Stri Shakti: An Innovation in the Cause of Women Empowerment
By Karla Kevin

About Stri Shakti

Stri Shakti, a registered voluntary organization, was established by a group of women social activists in the year 1999, in the district of Hazaribag in Jharkhand. The main objective of the organization is the integrated development of women and children in rural areas, with special focus on Dalit, tribal and other disadvantaged communities.

The organization has designed an innovative and self-sustaining model, using the concept of revolving funds, to address six of the region’s most pressing social needs: elimination of rural poverty, empowerment of women, education of girls, prevention of girl-child marriage, awareness in adolescent sexual health and prevention of domestic violence.

Stri Shakti has received financial and technical support from the Sir Dorabji Tata Trust (Mumbai), Bread for the World (Germany), Action Village India (UK), CAPART (Delhi), Gram Vikas Kendra (Jamshedpur), Government of Jharkhand - Welfare Department, HelpAge India (Patna) and Nav Bharat Jagriti Kendra (Hazaribag).

Background: The women of Hazaribag

The Hazaribag district is a hilly forest area with rain-fed agriculture being the main livelihood of the people. There is no irrigation facility available; therefore, delays or shortfalls in rains result in drought-like situations, which is generally the case every second or third year. This leads to the forced migration of young men to metro cities.

More than 50% of the population in these areas lives below the poverty line. The plight of the women is even more pronounced, especially for those whose husbands migrate, as not only do they have the responsibility of running the family single-handedly, they also are fully dependent on the meagre amounts remitted by their husbands from time to time. Often times, the men who migrate, spending long periods away from home, tend to re-marry or co-habit with another woman, deserting their wives in the village entirely.
Single, unemployed women (widows, unmarried girls, deserted women and the disabled) are looked upon as ‘burdens’ in their families, and have no access to capital, even if they have the will to start a small business to supplement household income.

The helplessness of these women stems from their lack of education. 60% of women in the area are illiterate. This is mainly owing to the lack of access to schools, which is further compounded by orthodox rural mindsets. The girls who do go to school are also generally allowed to study only till primary level (Grade 5), as not only is high school education not funded by the government (meaning parents will have to pay for school tuition, books, uniforms, etc.), but also because high schools are located much further from the villages than primary schools. On an average, there are only about 3-4 high schools per block (i.e. 200 to 300 villages), situated approximately 3 to 5 kilometers from each village. Making the long journey to and from school is risky for these young girls, especially in such areas, having to travel through lonely stretches of forest or wilderness. Most parents, therefore, prefer not to send their daughters to high school, and instead marry them off by the age of 14-16. These young girls are then relegated to a life of domestic work, which is, in a way, another form of child labour, albeit in their own homes.

Program Design

With the experience of operating in more than 100 villages, the team at Stri Shakti has come to believe that organizing women’s self-help groups and helping them kick-start income generation activities is the most sustainable and dignified way to rural women empowerment. Further, supporting the education of girls, at least till the high school level, not only helps improve their future prospects, but is also a means to prevent child marriage which is very prevalent in the area.

The design of the Stri Shakti model has been done in such a way that a loan of Rs1million, for a period of 5 years, will be leveraged to support about 600 women in development of a livelihood and about 30 girls for their high school education. The actual loan will be utilised on a revolving basis and be returned to the donor in full after 5 years.
Here's how:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Amount (A)</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Micro-loan granted to each woman (B)</td>
<td>5,000</td>
</tr>
<tr>
<td>No. of women receiving loans in Y1 (C = A/B)</td>
<td>200</td>
</tr>
<tr>
<td>Estimated extra household income per woman per month</td>
<td>2,000</td>
</tr>
<tr>
<td>Estimated extra household income per woman per annum</td>
<td>24,000</td>
</tr>
<tr>
<td>Service charge for micro loans @ 15% (D = A*15%)</td>
<td>150,000</td>
</tr>
<tr>
<td>Service charge per woman per year (B*15%)</td>
<td>750</td>
</tr>
<tr>
<td><strong>Utilisation of the service charge in Y1</strong></td>
<td></td>
</tr>
<tr>
<td>Shri Shakti staff salary, admin costs and SHG meetings (D*60%)</td>
<td>90,000</td>
</tr>
<tr>
<td>Sponsorship of high school education of 30 girls * Rs2000 each</td>
<td>60,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>150,000</strong></td>
</tr>
</tbody>
</table>

Note 1: The most common occupations taken up by women for supplementary income-generations include poultry farming, animal husbandry, basket making, and setting up of grocery shop, tea stall, etc. The micro-loans repaid will be given as loans to other poor women for setting up similar businesses. It is estimated that for Y2-Y5, 100 new women will be granted these micro-loans per year (as some of the previous loan grantees might be allowed to rollover their loan for another year in the case of prompt re-payments). Thus, the original loan continues to revolve and benefit more and more women for years.

Note 2: Self-Help Groups (SHGs) will also be set up, to increase women's community involvement, and to utilize the resources of the women in the district to effect progress for women and the community as a whole. The role of the SHGs is described in detail later.
Note 3: The breakup of the annual cost of high school education is as follows: School and computer class fees (Rs1080), textbooks and notebooks (Rs500), school uniform support (Rs200), costs for supervision, reporting, adolescent girls’ group formation and parents meeting (Rs220), i.e. a total of Rs2000.

Girls will be sponsored in groups of 4-5 per village, to enable them to travel to school together, and thereby, reduce safety risks. Parents are made to sign a bond stating that they will not get their daughter married till the completion of her high school education sponsored by Stri Shakti.

Role of the Self Help Groups (SHGs)

1. Women organized in SHGs will jointly take action against any form of harassment to women, be it domestic violence, eve-teasing, burning by in-laws, etc. which are all very common in the area.

2. The SHGs will play an active role in activating the benefits of the government’s anti-poverty programs. They will also participate in domestic & community decisions as a result of their enhanced capacity and confidence as earning members of the family.

3. Meetings of the sponsored adolescent girls and their parents will be organized every two months. The issues discussed in the meetings will revolve around the girls’ educational progress, and also provide scientific information on reproductive health, family planning etc.

Reporting and Monitoring
Stri Shakti will submit financial and program reports on a quarterly/annual basis to its donors. The annual audit report will be submitted every year by July for at least 5 years.
Girls’ educational progress report will be submitted every six months after their exam results.

**Recap: Project Goals and Objectives**

- Socio-economic empowerment of widows/single/disabled/deserted/unemployed rural poor women,
- Support to drop outs and out-of-school adolescent girls in their higher education,
- Enhancing the dignity of women in rural areas, and increasing their participation in family and community decision-making through convergence with anti-poverty programs of the government,
- Preventing girl-child marriage through an MOU signed with parents at the time of granting education support,
- Awareness development and behavioral change in adolescents’ reproductive health issues.

**Conclusion**

The program, through its innovative design, will address the many challenges of rural women and adolescent girls in Hazaribag. The program itself is sustainable based on its model that uses the grant as a revolving loan fund, and only utilizing the interest earned on it for program expenditure. This model can be easily replicated in other rural areas of the country as well.

**Legal Status**

Stri Shakti is registered as a society by the Bihar and Jharkhand government and has received FCRA registration from the Ministry of Home Affairs, Govt. of India. It also has 12A and 80G certification as well as a PAN card.

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