

## **BOLANGIR – Livelihoods & Self Help Groups**

### **CASE STUDY: How one women's Self Help Group has revolutionised their village**

One group of women in rural Odisha have revolutionised their village. By working together, in forming a 'Self Help Group' (SHG), they are changing the way decisions are made and creating a secure, community-based economy.

Five years ago, RCDC began working in Sialijore. They helped facilitate the set-up of a women's group, offering not money, but guidance and vision. "Before the SHG was established, many families were in debt", says SHG President, BataGadua. They were forced to borrow money, often for healthcare, funerals or even food, from local, private money-lenders with a rate of interest of 10% per month. In a situation that is all too common for farming communities across India, many had to mortgage or sell their land or migrate for work in order to pay back the debts.

One of oldest members of the group, 55-year-old Lalita Barik explains where the problems began. "We had to start borrowing money 50 years ago when growing food and making money from agriculture became harder. Land ownership began changing, forests were being cut down, there was not enough space to grow and the soil became less productive. We were always worried about how we would eat, because we could not grow enough food and we could not make enough money from farm labour to buy food, healthcare or support our families. We had to eat from the forests. We had to borrow money to survive".

The SHG (named MaaDurgaSwayamSahayakDala) has 13 members, including one Scheduled Tribe member. Each member pays a very small membership fee, which eventually accumulates to create a pot of savings. This allows the SHG to lend money, without interest, to those who need it the most.

One lady sits in their meeting with a broken arm in a caste – she borrowed money from the SHG to go to the doctor after she fell over and broke it during the rainy season. "We are self-dependent now. Nobody goes to the money-lenders anymore", says the group Secretary.

Furthermore, under the government scheme SGSY, which RCDC linked them to, the SHG received a substantial sum to set up a goatary support. Many of its members and other villagers have used this support and, with income created from the breeding and sale of goats, they have now paid back a large portion of the loan.

The SHG, under RCDC's guidance, also has had some training, including exposure visits to the capital of Odisha, Bhubaneswar. They are using a holistic approach to village development and, through the SHG, have educated villagers on vermi-compost, kitchen gardens, and grains banks, as well as some literacy lessons so they are able to sign their names on government or bank forms.

"We act together. We go to meet the government officials or bank managers as a united front. If there are any problems to be sorted out, we approach the officials together and show that we are to be taken seriously", explains one young group member.

The SHG meets every week to discuss formal affairs. Some members meet every day to cook for the school children, using the government's 'Mid-Day Meal' scheme. They are also involved in the village Food Security Committee (FSC), Forest Protection Committee

(FPC) and Grain Bank Committee. Using a grain bank, the villagers collect a little rice from each household every month and an amount is then redistributed to the most vulnerable.

There are still challenges ahead. "The change in climate has made food production even more difficult – there used to be six seasons, now three of those seasons are dead. There are fewer rainy days and the summer is very hot and long. The kinds of insects we see have changed and the diseases in crops, animals and humans are different," explains Bata Gadua. Like much of this area of India, there has been a noticeable change in the weather, which is increasingly unpredictable and they are seeing more cases of malaria and dengue fever.

However, the SHG, with the support of RCDC, are finding sustainable solutions to their problems. There is security where there was not before. "Life as a labourer hardly exists any more. We want our sons and daughters to be educated and work in services," says one member. They now believe this future could be possible.

*“ This community has given me light. The villagers are my sons and the SHG is my home. ”*

Lalita Barik tells of how her life has changed. "The dark days of constantly worrying about food and money are gone. I am now a member of the SHG and the FSC. I am able to claim the widow's pension I am entitled to and I get a loan from the SHG when I need one for healthcare or other matters. This community has given me light. The villagers are my sons and the SHG is my home."

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*SGSY: Swarnjayanti Gram Swarozgar Yojana (SGSY) is a self-employment programme of Ministry of Rural Development that aims at providing assistance to the BPL rural poor for establishing micro enterprises through bank credit and government subsidy to acquire an income generating asset. Self Help Groups (SHGs) are formed through a process of social mobilization, with their training and capacity building, infrastructure build up, technology, credit and marketing enabling them to take decisions on all issues concerning poverty eradication.*

*Mid-Day Meal: The objectives of the mid day meal scheme are: (i) Improving the nutritional status of children in classes I – VIII in Government, Local Body and Government aided schools, and EGS and AIE centres. (ii) Encouraging poor children, belonging to disadvantaged sections, to attend school more regularly and help them concentrate on classroom activities. (iii) Providing nutritional support to children of primary stage in drought-affected areas during summer vacation.*