

*journeys*  
The Samuha Story

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**SAMUHA**







# Foreword

Development practice engages with groups, communities and even organizations. But at its core, it is about making a difference in the lives of individuals. Every intervention, regardless of its expected outputs and outcome, must finally be assessed by the degree it has helped individuals discover and unlock their potential to direct their lives into paths which they deem as better and more satisfying for themselves.

This collection of stories is about 12 individuals. They come from different villages. While they got involved with Samuha through different programmes, their engagement brought about a significant change in their lives. They were able to overcome major obstacles, discover hidden strengths in themselves and realize that they could make an effective change in their own lives.

This is a document in which these people share how they continued to transform their lives following their engagement with Samuha.

For us, this has been inspirational: it is not about the effectiveness of our interventions, but a story of how these people used our interventions as foundations to build their own futures on.

Is there life after a programme? These stories re-affirm our belief that there is.

We offer these stories as an inspirational asset to our colleagues, friends and peers who are trying to transform lives.

**T Pradeep**

*Secretary*

**Samuha**



# Sharanayya

*“I was born, therefore I had to exist.*

*But I wasn't able to do a single thing for myself. When I heard the sounds of other children on their way to school, my mind longed to go with them.”*

Sharanayya is blind. As a child, he never imagined that he could go to school. With the help of Samuha's disability program, Sharanayya, his family, and the village school all learned that blind children can succeed at school. Though he started school when he was already 14, Sharanayya found that everyone was very supportive and encouraging.

*“On the very first day the master patted me on the back and told me I could study whatever I wanted, in Braille. That was a very big inspiration.”*

Sharanayya completed his primary education at school. He then procured learning materials and aids to prepare for the Secondary School Leaving Examination on his own. Clearing that exam with flying colours, he has continued to achieve one success after another. Sharanayya is now completing a computer studies degree and will move on to post-graduate studies from there.

Sharanayya perceives the opportunity to learn as the greatest gift, and he is eager to ensure that other people with disabilities are given the means to pursue an education.

*“I have helped plan training programs for other people like me. Recently, I heard that one of the disabled boys was having problems at his hostel. I intervened, and now the boy has shifted to a more supportive environment.”*

Sharanayya remember what his life was like before Samuha introduced him to a whole new world of possibility.

*“My life ended with me and my family. I could not see, so I never went out, and I never had friends. But now, I have a different life. I go out, I interact with people, I have made*









# Pushpa

*“We were hardly able to make ends meet.”*

15-year old Pushpa and the husband to whom she had just been married struggled to earn a living.

*“My husband’s only source of income was renting out a small sound system for local events and functions. We were not able to make much money. When Samuha started the savings group, my husband asked me to join, so I did.”*

Though the couple now had access to savings and loans, their initial attempts to start a business did not go so well.

*“At first, we started a kirana shop, but we earned just enough to survive. We could not save anything. There were too many such shops in the village, too much competition. Then we thought of starting a tea shop. But my husband was still running the sound system rental, and it would have been very difficult for me to manage the tea shop on my own.”*

As Pushpa and her husband continued to think, it occurred to them that they could buy a shamiana, the tent required for events and functions. Then they could offer a complete event package with both the sound system and the tent.

*“I took a 40,000 rupee loan from the group to buy a shamiana. My husband started providing both the shamiana and sound system for many public functions in our village and nearby. We started to make a good profit.”*

The couple then realized that having a vehicle to transport the shamiana and sound equipment would further strengthen their business. They bought a van on an installment plan.

*“Within four years, we paid off all the installments. Now we earn a 700 rupee profit daily from the van itself.”*

As the business grew and stabilized, so too have the family’s fortunes.

*“We have continued to expand our shamiana business, and now have 4 – 5 lakh rupees worth of assets invested in the business. We even bought 4 tolas of gold last year [as security].”*

This stability has impacted other aspects of Pushpa’s life...

*“I did not know how to write at all, but I have learned how to write and how to keep the group’s financial books. As my group’s representative, I had to speak to the banks. I learnt about banking, interest rates, loans, etc. Through so many trainings, I have learnt to speak confidently.”*

... and has allowed her to conceive a different future for her children.

*“Both my sons and daughter are studying in school. I was married when I was 15 years old, so I know the disadvantages of child marriage. I will allow my children to continue their education and will not force them into marriage.”*

Now Pushpa is ready to give back to her community. She shares with pride that she was recently elected to the gram panchayat (local village council).

*“My husband and brother-in-law supported me, and many people voted for me. I have already spoken about the need to build toilets for women and to have proper facilities for washing clothes in the village. I have also helped some of the poor people get housing benefits. I am sure they think of me with gratitude. I am not doing this for the money. I have also been very poor, so I understand and want to help.”*



# Sowbagya

*“I now have a say in all decisions made by my family.”*

When Samuha first came to her village to promote self-help groups, Sowbagya's husband couldn't see the point and didn't allow her to join. But Sowbagya soon understood that group membership brought real benefits to women members and their families. She boldly decided to join a group in spite of her husband's disapproval.

*“In those days, there were only two groups in the village. At first, I took a loan to buy two buffalos. Two grew to eight buffalos. I sold five of them for a profit, and now I just have three. I make a good profit from the milk.”*

The following year, she took another loan and invested in seeds, fertilizer, and irrigation for the family's dry land. Crop yields increased substantially, and her husband and son were pleased with the improvements. Slowly, her husband's attitude changed.

*“My husband stopped objecting to my involvement in the group. Now he supports me a lot. When I am away on training, he even does some of the housework!”*

‘Seeing was believing’ for other women and families in the village as well.

*“Many women saw that group members had easy access to loans and were [growing their families’ economic prospects]. More and more women wanted to join. Now there are so many groups in the village. In fact, I recently asked my daughter-in-law to join a group.”*

But Sowbagya and her group have moved beyond simple savings to all sorts of social outreach.

*“We built the community centre and have started tailoring classes there to benefit women. We help identify people with disabilities [who can benefit from specialized services]. We help pregnant women [access health services] for safe deliveries. We actively discourage child marriage. When we came to know of a marriage that was about to happen, we went and stopped it. We explained that it is harmful for the girl. We even assured the family that we would take charge of the wedding expenses if they deferred the marriage.”*



Sowbagya's group also goes to other villages to talk to women about the value of self-help groups and to help in group formation. Even Sowbagya herself is amazed at the change within her.

*"I was totally confined to the house and fields. If anybody visited us, I would run inside the house. But now, having travelled so much, I have learnt so many new things. I am the one who negotiates with the bank for our loans. My business understanding has grown. If any problem arises, I know that we can get together as a group, fight for our rights, and solve the issue."*







# Girijamma

*“Ever since Samuha came, things are easy for us.”*

When Samuha came to her village 12 years ago to promote self-help groups, Girijamma was trying to make ends meet with income from daily-wage coolie work. Her husband had taken another wife and lived elsewhere, leaving her to manage on her own with their son.

*“They said we could get some loans if we saved 10 rupees every week. I joined a group.”*

After a few months, Girijamma’s group had saved 4000 rupees. Samuha explained how they could start a business with a loan from the group.

*“I thought about it for some time. Then I took a 2500 rupee loan to buy a buffalo and start livestock rearing.”*

After that, there was no stopping Girijamma. One buffalo became eight buffalos, and...

*“I was making a profit of 30 rupees per day with the milk. Then I gave one buffalo to my mother, sold the others, and used the profit to set up a shop. I earn a profit of Rs.300 per day from the shop.”*

With savings and loans, Girijamma eventually purchased land and built a solid house. She also purchased gold to use as security for other loans. Best of all, she is realizing her dream: she can easily afford her son’s education.

Girijamma’s story is one of steadfast courage. Seeing her today, it is hard to believe she once hesitated to talk to strangers and would leave the house only to work as a coolie. She has travelled to different cities and towns in her state of Karnataka and has picked up a range of skills, including the ability to sign her own name. She has even approached her husband about having a share in his 15-acre property and now receives some of the produce from that land.

Girijamma currently belongs to four different women’s self-help groups and explains how the various women from different castes and communities are able to put aside their differences and help one another.

*“We are all together. If anybody in our group wants a loan, we all try to save enough so that we can give the loan to that person.”*







# Ningamma

*“People in my village used to wonder why someone like me wanted to study. Now they appreciate and respect me. That is because of Samuha.”*

After polio affected Ningamma’s legs, she was forced to drop out of school. Money was scarce at home and her father was also very ill.

*“Samuha came to our village and encouraged women to form groups to save money. Because of my leg problem, I rarely went out of the house. I was scared to talk in front of people. I wouldn’t even go near a place where there were too many people gathered together. At first, I really didn’t want to go to these group meetings. But Samuha kept encouraging me.”*

Samuha asked Ningamma to join a longer training program at the Samuha campus .

*“They took me to Kanakagiri for training. That is where things started changing for me. I began to talk and engage with people. I learned how to manage my own small business.”*

Slowly Ningamma’s outlook and prospects – and consequently her family’s prospects - began to improve.

*“I took a loan from my self-help group and used it to better our fields. We reaped a very good yield that year. With the profits, we paid off some debts, covered my father’s medical expenses, and also repaid the loan amount. Next I took a 15,000 rupee loan to help pay for my sister’s wedding and to continue my education. With all this new confidence, I was determined that I should be able to work on my own. So when Samuha offered a tailoring training program, I immediately signed up.”*

Ten years after she joined her self-help group, Ningamma is still going strong.

*“Today, I am the bookkeeper for our group and I am paid a 25 rupee honorarium for every meeting. I earn 150 to 200 rupees per day from my tailoring work.*

*I used to be scared to talk in a group, and now I go to banks, speak to the managers, and negotiate loans. I have myself lent some money to people, and I deposit the interest I earn in the bank. I do not need to depend on anyone’s help now.”*









# Durgamma

*“Generally I was a very timid person, but now I have become stronger, more confident. People in my neighborhood also talk about this change in me, about how I have overcome all these difficulties with courage.”*

Durgamma is 71 years old. Her daughter and son-in-law both died of HIV related illnesses, and she is raising her grandchildren.

*“When we first got to know about this illness affecting my daughter’s family, I was devastated. We faced such stigma in our community. Our neighbors would not talk to us.”*

Then Durgamma and her family learned about Asha Jyoti, Samuha’s HIV/AIDS Respite Care and Treatment Center.

*“At first we hesitated to come to Asha Jyoti. But after coming and talking to the staff, we started feeling a little better. It felt good to speak to the staff.”*

It also helped Durgamma to meet and talk to other people affected by HIV.

*“I thought I could not get my grandchildren educated. But later I started thinking. Our life was wasted; why should these children not have an opportunity to study and be independent. I saw that so many people who came to this centre were trying hard to get their children educated. That gave me the courage and confidence.”*

Durgamma now understands the difference a bit of caring and compassion can make.

*“I have really gained a lot of confidence after coming to Asha Jyoti and no longer fear this illness. I even give courage to other people who come here. One of our neighbors who had stayed away from us after finding out about our problem then became affected by the same problem. I was the one who reached out to them and gave them courage and comfort.”*





Nestle  
Chocolate  
Eclairs

# Hanumanti

*“There was a time when I wondered why I was born.*

*What was the point if I was just born to be a burden to my family and to society. So many times I thought to myself that death would be better.”*

Hanumanti was affected by polio as a small child.

*“Until I was 15 years old, I would not go out of the house, couldn’t talk to people, and had no confidence. Then Samuha came to our village. One day they came to my house to meet me and my parents. They explained how they could help me and asked my parents to let me attend their tailoring training program. My family didn’t like the idea at first. They asked the people from Samuha, ‘Do you want us to sell our daughter?’ They sent the Samuha people away from our house. But Samuha didn’t give up. Finally, they spoke to our village leaders, and asked them to convince my father to send me for the training.”*

That was all the opening Hanumanti required.

*“I attended tailoring training for six months. I also learnt how to manage a business during that time. After coming back home, I started my own tailoring business. People liked my work, and my business picked up quickly. There were many other young women who wanted to learn tailoring in my village. So I bought another machine and started teaching them. Now I am even paid to teach a tailoring class every month at the village school. I have been able to help with the costs for my sister’s wedding, and I help my brother with his children’s school fees.”*

Knowing that she had something to contribute to her family and community changed everything for her.

*“I am now very involved in disability issues. I want to ensure justice for people like us. I have taken part in protests and campaigns. I stand at the forefront of any disability program that comes up in our community. I am the president of the district Federation for People with Disabilities and have represented our concerns at state level meetings in Bangalore. We are working to ensure that people with disabilities have access to their legal entitlements, such as a bus pass, pension, housing, and more.”*

The change is summed up best in Hanumanti’s own words.

*“I thought life was over. Now I go and represent our people at the state level. All this growth is the result of Samuha.”*







# Mariappa

*“Samuha helped me discover the artist in me.”*

Mariappa was a dalit, poor, and disabled.

*“I was ok when I was born. But when I was around 6 years old, I developed a high fever. My family took me to the hospital where they gave some injection. Because of that, I lost the use of one leg. I was taken to a doctor in Koppal who prescribed a one-year course of medication. But after six months, my family couldn’t afford to keep buying the medication. When they finally went back to the doctor, he said it was too late and nothing could be done.”*

Mariappa was allowed to go to school until the 7th standard but was then sent to tend his family’s cattle and goats in the fields. That was when Samuha spotted him.

*“The Samuha team came to my house and spoke to my family about having my leg operated. My father sold our cattle to raise [our share of the costs]. Samuha took me to Bangalore where I underwent five operations. After that, they gave me a caliper.”*

Samuha continued to encourage and support Mariappa.

*“I enrolled in high school and graduated with good results. Samuha then helped me to enroll in a teacher training course (D.Ed) and even paid the fees. Now I work in a private school as a teacher, and I am also pursuing my BA in Education.”*

Studying away from home at Koppal, Samuha was Mariappa’s home-away-from-home and he began to get involved in various Samuha activities. He joined a street theatre group focusing on education and people with disabilities and soon discovered his hidden talents.

*“I learnt singing, instruments, dhol [drumming], and everything. When I was doing my D. Ed, I placed first in a ‘Janapadageet’ folk song competition. Then I met a well-known Kannada-language singer, and we performed in various programs together. Our street play was featured on TV.*

*I am now recognized and respected as an artiste. The Kannada and Cultural Affairs Department even has a photo file documenting my development!”*







# Huligamma

*“Six years ago, people would not even want to speak to me.”*

*“They held me in such low regard. But now, I am a name in the community. People respect me, seek my opinion. Even politicians come and visit me.”*

Huligamma lives alone with her four children ever since her husband left to live with someone else. Things were much worse when her husband was around.

*“We lived in utter poverty. Whatever little money I made, my husband would snatch away for alcohol. There were lots of fights at home, and he would beat me. Our neighbors stayed away from us. No one had any respect for us.”*

Huligamma got involved with Samuha after her husband left.

*“In the first [self-help group] meeting, I could not even say my name out loud. I had never spoken up in front of anybody. But with more and more training, I grew in confidence and improved my knowledge.”*

Huligamma saw the same changes among all the women in her group.

*“All 10 of us, we had barely stepped out of our houses before. But now you see us, we are all running our own small businesses.”*

No one who knew her earlier would have guessed that Huligamma had a head for business. Yet all she had needed was a supportive environment.

*“I used my first loan to buy a house so we could move out of the rented house. Then I took a loan to start a tailoring business. I do good work, so I get good business. [Over these six years,] I have taken many loans and have taken up a variety of business opportunities. For instance, I sell vehicle insurance policies to people. They benefit, and I benefit. Now I have taken a loan to start a cloth business.”*

Huligamma is seen as a role model for others.

*“I was taken to Bangalore and given an award for business practice. I have also appeared on TV.”*

She herself is amazed at what she accomplished by joining her self-help group.

*“By saving just 10 rupees a week, I have not only gained in wealth, I have gained in so many things - courage, exposure, understanding.”*







# Lakshmi

*“Education is the best investment. It is better than gold.”*

Lakshmi is proud to be helping all three of her children to pursue higher education. Her older son is in medical school while her daughter and younger son are working on undergraduate degrees.

She recalls how it was before Samuha.

*“We had some land, but it was not irrigated and we depended on rains. My husband and I were running a small kirana shop, but there was not much profit in it. It would have been impossible to educate three children based on those profits.”*

Then Samuha opened a small door.

*“Samuha encouraged women to form self-help groups. We could see that many groups had already formed. So we also started a savings group, and I became the president. We started with small amounts, and gradually started saving more and more. At some point, I realized my husband and I would need more income if we wanted to help our children get a good education. So I decided to take a loan from the group to improve our shop.”*

Lakshmi took a 4000 rupee loan to improve the shop and then an 8000 rupee loan to buy more supplies. She became more confident when the shop's increased profits allowed her to repay the loans. Through a series of incremental loans, she and her husband made many improvements to the shop and expanded their scope of business. Today, the shop has a turnover of 4000 rupees per day.

When the time came, Lakshmi was confident about taking a 30,000 rupee loan from the group to pay for medical school. She reflects on the many personal changes she sees in herself and other women in the group:

*“Instead of remaining confined to the house, I went out and learnt so many things. Before these groups came, we women were always just at home. But now we have learnt many new things, and our views are being heard by others.”*









# Shivamma

*“It is always good to have a house of your own.”*

*In my brother’s house, there was no place for a visitor to even sit down.”*

We are sitting in the home Shivamma has had constructed for herself and her daughter out of the profits from her bangle-selling business. As we talk, she recalls how the self-help group she joined encouraged her to start thinking of business opportunities to supplement her agricultural income.

*“I saw the kind of business a bangle seller was doing, and I thought, why can’t I do something like this? I initially took a 4000 rupee loan to buy some bangles. The business went well, so later I took an 8000 rupee loan to improve it. I go to Raichur to buy bangles and sell them here in the village. People come, from our village and other villages, to buy bangles from me. They come, even though I am [a dalit].”*

Through Samuha, Shivamma has now had exposure to many new concepts and places.

*“I have learned how to form groups, maintain savings, calculate loans and interest rates, negotiate with banks. Our trainings have taken us as far as Bangalore and Kerala.”*

Shivamma’s business acumen and people skills have changed her life in unexpected ways.

*“In the village, they respect me so much and call me ‘Shaale Shivamma’ (an expression to signify that even though she has no formal education, she has knowledge about many things). If any public officials come to the village, they are first sent to talk to me.*

*I only went to school for five years and I never used to talk to any outsider. All this was possible only because of Samuha.”*





# Sudhindra

*“Because I could not see, I thought I had to sit at home.”*

When Sudhindra was six, his vision began to deteriorate. He underwent surgery, but it didn't work. Soon he was completely blind.

*“I got to know Samuha when I was 13 years old. They came home and took me to Hubli for a 10-day training in Braille. This helped me pass my 10<sup>th</sup> Standard SSLC exam. Later, Samuha sent me to the National Association for the Blind in Bangalore for mobility training. Samuha had given me a stick, and I rigorously practiced moving around every day.”*

All he needed was a good dose of confidence.

*“At the NAB, they used to say, it's easy to come to Bangalore on your own. You just need to go to the bus stop. You don't need to walk to Bangalore. The bus will bring you here!”*

Now Sudhindra knows he can do most things he sets his mind to.

*“I learnt Braille typing from one person and even basket weaving. See, I can do all the jobs which you do. I operate my cell phone on my own. When I realized I was very interested in music, I enrolled in a music school. I completed my senior grade exam. Now I am called to perform at programs in my area.”*

Sudhindra feels that Samuha gave him and others with disabilities the initial 'leg up' support they needed to move forward on their own.

*“Samuha has informed us well about the legal entitlements we can claim. The road leading to my house was in very bad condition. I was the one who spoke to the authorities and got it repaired. I also got my bus pass.”*

And where individual effort is not enough, Sudhindra now knows he can find strength in community.

*“We formed a self-help group for people with disabilities. We save money, which we use to support education for people with disabilities. We teach exercises to people affected by polio. We also help people access their entitlements. [For instance,] at first I was refused my pension because my father held a government job. Our group held a strike and demanded the pension. When a government office we need to access regularly was moved upstairs, we*

*protested, saying that many people with disabilities could not get up the stairs. The office was moved back downstairs. One time, someone filed a complaint against a person with disability for using a supportive device that made noise. We got the complaint dismissed.*

*Individually we cannot [always succeed], but as part of this group, we have been able to accomplish a lot.”*







# Profile

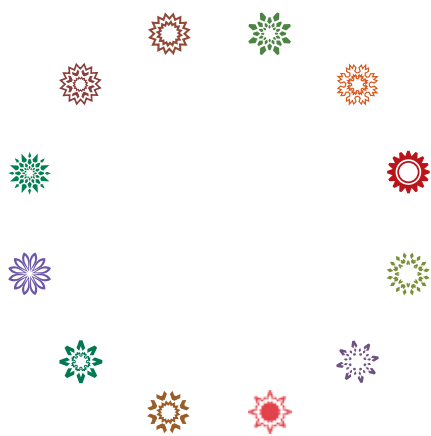
**Samuha** is a development organization that has been working in the Raichur and Koppal districts of the Hyderabad-Karnataka region since 1987.

The backwardness of this region has now been acknowledged through the Constitution (Ninety-Eighth Amendment) Bill, 2012, which recognizes that the districts of Gulbarga, Bidar, Raichur, Koppal, Yadgir and Bellary require focused development interventions. To facilitate this, Government of India has now set up a special board to channelize and manage resources for accelerated development of this region.

**Samuha's** Goal is to improve the Quality of Life of Vulnerable People within defined periods of time. **Samuha** believes that development is best sustained when undertaken through group processes, and this is reflected in its name which is derived from Sanskrit and translates as an Organised Group or Society.

From a small, integrated rural development project, **Samuha** has grown to develop core competencies in the areas of Community organisation, NPM (non-pesticide management) agriculture, micro credit, CDM Cookstoves, Trench-cum-Bunds as a single technology for the development of arable drylands, Climate-Neutral Village to help climate-vulnerable communities adapt to climate change, NREGA as a resource for NRM and Social justice.

**Samuha** has promoted 5 CBOs – 4 mutually aided cooperative societies and 1 mutual benefit trust. In its 26 years, **SAMUHA** has incubated 6 development organisations to-date: Mahiti, Samraksha, Suvidya, Jana Sahayog, iSquareD and Samarthya. These independent development organisations focus on Free and open source software for development, HIV/AIDS, Experiential mathematics, People Living in Slums, Social enterprises and Disabilities.



# ಸಮೂಹ SAMUHA

**Samuha**

Vithalapur Road  
Kanakagiri, Gangavati Taluk,  
Koppal District  
Karnataka - 584 119  
India

**W:** [www.samuha.org](http://www.samuha.org)

**E:** [ns@samuha.org](mailto:ns@samuha.org)

Cover and Design: Anirban Dutta Gupta  
Copy: Samraksha