



I am Godavari from a village in rural Maharashtra, Western India. I live there with my children and parents. Since 2004, I have been a leader of the Sakhi Women's Savings and Credit Federation that has 70,000 members. We are a member of two global networks - GROOTS International and Huairou Commission. Today I will share with you three successful practices led by grassroots women in my federation: Savings and Credit Federations, Health Mutual Fund, and Collective Farming. I will end with recommendations that emerge from our daily experiences and from our global network.

Savings and Credit Groups are the first step for women to come together to improve their livelihoods and incomes. They act as mutual support groups and enable women to become entrepreneurs, community resource persons and advocate for the poor at the grassroots. These groups differ from microcredit NGOs in a few key ways: the groups start by building up capital with their own small contributions and not with a loan from an institution, they have few staff to pay, lower interest rates, and they have a greater purpose of political and social empowerment in addition to their economic empowerment. The groups have developed women's leadership and organizing structures through which they could respond to disasters, negotiate basic services and support with local authorities and participate in the global women's movement.

As part of our savings and credit movement, we realised that women were taking large loans for health emergencies. We formed Health Governance Groups (HGGs), to put health in peoples' hands by educating communities through awareness campaigns and public education.

Focusing on health promotion and disease prevention, rural grassroots women's collectives hold health care providers accountable for delivering high-quality health services to their rural communities. Over 2000 women are recognised as community trainers related to the health services and experts who transfer strategies to their own communities across states in India. We have created a platform for women and decision makers to dialogue and collaborate for accountable and safe water, sanitation, and health services.

As a result, women and families are saving money for their health care expenses, using preventive health care and have stopped taking loans from money lenders for medical emergencies.

Faced with a food, water and fodder crisis in our areas, women's groups hit upon the idea of collective farming to ensure better nutrition. With the goal of making communities more resilient, women decided that they will shift to short term crops that reduce climate risk, lower costs, and provide nutrition for their families.

The initiative to form women producer groups meets many goals – we now have organic vegetables and cereals, available in village markets resulting in improved food security and nutrition. Collective farming allows poor women to gain control over small farmland and decision making in agriculture. They have a new identity as farmers, until now only possessed by male farmers. Through the collective we created the Allied Enterprise and opportunities have opened up for production and marketing of seeds, bio fertilizers, pesticides etc.

Women leaders – farmers are the teachers. We have started a new network of women farmers that includes 2000 new members across water scarce and climate affected areas. It builds on women’s indigenous knowledge on farming and nutrition that are at the heart of the innovations. This has brought agriculture experts and the government to the farms.

Today the grassroots women’s network is recognized by institutions. We partner with the government to take information and programs to