



## INDO-GERMAN DEVELOPMENT COOPERATION PROJECT

### Together we can

### A story of Pahar SHG

The Pahar SHG was formed on 9<sup>th</sup> September, 2010 with the initiative of six male and five female villagers under South Kachucherra ADC Village. The project design has facilitated them with the scope to transform themselves into a strong and sustainable community based organization for bringing out tangible impact in the lives of the members of the SHG.

The following are the processes that have been holistically followed by the group :

#### **Group Strengthening process :**

- Fortnightly group meetings are organized. The main agenda of discussion revolves around the vital issues regarding the group and implementation of the works to be undertaken after the approval of the group members.
- BLCs/VCWs attend the meetings of the group.
- Besides strengthening their own group, the group also actively participates in various social activities within the village hence fulfilling their social responsibilities.

#### **Records & Book Keeping :**

A total of four (4) separate registers are maintained by the group namely meeting resolution register, cashbook, savings book and individual pass book maintained by the group.

#### **Capacity Building :**

The members of the group have already attended training from the various livelihood training programs conducted under the project banner namely Piggery, Fishery, Goat rearing, Poultry, Duck farming, and SHG Accounts training for better management of the group. Few of the group members especially the female members are also currently undergoing the Vocational Training program on Ornament & artificial flower making and Chanachur-Chips (salted snacks) making.

#### **Activities undertaken by the Group:**

- Piggery
- Fishery
- Poultry



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- Ginger cultivation
- Inter Lending

Through these activities the members of the have been able to enhance the annual average income by Rs. 2,500/- per month.

*Investment Cycle/ Phasing/ Income-Expenditure statement:*

Activity	Investment (Rs.)	Source of fund	Sales value (Rs.)	Total profit (Rs.)
Piggery	Pigs purchased in 2 lots.  1 <sup>st</sup> Lot: 6 piglet = Rs. 10,800/- (July' 11)  2 <sup>nd</sup> lot: 4 piglet = Rs. 9,000/- (July' 12)  Total cost incurred for piglet = Rs. 19,800/-  Feeding: 1 <sup>st</sup> Lot: Local food + Rs. 6,000/-  2 <sup>nd</sup> Lot: Local food + Rs. 5,000/-	IGDC: Rs. 11000/-  Savings: Rs. 6,000/-  (Revolved twice)	1 <sup>st</sup> lot 4 pig sold = Rs. 19000/- (Jan' 12)  2 dead sold @ Rs. 1000/-  2 <sup>nd</sup> lot 2 pig sold = Rs. 16000/- (March, 13)  2 pigs left could be sold @ Rs. 250/kg x 100 kg/pig = Rs. 25,000/-	<b>Rs. 19200/-</b>
Fishery	purchased 1500 of Fingerlings costing of Rs. 13,500/	DRDA loan	Cultivation is under process	
Poultry	Cost of 400 chicks = Rs. 15,000. House + feed + Fan + chicks = Rs. 45,000/- (Jan' 12)	Savings (Rs. 6,000/-) + DRDA loan	Considering 50% survival rate of the chicks. 200 Chicks x Rs. 200/kg x 2 Kg/ chick = Rs. 80,000/-	<b>Rs. 35,000/-</b>
Ginger cultivation	<b>Cost of rhizomes :</b> Rs.4050(135 Kg.) + Daily wages Rs. 400	Member's contribution	Rs. 4450	<b>Rs. 2080/-</b>
<b>Total profit till date (excluding the future income)</b>				<b>56280/-</b>