

## Chapter-10

# A Few Smiles of Success

### Child Guidance and Counselling Services

In order to address issues relating to adolescent child development, the National Institute of Public Cooperation and Child Development has operationalised an Adolescent Guidance Services Centre at its headquarters in New Delhi, Bangalore, Guwahati and Lucknow.

#### CHILD GUIDANCE

##### The Story of Sumit- *A journey of self-discovery*

10.1.1 Sumit is today a young adult with great vision and dreams for his future. He is doing his graduation, working alongside (part time) editing a monthly magazine and wants to do his post graduation in Social Work or Mass Communication.

10.1.2 Sumit's journey to success was a long and arduous one, coming as he was from a lower socio-economic background. At 8 years when he was brought to the Child Guidance Centre of the Institute, Sumit was studying in a neighbourhood government school. His mother was unable to understand why her son who was studying in Class IV was not able to read and write on his own. His school copies were however, very neat and she had earlier seen him reading his textbooks also.

10.1.3 At the Child Guidance Centre, the child underwent complete bio-psycho-social assessment through a multidisciplinary team of

mental health professionals to understand the reasons for his problem. The assessment had revealed that though Sumit was in Class IV he had not acquired even the basic sound symbol relationship to be able to read and write in Hindi. In academic skills of reading, reading comprehension and spellings he was barely functioning at lower grade I level. His listening comprehension skills were however at Grade III level indicating that he was capable of understanding his lessons. Thus it was evident that Sumit had been coping in his school on the basis of his rote memory and copying skills.

10.1.4 The assessment of his cognitive abilities at the CGC revealed that his intelligence was average (IQ-102) and social adaptation grade appropriate. The social investigations revealed that Sumit's family was fraught with tensions and marital disharmony. He attended a small primary school with minimum facilities and without any consistent teaching-learning environment. Inadequate parenting and lack of supportive educational guidance at home compounded the problem. Cumulative deficits in basic academic skills were due to the socio-cultural factors.



10.1.5 Sumit underwent extensive interventions ranging for a period of two years at the Child Guidance Centre. Through the processes of parental counselling; individualized educational planning; involvement of family (siblings) in building the child's academic concepts, restructuring his school environment (change of school) and channelizing the child into constructive activities (painting and reading), the child's intrinsic potential was harnessed. His educational programming had to begin from learning of basics. However, within a year of intervention it was observed that Sumit's intrinsic motivation to learn had grown in leaps and bounds. Thus, his hard work coupled with reasonably better learning environment and an enabler (sister) at home, had started paying dividends. By the end of second year of intervention, he had developed the skills to cope with the demands of his grade. Thereafter, the journey of discovery into exploring his own talents and potentiality had no bounds. Sumit had awakened to his own abilities and worth.

**Kajol-**  
*Exploring new avenues towards growth*

10.2.1 Kajol is a happily married young girl living in Bangalore. She has done a course in

tourism, is quite sociable and smart and keeps her house very well. If one would meet her today, one would never have believed that her parents had to struggle so hard for her education.

10.2.2 In her childhood, Kajol was studying in a leading school in Delhi. Her parents had tried their level best to help her pass her examinations. However, with each passing year their task became more difficult. When Kajol came to the Child Guidance Centre, she was studying in Class VII; and was still struggling. No matter how hard she tried, Maths was beyond her understanding. She could speak and read fluently in Hindi and English.

10.2.3 The assessments at the Child Guidance Centre revealed that Kajol's problems were stemming from **Borderline Intellectual Abilities (Slow learner)**. Her teachers further compounded her difficulties due to lack of understanding of her problem. Her parents were supportive but did not know how to extend their help. Consequently, the overexpectations that she had to face on all fronts had completely eroded her self-confidence. She would hardly speak and had difficulty in forming friends.

10.2.4 The team at the Child Guidance Centre, after the comprehensive assessment, worked with the parents and the child, over a period of one year to promote a 'fit' between the child and her environment. During the parental counselling sessions, parents were given an opportunity to express their concerns and vent out their feelings. At the same time, understanding the implications of borderline intelligence on the psycho-social adaptation of the child was promoted. They were helped to develop a clear vision for the child's future.

10.2.5 Thereafter began Kajol's journey to a hopeful future. Her school was changed to a less demanding school that had within its system an integrated set-up for slow learners. In this school Kajol was given the required space and pace for learning. Individual Psychoeducational intervention was undertaken wherein Kajol was given an opportunity to explore her talents in cooking and housekeeping to promote her self worth. She was also given opportunity for self-expression and ventilation of her feelings. In addition, inputs were given for developing study skills, note making and exam writing. Consequently, Kajol became more expressive, confident and happy. Eventually, she was able to pass Class XII through the open school. The open school system was flexible for her to be able to avoid subjects like Maths and Sciences that would have otherwise been too difficult for her (given her problem of poor reasoning and abstraction).

10.2.6 Thus, helping parents to plan the child's education in accordance to her potential helped Kajol to bloom into a happy young girl who could take up life's challenges and emerge victorious.

### **Siddharth-**

#### *A successful family endeavour*

10.3.1 Siddharth is now a proud student of Class IX. Siddharth has been able to challenge

the severe difficulties in his early childhood to reach his present level.

10.3.2 The only child, Siddharth was brought to the Child Guidance Centre when he was 3 years old with complaints of severe tantrums, no speech and very stereotypic play. At the Centre, he was diagnosed as a child manifesting **Autism**. The road that Siddharth's parents travelled was a long one, maintaining contact with the professional at the CGC team at every critical juncture for a time span of almost 14 years. At every stage the intervention was different depending on the developmental needs of the child, but the parents were always a critical part of this endeavour. During early years, the parents were helped to understand and deal with his tantrums; stimulate and develop his language; and slowly extend his play and relatedness to age mates. The adaptation to the preschool, formal school and change in schools at different junctions were also a milestone at each stage, requiring considerable backstage preparation by the parents. At each stage with the help of the CGC professionals, Siddharth's parents would take up a critical role in promoting understanding about the child. While learning was promoted through one-to one teaching, using the child's dominant learning style, the school helped in socialization of the child. Siddharth was fortunately extremely bright in non-verbal reasoning with abstract analogies. This stood him in good stead to deal with subjects like arithmetics and science. On the other hand, his language skills and social behaviour had always to be worked upon.

10.3.3 Reflecting back it would not be an understatement to say that the entire credit for the success of Siddharth went to the painstaking effort of his parents and in their sincerity to put into action the intent of guidance at every stage.



## WOMEN SELF HELP GROUP

### Swayamsiddha

Swayamsiddha is an integrated project for the development and empowerment of women. It is based on the formation of women into Self Help Groups (SHGs) with emphasis on converging services, developing access to micro credit and promoting micro enterprises. The long term objective of the scheme is to achieve an all-round empowerment of women, especially socially and economically by ensuring their direct access to, and control over, resources through a sustained process of mobilization and convergence of all ongoing sectoral programmes.

### Swa-Shakti Project

The project is being implemented as a Centrally Sponsored Scheme in the State of Bihar, Haryana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, Jharkhand, Chhatisgarh and Uttranchal through Women Development Corporations/Societies. So far 17647 Self Help Groups (SHGs) have been formed under the project against the target of 16000.

#### **Smt. Shanthamma-** *The Journey to Success*

10.4.1 Smt. Shanthamma belongs to the Adi Karnataka caste. Married off at very young age, her husband left her for another woman, soon after their son was born. Struggling to make ends meet, in the absence of any support, she was unable even to send her little boy to school.

10.4.2 But she became a member of Sri Gangadevi Self Help Group of Peramakannahalli Village. With the help of the Sangha she was able to gradually save Rs.1,150/-. With pity on her pathetic condition, the Sangha gave her a loan of Rs.7,000/-. She bought for herself a hybrid cow and this provided her a means of improving her living condition.

10.4.3 She has already repaid Rs.2,000/- to the Sangha. Besides, as a result of the awareness

training received about Self Help Groups, today she has applied, through the Sangha, for a house from the government.

10.4.4 Slowly but surely, she is seeing the last of her difficult days.

#### **Smt. Gowaramma-** *Tea Stall*

10.5.1 Smt. Gowaramma, like almost everyone else in her village, lived in acute poverty. When her husband became physically handicapped, even day to day existence became extremely difficult.

10.5.2 Gowaramma, however, did not lose hope. She became a member of Sri Beeraeshwari Self Help Group of Reddeampalli Village.

10.5.3 There, Gowaramma received income generating training under the Adarsha Gram

Yogana at Sonnahallipura. Encouraged by this training, she strived to save Rs. 1,500/- with Sangha. She then obtained a loan of Rs.5,000/- and opened a small tea stall in the village. She is able to earn over Rs.3000/- per month and this has vastly improved her living conditions.

10.5.4 Today, in addition to coffee and tea, she serves snacks in her little hotel and hopes to improve her business further.

10.5.5 Gowamma who was at one time struggling to make ends meet, has developed into a self confident and enterprising person, setting an example for other underprivileged women.

### **Smt. Nagalakshmi, Mukkamma and Laxmi- *Detergent Makers***

10.6.1 A casual glance at Smt. Nagalakshmi, Smt. Mukkamma and Smt. Laxmi from Amarapura Village, and you'll take them for simple village folk, dependent on the soil they till for a living. But take a closer look and you'll see that glint of determination in their eyes. And that's what sets these three enterprising women apart from their underprivileged sisters.

10.6.2 They were among the first to recognize opportunity when it was presented to them by the Swashakti project. As members of the Swarna Self Help Group, they underwent a 5-day EDP skill training for manufacture of home products. Then, with a Rs.2000/- loan each, from the Group, they started a modest detergent powder manufacturing unit. Soon, their efforts met with slow but steady success.

10.6.3 Packaging the detergent in 500 gms and 1 kg packets, sold @ Rs. 10/- and Rs. 20/- respectively, 150 kgs. have already been marketed in the neighbouring villages with a net

profit of Rs.8/- per kilogram amounting to a total profit of Rs.1200/-.

10.6.4 Today, with business stepping up, these women have a viable option to their monsoon-dependent and uncertain occupation – farming. This has vastly enhanced their confidence and economic status. Ask them about it and you'll probably get quiet but glowing smiles...that say more than words ever can.

### **Sushilamma- *Fancy Footwear***

10.7.1 Susheelamma is a poor resident of Kalagi Village, who belongs to a family of cobblers. However, to augment her meager income, she also worked as a casual labourer.

10.7.2 When she became a member of the Gokula Self Help Group in her village, she began to make small savings with other members. Soon she was eligible to take a loan from the Group. With a loan of Rs.6000/- she improved her cobbler's business and invested in the manufacture of new types of footwear.

10.7.3 Business improved and she began making a profit of Rs.150/- every day.

10.7.4 "Now I don't have to suffer the agony of hard labour. I have my own family business."

—Susheelamma says happily.

### **Swa-Sahakti Section *Sweet Smelling Flowers Provide A Living***

10.8.1 The climate of Uttaranchal is perfect for the cultivation of flowers and there is a boom in floriculture here. The women in some nearby villages were inspired to see the value in cultivation of flowers when three women came forward and started this work. The first to take



a step in this direction was forty-eight year old Munni Devi and soon others were ready to follow her footsteps.

10.8.2 Rishikesh district is partly plain and partly hilly. Village Badal -Post is a middle sized village with good quality irrigated land. The villagers are well off here and farming, animal husbandry and vegetable production is their mainstay. Others are working as labourers; many youths also join the army. But the women of the village are illiterate and backward.

10.8.3 With the help of Swa-Shakti, the Bhuvneshri Swashakti group became the first SHG to come up in the area. In the beginning the women thought that the SHG was a body that would function like a loaning body only, and they did not participate in the other women empowerment programmes. But shortly, as women like Munni Devi started attending the meetings and learning and participating effectively, slow but sure changes began to take place among the women.

10.8.4 When discussions within the SHG revealed to the members the benefits of saving, inter- loaning and starting income generating activities there was heightened awareness and excitement in the SHG members. Smt. Munni Devi (48 years), Smt. Sushila Devi (33 years) and Smt. Sunita Devi (30 years) were the first ones to think of starting an income generating activity and Munni Devi started with floriculture. The uneducated Munni Devi who worked as a labourer in the fields was now learning to read and write and also working in a nursery and learning about the care of flowers. Munni Devi cast aside her doubts, fears and questions and turned to cultivating flowers. Swa Shakti gave her the confidence and the skill to grow and sell flowers. With the

assurance that Swa Shakti would help to sell her flowers, Munni Devi began her venture in April 2003 with a loan of Rs. 200/- to purchase flower seeds. With the first crop of flowers that appeared by July 2003 Munni Devi was able to sell saplings for Rs. 300/- to three other women of the village. They too began cultivating flowers and by September, 2003 all four women were selling flowers. What an extra-ordinary achievement. The four women produced 24 kilos of flowers per day and earned Rs. 80-100/- per day. Flowers grown by them are sold on the Ghats of Rishikesh everyday in cash. After paying off their costs each of the woman has a net income of Rs.1500-2000/- every month.

### *Courage in Adversity*

10.5.1 Sometimes, life is so difficult that you are left wondering why fate dealt such a difficult blow to you. If there are insurmountable problems and difficult circumstances on the one hand, on the other there is the pressure of inability to find a way out of the mess that life has become. Often many people are simply stunned by all this but some fight to overcome their circumstances. The story of Smt. Kalavati Devi (age 35 years) is the story of one woman who fought alone to fulfil her own and the dreams of the family.



10.5.2 15 KMs away from Pithoragarh, on a tiny unpaved road, is the village of Balakot. Kalavati lives here in a small house along with her aged parents-in-law and four school going children. Her husband who worked in Delhi, has been missing for the last 5 years. There was no one to take over the responsibility of looking after this family. But Kalavati did not give up.

10.5.3 Kalavati was among the first woman to join the Swa Shakti Self Help Group in February, 2002 and slowly she became the strongest and most able member of the Group. With the support of the small savings that she made in the Self Help Group, Kalavati started sending her daughters to school. As she gained confidence she attended training courses in Almorah and as far as Pune in Maharashtra. She was strongly influenced by the National Life Insurance Schemes and she took them up very eagerly and even influenced other ladies to understand the advantages of insurance. Having understood the difficulties of managing a household without male support she was also the one who was most willing to help other women in similar circumstances. She first borrowed from the SHG and bought three buffaloes, one cow and a goat. With the help of her children, she was able to sell the extra milk that the animals produced to gain much needed income for the family. Kalavati did not stop there. She also began cultivating seasonal vegetables. She motivated the other members of Self Help Group to start plantation of medicinal plants and one by one all the women joined her and even obtained training in the cultivation of such plants. Now, Smt. Kalavati has obtained an inter-loan of Rs. 1,000/- and started cultivation of bay-leaf and Reetha. This Self Help Group was able to sell the produced in the commercial market and the women started earning money. They now pack the Reetha into small packets which are selling at the rate of Rs. 40/- per kg. in the market. This Self Help

Group has gained tremendous self confidence from this activity and they hold their meetings twice every month in which very careful record is kept of the money spent on production and the money earned after selling their produce. Kalavati has even motivated her group to sell their packets of Reetha in Pithoragarh District. Now, the Self Help Group has been able to save more money and is seriously thinking of going into production of small items like combs, bindi, ribbon and bangles etc. A very lively and learned discussion takes place in this Self Help Group about starting this joint venture. Smt. Kalavati is the vision and the strength behind this Self Help Group. It is her persuasion that has ensured that the Reetha Powder and bay-leaf business has done so well. When you meet Kalavati you are surprised to see that she has no fears about life ahead, and even though she misses her husband, she is sure that she can take on the responsibility of educating and marrying her four daughters. The story of women like Kalavati Devi inspires other women to join the Self Help Group and improve their own lives.

#### *From suicide to literacy*

10.6.1 This is a strange story from the District of Betul (MP). In the village of Amdhana an adivasi woman, Narmadi Bai, was one day given Rs. 1,000/- by her husband and told to go to the nearby Haat Bazaar to buy provisions. Narmadi Bai an uneducated woman had never done such a task before. To add to her misery, she could not differentiate between Rs. 100/- note and a rupee 500/- note and she mistakenly gave Rs. 500/- note to the shopkeeper thinking it was a rupee 100/- note. When she came home and the mistake was discovered, Narmadi Bai was severely beaten by her husband and in-laws. Unable to bear the agony and the shame of having caused such a huge financial loss to her family, Narmadi Bai ate Sulfa tablets and tried to end her life. She was saved by an alert ANM.



10.6.2 Even after she recovered her strength, Narmadi Bai continued to reel under the shame of the mistake committed only because she was illiterate. It is then that the Self Help Group of the area came to her rescue. They not only taught Narmadi Bai to read and write her own name and recognise numbers up to 50, they also supported her with words of confidence. Slowly, Narmadi Bai again became her normal self, and what is most wonderful is that Narmadi Bai became an active member of the SHG and spent her time urging the girls of her village to go to school and educate themselves. She herself began to take evening classes for other illiterate women. Thus the support and encouragement of a Self Help Group saved Narmadi Bai's life and gave her reason to live.

### **Women fight for development**

10.7.1 In a tiny village tucked away in remote Kankunda in District Devas of Madhya Pradesh

there unfolds a very unusual story of women not only speaking up for their rights but also writing letters to government bodies and ensuring that their demands were met.

10.7.2 “Sir, this is one plea that there is no water tank in our village. If you are willing to build a water tank in our village we are ready to provide free labour.”

10.7.3 What a magnificent letter! The women of this village became so empowered that they learned the ropes of government offices and spoke up for their rights. Durga Shakti, Jhansi Ki Rani, Saraswati, Gayatri and Chamunda SHGs got together and pooled their resources, both financial and physical. They vowed to do ‘Shramdaan’ and got a water tank built in their village. That is how the women of these SHGs became self reliant and empowered.



### Swadhar

This scheme was launched by the Department during the year 2001-2002 as a central sector scheme for providing the holistic and integrated services to women in difficult circumstances, such as destitute widows deserted by their families in religious places like Vrindavan and Kashi; women prisoners released from jail and without family support; women survivors of natural disasters who have been rendered homeless and are without any social and economic support; trafficked women/girls rescued or runaway from brothels or other places or victims of sexual crimes, who are disowned by family or who do not want to go back to their respective family for various reasons; women victims of terrorist violence who are without any family support; mentally challenged women who are without any support of family or relatives, etc.

#### **Swadhar Shelter Home at Lunawada. Panchamahar District. Gujarat- *Guild of service-a home away from home***

10.8.1 The organisation Guild of Service decided to set up a shelter home for rehabilitation of widows who were victims of riots in Gujarat. Each victim had a heart wrenching tale of her own and they had lost all faith in justice. The Guild of Service was deeply moved by the condition of the 42 widows who had seen the brutal carnage of communal riots. With great difficulty the Guild of Service set up a relief and rehabilitation centre called Apna

Ghar in a school building owned by Muslim Education Society. Every single person in the district of Panchamahar regardless of official status, caste, creed, religion and language helped the organisation in its endeavour. The women have regained their self-confidence and are being given vocational training. And their children are being educated by the Guild of Service. Every day a new success story is born in the rehabilitation centre when a woman becomes self reliant and walks with her head held high.

#### **Under the Banyan**

10.9.1 The Banyan is a non-profit, non-government organization in Chennai that works in the rescue, care and rehabilitation of mentally ill homeless women. Over 1,200 women, rendered destitute in the course of their battle against mental illness, and found wandering the streets of Chennai, have sheltered at Banyan's residential care and transit home, since 1993. Of these, more than 600 women have been re-united with their families after a spell of





sustained care and treatment. The Banyan currently cares for over 370 such women. The Banyan completed a decade of existence in 2003, ten years marked by fairytale reunions, stories of hope featuring women for whom all hope was seemingly lost.

**The Banyan Impact**

- ❑ Runs a 24/7 hotline, free crisis intervention shelter and rehabilitation centre that currently houses over 370 women.
- ❑ Has reached out to over 1200 women over ten years, rehabilitated more than 600. Provides lifelong medical support and follow-up to close to 400 rehabilitated women. Runs a free weekly outpatient clinic open to all that gets 1000 client visits, annually. Runs a free weekly community clinic in a Chennai neighborhood with three other partners.
- ❑ Provides free legal aid services-courtesy the Tamil Nadu judiciary. Close to 40 women have benefited in a year.
- ❑ Manages outreach and sensitization programmes. Lobbies for the rights of the mentally ill.
- ❑ Attempts to influence mental health policy.

10.9.2 For the first time the Banyan received aid from the Central Government through the Swadhar scheme in 2002-03. Swadhar supports close to 20% of the organisation’s needs, contributing towards medical expenses, food, staff salaries, and other expenditure.

Admissions and rehabilitations from April 2003 - March 2004.		
Month	Admissions	Rehabilitations
April 2003	40	28
May 2003	40	32
June 2003	34	11
July 2003	35	25
August 2003	38	16
September 2003	29	21
October 2003	41	12
November	31	19
December 2003	45	27
January 2004	28	18
February 2004	37	13
March 2004	35	33



### **Rashtriya Mahila Kosh**

The main objectives of RMK is to facilitate credit support or micro-finance to poor women to start income generating activities such as dairy, agriculture, shop-keeping, vending, handicrafts etc. RMK mainly channelises its support through non-government organizations/voluntary agencies; Women's Development Corporations; cooperative societies; state government agencies like DRDA; SHGs formed under Swayamsidha/Swa-Shakti and non-profit making companies registered under section 25 of Companies Act, 1956.

#### **Budding Entrepreneurs- Successful Story of Indcare's Saga of Transformation of Housewives to Women Micro Entrepreneurs.**

10.10.1 Zeenat is a 45 years old physically challenged woman living in Vikas Nagar resettlement colony having 3 daughters and 2 sons. Leading a comfortable life with her children was something just not possible with the small amount of earning her husband would get at the end of the month. She knew the skill of preparing Ayurveda medicine but how she could use it was a big challenge in front of her as she had no legs. Whom could she approach with her skill? It was then when she became a



member of Mahila Chetna. She is associated with INDCARE's Self Help Group for the last 4 years. INDCARE promoted her skills empowering her by transforming the housewife into women entrepreneur as per her needs. She took the first loan of Rs. 5000 in the year of 2001 from her group to start business of manufacturing the Ayurveda Medicine. She started business successfully and repaid the loan amount and started saving handsomely. In March, 2003, for business expansion, she applied for another loan. Seeing the success of her business, INDCARE, a Non Governmental Organisation financed by Rashtriya Mahila Kosh sanctioned a loan of Rs. 10,000 for the same, thus has transformed a physically

challenged woman into a successful entrepreneur. Now she is able to devote her energy towards her Ayurveda Medicine shop and looking after the family as well as children's education.

#### **Running a saree shop- Group Effort**

10.11.1 Very little did the five members of Vennala Mahila Mandali of Kanigiri Mandai, Prakasam District, Andhra Pradesh know that their joint efforts in running the saree shop would soon be cited as an



example to other Self Help Groups in the District by all NGOs and Government officials.

10.11.2 The group members were initially selling sarees individually by going from door to door. Though the members worked very hard they could not get much profit as they had to purchase sarees in cash and sell the same at times on credit. The funds were blocked and interest burden on the loan went on increasing day by day. It was at this juncture that the group members thought of setting up a shop by contributing Rs 15000/- each. The Self Help Group financed the members out of the loan availed from a partner NGO of Rashtriya Mahila Kosh.

10.11.3 Opening of a shop helped them in obtaining sarees on credit and at a much cheaper rate. Their margin on sale went up and at the same time they were relieved of the hard labour of moving from house to house-selling sarees. The customers too were very much satisfied. The group is now in a much better position to make quality sarees available to the customers with a wide range of prints and designs. The members maintain the accounts themselves and run the shop themselves.

10.11.4 Unity and collective wisdom of the members has yielded good dividends and getting finance is now not a problem as wholesalers are ready to provide stock on credit. The members have repaid their loan availed from the Self Help Group and encourage more and more members to set up group activities. The coming together of the members and running the shop successfully has encouraged other SHGs also to undertake similar activities else where in the nearby villages. The smile of

success and the pride of being successful entrepreneurs is clearly visible on the faces of these ladies.

### **G. Hari Priya-** *Aims to establish her own Departmental Stores*

10.12.1 Ms. G. Hari Priya an energetic lady from Satyanarayanapuram village Tirupati in Chittoor District of Andhra Pradesh had no work and no means of income to support her family.



She always used to worry about the future of her family. Husband's salary, who used to work through out the day, in the hot sun, as a labourer was barely sufficient to keep the family alive. Her three children could not go to school because of abject poverty. It was at this stage that Ms. Priya came to know about the "G. SULOCHANA" Self Help Group operating in the village. Initially, not fully aware of the benefits of joining a Self Help Group, Ms. Priya was reluctant to join the group. As time passed

by she understood the advantages of working in a group and learnt the need for savings. Being full of thoughts she approached RASS an NGO financed by Rashtriya Mahila Kosh for guidance to set up some small business. Looking to her courage and the ability to manage things she was advised to open a public telephone booth for which the SHG advanced the required amount. Ms. Priya being a young, energetic and committed lady strived hard and the venture was a great success. Not contented with her success, she started selling grocery items in the shop and slowly diversified into grocery business as well. Ms. Priya's exemplary success during a short span of 4-5 years has encouraged others also to venture into similar business in the village. A proud Priya is now capable of supporting her family and extending a helping hand to her husband. Priya has herself started to learn reading and writing to manage the record of day-to-day sales in the shop. Ms Priya's husband who was a labourer has now taken up selling grocery items in the village. The shift in the occupation of Priya's husband has increased the income to the family and given relief to Priya's husband from undertaking strenuous work in the sun. A successful Priya does not get tired narrating and acknowledging the help her Self Help Group has extended to her. A successful member of a successfully run Self Help Group

which has enhanced the social status of Ms. Priya has established her identity in the village.

### **Uma Devi- *Life transformed by SHG Membership***

10.13.1 Smt Karri Uma Devi is a fruit vendor residing at Nandirajuthota Bapatla Mandai Guntur District of Andhra Pradesh State. Born and brought up in abject poverty life was a burden on her. Her husband who was a field labourer had no work for days together and during the summer season the entire family used to migrate to nearby towns in search of employment. The family somehow managed to make both ends meet. Smt Karri Umadevi struggling to contribute to the family income used to borrow money from the village moneylender and undertake fruit vending, carrying fruits on her head and selling the same from village to village. It was at this juncture that she came to know about a Self Help Group, Chaitany Mahila Mandali functioning in the village.

10.13.2 The group members welcomed Umadevi into their fold and assured her of all possible help. Very soon she was very popular in the group and she was given a loan out of money received from a partner NGO of Rashtriya Mahila Kosh. The rate of interest on the loan was far less as compared to the interest she used to pay to the village moneylender. Umadevi brought a handcart out of the loan and started her business of fruit vending on the cart. Selling the fruits at prime locations like temples and hospitals added to the sale and thus her income increased many times. Now Smt Umadevi earns Rs 125/- to Rs 150/- a day. Children go to





school and husband also regards Smt Umadevi as the savior of his family.

10.13.3 A hard working lady Umadevi now intends to set up a shop of her own. She has now gained considerable experience in the business and is a confident lady. Umadevi now assists other ladies to set up their own small business ventures. Her message to the other ladies of the village is loud and clear. Unity is strength. Smt Umadevi has now become a popular name amongst the villagers as she is ready to explain to others the benefits of coming together into a group.

10.13.4 Smt Umadevi is proud to be a member of an active Self Help Group which she intends to continue as long as she is alive.

#### **Tears of Joy-**

##### ***A success story of Ms S.K Fathima***

10.14.1 Ms. Fatima, residing in Kanaigiri Mandai of Prakasam District of Andhra Pradesh is 43 years old lady with tears of joy in her eyes. She recalls her old days when she was a field labourer and used to lead a miserable life. She



was the only bread earner of her family. Her husband is mentally disabled and she has four children. She had also the responsibility of taking care of her old and ailing mother and father-in-law. When every thing was bleak and dark in her life she gathered courage and started a small business by availing a loan of Rs 2000/- for a grinding machine from a moneylender. The exorbitant rate of interest forced her to repay the loan immediately by closing down the business. It was at that juncture she came to know about Bhagyalakshmi Self Help Group promoted by an NGO -VSBK in her own village.

10.14.2 Ms. Fatima joined the Self Help Group and the group extended her a loan of Rs 5000/- assistance received by them from the NGO which had in turn availed loan from Rashtriya Mahila Kosh. Ms Fatima bought a small grinder out of the money and worked very hard day and night. She went from house to house for collecting the orders. Back home, her small children also assisted her in the work and the hard work put in by Ms Fatima yielded good results. In a very short time she was able to repay the loan to the Self Help Group. Encouraged by her success with the grinding work she again approached the Group for a bigger loan of Rs 10,000/- for purchase of a flourmill. The mill brought her new business and now with the grinding machine and the flourmill she earns Rs 100 to Rs 150 a day. The increased income has brought smiles on the face of every member of her family. She feels proud of being able to support her family in time of need and has all praise for the Self Help Group and Rashtriya Mahila Kosh.

## **B. Jagadeeswari- A Successful Entrepreneur**

10.15.1 B. Jagadeeswari resides at 4.4.1020 B Nehru Nagar, Tirupati of Chittoor District in Andhra Pradesh State. She was spending her life in abject poverty with two children and her unemployed husband to support, with only a meager income of Rs 1000/- per month. It was difficult for Ms. Jagadeeswari to make both ends meet and send her children to school. Shortage of money in running the family often resulted in frequent quarrels with her husband and the neglected children. It was at this stage that Ms Jagadeeswari under the active leadership and advise of Rashtriya Seva Samiti joined Srinewasa Sangam a self help group in her own village. The field level worker of RASS who frequently visited the Self Help Group consoled Ms. Jagadeeswari and advised her to start a small venture of her own by availing a loan from the group. It was with the moral and financial support from the SHG that Ms. Jagadeeswari started a leaf plate-making business. Initially, Ms. Jagadeeswari worried about the production process and the marketing of the plates. Slowly she learnt the art of making the plates and developed contacts for selling of the plates prepared by her. Her devotion to work and

commitment to develop the business helped her maintain very good quality of the plates manufactured by her. Hotel owners in the locality started approaching her and placed bulk orders. A changed woman Ms Jagadeeswari is now full of confidence and teaches other women the art of making leaf plates. As luck had in store for her now a proud Ms Jagadeeswari earns Rs 6000/- P.M. Children go to school regularly and husband who often used to quarrel now looks at her with love and respect. Thanks to the timely guidance of RASS a partner NGO of Rashtriya Mahila Kosh and the assistance of the Self Help Group Ms Jagadeeswari is able to stand on her own feet and run the family as well as her business successfully.

## **Success story of Smt. Uma Devi**

10.16.1 Smt. Uma Devi, a resident of Brundavan colony, Saroor Nagar, Hyderabad is 40 years old lady running a vegetable shop. Smt. Uma Devi has two children and a husband who was a daily labourer till 1999. The income of the husband as a wage laborer was hardly sufficient to run the family. Frustrated on account of the poor economic condition, Smt Uma Devi contacted the women in the area and came to know about the “Raghavendra Mahila Podupu Sangam”. Smt Uma Devi took membership of the Self Help Group and took a small loan of Rs 3000/-. She started selling vegetables in the near by villages and made some small profit. She promptly repaid the loan to the SHG and then availed another loan of Rs 7000/-. Slowly, she developed her business and ultimately she took a loan of Rs 15000/- from the Sangam.

10.16.2 Smt Uma Devi instead of moving from village to village and selling vegetables established her own bunk and sells vegetables at a market place. Her earnings from the bunk have encouraged her to finance a small pan





shop for her husband. Now Smt Uma Devi and her husband both are in business and earn Rs 125/- to Rs 150/- per day.

10.16.3 Children who were school dropouts have again started going to school and the standard of living of the entire family has gone up. Smt Uma Devi is proud to be able to support her husband and family in times of financial crisis. Her association with the self-help group has not only improved her financial position but has also made her a confident lady. She can freely interact with the various officials visiting the group and put forth the problems of her entire group. She has all praise for the self-help group and the timely assistance she has received from the group. She acknowledges the assistance of the group and has all praise for the friendly group members and the supporting NGO partner of Rashtriya Mahila Kosh. The success of Smt Uma Devi is an example to the other group members who intend to come out of poverty and help their family financially.

### **Smt Subba Lakshmi- A success story**

10.17.1 Smt Subba Lakshmi is a 48 years old lady living in Kanigiri Mandal of Prakasam District of Andhra Pradesh. She has four children. Her husband is illiterate and she herself had schooling up to VI standard.

10.17.2 Lack of any skill and illiteracy were the greatest hurdles for her husband in finding any gainful employment. Husband used to work as a field laborer and with the growing age coupled with malnutrition made him physically unfit for the hard work. Left with no other alternative, Lakshmi approached a Self Help Group operating in the area under the guidance of NGO namely, VSBK. The SHG members advised her to take up some income generating



activity and also granted her loan of Rs 3500/-. Smt Subba Lakshmi opened a small tea stall, initially. The hard labour put in by her started yielding fruits and the tea stall was a great success. Smt Lakshmi daily earned Rs 40 to Rs 50 out of the sales of the tea stall. This meager earning was however not sufficient to pull on the family especially in a situation when husband had no employment. She planned to expand her business and started serving meals to the nearby residents. The dedication and commitment of Smt Lakshmi earned her good name and her business became a great success.

10.17.3 Now Smt Lakshmi has about 100 customers visiting her house for meals every day. Her hard work coupled with the financial assistance of the SHG has bailed out her family out of financial crises. Smt Lakshmi is proud to proclaim that one of his sons is an MBA and the other one is M.Sc. Husband too is full of praise for Smt Lakshmi. He recalls with proud the support he has received from Lakshmi and that too at a time when no body came forward to help him. Lakshmi attributes her success to the encouragement, assistance and guidance received from the Self Help Group. Smt Lakshmi is now the leader of the SHG. Lakshmi's aim is to provide economic independence to all the members of the SHG.

## SWAWLAMBAN

### Swawlamban Scheme

Swawlamban Programme, previously known as NORAD/Women's Economic Programme, was launched in 1982-1983 with assistance from the Norwegian Agency for Development Cooperation (NORAD). The objective of the programme is to provide training and skills to women to facilitate them to either obtain employment or become self-employed on a sustainable basis.

#### **Self realization nurturing of latest talent through skill impenling-A few experiences from Andhra Pradesh- M. Saroja, Nalgonda Distt. Trade-Block printing and Tie & Dye**

10.18.1 Saroja belongs to lower economic strata and was in much need of some additional income to survive. She learnt about the training programme in Block Printing & Tie and Dye under Swawlamban(NORAD) Scheme going to be organized in the nearby Pranganam. Despite the lack of any substantial educational qualifications, she acquired training skills in the said trade. Thereafter, she started her own work and is now earning approximately Rs.1000/- per month. This has given her the confidence and the economic freedom which has added a new dimension to her life.



#### **2. A. Vanitha (Nizamabad Distt.) Trade: Soft Toys**

10.19.1 Vanitha completed her schooling (Class X) and wanted to study further. Her parents, however, could not afford to send her for further education because of their poor financial condition. Vanitha decided to take up a course in the District Training Centre and make a living. She joined the Soft Toys making course and acquired necessary skills. She started making toys herself and selling them in the market. She has now a decent income besides teaching others the art of soft toys making. Her initiative has given her the confidence and satisfaction which would help her in future.





## STEP

### Support to Training and Employment Programme for Women (STEP)

It aims at making a significant impact on women in traditional sectors by upgrading skills and providing employment on project basis by mobilizing them into viable groups, arranging for marketing linkages, support services and access to credit.



### Pisciculture Project in Orissa

10.20.1 The Orissa Pisciculture Development Corporation Ltd. (OPDC) has been sanctioned a STEP project for training to 3000 fisher women on quality and improvisation of dry fish products in the Districts of Ganjam, Puri, Balasore & Bhadrak for a period of three years at a total cost of Rs.220.78 lakhs. So far, they have covered 1559 beneficiaries and the training of these women has been conducted in a phased manner. The experiences of the Ganjam Cooperative Fisher Women Story are lively heartening.

10.20.2 Out of the various cooperatives formed in the first year, "Maa Gangadevi Primary Marine Fisherwomen Fish Marketing

Cooperative Society" having a membership of 165 fisherwomen of Ganjam District has a special story to tell. The members of the Society have been trained in the preparation of hygienic dry fish and also preparation of value added fish products like fish pickle, prawn chutney etc. Their products were sold in the Beach Festival held at Gopalpur on 10.12.2003 and they received an instant revenue of Rs.10,000/- from their sale which they saved in the Society's account. The good quality products of the society and their packaging caught the eye of Fishfed the Apex Fish Cooperative Federation who came forward to open a dry fish sale center at Bhubaneshwar. The sale center sold all the products supplied by the society and paid them Rs.10,300/- which the society has also saved in their account. The society, with its savings, has



constructed a first floor building over the Satellite Storage Godown for taking up their programmes. The members of the society are extremely enthusiastic and are interested in selling their products by packaging them in attractive pouches. Their success in sales has also motivated bankers to give credit to this society. The version of the President of the Society Smt. K. Gouramma, President is given below:

10.21.1 *“I have never imagined that being a woman like me also can make an endeavour in some other activities other than cooking and looking after children. As a downtrodden member in the society, I stepped into the STEP project with the help of Fisheries Department officials. While raising the Steps of the STEP Scheme, I could know that a woman could do every thing, she can compete perfectly with a man in all fields including in earning money. Now I am surprised how we used to accept the old traditional unhygienic methods of drying fish for decades together and sustained poverty and backwardness.*



10.21.2 *Now, I together with other members of our society try to eradicate the old crude methods and adopt new methods for getting better price and improvements in our socio-economic status. I thank Fisheries Department and Department of Women & Child Development (DWCD), Government of India through their STEP Project in making our society members and myself self-confident. I also helped in creating unity in ourselves through leadership management.”*

