Before Marriage she used to visit field along with his father out of curiosity, for fun but will help him once in a while, she did not know that this skill will help her later on in life to ‘survive’. She got married when she was 17.

Meena Devi is 52 years old now and lives in Dangri Billia Village of Bariyarpur, Munger in the state of Bihar with her husband, a son and daughter-in-law. Due to social obligations and traditional norms* she was not allowed to step out of home and work to support the family living for around an year of marriage. Her husband, who was a domestic worker in the nearby town, was not earning enough to support the basic needs of the household and with the passing time their economic condition further deteriorated when Meena ben decided to work and earn to contribute in the family income.

She started working as an agricultural labor when she was 18. Her husband bought a rickshaw on loan from a middleman after she also started contributing in the livelihood. He would go to the field during ‘katai’ only when they get ‘anaaj’ (cereals) as wages. While she would go for both ‘katai’ as well as ‘ropai’ so that she can earn some money as well. In her own words- ‘Noon, tail khareedne ke liye paisa bhi jaroori hai, katai se jo anaaj milta hai usse khana toh pura hota nahi, bacha ko padhana toh door ki baat hai’.

The hardship continued until the recent past when she became a member of SEWA Cooperative two years back and took a loan of rs 30,000 to take a piece of land on lease
By this time, Meena ben had survived more than half of her life, she was 50 when she could afford to take a piece of agricultural land on lease. She also took two small loans of Rs 5000 each from the SHG to purchase seeds, fertilizers and pay wages to the labourers. Now she is a share cropper and earns Rs 50,000 in each season by selling Corn produced in the land she took on lease. The corn seeds are sown twice an year and thus she earns Rs 1 lakh a year. All the hard work required in the field is taken care by Meena ben only starting from sowing (*Bhoka* in local language), Crop cutting (*Katai*), field preparation, hiring labor on the farm, cooking food and tea for these labourers and then keeping the crop in the storehouses. The agricultural field is across the Ganga river so she has to walk a few kilometres first and then rent a boat everyday to reach the field. Her husband comes only to pay wages to the hired labourers and selling the produce in the market. Her son either works locally or goes to Delhi and works as a construction worker but his earning is not fixed so mostly he remains unemployed. When I enquired about how they utilize this income earned from the agriculture produce, she said-

‘wo pati aur beta he kharch karte hai, hum chahte the es baar thoda paisa jama karna per pati ne nahi diya, hum apni marzi se kuch nahi kar sakte, beta bhi unhi se sehmat rehta hai aur hamari raai koi nahi sunta’ (household income and other resources are handled by my husband and son, I have no say in the household decisions. I wanted to save some money this time but my husband did not allow me, even my son is against it when it comes to my opinion in the economic decisions)

However, she expressed her happiness over the recent change in her life after she became a share holder in SEWA cooperative and SHG. She says the hard work and time she invested in other’s field when she was just a labourer and now when she is a sharecropper is almost the same but now she is able to earn a respectful amount and her family is stable and they do not have to struggle just to survive anymore. As sometimes the annual earning is more than Rs One lakh which she could have never imagined earlier.
With a beautiful smile and a proud face, Sangeeta narrates how much well-off she was from her parental side. Her father worked as a government servant in Indian Railways, now retired and brother works in the Airforce, although not permanent. That narration was enough for me to understand that she never worked as a farmer until she got married.

She is 36 years old. Her in-laws were also well settled with a few acres of their own land when she got married. Her husband has two siblings, all brothers. Everything in her life was going smooth until the separation and the parting of property among brothers took place. Less than an acre of agriculture land ended up being their share. By this time, she was the mother of four children. Although, she started supporting her husband on the field because of the family’s growing needs, they realized the lack of cash money in hand for buying seeds, fertilizers, to pay the rent of motor for pumping water into the field and tractor as well, to pay wages to a few labours (‘jan’ in local language) they hire. Also, she wanted her children to go to school. In the absence of any banking or credit agency facility in the village they took a loan of Rs 18000 from a landlord to take more agriculture land on lease so that both of them can work hard and earn an amount sufficient enough to fulfil these basic requirements. They have three beegha of land on lease now but they were not aware and they will end up being in a trap. In her own words-

18000 liye the aur aaj tak hum 45000 lauta chuke hain phir bhi mool rakam puri wapis karna bacha hai. Sood lautate lautate he parehsan ho jaate agar SEWA ki behen aake
humko madad na kari toh. (She has returned back 45000 already but this was only interest, she still has to return the main debt she took from the landlord. She was also thankful to the SEWA staff who reached her home and showed her the right path to come out of this trap).

Sangeeta became a member of SHG three years back and now it has been an year that she holds an account in the SEWA Cooperative as well. She has drawn three small loans from SHG worth amount 2000 for her children's education, Rs 5000 for agriculture, and Rs 10000 to pay back to the money lender. She has also taken a loan of Rs 20,000 from Cooperative again to pay back to the money lender so that she can pay back the whole amount as soon as possible to get rid of the high rate of interest he is charging. The entire debt will be returned with this and the remaining 2000 she will use in the field to pay wages and rents for motor she said happily, re-affirming with confidence that now she will never have to borrow from the landlord. Also, in her own words- ek toh itna byaj me paisa deta hai upper se girgdana bhi padta tha uske saamne, per ab nahi. She said SEWA behen came here as a problem solver and all of us owe to her a lot.

While discussing in a group of women, she along with other women members were very much curious to know if a loan could be given to their SHG for buying a few tools and equipments such as motor, tractor etc. A few even started reflecting on the clear track of their SHG that they give money on time every month. The rent that they pay for them would be used to pay back the loan amount and they will own the asset as well. However, they requested for a provision of returning back the accumulated loan amount thrice or four times in an year, during the crop seasons.
Surrounded by ‘Onions’ all around, she seemed uninterested in talking to me, Chameli ben, in her 50’s, has 20 beegha of agriculture land on lease on this date. This information made me more curious. How long she has been associated with SEWA I enquired? She replied, still without even looking at me, busy in separating the small onions from the large ones- it has been ten years now. Again I wanted to gain her attention so that I can start a comfortable conversation with her and hence I started taking interest in the work she was currently engaged in and I also started separating the onions. It took me half an hour to finally gain her attention. Now I was there.

She belonged to a very poor family and got married at a minor age. Her husband was a rickshaw puller and owned a homestead. She started with Rs 30 as her per day earning after working for the whole day on the field as an agriculture labourer to support her husband to survive the family of five sons, two daughters and two sister in-laws. She also wanted her sons to go to school, managing in the little amount both of them used to earn. There were no options available for her daughter but to stay at home and help in the household work.

Ten years back, Chameli ben was visited by one of the SEWA staffs and from then till date she is the member of an SHG and a shareholder in the SEWA Credit Cooperative. She has taken a total of 35,000 till date from SHG and Cooperative in total. Ten years back she took the first loan of rs 10,000 for taking 5 beegha of land on lease. She narrates the hard work and effort she put into it to first utilize the money properly in farming to produce good crop and then selling the same in the market and revolving the
money left after the household expenditures in the field again. SEWA has been of much help to her in the whole process when she took Rs 5000 from SHG and Rs 20,000 from cooperative in developing her business. Now she has 20 beegha of land on lease. Also, she narrates with proud, in the meanwhile I fulfilled the responsibility of marrying my two daughters, two sister in-laws and four sons, the youngest son is still unmarried.

In her words- sab kheti he hai aur kya, saari zimmedari nibha diye, aaj bahu hain jinko khet nahi jaana padta sirf jan ke liye khana bana deti hain. Esne toh rickshaw chalane ke alawa kuch nahi kiya- pati ki taraf eshara karte hue. Pointing towards her husband she reflected how her husband played a little role in the household and spent all the money he earned from rickshaw pulling in alcohol. She feels it is because of her efforts that now her daughters in-law are living a comparatively comfortable life.

Nayatola, Kharagpur

She regrets not utilizing the opportunity she had, during her childhood days, to go to school and study, else she would have been working with SEWA or any NGO such as SEWA as a field worker (as she interacts with SEWA staff very often, she very much wants to work with them). Her elder brother would often force her to go to school but at that time she did not realize the importance of being literate. However, her brother somehow managed to send her to a local centre to learn cutting and tailoring, this was also forceful as she was more interested in playing with the kids around than going to the tailoring classes in her childhood days, she narrates.
Sarita ben, who is 34 years old, is the primary bread earner for her family. She got married at the age of 17. Her husband was unemployed and her in-laws were landless. She had to move back to her parent’s village just after 6-7 months of her marriage along with her husband for survival. She started farming with her parents on the small piece of land her parents owned and somehow managed two meals a day. By the time her third baby was born, Sarita’s parents asked them to move back to her husband’s village as they were finding it difficult to manage the living of this extended family and also due to the social norms that ‘a daughter should stay with her in-laws after marriage’.

Sarita and her husband decided to move back to his native place. Her husband started working as a construction labourer but will rarely get some work as he did not want to go beyond the village periphery hence could not earn even to manage the food for his family. Sarita’s family was facing real tough time and were struggling hard just to survive. The struggle continued till the time Sarita ben was approached by a SEWA member 8 years back. Sarita ben was not aware that there was a provision of getting a sewing machine under the than existing government welfare scheme. SEWA staff informed her about the same and assisted her to get this entitlement as she was very much eligible to avail the benefit of this welfare scheme. It was not less than a dream for Sarita ben to own a sewing machine without investing money.

In her own words, with tears in her eyes- ‘hume kya pata tha ki bhaya ne jo hume zor zabardasti se silai sikhai thi wo aise 17-18 saal baad hamare rozi-roti kamane mein kaam aayegi...humko didi ne (referring to SEWA staff) silai machine dilane mein madad na ki hoti toh humare bacha log bhooke marr jaate.’ She expressed how the cutting and tailoring skills she learned during her childhood days helped her to survive her family later, she also added that it became possible only after she got assistance from SEWA else she had no idea if there was any such provision to avail a sewing machine.

It has been 8 years that Sarita ben is a member of SEWA. She started her own in house tailoring business and also started saving the little amount possible in the Self Help Group. She took a loan of rs 5000 from the SHG and took one beegha (local unit of land measurement) of agriculture land on lease and started farming along with her husband. As her first share from th field, she was given around 9 mann (local unit of weight measurement) of dhan (rice) an year on Adhiya (half) basis.

Multiple source of livelihood increased their savings and she also became a stakeholder in the SEWA Credit Cooperative. After sometime, she took a loan of Rs 15000 from the the credit cooperative and after including a little more amount that she had, she invested it on taking another 4 beegha of agricultural land on lease. Sarita ben now owns 5 beegha of agriculture land on lease. This decision not only provided them with better returns in terms of food crops, cereals and hard money but also engaged her husband in some work worthwhile otherwise her husband was gradually turning into an alcoholic due to spare time and family stress. Sarita ben, now works as a farmer during the agricultural seasons and as a tailor throughout the year and is the primary bread earner of her family. She is also taking care of her ageing mother and father in-law.
Kharagpur, Bihar

She was very shy and reluctant to talk to me as one of my colleagues randomly told her that I have come to know about her work. ‘Hum kuch kaam nahi karte, yahan gaon mein hume kya kaam milega’ was all she has to say in a soft voice.

Sheela ben, lives in this village with one of her daughters. Although, she has three children, two of them (a son and a daughter) stay with their maternal grandfather due to her husband’s less income and thus survival issues. Her husband stays back in Delhi and works as a construction worker. He has been staying apart since they got married and will come in between to meet Sheela ben and family. Although, he would transfer money to her, but the frequency of such transfers as well as the amount is very less. Sheela’s father is also not economically very stable. Her father is a farmer who is capable of just fulfilling the hands to mouth needs and thus somehow taking care of her children. She was responsible to send some money after every three-four month, to her parents, for two of her kids for their schooling as both were growing up. She used to face real difficult times to manage the household expenses when her husband would not be able to transfer the money.

It was that time, around 5 years back, when sheela ben got to know about the SHG and Credit cooperative facilitated by SEWA and started saving some money out of the little
amount she received from her husband. Around 3 years back, she took two loans of Rs 12000+10000= 22000 and invested on 2 beegha (local unit of land measurement) of agricultural land on lease and for good yield of the agri field she has to buy good quality seeds and fertilizers. She also had to bare with other expenses such as renting motor for water, hiring labour, renting tractor, etc.

She managed all the activities alone during the initial year of farming. However, looking at the desirable returns from agriculture, her husband has also started coming to the village to help her during the katai season (crop cutting) and will go back to Delhi after selling the produce in the market. Throughout the seasons, sheela ben manages all the farm work including ropai, kirai, adda bandhwana, mori ukhadna (locally used terms for various processes in farming), hiring labourers and managing their food, tea and payment.

In her words- Ab khane mein paisa nahi kharchana padta balki jo paisa hamare pati bhejte hain usme hum aur anaaz bikri se aaya hua paisa jod ke bacho ki padhai ke liy bhej dete hain. Loan bhi humn time se chukka diya tha.

She has taken another loan of Rs 15000 from the SEWA credit cooperative for her son’s education. Now she has admitted her son in an English medium school. She says she could thought of doing so only because of the credit facility available and she has the confidence that she would be able to return the money on time after selling the agri produce in the market during the crop season. Hence she also requested for the crop loan facility so that they return it during the three crop seasons annually.
Kharagpur, Bihar

Asha ben

She was busy in **Kirai** (plucking the unwanted grass from the field) when I visited her. She is just 37 years old and it has been 24 years since she got married. Basically she was a little kid when she was sent to her in-laws place and may be that is the reason she does not even remember her childhood days at her parents place. She narrated, I have grown up here in this village and all the memories that I can recollect belongs to my husband’s village. Just a few years after the marriage, her husband moved to Delhi and worked as an industrial labourer in the Okhla industrial region.

Her in-laws owned one and a half beegha of agricultural land which they gave on **batai** (lease) because they needed money for health reasons as there were no provision for institutional credit providing facility and **mahajan (mostly landlords)** would charge high rate of interest which they wanted to avoid. Since then they were surviving with the half food crops that they will get from their agri field and the little amount that her husband would send every month until Asha ben joined the SHG some 8 years back. She took a loan of Rs 5000 to for the treatment of her daughter who was suffering from kala azaar and again an amount of Rs 5000 for the household expenses and started working as an agricultural labour to earn and contribute to the household expenses. She regularly managed to submit money in the SHG.

Around 5 years back she became a shareholder in the SEWA credit cooperative as well so that she can take a big loan amount as she wanted to take back their own one and a half beegha agricultural land as well as more agricultural land on lease. After depositing money for some time she applied for a loan amount of Rs 50,000. This loan was passed and she could take 6 beegha of land along with taking back their own land. Now her husband has also returned to the village and stays here during the farming seasons.
Both of them work hard on the agriculture field and grow a good quantity of cereals, however, most of the farm activities is still taken care by Asha ben. She is slowly returning back the loan amount as well, however returning the installations during the cropping season will make it convenient for them, she said.