Stories of Resilience and Hope

April 2021
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Deendayal Antyodaya Yojana – National Rural Livelihoods Mission’s (DAY-NRLM), is working with the aim to ensure rural poverty reduction, by forming sustainable community-based organizations of rural women i.e. Self-Help Groups and their Federations that enable them to access financial and livelihood opportunities. Together with empowerment initiatives, community development is equally important to address social issues. SHG Federations have played an important role in both the areas.

Evidence has shown that organized collectives build women’s solidarity, agency, and empowerment. The Mission has given primacy to building institutions which support women to build their capacities, access their rights and entitlements, enhance choices, and create solidarity. Apart from mobilizing marginalized women, they have also undertaken efforts to reach highly vulnerable women through innovative programs. These have showcased innovative approaches, effective strategies, long lasting impact and sustainability in reaching out to the most marginalized sections of the population.

Stories of Resilience and Hope, is a joint endeavour of behalf of DAY-NRLM and Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE), who have come together to document and synthesize best practices, as lessons for the future. The compendium codifies, deconstructs and disseminates information on SHG interventions, with the aim of facilitating knowledge sharing, adaptation and replication to localized contexts. The cases in this compendium are few, but representative of the significant body of work being done by the national and state missions and certainly demonstrate DAY-NRLM’s gender interventions and innovations to amplify women’s capabilities and voice.

I am happy that this compendium highlights the work on gender initiatives by the State missions is being released. I sincerely believe that the case studies will foster greater dialogue between researchers and development practitioners across the country and support innovations to better the lives of women. I hope that the State missions will be encouraged by the success stories in this compendium and will be motivated and challenged to take on more work on the gender thematic areas. I look forward to hearing of many more successes stories in the years to come.

[Nagendra Nath Sinha]
Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission’s (DAY-NRLM) aims to address the multidimensional aspects of rural poverty by building sustainable institutions of the rural poor. Giving importance to the dimension of gender is crucial for the mission to advance the opportunities for rural women. The Mission has been putting concerted efforts in the building an atmosphere where women can exercise their rights, have agency, access opportunities and be heard.

The case studies in this compendium showcase and bring visibility to DAY-NRLM’s programmatic work, the different types of gender initiatives that are being implemented to build women’s capacities and voice, and amplify women’s voices and experiences. The cases have been selected to by the State Rural Livelihood Mission (SRLM) for each state, and underscore the brilliant work currently underway. These cases particularly focus on the most marginalized and vulnerable women who have been supported to come out from dire poverty, and in many cases exploitative situations. The compendium also focuses on the role SHGs to strengthen community institutions and highlight women’s agency, solidarity, resilience and empowerment.

These in-depth case studies, each provide a rich narrative on gender mainstreaming. This compendium will provide insights for invested stakeholders to work together as partners towards gender equality, enabling positive outcomes for women navigating the economic, social and political barriers.

I hope that this publication will foster exchange and partnerships, across actors and with key constituents such as Panchayati Raj Institutions (PRIs) and civil society organisations to develop localised solutions targeting the most vulnerable groups.

I commend the efforts of the National and State Missions to mainstream gender initiatives at all levels. I also highly appreciate the work of the State Missions in take this initiative to the SHG members and building solidarities bottom up.

I applaud the commitment of SHG women to overcome their circumstances, and come out stronger as well as the leadership they have shown to usher in a more gender equal world.

(Alka Upadhyaya)
MESSAGE

With approximately 67 million women mobilised into self-help groups and federations, owned and represented by women, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) holds great promise for advancing women’s socio-economic empowerment and offering them resilience in times of crises such as the current pandemic. SHG federations across India not only offer means for many poor women to build sustainable households, but are also platforms for them to seek support, including financial, social and psychological support that they derive by associating themselves with others who are like them.

DAY-NRLM and Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE)) have come together to create this compendium “Stories of Resilience and Hope”, to generate, share, and transfer knowledge that will enable organizations/institutions to replicate, adapt and innovate. The case studies are carefully selected mix of innovative programming in the areas of economic empowerment, overcoming social barriers, financial inclusion, livelihoods, Anti Human Trafficking and Anti Witch Hunting.

Stories of Resilience and Hope attempts to create an international benchmarking, facilitating the transfer of knowledge that will be useful for SRLMs and SHG institutions in achieving performance standards, thus positioning NRLM as a leader in this knowledge transfer. This compendium is a documentation of the results of the sharing and learning from various state livelihood missions’ best practices, intended for adaptation and innovation for gender parity and women empowerment.

It gives me great pleasure that this compendium of case studies on gender interventions, to bring forward the work from the field has been developed. The cases reflect the work of the national and state teams, and the never-failing passion of the SHG group members. Seeing the stories of positive change in this compendium, I am hopeful that we are moving fast towards the goals of gender equality.

I commend the efforts of the gender teams of the national and state missions, and I hope that their efforts will continue. I am certain that the positive stories captured within this compendium will encourage the states to continue their excellent work and I am hopeful that there will be many more success stories for us to share in the future.

(Nita Kejrewal)
Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission’s (DAY-NRLM) and Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) would sincerely like to extend gratitude to the State Rural Livelihood Missions in Andhra Pradesh, Assam, Chhattisgarh, Jharkhand, Kerala, Maharashtra, Nagaland and Rajasthan and ROSHNI, Centre of Women Collectives Led Social Action (CWCSA) Centre.

We would like to extend our special thanks to Ms. Seema Bhaskaran from DAY-NRLM for giving direction to and leading this process. We would also like to thank Ms. Ankita Sharma, program associate at IWWAGE for all her support in data collection and coordination with states.

Finally, we would like to extend our heartfelt gratitude to all the women who took the time out to share their stories with us. Nothing we do, would be possible without their strength, resilience and dedication.

IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre. IWWAGE is supported by the Bill & Melinda Gates Foundation. The findings and conclusions in this brief are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation.

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Photo Credit
SERP, Andhra Pradesh
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SRLM, Kerala
SRLM, Chhattisgarh
SRLM, Nagaland
SRLM, Rajasthan
JSLPS, Jharkhand
Our experiences make us who we are. Identity markers such as gender, race and ethnicity play a major role in our experiences of everyday life, especially our experience of oppression, disadvantage and discrimination. Gendered discrimination is visible in labour force participation, holding higher leadership positions, in the instances of violence against women, attainment of educational qualifications, in nutritional status and in the number of girls that disappear at birth.

This compendium makes visible the life and experiences of women; their gendered disadvantage, struggles and barriers. Ms. Rajamma personifies perseverance and strength. She shares her story of coming out of prostitution with the help of the SHG network in Andhra Pradesh. Ms. Ambika Thapa in Assam, runs a Children's Home, Mission Concern. Being an SHG member has enabled her to put resources and income earned through different enterprises initiated by her toward helping orphaned and abandoned children. Ms. Rita Chetry's story is one of exemplary determination to tide over her personal struggles and carve out a meaningful life. Today, she owns a stationary shop and manages the business. Not only this, she has worked tirelessly as a community resource person.

Ms. Lalita in Chhattisgarh has overcome repressive gender norms, to shift gender perspectives within her family, and today works as a Gender Community Resource Person (CRP) and runs the family business in her name. Ms. Sumitra branded as a witch is fighting all odds to stand up against the alleged accusations from her community. She sees hope that the Garima Project of JSLPS will allow her to hold those that have wronged her accountable.

Ms. Shabana, in Kerala has left an abusive relationship to reinvent her life as the owner of a food stall. Ms. Shanti, also from Kerala shares how the SHG movement in the state has supported her through her HIV+ diagnosis, and helped her to start her own stitching business.

Ms. Shakuntala Devi, in Rajasthan overcame many barriers to be elected as a ward panch. She attributes a large part of her success to the confidence she has gained from being an SHG member. Ms. Urmila, from Maharashtra broke traditional cycles of exploitation, to form her own SHG and escape the life of a bonded labourer. Finally, Ms. Moazungla in Nagaland shares her story of successfully rehabilitating her husband, starting income generating activities with the help of her SHG and fulfilling her dream of becoming a Community Resource Person.

This compendium weaves in stories of grit, perseverance and hope. The compendium, highlights the change in women’s lives and is representative of a number of women around the country who have been supported by Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission, to overcome their circumstances to lead more meaningful lives.

EXECUTIVE SUMMARY

Our experiences make us who we are. Identity markers such as gender, race and ethnicity play a major role in our experiences of everyday life, especially our experience of oppression, disadvantage and discrimination. Gendered discrimination is visible in labour force participation, holding higher leadership positions, in the instances of violence against women, attainment of educational qualifications, in nutritional status and in the number of girls that disappear at birth.

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## LIST OF ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Meaning</th>
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<tr>
<td>AC-SISD</td>
<td>Additional CEO Social Inclusion and Social Development</td>
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<tr>
<td>AHT</td>
<td>Anti Human Trafficking</td>
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<tr>
<td>ANM</td>
<td>Auxiliary Nurse Midwife</td>
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<td>ASHA</td>
<td>Accredited Social Health Activist</td>
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<td>ASRLM</td>
<td>Assam State Rural Livelihood Mission</td>
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<td>BMMU</td>
<td>Block Mission Management Unit</td>
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<td>BPM</td>
<td>Block Programme Manager</td>
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<td>CBO</td>
<td>Community Based Organisation</td>
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<td>CI</td>
<td>Child Care Institutions</td>
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<td>CIF</td>
<td>Community Investment Fund</td>
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<tr>
<td>CLF</td>
<td>Cluster Level Federation</td>
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<tr>
<td>CRP</td>
<td>Community Resource Person</td>
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<tr>
<td>CWCSA</td>
<td>Centre of Women Collectives Led Social Action</td>
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<td>DAY-NRLM</td>
<td>Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission</td>
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<tr>
<td>DMMU</td>
<td>District Mission Management Unit</td>
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<td>DRP</td>
<td>District Resource Person</td>
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<td>EC</td>
<td>Executive Committee</td>
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<tr>
<td>FIR</td>
<td>First Information Report</td>
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<td>GPP</td>
<td>Gender Point Person</td>
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<td>GRC</td>
<td>Gender Resource Centre</td>
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<td>GRP</td>
<td>Gender Resource Person</td>
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<td>IWWAGE</td>
<td>Initiative for What Works to Advance Women and Girls in the Economy</td>
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<tr>
<td>JSLPS</td>
<td>Jharkhand State Livelihood Promotion Society</td>
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<td>MCLF</td>
<td>Model Cluster Level Federation</td>
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<td>MSRLM</td>
<td>Maharashtra State Rural Livelihood Mission</td>
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<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<td>NSRLM</td>
<td>Nagaland State Rural Livelihood Mission</td>
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<td>SAC</td>
<td>Social Action Committee</td>
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<tr>
<td>SARA</td>
<td>State Adoption Resource Agency</td>
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<td>SERP</td>
<td>Society for Elimination of Rural Poverty</td>
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<tr>
<td>SHG</td>
<td>Self Help Group</td>
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<tr>
<td>SMMU</td>
<td>State Mission Management Unit</td>
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<td>SRLM</td>
<td>State Rural Livelihood Mission</td>
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<tr>
<td>VF-IBCB</td>
<td>Village Facilitator Institution Building Capacity Building</td>
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<td>VLO</td>
<td>Village Level Organization</td>
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<td>VO</td>
<td>Village Organization</td>
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INTRODUCTION

Central to the Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission’s (DAY-NRLM) strategy to advance the goals of women’s empowerment is working with Self-Help-Groups (SHGs) and their federations for empowerment and livelihoods outcomes. Federations are an important social institution for women and are accessible to them at the local level. Evidence shows that organized collectives build women’s solidarity, agency, and empowerment. NRLM’s own ambition is to create 600 Model Cluster Level Federations (MCLFs) to serve as institutional bases for multi-sectoral outcomes for poor women – social, economic, financial and political. This offers the opportunity to assess and scale institutional mechanisms and forms for gender equality and women’s empowerment at the grassroots. Therefore, programs delivered via the medium of the SHG can facilitate the attainment of developmental outcomes.

DAY-NRLM has initiated focused gender interventions. It strongly believes that gender mainstreaming should feature in its framework, systems, institutions and processes to achieve sustainable social, economic and political development. The Mission has given primacy on building institutions which support women to build their capacities, access to their rights and entitlements, their identity, voice their problems and opinions, enhance choices, and create solidarity. Apart from mobilizing marginalised women, they have also undertaken efforts to reach highly vulnerable women through innovative programs.

Over the years, DAY-NRLM has successfully federated over 6.5 million SHGs across 34 states and Union Territories in India, while there is a quantitative mapping of the numbers being federated, it is also important to qualitatively capture the transformation in women’s lives. The aim of this compendium is to capture the changes in women’s lives in their own voices, as a result of the efforts of the SHG movement supported by DAY NRLM.

The case studies in this compendium showcase and bring visibility to DAY-NRLM’s programmatic work, the different types of gender initiatives that are being implemented to build women’s capacities and voice, and amplify women’s voices and experiences. The cases have been selected to by the State Rural Livelihood Mission (SRLM) for each state, and underscore the brilliant work currently underway. These cases particularly focus on the most marginalized and vulnerable women who have been supported to come out from dire poverty, and in many cases exploitative situations. Specifically, Andhra Pradesh, Kerala and Maharashtra’s exemplary work on Anti Human Trafficking (AHT), Jharkhand’s brilliant work on Anti Witch Hunting, and the great work done in the realm of gender integration in Assam, Chhattisgarh, Rajasthan and Nagaland demonstrate how SHG network can bring the transformational change in the lives of women and the society.

The compendium also focuses on the role SHGs play to strengthen community institutions and highlight women’s agency, solidarity, resilience and empowerment. This compendium is a joint collaboration between DAY-NRLM, Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE).

All names and specific identifiers have been changed for the states of Andhra Pradesh, Maharashtra, and Kerala to protect the identity of the women who have shared their stories with us. For all other states we have the consent of the women to share their real names.
ANDHRA PRADESH
Perseverance and Strength: Moving out of Exploitation and Poverty

Rajamma's life has seen many ups and downs, today when she looks back at her life there has been much pain and hurt. Equally she is grateful that she could come away from her old life with the help of SHG federations to start a new life.

Rajamma was born into a very poor family; her parents were daily wage labourers and barely earned enough to sustain the family. Moreover, frequent droughts within their area, meant that work was sporadic and never enough. A nexus of poverty and traditional values pushed Rajamma’s parents to get her married at the young age of thirteen. Rajamma's new home was over a 100 km away from everything she knew and was familiar with. The separation from her family was only the beginning; within the first two years of her marriage, Rajamma gave birth to her first child, a baby girl at the age of fifteen. Two years later, she gave birth to her second daughter. Rajamma's husband desperately desired a son; however, she was unable to conceive again and her husband threw her along with her daughters out of the house. She was forced to move back with her parents, who were ill equipped to financially support another three people in the house.

Around this time, Rajamma was contacted by an agent, who offered her a job in Bangalore and informed her that the job will involve sex work. Left with no options, she agreed to go with the agent to the city, leaving her daughters with her parents. In Bangalore, she shared a living space with other women who were also engaged in similar work and, earned rupees 6000/- per month. The land lady at the establishment would give them breakfast every morning but for any other meals in the day they would have to ask their clients to buy them food. At the end of every month, Rajamma would send all the money she earned, back to her parents for educating her daughters.

After 10 years of working in Bangalore, Rajamma came back to the village. During her stay in the village, District Resource People (DRP) from SERP came to build awareness and mobilize women into SHG federations. The DRPs met Rajamma and heard her story. They urged her not to return to Bangalore, and join an SHG that would enable her to stay with her family and also helped her to find a job locally. As she did not have enough money to start saving in the SHG, SERP helped Rajamma to get a job at the block office, that allowed her to join an SHG and start building her savings. While, she was working at the block office, the DRP also provided her with constant counselling support to ensure that she does not face any discrimination from the community. The DRPs also supported Rajamma to get 10,000/- under the Prime Minister’s Awas Yojana scheme to build a house. After a few years, Rajamma left the job at the block office and with a loan from the SHG started her own animal husbandry business. Now, she earns up to 10,000/- rupees a month and she has been able to spend time with her family and daughters!

Stories such as Rajamma’s are not uncommon in the district of Anantpur in Andhra Pradesh. Frequent droughts and low literacy rates have limited economic opportunities within the district. However, as the case above has shown SERP’s systematic orientations and capacity building of community cadre has enabled them to identify and support women in need. The Mandal Samkhya has also played a pivotal role in this process, by identifying and enrolling vulnerable women, such as Rajamma into SHGs and supported them to live a life of dignity by providing financial and livelihood support.
2 ASSAM
Extraordinary Work of an Ordinary Woman

Ambika Thapa's story is one that underlines grit and perseverance. Belonging to a remote densely forested area of Lumbajong block of Assam with the Dhansiri river flowing nearby, her journey to support her community has not been an easy one. It is her deep faith in the work she does that has continually supported her to surge ahead. Coming from a humble background, her endeavour’s and achievements in life are beyond ordinary. She has the will to bring change in the lives of children in her community who are who are orphaned, abandoned, and in need of care and protection by starting and running the Mission Concern Children Home. Her journey has been supported by DAY-NRLM.

Ambika is a member of Akota SHG and Khasmai VO of Lumbajong Block, Karbi Anglong district of Assam. Karbi Anlong is a remote tribal district, sharing its border with Nagaland. It takes Ambika an hour to reach the nearest town of either Diphu or Dimarpur with the roads in pitiful condition.

Ambika's journey with Mission Concern started with free tuitions to the children of her village and arranging extracurricular activities like sports, dance and songs. A simple start of supporting an abandoned child and giving shelter and food eventually lead to the establishment of the Children's Home that Ambika now runs. All the children stay in the children's home, along with Ambika and her family. The younger children are enrolled in the government school nearby. The senior children go to Don Bosco school, and with the efforts of SHGs and VOs, the school has agreed to provides 50 percent waiver on school fees for the children from Mission Concern.

As Ambika gained more knowledge of managing the Children's Home, she got it registered under State Adoption Resource Agency (SARA) in the year 2017. Till date, she has had 32 children in her orphanage ranging from a day-old baby to children up to 18 years of age. With the registration of the home, the babies are also given for adoption as per the rules. SARA also supports the children financially to complete their schooling. She has come a long way and is happy that she is able to better take care of the children financially through funds from SARA. Additionally, for the construction of hostel and baby room in the Children’s Home, Ambika took a loan of Rs 2.00 lakh in July 2018. She has been able to build a three-room premise for the children. Today, it is heartening to see members of the SHG she belongs to, working in the Home as cooks, caregivers etc.

With the minimum infrastructure that she could provide, Ambika Pradhan has been able to bring smiles in the faces of the children. The Children's Home makes Ambika happy and gives her a purpose in life. This journey would have been difficult without the support of her SHG from where she got regular loans to diversified her livelihood options and to build the Children's Home. The love Ambika receives from the children keeps her going and she aspires a better future for each of the children.

Many of the children supported by Mission Concern are adults now, working and leading meaningful lives. Each of them has pledged to support children in need of care and protection so that they too can create a better future for themselves. Her innate kindness and love for children has created lifelong bonding with them.
A Story of Untold Resilience

Rita Chetry’s determination has enabled her to overcome her struggles and build a more meaningful and economically resilient life. She belongs to a remote densely forested area in Karbi Anglong district of Assam. The inaccessible tribal district shares its border with Nagaland. Electricity supply is erratic, and other infrastructure is minimal.

Rita’s journey started as a member of the DAY-NRLM initiated and supported Self-Help Group, Nepali Basti. Rita belongs to an economically marginalized family. She lost her mother to a preventable illness at a young age; forcing her to take the responsibility of nurturing her younger sister and running the family. Therefore, she could not complete her education. She was determined to support and start a new life for herself and her younger sibling as well as support other women. She first became a member of the SHG in her village. Seeing her passion for development of fellow women and leadership capacity, she was made as a Community Resource Person (CRP) under ASRLM in 2012. She was oriented and trained in Guwahati and since then there has been no looking back.

After joining ASRLM as a CRP, she has continually shown rigor and leadership to undertake extraordinary work. Early in her career, she took on the challenge of including women from far flung areas in the SHG fold, in spite of the stiff resistance from the community. When she went to form SHGs in Daldali, a remote and inaccessible area in her district, the women would run away on seeing her. It was entirely a tribal block with hilly inaccessible terrain. On top of it, she did not know the language. Yet she persisted. She figured her own strategies and got in touch with the ‘gaon bura’ or traditional community leaders who supported her, which gave other women in the village the confidence to form SHG groups. Today, the area has 40 SHGs and 6 VOs. Recently, she has taken on the additional task of implementing gender interventions as a Gender CRP. She was chosen out of 24 CRPs in the area. She has undergone three trainings from ASRLM to facilitate her work. She is keen to share her knowledge and help women in the area. Recently she supported in filing the FIR in the case of a rape of a minor. She talked to the parents to raise the issue and take legal recourse. She has emerged as an ace community resource person, always ready to come forward and make a difference.

As a SHG member, the regular savings and loans has helped Rita to gradually build a better economic life. The loans have helped her to tide over medical expenditures and in building a house. From one of the loans she took, she and her sister have established a stationary and gift shop. In the morning, she works as a CRP and in the evening, she manages her shop. Rita supported her sister to complete her education and her sister now works in Delhi. She, herself completed her schooling from National Institute of Open School.

Rita is considered a leader and change maker in her community. She is an inspiration to many with her good work, perseverance and determination, she has successfully emerged as a community resource person, ASRLM can rely on and be proud of.
3. CHHATTISGARH
Building Gender Perspectives

Lalita Baghel is from a disadvantaged caste from Panchyat Gunpur, Ghotiya cluster in district Bastar. She became a SHG member and later started her journey as a community resource person with Chhattisgarh Rural Livelihoods Mission (Bihan) in 2014. In the initial days, she travelled far and long to form SHGs across districts. In 2017, she became a Gender Resource Person. She is a Poshan Sakhi in her village and also a Cluster Sakhi, she is working as a SHG master trainer and a gender master trainer also.

Lalita, underlines that what seems like an easy change, has actually been a very arduous one and she is often surprised herself by her life's journey. She was married at age 17, and had her first child when she was 18 years old. Her husband and she have a fourteen-year age gap. The social setting of Lalita necessitates following strict gender and social codes, and diversion from them can result in disapproval and social sanctions. When she got married, both she and her husband followed these codes and could not think that another structure is possible. Lalita's education till class 5 made her believe that she has limited options in life. She often used to ponder what happens to her life in future. Lalita shared that when her son, Anand was four months old, she transgressed a food taboo for young mothers. She had absent mindedly eaten kathal sabzi or jackfruit at a neighbour's house. Jackfruit, which is rich in vitamin C, fibre and minerals, available abundantly across the Bastar's barren landscape is one of many foods like bananas, custard apples, pumpkin and colocasia, that are forbidden for pregnant women and young mothers in Bastar. Predictably the transgression met with sanction and she was forced by her family to drink a concoction of warm water and horse dung. Horse dung was believed to have properties that could reverse the ill-effects of the jackfruit, so her husband, Ramesh, had travelled for an hour to Kondagaon, specially to procure horse dung.

Lalita's son was later diagnosed with pneumonia and sickle cell anemia which is a hereditary condition. But her in-laws and husband interpreted this as a result of the jackfruit she had eaten. Although Anand is now 17 but every time he is sick, Lalita is blamed with a taunt - you ate the jackfruit, which is why he is like this.

Lalita has come a long way, from a person who subscribed to gender norms to now being a gender champion in her own life and in the lives of fellow women. She attributes this change to Bihan. First, she joined her SHG, and was later selected to be a CRP and then a gender CRP, which changed her perspectives on gender. She narrates that not only are the shifts visible in her life, but also in her family life. It astonishes her how her conservative husband has also made shifts in his life. Today, both of them are on the same page when they say that their three children should marry by choice even if that means marrying out of caste. They believe that the kids should have the freedom to pick any career of their choice.

As a Poshan and Cluster Sakhi, Lalita believes that prevalent food myths in her community affect women's dignity and health. “These rules only apply to women. And when the elders in the family keep repeating it, it’s almost as if they are finding excuses to blame women and put them down,” she explains. She actively works with other Poshan Sakhis in Ghotiya cluster to address these food myths, by speaking not just to women but to their husbands and mother-in-laws who are important decision makers in the household. Culturally in Bastar, women are the last to eat in the family, in fact, a dish is considered ‘jootha’ or desecrated if the woman eats it first. Lalita recognizes that while many families struggle with poverty and reduce the quantity or the variety of food on their plate to cope
with this, it still does not explain the disproportionate share given to the women. For her the unequal
distribution of food between men and women in the household is a gender issue. As Poshan Sakhis, the
conversations around food and nutrition with families have triggered underlying gender issues. “When
we ask how a family divides a fish, most women will say the fleshy centre goes to the children, the head,
which is considered most nutritious goes to the men because men need strength and the tail with all
the bones to the women.” In her own home, she says both she and her husband have started dividing
the food equally, taking turns to eat the head piece. When possible, they also try to buy an extra piece.

Lalita first understood the concept of gender at BIHAN’s state-level training organized at Raipur in 2018,
when she was chosen as a gender resource person (GRP) from the block. In one of the sessions, she
recalls listing out all the tasks she did in a day and realizing how her work was unaccounted for. “I do so
much at home and in our farm. When we calculated the cost of hiring someone else to do these chores,
that’s when I realised that I was actually saving so much money for my family.”

She also learnt about her rights and entitlements, and concluded that people’s value in society is
dependent on inheritance and property and because daughters do not inherit property they are not
valued. This is what gives in-laws control and authority over women. She discussed this in-depth with
her husband, asking why even though she took care of their home and their children, yet nothing was
registered her name, “he told me we both owned everything, but I told him there was no proof of this,”
she says. They went to the registrar’s office soon after where her husband transferred 15 dismil or 0.15
acres of land to her name. On this plot of land, stands their newly built house today.

Lalita feels it is also important for her to bring up her children differently. She is proud that both her
sons are adept at all household chores including washing clothes, which is seen as a woman’s task in
Bastar. She and her husband also agreed to send their daughter to a boarding school so that she can
focus on her studies. Her husband has also agreed that their daughter will marry by choice. “I didn’t
have this choice, so I hope that she will have it,” she says.

It was her membership in the SHG under Bihan, that enabled them to access a loan to purchase an auto,
their first step in the transport business. Before that, her husband used to make idols and she was a
wage labourer. Over the next two years, with loans from the SHG, they have purchased a Tempo and a
second-hand Bolero. Both the vehicles have been registered under her name. The vehicles ply between
Bastar and Jagdalpur and are an important source of income for them.

The changes in Lalita’s personal, family and professional life has been an empowering process. She
stands tall today as a woman who has challenged gender norms. In her own word, “it is only now that I
have started living”.
4 JHARKHAND
Surviving Being Labelled a Witch

A witch hunting survivor who is still undergoing its travails, would be left with little hope of leading a dignified and violence free life, had it not been for the Anti Witch Hunting Program (Garima project) initiated by Jharkhand State Livelihood Promotion Society (JSLPS).

Sumira Oraon, is an elderly lady living in village Jido, in district Lohardaga. The district with small hills, plenty of rivers and forests, is rich in minerals especially bauxite. Despite its natural abundance, the district has remained backward and its tribal population has remained marginalized. Sumitra, 60, lives with her family which consists of her husband, one son, daughter-in law and three of her grandchildren in her natal village in Lohardaga. Her three daughters and one son live separately. Sumitra says, since she did not have a brother, the property from her parents has been inherited by her and her sisters. She owns considerable amount of agricultural land, and livestock. Her economic life was stable and her kitchen used to be full. Her husband studied up to class 9 and she herself was educated till class 10. All her children have been given a good education. They were a respected family in the village.

Five years ago, there was a land dispute on a Vikas Kendra which was inherited by Sumitra. Few of the villagers from her community disputed this inheritance and claimed that it was a government property. This led to arguments and disagreements. Sumitra’s family went to the local police and it was settled in her favor. The family could not have anticipated the aftermath of this dispute. In the following months, the family realized that deaths in the village were being blamed on the purported evil powers of Sumitra. Before they could understand, a rumor was started in the village that Sumitra is a witch (dayan). It was alleged that with her sorcery and evil powers, she harms and kills fellow villagers and brings them bad luck. What started as a land dispute became a long and cruel journey of systematically establishing her as the village witch.

In tribal areas of Jharkhand, there is a cultural and gendered belief that women have the potential to be evil and bring harm to others through sorcery. This belief leads villages to brand some women as witches, often leading to unimaginable cruelty done unto these women and their families which includes public lynching, forcible drowning, and murder. Data shows that Jharkhand has the highest number of allegations of women being witches and resultant violence on women in the country.

With the allegations of witchcraft spreading against Sumitra, she and her family were isolated and socially boycotted; nobody was allowed to talk to them, keep any social relations or undertake economic transactions with them. They were denied access to all tribal community get-togethers and festivals. They were even denied access to the village well and Sumitra, a book keeper in the village Self-Help Group (SHG) was taken out of the position and the group. Her daughter in law, a member of another SHG was also thrown out of the group. Anybody keeping them in any group, maintaining any relations with them were to be fined with Rs.5000/-. The ex-communication of the family and sanctions against maintaining any relations with the family was given by the traditional gram panchayat. The traditional gram panchayat has immense hold in these tribal areas and it is often very difficult to go against them.

Gradually the economic well-being of Sumitra and her family declined. Except for some Muslim families in the village who work on their land, nobody maintains any social or economic relations with them. Sumitra, mentions that, she is even denied her government entitlements such as ration, Indira Awaas, old age pension and other benefits. Today, the family lives in fear. They have not approached the police for fear of being further targeted and even killed.
When the theatre group trained and promoted by JSLPS on the issue of witch hunting and the associated violence in villages of Jharkhand, reached Sumitra's village to do a performance on anti-witch hunting, she saw a ray of hope. After the theatre performance, the villagers were asked by the team, if anyone has been branded as a witch in the village. With much trepidation, Sumitra raised her hand. She informed the team that she has been branded as a witch and she and her family has been ex-communicated and are facing economic hardships, social humiliation and cruelty. This is the first time, anyone reached out to help. She is encouraged that a government body is hearing her case and there might be solutions in the anvil. She is hopeful that a public hearing in the village will be undertaken by the Garima project of JSLPS and they will hold the traditional panchayat accountable for what they have done and a roll back of the sanctions.
Kerala
Overcoming Domestic Violence, Coming Out Stronger

When Shabana was in 10th standard she dropped out of school. Although she had wanted to study further her family's financial situation was dire, and as the eldest of three sisters she had to support her family through difficult financial times. Soon after Shabana dropped out, her parents decided that it would be best to get her married and fulfil their obligation to send her to her marital home.

It is customarily in the district of Palakkad especially within the socio-economic background of Shabana's family that the girls from their tribal communities are married to men from the bordering states of Tamil Nadu or Karnataka and an agent is sought to procure a good match for the girl. Such an arrangement is preferred as the agent finds matches where there is no requirement for dowry. Shabana was married to a man from the Thirupur district in Tamil Nadu, having found the match through the third party. Shabana and her family knew very little about the man. On the second day after her wedding, Shabana discovered that her husband is addicted to alcohol. When drunk he would get violent, and used his drunkenness to physically and sexually abuse her. Shabana was young, only 18, she had no knowledge of what was acceptable within a marriage. Without knowing what to do and who to rely on she allowed the abuse to continue, suffering tremendously. In time the neighbors from the locality realized she was suffering, and decided they should help her and collected money so that Shabana could buy a train ticket back home.

Shabana reached home in an insecure and depressive state, she was tormented from her experience and was not in a state to do or say anything. Shabana's parents, seeing her state were very worried. Shabana's mother through the SHG network had heard of the Gender Resource Centre (GRC) run by Kudumbashree at the Panchayat, she decided that it would be best to take Shabana to the GRC. Simultaneously, the Snehita Help Desk (resource centres run by Kudumbashree at the district level) under their Anti Human Trafficking Programme identified Shabana as a vulnerable individual. Snehita, organized for Shabana to receive counselling at the GRC, at first, she was very silent, she would not talk or interact with anyone. However, slowly Shabana started to communicate more, and with an atmosphere of trust and support she regained her lost confidence.

During Snehita’s session with Shabana they realized that she has a keen interest in cooking, and has the potential to do something with her talent. Snehita arranged for financial support for Shabana through the AHT programme, to start her own food stall in the village. Today Shabana runs her shop with her father, she makes tea and snacks and supports family through the income she earns from the shop.

Shabana's counselling is ongoing. Her trauma is deep however, with the support of Kudumbashree and the Snehita centre she has been able to overcome her past circumstance and stand on her own feet and support her family.
A Happy life: Beyond a HIV+ diagnosis

It was the day of Shanti’s wedding. She was not sure what married life held for her but she was hopeful for a new chapter. Unlike most in her village, who married young she was getting married in her early thirties. Shanti’s parents were daily wage labourers and earned a merger income to support their family. Due to their poor financial status and a lack of awareness, Shanti’s parents did not give her education much importance, she dropped out of school in class 7 to support her parents with running the household. Shanti’s marriage was fixed by an agent, with a man from border area of Palakkad.

Soon after her wedding, Shanti became pregnant. While she wanted to go for anti-natal check-ups, her husband refused and would not take her to the health centre. When Shanti was 5 months pregnant she came home to visit her parents. During the visit her parents insisted that she go to the local health centre in their village for a check-up, that included blood tests and other routine tests. On receiving the reports, the doctor immediately asked for Shanti’s husband to come to her village. When Shanti, her family and her husband visited the doctor, it was revealed that Shanti’s blood tests had shown that she was HIV+. It was only after the diagnosis was confirmed that Shanti’s family became aware that her husband was HIV+, and that she had been infected through him. Not wanting to go back to her marital home, Shanti went to live with her sister in Coimbatore, and decided that she would stay there until after her delivery. Shanti safely delivered a healthy baby boy, and soon after his birth Shanti returned to her parent’s house.

Shanti was going through a very depressive state not knowing how to handle her health condition or how to support her son. During field visits the Snehita help desk’s Anti Human Trafficking Program identified Shanti as a vulnerable single parent in need of support. Through Snehita, Shanti received income generating support with which she started her own small stitching business. Shanti tailor’s curtains, blouses, salwars, baby clothes and any other form of garment her clients ask for. Through her business Shanti earns approximately 5000/- rupees a month. She has been an HIV+ patient for the last 15 years, but she has not let this stop her living her life.

Through the support of the Snehita centre, Shanti was also linked to the Primary Health Centre, from where she receives her medicines and treatment for free. But the Snehita centre has done much more than help her gain access to medication. They have supported her, and helped to remove the stigma against HIV; and today Shanti is socially accepted in the village. With the support of her family and community and timely treatment Shanti today lives an engaged and busy life.
RAJASTHAN
Political Empowerment and the Pathways to Change

A 2017 survey by the Centre for the Advanced Study of India at the University of Pennsylvania found that 98 percent of women aged 18 to 25 in Rajasthan wore the veil, however this was not by choice. This is something which Shankunlata Devi is trying to change, she is trying to be visible and heard within her community by taking the first steps in her own life to change traditional mind-sets.

Shakuntala Devi from Jaipura village Rishabhdev district, Udaipur, is a ward Sarpanch of her village and also a Samta Sakhi (gender community resource person). She is proud of the fact that she has completed her schooling which is a rarity for women from the tribal Meena community to which she belongs. She and her husband have been important influencers in their village, especially as her husband has a government job as a school teacher. But Shakuntala wanted an identity for herself and to be in a position where she could leverage her position to address the multiple forms of violence that women in her community face every day. She was interested in politics and so she decided to stand for the position of ward panch, which she won and became a member of the local governance structure.

Transforming her decision into action however has not been easy. Negotiating with her own family was a challenge. Her husband was initially supportive of what she wanted to undertake, but after seeing resistance from other men in the community, he started asking Shakuntala Devi to drop out of the Samta Sakhi work, that gave her the confidence to start thinking about a political path. “It is difficult because I have to argue, and also take care of the children, household chores and fulfil my husband’s demands,” she explains. While she admits that sometimes it feels like she herself has little decision-making within her family, it is her choice to adjust, so she herself can grow and at the same time help others.

At the community level too she faced challenges She was mocked by the panchayat members for raising the issue that women have no land rights. She recalls feeling nervous on her first day at a meeting where she took off her ghoongat while sitting with the other male members of the ward. “I did it because I believe the ghoonghat is a sign of weakness. People expect us to be hidden, quiet and think us incapable of having our own views or making decisions. I wanted to change that,” she says.

She highlights how being a member of an SHG group prepared her for this new political role. Access to loans enabled her to start and run her own grocery store. She also took up stitching assignments at home. These gave her economic independence and confidence in her abilities. Support and encouragement from other women in her SHG group also gave her an enabling environment to take up these endeavours. Training as a Samta Sakhi, made her aware of her rights and emboldened her to be vocal not just for herself, but also for other women.

Gaining a political position within the village that holds some authority has also allowed Shakuntala Devi to support other women she cites the example of a girl who was being harassed by her boyfriend. The girl was afraid to speak to her family because she felt they would in turn blame her. Shakuntala Devi stood by her and told the boy that if he continued, she would not hesitate to go to police. The boy did not trouble her any more.

She also advocates against domestic violence and the biggest challenge has been to deal with backlash from the community. “I have been attacked many times and called a home breaker,” she says. Shakuntala Devi has strived to put the learnings gained through her involvement with the SHG into practice, she has not let her family or community tell her that she cannot do something, or let the mocking stop her from achieving her goals. The support she has received from the SHG movement has been vital for Shakuntala Devi to gain confidence and strive for more.
MAHARASHTRA
Breaking cycles of Exploitation

The Tamasha theatre was the only life that Urmila knew. Her mother before her and her grand-mother all had been Tamasha artists. Tamasha performers are a community of traditional folk dancers and theatre performers who entertain at a theatre space, assigned to them on the outskirts of the village. Members of this community perform on the streets as part of traveling troupes and have largely been marginalized due to their occupation, and remain at the fringe of society. It is customary that Tamasha artists are bought on a contract basis. The family of a girl or women is given six to eight lakhs which buys the services of that women for one year. Usually the woman herself does not see any of this money as it is given to the family.

Working in the Tamasha theatre does not provide regular work, there are one off performances and slightly more consistent work at the time of festivals and religious holidays. To supplement their earnings Tamasha bosses, also engage in prostituting the artists to clients who come to watch the theatre shows, adding another layer of stigma to the Tamasha occupation. But it was the only life, and means to earn a living that Urmila had known. As Urmila's six daughters grew older, she also urged them to go into the Tamasha business. Due to the stigma surrounding the work, when Urmila's daughter wanted to marry, they could not find a match within the village. They were eventually married to unemployed men, again putting them in a precarious situation, and forcing them back into life that they had wanted to leave behind.

After the initiation of the Anti-Human Trafficking Program at MSRLM, an active gender CRP trained by the SRLM began surveying vulnerable families in Urmila's village. Urmila and her family were identified as vulnerable, and the gender CRP tried to mobilize the families into Self-Help-Groups (SHG). Initially, it was very difficult to mobilize these families, but the CRP did not give up. She invited the block manager to also come and speak to the families. The CRP spoke to them continuously and told them about the benefits of savings, access to loans and livelihood opportunities as well as support from the MSRLM that would enable Urmila and her daughters to leave the Tamasha world. Eventually, the sisters agreed that they would form an SHG and formed the Janjagruti Mahila Self Help Group. While the minimum required members for SHGs is 10 members, an exception was made to form a group of five members to support the women.

In the beginning, it was difficult for the sisters to follow the discipline to meet regularly, however after about a month and with regular support from the gender CRP, they started to meet regularly. After completing 3 months for SHG formation and demonstrating “Dashasutras”, they received a revolving fund of 15,000/- rupees that enabled one of the sisters to buy a cow and start a small diary business. Another member of the group decided that she would want to start a clothes business, she requested the VO for a loan and received 60,000/- from the CIF to start her own business. She used the loan money set up her business and buy materials from a nearby market to start stitching clothes. Impressed and curious about the success of the SHG, other women from the neighbourhood also showed interest in joining the SHG. Today Janjagruti Mahila Self Help Group has 10 regular members.

The perseverance of the gender CRP to ensure that the sisters formed an SHG has not only led to economic opportunities and advancements for the sisters but has also brought them social acceptance within the village.
NAGALAND
Initiator, Motivator, Fighter: A family’s Triumph over Addiction and Poverty

Born and brought up in her native village named Unger under Mokokchung district, Nagaland, Moazungla is the 12th among 14 children (6 sons, 8 daughters) whose parents were cultivators. With more than a dozen children, her parents faced challenges in meeting their basic needs especially in terms of education and health. Amidst poverty and strife, Moazungla managed to get her primary education at the village Government Primary School under the care of her loving but struggling parents. She was however, compelled to move away from her parents and village and was made to stay periodically with her elder siblings in pursuit of higher education where she had to depend on them. As a result, she had to move from one place to another until she completed her pre-university (Arts) course. After her studies, at the age of 24, she got married to Kilangwati, a drug addicted unemployed man.

Life’s hardships seemed never-ending for Moazungla as after her marriage she had to support her husband and three small children. Being the sole bread earner of her family, at times she had to sacrifice her basic needs to fulfil her family members needs. She had no other option but to work as a daily wage earner and take up other odd jobs and menial works. To add to that, her husband’s drug addiction put her family in huge debt and at tremendous risk.

Her husband Kilang Imsong was only 13 when he was introduced to the world of drugs through his peers. Initially, he was offered the drugs by his peers to taste but gradually, as time progressed, he became completely dependent on it. As an addict, stealing money from his parents, and cheating people became a regular practice which he no longer saw as something bad but rather an opportunity to get his next fix. It took him three attempts to clear his matric exam and he opted to go to Shillong for his pre-university course. Naturally, due to his substance dependency, he could not finish his studies and returned to his village. Later, he married Moazungla and his dependency on the substance continued.

As a result of his habit, there was instability within his home not only financially but emotionally as well. Moazungla as a co-dependent would let out her frustration and anger on her children but as a loyal wife and a fighter in life, she did not give up. When she was pregnant, she insistently motivated her husband to go for rehabilitation. He agreed but it was only after his third attempt, he could overcome chemical dependency through rigorous rehabilitation at the centre.

Moazungla recalls that when her husband was undergoing rehabilitation for six months, she would let all her children go to sleep and get down on her knees and pray for her husband every night. Her husband too added that, by the time he went for the rehabilitation for the third time, he had already hit rock bottom and if he had not given up his addiction by then, he would have definitely made his wife a widow and their children fatherless. However, encouraged by his wife who held up the fort for so long, and his own personal will, he was able to come out of his dependency.

After successfully undergoing rehabilitation in 2005, Kilang started to work as a residential counselor at Grace Home Rehabilitation Centre at Tuli Town, Mokokchung district. As a Counselor for 16 years, he says he can really empathize with different clients and help them come out of dependency due to his own years of experience. His monthly salary, though meagre, continues to supplement for support of his family.
Despite the sense of stability in her life after the successful rehabilitation of her husband, Moazungla still had to carry the burden of repaying the debts incurred by her husband. Life was still not free from both emotional and financial burdens. What made her push along life’s path was her sheer determination not to give up hope for brighter days ahead with moral and financial support from her family and friends.

In 2013, during a mobilization drive by NSRLM staff at Changtongya Block, she was motivated to join the SHG movement and she herself initiated a group formation by motivating her neighbours and friends and named it Longtsuktep SHG. Considering and evaluating her life's journey and active participation and dedication towards the SHG movement, her village nominated her to be one of the Women Activist (now called as Internal Community Resource Person) under Changtongya Block.

As Moazungla's status improved, she began to avail loans from her SHG at a lower interest rate. This enabled her to undertake various income generating activities that greatly helped the financial condition of her family. She has availed several loans from her SHG as well as personal loans from the banks. Through such financial interventions, she undertook petty businesses and started rearing poultry in her backyard. The earnings from all these activities enabled her to pay off all the debts and she could send her children to better schools. She even bought basic amenities and some luxury appliances for her home. At present she has upgraded her petty shop business to a general shop where she ensures that the village gets all kinds of basic goods at reasonable rates which has saved the community time, energy and money as previously they had to go to towns to purchase their needs. Alongside her shop, she has started rearing pigs in large numbers with assistance financial institutions.

With all the transitions in her life, today she is pleased to have fulfilled her dream of sending her children to good schools. She has also constructed a small portion of her house and much to her satisfaction; her aspiration to open a general shop has been realized whereby she gets some income and also gives services to the villagers. She further aspires to uplift her social status and work towards a stable livelihood. She is truly inspired by the ideals of the working systems of the SHG movement of helping each other and she herself has initiated identifying vulnerable women in her village and bringing them into the SHG fold. She foresees a future where her family will be sufficiently provided for and where all Naga women will have a decent livelihood and dignified lives. She has also initiated and been part of a number of community social development works in her village.

Moazungla had already gone through several struggles, before her life started stabilizing. It was during this period that she was motivated to join the SHG movement. The mobilisation process, helped in bringing to fore her leadership qualities and this resulted in formation of her SHG through, motivating other women. She accessed financial support and improved her income and, benefiting her community.

As a community resource person, she has undergone various trainings and accessed capacity building interventions which have greatly helped the SHG movement in her village. She is also the Gender CRP for her Block and plans to take up gender intervention initiatives through her VLO and the block to further ensure improvement in the lives of women across the rural areas.

Moazungla has undergone gender trainings both at the block level and community levels. She also underwent the SAC and gender training held in Tripura. Her response and interest in gender related issues is evident from her involvement in community related development work, addressing practical gender needs. Her position as a CRP has helped her to sharpen her skills in understanding gender concerns and how, it is expected to be pursued as an intervention. Seeing her potential, she has been identified to focus on gender integration and hence is at present the gender CRP, with the responsibility of training the SHG members on gender.
CONCLUSIONS

The life stories in this compendium bring visibility to the varied realities that women in India live with on a daily basis. The women who have shared their experiences in this compendium have done so with the hope that those reading will understand their struggles and challenges which they had to overcome to live a life of dignity. From abject poverty, addiction, prostitution and bonded labour to the experience of gender unequal norms and barriers have held these women back at every step. But they have not allowed their circumstances to define them. With the support of the State Rural Livelihood Missions and the Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission, and their own determination, perseverance and resilience they have shown that it is possible to rise above and carve out a new life.