

A STUDY ON THE IMPACT OF STIPEND TO SURVIVORS OF HUMAN TRAFFICKING

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Acknowledgement

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We have forged a bond with you all. We are committed to using the information gathered responsibly and ethically. We assure you that your contributions will be treated with the utmost respect and confidentiality.

Thank you once again for your partnership and support. For our shortcomings, please forgive us.

STUDY TEAM

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TABLE OF Contents

04	Introduction
09	Methodology
13	Findings
28	Discussions
34	Recommendations
38	References
39	Annexures



Introduction

Overview

The Kamonohashi Project signed an agreement with TAAL Beehive to conduct a qualitative research study on the impact of stipends provided to survivors of human trafficking. The research aimed to assess the effect of regular cash support on the leadership growth of vulnerable young survivors of violence and exploitation, particularly focusing on their relationships with themselves and their families in a data-driven manner. Additionally, the research seeks to understand the benefits and challenges stakeholders like the NGOs, financiers, and others faced in providing direct cash support to the young survivors.

Objectives of the Research Study

The research study had two major objectives:

- oTo assess the impact of receiving regular cash for the vulnerable young survivors of violence and exploitation on their leadership growth, particularly focusing on their relationship with self and family in an evidence-based and data-driven manner.
- oTo understand the benefits and challenges stakeholders (e.g., NGOs, financiers, among others) encountered and/or held in terms of providing direct cash support to young survivors of violence and exploitation.

Scope of the study

The scope defined 5 areas in which to assess the impact of the cash transfers. These are:

Impact on Survivors' Well-Being and Empowerment

- How do cash transfers influence psychological well-being, self-esteem, and confidence?
- Contribution to financial stability and independence
- How survivors perceive stipend value in personal/professional growth

Effectiveness in Facilitating Leadership Development

- Does the stipend enable deeper engagement in leadership training?
- Development of leadership skills through financial support
- Role of cash transfers in allowing leadership responsibilities

Challenges and Barriers

- Risks of dependency, financial mismanagement
- Barriers to effective utilization
- Financial literacy & support mechanisms needed

Policy Implications

- How findings inform stipend design for survivors
- Recommendations for funders, NGOs, and governments
- Integrating stipends into broader survivor leadership programs

Stakeholder Perspectives

- NGO & sponsor perceptions of the stipend initiative
- Internal stakeholder views on the stipend's role in leadership success
- Lessons learned from survivors, NGOs, and sponsors

About the Leadership Next Program and Stipend

The Kamonohashi Project

The Kamonohashi Project is a Non-Profit Organization headquartered in Tokyo, Japan. It was founded in 2002 with the mission to create a world without human trafficking. Its journey started in 2004 with work in Cambodia, where they first worked with children living in orphanages. They then set up interventions that helped break the cycle of human trafficking by creating sustainable employment and economically empowering the most at-risk population of women. With the experience and insights gained in Cambodia, it officially expanded activities to India in 2012 and has since launched the Survivors' Leadership Programme, the Taftesh Programme, and Dance Movement Therapy, among other activities. Over the years, they have crafted an identity as a funding partner with detailed knowledge of project implementation. According to them, their strength lies in funding the right interventions to tackle human trafficking efficiently and strategically. They work with a variety of individuals and organizations, including social entrepreneurs, traditional NGOs, international agencies, government entities, corporations, and philanthropists.

The Leadership Next Program (LN Program)

The Kamonohashi Project launched the Survivors' Leadership Programme (SLP) in February 2018 to mobilise and organise survivors of child sexual exploitation across the states of India and to support its leadership to engage in social movement against child sexual exploitation with policy and law enforcement. It also aims to negotiate with the system to assert for changes that it believes are necessary for the community's well-being and prevention of commercial sexual exploitation of children. The SLP became an independent programme aimed at movement building by the survivors of CSEoC themselves. Its focus was on leadership building and agency creation of the survivors. The SLP program is now known as the Leadership Next Program (LN Program).

Leadership Next is a leadership incubator programme that enables people amongst the most marginalised and stigmatised communities from across India (who are all survivors of human trafficking) to evolve into social leaders with influence, power, and resilience. It mobilises survivors of human trafficking and their support NGOs to build an organised leadership development programme for survivors that helps them move from victimhood and develop their leadership skills, resources, and power.[1]

[1] Leadership Next Annual Report 2023-24

Between August 2021 and July 2024, the Kamonohashi Project supported the LN program as an Action Research Program, investigating how survivors of human trafficking and commercial sexual exploitation in childhood (CSEC) transition into leaders. The LN program explored effective approaches, technologies, and tools to support the leadership development of survivors of human trafficking. It aimed to organize and strengthen individual and collective resilience, enabling survivors to transition into leaders with influence, power, and social impact. The research examined their unique leadership trajectories, the roles played by allies and adversaries, and the factors that enable or hinder their growth. In addition, the research explored how leadership growth affects relationships with self, family, community, NGOs, financiers, and duty-bearers, as well as the broader impact on systemic power dynamics. It also examined how NGOs and financiers evolve in response to survivor leadership and how this evolution affected leadership development and the anti-human trafficking ecosystem.

Survivor Leader Collectives in the LN Program

The LN program currently includes 15 survivor collectives (SCs), each functioning as a space for survivor leaders to collaborate, advocate, and build resilience. These collectives include Bandhan Mukti (established in 2011, with over 500 members), Utthan (mentored by Sanjog since 2015-16), SAANS (mentored by Sanjog), Vimukthi (mentored by HELP since the mid-2000s), and several Bijoyini collectives (Bagdah, Barasat, Bongaon, Hasnabad, Basirhat 1 & 2, Swarup Nagar, and Baduria). SSEVS and Savera also launched four new survivor collectives in 2023.

In addition to the existing collectives, new formations emerged in 2023. In Bihar, four boys' collectives—Ekta, Azad, Shakti, and Aarambh—were formed under Leadership Next and are currently in the collectivization phase under the mentorship of SSEVS. Meanwhile, in Jharkhand, ten survivor groups—Pragati, Lakshya, Marshela, Rangin, Badlav, Parivartan, Nila Samandar, Sankalp, Pehla Prayas, and Roshni—were formed under the mentorship of the Savera Foundation.

The geographical spread of these collectives varies. While most operate at the district level, some, like Vimukthi, have a leadership presence across multiple districts (Guntur, NTR district, Vijayawada, and Prakasam) despite also having members in Krishna district. The Bijoyini collectives are concentrated in administrative blocks within North 24 Parganas, each mentored by an organization. While Utthan is also located in North 24 Parganas, its reach is distinct from that of the Bijoyini collectives.

In these collectives, every survivor is recognized as a survivor leader. In some children's survivor collectives, members are referred to as 'participants.' Each collective follows a structured process for admitting new survivors as members.

Cash Transfers and Stipends for Survivor Leaders

The practice of cash transfers within the LN program originated in 2018 alongside its predecessor, the Survivor Leadership Programme (SLP). Kamo started the mechanism of stipend because the time being given by the survivors, it thought, should be honoured

through the provision of an honorarium/stipend.[1] The stipend includes two components: compensation for time and reimbursements for travel and incidental expenses incurred during work by the survivor leaders. While initially referred to as cash transfers, these payments have mostly transitioned to payment via the formal banking system, except for travel reimbursements, which are paid in cash. The stipend system coincided with focused investments in leadership development for survivor collectives, some of which, like Bandhan Mukti, Utthan, and Vimukti, already existed then.

Between 2018 and 2019, stipends were paid in both cash and through bank transfers to select individuals. However, in 2020, due to changes induced by the COVID-19 pandemic, larger support amounts were provided exclusively through banking systems, which subsequently became the default method. During the transition phase, savings bank accounts were opened for survivor leaders. In cases where a bank account was unavailable, funds were transferred to a social worker's account and then handed to the intended recipient.

Philosophy and Objectives of the Stipend

As mentioned earlier, the stipend was introduced to honour the time survivor leaders contributed to the program. By 2018, survivor leaders were actively engaged in various program-related activities, and stakeholders, including Kamonohashi and mentoring organizations, recognized the need to compensate them for their time and lived expertise. The stipend was also implemented with an awareness that it should not foster dependency. To mitigate this, the LN program incorporated strategies such as connecting survivor leaders to government schemes and supporting the formation of Self-Help Groups (SHGs) to improve financial security.

Kamonohashi had communicated to all mentoring organizations that stipend support would end in 2025, as shared during the data collection phase.

A guideline document on stipends provides insights into the amount of time survivor leaders were investing in their collectives. For instance, leaders in Utthan were dedicating the equivalent of a full-time workload (18-20 days per month), while Bandhan Mukti and Bijoyini leaders contributed 12-16 days, and Vimukti leaders worked for approximately six days per month. The document also emphasizes fair compensation for survivor leaders' time, which influenced the stipend structure. In 2019, nascent-stage collectives like Bijoyini received Rs 1,000 per month, while Bandhan Mukti received Rs 2,500, Utthan Rs 3,500, and Vimukti Rs 1,500. Over the years, these stipend amounts have evolved, as detailed in the findings section.

While the stipend was designed to compensate survivor leaders for their time, its role in leadership development was never explicitly stated. The system was structured around incentivizing work rather than building skills, with an implicit assumption that an increased workload indicated improved leadership abilities.

[1] GUIDELINE FOR STIPEND FOR SURVIVORS' GROUP

Evolution of the Stipend System: The stipend framework, initially established at the beginning of the LN program, is now managed by each survivor collective independently. Every SC has developed its own set of rules for determining stipend amounts and categories, with further details presented in the study findings.

Role of Mentoring Organizations in Administering Stipends: Each SC is connected to a Mentoring Organization (MO), which plays a crucial role in the administration of stipends. Over time, the role of MOs has evolved to primarily serve as facilitators in the stipend disbursement process. Survivor leaders prepare lists of stipend amounts and recipients, which are then submitted to the MOs for verification before being forwarded to Kamonohashi for payment. The list of mentoring organizations managing stipends for survivor leaders is included in the findings section.



Literature Review

The Role of Cash Transfers in Reducing Structural Barriers

Stipends and other forms of regular cash transfers have been shown to influence recipients in various domains, including personal development, educational attainment, psychological well-being, and civic engagement. The mechanisms through which these transfers operate include reducing financial barriers, increasing autonomy, and enabling greater participation in previously inaccessible (due to economic constraints) activities.

Conditional Cash Transfer (CCT) programs such as Brazil's Bolsa Família and Mexico's Progresa/Oportunidades have consistently shown improvements in school attendance, particularly among girls and children in rural areas (Fiszbein & Schady, 2009; Baird et al., 2014). In Brazil, Bolsa Família's cash benefits—tied to school attendance and health checkups—have contributed to reducing dropout rates and improving gender parity in education (de Brauw et al., 2015). These findings underscore the critical role of regular cash support in reducing economic vulnerabilities that otherwise lead to school discontinuation.

Similarly, Unconditional Cash Transfers (UCTs), such as Kenya's GiveDirectly program, have demonstrated wide-ranging positive impacts. Recipients in Randomized Controlled Trials have reported increased psychological well-being, higher levels of self-employment, asset growth, and improved household nutrition (Haushofer & Shapiro, 2016; Egger et al., 2022). Importantly, these programs have also been associated with gains in dignity, autonomy, and improved status within family and community structures.

Cash Transfers and Psychosocial Well-Being

Beyond economic outcomes, several studies have documented the psychosocial benefits of cash transfers. These include a reduction in stress and anxiety, an increase in self-confidence, and improved relational dynamics within households (Bastagli et al., 2016). In the context of gendered vulnerabilities, cash transfers have also been found to reduce intimate partner violence by easing financial stress and shifting power dynamics (IPC-IG, 2019).

In India, maternity cash schemes like Janani Suraksha Yojana have shown that the visibility and predictability of financial support—more than the amount itself—can influence health-seeking behavior, promote a sense of value among women, and increase institutional trust (Lim et al., 2010). These psychosocial impacts are often overlooked in evaluations which focus solely on income or consumption metrics, but they are central to understanding how cash transfers transform lived experience.

From Consumption to Capability: Cash Transfers as Empowerment

Recent scholarship argues that when paired with empowerment-focused programs, cash transfers have a “multiplier effect” (Desai & Kharas, 2017), which means cash transfers enable recipients to make investments in health, education, social capital, and long-term aspirations beyond meeting basic needs.

This echoes Amartya Sen's capability approach, in which resources are meaningful only when they expand individual agency and choice. Meta-analyses support this argument. Cash transfers linked to programmatic support have shown stronger outcomes in mental health, educational achievement, and women's decision-making (Kilburn et al., 2016; Bastagli et al., 2016). These findings highlight the need to view stipends not as short-term subsidies but as tools that help individuals renegotiate their relationships with systems of power, care, and opportunity.

Leadership and Motivation: Theories and Empirical Evidence

While much of the global literature on cash transfers focuses on material and psychosocial outcomes, emerging work also points to the interaction between cash support and leadership development, especially in community-driven programs. In the field of grassroots leadership, research points at financial incentives that can act as both enablers and distractors of intrinsic motivation, depending how they are framed (Ryan & Deci, 2000; Bénabou & Tirole, 2003).

Goal Setting Theory posits that initial needs, interests, and aspirations that individuals bring into volunteer or mission-driven roles are guiding forces in their performance (Locke & Latham, 2019). However, other theorists argue that environmental constraints and reinforcement patterns often shape behaviour more than initial goals. Some even propose that goals may be reconstructed retrospectively to justify action. March (1978) and Weick (1979) call this a “social construction” of motivation.

These frameworks are particularly relevant in settings where survivors or marginalised individuals are stepping into leadership roles not previously imagined for themselves. In such contexts, stipends, if consistent and dignified, can serve as catalysts for aspiration, especially when accompanied by skill-building, mentorship, and opportunities for recognition.

Attribution Challenges in Stipend Programs

Despite the growing evidence of positive associations between cash transfers and developmental outcomes, challenges around attribution persist. For instance, a study on India's Accredited Social Health Activists (ASHAs) found that the health outcomes from home visits were not necessarily stronger for services that were directly incentivised compared to those that were not (Scott et al., 2018). This suggests that while stipends are a crucial enabler, they often operate within a broader web of motivation, community dynamics, and structural factors.



Methodology

Research methods

The study was carried out to understand the experiences of the survivors of trafficking and their leadership journeys, particularly in the context of being provided a stipend for this purpose. The mode of data collection was qualitative where an extended period was spent with participants in the workshop and subsequently over the next few days, getting to know the participants, visiting their homes, travelling with them to their work site, as well as watching them in action.

Workshop

A residential workshop was the first step in the data collection process for two reasons. First, to develop rapport with the participants before conducting in-depth interviews; second, to create space for discussions amongst the survivor leaders about critical questions that the research aimed to answer. The workshop was held over two days in three different locations: West Bengal, Chhattisgarh, and Andhra Pradesh. Each workshop had up to 15 participants, who had been selected in advance by assessing the list of stipend receivers provided in advance. On sharing a list with the collectives, they informed us if all those members could attend the workshop or not. In case some members couldn't join in, some other members were invited who shared a similar profile. Barring Andhra Pradesh, where MO was involved in the logistics of the workshop, the collectives themselves took responsibility for the workshop along with the researchers. MOs rather provided handholding support to the collectives, for instance in the WB workshop, once the MOs introduced the researchers to the collectives and they took their responsibility of responding over emails for finalizing dates and subsequent meetings.

The workshop was designed with certain key elements in mind, which are discussed below, along with the major methods used in the process.

Rapport development and setting up a safe space: Since the workshop was meant to look deeply into personal experiences, establishing rapport and an open environment for sharing was critical. This was done in two ways. We opened the workshop with an activity where each participant wrote a personal fact about themselves on paper. It was folded into an airplane to be taken to someone else in the room. The process evoked laughter and joy in the room and set the ground for further exploration. After this, a detailed discussion was carried out with the participants where they set ground rules for the research. They established their own rules, such as no one will talk above another, everyone will listen to each other patiently, mobile phones will be kept on silent etc. Once these ground rules were established, the purpose of the research was shared with them. Since the study was participatory, they were informed that they were not being seen as respondents but participants of the study. The data generated will be presented as they see fit. The participants also collectively agreed that none of the details would be discussed outside of the workshop space.

River of Life: The River of Life exercise is a structured narrative visualization method that invites participants to map their life journey as a flowing river.

In this exercise, individuals reflect on past experiences by identifying calm periods, turbulent rapids, and significant bends or obstacles—serving as metaphors for stability, challenges, and transformation.

Participants were asked to close their eyes, take a few deep breaths, and imagine their life as a river. They considered how the river might be calm at times (reflecting peaceful periods) and turbulent at others (representing challenges or change). Each person was then given chart paper, sketch pens, and crayons to draw their “river,” marking its width, direction, and any obstacles (like rocks or bends) to symbolize different life events. They were encouraged to use colour changes and line styles to depict moments of calm, difficulty, or transition.

This activity evoked strong emotions as participants reflected on some of the difficult times they had faced.



Visual representation through collage: Sarah Pink explains that collage-making in visual ethnography is more than a creative pastime—it is a systematic method for participants to engage with and express the layered meanings of their experiences (2013). She argues that creating a collage allows individuals to assemble and reconfigure diverse images, texts, and symbols, transforming abstract emotions and memories into tangible visual narratives.

Participants used chart paper, scissors, glue, and magazines for this exercise. They were instructed to look through magazines for images or words representing items they had bought or wished to buy with their stipend. If they couldn't find one, they could draw instead. The collage was arranged with the most meaningful items placed in the centre of the paper and less important images towards the edges.

After completing the collage, participants explained why they chose each image and how these items related to their personal needs and dreams. This activity evoked emotional responses to varying degrees in the workshops. For some, it was a deeply cathartic exercise, allowing them to revisit the moment they received stipends for the first time and reflect on its impact on them.

Relationship mapping: In this exercise, participants marked how receiving the stipend had affected their relationships. Using simple symbols, “+” for positive changes, “-” for negative changes, and “0” for no change, to mark the impact on relationships with family, friends, and the community. Brief notes were added to explain these marks. This was done to see the wider social effects of financial independence.

Focused group discussion on stipend and leadership: to get deeper insight into how the participants viewed leadership in the context of the stipend. So that they can also relay how much they believe the stipend has helped in their leadership journeys. This discussion also included how they viewed leadership and what were some of the ways they made decisions within the group, primarily in the context of stipend dispersal.

In-depth interviews

In-depth interviews were conducted with 17 participants across three locations. The workshop played a crucial role in uncovering emerging themes within the participants' narratives, which were then explored further through these interviews.

Ethnographic in-depth interviews prioritize understanding participants' lived experiences through detailed, open-ended conversations. This approach emphasizes the meaning-making process inherent in each individual's narrative, rather than merely gathering factual information. Clandinin and Connelly (2000) note that narrative inquiry in ethnography recognizes that "people want to tell their stories, to make meaning, discover their place in the world, and make connections to others" (p. 20). A key aspect of this method is its focus on the social and cultural context in which these narratives unfold.

The interviews were conducted in the natural environment of the participants, creating deeply impactful moments. For instance, one participant took out gold earrings she had purchased for her children from under a mattress, proudly showing them as a symbol of her financial independence. In other cases, conducting interviews in the field provided an opportunity to meet participants' neighbours, parents, or children, adding depth to their stories.

This contextual approach enriched the study by allowing researchers to situate participants' experiences within their broader social realities. Additionally, observational insights helped corroborate certain aspects of the narratives, strengthening the overall understanding of their lived experiences.

The following themes were explored further in the in-depth interview:

Personal Background and Everyday Life – The interviews began with open-ended questions about participants' daily routines, sources of financial support beyond the stipend, and their broader social and economic realities. These questions helped set a comfortable, conversational tone while also grounding the discussion in their lived experiences.

Emotional Well-being and Self-Perception – there was a focus on understanding participants' emotional landscapes. Questions explored moments of joy, pride, sadness, and struggle, encouraging them to reflect on their internal experiences and how they have navigated challenges over time. This section sought to uncover both their vulnerabilities and strengths.

Impact of the Stipend on Identity and Autonomy – The study examined how receiving the stipend influenced participants' self-perception, confidence, and sense of agency. Instead of only assessing material benefits, the questions were framed to explore how financial support shaped their feelings of independence, growth, and control over their lives.

Stipend and Leadership Development – To assess the connection between financial support and leadership growth, participants were asked about their experiences with a leadership development program. Questions delved into whether and how the stipend enabled deeper engagement, skill-building, and broader aspirations for leadership—both in personal and collective spaces. The interview also probed into any pressures associated with stipend conditions and how these shaped their participation.

Financial Management and Social Perceptions – Participants were asked to reflect on their relationship with money, including challenges in managing the stipend, any anxieties it brought, and whether they faced judgment or tension from others. These questions aimed to explore the psychological and social dimensions of financial assistance rather than treating it as a neutral economic input.

Policy Reflections and Recommendations – Finally, the interview concluded with a reflective discussion on what aspects of the stipend program worked well, what could be improved, and what insights participants would offer to policymakers designing similar initiatives. This section positioned participants as experts of their own experiences, ensuring their voices directly inform program design.

Discussions with MOs

Conversations with Mentoring Organizations (MOs) provided valuable insights into the stipend program's implementation, impact, and challenges. These discussions covered a range of themes, beginning with the MOs' experiences of working with survivor collectives and their perspectives on the role of the stipend in supporting leadership development. Through a SWOT analysis, MOs reflected on the strengths of the stipend initiative, such as financial stability enabling survivors to take on leadership roles, while also acknowledging challenges, including dependency concerns and sustainability issues.

The philosophy behind the stipend program was a key point of discussion, with MOs emphasizing its role in fostering autonomy rather than charity. They elaborated on how financial support allowed survivors to make independent decisions, reinforcing their agency within the collective. Additionally, the structural design of the leadership program was examined, focusing on how stipend recipients were selected and whether leadership roles evolved organically or through defined processes. The discussions also explored the stipend disbursement process, addressing logistical challenges and ensuring fair allocation. Another significant theme was the relationship between MOs and the survivor collectives.

Ethical Considerations in Data Collection

This study engaged with survivor leaders of human trafficking across three states in India and was guided throughout by a commitment to ethical, participatory, and survivor-centred practices. Given the emotional depth of the narratives shared, several precautions were taken to ensure that the data collection process was respectful, dignified, and safe for all participants.

Trauma-Aware and Emotionally Safe Research Spaces

Although the report notes the emotional intensity experienced during workshops and interviews, the research implicitly followed several trauma-informed practices, including:

- Creating emotionally safe spaces through activities that fostered trust and mutual respect, such as self-led ground rule setting and games to build rapport.
- Giving participants full autonomy to decide how much they wanted to share, with an emphasis on voluntary and self-paced participation.
- Halting or modifying activities in response to visible signs of distress, thereby prioritising participant well-being over adherence to a rigid research design. For instance, River of Life activity was cathartic for one group and extended time was spent on that rather than rushing to next activity.
- Integrating grounding and emotional release activities (e.g., deep breathing, visualization, and body work) throughout the workshops to help participants process emotions in a supported environment.

Facilitators remained attuned to the emotional atmosphere and created space for rest and recovery when needed.

Informed Consent and Participant Autonomy

All participants were informed of the purpose and nature of the study at the outset of the workshops. The research explicitly emphasized that participants were not being treated as “respondents” but as participants and co-constructors of the study. Ground rules were set collectively by the survivor leaders themselves, covering norms such as confidentiality, listening respectfully, and maintaining a safe environment for sharing.

Participation was entirely voluntary, and participants were aware that they could choose how much or how little they wanted to contribute. No participant was coerced or incentivized to share beyond their comfort.

Confidentiality and Respect for Privacy

The research team took deliberate steps to protect participant confidentiality. Identities have been anonymized in the final report, and photographs were not taken in sites where it was considered intrusive or risky. Sensitive visual materials, such as collages and personal drawings, were handled with care and not reproduced in the report. Data was collected and stored securely, with access restricted to the core research team.

Researcher-Survivor Dynamics and Feedback Loops

Throughout the study, efforts were made to build an equitable research relationship between survivor leaders, mentoring organizations, and the research team. Wherever possible, survivor collectives led logistical coordination and co-facilitation during workshops.

To close the research loop and ensure that survivor voices were represented accurately and meaningfully, findings were shared with three of the researched collectives. A Bangla-translated presentation was developed and shared to ensure accessibility, and participant feedback was actively incorporated into the final report.

Limitations of the study

Despite the depth of engagement, the study faced several limitations that shaped both the data collection process and the findings. One of the most significant constraints was the timing of the research, conducted under the looming uncertainty of the stipend’s discontinuation. This created a palpable sense of anxiety among participants, which inevitably influenced their responses and reflections.

Geographical dispersion also posed a challenge. With participants spread across different regions, true ethnographic immersion—spending extended periods in the communities—was not entirely feasible. Additionally, logistical constraints meant that some interviews were cut short, as participants had to tend to work and household responsibilities, limiting the depth of some narratives. In Andhra Pradesh, language barriers added another layer of complexity, with translation slowing down the interview process and, at times, affecting the nuance of responses.

Not all intended respondents were reachable. One organization that worked with non-stipend leaders did not respond to requests for participation, leading to a gap in the comparative analysis. Furthermore, ethical considerations prevented the collection of photographs in some field sites, limiting the visual documentation of the study.

Lastly, the emotional intensity of the discussions meant that some planned activities during the workshop had to be omitted. The deeply personal and often painful nature of participants’ reflections made it necessary to prioritize their well-being over rigid adherence to the research design. While these limited certain aspects of data collection, it also reaffirmed the need for an empathetic and flexible approach when working with vulnerable communities.





Findings

Overview

There are 15 partners under the LN program if each Bijoyini collective is treated as a separate entity. Of these, three partners—Pragya, SSEVS, and Savera—do not provide stipends. Pragya is also not included in this study. The bulk of partners, however, are the eight Bijoyini collectives.

Across the program, there are a total of 815 leaders. Of these, 132 leaders (16%) receive a stipend, while 683 leaders (84%) do not. Vimukthi has the highest number of non-stipend leaders (322), while SAANS is the only collective where all leaders receive stipends.

Only Bijoyinis and Utthan have adopted a tiered structure for stipend leaders, categorizing them into three groups: probation, regular, and proactive. While the stipend amounts among Bijoyini leaders do not vary significantly across these categories, the difference is much more substantial in Utthan.

Table 1: Category of Stipend Leaders

CATEGORY	BIJOYINI STIPEND (INR)	UTTHAN STIPEND (INR)
Probation	0-1210	2083
Regular	1210-1400	5125
Proactive	1464-1800	5692

Utthan leaders receive the highest stipends overall. Different collectives seem to follow varied logic in determining how stipends are distributed. For instance, Bandhan Mukti maintains a fixed number of stipend recipients (20), though individuals within that number change. Utthan follows a similar pattern with some flexibility, while Bijoyini appears to be more dynamic, with the number of recipients shifting more frequently.

Small discrepancies between the two sources for FY 2024-25 are evident, particularly in Bijoyini and Vimukthi.

Stipend durations also vary significantly. Many leaders have received stipends for multiple years, while others have joined more recently.

Table 2: Number of Stipend Receivers by Year

FY	BM	UTH	BIJOYNI	VIMUK	SAANS
2018-19	20	17	—	24	—
2019-20	20	20	69	24	—
2020-21	20	20	87	19	10
2021-22	20	23	87	16	10
2022-23	20	21	84	36	12
2023-24	20	20	82	25	9
2024-25*	20	20	60-62	23	6
2024-25**	20	20	65	21	6

* Based on internal records

** Based on consolidated list

Small discrepancies between the two sources for FY 2024-25 are evident, particularly in Bijoyini and Vimukthi.

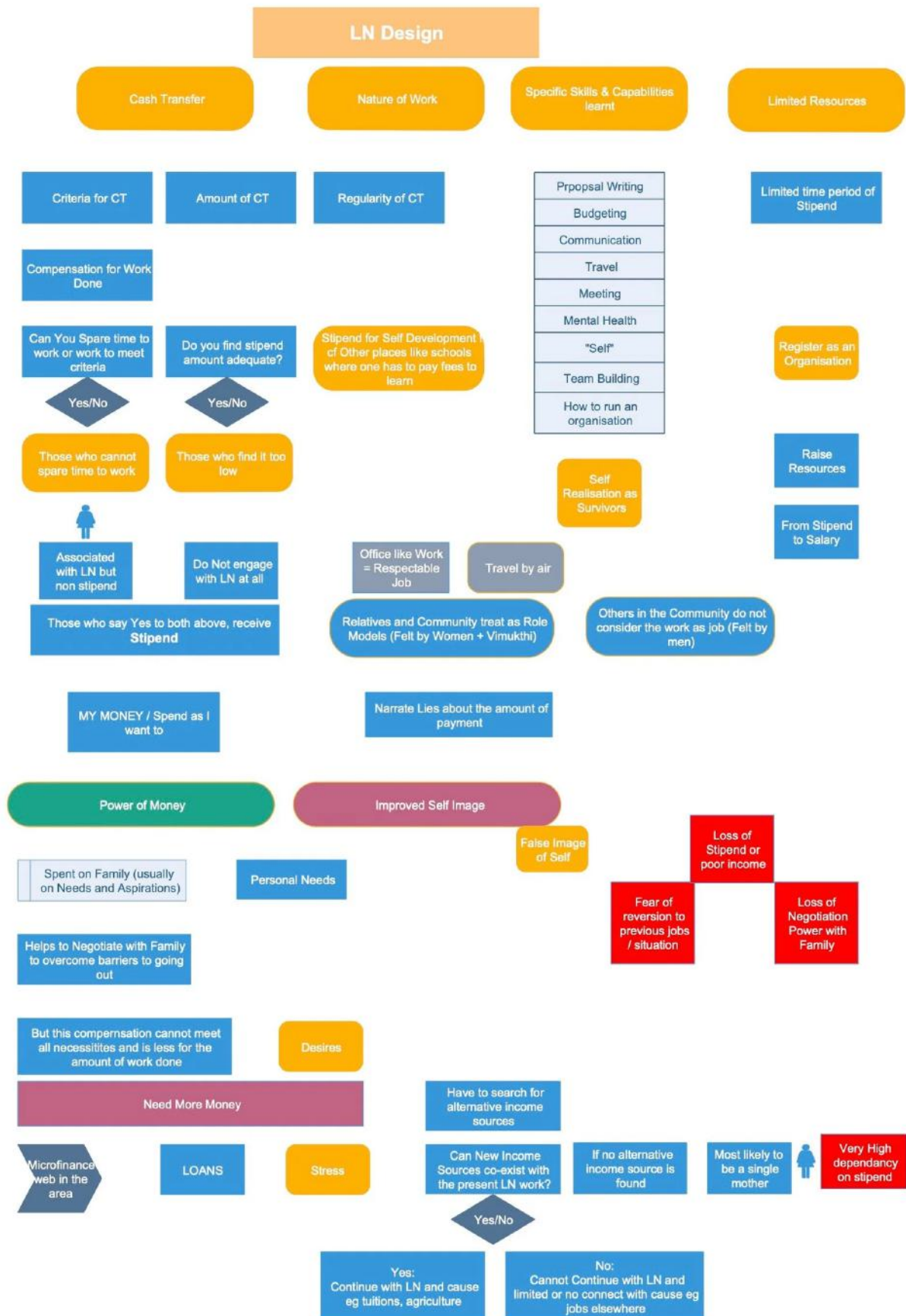
Stipend durations also vary significantly. Many leaders have received stipends for multiple years, while others have joined more recently.

Table 3: Duration for Which Stipend Was Received

FY	BM	UTH	BIJOYNI	VIMUK	SAANS
< 1 year	1	1	17	24	4
1-3 years	9	2	47	51	7
> 3 years	14	20	66	13	4
Total	24	23	130	88	15

Note: Some of those receiving stipends for more than three years may not be current recipients in FY 2024-25.

A closer look at individual cases illustrates how stipends have evolved over time. For instance, one Utthan leader began receiving ₹3000 per month in July 2018. This amount was revised each year, eventually reaching ₹6000 by July 2024. Additionally, she receives a separate TRC stipend of ₹3000 per month. By contrast, a proactive leader from Bijoyini started receiving ₹1000 in June 2019 and was earning ₹1694 per month as of August 2024. Utthan has also developed clear internal criteria for different leadership tiers. The stipend difference between the second (₹5125) and third (₹2083) leadership categories is particularly stark, reinforcing the significant variance in payment logic across collectives.



Bandhan Mukti, Utthan, Bijoyini; West Bengal

This section presents the study's findings on how cash transfers have influenced the psychological well-being, self-esteem, and confidence of survivor leaders in West Bengal, i.e. Bandhan Mukti, Bijoyini and Utthan. Participants described experiences of personal growth and transformation as they navigated changes in their lives—both internally and in their relationships with others—on receiving the stipend.

Relationship with Self

All participants reported personal growth and transformation. Many spoke emotionally about how the **stipend significantly ensured and enhanced their dignity**—mainly through the ability to buy clothes for themselves. In both FGDs and IDIs, survivors expressed gratitude for having dignified clothing for themselves, their children, and family. They no longer have to depend on handed down clothes from other families or relatives. One participant narrated how her children felt indignity when the child whose cloth they were wearing pointed that out in a public space; her child then came back and recounted that to her and asked her about the origins of the dress he was wearing.

The cash transfer was also seen as **instrumental in building resilience**. One participant stated, “If I change myself, I can change the world.” Others shared their ongoing efforts to stay positive: “I keep fighting with myself. If I do not take care of myself, no one can. I try to keep myself happy.” Another participant added, “I do what makes me feel happy. I started watching things on the phone that makes me happy. I also started working in the field to keep myself engaged and happy.” A further expression of determination was captured in the declaration, “I am a real heroine. I am able to keep myself strong and healthy”.

Self-esteem emerged as another key theme. One participant explained, “I am able to see what is my quality, earlier I could not.” This growing self-awareness was linked to the realization of personal dreams. One respondent remarked, “I started living for myself, meaning I do things about myself. I had written things I wanted in my diary like I wanted to travel, do things for my brother, Wanted dress for myself. I spent on my glasses.” The ability to dream, face challenges, and muster the courage to handle adversity became a recurring sentiment. Increased confidence and self-belief were also frequently mentioned. One participant noted, “*Sab ki nazar me mere liye samman badha hai.*” Respect for me in everyone's eyes has increased for me. Another added, “*paisa milta hai isiliye mai ghar mai bete ki tarah raub dikha paata hai.*” Because I earn I am able to throw my weight around in the house like a boy.

Beyond confidence, the stipend **enhanced agency and strengthened personhood**. One respondent affirmed, “Stipend has given me ownership of my life. My husband left me but stipend did not.” This was further echoed by others who stated, “I feel proud and get power from the work I do” and “I feel strong as I bear my own expenses.” “*pehle 5 Rs ke cheez bhi chahiye to puchna aur mangna hota tha, pur ab puchne ki zarurat nahi.* (Earlier, I had to ask even for five rupees, now i don't need to ask anyone”.

A shift in self-perception was evident as well. One participant remarked, “The joy is that i have done everything myself. I have shakti (power) and I do not need anyone.” Another reflected, “... *parivar mai samman hai ab, 5 Rs kamaau, par kama rahi hoon, gaon aur parivar ke log jaante hai ki ye koi galat kaam nahi kar rahi.* (I have respect in family, whether i earn 5 rupees, but i am earning. Everyone knows that I am not doing anything wrong.)”. The monthly stipend, though modest, was seen as an income that fostered self-confidence and mental ease while enabling survivors to take more risks because they were not dependent on anyone else.

Even when the stipend amount was small, receiving it from the office carried symbolic weight; one participant noted, “we tell at home that we are going to the office. Even if it (stipend) is small, it's mine, it boosts my morale (*hum log ghar mai bolte hai ki office ja rahe hai, chota hai par mera hai isse manobal badta hai, samman milta hai.*)” Another highlighted its transformative effect by saying, “I was able to build my own identity due to the stipend - without stipend, i could not buy clothes and dress myself, but now i am able to do so. Wear good clothes, decorate oneself.” One participant captured the essence of its impact by saying it was “a key to unlocking potential” (*kshamata ki chaabi*).

The stipend also **reduced stigma and empowered survivors** to find their own solutions: “Because of the stipend, some of the stigma has reduced, I have to find solutions to my own problem. I am able to fulfil my dream of educating my children”. She added “because of the stipend, I have gotten more respect and my happiness has increased, I am also able to add energy to my work and I am dependent on my own self”. Conversely, another leader observed, “if I would have gotten money for free, [1]I wouldn't have gotten self-respect with that.”- meaning if she got the money as a dole, she would not have felt the self-respect she now feels.

A participant noted that stipend was also critical to get the strength to fight some of their legal battles, “*Legal matter me jo himmat chahiye hoti hai wo bhi stipend se aati hai* (the courage that you need in legal matters also comes from the stipend)” while another highlighted the normalization of financial independence as seen by outsiders: “*Stipend milta hai to hum har maheene bank jaate hai, woh bolte hain aapka paisa aa gaya hoga. Wo humko jaante hai to achcha lagta hai.* (i get to go to the bank every month, the bank person tells us that your money would have come. Bank people now recognise me and that makes me feel good.)” Not only feeling confident, but appearing independent was considered important, as the participant noted, “Others' validation has given a different swag to me.”

The cash transfer emerged as a factor in **enhancing financial stability and independence**. Survivors reported taking on greater financial responsibility within the family through consumption loans, learning financial management by building assets and investing in land for cultivation, and managing household expenses with more autonomy. Despite a lack of proper financial management training—resulting in some managing well while others remained stressed—the stipend enabled decisions on personal expenditures such as clothes, makeup materials, personal care, and children's education and personal expenses.

[1] “free” refers to in return of no work or obligation, like a dole or a welfare benefit

For some, the stipend even provided a way to escape domestic violence and indignity; one participant stated, “I am able to live independently only because of the stipend. If i had not moved out i would have faced a lot of taunts and stigma. I might have also died.”

Others used the money to pay for travel or contributed to household needs and their children’s education. One participant reflected, “I could not have thought of continuing my education and could not support my family in difficult times without the stipend.” “BM, GGBK and LN programmes have been important on this but stipend has also played an important role for this”. Furthermore, the receipt of the stipend enabled survivors to access bank loans— “bank statement mai stipend aata hai to use dikha ke loan le paayege” (Since the stipend comes in the bank account it is reflected in the bank statement so i can take loan by showing that)—and even mitigated fears of re-trafficking. Many SL have taken loans both for consumption and for investing in alternatives, with one stating, “I have taken a committee (local for SHG) as I know that I will get (stipend) on the first (of the month).” This leveraging of the stipend has allowed survivors to build household comforts—from kitchen equipment like fridges to storage and televisions—and invest in buying land for housing, leasing land for farming, or as seed capital for business.

There was also a change in **family dynamics** as a result. A participant recalled, “When i got my first stipend of 1500 and gave to my father, he had tears in his eyes. He said he had never held so much money in his hand. He went and got me two suits for me from it. I also bought him a shirt pant for him. I feel i am my father’s son.” Another one noted, “they call and tell me they want this or that, but sometimes they don’t ask how I am doing. But I also like this feeling that someone is thinking of me”. She further spoke about how people see how she takes care of the family, “they say she takes a lot of family responsibility, more than the two brothers. Her brothers fight with her a lot but she is going to spend money on her younger brother’s wedding along with her father”. Another participant stated, “this has brought happiness, family discusses with me as well for any decision - this is the expense likely to be incurred, they give me responsibility” - (ye cheez le kar aayo, mai achche se karti hu kyunki mere paas paisa bhi hai- get this thing or do this, and i can do this properly as i have money).

Value of Cash Transfer in Supporting Personal and Professional Growth: The stipend not only provided financial support but also enabled survivors to participate more actively in the programme. One current stipend recipient explained, “When i did not receive mahine (stipend), i used to think -why do i have to go, i can sit here and do bidi rolling,” while another observed, “i feel that Chakri korchi (i do employed job).” Even though it was made clear by their MO and Kamo that the amount was a stipend, its regularity led many to experience it like a salary.

As one participant put it, “Man ko bahut taakat mila hai (This has given me a lot of mental strength).” This mental strength enabled survivors to support peers and other girls in similar situations, to go for rescues, and to file complaints.

A noticeable shift in identity occurred as survivors moved away from being seen solely as victims to respected leaders and a role model for their community. One participant noted, that people of her village called her ‘pradhan ki biwi’ (English: Wife of the headman or sarpanch of the village) even though her husband was not the headman (“wo mukhiya nahi hai”). She thinks she had this new identity just due to the money. “Har jagah jaati hoon (i go everywhere due to stipend)”, she added. “Agar stipend nahi hota to bahar nahi jaa pati” (if i did not have the stipend i could not have managed to get out of home.”

Alongside this shift in identity, Self-respect grew. Another participant stated, “*in paise ki wajah se mai un ladki tak pahuch payee jinko sabse zyada support ki zarurat hui* (Because of this money (stipend is referred as money here) i have been able to reach out to those girls who are in need of the greatest support).

Stipend ke baad ghar wale se bol paye ki is kaam ke liye mujhe paisa mil raha hai, rok tok band hua, baahar jaane ka mauka mila (After the stipend, I was able to tell my family that I get money for doing this work the restrictions stopped and I got a chance to go out).

The stipend ensured that family opposition to their work diminished. One participant summed up the impact by noting, “*Stipend tha isliye bhavishya ka sochna ka mauka mila*” (I had a stipend so I got a chance to think about my future).

Confidence increased and tension decreased; as one survivor stated, “*kaam karti hu to stipend milta hai to isme kaam chala lungi* (I work and therefore get paid (stipend), I will manage (expenses) in this amount. Financial independence was encapsulated in the declaration, “this money is mine and i don’t have to give account to anyone about it, and i am able to engage in work which i enjoy. Have regained strength and courage to restart my dream. Have supported my parents, so I had the feeling that a girl can do anything to support the family, I became the strength of my brother.” Reinforcing this sentiment, one respondent declared, “I am my own boss” and added, “*Mohalle mai kisi ko paise chahhiye to wo sochte hai ki iske paas paisa hoga, to mere paas aayenge* (Anyone in need of money in my neighbourhood believes i will have money and comes to me)”. She further explained, “*mere papa bhi 25-27 tareekh pe mere paas aakar puchte hai - beti tere paas 1000 Rs honge, de do* (Even my father comes to me by the end of the month asks me if i have some money to give him).

The stipend also **enabled survivors to create alternative sources of livelihood.** Data indicated that those in family settings invested in alternatives such as tuitions, zari, goatry, fishing, the bidi business, and leasing land for farming with their husband. However, single mothers were less likely to have such alternatives due to limited support—a gap that points to the need for a more targeted and customized livelihood strengthening strategy. Strengthened livelihoods have contributed to a reduction in vulnerability, as one participant observed, “I was different earlier, was in a difficult situation, was sad. Stipend has also helped and training has also helped, I also do fishing and I also got livelihood support.”

Effectiveness in Facilitating Leadership Development

The cash transfer further enabled participants to engage more fully in leadership development. It gave them the strength to fight and helped them think about how to use the funds to promote leadership among the SL. One participant noted, “Some leaders had quality but were not working, so we wanted to put pressure so they work. We started a monitoring system to create that pressure.”

The financial support allowed survivors to negotiate time away from household work to attend SC meetings and related activities, as well as travel without much questioning from family—since the cash flow of the family was not impinged upon. One SC member even took the initiative to fundraise for the office by creating a written flyer, remarking, “people used to ask -who has come and what for, so we thought of this.” Nonetheless, there was concern among participants that, with the stipend coming to an end, their ability to devote time to leadership and community work might diminish as they compensate for lost livelihood support.

The experience of managing the stipend allowed the participants to develop specific skills and competencies in leadership. By taking decisions about who and how to allocate the funds (for stipend), survivor leaders gained real-life experience in managing dynamic situations, and interpersonal issues.

In discussing impact of the cash transfers on their ability to take leadership roles in their community and organization, participants explained that the stipend facilitated their own travel and enabled them to assist community members—such as handholding or accompanying individuals to government offices to secure entitlements. They also noted that, while the stipend allowed them to work independently without family interference, its coming to an end raised fears of losing that independence.

Challenges and Barriers

Despite the positive impact, survivors faced challenges and barriers in utilizing the cash transfer effectively.

The creation of categories among stipend holders—intended as a system of incentives and accountability brought its own challenges. Rules for reducing stipends if a SL did not work sometimes ignored the reasons behind non-participation, thereby replicating oppressive dynamics. One participant noted, “When the stipend was divided into categories, I was pregnant and now with my daughter I could not work much. I have fought for continuation of the stipend when a girl has health issues or is pregnant. I feel if i don't work, the stipend will stop and this gives me tension.”

A few non-stipend leaders^[1] expressed resentment over their exclusion, feeling that their previous contributions were overlooked.

[1] Non-stipend leaders refer to survivor leaders who do not receive a stipend because they do not fulfil the criteria set for receiving stipend. They continue to be a part of the Leadership Development Program.

Concerns were raised about **dependence or reliance on the stipend**. A survivor noted, “My life is dependent on stipend, milk for my daughter and food for the family everything. If it stops it will be very difficult. I am hoping that we get some proposals or will have to join some place where there is a project.” The risk of dependence was especially high in **single mothers**, as reflected in the comment, “*Ab mera to chaal dhaal sab badal gaya hai, bolne ka, kapda ka tareeka, jin log ko help kar rahe hai wo kya bolenge agar ab labour karne jayenge* (Everything about me has changed now, the way i speak, dress walk. Now, if i go back to labour work what will the persons who we help say).” Another participant added, “*Abhi kuch socha to nahi hai par Bidi rolling karenge* (I haven't thought what I will do but may be take up bidi rolling). Not everyone was worried. One respondent stated, “I am not worried, when my stipend ends, I will increase my business to compensate for the stipend.”

Power dynamics and financial pressure from families further complicated matters. One survivor expressed, “I feel a pressure that if I tell my family that I earn a smaller amount than what they think, they would tell me that I don't need to work, but I cannot live without work.” Another highlighted the emotional toll, saying, “*Since stipend started, i am in depression. Abhi paisa mil raha hai achchi baat hai, 2000 milta hai, ghar wale sochte hai 10,000 milte hai, ghar wale bolte hai kaam kyu karti ho, chhod do agar needs meet nahi kar paa rahi to* (Its good that i am receiving money, although i receive Rs 2,000 but my family thinks i receive Rs. 10,000, they say leave the job if you cannot meet our needs).”

Additional pressure included expectations to report use of the stipend: “One month, I gave the entire stipend amount to my in-laws. Next month i did not give. My mother-in-law and my husband tortured me for the stipend.” Jealous family members was another occurrence, with one participant noting, “*Mere Cousins mujhse jalte hai* (My cousins are jealous of me).” Expectations from family extended further, as another stated, “*Agar ghar wala se paisa maange to wo puchte hai tum kamate ho to kyu maangte ho* (If we ask money from family members, they say why do you ask for money when you earn yourself).” Another shared, “*Stipend mila to apni shaadi ka kharcha khud karna pada* (I had to bear the expenses of my marriage as well).” This was akin to desertion by family members on account of money.

Daily routines were also affected; one respondent recalled, “*Jab paise nahi milte to no tension, achchi neend aati thi, lekin ab subah uththe hi sunna hai, abhi daal lana hai, abhi aata lena hai* (There was no tension when we did not get money, i had good sleep, now from the time i get up i start hearing get pulses, get flour, etc.”

The knowledge of impending discontinuation of stipend brought out concerns amongst SL, the most important was about the fear of losing the ability of follow up their legal cases going on in courts against traffickers. The second was about discontinuation of their mental health treatment.

The stipend leaders explained that once the stipend ends, they will have to take up jobs outside which could be anywhere from Kolkata to a far-off city; As such they may not be able to get leaves or travel frequently to be present in courts for the hearing, which will jeopardise their case. Similarly, they felt that depending on where they get work, travelling back to consult the doctor and get medicines will be disrupted.

Role of the Mentoring Organisation (MO) and Contribution of LN Programme

According to the survivors, role of the MO was critical in their lives. “If MO was not there and if I was dependent only on the government, 1000s of girls would have literally died. The Government only rescued me but what was my right, the government did not teach me, society only taunted me and suppressed me, but NGOs taught me to move around with my head held high”, a survivor shared. Survivors attributed much of their enhanced confidence and courage to the training and support from their social workers or facilitators (of the MO). Many stated, “I call her (social worker) if i have any tension.”

Similarly, the LN programme was seen as invaluable. One respondent expressed gratitude by stating, “Kamo is today, tomorrow they will not be there. But they were there. so we are here.” The facilitation by SL of tasks such as filling forms for various schemes or supporting visits to the block office, Police station and schools was critical in shifting community perceptions about SLs. One participant recounted, “My father and neighbours did not like my going out, filing the case and legal work. When my village Pradhan[1] saw that the BDO (Block Development Officer) and others were treating me with respect, offering me a chair to sit, Pradhan also started respecting me. BDO told me that I want to see you like this all your life. He sanctioned a ration for 24 families on my recommendation. Seeing this I feel I have some power.”

Idea of Leadership: When asked about what leadership means to them, survivors modelled their understanding on social workers and NGO functionaries. One SL leader responded, “Leader means a social worker. If I say something, people listen to me. I am able to attend programmes.” For these survivors, leadership is defined by the ability to support and stand by others.

NON-STIPEND leaders

The journey to becoming stipend leaders often begins when a survivor is introduced to the Member Organisation (MO). Existing stipend leaders typically reach out, informing them about available services—primarily legal case support, compensation application assistance, counselling, and help accessing government entitlements. Gradually, survivors are invited to attend meetings, encouraged to shadow stipend leaders, and asked to disseminate information within their communities, including to other survivors and school children.

However, many survivors do not engage with MO services or collectives, due to stigma, shame, or a desire to disconnect from their past. Each collective has evolved its own approach to identifying active leaders who may later become eligible for a stipend.

Non-stipend leaders often report that joining the collective helped them build strength, overcome fear, and improve their mental well-being. Many were initially told that being part of the collective would enable them to speak up, gain access to stipends, and benefit from government schemes and compensation. From their accounts, it appears that the primary incentives communicated were tangible benefits rather than opportunities for leadership development.

Notably, leadership growth did not surface as a reason for engagement among non-stipend leaders. That said, many non-stipend leaders express a strong motivation to ensure no other girls face what they went through. This intention aligns with what theorists describe as a socially constructed goal-setting process, where: “goals may be set retrospectively after actions are completed to provide explanations of why the actions occurred” (March, 1978; Weick, 1979). In this view, actions and outcomes may initially be random, but are interpreted later as rational and purpose-driven.

Stipend leaders acknowledge that receiving a stipend made it easier to step out of their homes. Non-stipend leaders also receive travel reimbursements, but only for meetings convened by MO or Kamonohashi. Any additional visits—such as follow-ups at government offices—are not reimbursed, despite often requiring significant time and cost. This is a key factor driving the desire for stipends.

Once part of a collective, survivors are expected to conduct meetings with youth and women’s groups, raise awareness in schools, and mobilise other women. They are given targets and are also expected to follow up with survivors who are not part of the collective. These responsibilities demand significant time and financial investment—especially considering long travel distances and survivors’ precarious economic situations. While this varies across collectives, the gap is notable.

There is also a visible communication gap between stipend and non-stipend leaders. No structured process currently facilitates this exchange. In one FGD, two recently rescued survivors had attended several meetings but remained unaware of the collective’s purpose or the stipend model. Their participation appeared to be linked solely to legal support provided by the MO.

These observations—spanning both stipend and non-stipend leaders—point to a need for a more intentional and structured approach to grooming leadership. Strengthening this process would not only support leadership growth but also help identify survivors who are genuinely motivated to lead and contribute, rather than participate solely for financial or material incentives.

[1] Pradhan is the head of the third tier of rural local governance structure in India called the Panchayat

Vimukhti, Vijayawada

Vimukhti is a state-level collective of women survivors of sex trafficking and individuals engaged in sex work. It was originally established in 2006 but faced challenges such as limited resources leading to its decline after 2010. Efforts to revive the collective began in 2017 through the support of the organization Help, and in October 2018, Vimukhti formally joined the Survivor Leadership Programme (SLP).

Since its reestablishment, the collective has expanded its membership and engagement, with an initial group of 18 SLP leaders growing to over 100 members within a year. As of October 2024, 21 leaders are receiving stipends. There is a difference between who is a leader and who is a member. Membership is to the SHG groups, where women participate in savings. The leaders are the ones who lead the meetings, help others access various schemes and entitlements. As per a study done by Praxis, some of the stated aims of Vimukhti are that it works to facilitate access to essential services, including legal aid, financial inclusion, and government schemes, while also focusing on leadership development among its members. The collective operates within a broader framework of survivor-led initiatives, advocating for improved policies and rights for its members.

Relationship with self

One of the key aspects of the study was to understand the impact of stipend on survivor's wellbeing and empowerment. Throughout the engagement with the study participants, a clear theme of self-confidence, in face of trauma emerged. The struggles and trauma faced by participants were deeply embedded in their narratives, revealing years of suffering, betrayal, and violence. Most had been trafficked into sex work at an early age, often after being abandoned by their husbands or losing their parents, leaving them in extreme financial vulnerability. Many shared that they were introduced to sex work by 'friends' who were already involved, pulling them into a cycle they could not escape. Several spoke of abusive marriages where they endured relentless physical and emotional torture, often for failing to bear a male child. Others were cast out by their husbands, left to fend for themselves with young children and no support. For some, forced child marriage robbed them of autonomy and aspirations before they could even understand what was happening. Family members, rather than offering protection, were often complicit in their suffering—some were given away, some sold, and others subjected to extreme neglect.

The weight of stigma, both within their families and society, compounded their pain. Many recounted how their struggles were dismissed, their suffering ignored, and their dignity stripped away. Their words carried the burden of years of hardship—statements like “I was crying every day, not knowing what to do” and “I felt like there was no escape” illustrated the profound isolation and helplessness they endured. Trauma echoed in their voices as they recalled being beaten, cast out, or coerced into exploitative situations where survival became their only priority. As one participant reflected, “I don't like to think about the past,” while another described life as “full of sadness, obstacles, and difficulties.” This **depicts ongoing struggles faced by the survivor leaders.**

For many participants, the turning point in their lives came when they found Vimukhti. It was often through a chance encounter—a friend's suggestion, a community meeting, or the intervention of an NGO staff member—that they were introduced to a space where they felt seen, heard, and supported.

Some recalled the moment they attended their first meeting, hesitant and unsure, only to realize, “I am not alone, there are others like me.” Others spoke of the first time they received financial support, allowing them to buy food for their children without resorting to desperate measures. “I asked them, if I come, will you give me money? They said no, but you can take leftover food for your children. So I went,” one woman shared, highlighting the immense hardship that first drew her to Vimukhti. For many, it was the **realization that they had rights, that they could demand dignity, and that their voices mattered.** “I never used to go out. But after coming here, I learned how to talk, how to ask for what I need,” said another.

There were instances where participants reported that their journey shifted from **survival to self-determination**—when they first spoke up in a meeting, sought legal help, saved money for themselves, or made decisions related to their lives. “Now, I tell my husband—if you want to stay, stay. If not, go. I will take care of myself and my children,” one participant stated. There were other instances where the participants spoke about finding their own path forward, rather than being dictated by others. Essentially regaining control of life to some capacity. **These turning points were often small but significant.**

The stipend has **reduced some of the stress and anxiety caused by financial instability.** Many participants described how, before receiving the stipend, they were constantly worried about their survival, particularly about securing food, paying rent, and ensuring their children's education. The assurance of a regular stipend provided emotional relief, making it possible for them to plan ahead instead of living in constant uncertainty. Participants noted that they started feeling a sense of security, even if temporary, when they knew that some money would arrive at the end of the month. “When the money gets credited, I feel strong. When it's over, I feel weak again.” Some explained that the stipend allowed them to make small but meaningful changes in their daily lives, such as being able to say yes when their children asked for something. “I use my stipend to pay rent. I buy groceries. I can buy small things for my children. This wasn't possible for me. On Sundays, my children say, ‘Take us out!’ and now I can say, ‘Yes, let's go.’ Earlier, I didn't even have the courage to say this. Even if I wanted to do something, I never had money. Now, at least I have the assurance that some money will stay with me.” The fear of going hungry if women do not go for sex work seems to have been addressed through receiving stipends. As a participant mentioned that if they are sometimes sick, they can't go for work and those are the instances they struggle the most. So, the stipend also gave them the ability to handle emergencies without experiencing complete breakdowns, as they no longer had to rely solely on unpredictable income sources or loans from others.

Participants also described how the **stipend influenced their sense of self-worth and dignity.** A participant, on receiving the stipend for the first time said she felt respected. Some said in unison during a workshop that they felt **proud.** Many had lived under extreme social stigma, often feeling like they were invisible or undeserving of respect.

Before receiving financial support, some women saw themselves only as dependents, forced to ask husbands, partners, or family members for money, often with humiliation. “Earlier, I had to beg my husband for money. Now, I don’t have to ask anyone. I have my own earnings.” However, for many, the moment they received their first stipend was filled with disbelief. “Actually, the first time I received my salary, I felt that I was not earning through anything wrong. I was being paid for the work I was doing. The first time I got money in my hands, I kept wondering, is this really mine? Did I earn this? Or is there some mistake?” **For women who had spent years struggling for survival, the experience of earning and receiving money in a structured, legitimate manner was significant.**

Some participants noted that their **partners or families treated them differently** once they had their own income. They explained that they no longer had to make desperate choices for survival. However, this new stability was accompanied by fear, especially in the initial months. “The first time I received a stipend; I couldn’t believe it. I thought it was a mistake or a joke. Even when I understood that it was for our work, there was always this fear in my heart—how long will it last? What if they stop it one day? People like us don’t usually get paid; no one even asks us anything. But when I kept getting it regularly, I realized that no, this is my right.” This uncertainty persisted for some, but as payments have continued, many report feeling of growing sense of security. “Now, I don’t fear what will happen tomorrow. I know I have something to fall back on.”

Relationship with money: The participants’ relationship with money has changed with the introduction of stipend. **The issue here is not just availability of money but how money is earned.** “But after coming to Vimukthi, I have to hold on to my money, take account of the money on EMIs, chit funds and boldly ask him what you are doing with the money & where you are using the money.” This was evident in their interactions with intimate partners. Financial literacy training has been provided, some participants have also mentioned better planning of expenses.

Stipend is still not a major source of income for participants. Most still engage in sex work but it is precarious work. “We don’t know any work other than this, even if we go somewhere, they will say what kind of work we do” **Lack of access to work** is a big problem. Some women are doing some other things like tailoring, cotton separation, going as daily wage labour. But a lot of the hard work amounts to a very small amount of money through these for instance, by doing multiple jobs they earn about 7-8k per month, while in contrast they can earn up to 10k in a day if they engage in sex work. There is also concern about aging, they will not be able to get sufficient money and hence want to transition into some other work. The members are interested in opening small businesses which can be sustained. However, on leaving the work, a participant said: “Once you enter this pit, the idea of leaving it doesn’t even come up. We join because of helplessness, and then helplessness becomes our life. Many times, I think of leaving, but I don’t see a way out.”

Precarity due to lack of money was very high as in most cases there were no families to fall back on. Even in cases the participants were married or with partners, they were the primary earners. They had no other option other than engage to in sex work. Most often, these were high risk situations. As a participant said “we go on contract, even if a customer comes at night we have to go and satisfy them as they need. If we do not satisfy them, they come to our house and take away things from our homes such as TV etc. They will also inform our neighbours that we do this work. Apart from this if we owe someone money or something else, they see we have little daughters at home, they tell us that we’ll get good money for them, they kind of pain that happens due to that, we can’t even tell anyone. If I don’t do prostitution and if I go for some other work, there is not enough money to pay off my debts.” Intense cycle of debt- key difference from other groups being- they have been in **cycles of debts** before they received stipends.

The badge and the uniform were an **important part of the identity**, often stated as more important than the stipend itself. They said “when we go out wearing our uniform and badges, people think we also earn money doing respectable work”. The badge and uniform gave legitimacy, even to the existence. “Now, when I go out wearing a saree for fieldwork, even those who used to taunt me now stop and think, ‘Oh, she has a job.’ When I got my ID card, I felt even better—like I finally had some identity. “There has also been external validation being provided for work when it is associated with markers of respectable and formal employment. “When I wear my uniform and go to meetings, people respect me. The first time a teacher told me, ‘You are doing good work,’ I had tears in my eyes. I never thought a day like this would come.” This is in contrast to participants’ experiences where they have been deeply stigmatized for the work they do” My own family calls me prostitute. My own brother calls me with this name and asked me where did you sleep & have come”. In some participants’ families, the way women are viewed has also shifted, “The neighbours who used to say that the girl got love marriage and spoiled her life. Now my parents say that though love marriage failed, she is working boldly and has some identity for herself.”

Being a ‘Leader’ is another important identity for the participants.

There were a lot of narratives about ‘failure’. “I failed as a daughter and a mother, but I am now a leader”. While it is a positive feeling that the participants identify themselves as leaders but ‘failure’ due to being engaged in sex work gave a sense that work done at a personal level was not fully realized. There was a strong sense amongst everyone, including MO and Vimukthi that it is important for sex workers to realize they have rights. Yet, the narrative about being a personal failure emerged often. Hence the hope was pinned on children and their better lives, both by the MO and Vimukthi. The participants felt that they have to work hard to ensure a better future for their children. A participant spoke “I learnt from Vimukthi and gained knowledge. I learn many things from Vimukthi, the ethics of life is that woman life is not just for man. We can also live, and we can do anything for children and can work hard”.

Vimukhti as a space was transformational for the group members. The members commented that the group members were close to each other, much closer than even family members. A sense of community was felt which was also the source of collective strength. What also made members close to each other's was shared life situations. Vimukhti by itself seemed a judgement free space for its' members. They would advise each other, fight amongst themselves but they were also present in each other's lives. Mounika proudly showed photos of other Vimukhti members present during her daughter's maturity function. Role of Vimukhti appeared to be critical for most, as a participant said "First bridge in the life is my mother and another is Vimukhti."

Effectiveness of stipend in facilitating leadership development

Stipend clearly made participation in the leadership program possible for most of the leaders. One of the first things, even before stipends began, reimbursement for travel expenses was provided for participants to attend training programs. (Even now, the travel expense is reimbursed by the MO). "The stipend isn't enough for everything. If we attended meetings, we had to pay for travel ourselves. Many times, we couldn't ask for money, so we had to make up an excuse about going somewhere else." Even filling out travel reimbursement forms has been a learning for the group.

Particularly for Vimukhti, as participants were involved in going for sex work, stipend provided impetus and possibility to skip going to be able to attend meetings and trainings. As a participant says "After stipend only I worked well. Because my sex work pressure also reduced, and I could focus work at Vimukhti. Without honorarium I could not have actively participated in the meetings as I have my own needs". Not just to fulfil needs, stipend also serves as incentive. one of the participants states, "It is important to give the honorarium, as it motivates to give the best". Though she also mentioned that she will keep working with Vimukhti even if they don't get the stipend because of the respect, she has received while doing the work she does. Since not receiving stipend is an upcoming, yet a hypothetical situation, the way it plays out remains to be seen. As a group there was a consensus, that even if there is no stipend, they want to take their CBO forward. Vimukhti is also in the process of registration, though the efforts are being led by Help.

What leadership was according to the leaders?

Several participants described leadership not just as an abstract concept but as something deeply grounded in practice — in doing, in speaking up, and in showing up for others. As one participant put it plainly, "Leadership means to be active, show the way to others, and go forward." This forward motion was not just about personal progress but collective movement — leaders saw themselves as **those who gather others, help identify community problems, and coordinate with officials to find solutions.**

Leadership, for them, also **meant emotional labour — giving courage to others, helping those who feel broken or isolated to feel less alone.** One woman shared, "We identify participants who are not active and found to be very sad, we take them aside and try to know their problem and solve it." In doing so, they became not just leaders but quiet stewards of care, creating spaces for others to begin their own processes of healing.

Training played a crucial role in this journey. Many admitted they had never even spoken publicly before or entered a police station, and yet over time, with encouragement and confidence gained through repeated practice, they began to assert themselves boldly. One respondent narrated how she confronted a police officer who asked for money to file a complaint. "I boldly said, you are here to provide the services to us, then why must I give money?" Another shared, "I told the police it is her work. Then the police said, how are you speaking so confidently?"

Leadership, as lived and defined by them, also included financial autonomy and learning to manage resources—sometimes in defiance of their partners or families. They spoke about holding onto their earnings, budgeting from their honorariums, and planning for their children's futures. For many, leadership was a process of reclaiming voice, decision-making, and the right to challenge stigma and injustice: "Because of leadership, we could learn how to use stipend, how to talk about equality."

Most critically, leadership was about standing up — not because they were always confident or fearless, but because they had been made strong through solidarity, training, and the trust of peers who believed in their potential. "Earlier, I was scared to talk," said one, "but when I saw others talking boldly, I felt, why should I fear?" **For many, the moment they were seen as leaders — often for the first time in their lives — was the moment they began to see themselves differently too.**

SAANS (Shramik Adhikar Aur Nyaya Sangathan) Chhattisgarh

About the respondents:

The respondents included two position holders of SAANS, coordinator of SAANS, one relatively new member and two youth leaders. The coordinator and two position holders had been associated with SAANS for a long time. The coordinator position was offered to the person recently and was a salaried position while the other two position holders received cash transfers. The one new member too received a cash transfer the amount of which was higher than the youth leaders. In all except for the coordinator all others received cash transfer. The coordinator was included in the group because earlier he also had received a cash transfer.

The position holders and the coordinator had been involved in the cause before SAANS was formed, while the others were newcomers. They had previously worked in other organizations where they received compensation for their efforts. They left those jobs to work exclusively for SAANS, where the cash transfer amounts were lower than the salary earned elsewhere. The amounts they receive as cash transfer is significantly higher than the amounts received by other organizations. The two position holders, both middle-aged men with dependents, were the sole earners in their families, a situation that also applied to the coordinator, whose payments were notably higher. The new member was a young girl without family responsibilities, while the two youth leaders were also young and had dependents, receiving less cash transfer than the new member.

Their perspectives were influenced by their socioeconomic status, gender, and commitment to the cause. The cash transfer had distinct characteristics: it was received monthly at a scheduled time without delays, and the amounts increased by 10% annually. The cash transfer has been ongoing for some time. Although the cash transfer had an end date, recipients were informed of ongoing efforts to secure additional funding. SAANS was unique in that it received program funding, which included a budget for cash transfers, unlike other organizations. Their mentoring organization was Sanjog.

Purpose in Life:

One of the key features of psychological wellbeing is finding a purpose in life. The cash transfer significantly influenced the psychological well-being, self-esteem, and confidence of survivors. A key aspect of psychological well-being is finding purpose in life. The cash transfer, labelled as a 'stipend' rather than a salary, conveyed a sense of purpose akin to a fellowship program. By accepting the stipend, recipients committed to the process, which defined their purpose in life. While some were still in the process of finding their purpose, they were aware of their contributions. One respondent articulated this commitment by stating, "I will be the backbone of efforts to end human trafficking" - (*mai manav taskari ko todne mai reed banunga*)

We attribute the purpose in life to the cash transfer and not to the LN program alone because of two reasons. First, the cash transfer was viewed as compensation for their contributions, i.e. contribution to the work - stipend was that which was given in the form of cooperation / support for their fight against human trafficking. Stipend wo hota hai jo sahyog ke roop mai hai. This reinforced their sense of purpose. The second reason is that many respondents had left better-paying jobs to work for SAANS and the cause, a decision made possible by the financial support, even if it was insufficient to meet all their needs. The timely cash transfer provided a sense of guaranteed financial support.

A critical aspect of psychological well-being is Autonomy which allows individuals to demonstrate independence and regulate their behaviour independently of social pressures. The decision to leave lucrative opportunities to work for the cause (by working with SAANS) demonstrated autonomy among long-term SAANS members. This was not yet established among newer members.

The other demonstration of autonomy was that despite the unfavourable opinion or indifferent opinion that many people in the community held about them they persisted in their work. One respondent shared that people of his village had a different perspective about them (SAANS members) and their work. They did not think that SAANS members did anything worthwhile. According to the villagers they just roamed here and there and didn't do 'real work'. Real work meant either working in agricultural fields or wage labour. When they returned from their travels to meetings, people in their community did not ask about the purpose of their travel, about the people they met, what new knowledge they had gained. They were interested in things like - you went to Delhi; did you see the Red Fort there? "*Humare gaon mai jaake puchenge to humai alag tareeke se dekhte hai, phaltu hai, kuch kaam nahi karta, idhar udhar ghumta rehta hai, kyu gaya hai koi nahi puchega* (If you go and ask in my village they have a different image of me- does not work, roams around without any purpose- no one asks why i have gone). In this scenario had it not been for some financial support, SAANS team members would have found it difficult to persist. But they persisted. When they successfully rescued labourers, they earned the villagers' praise.

Perception by others: The cash transfer provided recipients with funds to spend on necessities and desires, improving their perception in the eyes of others. One respondent expressed joy in spending money on her mother and purchasing personal care items (shringar) since the mother did not buy anything for herself. This respondent had also purchased a vehicle on EMIs (Equated Monthly Instalment) for her father. The regularity of the cash transfer empowered her to take on an EMI. It must also be noted that she was not encumbered with the responsibility of meeting household expenses. This visible spending earned her approval and recognition from relatives, particularly from her father's side, where she became a role model for younger relatives - "Study like her and become like her..." one of her uncles told her younger cousins. Her **self-esteem received a major boost**. This has motivated her to work harder and gain higher confidence. Her decision to purchase a vehicle, her assertiveness in deciding to make the payment and her body language in narrating this incident speaks of her confidence.

Self-esteem: There was a noticeable improvement in self-worth among the new members of SAANS, who expressed that the cash transfer was “my money, only mine,” signifying their sense of entitlement. I am worth it (it means the stipend, Mai iske layak hoo), they felt. They believed that while they were currently receiving a stipend, they would eventually earn a salary (“aaj hum stipend le rahe hai, kal salary bhi lenge”). The program provided an opportunity to learn and earn simultaneously, which they found extraordinary. If one goes to school to learn, one has to pay a fee, but this program was different. In this leadership program we are given an opportunity to learn and earn a stipend alongside. To them it was beyond belief.

Fear of losing face: However, on the flip side, respondents expressed concerns about the potential consequences of the cash transfer ceasing, fearing a return to wage labour. I fear losing face - beizzati hone ka dar, if I have to go back to wage labour. While the cash transfer was not sufficient to meet all needs, it provided a sense of compensation for their work. Again, this was not uniform across all respondents. One of them said we will find a job elsewhere or worse will go back to farming or to wage labour. But the main challenge was to remain in the village and continue their work, especially if the stipend ended and SAANS struggled to raise funds.

At an individual level, financial stability involves managing expenses, keeping debt within reasonable limits, having savings or an emergency fund. All this depended on the ability to manage finances. Such stability leads to independence. A person could make choices irrespective of financial worries.

Meeting needs: Most respondents indicated that the cash transfer was insufficient to meet all household needs, let alone make them financially stable or independent, but it significantly contributed to their expenses. One respondent, left to his own devices by his father for his decision to pursue education instead of earning a livelihood, used the cash transfer to cover a large portion of his household expenses, which included his grandparents although he could not save any money. He worked at other places to bring in additional income. This respondent received the lowest cash transfer amongst all respondents. Another respondent stated bluntly that only due to the cash transfer she was able to attend to the work of SAANS otherwise she would have to go for wage labour elsewhere. They did not depend on anyone else - kisi doosre pe nirbharta nahi.

Other respondents with larger families had to seek additional income sources, with most relying on multiple income streams. On its own, no one source sufficed. Savings varied based on socioeconomic status and family roles - being the main earning member and having another family member bringing in additional income. One respondent, not responsible for daily household expenses, saved her stipend to assist a family member with medical bills and took out a loan for a two-wheeler. This purchase made her the only person in her neighbourhood to own a two-wheeler.

And this brings us to the level of debt. Almost all respondents have taken debt from microfinance companies. This they say is unavoidable because they needed money to meet their ends and did not have collateral to raise debt from the banks.

In at least one case the debt had ballooned since the inception of the LN program till date. Worrying for income and arranging for it seems an overarching concern for most. They have invested the debt proceeds for essential consumption only mainly house repair or to create another asset or a source of income. The cash transfer's regularity encouraged some to take loans, leading to significant debt accumulation. But for one respondent who did not need to take on debt, she has instead become a provider of debt to others. People plead with me to give them money. Since i have it i give them. I do not know if the money will ever be returned. Earlier i did not have a penny to my name, now I have nearly 50,000-60,000/- with me (Pehle mujhe do rupya nahi milta tha, abhi to mere pas individual 50-60,000 hai). The savings are low and there is no emergency fund with most. There is no financial independence. A few of them have taken insurance policies but could not give details. One does not know if these were for protection or investment. As a general practice there was no financial protection.

My age is 30 plus, my father passed away during Covid, the responsibility of the entire household is now on me, plus I have to attend to the work of SAANS as well, I hardly get time for anything else. This statement by one respondent informs us of the different life stages in which the survivors currently find themselves. All of them live in a context of poverty and have lost childhoods. Some recall how during their childhood there was not enough food to eat. They have grown in homes where responsibilities and expenses exceed income. Adolescent life and definitely adult life are meant to earn a living. This demand is telling on all the participants. The women participants feel they can also earn and support the household and challenge the patriarchal norm that sons earn and contribute to the family while daughters do not. The daughter bringing in money for the household is a major achievement for the participants.

Attributed value: There are three main characteristics of the value attributed to the cash transfer. First, respondents viewed it as a consistent source of income that helped meet family expenses. Without it, some respondents would be unable to buy daily necessities like soap and pulses. The regular cash transfer has helped them improve their appearance, their food and thus has a very high value according to them. The second characteristic was that they were being paid to learn or to develop themselves as leaders. This felt extraordinary to them as already mentioned with the example of school. But this idea is extended further. Since they were receiving money and lived in an environment of poverty and wage labour, they felt guilty receiving a stipend for personal and professional development without corresponding work, leading them to justify their receipt of the stipend by completing tasks.

How did they get into this equation of work done for stipend? They shared that in the earlier days, their mentoring organisation had asked them how many hours per day or days per week could they spare for this work. Each of them replied differently. But it so happened that in the initial phase they ended up spending 23- 25 days a month, full days for the work. At that time, they had a keen desire to learn. We had our target, but we found there were many dimensions to our work. Sometimes we got a project to complete, a research project, some team matters, or planning. At the minimum there would be one or two actions per day. In the initial phase they committed a lot.

It was only in 2023 after they were prodded by the mentoring organisation that they started thinking about themselves, about their own development. We should think about ourselves and our team. You do so much for the community, what about your own selves, the mentoring organisation had asked them. Only then they started to work on self-development and reduced community work. We demanded training, and then we got development. Had we not stopped or reduced community work then even today we would have been running for community. The LN program was about the development of personal and professional leadership but SAANS was not doing anything for its development. This dawned on them only after the MO questioned them. They say that it took them 2-3 years to truly understand the purpose or intent of the LN program and only since 2023 they truly understood it. According to them the LN project was not meant to do community work. But it is understandable that they did so. The idea of a stipend without any activity was difficult for them to understand.

The value they associated with the stipend is that it was paid to support them in their cause to prevent human trafficking. Some called it 'sahyog rashi' or support amount. Stipend wo hota hai jo sahyog ke roop mai (The stipend is given in the form of cooperation/support, in our fight against human trafficking). Another respondent echoed the same - humare uddeshya ko support kar rahe hai, isiliye stipend (The Stipend is paid and term used because this money is to support us in our aim on our issue). This was the opinion of the youth leaders and senior members of SAANS. The former because the amount they received was lower and the latter because again according to them the amount they received was far lower than what they could have earned elsewhere. Only for one respondent the stipend was similar to a salary. Although she was told that this is a stipend not salary, in her mind she considers it salary because it comes regularly, and increases by 10% every year.

Stipend is salary. In the mind of the vast majority, stipend is salary. When posed with the question why did you not consider adding more youth leaders to the stipend, the reply was that there was limitation of the budget. Every year the budget would increase by 10%. The stipend is not sufficient for even one person (one family) then how to add more? If a person got 10,000-11,000 then we could have thought about adding more youth leaders and even paying 500-1000 Rs to them. We had also discussed shifting money from activities to stipend, but it did not work out that way. The counterpoint of view to this was that the focus of the team has been on self-development and teaching youth leaders. Currently their capabilities are to train two more leaders only. We are paying a stipend of 2700 to youth leaders, who belong to poor families. Can he and his family live off 2700? It is not possible, and if he receives an offer of 9000-11000 then he will choose that only. This has led to attrition in the team. The number of people working in SAANS has remained more or less constant. They started with 6 and are now 7. Youth leaders who have left and gone were replaced but the total strength has remained the same.

Value of Cash Transfer in Supporting Personal and Professional Growth

An expression of their increased confidence and step in direction of personal and professional growth is the resumption of their education by some respondents. Many of them had discontinued education but have restarted it. One respondent said that she had little or no interest in her education and she also kept unwell but after joining the work she felt enthusiastic. She was tasked with writing meeting minutes. Since she was getting paid, she wanted to do a good job so she wanted to learn how to write better, how to make a presentation, how to manage time, how to attend meetings, what was responsibility, how to rectify mistakes, etc. The cash transfer has brought in a sense of accountability in all of them and they take their work seriously. Education is very important in the area. Young people leave it very soon due to the pressure of making a living. Families consider continuing education a wasteful expenditure and withdraw children from it so they could earn and contribute to household expenses. If a child decides to study against the wishes of the family, he or she would be asked to bear the associated expenses themselves. This was narrated by at least two respondents whose family opposed their continued education calling it a waste of money. Two members of SAANS who were educated joined government service and discontinued their stipend. Education is required to qualify the eligibility criteria for government jobs and a way out of life as a labour. The stipend helps them meet some of the expenses so that they can pursue education.

Stipend keeps a suitable candidate plugged in. Cash Transfer allowed survivors to engage with the LN program and stay the course with their work. Stipend provides the initial pull to the LN program. But it was not for anyone. According to SAANS respondents they would check on young people who had internal commitment to the cause and if they were offered the support of stipend, it helps them make the decision to join the LN program. The stipend helps them weigh the value proposition better. The combination of internal commitment and stipend tilts the balance in favour of the LN. Alone either would be unable to do so. In their history of work, many people had left SAANS for other opportunities. To replace them SAANS had to reach out to a very large number of young people. The obstacle was not the lack of stipend but rather lack of internal commitment and perspective towards the cause. People in this area did not understand the meaning of leadership itself. The respondents shared that if a young person in this area was offered 5000 Rs to join the LN program and he/she is told that the program would help them develop leadership skills, they would scoff at the offer and say that 5000 Rs was not enough. Their calculations were with reference to their earning in another place with similar time commitment. On time commitment itself, people do not want to come in for a few hours a day because that disrupts work, they calculate full days' worth of work and then the income they would earn for it. We have to relate it to their livelihood or some link with making an earning.

We have to tell a young person that if you join this program you will learn how to speak publicly which could be of help in a job interview, or learn how to manage travel, these skills are related to earning a livelihood or if he or she thinks that I am already studying let me learn these soft skills, then they will consider joining the LN program otherwise no one understands the concept and is ready to take the offer. The first thing they enquire about is how much payment I will get.

Some payment is required to even make them join the program otherwise no one will join. Once they join the program and undergo change, they start to see things differently.

To its volunteers SAANS does not pay stipends. Therefore, they cannot be pressurised to complete tasks. Once they remain stipend then there is an obligation to complete the tasks given, whatever it may be. It is the act of completing the tasks that helps in personal and professional growth. But stipend only works for someone who shows a deeper commitment to the cause. Therefore, stipend was not for everyone but only for a few. Once a person engages then the program has adequate content to keep the person involved and grow with it, but without the initial pull the result would be nil.

When we spoke to the volunteers we could understand their view point. Many of them had to earn daily to bring in food for their family. To attend a two-day training program, they would have to let go of the earnings for those days and worry how the family will survive or eat on those days. When such a person accepts the offer of SAANS and receives a stipend, at least he / she is not worried about the food. They think that the stipend money is to compensate for the loss of wage on the days of involvement. Many of the current SAANS members said that it was due to the stipend that they were associated with the project - stipend se jude huai hai is project se.

Self-awareness is the first specific leadership skill learnt by all participants from SAANS. They have understood their own situations both emotionally and cognitively. Prior to joining the LN program, none of them felt that something wrong had been done to them. That they had been exploited or were victims of human trafficking dawned on to them only during the LN program. I don't want to talk about my past years, for me it is very painful. A few respondents articulated about the pain their past bears for them when they or their near and dear ones were exploited. With the LN program, they could place a cause to the pain. Once the dimensions of human trafficking were clarified to them, some of them could put salve on their wounds and come to terms with it and even turn the pain around to become their driving force to end human trafficking. Some are still on the journey.

Came to know about stigma and discrimination and that it was being done to the survivors. They have learnt to use this identity of being a survivor to strike resemblance or find common ground with others of their community who are similarly placed. They have learnt how to articulate the situation of the labour and explain to them the concept of Safe Migration. They have learnt the technical content and the communication style to convince other people. All of us have learned a lot, they shared. "Jo baat karne layak nahi the" (those of us who could not utter a single word, can now speak in front of others...), we all have learnt how to speak publicly.

Confidence: The key sign of confidence was their ability to speak in front of a large gathering. However, according to them this was not always the case. "I did not speak in any meeting, and my team members would encourage me to speak. Speaking is leadership", one respondent shared. The others agreed. All of them said that the real improvement in their confidence is seen in their ability to speak with a wide variety of people and not be afraid to be able to communicate their thoughts effectively. "I have started to speak in front of other people. Now I understand that not only speaking but also listening carefully is leadership". They shared that in their community it was believed that "leader" meant either a Member of the Legislative Assembly (MLA) or a leader of a political party. In this program though the idea was that one becomes a leader of oneself and improves self. Leadership should be demonstrated in one's own social roles whether as a leader of a family where the responsibility was how one could develop other family members or make the family situation better. Another commonly held notion was that leadership means involvement in some major tasks (bada kaam). But even a small action like sending a picture in a WhatsApp group rather than being a passive member was leadership.

We learned a lot about mental health - to understand oneself, what is the goal of my own life. We have to make reports for LN and in that we include at least three things - our challenges, learnings and our experience during that work, our feelings. We also learnt how to manage group dynamics. As a result, fights have reduced in our team. They have also learnt to overcome their own fears, get out of the house, and not get fazed in the face of problems / difficulties.

They said they learnt many skills helpful in running an organisation such as proposal writing, making budgets, and communicating with others. *Mai apna zimmedari samjhi hu, ek vyakti ka apne parivar ke prati aur apne team ke prati zimmedari...* One respondent shared that she had understood her responsibility, family's responsibility, responsibility to take myself ahead, all this I have understood. To maintain everything is really tough. ... "I support my family like the shadow of a tree. My father asks me what should be done and I advise him. Earlier, neither did I know how to operate a mobile or talk with others, but the LDP helped me overcome both these handicaps

Financial literacy, especially how to do savings, emerged from a situation where members did not have money even though they had been provided with the same short time ago.

We have already discussed how the provision of cash transfer has allayed the anxiety of some respondents to take up their work in the community. One characteristic has been some of the respondent's helping others in times of distress especially financially. This was possible only because they had access to regular funds of stipend.

Challenges and Barriers

The largest unintended consequence has been management of debt. The mentality is, one of the respondents said, that since the money (stipend) is coming, let me take a loan... (mansikta hai ki paisa aa raha hai, to karza lene ka attitude). The precarious financial situation and the desire to improve it makes loans an obvious solution and its need is independent of the stipend but one cannot deny the role of consistent supply of stipend money. It is the regularity more than the amount that seems to have encouraged survivors to take loan. One respondent said that in 2019 I had a debt of 20,000-30,000 which was now at nearly 7 lakhs! The house was dilapidated and there was a need for water so I had to spend on those items, but since the money was arriving, I thought let me take a loan. All of them have no alternative to micro finance. While it shows lack of financial literacy it also lacks options to creep out of poverty. But the need for financial literacy is paramount for survivor leaders.

According to the respondents, SAANS had envisioned it would be aggressive in its response to human trafficking including demonstrations against this social injustice. But with time, they have drifted towards talking about Rights, self-development, leadership of community, and in following the rules of an NGO, struggling with proposal submission, budgeting, etc. So, they think there has been a huge shift from their initial starting point. They were unable to say whether this was directly due to the cash transfer but said that payments made them obligated to the work and now they wanted to replace stipends with salaries for which the only means is to raise funds by writing proposals.

All participants mentioned that the stipend had always been on time, at times even before time. The management or utilisation of stipend was incumbent on the financial status of the person and his role in the family. But there is a need for financial literacy. One respondent clearly stated that his biggest mistake was he could not manage his finances once the stipend came in. He did not have financial literacy. So much so that the financial management has been handed over to the spouse. Financial management ka jaankari hona bahut zaruri hai jivan mai, ye maine ehsas kiya hai (Financial literacy is essential, I have realised it). He has realised after incurring heavy financial losses.





Discussions



How does cash transfer influence psychological wellbeing, self-esteem and confidence of survivors?

From our findings we conclude that cash transfers per se have improved remarkably the psychological wellbeing, self-esteem and confidence of survivors. The cash transfer is associated with two things – first is the consistent supply of money to the recipient and second is the freedom to spend it as per the discretion of the survivor, i.e. once received it has no strings attached.

The availability of money and the power to spend it as per one's own discretion has created several interactions whereby the survivor sees himself or herself as the initiator of action on the other, which could be a family member, friend, relative or others. This interaction has generated “meaning” for the survivor.

The money has been spent to satisfy both existential needs (survival and safety)[1] and for social approval. Survivors shared how the money is used to buy essential food items for the family, allowing them adequate food. Survivors who are mothers and especially the ones who are single mothers talk about the stipend used to pay the fee of their child's education, which is an avowed dream for them. One survivor mentioned how she secured for herself a safe environment by leaving the unsafe environment of her family and that of her husband's and was living all by herself paying rent from the stipend. The existential value of the cash transfer is established for survivors in West Bengal, especially single mothers. It is also established for others in Chhattisgarh who are paid less and do not have other sources of income making the stipend an important safety net, sometimes the difference between sleeping empty stomach and eating food.

But another part of the cash stipend is spent on items that lead to social approval by others, “appear respectful”, ensure dignity in the eyes of others, get respect, etc. This is the spend on purchasing new clothes for the family, items of personal makeup, getting gifts on major religious festivals, purchasing clothes for that one person in the family who has always been sacrificing his needs for others. (I bought a set of new clothes for my father on the occasion of Eid, he never buys anything for himself, I bought items of personal makeup for my mother, she never buys anything for herself, I handed over the stipend amount in the hands of my father who cried and told me that he had never seen so much in his hand ever...).

In both FGDs and IDIs, survivors expressed gratitude for having dignified clothing for themselves, their children, and family. They no longer have to depend on handed down clothes from other families or relatives. One participant narrated how her children felt indignity when the child whose cloth they were wearing pointed that out in a public space; her child then came back and recounted that to her and asked her about the origins of the dress he was wearing.

[1] Alderfer's ERG Theory (Existence, Relatedness, Growth)

These actions have led to improvement in appearance and lifestyle as judged by the reaction of other people in the society which in turn has generated a sense of self pride or self-esteem for the survivor. Wearing new clothes, renovation of the house, improvement in appearance and speaking style, travelling to other places, doing office work and making a living through honourable means all influences the perception of others and provides immense self-pride to the survivor.

Their actions are primarily targeted for the welfare of their families improving or trying to improve social connectedness with family members. This has been successful to a variable degree. Some survivors take immense pride in declaring that they have taken the role of the main person in the family by being central to decision making, spend decisions and arrangement of major occasions (marriages), others find the responsibility of this on a day-to-day business a departure from their earlier more sanguine if unimportant existence.

The desire for social connectedness or a relationship via money is a feature in the narrations of all survivors. In Bengal the connection is desired from within the family, and in Andhra from an intimate partner. This desire is not seen in Chhattisgarh as strongly. This difference could be explained through the lens of gender and gendered expectations that the society has placed on people which the survivors too have internalised. The male survivors constantly worry about providing for the family while the female survivors feel proud of their ability to provide for their family “like a son”. The latter they feel should give them a much-valued relationship within the family while coming into conflict with male members in the family. The males in CG at least feel this an issue of self-respect that they are able to provide for their family and work actively to generate additional source of income since the amount of stipend is insufficient to meet their growing needs. The women in West Bengal also need additional income but not all have been successful and some like single mothers or those living on their own in quite a desperate situation without other income. Contrast this with the situation in Andhra where additional income opportunities are resorted to but that is unsafe compared to the other options considered by other survivors. The stipend allowed the survivors in Andhra days away from their ‘unsafe’ work lending credence to the role of stipend in satisfying existence needs through safety of the survivor.

Even though the stipend has been essential, we do not think it is an extrinsic motivation factor for the survivor leaders to engage in their work. We are of the opinion that all survivors have intrinsic motivation towards their work. This is borne by the fact that for the vast majority the stipend did not start from day one of their engagement and even to date not all survivors receive the stipend. While the stipend does have an important time and place in the development of survivors it is best used by those who have internal motivation for the cause.

The stipend does not play alone but is supplemented by other actions like a uniform, ID cards, that provide a respectable identity to the survivor. The moral overtones of the stipend being earned not from wrong or immoral acts but from good means can be seen in the narration of some survivors from Bengal and Andhra. This reflects internalised stigma which some survivors still carry with them. This creates a situation of dilemma in their self-esteem and in themselves.

The dilemma or cognitive dissonance is seen to affect other aspects of the survivor's behaviour as well. They seem to follow several traditional practices that bring a lot of debt on them. It is seen in the survivors of Andhra as well as those in Bengal.

In what ways do cash transfers contribute to the financial stability and independence of survivors during leadership development program?

At an individual level, financial stability involves managing expenses, keeping debt within reasonable limits, having savings or an emergency fund. All this depended on the ability to manage finances. Such stability leads to independence. A person could make choices irrespective of financial worries. The financial stability and independence are mediated by development of self-determination or agency of the person who feels empowered to take financial decisions.

In our findings, we can conclude that cash transfer emerged as a factor in enhancing financial stability and independence. Survivors reported taking on greater financial responsibility within the family. Even though time and again the respondents talked of the insufficiency of the stipend amount to make them financially independent, they acknowledged that it did contribute towards stability and independence.

The cash stipend has allowed some participants to regain control of their lives. Such turning points might have been small but very significant. This is especially so for women who have been able to escape indignity and domestic violence and find a safe space. As one of the women participants stated, "I am able to live independently only because of the stipend. If i had not moved out i would have faced a lot of taunts and stigma. I might have also died." Another female participant shared a similar sentiment when she said - "Now, I tell my husband—if you want to stay, stay. If not, go. I will take care of myself and my children...". We conclude that the stipend has been of highest significance to the women survivors who were most vulnerable either due to their single mother status, as a partner in an exploitative or abusive relationship, or any other.

We therefore worry of other survivors who were similar in their vulnerability but did not receive stipend even though we were told that the collective and the mentoring organisations did attend to the needs of such persons but it is not the same as earning a stipend. We agree with one of the respondents who said that the stipend was never meant to be in return for work or for one's contribution because given the situation of the survivors not everyone was in a position to contribute. It was meant to facilitate learning for the survivors and there could be periods where a survivor may not be able to contribute but still continue with the learning process.

How the collectives came up with the criteria that qualify some and exclude a large number from the potential benefit of stipends is worth studying further. This perspective of leaders who did not receive the stipend or were discontinued is discussed in the section titled non-stipend leaders.

With the cash transfer, and the feeling in the survivor that the money was solely hers or his, they took greater financial responsibility of the household and others. They spent money for household needs, income generation, and other expenses. This has reduced the anxiety that survivors felt about securing their rent, food, children's school fee, etc. In addition to existential needs, the stipend money has been used or leveraged to provide for aspirations as well. Taking children out on a Sunday, buying jewellery, splurging on household white goods like a large size television, has all happened. The amount of money not being enough, its regularity was leveraged to take out loans from self-help groups or microfinance companies. Consequently, the survivors, a vast majority of them have accrued debt. Along with poor financial management, this could blow up on their face in the near future especially as the stipend comes to a halt. We have already discussed how spending on family and relatives led to improvement in self-esteem of the survivor which improved their relationship with these members but also led to debt. We do feel that the most precarious situation is of the survivors from Vimukthi and vulnerable women from Bengal groups who would face a difficult situation as the stipend ends because they feel 'constant uncertainty' in their lives.

How do survivors perceive the value of cash transfer in supporting their personal and professional growth?

This is perhaps the most important finding from our research study. Survivors were happy that the stipend had been 'earned' by them. The statement made by one of them reflected a shared sentiment of the vast majority - if I would have gotten money for free, I wouldn't have gotten self-respect with that."

But it was not just work or earned money, it was the nature of work from which the money was earned which was of high value. Respondents assigned MORAL VALUE to the stipend. It was money earned through moral means, right means, not through incorrect means or immoral means. This feeling among respondents from Bengal and Andhra Pradesh and not Chhattisgarh speaks of how their past trauma continues to bother them because the society has stigmatised them and does not let them forget their past. In the case of respondents from Andhra where the past and present are a continuous piece, this moral value has even a higher value for the respondents. As one respondent from Andhra shared - "Actually, the first time I received my salary, I felt that I was not earning through anything wrong. I was being paid for the work I was doing. The first time I got money in my hands, I kept wondering, is this really mine? Did I earn this? Or is there some mistake?". Another respondent from Bengal said nearly the same thing - "...parivar mai samman hai ab, 5 Rs kama, par kama rahi hoon, gaon aur parivar ke log jaante hai ki ye koi galat kaam nahi kar rahi. (I have respect in my family, whether i earn 5 rupees, but i am earning. Everyone knows that I am not doing anything wrong.)".

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The morality is created not only by money but also other identity tags such as uniform, ID cards that are used by survivors in Bengal and Andhra. This gives them as if they are working in an office, or in a respectable job. Even when the stipend amount was small, receiving it from the office carried symbolic weight; one participant noted, “we tell at home that we are going to the office. Even if it (stipend) is small, it’s mine, it boosts my morale (hum log ghar mai bolte hai ki office ja rahe hai, chota hai par mera hai isse manobal badta hai, samman milta hai.)” The badge and the uniform were an important part of the identity, often stated as more important than the stipend itself. They said “when we go out wearing our uniform and badges, people think we also earn money doing respectable work”. The badge and uniform gave legitimacy, even to the existence. “Now, when I go out wearing a saree for fieldwork, even those who used to taunt me now stop and think, ‘Oh, she has a job.’ The survivor leaders from Andhra felt that it was the first time their work other than sex work was valued. Against the backdrop of highly stigmatised relationships even with own family members where even the near and dear ones engaged in name calling, this appreciation held high value for these survivor leaders.

The act of earning money and the morality of it is of high value to the survivors. The morality is not shared by survivors from Chhattisgarh who view the stipend as contribution for the cause they pursue to stop human trafficking while acknowledging its importance in serving their existential needs.

We feel that the value of the stipend is very high and variable as per the context of the survivor. The value is also high because it has altered their family dynamics in favour of the survivor and even relationships with the community. It has enhanced the position of some survivors since she is seen as someone in hold of money. People come to borrow from her or take her advice in important decisions. We have already discussed how the survivors have been able to thrash the shackles of patriarchy by providing for their family like a son, and in turn being able to throw their weight around like a male member. It is curious to note that the amount of stipend earned by female survivors in Bengal who shared the above opinion is much below that of survivors in Chhattisgarh but the value attached much higher due to the immense poverty in the former. Men in Chhattisgarh are constantly worried in fulfilling their role as breadwinners for their dependents while women members there share the same pride as the survivors from Bengal in being women and supporting their household like a son, or even better than one.

The stipend is valued because there are criteria in place to earn it. It is not considered a dole.

Effectiveness in facilitating leadership development: Does the provision of cash transfer enable survivors to engage more fully in the leadership development program?

Stipend keeps a suitable candidate plugged in. The motivation for survivors to get involved in the work is more intrinsic than extrinsic (money). All without an exception shared their desire to prevent other younger members of the society from falling into the traps of human trafficking, and from taking out those who are unfortunately in it. They are willing to provide their time, energy and companionship to other people in similar situations. It is because they are in the context of extreme poverty that they find solace when their efforts are compensated. Once the cash transfers were introduced and then criteria put in place to let some have and others not then accountability became an even more important parameter to engage with the work. Those who received payments were now obliged to complete their work which was the means to engage with the leadership development program. The carrot of stipends works sometimes too. As one respondent noted, some leaders had quality but were not working, so we wanted to put pressure on them to work. We started a monitoring system to create that pressure.” The monitoring system she refers to is the monthly system to plan and monitor the work completed against the plan which decided the stipend payments.

Sometimes such actions were akin to oppressive dynamics when rules for reducing stipends did not consider reasons why a survivor leader could not work as planned. When the stipend was divided into categories, I was pregnant and now with my daughter I could not work much. I have fought for continuation of the stipend when a girl has health issues or is pregnant.” The often-cited reason by participants was that the budget was limited hence a larger number of survivor leaders could not be given the stipend.

In conclusion, the stipend did play an important role in creating accountability amongst the leaders, but it was not the only reason and majority of the participants were also highly motivated to work for the cause.

What specific leadership skills and competencies do participants develop as a result of financial support provided through the cash transfer?

Specifically, most participants if not all across locations have developed self-awareness and confidence, two key traits of leadership. Self-awareness has allowed them to understand their own situation both emotionally and cognitively. They have developed critical thinking and assess the situation with brutal honesty. They have developed confidence although the extent to which this is developed is very variable because often their past experiences sneak through their veil of confidence. Especially among participants from Andhra, narratives about ‘failure’ in the past are common. They talk about their failure in relationships - in being a good mother, daughter, etc. This dents their confidence to a certain extent. While it does this damage, we also observed that they have developed empathy for other survivors to the extent not seen with other groups.

Respondents have developed the capability to engage with the police, courts, exploitative employers and all those considered to be in a position of immense power. This is remarkable. They have learnt their legal rights and remedies to protect themselves which was shared with us in the ability of each group to rescue other survivors who were held captive by either police or employers. The survivor leaders have learnt the skills to run an organisation. This is more visible in Chhattisgarh and not so in Andhra.

And of course, they have learnt more about financial management, some of it after burning their fingers and some due to need.

How does cash transfer impact participants' ability to take on leadership roles within the community and organisation?

The cash transfer has allayed anxiety of the survivor leaders, giving them recognition in the community since people know that they work for the cause. They have modelled their leadership role on the lines of the mentoring organisation staff they interacted with. Almost all survivors we interacted felt for the cause, so per se cash transfer might not have motivated them to take leadership roles. One respondent said that we had thought that we would do aggressive demonstrations against human trafficking, but once we got in the criteria and other requirements of stipend, and then we got to know about resources required to run an organisation for sustained work on the cause, we have become more NGO like in our thinking, worried about proposals, raising funds, etc. Some of the respondents take their work very seriously, often to the extent of burn out.

If not for the stipend, many respondents would have to leave the work and find employment elsewhere to make their ends meet. While they feel for the cause, they also have an existential crisis. Even now many of them say that if they work elsewhere, they would be able to make more money than the stipend, but the stipend allows them to stay in the village and work for the cause. The stipend is low, they could have earned more elsewhere, and therefore with stipend their financial condition remains precarious, but nevertheless they are obligated by it to work for the cause in their village. In Chhattisgarh, several members of the organisation had left for greener pastures and discontinued the stipend even though they felt for the cause. We think it is a mix of the stipend and the person that decides whether someone will stay and continue to work for the cause in the community, without stipend however there is no probability that this will be the case.

What challenges and barriers do survivors face in utilising the cash transfer, were there any unintended negative consequences of cash transfer on survivors such as dependency or financial mismanagement and how do participants manage cash transfer?

We have observed a definite dependency on the stipend among the survivor leaders. Given their contexts this is not surprising. Due to the stipend, they have stayed in their area and worked for the cause and in some cases like the respondents in Chhattisgarh, there has been loss of income due to their non-migration for labour.

More than the amount, the regularity of the stipend and the mix of needs and wants has led almost all of them to raise loans. However, we think that the loans would have been raised even without stipend since their needs are genuine. The survivor leaders need training on financial literacy, and financial management, but they also need to know how to deal with their own self when external validation infuses self-pride in them and they go out of their means to fulfil the demands of their family members. The flow of money and association with the cause has led to some family dynamics, some of which are negative. It appears to us that survivor leaders have a transactional, financial relationship with family members, and relatives with very little or no emotional support. This is more so in the case of respondents from Bengal and Andhra. In their collectives they find emotional support, sense of belonging. The stipend does not make them come to the collective, it makes them do the work. Even when respondents were manipulated by their partners or family members in spending beyond their means, or simply double crossed in taking assets away from them, they would find a supporting shoulder to lean on in the collective. One respondent shared the support she received from the collective members even after she had made an effort to end her life. With the stipend, power dynamics have been introduced into the collective which has threatened this sense of belonging. It would have been wonderful if all survivors received the stipend, but this has not been possible. So, in the end we can say that the stipend has been really helpful, is indeed required but there are many others who need it.

Dependency: A Double-Edged Lens

While the stipend has significantly enhanced survivors' engagement in the program, particularly in collective work, skills-building, and community-based initiatives, its impact on survivors' ability to pursue independent personal or professional growth beyond the program remains limited. Most survivors have not yet transitioned into new livelihoods or long-term aspirations, suggesting that leadership development is often confined to the program's structures.

However, the term "dependency" may not fully capture the nuance of this situation. For many survivors, the stipend is the only consistent and autonomous source of income—funds they can access and control for themselves, rather than for or through their families. In this sense, what might be labeled as "dependency" could also be understood as a critical form of financial agency within a highly constrained economic and social environment.

Importantly, mentors and mobilisers (MOs) do not necessarily view this as unhealthy dependency. Rather, they recognize the stipend as a bridge that enables survivors to reclaim control, make decisions, and participate meaningfully in program activities—something that might not have been possible otherwise. The challenge, then, is not to reduce reliance on stipends prematurely, but to explore what additional supports (mentorship, employment pathways, structural safety nets) are needed for survivors to extend their leadership and autonomy beyond the collective.



Recommendations



RECOMMENDATIONS



This section presents a synthesis of key lessons emerging from the lived experiences of survivor leaders, the mentoring organizations that support them, and the funding partners that have backed this initiative. These learnings are not only relevant to anti-trafficking programs, but to any initiative that seeks to invest in the leadership and long-term empowerment of those who have faced systemic violence and marginalization.

Survivor Leadership & Program Design:

Leadership by survivors sits at the intersection of moral authority and lived trauma. These are individuals who carry deep insight into injustice and systemic failure—but also carry the burden of those experiences in their bodies, memories, and relationships. Programs that aim to cultivate survivor leadership must begin by acknowledging that leadership does not emerge in spite of trauma, but through it.

A trauma-informed lens must be embedded into every aspect of leadership development. It requires long-term investment in psychosocial care, healing and reflective spaces that allow survivor leaders to process their journey. Without consistent trauma support, programs risk intensifying the emotional load on already burdened individuals.

The definition of leadership itself also requires broadening. Visibility should not be the only metric of impact. Not every survivor wants to speak publicly or be cast as a symbolic figure. Many lead through quieter but no less powerful forms: mentorship, local organizing, peer guidance, or anchoring informal care networks. Leadership expresses itself in multiple ways, and programs must be flexible in how they recognize, value, and support these different paths. Program design should build in differentiated roles and corresponding supports that validate diverse forms of leadership.

Clarity around the purpose of the stipend is also crucial. In this study, many participants perceived the stipend as a salary—a validation of their time and labour. This framing brought dignity, structure, and a sense of professional identity. However, it also created ambiguity. Was the stipend compensation, a scholarship, or a retention tool? The lack of clarity led to frustration, especially when discrepancies or shifts in the stipend weren't communicated clearly. A more structured approach could help here. Programs could begin with an unconditional stipend period focused on healing and community building, followed by more task-linked or skill-based phases as participants progress in their leadership journey. Such a model would recognize the nonlinear nature of healing and leadership while creating transparency around expectations.

Financial Security & Transition Planning:

The stipend surfaced deep and often painful relationships with money. For many survivors—especially those trafficked during childhood—money is not simply economic; it is emotional and relational. It connects to histories of deprivation, control, and coercion. It shapes how families relate to them, how they perceive their own value, and how secure their future feels.

While stipends provided short-term relief, they also brought challenges. Some survivors experienced pressure from family members to share or surrender their income. Others spoke of being guilted into giving away large portions of their stipend, particularly when relatives saw them as 'earning' while others were not. In such cases, the stipend did not always translate into autonomy. Instead, it sometimes recreated older patterns of dependency or emotional obligation.

To address this, financial literacy must go beyond basic budgeting. Survivors need a therapeutic and reflective space to examine how trauma shapes their relationship with money—such as overgiving, avoidance of saving, or discomfort with planning for the future. Financial education that is grounded in emotional self-awareness and peer learning is more likely to create lasting change.

Clarity around what happens after the stipend ends is equally important. For many, the stipend provided not just income but also identity and structure. Without a clear roadmap, its withdrawal can lead to anxiety or even regression. Programs must therefore develop robust, phased transition strategies that prioritize dignity and preparedness. These could include:

- Skills training and upskilling aligned with local livelihoods and individual aspirations;
- Access to formal education, particularly for younger survivors;
- Microenterprise incubation, seed funding, and mentoring;
- Matched savings programs or community savings collectives;
- Emergency funds to buffer against crises like illness, eviction, or legal issues.

Where conditionality is introduced, it must be transparent, flexible, and survivor-driven. The goal is not to restrict survivors, but to support intentional progression toward long-term financial security.

Economic Inclusion & Workforce Development:

Once survivors begin to stabilize their relationship with money and plan beyond the stipend, a new challenge emerges: accessing meaningful, long-term income. Too often, survivor leaders are left choosing between emotionally exhausting, underpaid community roles or precarious jobs that are unsafe or unaligned with their values.

To enable this, programs must invest in structured economic pathways—career tracks that offer growth, recognition, and stability. These pathways should not be prescriptive but co-designed with survivors, reflecting their ambitions, lived realities, and life stages.

Examples include:

- Paid apprenticeships with NGOs, cooperatives, or public institutions;
- Time-bound fellowships in areas such as advocacy, peer mentoring, or research;
- Job placement services that include stigma-reduction strategies for employers;
- Access to formal education and certification through partnerships with universities and training institutions;
- Linkages to feminist, legal, and rights-based networks for long-term professional mentorship.

Importantly, economic inclusion is not only about preparing survivors for work—it's also about preparing the world to receive them. Programs must actively engage institutions and employers to create more inclusive, survivor-informed environments that understand trauma, challenge stigma, and centre equity.

Financial Autonomy & Survivor-Led Systems: This study surfaced the nuanced and often under-acknowledged ways in which money shapes relationships—not just within families, but within survivor groups themselves. While stipends offered recognition, a sense of purpose, and some financial relief, they also shifted dynamics in subtle ways. In a few instances, access to stipends was perceived as a marker of status, creating an unspoken hierarchy among peers. These shifts were not necessarily intentional or widespread, but they point to the need for careful, participatory design in how financial resources are allocated and understood.

To support survivors in exercising real financial autonomy, programs must ensure that stipends do not simply enter survivors' lives, but remain under their control. This includes ensuring access to personal, survivor-held bank accounts, and creating safe, confidential channels for financial transactions. It also involves equipping survivors with tools to navigate difficult conversations around money—especially when familial or community expectations become overwhelming. Peer-led workshops on negotiation, boundary-setting, and financial decision-making can be especially effective, as they offer practical strategies grounded in shared experience. In addition to individual stipends, programs might experiment with collective funding models. Survivor groups could receive pooled resources to implement small community projects, offer peer support, or manage group savings. These models recognize survivors not only as leaders, but as resource stewards capable of shaping and sustaining their own systems.

Finally, programs must address often invisible emotional labour performed by survivor leaders. Many are relied upon for support far beyond their formal roles—acting as informal counsellors, crisis responders, or emotional anchors for their communities. This work is valuable, but it is also demanding. Unless named and addressed, it risks being taken for granted. Organizations must create clearer boundaries, redistribute this labour across teams, and—where appropriate—compensate it making survivor leadership more sustainable.

Policy Recommendations: While programmatic design plays a critical role in shaping the experiences of survivor leaders, long-term sustainability and scale require alignment with existing government policies and schemes. The findings from this research provide timely insights into how state and national frameworks can evolve to support survivors of trafficking—not just as recipients of aid, but as agents of change. Importantly, many survivors fall into age and eligibility gaps within mainstream schemes, or experience stigma and bureaucratic hurdles that prevent access. A survivor-centered policy shift must account for these realities.

Integrate Survivors into Existing Women-Centric Cash Transfer Schemes

Several states—such as West Bengal and Maharashtra—have introduced unconditional cash transfers for women from marginalized backgrounds. However, these schemes often exclude survivors of trafficking due to age cut-offs, lack of documentation, or narrow definitions of eligibility.

- Advocate for a lowering of the minimum age for such schemes from 25 to 18 years for survivors of violence, recognizing that many survivors exit trafficking in late adolescence and face immediate livelihood pressures.
- Build a special category within existing cash transfer schemes for women in special circumstances, including those exiting sex trafficking, bonded labour, and child marriage.

Utilize Mission Vatsalya for Children and Adolescents

Survivors under the age of 18 often fall between institutional protection and family-based reintegration. Mission Vatsalya (MoWCD) offers a potential framework for care and support but requires contextual adaptation.

- Mandate that District Child Protection Units (DCPU) and Child Welfare Committees (CWCs) under Vatsalya explicitly recognize survivors of trafficking as a vulnerable category.
- Allow flexible and integrated support packages, including education stipends, trauma counselling, and community-based rehabilitation plans tailored to survivor needs.
- Fund and enable community-based foster or mentorship models for adolescent survivors, especially those who are not able or willing to return to natal families.

Leverage Gram Panchayat Development Plans (GPDs) for Localized Support

Panchayats are increasingly tasked with preparing development plans under themes such as women and child protection, livelihood, and social justice. Survivors rarely feature in these plans, despite being a highly vulnerable population.

- Advocate for the inclusion of survivor support within GPD themes, particularly under social protection, women's empowerment, and livelihood.
- Encourage Gram Sabhas to pass resolutions that earmark untied funds for short-term support of survivors—such as housing, seed grants for income generation, or community-based monitoring systems to prevent re-trafficking.
- Build capacities of Panchayat members and frontline workers to recognize trafficking survivors as a distinct group requiring specific, dignified interventions.

Recognize Survivor Leadership within Policy Frameworks

There is currently no policy that explicitly recognizes or supports survivor leadership. This erases their contributions and limits opportunities for survivor-led monitoring, awareness generation, and community-level prevention.

- Include survivor-led collectives as eligible stakeholders in state and national anti-trafficking task forces or monitoring committees.
- Encourage state action plans on trafficking (especially where SOPs under the ITPA are being revised) to include a section on survivor-led rehabilitation, peer mentorship, and leadership programs.
- Provide public funding for survivor-led research, training, and advocacy, particularly within the Women and Child Development and Labour ministries.

Ensure Inter-Scheme Coordination and Survivor-Centric Implementation

Survivors often require multi-sectoral support—housing, health, education, documentation, and justice—none of which fall under a single scheme. Fragmented service delivery leads to slippages and exclusion.

- At the district level, create survivor coordination cells within the office of the District Magistrate or Collector, to ensure inter-departmental collaboration (WCD, Labour, Panchayat Raj, Health, Education).
- Enable dedicated outreach workers or peer navigators (preferably survivor leaders) to help others access entitlements across departments.
- Use Direct Benefit Transfer (DBT) mechanisms for stipends and emergency support, ensuring privacy and ease of access.



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Annexures

SWOT ANALYSIS



Strengths

- Worked as a catalyst
- Added accountability
- Decision-making increased esp about self and family
- Negotiation increased
- Recognition, acknowledgment & appreciation
- Increase in participation
- Able to focus on education
- Vulnerability reduction
- Increase in legal case management
- Bonding improved
- Incentive for non-stipend leaders



Weaknesses

- Association with group becomes stipend based
- Makes collective like organisation
- Depending on stipend
- Other livelihood opportunities have reduced
- Propensity of transactional relationships increase
- Increase in power struggle
- Pressure of dept
- Increased financial responsibility of family



Opportunities

- Awareness power & money and discussion on that
- Possibility to have deeper conversations
- Opportunity for leaders to transition to full-time work in social organisation



Threats

- Power struggle
- Expectations of larger group

Contribution from Different stakeholders in the LN programme on SL

Who	What
Children	Encouragement
Friends	Support, hope, value self
Collective members	Mental support
Kamo	Learn digital technology, skill training, stipend (work with community, travel), leadership development, respect
Mentoring Org	Mental health support, housing, how to fight, general ration (GR), support, savings (especially during COVID), legal support, medicine, follow-up
Family	Courage, legal support, mental support and encouragement, support that enables mobility and childcare, love, affection
Social Worker	Support, encouragement, stigma mitigation, how to talk with others, ability to fight, connect with others
NGO	Rescue, leadership, mobility support, counselling, advocacy, hope, information on government schemes, training, exposure, collaboration
Money, Leadership	New forum, ILFAT
Student	Motivation to continue studies
Duty Bearer	Strength through SHG, livelihood support (hens, cattle)
Any other NGO	Connection with MO, physical and mental support, courage to go out, new language
NGO, Kamo	Education support, leadership at national level, PIL

ABOUT Taal Beehive

Knowledge Curation for Social Development

Overview

TAAL Beehive is a specialized knowledge curation entity committed to advancing holistic development in the social and environmental sectors. Through rigorous primary research and strategic partnerships with non-governmental organizations (NGOs), corporate social responsibility (CSR) initiatives, and institutional stakeholders, we gather and synthesize critical insights to drive positive change.

Core Competencies

Our expertise spans key areas such as health, education, water resource management, child development, and organizational dynamics in social development. While maintaining a strong focus in these domains, TAAL Beehive is equally committed to expanding its knowledge base to address emerging challenges across the development sector.

Services

We offer a comprehensive suite of professional services that include monitoring and evaluation, inclusion and diversity mapping, strategic planning for organizations, and the implementation of participatory methodologies. Our revenue model is built on undertaking high-impact assignments with national and international entities, leveraging our thematic and process expertise.

Heritage and Expertise

TAAL Beehive is an incubated initiative of TAAL (Towards Action and Learning), a non-profit organization with a distinguished track record in the development sector since 2002. TAAL's operations are primarily centered in Madhya Pradesh, where it has developed a deep understanding of local dynamics and challenges.

The initiative is led by partners Amod Khanna and Dr. Vikram Gupta, who bring nearly five decades of combined experience in livelihoods, gender, natural resources management, climate change, health, rights, and entitlements. Shwetank Mishra, the lead on Child Rights and Governance, brings over 18 years of expertise in participatory methods, with extensive experience in conducting baselines, endlines, and monitoring and evaluation using participatory tools.

Mission and Impact

At TAAL Beehive, we are dedicated to democratizing access to critical information for both the general public and key stakeholders in the development sector. Our growing portfolio of successful engagements and high client retention rate reflect the value and impact of our work.

Commitment to Excellence

We strive to deliver high-quality, actionable insights that drive meaningful change in the social development landscape. Our team combines academic rigor with practical experience to provide nuanced, context-specific solutions to complex developmental challenges.

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