

PROJECT REPORT  
JANUARY - DECEMBER 2021



# SAPNE MERE BHAVISHYA MERA

WOMEN'S CONSORTIUM FOR AND  
BY WOMEN: RECLAIMING SPACE,  
VOICE, AGENCY

*Supported by the Netherlands Embassy in India*



WOMEN ON WINGS



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**Annual Report**

# Domestic Workers

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## in India: An Overview

Up to 91% of Indian women in paid jobs make up a large part of India's informal sector (Institute of Social Studies Trust, 2021). Placed officially by the government at an estimated 4.75 million workers, domestic workers in India form a significant proportion of this workforce. However, estimates from the International Labour Organisations place their true number at between 20 - 80 million workers.

Made up largely of women, domestic workers form a highly vulnerable group of workers in the country. According to an analysis of labour legislation in India in 2014 by Women in Informal Employment: Globalising and Organising, domestic workers are not included in the scope of several labour laws (now subsumed in the four Labour Codes) because of constraints in the definitions of the "workman", "employer" or "establishment".

In other words, domestic workers are employed in homes, which are considered 'private spaces', which excludes them from labour legislations that guarantee personal security and job safety.

The employment status of domestic workers is mostly disguised, ambiguous and not clearly defined. They often work without clear terms of employment. Anecdotal evidence available with the Network for the Rights and Voices of Domestic Workers - Delhi NCR, a coalition of seventeen organisations, Unions and civil society enterprises, suggests that the lack of identity proof as workers, impedes domestic workers' access to state-sponsored schemes - an impediment that was faced by domestic workers even during the COVID-19 pandemic. Data available with the Network also reveals that most domestic workers in Delhi and Gurgaon are migrants, and either equal partners or sole breadwinners of their families.

Without state protection, domestic workers lack bargaining power in the workplace, and remain underpaid. As women, the work of domestic workers is often seen as a mere performance and an extension of their household chores, reinforcing discrimination in terms of wages and rights of women in India. Intersection of class, caste and gender at the root of their identities prevents domestic workers from working in safe and discrimination free workplaces. Even today, households rarely allow domestic workers to use their toilets, and continue to offer them food and water in separate utensils.

The resultant poverty, stigma and exclusion exacerbate the vulnerability of domestic workers to sexual and gender-based violence. Violence in their world of work, in their homes and on the streets is a routine experience. Pressures to provide for their families force them to bear it in silence.

The COVID-19 pandemic has made things worse. During the first wave informal migrant workers faced challenges on the most basic level of survival. A study conducted by Martha Farrell Foundation with domestic workers during the first wave of the pandemic found that migrant domestic workers were among the first working groups to lose their jobs. Acute food shortage, lack of information, access to quality healthcare services and safe portable water were other challenges they faced during this period. Under these circumstances many had little choice to accept jobs caring for Covid positive families putting their own health at severe risk. Labelled as “corona carriers”, those who continued to work faced extreme forms of discrimination by households and complexes .

Fear of a second wave of the pandemic and its impacts on the lives of informal workers continues to be conspicuous among women informal workers.



# Introduction

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## to the Project

The 'Women's Consortium For and By Women: Reclaiming Space, Voice and Agency' project is a joint initiative of PRIA, Women on Wings and SEEDS, supported by the Embassy of The Netherlands in India. Martha Farrell Foundation joined the project as a Knowledge Partner for all of PRIA's project initiatives and activities under the project.

Under the project, each of the three project partners work independently in their respective locations and communities, and seek support from one another to complete specialized activities in the communities, to support informal women workers who have been adversely and severely impacted by the COVID-19 pandemic.

SEEDS, a grass-roots level initiative in the agro-economic industry of Kashmir, is supporting unpaid women farmers through the set up of a Resource and Support Center in Pulwama (Kashmir), empowering them with a platform for personal empowerment and growth through best-in-class agro-techniques, methodologies and principles.

Martha Farrell Foundation, with PRIA, took forward its years of work supporting women domestic workers of Harijan Basti, Gurgaon, with the setting up of a Resource and Support Center run for and by women domestic workers, renamed by the women as 'Sapne Mere Bhavishya Mera (My Dreams, My Future)' with a vision of providing a safe space for empowering women informal workers living in Harijan Basti with voice and agency to overcome challenges collectively, and achieve aspirations.

Supported by the Netherlands Embassy in India, the consortium of three organisations (PRIA, Women on Wings and SEEDS), supported one another with technical expertise and support:

- Martha Farrell Foundation, with PRIA, conducted gender sensitisation training sessions with women farmers working with SEEDS
- Women on Wings, an organisation working towards empowerment and support of women through the creation of jobs, supported Martha Farrell Foundation, PRIA and SEEDS with strategic support for economic empowerment and financial independence of women informal workers in their respective areas of outreach

# Objectives of the Project

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The project goal was the set-up of a Resource and Support Center in Harijan Basti, Gurgaon for the empowerment of informal women migrant workers, largely domestic workers, living in the Basti.

The objectives of the project were:

## 01. **Space, Voice, Agency**

To provide a safe space, voice and agency to women domestic workers to mitigate exacerbated challenges of the COVID-19 pandemic faced by them and their families

## 02. **Capacity Building, Skill, Knowledge**

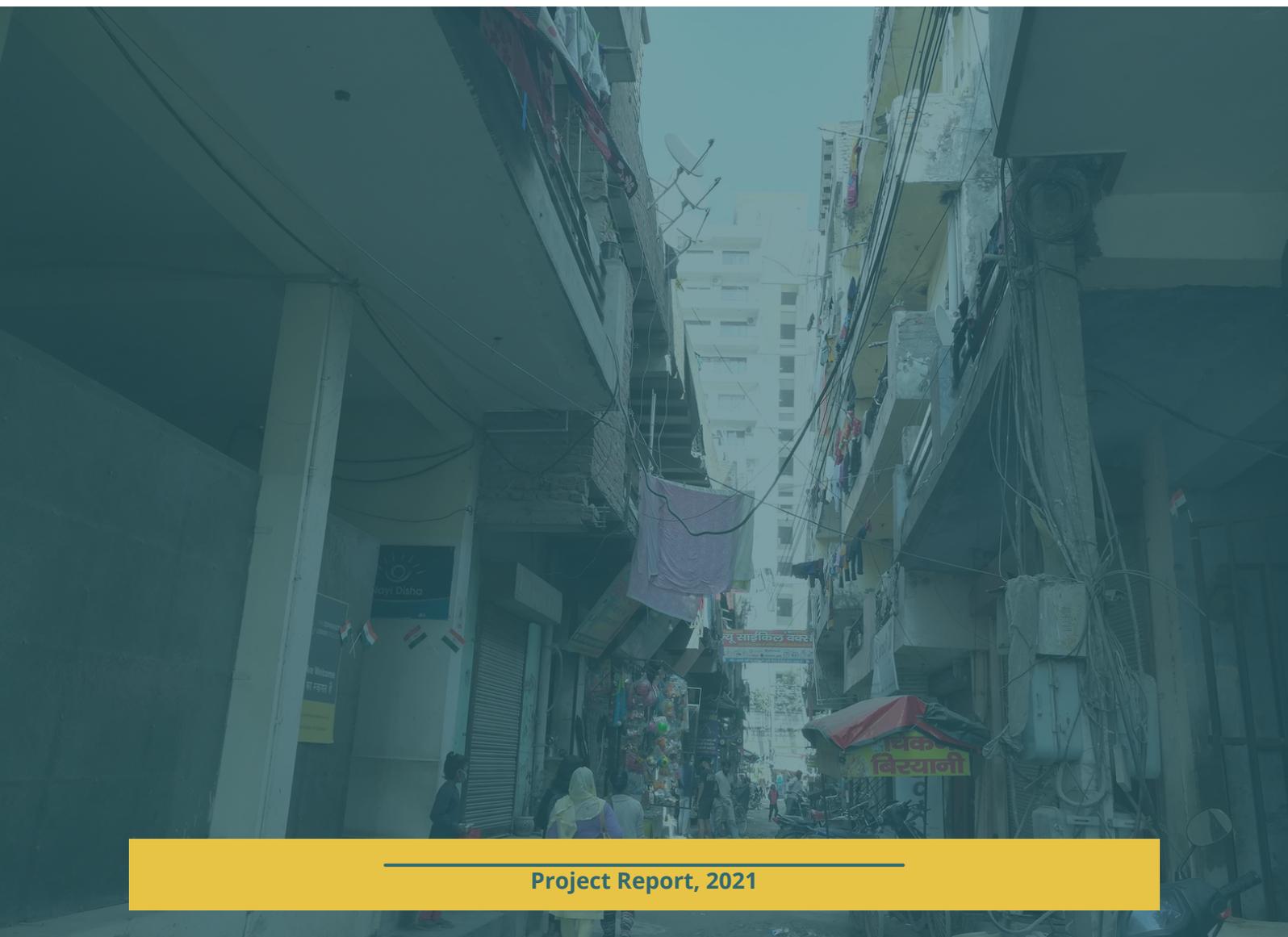
Building capacities of women domestic workers with skills and knowledge to build leadership skills, their rights and entitlements, including dealing with gender-based violence and discrimination

## 03. **Planning Forward**

Building resilience for a safer, more secure future

# Project Location

Harijan Basti in Gurgaon, a clustered settlement in the heart of Gurgaon's posh Sector 42. The colony is inhabited in major part by women domestic workers who work in the high rise apartments nearby, and their families. Majority of domestic workers are migrants from neighbouring and far off states in North India.



# Qualitative

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## Project Impacts

01. For the first time in their lives, women domestic workers articulated their hopes and dreams through women-led and women-owned approaches
02. Dispelling common “myths” around challenges of collectivising women migrant workers around economic activities, women migrant workers in Harijan Basti are now collectivised around individual and group growth with a shared vision of actualisation of dreams through the Resource and Support Center
03. In a first, 25 women domestic workers collectively planned and have begun to implement a new business idea that they are set to launch, with other women in the Resource Center willing to support and encourage
04. Women domestic workers in the Center have begun developing plans of establishing a Placement Agency from the Resource Center for and by women domestic workers, another first-of-its kind systematic arrangement to ensure dignity and safety in their world of work

05. Women domestic workers are confident and able to step out of their comfort zones
06. For the first time for many women domestic workers, they have begun opening up about their lives, aspirations and fears
07. Women domestic workers are more aware and understand their choices in all spheres of life
08. More women domestic workers in the Basti have begun taking leadership roles and initiative - mobilising other women and organising meetings in the Resource Center
09. Women domestic workers were able to mobilise a relief operation for 750 families with essential lifesaving relief kits through the Second Wave

# Project

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# Highlights

The project began in January 2021 for a period of one year. Women domestic workers who were part of the project undertook a journey of learning and empowerment through the Resource and Support Center. Some of the key activities conducted with and by women domestic workers are outlined below:

## **Orientation Workshop**

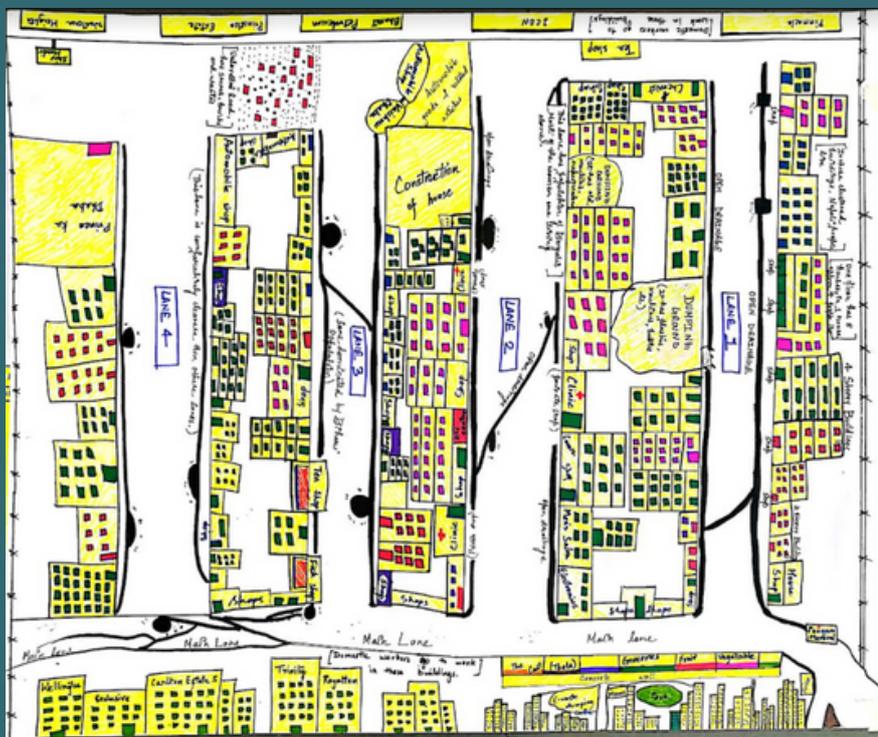
On 29 January, 2021, a group of women domestic workers from Harijan Basti were identified, collected and oriented on critical aspects of the project, at the PRIA Head Office. Participants underwent capacity building training on data collection for collectivisation and needs verification using a mobile-based survey methodology. Research ethics, such as taking consent before clicking pictures, refraining from making any personal comments or remarks and not imposing own political viewpoints during the conversation were also emphasised, among other things.

## **Mapping Community Resources: Feminist Transect Walk**

Women living in Harijan Basti participated in a transect walk in the colony, mapping homes, shops, lanes, major resources and influential residents of the colony. Led by women domestic workers, the transect walk drew participation from other women of the community, many of whom had never before seen every area of the colony before. While they knew of shops and landmarks they had frequented in the past, fear of their safety together with restrictions on their mobility in the household had prevented them from walking around the Basti. The women who led and participated in the exercise reported feeling a greater sense of self confidence, security and solidarity with one another after the completion of the exercise.

## **Participatory Safety Mapping**

A detailed map was prepared for the first time of Harijan Basti based on participants' observations during the transect walk. That the map was prepared by women residents brought to light many of their own lived experiences as inhabitants of the basti and moreover, they also presented a very detailed assessment of the basti through a safety lens. The session drew multiple conversations on the lives of the women, and their feelings of being invisibilised in their homes, communities and workplaces. *"We are invisible!! Our government doesn't see us, our employers don't see us, but do we see us?"* asked one domestic worker. The conversation also touched upon the fact that not being physically present (on a map) or in society (in community activities), thus far, had led to an invisibilisation of their identities and sense of 'self'.



*Participatory Safety Map of Harijan Basti led by women domestic workers and residents*

## Needs Assessment Survey

Following participatory research principles, women domestic workers undertook a Needs Assessment Survey in February, 2021 to map informal women workers' existing skill sets and aspirations for growth and change. Women also mapped out expected services and activities of the Resource and Support Centre. This assessment of felt needs and current status of women workers, co-created by domestic workers through a visualisation session, has resulted in the only such community-led, trauma-informed report on the challenges faced by informal migrant women workers in Harijan Basti. Some of the key challenges they highlighted included concerns for personal safety, job insecurity and lack of access to health services.

## Visualisation Workshops

Women domestic workers participated in two visualisation workshops in January and March, 2021. Drawing from their own experiences, women spoke about the challenges that the COVID-19 pandemic had had on their lives. Hunger, loss of livelihood and mounting bills were key challenges. They expressed a need for alternative sustainable livelihoods that could buttress their income and tide them through future lockdowns or pandemics. Based on this need, a brainstorming session was facilitated to further understand what this would entail. At the session, women stated clearly that they would like to use their skills to gain economic stability, they spoke of starting small businesses to sell snacks, handicrafts, pickles and embroidery work.

## Focus Group Discussions

The purpose of the resource centre was carefully crafted by the women domestic workers themselves through their participation in the several Focus Group Discussions over this period. It was settled that the centre would act as a safe space for collective deliberation, sharing, learning and action to address existing challenges. The group meetings also turned out to be great spaces for women to destress and bond as women.

## आशाओं का उत्सव : International Women's Day Celebration

Women domestic workers of Harijan Basti celebrated International Women's Day on 8th March with 'आशाओं का उत्सव' (a Festival of Aspirations) . Planned and led by women domestic workers themselves associated with the Resource and Support Center, the festival was one that was full of love and solidarity, zeal, enthusiasm and enjoyment.

Over 100 women from the Basti and their children attended the festivities. The festival was stocked with resources to support art and craft projects, legal and medical help desks, games for the children of the basti based on the map prepared by women domestic workers and a family portrait corner. Children opened the event with a special dance performance, and participated in art and storytelling sessions with resource persons who had been invited to the event.

While organising the event, women learned how to plan, manage and execute large community level events, that included aspects of mobilisation, logistics keeping covid protocols in mind.

Women who attended the event expressed how it was a much-needed break from their daily lives and gave their frayed mental health some respite.





## Support during the second wave of the Pandemic

The second wave of COVID-19 had devastating impacts on the lives of women informal workers everywhere, most significantly domestic workers. At a point when they had barely recovered from the impacts of the first wave, women once again found themselves without jobs and livelihood support.

During this time, in partnership with PRIA and the Martha Farrell Foundation, women domestic workers of the Resource and Support Center in Harijan Basti organised and conducted a community-wide Relief Kit donation drive, for and by women domestic workers. The women spearheaded the entire process - from needs assessment through telephonic and door-to-door visits, to drawing up lists of requirements and sharing with PRIA and MFF, and ensuring proper, contained and COVID-safe distribution of relief kits when they arrived in the Basti.

Women domestic workers also supported MFF in data collection and evidence building on their lives in the Second Wave, contributing significantly to the only existing report on the impacts of the Second Wave of COVID on the lives of women domestic workers in Delhi and Haryana.

The women also undertook awareness campaigns on preventative measures and the importance of vaccination in the community. Audio clips with information on COVID and government relief schemes were distributed to the larger community.

Their efforts led to 750 life-saving relief kits being distributed to women domestic workers in the Basti, with dry ration, sanitary and basic medical supplies.

### **Participatory Learning Sessions**

Participatory Learning Sessions were conducted with women domestic workers to build an understanding about sex and gender, socialisation and patriarchy, gender-based violence and sexual harassment at workplace. The themes are highly relevant to the lives of domestic workers, as they face routine sexual harassment in the personal, professional and public spheres. The sessions were designed to be catalysts in enabling women to identify and understand the intersectional nature of the issue of sexual violence and gender, and be able to discuss and report such issues without fear or shame. Women who participated in the sessions also expressed an inclination to discuss the issues of violence with their daughters to ensure their safety.

### **Listening and Learning Circles**

Four listening and learning sessions were organised through the year, for women domestic workers to come to the center, speak with and listen to each other. During some of these sessions, women would sing, draw or stitch while sharing their experiences. In one session, participants decided to stitch paintings made by women domestic workers on International Women's Day into one single canvas. Each square painting on the canvas represents a sliver of the women's dreams and the canvas overall represented women's commitment to living life on their own terms.

### **Workshop on Right to Information**

Babita Rani, a paralegal consultant, conducted a training session with women domestic workers on the Right to Information (RTI) Act. Through the session, participants learned about the act in the context of their fundamental rights. Using real-life examples in line with participatory methodologies, the facilitator described the kinds of RTIs that can be filed and the process of filing them.

### **Workshop on Labour Laws**

Women domestic workers participated in a workshop on Labour Laws and their rights as workers under the Indian Constitution. Facilitated by Ms. Anita Kapoor (Secretary of the Shehri Mahila Gharelu Kamgar Union), the session focused on India's role and commitment under the ILO Convention in Geneva, and the resultant rights and social security benefits guaranteed to them as women and workers.

## **Developing Business Plans**

Taking forward the vision and commitment of women domestic workers to seek alternative sustainable livelihood options, program staff associated with the project received training from Women on Wings, on planning and launching small entrepreneurial ventures with women domestic workers. Following this training, domestic workers participated in:

- Assessing results of needs assessment survey
- Revisiting the visioning Exercises
- Structured Focus Group Discussions to share and learn from analysis
- Self-led discussions on creating a business plan and seeking alternative work opportunities

Together, based on the learnings that emerged through these exercises, the women have proceeded to develop a business plan. SWOT analysis of customers and competition, marketing strategies, financials and resource availability were all assessed in the process. The following ideas have emerged:

### **Stage 1**

With a target audience that comprises their employers, women domestic workers will make handmade cloth bags, purses, tiffin boxes.

Women have also decided to divide tasks for creation of these products between themselves: some are responsible for procuring raw material, some tasked with stitching, others with packaging and still others with communications and sales.

### **Stage 2**

Weekend cloud kitchen serving wholesome meals to residents of condominiums in the vicinity

### **Stage 3**

Employment agency run for and by women domestic workers

## **Financial literacy training with SEEDS**

Project team also supported domestic workers in organising a training of trainers workshop on financial literacy towards ending gender equality for women attached to SEEDS's program under the Consortium project. The workshop focused on aspects of budgeting, savings, freedom of choice and decision and practices for overall financial wellbeing. Program staff also introduced the participants to participatory training methodologies for conducting the sessions .

## Chronicling a Year Long Journey

At the close of the project, domestic workers associated with the Resource and Support Center in Harijan Basti, Gurgaon, gathered at the Martha Farrell Foundation head office, to celebrate milestones and share their journey with one another along with domestic workers who are part of Martha Farrell Foundation's project in NCR. Twenty two women participated in the day-long event. Women shared their experiences of conducting and participating in the various events over the year.

They also discussed their business idea with other domestic workers, alongwith their new business vision of launching a Cloud Kitchen from the Basti to make lunch and dinner available to other domestic workers and residents in the neighbouring high-rises. Domestic workers from other areas shared their thoughts on the stories presented to them.

The event was educational and enjoyable at the same time, and rang with a spirit of laughter, aspiration and hope.



# Snapshot:

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# Project Numbers

Event/Category	Numbers
<b>Total Outreach</b>	<b>850</b>
<b>Needs Assessment Survey</b>	<b>146</b>
<b>Transect Walk and Participatory Map Making</b>	<b>1</b>
<b>Orientation Programs</b>	<b>1</b>
<b>Focus Group Discussions</b>	<b>4</b>
<b>Visualisation Sessions</b>	<b>2</b>
<b>Public Events</b>	<b>1</b>
<b>Outreach: COVID Relief</b>	<b>750</b>
<b>Outreach: COVID-Related Information and Awareness</b>	<b>2</b>
<b>Capacity Building Workshops</b>	<b>4</b>
<b>Listening and Learning Circles</b>	<b>5</b>
<b>Participatory Learning Sessions</b>	<b>10</b>
<b>Informal Meetings and Visits</b>	<b>35</b>
<b>Impact Assessment (Chronicling a Year-Long Journey)</b>	<b>1</b>

# Key Learnings

The year long project led to several key takeaways:



**01.** Women domestic workers have aspirations and dreams for building better futures for themselves, but societal structures, norms and economic pressures prevent them from being able to unlock their potential to achieve these. Working towards desired change, agency and voice is an ongoing process and different for every woman.



**02.** Women domestic workers do not want their children, especially daughters, to continue to face the same cycles of discrimination and violence as they have had to. Education, soft-skill training to build self-reliance of daughters was a priority .



**03.** The process of transformation of, with and by women domestic workers does not end here. It is an ongoing and constant process. With women domestic workers as active players in the project, however, continuing and sustained efforts in the community has been ensured.



04.

Women domestic workers do not want their children, especially daughters, to continue as domestic workers. They want better education, friendly neighborhoods, proper sanitation, and safety for their children. The Pandemic has severely impacted the studies of their children - many have dropped out of school, many do not afford an online education system. The quality of education has always been the issue and during the Pandemic it has further exacerbated.



05.

Women domestic workers are very proud of their work because as they say *"we enable other people to work by working in their homes"*. Women domestic workers want to be treated with respect, dignity, professionalism and safety at work. They want adequate wages, paid leaves and social security benefits as regular employees.

# Reports and Learning Material

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## Links to Reports and Project Updates:

1. Orientation and Visualization Workshop with the Domestic Workers <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-173>
  2. Transect Walk and Needs Assessment <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-176>
  3. Beyond Collection: Lived Experiences Add To The Need Assessment Survey <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-182>
  4. Harijan Basti: Women Hope For Greater Career Avenues! <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-183>
  5. Participatory Map Of Harijan Basti <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-184>
  6. Aashaon Ka Utsav: IWD 2021 <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-186>
  7. Unstoppable And Unbreakable <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-189>
  8. For Us, By Us, Of Us: News From The Women Of Harijan Basti <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-191>
  9. Participatory Training on Understanding Sex and Gender <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-200>
  10. Domestic Workers Take Up A Visioning Exercise For Their Resource And Support Centre <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-199>
  11. Participatory Training on Understanding Patriarchy and Socialisation <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-202>
  12. Participatory Training on Understanding Violence Against Women <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-201>
  13. Participatory Training on Understanding Sexual Harassment at Workplace <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-205>
  14. Listening Circle with Women's Group <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-217>
  15. The journey is beautiful than the Destination... <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-224>
  16. Workshop on Right to Information Act <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-237>
  17. Business Plan: A journey of knowing each other <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-236>
  18. Labor Laws Workshop for women domestic workers of Harijan Basti, Gurugram <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-240>
  19. In the last few steps, deciding miles of journey <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-249>
  20. Needs assessment report <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-249>
  21. Training on Financial literacy with Farm2U <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-254>
  22. We hold each other – our journey of change, agency and resilience <https://www.pria.org/update-sapne-mere-bhavishya-mera-women-domestic-workers-envision-a-sustainable-future-30-255>
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## बिज़नेस शुरू करने के लिए महत्वपूर्ण चीज़ें

**उत्पाद (प्रोडक्ट)** - कोई भी बिज़नेस शुरू करने के लिए सबसे महत्वपूर्ण है प्रोडक्ट को चुनना। आपका प्रोडक्ट कोई वस्तु या सेवा हो सकती है।

**ग्राहक (कस्टमर)** - आपके प्रोडक्ट के ग्राहक कौन होंगे ये पहलें ही तय होना चाहिए। आप अपने ग्राहक की ज़रूरत के अनुसार ही अपना बिज़नेस मॉडल बनाएंगे।

**गतिविधियां (एक्टिविटीज)** - बिज़नेस को शुरू करने में कई सारी गतिविधियों की सूची बनानी पड़ती है। इन गतिविधियों के माध्यम से प्रोडक्ट तैयार होता है।

**संसाधन (रिसोर्स)** - आपके पास क्या मौजूदा संसाधन है और बिज़नेस के दौरान आपको और किन संसाधनों की ज़रूरत पड़ेगी, इसकी भी सूची कोई भी बिज़नेस को शुरू करने के लिए आवश्यक है।

**वित्त (फाइनेंस)** - बिज़नेस को शुरू करने के लिए पूंजी के स्रोतों के बारे में सोचना बेहद आवश्यक है।

ये सभी चीज़ें आपस में जुड़ी हुई हैं, किसी एक का भी न होना पूरे बिज़नेस के प्लान पर प्रभाव डालता है।



## महिला बचत कोष समूह क्या हैं?

ये महिलाओं द्वारा बनाया गया समूह है, जहाँ महिलाएं खुद की और अन्य महिलाओं की आर्थिक मदद के लिए बचत करती हैं। ये बचत दैनिक, साप्ताहिक या मासिक हो सकता है। बचत की राशि, समूह के कर्तव्य और नियम महिलाओं द्वारा ही तय किया जाता है।

दोस्ती और एकजुटता

मासिक बचत

महिला बचत कोष के उद्देश्य

आत्मनिर्भरता

आर्थिक मजबूती

सम्पत्ति का अधिकार

नेतृत्व क्षमता



## समूह क्या हैं?

जब दो या दो से अधिक लोग किसी एक उद्देश्य को लेकर एक साथ आते हैं तो उसे समूह कहते हैं।

## समूह का महत्व

- समूह में लोग एक दूसरे का समर्थन करते हैं
- समूह में सब बराबर होते हैं।
- समूह में एक दूसरे की मदद की जाती है।
- समूह की ताकत एकजुटता में है।

## समूह का कर्तव्य

- सबकी बातों को सुनना
- सबके निर्णय को सम्मान देना
- सबको एक समान मौका देना



## अगर करनी है बचत तो बनाना होगा बजट

साप्ताहिक या मासिक बजट बनाने से आपको ये पता लगेगा कि आप महीने के कितने रुपए कहां कहां खर्च कर रहे हैं, अगर आप फिजुल खर्चा कर रहे हैं तो आप उस पर रोक भी लगा पाएंगे। बजट बनाने का मकसद ये भी है कि आप बचत का अनुमान लगा पाएंगे और आपका अपने पैसों पर नियंत्रण होगा।

बचत की महत्व उतनी ही है जितनी आमदनी की, बचत कितना करना है ये आपके खर्चा पर निर्भर करता है, कुछ न कुछ हर महीने बचत से आर्थिक स्थिति मजबूत होती है।





Daily Planner and Information Booklet for Domestic Workers (hard copies will be submitted separately)



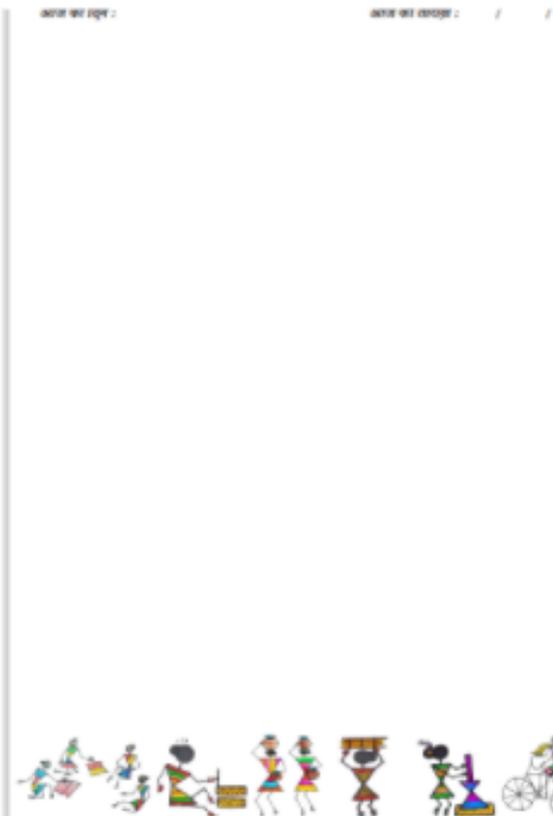
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सभी तस्वीरें हरिजन बस्ती और मुठगाँव स्थित स्वभिमान केंद्र से जुड़ी प्रतिभागियों की सहमति से ली गई हैं. ये इंग्लैंड मार्था फार्लैण्ड फाउंडेशन, PRIA और भारत के नीदरलैंड दूतावास की बौद्धिक संपत्ति है और हमारी लिखित सहमति के बिना इसका दोबारा उपयोग/संशोधन/प्रती छिद्रित या प्रकाशित है.





**Keep my existence under the wraps if you will, but I refuse to be invisible!**



\_\_\_\_\_  
*Sarita Devi*



I was 13 years old when I got married. My husband, at 14 years, was barely less of a child than I was at the time. But that was the custom in my village in Bihar those days. I got married and for a while, I lived in my husband's parents' home. Those were hard days for me. I conceived two children while I lived with them - my oldest daughter, who is nearly twenty years old now, and a male child, whom I lost to a miscarriage.

I remember vividly that one day when I was nursing my daughter who was small at the time, my mother-in-law told me to do a few chores. I told her that I would do it after I finished feeding my daughter. I am not sure what it was she heard, or what it was she got upset about, but the next thing I knew, she and my brother-in-law began beating me. In his rage, my brother-in-law even kicked me in my stomach. I was pregnant at the time, and I think that was the time that I lost my baby. I was in excruciating pain for days, but nobody paid any attention to me, not even my husband. I was also too ashamed to tell my parents.

For three months, I think I carried a dying child inside my uterus. I was severely malnourished and hungry all the time - my in-laws were not feeding me enough. The nursing together with the pregnancy was taking its toll on me. After four days of hunger, I could not take it anymore. I ran away to my parents' house, with just Rs. 25 in my pocket.



**Child Bride to Businesswoman and Community Leader:  
How I Turned My Life Around using Sui and Dhaga**



\_\_\_\_\_  
*Akhalema Bibi*



My name is Akhalema Bibi. I am a 48-year-old small business owner living in Harijan Basti, a small, clustered settlement nestled amidst the high-rise apartments of Gurgaon's posh Sector 42.

I belong to Raiganj, a village in Malda, West Bengal, where I was born and raised. I am one of two siblings, both girls. My father was a labourer, needed support in the running of the house and given that he had no sons, he decided to get me married.

I was just nine years old when I was married to my cousin. As is the custom in my community, he came to live with us after marriage and began to work in the house and support my parents. He was eighteen years old when we were married, double my age.

My marriage changed my life in many ways. For one, it put a stop to my formal education. I was in class three when I was taken out of formal school and put in a religious school. Back then, schools didn't teach English to students until class five, so I never really learned the language.

Marriage also made me quieter and more afraid. I was afraid of even talking to my husband. I think the first time I really spoke to him was when I was fourteen years old, five years after our marriage. And once I learnt to open my mouth and speak, my marital life was never peaceful. We began to have several arguments and fights, which has continued through the years. Of late, my husband has begun drinking, which has just made matters worse.

By the time I was seventeen years old, I was a mother to four children. When I found out I was pregnant with my fourth child, I told my mother I didn't want to carry the child to term. But she asked me not to terminate my pregnancy in the hopes of having a second grandson. My fourth child also turned out to be a girl and I loved her with all my heart.

My husband married another woman and sent me and the children to his parents' house. He shrugged off all responsibility and left us in his parents' care. His parents were not well off, there was no money coming into the house. I was worried about my children's futures - who would take care of them? Ultimately, the responsibility did fall on my shoulders entirely. My in-laws supported my husband despite all that he was doing. When I did object, they told me "How dare you say such things to our son?" That's when I decided to take matters into my own hands.

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