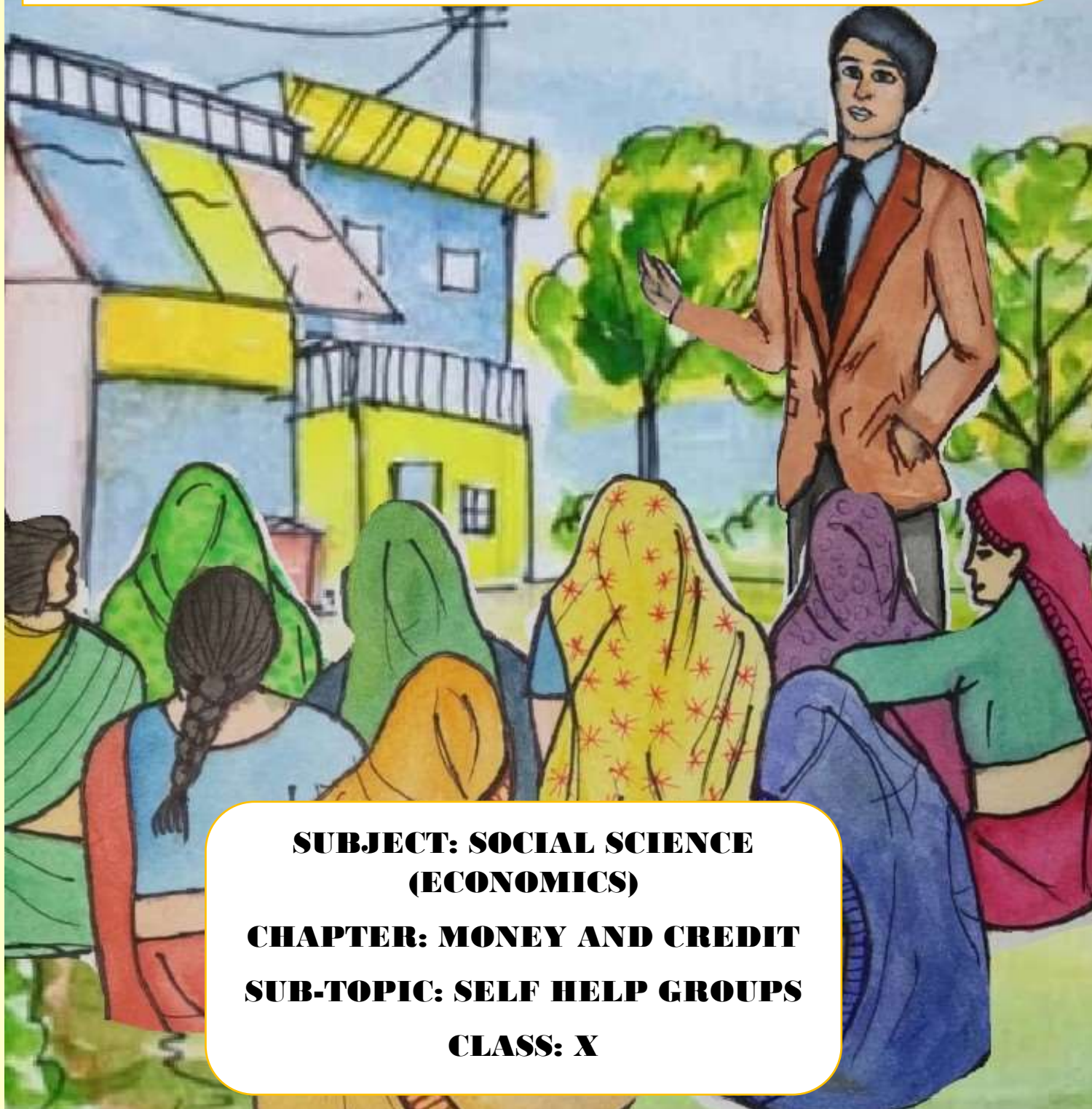


SABALA

A story of women empowerment



**SUBJECT: SOCIAL SCIENCE
(ECONOMICS)**

CHAPTER: MONEY AND CREDIT

SUB-TOPIC: SELF HELP GROUPS

CLASS: X



Gyan Bharati School, Saket, New Delhi.

DISCLAIMER

This book is published as a reading material to enable the students to have a better understanding about Self Help Groups- their formation, working and importance. All characters, name, places in the story are fictitious. Any resemblance to any person dead or alive is coincidental.

Printed and Published by: Gyan Bharati School Saket, New Delhi 110017



To access the comic book and additional interactive digital content, and download DIKSHA app from Google Play store on your Android smartphone or tablet.

PRINCIPAL'S MESSAGE



We, at the Gyan Bharati School sincerely hope that **SABALA**, a well researched graphic novel, which illustrates the role of **Self Help Groups** in empowering women, will prove greatly beneficial to both educators and students alike.

It is a matter of immense pride for our school that the novel has been curated by school students. SABALA is the outcome of efforts of a team of very able and committed group of students who worked on the script, dialogues, art illustration and tech support under the guidance of their teachers Ms. Trinu Jain and Dr. Mudita Sharma.

The popularity of the Graphic Novel is on the rise and it is steadily being recognised as a visual literacy tool for educating. I feel that a child's engagement with this genre whether as a writer, illustrator or a reader, can bring about enhancement in learning, skill building and engagement with books in a joyful manner. Surely, this format will help encourage the love for reading, develop comprehension and vocabulary and an understanding of grammar rules along with the much needed reading confidence in the reluctant reader, along with subject knowledge.

It is felt that children struggling with learning disabilities will find the graphic novel format easy to read without getting overwhelmed, as they do with lessons mostly comprising text.

I appreciate the efforts of Ms. Trinu Jain, (PGT History) for her singular contribution in this venture.

I take this opportunity to express my gratitude towards Mr. Sandeep Sethi (Director Education, MGIS Museum Trust) for his constant support and guidance, as he mentored our teachers on this journey of new learnings.

Sincerely,

Nishi Misra Manglik

Principal,
Gyan Bharati School.

PREFACE

“If credit can be available to the poor people on terms and conditions that are appropriate and reasonable, these millions of small people with their millions of small pursuits can add up to create the biggest development wonder.”

**-Professor Muhammad Yunus,
The founder of Grameen Bank**



Muhammad Yunus (born 28 June 1940) is a Bangladeshi social entrepreneur, banker, economist, and civil society leader who was awarded the Nobel Peace Prize for founding the Grameen Bank and pioneering the concepts of microcredit and microfinance.

People in rural areas do not have access to formal sector such as banks because of lack of collateral. As a result, they unwillingly have to move to informal sector where there is no supervision leading to exorbitant interest rates.

This problem resulted in formation of Self-Help Groups for providing self-employment opportunities to overcome lack of collateral.

The emergence of Self-Help Groups in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1972. Self Help Groups benefit its members as they learn new information and strategies for confronting problems, finding support from others and the opportunity to help others.

Humanity today is in the grip of an unprecedented crisis unleashed by the corona virus pandemic. It has not only resulted in the loss of millions of lives all over the world but has brought with it a major economic crisis rendering a vast majority of people jobless and homeless.

The Self- Help Group initiative has transformed the lives of millions of people who have lost their means of livelihood due to the pandemic. They have emerged as fine examples of collaborative effort and selfless service.

ACKNOWLEDGEMENTS

We express our sincere gratitude to all those who helped us in the process of creating our graphic novel.

The Director, Mrs. Lata Vaidyanathan for her vision and initiative.

The Principal, Mrs. Nishi Misra Manglik for her constant guidance, support and encouragement.

The advisor, Mr. Sandeep Sethi for his valuable inputs.

The mentor teachers for their support and guidance:

- Mrs. Trinu Jain (History)
- Dr. Mudita Sharma (Political science)

Script and Dialogue by the following students of class XI:

- Vivan Mukherjee
- Nikita Behramram
- Shreya Ghildiyal
- Bani Dutta
- Nilesh Syam
- Anmita Leena
- Apeksha Tanwar
- Tanya Chatterji
- Pia Rishiraj
- Archita Basore

Art Illustration and Technical Team:

- Vidhi Khanna
- Divyansh Sharma
- Abhinav Dey
- Mahika Singh
- Murchana Sarmah
- Aditi Rao
- Subhi Sharma

LEARNING OUTCOMES

At the end of the novel students would be able to:

- Understand the concept of credit as a crucial element in economic life.
- Realize that availability of credit on reasonable terms especially for the poor people is a right of the people without which a large section of them would be kept out of the development process.
- Analyze the role of innovative interventions such as Self Help Groups in enabling the poor people in rural areas to become financially self-reliant, and also get social and emotional support.
- Understand the role of the Self Help Groups in transforming people into a productive human force by giving them an opportunity to live their lives with dignity

STORYBOARD

Vivaan and his uncle,
Mr. Goswami visit
Pratapnagar



Vivaan interacts with
the women of the
village



He learns about the
problems that the women
face

- Poverty
- Dependence on moneylenders for loans
- Debt Trap
- Domestic abuse



He understands how the
Self Help Group SABALA
was formed



Vivaan learns about how
the bank is involved in
the growth of SABALA



He learns more
about the working of
SABALA



He realises the
benefits of a Self
Help Group

- It leads to empowerment of women
- It acts as a platform for discussion on social evils and health issues

MEET OUR CHARACTERS



Mr. Goswami, 49 is the District Magistrate. Pratapnagar village comes under his jurisdiction. He motivates the women to overcome the hardships faced by them and form a Self Help Group. He is a dedicated and considerate man.



Sushma Devi, 30 is the president of the SHG. Her life changes for the better. She is now self-reliant.



Mr Nair, 35 is an employee at the Indian National Bank. He explains the role of the bank in the success of the SHG, to Vivan .



Rekha Thakur, 30

is an important part of the SHG. She is the treasurer and record keeper. She is a part of a handicrafts business that supplies to the local Khadi Gram Udyog.



Hema Amma, 60 is a childless elderly woman. She could not afford treatment for her bedridden husband due to poverty. She finds a family in the SHG and is able to take care of her husband.



Vivaan, 16 is Mr. Goswami's inquisitive nephew studying in class X. He interacts with people associated with the SHG in Pratapnagar to gather information for his school project.



Mr. Manilal, the Sarpanch, 57 of the village is extremely happy and supportive of the progress that Pratapnagar has made due to the SHG.



Jaya Kishan, 30 is a housewife who was earlier financially dependent on her husband and was subjected to domestic violence. She now independently owns and runs her dairy business.



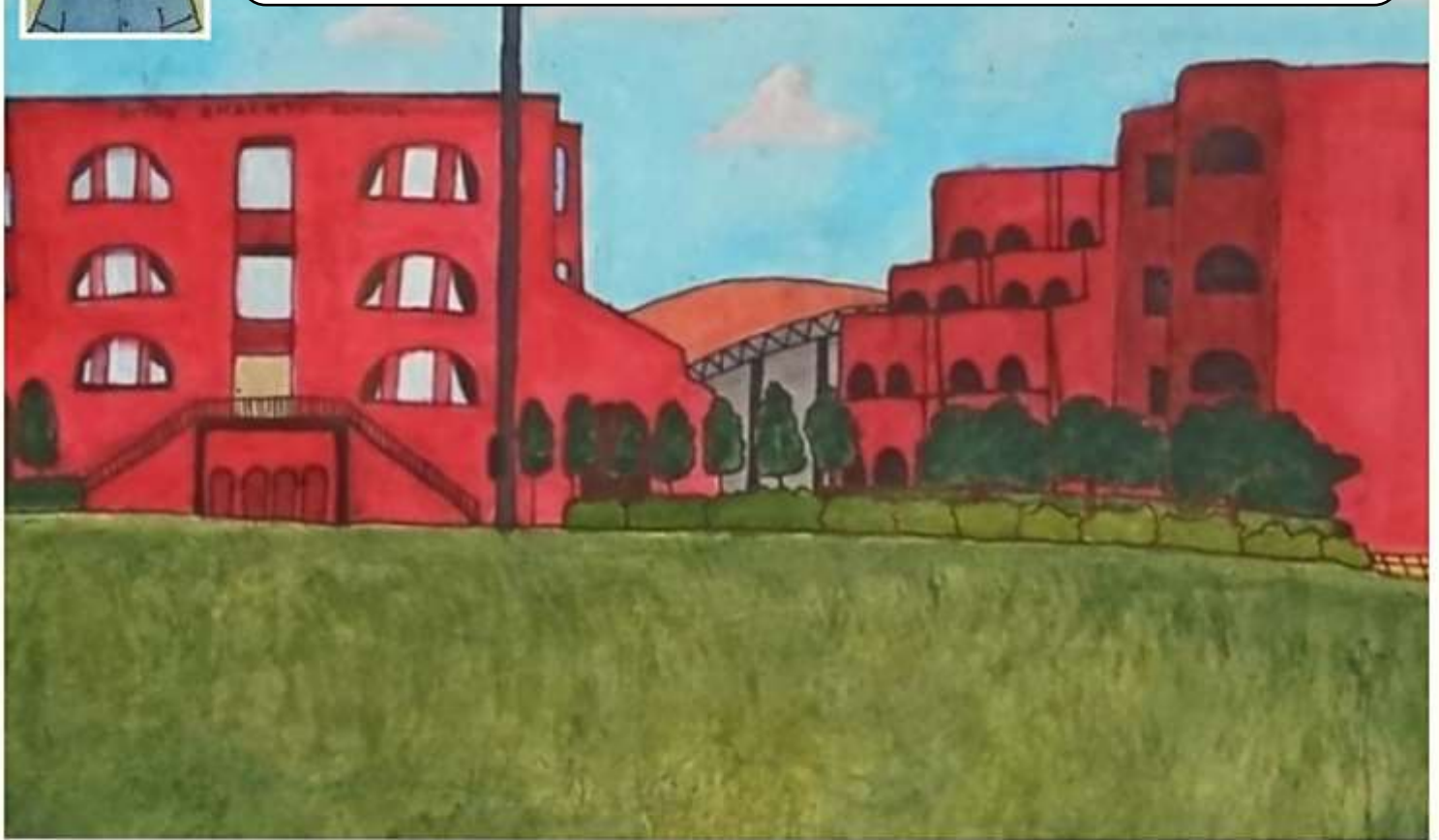
Jugni Kishan, 10 is Jaya's intelligent daughter who loves her school. She helps her mother in the timely delivery of the dairy products to the customers.

This is a story of the women of a fictitious village called Pratapnagar and how their lives were transformed with the formation of the SHG- 'Sabala'.



Hello Friends! I am Vivaan.

I am so excited to go back to school after a long summer break. I have so much to share with my friends! I just can't wait!



Vivaan and his friends are waiting in the classroom to begin their project presentations.



Good Morning
Children!

Shreya, come
and start your
presentation.

Good Morning
Ma'am!

Good Morning
Ma'am!



My project is on SEWA.
One of the single largest
trade union in India.



SEWA:

Self Employed Women's Association found in 1972 by Ela Bhatt in Ahmedabad, Gujarat.

They have set up 71 cooperatives of various trade groups to share skills and expertise all over India.

An activist and a Gandhian.

Is the current chancellor of the Gujarat Vidhyapeeth.



Recipient of the Padma Shri, Padma Vibhushan and several international awards.

Part of the international labour, cooperative, women and microfinance movements.

Do you know who Ela Bhatt is?



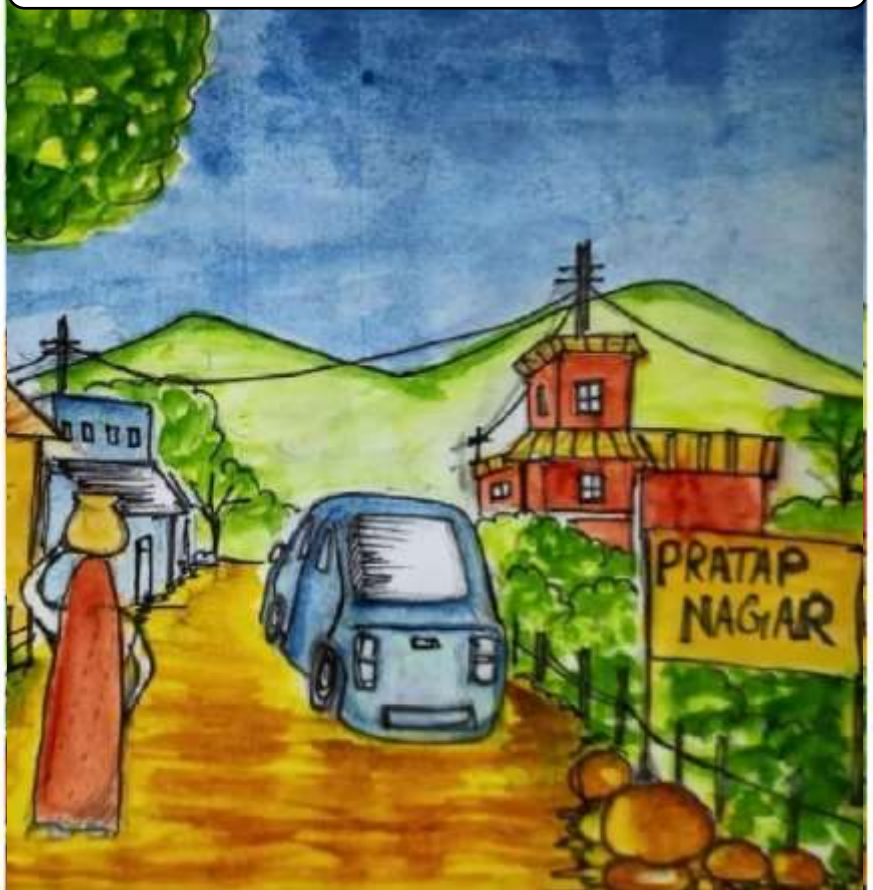
The teacher complimented Shreya for her well prepared presentation.

Now it was Vivaan's turn to present his project.



Good morning! My project is called 'SABALA'. It is about a Self Help Group in a small village called Pratapnagar in Uttar Pradesh.

Vivaan starts narrating the story of his visit to Pratapnagar with his uncle, Mr Goswami, in the summer vacation.....



Uncle, how long will it take to reach Pratapnagar? I am so excited!

Patience! My boy. Almost there!

We reached Pratapnagar by the evening. Uncle told me that he would take me to meet the Sarpanch the next morning.

The next morning, uncle introduced me to Manilalji, the sarpanch of Pratapnagar.



Namaste Manilalji! My nephew, Vivaan has come to visit the village.

Namaste DM sahib!



PRATAPNAGAR

1. Pratapnagar is a well developed village, 200 families live here.
2. Most farmers are small farmers availing credit facilities on low interest rates.
3. Many people work as agricultural labourers.
4. Most women are self-reliant and involved in small businesses.
5. Literacy level is good.
6. Health care facilities are adequate.

After thanking Manilalji, I decided to explore the village.

Next day.

Namaste! I have come from Delhi with my uncle, Mr Goswami.

Namaste beta. Welcome to Pratapnagar! This is my daughter Jugni.

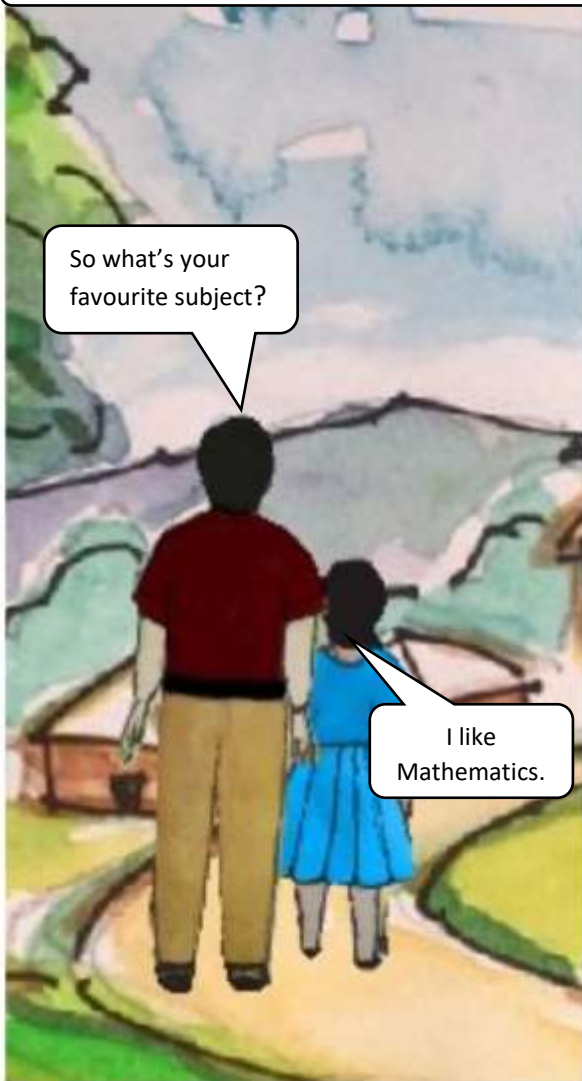
Hello! I am Vivaan. Do you go to school?

Yes! I am in class 5.

Will you show me your school?

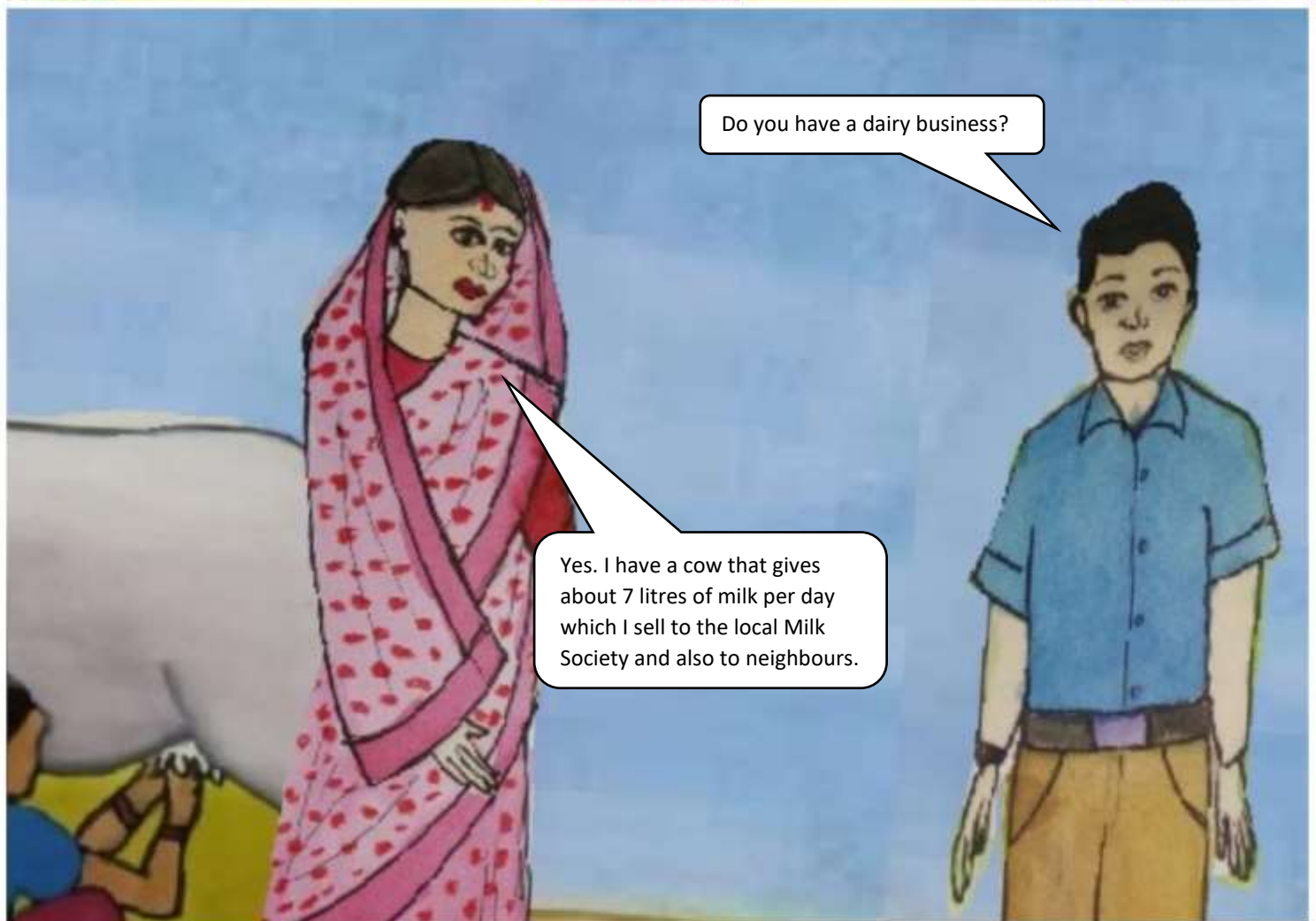
Sure

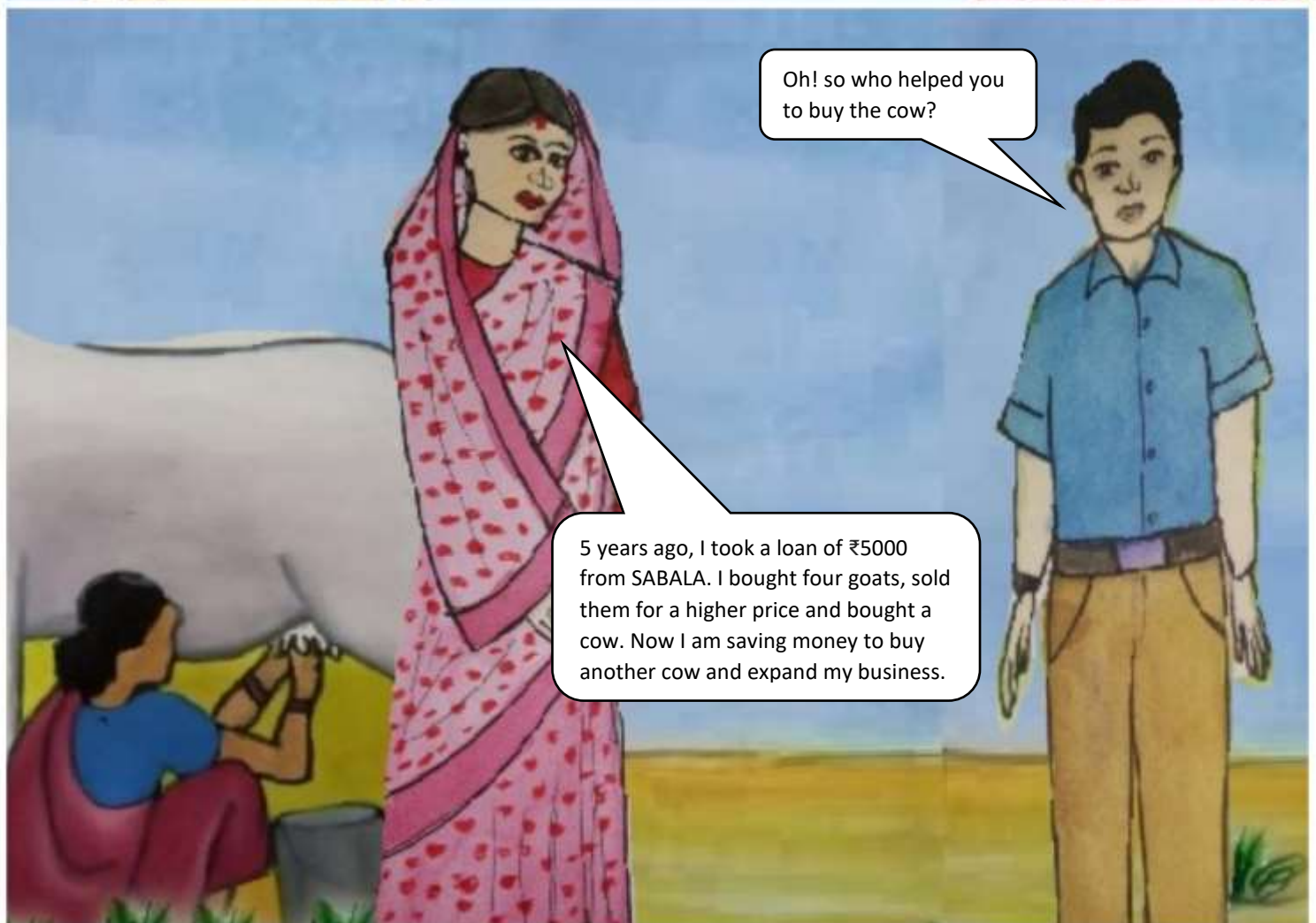
Jugni took me to her school. On the way I started talking to her...



Jugni invited me to her house. I promised to visit her the next morning and returned to uncle's office.

The next day I woke up early and went out to meet Jugni. I reached her house and saw her mother Jaya aunty.





Wondering what SABALA was, I was returning home when I bumped into an elderly lady.



Aree beta, be careful when you walk. You are Goswamiji's nephew na?

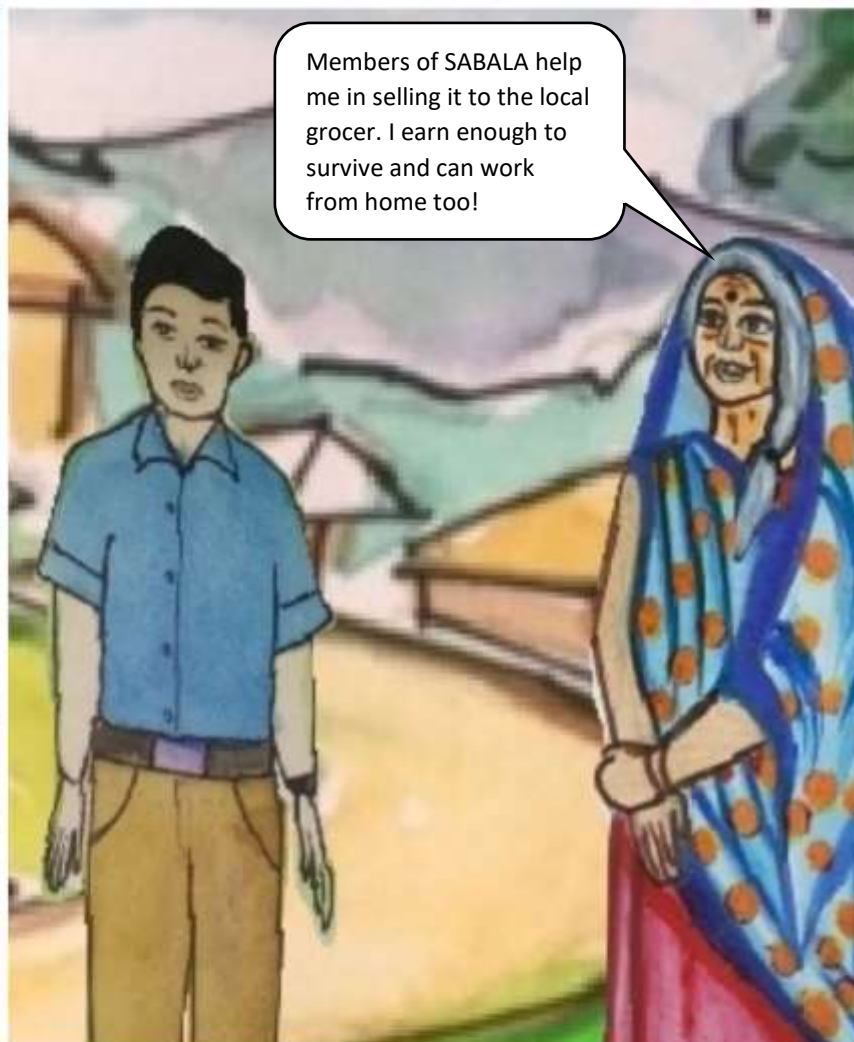
Yes. Ammaji, can I walk with you?

We started walking together. On the way, Ammaji shared....



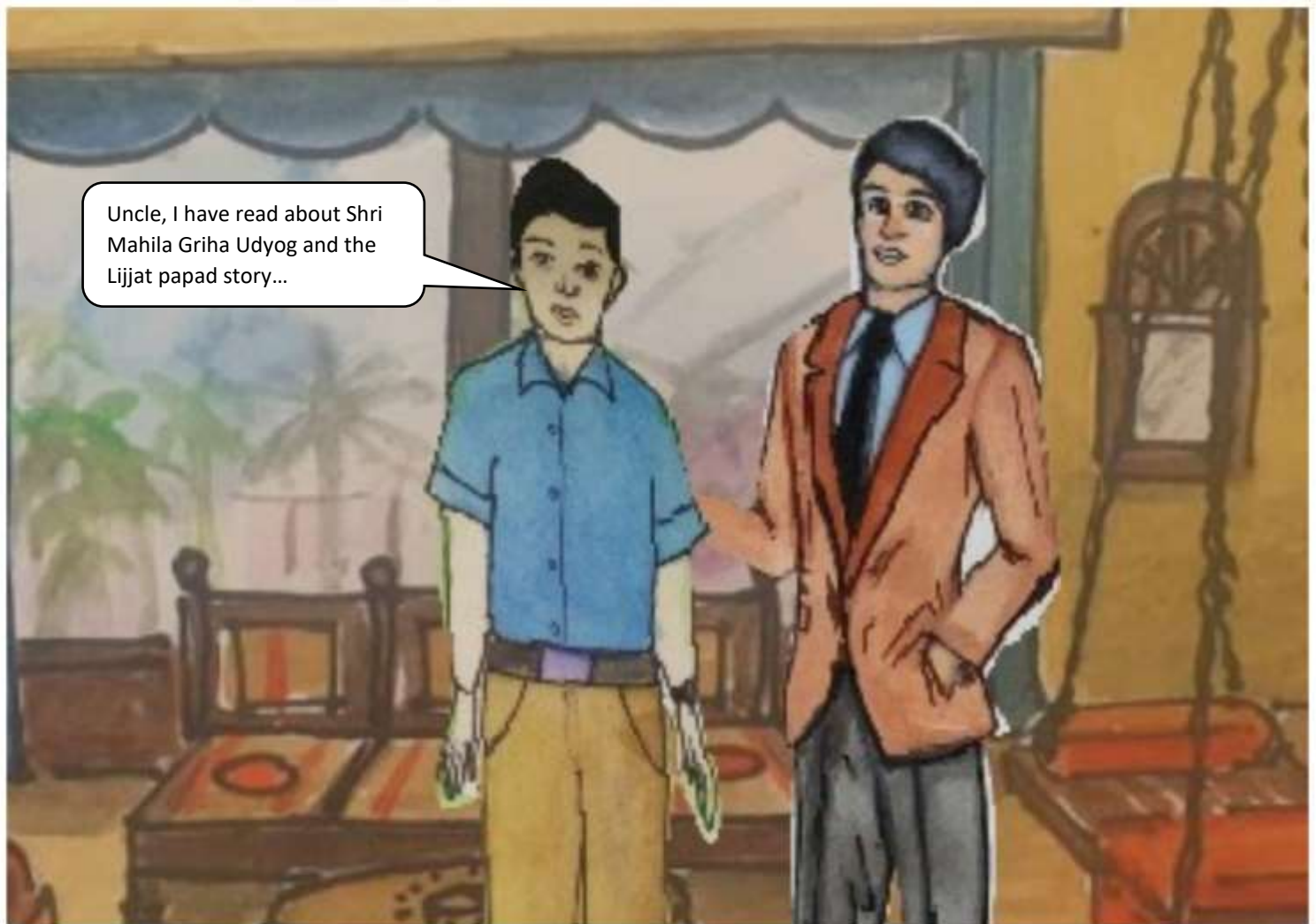
I live with my sick husband in a small hut. My husband has serious medical issues but due to our age, we cannot do hard labour. It is difficult to survive.

How do you manage then?



Before Ammaji could answer, she was called by another lady. I returned back to the house.





Uncle had to rush to his office for some work. I too decided to go with him. After his work at his office he told me...

Actually, Lijjat papad is more of a women's cooperative now. It is a big union with a lot of members. Besides, all women are engaged in the same work.



So what is the difference?

That's for you to find out!



Uncle took me to meet Sushma aunty, the president of SABALA.



Hello aunty. I want to know all about SABALA! Please tell me.

SABALA stands for..

This is what we aspire to be.

SABALA

S- Strong

A- Able

B- Brave

A- Assertive

L- Leaders

A- Aware



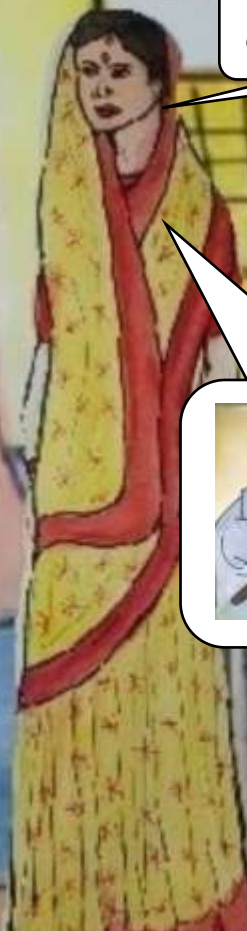
That is great! So how did you conceive the idea?

Sushma aunty started sharing the problems her neighbourhood women were facing....

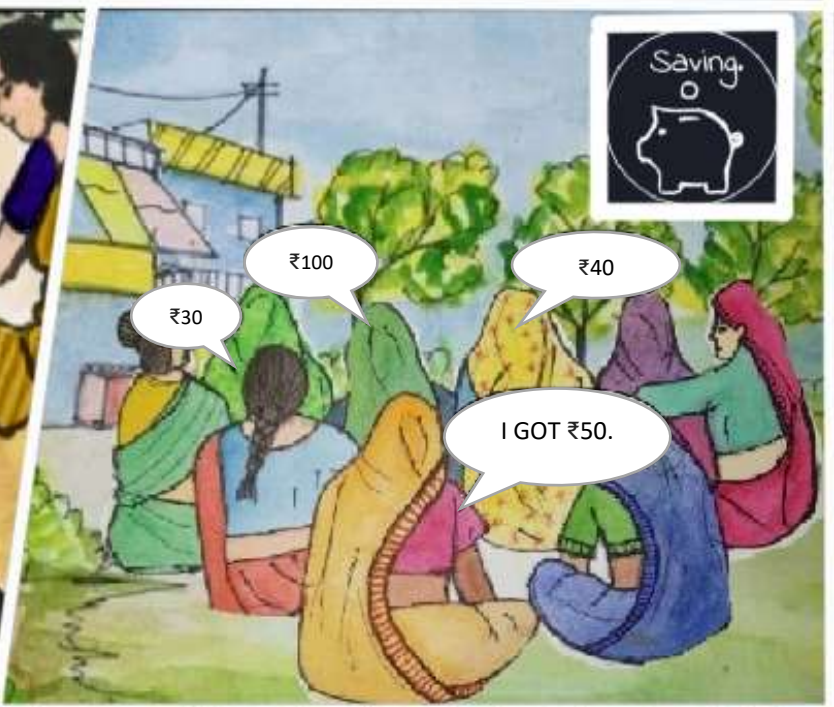
Most of us come from poor families and are uneducated. We do not have the collateral or the knowledge to take loans from the cooperatives or the banks. We are compelled to take loans from the money lender who charges very high interest which is difficult to pay back. So we are perpetually in debt.



Many like Jaya, are victims of domestic violence!







Since then we meet regularly,
pool our money, give loans to
the members to meet their
needs and maintain records.



LET'S CHECK OUR PROGRESS

1.The SHG movement started in India with the formation of _____.

2.SEWA stands for which of the following?

- a. Self-earning women's association.
- b. Self –employed women's association.
- c. Social employed welfare association.
- d. None of the above.

3.Ela Bhatt is :

- a. A social activist.
- b. Founder of SEWA.
- c. Recipient of the 'Padma Shree'
- d. All of the above.

4.The term SHG stands for_____.

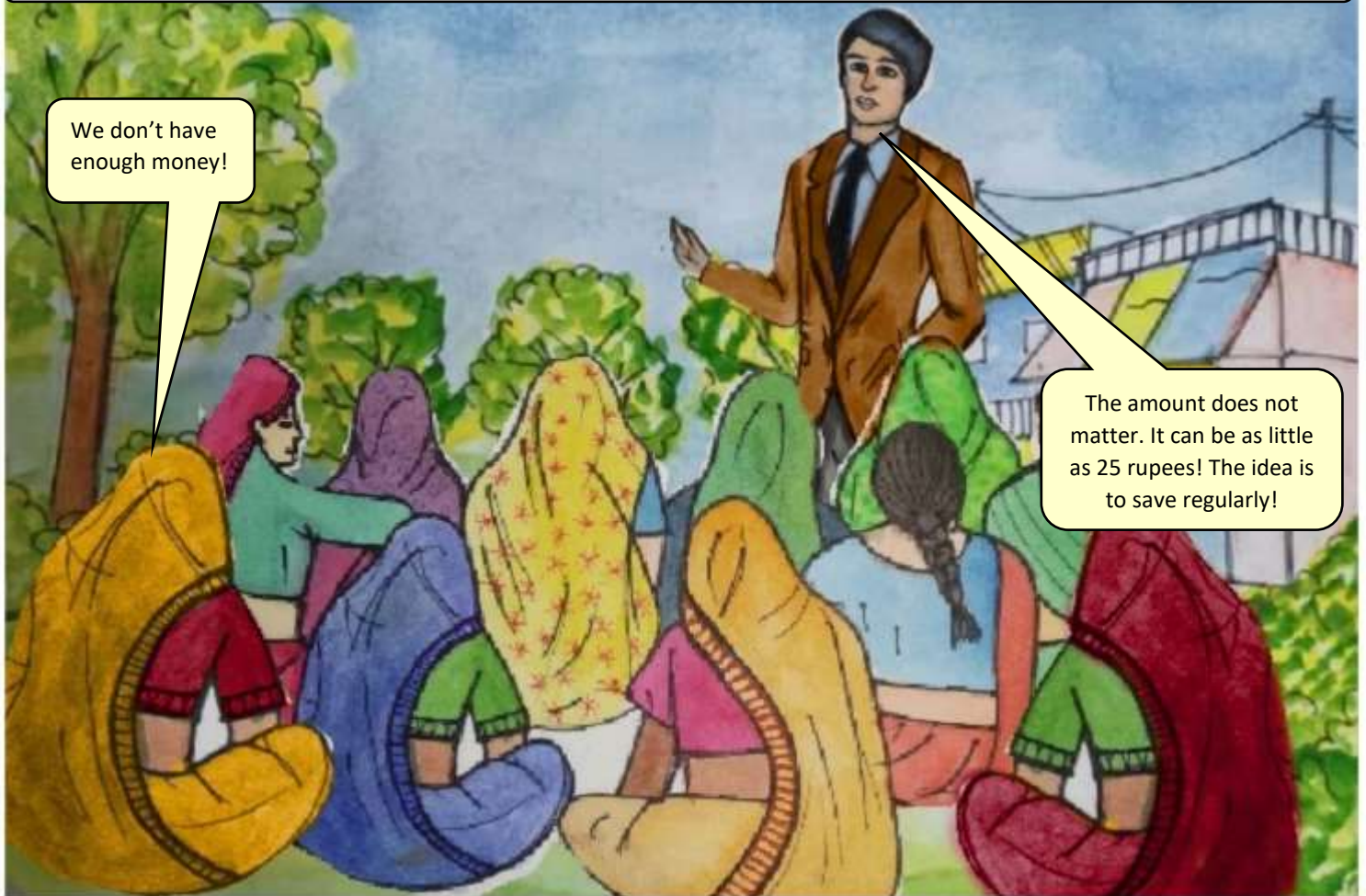
5.List the issues faced by the women of Pratapnagar.

- a. _____
- b. _____
- c. _____

6. According to Sushma, SABALA stood for ?



Sushma goes into a flash back to narrate the process of the birth of SABALA.....



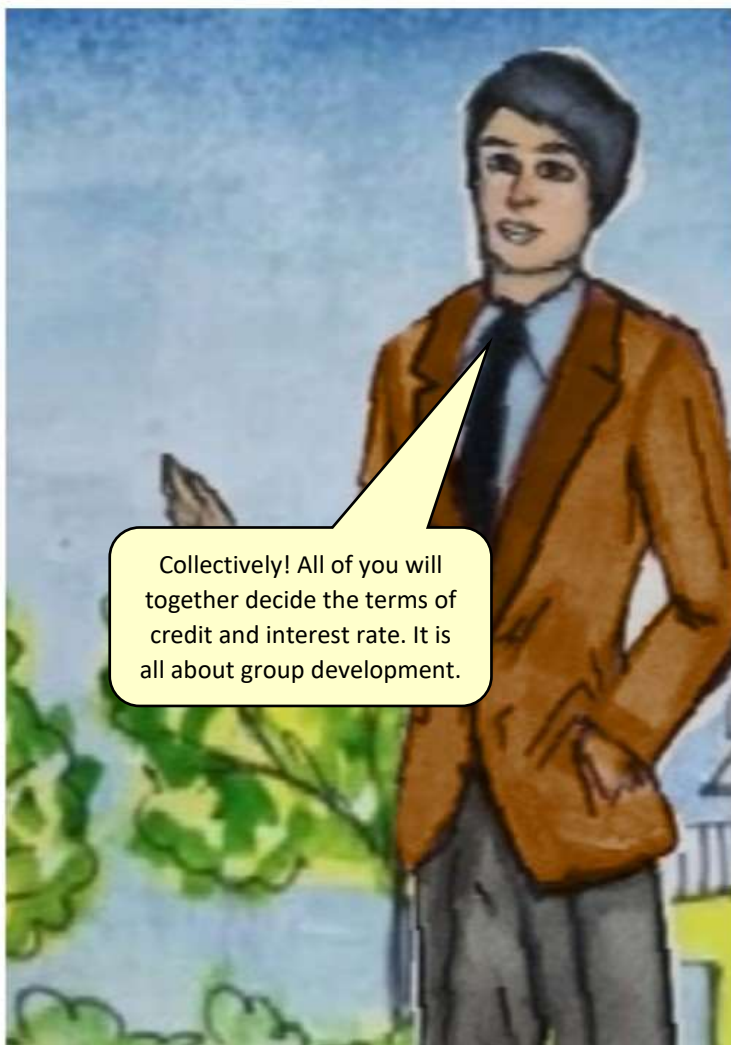
We don't have enough money!

The amount does not matter. It can be as little as 25 rupees! The idea is to save regularly!



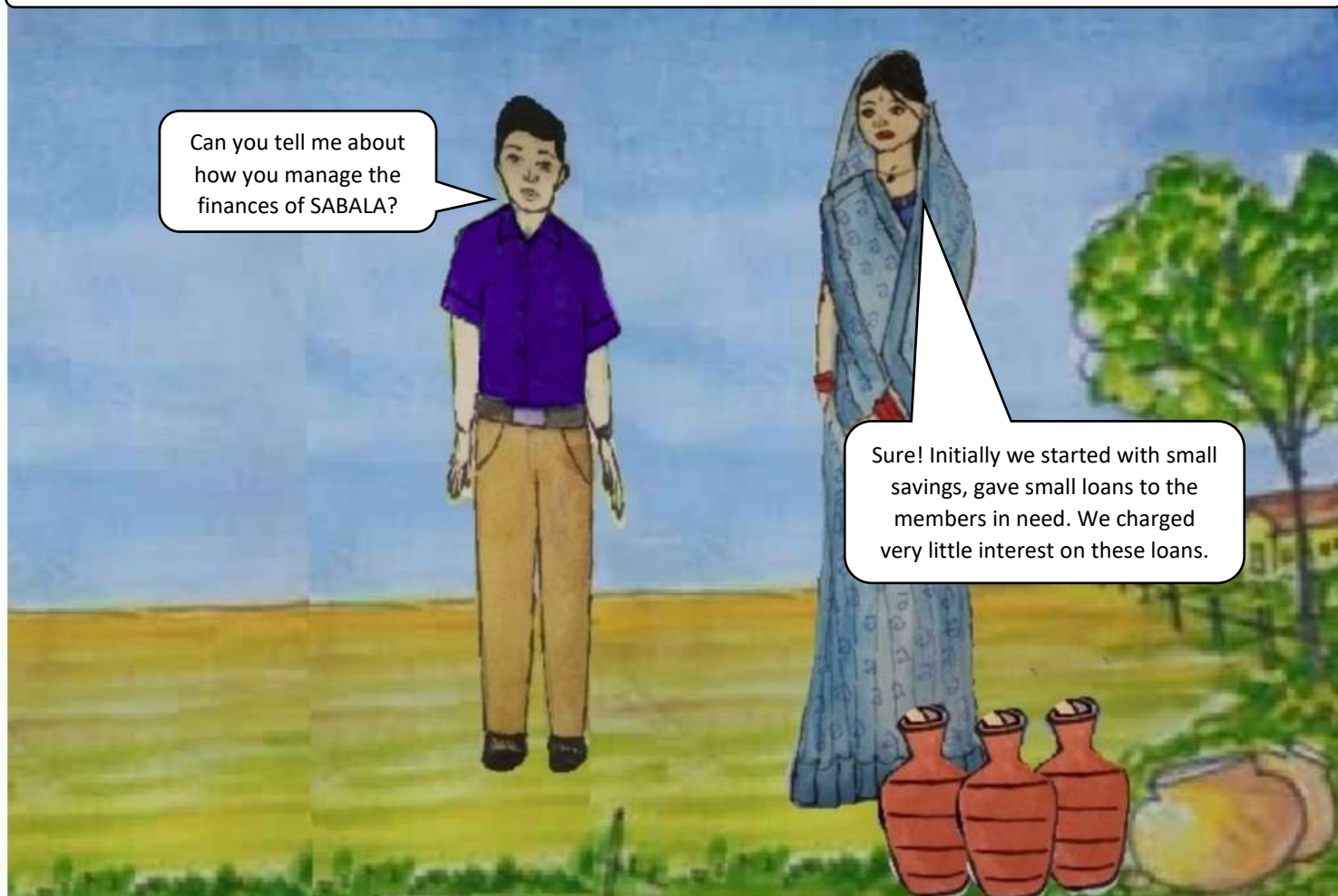
Who will be the leader of the group?

The leader of the group will be decided by you all through voting. She will be the President who will be responsible for the working of the group.





After getting a very comprehensive idea of how SABALA was born, I went to visit Rekha aunty, the treasurer of SABALA.

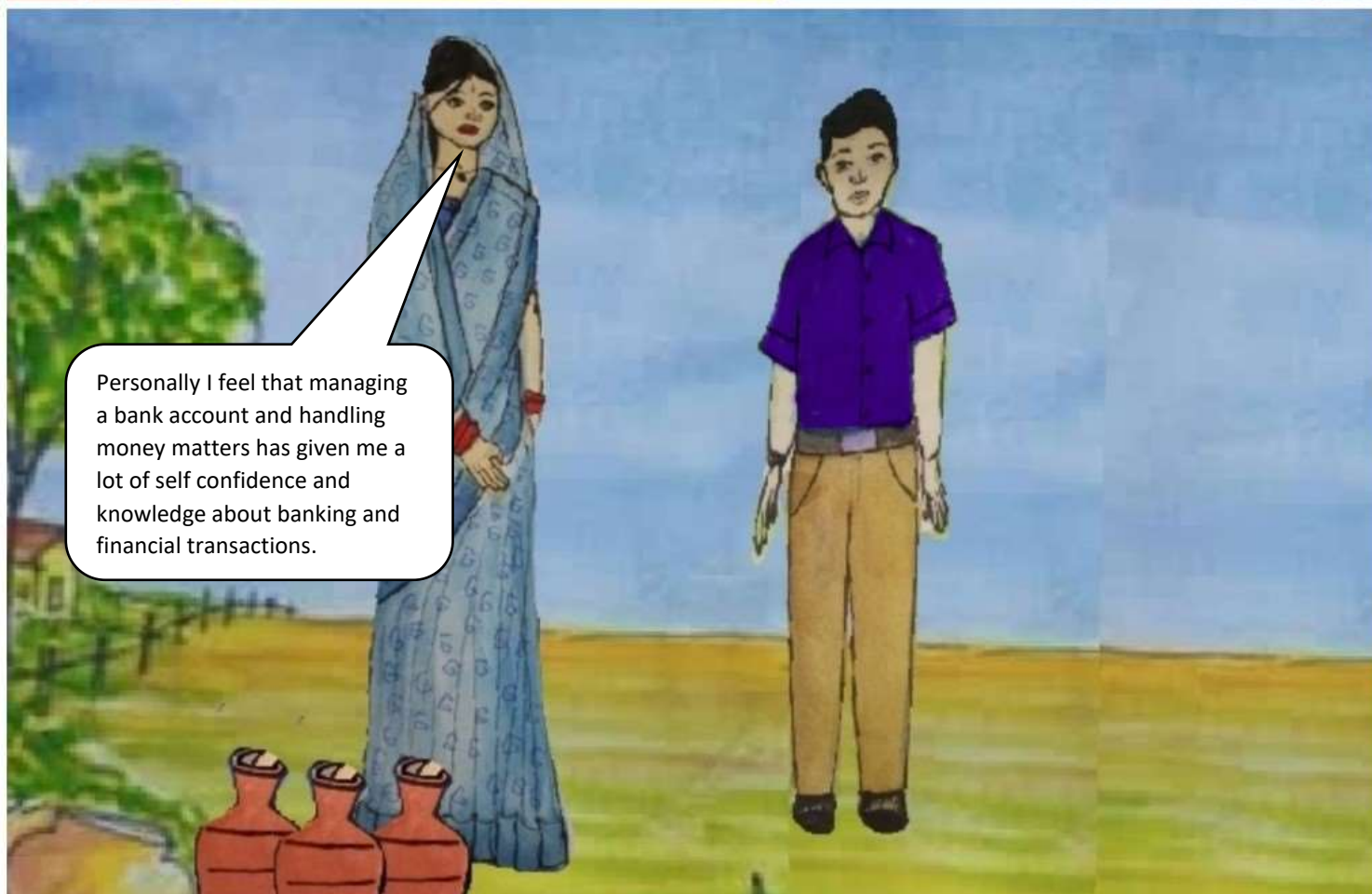
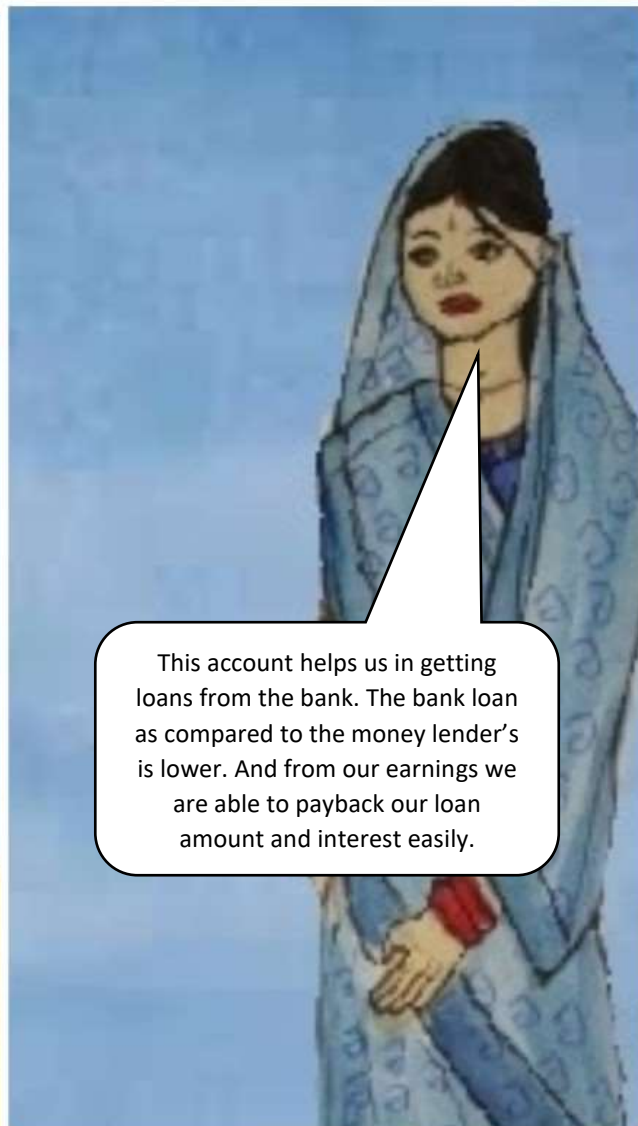
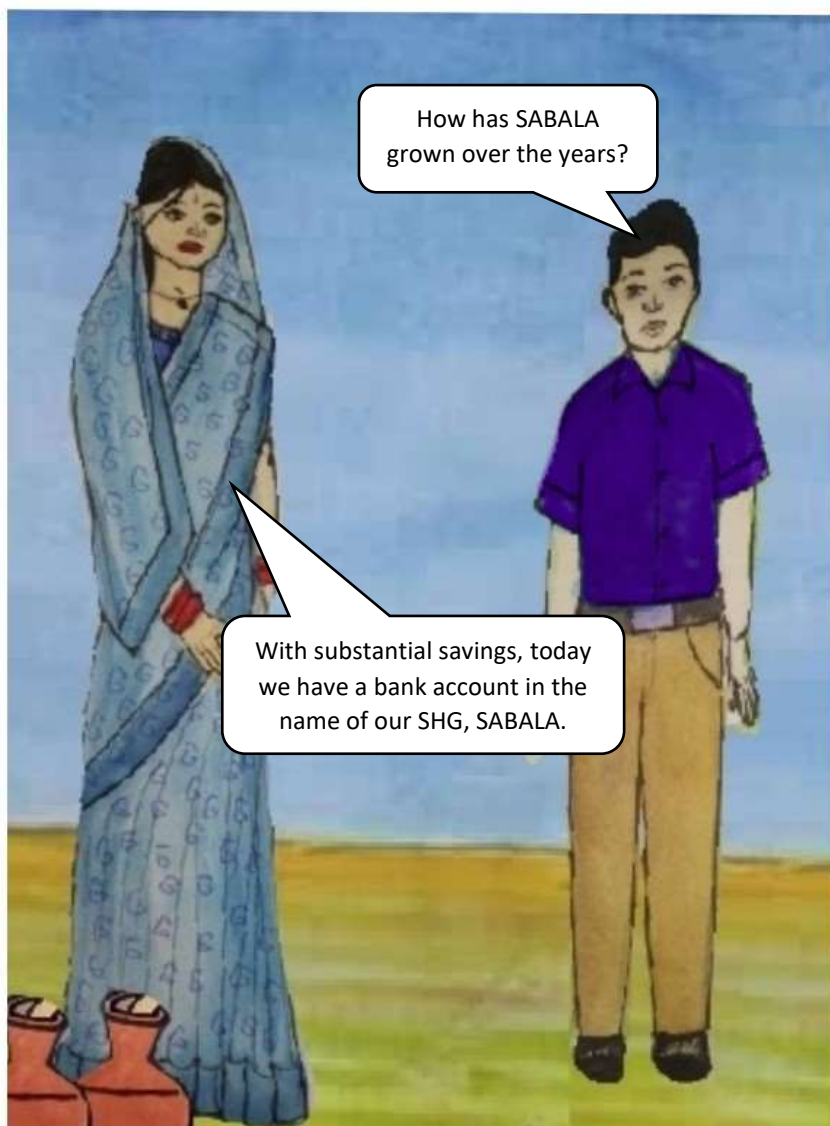


Can you tell me about how you manage the finances of SABALA?

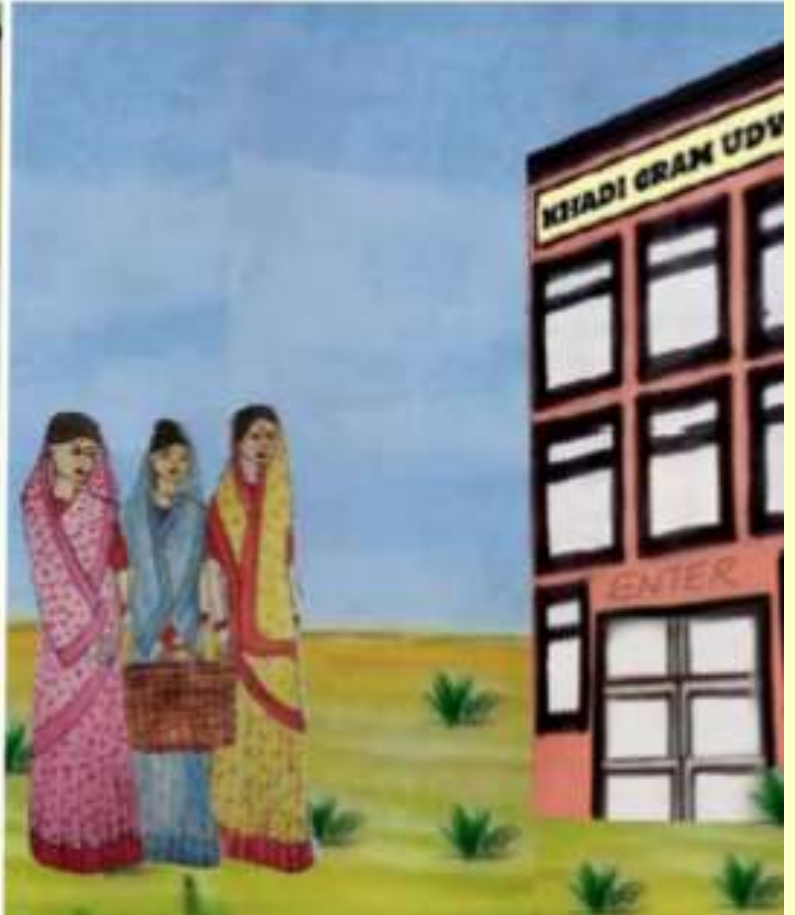
Sure! Initially we started with small savings, gave small loans to the members in need. We charged very little interest on these loans.



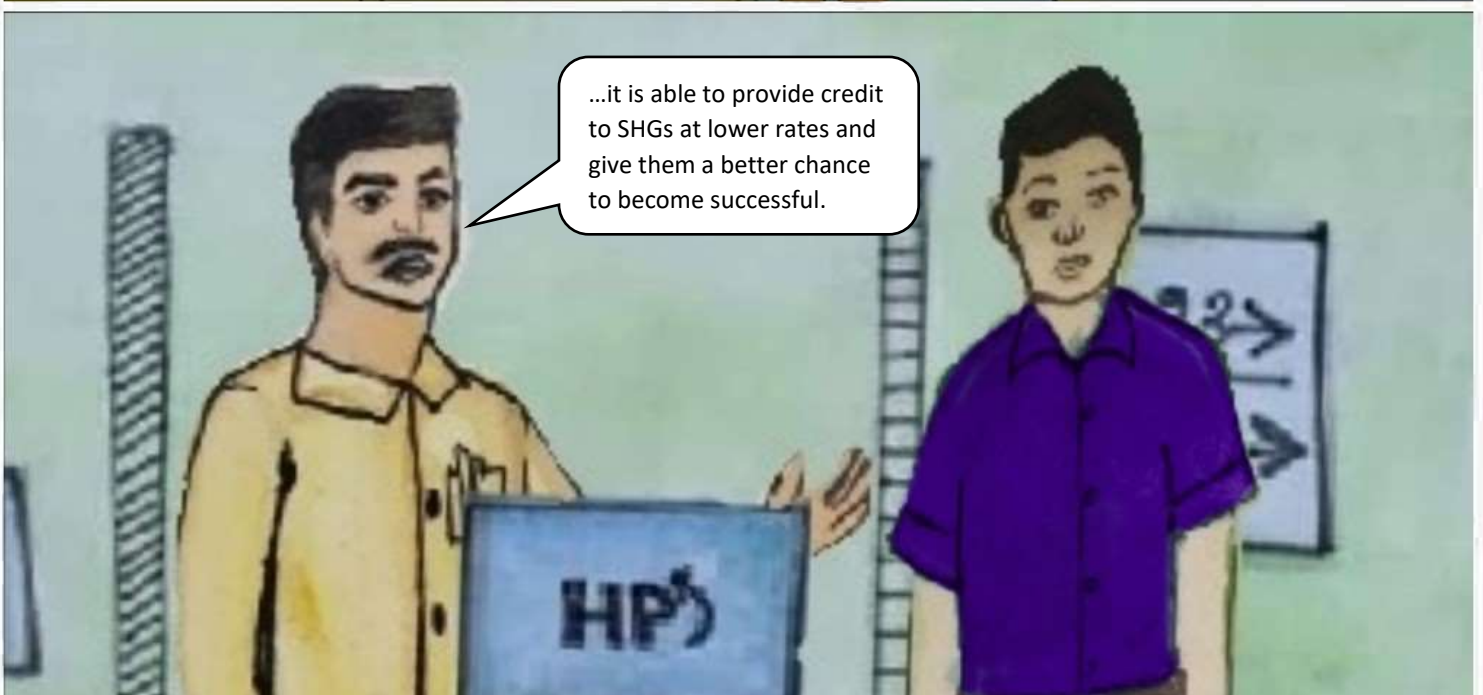
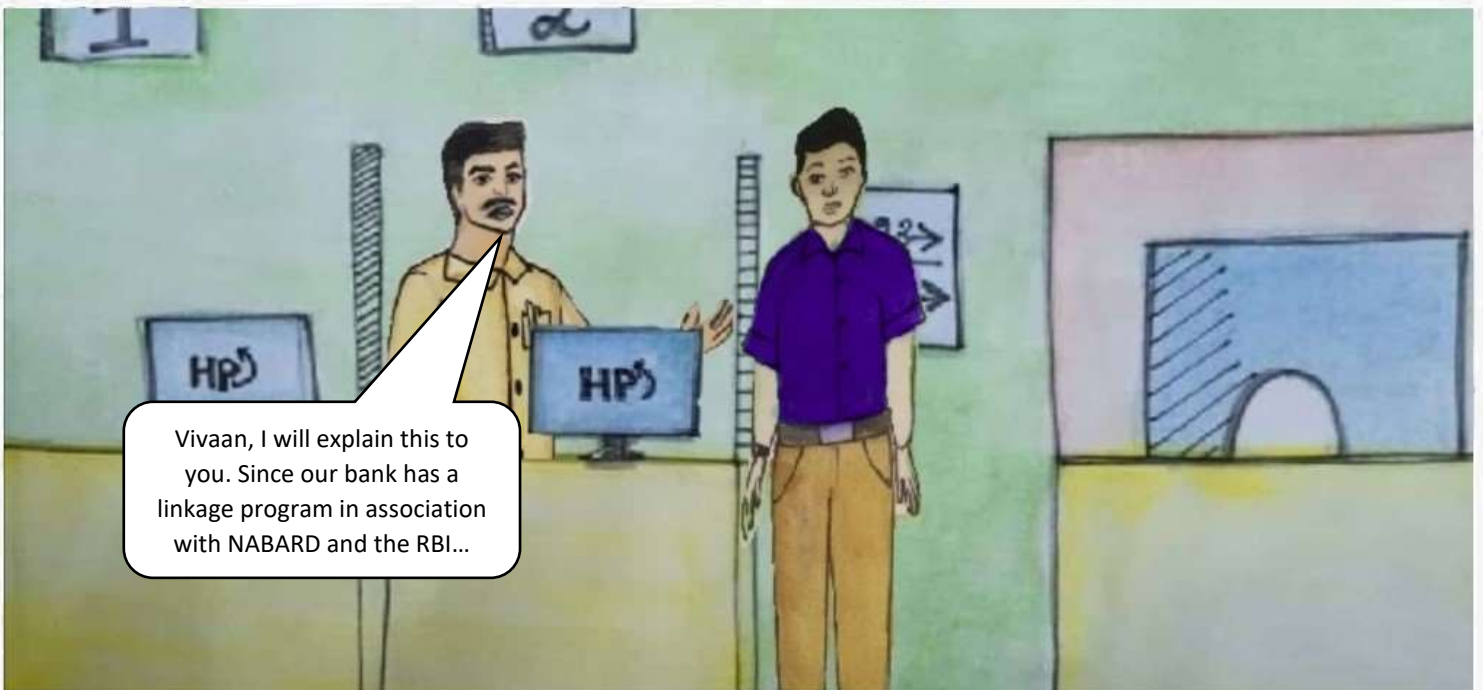
Being the treasurer, I maintain a record of all transactions-

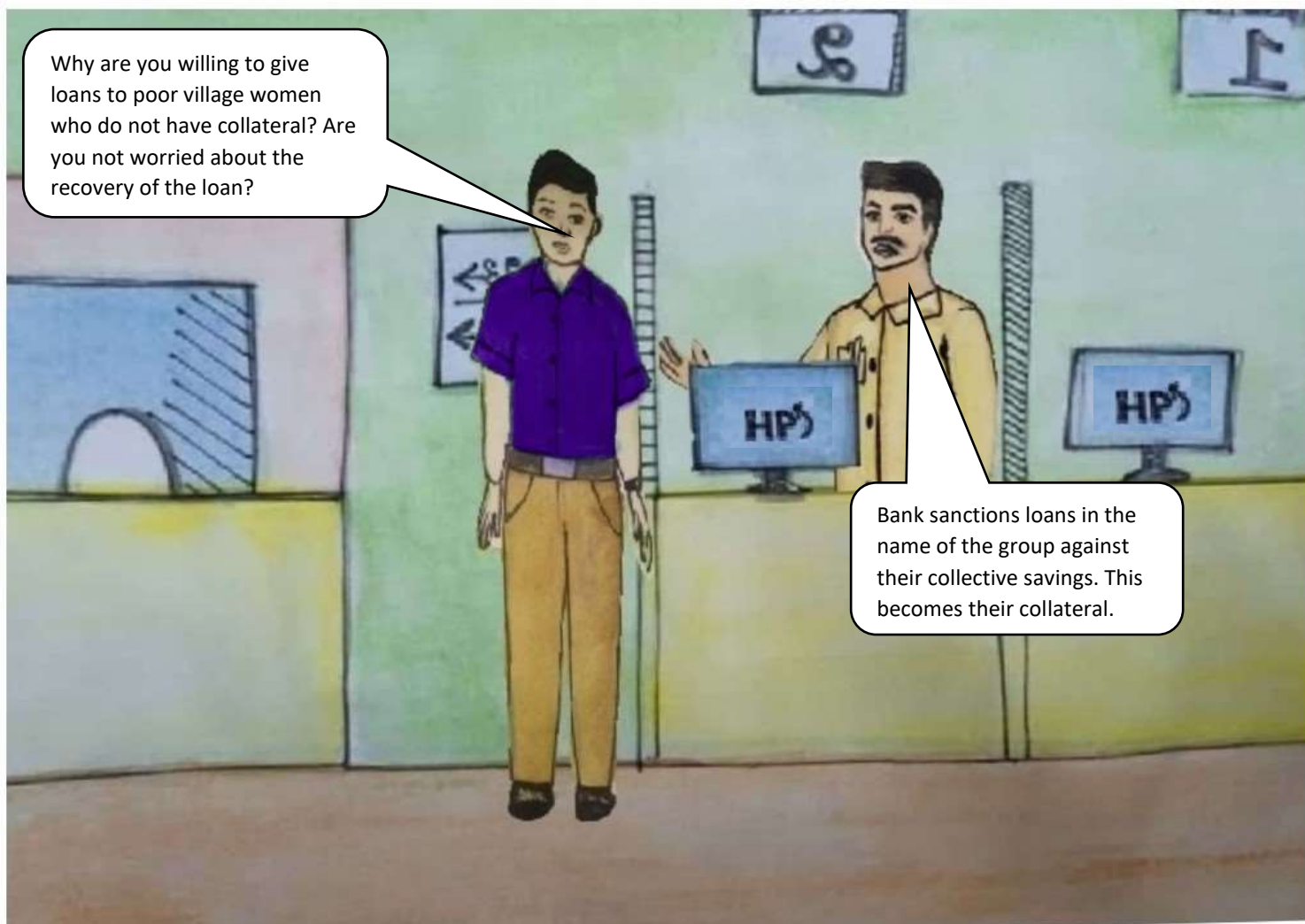


We took a loan to buy raw material and make handicrafts to supply to the local Khadi Gram Udyog. This earning has made us self-reliant.



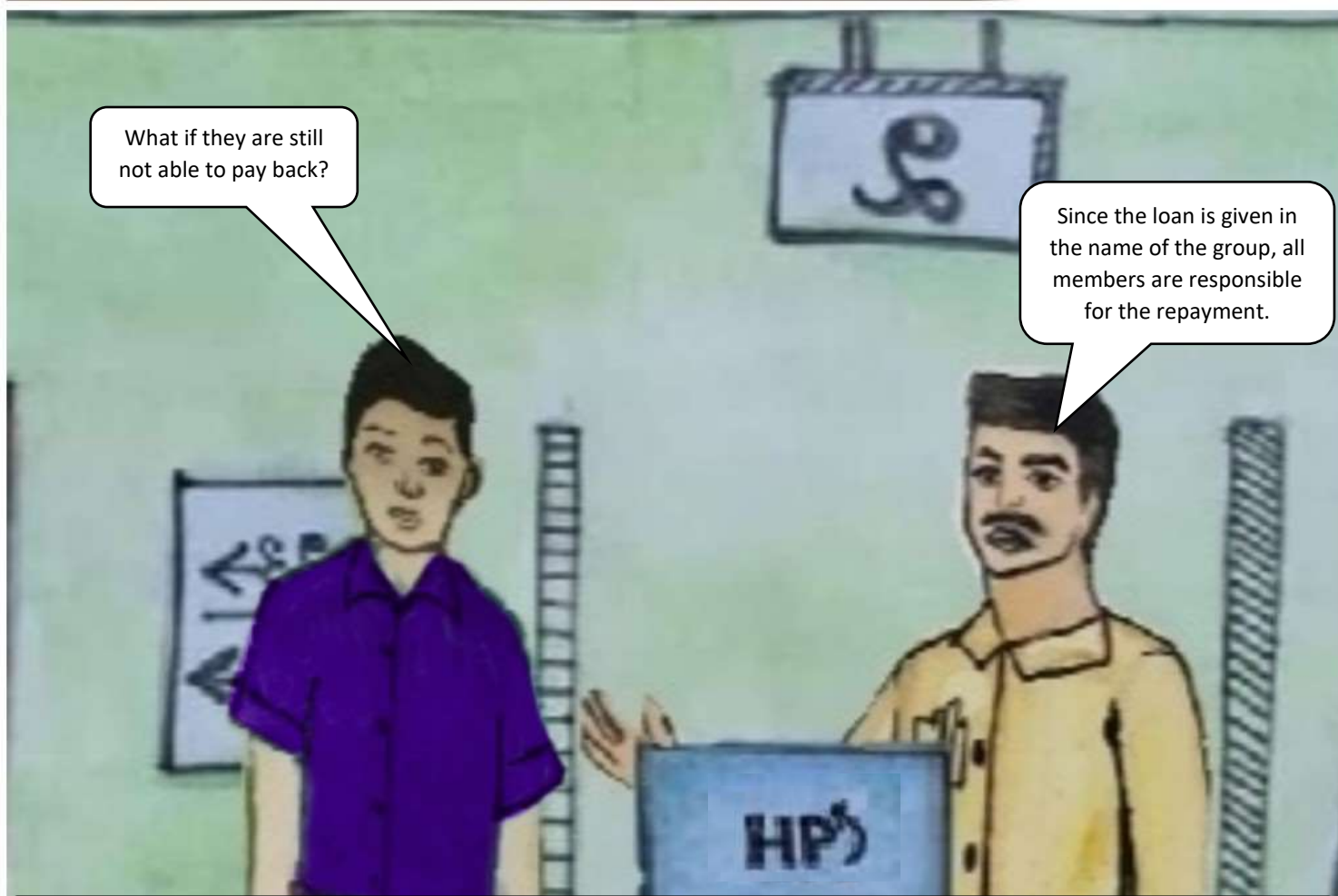
I wanted to know the role of Banks in the development of SHG. So I went to visit Mr, Nair the manager of the Indian National bank near Pratapnagar.





Why are you willing to give loans to poor village women who do not have collateral? Are you not worried about the recovery of the loan?

Bank sanctions loans in the name of the group against their collective savings. This becomes their collateral.



What if they are still not able to pay back?

Since the loan is given in the name of the group, all members are responsible for the repayment.

Mr. Nair also told me that SHGs are the most honest organisations and have minimum record of failure.

LET'S CHECK OUR PROGRESS

7. Which of the following was the first to launch SHG-Bank linkage programme?

- a. NABARD
- b. RBI
- c. SBI
- d. RRB

8. Which of the following is another name for Self Help Groups?

- a. Mutual aid
- b. Support groups
- c. Groups of people
- d. Social support

9. How does the formation of SABALA help the women of Pratapnagar?

- a. _____
- b. _____
- c. _____

10. Are Self Help Groups formed only by women? Yes/No.

Goswami Uncle continued to tell me about SABALA and shared...



In the last five years, SABALA has grown tremendously and is a huge success. Almost all its members are earning. They are leading their lives with dignity.



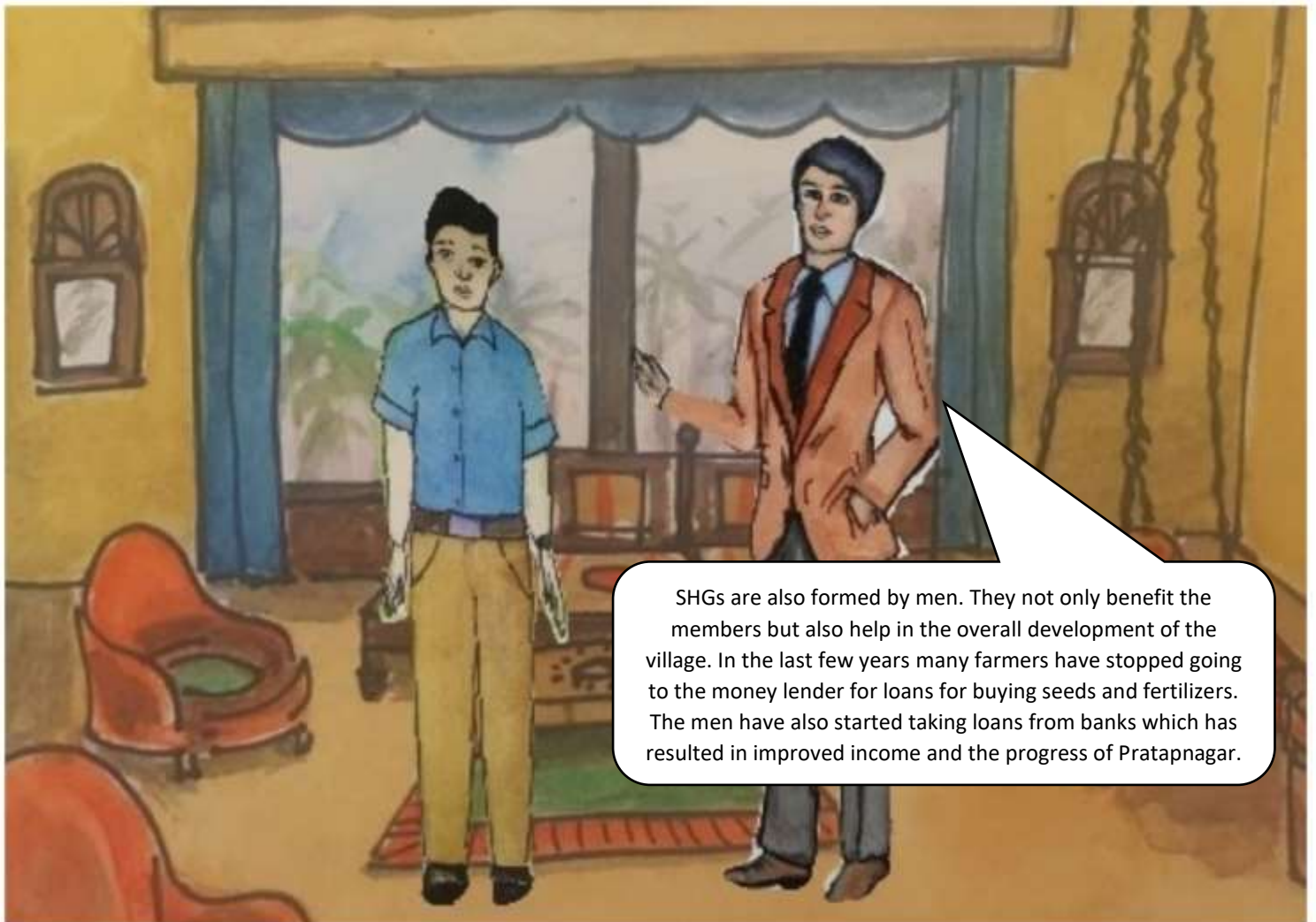
From a saving group, SABALA today has become an earning group which has increased the productivity of women.



You would be happy to know that inspired by the success of SABALA, many NGOs have tied up with women and formed SHGs in Pratapnagar.



Indeed Uncle! SHGs are serving as the building blocks of development of the rural poor and SABALA is a proud example of women empowerment.



Soon my vacation came to an end and so did my visit to Pratapnagar. As Goswami uncle drove me back home, I was happy to get first hand information from a real SHG for my project.



Back to the classroom....

How many of you
liked Vivaan's
presentation?

Very nice.

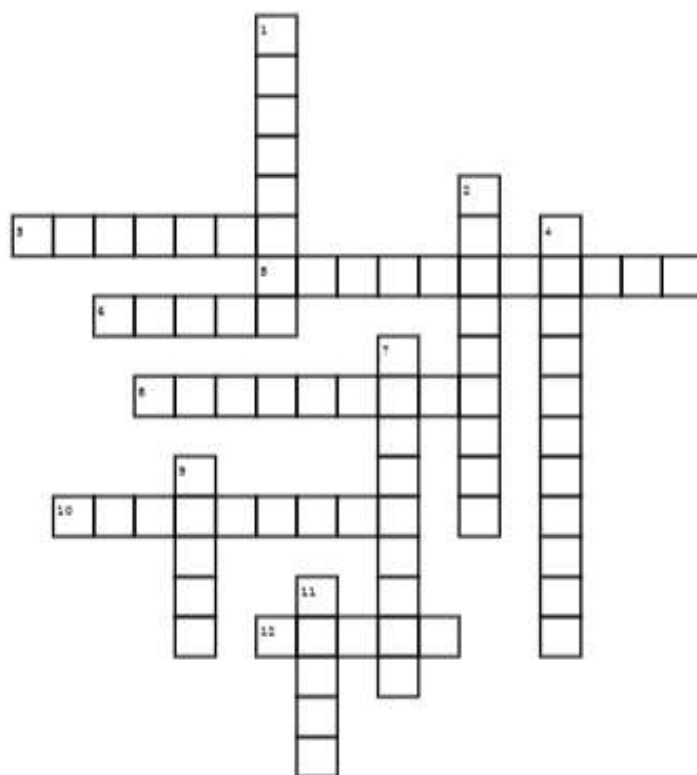
Wonderful.

The teacher congratulates Vivaan on his excellent project presentation!

I really appreciate your effort to get
the interviews of the president and
other members of an actual
working Self Help Group. It seems
you have truly understood the
functioning of Self Help Groups.

Let us play a game and
test your knowledge of
SHGs BY solving this
crossword puzzle.

Crossword Puzzle



Down:

1. Women in Pratapnagar started their handicraft _____.
2. Sushma was _____ of SABALA.
4. _____ SHG is more of a cooperative now.
7. Who keeps a record of the money?
9. A _____ of women formed an SHG in Pratapnagar.
11. a treasurer handles _____ matters.

Across:

3. Pratapnagar is a developing _____.
5. SABALA made the women of Pratapnagar _____.
6. Mr Nair helped the women of SABALA in getting _____.
8. SABALA _____ the women of Pratapnagar.
10. SHGs spread _____ among women.
12. Who formed a _____ SHG in Pratapnagar?

Did you Know?

A successful canteen model in Fatehabad, Haryana became an example for other women running SHGs. They were trained to start their own canteens by a state authorised workshop .

Over the past two decades India's SHG movement has evolved from small savings and credit groups that sought to empower poor rural women into one of the world's largest institutional platforms of the poor.

In Uttar Pradesh, Khadi Gram Udyog worked with SHG members and planned to produce masks worth 6 lakh metres of khadi fabric and even PPE kits for corona warriors in some districts.

Today, 67 million Indian women are members of 6 million Self Help Groups.

Women under Jeevika SHG of Bihar used the network of 1.4 Lakh statewide SHGs and created awareness about the risk of COVID-19 transmission, handwashing and social distancing.

There are 44.61 Lakh women SHGs as on March 2019 and had loan outstanding of Rs 79,232 crore.

**Strong
Able
Brave
Assertive
Leaders
Aware**



*When women thrive, all of
society benefits.*

ANSWER KEY

1. SEWA
2. (B) Self-Employed Women's Association
3. (D) All of The Above
4. Self Help Group
5. a. Poverty
b. Dependence on money lenders
c. Debt trap
d. Domestic abuse
e. Old age (any three)
6. S- Strong
A- Able
B- Brave
A- Assertive
L- Leaders
A- Aware
7. (A) NABARD
8. (B) Support Groups
9. a. Self-reliant
b. Knowledge about banking and financial transactions
c. Confident
d. Able to earn money and start their own business
10. No

GLOSSARY

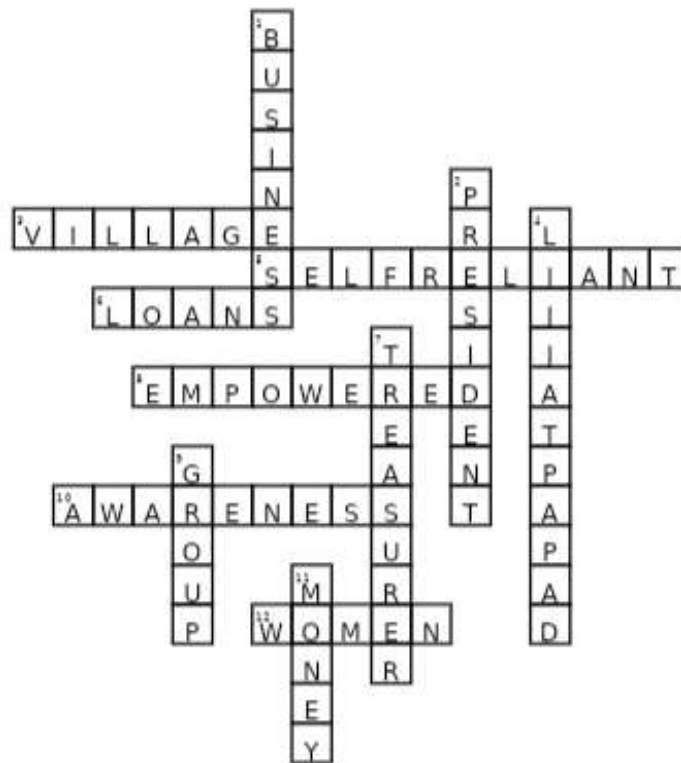
- 1.RBI- Reserve Bank of India.**
- 2.NGO- Non-Governmental Organization.**
- 3.NABARD- National Bank for Agriculture and Rural Development- It is a government, non-profit organization founded in 1982. It provides and regulates credit facilities for promotion and development of agriculture and small-scale industries.
It helps link SHGs with formal sector banks and provides them with agricultural loans at low rates of interest and easier terms of credit.**
- 4.COLLATERAL- It is an asset that the borrower owns (such as land, building, vehicle, livestock, deposits with banks) and uses this as a guarantee to a lender until the loan is repaid.**

SOURCES

- 1.Understanding Economic Development-Social Science Textbook for Class X-NCERT.**
- 2.www.worldbank.org.**
- 3.www.sewa.org.**

ANSWER KEY

Crossword Puzzle



Down:

1. Women in Pratapnagar started their handicraft _____.
2. Sushma was _____ of SABALA.
4. _____ SHG is more of a cooperative now.
7. Who keeps a record of the money?
9. A _____ of women formed an SHG in Pratapnagar.
11. a treasurer handles _____ matters.

Across:

3. Pratapnagar is a developing _____.
5. SABALA made the women of Pratapnagar _____.
6. Mr Nair helped the women of SABALA in getting _____.
8. SABALA _____ the women of Pratapnagar.
10. SHGs spread _____ among women.
12. Who formed a _____ SHG in Pratapnagar?