



# Rejuvenating Lives

*Chronicles of agricultural transformation on the fields of small and marginal farmers*

## SHGs - Small Groups with Big Impacts

### Introduction

The self-help groups (SHGs) formed and promoted by Action for Social Advancement (ASA) usually are made of 12-15 women from the same village. Its members make small regular savings and lend among themselves. The SHGs over the course of their maturity are linked with banks to satisfy their needs for larger credits. The SHGs over the period of time have become integral to all the development activities of ASA and are embedded in all the operational areas including Madhya Pradesh, Chhattisgarh, and Jharkhand.

### The Specifics

Among the various community-based groups formed by ASA such as users' groups, farmer producer organizations, an SHG is the primary and most important vehicle of advancing the lives of people in its program locations. Recognizing women's key role in their areas of development, 98 percent of the SHGs supported are women SHGs. Although credit and thrift practices are the basic functions of the SHGs, they have grown far beyond this activity. The SHGs are a vital mechanism for the women to come together to challenge and fix their position of marginalization within their households and outside to have stronger and greater roles in their homes and communities.

An ASA-promoted SHG's activities are enabled with members contributing small regular savings and offering small loans among themselves and at a later stage, they are connected with banks for higher credit needs. The SHGs thus provide financial independence to the women members along with enhancing their social position. For effective management, SHG didis from the SHG who work on strengthening the capacities of the women members. Their functions include conducting regular SHG meetings, and maintaining their books of accounts.

### Benefits

- SHGs are the smallest units of ASA program activities that help in beneficiaries' and needs' identification
- SHGs help borrowers overcome the constraint of lack of collateral
- Members can get timely loans for a variety of purposes and at a reasonable interest rate
- Income generation opportunities as SHGs allow for micro-level entrepreneurship activities
- Members can actively participate in local governance and demand their rightful due from gram panchayats .

### Figures at a Glance

\*As on 31<sup>st</sup> March 2020



3635  
SHGs formed



40960 total  
members



INR 53550842  
Total savings  
mobilized



INR 54812348  
Total internal  
loan given



INR 144143163  
Bank loan  
received



## Realizing the aspirations of many villagers

### Chukan Village Women in Anuppur district Zero in on Fisheries

The women members of three SHGs in Chukan village of Anuppur district were keen to expand their livelihood horizon and try their hands at something new. ASA introduced the concept of fish farming among these women as an income source, which was met with a positive response. Subsequently, a group called Matsya Udyog Sahbhagi Samiti comprising 21 women members from the three groups was formed and registered in 2016. ASA established linkages with the local district level government Fisheries Department and got a six-day training organized by the Rural Self Employment Training Institute (RSETI) in Anuppur. A 10-year lease agreement has been signed with the Janpad Panchayat for undertaking fish farming in the nearby dam for an amount of INR 10,360/- per year. The Fisheries Department has agreed to fund a part of this lease every year on a decremental basis so that the group has enough earning to fund the lease amount on its own. The group started fish farming in 2017 in a nearby government built check dam. The women members are being helped by a local fish farming contractor on income sharing basis. The group has earned INR 60,000/- so far and hope to increase the earning to INR 5,00,000/- gradually. They are learning the basics of the fish farming such as the method of administering fingerling, taking care of the same and precautions needed during their growth at the site. They intend to work independently starting next year so that they get to retain all the earnings of the hard labor that they put in.





## Realizing the aspirations of many villagers

### Timely Loan Facilitate Individual Irrigation

Meera Bidilal is a small farmer from the Gond tribal community, who resides in the village of Kadamtola in Anuppur district with her family. She owns a small agricultural plot of 2 acres. Bereft of water for her farming, she would migrate to cities for work after low-scale farming during monsoon season. AS a member of an ASA promoted SHG in her village, she was connected with the ASA's water resources development program for the construction of a dug well on her land for regular irrigation and to maximize the potential for farming. The grant support available to her amounted to just half the total cost of construction. This meant that she had to raise INR 45,000/- on her own. She arranged for INR 25,000/- through her savings, labor contribution and local materials, but was still short by INR 20,000/-. Her case was forwarded to ASADS by her SHG, which stepped in to meet the deficient and thus enabled her to construct the dug well. ASA has suggested vegetable cultivation alongside paddy with assured irrigation to enable the family to have sufficient food for their own consumption, as well as a surplus to sell to provide better income and gradually reducing the need for the annual migration.

*"The loan from ASA has come as big succor for me as I was helpless and clueless about arranging the remaining money for constructing the dug well after doing my best. I am now greatly encouraged to put the dug well water to irrigation use for higher farm gains," Meera Bidilal, ASADS Loan Recipient.*

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