Financial Inclusion and economic empowerment of ultra poor women in Madhya Pradesh

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As one navigates the monotonous, long and flat tarmac road from Sheopur district-centre towards Goras village, situated at the edge of Kuno wildlife sanctuary, it is not easy to miss a shrinking, marshy pond, with village women sitting at its periphery, filling their earthen water pots. Water bodies are few and far between in these parts and the scarcity of the vital resource drives the residents to make use of whatever little nature has to offer. At their huts in the village, the pot is kept in the corner of a room and it is not uncommon to find the family members drinking the unfiltered, unboiled water straight from the pot.

In 2016, more than 50 children died in Sheopur district in a matter of few days, primarily due to malnutrition and diarrhoea. According to the Government’s own acknowledged figures, at least 64 children below the age of six died every day in the state in the year 2016.

Deep poverty, miniscule livelihood options, and profound lack of education and information about government schemes are some of the reasons these avoidable mishaps have become so commonplace in these regions of Madhya Pradesh. With 36.2% of its population living below the Poverty Line -- as compared to the national average of 26.1% -- Madhya Pradesh is the sixth poorest state in the country. The average annual per capita income in Madhya Pradesh is Rs. 4166. For Scheduled Tribes, which make up 21% of the State population, the poverty levels are higher, at 57%.

It was in this backdrop that Humana People to People India (HPPI), in partnership with Small Industries Development Bank of India (SIDBI), under its Poorest States Inclusive Growth (PSIG) Programme, launched Project Sashakt in year 2017.

The goal of the project is to achieve economic empowerment of 40,000 ultra-poor women in the districts of Gwalior and Sheopur through building their capability to overcome poverty shocks and bring about attitudinal changes for sustainability of their livelihoods. This is achieved by providing the target women population with financial literacy, knowledge and awareness on gender issues and rights, primary health and developing entrepreneurial/skill capacities. In total 42,169 women registered for the project from January 2017 to March 2018, out of which also 11,003 women participated in Skills Training and 3,409 successfully started income generating activities or own business.

The selection of eight case stories and testimonials from the project presented in this volume aim to highlight the achievements and challenges from the field, and present to the reader the imperative need of interventions such as Project Sashakt to bring about sustainable progress in the lives of the citizens -- and indeed, save the lives of young children -- of this region through empowering the very foundation of our society - The Women.
These days, a repetitive “kuk kuk kuk” sound mostly welcomes the visitors as they enter Rukmini Bai’s gracefully minimal, earth-made house in Sanwadi village of Sheopur district in the central Indian state of Madhya Pradesh.

One may also enter the front door to find the petite 26-year-old, perched up on her hand-made elevated courtyard, making these throaty sounds, beckoning a set of recently-hatched siblings, while a big flock of chickens surrounds her, all pecking rapaciously at the feed.

“They respond to this sound and come out running,” she says with a smile as she sprinkles the rice grains.

The poultry is a very recent addition to Rukmini’s household. Till about a year ago, Rukmini’s life, like that of the most other women inhabiting this remote village in the tribal-majority Karhal block, was limited to the four walls of her house.

“Options of earning a living are extremely limited here. My husband works irregularly as a daily wage labourer, and this makes our family income very arbitrary. With a growing family, this financial unpredictability was a source of constant anxiety for all of us,” recalls the mother of two.

“Sashakt project has given me a sense of confidence that I could never imagine,” she adds, with a bright smile.

Rukmini is referring to the women empowerment project being implemented in her village by HPPI since early-2017, with the support of SIDBI.

“Matadeen sir conducted six training sessions with us and before these, not many women from this village were benefiting from Government schemes” recalls Rukmini, referring to the project field trainer in her village.

“Today all the women in my group who attended the training have a savings bank account and have enrolled into at least one of the Government insurance schemes.”

Inspired by the entrepreneurship training session, Rukmini decided to start chicken rearing at her house, and following a brief training session by a local skill development organisation – conducted under project Sashakt – she procured 40 chickens and started a new phase of her life.
She recently sold most of the egg-laying chickens and for the first time, the family made an unprecedented profit of Rs. 9,000.

And now, having experienced running an enterprise, she wants to start a shop that provides for accessories for women of the village.

“It is a movement. Nearly 40 women of my village recently attended a training session on goat rearing, and as the word about my chickens has spread, I now have a constant influx of many women from neighbouring villages who come to me for advice,” says Rukmini.

And sure enough, as we begin to leave her house and Rukmini got back to feeding the chicken, a group of five women approach it and are greeted by the “kuk kuk” sound, now all too familiar in this neighbourhood; a sound that rings of a new-found confidence, catalysed by Project Sashakt, that is helping women in this remote, poverty-stricken part of the country, achieve their rightful place as equal participants in the development of their family and communities.
“Why have you not married off your daughter yet? Do you want us to approach the Panchayat to resolve the issue?”

“Why do you need to continue her education? Do you think your daughter will be the next Prime Minister of this country?”

No sooner had Kanta Bai’s daughter completed her standard 4th studies, such questions became commonplace in Kakarda village. Good grades couldn’t save the young girl from being withdrawn from the local school in the middle of her standard 5th classes, and barely after reaching the legal age for marriage, she was wedded and sent off to her husband’s house.

Her two younger brothers – aged 10 and 13 – continue to attend school today.

These are run-of-the-mill occurrences in the villages of Karahal region in Sheopur district of the central Indian state of Madhya Pradesh. Entrenched social malpractices nip in the bud most progressive steps introduced in these settings, and, as is usually the case, the womenfolk bear the worst of its impacts.

“I had to succumb to the demands of our society and marry off my daughter. But, as soon as I registered in the Sashakt project and attended the first few training sessions, I resolved to challenge these norms in my own way,” recalls a stern-looking Kanta Bai, as her husband enters the house.

“It wouldn’t have been possible without his support, though,” she quickly adds, gesturing towards Ram Charan, her stern look slowly giving way to a gentle smile.

“Those were tough days,” recalls Ram Charan, joining the conversation.

“For an entire month, she was attending a silai (sewing) training at the residential Rural Self Employment Training Institute (RSETI) in Sheopur, and I had to cook for the children and self after coming back from work. But I knew all this hard work will pay off one day, and today I am proud to say that my wife is the only one in this village who stepped out of its boundary and attended this month-long training. For all these reasons and much more, we are all very thankful to the trainers of the Sashakt project for selecting our village,” adds Ram, who works as a daily wager.

Following the training, Kanta Bai’s family income
Following the training, Kanta Bai’s family income has increased by up to Rs. 6,000 per month and with augmented savings, the couple is now looking forward to a better planned future.

Kanta Bai, however, wants to go beyond and help others achieve financial freedom.

“Now that I know how to stitch garments, I want to teach it to other people interested in learning this skill, so they can generate more income,” she says.

“And why just women? Even men can be good tailors. So, I am open to teaching interested men of our village as well,” she quips.

Following the Project Sashakt intervention, this newfound confidence is now quite palpable in many women of this region and is instrumental in bringing about much-needed gender parity in the communities here.
Trial to Triumph: Story of A Sashakt Woman

As one walks through the dusty lanes of Khureri village in Gwalior, towards the house of 26-year-old Anuradha Prajapati, one can’t help but notice the bold, black letters crudely written over the front-facing, bare-brick wall.

‘This house is for sale’, they read.

“This sign has been up since about nine months now. I’m yet to clean it off,” says Anuradha, standing outside her house, clutching her two-year-old daughter, Bhumi.

“I wrote this when my husband had a road accident and terribly injured his leg. We needed money for the surgery but barely had Rs. 2500 in our bank account at that time,” she recalls, as tears well up in her eyes.

Anuradha’s husband works as a labourer and was the sole breadwinner of the family of four. Borrowing money from her close relatives, Anuradha was able to pay for her husband’s surgery and for the household expenses during his long recovery, but the discomfiture of the experience revealed to her family’s financial volatility.

“In order to pay the debt, we decided to sell our house and move to a rented one. It was then that I wrote this sign, but most people who offered to purchase the house offered very less money as they knew my predicament and wanted to take advantage of the situation,” she recalls.

Anuradha then resolved that she would not sell the house but secure the repayment with any other means possible.

It was in these circumstances that Anuradha learned about Project Sashakt being launched in her area.

“One day several women from my neighbourhood were passing by my house and I enquired about the gathering. They informed me about a new project being launched here and I tagged along with them,” she recalls.

“In all, six training sessions were conducted under the project on various themes such as hygiene, financial literacy and enterprise development. Owing to my circumstances at the time, I paid particular attention to the areas which could help me improve my household’s financial situation,” says Anuradha.

Following the training session on Financial Literacy, Anuradha started by maintaining...
a Budget Diary to mark all her household expenses.

“The Diary helped me identify our non-essential expenses and curtail them. We immediately started saving around Rs. 1500 every month just by noting down our daily expenses,” she recalls.

Further, under the skill and entrepreneurship development domain of the project, Anuradha received training in making incense sticks. With an inherent entrepreneurial acumen, she soon started training many other women of her neighbourhood in making incense sticks and in a few weeks, her house had turned into a default meeting venue where all the ladies met after concluding their early morning chores and made incense sticks over endless cups of chai.

Today, around 20-25 women come to Anuradha’s house every day and the group produces as many kilograms of incense sticks daily.

“With the first Rs. 2000 I earned as income from the incense sticks, I paid off the money I had borrowed during my husband’s surgery. Project Sashakt has given me and other women of my group immense self-esteem and economic independence, and I will forever remain thankful for my trainer for this,” she says.
It is nearly daybreak as 28-year-old Kadi Bai sits on the slightly elevated courtyard of her house to check on the packed lunch and drinking water. Soon, her husband, Balram, and two other neighbours join her, and the four start the 10-kilometre walk to the nearby forest where they will spend the entire day collecting herbs and other medicinal plants.

This is more or less how the day starts for each adult inhabitant of Goras village, situated at the edge of the Kuno wildlife sanctuary in Sheopur district of Madhya Pradesh. And it has been this way for a very, very long time. For generations, the tribal population of this and other neighbouring villages has gained sustenance through produce from the surrounding forests.

“We have been doing this since our childhood, and our forefathers before us did the same. There are no other livelihood options in these parts and the forest is the sole source of subsistence for us,” says Kadi Bai, walking several metres ahead of others, her bare, nimble feet leaving a cloud of dust in the slanting sun rays.

“Even though we have been collecting herbs from the forest since several generations, till about a few months back we had very little understanding of the markets where they were finally sold. Thanks to the training, this has now changed,” she says.

Kadi Bai is referring to the training the women in this part of Karhal tehsil of Sheopur received under the Sashakt project, being supported by SIDBI.

“Earlier we were being conned by the agents. Trainer didi informed us about the better rates that were available in the market for our produce and linked us to an organisation that has improved our income substantially and made the entire process transparent,” she says.

Under the project, the Sashakt trainers train women in managing household finances, inform them about various government schemes they can benefit from, and link them to financial institutions that provide requisite loans and organisations that assist them in systematic understanding of market dynamics and linkages.
In Sheopur, owing to predominance of non-timber forest produce (NTFP), Sashakt project roped in a local organisation specialising in the area, to provide training in processing and market linkages to the village women.

“The training taught us ways of cleaning and packing the products properly to help us get higher prices. Earlier we used to simply dry the products under the sun and take them to the market. After training, we ensure that they are properly clean and packed neatly,” says Kadi Bai.

Following the training under project Sashakt, the average income from sale of NTFP has increased from Rs. 80-100 per KG to up to Rs. 170 per KG.

For many women of the region like Kadi Bai, project Sashakt has proven to be a much-needed catalyst that provides them their rightful financial independence and upward social mobility.

“We are very thankful for the project and to the trainer didi for providing such important information and helping us augment our household income,” says Kadi Bai.
Just a day before we met Archana at her house in Sanwadi village in Sheopur district of MP, her village had witnessed a spectacle of an event that the village residents were still talking about amidst peals of laughter.

“Yesterday, the men of our village got together and went from shop to shop collecting the pudia and burnt them in a big bonfire,” says the 26-year-old.

By pudia Archana is referring to the small sachets of tobacco readily available at most grocery stores in the region.

Behind the perceived humor of the event, however, lies a somber reality.

“Alcoholism and addiction to tobacco products are the biggest problems of our community, and it has been so for a very long time,” says Archana.

“This time, the men were propelled by the initiatives of the women to bring about radical changes in the health of our families. I am thankful for the Sashakt project and our trainers for bringing this initiative to our village,” she adds.

Madhya Pradesh – and Sheopur district in particular – ranks amongst lowest in the country across most of the health indicators, with malnourishment among children being the primary cause of concern. According to several health reports, Madhya Pradesh accounts for the second highest malnutrition rate, highest infant mortality rate and the second highest under-5 mortality rate in India. A recent National Family Health Survey report indicates that 55% children in Sheopur are malnourished.

It is in this backdrop that Sashakt project was launched in Sheopur district, with an aim to provide vital information to the village residents to improve the health of their families and gain access to various government schemes which they can benefit from.

“The reasons for the current state of affairs became evident to us while conducting the baseline survey in the villages of the district,” says HPPI’s Veer Singh Yadav, Project Manager, Sashakt.

“I believe if even one woman can take the lead, the others soon follow, and I can only thank the training I received under the project for this transformation”}

“We could see that the village residents drink water straight from the open ponds without boiling it or even proper filtration. The water used for washing clothes is also used for washing the dishes and drinking. It was then no surprise that public health was a pressing issue in this region,” he says.
Project Sashakt filled the crucial information gap for the village residents and through a series of training sessions, provided information on health-related issues, along with ways to augment their family income; entrenched poverty being a pivotal contributing factor to the severe acute malnutrition among the children.

“In our villages rice and potatoes are the most commonly consumed food. Very rarely, if at all, people eat green vegetables here. During the training, the trainer didi informed us about the importance of eating green, leafy vegetables and how these simple changes in diet can go a long way in improving our health,” says Archana.

Along with introducing dietary changes, the village residents were also informed about the importance of boiling water before drinking and keeping their house and surroundings clean.

“I have now become a big source of torture for the most residents of our village. I kept pester ing our village Asha worker who didn’t have a toilet in her house and didn’t stop till she got one constructed,” says Archana, with a proud smile.

“I believe if even one woman can take the lead, the others soon follow, and I can only thank the training I received under the project for this transformation,” she adds.

The transformation in Archana’s village is clearly also beginning to motivate the menfolk into action in a region where such community initiatives are becoming increasingly crucial.
“One bag fetches me about Rs. 1.25 per day. I can easily make about 150 bags per day. That works out to be around Rs. 190, that is about Rs. 5,600 per month…”

27-year-old Saroj’s eyes light up as she feverishly does the math while explaining her future plans for her envisioned boutique which she plans to open with a friend. This newfound excitement is a new acquisition for Saroj who belongs to the Prajapati community of India, traditionally working as potters.

“My husband works with clay, making earthen lamps as his regular job. During months when the demand is less, he works as a daily wage laborer, working in the construction industry,” says Saroj. “He makes about Rs. 9,000 per month, but with a growing family and rising prices, it was slowly becoming untenable for us to continue with this amount,” she adds.

Saroj lives with her husband and two young children in the Khidki Mohalla area of Gwalior, Madhya Pradesh. While proximity to an urban area provides ready access to a vast market, Saroj, like many other women of the area, had never explored the option of starting to work in order to augment her family income.

“I was always interested in doing some work, but I never gave it a serious thought. Besides with two young children, I was more occupied in looking after them and never thought of starting some work at home,” says Saroj.

This mindset, however, changed with the launch of the Sashakt project in Gwalior, supported by SIDBI.

“In a place like Gwalior, it’s not so much about the lack of information about the schemes, but more about knowing the significance of a particular scheme. During our training, the trainer madam explained all the points in great detail and that proved to be a big motivating factor for all of us,” says Saroj.

Under the ‘Entrepreneurship Development’ aspect of the project, Saroj and other participants were trained in developing a budget diary to help monitor non-essential expenses while also developing a detailed business plan for their area of interest.

“My husband had a drinking habit. The budget diary that I made after the training brought such expenses to high relief and I persuaded…"
my husband to cut down his drinking. Similarly, there were other non-essential expenses that were not really accounted for. With focused effort on containing expenses, I can now save up to Rs. 1,500 per month compared to earlier months,” says Saroj.

“Before the training I would stitch blouses and petticoats for the ladies of my neighborhood, but the income from this work wasn’t much and kept fluctuating based on the demand. So, I quit the work and my sewing machine was lying idle for many months. The training gave me confidence to take a fresh look at how I can use my skills to contribute my family income,” she adds.

Following the training, Saroj approached her local marked and managed to secure a contract for stitching bags. She soon sold her old sewing machine for a new, bigger one that allowed her to produce at a larger scale at a much quicker pace.

“I am now making a monthly contribution of about Rs. 4,500 to my family income and I can’t thank my trainer under the Sashakt project enough for rekindling this passion for me,” says Saroj.

When asked about her future plans, she says, “During the training we were informed about the courses offered by the nearby RSETI. I will now enroll in the next course on tailoring and increase my skill of to be able to stitch entire garments.”

The spark in her eyes as she elaborates her plans of expansion clearly indicate that she is well on her way to achieve her dream.

Under the ‘Entrepreneurship Development’ aspect of the project, Saroj and other participants were trained in developing a budget diary to help monitor non-essential expenses.
Sheopur district is rich in the Non-Timber Forest Produce (NTFP). We have noticed that over the years the NTFP has continuously depleted. This is due to various factors, but primarily due to non-sustainable harvesting practices, as most of the harvesting has conventionally been induced by the traders.

Our organisation works in the field of livelihood. Access Development Services (ADS) is the technical support agency for MP DAY-State Rural Livelihood Mission. Our organisation works in the NTFP area to provide sustainable livelihood to the rural population of the region. We have been working in this region for the last year and a half, covering two blocks of Sheopur district – Karhal and Vijaypur.

The Saharia community that inhabits this region, is completely dependent on NTFP for their sustenance. During the preliminary stages of our work, while conducting the baseline survey, there was a general opinion amongst the local population that poor social condition of this community will never change. But when we commenced our work here, we noticed that there were many discrepancies due to which the community members were not being given correct rates for their hard work. So much so, that the traders operating in the area were using non-certified weighing scale for the produce brought by the villagers.

We were introduced to Project Sashakt when our organisation was invited to HPPI’s initial staff training session. Now our two organisations have been associated with each other in this region for nearly a year.

Our organisation’s staff works very closely with the Sashakt project staff to conduct training sessions for women on how to do better processing of their NTFP and in ways of marketing the produce more efficiently.

I also participated in a Social Security Mela (SSM) organised by HPPI under Project Sashakt. It is a very good initiative that brings together diverse stakeholders in development and financial inclusion on a common platform and provides for seamless offer of services. I was one of the several participants amongst bank and post office officials and informed the participating women about how to best benefit from the trainings on market linkages provided under the project.

Our organisations have been providing efficient solutions in time-bound manner. This has been observed by the state administration as well and our concerted actions will definitely bring policy-level changes.

In terms of future association, I believe cooperation between organisations such as ours is very vital in a region like Sheopur. Malnutrition is a key focus area where work needs to be done on a war footing. The state administration is taking keen interest in tackling this issue and convergence of energies between organisations such as ADS and HPPI will go a long way in finding a lasting solution to such social ills.

‘Institutional Congruence Vital for Sustainable Change’

Dhananjay Kumar Ranjan
Senior Project coordinator, Access Development Services
Rural Self Employment Training Institutes or RSETIs, are an initiative of Ministry of Rural Development (MoRD) and provides dedicated infrastructure in each district of the country to impart free, residential training and skill upgradation to rural youth, aimed at self-employment and enterprise and entrepreneurship development. Today, there are 31 sponsor banks in 32 Indian states financing 586 RSETI, which run 56 courses for the unemployed youth, particularly in the rural areas. In each district, the institute is run by the lead bank of that district, as this assists the trained students with easily available seed capital to start their enterprise.

In Gwalior, the RSETI was established in year 2010. As of March 2018, 3493 candidates have been successfully trained here.

Entrepreneurship Awareness Program is an integral part of all RSETIs which is the preliminary information session, where officials and faculty from the institute go to the villages and poor areas of the cities to motivate the residents to start their own enterprise.

Our institute was approached by HPPI in the initial days of Project Sashakt, when we were invited to the Social Security Mela (SSM) held under the project. The SSM provided us a very valuable platform to interact with the local women interested in skill training and we were able to provide them vital information concerning starting of an enterprise. Several women beneficiaries from project Sashakt have successfully received training from the RSETI and had their loan approved, and many of these women are today running successful businesses.

Recently we were invited by the Sashakt Project Leader to conduct a training and information session on dairy farming and animal husbandry with the women of the nearby locality of Adarsh Nagar. 70 women participated in this 10-days session where the RSETI faculty informed them about the various benefits of animal rearing and the options of loan facilities available to interested women so that they can augment their household income. Following the session, many women approached us and they have been directed to various banks of the region to avail loan facilities and procure animals.

Association between RSETI and organisations such as HPPI is crucial, as the field staff of organisations has deep ground connect with the communities. This is particularly important in projects such as Sashakt which are aimed at women. In regions such as Gwalior, which is an Urban Agglomeration, there is immense potential for women to benefit from the service sector skills. Most women coming to RSETI through project Sashakt, have expressed interest in tailoring and beautician courses.

Nearly 70% of the Indian population inhabits the rural areas and it is only due to lack of sustainable livelihood options in the villages that we see the increased trend of people migrating towards the cities. In this respect, the work being done by HPPI under Project Sashakt is indeed commendable and our institute will continue to provide all possible support to the project to help the women of the area achieve their rightful place as an empowered and economically productive segment of the society.

Ashwani Kumar Juneja, Director, RSETI – Gwalior