

IGAs being practiced by SHGs under PIHPFEM&L (JICA Project)

The Project involves SHGs and CIGs as basic units for livelihood improvement activities in the project. In communities where SHGs or CIGs are already in operation, the Project would avoid creating new SHGs but instead help in reactivating, strengthening and providing additional supports to the existing ones and in case of non existing SHGs focus have been given to formation of new SHGs. Convergence would be sought when the existing SHGs fall under the intensive blocks of the SRLM or any other SHG programmes by other organizations. In these circumstances, the Project provides support to those SHGs in terms of providing skill trainings, business planning, marketing and value addition etc. The purpose of the project is the formation of SHGs, imparting skill training to the groups, providing financial support to the SHGs for IGAs, so as to enable these SHGs to take up need based and sustainable livelihood options towards their socio-economic betterment. Under the Project in each VFDS two SHGs are being formed which are identifying during the Micro Planning Process. After identification, formation of SHG process starts by practicing “PANCHASUTRA” i.e. regular meeting, regular saving, regular Inter-loaning, Timely repayment and up-to-date book keeping followed by monthly saving & opening of saving bank account. Opening of savings bank account is the first step towards financial inclusion of SHG. Savings bank account gives recognition to the SHG as a customer of the banking system and provides potential access to different financial services. SHGs under the Project consist of 10-20 persons. In case of special SHGs i.e. groups in the difficult areas and groups formed in remote tribal areas, this number may be a minimum of 5 persons. In the Project 920 SHGs/ CIGs are to be formed out of which as on date total 484 SHG/ CIGs has been formed i.e 172 SHGs/ CIGs in Batch I & 302 SHGs are in Batch II and 10 in Batch III are formed so far. Project provides Revolving Fund to each SHGs of Rs 1,00,000 as corpus fund to meet the members’ credit needs directly and as catalytic capital for leveraging repeat bank finance. RF is given to those SHGs that have been practicing ‘PANCHASUTRA”. Under the project Revolving Fund is transferred to 120 SHGs till date along with 35,42,600 Rs. have been generated by SHGs through monthly saving till now. SHG should be in existence for at least 6 months to start Inter-Loaning. SHGs those starts inter-loaning they prepare their business plans by identified Income Generation Activities. As on date under the project 161 business plans are prepared by adopting different livelihood models such as:

| Sr. | IGA Activities | Sr. | IGA Activities | Sr. | IGA Activities |
|-----|---------------------------|-----|------------------|-----|-------------------|
| 1 | Handloom/Handicraft | 2 | Backyard Poultry | 3 | Machine Knitting |
| 4 | Vermi Compost | 5 | Dairy Farming | 6 | Vegetable Nursery |
| 7 | Service Sector Livelihood | 8 | Badi Making | 9 | Seera making |

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|----|----------------------|----|------------------------|----|------------------------|
| 10 | Beekeeping | 11 | Ginger garlic paste | 12 | Haldi Processing |
| 13 | Mushroom Cultivation | 14 | Paneer Making | 15 | Pickle & Powder Making |
| 16 | Chuli Oil Extraction | 17 | Pine NeedleHandicrafts | 18 | Cutting & tailoring |
| 19 | Sheep Farming | 20 | Pattal Making | 21 | Bag Making |
| 22 | Goat Farming | 23 | Aelovera Cultivation | | |