6.1 INTRODUCTION

The aim of this chapter is to highlight the work life of the sahyogini. The chapter includes findings from the field work conducted in the 5 districts of Nandurbar, Yavatmal, Nanded, Aurangabad and Thane. In order to understand their work life, the study examines the process of selection of sahyoginis, their training, job specifications and work responsibilities. In order to be able to discharge their multiple roles and functions as the facilitators of the programme, the newly inducted sahyoginis have to undergo various training programs such as, leadership, record keeping, SHG concept, enterprise development. The most important task which defines the work profile of sahyogini is her ability to get an entry point in the village, establish contact with the women and gain acceptance of the village level leadership, namely Gram Panchayat. The job role also demands a cordial relationship with the bank officials, governments departments and even the police patil1.

The name ‘Sahyogini’ means a companion, a friend who handholds and provides help when required. Their work is important, as they create a network of trust and support for SHG women. Through continuous interactions with the SHG members, the sahayoginis help to mediate and resolve the SHG women’s domestic and community issues. The chapter enquires into their work burden as well as obstacles and threats that confront them. It also reflects on their work life and draws on their field experiences. Going beyond their call of duty they show immense dedication and exemplary work in bringing in transformation in the lives of the SHG women and help to achieve the goal of social change. In order to bring forth multi dimensions of their work we begin by discussing the recruitment process including the criteria for selection, training and induction.

1 Under the Maharashtra Village Police Act, 1967 the State government can appoint one or more police patils for a village or group of villages. As per the act the administration of the village police is under the control and direction of the state government and commissioner and exercised by the district magistrate. Among the various duties that the police patil has to perform, it includes prevent within the limits of the village the commission of offence and public nuisance and detect and bring offenders to justice. (http://bombayhighcourt.nic.in/libweb/acts/1967.46.pdf)
6.2 RECRUITMENT

The Sahyogini is selected through a well laid recruitment process which lays specific criteria for selection. The recruitment of sahyoginis is critical for the success of the SHG programme as these are the grass-root workers who mobilize and motivate poor women in the village and introduce the concept of SHG to them. While it is a transparent process of hiring, what has been observed is that MAVIM uses informal channels for communicating the vacancies. The post of sahyogini is advertised through either of the following mediums

- Advertisement in local newspapers
- Notices put up in strategic locations such as CMRC, Gram Panchayats
- Word of mouth publicity by the existing sahyogini cadre to their respective SHG members during the group meetings
- SHG women, in turn, inform their families, daughters, daughters-in-law, friends and other extended family members about the openings in MAVIM
- MAVIM officials announce the vacancies in group meetings

The findings (refer table 6.1) showed that out of the sample size of 70, 35 of the fresh recruits were drawn from SHG members. 24 respondents stated that they got to know of the vacancy through the sahyogini visiting their villages. While 7 said they learnt of the vacancies through family, relatives and friends. Only 4 were recruited through formal channels such as advertisements and employment bureau. This shows an interesting trend in the recruitment process. MAVIM relies on its known networks for hiring these women. This primarily could be because the job involves lot of responsibility and integrity and therefore the recruitment of sahyoginis depends heavily on referrals. The other evident advantage of hiring from the existing SHG members is that being the member of SHG groups they definitely have a good idea of the concepts of SHG and the functioning of SHG. This knowledge becomes useful when they play the role of a sahyogini.

**TABLE 6.1**

<table>
<thead>
<tr>
<th>THE MEDIUM USED FOR RECRUITMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Details</strong></td>
</tr>
<tr>
<td>SHG Member</td>
</tr>
<tr>
<td>Sahyoginis Referral</td>
</tr>
<tr>
<td>Advertisement in Newspaper</td>
</tr>
<tr>
<td>Employment Bureau</td>
</tr>
<tr>
<td>Others- Friends/Relatives/MAVIM officials</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>
6.2.1 Criteria for selection

MAVIM has laid down certain basic requirements for the selection of the candidature for Sahyogini

- The candidate should be a woman above 18 years of age
- The candidate should have be minimum XII passed , however this criteria is lowered in districts where the illiteracy rates are high and the criteria is reduced to X passed
- The candidate should give a written application, which is followed by written test and personal interview at the respective district offices
- The candidate should be prepared to travel and can be transferred to another district
- The candidate should have good communication skills

Sunandatai a petite woman from Choka village of Phulambri taluka of Aurangabad district had a Bachelor’s degree at the time of applying for the post of sahyogini. She did not have any previous work experience and was referred in MAVIM through a friend who also worked as a sahyogini. It becomes apparent through this study that although the criteria say XII passed, women like Sunandatai who hold Bachelor’s or Master’s Degree also apply for this post. Out of sample of 70, 15 had Bachelors degree, when they applied for this post and one had Master’s Degree at the time of applying to MAVIM. Sunandatai also mentioned that there were 27 women who took the written test but only 5 including her were selected for the post. This finding reflects two things that rural Maharashtra has unemployment and underemployment and women do take up roles where their qualification is more than the required job profile. Second thing job scarcity is so evident when to fill up a post the candidature is more than 5 times of the vacancies.

6.2.2 Prior work experience

Prior work experience is not a criterion for the role of sahyogini; however it is an advantage to the candidate who has relevant social work experience. The below table 6.2 indicates that 67 percent women have joined MAVIM without any prior experience and 11 percent women have worked in the farm prior to joining MAVIM.
TABLE 6.2
WORK EXPERIENCE PRIOR TO JOINING MAVIM

<table>
<thead>
<tr>
<th>Nature of Work</th>
<th>Number of Sahyoginis</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worked before - Farming</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Worked before – Balwadi</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Worked before – Asha sevika</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Worked before – Sewing classes</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Worked before – Teaching</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Worked before – private company</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Worked before – NGO</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Not worked before</td>
<td>47*</td>
<td>67</td>
</tr>
<tr>
<td>Total</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

*This is an indication of the high level of unemployment in the rural areas especially for the educated

6.2.3 Process for induction

Once the candidate has cleared the written test, she is called for a personal interview. The written test, judges her basic logical reasoning and basic mathematical skills. In the personal interview, her ability to communicate is evaluated. On satisfactory performance of both written test and personal interview, a list is prepared of the short-listed candidates. The district office issues the contract letter to the shortlisted candidates. Waiting list is also prepared as a backup plan. The candidates whose name is on the waiting list may get a call and contract letters get issued in case additional vacancies arise. The contract letter specifies the terms of contract detailing date of joining and honarium. The selected candidates then undergo basic training programs about the concepts of SHG. The newly appointed sahayoginis are given on the job training atleast for 15 days to one month by the senior sahayoginis. They are taught how to interact with the SHG women, whom to contact in case new village is allocated to them, where to conduct meetings, how to establish contact with the Panchayat Samiti and bank officials. In case new villages are allotted to them, they are taught the point of contact to be established, such as Asha workers, Gram Panchayat office, Police Patil (police in charge.). In the first year of joining MAVIM, they need to undergo at least 3 to 4 training programmes which help them in their day to day working with the SHG women.

Vandanatai of Nanded district recalled her first day at work. She said that she was given a completely new village of Chambri and had to establish SHG groups in the village. She met up with the Asha worker who guided her to visit the Sarpanch of the village and showed her the directions to his house. As Vandanatai approached the entrance of the courtyard her heart started thumping rapidly. The sight that met her was a huge well-built
man with thick moustache and sharp piercing eyes sitting on the charpoi and smoking beedi. She could not open her mouth initially but later on made an effort to introduce herself. To Vandana tai’s relief the sarpanch was a very gentle human being, who told that he would help in every possible way to establish MAVIM SHGs in their village.

Manishatai of Lasur taluka in Aurangabad recalls her first few days in MAVIM. Manishatai had completed her Std. XII but was married immediately thereafter and to support a family she worked as casual labourer for 2 years before joining MAVIM. She was very unhappy doing farm work as she felt her education was going waste. One day, her husband’s friend told her about the post of sahyogini in MAVIM, and the vacancy which he came to know from Panchayat office. Manishatai immediately applied and her husband was more than happy as he knew Manisha disliked farm work. She got selected for the role of sahyogini. However Manisha had never travelled outside her village and that too all alone. She could not understand the routes of the buses and standing on a bus stop with many men staring at her with suspicion caused her fear and embarrassment. She recalled one incident when she had newly joined as a sahyogini she came to a bus stop and waited for the bus, but few men on the bus stop were giving her curious looks and Manisha being new to her job and travel did not know how to react, she got scared, her hands started perspiring and throat became dry. She ran from the bus stop to the nearest public telephone booth and made a call to her senior officer at MAVIM. As Manisha was new to travelling she was not able to explain to her senior at which bus stop she was standing. After some time she did explain the important landmarks near the bus stop. Manisha waited near the bus stop while her senior from MAVIM came to fetch her. What were the lessons Manisha learnt from this incident? Manisha said, the first thing her senior told her was never show that you are scared. Second just because you are scared, don’t get into any bus, ask people around where the bus goes. So ask questions and most importantly, rely on oneself more than other people.

The above two incidents reflect that it is not easy for someone who may not have stepped outside their known zones (comfort zones) to travel or meet new people or establish contacts. The initial support and encouragement from family does help for the smooth induction process. Most importantly it is a tremendous effort both on the organization like MAVIM as well as the sahyogini to mould herself and learn the role and demands of a new job. Here the training given plays a huge role in developing the skills required to perform the role.
6.2.4 Training Programme

Training is an important component of the SHG programme. MAVIM has specific budget allocated for training programs. For many sahyoginis this is their first exposure to financial world of banks and savings. Sahyoginis have to train the SHG women on the concept of SHG hence it becomes imperative the sahyoginis get the requisite training. The following are the set of training programs which the freshly appointed sahyoginis have to undergo, SHG concept, record keeping, enterprise development, capacity building, bank-linkage program, panchayat raj institution and leadership program. Subsequently they undergo other trainings as and when required such as health care and entrepreneurship building, gender training, legal rights for women, formation of village level committee (VLC)² training, auditing and gradation³, cleanliness program, HIV AIDS health training program.

Sahyoginis have stated that the training programmes conducted by MAVIM have an immense role to play. In fact their self confidence, the way they conduct themselves with the higher authorities and the SHG women is greatly influenced by the training programmes. Sagunatai of Aurangabad said that when they are in the field they are trained to speak with the ‘sugarball on their tongue’ and ‘ice on their head’. What Sagunatai meant was that they are instructed not to lose their cool even in the most trying circumstance. The person with whom they are interacting may get angry and talk rudely, but they are taught to tactfully handle situation by talking in a convincing and accommodating manner. They are trained enough to understand when to stand for oneself and take tough positions when required.

Vijayatai aged 42 years from Aurangabad district with 8 years of experience with MAVIM said that this is her first job. Prior to working as a sahyogini she worked for 15 years as casual farm labourer. Although she worked in the farm, she said she would be afraid of walking 20 steps away from the house to give the wheat to the flour mill. She always covered her head with her pallu and walked as fast as she could from her home to the flour mill and back, so that she can be back early in the safety of her home. She recalled that her heart

² Village Level Committee (VLC) is formed in every village where SHGs are present. Two members from each SHG represent at the VLC. The VLC conducts meetings and appoint office bearers.

³ Each SHG need to be audited and graded. The gradation depends upon various factors such as record keeping, attendance of the SHG meetings, timely repayment of loans etc. The gradation programs gives the process of how SHG should be graded.
would pump 10 times faster if she would step out of home. After joining MAVIM she finds a sea change in her attitude and confidence. During her interview for the research study, Vijayatai had pinned her saree well, she no longer covers her head with pallu. She confidently spoke with me and to anyone else. She was able to answer all the questions looking straight into the eyes and converse with ease. She gives credit to the training program of MAVIM which taught her among other things, that you have to take care of yourself, dress up, pin up your saree and comb your hair well. The important lesson from this was when you treat yourself with respect; the other person will also start respecting you.

The training programmes teach them that they are from MAVIM and have to be presentable as they are the representatives for MAVIM; they carry the image and brand of MAVIM with them. As Vijayatai puts up “If we have to teach the women the concept of cleanliness then we ourselves have to be neat and clean.” Anasuyatai aged 34 who has completed her Std. X from Nandurbar district, said that before joining MAVIM when any traveler would stop by and ask even for water she would run inside the house and not come out because she was not used to speaking with strangers, she would get jitters talking with a man. Now she says she can interact with any bank official, police patil or any officials from MAVIM or other government department. She too gives the credit to MAVIM’s training programmes which grooms you to talk and conduct confidently.

Pratibhatai of Limbejalgaon village of Aurangabad with 11 years experience with MAVIM and currently working as CMRC Manager, is all praises about the training programmes of MAVIM. She says “The one thing that I tell my sahyoginis is that MAVIM has given you this opportunity to change yourself and the society, don’t let it go. Don’t leave this place because of less pay. I tell my team of people working under me, that farm work may give you more money but this work earns you lot of respect, the trainings that you get, gives you opportunities to change the society around you including yourself. Don’t equate yourself with how much you earn in terms of money, because what we learn here is much more than that.”

Thus Pratibhatai, the CMRC Manager, points out not only to the immense potential of the training programmes but also on the job learning experiences. It is the training programs along with the on job learning that equips them to face any work challenges. Thus the
sahyoginis enrich themselves with the valuable experiences and bring in change in self as well.

6.3 WORK SPECIFICATIONS AND RESPONSIBILITIES

Sahyoginis are the back bone of the SHG programme. They have the humongous task of gaining the trust of the poor women and building on that trust. An attempt is made to specify their work responsibilities and working conditions. The tasks and responsibilities, honarrium as well as duration of contract is explained below:

6.3.1 Tasks and Responsibilities assigned to sahyoginis

Their job requires tremendous organizational capabilities and leadership skills since they are the primary contact between the SHG women and MAVIM. They are expected to be knowledgeable and resourceful. Their work responsibilities can be broadly classified as follows:

**SHG Related**

- They are responsible for creating SHG groups in the villages allocated to them
- They need to train the women on the concept of SHGs, its membership, the rules and guidelines underlying the SHG program
- Assist in nurturing the groups by contacting the members on a regular basis. They have to meet each group at least twice in a month
- Through regular meetings they update the SHG women on schemes and other MAVIM programs
- They have to teach the women the importance of savings
- Through bank linkages arrange loan for them and give them guidance on how to use loan as well
- Monitor the use of loan for the purpose indicated
- Check the record keeping processes in the SHG
- Ensure gradation and audit of the SHG is done
- They also ensure that harmony and coordination is maintained in the group

**Women empowerment component**
• They also undertake the task of providing legal rights training to the SHG women so as to make the women aware of the basic legal rights
• They give training to women on gender equality as well as health issues
• Teach the SHG women on how to deposit money to the bank and the working of the bank in brief
• Give SHG women enterprise training so that women can start small business and thus increase their income
• Provide them with the functional literacy
• Conduct cultural programs and bring in social awareness through skits, songs
• Celebrate women’s day, Savitri Phule’s birth anniversary

Community Issues
• They have to liaise with the Gram sevak, Panchayat Samiti, Asha workers and anganwadi workers for any problems that may arise
• Motivate women to demand gram sabhas on a regular basis and address community issues through this platform
• Take up issues on alcohol prohibition, health and sanitation

Liaising with bank officials
• They also have to interact and establish cordial relations relationship with the bank officials
• Assist the bank officials in ensuring timely repayment of loan installments
• Ensure that the paper work is in order
• Make bank proposals and link the group to the bank

CMRC related
• Update the schedules and formats and update the details in SHE software
• Attend the Executive Body and other committee meetings from time to time
• Ensure monthly plan is provided to the CMRC Manager
• Attend quarterly evaluation meetings at the district coordinating office

The sahyogini’s role is important because she is the first mile contact between the district authorities and the beneficiaries. She is a person who carries the trust of many
women. She is a person who can walk into the kitchen (hearth) of the SHG woman. Although the task and responsibilities are neatly bifurcated the role is challenging.

Sunandatai aged 40 years who is now a CMRC Manager at Yavatmal said that forming the group is very tough. It is not easy to gain the confidence of the women to form SHG. Sunandatai recalled her days as sahyogini. She said that she would have to meet the same woman and in the same village at least 10 times before convincing her to join the SHG. She had to create an environment and mental makeup of the women to be ready to come and join SHG. At times the women would not even come for the meeting. She recalls that sometimes early morning she used to go and come back only at night. She even stayed overnight in the village and there were days when the meetings would get over at 12 in the night. It would be very difficult to convince women to move out of their comfort zones. Sometimes the women in the village would say come tomorrow, then again the next day the same thing. So like this she would go over and over to each house convincing them.

Sujatatai aged 33 years and with MAVIM for past 3 years from Yavatmal district says that the responsibilities increase when a group is formed. She says “In the field we don’t have to tackle only issues pertaining to our SHG women but their family member’s issues too. There are instances when husbands of the SHG women come drunk to disrupt the meetings. They ask “you are taking too much time don’t you have work at home.” At such times the sahyoginis have to handle the situation tactfully.

Vandanatai a vivacious sahyogini of Aurangabad district, recalls how she had to intervene in a domestic problem of her SHG woman. The SHG woman’s family was keen on getting her daughter married who was studying in Std. IX. The daughter wanted to study and did not want to get married. She would cry her heart out, even the SHG woman was not very keen about getting her daughter married. However the extended family pressurized the girl and her mother to accept a proposal. So Vandanatai went to the family and explained to the elders that at least make the girl study till Std. XII, she gave them example of another girl in the village who was married early and had to leave her education. Vandanatai tactfully told the elders of the family that we don’t know how circumstances change at least if the girl has education till the XII then later on she can do something in life. After much convincing the marriage did not take place and the girl was allowed to carry on with her further education.
This shows that sahyoginis have to not just make groups and ensure loans, but their work demands something as personal and path breaking as changing the mindsets of people to accept positive changes. They soon gain the respect of the local people as individuals and as representatives of MAVIM. The job demands are lot and it is not a permanent employment but they are hired on contractual terms.

6.3.2 Contractual Employment

Sahyoginis are hired on contract basis. The contract is signed between the CMRC and the sahyogini. One copy is sent to the MAVIM district office and one copy is kept in the CMRC office. The contract period\(^4\) is for 11 months and is renewed again for 11 months depending upon the satisfactory performance. It is the duty of the sahyogini as well as the CMRC office to which the sahyogini is attached to ensure that the contract is signed and renewed in a timely manner. The terms and conditions are mentioned in the contract agreement. It is a contractual job of 11 months which is renewable.

6.3.3 Honarium

The nature of the role and job description of Sahyogini is that it is social work for the development of the community at large. Thus the term used is “Man Dhan” (Honarium) and not salary. The starting honarium paid to Sahyogini once she joins MAVIM is 2500 and additional travel allowance is 800 and mobile allowance is 150, in tribal belts Sahyogini’s get an additional 200 as tribal allowance. Every year when the contract gets renewed they get an increase of 500 in their honarium. Thane district is one of the 3 districts wherein the Maharashtra State Rural Livelihood Mission (MSRLM)\(^5\) programme is implemented. The Sahyoginis interviewed in Thane district mentioned that they get paid from MAVIM as well as for the MSRLM. As a result the salary paid to them is higher. The number of SHGs handled by each Sahyogini is also more than 100 in Thane district. With the exception of Thane district the amount of honarium paid is one of the aspects which the Sahyogini’s want it to be better. Around 80 percent expressed their desire for a better honarium. They felt that honorarium paid to them falls much below as compared to the amount of work done by them.

\(^{4}\) The Contract period of 11 months was further going to be reduced to 6 months. This point was highlighted in the Focussed Group Discussion at Nandurbar. However whether the decision was final or it was just a suggestion need to be evaluated.

\(^{5}\) The National Rural Livelihood Mission (NRLM) is run in the state of Maharashtra as Maharashtra State Livelihood Mission (MSRLM) and currently is implemented in the three districts of Thane, Solapur and Yavatmal.
However the Sahyoginis at one of the CMRC in Yavatmal had different perspective on honarium. They felt that once their CMRC is fully sustainable (don’t have depend on MAVIM for funds) then the honarium paid will be a decision of the CMRC and if they work hard they can make the CMRC profitable and thus enjoy a better honarium.

Sunandatai 33 year old widow was 25 years when she joined MAVIM in Aurangabad district. She is among the few sahyoginis who is of the view that even if some other organization gives her a higher salary she would not think of leaving MAVIM. She credits MAVIM for helping her achieve her post graduation in social work. She says “The training here has given us so much that I will not go anywhere else just for a better salary.”

6.3.4 Working hours

The official timings for the CMRC office prescribed are 9:50 a.m to 6: 10 p.m. However sahyogini’s follow the timings that are convenient to their SHG women. In case the SHG members work in the fields then sahyoginis go early in the morning before the SHG women go to the farms. At times the sahyoginis conduct the meetings after the SHG women comes from their work in the fields. There are times when the meetings in the village go well past the official closure timings. The sahyoginis also adjusts their timings and conducts the meetings late till night just so that the SHG women have time to spare for the group meetings. Hence there are times when the Sahyogini may have had to stay overnight in the homes of their SHG women.

Manutai of Yavatmal says “I come late everyday almost 8 p.m. and sometimes we travel for days and weeks too for our training programmes. But my family has never objected to any of it. I have told my SHG women too that they can visit me any time, they know where I stay.”

6.3.5 Holidays

The holidays that a sahyogini is entitled to is decided by the CMRC office as per instruction received from the district office. They are entitled to the following holidays.

- Weekly holiday (Sunday)
- Holidays sanctioned by the government
- Compensatory off if they have worked on a holiday or on a Sunday. The compensatory off has to be taken within a span of two months and cannot be taken more than two days in a stretch.
- Casual Leave 08 days, Medical Leave 05 days and Privilege leave 15 days

However findings revealed that the sahyoginis did not have much clarity as to the number of holidays they are entitled to. The answers ranged from 11 days to 17 days off in a year. Sahyoginis cannot take a day off from 01st to 15th of the month. They even work on all Sundays that fall between 01st and 15th of the month. However they were clear that they get 6 months maternity leave. To avail of the maternity leave, the staff must have put in at least one year of service. The sahyoginis can claim 6 months of maternity leave provided the contract has been renewed. In case the contract is not renewed then they cannot claim the maternity leave. Thus it is the responsibility of the sahyoginis to safeguard their interest to ensure timely renewal of contracts.

Subhadratai of Nandurbar was elated when she was promoted to the position of CMRC Manager in December 2014 after putting in 8 years of service as a sahyogini. She was 7 months pregnant at that time of promotion and within 2 months i.e. in February 2015 she delivered a healthy baby boy. However within one month of her delivery she had to join office. When asked her as to why she could not avail of the 6 months maternity leave, although she had put in 8 years of work as sahyogini, Subhadratai explained that after becoming Manager she had not put in one year of service in her new role, as a result she was not eligible for the maternity leave. While Subhadratai gave the interview, her three month old baby was taken care off by the other sahyoginis in the office premise of the CMRC. Subhadratai explained that after becoming Manager she had not put in one year of service in her new role, as a result she was not eligible for the maternity leave. While Subhadratai gave the interview, her three month old baby was taken care off by the other sahyoginis in the office premise of the CMRC. She said that she gets the baby everyday to the CMRC office as no one was there to look after the baby at home since she lives in nuclear family.

Manishatai of Aurangabad and Bhagyashreeetai of Nandurbar both sahyoginis had got their babies to the CMRC office at the time of their interviews. Infact Manishatai was still on her maternity leave but came to the CMRC office just to participate in the study and her mother took care of the baby while she was answering the questions posed.

One thing that emerges out of this is that the positions are guided through contractual terms and conditions. The sahyoginis did mention that they carried their babies to the SHG meetings until they were weaned. The fellow sahyoginis do lend a helping hand in taking care of the babies when in office. This shows a sense of solidarity among the staff at CMRC office.
6.4 WORKLOAD

Although the work expectation from each sahyogini is the same, the quantum of work assigned is different based on several factors. These factors include topography of the place, mountainous or hilly terrain, and infrastructure of the district, commutable roads and means of transport, as well as the literacy levels of the region. It is easier to make a fairly literate person understand the concepts of interest and book keeping and loan operations as compared to an illiterate individual. Hence it is found that in Thane district the number of SHGs handled by a sahyogini is far more than what is handled in other districts which were part of the research. Thus work burden cannot be determined only on the basis of new SHGs formed or on the basis of the number of SHGs handled by sahyoginis. There cannot be a standardized number because each district has its own challenges and work cannot be divided on the basis of mere numbers (in this case only on the SHG numbers handled by the sahyoginis). Nandurbar district with its low literacy level has its own challenge because the time and energy spent on explaining the concept is much higher. At the same time nurturing the groups with migrant and seasonal work is another challenge. Similarly Marathwada region with consecutive droughts poses environmental challenge. Water issues definitely add up to the work burden because apart from regular work of forming groups, sahyoginis also have to resolve issues which directly or indirectly affect their SHG members. Thus social cultural, environmental issues add up to the work burden of the sahyogini. Although work load cannot be quantified in just the numbers of SHGs, it gives a clear idea on the average number of SHGs, villages handled and kilometers travelled.

6.4.1 Average number of new SHGs formed

The average number of new SHGS formed per month by the sahyoginis range from 1 to 5. The sahyoginis under take scope mapping activity in each village. The objective of scope mapping program is that the poorest of the poor women in the village should be included in the fold of SHG so that they can benefit from the various government schemes that come from time to time. The latest schemes introduced by MAVIM is the Integrated Watershed Management Programme. Sahyoginis follow the 16 point questions to identify the poor women of the village and see what kind of support they need. In case the village is a new village where SHGs have not been earlier formed then in a month they can even form 5 groups. On an average 1 to 2 new groups are formed by them.
### 6.4.2 Average number of SHGs handled per month

Sahyoginis cater to many SHGs as part of their work responsibility. As stated above the work load in each district varies depending upon the infrastructure, literacy levels as well as support available in the form of good CRP at the village level. Thus in district like Thane sahyogini handle more than 100 SHGs. Sahyoginis across districts have mentioned that with increase in the number of CRPs there work load relatively smoothens. The concern of the sahyoginis from Thane, district is as they are unable to give quality time to each SHG. 54 percent of the sample stated that they have work load of between 30 to 50 SHGs whereas 34 percent stated that they handle anywhere between 30 to 50 SHGs. The below table 6.3 indicates the average number of SHGs handled by the sahyogini in each district.

#### TABLE 6.3

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<thead>
<tr>
<th>Number of SHGS handled</th>
<th>Aurangabad</th>
<th>Nanded</th>
<th>Yavatmal</th>
<th>Nandurbar</th>
<th>Thane</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>30 – 50</td>
<td>2</td>
<td>9</td>
<td>6</td>
<td>13</td>
<td>2</td>
<td>32</td>
<td>54</td>
</tr>
<tr>
<td>50 – 70</td>
<td>9</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>20</td>
<td>32</td>
<td>54</td>
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<tr>
<td>70 - 100</td>
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<td>1</td>
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<td>3</td>
</tr>
<tr>
<td>Above 100</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td></td>
<td>1</td>
<td>15</td>
<td>59*</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>13</td>
<td>13</td>
<td>15</td>
<td>6</td>
<td>59*</td>
<td>100</td>
</tr>
</tbody>
</table>

*Work load of current sahyoginis only considered. The workload of 11 promoted sahyoginis is not noted

### 6.4.3 Average number of villages handled

The average number of villages that each Sahyogini has to cater depends upon SHGs allotted to her by the CMRC office. Each CMRC caters to the villages which fall within 25 kms radius of its office. This is primarily to make the CMRC accessible to the SHG members. On an average each CMRC can cater upto 25 villages and approximately 200 to 250 SHGs. Findings revealed that the number of villages handled by sahyogini is 6 to 7. The sahyogini needs to visit every SHG at least twice in a month. The average distance travelled to commute to these villages range from 10 to 25 kms.

### 6.4.4 Mode of transport for commuting

Sahyoginis use different means of transport. However frequently they use bus, share minidor and mostly walk to reach the allotted villages. Some have stated that their husbands and brothers drop them on scooters if village is nearby. Sahyoginis also mentioned that they have fixed the days they go to a particular village. So in case it is market day of the village
then the transportation available is relatively higher so they fix the market days. With practice they have understood which bus connects well and what is the frequency so then they decide the timings too. There is no one fixed means of transport, there are times when for a particular village the connectivity of buses or minidors is not so good. So sahyoginis have to walk a lot to save on time. If it is very late, the SHG members drop them to the nearest bus station or to the market place where alternative means of transportation is available.

Anasuyatai of Nandurbar district who is working as sahyogini for the past 8 years stated that just 2 years back the autos have started plying to the villages where she has her SHGs, prior to that she would commute the distance mostly by walking sometimes as much as 10 kms too. Sheetaltau of Nandurbar and now a CMRC Manager stated that she remembers walking daily 4 hrs in order to conduct meetings at the respective villages. Walking long distances also adds to the work burden of the sahyogini. Sometimes they do walk stretches of roads which are deserted. Anjanatai of Yavatmal narrated an incident wherein a drunken person held her hand while she was walking to meet her SHG women. Anjanatai realized that the man was completely drunk but at the same time the road was deserted even if screamed, no one can come for help. She then walked for some distance and then collected her senses and gave a big push to the drunken man. The push was so hard that the person just could not get up, she then managed to run to a safe distance. Thus there are safety concerns for the sahyogini on the field. One of the views held by the sahyogini is that they feel it is safe and that they can manage situations. Although this may be true and with experience one does become strong enough to handle tough situations what does not get ruled out is that there is concern regarding safety of the sahyogini.

Vijayatai from Aurangabad district recalls an incident where she missed the regular bus and there was no other means of transport back home, so she along with another sahyogini decided to ask lift from a milk container vehicle. They had to sit in the front seat. Besides the driver there was another man accompanying the driver and they had to share the front seat with him. The man tried sitting very close to Vijayatai. She was new in the job and was not accustomed to travelling. She felt very uncomfortable and kept quiet as she did not know how to react in that situation.

Men trying to sit very close to you in public buses or vehicles are not an uncommon thing but how one react to such incidences is important aspect to look at. For many this was
their first job, so initially such problems did arise, but over a period of time, they learnt how to react to such situations and are now confident that can easily handle any situation. Sahyoginis have stated that they are better planned and organized and ensure that they take the last bus out from the nearest bus stop or atleast the SHG members drop them to a nearest point where they can find alternative means of returning back home.

Jyotitai aged 25 of Thane district said that if she has missed taking the bus then she calls up her brother, who comes and fetches her. Latatai, aged 40, of Yavatmal district, said that her SHG women do not let her go alone if it is past 8 p.m. they either tell their sons or husband to drop them to the safest location from where she can hail either bus or auto or walk comfortably towards her home. The findings reflect that sahyoginis plan their days of the meetings for each village. Their work demands late hours at times and the family does extend support. They definitely have built strong support systems and this is reflected when we see the SHG women taking care of the safety of the sahyogini.

6.5 CHALLENGES IN THEIR WORK

There are innumerable challenges that the sahyoginis face while carrying on their duties. They are varied in their nature and test the perseverance and commitment towards their roles. Quite a few sahyoginis stated that only those who truly care about social work, community development and dream of a better life for the women can survive and move forward. Some of the many work challenges have been categorised and explained below:

6.5.1 Gaining the trust of the women

Gaining trust of the women and her family members is the major challenge faced by the sahyogini. She is new to the village community; it becomes difficult to establish contact with the village women. The women are vary of financial transactions and do not easily trust strangers. Sahyoginis have stated that it takes more than a month to form one SHG group. Even if the women get ready to form a group, the household family members, discourage them from joining an SHG group. In such a scenario, it is the responsibility of the sahyogini to handle the queries of family members too.

Arunatai of Thane district mentioned that to explain the concept of SHG to the tribal SHG members is a very difficult task. Another challenge is to gain their trust cause there have been instances where poor and needy women had lost their savings. It often happens
that organizations have earlier sought to organize women and vanished with their money. Women are wary that their money will be sponged from them.

Managalatai of Baijapur village from Sillod district of Aurangabad with 11 years of experience with MAVIM said that the newly married girls who come to the village are not allowed to step outside home and thus were not allowed to become SHG members by their families. The families reason out, who will take care of household responsibilities, if the women of the house go for SHG meetings/trainings. It takes much effort convincing the families to allow the newlywed daughters-in-law to join SHG. Similar view is expressed by Vandanaai also from Aurangabad district. She says “It is necessary to gain the trust of the families and our training helps us to do that. There have been cases where the woman wants to join, but the family does not cooperate with them. We then go and explain them the entire process, structure of the SHG, once the families are convinced they do not resist their women from joining the SHG group.”

Some previous bitter experiences with other organizations who have promised bigger loans to the SHG have made women cautious of trusting with their money. Sahyoginis from MAVIM then have to put in extra efforts to form SHG.

6.5.2 Negotiating with Gram Panchayat

Sahyoginis have to interact and communicate with host of people including the Gram Panchayat office bearers, Police patil, bank officials, government officials on a regular basis as part of their role. Their job role demands good communication skills but that alone is not enough. Many a times they have to negotiate their way to get things done. Sahyoginis have mentioned that on a regular basis they have to also deal with the Gram Panchayat of the areas where they establish SHGs. It could be to seek Gram Panchayat cooperation to allocate space to conduct meetings for their SHG groups or to run a cleanliness or health campaign or to run any particular government program. Although more often than not Gram Panchayat do extend their support, sahyoginis do have to negotiate their way for the benefit of the SHG women.

Lataai from Yavatmal district stated that “In one of the village there was space allotted for women SHG group meetings but either it was used by some other non SHG groups or Gram Panchayat would use that space or allocate the space to conduct body building sessions for the men of the village. As a result women did not get space to conduct
the meetings. In such cases I have personally given applications to the Gram Panchayat and through detailed discussions have ensured space to conduct meetings for women.”

There have been incidents where Gram Panchayat would not extend cooperation to the SHG women and denied to issue basic documents to the village women which were necessary to procure loan. This non issuance of documents would delay in opening the bank accounts and the loan process. Lalitatai of Aurangabad district mentioned that “Gram Panchayat of a certain village would refuse to do any work of the SHG women. They would demand bribes to pass the required documents, we reported this matter to the District Office to ensure that the interests of the SHG women is safeguarded.”

Vandanatai narrated an incident from Jamgaon village in Aurangabad district. She said that they have to manage village politics too. The Gram Panchayat office would shoo away the SHG women who came to them for any paper work. This went on for some time. The SHG women brought their plight to the notice of Vandanatai who alerted the district office. They later planned that all the women should attend the gram sabha scheduled. The Sarpanch saw the huge gathering of the women and turned away from the meeting ground. He asked Vandanatai the reason for the presence of women in such large numbers. She explained to him the plight of the women. He requested her to ask them to go away. Vandanatai tactfully told him that why does he not face the women himself, and tell them to go away as they belong to his Panchayat. The Sarpanch understood and promised that he would meet the women and understand their problems. From then onwards the Panchayat office started cooperating with the SHG women. Subsequently women also demanded regular gram sabhas for themselves and therefore the special women gram sabhas were organized, during which women would put all the problems as well as their demands to the appropriate authorities. Vandanatai through training programs made her SHG women aware that participation in gram sabhas is important to ensure their demands get direction and voice that can be heard.

The above incidences prove that Sahyoginis can take up the courageous stand while dealing with the powerful Gram Panchayats due to their training as well as support given by the district offices of MAVIM. They act within the legal and administrative boundaries that are in place.
6.5.3 Negotiating with bank officials

The District offices of MAVIM have tied up with banks in their respective district to establish SHG Bank Linkages to smoothen the loan procedure. However such tie ups does not necessarily ensure cooperation from bank officials. Banks officers are not always supportive of women. They see it as increase in their work. In certain talukas bank officials either take a long time to process the loans or refuse to cooperate with the SHG groups which result in unnecessary delay. In such situations, the sahyogini may sometimes have to use pressure tactics (involving DCO) and sometimes assist the bank official by ensuring paper work is in order and at times persistently follow up with the bank officials with the case papers of their SHG women.

Shabhanatai of Navapur district of Nandurbar told about the problems in linking groups to banks. SHGs are formed by other organizations other than MAVIM. Similarly the Panchayat Samitis also form groups under the schemes undertaken by DRDA. The groups even received subsidies through the SHGs. These SHG groups had taken loans from the banks and defaulted on the repayment. Subsequently these groups had been defunct due to lack of proper nurturing under the DRDA. Due to the past history of non-repayment of loans the banks refused to have linkages with the groups formed by the MAVIM sahyoginis. Shabhanatai relentlessly worked through all the paper work and with the intervention of the district office ensured that the SHG women were able to link with banks.

Ashwinitai a confident energetic sahyogini recalls an incident in Doregaon Circle of Aurangabad. The SHGs from Doregaon Circle had a bank linkage with Ahmadabad District Cooperative (ADC) bank. The bank would give group loan equal to the savings of the group members. So if the group had savings of Rs 10000 then the SHG would get a loan of Rs 10000. While a SHG loan was being sanctioned for one of the groups, the bank official laid a condition that the current loan should be used to clear up the previous loans taken by one of the women’s family member (in laws of the woman’s family) which was a personal loan. As the SHG woman’s family had taken a loan and defaulted on it, the bank officials were putting pressure on the SHG group to repay the previous dues taken as a personal loan. The poor woman could not pay family loan out of this new loan. No bank official of ADC bank was ready to hear the woman’s dilemma. Ashwinitai put up the case to the Managing Director (MD) of the bank , she herself wrote an application and took the signature of 8 SHG groups and went to the MD, who heard her out and then issued a letter to his subordinates that such
practice of repayment should not be followed. Individual loans and SHG loans cannot be mixed up and repayment of one is not dependent upon the other. It was a big relief for the SHG women as well as for Ashwinitai who had worked hard to resolve the problem. She tirelessly worked for the welfare of her SHG groups

Kumudtai of Nandurbar region narrated another instance of non-cooperation from bank. “There was no bank except State Bank of India. We even helped the bank managers in recovery, but lately many other institutions have come up and now the State Bank has stopped paying attention to MAVIM groups and it focuses on groups formed by other institutions. State bank does not help in bank linkage so now we have tied up with ICICI Bank which helps in bank linkage.”

However ICICI bank linkage also comes with its own set of problems. As Anasuyatai of Nandurbar stated that “My TSP (group formed under the Tribal Sub Plan programme) women are not educated, they are illiterate. But ICICI bank insists that they will provide loans to only those women who can at least their names. Then I had to teach my women how to sign.” Such conditions put additional burden on the sahyoginis who are working hard to ensure that the groups get access to loans. In places like Nandurbar where the literacy rates are low, putting this criterion that all must know to sign further reduces the chances of the women to come in the SHG fold and access the benefits of group loan. Banks like ICICI bank does not have a wide network of branches in a district like Nandurbar. It has 2 branches in Shahada and Nandurbar city. What is apparent is, it is not just enough to have bank linkage, with a bank which is willing to cooperate, it is also important to look at the convenience of the SHG women and whether they are willing to travel each month to deposit the loan installment in a city branch of ICICI as this additional travel means additional expenses. Thus the sahyogini has to take the ground-level difficulties into consideration before arriving at any viable solution.

6.5.4 Overcoming weather, topography and region specific challenges

As per the job responsibilities assigned to the sahyoginis it is mandatory to visit each SHG at least twice in a month to ensure smooth functioning of the group. During the harvest season, however, this becomes a challenging experience, as women are on the fields and making women attend the meeting is difficult. Sahyoginis have also stated that irregularity of means of transport during rainy season also hinders their work. According to sahyoginis summer season is the best season, as women come from the fields by afternoon. So meetings
can be conducted without any problem. As Sushmatai of Nanded puts it “Be it rain or cold we have to meet the women, have to face the challenges and come up with solutions”. The sahyoginis working in the Kinwat taluka, of Nanded which is a tribal belt situated in the forests face specific challenges. Travelling in this area few years back was considered dangerous due to presence of Naxal movement. Although the fear of Naxalites may no longer be there, there is the danger of wild animals. There are also incidents of robbing and looting, on the lonely roads. In Kinwat area finding means of transport is also an issue hence sahyoginis do not conduct meetings too late in the night.

Water scarcity and power failures are regular feature of Nandurbar region. This means increase in drudgery. The Dhadgaon region of Nandurbar has a mountainous terrain where public transport is not easily available. Sahyoginis mostly have to walk from village to village and sometimes take auto rickshaw in case they are available. The auto rickshaw facility has started in the region just couple of years back. Low literacy levels of tribal areas and absolute poverty with limited livelihood options is another challenge in terms of saving. The concept of SHG becomes that much more difficult to explain, it takes time to form groups. Another issue at Nandurbar, as pointed even by the District Coordinating Officer is that people of the region are very much used to receiving subsidies getting them to repay loans is a challenge. Sahyoginis have to work doubly hard to ensure loan repayment.

Language barrier is a peculiar problem observed in the Yavatmal district and especially for the sahyoginis working in the Pandharkavda district of Yavatmal. It is to be noted that the border areas of Yavatmal fall under tribal belt. The spoken dialects of Marathi are varied. There is strong influence of Telangana State in the language spoken. Low literacy levels accompanied by language barrier are also a major hindrance for the sahyoginis. Kavitatai said “Language is a major problem, as the SHG women speak Yelmi, Initially I did not speak or understand Yelmi and now I have learnt to speak this language for the sake of my SHG women”. The above incidents reflect that each region comes with different challenges and the sahyoginis in their own way combat and overcome them while effectively discharging their duties.

**6.6 MICRO CHALLENGES**

Some other challenges in the work of sahyogini which test the perseverance, tolerance and attitude are as follows
6.6.1 Men disrupting SHG meetings

Sahyoginis have stated that men under the influence of alcohol have either disrupted the SHG meetings or verbally abused the sahyogini. Pratikshatai of Aurangabad district stated “First and foremost husbands of the SHG women feels threatened when their wives become SHG members. They assume the woman will get out of hand. They fear that the woman will start dominating the household, so this fear is slowly neutralised by meetings which the sahyoginis arrange for the male members of the family”. Sheetaltai of Nandurbar district stated that “Sometimes these men are alcoholic, they drink and don’t allow their wives to attend meetings, then I tell the women when loan is required you didn’t have to take the permission of your husband, then how come while attending meetings, he has an objection?”

Sunandatai of Aurangabad district stated how a SHG woman was undergoing mental and physical abuse at the hands of her alcoholic husband. The money saved for SHG purpose would be squandered in alcohol. Due to shame of her bruises the SHG woman would avoid attending SHG meeting and one day when the woman was attending the meeting, her husband came in a drunken state and pulled his wife by her hair. This caused her lot of embarrassment in front of the group. To tackle this problem Sunandatai and the rest of the SHG women took up the case at the VLC. The husband was counseled and he apologized for his behavior in front of the committee. Sunandatai said that at the time, when the husband of the woman was completely out of his senses, there was no point in arguing or putting up a fight. It requires tactfulness on part of the sahyogini to handle such domestic issues which can be solved with community help.

6.6.2 Breaking age old customs

People living in the village follow certain customs and rituals sometimes to gain acceptance or at times as part of the social conditioning. It is difficult to do away something which has been followed through generations. Sahyoginis are trained to be accommodating and respecting people, at the same time they are also trained to have a positive social approach. Sahyoginis do attempt to change the mindsets of people in constructive way and bring in social changes in their own small ways.

Mrudulatai of Thane district recalls how she managed to do away with certain customs and brought change in the mindset of women SHG members. She stated that SHG women stand for the Village Level Committee elections. One to two members from each
SHG represent their respective SHG groups and come together and form the Village Level Committee. The Village level committee has elections and the secretary and treasurer conduct the meetings in midst of the rest of committee members. Mrudulatai says “We cannot directly refute the old customs carried on by the village elders but slowly and steadily we can influence them. So initially, for VLC meetings the women who were secretary or treasurer would refuse to sit on the chairs meant for the secretary, stating that the elderly women are sitting down on the floor how can we sit on the chairs? I had to convince them that we have to respect the position of the chair, which you are holding. Similarly I told the village elderly women, that don’t look at this lady as daughter-in-law but as a daughter of the village who is holding a respectable position and start respecting the Chair. Now people have accepted the change and the office bearers of the VLC, do occupy the chairs meant for them in the meeting. But this change has occurred when we also understand the roots of the custom and understand how they live and think.”

Meenakshitai recalls, sometimes it is necessary being tactful in such situations. She recalls prior to joining MAVIM, men in her village were used to seeing her with head covered with her pallu. When she joined MAVIM she learnt to pin up the sari and as per training of MAVIM, she started grooming well and ensuring that her hair is well combed and maintained. While stepping out for meeting her SHG women, she stopped covering her head with pallu and this did not go well with the men folk of her village. They started harassing her, when she left for work by passing snide remarks on her changed appearance, but she was not discouraged and kept going. Over a period of time, the men realized the nature of work and her contribution for women’s well-being and stopped passing those snide remarks. The above incident reflects that there are certain customary boundaries that people are unwilling to change. The people who transgress such boundaries are not treated kindly.

Menstrual taboos were very much prevalent in district of Nandurbar and Yavatmal some years back. Commenting on menstrual taboos and how they tackled the issue, Sheetaltai the dynamic CMRC Manager from Nandurbar district who has been with MAVIM for the past 13 years said that “We told the SHG women just as child birth is a good sign of fertility, which also means only a woman who gets her period can bear children, so if child birth is a good thing, then why should you consider period as a bad thing? In olden times, women were regarded in high pedestal, so when she got periods, as a respect for the woman in menses, men asked her to take rest, while going for hunting, but that has taken a different turn and is
associated with impurity and pollution which should be ridden away.” She further added that through their training programs on health and hygiene the SHG women are taught the importance of cleanliness, now at least one percent use napkins but for others they are told to wash the cloth with hot water. Thus the reasoning guidance and support of the sahyogini is sought by the SHG women. Since the sahyoginis also come from the same culture they are able to relate and empathize with the women while handling sensitive matters.

6.6.3 Solving internal problems of the groups

Sahyoginis not only have the task of forming the groups but also of nurturing them well. Internal disputes are common. If one member does not pay, then the rest of the group also refuses to pay. Internal bickering as well as group dynamics are some of the issues which are part of SHGs. In case of internal lending there are times when more than 2 members want loan at the same time. So it is a dilemma whose needs are urgent and more relevant.

Sushmatai from Yavatmal district narrated an incident wherein one member of the SHG group, just fled the village after taking the loan amount and this led to ill feelings in the group. The group was on the verge of falling out. Sushmatai then advised them to lodge a police complaint, against the erring woman. The woman who had fled the group immediately returned the money, out of fear of a police action against her.

6.6.4 Handling Competition

There are organizations apart from MAVIM who undertake the task of forming SHGs. Some organizations use the bait of large loans or give false promises as to how the money will grow. Many NGOs also are present in some of the interior areas of Maharashtra. These NGOs pose a threat to the groups of MAVIM. Lately State Rural Livelihood mission ie (MSRLM) is a direct threat to the MAVIM SHG groups. Gondia, Thane and Sholapur are the three districts where MSRLM has started an intensive program on a pilot basis. The sahyoginis from Thane thus can feel the effect of competition. In Thane district the same resource works both for MSRLM as well as MAVIM groups adding to their work burden. MSRLM is slowly spreading its network in other districts too.

Yogitatai of Yavatmal said “MSRLM people come and try to poach our groups by saying that MAVIM groups take service charges, we don’t take any service charges, but we have taken lot of efforts in forming SHG”. Yogitatai also mentioned that in one incident the cluster coordinator of MSRLM, also argued with her and did some back-biting in the villages.
that she was handling. However, she said that the back-biting did not help as the SHG women trust her and this trust she has built over number of years which no one can take away from her.

The Prerikas i.e. the Resource Personnel of MSRLM do get a higher honarium as compared to MAVIM. Sometimes the SHGs formed under MAVIM are also counted in MSRLM, and this does leave a bitter taste for the sahyoginis. Double reporting, additional work is some of the concerns of the sahyoginis who are shared both by MAVIM and MSRLM in the Thane district.

**6.6.5 Going beyond the call of duty**

Forming of SHG as explained earlier is not for economic activity alone but also for social and domestic improvement in the status of women. MAVIM organises various health camps for the SHG women. Some of the basic training is given by the sahyoginis themselves to the women. This health training range from getting regular blood tests to check, anemia (iron/ hemoglobin tests), blood group and HIV etc. They are also taught the importance of hygiene and sanitation and even how to self check symptoms of breast cancer.

Some other customs and belief which are dealt with are the fasting and prayers rather than visit to a doctor. Sevitai of Nandurbar district stated that one of her SHG member had heavy bleeding and she kept fasts and kept navas for healing of her medical problem. Sevitai even insisted that she will accompany her to the doctor. The SHG woman then went to the medical doctor who advised surgery and thus her medical condition improved.

During one such health training program which Shobhatai was conducting in one of the villages in Nanded that her SHG women beneficiary approached her and confided in her about excessive menstrual bleeding. This SHG woman had not told her family members or any other person about the problem. Shobhatai persuaded her to visit the closest Primary Health Care Center to get the right treatment from the doctor instead of going to the vaidya (village man who gives herbs and potions as medicine). Shobhatai had a tough task on hand, because first she had to explain and break some of the practices which the woman had. The woman would visit temples and fast for health problems. Shobhatai had to explain that medical problems cannot be solved without visiting authorized medical professional, and

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6 Navas is special type of praying wherein you pray for the fulfilment of your wish and in return you make a promise of offering in cash or kind to God
further stressed the need for medical examination. On Shobhatai’s insistence and follow up, the woman went to the doctor and further even got a surgery performed. Now the SHG woman is in good health and she owes her good health to the sahyogini. Thus the sahyoginis also become close confidantes of the SHG women.

6.6.6 Handling some tough situations

Sahyoginis have to face some tough situations while discharging their duties. There are at times conflicts that arise and in such situations, the sahyogini has to think on her feet and take some tough stands.

Anasuyatai, aged 34 years of Nandurbar district recalls an incident. She stated that once they planned to run a programme wherein they purchased the seeds in bulk and got huge discounts as the quantity ordered was large. The seeds so bought were sold at a profit of Rs 50 against each packet. The villagers were ready to buy it as it was at a much lesser price than the market rates and the profit of Rs 50 per packet would go to CMRC thus making it sustainable. However one of the men in the village where they were running the programme made a huge ruckus stating the sahyoginis were pocketing Rs 50 per packet and thus making money out of it. He made the other people who had gathered to buy the seeds believe that sahyogini was pocketing the Rs 50. He threatened to call the police. The BAIF representatives who were also part of the programme got hassled. Anasuyatai stepped in and told the BAIF officers that she will handle the situation. She told the man who accused her of pocketing Rs 50 that don’t take the trouble of calling the police as she herself will call the police and make sure that things are transparent. The man seeing Anasuyatai’s tone and cool demeanor and her counter threat of calling the police made him realize his mistake and felt sorry for the accusation that were made by him. Thus the situation came under control.

6.7 RELATIONSHIP WITH THE SUPERVISOR

All the sahyoginis said that they have a good relationship with their supervisor. The sahyoginis stated that their supervisor understands their problem and cooperates in many ways. They are also a great support system of the sahyoginis.

Poojatai of Yavatmal district recalls an incident. “When my son was unwell and had to be hospitalized for brain hemorrhage attack I called up CMRC office number and told my manager about the problem she and all the sahyoginis contributed money to the tune of 10,000 and I could do the treatment of my son.” Ramshatai smiles and says “My reporting
manager is good. She does get angry but it is for our own good. Our madam comes and solves our problems in field at whatever time.”

Chavitai, aged 34 from Nanded district, recalls a domestic problem where her supervisor intervened. She said “I was living separate from my husband, but my husband would harass me at odd hours. I even went back to him because he promised to behave properly. Eventually he broke his promise and again started assaulting me. He would visit my work place, abuse me verbally and physically. So my CMRC Manager accompanied me to the Police Station and helped me to lodge a complaint. She stood by me through all my difficult times. She even helped me find a room so now I share the room with another sahyogini.”

Pinkytai of Nandurbar district said that the supervisor is very considerate. She narrated an incident on how her colleagues and supervisor managed during her absence from office. Pinkytai told that on 29th of each month there is meeting between the Executive Committee and attendance during such an important meeting is compulsory. However, her husband had to be hospitalized, as he was unwell and she was not in a position to go to the CMRC office. She called her CMRC manager who told her not to worry and the meeting went well.

The CMRC managers largely are from the sahyogini cadres who have got promoted to the level of the CMRC manager. As a result of this the manager can very well understand the job role and the challenges that the sahyoginis face and mentor them on issues affecting them.

6.8 SEXUAL HARRASMENT AT WORK PLACE

None of the sahyoginis ever experienced sexual harassment at work place. There were zero cases of sexual harassment at work place. In fact MAVIM has issued a small training book in marathi ‘Aple Hakka’ (Your Rights). This booklet lists all the legal rights of women and how to ensure these in practice. One of the acts it mentions is sexual harassment at work place. Thus MAVIM has taken efforts to let the sahyoginis know what their rights are. In fact 6 of them even stated that they are members of the Vishaka Committee. Each district office had the register for registering any complaints on sexual harassment.

The sahyoginis however stated that while travelling in buses or minidors men try to sit close. The only complaints that the women had were while travelling there have been
instances where they were harassed. Mayatai narrated an incident in Bijri village of Nandurbar, “there was a SHG group which had taken loan, but out of 10 members, 5 refused to repay the loan and when I went reminding, the husbands of the women surrounded me and threatened so I managed to escape and my brother complained to the Sarpanch and from then on everything is okay and the defaulters repaid the loan.”

Arunatai the CMRC manager at Thane says, “While travelling I did face lot of issues but over a period of time one learns how to handle such situations. It depends on you too whether what kind of experience you get. If a man looks at you and you look down immediately then he is going to take advantage but if you return a stern look back then they will not trouble you.” Such incidents do reflect the vulnerability and safety issues for the sahyoginis.

6.9 OPINIONS GETTING HEARD AT THE TOP MANAGEMENT

All of the interviewed respondents said that their views and opinions do get heard at the top management. For them their top management means District Office. In fact they said if it does not get heard they even call up the District Coordinating Officer and tell if anything particular is bothering them or if they need some solutions. One thing was very clear that DO was accessible to them. This was across all the districts. They said that they had regular meetings at the DO and there it was possible to speak up.

Arunatai of Thane district commented that “Now we have spent 10 years in this field and we have gained experience. So when there is roll out of a new program we are called to the Head office and before implementing any training module our views are sought, our opinions are consulted and our knowledge and experience is utilized to decide any significant training program”. Anasuyatai of Nandurbar confidently said “Not only our ideas we ourselves go and reach the DCO too.”

6.10 CAREER GROWTH

Sahyoginis have options of going to the next level. The next level in the hierarchy is CMRC Manager. Every CMRC has a CMRC Manager, at least 4 Sahyoginis, one accountant. CMRC Manager has to report to the District Office. Around 200 to 250 SHGs come under the purview of the CMRC Manager. She needs to be able to correspond effectively with the district office, knowledge of computers is essential and handling of staff, and conducting executive committee meeting is part of the job requirements. Sahyoginis with a good
performance record can apply for the post of CMRC Manager. Refer to table 6.4 below. Out of the total interviewed sample of 70, 10 have been promoted to the next level and one applied directly for the post of ADCO (Assistant District Coordinating Officer). Thus approximately 16 percent have gone to the next level of the organization structure.

**TABLE 6.4**

**NUMBER OF SAHYOGINIS PROMOTED TO THE NEXT LEVEL**

<table>
<thead>
<tr>
<th>Title</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sahyoginis</td>
<td>59</td>
<td>84</td>
</tr>
<tr>
<td>CMRC Managers</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>Assistant District Coordinator Officer</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

6.11 TENURE OF SAHYOGINI

As mentioned in the earlier chapter of Research Methodology, the sahyoginis with at least 3 years of experience are part of the sample interviewed. However on interacting with the Sahyoginis it was found that they have worked for a considerable period of time with MAVIM and possessed rich experience of working at the grass-root level. Table 6.5 below indicates the number of years which sahyoginis have given in service of MAVIM.

**TABLE 6.5**

**WORK TENURE OF SAHYOGINIS IN MAVIM**

<table>
<thead>
<tr>
<th>Number of years with MAVIM</th>
<th>Number of Sahyoginis</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above 3 years and below 5 years</td>
<td>30</td>
<td>43</td>
</tr>
<tr>
<td>Between 5 years to 10 years</td>
<td>28</td>
<td>40</td>
</tr>
<tr>
<td>Between 10 to 15 years</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>Above 15 years</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

6.12 ISSUES OF DIRECT REPORTING VS CMRC REPORTING

The concept of CMRC was operational in year 2010. Prior to 2010 all the sahyoginis had to directly report to the District office. Sahyoginis who have joined MAVIM after 2010 did not have the opportunity to work with District Office and hence were not in a position to comment on the different work culture or experience. However even those who have worked with both DO and CMRC had mixed responses. From travelling and convenience point of view they feel that reporting to CMRC becomes easier cause travelling to District office was time consuming as well as expensive. Regarding problem solving and accessibility, the opinions were divided, cause, few sahyoginis responded saying that problems are resolved
quickly as it does not have to go to DO, but others felt that DO directly responded to their
queries or issues and with CMRC that much more time is required.

Commenting on reporting structure CMRC, Radhatai from Aurangabad said that
“Reporting is much better in CMRC. It is regular reporting and we get to learn computer
because there is ‘She Software’ (software programme). All reporting is time bound. It is
much organized.” Sushmatai on the other hand, says “In CMRC there is too much reporting
and too much paper work. Initially we just had to do a reporting to the DO, but here in
CMRC we have to be careful that the reporting is right, other CMRC may do better so ours
have to be equally better.” Hence there is a sense of additional responsibility with CMRC
coming up.

On enquiring about the sustainability of CMRC, sahyoginis said that currently they
get 50 percent of CMRC expenses reimbursed by the DO/HO but going further they will have
to manage 100 percent of the expenses, which means the CMRCs have to be completely self-
sufficient. So they felt that it is not fair, MAVIM should not disown them in this way. “We
want MAVIM to support us.” This was the view of Ramsatai from Nandurbar. Lakshmitai
from Yavatmal however had a different perspective and said “We are capable of making our
CMRC strong and self sufficient. By next year, we are geared up to handle 100 percent of our
expenses. We have many programmes. Our SHG groups are willing to contribute for the
group service charge that we levy, in addition we have taken the agency for LIC policy. We
have Dal mill projects as well as tractors which we rent. So we have rental income too.” The
confidence exhibited by Lakshmitai about the sustainability of their CMRC in Yavatmal
district, was also reflected by other sahyoginis of that district.

The sahyoginis however were unanimous about one thing and that for their SHG
groups it is convenient to come to the CMRC office for meetings or for training as the CMRC
office falls within a radius of 25 kms from their villages rather than the district office which
normally falls in the city/town area. Thus travelling and coordinating activities is better for
the SHG members at the CMRC office.

Regarding the work load at CMRC, Sudhatai feels that work load has increased with
CMRC coming in. Shalinitai too feels the pressure because of work as targets given have to
be achieved within a fixed time frame. So sometimes they get some angry retorts from their
managers on delayed completion of work. Arunatai the CMRC Manager from Thane takes
pride about her CMRC. Arunatai has worked for more than 10 years with MAVIM the first 5 years as sahyogini and next 5 years as CMRC Manager. She says that initially they would have meetings at someone’s house or under a tree. But with the establishment of CMRC, it has changed things “This is our own place, our rightful place something we can call as our own.”

6.13 DEBATE: JOB, SOCIAL WORK, CONTRACT OR HONORARY WORK

Every sahyogini has to sign a contract which is valid for 11 months. The contract mentions that they will be paid honarium. The wording is honarium and not salary. At the same time there are job responsibilities mentioned for them. The sahyoginis are assessed on their job role. The assessment is yearly and performance is evaluated every 3 months. It is a contract which means it is a contractual job. This contract gets renewed every year. At the same time they do get 17 days leave in a year. They also get maternity leave of 6 months. Some sahyoginis were of the opinion that this is a social work, as they reasoned that they are working for poor women. Arunatai from Thane says “Only those who have real passion for social work and for betterment of society can survive in this role of sahyogini. If you look at it as a job then one will leave this in a year or so”. So the question arises whether it is a contract job, social work, employment or combination of all the above. The term “Man Dhan” literally means honarium and not salary. But then if it is an honorary work, then the sahyoginis should not be given a target to make groups, nor should performance evaluation and rating be part of their assessment.

6.14 FACILITATORS ADORN THE ‘LEARNERS CAP’

Sahyoginis have admitted that it is not only the SHG women who benefit from the SHG program, but they themselves have learned a lot from the SHG women. In the meetings, women share their experiences, personal stories, their everyday life and sahyoginis also share their stories. This process of sharing teaches them many things.

Anasuyatai of Nandurbar who has worked for more than 8 years as sahyogini although had earlier complained that since the SHG woman are illiterate, she has to put in more efforts to make them understand basic financial transactions, was proud of the same illiterate and uneducated SHG women. This is apparent when she said “Even if a woman is illiterate one has to understand that she may some knowledge that we may not have. Just as we tell her few things, she too shares some perspectives with us, it helps us to know and
understand more things.” Thus Anasuyatai acknowledges the wisdom of her SHG women which may not necessarily be measured in terms of literacy.

Gautamitai of Nanded used to think that she is unhappy and circumstances are bad but when she interacted with the SHG women she realized that the circumstances faced by her SHG women are worse than hers. “Sometimes their problems and our problems are same, so how those women have overcome the problems, we should also overcome the same that’s what we learnt from them. While answering the questions of SHG women we ourselves get solutions to many of our own problems. My mental makeup has also changed.”

Dharinitai says that there is a lot to learn from the SHG women, although they are not educated they run successful businesses this was especially the case at Lohar,7 in Yavatmal where the SHG women sell products made at home. All women are busy working and making money. Dharinitai says “Sometimes I feel that I should also work like my SHG women and earn more money like start a business; with our guidance these women have gone a long way.” Commenting on what she has learned from the SHG women Shraddhatai says that she has learned a lot, but one thing that she particularly pointed is that “These SHG women come together and do their savings and rule out their personal differences, similarly I have learnt how to live and adjust with others.”

It is true that the SHG women in Lohar earn better than the sahyoginis. However the aspect of respect and credibility that the sahyogini commands due to the nature of her work cannot be overlooked. It is natural for the sahyogini to think that the SHG groups whom she has nurtured have realized their full potential while her earnings are less in their comparison but it is also evident that the sahyoginis were indeed proud of the achievements of the SHG groups which have blossomed into successful enterprises. It was ultimately their personal achievement as well.

6.15 EXPECTATIONS FROM CMRC/MAVIM

The sahyoginis were asked as to what was that they expected either from their CMRC and MAVIM. Apart from increase in salary, mobile allowance and travel allowance, there

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7 Lohar is a locality in Yavatmal town. In this place the SHG groups are busy making home made products involving different types of papads. The SHGs have steady income as they have contracts of selling their products in government offices. The marketing group is busy getting the products sold. The SHG woman that we met while doing the research even proudly showed her new scooter which she could managed to buy through her papad making enterprise. Other enterprises such as dal milling are also profitable. The houses of the SHG women were neat and tidy with all the basic needs fulfilled and looked self sufficient.
was a host of changes that the sahyoginis looked forward. These changes and expectations were not monetary in nature and looked at the holistic development of the organization and for themselves. Following was the list of expectations

- New projects and schemes like Tejaswini so that the CMRC can sustain with new projects coming up and additional work would mean sustained income for CMRC
- MAVIM should continue its support to the CMRC
- The service charges levied should be consistent and not increase every year
- Permanent nature of job as later on it will be difficult to get jobs, permanency will ensure stability
- The number of Community Resource Personnel should increase so that more time can be given in nurturing the group. With too many SHGs assigned it becomes difficult to develop and nurture the SHGs
- Too much reporting and mails after mails are sent and it becomes difficult to prioritise work and regular work gets sidelined due to various reporting
- They stressed the need to improve marketing plans so that the SHG women can build their business enterprises
- They should not be asked to come on holiday and made to work
- They should be given transport facility like a scooter so that travelling from one village to other is relatively easy
- Salary raise, promotions all depend upon the sustainable development of CMRC, hence they want the CMRC to progress so that they also can progress

SUMMARY

The success of the SHG movement rests on the leadership provided by the Sahyogini. The work is strenuous and hard involving considerable traveling and poor remuneration. Sahyoginis do find the work a process of self realization. However their work is laced with many challenges. Their work demands them to handle multiple responsibilities including mediating with Gram Panchayats and bank officials. The Sahyoginis have to build a strong network too to ensure the smooth running of their SHG groups. They also need to mediate and resolve domestic and personal problems of their SHG women. They walk the tight rope as their work also demands to maintain cordial relation with Gram Panchayats at the same time ensure that the SHG women attend Gram Sabhas in large numbers and voice their demands at the Panchayat level. They have to adorn multiple caps as they also have to make...
SHG women aware of the legal rights while training them on financial literacy. They undertake the massive responsibility of empowering the SHG women and in the process of empowering others embark on the journey of finding their own identity. They do have career aspirations to go to the next level in the organizational hierarchy. They also have certain expectations from their CMRC and MAVIM which includes increased remuneration.