

ISSN No. 0974-5483 RNI No. 59360/94 | Vol. 34 | Issue No. 10

DEVELOPMENT SIMILIVNUIILIV



Celebrating International Day of Rural Women - 15 October

Contents



Empowering Rural Women: A Catalyst for Global Change

As we approach the International Day of Rural Women on October 15, the theme of this newsletter issue is dedicated to highlighting the multifaceted challenges faced by rural women and showcasing initiatives aimed at uplifting and empowering them. Maj. General Rahul Bhardwaj states that this newsletter issue is more than just a collection of articles; it is a call to action. It urges us to recognise that empowering rural women is not just a matter of equity; it is essential for building resilient communities and a sustainable future.

03

When Rural Women Unite: The Power of Collective Action

India's rural population comprises nearly 48% women, who play a significant role in the country's economic and social progress. Aakriti Uttam, in this article, discusses the transformative role of SHGs and other women collectives in driving empowerment and community development while highlighting the challenges they face and the need to acknowledge their transformative role in driving societal, cultural, economic and political change.



05



When 'She' Is the Change, 'We Lead the Change'

India's ambitious vision for 2047 aims to position the country as a global economic superpower with a US \$30 trillion economy. However, the country faces challenges in fully realising these objectives, as indicated by the global gender gap and gender inequality indices. In this article, Jyoti Sharma argues that unless efforts are made to integrate gender equality into all government initiatives and a comprehensive approach is developed that involves tangible and intangible aspects, achieving gender equality and larger economic objectives will be difficult.

07

Saroj Yadav: She Defied Rules to Empower Herself

Zainab Ahmed with inputs from Varsha Raikwar and Manish Samadhiya tell us about Saroj Yadav's story; a testament to the transformative power of education, determination and collective action. It serves as a reminder that empowerment begins within and has a far-reaching impact. Her life is an inspiration and a call for women everywhere to rise, lead and redefine what is possible.



09

Empowered Women of Sonbhadra Turning the Tide

Ekta Kashyap tells the inspiring story of a group of determined women from the Khadehari Gram Sabha. With support from Development Alternatives, they ventured into pisciculture. Their success is serving as beacons of hope in their community and laying the foundation for a brighter future for all women in rural areas.

12

The views expressed in the articles in this newsletter are those of the authors and not necessarily those of Development Alternatives. Editorial Team: Shaila Sam, Bharti Kapoor, Payal Choudhary and Binu K George

Cover Photo Credit: Development Alternatives

Published By: Development Alternatives

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Empowering Rural Women: A Catalyst for Global Change



Empowered women, empower women

'When you empower women, you empower a nation'

s we approach the International Day of Rural Women on October 15, it is crucial to recognise the remarkable contributions of rural women to the socioeconomic fabric of our world. These women are at the forefront of food production, natural resource management community resilience. They are the backbone of rural economies and unsung heroines who toil to ensure food security and contribute significantly to the agricultural sector. Yet their potential often remains untapped due to systemic barriers such as limited access to education, healthcare, land ownership and financial resources. Moreover, societal norms and gender biases often restrict their mobility and decision-making power. The International Day of Rural Women serves as a reminder of the need to acknowledge, support and empower rural women, enabling

them to lead not only in their communities but also on a global stage to build a more equitable and sustainable future.

The theme of this issue of our newsletter is dedicated to highlighting the multifaceted challenges faced by rural women and showcasing initiatives that aim to uplift and empower them. Centered around our rural women, the stories in this edition celebrate the resilience and potential of rural women when given the right opportunities. From the grassroots initiatives of Radio Bundelkhand, Development Alternatives' entrepreneurship building programme to the government's skill development programmes, the narrative is clear empowering rural women is not just a local concerns, it is a global imperative.

At the micro level, initiatives such as Development Alternatives' Skills to Livelihood programme, Shubh Kal programme, promoting small-scale enterprise through self-help groups and providing digital

and financial literacy, demonstrate the transformative power of bringing literacy and skill-building opportunities directly to the villages. By establishing training centres in rural areas, we break down the barriers that often prevent women from accessing education—whether it is distance, cultural norms or financial constraints. The success stories of women who have overcome mobility challenges to become self-reliant are testaments to what is possible when women are given the tools they need to succeed.

On a broader scale, the empowerment of rural women is crucial to addressing some of the most pressing challenges of our time. Climate change, food security and sustainable development are all issues that rural women are uniquely positioned to influence. As primary caretakers of their



When SHE gets empowered, WE get empowered

families and stewards of natural resources, their knowledge and participation are vital in crafting solutions that are both effective and sustainable. These women can make giant differences in our countries' rural economy.

For instance, initiatives like Radio Bundelkhand have created a knowledge-sharing ecosystem that empowers women to make informed decisions about their livelihoods. Through our community radio station, women in Bundelkhand have been educated on topics such as organic farming, climate change and water conservation.

These efforts serve as shining examples of how local knowledge can be harnessed for global good. Whether it is adopting sustainable farming practices or exploring entrepreneurial opportunities, the radio programmes have proven to be a lifeline for rural women, enabling them to access resources and training, that would otherwise be out of reach.

However, as highlighted in this issue, challenges remain. The road to true empowerment is fraught with obstacles, including societal resistance, lack of infrastructure and funding constraints. These issues must be addressed if we are to realise the full potential of rural women. However, as the stories in this newsletter demonstrate, these challenges are not insurmountable. By fostering partnerships, advocating for inclusive policies and investing in sustainable programmes, we can create an environment where rural women can thrive.

This issue of our newsletter is more than just a collection of articles; it is a call to action. And this call to action is clear: we must continue to invest in localised, culturally sensitive programmes that not only provide skills but also foster a supportive environment for women to thrive. It urges us to recognise that empowering rural women is not just a matter of equity; it is essential for building resilient communities and a sustainable future.

As we celebrate the International Day of Rural Women, let us reaffirm our commitment to empowering rural women and ensuring that their voices are heard. Let us commit to supporting and amplifying the voices of these women and acknowledge that their strength, resilience and determination are key to achieving sustainable development and gender equality. Let us not just celebrate them but walk this path together with them, hand in hand supporting their journey towards a more empowered and equitable future.

In solidarity with rural women everywhere!

Maj. General Rahul Bhardwaj rbhardwaj@devalt.org

05

When Rural Women Unite: The Power of Collective Action



The power of rural women's unity and empowerment

ccording to the Socio-Economic Caste Census Data of 2011, nearly 48 per cent of rural population in India is composed of women, making them an equal contributor to India's economic and social development. Sadly, despite their numbers being significant, rural women have often been excluded from spaces of governance, politics, decision-making, economics, education, healthcare opportunities, community development and many more areas of governance.

In recent years, women collectives have emerged as pivotal platforms for delivering transformational outcomes to address these concerns. They have helped rural women develop a sense of agency and earned them respect. These collectives are generally formed by women in the village who come together to address challenges and have become catalysts for social change, economic empowerment and community development. Initially, the concept of women collectives, specifically Self-Help Groups (SHGs), focused on financial savings

and credits. But with the growing realisation of the power of 'collectivisation', the role of these collectives today has expanded to include creating health and nutrition awareness, improving governance, and addressing social issues related to genderand caste-based discrimination. Women collectives have emerged as platforms for delivering transformational outcomes in rural areas.

Using the power of collectives, rural women are gaining access to spaces perceived outside women's domain. Through their collective action they are ensuring that their previously unheard voices are now being recognised.

The formation of such collectives initially started with non-governmental organisations (NGOs) and grassroots movements. Gradually, most of the rural government programmes in India have been directly influenced by women collectives, making them a cornerstone of policies aimed at women's empowerment and the largest poverty alleviation programme. These



Rural women during narrowcasting of Shubh Kal programme

collectives have brought a silent revolution and become powerful agents of social and economic change for women.

The Kudumbshree model in Kerala, which is over two decades old, stands as the largest SHG network and has transformed beyond a poverty alleviation programme. It now contributes to activities such as flood relief, setting up rehabilitation camps, providing clean food through community kitchens, etc. The Government of India's flagship programme, the National Rural Livelihood Mission, has successfully collectivised over 10 crore women into 90 lakh SHGs across the country. The potential of these collectives to drive grassroots activism, community solidarity and development is immense.

Despite their importance, women collectives in India today are struggling for linkages to credits, limited resources, inadequate infrastructure and societal resistance. Many a times, they have been exploited to meet the vested economic interests of government and other private agencies, sidelining their crucial role in shaping a more equitable and vibrant society. The need of the hour is to look beyond the role of these collectives in driving economic empowerment to their role in addressing systemic issues, fostering social change, and reshaping the lives of rural women in multifaceted ways.

Hence, women collectives in India need to be seen as transformative forces driving social, cultural, economic and political change, which in true sense will lead to the transformation of PM's vision of empowered women and empowered country.

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When 'She' Is the Change, 'We Lead the Change'

ndia's ambitious vision for 2047, known as Viksit Bharat 2047, aims to position the country as a global economic superpower with a US\$30 million economy. This vision, announced by Finance Minister Nirmala Sitharaman in January 2024, is part of the government's broader efforts to elevate India as a global force, including targeting a gross domestic product (GDP) per capita of US\$18,000 by the centenary of Indian Independence in 2047.

Four pillars of Viksit Bharat 2047 focused on empowering the youth, supporting the poor, uplifting women and ensuring the welfare of farmers. These goals are thoughtfully aligned with the Sustainable Development Goals (SDGs) 2030. However, India is currently facing challenges in fully realising these objectives.

The 2024 edition of the Global Gender Gap Index reveals that India is ranked 129 out of 146 countries surveyed, positioning it as the 18th from the bottom. This shows a slight decline compared to 2021 when India was at the 17th position from the bottom among 156 countries. Despite the abundance of schemes and policies aimed at inclusive development, the Gender Inequality Index (GII) 2022 places India at 108 out of 193 countries with a score of 0.437, while in 2021, India stood at rank 122 out of 191 countries with a score of 0.490. These statistics prompt reflection on the true extent of inclusivity in our efforts.

Women and girls make up half of the world's population, and their potential is just as



Importance of women in policy making

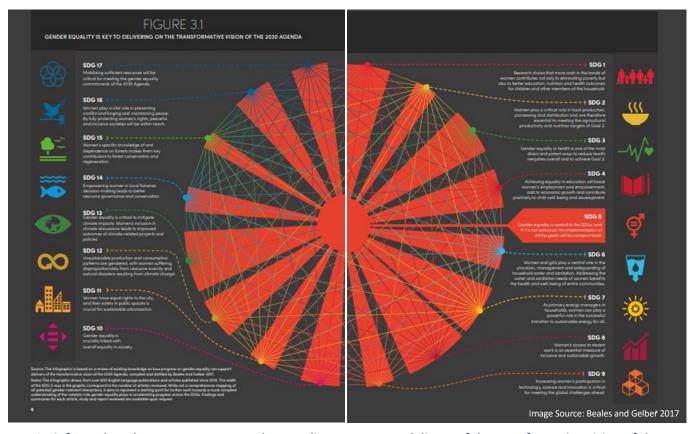


Rural women in policy making

significant. Improving their lives has a positive ripple effect across society. For instance, when women have access to decent work and regular income, it not only helps reduce poverty (SDG 1) but also contributes to better education, health and nutrition outcomes for women, girls and those who rely on them (SDGs 2, 3 and 4).

In all government initiatives, the concept of gender budgeting and gender indicators is integrated to ensure gender equality. These initiatives are typically top-down, but as a nation, we also need a bottom-up approach to achieve sustainable development that is inclusive of women. This requires working on all fronts and converging the results towards a common core, with the undivided support of all stakeholders. In developing inclusive infrastructure, it is crucial to ensure safe facilities and mobilise support from the community and families. Extensive work on capacities, equal access to facilities and technology, adequate safety standards and a high level of conscious citizenry are all essential components. Some of these components are tangible, while others are intangible but equally crucial for success.

For example, while providing consultancy on Behaviour Change Communication to Uttar Pradesh Power Corporation Limited (UPPCL) in four model divisions of Uttar Pradesh and piloting a project for introducing power reforms, TARA, along with Crisil Infrastructure Advisory Private Limited, worked extensively with various stakeholders, including government



An infograph on how progress on gender equality can support delivery of the transformative vision of the 2030 Agenda

officers and contractors, to ensure that UPPCL as a whole improves its performance as being gender-friendly. We collaborated closely with the community to ensure the acceptance of female bill collection agents without bias and to create a safe environment for them. The community, including the families of the women collection agents, had some misconceptions, with a few members assuming that it was just another scheme where women's names were listed. In contrast, the men in the family did the actual work. Unfortunately, this type of situation is widespread, even in panchayats where the husband of a female 'Sarpanch' takes the lead.



Caption: Rural Women in Policy Making

Last but not least, we directly engaged with the women themselves. As with all our programmes, we provided comprehensive capacity-building support, helping them develop essential skills and competencies to use technology, understand financial transactions and gain the confidence to effectively manage their collection plans and execute them.

Every effort to achieve gender equality must involve a comprehensive approach that leaves little room for gaps in awareness and communication. It is equally important to focus on intangible aspects like behavioural change alongside tangible elements such as infrastructure and certifications. For instance. while it is commendable that women hold over 55 per cent of the accounts opened under the Prime Minister's Jandhan Yojna, the crucial question is how many of them have a significant role in financial planning for their families, communities and themselves. It is not just about empowering women or promoting women-led initiatives; rather, it is about fostering all-inclusive efforts that will truly help us achieve our gender equality objectives.

Saroj Yadav: She Defied Rules to Empower Herself



Saroj Yadav: Beacon of resilience and empowerment

Ever Wonder Where the Seeds of Courage Are Sown?

aroj Yadav's story is not one of ordinary beginnings. For Saroj Yadav, empowerment began in a place where it was not expected. Born in the small, unassuming village of Devipur in Kanpur, Saroj's early life was not much different from other girls in her community—until she made it so. Growing up with three sisters and one brother, Saroj quickly realised that life's limitations were often self-imposed. But even as a young girl, Saroj was not one to be boxed in by the norms of her environment. While other girls her age played within the confines of their homes, Saroj was out there, playing Kabaddi, a game typically reserved for the more 'robust' gender. Not just playing, but thriving. 'I loved Kabaddi,' she recalls, a smile tugging at her lips. 'I never felt out of place with the boys. It was a way to show myself and others that strength isn't about being male or female—it's about what you carry inside you.'

What Happens When a Young Girl Decides Education Is Worth the Fight?

Education for girls in Devipur was not exactly a hot topic—it was not even a consideration beyond elementary school. The local village school only offered classes up to the 5th grade, and that should have been the end of the road. But not for Saroj. Picture this: an 11-year-old girl, determined to continue her education, walking 8 kilometers every day just to attend a school that offered education beyond what her village could provide. In a class dominated by 12 boys, Saroj was the lone girl, but that did not deter her. 'I was the only girl in a class full of boys,' she says, a hint of defiance in her voice. 'They told me I was foolish, that it was too dangerous for a girl to go so far for school. But I had made up my mind.'

Instead, she convinced a friend to join her, proving that determination can indeed be contagious. 'The villagers thought I was crazy,' she laughs. 'They would say, "What's

the point of a girl going to school so far away?" But I wanted to learn, and nothing was going to stop me.' Even when her friend eventually had to drop out, Saroj did not miss a beat. She pressed on alone, learning to ride a bicycle so that nothing — not even distance — could come between her and her education. Because giving up was not an option. It never had been.

What Happens When the Community Expects You to Conform, But You Choose to Defy?

After passing high school, the pressure to conform mounted. It was supposed to be the end of the road. The next logical step, according to her community, was marriage and settling into a life of domesticity. But Saroj was not about to trade her dreams for a wedding band. 'Marriage? At that point in



Saroj Yadav: The woman who turned crisis into opportunity

my life?' she shakes her head. 'I knew that if I got married right then, all my dreams would be over. I'd be another woman stuck in the kitchen, living for my husband and children, and that wasn't where I wanted to be.' With her uncle's support, she pushed ahead, completing her B.A. But the real twist came after marriage. Saroj did not let matrimony halt her aspirations. Encouraged by her father-in-law—a journalist who valued the power of education — Saroj went on to complete her M.A. 'He believed in me. He saw something in me,' she says, her voice softening. 'He believed that a woman's place wasn't just at home, but wherever she wanted to be. He knew that education could change everything. And I knew it too.'

How Does One Woman Transform Her Personal Struggles into a Collective Movement?

Saroj's story could have ended with her education, but that was merely the beginning for her. In 2008, she joined Development Alternatives, turning her personal journey into a mission to empower others by channeling her experiences into a mission to uplift others.

Through the NABARD project, she did not just empower herself — she began mobilising women in villages, forming associations, federations and linking them with banks. Imagine the challenge of gathering 250 women into Self-Help Groups (SHGs) in a place where women were traditionally seen but not heard. Saroj did not just overcome the challenge; she turned it into a movement. 'I saw my past in their eyes,' she says. 'The fear, the doubt, the hesitation. But I also saw potential. I wanted them to see what I had seen in myself—that they could break free from the shackles that held them back. I wanted to show them that they could rise above it, just like I had.' With her determination and empathy for her counterpart, Saroj set the foundation for economic independence and self-reliance.

How Does One Woman Address a Village's Deepest Crisis and Turn It into a Lesson in Empowerment?

Punauli Kala, a village suffocating under a severe water shortage, was in desperate need of help. The village's Swajal Pariyojana tank that was supposed to provide water had long been defunct, leaving women with the burden of fetching water every day. During a meeting, Saroj learned about the tank and saw this as more than just a logistical problem; it was an opportunity for empowerment. 'Water is life,' she explains. 'But for these women, it was also a daily struggle—a reminder of their limitations. I wanted to change that.' Rallying the village women, she took on the task of getting the tank repaired and the water supply restored. But it did not stop there.

Saroj's vision went beyond solving the immediate problem because she knew that empowerment was not just about fixing

things; it was about changing mindsets. She educated the women on the importance of water management and hygiene, turning the project into a sustainable, communityled initiative.

'Water is life,' she says simply. 'But it's also power. Once these women understood that, they became unstoppable. They took ownership of the tank, of the water, and of their futures.' she adds with pride.

What Keeps Saroj Going, Balancing Social Change with Raising a Family?

Saroj's life is not just about social work; it is about nurturing the next generation too. It extends to her home, where she is raising two daughters to follow their dreams, no matter how different they may be. Her elder daughter dreams of becoming a scientist, a path that Saroj wholeheartedly supports, while her younger daughter seems to be following in her mother's footsteps in social service. Saroj encourages them both to be strong, kind and, most importantly, true to themselves. 'I tell them, "Don't be afraid to dream big, to be fearless in pursuit of what makes them happy. I want them to know that they can be anything they want—just like I did,"' she says, her eyes bright with pride. 'Whatever you choose to do, do it with all your heart. And always, always be kind.'

Is There a Moment in Saroj's Journey That Encapsulates Her Spirit?

If you ask Saroj about her proudest moment, her eyes light up as she recounts the formation of a federation of 2,500 women. 'Connecting so many women, seeing them come together, breaking their own barriers—it was a moment I'll never forget,' she says. That moment was not just a milestone; it was a testament to the power of unity and collective action. These women overcoming personal and societal barriers to join forces—was a defining achievement. 'I remember thinking, "This is what empowerment looks like. If we can do this, we can do anything," she recalls. For Saroj, it was not just about what she achieved; it was about what these women achieved together under her guidance. That

moment was not just a success; it was a culmination of Saroj's belief in the power of collective action.

What Does Saroj Yadav Want the World to Take Away from Her Story?

Saroj's message is as powerful as her journey. It is one of resilience and empowerment. 'Believe in your strength,' she says, her voice steady and unwavering. 'Don't be afraid to speak up for yourself. The world might try to hold you back, but your courage and determination can break any barrier. If you don't fight for your dreams, who will? Stand strong, stand together, and let your voice be heard.'

In the story of Saroj Yadav, we not only see one woman's rise against the odds; we see a blueprint for empowerment for countless others. Her life, marked by defiance of



Saroj Yadav: The driving force behind unity and collective action of empowered women

societal norms and a relentless pursuit of empowerment, is a testament to the impact one person can have on the world. It is proof of the transformative power of education, determination and collective action. Saroj Yadav is not just an inspiration - she is a reminder that true empowerment begins within, but its impact is felt far beyond the individual. Her story is a clarion call for women everywhere to rise, to lead and to redefine what is possible.

Empowered Women of Sonbhadra Turning the Tide



Training session on fishing farm in Sonbhadra

n the heart of Robertsganj Block, Sonbhadra, Uttar Pradesh, a quiet revolution was taking shape. The winds of change were being carried by a group of determined women from the Khadehari Gram Sabha, who were about to become the architects of a remarkable transformation in their community despite their modest beginnings.

At the centre of this story is the Ashok Samrat Farmers' Interest Group, consisting of twelve members, ten of whom are women. These women, bound by shared hardships and aspirations, found themselves at the crossroads of change when they connected with the team from Development Alternatives. The organisation's Integrated Village Development project, supported by LIC Housing Finance Limited, became the catalyst for what was to come.

Among these women was Dimple, a 35-yearold mother of two. Despite holding a Basic Training Certificate diploma, she struggled to find a teaching job. However, her determination remained unwavering and her desire to make a difference undimmed. Alongside her were Vandana and Radhika, both displaying equal resolve to rise above the limitations that had long defined their lives. Like many other women in their village, they had been confined by a lack of opportunities, leaving their potential untapped and their dreams deferred.

During one of Development Alternatives' mobilisation visits, a pivotal moment occurred. Dimple, Radhika and Vandana, driven by a strong desire for change, enthusiastically embraced the concept of entrepreneurship introduced to them. Soon, they inspired nine more women from their village, forming a cohesive group with a shared vision: to uplift their families and community through collective effort.

None of the women had prior experience in income-generating activities. Their days had been dedicated to household chores, with minimal exposure to business or entrepreneurship. Nevertheless, they were united by a common goal—to improve their financial circumstances and secure a better future for their children.



The power of collective effort, determination and the right support

With guidance from Development Alternatives, the group participated in focused discussions and brainstorming sessions to generate ideas for a viable business. After careful deliberation, they decided on fish farming, a venture none of them had any prior knowledge of but one they were eager to learn about. Their enthusiasm was infectious, and their determination unshakeable.

The women of the Ashok Samrat Farmers' Interest Group underwent comprehensive training sessions to acquire the necessary skills for launching and managing their own enterprise. A pivotal moment came during an exposure visit to a village where a similar group had achieved success in fish farming. Witnessing women like themselves thrive in this business ignited a fire within them, and they returned to their village more determined than ever.

Pooling their resources, each member of the Ashok Samrat Farmers' Interest Group contributed Rs 10,000 to kickstart their fish farming business. By February 2024, they were up and running, with their efforts bolstered by the continued support and expertise of Development Alternatives.

Today, the fruits of their labour are evident. Each woman now earns an additional income of approximately Rs 3,000 per month from fish farming, bringing not only financial relief but also a profound sense of pride and accomplishment. Emboldened by their success, the group aims to expand into goat rearing and poultry farming.

The story of the Ashok Samrat Farmers' Interest Group is a testament to the power of collective effort, determination and the right support. These women have transformed their lives and are now beacons of hope in their community, laying the foundation for a brighter future for all women in rural areas.



The women who brought wave of changes

Their journey is a powerful reminder that when rural women are empowered, sustainable development and transformative change follow. The members of this FIG are not just building businesses; they are building a legacy that will inspire generations to come.





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