitlements of the people as well as contribute to the well-being of village communities in a wide range of fields: education, healthcare, connectivity etc. For instance, one CLF not only worked with PRI to make the Health Sub-Centres in their area operational, they could use their collective voice to have a telecom tower installed to improve telephone connectivity in their remote village. Given that in a majority of cases CLF tend to comprise mainly of the poor households, their collaboration with PRI improves the responsiveness of the latter to the more needy people.

Membership and leadership among the CLF associates tend to be more stable and responsive than the membership and leadership in the PRI. This combination of stable, sensitive and alert CLF and Constitutionally empowered PRI has a huge potential for making development and welfare reach the last person in even the most remote villages. We have only started realizing this potential. ■



For Some, Dhansiri CLF is *The only Friend*

In the remote villages of Karbi Anglong district in Assam, the CLF members of Dhansiri have proactively embarked upon various initiatives for participatory development. These initiatives are steered by Community Mobilisation and Community led solutions.

The School Kitchen Garden

Converging with School authorities and Agriculture Department, model kitchen gardens were developed in six schools under the CLF to address malnutrition among children. These are schools located at remote locations. The CLF collectively decided to plan an intervention with government schools. The CLF members realised that in order to make this intervention sustainable it was important to engage with the Line Departments. The women members started engaging with School Management Committees in the areas to discuss the issue of malnutrition and get the data of the number of children who were diagnosed with malnutrition. The members then also organised meeting with the parents of

the children studying in these schools, especially the ones who were under the malnutrition category. The CLF members tried encouraging parents of such children who were part of the SHG network to start nutrition gardens in schools with children. The department was requested to provide training and better quality seeds. After receiving training, land development, purchase of seeds, plantation, cleaning the kitchen garden was started in the schools and its maintenance responsibility was given to SHGs in the vicinity.

Healthcare Centre

The interior villages as far as 24 kilometres from the market, with poor connectivity have no healthcare services available. Even the nearest health sub-centre are ill-equipped and mostly non-functional. The CLF played a critical role of making them functional and even organising health-camps at intervals.

Railway Stoppage

Dhansiri being one of the remote areas in the Karbianglong district has poor

transportation facilities. Many trains connecting Dhansiri to towns would pass through Dhansiri railway station several times a day but it had no stoppage at Dhansiri. Working Women, Students, small vendors, vegetable sellers and many others found it difficult to travel. The CLF members made intensive efforts and liaised with station master and DRM, NEFA and finally got Dhansiri included as a stoppage for Express trains. ■

“We participated in Village Poverty Reduction Plan (VPRP) and Gram Panchayat development Plan (GPDP) and made some significant achievements through PRI-CBO convergence that help improve quality of life of the community people. This has helped in linking the community with many government entitlements. What could be more satisfying?”

— Mukuta Hojaisa, President, Dhansiri CLF



Established in 2014 and named after the main river of a remote district of Assam named Karbi Anglong, Dhansiri CLF federates 22 VOs enrolling 300 SHGs with 3200 households.

Dhansiri CLF has set an example as how assertive collective action by Community Based Organizations like SHG Federations can improve the lives of communities.



VPRP as a development weapon: *Lalita Devi, pushing development in red corridor*

When Lalita Devi moved after marriage to Bando village (Sisai block, Gumla District, Jharkhand), the lack of facilities were a disappointment. Overcoming threats and restrictions from her family, Lalita became an active member of LRG (Local Resource Group) and was appointed as a State Resource Person (SRP) for the PRI-CBO convergence program under DAY-NRLM of Jharkhand State Livelihood Promotion Society.

Under the programme, the LRGs and the SRP support community resource persons to develop Village Poverty Reduction Plan (VPRP) at village level which gets compiled at panchayat level to get incorporated into the Gram Panchayat Poverty Reduction plan. Using PAE (Participatory Assessment of entitlement) and EAP (Entitlement assessment plan) a survey of Mission

Antyodaya is conducted in the village to assess the entitlement received by residents to prepare the VPRP.

The LRG and the SRP train the VO Community Resource Persons in each district to complete VPRP process across all the CLFs in the district. CRPs seed the process at their VOs and SHGs and prepare entitlement and livelihood plan.

Post plan preparation at the village, these plans are consolidated and prioritized at panchayat. The Panchayat facilitator under guidance of SRP motivates SHGs, VOs and CLFs to present the plan in the Gram Sabha. Once GS approves the VPRP, it is integrated into GPDP.

In Bando Panchayat Lalita Devi effectively played the role of LRG and

SRP ensuring that the VPRP is done and the integration process in GPDP is complete.

Today, through her efforts in inclusive VPRP process, SHG women of Bando are aware of government schemes. Lalita Devi's tireless work has led to many recognitions such as the "YASHASVI Women Certification" given by the Block administration

Bando falls in the red corridor of Jharkhand with naxal issues forcing people to move out to other parts of the state and country. Things are slowly changing as local residents find their voice in the development planning process with help from CBOs and their representatives like Lalita Devi. ■



Formed in the year 2017, Chergi Aajeevika Mahila Sankul Sangathan, a Cluster Level SHG Federation in Sisai block of Bondo district, Gumla has mobilised 4948 women in 29 Village Organizations and 425 SHGs. The CLF has facilitated penetration of government schemes in the remotest of villages that are affected by extremist activities.



Resolving *Disability and Inability*

Women members of CLF are confronted with many problems in day to day life which are well understood by the women members themselves. They attempt to address these issues through participatory reflection and action. Helem Cluster Level Federation (CLF) of Biswanath District, Assam has also been addressing various social issues identified by the member themselves. Addressing the needs of people with disabilities and the women facing domestic violence are two of the remarkable interventions it has made.

“In my community, they say, ‘stay away from two things – police station and court’. I was very nervous and excited when I entered the police station. But after this visit my fear of facing a police officer has lessened a bit. After today’s session, my perception has changed.”

— Tara Devi, CLF Member

Creative Learning School

Through a series of discussions, Helem CLF identified education of children with disability as a major issue. After intense efforts by CLF, the President approved for a school for differently abled children in Gram Panchayat Development Plan (GPDP), while the education department agreed to provide infrastructure. The “Creative Learning School” started with 12 students enrolled already. It is an excellent example of how participatory planning helps identify the needs of the community and integrate those in the GPDP. This is an initiative towards

inclusive development and Sustainable Development Goals (1,3,4,10, and 17).

Addressing Domestic Violence

The scope of the GPDP is not limited to the funds allocated to local governments. The social development plans can also be included as low-cost or no-cost interventions driven by the community. One such important social issue emerged out of discussion of 10 intervention Panchayats of Biswanath was Domestic Violence. The CLF initiated the process with basic awareness of its members about Domestic Violence Act 2005, various legal rights and entitlements of women in a marital relationship, and redressal mechanisms that women can access in case of violence. Besides organising various awareness programmes in liaison with District Legal Service Authority, police officials and community representatives, exposure visits to police station were organized for familiarizing women with officers, police station, officials, Process filing of FIR, etc. ■



Established in the year 2016 Helem CLF has under its fold 682 SHGs federated into 42 VOs covering 6954 HHs. Helem CLF shows pathway on how community based organizations can work in collaboration with panchayati raj institutions and other stakeholders to bring sustainable change in the communities by addressing deep rooted structural issues leading to marginalization.



shot on Y12
vo AI camera

Attending the *Most Vulnerable*

Araju is a remote Gram Panchayat of the Jaridih block of Bokaro district. It straddles the state border of Jharkhand and West Bengal.

The VO Tejaswini Mahila Sangh and CLF Mahila Kranti Sankul Sangh have been active in ensuring that the vulnerable and marginalised access their rights and entitlements through inclusion in the **Village Poverty Reduction Plan (VPRP)-GPDP convergence**.

Under the PRI-CBO convergence program Gram Panchayat Help Desks (GPHD) was established in Araju GP office and play the following role

1. Help citizens and CBOs access information
2. Registration of grievances
3. Conducting surveys of unreached citizens and linking them to social security schemes.

4. Attending VO meetings, conducting orientation sessions on fundamental rights, responsible citizenship, and government schemes.

Sonaram Majhi, 80 yrs, lives in small pucca house with meagre. Due to inadequate documentation, Sona Ram Majhi could not avail pension entitled to him. The VO Tejaswini Mahila Sangh reached out to the Araju GP GPHD. His pension application was filled, and after prompt approval of Araju Mukhiya, it was forwarded to Nagrik Sahayta Kendra (NSK) run by the CLF.

The NSK links multiple stakeholder like block and district administration, State food commission, Women commission etc and ensures grievances are resolved with their intervention. In Sonaram Majhis' case, the block administration of Jaridih resolved all issues with minimal

hassle. Sonaram has since withdrawn around Rs. 11000 rupees for medical treatment and home renovation.

The GPHD of Araju Gram Panchayat has successfully helped 140 vulnerable citizens to get their social security pension, 122 new PDS cards, 55 new Job Cards, 150 E-shram registrations, 36 disability certificates, 10 Jan Dhan Accounts, 16 Sukanya scheme, 30 jeevanjyotibimayojna, 50 KCC applications, 13 Mukhya Mantri Chikitsa Sahayta Yojna (MMCSY). ■



Mahila Kranti Sankul Sangh (CLF) with 215 SHGs and 14 VOs under the CLF fold is growing strong every day by collaborating with mainstream institutions like Panchayati Raj Institutions, to enhance the livelihood and social security of the most vulnerable and poor in the block.



Education – A Basic Human Right, *Not a Luxury*

Within a year of formation, the Kaifadaba CLF (Cluster Level Federation) has broadened the scope of interventions of the Gram Panchayat by working on social development issues in its cluster. The Village Poverty Reduction Plan (VPRP), which is a comprehensive demand plan prepared by SHGs network that are integrated into the Gram Panchayat's Development Plan (GPDP) is an efficient tool to ensure access of entitlements for the rural households and individuals. Kaifadaba CLF has prepared entitlements &

livelihoods demand plans at SHG level, consolidated and prioritised by its VOs from 6 Gram Panchayats and submitted the plans at Gram Sabhas to be incorporated in Gram panchayat Development Plan.

Matik Mangal VO in Sawombung block, Imphal East District, organised a school enrolment program as part of social development plan, to enrol 36 children in a government school, whose admissions were revoked due to inability to pay school fees under the impact

of COVID-19 pandemic. It brought the issue to Gram Sabha. VOs identified 42 students, who were unable to pay their school fee.

The other problem was that the number of teachers and infrastructure was not adequate in the school. For eight classes from 1st standard to 8th standard, there were only six teachers. To address this issue, the teachers scheduled classes of 1st to 4th standard on Tuesdays, Thursdays & Saturdays and 5th to 8th standard on Mondays, Wednesdays & Fridays.

On request from CLF and PRI, the Zonal Education Officer paid a visit to the School. Impressed with the commitment of the VO members, students and teachers, he got three teachers transferred to this school. He also sent required furniture, while the VO and PRI donated utensils, etc. It has become a joint effort to save the future of the children in the area. ■

“We were perturbed to see children from my area leaving their schools mid-session. We were so impressed that our VPRP turned into a Social Development Plan, which was received so well by the PRI and education department. We do take pride in this effort and we aspire to do more for the children.”

— Yumnam Ibemcha, CLF Secretary



Kaifadaba Cluster level SHG Federation in Sawombung block, Imphal East district, Manipur has mobilised 2700 women into 229 SHGs and 20 Village Organizations. The CLF has ensured 42 children to get their Right to Education.

FNHW

Good health is healthy livelihood

Expenditure on health as well as loss of income due to illness both act as major drains on household economies and are major causes of persistence of poverty in villages. Lack of adequate food consumption, poor dietary diversity, prevalence of social and customary practices, poor access to health advisory as well as health facilities are some of the well-known causes of the situation in rural areas. Self-help groups, VO or CLFs have not been created with a health focus and the primary role of these institutions is seen as promoting livelihoods and enhancing household. Yet recognizing how crucial health is to household economy, CLF have enthusiastically taken to provide a critical supportive role in contributing to improved health outcomes. This set of stories illustrate the diverse aspects of work done by women collectives in this respect.

The most common function performed by collectives is in mobilizing women for health extension. The frontline health workers such as ASHA or her superior the ANM have bandwidth constraints in reaching out to each household individually. As the story of Mahila Ekta Sarv Sahayong Sansthan suggests, By offering a ready and willing platform on which women can come together, the health advisory and extension function is seen to have become much simpler and more effective.

The second and perhaps as widespread contribution comes in the effectiveness of rolling out programs for enhancing dietary diversity. Kitchen Gardens under different names (e.g. Poshan Vatika, Poshanbari, Mo Upkari Bagicha) have been promoted through and by women collectives enabling the poor households to increase their consumption of fresh vegetables contributing to better dietary diversity.

While there is no story in this set focusing on it, it is well known that Women collectives in villages played a huge role during the pandemic by way of training for appropriate behaviour, making masks, managing quarantine centres etc. Door step delivery of health advice and services has been facilitated by collectives as is shown in two of the stories in this set.

While subject matter expertise and health and nutritional inputs have to come from Health service departments, the collectives play a crucial role of offering ease of reaching the target groups, mediating their interaction with the health service providers, monitoring adherence to appropriate behaviours and, as one story illustrates providing boots on the ground for overcoming the bandwidth constraint faced by the frontline health workers. Collectives do this because they realize that only good health can lead to reduced expenditure and continuous livelihoods of the household. ■



Health Check-up An instrument of *Poverty Alleviation*

Prevention is better than cure" is an old saying. If analysed deeply, it is not just about better health status outcome, but also about lower medical expenses that often drown the rural families into debt and poverty. Early health check-up is the first stonewall to save them.

Due to lack of money, awareness and adequate medical facilities, rural people don't go for regular health check-ups. They get it only when problem is serious and needs medical intervention, which is often beyond their capacity. The convergence of a Cluster Level Foundation (CLF) led by local women,

district health department and Pune-based e-Health System, has offered a viable and sustainable solution for the same.

As the first step, capacity building of leaders of Model CLF to plan, review and monitor the Health & Nutrition Interventions was done. It was followed by health check-up camp conducted with the help of the health department.

Due to lack of pathological testing facilities at the CHC, e-Health Systems of Pune was involved. They not only provide testing facilities at Kalyan Bigha Referral

Hospital at Harnaut, but also maintain digital database of health records, accessible to beneficiaries online.

The Tests included Liver Function Tests, Lipid Profile, Kidney Function Test, Haematology Examination, Electrolytes and physical observations/tests. Based on individual requirements, medicines/supplements, including ORS, Zinc, Albendazole tablets, Iron tablets, calcium tablets and antibiotics were given.

The initiative of Tara Model CLF, scaled to all 12 Model CLFs, provided a head start to enduring community driven health impact. It used the strategy of bringing in convergence with other concerned players, in this case health department and e-Health Systems, Pune based Health service provider. These principles of convergence and integration could also be used in other fields of life that could make lives of the rural poor, particularly women, better. ■



Tara Jeevika CLF of Harnaut block, Nalanda district, Bihar has 603 SHGs federated into 40 Village Organizations and cover 7228 HHs. The CLF has done exemplary work by nurturing partnership with the Health department and private Health service providers to cater a crucial service gap in rural areas- Medical Test.

“When we realized that a small thing like health check-up can help in keeping us healthy and help identify a problem early, we decided that we will get all our didis have a health check-up. It is a boon for good health and financial safety.”

— Mrs. Vimala Devi, President, Tara Model CLF



Beating Malnutrition with *Dietary Diversity*

Mo Upakari Bagicha' program of Odisha Livelihoods Mission aims to reduce under-nutrition among children, women of reproductive age groups (WRA) and adolescent girls. This initiative has been undertaken across Odisha's 314 blocks, is being implemented through Gram Panchayat Level Federations (GPLFs).

“We are promoting this because nutrition was crucial to enhance women’s quality of life. We learnt how to grow several vegetables in the same ‘bagicha’, and how to prepare organic manure to avoid pesticides. Even our poorest tribal families now have access to different vegetables and fruits through their nutri-gardens.”

— Subhashri Sahu, Secretary, Kutrachuan GPLF

The Kutrachuan GPLF of Kuchinda block is one of the GPLFs that planned promote nutrition gardens to address the issue. Till date it has set up 220 nutri-gardens. Along with that, the families are being trained and counselled on Agri-nutrition practices. “We've learnt about importance of ten food groups, including foraged foods from forest and river banks. Now, I know that the mohul

flower is rich in vitamins that we can cook and eat” – says Khanmati Kharsel, Krishi Mitra, Kutrachuan GPLF.

Pushti Mahotsav (a community-based event organised by the GPLF) is also used as the platform for promoting child feeding practices, with counselling sessions by ANM, ASHA and Anganwadi worker. As of March 2022, Pushti Mahotsav events have been organised in 2500 Gram Panchayats across 314 blocks.

The efficient convergence of CLFs, Agriculture Department, Health Department, PRIs, Odisha Livelihoods Mission has helped procure seeds and saplings, get appropriate training and set up 5,86,953 nutri-gardens, of which 3,55,422 done under MGNREGA Scheme. ■



The Kutrachuan Gram Panchayat Level Federation (GPLF) was set up in January, 2015 at Kuchinda block of Western Odisha’s Sambalpur district. The GPLF has five Cluster level federations (CLFs) and 64 self-help groups (SHGs) that connect women from 646 households to its fold. The GPLF has a vision to improve household dietary diversity, especially among the children, women and adolescent girls who are nutritionally vulnerable.



Setu didis build women *Friendly Communities*

SLPS works to ensure women friendly communities by ensuring their access to knowledge, capacity building, funds and government scheme benefits. The FNHW intervention encourages women's access to health, nutrition and WASH services by working intensively at HH and community level. It's hoped that women in a more equal society would be able to make better and well informed decision about themselves and their families.

Setu didis (CRP), the field force bridges the community and the service providers. Belonging to the communities they work in, they are aware of socio-cultural dynamics and work in clusters and villages towards mitigating challenges of health, nutrition, and WASH for women groups.

Setu Didis are trainers for CBOs on FNHW themes. They also facilitate access of women, HHs and groups to benefits from government schemes like the nutri garden creation from MGNREGS.

Mohini is a Setu didi in Poraiya CLF of Dumri Block, Giridih district. She proudly talks of her training as Setu didi having helped her set up a diverse nutri garden which she now promotes amongst the community. In a recent case, she was able to ensure a diversified and plentiful diet for a lactating mother. This is the opposite of traditional beliefs and myths. Mohini feels that her role as counsellor, educator and trainer has helped create many such instances where women gained control of their bodies and got better access to nutrition.

They act as educators and counsellors promoting awareness on dietary diversity, agriculture – nutrition continuum, maternal and child health through peer group counselling. Setu Didis also helps in the identification of at risk cases and referral for medical care. During Covid they ensured protocols were followed and vaccination services were accessed by all.

The Setu didi also act as franchisees for products of social enterprises like soaps, masks, sanitary napkins, kitchen

garden kits etc. and promote all the goods under the FNHW purview.

With the help of Setu didis, CLF has successfully ensured that women's voices are heard when it comes to their own health and bodies and this goes a long way in establishing women friendly communities. ■



Formed in the year 2017, Poraiya Aajeevika Sankul Sangathan, a Cluster Level SHG Federation in Dumri block of Giridih district, Jharkhand federates 17 Village Organizations, 230 SHGs of 2800 women. The CLF has promoted Setu Didis who are spreading awareness around Food, Nutrition, Health and WASH triggering behaviour change among SHG women.



CLF helps rural women improve *FNHW* status

Madhya Pradesh State Rural Livelihood Mission (MPSRLM) is promoting Social and Behavior Change Communication (SBCC) to facilitate adoption of appropriate Food, Nutrition, Health and Wash (FNHW) behaviours among SHGs and their households. It is being done through a well-defined State Operational Strategy of Bihar SRLM (Jeevika) to take up FNHW interventions in the state in a phase wise manner. A training package of two modules, mainly consisting of linkage between FNHW and livelihood, is offered to educate about importance of '1000 days' for maternal & newborn health aspects, hygiene and sanitation related

behaviours. MPSRLM has trained 288 CRPs, 1 for 5 VOs, to facilitate FNHW activities with involvement of CLF and VO representatives. A CRP would offer these sessions in a weekly meeting of an SHG.

To ensure the accessibility and optimum utilization of FNHW services & entitlements by the beneficiaries, convergence with line departments has been developed. To promote understanding about Family Dietary Diversity (FDD) and its benefits during '1000 days' among community, VO level campaigns are being organized. These two-day events include

beneficiary listing, home visits by CRP & VO members and demonstration & discussion on the importance of FDD. These campaigns are organized at VO level with support from CLFs on various crucial subjects related to Food, Health, Nutrition and WASH.

CLFs provided crucial help in planning and developing micro-plans, establishing dialogue with representatives of VO and line departments, like ANM/ASHA/AWW/Panchayat, for seeking their support in the campaigns. Together, they mobilized the community for campaign and motivated to adopt appropriate knowledge and practices. CLFs also undertook review of the progress and supported CRPs and VOs in the follow up. Looking at the effort made by Mahila Shakti CLF to reach out to all its members around FNHW awareness, MP SRLM replicated the intervention and till date has accomplished conducting campaigns in 6,972 SHGs of 642 VOs from 39 CLFs in 10 blocks of 4 districts, covering 15,390 participants. ■

“VO level campaigns are effective in raising awareness, as discussions happen in a conducive peer environment. When women bring material from their homes for food/recipe demonstration, they remember the messages for a long time. Didis have developed awareness about importance of food diversity, which was never a priority for them.”

— Bhuri Sen, President, Mahila Ekta Sarv Sahyog Sansthan (CLF)



Formed in the year 2014, Mahila Shakti Samudayik Sahyog Sansthan in Biaora block of Rajgarh district, MP has mobilised 5006 women in 44 Village Organizations and 435 SHGs. The CLF has showed ways of leveraging SHG network for bringing significant behaviour change impact among its members on Food, Nutrition, Health and WASH practices. Instead of Bhuri Sen write Member, Mahila Shakti Samudayik Sahyog Sansthan CLF



Pariwar Chaupal

Family Who Eats Together Stays Together

Positive behaviour for nutrition during the “first 1000 days” (pregnancy to 2 years after birth) is critical for health of new born and the mother. One of important works of The Chitrakot Mahila Cluster Sangthan, a CLF of Bastar Block in Chhattisgarh is to create a suitable environment for the same.

As a critical strategy to achieve this, the CLF holds monthly ‘Pariwar Chaupal’ or family meetings with the help of Sarpanch to involve men, in-laws, traditional healers and birth attendants. Key messages from ‘Pariwar Chaupal’ are reinforced at Gram Sabhas that have active male participation and at ‘Maitri Baithak’, where mothers-in-law are mobilized.

It emerged because in the efforts for integrating gender in Food, Nutrition, Health, Wash (FNHW) strategy among pregnant and lactating mothers, the importance of role of husbands and mother-in-laws in her access to services, information and diverse

“We learnt about how the first 1000 days are crucial for the health of both mother and child. We started work with adolescent girls and pregnant & breastfeeding mothers. Soon we realized that we need to address issue of dietary restrictions on them. Will you believe, foods like banana, custard apple, pumpkin, colocasia and even jackfruit are prohibited for pregnant women and young mothers? So, we included husbands and mother-in-laws in our work as they are important decision makers in family.”

— Sukhdei Kashyap, President, Chitrakot Mahila CLF

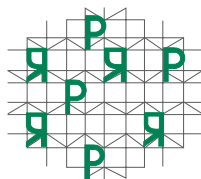
diets was identified as a serious factor. Practically, her needs and demands were impeded by gender inequalities.

There are three nutri-specific focus areas - i) women eating last and least, ii) early pregnancies iii) unwanted, too many and poorly spaced pregnancies

which the CLF focusses on. Regular conversations on gender, women’s health and nutrition in Pariwar Chaupal, Maitri Baithak and Gram Sabha created an enabling environment for improved women’s decision making on nutrition. ■



The Chitrakot Mahila Cluster Sangthan (CLF) was established in 2014 in the Ghotia Cluster of Bastar Block, in Chhattisgarh’s Bastar District. It federates 29 Village Organisations, 402 Self Help Groups covering 5615 households. The CLF has innovatively engaged male family members to create a supportive environment for women and the new born to adopt positive behaviours for nutrition during the first 1000 days



Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has built Women Federations with purpose ranging from financial intermediation to welfare/development programme delivery. In many cases the SHG Federations have emerged as platforms attending to widened development engagement around Institution Building and Capacity Building, Livelihoods, Financial Inclusion, Social Inclusion, Gender Equality, FNHW, PRI-CBO convergence and others.

SHG Federations at the Fore : Towards Building Capacities & Ensuring Financial Inclusion” is a visual chronicle of select success stories of different DAY-NRLM promoted SHG Federations across India in their endeavour for building social capital, institutionalizing systems and processes to support SHG women and their institutions to build perspective and capacities around different developmental agendas, and facilitating SHG members to become change agents to deliver training and financial services to the last mile member. This is the first of the three volumes which captures

SHG Federation’s effort to work effectively towards enhancing economic prosperity, resilience and enhancing quality of life of its members driven by their “collective vision”. This volume captures stories around Institution Building and Capacity Building theme and Financial Inclusion theme.

DAY-NRLM was launched by the Ministry of Rural Development (MORD), Government of India in June 2011.

DAY-NRLM set out with an agenda to cover 10 crore rural poor households, across 750 districts, 8000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through Self-Help Groups (SHGs) and federated institutions and support them for livelihoods strengthening and addressing other well-being issues to bring them out of poverty within a period of 8-10 years.

This publication has been compiled by DAY-NRLM and PRADAN, written by different SRLMs and edited by Sanjiv Phansalkar, Suresh Sharma, Swati Sheti and Mrinalinee Khanikar.