

Sutra

Stories of Courage, Leadership, and Impact



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 Stories of Courage, Leadership, and Impact

Every story in this Sutra is a thread of courage, woven together to create a tapestry of leadership, resilience, and lasting impact.

शिवराज सिंह चौहान
SHIVRAJ SINGH CHOUHAN



सत्यमेव जयते



संदेश

मुझे यह जानकर अत्यंत प्रसन्नता हो रही है कि दीनदयाल अंत्योदय योजना - राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई-एलआरएलएस) देश भर के मॉडल क्लस्टर स्तरीय संघों (एम.सी.एल.एफ.) से 'सर्वश्रेष्ठ प्रथाओं का एक संग्रह' (कंपेडियम) प्रकाशित कर रहा है।

मॉडल सीएलएफ पहल सामुदायिक संस्थानों को मजबूत करने और महिला नेतृत्व वाले ग्रामीण विकास के दृष्टिकोण को आगे बढ़ाने की दिशा में एक महत्वपूर्ण कदम है। क्लस्टर स्तरीय संघों को मजबूत, सदस्य-स्वामित्व वाले, सदस्य-प्रबंधित, सदस्य-नियंत्रित और वित्तीय रूप से व्यवहार्य संस्थानों के रूप में विकसित करके, यह पहल ग्रामीण महिलाओं को अपने समुदायों के भीतर नेताओं, निर्णयकर्ताओं और बदलाव के अग्रदूतों के रूप में उभरने के लिए सशक्त बना रही है।

वर्ष 2018-19 में अपनी शुरुआत के बाद से, मॉडल सीएलएफ पहल ने उल्लेखनीय प्रगति की है। राष्ट्रीय ग्रामीण आर्थिक रूपांतरण परियोजना के तहत 13 राज्यों में शुरू होने से लेकर अब यह 31 राज्य ग्रामीण आजीविका मिशनों में विस्तारित हो चुकी है। आज, देश भर में 10,000 से अधिक मॉडल सीएलएफ स्थापित होने के साथ, ये संस्थान सुशासन, वित्तीय प्रबंधन, समुदाय-नेतृत्व वाली योजना, सामाजिक समावेशन और विभिन्न विकास कार्यक्रमों के साथ अभिसरण (अभिसरण/कन्वर्जेंस) में उत्कृष्टता का प्रदर्शन कर रहे हैं।

इस संग्रह में शामिल कहानियाँ ग्रामीण महिलाओं की सामूहिक शक्ति, जुझारूपन और नवाचार का प्रमाण हैं। ये कहानियाँ दर्शाती हैं कि कैसे सशक्त सामुदायिक संस्थान स्थानीय चुनौतियों का समाधान कर सकते हैं, स्थायी आजीविका का निर्माण कर सकते हैं, सामाजिक पूंजी को मजबूत कर सकते हैं और समावेशी ग्रामीण समृद्धि में योगदान दे सकते हैं। ये अनुभव न केवल प्रेरित करते हैं बल्कि पूरे देश में इसकी पुनरावृत्ति और विस्तार के लिए मूल्यवान सीख भी प्रदान करते हैं।

मैं उन सभी महिला सदस्यों, सामुदायिक संसाधन व्यक्तियों राज्य ग्रामीण आजीविका मिशनों, राष्ट्रीय मिशन प्रबंधन इकाई और विकास भागीदारों को बधाई देता हूँ जिन्होंने इस पहल की सफलता में योगदान दिया है। मुझे पूरा विश्वास है कि यह संग्रह ज्ञान के एक समृद्ध भंडार के रूप में कार्य करेगा और कई अन्य सामुदायिक संस्थानों को उत्कृष्टता के लिए प्रयास करने के लिए प्रेरित करेगा।

आइए हम सब मिलकर सशक्त महिलाओं और समृद्ध समुदायों के माध्यम से विकसित भारत के विजन में योगदान देने वाले मजबूत, आत्मनिर्भर और जीवंत ग्रामीण संस्थानों के निर्माण की दिशा में काम करना जारी रखें।

(शिवराज सिंह चौहान)

Message

शिवराज सिंह चौहान
SHIVRAJ SINGH CHOUHAN



ग्रामीण विकास तथा
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भारत सरकार
कृषि भवन, नई दिल्ली
MINISTER OF
RURAL DEVELOPMENT AND
AGRICULTURE & FARMERS WELFARE
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI



Message

It gives me immense pleasure to know that the Deendayal Antyodaya Yojna - National Rural Livelihoods Mission (DAY-NRLM) is bringing out a Compendium of Best Practices from Model Cluster Level Federations (MCLFs) across the country.

The Model CLF initiative represents a significant step towards strengthening community institutions and advancing the vision of women-led rural development. By nurturing Cluster Level Federations into strong, member-owned, member-managed, member-controlled, and financially sustainable institutions, the initiative is empowering rural women to emerge as leaders, decision-makers, and agents of change within their communities.

Since its inception in 2018-19, the Model CLF initiative has grown remarkably, from its launch in 13 states under the National Rural Economic Transformation Project (NRETP) to its expansion across 31 State Rural Livelihood Missions. Today, with more than 10,000 Model CLFs established across the country, these institutions are demonstrating excellence in governance, financial management, community-led planning, social inclusion, and convergence with various development programmes.

The stories featured in this compendium are a testament to the collective strength, resilience, and innovation of rural women. They showcase how empowered community institutions can address local challenges, create sustainable livelihoods, strengthen social capital, and contribute to inclusive rural prosperity. These experiences not only inspire but also provide valuable learning for replication and scaling across the country.

I congratulate all the women members, Community Resource Persons, State Rural Livelihood Missions, National Mission Management Unit, and development partners who have contributed to the success of this initiative. I am confident that this compendium will serve as a rich repository of knowledge and inspire many more community institutions to strive for excellence.

Let us continue working together towards building strong, self-reliant, and vibrant rural institutions that contribute to the vision of *Viksit Bharat* through empowered women and prosperous communities.

(Shivraj Singh Chouhan)

डॉ. पेम्मासानी चंद्र शेखर
Dr. Pemmasani Chandra Sekhar



राज्य मंत्री
संचार एवं ग्रामीण विकास मंत्रालय
भारत सरकार
Minister of State for Communications
and Rural Development
Government of India

MESSAGE

I am pleased to learn that the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is publishing a Compendium of Best Practices from Model Cluster Level Federations (MCLFs) across the country.

The Hon'ble Prime Minister Shri Narendra Modi has consistently emphasized that the journey towards a *Viksit Bharat* must be rooted in empowered villages, strong community institutions, and women-led development. He has often highlighted that when rural women are provided with opportunities, resources, and platforms for leadership, they become powerful agents of social and economic transformation. The success of Self-Help Groups and their federations across the country stands as a testament to this vision.

The Model CLF initiative embodies these ideals by nurturing Cluster Level Federations into strong, member-owned, member-managed, member-controlled, and financially sustainable institutions. These federations are not only strengthening livelihoods and financial inclusion but are also fostering collective leadership, social accountability, and community-driven development.

The stories presented in this compendium demonstrate how rural women, through their institutions, are creating innovative solutions to local challenges, improving access to services, promoting sustainable livelihoods, and strengthening the social fabric of their communities. These experiences provide valuable lessons for replication and showcase the transformative potential of community-led development.

I congratulate the women members, community cadres, State Rural Livelihood Missions, National Mission Management Unit, and all stakeholders who have contributed to this remarkable journey. I am confident that this compendium will serve as a valuable knowledge resource and inspire many more community institutions to advance the vision of self-reliant villages and a developed India.

My best wishes for the success of this publication and for the continued strengthening of women-led community institutions across the country.

(Dr. Pemmasani Chandra Sekhar)

कमलेश पासवान
KAMLESH PASWAN



ग्रामीण विकास राज्य मंत्री
भारत सरकार
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दिनांक: 24 जून, 2026

संदेश

मुझे यह जानकर अत्यंत प्रसन्नता हो रही है कि दीनदयाल अंत्योदय योजना - राष्ट्रीय ग्रामीण आजीविका मिशन (DAY-NRLM) देशभर के मॉडल क्लस्टर स्तरीय महासंघों (MCLFs) की प्रेरणादायी उपलब्धियों, नवाचारी प्रयासों तथा श्रेष्ठ कार्यप्रणालियों को समाहित करते हुए एक संकलन प्रकाशित कर रहा है।

समुद्र, समावेशी और आत्मनिर्भर ग्रामीण भारत की यात्रा सशक्त सामुदायिक संस्थाओं तथा महिलाओं की सक्रिय भागीदारी पर आधारित है। वर्षों से DAY-NRLM के अंतर्गत स्वयं सहायता समूह (SHG) आंदोलन सामाजिक एवं आर्थिक परिवर्तन की एक सशक्त शक्ति के रूप में उभरा है, जिसने ग्रामीण महिलाओं को नेतृत्वकर्ता, उद्यमी तथा अपने समुदायों में परिवर्तन के वाहक के रूप में स्थापित किया है।

मॉडल क्लस्टर स्तरीय महासंघ पहले समुदाय-आधारित विकास को सुदृढ़ करने की दिशा में एक महत्वपूर्ण कदम है। लोकतांत्रिक शासन, वित्तीय स्थिरता, जवाबदेही तथा सामूहिक कार्रवाई को बढ़ावा देकर मॉडल क्लस्टर स्तरीय महासंघों ने सामुदायिक संस्थाओं की क्षमता को सशक्त बनाया है, जिससे वे स्थानीय चुनौतियों का प्रभावी समाधान करने तथा विकास संबंधी प्राथमिकताओं को आगे बढ़ाने में सक्षम हुई हैं।

इस संकलन में प्रस्तुत अनुभव विभिन्न राज्यों और केंद्र शासित प्रदेशों की महिलाओं के समर्पण, नवाचार और नेतृत्व को प्रतिबिंबित करते हैं। ये इस बात का प्रमाण हैं कि सशक्त संस्थाएँ आजीविका के अवसरों का विस्तार कर सकती हैं, सामाजिक समावेशन को बढ़ावा दे सकती हैं, आवश्यक सेवाओं तक पहुँच में सुधार ला सकती हैं तथा सुदृढ़ और सक्षम समुदायों का निर्माण कर सकती हैं। ये उपलब्धियाँ सतत ग्रामीण विकास को आगे बढ़ाने में महिला-नेतृत्व वाली संस्थाओं की केंद्रीय भूमिका को रेखांकित करती हैं।

मैं महिला सदस्यों, सामुदायिक केंद्रों, राज्य ग्रामीण आजीविका मिशनों तथा उन सभी हितधारकों के प्रयासों की सराहना करता हूँ जिन्होंने मॉडल क्लस्टर स्तरीय महासंघों पहले की सफलता में योगदान दिया है। उनकी प्रतिबद्धता जमीनी स्तर पर स्थायी परिवर्तन ला रही है और समुदाय-आधारित विकास की नींव को और अधिक सुदृढ़ बना रही है।

मुझे विश्वास है कि यह संकलन ज्ञान, प्रेरणा और सीख का एक मूल्यवान स्रोत सिद्ध होगा, जो श्रेष्ठ कार्यप्रणालियों को अपनाने के लिए प्रोत्साहित करेगा तथा देशभर में महिला-नेतृत्व वाली संस्थाओं को और अधिक सशक्त बनाएगा। आशा है कि ये अनुभव एक सशक्त, आत्मनिर्भर और समृद्ध ग्रामीण भारत के माध्यम से विकसित भारत 2047 के संकल्प को साकार करने की हमारी सामूहिक यात्रा का मार्गदर्शन करते रहेंगे।

(कमलेश पासवान)

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Date: 24th June, 2026

Message

It gives me great pleasure to know that the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is bringing out a *Compendium of Best Practices from Model Cluster Level Federations (MCLFs)* across the country.

The journey towards a prosperous, inclusive, and self-reliant rural India is rooted in strong community institutions and the active participation of women. Over the years, the Self-Help Group movement under DAY-NRLM has emerged as a powerful force for social and economic transformation, enabling rural women to become leaders, entrepreneurs, and agents of change in their communities.

The Model Cluster Level Federation initiative marks an important step in strengthening community-led development. By promoting democratic governance, financial sustainability, accountability, and collective action, MCLFs have enhanced the capacity of community institutions to address local challenges and advance development priorities effectively.

The experiences featured in this compendium reflect the dedication, innovation, and leadership of women across States and Union Territories. They demonstrate how strong institutions can expand livelihood opportunities, foster social inclusion, improve access to essential services, and build resilient communities. These achievements reaffirm the central role of women-led institutions in advancing sustainable rural development.

I commend the efforts of the women members, community cadres, State Rural Livelihoods Missions, and all stakeholders who have contributed to the success of the Model CLF initiative. Their commitment is creating lasting impact at the grassroots and strengthening the foundations of community-led development.

I am confident that this compendium will serve as a valuable source of knowledge and inspiration, encouraging the adoption of best practices and further strengthening women-led institutions across the country. May these experiences continue to guide our collective efforts towards realizing the vision of Viksit Bharat@2047 through an empowered, self-reliant, and prosperous rural India.

(Kamlesh Paswan)

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June 24, 2026

FOREWORD

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has, over the years, emerged as one of the world's largest initiatives for women's empowerment and community institution building. At its core lies the belief that organized and empowered rural women can become catalysts of sustainable social and economic transformation. Through a strong network of Self-Help Groups (SHGs) and their federations, millions of women across the country have strengthened their livelihoods, enhanced their leadership capabilities, and contributed meaningfully to the development of their communities.

The Model Cluster Level Federation (MCLF) initiative is an important step in this journey. Conceived as Centres of Excellence, Model CLFs demonstrate how strong, member-owned, member-managed, and financially sustainable institutions can drive collective action and community-led development. These institutions not only strengthen governance and financial management systems but also promote social inclusion, convergence, local planning, and women's leadership at the grassroots level.

This Compendium of Best Practices brings together inspiring experiences from Model CLFs across States and Union Territories. The stories presented here showcase innovative approaches, effective institutional practices, and community-driven solutions that have emerged from the dedication and leadership of rural women. They demonstrate how strong community institutions can address local challenges, improve service delivery, strengthen livelihoods, and create lasting social impact.

Beyond documenting success, this publication serves as a valuable repository of learning for practitioners, policymakers, and community institutions. The experiences captured in these pages highlight practical models that can be adapted, replicated, and scaled to strengthen federations across the country. They reaffirm the importance of investing in community institutions as vehicles for inclusive growth and sustainable development.

I congratulate all the women leaders, community cadres, State Rural Livelihood Missions, and partner organizations whose commitment and perseverance have made these achievements possible. Their efforts stand as a powerful testament to the transformative potential of women-led development and community-driven change.

I hope this compendium inspires stakeholders at all levels to learn from these experiences and further strengthen the spirit of collective leadership and community ownership that lies at the heart of DAY-NRLM.


(Rohit Kansal)

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Mor Gaon

Mor Pani



When Women Read the Land: How Jagruk CLF Brought Water Back to Kanker

In the tribal villages of Kanker district, Chhattisgarh, water scarcity was a challenge that women faced every day. For years, they walked long distances to fetch water, especially during the dry months when wells and ponds ran dry. While the burden of water scarcity fell heavily on women, they had little role in decisions about water management.

This began to change through the community institution platform created under DAY-NRLM and Bihan (Chhattisgarh State Rural Livelihood Mission). The women of Jagruk Cluster Level Federation (CLF), representing 351 Self-Help Groups and 17 Village Organisations across 19 villages, decided to address the issue that was affecting every household water.

With technical support from the experts, the women were introduced to participatory watershed planning using GIS-based maps and Digital Elevation Models. For many, it was the first time they viewed their villages as interconnected landscapes rather than individual fields. Through extensive training and handholding support, they learned to identify water flow patterns, recharge zones, and suitable locations for conservation structures.

The CLF became the driving force behind a unique partnership between women's collectives, Panchayati Raj Institutions, and local administration. It mobilised communities, organised village consultations, and ensured that every proposed intervention reflected local priorities.



The federation played a critical role in bringing together knowledge, community participation, and government resources.

Guided by the CLF, women walked across their villages, mapped water resources, identified gaps, and prepared detailed water security plans. These plans were approved in Gram Sabhas and submitted to local authorities for implementation under MGNREGA. Through persistent follow-up by the CLF, nearly 2,000 water conservation structures including farm ponds, contour trenches, recharge pits, and gully plugs, were sanctioned across its villages.



Today, these efforts are helping conserve over a billion litres of water, improving groundwater recharge, supporting agriculture, and creating livelihood opportunities. Hundreds of farm ponds now provide water for irrigation, fisheries, and second crops, strengthening the resilience of rural households.

The story of Jagruk CLF demonstrates how women's federations can become powerful agents of change when provided with the right knowledge, platforms, and institutional support. Through the combined efforts of DAY-NRLM, Bihan, Transform Rural India (TRI), Panchayats, and community institutions, women who once spent hours searching for water are now leading the planning and management of their village resources.



Samoti's COURAGE

Empowered through a Model CLF, Samoti is rewriting the story of women's health in rural Madhya Pradesh by turning knowledge into action and inspiring healthier communities

Fearless Mother is Rewriting the Rules of Women's Health in Rural Madhya Pradesh

In Doncha village of Madhya Pradesh, Samoti's understanding of health was shaped by a lack of information and opportunities. Due to her mother's poor health, she had to discontinue her education after Class 4. As a young girl, and later as a pregnant woman, she never had access to information on nutrition, maternal health, or preventive healthcare. Like many women in her community, she grew up surrounded by myths and misconceptions about health.

A turning point came in 2015 when she joined a Self-Help Group (SHG) under the Madhya Pradesh State Rural Livelihood Mission. What began as a



platform for savings and collective action soon became a source of knowledge and confidence. Through regular interactions, exposure, training, and support from health experts from Transform Rural India and MPSRLM, Samoti learned about nutrition, sanitation, menstrual hygiene, maternal health, and the importance of timely healthcare. The SHG and Model CLF platform gave her not only information but also the confidence to question harmful practices and become a voice for change in her community.

Inspired by this learning, Samoti decided that no woman or girl should remain uninformed as she once was. She actively participated in capacity-building programmes and emerged as a health champion for her village. She began raising awareness on sanitation, menstrual hygiene, nutrition, and preventive healthcare, patiently addressing misconceptions and encouraging families to adopt healthier practices. Her efforts helped break long-standing taboos around menstrual health, and today the majority of women and adolescent girls in her village use sanitary pads with confidence.

As her work expanded, Samoti took on greater responsibilities. As a Poshan Sakhi, she supported regular immunisation drives, identified and referred malnourished children to Nutrition Rehabilitation Centres, and encouraged SHG families to establish nutrition gardens. These gardens enabled families to access fresh vegetables from their own backyards, improving household nutrition and reducing dependence on market purchases. She regularly counsels families on the importance of balanced diets, especially for pregnant women, lactating mothers, and young children.

The impact of her learning was reflected within her own family as well. When her daughter became pregnant and later developed complications, Samoti acted quickly, ensuring timely medical attention and proper care. She also supported her daughter-in-law throughout pregnancy, helping her access information and services that Samoti herself had never received.

Working closely with frontline health workers, Samoti now maintains records of pregnant women, newborns, and mothers in her village. She helps families access government health services and entitlements, including Ayushman cards and other healthcare benefits. For her, health is not a one-time intervention but a continuous process of awareness, monitoring, and support.

Today, Samoti's influence extends far beyond Doncha village. As a Samta Sakhi associated with the Model CLF, she travels to neighbouring villages to promote health, nutrition, sanitation, and gender equality. Her journey from a woman with limited health awareness to a respected community service provider demonstrates the transformative power of the SHG-Model CLF ecosystem. Through knowledge, collective action, and community leadership, Samoti is helping build healthier, more informed, and more resilient rural communities.





Beej se BAZAAR

Empowered by Chetna Mahila Sankul Samuh CLF, Sangeeta transformed her farm and future through sustainable agriculture, collective marketing, and community leadership.

Beej se Bazaar tak: How Sangeeta Pandey Transformed Her Farm and Future

In the drought-prone region of Bundelkhand, farming is often a challenging livelihood. Uncertain rainfall, rising cultivation costs, declining soil health, and limited market access make it difficult for small farmers to earn a stable income. For Sangeeta Pandey, a 38-year-old farmer from Pauhar village in Naraini block of Banda district, Uttar Pradesh, these challenges were a part of everyday life.

Owning 2.48 acres of land, Sangeeta worked tirelessly on her farm while managing household responsibilities. As a member of the Bhairam Baba Self-Help Group under Chetna Mahila Sankul Samuh CLF, she actively participated in community activities, but farming continued to provide only limited financial security. Her annual income remained low, cultivation costs kept increasing, and most of her produce was sold through middlemen who offered poor prices. Access to quality seeds was inconsistent, making farming both risky and expensive.

A turning point came when Sangeeta became associated with the local Farmer Producer Organisation (FPO), Bundeli Mahila Producer Company Limited, through the Beej to Bazaar initiative.



Supported through the SHG-CLF-FPO ecosystem and guided by agricultural experts from Transform Rural India and UPSRLM, she gained access to training, technical knowledge, and market opportunities that transformed her approach to farming.

The first major change came through seed management. For years, Sangeeta had relied on purchasing seeds every season from local traders. Through training and peer learning, she learned how to save, store, and exchange quality seeds within community networks. She adopted climate-resilient local varieties suited to Bundelkhand's conditions and established her own seed reserve. As a result, her dependence on external suppliers reduced significantly, lowering seed-related expenses by nearly 80 percent.

Alongside seed conservation, Sangeeta adopted sustainable agricultural practices to improve soil health and productivity. She began using compost and farmyard manure, promoted green manuring, and introduced mixed cropping systems involving Arhar, Sesame, and Mustard. She also shifted to drought-resistant crop varieties that required less water. These practices improved soil fertility, increased moisture retention, and reduced cultivation costs while making her farm more resilient to climate variability.

The role of the CLF and FPO became equally important in improving her access to finance, forward and backward linkages, and market access. Earlier, Sangeeta sold her produce individually through local middlemen, often receiving low returns. Through collective action facilitated by the FPO, she joined a network of women farmers engaged in aggregation, collective marketing, and direct market linkages. Access to market information, local fairs, and direct sales opportunities strengthened her bargaining power and enabled her to secure better prices for her produce. Within two years, the impact was remarkable. Sangeeta's annual farm income increased from ₹50,000 to ₹85,000, while her cost of cultivation declined considerably. Her farm became more productive, her seed system more self-reliant, and her market access more diversified. What began as an effort to improve farming gradually evolved into a journey of economic empowerment.

The transformation extended beyond income. As her confidence grew, Sangeeta emerged as a respected leader within her community. She was elected Secretary of the SHG Federation and now leads seed-saving and sustainable agriculture initiatives across several villages. She mentors other women farmers, encourages climate-resilient farming practices, and actively participates in local



decision-making forums. Reflecting on her journey, Sangeeta says, "Pehle kheti majboori thi, ab rozgaar ban gayi hai" (Earlier, farming was a compulsion. Now it has become my livelihood).

Sangeeta's story highlights the transformative potential of the SHG-CLF-FPO ecosystem. By connecting women farmers with knowledge, community institutions, technical support, and market opportunities, the Beej to Bazaar approach has helped create sustainable livelihoods and stronger rural enterprises. Her journey demonstrates how empowered women farmers can move beyond subsistence agriculture to become leaders of change, strengthening both their families and communities.



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द्वारा संचालित
संदेश, भोजपुर (बिहार)

Margins to MAINSTREAM

Through
CLF-led Didi Adhikar
Kendra, rural women in
Bihar are gaining
access to rights,
entitlements, and
justice, transforming
the CLF into a powerful
platform for gender
equality and social
empowerment.



From Margins to Mainstream: How CLF-Led Didi Adhikar Kendra is Transforming Women's Lives in Bihar

In rural Bihar, many women continue to face challenges such as domestic violence, child marriage, exclusion from welfare schemes, and limited access to institutional support. To address these issues, Bihar Rural Livelihoods Promotion Society (JEEVIKA) established Didi Adhikar Kendras (DAKs) within Cluster Level Federations (CLFs), creating community-led platforms that help women access their rights, entitlements, and support services.

One such example is the Didi Adhikar Kendra operating under Udan JEEVIKA Mahila Vikas Swawlambi Sahkari Samiti Limited-CLF, Nadwan in Patna district. The centre has emerged as a trusted support system for women across 20 panchayats, helping them address issues related to social security, domestic violence, child marriage, and access to government schemes.

At the heart of this effort is Aarti Kumari, a former SHG member who began her journey in 2013. Through active participation in SHG, VO, and CLF activities, she developed the confidence and leadership skills that eventually led to her selection as DAK Coordinator in 2024.





Today, she uses the CLF platform to connect women with information, services, and institutional support.

Under Aarti's leadership, the DAK has registered 505 entitlement-related cases, successfully resolving 274 cases involving pensions, Ayushman Bharat cards, and other welfare benefits. She has also played a key role in preventing child marriages and supporting women facing domestic violence through counselling, awareness campaigns, and referrals to appropriate services.

One notable case involved a 16-year-old girl whose family had arranged her marriage due to financial hardship. Through counselling and continuous engagement by the DAK team and community cadres, the family agreed to postpone the marriage and continue the girl's education. In another case, a widow whose pension had stopped receiving payments was able to restore her benefits after intervention by the DAK and coordination with local officials.

Beyond resolving cases, the CLF-led DAK has formed 12 adolescent girls' groups, creating safe spaces where girls discuss education, health, nutrition, rights, and future aspirations. These groups are helping young girls become more aware, confident, and empowered.

The success of the Didi Adhikar Kendra demonstrates how CLFs can evolve beyond financial institutions to become platforms for social justice, gender equality, and women's empowerment. By bringing services closer to communities and creating trusted support systems, the CLF-led DAK model is helping rural women move from the margins to the mainstream, strengthening their voice, agency, and access to opportunities.



Silence to STRENGTH

Through the support of Adishakti CLF, Geeta transformed from a survivor of violence into a community leader, championing women's rights, livelihoods, and collective action across her village



The support of Adishakti CLF, complemented by capacity-building efforts from TRI, played a crucial role in her journey. Through the CLF platform, Geeta gained access to livelihood opportunities, leadership roles, and a strong network of women who encouraged her to move beyond the limitations imposed by her circumstances. She received tailoring training and started producing bags and household products from home. When mobility restrictions prevented her from accessing markets, fellow SHG members and CLF leaders helped market and sell her products, enabling her to earn an income for the first time.

Following the death of her husband, Geeta became solely responsible for managing her household and agricultural activities. Drawing strength from the support system created through the SHG and CLF, she expanded her livelihood activities, managed her farm independently, and gradually achieved financial self-reliance. Today, she confidently travels across villages on her scooty, symbolising the independence she once thought impossible.

Recognising her leadership potential, the women of her group elected her as President of the SHG. Her role soon expanded to the CLF level, where she became a strong advocate for women's participation in local governance. Through Adishakti CLF, she encouraged women to actively participate in Gram Sabha meetings, Panchayat discussions, and Gram Panchayat Development Plan (GPDP) processes.



Geeta also emerged as a champion for gender justice. Working through the CLF platform, she supported more than 60 cases of gender-based violence, helping women access counselling, institutional support, and justice mechanisms. She actively promoted issues related to nutrition, sanitation, irrigation, and women's rights, ensuring that women's voices were represented in local development decisions.

Today, Geeta is a respected leader and role model for women across Balipur and neighbouring villages. Her journey demonstrates how Adishakti CLF, strengthened through technical support and capacity-building initiatives, has evolved beyond a financial institution into a platform for women's empowerment, leadership, and social change. By providing women with knowledge, collective support, and opportunities to lead, the CLF has helped Geeta transform personal resilience into collective strength and community impact.

Geeta's story is not only about economic independence, it is about reclaiming dignity, building confidence, and proving that when women are empowered through strong community institutions, they become powerful agents of change.



Convergence FOR STRONGER COMMUNITY

Working alongside Panchayats and Block Administration, women-led CLFs are redefining local governance in Jharkhand through collective visioning, accountability, and community-led development.

When Three Pillars Came Together: PRIs, Block Administration and CLFs in Convergence

Across the villages of Ranchi, Palamu, Simdega, and West Singhbhum, a quiet but powerful transformation is changing the way rural development is planned and delivered. Under the Jharkhand State Livelihood Promotion Society (JSLPS) and DAY-NRLM, with technical support from Transform Rural India (TRI), women-led Cluster Level Federations (CLFs) are emerging as key partners in local governance, working alongside Panchayati Raj Institutions (PRIs) and Block Administration to create a shared vision for village development.

For decades, the architecture of rural development rested on three separate pillars: elected Panchayati Raj Institutions holding constitutional authority, Block Administration carrying technical and fiscal machinery, and community institutions mobilising people around government schemes. They worked side by side, but rarely as one. Jharkhand's Block and Gram Panchayat Visioning exercise, anchored in the Locality Compact framework, has begun to change that story, bringing Cluster Level Federations (CLFs) and their Didis to the same table as Mukhiyas, Ward Members, and Block officials, not as petitioners but as co-authors of a shared village vision.

A model of governance has emerged, one where Cluster Level Federations (CLFs), Panchayati Raj Institutions (PRIs), and Block Administration work together as equal partners in shaping the future of their communities.

For years, these institutions operated independently. Panchayats held constitutional authority, block administrations managed resources and schemes, and women's collectives mobilised communities. While all were working toward development, they rarely planned together. The Locality Compact approach changed this dynamic by creating a shared platform where all three institutions can jointly identify priorities, develop solutions, and monitor progress.

Through village and block-level visioning exercises facilitated by JSLPS supported by TRI, communities were encouraged to think beyond schemes and imagine the future they wanted for their villages. Women leaders from SHGs, Village Organizations, and CLFs actively participated alongside Mukhiyas, Ward Members, frontline workers, and government officials. Together, they identified priorities related to livelihoods, agriculture, health, nutrition, education, social justice, and access to entitlements.





Committees known locally as Badlav Samiti, Virashat Samiti, or Panchayat Badlaw Manch were established. These platforms bring together Panchayat representatives, SHG and CLF leaders, teachers, ANMs, Sahiyas, Rozgar Sevaks, and other stakeholders on a regular basis. Supported by Block Level Coordination Committees (BLCCs), these forums review progress, resolve bottlenecks, and ensure that Village Prosperity Resilience Plans (VPRPs) directly inform Gram Panchayat Development Plans (GPDs) and resource allocation. Today, the convergence platforms are functioning actively across several blocks, creating stronger coordination between communities and government systems. The approach has improved planning, strengthened accountability, enhanced access to services, and promoted sustainable livelihood opportunities.

Most importantly, it has transformed the role of CLFs. Women's federations are no longer seen only as financial institutions; they are emerging as community governance leaders who help shape local development agendas and ensure that no household is left behind.

The Locality Compact demonstrates that when community institutions, Panchayats, and government departments work together around a shared vision, development becomes more responsive, inclusive, and sustainable. Jharkhand's experience offers a powerful example of how strong women-led institutions can become the foundation of effective local governance and lasting rural transformation. This journey demonstrates the transformative potential of Panchayats, CLFs, and Block Administration working together. It shows that when communities, governments, and women's institutions share responsibility for development, they create stronger villages, empowered women, and a foundation for sustainable and inclusive growth.



Basu

AGRI-ENTREPRENEUR

Through the leadership and support of Navshakti CLF, Basu transformed from a small farmer into a successful agri-entrepreneur, inspiring women to embrace natural farming, enterprise, and collective prosperity.

Cultivating Prosperity Through Leadership and Innovation

In Nigarni village of Madhya Pradesh, Basu's journey is a powerful example of how women's collectives can nurture both leadership and livelihood transformation. What began in 2012 as a search for financial security through a Self-Help Group (SHG) under the Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) and DAY-NRLM eventually evolved into a story of entrepreneurship, community leadership, and sustainable farming.

From the beginning, Basu displayed a natural ability for managing finances and mobilising people. Her dedication and leadership led her from being the president of her SHG to leading the Village Organization and later the Cluster Level Federation (CLF). With continuous support from the SHG network and CLF, she strengthened financial governance, improved credit discipline, and helped many women access livelihood opportunities. Under her leadership, the CLF emerged as a strong community institution and became an important learning site for other federations.





While leading community institutions, Basu continued to work on her family farm. Faced with rising cultivation costs and uncertain returns, she explored alternative farming practices through trainings, exposure visits. There, she learned natural farming techniques and the preparation of organic bio-inputs using locally available resources.

Although initially hesitant, Basu decided to experiment on her own farm. The results were encouraging: reduced cultivation costs, healthier soil, stronger crop resilience, and improved yields.. Motivated by this success, she established a Bio-Resource Centre (BRC) at her home with support from Transform Rural India (TRI). The enterprise not only supplied organic inputs to local farmers but also created employment opportunities for other women in the village.

The CLF played a crucial role in her journey by providing access to community finance, reducing the risks associated with starting a new enterprise, and creating a platform for sharing knowledge with other women farmers. Through SHG and CLF meetings, Basu encouraged members to adopt natural farming practices and diversify their livelihoods. She also promoted plantation activities through convergence with MGNREGA, helping farming families strengthen climate resilience and generate additional income.

Today, Basu is recognised as a progressive farmer, entrepreneur, and community leader. Her journey demonstrates how the combined support of women's collectives can empower rural women to become innovators and changemakers. By transforming her own farm and inspiring others to follow, Basu is proving that sustainable agriculture and women's leadership can go hand in hand in building prosperous rural communities.



Dependence TO EMPOWERMENT

Bharatmata Model CLF has transformed the lives of rural women in South Tripura by strengthening financial inclusion, promoting sustainable livelihoods, and leading community-driven social change.

Bharatmata Model CLF – From Dependence to Empowerment

In the serene villages of South Tripura, Bharatmata Model Cluster Level Federation (MCLF) has become a symbol of transformation and collective strength. Formed in August 2023, the MCLF brought together 273 Self Help Groups (SHGs) with one shared vision, to empower rural women through sustainable livelihoods, financial independence, and social inclusion.

From the very beginning, Bharatmata MCLF placed strong emphasis on financial inclusion. Every SHG opened their own bank account, and members were trained in savings, bookkeeping, digital banking, and insurance. The story of Dipu Majumdar, whose family received her insurance claim within a month after her passing, reflects how the MCLF's guidance and timely intervention have built deep trust in financial systems among women members.

Livelihood promotion became the next step toward empowerment. Women were supported in agriculture, non-farm enterprises, and livestock-based livelihoods. Taposhi Debnath earned ninety thousand rupees in one season through watermelon cultivation on her small farm, while Milu Bardhan transformed her passion for namkeen making into a thriving business with support from her MCLF, and is now earning sixteen thousand rupees a month. Similarly, Mira Shil began a poultry business with a MCLF loan and turned it into a profitable venture. Each success story reflects the MCLF's unwavering focus on helping women move from subsistence to self-sufficiency.



Beyond livelihoods, Bharatmata MCLF has led meaningful social initiatives since its formation in August 2023. When floods struck South Tripura in August 2024, the MCLF organized relief for one hundred affected families, distributing essential supplies and hope. It also established a “Kapda Bank” to provide clothes to those in need and installed a free sanitary napkin vending machine purchased from the MCLFs own income on the occasion of the MCLFs AGM held in July 2025 to promote women’s health and dignity.

Today, Bharatmata MCLF stands as a model of how women’s collectives, when organized and empowered, can drive transformation in their communities turning challenges into opportunities and dependence into empowerment.



A woman with a warm smile, wearing a vibrant red sari with intricate gold patterns and a matching headscarf. She is adorned with traditional jewelry, including a nose ring, a necklace with gold beads, and a large, colorful circular pendant. The background is a rustic wall of reddish-brown bricks.

Voice to ACTION

Through Krishna Bhagwan CLF, Chanda Bhabhar transformed from an SHG member into a community leader, using collective action to strengthen local governance, improve public services, and amplify women's voices in decision-making.

Transforming Governance Through Collective Action

In Gunawad village of Petlawad block, Jhabua district, Madhya Pradesh, Chanda Bhabhar's journey demonstrates how strong women-led community institutions can strengthen local governance and improve public services. Once confined to household responsibilities, Chanda aspired to contribute to her community but lacked the confidence and opportunities to do so.

Her transformation began when she joined a Self-Help Group (SHG) under the Madhya Pradesh State Rural Livelihood Mission (MPSRLM) and DAY-NRLM. Through regular meetings, she gained financial awareness, confidence, and a sense of collective strength. Her leadership journey further expanded through Krishna Bhagwan CLF, which became a platform for learning, collaboration, and community action. Through the CLF, Chanda connected with women leaders from multiple villages, developed leadership skills, and gained a deeper understanding of local governance and community institutions. A major turning point came in 2020 when she participated in a village visioning exercise facilitated MPSRLM and supported by Transform Rural India (TRI).



Through continuous mentoring and capacity-building support, she learned about Panchayati Raj Institutions, government schemes, citizen participation, and accountability mechanisms. Motivated to drive change, she emerged as a Panchayat Badlav Didi, working to strengthen the relationship between communities and local governance systems.

The role of Krishna Bhagwan CLF became particularly evident when the village faced irregular visits from the Auxiliary Nurse Midwife (ANM), affecting immunisation services for women and children. Using the CLF platform, Chanda mobilised SHG members, gathered community feedback, and raised the issue collectively with local authorities. The CLF served as a powerful forum for building consensus, amplifying community concerns, and ensuring sustained follow-up with government officials. As a result of these collective efforts, a new ANM was appointed and regular immunisation services were restored in the village.

During the COVID-19 pandemic, Chanda once again leveraged the SHG and CLF network to address misinformation and encourage vaccination. Through door-to-door outreach and community awareness efforts, she helped achieve 100 percent COVID vaccination coverage in Gunawad village.

Today, Chanda continues to use Krishna Bhagwan CLF as a platform for promoting women's participation in Gram Sabha meetings, increasing awareness of government entitlements, and strengthening accountability within local institutions. The CLF has enabled women not only to access financial services but also to actively participate in governance and development processes.

Chanda's journey highlights how Krishna Bhagwan CLF has evolved beyond a financial institution into a catalyst for community leadership and local governance. By bringing women together, building their capacities, and creating spaces for collective action, the CLF has empowered women like Chanda to become agents of change who improve public services and strengthen democratic participation at the grassroots level.





From Dream TO CLASSROOM

With the support of Mongchemla Model CLF, Chingchu transformed her dream of becoming a teacher into a thriving play school, creating opportunities for herself and her community.

From Dream to Classroom: How a Model CLF Helped Build Cherry Kids Play School

In Yachem village of Longleng district, Nagaland, Mrs. Chingchu's journey is a powerful example of how women-led community institutions can transform aspirations into sustainable livelihoods. Born into a farming family, Chingchu grew up with limited resources but nurtured a strong dream of becoming a teacher. Despite losing both her parents at an early age, she remained determined to continue her education, completing her schooling in Yachem and later pursuing a pre-primary teacher training course in Dimapur.

After her marriage in 2020 and the birth of her daughter, financial challenges made it difficult to pursue her dream. With the family's livelihood dependent largely on farming, starting a school seemed out of reach. However, Chingchu's aspirations found new momentum when she joined the Lungkho Self-Help Group (SHG) under the Mongchemla Women Livelihoods Credit & Cooperative Society, a Model Cluster Level Federation (MCLF).

The MCLF became more than a financial institution, it became a platform of encouragement, opportunity, and support. During SHG and MCLF meetings, Chingchu shared her dream of opening a play school. Recognizing her commitment and potential, the MCLF extended support through Community Investment Fund (CIF) loans amounting to ₹2.5 lakh in multiple installments.





This financial assistance, combined with continuous encouragement from fellow members and her family, enabled her to establish Cherry Kids Play School in a rented building.

What started as a modest initiative has now become a vibrant learning space filled with books, toys, and educational activities. Today, the school caters to eight young children, including her daughter, and has also created employment for another woman as an assistant teacher.

Beyond generating a steady income, the school has strengthened Chingchu's confidence and position within her family and community. Her journey demonstrates how a Model CLF can nurture entrepreneurship, unlock opportunities, and help women transform their dreams into reality. Through the collective strength of the SHG-MCLF ecosystem, Cherry Kids Play School has become more than a school—it is a symbol of empowerment, resilience, and community-led development.



Sutra

A thread of togetherness

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Acknowledgement

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We also acknowledge the contribution of Transform Rural India (TRI) for its technical support in documenting, curating, and presenting these stories of change. Their commitment to capturing grassroots experiences has helped bring forward powerful narratives of leadership, resilience, and transformation.

Together, these partnerships have enabled us to celebrate the spirit of community-led development and showcase the transformative impact of SHGs, CLFs, and women leaders across rural India.

Qalaaw

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Chhattisgarh



Bihar



Madhya Pradesh



Tripura



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