

A photograph of a woman and a young girl standing in a field. The woman, on the left, is wearing a colorful, patterned sari with a blue blouse and is holding a wooden tray filled with green vegetables, including okra and leafy greens. She has a red bindi on her forehead and is smiling. The girl, on the right, is wearing a purple dress with green and gold patterns and is also smiling. They are standing on a dirt path with green plants in the background.

SHG Federations at the Fore

*Towards Ensuring
Economic Prosperity*

Volume
2

Stories from NRLM promoted SHG Federations on

Farm Livelihood

Non-Farm Livelihood

Table of Content

Messages	5-10	
Advancing Agency and Well-Being through Women Collectives	12	
Farm Livelihood: Building on the mainstay	15	
● Home is where the herd is	17	
● Farming for Better Future	19	
● Augmenting Incomes of Farmers Through Agri-Entrepreneurs	21	
● Dairying – Gateway of Economic Independence of Women	23	
● Fish - a Ray of Hope	25	
● Transforming Lives: Krishi Sakhi journey to becoming 'Lakhpati Mahila Kisan'	27	
● Krishi Sakhis and community Development	29	
● Converging to build infrastructure for Community Based Organizations	31	
		● Sanjeevani: The Organic Way
		33
		● Farming School for a sustainable Agriculture
		35
		● Reaping Benefits through Medicinal Plants
		37
		● Women Farmer promotes Self-Reliance
		39
		● Diversified livelihoods: Suhana breaks the Shackles of Poverty
		41
		● Poultry introduced sustainability to Nirmala's Livelihood
		43
		● Women Organic Farmers of Ujjwala CLF, Wardha
		45
		● Mahila Kisan and a successful Livestock rearer
		47
		● 'Right to work' brings Socio-economic Change
		49
		● Tassar and Transformation
		51
		● It's raining Red Chilies!
		53

Table of Content

Non-Farm Livelihood: Innovation and enterprise in CLFs at core of non-farm livelihoods 55

- Bringing sunshine in The life of a Divyang 57
- Women establish a credible potato Chips Brand 59
- Didi Ki Rasoi Enriching Lives of Poor Women 61
- Grameen Bazaar Community-owned Rural Retail Mart 63
- Funfair of Prosperity 65
- Buck & Goat Marketing Intervention in Rajasthan 67
- Didi Canteen...by women Entrepreneurs 69
- Vijalaxmi is a Shopkeeper 71
- Pads are a promise of good menstrual and Financial Health 73
- Lalti didi becomes a Successful Entrepreneur 75
- Bhanumati makes Agarbattis 77
- Like a BOSS: Seema thinks beyond a Micro enterprise! 79
- Empowering women through power Bill collection 81
- CLF helps women set up modern Marketing Systems 83



Message

In 2019, Honourable Prime Minister Narendra Modi envisioned to make India a \$ 5 trillion economy. Currently India's nominal GDP stands at \$ 3.3 trillion. In India, contribution of women in GDP is only 18%. Women are one half of our population and given equal opportunity they can contribute far more than what they are contributing today. Rural population percentage in India is around 65%; so it is of utmost importance that women from rural areas are given all the opportunities they deserve so that they can come forward and make India a global powerhouse. Without their contribution our dream of reaching \$ 5 trillion economy will not succeed.

With this vision, Deendayal Antodaya Yojana-National Rural Livelihood Mission, a flagship program of Ministry of Rural Development, GoI was initiated. Under the program a women member from each rural poor household is facilitated to join a Self-Help group. The program ensures financial support to these SHGs and build their capacities so that they can start or strengthen their livelihoods. In last couple of years these SHGs has been federated into Village Organizations and Federations under the program. With the help from NRLM, these Institutions of women have shown immense progress in bringing

change in the life of its members. The change can be seen in the field of Health, Hygiene, Livelihood, Financial Inclusion, Gender mainstreaming, convergence with Panchayati Raj, Social Inclusion, etc. The women have become self-reliant and are progressing in every field. Though there is a long way to go but a lot has been achieved.

I am happy that on the occasion of 75th Independence year of our country, as we are celebrating Amrit Mahotsav, NRLM has come up with this publication of 75 Stories of Change from the SHG Federations where inspiring stories of change from rural India in various fields of development has been documented. Every citizen should know how these rural women are contributing to India's development through their institutions. I dedicate this publication to all those SHG Federations who are relentlessly working to bring change in the life of its members for a better future.

I hope this publication will inspire us and all who believe that "Hum Sab ki prayas se Bharatbarsh ko Safalta ki nayi Bulandio tak pohucha sakte hain". ■



Giriraj Singh

Minister, Rural Development and
Panchayati Raj Government of India

Message

Swarnajayanti Grameen Swarojgar Yojana (SGSY) was restructured in 2011 by the Government of India to give us what is now known as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). As on 2023 DAY-NRLM has reached as many as 742 districts across 28 states and 6 UTs. The SHG revolution has brought under its umbrella a total of 9 crore women and 83.4 lakh SHGs. Through the visionary policies of Honourable Prime Minister Narendra Modi SHG women are now leading the country by example be it from low NPA rates, their entrepreneurial ventures or being the torch bearers of change in the social landscape of rural India

Some of our best Model Cluster Level Federations can now serve as a template for those that are currently in the nascent phase. These CLFs now have their own dedicated trained cadres like Krishi Sakhis, Pashu Sakhis and others who are helping

the community in identifying and navigating indigenous livelihood practices while also helping them understand sustainable modern practices in the realms of farming and livestock rearing. With the help of these sustainable practices the communities are now able to move ahead with their surplus from the primary sector to the secondary and tertiary sectors.

With the goal of Ministry of Rural Development in reaching out to 10 crore rural poor households we proud to launch this Compendium that documents and brings to light some of the best 75 interventions from across the state. These stories bring forth the sheer hard work and dedication shown by SHG women of rural India. I salute all these didis for their indomitable spirit and wish for more and more people to read their stories of success. ■



Faggan Singh Kulaste

Minister of State for Rural Development
and Steel Government of India

Message

It gives me great pleasure to announce the launch of the 75 CLFs Compendium. This book seeks to highlight some of the best interventions taken up by Model CLFs in the fields of financial inclusion, livelihood promotion, FNHW and women's empowerment from across states.

Cluster Level Federations envisioned as independent registered bodies seek to play a crucial role in leading the community towards holistic development. These CLFs have become a major platform in empowering the community of a collective consciousness that is moving forward in dimensions far beyond income generation and poverty alleviation. Through the pages one can see how these women have overcome hurdles both societal and financial, developed their skills and are now involved in diverse sustainable livelihood activities. Through MoU's with leading e-commerce platforms like Amazon, Meesho and others, SHG products have now reached a global market bringing to life Honourable PM Narendra Modi's "Vocal for Local" mantra.

Through years of handholding by the Ministry and a dedicated team on field these collectives today are financially sustainable and have built a sufficient corpus through years of inter-lending at the SHG, VO and CLF level. They are now able to support livelihood interventions both at an individual level and through specialised sectoral producer groups. They also provide a platform to rural women for supporting each other in their aspirations, discussing their problems and in creating a healthy support system within the community itself. Today there are cadres who are trained in matters of FNHW and gender and are able to help SHG women in navigating social barriers and stigma. These women have the confidence to interact with bank managers, are aware of self-financing schemes and are actively involved in creating business development plans in diverse livelihood ventures in their local context.

We hope this book serves as a motivation for all the citizens in the country and look forward to documenting many more such stories of success in the near future. ■



Sadhvi Niranjana Joyti

Minister of State for Rural Development and
Consumer Affairs, Food & Public Distribution
Government of India

Message

Deendayal Deendayal Antodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a centrally sponsored scheme, is one of the largest flagship anti-poverty programmes of Ministry of Rural Development, Government of India. The Mission works through building community institutions of the rural women like Self Help Groups (SHGs) and their Federations, with an objective to build their capacities to address multi-dimensional poverty. NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The Mission is implemented in a phased manner, taking up a certain number of blocks each year and is expected to saturate mobilization of all rural poor households by 2023-24. The implementation responsibility of the Mission is vested with State Rural Livelihood Missions. At the district level, a District Mission Management Unit (DMMU) is responsible for planning and implementation, under the overall control of the district administration. At the block level, a Block Mission Management Unit implements the Mission activities with a strong community-led approach across all activities Sinha

While we move ahead to achieve the objective of the mission, it is important to pause and reflect on the work being done, appreciate the relentless efforts of the community institutions to bring change, document the change stories and disseminate them to all citizens of this country. This will help many to know about Community Based Organizations and their efforts and inspire society to come forth and

support the initiative within their own capacity.

NRLM having promoted world's largest community platform holds immense potential for innovation and experiments.

The SHG Federations promoted under NRLM are both economic and social institutions. While on the one hand, these institutions have been attending to financial inclusion and intermediation agenda for their members, they have also been working on impacting livelihoods, changing societal norms, bringing behavioural shifts, and engaging with banks, public systems, and other stakeholders. The Cluster Level Federations are the apex level institutions that are expected to provide the entire hand-holding and monitoring support to the SHGs eventually. The State Rural Livelihood Missions, with the support from the National Mission Management Unit, has been working on strengthening the CLFs as a result of which, over the brief span of last 5 to 6 years, CLFs have got into amazingly myriad and diverse areas such as behavioural changes around health and hygiene, gender barriers, access to entitlements, and bringing societal focus on vulnerable and socially excluded households, in addition to focus on financial inclusion and livelihoods support.

In this context, PRADAN as a partner organization for DAY-NRLM in strengthening the SHG Federations under a Bill and Melinda Gates Foundation (BMGF) supported project has supported MoRD in documenting 75 inspiring stories of Community Based Organizations on the occasion of Amrit



Sailesh Kumar Singh
Secretary, Ministry of Rural Development, Gol

Mahotsav-75 years of India's independence. I am thankful to PRADAN as well as all my colleagues in NMMU and the SRLMs for their sincere efforts to come up with this publication in a time bound manner.

I am hopeful these stories will inspire citizens of our country and large section of our society will come forward to join hands and support the efforts of women's collectives to overcome poverty and advance well-being for all vulnerable communities. ■

Message

Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY- NRLM)organises women from rural poor households into SHGs and its federated structures like Village Organization and Cluster Level Federations to strengthen the livelihoods of these women, develop their skills and capacities, strengthen the production and market eco-system and making them favourable for the rural women, providing them capacity building and handholding support to access formal credit and increase resource allocation through a strong convergence work.

A well-functioning CLF is quite critical for the sustainability of various investments made under DAY-NRLM. CLFs hold great promise in emerging as organizations of women that are not only financially and operationally self-sustainable but also work towards enhancing member livelihoods and well-being and act as a vehicle for promoting women's voice and agency

DAY-NRLM aspires to unlock a repertoire of livelihood opportunities for rural women as the mission's primary objective. Under NRETP, a major strategy hinges on the promotion of FPOs and sectoral value chain activities. It is a growing realization, however, that CLFs need to play an

important role in building member preparedness to participate in FPOs and other value chains. Currently, the participation of SHG members in livelihood enhancement activities is at an average of 20% -30% across the states. CLFs can play a significant role in promoting the universalization of livelihoods.

Across the nation, there are several examples where CLFs have built linkages with public systems, research organizations, agriculture entrepreneurs, producer groups, farmer producers' organizations and private actors for accessing training, inputs, mechanization and other services and market linkages. We must document such success stories so that such practices can be replicated across the nation.

In this context, PRADAN has supported documentation of 75 success stories of strong CLFs from SRLMs across the country where these institutions have mobilised and motivated SHG members, and have facilitated different systems, processes and linkages to improve the lives and livelihoods of the members. I congratulate the SRLMs, NMMU and PRADAN for compiling these stories of change which have personally inspired me and I am sure will inspire many others. ■



Charanjit Singh
Additional Secretary (RL)

Message

Deendayal Antodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) is the largest poverty alleviation program in the country with an outreach of around 9 crore rural women mobilized into 83.4 lakhs self-help groups spread across 7.27 lakh villages, 7,073 blocks in 742 districts across 28 states and 6 UTs till March'23. The mission has also been federating SHGs into Village Organizations (VOs) and Cluster Level Federations (CLFs). The basic principles that guide DAY-NRLM are – 1. poor have a strong desire to come out of poverty and they have innate capabilities to do so 2. Social mobilization and building strong community institutions of the poor is critical for unleashing these innate capabilities

Today, with more than 4.31 lakh VOs and 31070 Cluster Level SHG Federations functioning on the ground, CLFs have emerged as important community institutions which have capabilities to scale up various development interventions for comprehensive development of poor in a short span of time and addressing last mile delivery issues.

These Cluster level Federations (CLFs) are envisioned to function as entities that can facilitate all-round process of development for its members. Presently, the CLFs are pursuing agenda of inclusive financial development as a binding factor. DAY-NRLM has been making concerted efforts in enhancing the

institutional capacities of cluster level federations. They are currently being supported to build their long-term mission and vision, and strategies which are then converted into annual action plans to work towards the vision and mission. For recreating identity and accountability among institutions, efforts are being made to register the CLFs under relevant legal framework, such as mutually aided cooperatives or societies.

This compendium was envisaged with the objective of recognizing the humongous task of nation building that the women's collectives i.e., the SHG Federations are engaged in. An attempt has been made to document the various areas of works which SHG Federations are now engaged in viz., gender, social inclusion, nutrition and health, PRI-CBO convergence, fintech services, farm livelihoods, non-farm livelihoods etc.

We hope you like the stories in this compendium, which gives a glimpse into what is possible. We are thankful to the Bill and Melinda Gates Foundation for supporting DAY- NRLM in this shared societal endeavour of developing strong women's collectives. This compendium could not have been possible without the tireless support of SRLMs who worked day and night to identify these green shoot CLFs across the nation who have done exemplary work around various areas of development. These stories



Smriti Sharan

Joint Secretary, Ministry of Rural
Development, GoI

are very few among a large number of institutions and symbolic of the strength of the universe of SHG based collectives, doing a commendable job.

I thank SRLMs, NMMU staff who worked with PRADAN and the group of documenters for their diligent effort to publish this first compendium of SHG Federation stories. ■

SHG Federations at the Fore

*Towards Ensuring
Economic Prosperity*

Advancing Agency and Well-Being through Women Collectives

As of June 2022, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) program has reached out to 8.99 crore households through 83.4 lakh SHGs formed in 7.27 lakh villages in 7073 blocks in 28 States and 6 UTs in the country. Total no of Village organization (VO) promoted is 4.31 lakh while the total no of Cluster Level SHG Federations promoted are 31070. The universal approach in the program has been to form self-help groups of women from poor households, federate them in Village Organisations and Cluster Level Federations, to inculcate a habit of mutual help as well as savings and credit through the SHG and provide development assistance in the form of financial investment as well as social and technical advice to them. There are 4.3 lakh village organizations in the country now, federated into 31070 Cluster level federations. Undoubtedly DAY-NRLM is the largest ever structured attempt at mobilizing women and building their collectives for ushering in diverse facets of development through them.

This is the largest ever effort at creating "social infrastructure". Its most salutary effects to provide the last mile reach for ushering in diverse development programs. This established social infrastructure now offers a very useful pathway for the government to reach out to the poor. At the same time, it has created a major channel for surfacing issues, aspirations, needs and demands of the poor in a planned and systematic manner.

The practical utility of this massive social infrastructure has been abundantly demonstrated in recent times. They helped as conduits for carrying messages, acted as platforms for and took initiatives in a myriad manner in combating the pandemic. There is overwhelming evidence, perhaps as yet not fully documented about the critical role that VOs and the SHGs played in combating the pandemic. They did so on the one hand by organizing exposure and training related to mask discipline, social distancing, and basic preventive care. On the other hand, they became instruments of producing and

distributing masks and sanitizers in large numbers in dispersed locations at affordable prices virtually in every part of the country. They contributed to systematic administration of quarantine centers in thousands of villages. And they became focal points for mobilization of people for vaccination. Without this mammoth social infrastructure, India's fight against COVID would have been much more tardy and possibly ineffective.

This volume brings out the diverse other dimensions in which women collectives have been contributing to social well-being in villages. They have offered a mechanism to introduce new and better paying crops for enhancing rural income through farming, the mainstay of rural livelihoods. They have helped rural households diversify their livelihoods portfolios by taking to dairying, poultry, small ruminants, and fisheries. They have helped created a people friendly system of extension and input service through agri-entrepreneurs. They have promoted enterprises and self-employment in traditional lines of food products

as well as crafts and also in non-traditional lines such as making and marketing solar lamps. They have helped rural women derive livelihoods in the service sector by starting 'didi ki rasoi' for providing hot cooked meals to transiting people at crowded locations. They have collaborated in other state programs while generating employment for the rural women. They have helped expand financial literacy and promoted financial inclusion by collaborating with innovations in the banking sector. Recognizing the importance of health in the lives of the poor, they have collaborated with state machinery in promoting diverse health interventions. They have contributed to dietary diversity of the rural poor both through extension and through popularization and support of kitchen gardens.

The beauty of the DAY-NRLM program is that it is built on the enthusiasm and hard work of women themselves. Ordinary rural women have achieved extraordinary extension by taking the spirit of mutual help to new areas, by training women in managing their new institutions and by bringing in proper systems of management that ensure transparency and accountability. This has enabled the huge social infrastructure to contribute towards building empowerment of women. There is widespread evidence that by itself, creation and regular functioning of an SHG which is supported by the VO in the respective village, offers a social assurance system to women in their hours of distress. Under the gender justice sub-component of the program, in numerous locations, these local entities have taken initiatives to counsel and sort

out domestic difficulties and held out a deterrent to gender-based violence. They have contributed in no mean way to building identity and confidence among women. The savings and credit function of the SHG has created a very helpful and empathetic alternative to the ubiquitous and not infrequently villainous local money lender.

While the above two "side-effects" of the essentially livelihoods program are almost ubiquitous, there have been very positive impacts of this social infrastructure. Women have started taking part now in the Gram Sabha and in the affairs of the Gram Panchayat than ever before. Just as the devolution of funds to GPs under 14th and 15th Finance Commission provided financial muscle to the Gram Panchayats, the enhanced participation of women in their affairs have contributed to making the Gram Panchayats more responsive to the needs of the women and the poor. This is work in progress.

The other related aspects touch upon the strengthening of demand for other welfare services in education, health, nutrition, social justice and the like. Once made aware of the functional utility of social mobilization of women through the SHG /VO /CLF system, it becomes a matter of only their imagination and a little external nudge for them to start taking interest in these matters. In consequence, there is evidence of greater effectiveness of behavior change communication on these matters as well as higher and more confident engagement of the village community with the front-end development bureaucracy. This

The beauty of the DAY-NRLM program is that it is built on the enthusiasm and hard work of women themselves. Ordinary rural women have achieved extraordinary extension by taking the spirit of mutual help to new areas, by training women in managing their new institutions and by bringing in proper systems of management that ensure transparency and accountability.

contributes to better realization of entitlements of the poor as well as better service delivery of welfare programs due to consolidation and articulation of demand from the ground.

In this manner, women collectives are enabling the government to overcome hurdles in delivery of public services and working with members to advance agency and improve livelihoods and well-being. ■

Farm Livelihood

Building on the mainstay

The women collectives in rural India come essentially from farming households. Agriculture has always been the mainstay of their livelihoods. The membership comes from small and marginal landholding category. With continued division of land within the family, farming households have found it increasingly difficult to derive adequate livelihoods from their kerchief sized plots. With the guidance and help from the SRLM officers and advice from technical experts, collectives appear to have adopted five major paths of enriching and building on the mainstay of livelihoods of bulk of the members. This is revealed by the stories in the set that follows. These five paths are

- Adopting innovative approaches to agriculture extension and services to enable farmers get better crop incomes;
- Diversifying by adding ancillary activities such as dairy, poultry, small ruminants or fisheries to broaden their portfolio;
- Adoption of new crops and new methods of growing crops for value addition,
- Adoption of organic farming for reducing input cost, improving land quality and better incomes;
- Intervention in post-harvest stages

Innovation in agricultural extension has been done by way of selecting and training Agri-entrepreneurs. Young persons who take to this derive their income by providing extension as well input and output services to participating farmers. This achieves two results: participating youth get a livelihoods and

the farm practices of the participating farmers are improved. This way both the groups benefit.

Diversification by adopting some form of animal husbandry has always been a traditional method. but it has received a strong boost with systematic linkages with those who provide technology, by creating group enterprises and by helping participating farmers obtain better value for their produce.

New crops such as lemon grass have been introduced and grown on wastelands by groups of farmers thus adding to their incomes.

Systematic promotion of organic or at least non-chemical farming has been done by some collectives. This ensures that the land quality improves because of addition of natural inputs, based on animal and vegetable waste, to soils. This reduces paid out input costs as well as enhances resource quality. Where possible incomes are also impacted by fetching superior value obtained by marketing naturally grown or organic produce. This also creates a livelihood for the community resource person helping farmers adopt the method.

Interventions in post-harvest stages have been done by creating local warehouses as well as common processing facilities. This enables farmers to get a better value for their produce.

Going forward, this remains a major area of work for the collectives to impact and improve farm based livelihoods of all members. ■



Home is where the herd is

Livestock rearing is among the most effective income source for the poor. Although Gond (a prominent tribe from Chhattisgarh) women have traditionally tended to the livestock, they often are unable to control income from their animals. With erratic rain and small unirrigated land holdings, male members from households from the tribal Manpur Block migrate to cities for unskilled labor leaving their womenfolk to manage farm and animals. Poor fodder and shelter management for small ruminants and absence of veterinary input leads to high mortality making income from small animals low and risky. Women had to be persuaded to believe that morbidity can be controlled and income from small animals can be substantially increased. Tiranga Sankul Sangathan with support from Bihan (Chhattisgarh SRLM) initiated addressing this issue through awareness building, perspective training and demonstrations, coupled with much expanded vaccination efforts.

The most important intervention of this initiative was the grooming and nesting of community animal health worker (CAHW) termed as Pasu Sakhis, who bridged gap between the Animal Resource Department (AHD) and poor livestock keepers. Chosen from SHG these Pasu Sakhis were groomed to provide de-worming, vaccinations, first aid, and management practice related advice & services on payment basis to the community and the farmer's group directly.

Pasu Sakhi, their own sister from the community is very effective in persuading women to adopt the necessary practices for improved and remunerative small animal husbandry. Tiranga Sangathan now has 26 Pasu Sakhis who support 1300 women in effective animal feeding, breeding, and management. Tiranga has used its Corpus Fund for creating a cold chain for the vaccine. The mission team has helped them to connect with vaccine and medicine suppliers. The

vaccination as prophylactic measure was very effective and deadly diseases like Ranikhet and Pox in BYP and RD, PPR, etc. in goat could be controlled largely in treated villages. The overall mortality has reduced from upwards of 60% to about 30-40% in BYP and 15-20% in goat. The efficacy of de-worming also demonstrated resulting into weight gain, and reducing morbidity. Pasu Sakhis is earning about Rs. 3000 per month while spending about 3-4 hours per day for about 10-15 days per month. Most of the families practicing BYP or goat rearing have earned an average additional gain (sale, consumption, and stock shift) Rs 15-30,000 within 1-2 years. After establishment of vaccination and de-worming services, many poor families have developed confidence to increase their herd and flock size. This helped the rural women to earn more and save more in their SHGs. Along with this the women who were trained as Pasu Sakhis; it was helpful for them in creating an identity as an income provider. ■



Established in 2017, Tiranga Sankul Sangathan, a Cluster Level Federation federates 24 village organizations representing 336 households of 4000 women. Tiranga Sankul Sangathan has done an exemplary work in livestock rearing through Pasu Sakhis (Community Animal Health Workers) and is currently supporting more than 1300 women who practice improve livestock rearing.



Farming for *Better Future*

Niru Bhuyan, home maker from Chowkhamting of Sissiborgaon Panchayat along with her family were dependent on their six Bighas of land for income. The Rs. 4000 they earned was not enough to give them a dignified life. During times of need, the Bhuyans had to borrow high priced loans from the local money lenders further putting pressure on their meagre finances.

Faced with the possibility of leaving their village for better opportunities, Niru joined Rupali SHG. The SHG is federated with Gyanjyoti VO of Sati Sadhani CLF

All members of Surujmukhi Orgatech, a producer group promoted by the CLF with support from ASRLM, including Niru received training on organic farming organized by the Assam SRLM

staff at the block level and the Sati Sadhani CLF jointly. Assam SRLM under the "Promotion of Organic Farming with Specific Focus on Certification and Market Linkage" project thrives to promote organic farming among SHG members.

CLF mobilizes and motivates SHG members to adopt organic farming and facilitates in forming producer groups around different activities.

The newly promoted producer group was facing challenges like managing time for the PG meetings, maintaining records, etc but gradually because of continuous monitoring and training support from their CLF they gradually picked up the momentum. Members learnt to maintain records and actively started participating

in different livelihoods based group activities. With consistent support and monitoring from Sati Sadhna CLF, the Surujmukhi Orgatech received access to Revolving Fund and Community Investment Fund. Vermicompost pits were started and many members of the PG now have multiple pits and therefore more sources of income. Niru was one of the members who received CLF loan from the CLF through her SHG and set up multiple vermicompost tanks.

Today Niru Bhuyan is one of the many progressive farmers that the PG, VO and CLF of her area have helped move out of poverty and vicious cycle of debt. She now motivates others in her community to build their futures through organic farming. ■



Formed in the year 2016, Sati Sadhni Cluster level SHG Federation in Sissiborgaon block of Dhemaji district has mobilized 6890 women into 668 SHGs and 36 Village Organization. The CLF is promoting sustainable livelihood options for local women farmers for sustainable farming.



Augmenting Incomes of Farmers *Through Agri-Entrepreneurs*

Where basic know-how and quality inputs are the major constraints, disseminating modern farming techniques and services could be the best strategy to enhance the income of large number of farmers, particularly when they are marginal or small farmers.

An AE is a motivated, self-employed rural youth trained and mentored to sustainably provide a bouquet of agriculture and allied services to a group of 150-200 farmers. It is a service-

oriented incentive-based model. The remuneration of an AE is in proportion to the services offered to the farmers. They engage in business avenues, such as backward and forward linkage, digital banking, nursery, apiculture, mushroom cultivation, vermi compost, etc.

With professional inputs and guidance from JEEVIKA (Bihar State Rural Livelihoods Mission), Chand Tara CLF identified potential AEs from its SHG members and their families. They are

then provided 45 days training certified by top institutions, including NIRDPR, NIAM and MANAGE.

Nand Kishor was identified as a potential AE in March 2018. He got trained at NIRDPR and started his business with a capital of Rs. 12,000. His portfolio of businesses include agri. inputs (seeds, fertilizers, crop seedling), agri. extension, market linkage, services like money transfer, withdraw, mobile recharge, electricity bill payment, railway tickets, etc. The farmers are very happy, because they get most of the services at their door with minimum expenses. On the other hand, Nand Kishor, who used to earn honorarium of Rs. 2,000 now earns 25000-30000 per month. A farmer says - "Thanks to Chand Tara Sankul Sangh, we are getting all our farming inputs at best price at doorstep and we don't have to waste time and money on transportation also." ■

"We are working towards promoting agri-mechanization and creating avenues for supplying quality agricultural inputs at reasonable rates to the farmers. This will eventually increase the agricultural productivity resulting in enhanced incomes."

— President, Chand Tara CLF



Chand Tara Cluster Level Federation (CLF), has promoted four Agri-Entrepreneurs (AE) to directly benefit 1478 farmers in its work area of four panchayats. Formed in 2021 the Chand Tara CLF has a membership base of 3408 primary SHG members organized in 284 SHGs and 23 Village Organizations.



Dairying – Gateway of Economic *Independence of Women*

India is the biggest producer of milk in the world and it is one of those economic activities that engage women in large numbers. To help rural women reap the benefits from the institutionalised schemes and programmes, Department of Mission Shakti is meticulously rolling out initiatives to bring women collectives at power.

In Ganjam district, Odisha Livelihoods Mission (OLM) in convergence with District Administration has been mobilising Women Self Help Groups (WSHGs) to form Dairy Clusters and encouraging them to set up farms and dairy enterprises in urban areas. Till date 16 such dairy cluster has been promoted under Narendrapur GPLF with 480 women dairy farmers. It will lead to the formation of a women-run dairy economy within the district. Gram Panchayat Level Federation (GPLF) plays a vital role in the execution of this intervention.

The GPLF mobilizes SHG members to form Producers Groups (PGs) to take up agriculture & allied livelihood activities,

disseminates information, prepares plan & facilitates implementation, facilitates marketing, provides financial support, helps in maintenance & functioning of dairy unit, build capacities of the PG members, supports in opening milk counters and facilitates cattle insurance. Pratibha PG of Jagannath village comprising of 35 women from different SHGs is setting standards for other PGs to follow. It is engaged in cattle care, milking, dairy product processing, and sale. 'Prani Mitras', promoted by GPLF with support from OLM, conducts routine check-ups of the cattle and helps PGs maintain the dairy unit. OLM has provided Rs. 1 lac to the PG in the form of Institution Building Fund and the

members have taken loan of Rs 4 lac from the Community Investment Fund to construct their cow shed, to purchase cattle and for procurement of fodder and other necessary works at the dairy unit.

Pratibha PG has set up 5 Dairy Booths in market areas to sell milk and milk products. The booths bear the slogan – "Surety of Purity". The estimated sale of milk is approximately Rs. 14 lac per month. The net income of each member is Rs. 6,000/- per month. Now, there are plans to set up a fully operational chilling plant and processing unit and to develop links with Veterinary Department & other allied line departments for continuous technical support. ■

“This livelihood activity has the capacity to significantly improve our socio-economic wellbeing. We never thought this could have been possible. Everything is a reality today thanks to support we received from Dept. of Mission Shakti.”

— Rajeshwari Reddy, member of Pratibha PG



Established in the year 2015 Narendrapur Gram Panchayat Level Federation in Chatarpur block of Ganjam district, Odisha has mobilised 1258 members into 113 SHGs. The GPLF is supporting 480 SHG members by promoting dairy producer groups leading to their economic independence.



Fish - a Ray of *Hope*

A majority of the households in Araria are marginal and landless, forcing the male members to migrate to different cities across the nation. This leaves the women to manage the farm and allied activities in the village; though the opportunities are very little. In such scenario Kiran CLF came up with an innovative idea of generating economic opportunities for its members. The CLF initiated fisheries intervention in a government pond of 3.24 acres and advocated for getting it allocated by the District Administration to Mahima Village Organization for five years at free of cost. District Administration also helped in construction of shed for ducks, pond beautification and orchid plantation around the pond, under MNREGA.

The initiative has paved the way for integrated fish farming as a powerful mean of income enhancement for the small and marginal farmers of rural Bihar, particularly women. We are geared up to help in promotion of more such Fishery Producer Groups."

— Saila Devi, President, Kiran CLF

The group of 35 SHG members formed a producer group named 'Jalpari Jeevika Matasya Utpadak Samuh' (Fisheries Producer Group or FPG). A 'Matasya Sakhi' was identified from the community to support the intervention. They adopted 'fish cum duck farming model' developed by Jeevika (Bihar SRLM). It was one of a kind and perhaps the first women producer group promoted in Bihar to commence fisheries intervention.

JEEVIKA (Bihar SRLM) helped the CLF and FPG design business plan and provided training support to FPG members and the Matasya Sakhi for 'fisheries and duck farming'.

From fisheries FPG has earned Rs. 1.34 lac in two cycles till March 2022. In the current cycle, they expect to earn about Rs. 3 lac. In addition to this, 200 ducks have yielded 5014 eggs till June 2022 fetching 40,000, besides Rs.15,580 earned by selling 82 male ducks.

Jalpari FPG has adopted Biofloc system, a new technology in fisheries. By maintaining better Carbon-Nitrogen ratio, it helps improve fish yield and improves water quality. It has four Biofloc tanks, with capacity of 10,000 seeds. FPG earned Rs. 39,757 from 1000 seeds. Therefore, the four tanks are expected to give an income of about Rs. 4 lac.

The initiative of Kiran CLF has paved the path for fishery as a livelihood option for the small and marginal farmers of rural Bihar. The CLF is geared to promote more such Fishery Producer Groups. With the viable livelihoods opportunities, along with maintenance and upkeep of the ponds, Government of Bihar decided to allocate the public ponds to the JEEVIKA promoted Village Organizations for five years free of cost. ■



“Kiran”, the Cluster Level Federation (CLF) brings Fish as a ray of hope for poor women of Bihar. Formed in December 2019 in Kharhat panchayat in Raniganj block of Araria district in Bihar, Kiran CLF has a strong membership of 5115 women members organized into 465 SHGs and 42 Village Organizations (VOs). Its main focus is to promote livelihood activities to enhance income of its members.



Transforming Lives: Krishi Sakhi journey to becoming *‘Lakhpati Mahila Kisan’*

Krishi Sakhis are Community Agricultural Care Service Provider, a community based practitioner, trained by Assam State Rural Livelihood Mission (ASRLM) to act as a last mile deliverer of agri and enterprise management services to the poor and vulnerable. Over the years Sinaki CLF has helped many women emerge as Krishi Sakhis who have not only become pivotal in transforming rural lives by delivering services but also have become an example of change and upliftment of themselves. The CLF ensured that such Krishi Sakhis receive technical trainings to help women in villages but also arranged for financial support for them.

Kalpana Barman is such a woman who moved to Uttar Bherbheri of Meda Gaon Panchayat under Chachaka Development Block in Barpeta district, Assam post her marriage. When her husband died in 2017, Kalpana started looking for income sources beyond her

husbands' meager pension. With no land and inadequate education Kalpana turned to sewing clothes for income.

She became a member of the Rimjhim SHG and received vermicomposting training organised by the Federation in partnership with KVK, Howly. With the help of the Community Investment Fund provided by the CLF as credit, training from KVK, Kalpana started producing vermi-compost using locally available free materials.

She now produces 400-500 kgs of vermicompost and earns nearly Rs. 12000 a month. She supplements this through other ventures like weaving, mushroom cultivation and nursery maintenance, trainings for which were also organised by the Federation.

In 2018, Kalpana became a Krishi Sakhi for Sinaki CLF. As Krishi Sakhi, Kalpana trains and motivates other women

groups on vermicomposting and mushroom cultivation. With access to CLF, many SHGs have therefore picked up both activities and members are able to earn approximately Rs. 8000/month. In 2016 she received Udyami Mahila Award from KVK. In 2019, her efforts lead to Uttar Bherbheri village being declared as Vermi Village by KVK, Howly in the presence of the Director, ICAR, Guwahati and the Director of Extension Education, Assam Agriculture University, Jorhat.

Kalpana's efforts have received recognition in 2020 from the National Rice Research Institute of Cuttack. With support from her SHG and CLF she leads the way in transforming lives by setting an example herself.

Like Kalpana, Sinaki CLF has further helped many SHG members to take up vermi-compost activity and earn significant income. ■



Established in the year 2019, Sinaki CLF in Chachaka block of Barpeta district, Assam has 6350 women mobilised into 442 SHGs and 23 VO's. The CLF has promoted Krishi Sakhis who are setting example for other through their own transformational journey.



Krishi Sakhis and community *Development*

Krishi Sakhis, promoted and nurtured by the Cluster Level Federations are crucial part of the sustainable agricultural livelihoods intervention of MSRLM. They are the last mile deliverer of information, training and services in the community. Progressive farmers themselves, Sakhis create awareness, build capacities and provide produce aggregation services and marketing services to members of the SHGs.

Sailaja Narwade, Krushi Sakhi in Masala Khurd village is leading the way for adoption of sustainable farming practices in her community. She joined Jijau SHG in her village and started growing organic vegetables with a Rs. 5000/- loan.

“Women from indigenous and grassroots communities are often also custodians of traditional knowledge, which is key for their communities’ livelihoods, resilience and culture. And every woman should become self-sustain, and independent for that everyone needs to get into multiple livelihood activities for well-being.”

— Sailaja Tai, Krishi Sakhi

Sailaja to support her organic farming started making Jeevamrut, Beejamrut, Nimastra and other organic pesticides and insecticides. Looking at her passion in 2016, Sailaja became the Krushi Sakhi for Kranti Mahila Village Organization. In 2019 Sailaja brought together 50 women farmers to start an organic farm with the help from the Agriculture Transformation Management Agency (ATMA). Rs. 1 Crore was availed from Organic Producer Group Formation Scheme to start a vermicompost unit and organic input preparation units. The group managed to obtain the PGS Organic certificate and started diversifying their activity.

Collecting and preserving indigenous

seeds furthers agricultural diversity and with that understanding with support from her VO and CLF, Sailaja started a Seed bank with other group members taking technical help from MSRLM and KVK Tuljapur. The Seed Bank generated Rs.24.18 Lakh in 2021-22 from sale of vegetable seed kits. MSRLM and the CLF trained and facilitated setting up a community pulses processing unit which provides another source of income to Sailaja and other women farmers.

Networking with multiple departments and because of Sailaja's effort CLF could facilitate a grant of more than Rs.34 lakhs to set up solar pumps in the area.

Sailaja has been honored with the “*Laxmi Kisan Award*” by All India Radio. In the year 2020, she received the “*Hrkani Award*”. On the occasion of Krishi Divas, 2022 she received the “*Vasantrao Naik Bhajipala Utpadan Award*”.

Krishi Sakhi like Sailaja is a change-maker, who with support from her CLF- VOs and SHGs is helping drive her community towards holistic and sustainable development. ■



Formed in the year 2018, Sanskruti Mahila Umed Prabhag Sangh in Tuljapur block of Osmanabad district, Maharashtra, a Cluster Level SHG Federation has mobilised 1843 women into 155 SHGs and 11 Village Organization. The CLF has promoted and nurtured Krishi Sakhis who are emerging as Change Agents for the society.



Converging to build infrastructure for *Community Based Organizations*

The members of SHG and through them the VO and CLF have long felt the need for infrastructure for their regular operations. They need office space for carrying out their activities. They also need storage space for keeping the agricultural produce properly and safely. Agriculture produce storage warehouse infrastructure is key part of post-harvest management in farming practice. Unavailability of warehouses was leading to loss of agriculture produce, processed products and other essential materials of the SHG members in Chandrapur district. But such construction is expensive and difficult to mobilize. The same situation was faced by Umed CLF but because of assertive and continuous effort of the CLF

members now the local administration, MSRLM and CLF has partnered to create robust infrastructure for the CBOs and the SHG members across the district.

The CLF received wonderful guidance and practical support from the District Collector. They could leverage the funds under MGNREGA for creating these buildings. The DAY-NRLM program in Maharashtra is administered through the MSRLM. Each warehouse was budgeted at Rs. 33 lakhs. However, by converging the MSRLM and MGNREGA funds, they were able to construct the warehouse within Rs. 20 lakhs and provide employment to poor members of the SHGs.

Chandrapur districts have initiated the

construction activity of 15 administrative offices for CBOs and 33 storage warehouses. This activity will help in the improving the infrastructure at village level and cluster level in the form of agriculture produce storage warehouses and administrative structure for the community-based institutions.

Community Based Organisations having owned administrative offices will play the symbiotic role for achieving the aim of sustainable livelihoods for rural women and storage warehouse will reduce the loss of hard-earned agriculture produce and this infrastructure will be consistent source of income for CBOs based on the rent mechanism. ■



Umed Cluster Level Federation (CLF) of Bhadrawati block in Chandrapur district of Maharashtra has done exemplary work in MGNREGA Convergence to strengthen their institution and support its members with required infrastructure facilities. This CLF consist of 33 Villages and 24 Village Organizations (VOs).



Sanjeevani: *The Organic Way*

Bharari Mahila Prabhag Sangh is promoting organic vegetable producer groups and plays a vital role in mobilizing women to form producer groups in remote villages of Sindhudurg district. With support from Maharashtra SRLM, the CLF supports these PGs to prepare business plan. CLF conducts regular meetings with the PGs to understand their preparedness and accordingly verify and recommends their business plan to Maharashtra SRLM to avail fund from the NRETP program which comes as a grant to CLF and subsequently CLF rotate this fund as credit to the PGs so that many more SHG members can be supported. CLF also facilitates in access to other funds from mainstream financial institutions and timely repayment of all the loans. Udyog Sakhi promoted by the CLF helps in bookkeeping and in planning the training as per requirement to the PGs. Bank Sakhis promoted by CLF facilitate disbursement and repayment of loans.

The Self Help Groups of Vetore village of Konkan region formed the Sanjeevani Organic Vegetable Producer Group (PG) with the purpose of producing and marketing the organic vegetables. The main crops of Vetore, situated 13 km from Vengurla town are Paddy, Nachani, Kangar (tuber), Mango and Cashew. However, according to the season, several other crops including vegetables are grown. The PG has already got a vegetables sales centre and plan to start three more in Vengurla, Sawantwadi and Goa, which have high demand for organic produce.

The usage of high technology in farming has helped in improving quality of the produce, improving the production and therefore, sales opportunity. This has led to economic growth of the producer group. The village falls under the Organic Farming Division and 20 groups of women farmers are in the process of getting their produce certified as Organic. Sanjeevani Producer Group plans to aggregate the

produce of farmers from Vetore, Dabholi, Khanoli and Math villages and sell it through a Collection and Sales Centre managed by it.

The farmers have been given training for preparation of organic inputs under Umed Abhiyan of State Rural Livelihoods Mission, through Krishi Sakhi, Community Agriculture Manager and Ward Coordinator. Organic inputs like Jivamrit, Dashaparni extract, vermicompost etc. are produced and sold by the producer group.

With an initial capital of Rs. 2.2 lac, of which Rs. 2 lac was provided by National Rural Economic Transformation Project (NRETP), Sanjeevani PG has got a turnover of Rs. 20 lac in 2020-21 and Rs. 27 lac in 2021-22.

We believe in the saying – *'Talent wins games, but teamwork and intelligence win championships'* – says a CLF woman leader. ■



Established in the year 2018, Bharari Mahila Prabhag Sangh is a Cluster Level Federation at Sindhudurg district in Maharashtra. The CLF has mobilised 2460 women into 217 SHGs and 8 Village Organizations. The CLF is promoting Organic Vegetable Cluster and supporting women from rural areas with ecologically sustainable livelihood opportunities.



Farming School for a sustainable *Agriculture*

Palghar in Maharashtra is known for its grain, pulses and fruit crops. Per capita income from agriculture however remains low due to traditional farming practices and lack of market linkage. Migration to Mumbai, Gujarat and Dadra and Nagar Haveli for alternate livelihoods is high.

To change this Adarsh Mahila Prabhagsangh CLF is promoting sustainable and progressive agriculture practices for higher productivity and income amongst its members through Farming Schools.

MCRPs (Master Community Resource Persons promoted by the CLF) receive training at partner institutions like BAIF, KVKs and SEVs. They further train ICRPs (Internal Community Resource Persons) and Krishi Sakhis who facilitates

discussion and provide trainings in the farming schools to the SHG members on progressive agriculture practices and technology. Some of the activities done by the CLF through the MCRPs, ICRPs and Krishi Sakhis are:

- Setting up Demo plots
- Promoting new cropping patterns
- Exposure trips for farmer SHG members,
- Facilitating Bank linkage and funds access (RF, CIF, SEVP) for floriculture (jasmine) and vegetable cultivation.
- Door step delivery of inputs to farmers
- Promotion of Organic farming, fertilizers, vermicompost, pesticide and setting up nurseries
- Training of VOs and SHGs on system of rice intensification (SRI) that gives high yield through improved practices.

- Training and installation of drip-irrigation for water conservation
- Channelling subsidies for setting up equipment banks (60% of the VOs in Adarsh CLF have bought equipment through this bank. Custom Hiring Centres rents out Agri equipment to SHG members and were established at VO level which generates revenue for the VOs)
- Facilitating formation of Producer Groups and FPO (Farmer Producer organization) in collaboration with Maharashtra SRLM

Progressive farming strategy promotes sustainable agriculture, food self-sufficiency and leads to inclusive socio-economic growth in agrarian communities. This has been demonstrated by Adarsh CLF. ■



Formed in the year 2017, Adarsh Mahila Prabhag Sangh in Palghar district under Konkan division, Maharashtra has mobilised 4297 women into 426 SHGs and 20 Village Organizations. The CLF has adopted the farming school approach to promote a blend of modern farming and natural resource conservation for its members.



Reaping Benefits through *Medicinal Plants*

Asha Devi is a farmer from Peto village, Daru block of Hazaribagh district in Jharkhand. Though she grew paddy and vegetables on her land, it did not provide enough income to invest in diversified crops for better returns.

She joined Bharti Aajeevika Self Help Group and Producers Group through Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub-component of the DAY-NRLM program to empower women farmers. Asha Devi received training on cultivation of medicinal and aromatic plants organised jointly by Daru CLF and JSLPS (Jharkhand State Livelihood Promotion Society)

Asha took a loan of Rs 50,000 from her SHG and Rs 20,000 from the CLF through her Village Organization to grow aromatic and medicinal plants such as lemongrass, Harra, Behera and Marigold flower. Asha now earns almost Rs 1 lakh from selling lemongrass slips, oil and the seeds of Harra and Behera. "I had never thought that apart from traditional farming, cultivation of lemongrass, Harra Behera, Marigold could become my major means of livelihood," she says.

Asha also cultivates more than 30 medicinal plants including Tulsi, Giloy, Harsingar and Chironji under the 'Aausadhiya Vatika Pariyojna'. Asha earns from selling these produce to the local nurseries. These

plants came in handy during the pandemic for her family's use as well. "Before joining the project, I was unaware of properties of many medicinal plants. This project has made my family as well as other people of the village aware. Usage of these was effective in keeping us healthy during the pandemic", says Asha Devi.

Asha Devis' journey was possible with support from various CBOs in her area.

Women farmers like Asha are experimenting with medicinal and other non-traditional crops with the help of CBOs and are reaping the benefits of increased income and economic stability. ■



Daru Mahila Sankul Sangathan in Daru block of Hazaribagh district, Jharkhand was formed on 26th March 2018 and comprises of 14 VOs, 240 SHGs and 9 Producer Groups. The CLF works to promote livelihoods amongst rural women, formation of collectives, provides training and facilitates loans and entitlements from government schemes for its members.



Women Farmer promotes *Self-Reliance*

Mahila Kisan Sashaktikaran Pariyojana is a sub component of DAY-NRLM and promotes livelihoods for women farmers. Women farmers are motivated and supported to form collectives and avail extension services, institutional support and production assets like seed, water, credit, subsidy to become Agri-entrepreneurs by adopting sustainable climate resilient agriculture practices.

In Hazaribagh block, multiple agricultural entrepreneurial ventures were promoted amongst women farmers for their socio-economic self-reliance. Lemongrass cultivation on barren land at the foothills of the mountain was found especially

successful as the plant does not need too much hassle.

Under the different projects implemented by JSLPS (Jharkhand State Livelihood Mission), approx. 18000 farmers are engaged in the cultivation of lemon grass and earn handsomely as it has many commercial uses viz oil, tea, as well as lemongrass flavour detergent powder, soap, etc.

Daru CLF ensured that majority of its member reap these benefits. Rubi Devi of Harli village in Daru block of Hazaribagh district owned agricultural land but lacked the working capital to farm it. She joined Ladli SHG in her

village and started farming on her vacant land with investment of Rs. 1 lakh loan as loan provided by the CLF. She further joined Harli Aajeevika Producer Group and started doing poultry, mango horticulture, mushroom cultivation, organic vegetables apart from lemongrass cultivation. She now earns up to Rs. 2,40,000/- annually.

Throughout her journey, the CLF has supported her with trainings, funds and access to government schemes. She was selected as an Aajeevika Krishak Sakhi by her CLF and acts as catalyst of change and self-reliance amongst other women in her community. ■



Daru Mahila Sankul Sangathan (CLF) in Daru block of Hazaribagh district was formed in the year 2018 and comprises of 14 VO's, 240 SHGs and 9 Producer Groups. The CLF has been working towards ensuring that the CBO support structure by leveraging different livelihood programs for upliftment of women farmers.



Diversified livelihoods: Suhana breaks the *Shackles of Poverty*

Suhana is a poor farmer from Goplaganj village, Lesliganj Block, Palamu district of Jharkhand. Her husband is a migrant worker. Suhana wanted to ensure that her children have access to good education and resources to break the cycle of poverty and debt that she and her husband were in.

In 2016, Suhana Devi joined the Sagar Aajeevika Swayam Sahayata Samuh. She was able to take loans to improve her paddy, maize and vegetable crops with use of fertilizers, the trainings regarding which she has got from Krishi Sakhis promoted by the CLF. She also access funds and benefits from various government schemes facilitated by the CLF.

In 2018, Suhana herself was appointed as 'Aajeevika Krishi Sakhi' (AKS). She

received training on organic farming, vermi composting, Nadep making and SRI method of cultivation. Suhana switched to organic farming entirely and started earning well.

By 2019 she started a poultry unit. CLF facilitates credit linkage of SHGs from banks. When her SHG received Rs 1 lakh under Cash Credit Linkage from the bank, Suhana took a loan of Rs 33,000. She also borrowed Rs. 10,000 from the CIF (Community Investment Fund, loan from CLF) to expand the poultry unit. Today she is able to sell 3000-3500 chicken and is planning to set up a chick hardening centre.

With the help of the training and technical inputs from Aajeevika Pashu Sakhi (APS), she was able to increase her herd size which earlier because of high mortality rate was not increasing.

She can now sell goats for additional income.

In 2021, Suhana borrowed Rs. 50,000 from her group and Rs 40,000 from 'One Stop Facility'(OSF) (program by DAY-NRLM to promote Micro-enterprise) to start a ration shop and has daily sales of up to Rs. 2500/-. Suhana makes nearly Rs. 4,50,000/- annually from her multiple livelihood ventures and has successfully broken the shackles of poverty. She is an inspiration to other women in her community.

"I had never thought that I would be able to come out of my house and support my family. I am very indebted to my SHG for helping at every step of my life. I have repaid all my previous loans and just the second linkage loan is still going on which I will successfully repay." she says. ■



Formed in 2018, Lesliganj Aajeevika Mahila Sankul Sangathan a Cluster Level SHG Federation has mobilised 5175 women into 422 SHGs and 30 Village Organization. The CLF is empowering its members economically by promoting diversified livelihood opportunities.



Poultry introduced sustainability to *Nirmala's Livelihood*

Motivated, but still not sure if what she had planned to do would add any value to her life. Mrs. Nirmala Pargi of Bheelkuan village in Sajjangarh block of Banswara district was on her way to a training centre along with her 54 fellow women members from other SHGs. She was just trusting RGAVP (Rajasthan Grameen Ajeevika Vikas Parishad), which has been helping SHG members in improving their livelihoods since 2017.

Her SHG, 'Mahima Rajeevika', suggested

her to initiate backyard poultry farming, which she accepted. After a seven-day training on poultry farming at Krishi Vigyan Kendra (KVK), Banswara, she was taken for an exposure visit to see the backyard poultry farms in Anandpuri block, which were successfully managed at household level.

Back home, Nirmala didi was provided a financial support of Rs. 36,500 by the CLF as loan to purchase chicks and feed, apart from a loan of Rs. 11,000 that

she took from the Bank for managing the farm. Since the beginning, she has been regularly getting technical support and guidance from Pashu Sakhi (Animal Health Service Provider) of the CLF and Cluster Livestock Experts (CLE) deployed at Sajjangarh block mission management unit, for feeding, deworming, vaccination, etc. Her Village Organization, Roshni VO and Cluster Level Federation have been supporting her at the time of purchase of chicks and taking loans from the bank.

Nirmala didi purchased 325 chicks of Kadaknath and Giriraj breed, feed and other essential materials for for Rs. 63,895. She sold 228 chicks at an average price of Rs. 650 per piece after about 4 months. She also sold 208 eggs at Rs. 20 per piece. With total sales of Rs. 1,54,405, she has made a net profit of Rs. 90510. ■

“The journey of poultry farming has helped me evolve as a more confident person. Now I have a loyal customer base ranging from local women to higher authorities of this district. I am planning to sell the remaining 65 chicks and purchase another one hundred chicks for starting the poultry farm.”

— Mrs. Nirmala Pargi of Mahima Rajeevika SHG



Formed in the year 2017, Nari Shakti Mahila Sarvangin Vikas Sahkari Samiti, a Cluster Level SHG Federation in Sajjangarh block of Banswara district, Rajasthan has mobilized 4515 women into 399 SHGs and 32 Village Organizations. The CLF is promoting improved practices in backyard poultry farming among its members by collaborating with technical agencies like Krishi Vigyan Kendra.



Women Organic Farmers of *Ujjwala CLF, Wardha*

They thought it was a gamble. As small farmers, the women were worried that Organic Farming might give too low output, which they can't afford, despite the fact that the cost of inputs, like chemical fertilizers, pesticides, etc. was quite high.

But now, the 11 Local Groups formed by Ujjwala Prabhag Sangh (Cluster Level Federation - CLF) under the guidance of Centre for Sustainable Agriculture (CSA), Hyderabad have 166 women farmers engaged in organic farming. CSA, Hyderabad is the Technical Support Agency (TSA) for Wardha district, which

guides the women farmers grow crops like Soybean, Red Gram, Chick Pea, etc. on 68 hectare land. It is part of the Organic Village Cluster Formation Project of Maharashtra State Rural Livelihoods Mission (MSRLM) initiated in 2018-19.

The SHG members started getting to know about Sustainable Agriculture through Farmers Field Schools organized by MSRLM and CLF and gradually started joining the initiative.

The Organic Farming includes organic cultivation of crops, production and

selling of organic inputs like Dashparni Ark, Jivamrut, Beejamrut etc. and marketing of organic produce. CLF members also participate in "Peer Inspection" process, an important part of Organic Certification process. Production of authentic organic produces under the monitoring of CLF, got them recognition. The women farmers from this cluster recently got the 'PGS India-PGS Organic Certificate', which will help them sell their produce as authentic organic product.

There is a "Demonstration Unit", where organic inputs are produced for the use of group members and even farmers from outside the group. The funds have been provided through the CLF. The women are able to repay the loans on time. The Organic women farmers have decided to sell their organic produce through marketing outlets owned by CLF at block level, exhibitions and fairs, with support from CLF and MSRLM. ■

"While our women farmer members are committed to increase the area of cultivation for organic crops, there are other groups too, which are planning to start organic farming. This is an indicator of the success of the effort of Ujjwala CLF."

— A member of Ujjwala CLF



Formed in the year 2016 Ujjwala Prabhag Sangh, a Cluster level SHG Federation of Wardha district in Maharashtra state has mobilized 3200 members into 264 SHGs and 18 Village Organizations. The CLF is promoting sustainable agriculture practices among its members through Farmers Field Schools.



Mahila Kisan and a successful *Livestock rearer*

Lalrinkimi, a member of Lianchiari SHG from Hriangtlang Village of Serchhip District, Mizoram started her SHG journey in the year 2017 when DAY-NRLM was introduced in her village. Before joining the SHG network, her livelihood was "Jhum" cultivation. The returns however were not enough to make ends meet.

As an SHG member, Lalrinkimi was identified as Mahila Kisan under the

MKSP intervention. She received training on livestock management from Livelihoods Coordinators (Farm) and Livestock CRPs under Mizoram SRLM. She also received training from A.H & Veterinary Department, Govt. of Mizoram and FOCUS (a World Bank Project under Mizoram Govt) on scientific technique of pig rearing and feed preparation.

In 2018, she started a Piggery unit

with a loan of Rs. 20,000/- from the Community Investment Fund (CIF). The unit was successful and she started earning a profit of Rs. 1.5 lakhs annually. She further expanded her unit in 2020, with her own profits and an additional loan of Rs. 2,00,000/-.

Lalrinkimi is now a pig farmer and also cultivates corn and other vegetables for making pig feed. She sells pork and piglets in and around her village to earn a profit of Rs. 4 lakhs per annum.

Lalrinkimi is an example for her fellow Mahila Kisans that with hard work, support of CBOs and access to benefits from government schemes, economic stability can be achieved. ■

"I would like to thank Mizoram State Rural Livelihoods Mission and my CLF Tuikum for giving me the opportunity to have a new beginning in life by giving me a new livelihood", she says.



Formed in the year 2020, Tuikum Cluster Level SHG Federation in Serchhip district, Mizoram federates 15 Villages Organizations. The Federation is promoting and motivating Mahila Kisans to start new livelihood options making them economically independent.



‘Right to work’ brings *Socio-economic Change*

Odisha Livelihoods Mission (OLM), under the aegis of the Department of Mission Shakti in convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) promotes establishment of diversified activities like coconut plantation, poultry shed, goat shed and nutri-garden- ‘*Mo Upakari Bagicha*’. *The OLM has facilitated the federations to identify and build linkages with the departments to bring in investment for livelihood asset creation.*

This ‘**Mo Upakari Bagicha**’ aims to promote organic farming and improve access of pregnant women, lactating mothers, children, and adolescent girls to nutrition-rich diverse vegetables and fruits. Costs and training of setting a nutri garden are jointly provided by OLM-MGNREGS. Planning and distribution of activities is done by the district administration-MGNREGS. Field cadre of both, identify and mobilize households, track progress and do regular follow-ups. Monthly District-level coordination

meetings of MGNREGS-OLM staff with PD, DRDA as chairperson are done. In 2020-21, 5 lakh households set-up Nutri gardens with allocation of Rs. 500 crores from state government at Rs. 10,730/- per unit.

Livestock rearing is a popular traditional livelihood source in Odisha. Under the convergence programme, SHG cluster members do goat rearing and backyard poultry with infrastructural support, training and funds from OLM-MGNREGS. Households with five or more goats receive a goat shed through MGNREGS. In the year 2020-21, 1,240 goat sheds were developed.

Also, 72 Back Yard Fodder Gardens were set up to support goateries. Land Levelling, Earthing Work, and Plantation of fodder trees along with input costs are covered under MGNREGS. A total of 7200 HHs benefitted from this.

1,022 poultry sheds were established by SHG members under the backyard poultry cluster programme. 1 Lakh

households received goat shed, poultry shed, vermicompost pit, NADEP pit, water recharge pit and dug well under the livestock rearing programme.

Being a coastal state, **coconut plantation** is a popular source of income. OLM-MGNREGS convergence in collaboration with ICRISAT (International Crop Research Institute for the Semi-Arid Tropics) promoted coconut farming in the cluster form. Together they provided inputs, technical know-how and funds to set up 16,999 plantations in 2020-21.

The convergence programme of MGNREGS-OLM has a vibrant presence in Odisha and have helped establish diversified livelihoods amongst SHG members through joint efforts.

Narendrapur Gram Panchayat Level Federation has facilitated implementation of all the above schemes and emerged as a model GPLF in terms of demonstrating CBO-State-market collaboration and generated learning for other GPLFs to replicate. ■



Formed in the year 2015, Narendrapur Gram Panchayat Level SHG Federation in Chhatrapur block of Ganjam district federates 113 SHGs covering 1450 women. The CLF has done great work in bringing positive change in the life of women. The CLF has been able to influence government departments and build linkages with MGNREGS for creating livelihood assets for rural households.



Tassar and *Transformation*

Tassar cultivation is a traditional livelihood of indigenous communities of Jharkhand. However, lack of modernisation has reduced productivity and profitability, leading to migration amongst growers.

Mahila Kisan Sashaktikaran Pariyojana-NRLM aims to empower women farmers with livelihood opportunities and enhanced income. Project Resham under MKSP is implemented by JSLPS to set up and strengthen Tassar enterprises via women's collectives. The project is helping promote scientific rearing methods for increased productivity, diversification and setting up robust market linkages for better price realisation.

Collectives of tassar rearers have been formed to mitigate risk. VOs and CLFs provide the necessary support through trainings, exposure visits, starter kits and access to funds.

The Project is operational in West-Singhbhum, East-Singhbhum, Khunti, Godda, Jamtara, Deoghar, Sahibganj and Dumka covering 18,609 farmers.

Through sustained efforts, Project Resham has transformed the lives of many tassar farmers giving them a viable livelihood and a stable income. ■

“Manju Gagrai of Dumaria village, Hatgamharia block, West Singhbhum and her family of 5 were finding it difficult to make ends meet. She joined Gulab Phool Self Help Group and started Tassar Farming under MKSP. She received training, 50 DFL seeds and a loan of Rs. 25000/- to start a unit and started earning well. Manju used Rs. 40000/- earned from her tassar farm to invest in paddy and vegetables cultivation and fish and poultry farming.

She now earns Rs. 1-1.5 lakhs a year that allows her children to access quality education. She is happy to be a part of her SHG, VO and CLF as her journey as a tassar farmer has made her family life enriched and beautiful.

— Kusmunda Mahila Aajeevika Sankul Sangathan CLF.



Formed in the year 2017, Kusmunda Aajeevika Mahila Sankul Sangathan, a Cluster level SHG Federation has mobilised 977 into 16 Village Organization and 77 SHGs. The CLF is empowering its members by strengthening traditional livelihood practices like Tassar cultivation through active collaboration and participation in Resham project.



It's raining *Red Chilies!*

India is currently one of the biggest exporters of red chillies in the world. The S17-Teja is one of the hottest chillies' varieties in the world, mostly grown in southern states of India. Market of Khammam in Telangana got popular in international buyers for this.

The Ministry of Agriculture and Farmers' Welfare (MoA&FW) launched "Formation and Promotion of 10,000 Farmer Producer Organizations" scheme, under which the Foundation for Development of Rural Value Chains (FDRVC) is an Implementing Agency. FDRVC in turn chose 'Telangana State – Society for Elimination of Rural Poverty' (SERP) as a Cluster Based Business Organization (CBBO).

SERP promoted Madhira Women Farmers Procurement Company (Madhira-FPO) under the guidance of FDRVC. Established in June, 2021,

Madhira has 565 women farmers as its shareholder, with Rs. 2.81 lac share capital. It got Rs. 3 lac as equity grant. In a baseline survey, SERP identified chillies, cotton, maize and paddy as the primary commodity for the FPO.

SERP has taken up the market linkage of the FPO for chillies. This rabi season, the FPO initiated the procurement from its member farmers, in association with Benishan Producer Company Limited (Benishan) and Plant Lipids Private Limited (Plant Lipids).

To increase the shelf life, chilli has to be sun dried soon after plucking. Ensuring the best price to the farmers, Plant Lipids procures the produce as per prevailing market rates, gets packed in gunny bags and sold in one of the three Village Level Procurement Centres (VLPCs) set up by FPO. To avoid any cheating of farmers by the middlemen,

the FPO has trained its members to grade and sort the produce.

BeNishan, promoted by SERP, makes the purchases. It has contracts with large retail companies, like ABRL, BigBasket, BigBazaar, Spencer's, etc., which enables it to sell its produce to such marketing and food processing companies. Besides getting best price through this process, farmers save on middlemen commission and individual transportation.

With a purchase of 90 tonnes from 72 farmers, the FPO got a turnover of Rs. 1.54 crore. MahaSamakhya helps FPO in increasing its base. It provides training on capacity building of functionaries, book keeping, conducting review meetings, legal compliances, record maintenance, etc. It is also planning to provide training on pre-harvesting and post-harvesting best practices. ■



Formed in the year 2010, Sthanbadri MahaSamakhya is a district level SHG Federation in Khamman district, Telangana having under its fold 9 Mandal Samakhya, 489 Village Organizations and 10767 SHGs of around 130,000 women. The Federation is working on agriculture value chain through facilitating public and private partnerships

Non-Farm Livelihood

*Innovation and enterprise in CLFs
at core of non-farm livelihoods*

Easy access to raw materials, skills for processing them, access to good production technology, access to market and access to working capital are five essentials for any rural enterprise to flourish and provide livelihood to the entrepreneur. The funding patterns of SHG, VO and CLF have usually been able to address the investment and working capital issues. Yet, the conventional “papad-achar-masala-Agarbatti” syndrome had remained dominant in initial stages of promoting non-farm livelihoods for rural women through the network of SHG. The picture is changing as the support systems of the State Rural Livelihoods Missions encourage CLFs to explore new avenues to mount non-farm livelihoods efforts. This set of stories about how collectives are helping poor rural women engage in remunerative non-farm livelihoods illustrate these changes.

With the able guidance from SRLMs, CLFs are able to explore hitherto unthinkable product and service options for non-farm livelihoods. For instance, one of the stories narrate how the CLF took advantage of a public program and initiated an enterprise for a person with disability to make and market solar lamps. The access to community investment funds enable CLF to consider larger investment, such as in modern potato chip making and packing units to offer a branded product that challenges the hegemony of large corporates in this consumer product while

yet providing a remunerative market to other SHG members who are potato growers.

CLFs have also been alert to opportunities in the service sector. Tasty, affordable and safe food is always in demand near hospitals, offices, Courts and similar places which attract large number of visitors. Yet possibly caste inhibitions had prevented poor rural women from individually entering this service market. With the institutional backing of the CLFs, poor rural women have been able to take advantage of this economic opportunity and serve hot cooked meals to customers while ensuring their own household food security through increased incomes. Another story narrates how collaboration with an electricity distribution company provided livelihoods to hundreds of women in levying and collecting electricity bills.

These stories represent only a sample of the diversity of non-farm livelihoods promoted through the CLF. One sees how the easier access to capital has been leveraged by paying attention to the other four elements of raw materials, skill, technology and access to markets. In times to come, such innovative and entrepreneurial approaches will benefit many more desirous CLF members, perhaps even more rapidly as women gain confidence and are allowed to let their creative energies soar. ■



Bringing sunshine in *The life of a Divyang*

This region has suffered from poor rural electrification and the homes of the poor have remained dark at night for decades. With the active collaboration with the "Million Lights program" of the IIT Mumbai facilitated by JEEViKA, the Sagar CLF started encouraging SHG members to take up assembling and distributing solar lights to the rural population in their jurisdiction from 2017. 35 women, all members of various SHG were trained in assembly as well as repairs of the solar lights. 24 of them started working as self employed entrepreneurs under the MNRE funded SOuL project for popularizing solar

lights at home. 12 of them were hired at a salary of Rs. 4500 per month for assisting students who had issues in using the solar lights. 5 among them were chosen to start their own enterprise for assembly and distribution of solar lights. The CLF had, in the meanwhile achieved a turnover of over Rs. 32 lakhs and made a surplus of Rs. 5 lakhs. This experience encouraged the Sagar CLF to set up a producer company with the help of JEEViKA. This company was named "JEEViKA Women's Initiatives for Renewable Energy" or J-WIRE. J-WIRE engages in manufacture, trade, marketing and maintenance of solar-

power based lights and other equipment. The aim of the Company was to create a supportive ecosystem in which women would prosper as solar entrepreneurs. Their collective endeavor is eco-friendly as the solar light substitutes kerosene lamps and till date the effort has saved over 35000 litres of kerosene leading up to 52 MT of green house gas emissions each month.

Sagar CLF ensures that J-WIRE is socially conscious. They have ensured that Divyangs too can participate and gain from this effort. For instance, a bright young lad Rajeshkumar, a Divyang was trained and supported and has now become a solar entrepreneur, providing much needed service to the people around him and being able to stand on his own through his income of over Rs. 10000 per month. Sagar has brought sunshine into the life of Rajesh and many others. ■



Founded in 2010, the Sagar Cluster Level Federation in Dobhi block of Gaya district, Bihar federates 59 VO with 713 SHGs under them and represents 7500 SHG members. The CLF has done a commendable job on promoting use of renewable energy by promoting Solar Entrepreneurs.

“Main Apne Bete Ko Kabhi dukan shuru karne Ke Liye Paise Nahi Diye par woh Aaj Solar Shop khol Raha Hai, Jinhone Bhi Iss Kam Ki Shuruat Ki Woh Mere Liye Kisi Bhagwan Se Kamm Nahi.”

— Pramika Devi



Women establish a credible potato *Chips Brand*

Over 650 women in Firozabad district were organized into self-help groups under the DAY-NRLM program. SHG in one village federated in a village organizations (VO) and several such VO were federated in a Cluster Level Federation. These women were potato cultivators. They were assisted in forming an all-women Farmers Producer Company named Suhag Nagri Mahila Prerna Producer Company. Assistance of NABARD and active collaboration of several Government departments was very helpful in this respect. Each woman bought a share in the Company for Rs. 3000. The Revolving Fund and Community Investment Funds under DAY-NRLM were also used for creating the Company. They also received financial assistance under the PM Employment Generation Program as well as from NABARD. This Company, Suhag decided to make

potato chip and acquired a top-of-the-line chip manufacturing machine from Indore and a packaging machine from Faridabad. It makes chips in two flavours: plain salted and tangy tomato and intends to introduce more flavours. The Company introduced rigorous and transparent quality control processes. While potato sorted for good quality were brought from the producer members, oil was also locally procured to ensure reliable supply and quality.

Each VO helps create awareness of the Company and its potential benefits and encourages members to join. CLF plays the role of connecting bridge between the Company and the potato producing members. Village Organization under CLF's guidance helps in organizing logistics of aggregation of potato and a common procurement point in the village. Not only this; the Village

Organizations also act as village stock and distribution point for chips produced in the Company. It also serves in making the chips known to more people and thus expand the sales. A woman chosen for her competence and enterprise is employed by the VO to coordinate all these activities.

The Company makes and sells 15000 packets of chips a day. It sells them under the brand ARCH and sells them for Rs. 5 each. Of this, Rs. 0.4 goes to potato producer and Rs. 0.5 to salesman. The enterprise is running viably and has demonstrated that an all-woman led enterprise even in a very competitive market will succeed if the collective commitment and firm intention of rural women is properly guided and channelized. ■



Formed in the year 2020, Mahila Shakti Prerna Cluster Level Federation in Firozabad district, Uttar Pradesh has mobilised 723 women into 11 Village Organizations and 67 SHGs. Within a very short span of time the CLF has organized 650 members to establish a potato chips brand.



Didi Ki Rasoi

Enriching Lives of Poor Women

Majority of population in Harda block of district Purnia, Bihar is from SC/ST, mostly landless, poor. Akash Jeevika Mahila Sankul Sangh, a Cluster Level Federation (CLF) of women here found its idea of establishing a community kitchen grabbed by its members at once. The community managed Didi Ki Rasoi was thus initiated on 18 July 2019. It is one of the 64 DKRs operational across 35 of 38 districts of Bihar by January 2022, serving 7100 in-patients, attendants, students, employees and visitors per day. Pramika Devi and her family of six struggled for two square meals a day, solely dependent upon her husband,

a daily wage labourer. Schooling of her children was out of question. Her enrolment in Didi Ki Rasoi (DKR) initiative turned her life around. Her determination and hard work got her entrepreneurial capabilities out and in about two years, she is now living a quality life, with her children attending the school and a daughter happily married.

She is not alone. The network of DKRs in the state has been able to promote 682 rural women as entrepreneurs, each one able to enhance her annual income by about Rs. One lac, with a business turnover of Rs. 6.15 crores.

“I am able to live a life of dignity today, with enhanced income, self-confidence and professional skills. People know me because of my services in DKR and this has been possible because of my CLF, Akash Jeevika Mahila Sankul Sangh. ”

— Pramika Devi

A model of efficient and productive collaboration. While women entrepreneurs own and manage DKRs, the JEEVIKA promoted CLFs facilitate identification of women entrepreneurs, training, standardized ambience, cooking, procurements, accounting, guidance and mentoring. DKR purchases most of the raw materials from All-Women Farmer Producer Companies (FPCs) locally. It helps FPC enhance its business and ensures fresh and quality products.

The commitment of the DKR entrepreneurs have been highly acknowledged by the Government of Bihar and in Jan 2021, the Bihar cabinet decided to initiate DKR in all public hospitals & residential schools. DKR from Bihar was recognized at national level and it won the third prize for its food court in SARAS Aajeevika Mela, New Delhi organized by the Ministry of Rural Development, Government of India in October 2019. ■



Akash Jeevika Mahila Sankul Sangh is a Cluster Level Federation formed on 3rd Feb 2015 in Harda Block of Purnea District has 27 Village Organisations and 479 Self Help Groups under its fold. The CLF has done exemplary work by leveraging skills of rural women by promoting a market facing enterprise named Didi Ki Rasoi. Akash Jeevika Mahila Sankul Sangh is working in 3 Panchayats of Harda Block.



ग्रामीण बाजार के सचिव का मोबाइल नंबर	मुल्की देवी
ग्रामीण बाजार के कोषाध्यक्ष का नाम	7294154332
ग्रामीण बाजार के कोषाध्यक्ष का मोबाइल नंबर	विकास कुमार
ग्रामीण बाजार के मोडल का नाम	8102823154
ग्रामीण बाजार के मोडल का मोबाइल नंबर	क्षेत्रिय समन्वयक
ग्रामीण बाजार के मोडल का नाम	

d Camera

Grameen Bazaar *Community-owned Rural Retail Mart*

In one of its keen efforts to help its members, the Sitara CLF has identified over 50 women members, who were running grocery shops for livelihoods. It conducted a survey and finding a potential for serious intervention, CLF established the Grameen Bazaar at Alinagar on 6 September 2019. Its staff was recruited through interview process.

Basically, the Bazaar is a demand and supply aggregator for 50 rural grocery stores, owned by the members of Sitara CLF. It collects orders, aggregates the demand, purchase on best prices

and supply it to grocery stores. It also provides a platform to its members and Jeevika (Bihar SRLM) supported producer groups to sell their product in the market. Therefore, it operates as a business to business (B2-B) Distribution Center that provides support to its members in income enhancement.

The main objectives of Grameen Bazaar are to ensure availability of original and quality products in rural area, provide a market for products of SHG members and to maximize the business.

Sitara CLF is supporting women from rural households to start their own enterprise and operate more profitably. Sitara CLF is continuously scouting to grow their business by tapping in opportunities within DAY-NRLM ecosystem like taking orders from Training & Learning centers/Community Managed Training Centers and Didi Ki Rasoi; which other programs promoted by BRLPS. CLF through an effective review mechanism ensures smooth and accounted functioning of the stores and effectively resolves grievance of different stakeholders. ■

“I used to procure goods from Benipur market, 18 kilometres from Alinagar, spending lot of money on transportation. The Grameen Bazaar has transformed my business completely. I get ordered goods at my doorstep at best prices. My business has jumped from Rs. 2,000 a day 1.5 year ago to Rs. 5,000 today. We really owe it to our Sitara CLF.”

— Sita Devi, a grocery shop owner



Sitara Jeevika Mahila Sankul Sangh, the Cluster Level Federation (CLF) in Alinager Block of Darbhanga district, Bihar, has strived for creating voice and space of poor women from rural households running small Kirana (grocery) shops by establishing a B2B distribution center. It has 531 SHGs federated into 40 Village Organizations (VOs) in four panchayats.



Funfair of *Prosperity*

Each April, the Assamese new year- **Bohag Bihu** is celebrated with much fanfare. To coincide with the festivities, the Assam State Rural Livelihood Mission celebrates '**Bohagi Mela**' simultaneously across 34 districts in the state. The 3-day festival brings together producer SHG and buyers eager to purchase local delicacies and handicrafts. In 2022, ASRLM promoted SHGs earned upwards of Rs. 2 crores from this Mela.

The funfair is one such market linkage that ASRLM has provided to its 3,14,265 SHGs with 34,43,567 women members. Though there is increasing awareness and demand for ethnic handicrafts and local food, SHGs making these, lack marketing skills and linkages to reach customers in a highly competitive environment.

To encourage brand identity and reach, ASRLM promoted SHGs products have

their own umbrella brand- "**ASOMI**" (Atmo Sohayok Mohila Gutor Identity), logo and website. The Annual ASOMI Saras Mela (initiated by the Ministry of Rural Development in each state) - has become the go to place for eclectic Assamese crafts and delicacies since 2016. Over the years the Mela has helped sell products worth Rs. 16 crores.

The North Eastern Development Finance Corporation Ltd. Has also assisted ASRLM in formation, training and marketing of 20 craft clusters. Sales from these clusters have reached Rs. 3 crores. The major craft clusters are –

- Handloom crafts from Eri, Cotton and Muga,
- Water hyacinth products,
- Patidol plant products like cooling mats- "Shital Pati"
- "Tamul Plates" (eco-friendly disposable plates made from areca nut)

• Products made from cane and bamboo. Assam State Rural Livelihood Mission along different CLF continues to promote products through many new initiatives like:

- Product diversification- handmade neck-ties with traditional motifs by the SHGs in Karbi Anglong and Dima Hasao district that are popular as corporate gifts
- Online marketing- product sales on Flipkart, Amazon, Govt. E Marketing (GeM) etc.
- Participation in melas and events across the country
- 32 Weekly Mahila Bazaars for sale of Kitchen Garden Produce
- 10 District Rural Marts, planning is on for a centralised Rural Mart in the state headquarter which will cater all the SHG products across state ■



Established in 2014 and named after the main river of a remote district of Assam named Karbi Anglong, Dhansiri CLF federates 22 VOs enrolling 300 SHGs with 3200 households. Dhansiri CLF is supporting a large of SHG members by facilitating marketing various consumer products produced by poor rural women.



Buck & Goat Marketing *Intervention in Rajasthan*

For rural poor in Rajasthan, who can't afford to rear buffalo or cow, the goat rearing is an affordable livelihood activity. But in goat rearing, there were issues of lack of awareness about feeding practices and sale of the goats and the bucks. With an aim to enhance their income, Rajasthan SRLM initiated an intervention in Dungarpur, Banswara, Tonk, Rajsamand, Churu and Udaipur districts on Goat and Buck marketing.

The intervention has helped the rearers to escape exploitation from middlemen, reduce mortality rate, while offering knowledge about how feeding practices, breeds of goats and weight are important factors. To improve body weight of bucks, Azola was introduced in feed, which has high protein/nutrition content. Several farmers have started growing Azola at scale to supply to these

families, which is a mutually beneficial proposition. With support from local animal husbandry department, the vaccination and deworming of goats is being done through health camps on regular basis.

The project is being implemented through 561 livestock producer groups from SHG members, of which 261 groups are engaged in marketing of bucks, poultry, cattle feed, etc., with a total turnover of Rs. 4.39 crore, benefitting 3832 households. The Cluster Level Federations (CLFs) organize small *buck-haats* on weekly basis to sell and purchase goats and bucks.

This initiative of Rajasthan SRLM focuses on 4-5 breeds, namely Sirohi, Jakhrana, Jamnapari and Marwadi. RSRLM has

established a network with traders of Rajasthan and other states, like Maharashtra, Andhra Pradesh, Kerala. The traders purchase the bucks from these group under supervision of the CLF, mostly through weekly dispatches. Some local people purchase bucks of the Sirohi breed for breed improvement. On Eid last year, in 2021, CLFs along with RSRLM facilitated sale of goats and bucks worth Ts 10 crore in 25 districts of Rajasthan.

This intervention is an example of enhancing income of poor people through change in the rearing practices, awareness and facilitation. ■



Formed in the year 2017, Narishakti Mahila Sarvagin Vikas Sahkari samiti, a Cluster Level SHG Federation in Sajjangarh block of Banswara district, Rajasthan has mobilized 4515 women into 399 SHGs and 32 VOs. The CLF is facilitating sell of goats and bucks by its members across the nation and bringing significant income impact in their family.



Didi Canteen...by women

Entrepreneurs

If you are around the District Collectorate or Sadar Hospital near Amrut Park in Bokaro and find 3 diminutive ladies serving delicacies to a crowd, you have reached Didi Canteen. It is run by Dumni, Sulochna and Dulari from Birsa SHG. The canteen serves delicious, simple and affordably priced food and in return gives 3 first time entrepreneurs a descent source of income.

Didi canteen was conceptualised when Birsa SHG members were looking for

a sustainable and scalable livelihood opportunity. District Mission Management Unit, Bokaro of Jharkhand State Livelihood Promotion Society (JSLPS) facilitated training, and provided financial support of Rs. 90000/- to start the canteen. CLF by taking support from the DMMU staff established liaison with various stakeholders like Sadar Hospital and District Administration, Bokaro to allocate a suitable place for the Canteen. Didi Canteen was thus inaugurated on 5th October'

The effort of CLF is creating identity of women entrepreneur in the market space and encouraging more women to join in the journey of becoming a successful business women.

2021 in a building provided by the District Administration, Bokaro.

In the initial days, keeping the food prices reasonable, the trio were able to make Rs. 300-400/- daily.

The DMMU continued to hand hold the three entrepreneurs with marketing support to ensure maximum visibility amongst customers. With this support and hard work of Dumni, Sulochna and Dulari, the canteen now generates Rs. 45000/- month.

This canteen is not only a source of income but also a matter of pride for these businesswomen and they continue to work hard towards its continued success. ■



Formed in the year 2020, Bangsora Purvi Aajeevika Sankul Sangathan, a Cluster Level SHG Federation in Chas block of Bokaro district, Jharkhand federates 11 Village Organizations and 206 SHGs catering 2556 women as its members. The CLF is making great effort towards economic empowerment of their members by promoting and nurturing individual as well as group enterprise run by women.



Vijalaxmi is a *Shopkeeper*

Vijaylaxmi Agrawal, married, 45 yrs is a home maker in Lupung village, Silli Block. She supported her family working as a house help.

She joined Lupung Aajeevika Village Organization and started a small grocery shop with its help. The shop however did not do well due to Devi's lack of knowledge and business skills.

A chance meeting with the CRP-EP led

her to join the SVEP (Start-up Village Entrepreneurship Program). She received EDP (Entrepreneurship Development Program) training at the BRC (Block Resource Centre, promoted by JSLPS as incubation centres for women entrepreneurs) and applied her new business knowledge and skills to grow her shop.

A Rs. 4500/- loan from the BRC-Silli helped her expand the shop further.

Whenever an individual is inspired by Laxmi Didi, it is a proud moment for all of us. She is running a general store with her husband by taking a supporting CEF amount by BRC, Silli.

— Ashtami Kumari, CC, Silli CLF

With the additional income generated she was able to repay her outstanding loan amount.

Vijaylaxmi devi does not work as a house help anymore, her business generates Rs. 20000/- a month and is enough to support her and her family.

Vijaylaxmi would not have been able to manage her business so admirably without the support of CRP-EP, BRC, CLF and VO. She not only received technical input and funds from the CLF and BRC when required, but continuous motivation as well.

Till date through the SVEP program the CLF has supported 312 women to start or strengthen their micro-enterprises. ■



Formed in the year 2017, Silli Aajeevika Sankul Sagathan, a Cluster Level SHG Federation in Silli block of Ranchi district, Jharkhand federates 24 village Organizations and 462 SHGs with 5500 women members. The Federation has a vision to achieve milestone by creating a dignified livelihood opportunity for each and every SHG member.



Pads are a promise of good menstrual and *Financial Health*

As per NHFS 4, 42% rural women in the age group of 15-24 use sanitary napkin for menstrual care but only 36% women use locally made sanitary pads. This number can only increase with awareness and availability of free or low priced locally or commercially made napkins.

With the right training, access to funds and market linkage, sanitary pads can be produced commercially and sold at low prices. This was a market gap that JSLPS identified and promoted as an SHG enterprise intervention with the added benefit of good menstrual health amongst rural women. JSLP,

first intervened in Radhagaon village, Chas block, Bokaro by motivating 52 SHG members to set up a sanitary pads business. The aspiring entrepreneurs borrowed funds under CC linkage and started bulk buying of sanitary pads, packaging, branding and selling them under the Sangini name (brand of SHG made products in the state).

The intervention was so successful that it was replicated in Kasmar, Nawadih and Gomia block. 9 Producer Groups under NRETP also picked this up as a livelihood venture.

Business of above 30 lakhs was done by the groups. Pads made by groups

in Bokaro are supplied to Ranchi under the Nayee Peahal scheme. Sales are also made during SHG/VO/CLF meetings and in Palash marts all over the district. Every group has a palash didi who is responsible for marketing and selling the product and keeps some amount as an incentive. Any surpluses beyond this are sold on open market to wholesalers and retailers in Ranchi.

Sanitary pads have become a symbol of menstrual hygiene, good health, social and financial security for the SHG members in the district. ■



Formed in the year 2020, Radhanagar Aajeevika Sankul Sangathan, a Cluster level SHG Federation in Chas block of Bokaro district, Jharkhand has mobilized 3562 women into 18 Village Organizations and 274 SHGs. The CLF motivated 52 SHG members to start a sanitary pad supply business creating a model for other CLFs to replicate.



Lalti didi becomes a *Successful Entrepreneur*

Lalti didi is a successful entrepreneur. She runs a flour mill and recently added spice grinding and a mustard oil production unit to her business. She plans to sell her products via the PALASH MART, a platform for sale of SHG made products in Jharkhand promoted by JSLPS (Jharkhand State Livelihood Promotion Society)

Life was not always the same for Lalti didi, resident of Village-Birbal, Block-Sagma of Garhwa District. As a married woman she lived with many restrictions on her movement. Unable to go outside her home and entirely dependent on the family flour mills meagre profits, she was unable to manage financially.

A meeting during the CRP drive (drive for SHG formation conducted by JSLPS) team lead her to join JAI MAA

LAXMI AAJIVIKA SAKHI MANDAL in 2019. As a member she started attending regular weekly meetings and contributing to the SHG savings. Her confidence grew and she borrowed Rs. 10,000/- to bolster the family flour mill business. The profits of Rs. 3000-4000/- per month were enough to not only support the family but also repay the loan borrowed from her group.

Another loan of Rs. 1,00,000 helped Lalti to purchase a Eicher mill machine and she started producing mustard oil. Both businesses helped her realise a profit of Rs. 20,000-25,000 a month. The success of her ventures motivated Lalti to think big.

When the JSLPS program team visited her village as part of the drive to identify and select 150 women

entrepreneurs under the NRETP program, Laltis' proposal of setting up a spice mill was accepted. She received the EDP (Entrepreneurship Development Program) training and a loan of Rs 1,50,000.

A successful rural entrepreneur now, Lalti earns a profit of Rs. 30,000-35,000/- month. She is thankful for the support of her SHG, VO and CLF in paving the way for her to set up and expand her business. She is a loyal member of her SHG and attends weekly meetings regularly as well as repays her loans on time.

Not only has Lalti Devi and her family found economic stability but feel that they have more respect within the community. ■



Formed in the year 2018 Sagma Aajeevika Sankul Sangathan in Sagma block of Garhwa district has mobilised 5384 women into 20 Village Organizations and 310 SHGs. The CLF has promoted individual and group enterprises owned and managed by women.



Bhanumati makes *Agarbattis*

The CLF through awareness generation, organizing training and providing financial support through CIF(Community Investment Fund, a grant amount to CLF from DAY-NRLM program which CLF uses for on-lending to member institutions) loans ensures that all its members are linked with one or more gainful livelihood activity.

Bhanumati Tantubai, a 50 year old women from Tutki Nawadih village of Ranchi district, Jharkhand was struggling for a decent earning to run her family and fulfil her basic needs. She was in search of a dignified livelihood opportunity.

Bhanumati joined Jharkhand Mahila Ajeevika SHG and with the help of CRP-EP(Community Resource Persons-

Enterprise Promotion, promoted by Jharkhand State Livelihood Promotion Society) she received an EDP (Entrepreneurship Development Program) Training under SVEP (Start-Up Village Entrepreneurship Program, project run by JSLPS to develop women entrepreneurs). The training focusses on enterprise development and marketing skills.

Bhanumati accessed Rs 45000 loan from BRC (Block Resource Centre under SVEP program) in the Silli block and started an Agarbatti (Incense Stick) manufacturing unit- *Bhanumati Agarabattis*.

She now plans to take a loan and buy an electric machine for Agarbatti production and further expand her

production. Her husband has also joined this business and together they earn Rs. 10000 a month now.

She has also been able to set up market linkage with the help of another SHG member named Sujata Devi who packs and sell the Agarabattis in the local market.

Bhanumati is a proud rural entrepreneur and an employer. In her words 'kaam karna hi hai to aisa kaam kyun na kare jisme mere rojgar ke sath mai dusre ko bhi rojgar de saku'. ■



Banta Ajevika Mahila Sankul Sanghatan CLF was formed in 2017 in the Silli Block of the Ranchi District, Jharkhand. It comprises of 409 SHGs ,25 VOs and has 4659 women members. The CLF has supported 220 women members to start their own micro-enterprise and is thriving for economic empowerment of its members.



Like a BOSS: Seema thinks beyond a *Micro enterprise!*

Seema, a housewife from Parsauli village of Thekama Block, Jharkhand became the sole breadwinner of her family when her husband, a migrant worker left his job in Mumbai and returned due to health complication. Now responsible for HH, education and health expenses for the entire family, Seema wanted to set up a business to earn.

She became a member of an SHG in her village and with the help of the Community Resource Person for Enterprise Promotion (CRP-EP) underwent a General Orientation Training and Entrepreneurship Development Program training. With the idea of setting up a detergent powder

manufacturing unit, Seema prepared a viability and business plan taking support from the CRP-EP and presented it to the Project Approval Committee of the Block Resource Centre managed by Savera CLF which is also the nodal CLF for the BRC, which approved it.

In 2021, Seema started manufacturing BOSS brand detergent at her home with Rs. 40000 loan from the CLF through her SHG. Initially the product did not have many takers, however a market survey done by the CRP-EP helped Seema change her product formula and subsequently the demand increased. The BRC who had helped Seema develop the packaging for her product actively motivated other

women entrepreneurs of SVEP General Stores/Kirana Stores to stock BOSS, further improving the market reach and visibility.

The unit now generates Rs. 50000-60000 revenue per month providing enough income for Seema and her family to live comfortably. This would not have been possible without the handholding from the CRP-EP and continuous support from the CLF.

Seema Didi wants to scale up her business and set up a factory of cleaning products. She wants her products to be in every shop and house across the state. ■



Formed in the year 2016, Savera Cluster Level SHG Federation in Azamgarh district, Uttar Pradesh has 2415 members mobilised into 227 SHGs and 33 Village Organizations. The CLF is facilitating its members to Start-Up their own businesses. Till date Savera CLF has supported 346 SHG members to start and strengthen their own enterprises.



Empowering women through power

Bill collection

A remarkable experiment of collaborating between the network of CLFs and the UPPCL first piloted in 8 districts was started in 2020 through an MoU between UPSRLM and the UPPCL. Its excellent results have encouraged expanding the scope of this agreement to all 826 blocks in all 75 districts of the State.

These 826 blocks have been divided in 15521 clusters. Presently each cluster is serviced by one CLF. The CLF arranges to identify and train a woman from each village in the task of making a bill and collecting it from the households in the village. Each such identified and trained woman is called a "Vidyut Sakhi". The

CLF also creates a wallet with Rs 30000, an amount which is lent to the Vidyut Sakhi at 4% pa interest. CLF is expected to facilitate and monitor the functioning of the Vidyut Sakhi.

Vidyut Sakhi working in a rural area earns a commission of Rs. 20 per bill collected up to a bill value of Rs. 2000 and 1% on the bill value for larger bills collected by her. This scheme has been found to be beneficial both for CLFs and the members as well as the UPPCL. Vidyut Sakhis earn up to Rs. 8000 per month from this activity and this enables them to support their household. For instance, Kshama Sharma, a Vidyut Sakhi from Bulendshahar has been able to collect

17000 bills worth Rs. 2 crores and earned a commission of over Rs. 4 lakhs, which has enabled her to send her children to school now.

Poonam, a vidhyut sakhi from district Etawah has collected the bill of total 183 lakh rupees and earned commission of Rs 2 lakhs 63 thousand. Poonam is now able to give her family a good life and has become a support system for them.

There are many such stories of inspiration.

This innovative scheme run by the CLFs is clearly empowering women while it helps recover power bills! ■



The SHG, VO and CLF established and nurtured under the UPSRLM program have been striving to find diverse ways of enhancing the income of the poor rural women members of these organizations. Their exemplary work in dry ration distribution during COVID and subsequent good performance in making nutritious foods for children has encouraged the State to delegate greater role to them. With expanded rural reach of electricity, the Uttar Pradesh Power Corporation had been experiencing a major problem in levying and collecting electricity bills



श्रीदर्शनी फुड्स

सोजन्य - बँक ऑफ इंडिया - शाखा - नागणसूर

अक्कलकोट रेल्वे स्टेशन
प्रो. सुनिल तंबाके || वनिता तंबाके
9767585342. 9011414833.

श्रीदर्शनी फुड्स

आमची उत्पादने

खमंग भाजणी चकली

सोलापूर शेंगदाणा चटणी

जवस चटणी, कारकी चटणी

काल तिखट, खोबरे करंजी, शंकरपाळी

बेसन लाडू, डिक लाडू, शेंगदाणा लाडू

शेंगदाणा गुळपोळी, खवा खोबरे करंजी

ज्वारीची कडक भाकरी

दिवाळी फराळची ऑर्डर स्विकारली जाईल

9767585342, 9011414833

CLF helps women set up modern *Marketing Systems*

Priyadarshini SHG works in the Kadbagaon village of the Akkalkot Panchayat Samiti area of Solapur district in Maharashtra. This is a drought prone area and households are poor. Women try many ways such as goat rearing and dairy to improve their livelihoods. Their lives took a turn for the better when this SHG was formed under the DAY-NRLM and managed by the Block Mission Management Unit in Akkalkot. They joined the program UMED of the Maharashtra SRLM.

These women were well versed in the art of making snack items like chakali from sorghum flour and various forms of chutneys, etc. Women typically made them at home for home consumption. Under the UMED project they decided to deploy the locally produced high quality agricultural

materials and their own skills for self-employment.

The SHG got financial help and guidance from the CLF and the SRLM staff to up-scale their marketing as well as widen the range of their products. They received training from the CLF and started how to make Soybean Chakli, Peanut Chutney, Lentils Chutney, Caramel and Curry Chutney, Amla Candy, Banana Wafers, Hard Bread of Sorghum and Millet, Sorghum Biscuits, Dip Biscuits, Dancing Biscuits, etc. They opened a big shop in the town and started selling their produce in retail from it. As the demand for their produce picked up, they made teams of women who started actively reaching institutional customers like hotels and Malls for selling their product. They also started marketing their produce through

WhatsApp groups and other electronic social media. They even sold through online marketing platforms. They acquired a multi-purpose van which enabled them to showcase and sell their products at many busy locations within the Akkalkot town.

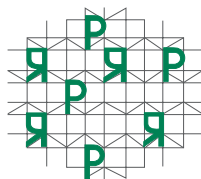
The Priyadarshini group has complied with legal procedures of registering under FSSAI for marketing their branded and packed products. They have also secured Udyam Aadhar, a registration under MSME which alone will enable them to liaise and obtain Bank funds. Their turnover now exceeds Rs. 36 lakhs a year. They have employed six persons, four from the SHG and two manual labour for carrying and lifting things. They plan to include more women producers in the group and expand their activities. ■



Formed in the year 2006, Sankalp Cluster Level Federation in Akkalkot block of Solapur district, Maharashtra has mobilized 1400 women into around 120 SHGs and 13 Village Organizations. The CLF is facilitating marketing of SHG products.

प्रदान
Pradan

PROFESSIONAL ASSISTANCE
FOR DEVELOPMENT ACTION



Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has built Women Federations with purpose ranging from financial intermediation to welfare/development programme delivery. In many cases the SHG Federations have emerged as platforms attending to widened development engagement around Institution Building and Capacity Building, Livelihoods, Financial Inclusion, Social Inclusion, Gender Equality, FNHW, PRI-CBO convergence and others.

SHG Federations at the Fore : Towards Building Capacities & Ensuring Financial Inclusion” is a visual chronicle of select success stories of different DAY-NRLM promoted SHG Federations across India in their endeavour for building social capital, institutionalizing systems and processes to support SHG women and their institutions to build perspective and capacities around different developmental agendas, and facilitating SHG members to become change agents to deliver training and financial services to the last mile member. This is the first of the three volumes which captures SHG Federation’s effort to work effectively towards enhancing

economic prosperity, resilience and enhancing quality of life of its members driven by their “collective vision”. This volume captures stories around Institution Building and Capacity Building theme and Financial Inclusion theme.

DAY-NRLM was launched by the Ministry of Rural Development (MORD), Government of India in June 2011.

DAY-NRLM set out with an agenda to cover 10 crore rural poor households, across 750 districts, 8000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through Self-Help Groups (SHGs) and federated institutions and support them for livelihoods strengthening and addressing other well-being issues to bring them out of poverty within a period of 8-10 years.

This publication has been compiled by DAY-NRLM and PRADAN, written by different SRLMs and edited by Sanjiv Phansalkar, Suresh Sharma, Swati Sheti and Mrinalinee Khanikar.