

Sambhavi

Story-Collection



Communicators for Development

Management Consultants



Development Alternatives – PricewaterhouseCoopers (P) Ltd



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Abbreviations

CB – Capacity Building

CBO – Community Based Organization

CSO- Civil Society Organization

DA – Development Alternatives

DFID, UK – Department for International Development, United Kingdom

MC – Management Consultant

OBC – Other Backward Castes

PACS – Poorest Areas Civil Society Programme

PRI – Panchayati Raj Institutions

PST – Programme Support Team

PWC- PricewaterhouseCoopers

SBCA- Stat Based Communication Agency

SC – Scheduled Caste

SHG – Self Help Groups

Dear Friends,

Poorest Areas Civil Society (PACS) programme has been actively involved in strengthening the civil society for the last five years in over 100 poorest districts across six states in India. It is managed by Development Alternatives and PricewaterhouseCoopers consortium and is funded by DFID, UK. So far PACS is the largest civil society support programme for poorer areas and is currently networked with 103 CSOs in Bihar.

PACS - Bihar has five thrust areas; Self help Initiatives, Local Self Governance, Women empowerment, Social cohesion and Policy advocacy. According to August 2006 figures, PACS is working in around 3000 villages across 23 districts in Bihar and has facilitated in the formation of 4291 CBOs. Out of them 3170 are women based SHGs with total membership of 50,000 and a saving of about 1.05 crores. The SHG members are not only playing an important role in the increasing the living standard of the family and the village but are also actively participating in the local governance. Over 1000 SHG supported candidates won in the recent Panchayat elections.

To bring out this process of change at the grass roots we have tried to capture few stories emanating from the poorest regions of Bihar. The general theme underlying these stories is how the SHG members managed to bring about change in their family/village and the community. Some started participating in the development process of their community, while some became successful entrepreneurs, thus setting an example for others to follow. The stories also depict the devotion of PACS grass root staffs, who play a significant role in bringing change in the community. The stories of "Sugamani Devi" "Anita Devi", "Rajkumari Devi", and other SHG members and staffs referred to in this compilation should not be taken in isolation, they actually represent several cases of their kind that did not find mention in this collection. We hope you would find these stories insightful and interesting at the same time.

PST (Programme Support Team)

Bihar

Local Governance by Women

PACS Panchayat Abhiyan launched during the Bihar Panchayat elections this year had a reach of 3000 villages across 23 districts in Bihar. Over 10,000 marginalized candidates were helped in filing nomination forms and among them over 1000 have won at different posts. These winners are either PACS-SHG members or supported by them.

The reasons for the grand victory of the PACS -SHG supported candidates are plenty, however, one of the most important reasons seems to be gradual-over-the-years effort of PACS programme itself in empowering women in Bihar. PACS has been working in Bihar for almost five years. One of its main method has been forming CBOs at the grass root level; SHGs, Mahila Mandals, Mahila Dalans, Sangharsh & Adhikar Morchas, etc. Through these CBOs, PACS has been trying to raise the issues of rights and entitlements and others concerning poverty alleviation. Most of the women who stood in the election in PACS areas are from these very groups

PACS - Panchayat Abhiyan planned in December and launched in January 2006 acted as a crucial guide to these women who wanted to stand in the elections. The Abhiyan was however, also very crucial in mobilizing the villagers to vote for the right candidates. Its various awareness tools such as posters, street plays, radio programs, resource materials, sajha munch, samvad yatras, etc mobilized the voters to choose the candidates who could work for the development of their village. Now

PACS is focusing on its next step i.e training these elected candidates so that they become aware of their responsibilities and expedite the developmental process in the villages.

Following is a brief description of few candidates who won in the election.

“Women face a lot of atrocities in the villages; girls are discriminated and they are tortured because of dowry. All these inspired me to stand in the election and I have won with the support of all the SHGs in Sirajabad (Panchayat)”, says a young confident Rita Devi of Sakra Village. Rita Devi, an OBC, belongs to Vikas Mahila Mandal-SHG formed through Kanchan Sewa Ashram (CSO) under the PACS program and has won the unreserved post of Surpanch from Sirajabad Panchayat, Muzaffarpur district of Bihar.

She further says, “I would do everything to help women live life of dignity but I do not know all the responsibilities of the surpunch... I will find out”. With a bit of smile she continues, “they will help me” pointing at the PACS-CSO staffs. When asked about the other developmental issues she says she can use her post to influence and help the Mukhiya and other development officers to develop the village and the Panchayat.

Bachiya Devi from scheduled caste (Dalit) has won the post of “Punch” from the same panchayat. She wants to develop the region however she says she needs to know more about what a “Punch” can do. She is 41 and is the president of Chand Mahila Mandal in PACS operational village “Mandai”, in Muzaffarpur.

Sunita Devi, is 40 years from Dalit community of Rampur Rakhsa village, Muzaffarpur. She won the post of ward member and wants to develop her village. Though she is not associated with SHG her daughter in law is an SHG member. Looking at her daughter-in-law Anita Devi says “ I have won due to my daughter-

in-law and my husband who is a rickshaw puller. They inspired me. My daughter-in-law promised the support of the SHG members of the village”.

Kailashi Devi, from scheduled caste community has won for the post of a Mukhiya from Jamunia Panchayat, Chakia Block, East Champaran district under the PACS-CSO, SSEVK (independent). She belongs to a CBO called “Mushahar Vikas Munch”. She is extremely poor and illiterate. When asked how would she handle the developmental process she shot back “I got all the information on Panchayat from the PACS-CSO, I would also take information about the powers and responsibilities of the Mukhiya from them”. As a first step after winning she took out a rally in Jamunia Panchayat on the 10th July 2006 to mobilize parents to send their children to schools irrespective of their caste.

Hazra Khatun is another poor woman who has won for the post of ward member from Hasanpur Panchayat of Phul Paras Block under PACS partner GPSVS (lead CSO) in Madubani district. She got almost all the votes cast in the village for the ward member.

Rita Devi, Sunita Devi Bachiya Devi, Kailashi Devi, Hazra Khatun are just five out of 1000 winning candidates who were supported by the PACS SHGs. Most of the winners belong to backward or scheduled castes and are members of the SHGs formed with the help of PACS partner CSOs. Some are the grass root staffs of the CSOs as well.

Victory over Despotism

Large numbers of PACS-SHG members have won in Panchayat elections 2006. However, this was not a one-time phenomenon. SHG members have been participating and winning in earlier elections as well.

The women of Dayalpur panchayat in Saran district of Bihar have shown the entire women community the power of self-help groups. In ward number 3 of Dayalpur the women ward member had died. Fresh election for that ward was announced but the Mukhiya wanted his own candidate to win from that seat. This seat was reserved for women candidates.

PACS program through Vikas Vihar (CSO) has facilitated in the formation and strengthening of SHGs in the village. When Chandni Mahila Mandal (SHG) came to know about this, they mobilized other SHGs of that village - Sarawati Mahila Mandal and Lakshmi mahila Mandal - and kept a joint meeting to promote a consensus candidate.

After a long deliberation at the joint meeting, Sunder Devi of Chandni Group was nominated as their candidate for that ward. All the SHGs along with the support of their men-folk and other family members voted her in the election that took place on the 28th November 2004. Sunder Devi won with a large margin of votes against the Mukhiya's candidate.

Respect our Community

Women, that too from the Mushahar caste are one of the most deprived and marginalized communities in Bihar. The hegemony of the caste and the struggle to earn their daily grub traps them in a destitute life cycle. They live in a hovel with their children, work at the mercy of others, eat less to save for the next day; for them talking about rights comes outside the purview of their thoughts. PACS program through the local civil society organizations is systematically trying to bring about a change in their behaviour so that they too stand and demand for their rights and benefits.

Women in most of the PACS project areas are breaking the caste hegemony but Sugaamani from Mushahar caste of Narayanpur village, Bhojpur district of Bihar, is a woman to reckon with. She not only broke this hegemony but is also trying hard for the whole community to come out of this indigent life cycle.

Sugaamani is 45 years old and had a tragic life in the early years. Her husband died and the whole family's pressure landed on her. In acute state of hopelessness she met staffs of Manav Vikas Kendra (PACS-CSO) and realized that there is a better world waiting for her and her community. Charged up to change the community's life she formed an SHG with the support of Manav Vikas Kendra in March 2004. Her bold attitude attracted many and they joined her in this struggle. They named this SHG "Sugaamani Self Help Group ". Soon she developed a very good rapport

among children, women & men of her own community. People from other communities too, like the Yadavs, started taking suggestions from her group.

The lessons learnt from the training and capacity-building programs at Manav Vikas Kendra helped in capacitating her group on various fronts and in disseminating information about the government policies and schemes to the villagers. The villagers on the other hand adore Sugaamani for her boldness. In September 2004, Sugaamani with her group went to the bank for opening their account but the bank officials refused to do so. Sugaamani mobilized the women of the village, sat on a dharana and shouted slogans. Ultimately bank officials had to bow against the determination of Sugaamani group and opened their account.

Another incident that shook the intellectual and the government officials alike was in a seminar at A.N. Sinha Institute-Patna. People from various fields were present including government officials, civil society organizations, etc in the seminar. One of the speakers introduced the Musahar community as a community of Rat Eaters. Sugaamani reacted instantly and said that it was against the dignity of her community to be introduced in such a disrespectful manner. She spoke about the brief history of her caste and reminded everyone in the seminar that though Mushars are ignorant, backward and de-linked from the mainstream of society, they are now increasingly becoming aware about their rights. Their introduction should not be made with such disrespectful remarks. The speaker agreed with Sugamani and apologized for his remarks in the seminar.

Presently, she with her group is putting up problems boldly before the block level officials and also updating the villagers about the developmental activities from time to time. Sugaamani regularly gets the chance of attending seminars and exposure visits that are helping her in widening her own horizons about the

development field and in turn are helping her disseminate that knowledge to the group and other villagers.

We won't Steal

It is said that old habits, particularly the bad habits die hard. The women of Mushar castes in Basuari village, Madhubani, however, proved this proverb wrong.

Mushars are one of the poorest castes in Bihar. Most of them are illiterate and are daily wage labourers. In Basuari village they are mostly agricultural labour, which hardly fetches them two meals a day. In off-seasons they migrate to Punjab. Their abject state of poverty has forced them especially the women-folk to imbibe the bad habit of **theft**.

To feed the hungry children, women of Mushar caste in Basuari village have undertaken stealing as their profession. They steal crops like paddy, wheat, vegetables etc. It has earned a bad name for them and all the villagers call them "Chor" (thief). They are humiliation and rejected by the villagers, which further propels their habit of stealing.

Under PACS programme, GPSVS (PACS-CSO) workers told these women about the importance of forming an SHG. They gave examples on how they can save money and how they can utilize it for inter - loaning and how their group efforts can lead to better health & education for their children. This would in turn change their image of a thief and they would be able to lead a dignified life.

During the initial meetings of the group itself, Amrika Devi, from the same community (who was nominated the treasurer of the group and who was not a thief) encouraged them to get-rid-of this bad habit. "It is correct that people call us thief. But should we behave like that just because we are poor. Today we should take an oath to quit this habit", she said. After few meetings Malbhogia Devi (President) and Veena Devi (Secretary) declared on behalf of all the women of the group that they would never steal. All this happened on the occasion of **Navan**. This was special occasion because, on this very day, it was custom for them to start stealing. *It was considered auspicious for theft!* This was the first moral victory of the group. Now SHG members decided to motivate other Mushar women (who were not members of SHG) to quit this habit. Consistent motivation and examples by their own behavior spelt magic and all women from Mushar community took vow not to steal.

Now no Mushar woman is involved in theft in the village and their living standard is improving. Other villagers have started respecting them. Group members regularly meet and discuss their problems regarding health, education and other basic needs.

Fine on Drinking

Piratand is about 13 kilometers from the Kauwakol block of Nawada district. The village houses around 53 families of scheduled caste that depend mostly on hunting and making local brew. Hills and a rain fed river surrounds the village and a thin road (Pagdandi) is the only link to the village from outside world. No government benefits are available in the village not even a tube well. The villagers drink the water from the open well or the drain, making them sick most of the times.

Initial penetration by the GNM (Gram Nirman Mandal PACS-CSO) staffs in the village was extremely tough. The women and children used to run away in the nearby forest when any staff used to approach them. The CSO decided to send a lady staff Rajkumari Devi in the village. Though she was able to communicate with the women of the village the men folk used to comment on her in inebriated state.

But Rajkumari did not lose hope. After consistent persuasion she was able to build a good rapport among the villagers. Soon she formed 4 SHGs in the village. But Rajkumari Devi did not stop there. She started a campaign against the drinking habit of the villagers. She advised the women of the village to stop making local wine and start other income generating activities and gave them a slogan:

PACS Pariyojna ne Thana Hai

Sharab Ko Band Karana Hai

This slogan became extremely popular in the village. Many women being tired of their men-folk drinking habit joined this campaign and soon they imposed fine of 500 rupees on those who were caught drinking. Initially the men addicted to this habit scorned the SHG members but when the women threatened to tie those caught drinking and beat them up as well, they gradually stopped this habit. Currently the SHGs are actively undertaking animal husbandry especially poultry as an income generating activity.

Removing Veils

Women of the Muslim community in the villages are equally deprived as the other marginalized sections in Bihar. Their social and religious taboos are extremely compelling making their life more destitute compared to other deprived sections. Muslim dominated “Jawar” is one such village in Nawada district, where dominant taboos and traditions have barred the women from removing their veil and come out of their house. Acceptance of the concept of interest and lending is very rare in this village. Men are mainly into daily wage earning. Lack of irrigation facilities makes agriculture dependent on rain, which in turn makes their livelihood completely inconsistent.

Amidst this religious taboos and poverty, members of **Prabhabati Self Help Group** formed with the help of PACS-CSO Gram Nirman Mandal, are showing the villagers a new path for development. The group has 14 members and most of them are earning and supporting their family. However, one of the members, Smt. Raisha Khatoon, a widow, age 28 years, shows remarkable perseverance and growth in the group.

When Raisha Khatoon’s husband died her in-laws threw her out. She started to live with her mother and relatives, all of whom are women with no earning hands. Getting a day’s meal was a struggle for them. Not losing hope she joined the Prabhabati Self Help Group. During initial periods Raisha could hardly deposit 10 rupees per month as savings in the group. However, soon she was advised by Gram

Nirman Mandal animators to take loan from the group and start a business. Raisha took a loan of 1000 rupees from this group at 3% interest per month in April 2005. She purchased "Manihaari" material from nearby market and started to sell these materials in other villages. Soon she started receiving a good return from this business and in just four months she returned back all the capital money along with the interest. Now with her own capital of 7000 rupees she continues to run this business smoothly and successfully.

Her family members are happy, as she has brought back life into them. For the villagers she has become a role model, as coming out of such deprivation and hardship by breaking the taboos and customs in a Muslim community, is in fact, exemplary.

Stop Gambling or Get Thrashed

We have stopped gambling in our village' Says 37 yrs old Puniya Devi, President of Ganga SHG of Madhopur village in Chandi block of Nalanda district. Madhopur is about 5 Km from the block headquarter on Daniyama - Biharsharif road. Gambling was one of the favorite activities practiced by the male members of the village. They used to lose a substantial amount of their earning in gambling. Thus depriving the family with basic requirements like School fee, books, proper food, etc. This resulted in increase in number of drop out and the economic condition of the household deteriorated every day. Whenever the female member of the family objected they were threatened of dire consequences and often beaten up by the male members. The children too were fast picking up this habit.

Gramin Evam Nagar Vikas Parishad (PACS-CSO) facilitated in forming Self Help Groups for promoting Micro-credit and other development activities. The group leaders were provided training on leadership, SHG managements, etc. Soon the women of the SHGs got organized and planned to oppose the practice of gambling in their village. All the groups of the village kept a joint meeting under the leadership of Puniya Devi and decided to beat the male members with a broom if found indulged in gambling. This act was kept to humiliate the male members and deter them from this habit.

On the very next day the Group members announced their decision at various 'Dalaan' (Common sitting place for villagers). "Initially they did not take us seriously but when we started thrashing them with our broom they stopped" says a confident Puniya Devi. She continues, "Now they too are happy, as stopping this habit has improved their lifestyle as well".

Dariyarpur SHG

Formation of SHG normally gives a simple picture – go to a village, convince the villagers, show them the advantages of forming SHGs and SHG is formed. However, in actual practice it takes much more than what is advised in manuals.

Dariyarpur is extremely backward and neglected village in Silav Block of Nalanda district. Women in the village are neglected and exploited in the village. Initially when the staffs of PACS CSO-NBSKPK went to the village the elders simply scorned them off by saying that women do not work in this village.

The staffs did not lose hope and they went again and met the women of that village. After visiting that village for weeks they were able to convince the women that forming SHG is advantageous to their family and their village as a whole. It will help them save and also increase the income of their family if they start an income generating activity. The women after much reluctance agreed to form a group. But the group hardly met and it broke soon after.

NBSKPK staff Nilu Singh kept on visiting that village. One day she found a commotion in the village. She asked one of the previous group members and she replied that a lady of the village has been thrown out of the house. The lady, Anjani Kumari, who was thrown out was also the member of previously formed SHG. Her mother in law had thrown her out of the house. Nilu Singh went to her house and

talked to the mother-in-law. She replied that her daughter-in-law did not cook properly and fought in the house that is why she had asked her to stay somewhere else. The men-folk in the house agreed with the mother-in-law. However, when Nilu Singh talked to the villagers she found the real reason to be the demand of dowry.

She went to the office and the next day brought members of Mahila Adhikar Morcha to the village. The members warned the mother-in-law and other family members that if they continue to behave with Anjani in similar manner they might land up in jail.

Hearing this the mother in law became soft with Anjani. After few days Nilu Singh went to the village to find everyone praising her courage and confidence. The next day Anjani Kumari came to the NBSKPK office with another women to form an SHG. This was how Dariyarpur-SHG was formed.

Floods and Apda Sahjivan

North Bihar reels under floods every year. The Kosi, Kamla, Baghimati and Gandak swell during rainy seasons and play havoc in this region. The government hardly looks for a long-term solution and sends emergency packages every year.

To tackle this problem, PACS partner CSO-GPSVS has formed **Apda Sahjivan Samiti** in this area. Its objective is to train the villagers to cope with floods (before and after) and to act during emergency times.

In July 2004 Apda Sahjivan Samiti showed its worth by saving 6 lives in Harna Panchayat of Madhubani district. Kamla river was flowing above the danger mark. Those living at its banks were moving out with whatever they could gather. However, there was a concrete house recently built by a rich family at the bank. The family members were standing and watching the Kamla River that was gradually flooding and destroying the mud houses. After sometime the river started flowing 8-10 feet above the ground level. Now the family members started screaming.

At this stage, the members of Apda Sahjivan acted immediately. About six people at the other side of the river quickly made a boat of bamboo, banaan leaves and other materials. This training is given to all the Apda Sahjivan members by PACs CSO GPSVS. Soon the members of Apda Sahjivan sailed to the house and one by one took out women and children and the elders. Surprisingly as soon as the last person

was taken out the whole building collapsed. This is one of the many success stories of Apda Sahjivan Samiti. “ We cannot stop the floods, but at least we can save lives during floods” says one of the members of Apda Sahjivan.

Role Model

It is a cliché to elucidate on economic devastations caused by the floods in Bihar. Floods come; destroy the standing crops and leave the poor farmers with lesser grains, lesser money and lesser hope. Similar was the case with the residents of Chatra Chamuk Village in Katihar district till 2003, when PACS-CSO Nidan started its activities in the village.

Anita Devi, a resident of that village had a dream of doing something by her-self. Anita's father was a farmer, however recurring floods and regular destruction of his crops, forced him to open a cloth store. Anita being the eldest got involved in this business since childhood. She had to forego her education after 6th standard. After marriage she started living with her husband in Chatra Chamuk Village in Katihar district. Her husband's income was 500-900 rupees per month, which was not enough to manage the family with four children.

Nidan gave her hope and with that strength she formed an SHG called **Pushpa Self Help Group**. The members elected her as the secretary of the group. After getting a loan of 2000 rupees from the group she started jute business. Gradually the profits from the business started showing results and the quality of her family's life started improving.

However, Anita Devi was not satisfied. She mobilized other women of the villages and formed a cooperative called "Sangam Cooperative" to expand the business of

the workingwomen in the village. With the cooperative, the income of the women in the village is increasing day by day and so is the quality of life. Nidan provides them training from time to time and also makes them aware about the schemes and policies of the government.

Presently, Anita Devi is working as a treasurer of “Sangam Cooperative”. She has become the role model not only for Chatra Chamukh women but also of other adjoining villages.

Fight for Justice

Women are exploited not only by outsiders but many times by their own relatives, one of the reasons being their dependency on others; either on their husband, their brother, their father or their son. They go out, talk, meet, work or do anything; its always after getting the permission of the male members. Their life is conditioned by this system, which cripples their own identity and makes their potential useless at the time of need. Nevertheless, in the same society there are women who are fighting their battle themselves; and one such woman is Sindhu Devi of Basudeva village in Mujaffarpur district who fought single handedly against those who plotted to relinquish her from her little property.

Sindhu Devi, is a member of Chanchal Samiti formed under PACS Program through CSO-IDF (Integrated Decvelopment Foundation) in the village. From childhood she used to live with her maternal uncle. Her uncle had adopted her and got her married when she grew young. He transferred all his property in her name. After marriage she settled with her husband in the same village. However, her prosperity made her relatives jealous. They started plotting against her to take-over her land.

Initially she was quite afraid however, after joining Mahila Samiti (SHG), formed through PACS-CSO Integrated Development Foundation, she got adequate opportunities to build her self-confidence. She became aware of the legal issues by regularly attending meetings, orientations and training programs conducted through Integrated Development Foundation.

When her relatives filed a false case to usurp her she took it up as a challenge and started this fight with the guidance and support of the SHG. Some villagers who were close to her opponent tried to misguide her husband. However, her husband was matured enough to sideline those hearsay. She hired a lawyer for the case. Several times she came to Muzaffarpur alone during the hearing in spite of being constantly threatened by her opponent.

Ultimately she won the case and is now the legal heir of the property. Currently she is working as an instructor at an NFE center to support her family.

Removing Blind Faith

There is a village named Chhotaki Kako in Kako Block of Jehanabad district. Jharia devi and her husband Ram keshar Manjhi live in the village with their two daughters. Both are married and residing in their in-laws house. They do not have cultivable lands and depend fully on daily wages for their livelihood.

Dilawar Ravidas is a resident of the same village. He suffered from T.B. He approached a witchcraft practitioner in a nearby village who told him that someone has poisoned him. When Dilawar narrated this story to his family members immediately his wife recalled that Jharia Devi had offered “Parsad “ to him and that may have been poison.

Soon an altercation started between both the families. The matter lastly reached the Women Self Help Group formed with the help of PACS-CSO-Abhiyan. The president of the SHG called all the members and visited the house of Dilawar Ravidas. They took Dilawar to the block hospital where it was diagnosed that he was suffering from T.B. Now Ravidas is being treated for his ailment at the block hospital. When asked whether he still visits the witchcraft practitioner, he simply regrets and says “we are illiterate that is why we fall in their trap but I promise to send my children to school, at least they would not fall into the trap of blind faith”.

Road Construction

Kasiyadh village of Bankebazar block of Gaya district was cut off from the main road. The villagers had to cross through the cultivated land to reach their village. Travel used to be extremely difficult in rainy season. Moreover there was a wide nallah to be crossed with no bridge on it. A tree kept across the nallah was serving as the bridge, which could prove fatal any time.

The villagers were suffering on these accounts and there was no respite even after lot of request to the district administration. The members of the SHG, formed with the help of PACS-CSO—OSERD, decided that they would do something by themselves. They called a meeting of all the villagers both males and females and discussed the problem in village meeting. From main road to the village it was all agricultural land, which belonged to the villagers, only one part of it belonged to a person who was resident of some other village.

It was discussed that those who owned the land would donate part of it for the construction of road. But the person who was not resident of the village did not want to donate the land, as he was not affected. He asked the villagers to purchase the land required for road construction. Again a meeting was called and it was decided that the land would be purchased. Hence those people whose land was not in that area gave money and a total of Rs 20000 was collected and paid as the price of the land.

The resident of Kasiyadh village as well as the members of other SHGs from the neighbouring villages contributed labour and road was brought to the village. Seeing the unity and conviction of the villager the MLA of the area promised to construct a small dam in that area and immediately sanctioned the funds.
