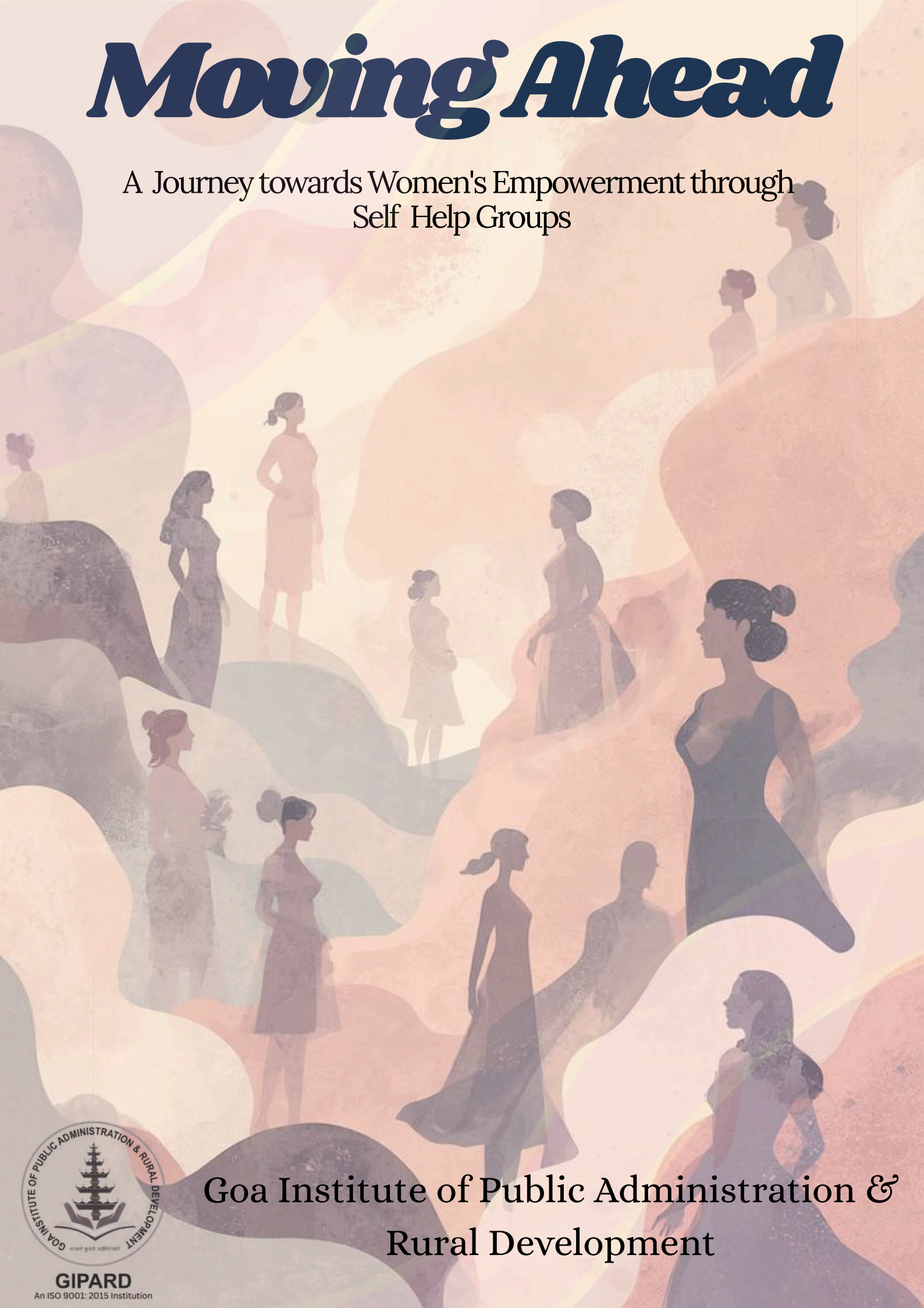


# ***Moving Ahead***

A Journey towards Women's Empowerment through  
Self Help Groups



Goa Institute of Public Administration &  
Rural Development

**GIPARD**

An ISO 9001: 2015 Institution

# Message

On the occasion of International Women's Day 2026, it is my privilege to put out this special publication, which highlights eleven inspiring stories of women who have transformed their lives through Self-Help Groups in Goa.

At the Goa Institute of Public Administration and Rural Development, we are of the strong opinion that Self-Help Groups are not just financial entities, but are in fact a very potent tool of social change, leadership, and community development. Over the years, SHGs have empowered women to access credit, develop businesses, and strengthen value chains, and most importantly, to develop confidence and empowerment in themselves and their families.

The journeys that are captured in this booklet are a testament to determination, ingenuity, and collective power. They are the embodiment of the real spirit of grassroots development, where empowerment is not just a catchword but a lived experience.

As we celebrate Women's Day 2026, it is our hope that many more women will find the inspiration to come forward, mobilize, and lead. GIPARD remains committed to fostering such routes for inclusive and sustainable development in Goa.

Smt. Cheshta Yadav [IAS]  
Director General  
GIPARD

# Foreword

It is a matter of great satisfaction to present this commemorative booklet on the occasion of International Women's Day 2026, dedicated to the theme of women's development through Self-Help Groups in Goa.

It has been our constant experience at the Goa Institute of Public Administration and Rural Development that Self-Help Groups function as effective tools for socio-economic transformation. It is not just limited to the provision of micro-credit and savings but it also includes entrepreneurship, financial literacy, group solidarity, and leadership at the grassroots level. These eleven stories presented in this publication demonstrate the effectiveness of structured capacity building, timely institutional support, and community involvement in creating a sustainable livelihood model.

These stories speak of determination, flexibility, and the spirit of self-help. These women have not only improved their economic condition but also become agents of change within their communities.

As we celebrate Women's Day 2026, this publication serves as a token of recognition and reaffirmation of these women's efforts. It becomes a token of reaffirmation of our commitment towards the SHG movement as a tool for inclusive growth in Goa.

Shri. Vasudev Shetye  
Director,  
GIPARD

# Acknowledgement

The publication of this special Women's Day 2026 booklet on Women's Development through Self-Help Groups has been made possible through the collective efforts and commitment of many individuals and institutions.

The Institute expresses its sincere thanks to the eleven inspiring women and their respective Self-Help Groups across Goa, who generously shared their experiences, challenges, and successes with us. Their determination and grit are the very essence of this publication.

Our gratitude to Smt. Cheshta Yadav [IAS], Director General, GIPARD, for her continuous support, Shri. Vasudev Shetye, Director, GIPARD, for motivating us in creating this project, and Dr. Seema Fernandes, Asst. Director, GIPARD, for her continuous mentoring.

The institute would also like to acknowledge the tireless efforts of the dedicated field functionaries, trainers, and coordinators who have been instrumental in building the SHG movement at the grassroots level. Special thanks to the editor, Ms. Prachi Kerkar, for documenting and bringing together the stories and experiences with meticulous care and attention.

This publication is a tribute to the spirit of collective effort and the transformative potential that women can unleash for building a better world together.

Dr. Sarita Patil,  
Core Faculty -RD  
GIPARD

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In the tranquil, salt-wind-swept village of Harmal, in the state of Goa, Deepa Eknath Pednekar, nee Deepali Gajanan Naik, was brought up in a setting that was, in many ways, quite progressive for its time. Her father, Gajanan Naik made sure that his children were educated, giving Deepa a grounding that went well beyond the confines of the schoolroom and into the realms of honesty and public service.

Deepa's formative years were characterized by a subtle affinity for care. After finishing her Class 12 education, she decided to pursue Nursing as her career path. Nursing introduced her to the harsh realities of the human experience across all socio-economic classes, imparting to her the wisdom that leadership is, in essence, the art of attending to the needs of others. These years of clinical experience were more than just a career; they were a laboratory where she honed the skills of patience and empathy that would later serve her well as a grassroots leader.

The year 2007 marked an important transition with Deepa marrying Mr. Eknath Pednekar and moving to Sodiem, Siolim. This marked a period of adjustment for her, with the need to adjust to the traditional home-making role in the new family.

## Seeds of Empowerment: How SHG Built a Leader Deepa Pednekar



Three years into marriage, she joined a Self Help Group, Devi Sati Ajooba. In 2010, she took the initiative to form this SHG with the purpose of getting the women of her community together and make them aware of the various schemes and facilities the government provides to these groups and individuals. Furthermore, she wished to get more women from her village engaged and together to avail these benefits.

However, with the birth of her daughter in 2015, the role of motherhood took center stage. Yet, Deepa did not want her world to be limited to the boundaries of her front door. She had a latent energy, an urge to find a way to link her role as a mother and a wife to a wider social cause.

It was during this period of searching for meaning in her life that Deepa stood at the edge of a Self Help Group in her neighborhood. This marked a turning point in her life, which would change the course of her life fundamentally. At first, the Self Help Group was a place where Deepa could meet people. However, as she sat among the rural women of Siolim, Deepa saw beyond the façade of their quiet lives. She saw the unseen economic realities and the unrealized potential of women like her, who had skills but no platform. The SHG environment proved to be a catalyst for a deep personal transformation. The shy nurse started to speak up. It was in this collective that Deepa learned the subtle skills of participatory decision-making and consensus-building. She understood that empowerment was not something to be handed down from above, but a flame to be nurtured through collective responsibility and trust.

Deepa's leadership had grown stronger by 2016, and she took up the position of a Community Resource Person (CRP) under Streeshakti GSRLM. She saw beyond the SHG network and realized that it was more than a savings group. With Deepa's leadership and the support of NABARD and the District Rural Development Agency (DRDA), the women of Siolim started to be involved in livelihood activities.

They looked to the earth and to their own hands and started to produce agarbatti, candles, marigold saplings and seasonal vegetables.

This had a threefold effect on the community. On the economic front, women started earning their own incomes, which made their homes impenetrable to poverty. On the psychological front, their esteem and sense of self-worth reached new heights as they transformed from being perceived as dependents to being perceived as contributors. On the social front, the dynamics in the village started changing. Deepa had managed to redefine agriculture from being a traditional activity to a business venture.

However, the real challenge to this newly woven social fabric came with the onset of the COVID-19 pandemic. When the lockdowns came and the threat of food insecurity loomed, Deepa did not withdraw. Rather, she used the SHGs as crisis response mechanisms. With her nursing experience, she became a shining light in terms of health awareness. She led the SHG networks in delivering groceries to the needy, providing medicines for the sick, and keeping the community spirit of solidarity alive during the difficult days of the lockdown. During this time, the SHGs demonstrated that they were more than just economic groups; they were social safety nets that ensured human security during times of strain in the formal systems.

In recognition of her relentless efforts, SHG and her mentors, Dr. Jawaharlal Enriques and Ian Enriques, encouraged Deepa to make the final push towards becoming a part of the governing structure. In 2022, Deepa contested an election, supported by the same women she had been working with for all these years. She won the election and then became the Sarpanch of Siolim, the first woman in her family to become a Sarpanch. Deepa's entry into politics was smooth because she had already used the SHGs as her pre-political training ground. She had already learned how to handle conflicts and communicate with the public in the small circles of the village meeting rooms.

As a Sarpanch, Deepa Pednekar has been practicing a "women-centered administration." Within a span of one year, she has managed to solve the age-old problems, rural connectivity, water supply along with other issues in her area. She believes in a very simple yet effective philosophy: "It is easier for women to convey messages to each other."

Deepa's own journey, from being the daughter of a Post Master to a nurse, and from a SHG CRP to the Sarpanch of Siolim, is a testament to the structural power of collective action. Deepa Eknath Pednekar's life is a reminder that when women are empowered in the small, intimate spaces of Self Help Groups, they are ready to take on the larger spaces of power. Deepa Eknath Pednekar not only changed her own life but also brought about the architect of a more resilient, organized, and prosperous Siolim. Deepa's life is a reminder that when women rise together, their communities do not just progress, they are transformed.



The story of Nutan Subash Tikole begins in Sangli, where she was born into a family that struggled to meet even basic needs. In her childhood, survival often took precedence over dreams. Yet her curiosity persisted. After completing her 10th standard, she learned crochet not as a hobby, but as a practical skill that might someday help her earn a livelihood.

Her early professional life began modestly. In Sangli, she worked as a pigmy collector, determined to contribute financially. Alongside this, she pursued higher education and completed a B.Com degree, eventually securing a job as an accountant. For a brief period, life seemed stable and promising. She married for love, and her husband, a practicing pujari, became her strongest support. Later, when the couple moved to Goa, she chose to leave her professional career to focus on her family, confident that life would remain steady.

However, in 2015, her world changed abruptly. Her husband passed away suddenly, leaving her emotionally shattered and financially vulnerable. The ₹30,000 she had was entirely spent on funeral expenses. Having relied heavily on her husband, she now faced an uncertain future alone. Grief soon spiraled into depression. Stability gave way to emptiness.

SHG to LLB:

A Journey of Shared Support

Nutan Tikole



At this lowest point, a friend encouraged her to slowly re-engage with life. Nutan began visiting exhibitions, observing others' work, and rebuilding her confidence. She experimented with small ventures, fashion design, a beauty parlour, and handmade crafts. With community support, she even opened a shop. Yet challenges followed. Business partnerships collapsed due to misunderstandings, and the 2016 demonetisation severely affected her enterprise.

Despite setbacks, she refused to give up. To survive, she relied on her skills. She sold home-cooked food, crocheted products, and paintings. Each day was a struggle, but also proof of her resilience.

A major turning point came when she joined Trishul Self Help Group, becoming their 11th member. What began as an opportunity for financial assistance became a transformative experience. The SHG provided not only income but also belonging and purpose. With guidance from local coordinators, she began setting up breakfast and tiffin stalls. She learned financial management, small-scale production, and customer engagement. Participation in SHG training programs and events helped her grow without financial burden.

In 2019, determined to further empower herself, Nutan took a courageous step: she enrolled in law studies. In 2020, during the nationwide COVID-19 lockdown, she adapted once again by making and selling masks. As time passed, she started to exhibit her product during national and state exhibitions, and thus she became eligible through her membership in SHG. This worked well in her favor, as, post her husband's death, she was the sole breadwinner of the family and participating in these exhibitions gave her exposure and livelihood. Later that year, she became the Secretary of her Ekta Village Organisation. The woman who once felt abandoned was now guiding others toward self-reliance.



While rebuilding her own life, she ensured her children's futures remained secure. After years of saving and borrowing significant sums, Nutan completed her law degree in 2025, proving that education has no age limit. Today, crochet has evolved from a survival skill into her identity, livelihood, and therapy. Through MSME exhibitions, SHG initiatives, and community platforms, her creations continue to reach wider audiences. Reflecting on her journey, Nutan describes it as a transformation "from zero to hero", not by chance, but through resilience, continuous learning, and collective support.

She lives by a simple philosophy: self-talent must lead to self-employment. Her message is clear, age is not a barrier but an opportunity, and persistence is the foundation of success.

The life of Venicia Vaz George is one of continuous reinvention, with one overriding purpose: to educate, empower, and uplift the people around her. Whether in a classroom, a business setting, or a community center, every aspect of her life has been the same: the desire to make a difference. Her life began in the colorful city of Mumbai, where she was born into a large, extended family. Being the eldest sibling, she was raised in a nurturing environment filled with love, support, and strong moral values. Despite being the only child in the family, she never felt lonely in her childhood. However, a turning point came when her family shifted to her father's ancestral home in Carmona, Goa. This change from the fast-paced life of the city to the serene and beautiful environment of the coast marked the beginning of a new chapter in her life. She went on to complete her Bachelor's degree in English and began her teaching career.

For fourteen years, Venicia dedicated herself to teaching. However, with the passage of time, she experienced an inner turmoil, a voice whispering to her about discovering new avenues and possibilities outside the classroom.

## From Silence to Strength:

## Identity Shaped by SHG

# Venicia Vaz George



With grit and determination, she chose voluntary retirement, choosing the unknown over the known in pursuit of new horizons. From textbooks to trade, she ventured into the world of business by opening the St. Anthony Medical Store. With a determination to succeed, she earned a Diploma in Pharmacy and registered herself as a pharmacist. As the pharmacy business flourished, her husband came back from the United Arab Emirates to partner with her, and the business became a family venture.

Five years later, the couple established St. Anthony Supermarket, which soon became an essential part of the community. However, the urge to expand remained. Venicia soon embarked on the distribution side of Hindustan Unilever Limited. This was no mean feat. Suddenly she incurred heavy financial losses, even mortgaging land to obtain an overdraft.



With hard work, diligence, and determination, she turned the operation into a successful enterprise that ran for thirteen years. However, even as her business acumen reached new heights, Venicia felt the need to do something more closely related to the community. To find her own identity, she joined the Fire Flies SHG along with 10 vibrant women in her locality. Unlike most who joined SHG to improve their personal lives, she was inspired by the skills she had acquired from her mother and aunts regarding jute crafts, and she started working with self-help groups, concentrating on jute products. This was the start of her foray into social entrepreneurship, an area where business and community development could emerge together. For her, participation in SHG activities was for the purpose of helping women earn their livelihood.

As someone who comes from an economically sound and prosperous family, SHG gave her a platform to find her own unique identity.

Through the entrepreneurship development programs of the Ministry of MSME, she was able to train over fifty women from North and South Goa, giving them the skills, confidence, and economic freedom. The handmade products made under her supervision did not remain limited to their local markets. They were displayed at international events in Bangkok and Jaipur, receiving accolades for the skills of rural artisans. Her hard work and leadership qualities also won her many prestigious awards. She is currently the Chairperson of both the Village Organization and the Cluster Level Federation.

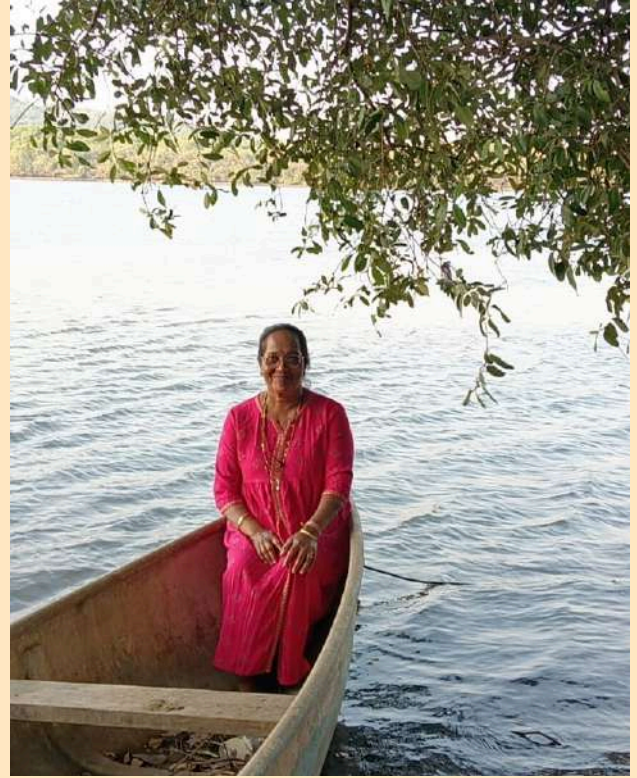
It is through all these experiences that Venicia has come to realize that success must be cultivated slowly and steadily. She is a firm believer in balance, honesty, and consistency, preferring to grow steadily rather than taking leaps. A passionate supporter of gender equality, she firmly believes that women empowerment can change not only the lives of women but also the entire community, bringing about improvements in health, education, and economic conditions. Whether it is shaping young minds in the classroom or developing businesses and artisans, the life of Venicia Vaz George is the embodiment of the strength of purpose-driven transformation.

Shubhani Bude was born in 1969, but she often claims that her real life began much earlier, at the moment she first stepped into a weathered fishing boat alongside her father. The sea was never just a setting for Shubhani's childhood or a pretty view; it was an enormous classroom, a harsh provider, and finally, the essence of her own identity. As a little girl, she spent her days accompanying her father on fishing trips, her gaze locked on the ever-changing horizons. She learned the subtle language of the waves, the intricate beat of the tides, and the silent, unswerving patience necessary to extract a living from the depths. While others saw only peril and the hard work involved in the process, Shubhani sensed an intense feeling of belonging. The sea beckoned to her with a voice she couldn't resist, and she listened with her entire soul.

However, life is not always a straight line, and even the most powerful tides require a pause. After the death of her father, Shubhani embarked on a new journey, which was characterized by marriage and the establishment of a family. With the arrival of her son and the increasing demands of a family, the salt in her hair and the motion of the boat became a memory rather than a reality.

Four years into her marriage, that moment came. Her husband was working with Sesa Goa at the time, but the nature of his job was such that

## Against the Tides: The Resilient Journey Shubhani Bude



during the monsoon season, his work would come to a standstill for several months. However, instead of letting the uncertainty of her income levels get the better of her, Shubhani used it as the driving force to create something of her own.

Shubhani went back into the water with a new-found purpose, stronger and more determined than ever before to reclaim the legacy that her father had introduced her to. She started by collecting kalwa (mussels), a process that was grueling and required her to work tirelessly against the unpredictable currents and difficult conditions.

Every day, she held her own ground, making more than just a living. She made the community trust her. Soon, she was no longer just another vendor in the market; she was a part of the market. People started looking for her by name, ignoring other vendors and waiting for the quality and integrity of her fresh catch.

Just when the business was reaching a level of sustained success, life presented her with an opportunity to test her mettle once again. Two years ago, her husband passed away, and the void left could have easily marked the end of her sea-faring journey. However, even in the face of extreme adversity, Shubhani's spirit did not falter; instead, it strengthened. Instead of moving away from the tides that now carried the memory of her husband, she swam with them. Her strength is further reinforced by her engagement with the Sakhleshwar Self Help Group in her local area, which has become her lifeline during the lean months. When the mussel catch is not so frequent, or the weather turns too bad for the boat to go out, Shubhani does not remain idle. She finds ways to keep herself occupied with incredible resourcefulness, taking up the task of making decorative door hangings or specialty eatables on order. She has learned the art of diversification, making sure that her survival is not dependent on the moods of the seasons.

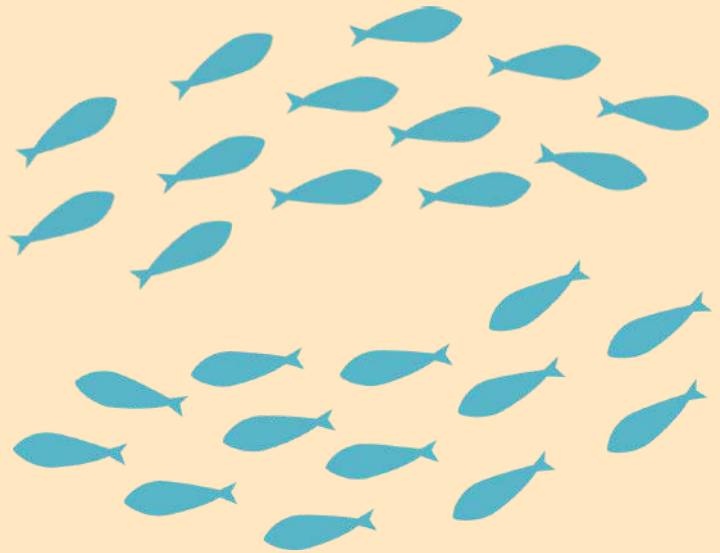
This hardworking attitude is reflected in her children as well; her son is now a controller on a ferry, and her daughter manages the household, creating a quiet, strong support system that allows Shubhani to do the work she loves.

Today, she continues her work with a tenacity that is a source of strength to her village. She usually sets out to sea alone or with two women from her village whom she has trained. By paying them a fair share of the catch, she has turned her own livelihood into a shared economy, thereby demonstrating that the boat that once represented a partnership between her and her husband is now a symbol of the strength of her community.

Meanwhile, back at the Mapusa Market, Shubhani's presence is a reminder of the strength of personal relationships. In a world of online advertising and booming voices, her marketing plan is refreshingly straightforward: word-of-mouth advertising based on consistency. She shows respect to every customer just as she shows respect to the ocean, and this has earned her a devoted clientele that would never be swayed by a billboard advertisement. But it is her radical empathy that truly distinguishes her. Shubhani has a gift for building relationships with people whom society tends to forget or exclude.

On her boat, there is no status, no background; she offers friendship, employment, and dignity to anyone who is willing to learn. To board her boat is to be accepted.

From a young girl who observes the tides with her father to a widow who commands her own crew, Shubhani Bude's life is a work of art of constant return. She has returned to the sea after loss, to work after struggle, and to hope after every moment of doubt. She lives in a cycle of resilience that echoes the very tides she rides. Her story is a potent reminder that sometimes strength is not in the loud cry, but in the soft, steady voice that chooses to return to what you love, no matter what the tide takes away. Like the sea she loves so passionately, Shubhani keeps moving: steady, strong, and endlessly resilient.



The story of Sushma Nilesh Naik is not only a story of empowerment, but it is also a story of courage that remained unshaken even in the midst of the toughest battles of life. Before her marriage, Sushma was living in Aldona. When she got married in 2000, she and her husband decided to stay back in the same place, not for the sake of convenience, but for the sake of responsibility. Her mother was alone, and Sushma felt that family support was more important than anything else in life. This feeling of responsibility would later come to define every aspect of her life.

She started her journey with Self Help Groups in 2012, when she joined a group that only worked on savings. It seemed like a very easy financial deal at first. But as she understood the bigger picture of what could be achieved through collective action, skill development, leadership, and change in the community, she knew that she wanted more. Responsibility honed her confidence. She understood how systems functioned, how groups worked, and how women could develop if they helped each other out.

In 2015, she made another courageous move by establishing

## SHG: The Foundation of Her Fearless Fight Sushma Naik



a named Sainath Self Help Group with 10 members. Leadership had now become her way. Shortly after, she found a bigger platform that linked women's groups and livelihood projects. With help and encouragement, she joined as a Community Resource Person. Around the same time, she attended a massive gathering where she listened to an inspiring speech by a woman who told her own story of development through collective support and grit. This marked a turning point. Something changed in Sushma. She started working actively in SHG activities. She did not do it for money or fame. She did it simply because she wanted to. She wanted to help women realize their own power.

Over the years, she attended training programmes that improved her communication skills. She learned how to speak in public. She learned to be confident when speaking to a group of women. Her mentors' encouragement helped her speak clearly, boldly, and with conviction. She eventually started mentoring others. She taught them bookkeeping. She formed many new SHGs. She had become what she once admired. She was a source of motivation. Then, in 2021, life had other plans for her, and she was tested in a way she never could have imagined. She observed some strange symptoms – lumps that alarmed her. Although she went for a check-up, she didn't think much about it at first. Her mother was old and required constant attention, as she was bedridden. Sushma put her mother's needs before her own health. However, the disease progressed. Later that year, she got the diagnosis that she had breast cancer.

In August 2021, she had her first surgery. Although she was going through tough times, emotionally and physically. However, things didn't go as planned. The infection made her return to the hospital. Throughout this ordeal, her husband was with her. Her health issues continued. Specialized treatments, expensive injections, and radiation therapy became a regular feature of her life. During this period she tried to continue her job, but her strength was gradually diminishing.

However, she did not want to stop living. After her treatment, she continued to take part in exhibitions all over India. New surroundings, new talks, and new thoughts, they all brought hope and healing. Slowly, she began to travel alone. She no longer waited for someone to go with her. Courage was now her companion.

Today, she knows that connection is strength. That community is resilient. That the bonds of struggle are unbreakable. Her story is one of layered strength, of family and leadership and illness and loss, but of moving forward anyway. She holds one truth close to her heart: Old friends, the ones who walk with you through effort and service, never leave you in the midst of your fight. They walk beside you, quietly offering strength when you need it most. And in all that she has been through, Sushma remains a testament to the fact that true courage is not the absence of pain, but the choice to live fully, even when life takes everything from you.



Nandini Sawant's entry into her journey was uneventful, in a small house where the influence of struggle, responsibility, and quiet strength shaped her early years. She hailed from a conservative family and was the third child among four siblings. Her childhood itself had taught her more about struggle than comfort. Her father's business had failed due to the treachery of his partners, and his drinking habit had resulted in domestic violence. Later, her mother, with her children in tow, moved out of that miserable life.

Nandini's observation of her mother's struggle to start life afresh from scratch had instilled a strong seed in her: "A woman can rise again no matter how tough life becomes." As a child, her life was replete with work and responsibility. After school, she used to take care of cattle, water cashew plantations, and help her mother, who made papad at home to earn a living. Drawing was her favorite pastime, and she wanted to study fine arts, but her economic circumstances had other plans.

She was just 19 when she got married in 1999. Nandini started working in a milk dairy, earning ₹1500 a month. It was not easy. Connectivity problems made her job tiring. But she did not give up.

## SHG: Small Contributions, Big Transformation

### Nandini Sawant



A family friend later helped her get a Jersey calf. Though she did not have proper space to raise the calf, she saw potential in the situation. She joined her first Self Help Group, and everything changed for her. She got loans, advice, and something much more valuable – confidence. When she needed space for her cattle, she used the financial assistance from the Self Help Group to start constructing a house, piece by piece. What started as a need for her cattle became the basis of her family's permanent residence.

However, the distances that later became challenges for her encouraged her to form a new group named Maa Durga Self Help Group.

This was not only participation but also leadership. With the power of her SHG network, she diversified her livelihood activities into vegetable farming, vermicomposting, and honeybee farming. She became a Community Resource Person in livelihood development, teaching others what she had struggled to understand herself. Training programmes improved her technical skills. SHG support helped her scale up her work. Slowly, her horizons widened from survival to sustainability. Today, Nandini is a pioneer in her village. She set up the first biogas plant in her village. She opted for solar panels. She follows integrated and sustainable farming practices. What started with milk sales has now become an environmentally sustainable livelihood.



Her journey is one of transformation in every aspect – economic, social, and personal. From a girl who had to give up her artistic ambitions, to a young bride who relied on her husband, to a woman constructing her own house through SHG loans, to a livelihoods leader who leads others, to a sustainability champion who molds the future of her village. Self-Help Groups were more than just a source of financial support for Nandini. They transformed her very identity. They provided her with access to credit, training, leadership opportunities, and collective power. They converted hesitation into action and labour into capital. She discovered that empowerment is not a one-time phenomenon. It is like the growth of crops in a field – slow, steady, and the result of collective effort and hard work. And today, her life is a testament to this simple fact: When women come together, support each other, and in their own abilities, they do not merely change their earnings. They change their fate.

At 60 years young, Soniya Subash Dabholkar exudes a spirit that refuses to slow down. At 25, she married and entered a life that revolved around hard work and joint responsibility. Her husband was a fisherman, and she was with him not only in his personal life but also in his profession. While he went out to catch fish, she went out to sell them in the market. They both brought home their livelihood through hard work and dedication.

However, over the years, things changed. Her husband's health deteriorated, and fishing was no longer an option. The burden of taking care of the family increased, but Soniya did not take a step backward.

Her friends informed about the formation and importance of the Self Help Groups. In 2014, she formed the Santacruz Mandavari Self Help Group along with the other members with one intention: availing financial help without guarantor. She said that it is very difficult for women to get a bank loan individually without a guarantor or mortgage. SHG was the best alternative to support her needs.

In SHG, she learned how to make candles and sold them for a while. Although she could not continue that regularly because of other commitments, but the training and skills had already given her confidence that she could learn anything at any stage of her life.

## The Power of a Woman: Who Never Stepped Back

# Soniya Dabholkar



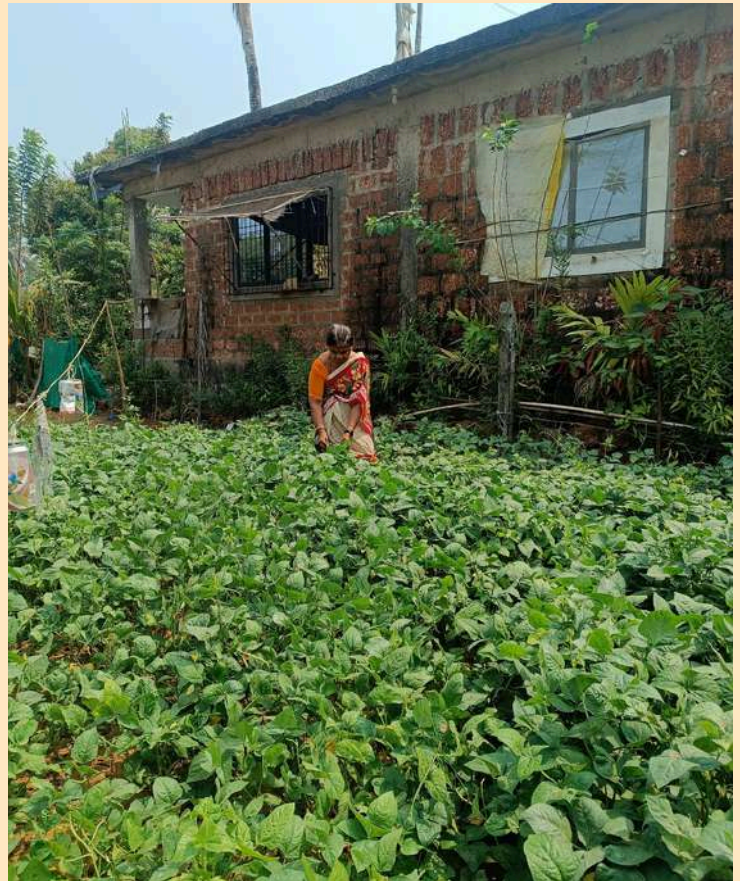
She also started making traditional festival foods like nevrís during Ganesh Chaturthi, Diwali, and Christmas, preparing them on order. Alongside, she started preparing homemade garam masala, converting common knowledge into small but significant income.

Her energy goes beyond livelihood. She is an active participant of a Fugadi group. She found happiness, recognition, and connection through cultural performances. She has received certificates and cash prizes, but more importantly, she has received confidence and connection.

In 2023, with the aid of an SHG loan, she accomplished something very personal, that is to construct her own house. The Rs.2,50,000/- loan she took from the bank via her SHG, helped her work on the foundational aspects of her house. The Rs. 1,10,000/- loan from the Village Organisation further helped. She says that before, she used to live in a rented house, always being careful, always changing her life according to the land owners demands. Now, she lives in her own house, with dignity and tranquility.

However, she did not rest on her laurels. She is currently working as a Safai Karmachari, collecting garbage in her locality every afternoon from 3 PM to 5:30 PM. Her remuneration is not high. Only ₹3000, but her mentality is phenomenal. She does not complain. She does not feel oppressed. She does her job with honesty and a smile, thinking that every honest work brings dignity.

Her daughter, who is now 25, has finished a degree in Microbiology, which is a testament to the atmosphere of resilience and hope that Soniya was able to foster in her home.



Self Help Groups have given her more than just economic support. They have given her learning, social support, and the strength to keep going, even when life required her to constantly adjust. The strength of her story is not in one outstanding accomplishment but in the many small triumphs that she has achieved, learning new skills, taking care of her family, finding the value in decent work, building a home, sustaining cultural heritage, and encouraging other women.

Seema Velip's life before marriage was Milan Shabu Gaonkar. Seema Velip was born in Canacona. Her family was financially sound. Seema Velip was very fond of tailoring from a young age. She not only learned it but perfected it and even started teaching others. At the age of 25, she got married, which was considered "late" by social norms. Marriage meant a complete turnaround. She shifted to a new village, a new home, and a new life. Being the youngest daughter-in-law, with no mother-in-law to guide her or share the load, the entire responsibility of running the household rested on her shoulders.

. Soon after her marriage, she helped form a group. The group is called Garvai Self Help Group, and was created in 2005, Barcem Panchayat. The uniqueness of this group is that it is a Schedule Tribe group. In 2005, she took a loan from an SHG and gifted her husband a motorcycle, which was a sensible investment that eased their commuting to work and enhanced their life. Over the years, she has helped to form 15 Schedule Tribe SHG, which helps the women in her community connect with the larger Self Help Group setting.

However, financial difficulties started to tighten their hold. Her husband was working in a factory, but it was not sufficient.

## From Needle to Nations: A journey of service and Self-reliance

# Seema Velip



She decided to venture out and started working as a hospital helper, earning a small amount of money. Every rupee was precious. Even while taking care of her family, children, and managing her job, she never stopped learning. Over the years, her husband got a steady job as a homeguard, which improved their economic status. Her tailoring business boomed. She was able to benefit from agricultural projects like ATMA, which provided her with resources like marigold and chilli saplings, providing her with additional sources of income. Furthermore, she has helped 60 women from various SHG's get trained by the Agriculture Department.

In 2017, she learned bookkeeping through training in the National Rural Livelihoods Mission, which brought her new opportunities. With the help of Capacity Building Training from GIPARD, she gained confidence not only in handling accounts but also in speaking, organizing, and leading. Resolute to be self-reliant, she started a small business in the same year.

As she worked as a Community Resource Person during the day and as a tailor at night. Her leadership qualities were not limited to her livelihood. In Barcem Panchayat, she not only assisted in the formation of a Self Help Group but also an entire support system, which included the formation of a Village Organisation and a Cluster Level Formation. She became the backbone of collective development.



She earned recognition for her expertise in customizing blouses. Women from far-off villages started coming to her for wedding clothes. Yet, she never charged exorbitant prices. For Seema, business was not merely business; it was service. During the outbreak of the COVID pandemic, she sewed masks relentlessly and also assisted in nursing the sick who needed help. Her service was a testament to her compassion and competence. Seema Velip today is a renowned artisan, leader, and symbol of resilience.

Her life is a testament to the fact that talent works best when it is fueled by a support system, and that while talent is what creates opportunities, it is the strength of the community that creates strength. Through her hard work in her chosen field and through her ability to tap into the collective knowledge of the people around her, she has shown that success and community are not exclusive but rather complementary. Her story is one that shows that when determination and a support system come together, even the heaviest of responsibilities can be turned into success.



Sampada Tari's is a story of unassuming resolve, astute choices, and the magic of collective support. Sampada resides in Bhandarwada, Paliem, a small village where life unfolds at its own tempo. She was married at 25 and had an education up to the 12th standard. Thus, she entered adulthood with a sense of duty but also with promise.

In 2010, Sampada made her first foray into entrepreneurship. She started small, dealing with agri-inputs, tomato seedlings, and marigold seeds, most of which were either government-subsidized or supported through similar schemes. She studied the land, understood the seasons, and realized how agriculture could become not merely a means of livelihood but an opportunity.

Her true awakening occurred in 2016, when she joined the Kaloba Self Help Group with 11 members, which was part of the Pragati Mahila Village Organisation. The SHG brought Sampada a whole new world, replete with training, networking, and exposure to markets outside her village. SHG gave her the opportunity to work in a collective setting. As her business is seasonal, she requires help from other women during the harvesting season. So she started to employ women across different SHGs to help her.

## A Village Woman: Who Built Her Own Future Sampada Tari



Whenever there was any training programmes, people began to contact her in advance, asking her to bring coconut oil and dried kokum peels (sola). She understood that something very powerful was at play. If people trusted her product, she could build a market. So she worked on both quality and quantity. As her supply chain improved, her demand increased. With increasing demand, she made a very bold move. She opened her own plant nursery. Since seedlings of chilli, marigold, and tomatoes were completely free, she began with those. What began as a small-scale operation soon became a steady and growing business.

But Sampada did not rely on just one source of income. She started making jute bags and selling them at big fairs in various cities. With each fair, her reach, confidence, and customers all increased. She also knew the value of new technology. She used WhatsApp status messages to market her products to customers directly: simple, inexpensive, and very effective. Sampada's independence was now her hallmark. She did not have to borrow money from her husband or anyone else. She relied on her own choices, hard work, and the constant support of her Self Help Group.



Another business idea came to her as she lived in a tourist area. She started renting bikes. This small business also flourished, and today she has sixteen bikes and even a Thar vehicle for renting. It is astonishing that she bought the Thar with the money she earned by selling marigold.

With the help of her neighbors and employees, she was able to give livelihoods to others. Her journey became a collective one, as it proved that when one woman succeeds, she can take many others along with her. Her efforts and dedication were recognized, and she received a star farmer award, which is a prestigious award.

The Self Help Group was more than just a training or funding opportunity. It provided her with market experience, confidence, and the capacity to think like an entrepreneur. From being a village woman who handled small agricultural supplies to becoming a nursery owner, product seller, and now a rental business owner, and finally, a financially independent entrepreneur who is helping others. Sampada's story is what happens when initiative meets opportunity and when group support meets individual vision. Her life is a testament to the fact that when women are provided with access to knowledge, connections, and confidence through Self Help Groups, they do not merely create businesses but also create independence, dignity, and a future of their own choice.



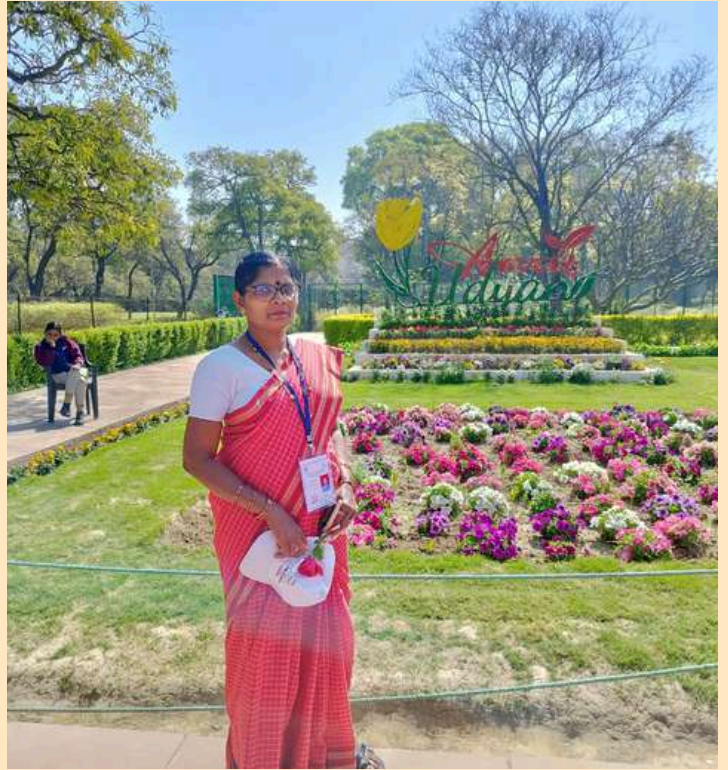
Sharada Harijan's life is intertwined, literally so, with tradition, strength, and service. She hails from Sattari, an area where culture and craftsmanship are an integral part of their daily lives. For years, her family has been engaged in the art of cane basket weaving, a craft that has been passed on not from books but from watching and learning. Sharada, even before marriage, knew the rhythm of this life. The scent of fresh cane, the rhythmic motion of her hands as she shaped the form from fibers, the attention to detail, these were not merely tasks but a part of who she was.

After marriage, nothing changed in this respect either. She and her husband were engaged in the same ancestral craft, passing on the knowledge that had been inherited from their elders.

However, cane basket weaving is not an easy means of livelihood. It requires strength, time, and unending patience. Every basket takes several processes: preparing the cane, heating it, shaping it, weaving it, binding it, and finally, completing it. It is a very strenuous and painstaking process. Unlike factory-made products, nothing can be hastened. Every basket has to be handwoven, every curve has to be shaped by experience. And yet, after all this toil, the earnings are not certain.

## A Guardian of Heritage and Humanity

# Sharda Harijan



Orders do not come in regularly. There are fluctuations in demand. Yet, Sharada goes on. For her, weaving is not only a means of livelihood but heritage, duty, and identity all rolled into one.

She joined the Kulmaya Purmar Self Help Group in 2010, along with 10 members, Khotodem Panchayat. She is a strong woman who has shared her knowledge and helped train more than 50 women from the Schedule Caste community. By doing so, more than 20 women pursue this practice as a profession. Even though the business is seasonal, they manage to do business by targeting weekly markets and regular customers.

Her association with Self Help Groups further helped her connect with the community. These groups provided her with opportunities to interact with people from diverse backgrounds, share experiences, and develop networks. These groups further increased her reach, not only in the social arena but also in the economic one. During the trainings and meetings conducted by the District Rural Development Agency, she actively marketed her own products. She banked upon the most effective marketing tool available to rural artisans, which is word of mouth. Every conversation was an opportunity. Each meeting turned into a marketplace. Slowly, more people became aware of her work, her talent, and her commitment.

Sharada became Sarpanch of her village, a position that required leadership qualities, empathy, and the ability to take decisive action. When floods ravaged her area, she did not have to wait for orders or assistance. She opened her own home to the villagers who had nowhere else to go. She provided shelter to families in her home. In times of turmoil, she became the support system for them, a source of safety, comfort, and dignity.

When the pandemic shook the world and disrupted lives and livelihoods everywhere, Sharada was there for her people once again. She helped distribute masks in the village, making sure that even the most distant families were protected. She also distributed necessary groceries to families who had lost their source of survival. But what might be her most important contribution is the emotional one. She encouraged people not to lose hope.

Despite all that she has contributed to her community, Sharada holds a secret worry in her heart. The tradition that she has so lovingly maintained is slowly dying out. The younger generations are not taking an interest in cane basket weaving. The work is hard, time-consuming, and financially uncertain, making it less appealing in a rapidly changing world. Even her own children have taken different roads. They respect the tradition, but they do not follow it.



Sharada realizes that basket weaving is more than just a way of earning a living; it is a living embodiment of Goan culture. It is a symbol of history made by hands, culture sustained by skills, and identity woven into the fabric of everyday life. It is a tragedy to see it die. It is like watching a language fade into silence. But she does not lose hope. She continues to weave. She continues to show people how it is done in community gatherings. She continues to talk about the need to preserve the skills. She believes that awareness can lead to appreciation, and appreciation can lead to revival.

Her life is a magnificent mix of tradition and leadership, skills and sensitivity. She is an artisan who safeguards heritage, a leader who safeguards people, and a member of society who serves without being asked.

Sharada Harijan is a guardian of culture and community. Her story is a reminder that culture lives not in statues or museums, but in the hands of people who are determined to keep it from dying. And even as the world rushes by at breakneck speed around her, she continues to weave, steadfastly keeping alive a tradition that should never die.

Sharada Harijan's life is a powerful reminder of the importance of purpose and connection, and the fact that tradition is kept alive when even one person is determined to keep it from fading away. She showed that service is not simply a duty, but becomes truly transformative when it is based on compassion, and turns the ordinary into the extraordinary through the power of a deep legacy of care. Most importantly, her life is a definition of what leadership is all about, and that is not about seeking power, but about being a steady presence in the lives of people when they need it most.



The story of Razia Begum Abdul Mirasab is a richly embroidered one of talent, tradition, leadership, and entrepreneurship, sourced and carefully woven over the years. At 48, she is a warm and tight-knit family woman, with a husband, three sons, and a mother-in-law. Though she married at 18, taking the leap into adulthood at a relatively young age, her roots had been laid long before that. As a child, art and creativity swirled all around her; in her world, doing was not just an act, it was a lifestyle.

The course of Razia's life changed in a subtle yet important way in 1994 when she joined Shanti Self Help Group (SHG). Even though the majority of her SHG members belonged to the Hindu community, she never felt out of place. Her SHG members were always there to support her mentally and financially. This marked the beginning of a lifetime of commitment to community organization. Over the years, she did not merely remain a member but also became a builder, helping to form many other groups and inspiring women to work together for the sake of economic independence.

From Self Help to Self Made:

## Razia Begum Mirasab



Today, her skills extend to a broad spectrum of traditional and modern products. Right from the production of Kunbi sarees and shawls to the production of handcrafted tiles at the Asnora Panchayat production units, her versatility is her strength. She is a master in working with natural materials such as coconut, bamboo, and jute, converting raw materials into beautiful and marketable products. Her products do not remain within the confines of her home; she regularly displays her products at state as well as national-level exhibitions in major cities such as Hyderabad, Delhi, and Mussoorie.

The culmination of this recognition came when she got the opportunity to participate in the Lakshmi Didi Scheme, where she had the unique privilege of meeting the President of India, a moment that aptly captured how far she had reached.

Her development from a local craftsperson to a recognized craft entrepreneur was aided by institutional support. However, the influence of Razia goes beyond her craft and sales. Razia is often invited as a motivator to in colleges, SHGs, and both private and public organizations. For Razia, training others is not merely a professional engagement but a deep sense of responsibility to ensure that the craft is not forgotten by the next generation.

Razia attributes the SHG movement for having brought a radical change in her life. These societies have acted as a bridge between her world and the outside world, giving her knowledge of marketing, exposure to government programs, and the confidence to lead.



Razia was able to set up her coconut craft business with the help of loans from SHG, which gave her the strength of production. Today, she is an independent woman and uses her success to bring success to others. When she gets bulk orders, she hires other members of the SHG and pays them well.

Her current leadership positions are a testament to the trust she has built over the years. She is the President of her Self Help Group, Vice President of the Surbi Village Organisation (which looks after twelve groups), and an Executive Committee member of the Hirkani Cluster Level Federation. Her transformation from being a young girl learning alongside her mother to a regional leader who is now molding women's collectives has been gradual, intentional, and highly effective.

Razia's story is a shining example of the kind of transformation that occurs when traditional knowledge is combined with collective empowerment. The SHGs have given her more than just money; they have given her experience, leadership, and the strength to think bigger. She started by learning from the strong women around her, and now she is one of them: a mentor, an entrepreneur, and a leader who helps others reach where she is. Her life is a testament to the fact that while skill gives identity and opportunity gives direction, it is the collective strength of women supporting women that brings about a transformation that lasts for generations.



# Contact us:



[gird.goa@nic.in](mailto:gird.goa@nic.in)



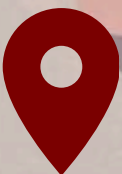
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