

Livelihood Promotion through Income Generation

A Case Study of Maa Tarini Mahila Samiti

Chandua village of Baripada block was the most backward village of Mayurbhanja district of Orissa. Agriculture was the main occupation followed by wage labour. Rain-fed cultivation was practiced mostly as Irrigated area was less than 3 percent of the total cultivable lands. The major constraint in agriculture was the lack of irrigation facility. Intensive agriculture was possible during the rainy season only. In other months, there was absolutely no cultivation and hence no work opportunity at all apart from few wage labour. There was not any application of the modern technology and improved crop inputs resulting in low productivity and hence farmers were operating with less asset base and less income. The main reasons for the non-applicability are lack of adequate capital and unawareness among the farmers.

Seeing this poverty stricken village, Gramin vikas Trust encouraged and motivated villagers to form association for self help. Under the guidance of Gramin Vikas Trust, 12 women came forward to make a self help group. The group was formed on February 2001 with 10 married women and two unmarried girls. The group was named as Maa Tarini Mahila Samiti and Ms.Kisun Bindhani, who was higher secondary educated, democratically elected as secretary of the group. Later on Ms. Puspanjali Bindhani was selected as president of the group.

There was homogeneity in the caste structure as 10 members were SCBC and two members were ST (Santhal). Regarding the class structure, all the members belonged to BPL category. The literacy level of the group was quite high.

Group Resolutions and Policies

The members of Maa Tarini Mahila Samiti had decided to conduct a group meeting in every month. The president or the secretary will preside the meeting, though in very informal way. The monthly individual saving was decided Rs. 10. The proceedings were recorded by the

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secretary or president. The defaulters who absented from the meeting were fined Rs.1 seeing the importance, authenticity and urgency.

Bank Linkage

In 30-12-2002 the group opened an account in Bank of India. The monthly collections were deposited in the bank. Whenever the members asked for loan, the deposited amount was withdrawn and disbursed among members and on the recovery of the loan the amount again deposited in bank. Maa Tarini Mahila Samiti had maintained an uninterrupted transaction with Bank of India.

Status of the Maa Tarini Mahila Samiti by December, 2004

- Total Loan given to the members - Rs. 6290
- Total cash in bank - Rs.12117
- Total cash in hand - Rs. 813
- Interest on the loan from the group - Rs. 640
- Principal loan recovery - Rs. 3840
- Collection from the member other than saving - Rs. 600
- Total group saving from monthly deposit - Rs. 3170
- Group income from other activity Rs. 7230
- Other Source of income - Rs. 56316

Adoption of Alternative Livelihood Options

Seeing the disturbed livelihood opportunities and vicious circle of poverty, Maa Tarini Mahila Samiti diversified from traditional agriculture to Sabai Grass cultivation. Diversification was attempted to augment and stabilize income, mitigate the risk factors and enhance control over locally available resources.

With the support of Gramin Vikas Trust, Maa Tarini Mahila Samiti entered into Sabai Grass Business. The group has shown interest in trading, processing (Making rope from Sabai

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Grass) and cultivation of Sabai Grass (Golden Grass). Seeing the interest, Gramin Vikas Trust provided a grant of Rs. 11559 followed by another grant of Rs. 28871 for Sabai Grass Business.

Maa Tarini Mahila Samiti had undergone much training for livestock enterprises i.e., dairy, goatery, dockery and fishery from Gramin Vikas Trust. So, later on the group members had taken livestock enterprises with the loan from the group fund. Also some of the members took bamboo plantation as the alternative source of income.

Upscaling Assets Base through Income Generation

There was an appreciable income generation from Sabai Grass. Trading of Sabai Grass was done by the members individually with the grant of Gramin Vikas Trust. Altogether the members had earned a combined profit of Rs. 16000 per year. Maa Tarini Mahila Samiti has planted Sabai Grass in 5 acres of barren land. The ownership of the land as well as cultivation was individual but cultivated by the loan from the group. The group members expect a return of Rs. 50000 to Rs. 60000 after two years (as Sabai Grass was planted this year). This year the group received Rs. Rs. 30000 by selling 60 Mahana of Sabai Grass. Also the group earned Rs. 13500 annually (50 Mahana, one Mahan is 40 Kg) from Sabai Grass processing i.e., converting Sabai Grass into ropes.

Maa Tarini Mahila Samiti had received a sprayer machine, one paddy thresher, one holler and one diesel pump set from Gramin Vikas Trust as grant.

The monthly income from holler during November to January was Rs. 250-300 per day and for other months it was Rs.100 per day. The average monthly income from sprayer is 100 per month. For three months in a year. Also the monthly income from paddy thresher during harvest time was Rs.1500 per day i.e. during harvest season (one & half months).

Learnings

- Enhanced self-reliance, in terms of identification of appropriate resources.
- Creative use of locally available resources
- Increased ability of the SHG members and Gramin Vikas Trust to work together.

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- Strengthening institutional strength and institutional health of Maa Tarini Mahila Samiti through regular training and capacity building.

ⁱ The Case Study is prepared by MPAssociates Pvt. Ltd., Bhubaneswar. The objective of the study is to understand the impact of SHG Revolution in Orissa.