



SAKhee

Strengthening and Advancement of women in
Khordha by Entitlement & Enterprise

A CSR initiative of United Breweries Limited

Partner Municipalities



Implementation Partner



CSR Partner



SHG का बस्ता

A FOUNDATIONAL ADULT EDUCATION PROGRAMME
FOR
WOMEN OF KHORDHA AND JATNI



Disclaimer

This tool has been prepared by Urban Management Centre under the SAKhEE programme. It is intended for SHG leaders to use during their monthly meetings with members, utilising the thematic chapters provided.

About United Breweries Limited

Bengaluru-headquartered United Breweries Limited, part of the HEINEKEN Company, is the largest beer manufacturer in India. The company produces and markets internationally recognised beer as well as non-alcoholic beverages. Founded in 1915, United Breweries currently employs more than 3,000 people, operates 30 breweries in the country, and sells its brands in more than 50 countries. UBL is committed to operate and grow its business in a socially responsible way. The company aims to bring about sustainable development by balancing commercial and economic progress with social and environment development. UBL's CSR initiatives are focused to improve the quality of lives of the communities residing in the vicinity of its breweries.

About Urban Management Centre

The Urban Management Centre (UMC) is a women-led non-profit organisation, dedicated to 'Making cities work for everyone.' UMC provides technical assistance and support to city governments and facilitates change through peer-to-peer learning processes. It enhances the capacity of city governments by providing expertise and ready access to innovations on good governance implemented in India and abroad. UMC's key focus areas are governance, capacity building, civic engagement, systems and technology. Being a legacy organisation of International City/County Management Association (ICMA), UMC is also known as ICMA-South Asia. For more information, visit our website: www.umcasia.org

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Message from Urban Management Centre

For nearly a decade, the Urban Management Centre has partnered with the Government of India in shaping policies aimed at women's economic empowerment. As an embedded team within the Ministry of Housing and Urban Affairs (MoHUA) under the urban livelihoods mission, we have infused research, innovation, and rigour into the national government's efforts to support state governments in empowering vulnerable women. Through initiatives such as the formation of Self-Help Groups (SHGs), Area Level Federations, and City Level Federations, we help nurture women as community leaders. To capture stories and insights from the ground and be an effective national support the Urban Management Centre also operates teams at the state, city, and grassroots levels.

In our many conversations with SHG members, one consistent theme that emerges is their desire for a better quality of life, alongside improved livelihood opportunities. To address the multidimensional poverty faced by women and girls, we need to bridge the gaps in areas such as education, health, water, sanitation and hygiene, housing, and access to information and communication technologies.

Our programme, 'SAKhEE - Strengthening and Advancement of Women in Khordha by Entitlement and Enterprise,' was born from this understanding.

The SAKhEE program aims to empower SHG women by providing training on sustainable livelihoods, mentoring them to start their own enterprises or manage the operation and maintenance of ULB facilities, connecting them with financial institutions for easier access to credit, and enhancing their voice and agency so they can confidently run enterprises.

One of the tools we've developed to support this journey is the 'SHG ka Basta,' a foundational adult education programme crafted especially for SHG women. This tool shares critical information on entitlements and opportunities for enterprise, focusing on six key themes: a) keeping accounts, b) saving and borrowing, c) financial planning, d) menstrual hygiene, e) clean water, and f) sanitation. It's designed to be approachable, weaving stories and exercises into each theme to make the learning more relatable and engaging. SHG leaders can use this tool to spark discussions and help other members grow into leaders, empowering each woman with the knowledge she needs to transform her community.

We want to extend our heartfelt thanks to all the SHGs from Municipalities of Khordha and Jatni, Odisha. Your insights and experiences have enriched our understanding and made this journey truly meaningful.

Special thanks also go to both the Executive Officers, and the staff of Municipalities of Khordha and Jatni, for your unwavering support and guidance in bringing the SAKhEE programme to life. As the implementation partner for the SAKhEE programme, we are grateful to United Breweries Limited for their commitment to this cause as our CSR partner.

We would like to thank our team members Anil Sathvara, Arham Sayeed Quadri, Baijayantimala Rout, Chinmay Menon, Kaninik Baradi, Narendra Swain, Pankaj Barik, Pitambar Polei, Rishika Srivastava, Rutuprajna Nath Sharma, and Swagat Mallick led by program leads as Xerxes Rao and Pranati Das, without whose support it would not have been possible to put this document together. A note of gratitude to Mr. Satvinder Channey from Design Route who helped design the document.

Together, we are building a future where every woman has access to opportunities to thrive, lead, and contribute to the prosperity of her household and her community.

Manvita Baradi

Founder and Director, Urban Management Centre

Meghna Malhotra

Deputy Director, Urban Management Centre

Message from CSR & Sustainability Head, UBL

At United Breweries Limited, we believe in the power of communities and the potential of individuals to drive positive change. Our Corporate Social Responsibility (CSR) initiatives are rooted in empowering communities, enriching lives, and fostering sustainable development. To further this cause, we partnered with Urban Management Centre for our CSR initiative, project SAKhEE under which we aim to empower women through training and support sustainable livelihoods.

Under the Government of India's Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), the women are collectivised as women Self-Help Groups (SHGs). These SHGs become a platform to improve their livelihoods, enable easy access to finance and entitlements, and provide social mobilisation, enabling each other to achieve financial independence and gain a dignified position in society. The women SHGs are more than just support networks; they are engines of economic growth and social transformation.

The SHG ka Basta training booklet is a cornerstone of our commitment to enhancing the capabilities of women under project SAKhEE. This foundational adult education programme is designed to empower urban women from economically disadvantaged section of the society with vital knowledge on improving their lives and the lives of their families, by providing them entitlements and enterprise. By equipping SHG women with the necessary skills and information, we aim to foster a culture of self-advocacy and leadership within communities.

We extend our heartfelt gratitude to all the SHGs in Khordha and Jatni for their invaluable insights and collaboration. We are also deeply appreciative of the steadfast support from the Executive Officers and the staff of Khordha and Jatni Municipalities. We trust that the benefits gained from this project will lead to positive, life-changing improvements for SHG members and their families.

Message from Executive Officer, Khordha

Empowering women is crucial for the holistic development of our communities. When women are given the opportunity to learn, grow, and lead, the entire community benefits. In Khordha, we are committed to fostering an environment where women can pursue their aspirations confidently and independently.

In our urban areas, many women have shown a remarkable drive to become entrepreneurs and take on leadership roles within their communities. SHGs play a pivotal role in this transformation. These collectives provide a supportive network where women can develop their skills, gain financial independence, and make meaningful contributions to their families and society.

This module, SHG ka Basta, focuses on imparting financial literacy and WASH (Water, Sanitation and Hygiene) education to these women, as part of the SAKhEE programme. After extensive interactions with SHG members, we have recognised their desire for comprehensive advancement, particularly in financial management, while addressing gender-based disparities in education, health, water and sanitation.

This adult education initiative is designed to empower women in Khordha and Jatni municipalities by providing them with the knowledge, skills, and confidence needed to sustain their livelihoods. The programme's diverse training sessions are crafted to build their capacities, fostering a sense of empowerment and enabling them to lead impactful lives.

We're grateful to all the SHGs in Khordha for their relentless willingness to learn and tread towards a fulfilling life. Further, we would like to thank United Breweries Ltd. for their generous support to the programme and Urban Management Centre for their vast experience and expertise in implementing the programme.

Message from Executive Officer, Jatni

Empowering women through social transformation is at the heart of community development. In Jatni, we strive to create opportunities that enable women to transcend traditional roles and actively contribute to societal progress. By providing women with the necessary tools and resources, we can foster a community where they lead the charge in creating positive change.

In our urban areas, women are increasingly eager to engage in entrepreneurial activities that allow them to achieve financial independence and personal fulfillment. SHGs are pivotal in this journey. These groups offer a platform for women to collaborate, learn, and support each other in making informed decisions.

The SHG ka Basta module is a crucial component of the SAKhEE programme (Strengthening and Advancement of Women in Khordha by Entitlement & Enterprise). This training booklet is dedicated to enhancing financial literacy and WASH (Water, Sanitation, and Hygiene) education, targeting the essential needs of women.

This adult education initiative is designed to empower women in Jatni and Khordha municipalities by equipping them with the knowledge, skills, and agency. The programme's diverse training sessions are crafted to build their capacities, fostering a sense of empowerment.

We express our gratitude to all the SHGs in Jatni for their unwavering eagerness to learn and progress towards a fulfilling life. Additionally, we extend our thanks to United Breweries Ltd. for their generous support to the programme and Urban Management Centre for their extensive experience and expertise in programme implementation.

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How to Use

This tool is a flexible, self-paced learning tool designed to empower SHGs with practical knowledge and skills applicable in various urban settings across Odisha.

The tool is structured around six core themes, broadly divided into Financial Literacy and Water & Sanitation, each addressing essential aspects of daily life and community well-being. While each theme can stand alone, they are interconnected, providing a comprehensive approach to enhancing the capabilities of SHGs. Each thematic chapter offers valuable information, straightforward explanations of key terms, and practical exercises to help SHG members apply the concepts in real-world scenarios.

To guide you through this journey, we introduce Pragati Didi, a fictional character created to add a personalised touch. Pragati Didi will be your companion throughout the publication, offering tips, guidance, and examples to help bring the content to life and ensure you gain the most from each theme.

Hello, I'm Pragati, a Community Organiser with the National Urban Livelihoods Mission (NULM) in one of India's larger cities. For the past six years, I've been dedicated to helping women form and strengthen SHGs. My experience includes guiding SHG members in navigating challenges related to accessing educational opportunities for their children and utilising various state and national government schemes. With a background in Accounts and a keen interest in health and nutrition, I have consistently advocated for the economic empowerment and well-being of the women in my groups.

My goal is to ensure that SHGs across cities in India are financially robust and well-informed about crucial issues such as water, sanitation, hygiene, and menstrual health. By doing so, we can collectively improve not only the lives of SHG members but also those of their families.

Please Note:

'Pragati Didi' is a fictitious character, included in this document for the narrative's ease of flow and to also add a personalised touch.

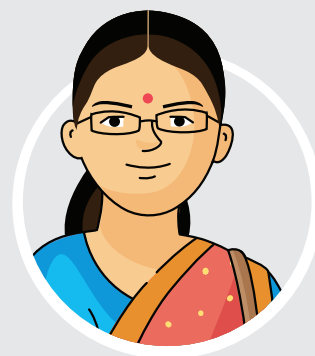


A cartoon illustration of a woman with brown hair, wearing a pink sari with an orange border. She is sitting and holding an open book with blue pages. In her right hand, she holds a pen. The background is a solid light blue. The number '1' is positioned to the right of her head.

1

Keeping Accounts

Get a better understanding of your income and expenses. Once you know what you are earning and spending, you will be able to plan for what you need in the future.



Key Outcomes

- 1** Familiarity with essential accounting terms such as expenses, income, liabilities, and assets.
- 2** Regular practice in maintaining daily account logs.
- 3** A clear understanding of the importance and benefits of keeping accurate accounts.

Start a Discussion

What is the **total amount of money** your family spent in the last week?

What was your **combined family income** last week?

Have the records we kept in the **SHG ledgers** been useful to you for reference?

Do you know how much you need to **save each month to help your child pursue higher education or for any health emergencies in family.**

Do you know what you **will spend next month?**

If you were able to save money, **what would you save for?**

Note for SHGs

This month, our focus will be on identifying exactly how money is being spent and where it is coming from. We will not discuss saving money at this time; instead, we will concentrate on understanding our current income and expenditure patterns.



Keeping Accounts

Why does your household need to maintain accounts?

Keeping accounts helps you gain a clear understanding of your family's total income. Once you know your monthly income, you can plan your expenses more effectively. This allows you to manage significant future expenses by adjusting smaller ones and planning how to handle loan interest payments. Maintaining accurate accounts will help you:



Track your income and expenditure

You'll become aware of how much money you have and how much of it you are spending on a daily, weekly, and monthly basis. Sometimes we underestimate some sources of income and overestimate others.

Create a savings plan

Once you understand your spending patterns, you can develop a regular savings plan. For example, buying oil in bulk for a month might be more economical than purchasing it weekly. The money saved can then be directed towards another financial goal, which we will discuss in the following month.



Pay off debt

If you've taken a loan or borrowed money from someone, you can create a plan to pay off the debt more easily. It might be that saving 200 Rupees every month seems difficult if we wait till the end of the month, but if we plan to set aside 50 rupees every week, it is easier.



Protect yourself from financial difficulties

A medical emergency, a job loss, or a family member falling sick suddenly—they are all events that can put your family under financial pressure. If you are aware of your finances, you can be more prepared to deal with such a situation by saving some money in advance.



Control your spending

If you need to cut down on some expenses or control your spending, you'll first need to have an idea of what you are spending your money on.

When you track your spending and expenses, you can get an accurate understanding of the amount of money that is earned and spent.

It is a great way to come up with a financial roadmap to improve your financial situation. If you want to plan for the future, maintaining accounts and becoming more aware of your finances is a necessity.



About accounts, and how to explain it

This section equips SHG members with the necessary knowledge to effectively manage their accounts, supported by practical exercises that reinforce the concept. We begin this month's content with a detailed explanation of key terms related to accounting. This is followed by an exercise that allows members to practice recording financial transactions. Finally, we present the "Featured Scheme of the Month," which highlights specific government schemes that SHGs can leverage for their benefit.

Important Terms

Accounts, Expenses, Income, Assets and Liability

Accounts

Accounts are financial records that compile all your expenses, assets, liabilities, and income sources to get a better understanding of your overall financial condition. Maintaining such records is a common practice among individuals, governments, and businesses alike.

Expenses

The total amount that you spend is known as an expense. This can include expenditures on groceries, fuel, clothing, rent, utilities (such as water, electricity, telephone, and internet), medicines, loan interest, and other similar items. An expense should be recorded as an expense when you hand over the money that you owe someone. If the money is left pending, but the item or service is received, it is a liability.

Income

The amount gained from salaries, bonus, gifts, investing, and other sources is called income. Anything received is considered income, even if it is not received in exchange for work done. E.g. Money received from relatives on Diwali etc. should also be logged as income. This is because that is money available to you to spend, and hence needs to be recorded. Incomes should be recorded as incomes when the money or bank transfer is received. If it is promised to you but not received, it should be logged as an Asset. If you receive cash





against a loan you should log it both as an Income and a Liability, because the money is to be paid back.

Assets

An asset is something of value that cannot be immediately converted into cash. Assets can be tangible (physical items such as a house or jewelry) or intangible (notional items such as a promise of payment, like 200 Rupees for a service rendered). It's important to record these transactions where someone has promised to give you something, so you can keep track and follow up at the appropriate time.

Liability

If you have to pay someone else money in the future, that is counted as a liability. It can include any personal, education, or business loan from a bank that you need to repay. It also includes any daily 'loan' (commonly called 'udhar') that you are liable to pay at a shop, or small money you borrow from your family and have to repay. It is important to keep a record of these transactions, so that you can keep track of what you owe, and make sure that a request for repayment doesn't catch you by surprise.

Exercise

1



How can you maintain accounts?

Materials Required

1. Paper
2. Pen

Instructions

1. Divide the paper into four sections. Make one section each for Assets, Liabilities, Income, and Expenses.
2. Ask the SHG members to write information about the various types of assets, liabilities, incomes and expenses that take place while narrating Pragati Didi's story.

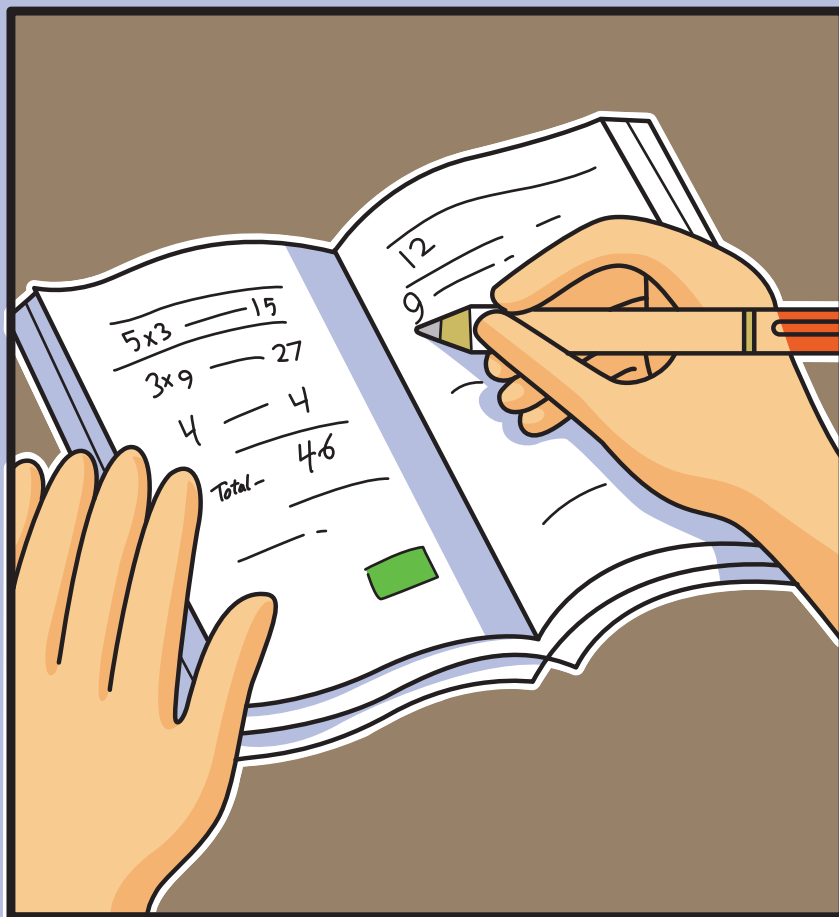
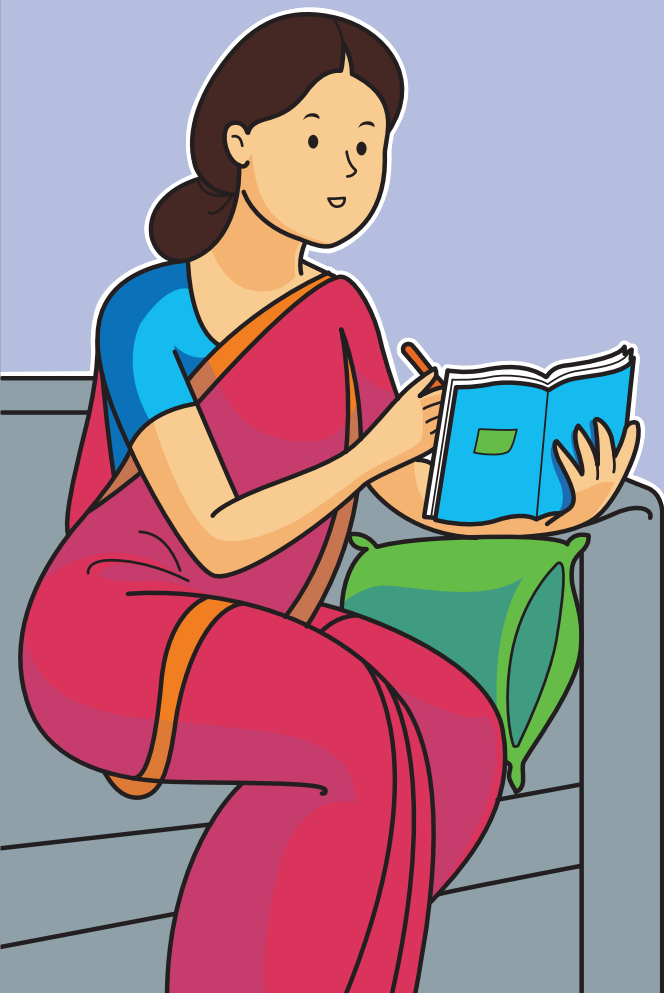
Pragati Didi's *Hisab*

It is the first of February, on Sunday, and Pragati Didi is looking forward to having a good day off. Soon after waking up, she checks her bank account on her phone. There she sees that her job has credited her monthly salary of 9000 Rupees to her account. She opens her pocket book and enters it in her hisab.

Ask : Where should she enter this? And How?

Explain : This is entered as an Income. She should write it down with the date, the place from where the income is received, and the amount.

Now that she has received her salary, she goes out to buy groceries for the week. She goes to her local store, and there she buys oil and flour. She spends



300 rupees total.

Ask : This is an expense. How should she enter it?

Explain : Expenses should also be entered with a date, a description, and the amount. Pragati Didi writes it as "Oil and Flour- Store name" This will help her remember where to go if there is something wrong with the items.

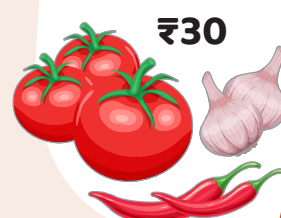
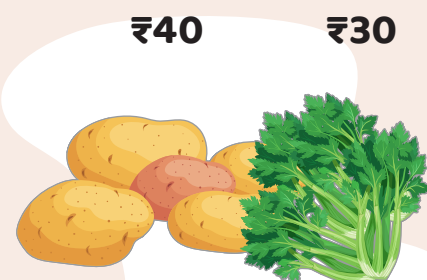
After that, she goes to the vegetable vendor. The vendor is an old friend of hers, and they sit talking for some time. She buys 40 rupees of Potato and 30 rupees of Spinach. The vendor also reminds her that she is yet to pay the vendor for onions that she had bought 2 days ago. She checks her book, and sees that she has to pay another 30 rupees. She gives 100 rupees before saying goodbye.

Ask : Where would she check that she has not paid the vegetable vendor for onions?

Explain : She checks her Liabilities for Last month. If she had taken onions and not paid for them, she would have recorded it here.

Ask : What will she do now that she has paid him?

Explain : Now that she has paid him, she will mark it there as paid with the date, and in this month she will mark the 100 rupees as an expense.





After lunch, Pragati Didi spends some time on her side business, that is cycle repair. She gets a customer who needs their chain replaced. Pragati Didi gets the spare part from a local shop, on credit. It costs her 200 rupees. She then performs the maintenance on the cycle and charges 250 rupees for the parts and labor. The customer promises to pay her tomorrow. She knows him through a friend and accepts.

Ask : How will this be accounted?

Explain : Pragati Didi makes two entries. First, she adds a Liability for the 200 rupee chain that she bought on her credit. Then she adds an asset for the 250 rupees that she has to collect.

After work, Pragati Didi goes to meet a relative. They drink tea together, and as she is leaving, Pragati Didi is given 51 rupees as an auspicious gift, as well as a small box of grapes.

Ask : Does the 51 rupees have to be accounted for? How?

Explain : Pragati Didi will keep the money and use it. So, considering the pocketbook, it is an income. To avoid offending the relative, she may write it down after she gets home, but she will always enter it as an income. The grapes are not something that she will sell. So, that does not need to be accounted for.

After she goes home and has dinner, Pragati Didi quickly reviews her accounts. She checks to see if there are any liabilities she needs to pay tomorrow. She sees there is nothing and so places her pocket book by her bed and goes to sleep. Tomorrow is going to be another exciting day.



Exercise

2

Maintain accounts for last week?

Materials Required

1. Notebook/ dairy
2. Pen

Instructions

Ask the group to think of their own last week. What are the activities they need to write down? Take examples of each type of account below and ask them to write.

What all should we consider?

Assets

- Do you have a pending salary?
- Does someone owe you money?
- Do you have a receivable payment pending for some service?

Liabilities

- Is there a loan that is active? What is the total amount that you must give back? Write that down.
- Is there a small borrowing you need to return to a friend to pay at a shop? Write that down here.

Incomes

- Did you receive a salary or an allowance this month? Write that down.
- Any other cash or bank transfer that you received recently, should be written here.

Expenses

- Think about the last 4 days. What are some things that you have spent money on? Discuss them and then list them down. Discussing them aloud will help other people also remember expenses they have forgotten.

Action Item

Everyone will use the next 15 days to track income and expenses daily, for everything, we will also make a tentative list of expenses that have taken place in the last 6 months, and are expected to take place in the next six months. It needs not be detailed, but should mark at least some aspirations, as well as social and personal obligations.

How often should you update your accounts?



On a Daily Basis

Every time you make a purchase or earn some money, you should update your accounts. It will require some practice and patience but it is necessary to have all records in your accounts book. Even regular things like your salary, or temporary things like a small loan taken and paid back should be written down. This way, you will be able to better recall what has happened in the past, and have proof of what you have done.

DATE: 1-12-2023

INCOME

Member 1 : Rs 100

Member 2: Rs 100

EXPENSES

Grocery : Rs 40

Travel : Rs 10

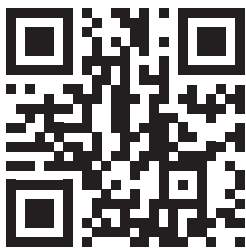
Total Income : Rs 200

Total Expense : Rs 50

Income > Expense

Practice & Patience





[Pradhan Mantri Jan Dhan Yojana](#)
[\(PMJDY\)](#)

Featured Scheme

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Contact Person

Bank Official

Benefits

- Free bank account for every individual
- Easier short-term and long term loans
- Direct Benefit Transfer (DBT) for government schemes



Reach out to your local bank official or banking correspondent to know more.

Notes

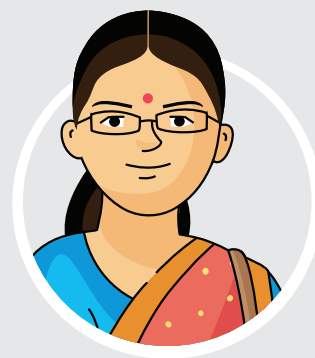
Notes

An illustration of two women at a vegetable stall. The woman on the left, wearing a pink and orange sari, is gesturing with her hand towards a large green pumpkin. The woman on the right, wearing a pink and blue sari, is holding a tomato. The stall is filled with various vegetables including pumpkins, tomatoes, and leafy greens. In the background, there is a large yellow number '2' on a red and orange striped banner.

2

Saving and Borrowing

Having savings helps us be prepared for financial emergencies, as well as to invest in the future. This requires saving regularly, and only borrowing from proper sources.



Key Outcomes

- 1 Understanding the importance of setting clear savings goals and saving consistently.
- 2 Ensuring that borrowing is done with transparent terms and proper documentation.
- 3 Utilising saved and borrowed funds in a strategic and forward-thinking manner.

Start a Discussion

Do you **save money** on a regular basis?

What would you do if you had **more savings**?

What happens if **someone** needs to be **hospitalised**? Do you use your **savings or borrow**?

Where do you **borrow money** from when you need it?

When you borrow money, is it planned or is it **always in an emergency**?

If you **have borrowed money** in the past, has it been **difficult to pay** it back?

Note for SHGs

When discussing these topics, avoid delving into personal details. Instead, emphasise the importance of everyone maintaining savings and approaching borrowing with careful planning, using it only as a last resort. The key objective is to ensure that all members set savings goals and understand safe saving practices. You may also consider inviting a bank official to the session for additional guidance.

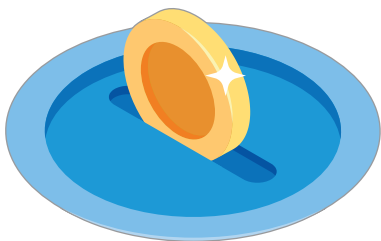


Saving and Borrowing

Why and how to save money and when to borrow it?

Savings help you be prepared for any emergencies like medical emergencies or events that you plan for, like marriages or education. Maybe your house has leakage issues, or you need to pay for a new mobile — it could be anything. A saving is like a helmet, that saves your life from an accident.

Borrowing is also a very important tool for ensuring our financial security. Sometimes you have expenses so big that your savings can never cover them. These expenses may be planned – such as the payment of college fees or the purchase of a vehicle. They may also be unplanned. Borrowing money is like driving fast to reach somewhere on time. It solves an immediate problem, but we need to make sure we are safe and take precautions. By managing our savings and borrowing, we can:



Save money regularly

The single most important thing to keep in mind when saving is that putting away something is better than putting away nothing. Even if you don't meet your goal, whatever you save is a big step toward a more secure future. No amount is too little, the important part is to create a habit of saving regularly.

Grow Your wealth

Let's see what can happen when you save a certain amount of money every day:

5 years, 10 years, 15 years, 20 years – Rs. 10, Rs. 20, ..., Rs. 50.



Amount	5 Years	10 Years	15 Years	20 Years
Rs. 10	24,510	64,000	1,27,560	2,29,940
Rs. 20	49,020	1,28,000	2,44,120	4,49,900
Rs. 30	73,530	1,92,000	3,82,680	6,89,860
Rs. 40	98,040	2,46,000	4,10,240	9,19,800
Rs. 50	1,22,550	3,20,000	6,37,800	11,49,750

Borrow safely

If you plan your savings and borrowing, you can take advantage of a formal lender like a bank, rather than an informal moneylender in our communities. Such lenders are controlled by the laws and will treat you fairly. You will be given clear information in writing on the amount you are borrowing, how much interest you will be charged, and in how many installments you will pay it back.

This will also help you because you will pay a lower rate of interest. Banks and other formal lenders such as your own SHG generally have significantly lower rates of interests compared to informal lenders.

It is required for any loan to be recorded in writing, with the signature of both parties involved in the loan. Ensure that you and a trusted individual review the entire document before you sign it.

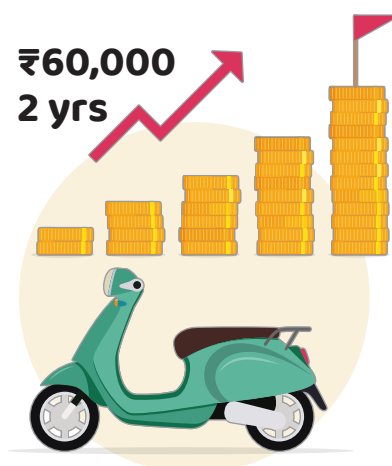
Achieve your goals

Whenever we think about savings, it is always helpful to try and make sure that you have a goal in mind. It is always easier to do something when we know why we are doing it. You could be saving to get a scooter, to pay for tuition classes or even to build your house. It is good to have a purpose, a total amount, and a time frame in mind. This will let you set a goal of how much you want to save.

Thinking About Borrowing Money



There are things we should think about before borrowing money. Is the expense really required? If it is related to health, or to be able to earn money then it should be prioritised. Are you able to negotiate a delayed payment from the shopkeeper? A delay in payment from the vendor is better than a loan, because it is likely to come with less interest. Remember to account this as a liability! Even if there is no interest it is still something you must pay back.



Is this
expense really
required?

Important Terms

Interest, Formal and Informal Lenders, Loan, Loan Installment

Interest

When you borrow money, the lender normally asks you to pay interest. You also earn interest when you put money in a bank account. The amount of interest that you are charged for borrowing, generally depends on how much confidence there is in your capacity to pay the money back. Generally, you pay less interest if you have more savings, or if you are borrowing money for an income generating activity. Interest is also regulated by the government and there are limits on what you can be charged.



Formal and Informal Lenders

It is encouraged to take loans from formal institutions. Small loans, without interest from friends or family are allowed, but if someone wants to charge interest, they are regulated by the Reserve Bank of India, and the national government. Any organisation that is complying with these requirements is a formal lender. Self Help Groups are specifically given permission to lend to their members. Similarly, banks and micro finance institutions are also given permission to lend. Anyone apart from such institutions is an informal money lender.

Loan

Money that you take from someone that you need to give back is a loan. In your account book, that borrowing is shown as a liability. When adding borrowing to the account book, it is important to also count how much interest you will be paying. The interest you have to pay in total, is also part of your accounts.

Loan installment

For any loan that you take, there is some time period in which you have to give it back. Generally, rather than making one big payment at the end of that time, it is preferred that you make many small payments regularly. This is called an installment. The total amount you pay over time includes both the original loan amount and the accumulated interest. Typically, repaying the loan in a shorter period results in a lower overall payment.



Exercise

1

How can you maintain accounts?

Materials Required

1. Paper
2. Pen

Instructions

Ask the SHG members to listen to the story carefully and do the calculations for Bubbly.

Bubbly's saving for Smartphone

Pragati Didi was talking to her friend Bubbly. She works as a vegetable vendor, and saves money in a box that she keeps under her bed. She was talking about how, once she has enough money, she wants to take a month off to visit her grandparents and buy them a smartphone so she could call them on WhatsApp.





Pragati Didi: “Oh, that’s great that you want to buy a smartphone for your grandparents. You will be able to see their faces whenever you want.

Anyway, Bubbly, when are you planning to visit your grandparents and how much money do you need for the visit and the smartphone?

Bubbly : “Oh, I am thinking of visiting them when the harvest is going on. It’s 6 months away. I have already saved about Rs. 12,000 but I need Rs. 3,000 more for travel. I don’t know, Pragati Didi if I will be able to save enough to surprise them with a smartphone.

The smartphone will cost around Rs. 10,000 and travelling back and forth will be around Rs. 5,000. I try saving the money by putting it aside in a box but I end up using it. I am now thinking that maybe I will borrow some money from a local money lender.”

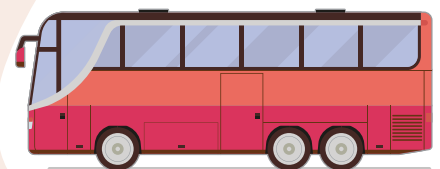
Ask : **What does she need to account for in her budget to visit her grandparents?**

Explain : Apart from the cost of travel and the gift, she needs to account for the loss of income for the month she is visiting. She also needs to keep some money aside for when she returns and wants to restart her business.

₹10,000



₹5,000



₹6,000



Pragati Didi: "Bubbly, did you calculate the loss of income for a month while planning the budget for your visit to your grandparents? You know it is important to factor that in and budget it. How much money would you need to buy your vegetables once you're back to restart your business?"

Bubbly : "I usually earn about Rs. 6,000 in a month. But I will need about Rs. 2,400 to restart my business. So, that means I will need to save or take a loan of Rs. 5,400 from the local money lender in the next 6 months."

Ask : How much will she have to save per month and per week to be able to meet her goal?

Explain : 5400 for 6 months
 $5400/6 = 900/ \text{month}$
 $900/4 = 225/ \text{week}$

Pragati Didi: " Oh Bubbly, why do you want to take a loan from your local money lender? Do you know how much interest they charge or what the conditions for paying back are? "

Bubbly: " I don't know what the interest rate is but they never say no to lending and usually, what they ask for is to return 1.5 times the amount in 2 months."

Pragati Didi: "Bubbly, that's a very expensive loan and I am sure you might have heard that they often exploit people who borrow from them. It becomes very difficult to file a complaint against them as well.

What is a reasonable amount which you're sure that you can save weekly?"

Bubbly: "Umm.. I think I can save Rs. 150 every week."

Ask : If Bubbly can save Rs. 150/ week, how much money will she have to borrow?

Explain : If Bubbly can save 150/ week and she needs 225 / week, she needs to borrow $(225 - 150 = 75)$ Rs 75/ week.

That means she needs $75*4 = 300/ \text{month}$

That means she needs to borrow $= (300*6 = 1800)$ Rs. 1800.

Pragati Didi: " Bubbly, why don't you save 150 / week and borrow 1800 from the SHG you're a part of? Borrowing from your SHG will ensure a lower interest rate."

Bubbly: " Yes, you are right, Didi. Another problem I face sometimes is that I am unable to maintain the money in my savings box. I will give you an example.

1.5 Times
in 2
months



Today, in the morning, my neighbor came to our house to collect money for a festival in our area. I did not have cash handy at that moment, so I gave her money from my savings box. So that messes with my savings."

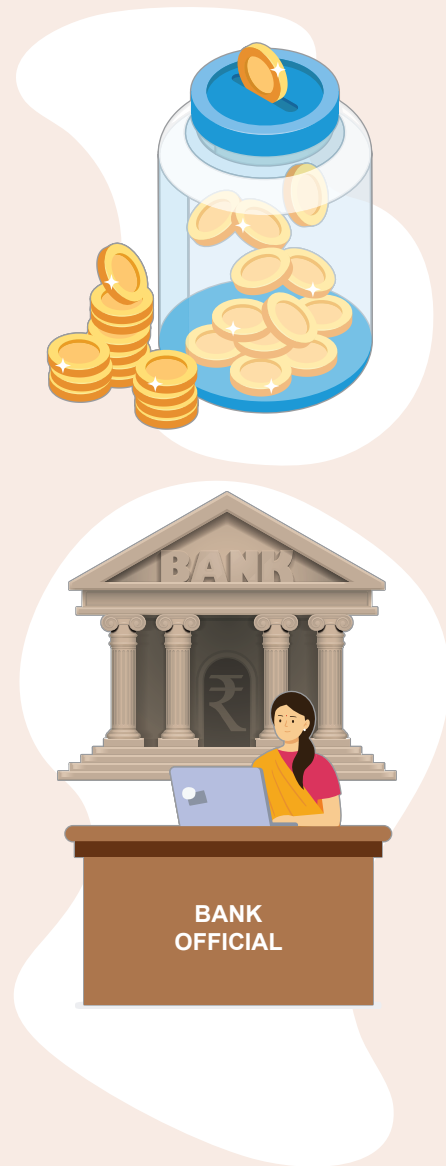
Pragati Didi: "I understand your concern Bubbly. If money is accessible at an arm's length, it often does not get saved. Why don't you save the money in your bank account? It has 2 benefits. First, it would not be visible so it won't get used as petty expenses. Second, you will earn interest on the savings you keep in the bank."

Bubbly: "I have a bank account but it is very difficult to go and deposit money. It becomes very tough."

Pragati Didi: "Why don't you talk to our local bank official? I am sure they will guide you. From what you have told me, I assume that you don't have a Jan Dhan Account. They will help you open it. Once you open that account, you won't need a minimum balance and you will get additional benefits as well."

Saving money is not just a matter of taking money aside and putting it in a box. While it is possible to save some money that way, it is always better to make a plan and to adopt certain habits that allow us to not only save money, but also to keep it safe."

Bubbly: "Thank you, Pragati Didi. You have been of great help. I feel confident now. I will start planning accordingly."



Where to save and borrow?



Preparation

It is convenient to save a small amount of money in a jar or similar place at home, and it is a great way to get started. Ideally, however, one should try to save money in a bank. Money that is saved in a bank is safe, can only be accessed by you, and can be accessed by you anywhere in the world. It also earns interest for you, which means the money slowly grows.

Saving

Contact your local bank official to understand more about how to deposit money in your bank. Many banks also have small outlets where you can deposit money using a mobile branch. Your bank official can give you more information about this.

Borrowing

Similarly, when borrowing small amounts, it is best to reach out to friends, family, SHG and employers. They can understand your condition and will do their best to advise and help you. If you require larger amounts, it is best to borrow from a bank or micro-finance institution. The government also has schemes in place which give loans at subsidised rates for specific activities. Your local bank official will be able to guide you on this.

Exercise

2

Save Wisely

Materials Required

1. Notebook/ dairy
2. Pen

Instructions

1. Ask the group what are the purposes for which you want to save money? Could be anything from travelling to buying a phone or saving for school fees.
2. Now ask how much money do you need to save and by when do you need to save it? Here, we will calculate how much money is needed to save per week to attain the goal.
3. Ask the SHG members to individually calculate how much they need to save and ask them to show calculations.

I want to save
12,000 in 6
months

$6 = 12,000$
 $1 = \frac{12,000}{6}$
 $= 2000 \text{ month /}$
 (4 weeks)
 $4 = 2000$
 $1 = \frac{2000}{4}$
 $= 500 \text{ week}$

Know your saving amount calculations

After you have figured out how much money you need to save, think about how we can ensure that we meet our goals.

Notes

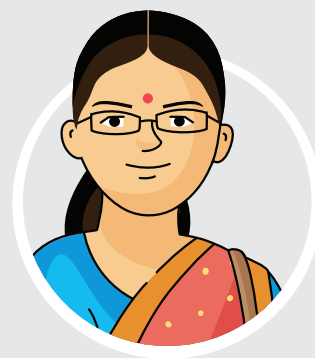
Notes

A cartoon illustration of a woman with dark hair, wearing an orange sari with a green blouse. She has a worried expression on her face. She is standing under a roof with pink tiles and wooden beams. Blue liquid is dripping from the roof. The background is a solid yellow color. The number '3' is written in large yellow font with a black outline above her head. The words 'Financial Planning' are written in large yellow font with a black outline across the middle of the image.

3

Financial Planning

Planning for the future allows us to grow and feel safe. It will ensure that the next generation will have a better life and more opportunities.



Key Outcomes

- 1 Understanding how the past helps us predict the future.
- 2 Making a plan for the next 6 months.
- 3 Preparing for financial emergencies.

Start a Discussion

How much money do you **save in a month**?

How much money have you **saved till now**?

If you want to **grow your savings**, what can you do about that?

Who is the main **earning member** of the family? what happens if any emergency comes in?

Can you **save enough money** to keep your family stable in that situation?

Note for SHGs

This module requires the SHG members to have access to their accounts for at least the last 2 months. If these accounts are not available, repeat the accounting module as needed to help them start tracking.



What is budgeting and how to set a realistic budget ?

How to set a realistic budget?

Budgets can be seen as an action plan for a specified time duration. It means planning your income and expenses for a fixed duration of time. Budgets will differ depending on your lifestyle, your income, and other factors. The best way to come up with a realistic budget is to track your expenses and income for the past 2-3 months. That will give you a good idea of what your regular expenses and income sources are. Next, calculate your net income. It is the money you have left after paying your bills.

It is important to keep a financial diary where you note all these details.



Short Term Goal

- Pay Off Debts



Mid Term Goal

- Insurance
- Funds



Long Term Goal

- Retirement

How to set financial goals?

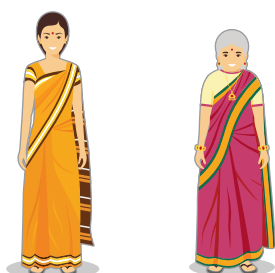
It is important to have financial goals that will allow you to keep a check on how you spend money. You can set short-term, mid-term, and long-term financial goals as steps toward becoming financially secure.

The short-term goals should start with creating a budget and start building an emergency fund and paying off debts, if any. Midterm goals should prioritise securing insurance schemes and setting aside essential funds for children's education and other important needs. When setting a long-term goal, it's important to determine when you plan to retire and estimate your annual expenses accordingly. The budget you established while working on your short-term financial goals can help you gauge how much you'll need. Additionally, consider planning for potentially higher healthcare costs during retirement.

What are the critical stages in life that you need financial planning for?

There are a few major incidents in everyone's life when we think about financial planning. Marriage, the birth of a child, the beginning of education, middle age, and old age are milestones where there are big expenses.

Money starts coming in when you start working or get a job. If you are not working, the money you have is saved over time through various means like money provided by your parents or partner if they



are working. Whatever stage you are at, it is never too late to start financial planning for a better future.

How to prioritise expenditures?

Net Income = Monthly Income - Monthly Expenses

Even if it's negative, write it down.

If you are spending more than you are earning, that means your net income is negative.

The most effective way to manage your expenses is by categorising them into "Wants" and "Needs." Ensure that all your needs are fully covered, and then look for opportunities to reduce spending on your wants. You can adjust variable expenses like clothing, gifts, travel, and others. By setting limits on some expenses, you can ensure that you are not spending excessively on things that are not important.

What is insurance and why do you need it?

Insurance is a safety net against uncertainties. It prevents financial distress for a family in tragic situations. Insurance is regulated by the government, and should be taken from large and reputed banks and Government approved companies, for example, LIC.

The companies make us a promise, that in the event of a tragedy like a health emergency or a death, your family will be given a fixed amount. In exchange, the company charges you a small monthly or annual fee. Insurance is always linked to some specific kinds of incidents. E.g. health insurance will pay for health related emergencies and treatments, accident insurance will cover any damage that takes place in an accident, home insurance covers any damage or accident in your house.

Benefits of insurance

The benefit of getting an insurance can be put as simply as, in case of emergencies such as hospitalisation or death, you don't have to drain your savings. For the annual premium you pay, the insurance agency will take care of most of your bills and avoid causing financial distress to you and your family.

The main thing to understand about any insurance scheme is its rules. First of all, you should only get insurance from a well recognised bank, or government institutions such as LIC or nationalised banks. Secondly, you should clearly understand the payout amount, the terms and conditions, and the specific situations covered.

Understanding your entitlements and reaping the benefits of government schemes

It is important to make yourself aware of the numerous government schemes as per your need like health insurance, housing schemes, maternity & child care, accidental insurance, life insurance and

$$\begin{array}{r} \text{Net} \\ \text{Income} \\ = \\ \text{Monthly} \\ \text{Income} \\ - \\ \text{Monthly} \\ \text{Expenses} \end{array}$$





business loans. It will help you to invest your money safely and gain benefits provided by the government. You can approach your CO (Community Organiser) to discuss various government schemes as per your need. It is important to understand your eligibility for the scheme and put together all the required documents.

Important Terms

Budget, Insurance

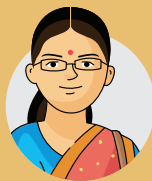
Budget

A budget is an estimation of revenue and expenses over a specified future period of time. Budget is basically putting a pre-set limit on the amount of expenses that you can carry out.

Insurance

When we take insurance, we pay a small annual fee, but in exchange, if we experience certain misfortunes, we are assured a large sum of money to pay for those misfortunes and help us recover.

Importance of budget



Preparing a budget is a crucial aspect of the financial planning process for individuals, organisations, and even countries. Even our National Government makes a budget every year. Let us understand how to make our yearly budget.

Exercise

1

What is budgeting, and how to save more money?

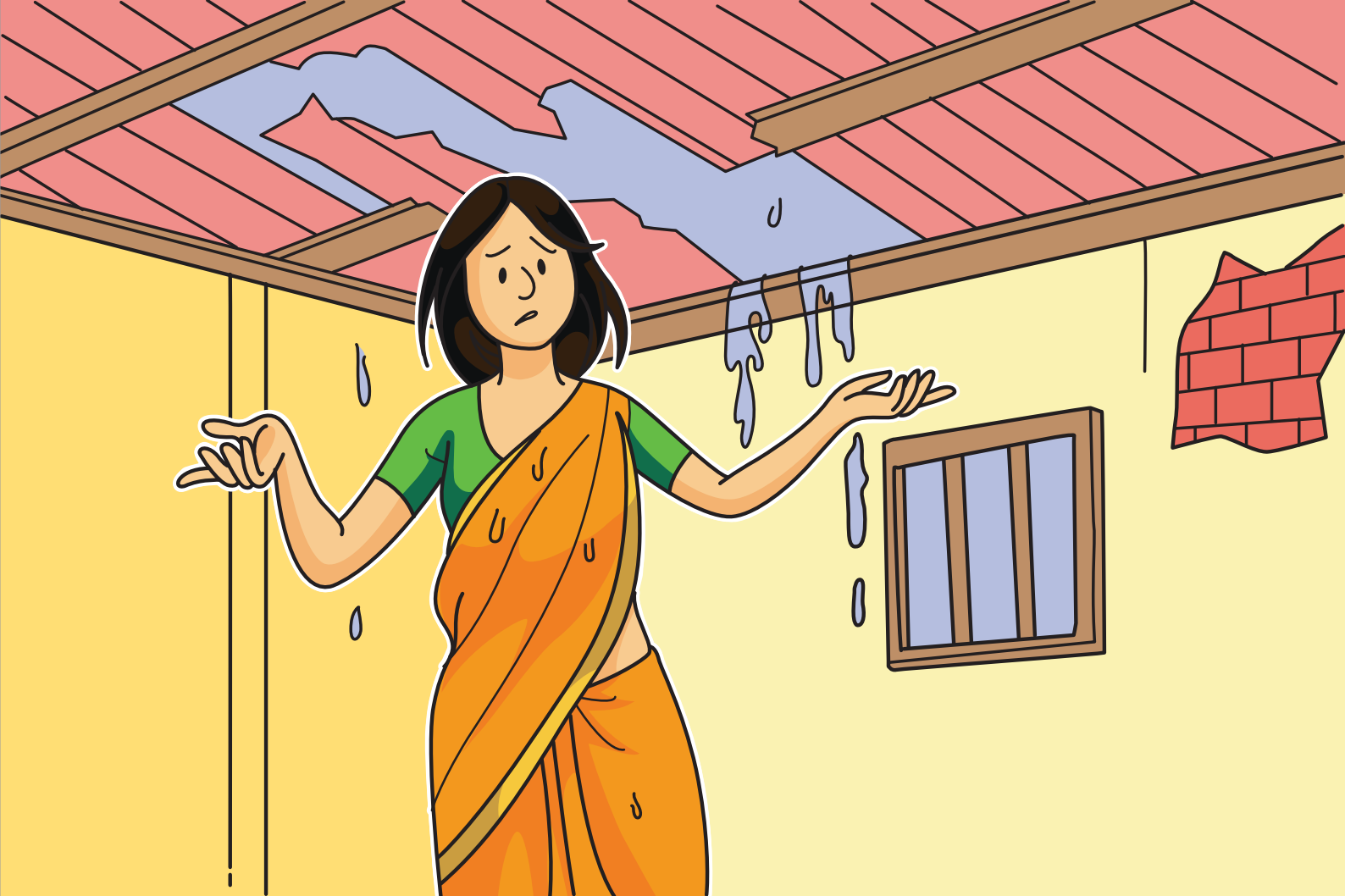
Instruction

Encourage SHG members to listen attentively to the story and pose questions as they arise within the narrative. Note: The story can be adapted to suit specific needs.

Pihu's saving for roof repair

Pragati Didi went to her neighbour's house for evening tea. When she reached, she saw Pihu all confused and surrounded by books and papers.

Pragati Didi: "Pihu, what happened? Why do you look so stressed?"



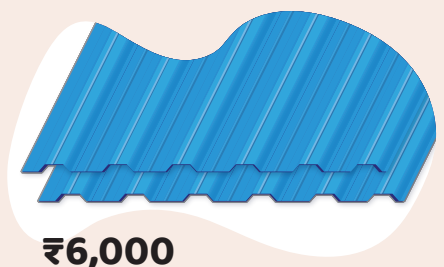
Pihu: "Didi, do you know when the monsoon is coming? I need to repair my roof before it arrives, but I'm unsure where I'll find the money. Right now, I'm unclear about my spending compared to my earnings, and how much more I need to save. I really need to start planning for the cost of the roof, along with moving and other expenses."

Pragati Didi: "Pihu, it is okay. You just need to plan for the roof repair and make a budget. Tell me, how much money do you need to repair your roof?"

Pihu: "Umm, Manu bhai gave me an estimate of around Rs. 6,000. I need to plan accordingly."

Pragati Didi: "To plan for the repairs, you need to know how much money you earn and spend in a year. Rather than guessing, let's look at the book of accounts and make a plan. Tell me how much do you and Pradeep earn? Let's take a look at the last 3 months."

Pihu: "I have a fixed salary and sometimes I earn by doing some other work, overtime. Pradeep is a mason so his income is not fixed."



Assume the worst while planning a budget

While budgeting, it is always better to assume the lowest guaranteed income and the highest expenditure.



Month	Income Source	Income Amount
January	Pihu's Salary	₹ 8,000
	Pihu's extra work	₹ 400
	Pradeep's income	₹ 9,000
	Total	₹ 17,400
February	Pihu's Salary	₹ 8,000
	Pihu's extra work	₹ 0
	Pradeep's income	₹ 6,000
	Total	₹ 14,000
March	Pihu's Salary	₹ 8,000
	Pihu's extra work	₹ 600
	Pradeep's income	₹ 7,000
	Total	₹ 15,600

So looking at the last 3 months, I think we earn Rs. 17,400. We should look at our expenses and budget accordingly.

Ask : How much do you think, should Pihu count as her income for the purpose of budgeting? Is Rs. 17,400 correct?

Explain : No. Rs. 17,400 is incorrect. Pihu should not count any additional income which is not fixed while preparing a budget. It is always better to plan for the worst.

Pragati Didi: "No Pihu, it is always better that while budgeting assume the lowest guaranteed income and the highest expenditure. So, I think you should not count your extra work while budgeting and take your husband's minimum income. For the purpose of budgeting, assume your income will be Rs. 14,000."

Pihu: "I get it now. If we plan for the worst then we are better covered. Didi, how do I figure out my expenses?"

Month	Expense Type	Monthly Expense
January	Food related	₹ 3,500
	House related (e.g. electricity, water, rent)	₹ 4,000
	Transportation	₹ 1,500
	Savings	₹ 500
	Insurance (Family coverage)	₹ 750
	Miscellaneous (Kids wanted to eat out, Tata Sky kids channel subscription, got 2 different kinds of sweets for guests, brought sarees for relatives)	₹ 7,150
	Total	₹ 17,400
February	Food related	₹ 3,500
	House related (e.g. electricity, water, rent)	₹ 4,000
	Transportation	₹ 1,500

Month	Expense Type	Monthly Expense
	Savings	₹ 500
	Insurance	₹ 750
	Miscellaneous (kids wafers and chocolate, tv subscription, cycle repairs, bought school uniforms for kids)	₹ 3,750
	Total	₹ 14,000
March	Food related	₹ 3,500
	House related (e.g. electricity, water, rent)	₹ 4,000
	Transportation	₹ 1,500
	Savings	₹ 500
	Insurance	₹ 750
	Miscellaneous (Went to eat out twice, tv subscription, bought crockery, got new footwear for kids)	₹ 5,350
	Total	₹ 15,600

Ask : Have you kept a track of your expenses? Do you maintain your accounting books?

Explain : It is necessary to keep a track of your expenses. Remember our discussions on "Keeping Accounts"? We have to maintain our account book just like Pragati Didi taught us!

Pragati Didi: "Pihu, only you know the answers but I can tell you how I calculate my expenses. So I would suggest organising your expenses in different buckets. 1. Fixed household expenses such as rent, electricity and water bill, children's school fees. 2. Food related expenses such as groceries, milk, eggs etc. 3. Transportation expenses such as petrol/ rickshaw cost to take you, your husband and your kids to work and school. 4. Miscellaneous expenses such as cycle repair, buying uniform, eating out, or some other expenses which are not fixed.

Pihu: "I categorised them as you suggested, and I managed to save a total of Rs. 1,500 over three months."

Pihu's expenditures showed a very interesting spending habit.

Ask : Can you tell what Pihu is doing wrong?

Explain : After saving Rs. 500, she is not making an effort to save more. She spends the remaining amount.

Pragati Didi: "Pihu, now that you have written down your expenses and your income, do you see a problem?"



Fixed

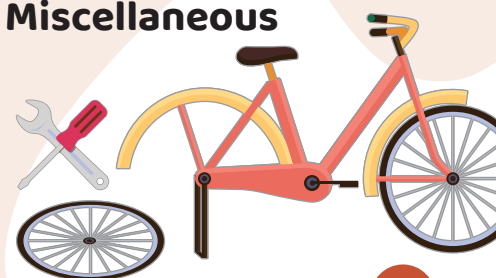
Food



Transport



Miscellaneous



Pihu: "What Didi?"

Pragati Didi: "It seems that because you have a mandate of saving Rs. 500, you end up spending any surplus income that you earn."

Pihu: "But Didi, if in some months, we have surplus, it feels nice to go out and eat or buy clothes. Why is that wrong?"

Pragati Didi: "Pihu, it is not wrong. I am no one to tell you what to spend on. All I am saying is that if you eliminate some unnecessary expenses in the coming few months, you'll be able to save more money. You already have Rs. 1,500. You just need to save Rs. 4,500 more."

Pihu: "You are right. I am paying Rs. 750/ month as a premium. I don't even understand why I am paying for it. I have never used it. I don't even see value in it. If I stop paying the insurance premium, I can save Rs. 3,750 in 3 months."

Pragati Didi: "No Pihu. That is wrong. Insurance is the most important item you should spend money on. It should never be optional expenditure. Imagine if you had saved Rs. 6,000 for your roof repairs, but then, unfortunately, someone in your family falls ill. Now you are stuck. In that situation, you will end up spending your savings on the treatment and you won't be able to repair your roof. Insurance gives you a safeguard in case of any misfortunes."

Pihu: "Yes Didi you are right. I will discuss with Pradeep and make a budget. We will try to cut out extra expenses. I will make sure that I cut down my miscellaneous expenses and budget in a way that I can save Rs. 1,500 additional."

Pragati Didi: "Once you understand how you are earning money and where it is going, you will be able to set a monthly or a weekly budget. Preparing a budget ensures that you will always have enough money for the things you need and the things that are important to you. Following a budget will also keep you out of debt or help you work your way out of debt if you are currently in debt."

Insurance is the most important item you should spend money on. It should never be an optional expenditure.



Exercise

2

Saving and planning for emergencies

Materials Required

1. Notebook/ Diary
2. Pen

Instruction

Give the SHG members the following situations and ask them how they would budget for it.

How to deal with sudden expenses ?

Apart from the good things in our future, we also need to plan for the bad. What will happen if someone in the family gets sick? Or what will happen if you get into an accident? How much money will the family need for the hospital, and how much income will the family lose? How will we pay for the necessities, if the main person can't work?

Imagine if you knew you would be sick and can not work for a month. To save for that, you would need to have 1 month's salary saved, and also have money saved for the medicines. That can easily be 10 or 20 thousand rupees. What if it was a year? You would need more than 1 lakh. Is it even possible to save enough money to plan for that?

Situation 1

How do you make a budget if you don't have insurance?

Situation 2

If you have health insurance, how much money would you need?

Note

The purpose behind this activity is to emphasise the importance of insurance.





Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- Low cost insurance scheme
- Covers accidental and occupation related death
- Provides auto debit facility and can be purchased annually



Reach out to your local bank official or banking correspondent to know more.

42

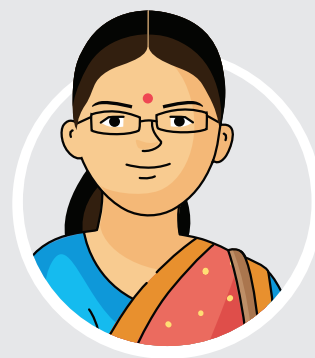
Notes

An illustration of two women in saris sitting on a stone ledge under a large tree. The woman on the left is wearing a pink sari with a blue blouse and is gesturing with her hands. The woman on the right is wearing a blue sari with a light blue blouse and has a bindi on her forehead. To the right, there is a water tap with a red bucket underneath it. The background is a simple light blue sky.

4

Menstrual Hygiene

Understanding the natural process of menstruation and openly communicating the importance of menstrual hygiene is critical for ensuring that we and the women in our life are healthy and happy.



Key Outcomes

- 1 Understanding menstruation, reproductive health, and importance of menstrual hygiene.
- 2 Using and safely disposing menstrual hygiene products.
- 3 Dispelling myths around menstruation and menstrual hygiene.

Start a Discussion

At what age do **females start menstruating**? What are the **other names** that are used to refer to menstruation **in your area**?

Why do females menstruate? Is menstruation painful?

How long does menstruation last?

Are there any activities that you do regularly, but do not do **during the menstruation period**?

What kind of **absorbents** do you use **during menstruation**? What are the issues you face while using these? How do you **dispose** of these absorbents?

What is **menstrual hygiene** and why is it important?

Note for SHGs

This month's session deals with an aspect of women's lives that is often not discussed publicly. You will need to ensure the SHG members are comfortable and feel they are in a safe space. The group should give a sense of privacy. If you, as the facilitator, are a man, then you should bring a woman leader from the community such as a respected ASHA or Anganwadi worker to co-lead the discussion.

Menstrual Hygiene

What is menstruation and menstrual hygiene?

The following information will help our SHG members understand menstruation. They should be encouraged to visit the nearby ASHA worker or primary health centre to learn more.



Menstruation is a natural part of a healthy female body that everyone should be aware about. Menstruation does not make you dirty or impure. However, if not managed correctly, the discharge can develop other illnesses. First, we will discuss what is happening in your body when you are on your period.

What are the problems that women can encounter during periods?

During your period, bleeding usually lasts between three and seven days. For most women the bleeding occurs once every 28 days, but for some it can be irregular. It takes a few months to 2 years after the first period for the cycle to become regular.

If your periods are irregular or you encounter continuous discomfort such as unbearable pain, unusually heavy period, nausea or dizziness during your periods, it is important to visit your ASHA worker/ nearby primary health centre. It is also important to visit ASHA worker if you miss 2 periods in a row.

Slight pain in the abdomen, headaches, back aches are common during the first two - three days of periods. However, if any of these symptoms persist or are causing interruption in your life, it is advisable to visit the doctor.

It is also important to be clean during the periods and maintain a balanced diet to help your body recover the blood that it loses every month.

Important Terms

Period, Puberty, Pad/napkin, Menopause and Menarche

Period

A female body menstruates around every 28 days. It is a sign that the reproductive system in your body is mature. Each month, a woman's body prepares itself for carrying a baby. If the woman doesn't get pregnant during this time, the uterus sheds its inner lining, the menstrual blood is partly blood and partly tissue from inside the uterus, to help the body re-prepare for the next month. The blood

exits the body in the form of the monthly 'period' and this is called the process of menstruation.

Puberty

When a child's body begins to develop and changes to become adult, it is known as puberty. Both boys and girls experience puberty. In girls, it is accompanied by the start of menstruation or periods.

The period in which a child goes through puberty to become an adult is called adolescence. It is the transitional period between childhood and adulthood.

Pad/Napkin/Tampons/Menstrual Cups

A sanitary cloth, napkin or pad is a clean and absorbent item worn by an adolescent girl or woman when she is menstruating. The material absorbs the flow of blood and keeps the area dry and clean. Tampons and menstrual cups are other two popular options for managing menstrual flow. Tampons are disposable, absorbent products, while menstrual cups are reusable, bell-shaped devices that collect menstrual blood. All the above mentioned menstrual hygiene products are safe to use, and the best choice for individuals depends on personal preference, comfort, and lifestyle.

Menopause and Menarche

Menarche is the period when a girl gets her first menstruation. The exact age at which this happens varies from person to person. Menstruation ceases between the ages of 45 to 55 for most adult women. This marks the end of menstruation and is known as menopause. During both the phases, a woman's body goes through a lot of changes.

What to do if you miss a period?

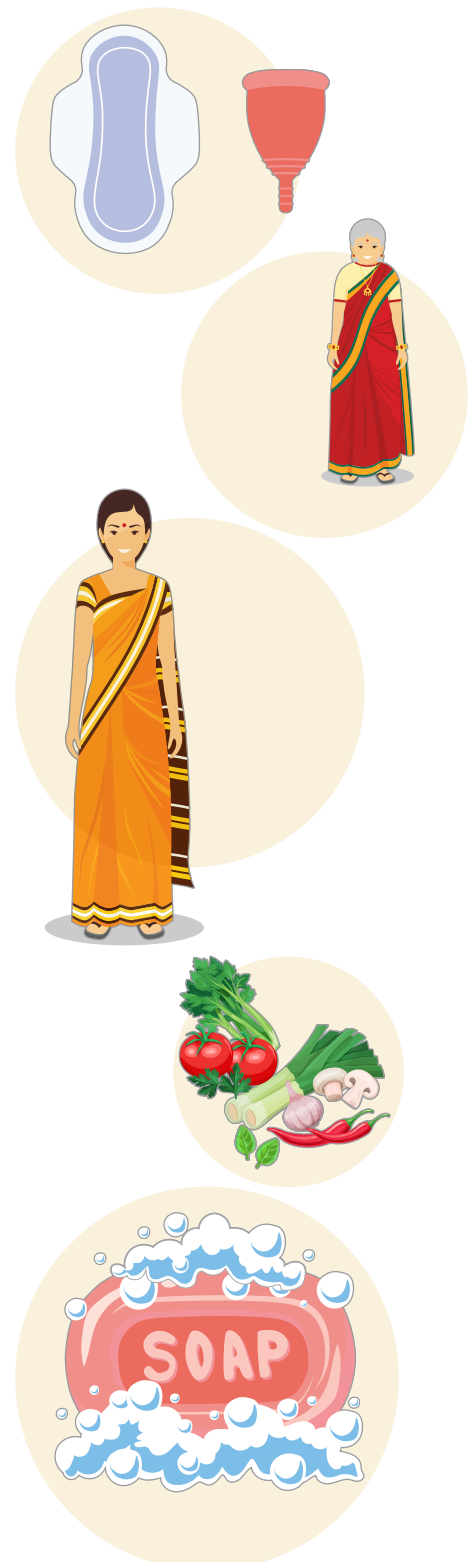
A healthy woman typically has regular periods, but occasionally, she may miss a period, or it may arrive earlier or later than expected by a few days. It is normally nothing to worry about. But if this delay or missed period happens regularly, you should visit an ASHA worker. However, missing a period can also indicate underlying infections/diseases or pregnancy. It is always advisable to see a doctor/ASHA worker in this case.

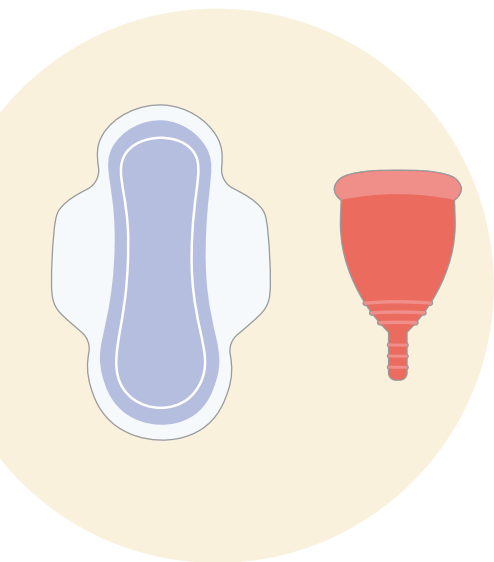
Nutritional requirements

A rich iron based balanced diet is essential for proper growth, development and functioning of the body and especially during the years of menstruation. Deficiency of iron can cause anemia which can lead to other health complications at a later stage of life.

What is menstrual hygiene?

When girls begin to menstruate, they need to take a few steps to deal with their menstrual flow and to maintain general hygiene while continuing their regular activities like going to school, working etc. To maintain hygiene, it's important to ensure that the blood is absorbed and that the genital area remains dry. Second is keeping the area clean. It is essential to wash private parts multiple times and take a bath at least once a day with soap and water during menstruation.





What products can i use to manage the blood flow?

There are products available that absorb menstrual flow and help with cleanliness during your period. These products are called sanitary products. In India, we most commonly use sanitary napkins or pads. These pads consist of an absorbent material coated with cloth or paper for comfort. The pad is placed against your private part to absorb blood and moisture while you continue going about your daily activities. Sanitary napkins are disposable and should be discarded after being used once. NEVER reuse a sanitary napkin.

If you are using a cloth, it is very important to use a clean and dry cloth. Ideally the cloth should be of cotton. Regularly wash the cloth after each use, dry it in sunlight, and store it in a clean, dry place for reuse. You should always discard the cloth after two to three months of use. Sunlight is a natural steriliser and drying the cloth napkins in direct sunlight sterilises them for future use. If these precautions are taken, then the cloth is a safe alternative. Remember, cleanliness of the cloth is the critical thing.



When disposing of a sanitary napkin, wrap it in a bag or newspaper, mark the bag with a red bindi/dot, and dispose it at a safe disposal site near your home where rubbish is regularly collected. The cloth or napkin needs to be covered to ensure that 'safai mitras' who collect the trash don't touch hazardous waste. The red dot makes them aware that this is human waste and needs to be incinerated.

You need to change sanitary napkins or sanitary cloth every 3 - 4 hours during your period. If the flow is heavy, the pad/cloth can be changed as soon as it feels uncomfortable. Frequent changing of napkin/ cloth helps prevent infections.

You can also use tampons and menstrual cups when you are menstruating. If you are using tampons, always wash your hands before and after using them. Change tampons regularly to prevent bacterial growth, and avoid using scented ones. Dispose of used tampons in a wastebasket. If you are using menstrual cups, sterilise them before and after each use, and wash your hands before handling them. Empty the cup into the toilet and rinse it with water, and store it in a clean container when not in use. Following these hygiene practices will help maintain a healthy vaginal environment.

Washing hands after changing napkins and soiled underwear at regular intervals is important to prevent infection.

If you have the following symptoms, please talk to an ASHA worker or go to your primary health centre.

- » Itching
- » Redness in the skin
- » Constant feeling of discomfort
- » Foul smell
- » Unusual discharges



Things to remember about menstruation and menstrual hygiene



- Menstruation is not a sickness, illness, disease, infection, harmful, dirty, shameful, unclean or impure.
- Eat more iron-containing foods. Your local ASHA worker will be able to guide you on which foods are best during this period. They may also guide you to take supplements if you are anaemic.
- Menstruation should not be seen as an obstacle to daily life and activities. A menstruating woman should not be isolated or kept from her daily activities, nor should she be discouraged from attending school.

Exercise

1

Menstrual Hygiene

Instruction

Encourage SHG members to listen carefully to the story and ask questions as they arise.

Menstrual hygiene

On a Monday morning, Pragati Didi saw her neighbor Seema, who was sitting in the corner of the verandah of her house. She is usually busy doing her chores at this time of the day. Pragati Didi was surprised to see Seema sitting in one corner and so she decided to go talk to her.

Pragati Didi: "Hi Seema, are you feeling okay? Why are you sitting in one corner outside the house?"

Seema: "Hi Didi, I am not ill. It is just, you know, that time."

Ask : Should Seema sit at her own home in one corner while she menstruates? Why can't she do her daily routine like every day?

Explain : No, Seema should not sit in one corner in her own home while she menstruates. It is not a sickness.



Pragati Didi: "Seema, I understand where you are coming from but you need to understand menstruation is not a sickness, illness or a disease. There is no need to be ashamed or be frightened of it, it is part of every woman's life. Let's take the first step towards breaking the taboo around menstruation. Let's acknowledge menstruation for what it is instead of indirectly addressing it as 'you know, that time of the month.' We should be comfortable to acknowledge the natural process of becoming a woman."

Seema: "Yes, I got my ... my period! But Didi it is still very tough to manage my period. What do I do when I go to the washroom? What if my saree stains? How do I change and dispose my cloth? What if I enter the kitchen when I'm impure?"

Pragati Didi: Seema, these are not the things to be afraid of anymore. Let's try to navigate these challenges together.

Pragati Didi: "Tell me Seema, do you only use clothes to manage your menstruation or do you use other sanitary products such as sanitary napkins, reusable pads, menstrual cups?"

Ask : What kind of menstrual products do you use and why?

Explain : Let the SHG members answer and discuss why they prefer certain products over others.

Seema: “No Didi. I don’t even know what half of these things are. I trust my cotton clothes. They are safe and reliable. I have heard Bulbul got infection because she used a pad. Isn’t it true that using some sanitary products can lead to infertility?”

Pragati Didi: “Seema, I am not saying you should not use cotton clothes, it is a personal choice. I just don’t agree with the reasons you gave for not using sanitary products. I don’t know why Bulbul got the infection and what were the contributing factors, but I am sure that it wasn’t merely because she was using a sanitary pad. Also, Seema, it is a huge myth that using sanitary products can lead to infertility. It is not at all true. One must make sure they are using products correctly and maintaining proper hygiene. Both cotton cloths and sanitary products can be equally safe, but improper use can lead to infections.”

Seema: “What do you mean by menstrual hygiene?”

Pragati Didi: “When I talk about menstrual hygiene, I mean making sure we keep our private parts and clothes clean during menstruation. We should take bath at least once every day. Make sure that if you are using a cotton cloth, it is clean. Seema, you should make sure you are changing the cloth at least every few hours based on your flow. Once you change the cloth, you should wash the used cloth with detergent and dry it in sunlight and store it in a clean space.”

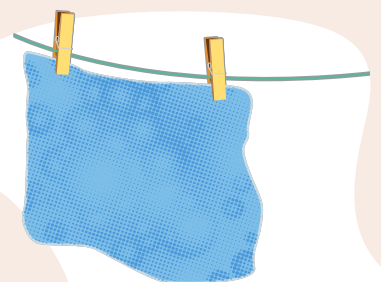
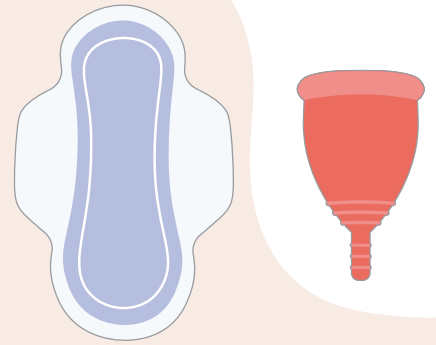
Ask : When and where do you wash your clothes and innerwear? Where do you dry them?

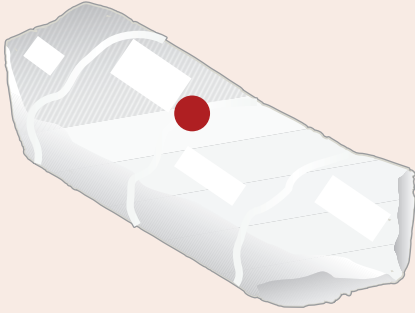
Explain : Let the SHG members answer and discuss. Emphasise the importance of washing with soap in clean water and drying in direct sunlight.

Seema: “Oh no no Didi. We cannot dry our used clothes in open. Everyone will see. No no.”

Pragati Didi: “Seema, if you don’t dry your cloth under the direct sunlight, the cloth might develop some fungus and when you reuse it, you will get an infection.”

Seema: “Oh, I did not know that. If I use a sanitary napkin, I won’t have to change it throughout the day right”





Pragati Didi: “Even with the sanitary napkin, you should change it every few hours. Not changing the cloth/sanitary napkin can lead to infections and other health complications. Remember, if you want to throw out your used cloth, make sure you dispose it properly. Cover it in a bag or newspaper, put a red bindi/dot on the bag and dispose it in the red bins, when the waste collection vehicle arrives.”

Ask : **Why is it important to dispose of sanitary napkins with markings?**

Explain : Because any blood, regardless of whether it is period blood or from a wound, is a health hazard and should be disposed of safely. Marking makes it easier to identify that the waste is a hazard and should be disposed accordingly.

Seema: “Okay Didi. Oh my mother in law says, when I am on my period, I should not wash my hair or touch anything in the kitchen because I am impure during those days. Is that true?”

Pragati Didi: “No Seema, as I said before, it is a natural human process that every woman goes through. Nothing about it makes you impure. You should make sure that while you are on your period, you’re taking a bath every day and washing your private area multiple times. Being on a period does not and should not affect how you take bath every day.”

Seema: “What if I smell? I should not move around much in the house, right?”

Pragati Didi: “No, if you change every few hours and dispose it properly, there is no reason for you to not do your daily routine.”

Seema: “There are some days where the pain is unbearable.”

Ask : **What do you do to manage discomfort or pain from periods?**

Explain : Allow the SHG members to discuss. If no suggestions are forthcoming, it might be suggested to use a hot water bottle to ease cramps and pain.

Pragati Didi: “If the pain is unbearable, of course no one will force you to do things which you can’t. If it is becoming unbearable, you should talk to your ASHA worker or a doctor. They will help you manage the pain, but if the unbearable pain is not the reason,

other things can be managed. It is good for you to learn how to manage periods instead of hiding."

Seema: "Didi, you keep saying this is something that happens to all women every month. But I don't get my period every month. The last time I got my period 3 months ago and I'm getting it again now. Is this something to be concerned about?"

Pragati Didi: "Seema if it stays inconsistent, then you should talk to your ASHA worker."

Seema: "Okay, I will speak to her once. What will I do if my period starts while I am outside grocery shopping?"

Pragati Didi: "Always make it a habit to keep a spare pad/ cotton cloth in your bag in case of an emergency."

Seema: "Ok Didi. Thank you so much for clearing my doubts. I will definitely keep in mind whatever you said and practice it for better hygiene."



ASHA workers work closely with children and women. They are the key individuals that can be trusted and approached for seeking advice and help regarding menstrual issues. In case of difficulty accessing safe sanitary products, ASHA workers might be able to help facilitate provision of sanitary pads.



Exercise

2

Calculate when your period is due

Materials Required

1. Calendars or print outs of the calendar for the current year
2. Pen

Instructions

1. Mark the beginning and end of your cycle for the past 3 months
2. Based on the data, ask them to calculate when their next period is due.

Mark your cycle

An adult girl menstruates once every 28 to 31 days. So as an adult woman with a regular cycle, you should assume that every 30 days you'll get your period.

Marking your cycle will help you to prepare in advance before your period starts.

Below is an example of a woman with a 28 – day cycle.

PREVIOUS 3 MONTHS

JANUARY 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

FEBRUARY 2024

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

NEXT 3 MONTHS

MARCH 2024

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Note

It is perfectly normal for your period to get delayed or come early by 4-5 days. It is nothing to be concerned about.

If you mark your period for 3 consecutive months, you can identify how long is your cycle. Once you identify that, you can predict when your next period is going to come.

Anaemia Mukt Bharat

Benefits

- ## Who can apply?



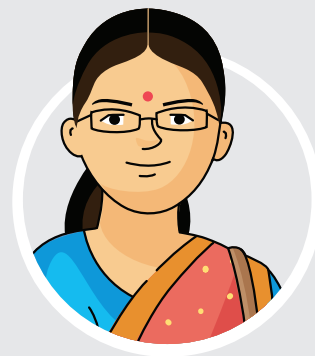
Notes

5

Clean
Water



It is important to ensure that the water we use daily for cooking, drinking, and cleaning is safe and free from any risk of disease. We want to work towards long term solutions to these problems.



Key Outcomes

- 1 Assessing the quality of water and water sources.
- 2 Understanding household methods of purifying water for drinking.
- 3 Knowing products available for water purification.

Start a Discussion

The following questions will help lead the discussion on the quality of water being received in the community. The objective is to understand if there are any issues in the quality of water that is being received, the way water is being stored and in the overall quantity of water coming in.

How does the **water** you get **taste**?

Where does the **water** you drink come from?

How and where do you **store your water**?

Do you **clean tanks/ vessels** for storing water?

Do you have a **metered piped-water connection**?
Do you pay for the connection?

What is the difference between **clean water** and **safe drinking water**?

Note for SHGs

The objective in this part of the discussion is to help the communities identify whether the water they use for drinking and cooking is safe to use. Understanding the community's problems and guiding them towards the solutions without being judgmental or inducing irrational fear.



Clean Water

What is the difference between clean water and safe drinking water?



Water that is safe to drink and use must be clear, colourless, have no odour or taste, and be free from any germs. Clean-looking water is not always safe for use. The simplest sign that water is contaminated is to look for any cloudiness or floating particles. The cloudiness can signal the presence of unsafe substances in the drinking water.

Clean water may look clean and free from any dirt and insects but might have invisible impurities in it. This can be sensed if the water has a smell, or if it feels slimy or sticky on the hand or if it leaves a slimy layer on the side of a clean vessel. If you are not sure of where the water is coming from or are aware that it has come from an open source such as a nala that is used for bathing or washing, you must assume the water is unsafe to drink.

Contamination of water can also occur in other situations. If the water has been stored improperly, such as in a container that is open to the air and without being boiled, then it is unsafe. The water will also be contaminated if the tap or well you are drawing it from is surrounded by stagnant water, faeces, or garbage. In some cases, the pipes themselves can have a leak, and the water supply can be contaminated.

In all situations, it is important to keep track of the water source and its quality, and to at least purify it partly before using.

Important Terms

Water Purification, Waterborne Diseases

Water Purification

It is the process of removing undesirable chemicals, contaminants, or impurities from water to consider it safe and drinkable.

Waterborne Diseases

Waterborne diseases are illnesses that are caused by microscopic organisms that are ingested through drinking contaminated water.

How to store water for drinking?

After purifying the water, it is important to store it properly and safely. It is important to store water in clean containers and wash them thoroughly before use. The container should have a top that can be closed and should be made of a durable material. If possible, use a container with a narrow neck or opening so water can be poured out. Do not use containers that previously have been used to hold any toxic chemicals (bleach, pesticides, etc.). Do not store water containers with drinking water in direct sunlight. It can promote the growth of microorganisms.

It is important to take care of the following things while taking water out of a storage container:

- If you are using a scoop to retrieve water, use a clean one each time you take safe water from the storage container to help avoid contaminating the water.
- Never touch the water in the container directly with your hands. Everyone's hands carry contamination that will make the water dirty for everyone.

How to purify water

Physical Purification

Physical impurities in water are best removed using alum, a nontoxic liquid that is commonly used in water treatment to purify drinking water, and then filtering. Add 5-10 mg of alum per litre of water, depending on the quality of the water. It causes impurities to clump and settle at the bottom. After that, carefully skim the top layer of the water into another vessel. You can also filter the water. Ensure none of the clumped impurities make it to the vessel.

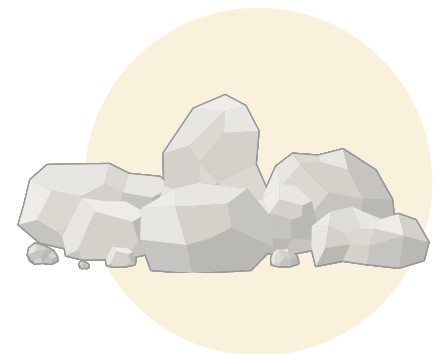
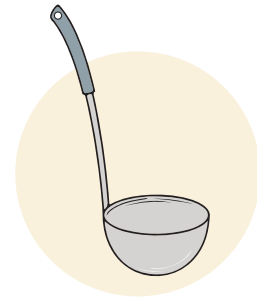
After the water has been cleaned physically, it must be made clean chemically. Water can be cleaned chemically by boiling it, or by using chlorine.

Boiling Water

After filtering the water, store it in a metal vessel. Bring the water to boiling temperature and keep it boiling at a high heat for at least 3 to 4 minutes. Allow the boiled water to cool to room temperature naturally, while covered. Do not add ice or more water to cool it. Make sure the lid is not airtight when the water is cooling down. After the water is cool, store it in the same vessel or a vessel washed with soap and clean water.

Using Disinfectants

Chlorine is a common disinfectant used for purifying drinking water. It is effective in preventing all communicable water borne diseases. Add one chlorine tablet in 20 litres of water, wait for about 30 minutes to drink the water after the tablet dissolves in water. Iodine may also be used. It often gives the water a distinct taste, but is still safe to drink.



Exercise

1

Is your water clean?

Instruction

This particular exercise is being framed in a way to initiate discussion. Make sure that

everyone sits together and participates in the discussion.

Note

The objective behind the story is to identify sources of water used and to help the SHG members identify whether the water from these sources is safe to use. The emphasis should be laid on purifying water regardless.

Water Hygiene

Pragati Didi decided to give her cousin brother, Nannu, a surprise visit. She cooked her famous gajar ka halwa to pamper her brother and his family. Alas, when she reached her brother's house, she saw that Nannu and both his kids, Guddu and Gudia, were sick and her sister-in-law, Grishma, was tending to them.

When she asked Grishma about what's wrong with them, **Grishma** : "Oh, Guddu, Gudia and their father started vomiting, had very watery diarrhea, and were dizzy. It is very common in our area. Last week only, Mr. Mohanty and family went through it. The doctors told the Mohantys that it is just some stomach infection. I have gotten the same medicines Mr. Mohanty used. They will be okay. You come sit and relax. Let me get you some water."



Ask : What do you think Grishma did wrong?

Explain : Not going to the doctor. One must only take medicines in consultation with a healthcare expert.

Pragati Didi was very concerned because everyone in the community seemed to get stomach infections frequently. She had her suspicions about what was causing it. Pragati Didi decided to accompany Grishma to the kitchen. Pragati Didi saw the clay water storage vessel and observed faint white lines forming on the edges of the vessel.

Ask : Is it bad that there are faint white lines forming on the edge of the water storage vessel? What do you think is the reason for the formation of such lines?

Explain : Yes it is bad that lines are forming on the edge of the water storage vessel. It indicates that either the vessel is not clean or that the water is not safe for drinking.

Pragati Didi: Grishma, how often do you clean the vessel?

Grishma: Every 3 days Didi.

Pragati Didi : That's good that you clean the vessel frequently. But since you clean them regularly, the white lines which are forming on the edges of the vessel indicate that there are some impurities in the water and it is not fit for consumption. Why don't you show me where you get the water from?

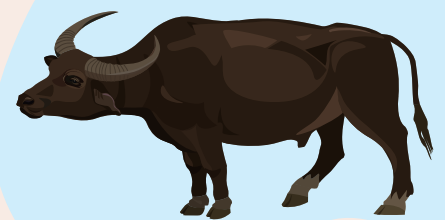
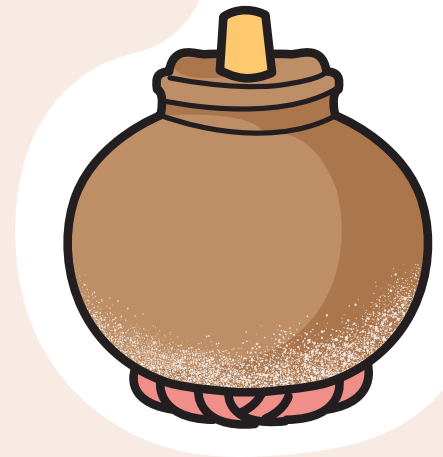
Grishma: Didi, I was just going to get some more water for the house. Do you want to accompany me? I either get water from the settlement borewell tap or the river. During this time of the day there's a long line at the tap so let us just go to the river to get some water.

Ask : Out of the 2 options for getting drinking water, which one do you think is safer?

Explain : It is always safe to assume that the water coming from the government tap/ borewell tap is safer than water from the river. Regardless of where you get the water, it is ABSOLUTELY important to purify the water before using it for cooking or drinking. As simple as boiling the water before consuming it.

After a short 20-minute walk, Grishma and Pragati Didi reached the river and Grishma started filling the water containers. While helping Grishma fill the containers, Pragati Didi pointed out to her that a man nearby was bathing his two buffaloes, and a child was defecating on the riverbank.

Pragati Didi: Grishma do you think that water in the river is safe to drink?



Grishma: No, Didi. That's why whenever I fetch water from the river, I use my cotton sari to filter it before storing it. But, Didi, isn't it true that a child's faeces are not harmful to humans?

Ask : Do you filter your water before using it for cooking and drinking? If so, then how? If you don't, why not?

Explain : If they use the purification methods mentioned in this chapter, encourage them to continue using them and if they don't, encourage them to purify their water for the health and safety of themselves and their family.

Pragati Didi: Grishma, that's a misconception. Any stool, whether from a child or an adult, is harmful to the human body. Also, I don't think simply using a sari to filter the water is sufficient. We should properly purify the water before using it for drinking and cooking. Grishma, I think it is best if we get water from the borewell tap instead.

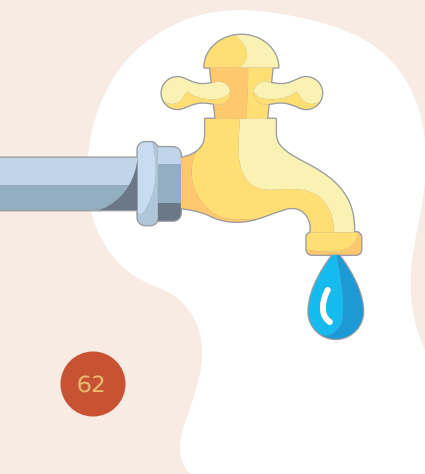
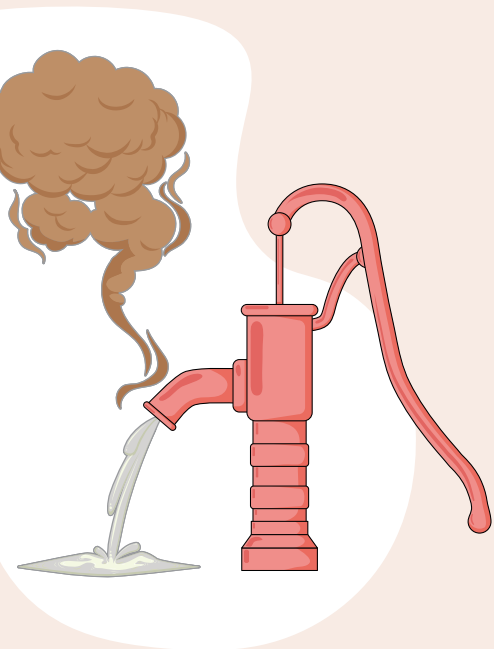
On their way to the tap, Grishma showed Pragati Didi a hand pump which their neighbours occasionally use to get drinking water. Pragati Didi decided to inspect the hand pump. When she started using the hand pump, the water that came out had a foul smell and had a translucent yellowish appearance.

Pragati Didi: Grishma I think it is safe to assume if you drink water from this hand pump, you'll get sick. If the water has a foul smell or has some color, it means that the water is not safe for consumption and should be properly purified before it can be used.

Grishma and Pragati Didi reached the borewell tap and waited in the line for the water. While waiting in line, Pragati Didi noticed a rubbish dumping area just 5 feet away from the tap. She also saw street dogs rummaging through the waste and dragging rubbish bags around. Additionally, she observed a swarm of flies on the rubbish. When it was finally their turn to fill their vessels, Pragati Didi noticed algae growing on the floor beneath the tap.

Pragati Didi: Grishma, of the sources of water you use, I think it is best that you use the water from the tap. Although you saw all the garbage, flies and the algae, right? It is best that before drinking water from the tap as well, you should purify the water.

It should be a basic rule that if you collect water from any external source, such as a river, hand pump, or common municipal or borewell tap, you must purify



it before using it for drinking or cooking. Grishma, always ensure the water is purified before use. Purify the water before using it for drinking and cooking. Grishma, you should always ensure that it's purified before use.

Grishma: Yes Didi. But what are some purification methods which I can use?

Pragati Didi: Let's learn some easy methods together.

Exercise

2

Water Purification

Instruction

Bring samples of Alum and Chlorine, as well as dirty and clean water during this session so that they can be observed and discussed. The group should also experiment with cleaning water using Alum and Chlorine to understand how to use it.

Experiment

Choose 2-3 water sources from your community—one that you use daily and others that you know are contaminated. Compare them visually. Do you notice any dirt or impurities floating in the water? Then, add Alum to the water, stir and let it settle. See how many impurities precipitate. How clean is your water really?

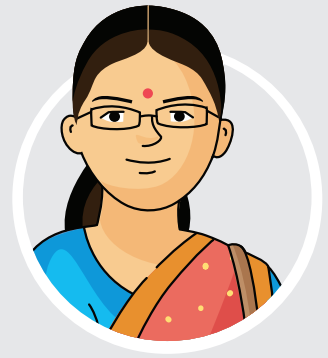
Water purification involves two steps. First, remove all visible physical impurities. Then, sterilise the water to eliminate any harmful germs.





Sanitation

Improper and unsafe disposal of faeces and urine is a major contributor to disease in communities. The lack of access to toilets also creates dangerous situations for women who must use open areas at night, often alone, making them vulnerable.



Key Outcomes

- 1 Understanding the health and safety benefits of using a toilet.
- 2 Building, using, and maintaining individual and public toilets.
- 3 Engaging with the local government to enable access to clean toilets.

Start a Discussion

Does **every SHG member** here **have a toilet** in their home?

Does the settlement have a **community toilet**? Is the community toilet **clean and safe**?

Does the toilet you use have a **tap with running water**? If not, how do you get water to the toilet?

Do you **always wash your hands** after using the toilet?

Does everyone in the community use toilets? Are all kids also using toilets?

Does anyone in the settlement have Diarrhea, Typhoid, Cholera, Jaundice, or any other **water borne illnesses**?

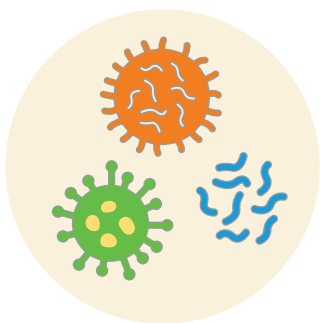
Note for SHGs

Some of these questions are personal to SHG members. Try to avoid getting into specifics, but instead emphasise the challenges they might be facing due to lack of toilets or poorly maintained public toilets. The SHG members should not feel like they are being shamed or scolded for their lack of access. They should instead feel empowered to be able to discuss their health and safety.



Sanitation

Why are toilets important?



Sanitation

Toilets give us a chance to relieve ourselves in a safe and private environment. They prevent diseases, because a modern toilet disposes waste in a way that minimises the chance of another person or animal touching it. Even from a healthy person, bodily waste has a chance of spreading disease.

Toilets also reduce the risk of injury by making it physically easier to use the facilities, providing light and privacy. The absence of toilets poses many risks.

Safety

For many women, lack of toilets is an issue of fundamental health and safety. In many places, women are at risk of being attacked when they go to defecate in the open. Anyone would feel uncomfortable and unsafe being exposed in such a situation. For women, however, the situation is often much worse. Going in groups can provide a sense of safety, but this isn't always feasible. A toilet offers women a safe and private space where they can attend to their health while remaining close to home and family if they choose. Even a common toilet in the community, with a caretaker in a central location where the community gathers can do a lot for keeping women safe.

Toilets also facilitate menstrual hygiene, by giving a safe and private place to change cloths or pads, and to clean up any excessive flow.

Health

When safe and clean toilets are not available, people either defecate in the open, or avoid using toilets as much as possible. In both these cases, there is a direct impact on health. Firstly, holding in the urge to relieve yourself can cause direct harm to your body. Secondly, not washing your hands after can spread urine and faeces onto surfaces, leading to the spread of disease.

What are the impacts and long-term benefits of improved sanitation?

The improved sanitation facilities not only reduce the risk of diseases but also help in reducing the severity and impact of malnutrition. It promotes dignity and boosts safety particularly among women and girls.

Important Terms

OD, IHHL, CT, PT

OD

Open Defecation refers to the practice of defecating outdoors rather than using a toilet. People may choose fields, bushes, forests, ditches, streets, canals, or other open spaces for this purpose.

IHHL

IHHL or Individual Household Latrine is a toilet/latrine constructed in one's own house for use by the family. The term is commonly used in the Swachh Bharat Mission (SMB) programme.

CT

Community toilets are built within neighbourhoods for use primarily by local residents. These toilets may require payment but are often free of charge.

PT

Public Toilets are built on roads or public areas to be used by anyone that passes through the area and needs to use the toilet. Public toilets are often pay-to-use but sometimes free.

Common Myths and Misconceptions

1. A child's faeces is harmless. ✗

- In reality, a child's faeces is harmful and can cause various health issues and infections if left exposed.

2. There is a risk of snake coming out of the toilet. We need to keep the water running to drown the snakes. ✗

- There is a zero chance of snakes coming out of the toilets. Running water while using the toilet only leads to wastage of water.

3. Using a toilet can cause a person to suffocate. ✗

- Using a toilet will not lead to suffocation. Make sure there is a window in the toilet to ensure proper ventilation and natural light.

4. Defecation is an impure act, should be practiced outside the house. ✗

- Defecating is not an impure act. It is a natural process. Using a toilet at home does not make your home impure.

5. A woman cannot share a toilet with her father or father-in-law. ✗



- Toilets can be shared by anyone, provided they are kept clean and maintained in a safe condition.

6. Toilets are expensive to maintain. ✗

- Maintaining a toilet is not costly. With regular cleaning and minor repairs, a toilet can last 10 to 20 years without requiring significant work.

Exercise

1

Using the Toilet

Instruction

Ask the SHG members to listen carefully to the story and answer the questions as they arise.

Community Toilet

Pragati Didi was attending an Area Level Federation (ALF) meeting. Every month, a different SHG in the area takes turns at hosting the ALF meeting. This time the meeting was hosted in her friend Bhavri's neighbourhood. As the meeting was concluding, Pragati Didi noticed a 5-year-old boy, Gunnu, defecating near the boundary wall of the settlement. Concerned, she points it out to the women from the settlement.



Pragati Didi: Bhavri, who is that kid? Why is he defecating in open?

Bhavri: Oh Pragati Didi, just ignore it. Gunnu is only a child. His faeces aren't harmful. Let him be; let's continue with our discussion.

Pragati Didi: Bhavri, it's a myth that a child's faeces aren't harmful. Even a child's faeces can cause infections, Diarrhoea, and malnutrition.

Tell me why isn't Gunnu using a toilet?

Bhavri: Umm, he is just a child. He is not comfortable using our community toilet and he doesn't have a toilet at home.

Chutki: Pragati Didi, if I am being honest, most of us, who do not have a toilet at home don't really feel comfortable using the community toilet.

Ramila: I have the space to construct a toilet at my house but I don't know what to do and how to get a toilet constructed. Who to contact, how much will it cost, the running around. It is a lot of logistics and I get confused.

Pragati Didi: I got my toilet constructed 2 years ago under Swachh Bharat Mission – Urban. I think Ramila, you should talk to our community organiser or our city mission manager, I am sure they will connect you to the right person who will guide you through the process.

Chutki, why don't you use the community toilet?

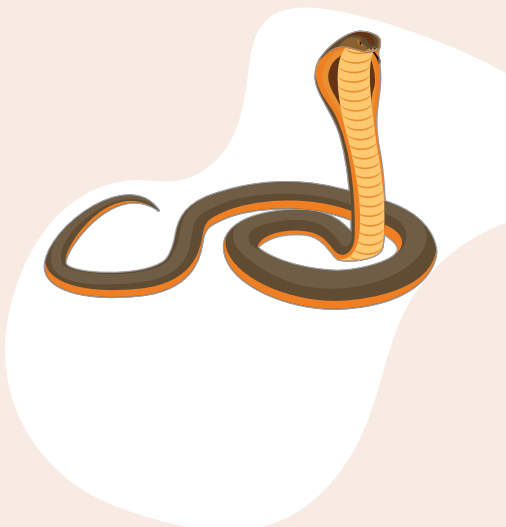
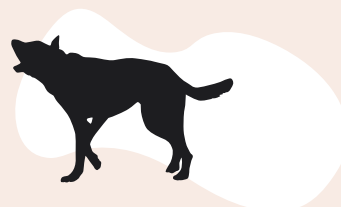
Chutki: Didi, whenever I go to the toilet, the toilet stinks so bad that I feel like puking. Sometimes, there is no water. Not only that, but half the time when we go, the bathrooms are locked.

Ramila: Not only that but on most days, if we go after dark there is no light. I get very scared. My Bittu got bit by a dog that was sitting in the dark.

Bhavri: I have heard that these English toilets have snakes sitting in the hole. I don't want a snake bite. No no no, I am scared.

Pragati Didi: Bhavri, there are no snakes in the toilet. It is one of the biggest myths. For the other problems, Chutki, Ramila, Bhavri, why don't you talk to your Urban Local body and tell them the problems in your community toilet.

It is not normal for toilets to smell bad, have no lights, or not be open. It means that the contractor who was assigned operation and maintenance of your



community toilet is not fulfilling their duties.

You should talk to your community organiser/ CMM. They will surely help you and guide you on who should you write to make your CT operational.

If some of you volunteer, we can possibly ask to get the contract for yourselves and we can maintain it.

Chutki: Why would we do all this work? And why will someone come and use it?

Pragati Didi: In our settlement, once Anita's SHG took over the operation and maintenance of our community toilet, people realised that the problems they used to face disappeared. And the contract helped the SHG make a good salary from the work as well. It is hard, but it is a rewarding and dignified work. I really appreciate Anita as she went door – to – door to understand the problems faced by the community and she solved them all.

Bhavri: Okay Pragati Didi. We'll take the matters into our hands now!

Exercise

2

Question Session

Material Required

1. Notebook

Instruction

Ask the SHG members to answer the following question:

Ask : How frequently should you wash your IHHL?

Explain : You should wash your Toilet atleast once every week. If someone is sick, you should clean once every day.

Ask : What products should you use for the toilet?

Explain : You should use products dedicated to cleaning of a toilet and they should be disinfectant. Don't ever use your bathing products, utensil cleaning products or general floor cleaning products for cleaning a toilet.

Ask : What products should you use for the floor?

Explain : You can use your generic cleaning products that you use to clean rest of the house.

Ask : How frequently should you wash the tap and the basin?


Explain : You should pour some water on the tap and in the basin every time you use it. You should also thoroughly clean the tap and basin once every week.

Ask : How frequently should you wash the cloth kept to dry your hands?

Explain : You should change the washcloth every 2- 3 days.



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You can visit your nearest ULB office, Community
Organiser, or Sanitary Inspector to learn more.

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