CASE STUDY 3

RGMVP

Working for Poverty Reduction and Women's Empowerment

Social Risk Mitigation through Self Help Groups

FOOD SECURITY: BHARTIYA MAHILA BLOCK SANGATHAN, SUKUL BAZAAR VILLAGE, BLOCK KUDWAR, SULTANPUR DISTRICT

The Challenge

- To address risks and build safety nets for SHG women as part of RGMVP's poverty reduction strategy.
- To initiate and institutionalise collective action that acts as a support system for poor women in times of need.

The Solution

Sukul Bazaar is one of the poorest villages in the Mission area. Poor women, especially those without male support, had no one to turn to in time of dire need. Many were forced to beg for food, as they were so stricken with poverty that even managing one meal a day was out of their reach. If they did get food from the richer families, they were compelled into forced labour in the fields or in the houses of those who gave them the food. Or they became subject of ridicule in the village if they couldn't return the grain they had 'borrowed'.

Faced with this desperate plight of some of its members, the women of the Block Level Association (BLA), Shakti Mahila Block Sangathan, decided to solve the problem. They got together and discussed the issue and came up with a novel solution: they decided to set up a grain bank.

The grain bank works in the following way. Each SHG member when she attends the weekly meeting, apart from her saving of Rs 10, also contributes some grain. It could be rice, dhaan, wheat; and she contributes what she can afford-one-fourth kg, half kg, one kg. If a member cannot afford to contribute, she does not need to. The grain is stored in separate gunny bags. If a member

Members contribute grain to the grain bank

In their own words

Laxmi Sahu
Treasurer, Bhartiya Mahila Block Sangathan

"The poor women in our village had to beg for food. Many people would refuse to give them; if they did they would treat the women as slaves and make them work in their fields and homes. So we decided that we would collect grain ourselves. Now the women can take grain from the bank as and when the want and return it when they can. This grain is their own, it is their right. Nobody can question them about it."

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In their own words

Sirjan, Adhyaksh
President Laxmi Swayam Seva Samooh

"I took 10 kg of rice because I had nothing to eat at home. I do mazdoori here and there and earn some money. I live alone-my husband has passed away and my one boy has grown up and left home. I will return 11 kg of rice to the samooh in a month."

Satyawati
member, Vandana Swayam Seva Samooh

"I have two sons but they earn for themselves. I live alone, my husband is dead. I do mazdoori to make a living. I took 5 kg of dhaan from the samooh, which I will return as soon as I can."

Savitri
member, Saraswati Swayam Seva Samooh

"I took 20 kg of rice from the samooh, because I had nothing to eat at home. Earlier, I used to beg in the village. People would make fun of me and say that I never returned what I took. Now I can take grain when I need and return to the samooh when I can by doing mazdoori. I live alone. My husband has died and my sons don't look after me."

Members with the grain collected during one meeting.

requires to borrow grain from the bank, she can do so. When she returns it, as and when she can afford to, she returns one kg more than she took. Thus, the grain bank is not only replenished but also added to. Currently, a bank of 2.5 quintal of grain has been built up.

A record of the contribution made by the members, amount borrowed and by which member is maintained. If the grain is not required by any member, it is sold in the market before it spoils. The proceeds are deposited into the SHGs' account on the basis of contributions made by the members.

Thus the BLA has not only been able to provide some degree of security against extreme hunger and poverty for the SHG members, but also give the poorest members moral support and the feeling that they can turn to somebody in times of need. Collective action has contributed substantially to ensuring that no SHG member goes hungry.

About the Mission

An important aspect of RGMVP's poverty reduction goals is to address social risks and build safety nets for the poor. Under the Social Risk Management programme, the community has been sensitised to the need for insurance especially when people acquire assets such as cattle and livestock. Advocacy and motivation at the SGH level has led to the poor realising that having a social risk management programme is an easier option and that it is possible to minimise the risks they currently face. Once certain milestones have been reached, RGMVP plans to start collective procurement for household needs, based on the wheat or rice credit line concept. Through this, the SHG can use the loan amount to procure food in bulk and members who cannot afford to pay can do so in instalments. Thus food security can be addressed through collective action.

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