

A small step towards big change

Changes with a small seed money: The members of Self Help Group belonging to marginalized community in Runnipur and Shankara produce Milk and honey. Their economic status was not very good and still they are struggling but they have now hoped. Women have taken small step towards big changes in their livelihood with the support of MGSA and MJVS, KATNI. Local volunteers from MGSA monitor and facilitate them regularly. Men used to migrate to other places in search of agriculture and non-agricultural wages for a long period, previously. Yes, now they go but very short period.

Background: Looking the need of a SHG groups MGSA coordinated with MJVS, KATNI and provided them some money. Women managed this money in very good manner and they decided that they will use the money through SHGs collectively instead of individually. Previously, they were taken share of their honey individually, which they spent on their needs. As a result, fund in group did not increase. Then, they borrowed the money and started transaction with the SHGs on minimum interest rate decided by the groups. Women took the loan and add some additional money from their individual saving and started economic activities such as grocery shop, stitching and dairy farm.

Small economic activities but sustainable:

The majority of women bought buffaloes. A lady member Mrs. Kamala Bai started the grocery shop in village and she is generating regular income for her house. The second woman Mrs. Gudiya has bought a sewing machine with the money of the loan, which stitches women's dress. Mrs. Gudiya says she know little bit about the stitching and she got helped from the group, now she earn a little money. Mrs. Neeta Bhai engaged in regular income by managing their time from household. In the same way, other women members have bought buffalo by



adding some money to the loan money from their other savings. Now, they have regular means of income by selling milk. Along with this, they have enriched livestock, which is being seen as a small capital for them.

Loan amount use to get benefit from Government: Some women members in this group are engaged in bee-keeping. In the month of July and August, when MGSA trained them for bee-keeping and linked them to get benefit from the Honey Mission, GOI then they were supposed to pay 20% of cost of the bee box and 80% from the Government.



But same time, they had no money individually and then they decided to take loan from the group and as a result some women from the group got the bee-boxes in subsidies rate worth INR 4000.00. Now, in

the mustard crop season, they are producing honey also.

Transaction within group: The group loaned an amount of INR 150000.00 to 16 women (INR 10000 to 14 women and INR 5000 to 2 women). All the women are paying INR 1100 to INR 550 per month to the group along with the interest. The interest rate was decided by them with mutual understanding.

Small Step but big impact: Women are slowly advancing towards economic self-esteem with their courage. Their role in family is much accepted in decision making. Kamal Bai said that it was a small step but it has big impact over them.



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