

Traversing Uncharted Grounds

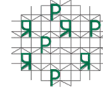
Stories of ownership and transformation from rural India





Traversing Uncharted Grounds

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Designed by
Collective Thought Consultancy Services Pvt Ltd



Foreword:
Secretary, MoRD

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ROHIT KANSAL IAS
Secretary



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FOREWORD

Through the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), the Ministry of Rural Development has established one of the world’s largest platforms for community-led development, reaching over 100 million women through more than 9.20 million Self-Help Groups. These institutions provide a strong platform to build confidence, harness capabilities, and equip women with information, skills, tools, and access to finance.

Through these efforts, women are increasingly building their identity as farmers, making informed livelihood decisions, and investing in productive assets that enhance their income, building community resilience, and securing more stable futures. Many of these women are emerging as leaders, change agents, and Lakhpati Didis—motivating others to participate in decision-making and improve their livelihoods.

This compendium captures inspiring examples of such transformation. It highlights how the collective strength of women’s institutions is enabling members to access information, claim entitlements, and create assets in their own names.

I congratulate the countless women leaders and entrepreneurs, whose stories and achievements have influenced this work. I also compliment the National and State Rural Livelihood teams whose collective efforts have helped transforming lives by enabling access to livelihood assets through State and Central Government schemes. My best wishes also to PRADAN, not just for this documentation but also for the efforts on the ground.

(Rohit Kansal)

Foreword: Joint Secretary, MoRD

अमित शुक्ला
संयुक्त सचिव
Amit Shukla
JOINT SECRETARY



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Ministry of Rural Development
Department of Rural Development
Government of India



24th September, 2026

Foreword

Development, at its core, is about creating opportunities that enable people to pursue their aspirations and build better futures. Across rural India, women play a vital role in agriculture, livestock rearing, natural resource management, household well-being, and local economies. Yet, despite their contributions, women's ownership of productive assets remains limited.

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has demonstrated the strength of women's collective institutions. Through Self-Help Groups and their federations, women have strengthened financial capacities while also building confidence, leadership, and collective agency. When these institutions work alongside Panchayati Raj Institutions and government departments, they create pathways for women to access livelihoods, entitlements, resources and opportunities.

This coffee table book, *Traversing Uncharted Grounds – Stories of Ownership and Transformation from Rural India*, brings together journeys of women nationwide. These stories show how access to irrigation systems, farm ponds, orchards, livestock, fisheries, producer collectives, and other livelihood opportunities has helped women strengthen incomes, reduce vulnerability, and create security for their families.

More importantly, the narratives reflect a deeper transformation. Women are increasingly becoming asset owners, entrepreneurs, decision-makers, and community leaders. They are accessing assets in their own names, participating in local planning, engaging with government institutions, and shaping development pathways. These changes have been enabled through collective action, strong community institutions, and convergence across government programmes.

Beyond economic gains, these stories speak of dignity, aspiration, confidence, and recognition. Whether acquiring a first productive asset, starting an enterprise, securing better education for children, or seeing one's name on an official record, each journey represents an expansion of opportunity and agency.

I congratulate the women whose determination and leadership are at the heart of these stories, and commend PRADAN and its partners for documenting their experiences. I hope this book inspires continued efforts to strengthen women-led development and expand opportunities for rural women.

When women gain greater ownership, opportunity, and voice, the impact extends beyond individuals—strengthening families, transforming communities, and contributing to a more prosperous and inclusive rural India.

(Amit Shukla)

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Foreword

Across rural India, millions of women are transforming lives through agriculture, livestock, entrepreneurship, and collective action. Through the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), the Ministry of Rural Development is advancing the vision of creating 6 Crore Lakhpati Didis by enabling sustainable livelihoods and empowering women as leaders of rural prosperity.

Traversing Uncharted Grounds – Stories of Ownership and Transformation from Rural India captures this inspiring journey of empowerment. The stories highlight how access to productive assets, strong community institutions, and convergence with government programmes have enabled rural women to build resilient livelihoods, increase incomes, and emerge as confident leaders.

The assets featured—farm ponds, solar irrigation systems, orchards, fisheries, goat sheds, and poultry enterprises—represent much more than economic investments. They symbolize ownership, dignity, resilience, and the confidence to pursue greater aspirations. For many women, these are the first productive assets in their own names, creating opportunities for entrepreneurship, improved family well-being, and stronger participation in community leadership.

I congratulate the Didis whose journeys are showcased in this volume and appreciate SRLMs and PRADAN for documenting these inspiring experiences. I hope this collection motivate governments agencies, development partners, and communities to further strengthen women-led rural transformation and realize the entrepreneurial aspiration of our SHG Didis.

(Swati Sharma)

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Foreword

Women have always been central to the rural economy—as farmers, producers, entrepreneurs, caregivers and active contributors to their communities. Yet, their contribution has not always been matched by adequate ownership and control over productive assets. Strengthening women’s ownership of livelihood assets is therefore not only a question of economic opportunity, but also of agency, dignity, resilience and long-term empowerment.

This coffee table book, *Traversing Uncharted Grounds*, brings together inspiring stories from the ground that demonstrate what becomes possible when women are able to own, manage and make decisions around productive assets. Ownership can fundamentally change a woman’s position within her household and community. It enables her to participate more confidently in economic decisions, strengthen household livelihoods and build greater security for the future.

VB-G RAM G emphasises on creating durable and productive assets, strengthening livelihood infrastructure, improving water security and building climate resilience offers an important pathway to connect public investment with women’s long-term economic advancement. By consciously designing and prioritising assets that women can own, access and manage—such as land and water development structures, and other livelihood resources—the programme can help translate employment and public expenditure into sustainable sources of income and economic security for women.

Stronger integration of women’s collectives promoted under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and Gram Panchayats in planning, combined with convergence with livelihood programmes and other public investments, can help ensure that assets respond to women’s livelihood aspirations. Such an approach can create a multiplier effect—strengthening women’s incomes, their role in household and community decision-making, and the resilience of rural livelihoods—while contributing to the larger vision of **Viksit Bharat@2047**.

(Rohini R Bhajibhakare)

Foreword: Executive Director, PRADAN



Saroj Kumar Mahapatra

Amidst rising temperatures, erratic rainfall and shifting agricultural patterns, developing rural resilience is crucial that shape rural water and livelihood outcomes. Women, the backbone of rural India’s agriculture, balanced care work and farm labor, their lived knowledge, rooted in years of tending land and feeding families, is essential to building strategies that are both equitable and sustainable. Recognising and strengthening their role in decision-making processes can enable more grounded, inclusive, and sustainable approaches to livelihoods and natural resource management. Women-led collectives serves as anchors of resilience, focusing on reaching the vulnerable, diversification of livelihoods, fuelling adoption of practices that protect both livelihoods and ecosystem.

The Government of India has made significant efforts over the past two decades to empower women through Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), supporting women-led enterprises and income enhancement through the Lakhpati Didi Yojana, and strengthening women’s participation in local governance through Gram Panchayat Development Plans (GPDP). These initiatives provide a strong platform to build confidence, harness capabilities, and equip women with information, skills, tools, and access to finance.

There are many schemes which are now prioritizing women, however, deeply rooted gender norms resulting into limited ownership of land and productive assets which further restrict women’s access to extension services, livelihood assets, subsidies etc. under government programmes. PRADAN works with government departments, civil society organisations, women’s collectives, and other stakeholders, to support women to take ownership over productive assets that shape their lives and futures. Strengthening perspective of women collectives and their collaboration with Gram Panchayats in planning and prioritization helps in tapping opportunities to create assets for women in existing schemes and guidelines, and also informs policies for reshaping the programmes and designing targeted programmes.

The powerful stories in this coffee table book show that when women, with the right support, create assets such as farm ponds, solar lift irrigation systems, and dug wells in their own names, it strengthens their ownership, decision-making, and access to irrigation—leading to higher agricultural incomes. Through training and collective support, women gain confidence to participate in Gram Panchayat planning, prepare inclusive water and livelihood plans, and access opportunities under government schemes. Sustained collaboration with departments and stakeholders helps scale these efforts, creating an enabling ecosystem for women’s leadership and asset ownership.

We hope these stories will motivate and contributes to deepen the understanding of the practitioners, government staff and many other actors dedicated towards the transformative changes in the rural India. We look forward to co-create many more such stories of success in the near future.

(Saroj Kumar Mahapatra)

Foreword:
Integrator, PRADAN



Tamali Kundu

Across the global landscape of rural development, there is a persistent, quiet irony: women represent the backbone of the world’s agricultural workforce, yet they own a fraction of the land and assets they nurture. For decades, international frameworks—from the UN’s Sustainable Development Goal 5 to the FAO’s directives—have argued that gender equality in asset ownership is the single most effective lever for poverty reduction and climate resilience.

Yet, translating these global directives into a village-level reality requires more than just policy; it requires a fundamental shift in the "social architecture" of the community.

This compendium is a testament to that shift. It chronicles a journey where the abstract concept of "Women’s Empowerment" takes on a physical, legal, and permanent form—becoming a solar-powered lift irrigation point, a community pond, or specialized livelihood assets like poultry sheds and livestock units, registered in a woman’s name. These assets move beyond being mere tools of production to become foundations of a woman’s identity and economic autonomy, positioning her not only as a cultivator but as an owner with the capacity to build a secure future. When her name appears on paper, it marks a decisive shift: it strengthens financial stability by enabling movement from subsistence to enterprise, and it rebalances household power by affirming her role as a decision-maker. Ownership, in this sense, becomes her rightful seat at the table—embedding dignity, agency, and opportunity into everyday life.

The strategic clarity and momentum behind this work helped bringing sharper focus to “assets in the name of women” as a core pathway for empowerment. Within this framework, PRADAN’s role has always been that of a catalyst, yet these achievements were never realized in isolation. The stories in this volume reveal a powerful synergy between courageous women who challenged deeply rooted patriarchal norms, responsive government systems whose schemes and administrative resolve transformed possibility into policy and committed partners and civil society actors who provided the technical scaffolding and support to navigate the implementation pathways. Together, these narratives demonstrate that when the state’s resources converge with community agency, the outcome is not incremental progress but systemic transformation.

As we look toward the 2030 milestones, the "assets in the name of women" model must move from being a "successful intervention" to becoming the default standard.

This book is not just a record of what has been achieved; it is a roadmap for what is possible. It is an invitation to practitioners, policymakers, and donors to look at a field and see more than crops—to see the rights, the titles, and the dignity of the women who make the earth yield.

Tamali Kundu

Tamali Kundu
Integrator, PRADAN

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About the document

The Access to Water for Rejuvenating Rural Economy (AWARE) initiative, supported by Co-Impact, was launched in 2022 and is being implemented by Professional Assistance for Development Action (PRADAN). The initiative seeks to build an enabling ecosystem that supports women's leadership in agriculture and water governance, leading to improved socio-economic and environmental outcomes. AWARE works in close collaboration with relevant government departments and agencies across seven states: Bihar, Chhattisgarh, Jharkhand, Odisha, Madhya Pradesh, Rajasthan, and West Bengal.

Across rural landscapes in these regions, livelihoods have become increasingly fragile. Erratic rainfall, degrading soils and groundwater, shrinking forest resources, and persistently low agricultural productivity compound everyday uncertainty. The absence of robust livelihood and irrigation infrastructure, limited access to productive assets and appropriate technologies, and inadequate information on improved practices leave rural households with few pathways to adapt or grow.

Women bear a disproportionate share of this burden. They sow, weed, harvest, collect fuelwood and water, care for livestock, and hold families together through seasons of scarcity. Yet, despite their central role in agricultural production and household survival, women are often excluded from ownership of land, water resources, and other productive assets.

This gap between work and ownership is not just economic; it is deeply social and political. Globally, the right to land and property is recognised as fundamental to equality, dignity, and security. In India, NFHS-5 data show that only 13% of women aged 15–49 own a house in their name alone, and land ownership in a woman's name is even rarer. When women lack ownership, they often have limited voice in household decisions, reduced access to government support and credit, and less control over income and assets.

AWARE seeks to bridge this critical gap between women's work and their ownership and control over resources. This effort demands engagement across economic, social, and political domains, and addressing this imbalance is key to strengthening rural women's agency and leadership. To build momentum within this complex and interconnected context, PRADAN adopted a four-pronged strategy: (a) strengthening collective voices, (b) convergence to link women to rights and entitlements, (c) enabling women's ownership of productive assets, and (d) creating resilient farming systems and on-ground demonstration.

Over four years, the program has reached 15,000 villages in the seven states, supporting the income enhancement of 5,17,977 women in 90 districts. In total, 3,36,365 irrigation assets have been created.

This coffee-table book brings together stories of women who acquired productive assets in their own names and, in doing so, began to redefine what security, dignity, and opportunity can mean for themselves and their households. Through these narratives of change from the ground, the book chronicles AWARE's journey and the pivotal changes it has helped set in motion.



AWARE: The Concept

The Access to Water for Rejuvenating Rural Economy (AWARE) initiative, supported by Co-Impact, was launched in 2022 and is being implemented by Professional Assistance for Development Action (PRADAN). The initiative seeks to build an enabling ecosystem that supports women's leadership in agriculture and water governance, thereby enabling women's ownership of assets and leading to improved socio-economic and environmental outcomes.

AWARE works in partnership with relevant government departments, civil society organizations, women's collectives, and other stakeholders in rural areas of Bihar, Chhattisgarh, Jharkhand, Odisha, Madhya Pradesh, Rajasthan, and West Bengal. The ambition is transformative: to increase income and strengthen control over resources and income for more than one million rural women by 2027.

PRADAN, under this program, seeks to strategically address women's limited agency by strengthening collective voices, enabling convergence for asset creation and knowledge transfer, promoting women's ownership of productive assets, and building resilient farming systems through demonstrations. Over the last three years, the program has supported more than half a million households, 70 percent of whom belong to historically marginalized communities.

PRADAN has worked on proven, scalable, and sustainable pathways that have led to the creation of assets and infrastructure that women can own and manage. These newly created assets, like farm ponds and fish ponds, dug wells and solar lift irrigation systems, check dams, plantation plots, livestock sheds, agricultural mechanization facilities, fisheries infrastructure, and post-harvest and processing units, form the backbone of resilient rural livelihoods.

And equally importantly, these assets are owned by women. Ownership allows them to bring their knowledge, experience, and views into decision-making. They can decide how land is cultivated, how water is used, how livestock is marketed, and how income is invested. Assets then become tools not just for production, but for their agencies, enabling them to change social norms. As women's agency grows, so too does their standing within households and communities, creating a ripple effect that improves family well-being and lays the foundation for more resilient rural futures.

AWARE: Key Strategies



Strengthening
collective
voice

For many women, voicing opinions or asserting their knowledge does not come easily. Deeply embedded social structures and norms teach them to accept silence as fate, even when they carry rich experiences of farming, water, livestock, and household economies.

Collectives begin to change this.

Whether through a Self-Help Group (SHG), a Village Organization (VO), or a Cluster-Level Federation (CLF), women find a space to speak, listen, and be heard. The collective becomes a source of confidence and a place to share concerns, seek guidance, and draw courage from one another.

Strengthening these institutions ensures women have access to platforms for information about government schemes, technical know-how on irrigation and livelihood assets, and best practices to improve production. They can raise their voices in Gram Sabha and other such forums, influencing different institutions like government departments and Panchayats for accessing the entitlements and assets in their names. These enable women to negotiate within their families and communities and exercise decision-making power.



Enhancing
convergence and
linking women
to rights and
entitlements

For many women, limited access to information and a weak voice in the community constrain meaningful participation in local planning and governance. Promoting structured collaboration between Panchayati Raj Institutions (PRIs) and VOs has enabled women's collectives to jointly lead Panchayat-level planning, budgeting, implementation, and monitoring processes.

Key levers include issuing advisories that facilitate planning spaces for women, building capacities of PRIs and VOs on Integrated Natural Resource Management (INRM) based planning, and supporting the joint preparation and presentation of plans in the Gram Sabha. Gender sensitization of Gram Panchayats and prioritization of plans and assets in women's names further strengthen these efforts.

Coordination and accountability are reinforced through the use of gender-disaggregated data to inform planning and track progress, alongside strengthened coordination committees to ensure timely approvals, fund flows, and execution. Gender-responsive implementation is advanced by including women in monitoring committees, forming women user groups for community assets, and prioritizing women-led INRM plans.

Making women visible in records



There has been an increasing focus on prioritizing women in many schemes. However, for the development of livelihood assets, land ownership is required, and this constraint prevents women from building assets in their own names.

Addressing this requires collective effort. PRADAN works closely with government departments, women's collectives, and civil society organizations to build a shared understanding of why creating assets in women's names matters. Joint field visits, workshops, and training programs help explore pathways within existing schemes and guidelines, including identifying opportunities to support women even when land is not registered in their names, prioritizing women-led plans, or allocating community assets to women's collectives.

Creating resilient farming systems and on-ground demonstration



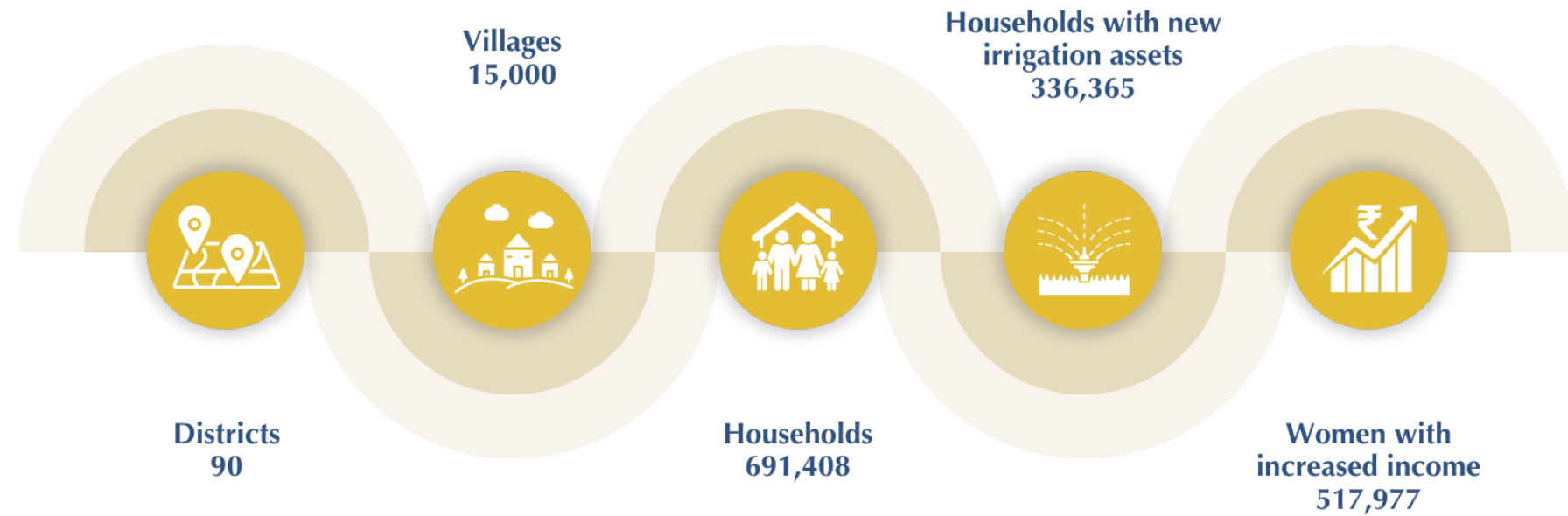
Smallholder farming in rural areas largely depends on rainfall, which is erratic, affecting agricultural productivity to a large extent. In addition to poor access to irrigation, the absence of other supportive conditions, such as credit, technology, and extension services, further adds to the vulnerability of these households.

Creating agroecological farming models with assured access to water and markets (technology, investments, fairer price realization) while adopting a gender-inclusive approach will lead to economically sound, ecologically resilient, and gender-equitable farming models.

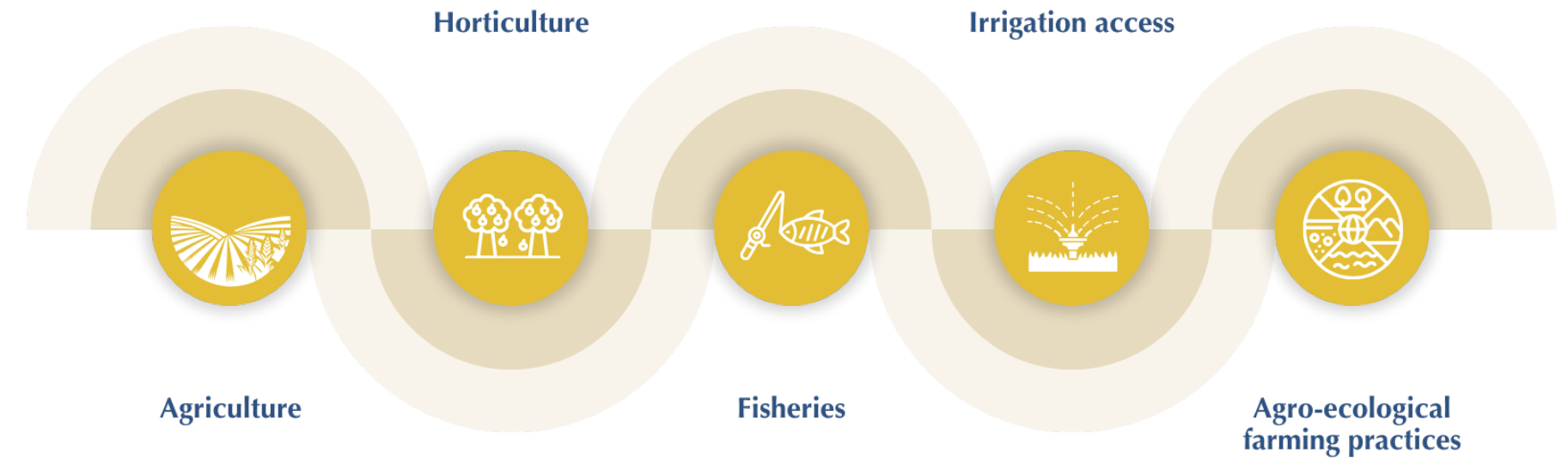
PRADAN works on building the identity of women as farmers, capacitates women entrepreneurs, and helps build a cadre of women technical experts. These women and their collectives lead the design and implementation of agroecological models, and there has been a marked acceleration in the adoption of improved farming and regenerative practices. Women are organized into Producer Groups and Farmer Producer Organizations, driven by targeted training and resource support, improving their access to knowledge, assets, and negotiating power in the market.

This approach places women as change agents and drivers of development rather than just beneficiaries, thereby creating new social narratives and norms.

Outreach



Types of livelihoods created



Stories of change



1. Eighty acres not needed

“Without irrigation, even 80 acres of land are not enough to run a family,” says Ishwari Poyam, a woman from Muria tribe in the Kondagaon district of Chhattisgarh.

For years, Ishwari worked tirelessly on her eight acres of land, cultivating paddy, maize, pulses, and millets. Despite the toil, her annual income from agriculture was a measly Rs 150,000.

“We were completely dependent on rains and desperate for timely showers,” she adds.

But this was to change. In 2023, under the HDFC Bank Parivartan project, “Doubling Income of Rural Women of Kondagaon and Raigarh districts of Chhattisgarh,” in collaboration with PRADAN, the Horticulture Department, and the district administration, more than 300 women farmers in Kondagaon gained access to drip irrigation systems.

“We received training on new technologies like staking and mulching for judicious water use and healthy vegetable growth. Who would have thought tomatoes could be so lucrative?” Ishwari exclaims!

Within six months, Ishwari earned Rs 150,000 from just half an acre by cultivating tomatoes. The second crop of bitter melon also fetched excellent



returns of Rs 20,000. Adoption of improved techniques in other crops has significantly boosted productivity.

“Many people visit our farm to learn about the nuances of drip irrigation. Once, more than twenty men came from the nearby Panchayats; I felt strangely happy teaching them. Who would have thought men would want to learn farming from a woman?” she laughs.

Encouraged by this success, she bought a Mahindra tractor on EMI in 2024, becoming the first woman tractor owner in her village. Her son, Bhanu, runs the tractor as a service provider, generating additional income for her and the family.

“If given the opportunity and support, one does not need 80 acres to live well. Even half an acre can change lives.”

2. Just like in Kashmir

“There is nothing more beautiful than freshly bloomed flowers. I wish I were born in Kashmir. I saw a YouTube video of extraordinary gardens there,” says Kadambini with a gleam in her eyes.

Kadambini likes planting flowers in small pots in her free time; yet, a patch of 0.30 acres of her backyard remained barren due to a lack of irrigation.

In Jaypurgarh village in the Sambalpur district of Odisha, rain, or rather the lack of it, determines the fate of agricultural families, such as that of Kadambini, who only grows monsoon paddy during the entire year. New possibilities emerged in 2024 when, facilitated by PRADAN and Gram Panchayat Level Federation (GPLF), the community shared a detailed natural resource management plan and action in Gram Sabhas.

“The backyard is registered in my father-in-law’s name,” she explains. “At a Gram Sabha meeting I attended, a resolution was passed approving the construction of a ring well in my name on this land. The work was later sanctioned under MGNREGS.”

The GPLF also sanctioned her a loan of Rs 70,000 through OLM, which Kadambini repaid after reimbursement through MGNREGS.

“My heart was filled with joy, because I knew



“

My heart was filled with joy, because I knew that my backyard patch would not remain fallow anymore.

– Kadambini

”

that my backyard patch would not remain fallow anymore,” says Kadambini.

Intensive training by PRADAN on improved vegetable cultivation followed. In a matter of weeks, beans, potatoes, garlic, onion, chilli, brinjal, radish, spinach, and cauliflower were growing in her backyard.

“My father-in-law takes the vegetables to nearby markets, and we earn about Rs 1,000 per week. He hands me the entire money, commenting that I would spend it wisely,” she says with a laugh.

With this steady income, Kadambini plans to purchase a mini power tiller that will reduce her physical labor and improve productivity.

“My patch is already so green and colourful. The first thing I do every morning, after waking up, is stroll around. It delights me.”

She also wants to grow flowers commercially, already sowing the first saplings as a trial.

“Just like in Kashmir,” she says with a wide grin.



3. A sea of change

"The crops had dried, and we did not have any sources of water like ponds or wells to withstand the assault of the sun," recalls Rani, holding back her tears.

This was three years back. This woman from the Ho tribe in Chaibasa, West Singhbhum, Jharkhand, still quivers as she narrates her family's dependency on rain. Uncertain rain-fed agriculture meant that her son would migrate to distant cities to earn a subsistence income.

"The have-nots don't have a choice," she says dryly.

That began to change when SHG women from Chaibasa, including Rani and Panchayat representatives, attended a training program organized by PRADAN on construction of water sources through government convergence. In the subsequent Gram Sabha in her village, Rani and SHG members raised the issue of pond development. The Panchayat head supported them by tapping existing opportunities and streamlining paperwork.

Two farm ponds were sanctioned for Rani: one 50 feet x 50 feet x 10 feet pond under MGNREGS and the other 100 feet x 100 feet x 10 feet from the Directorate of Soil Conservation department. Four other households in the village also had farm ponds sanctioned.



“The ponds are in my name and so is the income that these bring.”
– Rani

"Access to water changes everything," says Rani with a smile.

The two farm ponds have transposed her family from struggle to economic well-being.

"The ponds are in my name and so is the income that these bring," she glints.

Assured irrigation has led to a doubling of agricultural income from Rs 50,000 to Rs 123,000. She has also planted mango saplings along the field bund under the Birsa Harit Gram Yojana of the Government of Jharkhand.

"The ponds provide irrigation and assure Rs 50,000 worth of fish every year. With year-round work, I asked my son to stop migrating," she says.

Rani has learnt to use ATMs.

"I was petrified the first time. But it feels so simple now," Rani smiles.

She also bought a pair of gold earrings for herself.

"From the additional income from my ponds," she adds with joy.

Rani's ponds have indeed brought a sea of change.



4. My income, my phone, and no loans

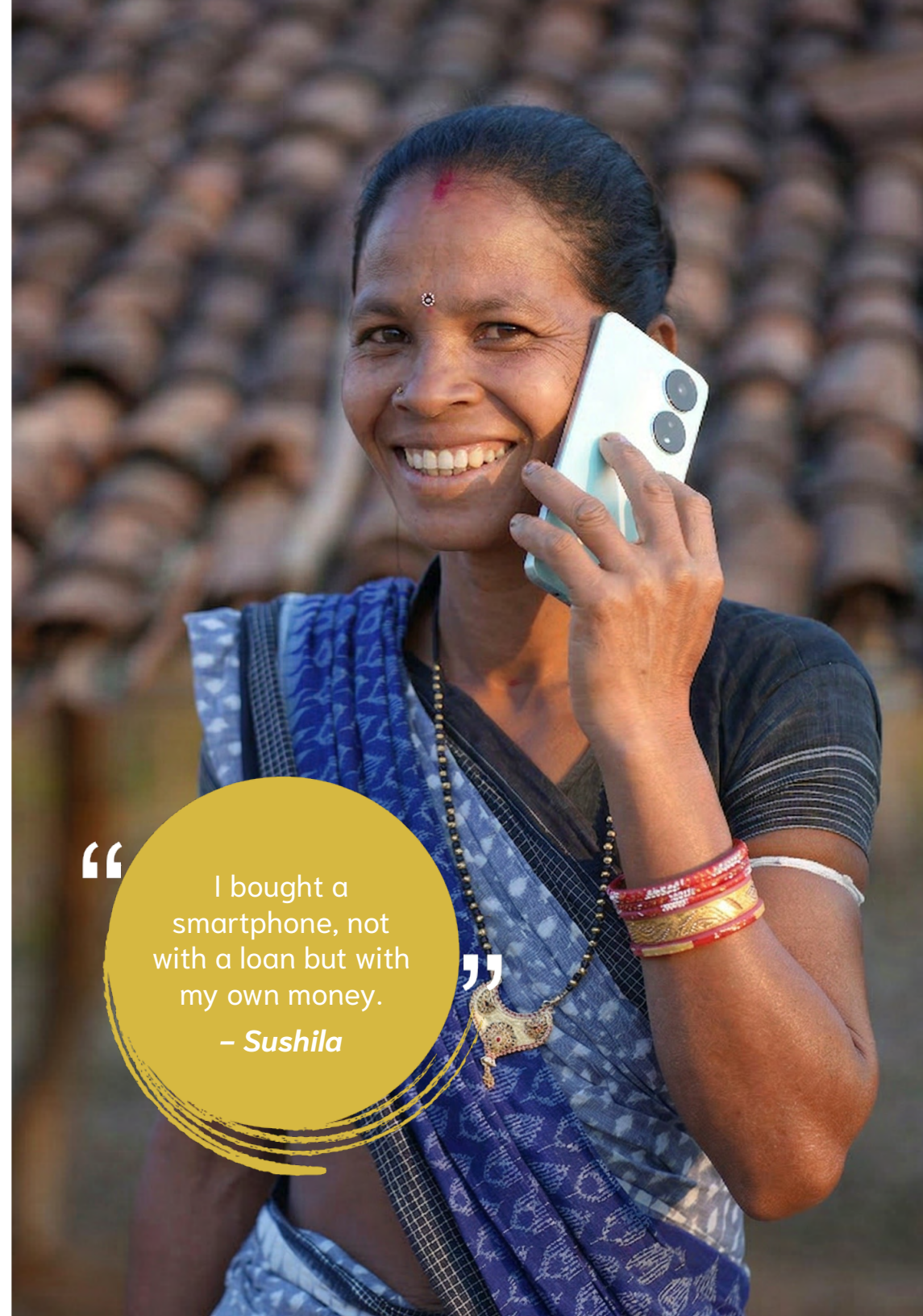
“Only a farmer understands the value of a pond. Earlier, we had no water, no crops, and outstanding loans every year,” reflects Sushila Majhi pensively.

This tribal woman lives with her family in Barkani village of Bongomunda block in the Balangir district of Odisha. The village has good soil; however, the lack of water sources led to crop losses, forcing her spouse to migrate seasonally to Mumbai for construction work.

“We were helpless, and there was no way forward. Then, things began to change for good in 2023,” she says.

Barkani was selected as a model village under the State Support of Western Odisha Migration Project (WOMP) under MGNREGS. PRADAN supported Sramik Shakti Sangathan (SSS) and Mahila Samukhya Farmer Producer Company Limited under the Agriculture Production Cluster (APC) Program on the integrated development of this village. This partnership aligned livelihoods, water governance, and markets, creating viable, women-led livelihoods. Engagement of Panchayat members and block-level officials created a momentum for participatory planning.

“We attended several meetings with officials and staff from NGOs. We walked across the village



“ I bought a smartphone, not with a loan but with my own money. ”
– *Sushila*

identifying sites for pond construction, check-dam, levelling, and plantation.”

“I have no land in my name, but I planned a farm pond which I presented in the Palli Sabha and Gram Sabha. My spouse gave a no-objection certificate and it got approved.” she recalls.

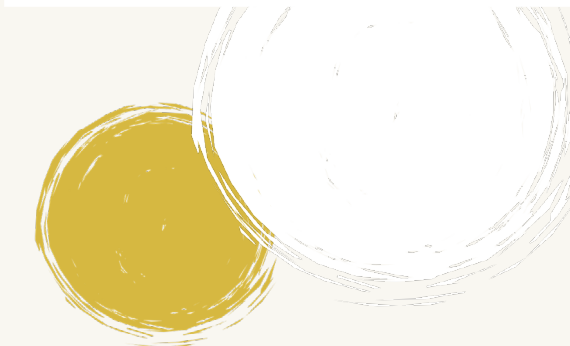
The farm pond was sanctioned in her name under MGNREGS in 2023 and was excavated with assistance from the Soil Conservation and Watershed Development. Sushila was trained on improved cropping practices and fish rearing by line departments and NGOs. She has also started a mango orchard with the support of the Horticulture Department.

“With water access, our livelihoods have now diversified and include growing commercial vegetables throughout the year and fish rearing. Paddy productivity has doubled,” she says.

Her spouse, Neheru, has stopped migrating and helps her run the farm. The family no longer borrows, and a television set finally adorns the house.

“I also bought a smartphone,” she says.

“Not with a loan but with my own money.”



5. A storm of 200

"I had never attended a Gram Sabha, let alone put forth any development demands in public spaces," says Sudha Soren, a Kol tribe woman from the Gharchappa village of Lakarma Panchayat in the Katoria block of Banka district in Bihar.

Recognizing this gap, PRADAN facilitated women from collectives such as SHGs in village-level natural resource management planning and trained them in the nuances of local governance. Nukad-natak (theatre) and Ratri-chaupal (night assembly) were held in villages across the block to raise awareness on the importance of Gram Sabha to address developmental issues.

"The SHGs in our Panchayat assessed the village's resources, identified gaps, and prioritized interventions. We were ready for the Gram Sabha!" says Sudha.

Similar exercises took place across several Panchayats in Katoria. Development plans were prepared by women themselves, and they began confidently putting their names forward for asset creation, whether it was a farm pond or an orchard plantation. On 2nd October, 2024, women from different villages in Katoria submitted a total of 500 plans in their respective Panchayats.

"It was a storm of 200 women during the Gram Sabha. There was not enough space to stand,"



“ When 200 come together, things change for the better. ”
– Mahadev

says Mahadev Tudu, a leader from the Lakarma Panchayat.

A Vanshawali, a family lineage document, was prepared for each woman to enable assets be officially registered in their names. In total, 253 pond and plantation plans were approved in the Katoria block. A pond was constructed in Sudha's name through the Soil Conservation Department, along with eight others in the village.

"With nine ponds, more than 40 families have been able to diversify to growing vegetables such as tomato, potato, mustard, and chili. We have also started fish rearing," explains Sudha happily.

Other villages of Katoria have similar tales.

"We have also submitted a plan for a check dam to support irrigation during summers."

She then adds, with a smile, "When 200 come together, things change for the better."



6. My first asset

“If I tell you honestly, I never thought government schemes on agriculture were easy to access,” says Sonam Kujur from the Khileshwar hamlet in Bhandra block of Lohardaga district in Jharkhand.

There are 20 households in this hamlet that belong to the underserved Oraon tribe. Oraons here live in mud-walled houses with tiled or tin roofs, clustered close together, opening into shared courtyards where livestock are tied, and grain is dried in the sun. Landholdings are small; agriculture is rain-fed, and there is significant migration to work in brick kilns to other states.

“We own about an acre of land, but timely irrigation has always been an issue. There is a government irrigation scheme, but we were unaware of the process to avail its benefits,” she adds.

To address this, PRADAN organized a training on relevant schemes for the women of SHGs in this hamlet. Subsequently, PRADAN dialogued with the Agriculture Department to explore possibilities for developing assets for women under different schemes.

“We collected all required documents - Aadhaar, bank details, land records, application form, and approached the Panchayat, which passed a Gram Sabha resolution. These were submitted to the block administration,” she says.



“ This is the first asset in my name, something with my name written over it. ”
– Sonam



Under the PM-KSY Solar Samridhi Yojana, three families in the village were sanctioned 2-HP solar irrigation pumps. There was a 90% subsidy, with each household contributing Rs 18,000 as their share.

“This is the first asset in my name,” Sonam shares with pride, “something with my name written over it.”

Easy access to irrigation has improved paddy productivity. Her family has started growing vegetables as cash crops for the very first time.

“We earned an additional income of Rs 40,000 last year,” she says.

As her confidence grew, she also engaged with the agriculture department to install drip irrigation, enabling her to grow diverse vegetables based on market needs.

“I want another asset: build a strong pucca house with my own money,” she says with a smile.

7. School fees? Sabji hai na

“My daughters study in an English-medium school,” says Sunita Soren, with a tinge of pride.

In the small Santhal village of Bhajjuser in the Chakai block of Jamui district in Bihar, Sunita’s family is no exception. In the last half-decade, this village of 40-odd tribal families has seen significant changes in its economic and social well-being.

“The year 2021 was the most important year in the life of our village,” says Sunita.

It was in this year that PRADAN formed a water user group in the village, and women were encouraged to see both problems and solutions collectively rather than individually. Natural resource management planning followed, led by the user group.

Lack of access to water was the first issue that needed to be tackled. A solar lift irrigation system was installed, and it irrigated five acres of barren land. The Jeevan Marshal Farmer Producer Organization, promoted by PRADAN, enabled farmers to access technical guidance and agricultural inputs.

“I started with caution and began growing vegetables in a small patch. With perennial water availability, within a year, I expanded the area to 0.5 acres. The next year, my spouse stopped migrating and began helping me at our farm. We



“ For the first time, we (women) became owners of a significant asset. ”
– Sunita

were no longer struggling to live,” says Sunita. The family now earns about Rs 150,000 annually from selling just vegetables. Other families in the user group share similar experiences.

Meanwhile, women in the village, supported by PRADAN, led the village development plans and submitted them to the Panchayats. A family lineage document supported by affidavits was prepared that enabled assets to be officially recognized in their names. Under the Pathari Kshetra Talab Nirman Aadharit Matsya Palan scheme, eight fisheries ponds were constructed, each registered in the name of a woman from the village, including Sunita.

“For the first time, we (women) became owners of a significant asset.”

With these interventions, there is a small but visible shift in decision-making inside households. Sunita’s spouse, Bishnu, was unsure about their ability to pay fees for the English-medium school. But she persisted.

“Sabji hai na,” she says with a laugh. (“We have vegetables.”)



8. The finest in Patna

“Two goats died due to the winter cold. We have one small house and one big question - do we live in it or keep the goat inside?” recalls Sunita Devi, with a twinge of sadness.

For this extremely vulnerable family from Godna village in Masaurhi block of Patna in Bihar, goat rearing was always fraught with uncertainties.

“It is not easy to explain,” she says. “The only land we have is the bit given by the government. We don’t have agricultural land; hence, we work as daily laborers. My spouse runs a roadside grocery stall in the evenings, but the sales are erratic. Goat rearing can bring additional money, though it is high-risk due to mortality.”

Recognizing this gap and opportunity in livestock, Jeevika and PRADAN, under the Model CLF Program, initiated a structured intervention across the district to strengthen goat-based livelihoods for families like them. In all, 100 applications for shed construction under MGNREGS were submitted by three CLFs in Masaurhi. Thirty-three goat sheds with raised platforms (machans), which occupy very little space, were sanctioned and constructed in the name of women. And importantly, a Pashu Sakhi (para veterinarian) began providing essential livestock services such as deworming, vaccination, and castration for goats.



“Not one goat has died in the last 15 months. Our herd size has also increased to 12,” she informs happily.

Like other rearers, Sunita was trained on improved rearing practices. She constructed a low-cost Azolla pit as a source of nutritional supplements. The shed is cleaned regularly, and the Pashu Sakhi is a phone call away for support.

“Within a year, things changed. I earned Rs 57,000 by selling goats in 2025. Each goat sells for Rs 3,000 to Rs 5,000,” she says.

With this additional income, Sunita has repaid her loans. But she aspires for more.

“My goats are the finest in Patna,” she says, stroking a kid.

“I want a herd of 50!”

9. Gram phule phepe uthhchhe

“It took 17 ponds and a group of strong-willed women to transform Jamboni,” says Salgi Saren, a woman from the Santhal tribe.

Jamboni in the Jhargram district of West Bengal is a typical remote village, depending on monsoon agriculture and post-monsoon migration of youth and men to urban centers to run its economic engine. Women stayed back with little say or security.

“In 2021, our group began work,” she adds. Salgi is referring to Jamboni Jangal Sundari women’s Water User Association (WUA), comprising 42 women, that was formed to address the issue of water deficiency and uncertain livelihoods in this Santhal-dominated village of 90 households. Led by WUA, under the West Bengal Accelerated Development of Micro Irrigation Project (WBADMIP), MGNREGS, and Usharmukti initiative, a series of farm ponds were constructed, trenches and water-retention pits were dug, and orchards were developed on degraded uplands.

“Water level in the old wells began to rise. And then, as if by magic, we had access to water all year round,” Salgi says.



“ Our orchards of cashew and mango bore fruit. And with time, men in households began listening to us! ”
– Salgi

To ensure sustainability, a nominal fee of Rs 30 per hour of water use for agriculture has been set. The WUA meets every month to ensure equitable distribution, account for fees collected from water pumping, maintain infrastructure, and enhance livelihoods. Adopting improved agricultural practices, productivity increased in paddy during the monsoons. This was followed by mustard crops in Rabi, for the first time.

“As we (women) grew in confidence, we began to grow vegetables for the market, and even started fisheries. Many of us also increased our flock of poultry and goats. Our orchards of cashew and mango bore fruit. And with time, men in households began listening to us!” she declares with elan.

The WUA began dealing with traders, who are now just one phone call away, reaching the village to pick up vegetables, fruits, livestock, or fish.

“In the last three years, no one from our village has migrated. There is enough to do in Jamboni.”

“Gram phule phepe uthhchhe,” she says with a gracious smile.

(“Village is thriving.”)



10. Aspiring to be Kolkata's favorite!

EcoMust is pure golden, light on the stomach, and the source is traceable, making it our preferred brand," says a retailer from Kolkata, reflecting the growing demand.

Produced by the Ranibandh Mahila Farmer Producer Company Limited (FPCL) in the Bankura district of West Bengal, the journey of farmers running a company is as distinctive as the oil they produce.

"Our FPCL was registered in 2021," says Kabita, the Secretary.

There are 3,095 women shareholders and a ten-member board, comprising just functionally literate women, overseeing the FPCL. In 2025, it recorded a turnover of Rs 15 million from leaf plate making, collective procurement, and marketing of agricultural inputs and produce.

And EcoMust mustard oil is the crown jewel!

"With more than 10,000 farmers in the region cultivating mustard, and cities not far away, we saw this as a strong market opportunity," says Board member Protima.

With support from the agriculture department and the West Bengal Khadi & Village Industries



“ Our oil already has a strong demand in cities. One day, it will truly be Kolkata's favorite oil. ”
– Kabita



Board, the FPCL began operating a Common Processing Centre (CPC), equipped with necessary infrastructure at Jhilimili, a strategically connected location in Ranibandh.

"We procure mustard seeds from villages, extract oil at our CPC, then pack these in nice little bottles before shipping to different places," adds Pushpanjali, another Board member.

The mill at Jhilimili now operates six days a week, producing cold-pressed, kacchi ghani mustard oil. Each batch of raw material is carefully tested to ensure safety and purity. In 2025, under the EcoMust brand, the FPCL sold more than Rs 1.1 million worth of mustard oil. The brand has also been positioned as the nodal label for all PRADAN-facilitated FPCLs in West Bengal.

"Our oil already has a strong demand in cities. One day, it will truly be Kolkata's favorite oil," Kabita says with a bright smile, as fellow Board members look on in agreement.

11. After a lifetime of lifting water pots

“For as long as I can remember, I have been fetching water from faraway sources. Be it summer or rain, women bear the responsibility of bringing potable water,” says Pandali Naik from the Paudi Bhuyan community, a Particularly Vulnerable Tribal Group (PVTG).

She lives in the Dhaladihi village in the forested hills of Banspal block in Keonjhar district of Odisha. The nearest perennial stream is located nearly two kilometers downhill.

“I am an old woman now, and it was getting difficult to carry weight uphill. My daughter-in-law Sukanti began to share a greater burden,” she says.

Sukanti adds, “We used to leave before sunrise. Each pot would be heavy, and the path passed through forests. In summer, we were afraid of elephants. Even when we were sick, we had to go because without water, nothing moves.”

In 2021, PRADAN promoted a 11-member Water User Association (WUA) in the village, and in 2022, in collaboration with District Mineral Foundation (DMF) and the Odisha Lift Irrigation Corporation (OLIC), two solar-powered borewells were installed in the village. To promote efficient water use, drip irrigation systems were also set up.

“

And after a lifetime of lifting pots, we have running water at doorsteps.

– *Pandali*

”



“We were no longer dependent on just monsoon rains. At the press of a switch, water began to flow in the village,” says Pandali with a wide grin, and then adds, “Our three acres of previously unirrigated land now have year-round water access.”

With solar borewells, members of the WUA began to cultivate previously fallow patches, irrigate during lean monsoon periods, and even grow vegetables across all seasons. But most importantly, it marked the end of years of physical strain associated with lifting water pots.

“Our incomes have doubled to Rs 200,000 from agriculture. I bought a smartphone, and we watch videos together. I have also purchased some new ornaments,” adds Sukanti, suppressing a shy smile.

“And after a lifetime of lifting pots, we have running water at doorsteps,” says Pandali as Sukanti looks on in approval.

12. A land of opportunity

“It was during a visit organized by PRADAN to blooming orchards in another block that I began to daydream,” laughs Krishna Sahu, “women there spoke of annual earnings of Rs 70,000 by selling mangoes and from cultivating intercropped vegetables.”

In the Dhongra village of Deosar block in Singrauli district, Madhya Pradesh, livelihoods depend on goat rearing, dairy farming, selling firewood, migration, and seasonal agriculture. There is a significant opportunity to diversify land-based livelihoods in uplands, which would remain fallow due to a lack of investment when the Ek Bagiya Maa Ke Naam scheme was rolled out, PRADAN collaborated closely with MPSRLM, MGNREGS functionaries, Panchayat representatives, and the Horticulture Department to capitalize on this untapped opportunity. However, one rule remained non-negotiable: the woman’s name would be on the scheme.

“I discussed with my spouse, and he readily agreed,” says Krishna.

Her application was approved. For the first time, Krishna saw official papers bearing her name as a farmer. Training followed. Krishna learned how to dig 3 feet × 3 feet pits, separate soil layers, apply organic manure, and ensure grafted saplings were planted correctly. On her plot, she planted mango,



“

This is an asset
in my name – an
orchard of half-acre. It
will be mine forever.

”

– *Krishna*

guava, and lemon, with adequate spacing to grow vegetables in between.

“This is an asset in my name — an orchard of half-acre. It will be mine forever. The daydream is a reality,” she says.

A fence constructed through a timely loan from SHG keeps animals away. The fencing allows intercropping in the orchard: vegetables such as leafy greens, onions, potatoes, tomatoes, and cauliflower are cultivated between the fruit plants.

“We now consume more fresh vegetables than before. Next season, I will also start selling,” Krishna says with a smile.



13. Where will you sell the chicken?

“Where will you sell all the chicken? I frankly had no answer to my spouse’s query,” remarks Buli, a member of the Jay Durga SHG from the Sarabguda village in Rayagada district, Odisha.

Buli Pirbaka and her cohort had just completed training on poultry management covering brooding, feeding, hygiene, ethnoveterinary practices, and basic disease control, organized by PRADAN. Armed with new skills, this group decided to start a micro-enterprise of a 200-layer poultry shed under the Rashtriya Krishi Vikas Yojana (RKVY) in 2020.

“Initially, we did not understand how quickly diseases spread or the importance of medicine on time. And that finding good traders was not easy,” Buli shares, reflecting on this phase.

And despite a setback due to chick mortality, the SHG earned a profit of Rs 25,000. PRADAN plugged the veterinary services gap by training Pashu Sakhis (para veterinarians) in the area.

“The Mahila Pragati Farmer Producer Company (FPC) helped us in marketing. I also became acquainted with traders in this period,” she adds.



“

My spouse says that I am the best chicken seller in Rayagada.

– Buli

”

Learning from this collective poultry rearing experience, Buli decided to establish her own individual 500-capacity ‘Sonali’ poultry rearing enterprise in 2022 with a subsidy of Rs 75,000 from the Fisheries & Animal Resources Development Department (F&ARDD).

Apart from regular medicines and vaccination, she maintained detailed records of inputs, outputs, and profits.

“And importantly, I began engaging with traders on my own,” she says.

She received training in market exposure, direct buyer linkages, and basic price negotiation from her FPC.

“I make an annual profit of over Rs 150,000,” she says.

Buli sells the chickens to the FPC. She has also independently built a network of five regular traders, who now directly contact her to purchase birds.

“My spouse says that I am the best chicken seller in Rayagada,” she adds with a hearty laugh.



14. Mangoes also need friends

Jamuna Devi is a resident of Rocho village, in the Kuru block of Lohardaga, Jharkhand. This woman from the Oraon community has 1.5 acres of mango plantation in her name, sanctioned in 2009 under the Horticulture Mission. She used to sell the entire produce to middlemen, resulting in low income.

“In 2023, I attended a session organized by Senem Nirem FPO on sorting and grading of mangoes. Since then, I began selling mangoes to our FPO instead of middlemen,” says Jamuna.

This led to a more than doubling of income from mangoes to Rs 150,000.

However, after mangoes were harvested in summer, weeds spread, and her field would lie fallow.

“In a training conducted by PRADAN, the trainer shared a simple maxim: mango trees, like us, need friends, not enemies — vegetables are their friends, while weeds are their enemies. That thought stayed with me long after the training,” she says.

“In that training, we were also taken to farms of progressive farmers who were growing vegetables in the spaces between fruit plants,” she says. And laughs, “A bulb in my head lit that day!”



“ We were taken to farms of progressive farmers who were growing vegetables in the spaces between fruit plants. A bulb in my head lit that day!
– Jamuna ”

She now earns Rs 55,000 per year from vegetables harvested between mango trees. With better soil nutrient circulation due to intercropping, the per plant production of mangoes has also increased.

After an orientation on drip irrigation and the process of accessing schemes, she immediately got into action. Supported by her FPO on the documentation process and forwarded by the Panchayat to the agriculture department, Jamuna's application, along with 12 other women for drip irrigation, was approved. Continuous training by the FPO has immensely helped farmers transition to new farming methods.

On a small patch, she has also planted spices like cardamom, black pepper, and vanilla, on a trial basis.

“This is the first of its kind spice introduction in Lohardaga. The district collector visited and had encouraging words,” she says.

Apart from spices, Jamuna now grows potatoes, carrots, garlic, peas, mustard, ginger, and tomatoes in her mango orchard throughout the year.

“With friends, mangoes also grow well,” remarks Jamuna with a wide grin.



15. Waste to wonder

“We were surrounded by water, but our lands were always thirsty,” recalls SHG member Savita Bai from Bhakha Raiyat village of Dindori district in Madhya Pradesh.

Despite being close to a dam, farms in this Adivasi village lay fallow after the monsoons due to a lack of technology to harness the water.

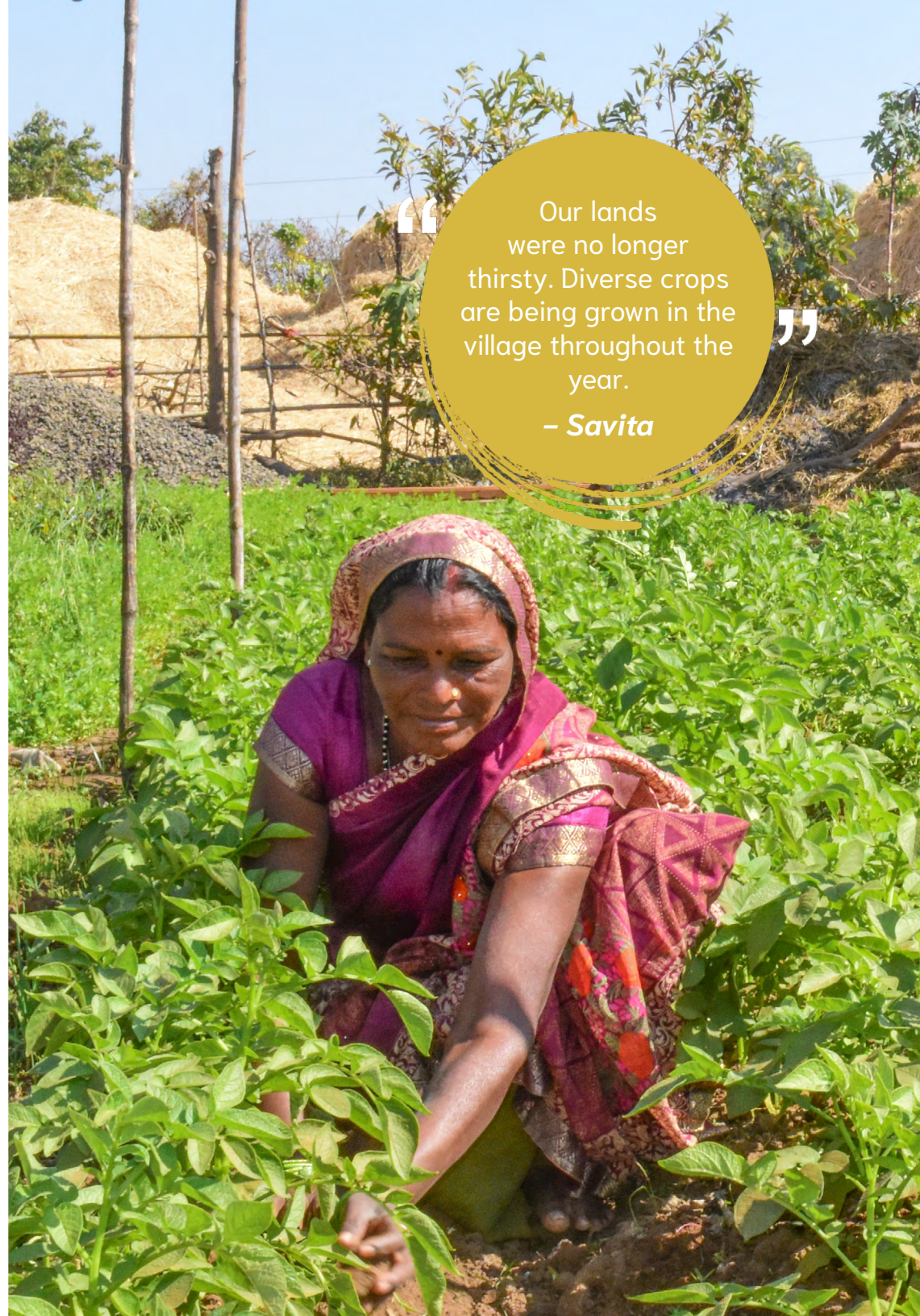
“In 2022, we were trained by PRADAN on village development and planning,” says Savita.

Armed with this skill, SHG members presented their village development plan to the Panchayat and block officials. Under the Tribal Area Development Programme (TADP) project, Solar Lift Irrigation (SLI) was set up. The model was deliberate in one respect: the irrigation asset created would be governed by women through a Water User Group (WUG).

“At first, we were slightly uncertain, but gradually we learnt the management of SLI,” says Savita.

WUG members were capacitated by PRADAN on the nuances of technical operation, along with water scheduling, bookkeeping, fee collection, and collective decision-making.

“Every evening, our WUG hands over a slip to a pump operator for farms to be irrigated the next



“Our lands were no longer thirsty. Diverse crops are being grown in the village throughout the year.”
– Savita



day. A fee is collected per hour of pump running,” she adds.

The SLI irrigates 30 acres of farmland. Other significant work, initiated on natural resource rejuvenation by the SHGs in the village, includes contour trenching, 30 x 40 models for in-situ soil and water management, and farm pond construction.

“Our lands were no longer thirsty. Diverse crops are being grown in the village throughout the year. Importantly, we were not only lifting water but conserving it too,” she says.

Other changes are palpable. Women now participate actively in Gram Sabhas and are not hesitant to speak up in public forums.

“Once the district collector visited our village, and we demanded a common seating area (manch).”

“We now conduct the fortnightly meeting of our water group there,” says Savita.

16. My retirement plan

“Every rural woman should have a small patch of Mahogany plants in her name. It will be our stick in old age,” says Rita Devi from the Khodaganj village in Bahadurganj block.

In Bahadurganj, Kishanganj district, Bihar, facilitated by PRADAN, women from SHGs are actively participating in village development planning exercises, contributing ideas and helping identify unused portions of household land for productive use. Timber plantation is emerging as a top choice for many.

“Timber like Mahogany will mature and be strong when one grows old. They have very good wood value,” she adds.

The Tiranga CLF in Bahadurganj, of which Rita is a part, has been at the forefront of engaging with government departments to tap the potential of schemes for productive asset creation in the name of women. Awareness camps were also held on different schemes in villages.

“Our CLF submitted village development plans to the Panchayat, MGNREGS Cell, and the horticulture department,” says Rita Devi.

Special emphasis was placed on ensuring that benefits were registered in women's names. As a result, 94 plantation plans were sanctioned in the block.



“My land was lying fallow due to a lack of resources to invest. Now it has Mahogany saplings growing.”
– Rita

“I have 0.25 acres of land registered in my name, but it was lying fallow due to a lack of resources to invest. Now it has Mahogany saplings growing,” remarks Rita.

In August 2025, Rita Devi received 200 saplings from the horticulture department. She also gets maintenance support for the plantation in her bank account. In all, 58 out of 94 plantation plans in Bahadurganj have already been implemented, worth Rs 14 million.

“The soil in my plot has also improved with the use of manure and vermicomposting. Mahogany is for old age, but from the next season I want to start intercropping in the plantation with vegetables,” she says with a broad smile.



17. Dimag chal raha hai abhi

“People in the village said ‘dimag kharab hai’ (lost our minds) when our group approached the Panchayat for legal access to 2.5 acres of fallow land to start a nutrition garden,” says Siyakali Chicham, a member of Gauri SHG in Indra Mal village of Mandla district, Madhya Pradesh.

This Adivasi village lies on the banks of the Budner River, yet water from the river never reached their farms. And to start a large community nutrition garden (CNG) in a patch, at the outskirts of the village, seemed a far-fetched idea.

“We visited another CNG in the adjacent block and were inspired. Twelve of us decided that if those Adivasi women can, we too should take the plunge,” reflects Siyakali.

By August 2023, the “Maa Narmada” CNG was born, and legal access to the land was given to the women. Supported through MGNREGS, MPSRLM, Tribal Affairs Department, and the Panchayat, they began infrastructure development: installing solar lift irrigation, setting up fencing to protect crops, levelling and bunding the land.

“In the first six months, we began growing vegetables for all 12 households. And in the next, we had surplus to sell in the market,” she adds.



With time and persistent effort, the barren land has transformed into a flourishing space with fruit trees, vegetables, and medicinal plants. Beyond the CNG, the lift irrigation now supports intensive farming in 25 acres in all seasons.

“This collective work, our regular discussion and group planning, and our success have given us so much confidence. Even the ones who said we were crazy often visit our CNG,” says Siyakali.

CNG members now speak with authority in Gram Sabhas. They have applied for farm ponds and are planning future enterprises such as fisheries and collective marketing.

“Dimag chal raha hai abhi!” says Siyakali with a grin.

(“We are using our heads creatively, finally!”)

18. A new dream

"I was such a sharp child in school," says Sharda Netam, "I thought I would become a teacher when I grew up."

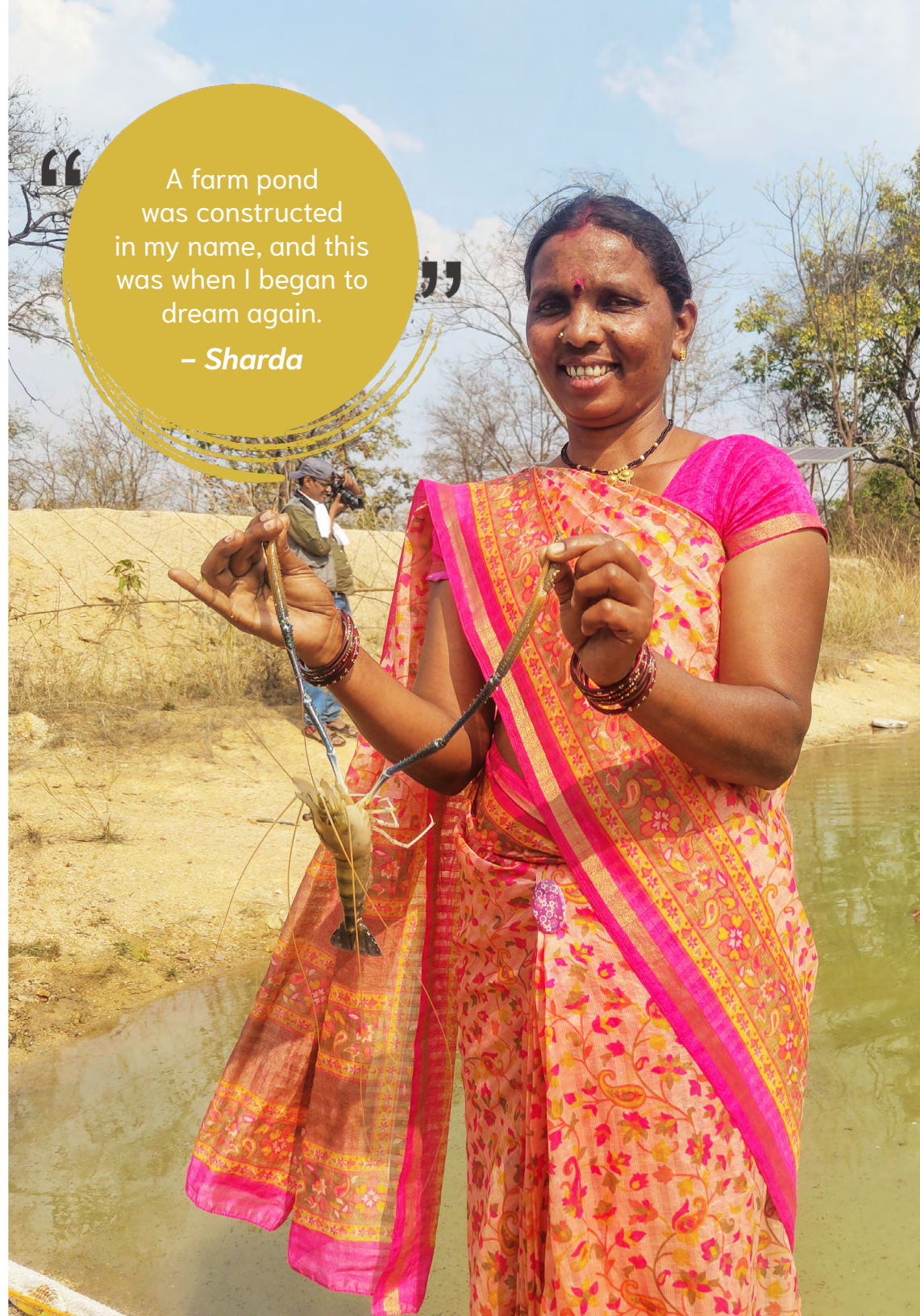
But fate had other plans. When she was in standard 10, her parents separated, and she had to drop out of school to support her grandmother in agriculture.

"What children dream and become, often, depends on how others treat them," she sadly reflects.

Sharda Tekam lives in the Devgaon village of Narharpur block in Kanker district, Chhattisgarh, with her spouse and two children. She inherited enough land from her grandmother, but the fate of her family still revolved around how monsoon rains and subsequent harvests treated them. But this was to change in 2021.

"A farm pond was constructed in my name, and this was when I began to dream again," she says with a faint smile.

Facilitated by PRADAN, under the High Impact Mega Watershed Initiative, through a collaboration between the Panchayats and the block administration, more than 100 women have benefited through the creation of ponds, wells, and irrigation structures in Narharpur. To streamline the process, functionaries at the block level



were capacitated on their technical knowledge and monitoring. Workshops were organized to prioritize plans submitted by women collectives. Moreover, many women, including Sharda, also received solar pumpsets from the Chhattisgarh State Renewable Energy Development Agency in 2022.

"These two assets- pond and pump- have changed our lives. From just paddy, in the very next year, I had three different livelihoods: paddy, vegetables, and fish rearing," Sharda says.

Supported by the Animal Husbandry Department, she has also set up a poultry unit. Her combined annual income is now more than Rs 200,000.

"I have a good life now. But I don't want my children to go through what happened to me. So, I have purchased insurance policies for everyone in the family," she says.

But she aspires for something else, for herself.

"I plan to buy a scooty next year by saving some of my income," says Sharda.



19. The first fisherman of Bankura

“The rules were simple: women caught little fish in small ponds or trickling streams, while rearing big fish in large ponds was the domain of men. One was for household consumption; the other for cash,” says Sonamani Tudu.

It was no surprise, therefore, that holders of “Fishermen Registration Card” (FRC), issued by the government, were mostly men.

In Dakshin Kendbana village in Bankura district, West Bengal, 24 families belonging to the Santhal and Munda tribes reside. Arid and rainfed, farming fields could sustain only paddy, which, too, had uncertain outcomes due to erratic rainfall.

“Moreover, at the fringes of our village, we only had rivulets; too far away for irrigation and too shallow for fish rearing. So, even men in Dakshin Kendbana just caught small fish with rods and tiny nets,” she adds with a grin.

From 2019 to 2024, through the World Bank-supported and Government of West Bengal-backed West Bengal Accelerated Development of Minor Irrigation Project (WBADMIP), four large waterbodies covering three hectares were excavated in the village. These were handed over to the women’s Water User Association (WUA) of Dakshin Kendbana.



“

Each of us earns Rs 30,000 from fish rearing annually. There is also significant consumption at home.

– *Sonamanai*

”

The change in livelihood pattern was immediate. The village began all-season cropping from only monsoon paddy. But a normative shift also unfolded. The 22-member all-women WUA began fish rearing in these ponds in 2020. WBADMIP also provided support in the form of fingerlings, fish feed, and drag nets to give impetus to this new initiative.

“Each of us earns Rs 30,000 from fish rearing annually. There is also significant consumption at home,” says Sonamani.

The Block Development Officer informed WUA members of their eligibility to procure an FRC, which they duly applied for in 2024. This helps leverage good-quality fingerlings and periodic training on newer avenues in fisheries for the WUA from the Department of Fisheries. Except one, all other women in the village now have an FRC.

“We are the first women ‘fisherman’ of Bankura,” Sonamani quips.





Our oil already has a strong demand in cities. One day, it will truly be Kolkata's favorite oil.
– Kabita



We were no longer dependent on just monsoon rains. At the press of a switch, water began to flow in the village.
– Pandali



This is an asset in my name – an orchard of half-acre. It will be mine forever. The daydream is a reality.
– Krishna



The Mahila Pragati Farmer Producer Company (FPC) helped us in marketing. I also became acquainted with traders in this period. And importantly, I began engaging with traders on my own.
– Buli



This is the first of its kind spice introduction in Lohardaga. The district collector visited and had encouraging words.
– Jamuna



A farm pond was constructed in my name, and this was when I began to dream again. These two assets – pond and pump – have changed our lives. From just paddy, in the very next year, I had three different livelihoods: paddy, vegetables, and fish rearing.
– Sharda



This collective work, our regular discussion and group planning, and our success have given us so much confidence. Even the ones who said we were crazy often visit our CNG
– Siyakali



Our lands were no longer thirsty and grow diverse crops throughout the year. We were not only lifting water but conserving it too.
– Savita



"Every rural woman should have a small patch of Mahogany plants in her name. It will be our stick in old age."
– Rita Devi



We are the first women 'fisherman' of Bankura. Each of us earns Rs 30,000 from fish rearing annually. There is also significant consumption at home.
– Sonamanai

GPLF
G.p.- ARDA BAHAL, Block- KUCHINDA
Estd:-



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Pradhan

