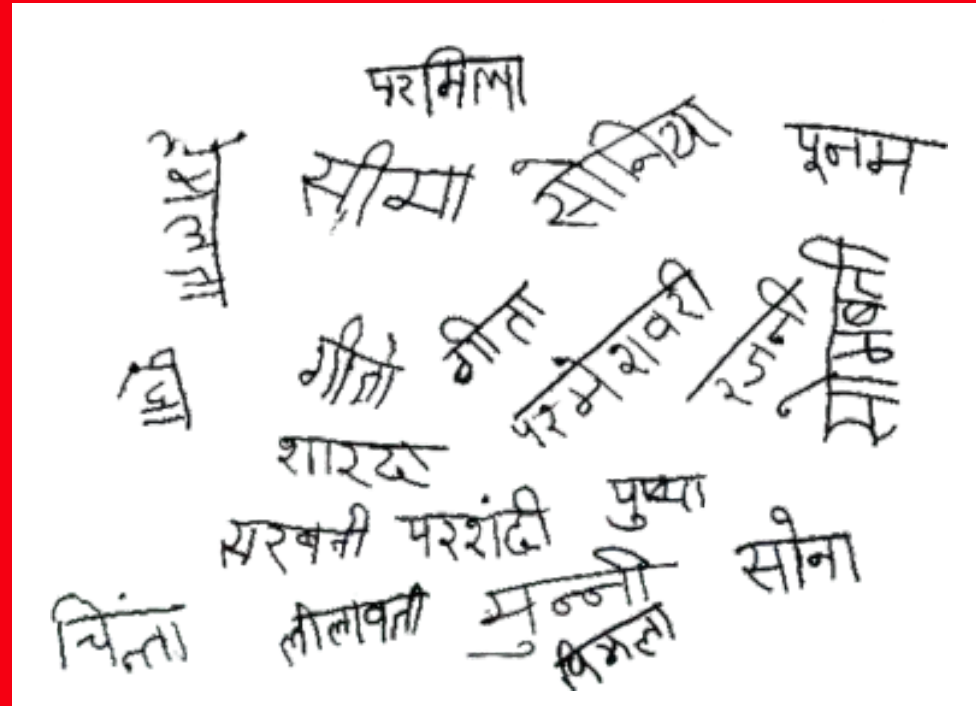




'Thumb Imprints to Signing' - first step towards learning by SHG members



'Sathi'- A project for 'Empowerment of Rural Women by Self Help Groups and Entrepreneurship Building'



E - Block , Sushant Lok - I , Gurgaon , Haryana  
Tel: 91-124-4114251 / 53, Fax:91-124-4114253

Head Office:  
P-20 1st Floor, South Extension Part-II, New Delhi - 110049  
Ph.: 91-11-26264192 / 93



# Sukarya Office

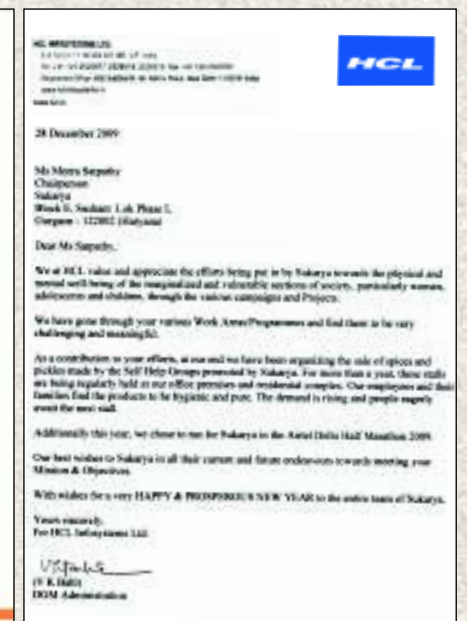


## Letters Of Appreciation

I believe in the two years time there has been a huge difference in the women and today their self-confidence is something we vie for in every project that we are associated with. A small anecdote to illustrate this is the first time we went to photograph the women for calendars and we had to seek permission from their families, talk to them and allay their fears. When we went back the second year, the women were so confident, from taking their own call, to turning up in large groups and wanting to participate. It was a wonderful sight to see. Besides the confidence, the work they are doing is increasingly better. The quality and range both are quite commendable. They have become quite popular in our organization.

I appreciate the contribution Sukarya has made to their lives and wish all the women and Sukarya the very best."

Vaishali De Sarkar, Godfrey Phillips Bravery Awards, Corporate Social Responsibility of GPI, (Off no.) + 91 11 268 32155 / 268 36468, (Dir no.) + 91 11 422 97498



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## Message



Dear Friends,

It has been realized in many parts of the world that an effective way to tackle poverty and to enable communities to improve the quality of life is through social mobilization of disadvantaged people, especially into Self Help Groups (SHGs). This concept of Self Help Groups is based on the idea of community participation, as sustainable community ensures that the benefits of development are equitably distributed. SHG not only fulfills the purpose of saving and loaning, but also prepares the base for sustainable livelihood.

I am very happy to announce that Sukarya started the SATHI project in January, 2008 with support of Charities Aid Foundation India (CAF) and Godfrey Phillips India Limited (GPI). The project aims to empower rural women through the formation of Self Help Groups and entrepreneurship building. Apart from efforts aimed at guiding savings and inter-loaning within the group, the members are being imparted vocational skills in locally marketable trade and practices based on their interest, aptitude and capabilities. The idea behind the effort is to help women earn and contribute towards their own and the well-being of their families and community at large. Our experience has shown that the ability of being able to economically contribute invariably enhances the women's self-esteem, confidence and helps consolidate her position in the family and wider community. This and the other socially significant gains experienced by the women members in terms of increased mobility, decision-making power and access to resources has driven Sukarya's effort to support women entrepreneurship activities through training, capacity-building and developing marketing linkages.

The focus of Sukarya in all its effort has been to reach out to the marginalized and underserved sections of poor women who have been left out of the development process. The activities are thus meant for those, who have had little education and access to health services or economic and political resources and thereby are the most constrained. To reach out to this un-reached section has been our biggest challenge.

Though the journey has been difficult, the continuous efforts of our project staff, volunteers and community members has kept us going. The seemingly obscure yet inspiring stories of women who could rise against odds and achieve a life of dignity and respect with our modest effort has reaffirmed our faith in the indomitable human spirit and has been our greatest reward and reason to persevere.

My heartfelt thank to all donors, sponsors and well wishers who supported us whole heartedly to make it possible.

Meera Satpathy  
Chairperson

## Sukarya-Reaching Out To The Unreached-An Introduction

Sukarya is a non-government development organization that started its operation in Delhi in 2001 and slowly expanded its outreach to parts of Haryana, with its corporate office in Gurgaon. The focus of Sukarya so far has been primarily on urban and rural poor in Gurgaon and Mewat Districts of Haryana and to some extent adjacent districts of Rajasthan. It is, however, currently gearing up to expand considerably, its outreach in the adjacent state of Rajasthan, building from its project learnings in Haryana and Delhi. Sukarya out of humanitarian considerations has also been engaged in relief work in out of project locations in Orissa, Gujarat and Tamil Nadu during natural calamities and disasters

Initially, Sukarya's motto "Better health-better society" guided its health related programs in the slums and villages of Gurgaon. Starting with limited means Sukarya initially focused on curative health by providing health services to the needy. Sukarya with passing years has broadened its focus to include preventive health and advocacy concerns impacting health outcomes. In a society characterized by widespread social, economic, and gender inequalities, and a society with inequitable distribution of development, there exists a disparity in access to resources including health. Therefore it was felt that focused efforts are needed to address the broader socio-cultural, economic factors impacting on affordability and accessibility of health services to ensure that 'health' does not continue to remain elusive to those affected.

This broader perspective on 'health' meant addressing several attendant and challenging development concerns that impact health. It also meant expanding and developing broad-based activities rather than retaining an exclusive focus on direct 'health' programs. This has translated in expansion of our areas of intervention to include preventive health projects that deal with healthy

practices, life skill development, economic empowerment through entrepreneurship building and vocational training and educational programs for adolescents and women.

### SUKARYA- NURTURING THE SPIRIT OF VOLUNTEERISM AND COMMUNITY ACTION

One of the challenges of any social development intervention is ensuring its long-term sustainability. Keeping in view the slow change process that requires a long term engagement with stakeholders, it is imperative that interventions are sustainable on a long term basis. Sukarya believes that effort can be made sustainable by involving the community stakeholders to be active partners and creating a sense of community ownership of projects. In this direction, Sukarya is also strategizing on building partnerships with concerned citizenry and active citizens groups.

Sukarya- believes in nurturing the spirit of volunteerism and supporting those concerned citizens who feel for a social cause and wish to contribute meaningfully to their local communities and wider society. Sukarya provides a platform to concerned citizens to become a part of its social efforts through volunteering for its various activities. These volunteers and community workers form an important part of Sukarya.



( SHG Meeting at Gwalpahadi village )

"My family is proud of me, now that I am standing on my feet. I no longer hesitate to go out. I make spices and sell them door to door and in stalls."  
Sharda, Umang Self Help group, Old Gwalpahari

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### MISSION

**The Mission of Sukarya is health for all- 'Behtar Swasthya Behtar Samaj'. To realize this mission it focuses on intervention aimed at ensuring equitable access to quality health services to all including the poorest sections of the society, especially women, adolescents and children. Preventive health interventions are aimed at sensitizing public on health concerns and promotion of efficient and affordable ways of disease prevention and enjoying holistic well-being.**

#### Objectives of Sukarya

- ❖ To advocate, encourage and guide positive 'health-seeking behaviour' with special emphasis on overall health and well-being.
- ❖ To improve maternal and child health through training, awareness campaigns, workshops, and health related education.
- ❖ To advocate, promote and sensitize communities on Primary Health Care, Reproductive Child Health and Community Health issues.
- ❖ To empower women by strengthening their physical, mental and emotional well-being and economic security.
- ❖ To initiate and implement social and community development activities in the field of healthcare, income generation for women as well as informal education for the weaker sections of society.
- ❖ To provide humanitarian assistance in areas affected by natural calamities such as cyclones, earthquakes and floods.

### EMPOWERMENT OF RURAL WOMAN THROUGH SELF HELP GROUPS AND ENTREPRENEURSHIP BUILDING -SATHI PROJECT INTRODUCTION

The Sathi project started in January, 2008 with support from Godfrey Philips India (GPI) and Charities Aid Foundation (CAF).

The SATHI project is envisioned as an empowerment program for Rural women through self help group and entrepreneurship building. The self help group is being used as a means to mobilize and organize women collectively for financial and social gains. SHG has helped inculcate in women members the habit of saving. The group savings is being used for inter-lending among members for consumption and productive purposes. This has helped women members to become economically self-reliant in whatever limited sense they can given their complex social realities and situational impediments. Those seeking consumption loans alone have been able to meet their emergent needs and improve their lives.



Women at work- SHG members grinding spices in the masala centre

An intrinsic part of the income generating activities undertaken under the SATHI project is the masala making units where women members are engaged

"I am proud of being a SHG member and firmly believe that " group membership is the only solution to our problem." I am a lead decision-maker in my family and respected in the community. I am confident that I will be a successful entrepreneur in future"  
Keshwari, Viswas Self Help Group, Bhandwari.

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in grinding spices on traditional hand-chakkis with training, capacity building and marketing support from Sukarya.

The project is presently covering four villages of Waliawas, Bandhwari, Old Gawalpahadi and New Gawalpahadi in Gurgaon District of Haryana.

Nine SHGs have been promoted and supported in these four villages as on 31st January, 2010.

The project villages are located in peri urban area of Gurgaon city. A pre-project situational analysis of women members revealed that they suffered from low status in terms of self-esteem, mobility and decision-making power. Most women had hardly any education or access to health care services or instruments of economic security.

#### A. PROJECT STRATEGIES AND APPROACHES TO EMPOWER SHG

##### TRAINING ON SHG

Since the notion of SHG, its functioning and management were concepts alien to the women members, it was imperative to begin with by orienting them to the concept of SHG. This also involved equipping them with knowledge and skills to understand and practice the principles of effective and efficient group functioning. Keeping this objective in mind trainings were conducted for



(SHG members during the capacity building training)

the self help group members on the concept of SHG and principles of SHG management including training on record keeping. Additionally, training was also conducted on interpersonal relationship and group dynamics to help members understand the nuances of human rubrics at play in a collective SHG setting. SHG members were taken for exposure visit to other SHG. The idea was to help them learn through mutual sharing of experience about good SHG practices

##### TRAINING ON SOCIAL ISSUES

Sathi project follows the participatory model wherein various stakeholders are encouraged to participate and act as active change makers. To set such a process in motion requires creating a critical mass of socially aware and motivated community members. Working towards this vision capacity-building and training programs were organized on



( SHG Members during a literacy and numeric class)

social issues and how SHG can socially intermediate to develop local community.

##### TRAINING ON ENTREPRENEURSHIP DEVELOPMENT

One of the significant vocational activities undertaken by the SHG members under the SATHI project is masala grinding on traditional hand-driven chakkis. The SHG members running the

spice units are being provided vocational training on regular basis to enable them to maintain the high quality and purity of the products. They are also being imparted entrepreneurship skills to understand the importance of branding, maintaining high standards of products, packaging and effective marketing. The members were also taken on a visit to the local and whole sale market to see and understand the basic principles of business at work.

##### B. CREATING PARTNERSHIPS

###### With Financial Institutions

Sukarya facilitates linkages of SHG with local nationalized bank to enable it to leverage the group savings to seek loan from bank for income generating activities.

###### With Local level Markets

SHG members are primarily responsible for local level marketing of product. They interface with local resources such as the community members, village school teachers, aanganwadi worker, local shopkeepers to create and expand customer base within community to market their products locally. The groups in Gwalpahari and Waliawas village have linked up with the local government school where they organize monthly sale of their product. The Aaganwari workers and the other government health workers in some of these villages have also turned into dedicated customers. The ICDS representative invited the Shanti SHG group of Waliawas to exhibit and sell spices and cereals during their monthly meetings at the ICDS office in Gurgaon. The SHG members also go door-to-door promoting their product. The one on one interaction with household members has proved to be very effective in promoting the sale of spices at the village level.

###### With Corporate and Buying houses

Sukarya linked up with various corporate offices in

Gurgaon and Delhi in a bid to build up a corporate clientele for the spice and masala being produced under SATHI project. The corporate offices are providing SHGs with outlets to market their produce. SHGs organize monthly sale in the premises of some of these corporate houses. The corporates that provided one time marketing support are PepsiCo, Oxigen Cube, Hero Honda and Aricent .The corporates with which we have a continuous tie-up are GPI, Oxyien and Hughes Systems and HCL.

###### With DLF Residential Societies

We have been networking with DLF residential societies at DLF Phase I, II, III, IV and V to tap into the huge potential customer base that exists for marketing our products in these residential localities.

##### C. Information, Education and Communication Strategy

The third important approach adopted to empower SHG's was to develop a comprehensive and integrated information, education and communication strategy. The purpose of the strategy was to focus on developing specific, relevant communication content and methods suited to the needs of different categories of multiple stake-holders based on certain expected outcomes. The communication thus evolved and developed at different levels during the course of the project cycle.

In the initial stages, when the idea of SHG was still new for the community, informal means of communication were used to acquaint the community with the SHG program. This included interactive sessions during individual and group meetings. Audio-visual aids such as films on successes of SHG model were shared followed by open question answer sessions. The idea was to inform and answer questions and dispel doubts and fears relating to SHG; to guide in developing an

informed community opinion on the subject.

In the second phase, communication material focused on training and capacity building of SHG on strengthening group functioning on both social and financial parameters.

To strengthen the income generating activity,



(Vocational training at Bandhwari Village)



(Visit to Sri Aurobindo Ashram, Delhi)

especially the group activity of spice-making, required building marketing linkages through wide scale publicity of the products beyond the community. To augment the sale of spices and cereal produced by SHG members, separate leaflets and handouts were developed focusing on the local community, corporates and other target groups.

'Sathi' provided women members with a forum to

share their group experiences on how SHG had



(Corporate sale of spices at GPI Delhi)



(Sale of spices at HCL, Noida)

helped them embark on a journey towards building a life of dignity and respect for themselves. These anecdotal sharings were significant and important for us. They were seen as a validation of the SHG model of empowerment by one of the most significant stakeholder groups i.e. the women themselves. Sukarya used these anecdotes in creating motivational posters on SHG and women empowerment. Recognizing the efforts of some of the women members who had demonstrated exemplary courage and faith in themselves and achieved no small feat as SHG members by making a mark for themselves as budding entrepreneurs; Sukarya featured their stories in its annual calendar. The idea was to make their stories heard and in the process inspiring many more to be

created.

#### ACHIEVEMENTS OF 'SATHI' SOME MAJOR MILESTONES

- ❖ 157 women have been mobilized as SHG members out of which 46 women belong to scheduled caste and 87 women belong to backward classes. Thus about 85% of women members are from underprivileged and backward classes.
- ❖ Six out of the nine SHG's have been linked to local nationalized bank. The total combined savings of the nine SHGs was to the tune of 2.16 lakh as on March, 2010. A total of 56 members have taken loan from their respective SHGs. The cumulative disbursement of loans to SHG member stands at Rs.2.03 lakhs.
- ❖ 220 individuals and their families have indirectly benefited through 'Sathi' activities.
- ❖ As part of the income generating activity, Spice centers are running in 3 villages of Bandhwari, Waliawas and Old Gawalpahadi. As per rough estimate, 28 women involved in the enterprise combinedly made a profit of nearly Rs. 75,000 last year. In other words, a profit of nearly Rs. 6,500 per month. On an average, a woman member has managed to increase her income to about Rs 2,500 from this enterprise in the last 10 months.
- ❖ Apart from the 28 women engaged in masala making, 18 women members are engaged in diary business, 5 are into retailing through the small shops they are running in the community. One woman is successfully running a tailoring unit wherein she stitches as well as gives training in stitching to other girls from the community.
- ❖ There is a significant change in the confidence and level of mobility reported by the SHG women members.

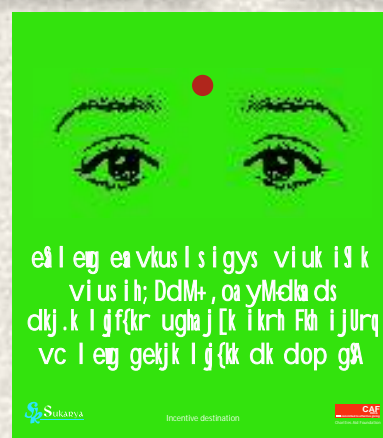
- ❖ There is a sense of community ownership of SATHI project. Two instances that reflect community stake in the project are contribution of space for spice centre and community members support in patronizing SHG products (spice and cereals specifically) as customers.
- ❖ There is an increased awareness among the self help group members on issues of health, nutrition, personal hygiene.
- ❖ The educational program for SHG member has helped them with basic reading, writing and numeric literacy.



Poster To Publicize Masala- An Initiative To Support Marketing Of Shg Product



Wall Painting in one of the SHG Village



Poster on Women Empowerment developed by Sukarya

## Women On Threshold Of Change- Some Success Stories



GEETA

Now, I am full of confidence and can face hurdles of life with the help of the self help group. I am very thankful to Sukarya, as it not only provided me a platform to share my thoughts but also provided me with a source of livelihood in the form of the masala centre."

These words were spoken by Geeta w/o late Mr. Om Prakash a member of Shanti SHG in Waliawas village. Geeta is a widow who is popularly called CHACHI GEETA by other members of SHG due to her leadership qualities. Geeta was married off at the young age of 13. After the death of her husband the responsibility of her three children fell on her. With no permanent source of income her survival and that of her family became difficult.

In January 2008, when Sukarya initiated the SATHI project in Waliawas village, Geeta showed keen interest in the project. Looking for opportunity to be economically self-reliant, she found the idea of SHG promising. Not only did she join the SHG herself, she also motivated other women to join. Later, as the President of the group

"We don't go to money lender now, to get money on high rate of interest. We all help each other and help ourselves. With loan we meet our household needs and start income generation activities. We all members are very happy that now we are economically independent. Kamlesh, Ekta Self Help group, New Gwalpahari



(SUNITA)

".....the economic condition of my family was very bad and there was no source of income. I joined aanganwadi to earn something, but I had to leave it due to corrupt seniors whose misdeeds I opposed. But Sukarya brought me hope. I am now able to earn Rs.1300 per month from the masala centre and also save up to Rs.500 every month. From this money, I also own my personal mobile and I am very happy to see my family happy." - words of Sunita a member of Lakshya SHG of Bhandawari village.

Sunita came into contact with Sukarya in June 2008. She was a young, simple and shy village woman; but with an intense desire to do something for her family and her village. She took the initiative in starting the masala centre in her village. As a result, she was unanimously elected as the president of the SHG. Today, Sunita organizes all the activities of masala centre, maintains all the records, coordinates the marketing at the village level and also holds sale stalls at various corporate offices.

"Initially, my husband barred me from going outside. I managed to convince him by saying that we are working for a good cause and should be proud of it. Now, I visit various corporate offices, talk to the customers without any fear and also go to bank and talk to manager. I am so confident that I can talk to anyone without any hesitation."



KESHWATI

Keshwati a member of Viswas SHG in Bandhwari village is a young talented woman of thirty-two who believes in herself. However, prior to her association with SHG she was a housewife who struggled making both ends meet. She had no independent source of income. However, things began to change after she became a member of the SHG. She made a small beginning by taking a loan of Rs.10,000/- to buy a sewing machine through which she began earning by stitching clothes. She also started taking a keen interest in the group activities and went on to become the president of the SHG. She later on expanded her business by buying a second sewing machine and soon her daughter joined her in the business. Apart from stitching she started tailoring classes for the community members. She now earns around Rs.3,000/- a month.

Today, she enjoys a good social standing within her village. Most of the villagers have a great appreciation for her initiative in ensuring a sustainable livelihood option for her family. Inspired by her story other SHGs have developed in the village.

" I am happy that I can read & write. Now I don't give thumb impression, I sign. It gives me a sense of pride" Seema, Laskhya Self Help Group, Bandhwari

## Looking Ahead- Tackling New And Emerging Areas Of Concern

- Sukarya plans to strategise on consolidating and strengthening SHG by focusing on the income generating component through targeted marketing of its products and additionally diversifying and supporting other innovative vocational activities by women going beyond the traditional realm.
- Focus on other contingent factors that impact on the success of a micro-enterprise such as provision of Child-care, continuous training to improve managerial and skill-base and support value addition activities.
- While retaining an explicit focus on strengthening the social component of SHG program; upscale planned interventions to enhance social awareness and creating spaces for greater participation by men and the wider community.
- Expanding outreach to ensure maximum benefit to the most needy. Increasing coverage to ensure that there is a multiplier effect resulting in discerning improvement in status of women and their empowerment levels.

### CONCLUDING THOUGHTS

SHGs can be a very powerful way to bring about change and to improving the lives of its members. It can also improve the living conditions within a local area through effective social intermediation. Organizing women in groups can boost their self-confidence and offer them opportunity to try out new ideas and activities.

With an implicit focus on 'Health' in all its intervention, Sukarya also aims to increasingly build SHGs to act as effective social vehicle to achieve health outcomes at the community level. In this direction it plans to provide training on health apart from other social concerns to the SHG members.

However, Sukarya also believes that successful self help groups are ultimately those that identify their own needs, set their own priorities and design their own activities. Essentially driven by this vision of SHG, Sukarya hopes to continue playing a facilitating role towards capacitating SHG to become independent entities that can in future function irrespective of our support.

" As a SHG member, I have inculcated the habit of saving, which helped me contribute in meeting household needs and start income generation activities to sustain my family. I feel economically & socially empowered and have become self-confident."  
Geeta, Umang Self Help group, Old Gwalpahadi.

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## Sukarya Supporters

### ASSOCIATED CORPORATES

- Godfrey Phillips India Ltd (GPI ), Delhi ● Hughes Systique India Private Limited, Gurgaon
- HCL Infosystems Ltd., Noida ● Oxigen Services India Pvt. Ltd., Gurgaon

### ASSOCIATED RESIDENTS WELFARE ASSOCIATIONS (RWAs)

- Silver Oaks, Phase I DLF City Gurgaon ● Sukarma, Phase I DLF City Gurgaon
- Hamilton Court Phase IV DLF City Gurgaon ● Ridgewood Estate Phase IV DLF City Gurgaon
- Princeton Estate, Phase V DLF City Gurgaon ● DLF Exclusive Floors Phase V DLF City Gurgaon
- Central Park, Phase V DLF City Gurgaon ● Wellington Estate, Sushant Lok Gurgaon
- The Laburnum, Sushant Lok Gurgaon ● Greenwood, Sector 46 Gurgaon
- Rail Vihar, Sector 56 Gurgaon ● HCL Towers, Sector 62 Noida

### OTHER ASSOCIATED SUPPORTERS

- Sai Prakash Spiritual and Charitable Trust, Gurgaon ● Shirdi Sai Spiritual and Charitable Trust, Noida
- Sai Kripa Sansthan, Chattarpur Delhi



" SHG membership gave me an opportunity to serve society by teaching illiterate women of the group and community. I am getting aware about various social and health issues through SHG. It has helped us develop a feeling of cooperation and togetherness."  
Asha, Umang Self Help Group, Old Gwalpahadi.

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