

Baghelkhand and Satpuda Development Cluster (BSDC)



Baghelkhand and Satpuda Development Cluster in Madhya Pradesh consists of two regions: Baghelkhand region includes Sidhi, Shahdol and Singrauli districts, and Satpuda region includes Hoshangabad and Betul districts. Baghelkhand society is highly caste-ridden and predominantly belongs to backward communities. Gonds are the significant tribal population in this area. There are a significant number of mines and other primary sector industrial units that employ some of the local people. However, this has not translated into job opportunities or other benefits for the tribal families. On the contrary, they have faced displacements and lost livelihoods due to land acquisition. In the Satpuda region, forests play a key role in providing livelihood opportunities. The region is connected to Bhopal and Nagpur by a national highway and has good economic opportunities.

OVERVIEW OF PRADAN'S OPERATIONS IN BSDC

Particulars	DC Total	PRADAN Outreach
Districts	8	5
Population	6.6 million	185,595
Percent of Rural Population	85	100
Percent of ST and SC Population	52	91
Households	1.34 million	37,119

Particulars	Scale
Number of SHGs	2,834
Number of VOs	279
Households covered under Livelihoods	18,479
PRADAN teams	6

Themes	Community Collectives
Education	7 VOs
Gender and Governance	766 SHGs

PRADAN's interventions began in Satpuda region in 1986. Thereafter we expanded to the Baghelkhand region. In the past three decades, PRADAN promoted Narmada Mahila Sangh (SHG federation) has made significant progress in community mobilization, institutional strengthening, innovating and up-scaling livelihood prototypes, gender, nutrition and governance.

Strengthening Grassroots Institutions for Development

In 2017-18, PRADAN developed a trainers' pool in BSDC for strengthening the SHG systems. The emphasis was on developing women's knowledge and skills in SHG accounts, norms and processes. Further,

special emphasis was laid on improving women's participation in village planning. Working towards the overall well-being of communities, SHGs accessed bank credit to the tune of INR 17 million (US\$ 261,237).

Apart from this, BSDC also nurtured VO's and CLFs to help bring transformation in the area. VO's were

facilitated to improve women's active participation in village forums regarding development issues. We also conducted knowledge building training sessions for women to help them explore and analyze their present condition, and prepare and pursue action plans for a better future.



Laxmi Mahila Samiti: Leveraging Linkages for Livelihoods

The journey of the last decade had brought a sea change in the lives of women of the Laxmi SHG. Strong association with their group and the larger federation Narmada Mahila Sangh provided each member with the courage to fight with poverty and inequality. They were aiming at significantly increasing their livelihoods portfolio, and to do that, a big loan from a financial institution was the need of the hour.

For the last 624 weeks, the Laxmi SHG in Somukheda village in Hoshangabad district of Madhya Pradesh had been meeting every Tuesday evening without fail. Twelve years of unflinching commitment. There had been many ups and downs in this journey which the women fondly remembered and cherished:

“Jab Samiti bani thi, muje laga hum jaldi hi jhagda karenge” remarks Vimla
(When the group was formed, I thought we will all end up quarrelling)

“Tu toh ekdum chup rehti thi, kaun jhagda karta tere sath” overrides Shivkali
(You were so silent back then, who would have fought with you)

However, members like Shivkali had to soon break their silence. As the women of the SHG looked back to their vision to expand their poultry enterprise, they also took stock of the challenges ahead. The expansion entailed financing additional shed construction, and they needed loans from a financial institution. Several Micro Finance Institutions (MFIs) started approaching them with their readily available soft loans, but for the members the MFI interest rates were very high. The alternative was to engage with a public sector bank. Being a part of the larger Narmada federation, gave them the confidence to affirmatively engage with the banker. The Central Madhya Pradesh Grameen Bank (CMGB) offered the SHG a loan of INR 0.25 million (US\$ 3447) to expand their enterprise. The women of the group have since successfully renovated their poultry sheds and increased the space and thereby doubled their flock.

This linkage has helped them enhance their livelihoods and significantly increase their household incomes giving them much confidence. The loan repayment is regular. Who would have thought that a group of Adivasi women would be able to evolve a transparent finance management system and engage with a public sector bank to ensure financial inclusion!



Photo: Gurmeet Singh Sapal

“Koi soch sakta tha ki hum unpad mahilaye murgi ka dhanda karenge?”

“Who would have thought that illiterate women like us would be engaged in poultry enterprise?”, adds Latika.

As the women of the SHG looked back during their vision building exercise to expand their poultry enterprise, they also took stock of the challenges ahead. The expansion entailed financing the additional shed construction and required skillful negotiations with the bank. Being a part of the larger Narmada federation, definitely gave them the confidence to affirmatively engage with the banker. The Central Madhya Pradesh Grameen Bank (CMGB) offered the SHG a loan of INR 0.25 million (US\$ 3,447) to expand their enterprise. The women of the group have since successfully renovated their poultry sheds and increased the space and thereby doubled their flock.

This linkage has helped them strengthen their livelihoods and significantly increase their household incomes giving them much confidence. The loan repayment is regular. Gone are the days when bankers were irritated to see poor women requesting for loans. This group of Adivasi women is challenging many old norms. And setting new ones, be it for justice or for financial inclusion.

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STRENGTHENING SHG SYSTEMS ACROSS PRADAN LOCATIONS

In 2017-18, across all DCs, we took several measures for improving SHG performance, both in terms of capacity building and system strengthening. Each of the groups went through an average of two days of training on the norms and systems of SHGs. Six days of book keeping training for SHG accountants was imparted. Before credit disbursement, groups went through training on credit planning and bank linkages.

During this year, we also developed a methodology that tracks the group's health on five indicators:

group functioning, efficiency of saving and credit operations, association with other SHG tiers, discussion and action on issues and interaction with institutions. These dimensions were measured through questionnaire-surveys, conducted with 5,824 SHGs by Community Data Collectors (CDCs). The result of the survey shows that the overall health of SHGs is satisfactory with about 50 percent of the groups achieving either excellent or above average scores.