



INDO-GERMAN DEVELOPMENT COOPERATION PROJECT



Towards sustainable livelihood

Avor lumpui Self Help Group

Avor lumpui SHG was formed on 2nd August, 2010 with the initiative of 5 male and 5 female members from Dhancherra Para of Kamalacherra ADC village under Ambassa RD Block with facilitation from the IGDC project staff. All the members are from ST community and practice *Jhum* as the main source of livelihood. Before their involvement in SHG activities, the average annual income of the members was Rs. 22,100/-. All the members belong to BPL category. The group has shown exemplary group activities that have enhanced the annual average income by Rs. 5,000/- per member.

Group meetings are organized on fortnightly basis, in presence of project personnel viz., Village Community Worker (VCW) or Block Level Coordinator (BLC) or Technical Officer (TO). Since formation of the SHG, more than 95% attendance was recorded in each meeting. The main agenda of discussion are: functioning of the group, planning and approval of activities by the group members, and implementation of the works. The group members give very high priority in solving the personal problems of all the members, which helps in maintaining the group equilibrium. The group decided that individual saving per member per month would be Rs. 75/-. Since inception, there was not a single case of defaulter in saving. Till date, total savings for the group was Rs. 23,250/-. Besides the monthly savings, the members are also contributing as and when required for undertaking the group IGAs.

The SHG maintains four separate registers, viz., (i) Meeting Resolution Register, (ii) Cashbook, (iii) Savings Book, and (iv) Credit Register. Besides, an individual pass book for each member is also maintained. The Secretary of the SHG is responsible for the record keeping.

The members of the group attended training on SHG management, Accounts keeping, skill improvement for various livelihood activities such as Fishery, Piggery and Mushroom conducted under the project. All the members of the group received training at least in one of the above mentioned subjects.

Activities undertaken by the group

The group is involved in Pig farming, Fingerlings production, Fishery, and food stall business. The group received Rs.10,000/- as 1st round seed money from the project for taking up piggery in the month of December, 2011. The details of the activities and the profits are given below:



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Activity	Investment / Expenditure (Rs.)	Source of fund	Sales value (Rs.)	Total profit (Rs.)
Piggery	Rs. 25,000/- [4 nos of pigs + food] (Dec,2011 to Oct, 2012)	IGDCP: Rs.10,000/- Savings: Rs. 9,000/- Members' contribution : Rs. 6,000/-	Rs. 40,000/- (2012, Oct) (Rs.10,000/- per pig)	Rs.15,000/-
Production of Fingerlings	Total expense: Rs. 6,000/- [Spawn- 3 packs (Rs. 2,400/-) + mustard oil cake 60 kg (Rs. 1,500/-) + cleaning (own contribution) + lime 10 kg (Rs. 50/-) + cow dung 80 kg (own contribution) + Fish feed 50 kg (Rs. 1,500/-) + Misc (Rs. 550/-)] (May to June, 2012)	Savings: Rs. 4,000/- Members' contribution : Rs. 2,000/-	Total selling of finger lings Rs. 12,000/-	Rs. 6,000/-
Food stall (catering)	Skill and labour provided by SHG members to catering events in the village for marriage etc. [@ Rs. 150 / service boy / day] (July to December, 2012)		Total Income: Rs. 13,500/-	Rs. 13,500/-
Fishery	Rs. 5,000/- [Finger lings from hatchery (July to September, 2012)	Revolving fund of Rs. 10,000/- (1 st round seed money)		Net income: Rs. 15,000/-

Through diversification of various livelihood activities such as Piggery, Fishery, Fingerlings production and Catering business, the SHG has earned a net income of Rs. 49,500/- during one year period i.e, Dec, 2011 to Dec, 2012. Each SHG member thus has earned Rs. 4,900/- as net income. In addition, most of the SHG members have earned income providing required labour input for various activities. All these have happened with their regular saving money and a small amount of Rs. 10,000/- as 1st round seed money from the project. The SHG plans to have a nursery of Lemon and yangchak (*Parkia speciosa*), a poultry firm with Broiler and Croyler birds. The members are quite enthuestic and upbeat with their success.