SHGs
Creating Livelihoods, Changing Lives

National Bank for Agriculture and Rural Development
SHGs
Creating Livelihoods,
Changing Lives
The Self Help Group - Bank Linkage Programme has emerged as the largest micro finance movement in the world. Behind this success is the strength and resilience of millions of women who have carved for themselves a place in the development history of the nation. In 1992, when NABARD started the pilot project for linking 500 groups, it was thought to be a bank outreach programme but with the success of the initial experiment, the goal post kept changing. From an alternative credit delivery channel, it became a vehicle for social engineering, a development paradigm and finally a pathway to better life and livelihood.

Today, there are approximately 8 million women Self Help Groups for whom the movement has become a way of life. It has given them an identity and an opportunity to engage with the outside world. The programme brought them in contact with mainstream financial service providers to initially meet their emergent needs and to become entrepreneurs subsequently. And it also spawned a dream! Most of these women had very little by way of resources but the SHG movement gave them the courage to change the course of their destiny.

Over the years, NABARD, Govt. agencies and the non-governmental organisations have been handholding and training group members for livelihood related activities and with small doses of credit and with encouragement from all stakeholders, many of them have taken up income generating activities. A large number of these women have established their own enterprises often in the face of adversity. Some of them are also running their group enterprises.

This collection of success stories chronicles their struggles and triumphs. There are stories where the SHGs (as an institution) helped them to stand up on their own feet when the primary breadwinner was no more. A few evidences illustrating how SHGs can be a coping mechanism, when fate strikes a blow, are also narrated in the publication.

Every story is a tale of constant adaptation, resilience and change. It has lessons for all stakeholders that when intention, innovation and intervention are right, success is guaranteed. NABARD on its part will always be there to support, applaud and salute these voices.

Mumbai
04 April 2019

Harsh Kumar Bhanwala
Chairman

NABARD
# An Introduction

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5. Kerala - Smt. Deepa Unnikrishnan
6. Maharashtra - Harshatai Venkatesh Ingole
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8. Rajasthan - Shanti Devi
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Glossary
The Self Help Group- Bank Linkage Programme of NABARD is the world's largest grassroots level development programme where poor are both the beneficiaries as well as the stakeholders.

The programme also meets the three substantive social dimensions of sustainable development i.e. poverty reduction, social investment and safe and caring communities. It is the first development programme which is targeted at women and where women are active participants, taking major decisions themselves. A large number of them have turned entrepreneurs, community leaders and elected representatives in local bodies. More than anything else it is this social turnaround that deserves to be celebrated most.

NABARD has not only been the pioneer of the movement but also its biggest cheerleader. For the last three decades, we have been nurturing, handholding and training the groups with active support of all stakeholders to channelise the social capital generated into a sustainable livelihood and a better quality of life for these women. The EShakti project is bridging the technological gap in assimilating them with the mainstream banking system. The 42 stories documented here map the trials and triumphs of the SHG women in their quest for writing their own story and in the process creates success stories for the movement itself. The activities include running printing press, weaving magic from cane, processing gourmet food items to making LED lights. The range shows that rural women have moved away from the stereotype of making pickles and spices to more complex business enterprises. It also proves that with the right mix of promotion, digitisation and coordination between developmental agencies and timely credit it is possible to achieve scale and marketable goods.

I am extremely grateful to all the Regional Offices and the District Development Managers, our flagbearers in the hinterland who are not only driving these initiatives but also diligently chronicling them. This publication would not have been possible without their contribution and the last but not the least I thank my colleagues in Micro Credit Innovation Department who have painstakingly worked on the stories to bring them alive for all.

Its time to smell the roses!!

D.K.Mishra
Chief General Manager
MCID
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India is said to be a land of festivals and women of India love to adorn jewellery for all occasions even if it may be a simple and inexpensive one. Jewellery being in demand all round the year, the women of Kesarapalli village were mobilised and trained to make handmade jewellery to enhance their livelihood avenues and improve their economic and social conditions.
Nature of intervention

42 women were trained by Meenakshi Arts and Crafts Welfare Society on handmade jewellery for 21 days under MEDP of NABARD involving a grant assistance of Rs.0.50 lakh.

The training imparted hands-on skill to the beneficiaries to make silk thread and lac bangles, fancy necklaces made of metal charms, beads and stones, jhumkas and hair pins. The beneficiaries were also trained on sourcing of raw materials, jewellery designs, costing and marketing aspects of handmade jewellery. The raw materials required for handmade jewellery is sourced locally from Vijaywada. The Welfare Society arranges exhibitions organised by DRDA, NABARD and other organisation for selling the handmade jewellery. The NGO has also made arrangements with local shops and outlets for selling their product.

20 beneficiaries of the training programme were sanctioned Rs.0.50 lakh each by Andhra bank and Saptagiri Grameen bank to make handmade jewellery items at home.

The impact

Income - Rs.25,000/- per month for the unit.

Post training, 30 beneficiaries have been absorbed in handmade jewellery making activity. 20 beneficiaries are fully engaged in jewellery making and 10 are taking care of the marketing of the products. During peak demand period all 30 beneficiaries are fully employed. Handmade jewellery has a great demand and there is potential to provide steady employment and income generation to the women in the comfort of their homes. Beneficiaries have reported that the activity has improved their status within the family and society and they now have a say in decision making in household matters.

Critical determinants

- Product having good demand
- Handholding by the agency
- Marketing strategy such as tie-up with government showrooms, participation in national level trade fairs and resorting to online marketing for wider outreach
Weaving a fusion of tradition and modernity

Most of the women of Maharipara, Assam come from very poor family and are illiterate. They had been traditionally weaving the designs that they inherited from their mother and other elders which were not in tune with current demand. However a skill development and upgradation training in weaving provided to 24 SHG members of Maharipara proved to be a turning point in their life and heralded a new era of happiness and prosperity.

Activity:
Weaving by SHG members at Maharipara, Baksa District, Assam
Nature of intervention

Under NABARD's Micro Enterprise Development Programme (MEDP) involving a grant assistance of Rs.0.50 lakh, 24 beneficiaries from different Self-Help Groups (SHGs) were provided 13 days' skill development and skill upgradation training in weaving by Uttar Betna Samaj Sangskarak Bahani (UBSSB), a not for profit organization at Maharipara, Baksa District, Assam.

The impact

Income - Rs.3,000/- per weaver/month

- Earlier, a weaver would earn Rs.1800-2000/- a month from selling traditional garments, shawls and clothes used by womenfolk. Since they have upgraded their skills, they are able to produce products in vogue using new designs and superior quality. Their income has now increased by more than 30%.
- These individual SHGs formed a cluster under Goreswar Weavers Society, comprising all 24 beneficiaries. The society has been growing exponentially ever since and has now touched 111 members. The Society has showcased their variety of products at the Expo-Cum-Sales at NEFI House, Maniram Dewan Trade Centre at Khanapara and IEE-Lalmati Guwahati, Assam. Another woman who had undergone a training, is elated to have earned the benefits of the training programme. “It’s been very helpful. I never knew that I could see different designs. I can now do a fusion of design and better quality silk saris and clothes. I'm also learning designing of different garments,” she said.

Critical determinants

- Appropriate training and handholding
- Forming a cluster provides a collective strength to the SHG members
- Economy of scale due to group enterprise
Spin Doctors

'Khadi', in Sanskrit means cotton fabric. The cloth is usually woven from cotton and may also include silk or wool which are all spun into yarn on a spinning wheel called the charkha. India is known to be one of the pioneers of khadi. It is a versatile fabric, cool in summer and warm in winter. Mahatma Gandhi began promoting the spinning of khadi for rural self-employment, self-reliance and to boycott English products during the British rule in India. Thus, Khadi at one point symbolised the "Swadeshi" movement.

Activity:
Khadi weaving on solar charkha, Khanwa village, Nawada district, Bihar
The GoI launched the Solar Charkha Mission, under the aegis of Ministry of Micro Small & Medium Enterprises (MSME) during June 2018 for reviving the khadi industry. Bhartiya Harit Khadi Gramodyog (BHKGS) under this initiative opened a Training-cum-Production Centre on Solar Charkha at Khanwa village. The centre is dedicated to promotion of Khadi industry and providing employment opportunities to the women residing in nearby areas.
Nature of intervention

NABARD sanctioned an LEDP with a grant support of Rs.6.00 lakh to Bhartiya Micro Credit for capacity building of 150 SHG members. The objective of the training was to enable SHG members to work on the solar charkha and establish micro enterprises so that their economic and social status could be improved. Initial survey of identified village was done to select women belonging to BPL families having limited livelihood options, who were sensitized about the Solar Charkha program and trained at BHKGS's Training-cum-Production Centre. Both backward and forward linkages were provided to the artisan. After successful completion of the training programmes, the trainees were credit linked with the Madhya Bihar Grameen Bank. Subsidy was also provided to the beneficiaries for purchase of solar charkha. The agency also ensured to provide readymade market to the artisans. BHKGS has launched their own brand named Greenwear for khadi products. The agency has also partnered with popular clothing brands like 'W' and 'Aurelia'.

The impact

Income - Rs.5,000 – 6,000/- per member / month.

The initiative provides a boost to the khadi industry as also the income of rural people. Solar Charkha is less labour intensive and one person can operate more than one charkha at a time which increases the output. Given the income of the artisans working in the production centre, it can be concluded that a small intervention can go a long way in empowerment of hitherto neglected sections of the society.

Critical determinants

- Choice of appropriate activity
- Proper training for the activity
- Provision of backward and forward linkages
प्रकृति का वरदान : सुगंधित धान

छत्तीसगढ़ का जशपुर अपने नैसर्गिक सुंदरता के लिए विख्यात है. यहाँ के जलप्रपात, गुफाएं सैलानियों का तो मन मोह लेते हैं लेकिन अशिक्षा एवं मूलभूत सुविधाओं की कमी के कारण आदिवासी बाहुल्य जिले में महिलाओं को सामाजिक, आर्थिक स्थिति दयनीय है.

कार्यकलाप:
इसी आर्थिक विषमता को दूर करने के उद्देश्य से महिलाओं को संगठित करने एवं सल्ट रोजगार प्रदान करने के लिए उन्हें नाबाद के एलडीएपी योजना से जोड़ा गया. राष्ट्रीय एजुकेशन एण्ड डेवलपमेंट सोसाइटी जशपुर द्वारा ग्राम पारसुराम, जिला जशपुर, छत्तीसगढ़ में स्थानीय सहयोग समूहों को जशपुर के स्थानीय उत्पाद सुगंधित जीराृत चावल प्रसंस्करण, विस्मृत का प्रशिक्षण दिया गया.
हस्तक्षेप की प्रकृति

जीराफूल धान के उत्पादन, प्रस्तरकर, पेकेजिंग, विपणन की सभी विभागों के बारे में विस्तार पूर्वकजी दिसंबरी प्रशिक्षण दिया गया और परियोजना से प्रदर्शन इकाइ के रूप में एक हालर मशीन प्रदानकिया गया। एक वर्ष उपरांत 2 दिवसीय रिक्रेटियार प्रशिक्षण दिया गया जिसमें हालर मशीन का रखरखाव, तकनीकियों से धान संग्रहण की प्रक्रिया, प्रस्तरकरण पश्चात उत्पाद की पूर्ति को सतत बनाए रखने, मांग एवं पूर्ति आधारित उत्पादन करने के विषय सहित इस कार्य के और भी अन्य समूहों तक बढ़ाने के विषय में विस्तृत रूप से बाँटकर कार्ययोजना बनाया गया।

अपने गाँव से ही उच्च गुणवत्ता वाले जीराफूल धान को खरीद कर साल भर चावल प्रस्तरकरण किया जाता है जिससे कच्चे माल की नियमित आपूर्ति बनी रहती है। शुरू में समूह के सदस्य चावल को 1 किलोग्राम एवं 2 किलोग्राम का पैकेट बनाकर बेच रहे थे पर जैसे ही मांग बढ़ी तो 5 किलोग्राम और 25 किलोग्राम का पैकेट तैयार करने लगे। समस्त मार्केटिंग का कार्य हरित क्रांति आदिवासी सहकारी समूह मरीज़ित बनी चावल के माध्यम से होता है साथ ही तकनीकियों, व्यापार मेला, उद्योग मेला में स्टॉल लगाकर प्रचार कर इनके उत्पाद को आपूर्ति रायपुर, विलासपुर, अम्बिकापुर, कोरबा, रायगढ़ आदि शहरों में की जा रही है।

छठीसगढ़ राज्य ग्रामीण बैंक शाखा स्थान 100000/- रुपये लेकर कारोबार इस व्यवसाय से समूह को वर्ष 2016 में 28,500/- वर्ष 2017 में 58,700/- एवं वर्ष 2018 में अभी तक 64,800/- का लाभ हुआ है। चावल प्रस्तरकरण के साथ साथ समूह के सदस्य गाँव के पास ही एक होटल भी चलाता है, जिससे इनको आत्मनिर्भर आय भी हो जाती है। वर्ष 2017 एवं 2018 में स्वयं के होटल से 61,500/- का लाभ ले चुके है।

सफलता के महत्वपूर्ण निर्धार

- सही उत्पाद का चुनाव
- एल ई डी पी योजना का कार्यन्वयन
- बैंक से सही मात्रा में ऋण
- विपणन को उचित व्यवस्था
उज्जवल भविष्य की बुनियाद

अपने जीवन को संवारने और कुछ कर गुजरने की चाह हर मनुष्य में होती है और इसी धुन में जशपुर के ग्राम पेरवाआरा, विकासखण्ड फरसाबहर, की महिलाओं ने स्वयं सहायता समूह का गठन किया एवं ईट बनाने की कठिन चुनौति स्वीकार की।

कार्यकलाप:
ईट एवं झाड़ू निर्माण, जशपुर, छत्तीसगढ़
हस्तक्षेप की प्रकृति
संस्था कर्त एजुकेशन एंड डेलावरमेंट सोसाइटी जशपुर द्वारा क्षेत्र की महिलाओं की स्थिति को ध्यान में रखते हुए एक आधारभूत सर्वक्षण किया गया। महिलाओं के सामूहिक कार्य के कारण ग्राम परवारारा, विकासविधा फरसावहर का सबसे पहले खुले में शौच मुख्त गाँव बना जिससे गाँव में स्वच्छता के प्रति जागरूकता बनी और उनमें समूहिक व्ययसाय करने का विश्वास। इलाके में मिलने वाले घास से ज्ञान निर्माण करने की विधि बदली गयी। उनें ईट बनाने एवं पकाने से अवगत कराया। समूह की सभी महिलाएं एक साथ ज्ञान निर्माण वाली घास कटाई के लिए निकल कर भारी मात्रा में संग्रहण करती है, फिर सभी सदस्य मिलकर ज्ञान बनाती है, जिसके कारण कच्चे माल का संग्रहण एवं पकवान माल की निर्यात आयुर्वीति बनी रहती है। कठिन होते हुए भी ईट बनाने का काम भी अति लगाते से करती है।

ज्ञान की बिक्री फरसावहर एवं आस-पास के किसान उत्पादक संगठन सहयोग से बेच रही है, जिसके कारण समूह को स्थायी आउटलेट मिल चुका है। साथ ही ईट की मांग प्रभावशाली आवास निर्माण योजना की मांग के कारण स्थानीय वाजार में बढ़ रही है। पंचसूत्र से प्रेरित महिलाएं छत्तीसगढ़ राज्य ग्रामीण बैंक से वित्तीय सहायता के रूप में ₹50,000/- ऋण लेकर बाज़ार भी बना चुकी है।

परिणाम
समुह के सभी महिलाओं ने ज्ञान निर्माण का कार्य करने के कारण वर्ष 2015 में समूह को ₹13,140/-/ वर्ष 2016 में ₹18,200/-/ एवं 2017 में ₹23,382/- का लाभ मिल चुका है। इसके साथ ही वर्ष 2017 एवं 2018 में 85,500 ईट बनाई जिसमें से 81,000 ईट को बेचकर ₹2,14,200/- का लाभ मिला। दोनों कार्य सभी 10 सदस्यों मिलकर करती है। इससे उत्तरदायित्व एवं शहयोग की भावना बढ़कर है। समूह के सदस्यों ने उत्तरार्ध परिवर्तन हेतु समूह के सदस्यों का अंदाज़ कर एक-जूत रहना।

सफलता के महत्वपूर्ण निर्धार
- कच्चे माल एवं बाजार का उपलब्ध होना
- उत्पाद को स्थानीय मांग
- ऋण एवं मार्गदर्शन दोनों मिलना
- स्वयं सहायता समूह के सहयोग का पालन कर एक-जूत रहना
स्वर्णिम अवसर - सोने की फसल

भारतीय महिलाएं अपने मेहनत और लगन से आज हर क्षेत्र में आगे बढ़ रही हैं और जब इसमें डिजिटल शक्त का सम्मान गया हो तो उनकी प्रगति एक मिसाल बन जाती है। छत्तीसगढ़ के राजनाथगांव जिले के ग्राम रैमडवा के स्थान सहायता समूह की महिलाएं कृषि के क्षेत्र में ईशान्त ने माध्यम से एक नई सफलता की कहानी लिख रही है।

कार्यकलाप:
केला, टमाटर एवं जिमीकंद की खेती, राजनाथगांव जिला, छत्तीसगढ़
हस्तक्षेप की प्रकृति
माँ बलेश्वरी जनहितकारी समिति राजनांदगाव द्वारा नाबाई के सहयोग से गठित पदम माँ अतसुंदा स्वरूप स्वयं सहायता समूह को सदस्यां एवं पदम सीता स्वयं सहायता समूह परम्परागत कृपिका उत्पादन कर रही थी. गाव में जमीन उपलब्ध नहीं होने के कारण समूह की महिलाओं ने बज़ार के गांव देवपुर में दस एकड़ जमीन पाँच वर्ष के लिए लीज पर ली. जब महिलाओं ने जिमीकंड एवं सब्जी व्यवसाय करने की दुनारी तो उनके सामने राशि की दिक्कत आई क्योंकि उनके पास बचत राशि बहुत कम थी और दोनों समूह को बैंक से मात्र ₹.50,000 प्रति समूह ऋण मिला था जबकि समूह ने ₹.95,000 लागत की योजना बनाई थी. कुछ राशि समूह को बचत एवं स्वयं की राशि मिलाकर उनके पास ₹.55,000/- की व्यवस्था ही हो पा रही थी, काम बढ़ाना मुश्किल लग रहा था. इस दौरान इशारित डिजिटलहेजन परियोजना के अंतर्गत निषुत एनिमेटर उन्हें जिल्ला सहकारी केंद्रीय बैंक राज्याधिकारी साधारण शाखा गंडेड़ के राशि प्रवचन के राशि लेते और उन्हें दोनों समूहों के व्यवसाय की कार्योत्पन्न के बारे में विस्तृत जानकारी दी. बैंक मैनेजर ने बैंक आईडी से लोन इस कर समूह का ट्रैकजेक्शन एवं प्रेशंस देख और उनके प्रदर्शन से खुश हुए. समूह को मांग और जरूरतों को देखते हुए दोनों समूह को 2-2 लाख रुपये ऋण मंजूर कर दिया. महिलाओं ने समस्त दस एकड़ जमीन में ड्राइव सिस्टम लगाकर पाँच एकड़ भूमि में जिमीकंड एवं शोष पाँच एकड़ जमीन में ट्यूमाटर, केला एवं खीरा (ककड़ी) लगाया.

परिणाम
दोनों समूह द्वारा रंगे गए जिमीकंड का उत्पादन करीब 800 टन है जिसका 30 रुपये प्रति किलो के हिसाब से एडवास में बुकिंग हो चुका है. इस तरह समूह को जिमीकंड बिक्री से ₹.24 लाख तथा केले की बिक्री से ₹.4 लाख, खीरा एवं ट्रमाटर की बिक्री से ₹.4 लाख की आय हुई है.

सफलता के महत्वपूर्ण निर्धार
- एनजीओ माँ बलेश्वरी जनहितकारी समिति द्वारा सही मार्गदर्शन
- बाजार अनुपस्फोट का चुनाव
- भारत में कार्योन्माच से बैंक मैनेजर का विश्वास एवं स्थापना
- फलस्वरूप सही समय एवं मार्ग में ऋण मंजुरी
Nature's bounty is boundless. Take for example the coconut tree. Its water quenches thirst, its oil nourishes the body, its pulp creates gourmet delicacies and members of Laxmi Self Help Group of Badoli village in Sabarkantha district found out that its coir can sustain an entire community!
Nature of intervention
The SHG women were trained in creating decorative pieces out of coconut coir and after getting a proper training, the women of the Laxmi Self-Help Group have started making various items such as torans, chandeliers, earthen pots, flower pots, idols of Lord Ganesha, statues of different kinds of animals, decorative wall pieces, etc. The SHG has made over 250 articles of the New Zealand's national bird 'Kiwi' and sent them to New Zealand. Besides this, the Group is making over 400 pieces of 7-feet tall eco-friendly idols of Lord Ganesha during the festival of Ganesh Chaturthi and sending them to various cities like Ahmedabad, Vadodara and Surat for selling. The design of the Ganesh Idol has been divided into as many as 24 different parts and each part has a different wage for making them. Thus, every woman will get the works and the final version of the idol will be beautiful and perfect.

The group is being financed by Dena Gujarat Gramin Bank, Badoli branch.

The impact
In the last 2-years, the Group has sold the idols of the Lord Ganesha worth Rs. 8-10 lakh. The prices of these idols range between Rs. 1,000/- and Rs. 25,000/-. Till date, the Group has taken part in more than 150 melas (exhibition-cum-sale fair) held in other states. Besides these, the Group also participated in 6-7 international fairs held at Pragati Maidan in New Delhi. The SHG has won the awards for 'Best Stall' and 'Articles' at the fair held in Rajkot. The Group is providing employment to 30-40 local women to earn Rs. 200-300 per day. Besides this, the Group is also providing employment to 70-80 women in different districts such as Bhavnagar, Banaskantha, and Ahmedabad as well as at the religious places like Pavagadh, Ambaji, Khedbrahma.

Critical determinants
- Availability of raw material and proper training
- Employment at home
- High demand for idols
The Nanhera village has beautiful natural surroundings. The villagers here live a peaceful life breathing fresh air and ingesting all things organic! Pure ghee and milk are available in abundance which all contribute to healthy living. Dairy is one of the most commonly undertaken activity in the surrounding belt. Traditionally in all farm households women take care of the milch animals and are very adept at it. Therefore, it was felt that why not harness their knack and train them for making it more profitable.

Activity:
Dairy development by 12 members of Luv Kush SHG in Nanhera village, Panipat District, Haryana
Nature of intervention

Selection of SHG had been done on the basis of gradual intake of institutional credit by the SHG after gaining trust of Sarv Haryana Grameen Bank and being extended three doses of credit of Rs.0.50 lakh, Rs.4.80 lakh and Rs.10.00 lakh from the Bank which shows the strength of the group. SHG was guided by NABARD and Sarv Haryana Gramin Bank, the SHPI in this case and has been linked to National Dairy Research Institute which is undertaking a project involving SHG members on dairy processing activity. Cattle feed is being procured locally from the block headquarter level. Presently, the milk being produced is mostly sold to local milk collectors, the 'Dudhias' but some of the members having better business acumen are processing milk for making ghee which is also fetching them very good prices.

The impact

Income - Rs.0.10 lakh to Rs.0.12 lakh for each group member
Each member now has two animals. The processing of milk into ghee has generated additional income and prospects for expanding into more processed milk items in future. It has also given employment to their family members. Small doses of institutional credit create an environment wherein the members attain the confidence to undertake income generating activity and the bank gains the trust to lend further. In this case, just a humble credit linkage of Rs.0.50 lakh in 2010 has developed an environment for the bank to scale up the credit limit to Rs.10.00 lakh in 2018 while sanctioning the third dose.

Critical determinants

- The activity should be close to the heart of the beneficiary as in this case the members were very comfortable in doing dairy as it needs no specific skill/training, etc.
- Availability of raw material and assured sale points
- Regular doses of bank credit
New dawn for Nai Roshni

The art of “terracotta” or “baked clay” is as old as human civilization. Its trail can be traced from Harappa to Ancient Egypt. Yet imagination and artistry can give it a new dimension even now and that's what the members of Nai Roshni SHG are adept at. Nai Roshni is an SHG supported by NABARD and promoted by Abhivyakti Foundation in Banchari Village, Palwal District, Haryana. It has been in existence since May 2013 and within a short span of time has shot to fame on account of its Terracotta products which are the centre of attraction in various exhibitions and fairs.

Activity :
Terracotta ware, viz., designer plates, lamps, flower pots, water bottles, cups, utensils. The members were adept potters and with proper training they were producing artisanal quality products but their reach was confined to their own village and a few regulars in and around their district.
Nature of intervention

NABARD facilitated their bank-linkage and with first bank credit of Rs. 0.50 lakh their production took off. However, they did not have proper marketing avenues for sale. Therefore, they were sponsored by NABARD in successive Surajkund International Crafts Fairs which helped them carve a niche for themselves by adding value and finesse to their products. These marketing platforms brought them in contact with dealers and connoisseurs from all over the country as well as from abroad. Buoyed by this success, NABARD has recently sanctioned a rural mart for them at Palwal, Haryana with the hope that it will scale up their production and further enhance the income of members. The SHG, in association with Abhivyakti Foundation has started the rural mart in January, 2018 for marketing of terracota products besides some supporting jute products like bags, files, folders, purses, pencil boxes, etc.

The impact

As on date, the monthly turnover of the group is approximately Rs. 1.00 lakh by catering to the demands of domestic and foreign clients. The rural mart too has now picked up and is posting a surplus of more than Rs.28,000/- per month.

Critical determinants

- Artisanal quality of products
- International exposure in exhibitions like Surajkund mela
- Marketing platform
Divine intervention

Mata Vaishno Devi is amongst the most revered Hindu pilgrimage sites in India. Nestled in the Trikuta Hills in Jammu, the cave temple of Goddess Vaishno Devi, who is the manifestation of Goddess Parvati or Shakti is the said to be the abode of 33 Hindu gods. An all season pilgrimage, Vaishno Devi is thronged by more than 10 million pilgrims every year. The devotees are served Prasad in jute bags by the Mata Vaishno Devi Shrine Board. The Shrine Board requires these jute bags in lakhs every month.

Activity:
The women in these villages had very limited resources and opportunity to supplement their family income. The Vaishno Devi temple receives thousands of devotees every day. Therefore, NABARD sensed a scope for supply of jute bags for the devotees who throng in hordes. 60 women members of 20 Self Help Groups in district Samba were trained under Livelihood Enterprise Development Programme (LEDP) of NABARD with a grant assistance of Rs.3.18 lakh to manufacture the prasad bags and supply the same to the Mata Vaishno Devi Shrine Board. Inputs on publicity and packaging of jute products, record keeping, pricing and marketing were also imparted. The Project based approach took care of the complete value chain from training to procurement of raw materials and marketing thus offering end to end solutions to the SHG members. 49 members have availed loan ranging from ₹ 0.25 – 0.50 lakh by Corporation Bank, Branch Samba.

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The impact

A marketing tie up with Mata Vaishno Devi Shrine Board for supply of 5000 jut bags every month has led to employment generation at local level and the beneficiaries are earning ₹ 200 to ₹ 250 per day. There are talks to raise the number of bags from 5000 to 10000. Today, with the grace of the goddess these women have a source of livelihood and pride.

Critical determinants

- Tie-up for supply of bags with the temple board
- Availability of employment at local level
- Essential training
Fighting an outside enemy sometimes seems far easier than fighting age old customs and misconceptions. Members of two Women SHGs, Radharani Nidan Mahila Samuh and Saraswati Nidan Mahila Samuh in Baliapur block in Dhanbad, Jharkhand have been pioneering menstrual health and hygiene by taking up the challenge of creating awareness about hygiene as also changing the attitude towards use of sanitary pads among the rural women. Not just advocating healthier habits, these women got together to work on providing the healthier alternative. They have been rightly nicknamed 'Padwomen'.

**Padwomen**

**Activity:**

Production of low cost sanitary napkins in Baliapur block in Dhanbad District of Jharkhand.
Nature of intervention

The women were provided training locally by NABARD and NIDAN, an NGO, which has provided the necessary hand holding to these WSHGs. The raw material are procured both locally (Gobindpur) and from Kolkata (West Bengal). The low cost sanitary pads are being sold locally in the rural areas, rural mart, marketing fairs, etc. The WSHGs have availed loan of Rs.0.70 lakh from UCO Bank and Bank of India.

The impact

Income - Rs.0.40 lakh per WSHG

The activity has provided employment to 40 women. Besides creating awareness about use of sanitary pads for menstrual hygiene, the members of the WSHGs make the low cost sanitary pads locally in their villages which has provided them a livelihood option too. After attending to their daily household chores, each member of the WSHGs earn about Rs.0.02 lakh per month from making sanitary napkins due to which their standard of living has improved. There is a demand from other rural areas of the district to promote this activity which could revolutionise attitude towards women's health and hygiene in the area. State Government of Jharkhand had decided to promote low cost sanitary napkin making units by WSHGs in entire State which would be supplied to all girl schools and health centres. Income generation and promotion of a critical social cause like women's health for a vulnerable segment of the society can be achieved simultaneously through awareness creation. WSHGs themselves provide a captive market for products through inter-WSHG sale and purchase.

Critical determinants

- Skill training at local level
- Social aspect of the activity
- Handholding provided by the NGO
A journey which started amidst poverty and penury has found its way to empowerment and prosperity thanks to the power of SHG and EShakti. It is the journey of Santoshi Nayak from a teenaged mother of two to become the “Solar didi” of her village, overcoming marital abuse and catalyzing other women into entrepreneurship.

Activity:
Tailoring and solar light making at Krishnapur Village, Rajnagar Block, Seraikela-Kharsawan District, Jharkhand
Maa Mangla Swayam Sahayata Samuh was formed by Sahyogi Mahila, Anchor NGO of NABARD under the WSHG scheme. The group diligently followed the Panchsutra, availed bank loan twice with an amount of Rs. 0.60 lakh and Rs.1 lakh respectively. Santoshi Nayak decided to supplement her family income and started the tailoring work at her house earning Rs.1500-2500/- per month from the same. For securing the future of her family she availed the “Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana along with 01 LIC Endowment Policy”.

With the launch of “EShakti” the ICT based project of NABARD for digitization of SHG accounts, book-keeping of “Maa Mangla Swayam Sahayata” got digitized along with 2000 odd other SHGs of Seraikela-Kharsawan district. The real-time grading and appraisal facilitated by EShakti was instrumental in their being eligible to avail 3rd dose of loan of Rs.2 lakh. An LEDP project on “Solar light making” was sanctioned a grant assistance of Rs.4.90 lakh for 120 women. All technical aspects were explained to the trainees with Santoshi becoming a master trainer in due course. Her tailoring unit had already boosted her self-confidence. Armed with the bank loan and training, she took the lead in production of solar lights. Today the group is manufacturing solar lights which is marketed locally and has a good demand.

The impact
Income - Rs.1500-Rs.2500/- per month from solar light for each of the 120 women

Critical determinants
- Able leadership and entrepreneurial spirit of Santoshi Nayak
- Bank loan facilitated by EShakti
Around eighty percent of the population of Lohardaga district in Jharkhand depend upon agriculture. Cultivation is hence the default option for livelihood. With pace of life picking up even in rural areas, there is a growing demand for packaged items which make things more convenient. Seeing the demand for such items of consumption in the local market, the WSHG members decided to take up cash crop cultivation and packaging of spices.

Spice Trail

Activity:
Cash crop cultivation and packaging of spices at Lohardaga district in Jharkhand
Nature of intervention

NABARD sanctioned a grant assistance of Rs.4.90 lakh for training of 155 members from 22 WSHG of four villages, Rampur, Bakarni, Bhatkhijri and Irgaon under the Rampur and Bhatkhijri Panchayat under LEDP. Training was provided on scientific cultivation of cash-crops like turmeric, ginger, chili, coriander, methi, saunf, mustard and garlic and its proper uses under LEDP by Lohardaga Gram Swaraj Sanstha (LGSS). Exposure visit to Annapurna spice Industries in Lohardaga was conducted for understanding the grinding and packaging process. A Refresher Training was also organized for two days. The distributor for supply of raw materials has been arranged. Products are being marketed through FPO Vasudha Beej Utpadak producers company-Lohardaga and all beneficiaries are members of the FPO. Products are sold under the brand name 'Vishwas'. Till date, three units have been established. From the total 22 WSHG groups, 18 WSHGs had been sanctioned loan of Rs. 0.50 lakh each. The groups are investing the capital for the ongoing enterprise.

The impact

Income - Rs.3000/- per beneficiary/ month.
The enterprise is in its initial days but the demand for their products is growing day by day. The total market is linked by the FPO and some members are also marketing on individual basis in the nearby hotels, general store, restaurants, fast food centres, AWC center and schools. As the demand for the products grow, the members are planning for the license for FSSAI in future. The bankers are willing to support the WSHGs seeing their better performance in the loan repayment. The members are oriented to maintaining quality of the products and development of better entrepreneurship skills.

Critical determinants

- Training on scientific methods.
- Exposure visits which provide hands-on experience of the activity to be taken up.
- Timely Credit
Milk Maids

Nandargi is a remote village in Indi taluk of Vijayapur or Bijapur district in Karnataka, one of the most historically significant districts in the state. It is located near the Maharashtra border with a population of 3018 consisting 1511 male & 1507 female and total 605 households. The major occupation is rain fed agriculture and the main crops are Jowar, Bajra and Green gram. Dairy is a traditional supplementary activity of the households as in general each household has at least one milch animal. It was a good starting point for selection of the activity.

Activity:
Dairying being a traditional activity, an LEDP on Dairy was sanctioned to Community Resource Development Society (CRDS), an SHPI for 60 matured SHG members for a financial outlay of Rs.1.76 lakh.
A training on “Dairy Farming” was conducted in 2 batches, each of 7 days duration, for 60 SHG members @ 30 members per batch followed by refresher training of 2 days each and this enabled all the members to avail loan. Resource Persons from RUDSETI were invited and Technical sessions were handed by BIMUL/ Veterinary Doctors. Tie up arrangement was made with local market for supply of fodder, feed, etc. Collection of Milk is done by the Milk Society in the Taluk. Vijayapur DCCB sanctioned a loan of Rs.40,000/animal/borrower for all 60 members amounting Rs.21.20 lakh. The loan was sanctioned only to those members who were having at least one cow/buffalo with them and practicing dairy.

The impact
Income enhanced by Rs.2500/- to Rs.3000/- per month
The Milk Society in their area which was on the verge of closure got a second lease of life with increase in milk collection from 525 litre/day to 1100 litre/day and now getting profit of Rs.1.5 lakh/year. Milk availability in the village increased and by-product entrepreneurship is picking up. The village economy has turned around.

Critical determinants
- Coordination with line departments for purchase of quality animals and supply of fodder, etc.
- Revival of milk societies and tie-up with shops, milk booths for selling milk and by-products
Poverty Alleviation through livelihood creation is one of the stated goals of microfinance. To make the livelihood activity a sustainable one, a holistic intervention mechanism is essential. Areca Nut trees are found in abundance in Chitradurga district in Karnataka. It was but natural to find livelihood option built in and around this natural resource.

Activity:
NABARD sanctioned an LEDP project for 100 Women SHG members from HD Pura, Ramgiri and Hireguntnur villages of Chitradurga Taluk to SKDRDP for an outlay of Rs.2.61 lakh.
Nature of intervention

Resource persons from Shri Dharmasthala Siri Gramodyoga Samsthe trained the members in selecting areca leaf, tying, bundling, moistening, drying and making the plates. Input on various types of machines available, use of dye for particular kind of plates/bowls, etc. were provided. Exposure programme for experience on hydraulic machines and hand machines was given. The members were introduced to the local farmers/progressive farmers/panchayat members who assured to give them the areca leaves on regular basis. There is a good demand for areca leaf plates and bowls in the market. The members are given the orders much in advance and the SKDRDP coordinators help them in packing the plates neatly. The plates are picked up by the vehicle by SKDRDP themselves, which saves time and effort of the womenfolk.

Marketing is done through market outlet viz., Sri Dharmasthala SIRI Institute which has helped them in both forward and backward linkages. As on date 51 members have availed Rs.35 lakh loan from Canara Bank for purchasing and installing the machines.

The impact

A profit of Rs.24.19 lakh has been recorded. Three members have purchased hydraulic machines, 48 members have purchased hand machines while remaining 49 members are helping them in collection of areca leaves, production, packing, arranging for transport, etc. 03 members attended the exhibition held by Karnataka Regional Office and fetched an income of Rs.3 lakh on the spot and orders worth Rs.12 lakh.

Critical determinants

- Continuous handholding by SIRI Dharmasthala
- Provision of machines by the dealer at a discounted rate without additional delivery charge
- 25% subsidy for the machines from Department of Industries and Commerce
Kerala is a tropical paradise where the world comes to let go. Its golden beaches, swaying palms and ayurvedic treatments promise nirvana. Being 'Gods own country' any wonder that people will take to organic way of life in a big way.

Activity:
The present project was taken up with the core objective of popularising community supported integrated organic farming among rural SHG members under Gandhi Smaraka Grama Seva Kendram (GSGSK) as a sustainable livelihood activity. Therefore, GSGSK was sanctioned an LEDP by NABARD with a grant assistance of Rs.5.19 lakh in Allappuzha District, Kerala.
Nature of intervention

150 beneficiaries from 53 SHGs belonging to 5 contiguous panchayats in the district were given skill training by experts in organic farming from reputed institutions viz., Kerala Agricultural University, Departments of Agriculture, Animal Husbandry, Fisheries and KVK. Exposure visits to integrated organic farms producing vegetables, poultry and fish. Refresher trainings (5 batch 2 days) conducted for those members who were fully ready to take up activity.

The training covered inter alia selection of components and the varieties/types of crop, poultry and fishery and livestock for incorporation in the farming system, feeds and feeding, harvesting (yield data), grading produces, processing, (all the 3 components), marketing the produces/products, packing, branding etc.

A model plot (demonstration unit) was established in advance in the farm of Sri. P. C. Manoharan, Punnamoottil, S. L. Puram integrating all the components.

All organic farming inputs viz. vegetable seeds, papaya seedlings, banana suckers, cages for poultry, hens, azola are available in the marketing outlet of GSGSK. Bio-fertilizers and bio-pesticides are produced in the Prakruthi bio lab of GSGSK.

Organic vegetables produced by the beneficiaries are marketed through the sales outlet of Gandhi Smaraka Grama Seva Kendram as also sales through melas/fairs.

The impact

Average income increased from Rs 28,000/- per ha to Rs 41,000/- per ha. The total cultivated area of 150 agricultural holdings of the beneficiaries increased from 8.90 ha to 14.30 ha. The numbers of crops have increased from 5 to 15. It also introduced the beneficiaries to healthier living.

Critical determinants

- Integration of crops, livestock and fishery has naturally benefitted all the components reducing expenditure in production
- Multiple integrated cropping led to employment generation, reduction in expenditure and thereby increase in profits
- Demand for organic food from urban population
Idukki district is a densely forested, mountainous region of Kerala. Murickassery, a small village of migrant farmers and native Adivasi communities has been developing as an important centre of the district. EShakti has paved the way for modernising their banking experience.

Activity:

Group based farming on leased land by 17 members of Udayam SHG of Murickassery village, Idukki district, Kerala.

The SHG came into existence in 2008 under the handholding of Highrange Development Society. There are 17 members in the group. The group has taken land on lease and growing tapioca, plantain, vegetables, etc. Ten members have set up kitchen gardens. They have also livestock which provide some additional income to the family and organic manure for the cultivation. The surplus products are marketed at reasonable price. The members are also associated with Farmers Club and Farm Friends which are organized and sustained for the well being of the farmer community at large.
Nature of intervention
The SHG has been digitised under Eshakti programme of NABARD. All the transactions are uploaded through mobile and they are getting messages of all their transactions. NABARD supported workshops are conducted to create awareness on the concept of SHG, record-keeping, financial literacy as also the social security schemes of the Government.

The impact
Currently they are getting loan of Rs.5 lakh. Before digitisation the members were receiving an average loan of Rs.1.3 lakh.

With the intervention of EShakti programme, all the members hold a savings account in nationalized banks. EShakti has ensured transparency and the members have all the information relating to their bank account at their finger tips. Increased awareness levels of SHG functioning through MIS generated reports has resulted in banks having more confidence in providing credit to the groups. They are now ready to cater to the group directly rather than through the NGO as was being done earlier. This makes it easy for the SHG to access timely credit without much hassle. With awareness about the Government security schemes like the PMJJBY and PMSBY schemes, the members collectively fill up the forms and submit to the bank. Digitisation was thus providing them a platform to reap these benefits. Apart from helping them to dream big, it gave them a feeling of security and satisfaction.

Critical determinants
- Cohesiveness of group
- Ease of banking brought about by EShakti
Leaving an indelible imprint

Running a state-of-the-art Offset Printing Press is not everybody's cup of tea and certainly not for a small group of ordinary village women. However, showing great fortitude the 'SWATHI A' Women SHG has broken the stereotype and proved that together they can take up any challenge and build up a blooming business of their own. The ‘SWATHI OFFSET PRINTING PRESS’ established by the SHG is presently catering to the printing needs of a wide range of clients in and around Kasargod district.

Activity:
Offset printing press established and run by 'SWATHI A' SHG of Chemnad village, Kasargod district in Kerala. The SHG from Chemnad village was formed in March 2002 with 19 members. They opened an S.B account with Perumbala Service Cooperative Bank. In due course, the members deliberated on taking up some income generating activity. As a couple of members had some experience in working in old block printing units, the idea of starting a printing unit germinated. They took an internal loan of Rs.1500/- from the SHG and set up the unit. Initially, they received small orders.
Five group members took personal loan of Rs.0.10 lakh each. Some old machineries were purchased and the group started their operations in a small way. One member in the group was sent for a six month DTP course. Then EShakti happened. The SHG was digitized on NABARD's EShakti portal.

Digitisation facilitated further loans, with which the group purchased more computers and printing equipments and moved into new premises. The unit has grown by leaps and bounds and they ventured into Multi Colour Printing under the name 'SWATHI Graphics'. The unit has acquired the necessary permits for running an enterprise.

The impact

Income Rs.0.15 lakh to Rs.0.18 lakh per member/month
The average monthly turnover of the unit is presently about Rs.5.5 lakh and salary expenses Rs.2 lakh. The unit is providing direct employment to 13 women. Out of this, as many as four members are drawing Rs.600/- per day while nine are drawing Rs.500/- a day. The group is having plans to acquire more sophisticated printing machinery and venture into new avenues, in due course.

Critical determinants

- Like-mindedness of the members
- Vision to set a goal and achieve it with systematic planning
- Keeping pace with technology and trends
Manipuri society is characterized by its simplicity and egalitarian values. The people are warm and cooperative. Women enjoy high status in the society and are also its mainstay. Nowhere it is more evident than in the success of Singapore SHG whose members engage in a range of activities accomplishing all in the course of a day.

Activity:
Singapore SHG is a group of 13 women members in Okshu Ningthemcha village, Sawongbung Block, in the district of Imphal (East). Manipur is known for its traditional weaves with which they make shawls, dress materials, cushion covers and other furnishings. Members of the SHG are primarily engaging in weaving, livestock rearing, retail shop business as their income generating livelihoods activities.
Nature of intervention

The group received grant assistance of Rs. 0.15 lakh as revolving fund and Rs. 1.10 lakh as Community Investment Fund from MSRLM which they utilised to buy raw material for weaving activity and building animal sheds. Singapore SHG have been credit linked with Manipur Rural Bank. EShakti project of NABARD has digitised its records and as a result, the first dose of credit amounting Rs. 1.30 lakh and 2nd dose of credit amounting Rs. 1.50 lakh have been disbursed and till date there are no irregularities in repayment. KVK has been imparting expert advice on animal husbandry.

The impact

Today, the average annual income of the family has now increased from Rs. 0.80 lakh to Rs. 1.50 lakh.

Before joining the group, average annual income of all 13 members was below Rs. 0.80 lakh. Their children are now going to schools and colleges. Their corpus fund has reached about Rs.3.50 lakh. All members of the group have also opened their individual savings bank as also recurring deposits accounts. They have also enrolled themselves into social security schemes. 3 of their members are working as communicator facilitator of MSRLM, Bank Sakhi and Bima Sakhi respectively. One of its member is also working as Bank Correspondent to look after the overall functioning of one mini micro-ATM of IDFC Bank that has been installed at the premises of Singapore SHG.

Critical determinants

- Convergence of programmes and coordination between various stakeholders – MSRLM, NABARD, Banks, KVK, etc.
- Timely, adequate and hassle free credit support from banks
- Implementation of EShakti project of NABARD in the district
Adversity can sometimes prove to be a blessing in disguise. The Khanpur village in Dilwan block, Kapurthala district of Punjab has a population of about 1150 people mostly belonging to Schedule Cast Community. The Baptist Charitable Society had promoted the Sahara SHG, a group made up of economically deprived women. Therefore, the women got together to form the SHG with a monthly saving of Rs. 100 only and showed enough grit and determination to take up some income generating activity to augment the family income.

Activity:
The group is manufacturing washing items like detergent powder, lissapole (liquid soap), floor cleaner, car wash, dish washer etc.
Nature of intervention
The NGO Baptist Charitable Society mobilised 11 members of the group and provided training in manufacture of various washing items. The products are being marketed under the brand name of Sahara and being sold in the surrounding areas & local fairs.

The Punjab Gramin Bank extended a loan of Rs.0.20 lakh to the group which they utilised to procure raw material from Amritsar. The repayment of loan is regular.

In coordination with district administration, the group has been provided with a stall at Apni Mandi.

The impact
The group is participating in Apni Mandi and earning a handsome profit. Within a short span, the group has made a turnover of more than Rs.0.75 lakh. The group members approached NABARD for sanction of Rural Mart to have their own marketing outlet. NABARD approached the district administration for a marketing space for the group.

A Rural Mart in village Hussainpur, opposite main gate of the Rail Coach Factory has been sanctioned and the group is in the process of setting up the same. Soon the group will provide its services to more than 7000 employees of the Rail Coach Factory.

Critical determinants
- Selection of appropriate activity
- Good coordination between promoting agency, NABARD and district administration
- Timely bank loan
- Assured marketing platform
Dairying is a popular activity in the district of Alwar. However, rearing practices remain poor, veterinary services are non-existent and market linkage is absent. The local milk traders in the area used to buy milk at very low price, therefore the income level remained low. That's when the women of Khalsa SHG decided to take matters in their hands literally!

Activity:
Milk Collection and creation of milk route in Alwar district, Rajasthan
SPECTRA, an NGO works with rural families in the promotion of dairy and animal rearing activities in the district and is working as SHPI partner of NABARD. The members decided to enhance their livelihood through dairy development and the improvements of animal rearing pattern by opening milk collection centre in their area with mutual cooperation and contacted Saras dairy for opening the milk collection booth.

Various training programs were conducted in collaboration with Letz Dream Foundation. The members were given training on scientific rearing of animals, cattle feed, cow-sheds etc. Knowledge was imparted on how to test purity of milk and gauge fat content. Some of the members were also provided with loans for purchase of animal by the same organization apart from bank loan availed through SHGs. Members were also sent for exposure to other collection centers running nearby. Equipment required for collection center were purchased by the group from its own savings.

Milk is procured from other SHG members of the gram panchayat and also from non SHG members based on the fat content at a remunerative rate and payment is made on weekly basis. The group has already taken two tranches of Bank loan of Rs.1.50 lakh and Rs.2.50 lakh repaid fully. Third loan of Rs.5 lakh is under process of sanction. The Center is running in profit.

The impact

02 members are employed at the center. Total daily milk collection is 350 – 400 liter and 80 – 100 milk producers are associated with the center.

Critical determinants

- Identification of appropriate activity
- Procurement and marketing tie-up
Healthy Snacks, Handsome sales

With more and more people leaning towards healthier life options, organic food is becoming a lucrative business prospect. In Pudukkottai district of Tamil Nadu, organic food is gaining wider acceptability among the people.

Activity:
ROSE, an NGO has been promoting production of indigenous paddy and millet through seed festivals and traditional food mela with the support of NABARD since 2010 in Pudukkottai district. So as to add value to the products and to reach out to the younger generation, an LEDP was sanctioned for training on preparation of traditional millet / rice snacks with outlay of Rs.3.86 lakh. ROSE also linked these entrepreneurs with hundreds of its sales outlets existing across the state of Tamil Nadu, parts of Karanataka, Andhra Pradesh, Kerala, Mumbai and Delhi.
Nature of intervention

Intensive training on indigenous snacks production and marketing, credit linkage and basic infrastructure facilities for preparation and marketing of traditional millet based snacks and bakery items. The programme covered 90 women entrepreneurs in three batches of 30 each. ROSE had already established a standard market for its food processing and value added agro products.

Raw materials such as millet, indigenous rice, oil, jaggery and pulses are procured from the Pudukottai Organic Farmers' Producers Company Limited run by women groups. Supply of inputs like seeds and organic fertilizers / bio-manures etc. is also ensured. The finished products include rice and millet snacks, ready-mix Dosa, Paniyaram, Adai, Puttu, Laddu, Murukku etc which are marketed throughout Tamil Nadu, neighbouring states and even New Delhi.

So far, 16 trainees have been given loans amounting to Rs.26.10 lakh.

The impact

Prior to the training, the women were able to get Rs.1500 to Rs.2000 per month from agricultural labour. But through this new enterprise, they are getting Rs.4000 to 6000 per month. Each woman gets Rs.300 per day for snack preparation as against Rs.100 they get in cultivation (farm based labour per day). They now get work for at least 26 days a month. A vast majority of the women, viz. 78 have opened their bank accounts and started savings. In last one year they have recorded a sale of Rs.5.21 lakh.

Critical determinants

- Timely credit linkages through banks
- Vast marketing linkages created across several states
- Support of Pudukkottai Organic Farmers Producer Company Limited (POFPCL)
- Quality of snacks and use of Organic raw materials
Vegan Warriors

Living with nature is good for the soul and living off nature is good for the body! With many celebrities embracing the vegan diet, vegetables are suddenly in vogue. It nourishes the body, its waste replenishes the soil and its cultivation provides livelihood to the growers and that’s what NABARD planned for the 150 SHG members of Yeraballi, Mustapur and Kothakonda village of Beemadeverapally Mandal with the help of Jana Vikas Rural Development Society (JVRDS).

Activity:
Vegetable cultivation in Karim Nagar district, Telangana.
Nature of intervention

These women farmers were growing Maize, Paddy and cotton crops but were often in debt. Due to crop loss, they were not even getting any return on their investments on cultivation. Therefore, it was felt that a switchover to vegetable cultivation may be more profitable. Hence an LEDP project on vegetable cultivation with outlay of Rs 4.21 lakh was sanctioned to JVRDS. The women were trained in 5 batches, each batch containing 30 women for 7 days as per training module decided by KVK Scientists and Horticulture officers. They were also taken for exposure visit to KVK Jammikunta and Centre of Excellence, Hyderabad for knowledge on organic vegetable cultivation, Stocking, Mulching and drip system, playhouse, Shade net cultivation, vermin compost, Nadep compost and nursery raising in tries.

JVRDS also set up vegetable cultivation demonstration unit financially supported by NABARD. This demo plot of 0.20 acre land is for organic vegetable cultivation of ten types of vegetable like leafy vegetables, Tomato, Lady’s finger, Brinjal, Green chillies, Bitter gourd, Onion, Coriander leaves, Mint, Beans, Cucumber and organised demos. Refresher Training Programme was also organised. NABARD and JVRDS arranged to supply high yielding hybrid vegetable seeds with certified seed companies. Currently the vegetables are being sold in local markets.

The impact

There is an additional income of Rs 10,000/-pm to the members and their children are studying B.Tech, B. Pharmacy and Degree studies due to improved economic status. Crop diversification has brought them out of debt trap. It has also led to availability of quality vegetables in local markets.

Critical determinants

- Baseline survey to assess market demand
- Huge demand for vegetables locally
- Mobilisation of inputs like seeds, mulching sheets, vermin etc.
- Subsidy from DRDA and Horticulture Dept. under Mana Uru – Mana Kuragayalu Scheme.
India is a vast, diverse country with a rich tradition of weaving. Ikkat is a dyeing technique used to pattern textiles that employs resist dyeing on the yarns prior to dyeing and weaving the fabric. Weaving ikkat was a household activity in Telangana in early days. However, with younger generation taking up other employment / migration, in Nalgonda district each family was left with 1 or 2 members taking up the activity. To make the activity lucrative, interventions were required for better designs, skill and technology upgradation and market development to provide sustainable livelihood.

Activity:
Weaving ikkat fabric in Nalgonda Dist., Telangana
Nature of intervention

At a total project cost of Rs.3.93 lakh under LEDP of NABARD, 90 rural SHG women in the age group of 18 to 45, mostly belonging to weaver families of Nemmani, Mandra and Vellanky villages of Nalgonda district were trained in ikkat fabric advance designs by Jesus Welfare of Rural Development Society (JWORDS). The training aimed at giving specialized training in warp and weft and tie & dye. The average loan size was Rs.2.7 lakh. 90 SHGs trainees have been credit linked by the NGO with different banks and each trainee got a loan of Rs.0.20 lakh to Rs.0.50 lakh depending upon their repayment capacity.

The impact

Income - Rs.0.12-0.18 lakh per member / month

All the 90 trainees have taken up the activity due to improved skills. Ikkat is a heritage craft of our country. The fabric has great demand in national and international market. The focus was on strengthening the supply chain through online and offline marketing. There is increase in average wage and stability of income, as the beneficiaries move up the value chain in terms of skill and product. The trainees are able to sell their produce to local societies at Mandra and Siripuram Handloom Weavers Cooperative Societies. Prior to training, a few of the women were taking up job work on tie & dye for master weavers but harboured a desire to branch out on their own. Their dreams have now come true.

Critical determinants

- Selection of potential area and trainees
- Good advanced skill training
- Hand holding support, logistics, bank linkages
- Social media marketing, participation in exhibitions and melas
- Tie-up for sale of produce to HWCS.
Bahraich is famous for agricultural products like pulses, wheat, rice, corn, sugar, and mustard. Different varieties of mangoes, medicinal and herbal plants like Tulsi, Peppermint are grown here. Bahraich also has a Galla Mandi (Grain Market) which is second biggest Grain Market in Uttar Pradesh. All this makes Bahraich ideal for farm based enterprises.

Activity:
Improved farming Techniques and sustainable agri practices in Risia block of Bahraich district, UP. The identified 150 SHG members were already familiar with agriculture operations and only needed proper training and exposure for taking up high value agricultural operations. Therefore, an LEDP with grant assistance of Rs.6.95 lakh was sanctioned to Trust Community Livelihoods (TCL), the implementing agency.
Intensive training of 07 days was provided in 05 separate batches by resource persons from Krishi Vigyan Kendra, Bahraich. The training included basic technical know-how of practices such as varietal replacement, line method of sowing, inter-cropping, seed treatment, shade net nurseries and low tunnel poly-houses, recycling of organic waste and soil enrichment techniques, field demonstration and practice sessions. After the basic training, one Community Resource Person (CRP) was identified in each of the five gram panchayats to set up demonstration units and provide full-time practical guidance.

Additional training was provided to CRPs through KVK and National Horticultural Research and Development Foundation (NHRDF), Deoria and District Horticulture department. A warehouse in the block has been taken on rent for undertaking bulk procurement of quality inputs. Members under the LEDP project also installed solar pumps of 3 HP. Total bank loan of Rs.7 lakh was availed by 14 SHG members for this project besides Rs.5 lakh from TATA Trust.

SHG members engaged in vegetable, chilli, banana, moringa and onion cultivation, etc. are supplying to local vendors. SHG members who have set up shade-net nurseries are selling healthy and disease free seedlings and saplings to other farmers locally. Income and production has more than doubled and the quality of life has also improved significantly. These project beneficiaries are now keen to diversify and expand their business by undertaking processing activities so as to produce snacks/pop-corn, etc.

Experience and expertise of the implementing agency
Selection of activities which could be easily adopted
Convergence of financial assistance and technical support from Allahabad UP Gramin Bank, Tata Trust, Krishi Vigyan Kendra Bahraich, Line Departments of the State Govt., etc.
Igniting the flame of inspiration

Thousands of candles can be lighted from a single candle, and the life of the single candle will not be shortened. Happiness never decreases by being shared, it only increases. This was amply justified when the smiling faces of 08 aspiring women from Pragati SHG, formed under the NABARD's SHPI programme, were displaying beautifully crafted handmade candles.

Activity:
Candle making by Pragti SHG, Chaproli, Baghpat district, Uttar Pradesh
Nature of intervention

11 women members of Pragati SHG were trained in candle making by Arpit Gramudyog Sansthan at Synd Rseti Baghpat with a grant assistance of Rs.1 lakh from NABARD for the group and Rs.2.25 lakh to RSETI. Field visits at Delhi and Meerut were arranged to provide exposure to the markets where raw materials are available. Village level stalls were arranged during the festive season of Dussehra, Diwali and Navratras by the SHG members. Word of mouth publicity was another marketing strategy adopted by the members. Members also participated in all the Bankers programmes, Prerna divas, Block Level programmes with their products. The group was sanctioned a credit limit of Rs.0.50 lakh each in August 2016 and in May 2018 by the Syndicate Bank.

The impact

Income - Rs.10,000-30,000/- per member/month

Out of the working capital investment of Rs 42000/-, SHG has earned till now a profit of Rs. 22000/-. The Group has also trained 06 members of other SHGs for the candle making and thus doing their part in creation of employment and women empowerment. 'Self-help' was the soul and sole principle for the marketing of the candles. Individual efforts were initiated by the members for selling the candles at their village level. Kavita, a member of group has been identified as Samuh Sakhi, and has formed more than 08 SHGs in the village. Pragati SHG has been awarded as best SHG in the Prerna Divas Celebrated by the District Administration in 2017-18. Smt Kavita, President of the group has been awarded by UP administration for her outstanding contribution in bringing women empowerment and is a source of inspiration to other women.

Critical determinants

- A highly motivated group set out to achieve their goals.
- Training for the activity.
Punja weaving forms part of India's glorious weaving traditions. It is a time-tested and long-used method of flooring in India. The Durrie is a small carpet or rug woven by women in rural areas on two parallel bars of looms and found to be commonly used in the villages. Patterns are based on contemporary designs, which are geometric, floral or a play of colors. The weaving technique produces weft-faced design in a durrie, in which the warp is made of cotton yarn, and the weft is made of wool yarn. The tensile strength of cotton yarn in the warp, provides a strong foundation to the rug. A claw-like device, called Punja is used by the weavers to densely pack the weft yarn to almost hide the warp, hence the name. Punja Durrie is a GI product of Mirzapur.

Rugged Charm

Activity:
Production of Punja Dari in Mirzapur, UP
Khwaja Garib Nawaj Prabodhini Mahila SHG comprising of 10 members was promoted by Mahila Prabodhini Foundation (MPF), Mirzapur in 2014 under WSHG scheme. A 10 days' training on skill development under LEDP involving grant assistance of Rs. 5 lakh was organised for 10 members of Khwaja Garib Nawaj Prabodhini Mahila by MPF. An exposure visit to various production units in Bhadohi and Jaunpur was taken up. A refresher training on designing the product had also been arranged. Apart from various types of training, the group was provided with hand holding support for production and marketing of product. Raw materials were procured locally and NGO had tie-up arrangement with several agencies in the carpet industry. Due to the awareness among the SHG members, they were able to directly sell the finished product to various firms/outlets. A loan of Rs. 0.5 lakh was received from Allahabad UPGB.

**The impact**

Income - Rs. 3000 per member / month

The women could now weave around 4-5 Punja Durrie and 10-12 mats per month. They are very confident and the level of social empowerment has also gone up by several notches. This activity is a source of supplementary income to poor households and has never-ending demand with enough market opportunities for the product. The rural women are eager to engage in such income generating activities which do not demand them to compromise with their household responsibilities.

**Critical determinants**

- Advance training on existing skill
- Exposure visit and handholding by the NGO.
- Loan for taking up the activity
Villages Audali & Lamakhera are situated on the banks of the river Kailash in block Sitarganj of Udham Singh Nagar district which is home to Tharu tribes. The main occupation of the village is agriculture with wheat and paddy as major crops. Tharu tribes were traditionally skilled in making of munja grass handicraft products like Tokri (basket), etc. This art is mostly practiced by women. Providing marketing to this traditional handicraft was also one of major problem as munja grass product did not have much local demand. The work was also very labour intensive.

Activity:
Weaving Cane Handicraft products, Udham Singh Nagar district, Uttarakhand
NABARD through the NGO, Institute of Social Development (ISD) had formed 16 self-help groups as also Farmer Producer Organization in these villages. Since the SHG women were adept at weaving grass, it was decided to introduce cane handicraft to them as cane products have better market demand. The activity also required lesser time to weave than traditional munja grass product.
Nature of intervention
An LEDP was sanctioned by NABARD involving a **grant assistance of Rs.3.60 lakh**. Training was conducted in three batches for 90 SHG women on weaving cane. The marketing of these is being done through melas, exhibitions and setting up stall in local industries. As the trainees are also members of the FPO, the products are sold under banner of FPO.

The impact
Income - Rs.30,000/- for the cluster
30 members started the activity in a cluster. The seasonal calendar of agriculture reflected that these SHG members had substantial free time during the year. Most of these SHG members were depending on wage labour during the off season till they were selected under the project. The women are now also thinking of setting up Rural Mart in one of nearest tourist place for a permanent marketing avenue for their products. Tie-ups with outside designers has fetched orders from other areas. They have also been appreciated in local newspapers.

Critical determinants
- Selection of appropriate activity
- Marketing platform of FPO
Women are born multitaskers. Jai Gopi Nath SHG is no exception. The SHG was formed in 2012 comprising 10 members of women belonging to ST category. Within a short span of its operation, Jai Gopi Nath SHG achieved several milestones as a start-up firm. It continuously endeavors to create an empowered and competitive position in the market through its services.

**Activity:**
Diversified field of businesses e.g. spices, fruits, herbal products at Chamoli, Uttarakhand
10 Members of Jai Gopi Nath SHG were selected for training and exposure visits on agro-products, species of medicinal plants, etc. with the grant assistance of Rs 3.15 lakh from NABARD. Jai Gopi Nath SHG is associated with FPO Nanda Devi Fal Sabzi Utpadan Evam Vipran Swayatt Sehkarita (NDFSS) since 2015 situated at Distt. Chamoli. NDFSS is a Farmers Producer Organization (FPO) associated with 300 Women SHG groups. They are engaged in livelihood programmes like horticulture, dairy, agro farming and fruit processing. The procurement of raw material and arrangement of regular supply is very good as the location is close to the pilgrimage Badrinath temple. The SHG processes the raw materials (agro-produce) procured from farmers in mechanized processing units. The agro-herbal products are currently sold in States of North India under the brand name of 'Choice Natural'. Some of the agro-products are sold in villages in different parts of Uttarakhand through Didis (trained women staff from villages). The total project cost is Rs 4.50 lakh which includes cost of machinery of Rs 1.32 lakh. As per grading norms, the Uttarakhand Gramin Bank has sanctioned loans in various installments of Rs 4.00 to 5.00 lakhs each to the group.

The impact
Income - Rs. 3500-6000/- per member/month
The group has obtained the license from FSSAI that grants legal permission for processing and selling agro and food products. The NDFSS FPO facilitates market linkage through various national and international fairs. The standard of living of the groups members have improved and they have repaired their houses and purchased home appliances.

Critical determinants
- Handholding by the branch manager
- Vigorous implementation of NABARD WSHG programme by the bank branch
- Availability of ready market
- Homogeneous background of the group members
- Availability of raw materials for the farms from nearby villages
Girls and dolls are inseparable in childhood but women of Sarbojaya Self Help Group in Taldangra, West Medinipur district consider them their best friends for life. After all the dolls they make have completely changed their lives.

Activity:
West Medinipur being one of the backward districts identified for promotion of Women Self Help Groups (WSHG) by NABARD, Rural Development Consortium (RDC) the Anchor NGO decided to organize a Livelihood Development Training programme involving doll, crystal and chord bag making for the poorest members of Sarbojaya WSHG in Garbeta I block of West Medinipur district, West Bengal.
Nature of intervention
After training, the members began production with the help of Bank loan of Rs. 1.00 lakh from United Bank of India, Fatesingpur Branch. The loan was utilized successfully and repaid in time. The SHG up scaled their activity by way of purchasing tailoring machine for each member. The Bank enhanced the loan limit from Rs. 1 lakh to Rs. 3.5 lakh.

Following a request from NABARD and the anchor NGO, district administration provided a marketing space to the SHGs at Karma Tirtha (training cum marketing complex) set up through RIDF loan for selling SHGs produce in the HQ of Garbeta I Block. The SHG also got the tender for running office canteen in the multipurpose building at Medinipur District Collectorate in 2017.

The impact
The intervention helped the SHG to acquire new skill and upgrade it from time to time. From no income to a profit of Rs. 0.36 lakh per member per annum from the sales of array of products like crystal bag, chord bag, kantha stitch, wool product, doll and soft toys and Rs. 0.40 lakh per member per annum from running the canteen. The leader of Sarbojaya WSHG, Lipika Dhali was identified as BF of United Bank of India, a master trainer in bag and garment making by block administration and an animator of EShakti project of NABARD. The SHG has been digitized and planning for online sale. All the members of the SHG are digitally empowered and getting financial details through SMS from Eshakti Project.

Critical determinants
- Selection of an activity which has visible demand
- Timely repayment and updated transaction helped banks to extend hassle free loan
- Support and monitoring by the promoting organization
- Technical assistance by Master Trainer
- Convergence with Govt, District Mission Management Unit and bank
A candle dispels darkness. The women of Kamarpara of Lohabazar village in Md. Bazaar block of Birbhum, West Bengal have discovered it can also dispel poverty and deprivation. The members of “MATANGINI Swanirbhor Dal” were housewives with neither any livelihood activity nor any bank account to their credit till they came together to form the SHG and learnt candle making. It is now lighting up their lives in more ways than one.

Activity:
Angargaria Srijoni Siksha Niketan (ASSN) an NGO had been nurturing SHGs in the district for long years. Initially, against their savings corpus, the group took loan from Paschim Banga Gramin Bank, Md Bazaar branch to pursue individual activities viz. Kantha Stitch, Goat rearing, farm cultivation etc. but due to lack of scale, income was meagre when they decided to undertake a common activity viz. candle making.
In 2017, NABARD sanctioned a grant for MEDP on Decorative Candle Making to ASSN. The group was also given exposure on Decorative Candle making at the production unit of Srijoni Green Producer Company Ltd. at Kadamhir village in Md. Bazaar Block. The confidence obtained by the group made them set up a unit in the village with a loan of Rs.3 lakh from PBGB, Md.bazar branch and purchased raw materials with the help of ASSN. This helped them to fulfill their dream for a single unified unit where all the ladies would congregate and manufacture Decorative candles.

The impact

Initially they started marketing their candles through Srijoni Green Producer Co. Limited. The members of the group now procure raw materials from Kolkata themselves and that has helped the SHG to reduce costs thereby giving each member of the group a monthly earning of Rs.6,000/- At present the group has Rs.1.40 lakh as savings in its account. All the members of the group are happy as they are able to contribute for the higher education of their children.

Recently, they have decided to expand their business on a pilot basis to sell their finished products in pockets of Md. Bazaar block, Bolpur as also in Durgapur and Bardhaman.

Critical determinants

- Economy of scale due to group enterprise
- Sharing of risk encouraged them to expand fast
- Appropriate training and handholding
Mother nature has a way of enriching our lives with its abundant gifts to the mankind. Therefore, those whose vocation allows them to stay close to nature are the blessed ones as our SHG members in the district of Purba Medinipur viz. Contai I and Contai II (Deshopran). These women were engaged in nursery activity albeit on a small scale due to lack of proper knowledge/expertise and marketing linkage of the plants grown.

**Activity:**
Developing Nurseries on commercial scale in Deshopran block, Purba Medinipur, West Bengal.
Nature of intervention

NABARD sanctioned an LEDP with grant assistance of Rs.4.90 lakh for 150 members from 25 SHGs to the NGO, Dakshin Charakheya United Club to improve the knowledge and expertise of the SHGs to take up nursery on commercial scale, linkage and liaison with financial agencies for higher credit limit, tie-up with various input supplier for bulk procurement at reasonable cost, market linkage for better price realization, etc. The training contained both theoretical and practical demonstrations for which a demonstration unit was set up at village Satikeswar in Deshopran block. 7000 pieces of seedlings of various fruits and flower species like lemon, mango, litchi, guava, rose, erica and also various ornamental plants were reared in demonstration unit. The SHG members were inducted as members of two FPOs viz, Bhumi and Gram Vikash Kendra. Quality Vermi compost produced by the FPOs were supplied to its members. Other raw materials like medicines, pesticides, etc. were bulk purchased by the FPOs. The various nursery plants grown by the SHG members were collected by FPOs and marketed to agencies from Howrah and agencies from adjoining states of Jharkand and Odisha as well.

The impact

Income: For 150 members, Rs.10,000/- per member/month.

The members are getting a regular market as also a good price for their produce. The total credit limit of 25 SHGs has increased from Rs.37.50 lakh as on 31 March 2017 to Rs.54.20 lakh as on 31 March 2018. Thus the average credit limit of the groups had increased from Rs.1.50 lakh to Rs.2.17 lakh. The programme resulted in enhancement of income level of the rural poor families, motivated the individual producers to work through the FPO and reap the benefits of economies of scale.

Critical determinants

- Handholding by NABARD and IA
- Scientific know-how and use of correct technology
- Economies of scale through FPO
Old McDonald is no longer the only one with a farm. Barabon Kalyan Women Self Help Group of Bankura district also owns one now where there is always a quack! All the member of Barabon Kalyan Women Self Help Group Bankura, West Bengal were engaged in agriculture practices in their small holding of land. The production was too limited to meet their family needs. They were unable to send their children to school. A supplementary livelihood activity was needed to augment the family income.

Activity:
Poultry farming by 15 members of Barabon Kalyan WSHG, Bankura, West Bengal
Nature of intervention

The anchor NGO, Gandhi Vichar Parised provided two days' training on Group Management & Accounts to the WSHG members. Keeping in view the interest of the group members in poultry farming, the NGO arranged an exposure visit to a private poultry farm in Chhatna block of the district. **Loan of Rs. 0.50 lakh** in first phase and **Rs.1.25 lakh** in second phase was also disbursed after opening of SB account with Punjab National Bank.

The impact

**Income generated - Profit of Rs.10,000/- to Rs.15,000/- per sale.**

The group constructed a poultry shed in community land. The members purchase chicks from Amrit hatchery and sell the chicken in local market at a profit. The group members deposit 5 percent of the profit in their S.B. account. They have a buy-back arrangement with the Hatchery which provides medicines and food to the groups. The group also earns profit by selling the chicks to the hatchery.

The group members are very happy now, a lot of changes have happened in their lives. After group formation their bargaining power has increased. The group members besides economic activities are doing a lot of social activities viz. they are taking active participation against child marriage campaigning, alcoholism, domestic violence, etc. They have gained self-confidence and are planning to extend their business.

The groups are in contact with the Animal Husbandry Department for setting up of a layer farm for egg production.

Critical determinants

- Exposure visit provided an insight on how to take up the activity commercially
- Loan from the bank
Profiles of courage
Banu Naznin Rahman, is in her 20s but has a wisdom way beyond her years. She grew up in a small village in Assam amidst poverty. She had never dreamed that one day she would run her own business and become a successful entrepreneur. Even though she completed her Secondary School she was forced to drop out of college due to poverty and family burden which rested upon her shoulders. Her elder brother, a daily wage earner barely managed to provide square meals for himself and was unable to support their parents. Her father is a cardiac patient which put tremendous pressure to their existing stressful financial situation. Her mother disallowed her to go out of her village in search of a job as she felt that she had attained marriageable age and wanted to get her married. The future seemed bleak but fate intervened in the form of Annapurna Self Help Group. She became a member and was selected for a Beauty Parlor training organized under Micro Enterprise Development Programme of NABARD sanctioned to Nandini Social Welfare Society. She got placement upon completion of the training programme.

Six month after her placement, with a loan of Rs. 30,000/- from Annapurna SHG and guidance from NSWS, she opened her own beauty parlor. Her monthly income gradually increased from Rs. 1,500/- to Rs. 15,000/- in two years since opening her business. She now employs 7 woman in her salon and is looking forward to expand and diversify her business through MUDRA loan which she availed from UBI Rangapara. She juggles her time between her business and social service. She and other members of Annapurna SGH frequently volunteer at the local police station helping them in their campaigning against women trafficking, rehabilitation, drug addiction, Swatch Bharat, etc.
Manjulaben Chikhliya of Jivapar village of Kalawad taluka of Jamnagar district, Gujarat is a member of Ridhhi Sidhhi SHG, Jivapar village, Kalawad taluka. Manjulaben took loan from SHG and started Kruti Khakhra Gruh Udyog in July 2012 making varieties of hand-made snack item 'Khakhras' in flavours as varied as Jeera, Methi Masala, Coriander, Garlic, Mangroli, Manchurian, Panipuri and Farali. She has purchased Atta-making machine from the loan of Rs 1.75 lakh taken from Saurashtra Gramin Bank, Kalawad branch, Jamnagar district. The unit produces around 100 kg of Khakhra daily. She has purchased packing machine also. The Khakhras are purchased by traders of Rajkot city directly from the unit therefore marketing is not a problem due to the tie up arrangement. A net margin of Rs.5/- is available from 1 kg of Khakhra after netting of all expenditure from raw material to wages.

She started her unit with five women and at present employs 10 others. She is a hard-working woman with strong willpower to run a small household business. She has availed loan from banks multiple times, has participated in various artisan fairs organized by State Government during festive season in Saurashtra region. She has proved a woman can be an agent of economic and social transformation in the society if institutions like SHG and banks come together. The essence is utilization of financial resources wisely with a blend of hard work, zeal and marketing strategy and anybody can taste success!
कंचन यादव - हरियाणा

कंचन यादव ने शुरुआत में मजबूती के तौर पर जनवरी 2016 से सर्व हरियाणा ग्रामीण बैंक में बैंक सखी बनने का निर्णय लिया। पति के बेरोजगार होने के कारण उसे परिवार को बागड़ लाने की जरूरत पड़ी। उधार लेकर सेंडर फैक्स लैपटॉप लिया और ट्रेनिंग के पश्चात अपना कार्य शुरू किया। गाँव गाँव जाकर बचत करते खड़े, उनकी बचत एक राशि भी जमा की। सभी पेंशन धारक बुजुर्ग के खाते खोलकर उनको पेंशन सुविधा गाँव में ही प्रदान करने लगी। शाखा प्रबंधक व अधिकारी के पूर्ण सहयोग से अन्य गाँव बचत गुजरे, गोविंदपुरी, खोरी, टिट, राजपुरा, ढाणी, सांतो गाँव में सभी को बैंकिंग की सुविधाओं को समझने के लिए कैम्प भी लगाये। सभी बचत धारकों के आधार लिक करवाए गए जिसके आधार पर उस बैंक शाखा के आधार कार्ड लिंकेज 97% तक हो गए। इसी प्रकार अटल पेंशन योजना तथा प्रधानमंत्री सुरक्षा बीमा योजना के तहत 370 ग्राहकों का बिमा कराया। बुजुर्गों के पेंशन की बायोमेट्रिक मशीन और आधार कार्ड के माध्यम से मिलने से पेपर लेस बैंकिंग कायम हो गया। आज उसका ध्येय है कि प्रथम नोबाइल धारक एच.एच.जी.बी बैंक का ऐप डाउनलोड कर लेता कि वह ऐप के माध्यम से कौशल लेस लेन-देन और मोबाइल बैंकिंग का उपयोग कर सके। आज वो अपने परिवार एवं सर्व हरियाणा बैंक में दोनों के लिए प्रगति की अग्रदूत है।
Smt. Bindhu Ramachandran - Kerala

An artist's life is often a series of struggles but fortune does smile on those who pursue it with passion.

Smt Bindhu Ramachandran was a part time trainer in a private agency, imparting tailoring skills and teaching crafts for about 10 years. Her earnings were not consistent, in some months she was able to earn Rs.4000/- while in some months there was no income at all. Paintings, especially, mural always interested her. Then to her immense joy, an LEDP project for Rs 2.64 lakh on mural painting, mural craft painting, Italian painting and Nettipattom making was sanctioned to M/S Jeevan Jyoti, Kalpetta in Wayanad district. The agency selected 60 beneficiaries and Bindhu was one of them. She underwent training in mural crafts/ painting conducted by Jeevan Jyoti which was supported by NABARD under LEDP.

Post training, Smt Bindhu along with 3 other SHG members set up Sargaalaya Art and Craft Centre, at Kalpetta, Wayanad, Kerala. The group has availed a loan of Rs 5.00 lakh from Canara Bank, Kalpetta for setting up a full-fledged tailoring and painting unit. Apart from taking job order from resorts and visitors for her paintings, she continues to train. Presently, she is earning @ Rs.10000/- per month that too from a vocation which is her passion.
Smt. Deepa Unnikrishnan - Kerala

Anugraha Art and Craft Centre, Kavumannam (Thariode Grama Panchayath) is initiated by Smt. Deepa Unnikrishnan who had undergone a training (LEDP) on Nettipattom during 2017. Smt Deepa was conducting training in tailoring but wanted to do something more. She was inspired to undergo the LEDP training conducted by Jeevan Jyoti, with NABARD support. Though she participated in the entire training, she was fascinated by Nettipattom making, which is a glittering ornament that adorns the forehead of an elephant used at the time of festivals. This provided a motivation to start her own venture with the help of 4 friends.

With support of Rs 5.00 lakh from Kavumannam SCB, the Centre was set up wherein garments are put up for sale. In addition, orders for Nettipattom are also taken. Further she also trains interested SHG members in Nettipattom making. Earlier she was earning about Rs 5000/- per month, now she earns on an average Rs. 15000 per month.
Harshatai Venkatesh Ingole - Maharashtra

Harsha Vyankatesh Ingole, 34 member of ‘Tejasvini Mahila Bachat Gat’ from Mandwa village, Gondia district, Maharashtra was a home maker. ‘Harshatai’, as she was called, became a self-help group member in July 2016 under the guidance of Kamalnayan Jamnalal Bajaj Foundation (KJBF), Wardha. Their SHG was digitized in 2017 in Phase II of EShakti project of NABARD. The SHG was regular in savings and credit activities. After digitization, the SHG was graded by NABFINS and sanctioned a loan of 1.80 lakh to 9 members for various activities. Loan was utilized by SHG for starting a grocery shop, stationary shop, a piko-fall center and 5 members purchased indigenous cows for nutritious milk and best farm manure for agriculture purpose.

Harshatai was one of them who took loan of Rs. 20000/- from NABFINS and started small home based stationary shop with Rs.14000/-. She purchased 2 indigenous cows with remaining Rs. 6000/- and her own saving of Rs.4000/- for milk and manure purpose for her 11.5 acres of farm. Her husband looks after the farm and Harshatai runs the stationary shop from home. Harshatai got a good profit margin on her first sale and her confidence has soared. Now she wants to construct a small separate room for her shop at home.
Jagruti WSHG is one of the SHGs promoted by anchor NGO SARDA with NABARD grant assistance in Deori block, Gondia district, Maharashtra. Smt Karuna Kurve, a member of the SHG is now-a-days flexing some serious muscles to empower herself and women around her. Before any one gets a wrong idea, Karuna is running a Gymnasium for women in Deori block. She got a loan of Rs.0.80 lakh from NABFINS in February 2017 with which she opened the gym.

Earlier, She was earning Rs.2000/- per month from beauty parlour business when the idea came to her that women should not only make themselves beautiful but also strong. There was no gym catering to women in that area. Hence, she took the plunge. She trained herself on the machines. Her husband is also helping her in business in addition to his job as a teacher. She makes repayments regularly to NABFINS. Now she earns Rs.20000-22000/- per month.

Women members of SHGs are getting wonderful opportunities of self-employment.
Shanti Devi - Rajasthan

Shanti Devi is a 65 years old widow living in a kutcha house in village Guwana of Ajmer district in Rajasthan. She is the only potter in nearby 4-5 villages. But this distinction has not come to her easy. Her husband, a factory worker died of tuberculosis at an early age. Since then she had to fend for herself and her daughter who was paralyzed in a mishap with her 3 kids. Shanti Devi earns her living by making earthen pots, pitchers, vases, oil lamps and toys like piggy banks etc. However, as small clay articles are baked for a short time in a very small kiln with not much smoke, Shanti Devi prefers making small articles like small water containers (kullhar), oil lamps, piggy banks, etc. In spite of all her trials and tribulations, this brave and confident lady is surviving with a smile on her face. This became possible with the initiative of the Jai Bhavani SHG, of which she is a member saving Rs 200/- every month. The SHG lent Shanti Devi, Rs.30,000/-.

Shanti Devi spent Rs.20,000/- on buying pitchers from other potters. Rs.10,000/- was spent on installing cemented tin shed for sheltering the pitchers. This initiative pulled her out of the economic crisis she was facing. According to her, she sold the pitchers at a good rate and earned significantly. She repaid her loan. She now sells 5-6 trucks of pitchers/ kulhars, etc. per year. This has become a continuous process and Shanti Devi is quite happy and satisfied with her achievement. She joyfully recalls the outstanding sale of her clay articles during the last Diwali festival. She says that she earns the most during marriages and festival seasons. Never say die..
Leela Devi - Rajasthan

Leela Devi, a young 32 years old woman lives with her husband Kulwant Singh and two school going children in village Singadiya of Beawar block in Ajmer district, Rajasthan in a kutcha thatched dwelling. Kulwant Singh runs a grocery shop while Leela Devi supports her family using her skill of embroidery and stitching. Before settling down in their small household, Leela Devi and her husband had to face many hardships. She then came in contact with an SHG animator who explained the SHG concept to her. Though it was a new concept, Leela Devi joined the group and somehow managed the monthly savings.

Leela Devi thought of using her skill of stitching and embroidery to earn some money. She received a loan of Rs.30000/- from the SHG and bought a new sewing machine and material. She then rented a shop near her house for Rs.200 per month. She was skilled in applying zari ribbon (Gota) on fabric in elaborate patterns. She started suggesting designs to customers and within a short span of time, her work was being appreciated. She then decided to sell some cosmetics too and was well recognized in and outside the village. Her husband also started a grocery shop from the savings.

A satisfactory income has raised her confidence. She now earns around Rs.5000 to Rs.6000/- per month. According to Leela Devi, she also saves some money every month. She cheerfully exclaimed with pride that now she has purchased large sized earrings, that she had longed for, out of her own income. She now aspires to get a Pucca house along with a shop and educate her children. They say where there is a will...
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<tr>
<th>Abbreviation</th>
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<tr>
<td>BC</td>
<td>Business Correspondent</td>
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<tr>
<td>BF</td>
<td>Business Facilitator</td>
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<td>BIMUL</td>
<td>Bijapur Milk Union Limited</td>
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<td>BPL</td>
<td>Below Poverty Line</td>
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<td>DCCB</td>
<td>District Central Cooperative Bank</td>
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<td>DDM</td>
<td>District Development Manager</td>
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<tr>
<td>DRDA</td>
<td>District Rural Development Agency</td>
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<td>EShakti</td>
<td>The ICT based project of NABARD for digitization of SHG accounts</td>
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<tr>
<td>FPO</td>
<td>Farmers Producer Organization</td>
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<td>GI</td>
<td>Geographical Indication</td>
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<td>HWCS</td>
<td>Handloom Weavers Cooperative Societies</td>
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<td>IA</td>
<td>Implementing Agency</td>
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<tr>
<td>Jeevika</td>
<td>State Rural Livelihood Mission (Bihar)</td>
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<tr>
<td>Kantha</td>
<td>A kind of running stitch</td>
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<tr>
<td>Khakhras</td>
<td>A savoury snack</td>
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<td>Kutcha</td>
<td>Houses made from mud, thatch, or other low-quality materials are called kutcha house</td>
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<td>KVK</td>
<td>Krishi Vigyan Kendra</td>
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<td>LEDP</td>
<td>Livelihood Enterprise Development Programme</td>
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<td>MEDP</td>
<td>Micro Enterprise Development Programme</td>
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<td>MNREGA</td>
<td>Mahatma Gandhi National Rural Employment Generation Act</td>
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<td>NABFINS</td>
<td>NABARD Financial Services Limited, a subsidiary of NABARD</td>
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<td>Navratras</td>
<td>A ten days Hindu festival celebrated most for Goddess Durga</td>
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<td>NGO</td>
<td>Non-Governmental Organization</td>
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<td>NRLM</td>
<td>National Rural Livelihoods Mission</td>
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<td>PMEGP</td>
<td>Prime Minister Employment Generation Programme</td>
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<td>Prasad</td>
<td>Offerings in temples</td>
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<td>Pucca</td>
<td>Houses made with high quality materials are called pucca houses.</td>
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<td>RRB</td>
<td>Regional Rural Bank</td>
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<td>RUDSETI</td>
<td>Rural District Self-Employment Training Institute</td>
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<tr>
<td>SHG animator</td>
<td>Representative of SHPI handholding the group</td>
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<td>SHPI</td>
<td>Self Help Promoting Institute</td>
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<td>SIRI Dharmasthala</td>
<td>A Section 25 Company</td>
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<td>SKDRDP</td>
<td>Shree Kshethra Dharmasthala Rural Development Project, a charitable trust</td>
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<td>SRLM</td>
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<td>Swayam Sahayata Samuh</td>
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<td>Synd Rseti</td>
<td>Syndicate Rural Development Trust (SRDT) established by Syndicate Bank</td>
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<td>WSHG</td>
<td>Women Self-Help Groups</td>
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