Women Self Help Group (WSHG) Promotional Programme
Supported by NABARD (Govt. of India)
Working period: 1st phase & 2nd phase 2012-2018

Organization was selected as an Anchor NGO by NABARD and DCC Members of Bankura for promoting and nurturing 2000 WSHGs in Bankura District during the period of 2012 to 2018.
It is a pilot project sponsored by NABARD under Finance Dept. of India.
During the period Gandhi Vichar Parisad covered 20 Blocks, 59 Gram Panchayat and 372 villages in Bankura.
Parisad formed 2041 WSHGs linked with various nationalized bank more 25000 women member were involved in this project out of those 70 % groups could involve in various income generating activities with Bank loan.



Training

Sl.NO.	Block	Nos. of the Training	Type of the Training	Nos. of participants
1	Saltora	3	Group Management & Account Management	95
		1	Refresher Training	32
2	Chhatna	19	Group Management & Account Management	576
		15	Refresher Training	455
		1	Refresher on Livelihood concept on Income Enhancement Plan	33
		1	Livelihood Trg. (Fishery **)**	40
		1	(Bel mala preparation **)** Goat Rearing	22
		2	Food Processing	47
		1	Agarbati Making	26
3	Bankura-1	3	Group Management & Account Management	97
		2	Refresher Training	63
4	Bankura-2	7	Group Management & Account Management	215
		4	Refresher Training	45
		1	Livelihood Trg. (Bel mala preparation **)**	35
		1	Agarbati Making	24

Sl.No.	Block	Nos. of the Training	Type of the Training	Nos. of participants
5	Onda	4	Group Management & Account Management	44
		2	Refresher Training	25
		1	Livelihood Trg. (Fishery **)**	32
		1	Refresher Trg. on SHG Management	30
6	Indpur	11	Group Management & Account Management	332
		9	Refresher Training	275
		1	Refresher Trg. On Income enhancement Plan	30
		2 1	Livelihood Trg. (Goat Rearing)	45
			Food Processing	23
7	Khatra	8	Group Management & Account Management	242
		6	Refresher Training	187
		1	Refresher Trg. on Livelihood & Cash Management	30
8	Hirbandh	13	Group Management & Account Management	393
		10	Refresher Training	302
		1	Refresher Trg. on SHG Management	30
		1	Livelihood Trg. (Food Processing)	22

Sl.NO.	Block	Nos. of the Training	Type of the Training	Nos. of participants
9	Ranibandh	13	Group Management & Account Management	391
		10	Refresher Training Group Management	305
		1	Refresher on Livelihood concept	30
		2	Livelihood Trg. (Sal leaf plate making)	62
10	Raipur	1	Group Management & Account Management	30
		1	Refresher Training	30
11	G-Ghati	1	Group Management & Account Management	45
		1	Sensitization Prog. of Bankers	25
12	Barjora	21	Group Management & Account Management	632
		18	Refresher Training	547
		1	Livelihood Trg. (Vermin Compost)	23
		3	Food Processing	63
13	Sonamukhi	10	Group Management & Account Management	307
		7	Refresher Training	218
		1	Food Processing	27

Sl.NO.	Block	Nos. of the Training	Type of the Training	Nos. of participants
14	Simlapal	11	Group Management & Account Management	335
		6	Refresher Training	187
		1	Livelihood Trg. (Mashroom)	23
15	Bishnupur	1	Group Management & Account Management	29
		1	Banker Sensitization Prog.	11 Bank Manager
16	Taldangra	2	Group Management & Account Management	65
17	Joypur	18	Group Management & Account Management	547
		10	Refresher Training	312
		2	Refresher on Livelihood concept	60
		2	Livelihood Trg. (Sal leaf plate making**)**	38
		1	Food Processing	23
18	Sarenga	2	Group Management & Account Management	68
		1	Refresher Training	35

Sl.NO.	*Block*	Nos. of the Training	Type of the Training	Nos. of participants
19	Mejia	13	Group Management & Account Management	395
		8	Refresher Training	247
		1	Livelihood Trg. (Tailoring)	27
		1	Vermin Compost	25
20	Kotulpur	11	Group Management & Account Management	334
		7	Refresher Training	229
21	Patrasayer	4	Group Management & Account Management	121
		3	Refresher Training	95





TOT and other activities during the period:

Sl. No.	Type of Training	No. of training	Area Coverage	Participants
1	Training of Farmers club	3	Joypur, Sarenga, Indus, Sonamukhi, Patrasayer, Bankura-II, Saltora, HIrbandh, Raipur	76 Chief and associated Co-ordinator of farmers
2	Training of NGO Leaders	1	Ranibandh, Chhatna, Indpur, Saltora, Hirbandh, Raipur, Khatra	25 nos. NGO leaders
3	Training of SHG Leaders	3	Sarenga, Barjora, Sonamukhi, Chhatna, Raipur	87 Group Leaders
4	Training Programme of Bankers	2	Indpur, chhatna, Raipur, Khatra, Saltora, Ranibandh, Bankura-I & Bankura-II	42 Bank Managers
5	TOT of GVP Staff	1	GVP	25 staffs
6	TOT of Field Animtors	1	20 Blocks of Bankura	22 Animators
7	TOT Shal leaf plate making	1	Ranibandh, Joypur, Chhatna, HIrbandh, Raipur, Barjora	22 Nos.
8	TOT on Goat Rearing	1	Indpur, chhatna, Raipur, Khatra, Saltora, Ranibandh, Bankura-I & Bankura-II	21Nos
9	TOT on Fishery	1	Chhatna,Indpur, Sonamukhi, Hirbandh	23 Nos.
10	TOT on Country chicken Rearing	1	Sarenga, Barjora, Sonamukhi, Chhatna, Raipur	21 Nos.
11	Cycle rally	8	Bankura-1, Khatra, Indpur, Joypur, Chhatna, Barjora, Sonamukhi, Ranibandh	616 Nos.

Training Programme held Centrally at GVP .

Impacts of the programme :

- Women become united and vocal
- Decision making ability and participation increased both in their family and in the society at large
- Protesting ability is going to increased in any abuse
- Interest enhanced in respect of saving and credit linkage and also repayment is concerned
- Domestic violence is being reduced.
- Migration reasonably stopped
- Self-reliance attitude developed.
- Social dignity of the women members manifested
- Social responsibility developed among them





Group formation 2012-2015- 1000 groups (1st phase), 2014-2018 – 1041 groups (2nd phase)

Block wise saving & Credit details

Sl. No	Block	1st phase/ saving linked No. of groups (2012-2015)	2nd phase/saving linked No. of groups (2014-2018)	1st phase credit linked No. of groups	2nd phase credit linked No. of groups
1	Saltora	51	3	45	3
2	Chhatna	100	87	68	66
3	Bankura-1	24	16	2	12
4	Bankura-2	18	55	12	37
5	Onda	15	33	2	15
6	Indpur	86	19	62	19
7	Khatra	70	19	32	10
8	Hirbandh	86	42	71	42
9	Ranibandh	55	3	24	-
10	Raipur	5	-	-	-
11	G-Ghati	11	6	-	-
12	Barjora	87	238	68	123
13	Sonamukhi	12	96	8	62
14	Simlapal	108	14	66	13
15	Taldangra	20	5	2	-
16	Joypur	228	67	165	55
17	Sarenga	24	-	10	-
18	Mejia	-	138	-	115
19	Bishnupur	-	9	-	-
20	Kotulpur	-	154	-	85
21	Indus	-	-	-	-
22	Patrasayer	-	37	-	37
Total-		**1000**	**1041**	**637**	**694**

Income Generation Activities

1st phase

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
1	Saltora	36 4 1 2 2	Agriculture Goat rearing Perched rice Readymade Garments Tailoring	11000.00 12500.00 10000.00 10000.00 10000.00	BGVB, Allahabad
2	Chhatna	10 17 11 13 1 16	Agriculture Bel mala Country Chicken Duckery Fishing Hook Goat rearing	5000.00 11000.00 10000.00 10000.00 16000.00 18000.00	BDCCB, SBI, BGVB
3	Bankura-1	2	Goat rearing	40000.00	BGVB
4	Bankura-2	9 3	Goat rearing Cow rearing	10000.00 10000.00	Allahabad
5	Onda	2	Agriculture	57500.00	PNB
6	Indpur	1 1 3 5 48 5	Agriculture Bamboo Craft Bel Mala Fishery Goat rearing Readymade garments	36000.00 40000.00 30000.00 30000.00 30000.00 45000.00	SBI, BGVB
7	Khatra	13 3 10 2 4	Agriculture Country Chicken Goat rearing Perched rice Readymade garments	45000.00 50000.00 30000.00 25000.00 25000.00	BDCCB, BGVB, UBI

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
	Hirbandh	7	Agriculture	17000.00	BGVB
8		1	Brass Metal	40000.00	
		6	Country Chicken	5000.00	
		1	Cow rearing	100000.00	
		7	Duckery	22000.00	
		2	Fishing Hook	45000.00	
		44	Goat rearing	35000.00	
		2	Poultry	30000.00	
		1	Tailoring	49000.00	
9	Ranibandh	1	Concrete Pot	25000.00	PNB
		1	Cow rearing	45000.00	
		13	Goat rearing	75000.00	
		1	Pottery	45000.00	
		3	Readymade	65000.00	
		1	Garments	100000.00	
		1	Sal leaf	45000.00	
		3	Snacks shop	57000.00	
		1	Stationery	24000.00	
11	Barjora	1	Agriculture	18000.00	BGVB, CBI, UBI
		9	Belmala	23000.00	
		1	Canteen for old-age	88000.00	
		2	home	44000.00	
		4	Cloth Printing	27000.00	
		2	Country Chicken	28000.00	
		1	Cow rearing	30000.00	
		4	Duckery	25000.00	
		6	Goat rearing	40000.00	
		1	Grocery	32000.00	
		2	Jari Work	15000.00	
		3	Mid day meal	40000.00	
		1	Perched rice	40000.00	
		3	Poultry	35000.00	
		19	Readymade	25000.00	
		1	garments	38000.00	
		7	Rice processing	20000.00	
		1	Riksha van	12000.00	
		1	Sal leaf plate making	45000.00	
		1	Wool netting	22500.00	

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
14	Taldangra	1 1	Goat rearing Rice processing	55000.00 20000.00	BGVB
15	Joypur	127 18 8 3 1 2 6 2	Agriculture Animal Husbandry Goat rearing Potato bag trading Readymade garments Sal leaf plate making Tailoring	85000.00 68000.00 40000.00 95000.00 50000.00 40000.00 42000.00 45000.00	BGVB, PNB, SBI, UBI
16	Sarenga	4 2 1 1 1	Agriculture Cow rearing Goat rearing Perched rice Tailoring	22000.00 15000.00 20000.00 18000.00 21000.00	BDCC, BGVB



2nd phase

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
1	Bankura-1	1	Bamboo craft	110000.00	BGVB, UCO
		1	Brass metal	100000.00	
		1	Fishery	50000.00	
		1	Handloom	50000.00	
		7	Tailoring	125000.00	
		1	Rice processing	100000.00	
2	Bankura-2	6	Agriculture	100000.00	Allahabad Bank, BGVB, BOI, IOB, SBI, UBI, UCO
		2	Animal Husbandry	55000.00	
		3	Dairy	52000.00	
		15	Goat rearing	75000.00	
		1	Poultry	40000.00	
		7	Puffed rice	50000.00	
		2	Readymade	50000.00	
		1	garments	100000.00	
			Tailoring		
3	Barjora	3	Agriculture	100000.00	BGVB, CBI, SBI, UBI
		31	Belmala	35000.00	
		1	Chatai (Mat) making	30000.00	
		5	Cloth Printing	31000.00	
		1	Country Chicken	20000.00	
		2	Goat rearing	58000.00	
		1	Grocery	39000.00	
		5	Jari Works	57000.00	
		21	Perched rice	60000.00	
		1	Readymade	30000.00	
		35	garments	52000.00	
		9	Rice processing	41000.00	
		1	Sal leaf plate making	200000.00	
		2	Snacks shop	110000.00	
			Wool Knitting		
4	Chhatna	3	Agriculture	36000.00	BDCCB, SBI
		8	Belmala	12000.00	
		34	Country Chicken	9000.00	
		18	Duckery	9000.00	
		3	Goat rearing	17000.00	

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
5	Hirbandh	1	Brass metal	50000.00	BGVB
		1	Belmala	60000.00	
		1	Fishing hook	50000.00	
		38	Goat rearing	62000.00	
		1	Tailoring	100000.00	
6	Indpur	1	Bamboo craft	36000.00	BGVB
		1	Belmala	33000.00	
		1	Fishery	45000.00	
		9	Goat rearing	37000.00	
		2	Readymade garments	35000.00	
		1	Rice processing	36000.00	
7	Joypur	55	Agriculture	122000.00	BGVB, PNB, UBI
8	Khatra	10	Agriculture	12000.00	BDCCB
9	Kotulpur	86	Agriculture	100000.00	BGVB, PNB, UBI, Union
10	Mejia	55	Agriculture	95000.00	BGVB, SBI
		2	Cloth business	125000.00	
		1	Embroidery	125000.00	
		1	Feri business	125000.00	
		1	Food processing	125000.00	
		7	Goat rearing	25500.00	
		1	Grocery	56000.00	
		4	Handicraft	125000.00	
		2	Imitation	125000.00	
		8	Kantha stitch	97000.00	
		6	Poultry	100000.00	
		3	Readymade garments	40000.00	
		16	Tailoring	110000.00	
		2	Teddy bear making	125000.00	
11	Onda	9	Agriculture	87000.00	BGVB, BOI, SBI
		6	Goat rearing	50000.00	

Sl.No.	Block	Nos. of Group	Type of IGP	Average Loan form Bank	Name of Bank with credit linkage
12	Patrasayer	5 10 14 1 2	Cow rearing Kantha Stitch Readymade garments Rice processing Tailoring	255000.00 44500.00 53000.00 50000.00 52500.00	BGVB, Syndicate Bank, UBI
13	Saltora	3	Agriculture	12000.00	BGVB
14	Simlapal	1 1 1 10	Bamboo Craft Belmala Cow rearing Goat rearing	60000.00 60000.00 70000.00 75000.00	BGVB
15	Sonamukhi	2	Goat rearing	160000.00	BGVB





Success Story
Livelihood Programme :Belmala



Name of the group: Santoshi Mata WSHG

Address: Village: -Metala
P.O:- Susunia
Block: -Chhatna
Dist: - Bankura
Group formation date : 15/03/2013

Real story of Anna Das Age-25, Husband- Sri Haradhan Das. Anna's has two daughters, one is 3 years 6 months age and other is just 8 months age.

Haradhan was daily labourearnings washardly 1500 monthly so they had a regular financial crisis in their family so it was too hard to maintain their family needs as regular basis.

Anna had no any income generating activities and passedtime in household works.

It is very common scenario in village women are excluded from income generating activities because they have no team work. In this situation they were searching the way how to get rid from helplessness/ poverty.

Gandhi VicharParisad is working with Govt. of India, NABARD to promote Women Self Help Group financial inclusion programme in Bankura district. The villagers came to know and invited Animators of Gandhi VicharParisad who are working nearby villages. With the help and proper guidance of G.V.P they formed women self help group with 10 women members from various families at the same village.

Gandhi VicharParisad provided them two days training on Group Management & Account Management.

They made their Savings Account in the Bank SBI, Susunia and maintain regular meeting, keeping registers, along with some social activities like Pulse Polio awareness, Community Hygiene, Child Education ie ICDS, and specially try to solve family quarrel. Gradually they were involved in Belmala production. They got training on Belmala from Gandhi Vichar Parisad. Now Anna is partly self sufficient in economically, she and other members took a loan Rs. 20,000 from Bank and started Belmala production commercially.



Anna use to spare 3 to 4 hours daily for making Belmala and earns Rs.2000 to 2500 monthly.

As per Anna's words, she is very happy and she gained more self confidence, courage to protest against antisocial activities, superstition and over all they formed a strong women group and a good relation with each other.

She can now spend more amount for daily food, clothing for family and personal desire; besides it she can take decision individually in her family. Senior members of her family and villagers are also pleased to see their achievement.

Mr. Subhas Das one of her relative is helping them by supplying raw materials and to sell it into market in lieu of a nominal service charge.

Anna sales 16" Belmala @2.50 each and 14" Belmala @2.30 each. They are planning to produce more Belmalaindividually and together with team members and sell it in bulk into market directly.



They also have planned to purchase local duck for business purpose eggs and meat in local market.

They also desire to take training for upgrade design and ornaments making skill with Belmala for better market.

SUCCESS STORY

LIVELIHOOD PROGRAMME:JORI ART, KATHA STITCH, MAT MAKING

Name of the group : Damodar Women Self Help Group

Address : Village-Bhairabpur, Pakhanna, Block-Barjora
Group formation date : 21/03/2013



Farida Bibi, one of the leader of this group, Age-27, two sons, one is 8 years old and second is 3 years old. Husband BadrulSekh, Factory worker.

Farida told that they had so many problems in their life before group formation. They were fully dependent on their husband and senior male members of their family. In real sense they had no scope to participate in any social activities and any livelihood activities, just they were all home maker. In that situation woman members of that community wished to overcome of what was happening to their life. They were determined to be united themselves and then they came to know about WSHG Financial inclusion programme of Government of India, NABARD through Gandhi Vichar Parisad and formed Women Self Help Group with 10 female members according all guide lines. They started their group activities.

Received two days training on group management and book keeping management from Gandhi Vichar Parisad.

They used to maintain group meetings, savings account in the bank, all the book keeping registers.



They got 32000/- C.C. loan from the Bank after six months and started some livelihood activities like Jari Art, Katha stitch, which they had been trained in their schools.

Farida and other members use to spare 4 to 5 hours daily for the purpose and they earn individually 2500 – 3000 monthly.



At present their business is running through market broker but they are planning to take more bank loan further and to be engaged in more production for big market andto sell their products direct in the market. The male members of their family will help them and support them in all respect.

Farida said that now they are become united and could participate actively in all activities that is in family matters and in development work for the society. Now they are not dependent any more on their husband's income and could spend more for daily food, clothing, child's education purpose and their personal requirement.

Farida told that the group members are taking interest in village safai (cleaning) programme. They are making awareness among people about pulse polio, child immunization, pregnant mother's immunization, females' education. Working against child marriage/early marriage, domestic violence etc.

Farida is so proud to say that they have developed a strong self-confidence which is supporting them to overcome and manage of any crisis or problem and challenges. They have a high regard at society and also solved so many family dispute cases themselves.



SUCCESS STORY

*Livelihood programme: -'**Fishery'***

Name of the group : ChuramonipurMahaprabhu Women Self Help Group
Address : Vill.-Churamonipur, G.P.-Bheduasole, Block-Indpur, Dist.-Bankura
Group formation date: 28/01/2013



Group leader Mrs. ChandanaMandal told that they have formed their group two years back with 14 women members. Before formation of the group they were just home maker, had nothing any income generating activities except domestic work. Family income was too less to meet up their daily needs. Male members of their family by and large agriculture labour. In real sense they had no scope to participate in any social development work or any livelihood activities, they had to dependent fully on their husband's income. In the course of time they came to know about WSHG Financial inclusion program of Government of India, NABARD, through Gandhi VicharParisad and formed their Women Self Help Group under supervision of Gandhi VicharParisad.



Gandhi VicharParisad provided them two day's training on Group Management and Account Management. They maintained regular group meetings, book keeping, inter lending and after six months they had received a bank loan (C.C. A/C) of Rs 28000/-. They took a small pond on lease and cultivated fish for business purpose. After one year they made profit approximate Rs 14000/- by selling fish and they had repaid their first C.C. loan Rs 28,000/- along with interest from the income of selling fish, the net profit Rs 14000/- was deposited into their Saving Bank A/C.

Then second time they got Rs 97,000/- loan from bank and they took a big pond on lease for fish cultivation. They had to expend approximate Rs

76,000/- for bringing up the fish. Recently they sold fishes of Rs 1,30,000/- (Rupees one lakh thirty thousand) out of the profit they purchased some cooking utensils and given to local decorator on rent. Now women members can provide some extent economic support to their family and taking a vital part in village development programme. They had acute drinking water crises in their village since long, recently they could install a tube well through Zilla Parishad and it is their great achievement after a long struggle.

Members told that they have gained more self-confidence, courage's, they can exchange their Knowledge among the people freely, and they can fight against anti-social activities and superstition like child marriage, domestic violence alcoholism etc.

Now the women members are planning for new business that is goat rearing, so they need training on goat rearing.



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