

SHG Shows Real Path to Bring Change

1. Rural women have ample potential to bring changes in their lives and livelihoods. It has come true to Mission Mangalam Jamnagar district through a group of village women entered into Khakhra production and supply. Livelihood option was a big question before the 12 members of Ridhi Sidhi Self Help Group which



was formed In 2010 as part of Mission Mangalam Yojana in Jeevapar Village of kalavad Taluka.

One of their meetings women were discussed about a livelihood options which would help them to bring changes in their lives and livelihood. The discussion ended up with their

existing skills. Women are born expert in preparing food for their family, the only skill which has nurtured through traditions. In Gujarat Khakhra and Papad are served usually during the breakfast and these items are buying from indigenous shops. Then why can't we make and sell it. Yes they resolved to start making these items which are having higher demand and non perishable.

They discussed with SBI Kalawad where their SHG account has been opened and operated. After the successful grading they accessed Rs.50000 credit as their capital. Now other SHG members from their village joined with the group around 35 regular women are making Khakhra and earning an average of Rs.3000/- per month. They realised as a group it can add varieties of flavours and sizes which substitutes with the Khakhara and Papad with a brand name of Kruti which has shaped their lives.

Being Together.....

2. The ten women of **Gayatri Sakhi Mandal** commenced their small saving in 2007 at



Jodiya village in Jamnagar District. They have chosen the name of group from their residential street's name which added an advantage in unity among them. As per the norms of SHGs the members initiated internal loaning among them and as usual the group has graded by the SBI bank Jodiya branch and accessed Rs.5000 as revolving fund. The twist has taken place in their group; one of their

members has a heat interrogation with the shop keeper regarding the price of a handicraft item which has made by one of their members in their village. The lone shop keeper tried to sell double of the price the member sold to the shop keeper. Other members joined with and tried to bargain with the shop keeper.

Next meeting they discussed about the group and starting a General store as an outlet to sell their handicraft items, decorative article which have made by their members. Initially they have started to the articles in one of the rooms of Jagrutiben the president of the group. The group collected handicraft articles from their members to participate deferent exhibition cum sales fairs in and out of the district. They established an outlet after some time in a rented room. They got advance orders as per the time duration they have supplied to the customer in time. The rented room which is near to the school so that they added the stationary, gift and other article with the handicraft items.

They have motivated to rotate their roles to manage the shop, purchasing raw articles from nearing cities of Rajkot and Jamnagar, collection of finished articles, pricing etc. At present the members share their income near Rs. 10000 to 12000 among them in the group meeting. They realised the group meetings are not just for collecting savings but to link with Government's mission in disseminating various schemes such as total sanitation, MGNREGA etc.

Best lives from prickly pain

3. In 2008 during a ceremonial function in Lalpur Taluka-Jamnagar Hon. Chief Minister has given off Rs. 5000 to Sri Sakhi Mandal of Khatiya village due to their best performance in the process of uniting women in SHGs. On the ceremony Hon. Chief Minister expressed



his hopes and assurance that the women shall come up with colourful innovative idea for mitigating their poverty.

In 2013, on the occasion of Krushi Mahotsav in Jamjodhpur the Hon. Chief Minister received a gift bottle of Cactus Juice from the President of the Sri Sakhi

Mandal. She explained the success path of 5 years.

The Sri **Sakhi Mandal** has been formed with 10 members of **Khatiya village**. After receiving revolving fund the members got an opportunity to participate in a training conducted by DRDA along with other 50 members of the village. The training was to making cactus juice. After attending the training Mrs. Jassyben the president initiated to organise other members to produce juice out of cactus. Cactus juice is simple to make; the only tough part is dealing with the prickly pear stickers, which can be rough on your fingers. Plenty of Prickly pear cactus is a thorny bush is available in the barren land of the area. The fruit is the best variety of cactus to use when making juice. The fruit ranges in colour from green to purplish-red, with yellow to red flesh. Because this fruit can vary widely in size, determining how much juice you'll get from it can be difficult.

The members decided to make juice as per the need from the neighbouring people. They submitted their business proposal to SGB Khadkhambhaliya and it was got cash credit of Rs.50000. They purchased tiny sized equipments and vessels and started the production. With the hard work of women with Mission Mangalam presently members earn an average of Rs.7000 to 10000 in a month. This group has provided Gramhaat as an outlet to supplement their sale at a nominal rent.

Realise Light within

4. Today the Roshni Sakhi Mandal women are realised to see the light (Roshni) not far but within themselves when they come together for meeting of the Roshni Sakhi Mandal. It has become a history rather than a story of being with a group



any one can alter the situation to a progressive direction.

The history starts in 1st April 2007 the day when they resolved to open an account with Rs.500 of 10 members SBI Branch in their own village Harshadpur with the Mission Mangalam worker. It was the first time they entered in the bank and they have made a

strong understanding that the Banks are for them too. They continued regular saving once in a month meeting and discussed their financial and social barriers which obstruct them from others.

They made a search for an economic activity which can earn by looking after their family. Harshadpur is an interior village where least accesses to facilities such as household items, kitchen utensils etc. They have to spend a lot of time, energy and money occasionally to go to Jamnagar. Eventually they go market in a group. During the group meeting discussion they shared the price of articles in Jamnagar and they suffer is very huge lose. Hence they decided to start cutlery in pulling cart. They total saving was Rs.3000 and the revolving fund Rs.5000 they bought articles from Jamnagar kept in a member's house and sold within a week with a initial surplus of Rs.1850. Gradually it has hiked their confidence and submitted a plan to the bank for a loan. The bank after a thorough analysis with the women granted a credit of Rs.50000 to the group.

The members are motivated to assign role of each member in the group. Presently they purchase the articles from Surat and Ahmedabad. They got advertised by the workers to other group and the news spread all over the area. Now women from nearing area are coming to buy the things for retail too. One member said "If the fortunate help them condition goes as it is we will turn this shop into mini whole sale shop in this area." But other corrected her and said "fortunate is already with us if confidence on future help us"

Stepping up by Hand-in-Hand

5. Mitalben Suresh Trivedi as the president of the Gayatri SHG at Datrana village in Khambhalia Taluka she inspired members to



attend training on Jute products conducted through DRDA Jamnagar. During the regular group meeting they have earned power to keep their routine household problems aside for a while.

After the training

their group accessed Rs.100000 as cash credit from Saurashtra Gramin Bank Vadatra and started to make cradle, wall decorative items, hall piece and various types of Ganesh idols with jute. They sell their things through various fairs such Government organized Garib Kalyan Mela, Krushi Rath and Mohotsav other fairs conducted by Government and Non Government Organisation in and around Jamnagar District.

Presently none of the hindrances in their work and they teach other groups to not wander around your hurdles but jump over and automatically you feel hurdle are no matter in your life. They have strongly decided in coming days not sitting idle but moving around the village with the other SHG members moving towards village organization. Their experience taught them to think where there is a will to obtain the fruits of schemes for integrating better housing, education health and sanitation there they find the way to progress.