



EMPOWERING WOMEN THROUGH SELF HELP GROUPS

Editorial

Our SHG program with the rural women is one of the key initiatives of our livelihood program. Empowering women through financial independence is what Vedanta's Self Help Group (SHG) program aims at.

As of date, we work with 1,894 Self Help Groups, encompassing 25,000 women with a collective saving base of ₹6.34 crores, complementing and supplementing the family incomes substantially. Expert local bodies like NGOs, Government, resource agency and banks are partnered with to ensure long term sustainability of the SHG's. Presently we run this program in partnership with 19 NGOs and 6 Government Departments across the Group.

The main activity of the SHGs is thrift and credit. The SHGs are then trained in different vocations and linked with the banks to start micro enterprises either in groups or individually based

on their interests and viability of the vocation. The main thrust of the economic activities is to enhance income from existing resources and create additional opportunities of employment to optimize local resources and skill. Our SHG's have been engaged in enterprises like mushroom cultivation, poultry, goatry, puffed rice processing, vermicomposting, leaf plate making, pisciculture and others.

As earning and contributing members of the family they are now active players in family decisions, responsible inter loaning bodies and operating village institutions in the development of their villages.

happy reading !

the editor



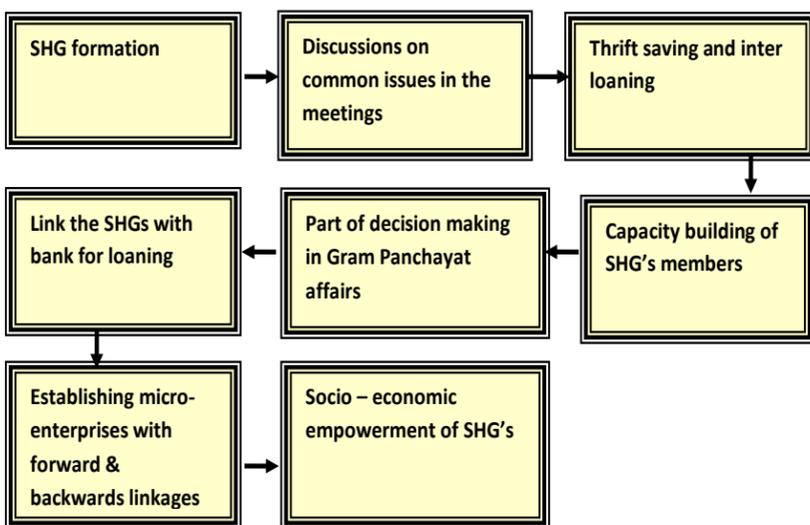
Vedanta SHG Frame Work

At Vedanta we promote and encourage the formation of SHGs under our SHG program with a well designed framework and process for effective delivery to bring a positive change in the lives of the rural women.

Self Help Group (SHG) is a small voluntary association of 10-20 people either registered or unregistered preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SHG promotes small savings with a bank among its members. This common fund is in the name of the SHG. The SHG member have different types of financial needs and services, viz. savings, consumption credit, production credit, insurance and remittance facilities which are met through inter-lending in the group and bank loan encompassing allied services. All loans within the group and from the banks are given with minimum documentation and without any security. The inter loans among the SHG's for consumption and productive purposes are small, frequent, of short duration and at low interest rates. The groups meet and save regularly, recording all the transactions in their account books. After 6 months of formation the SHG become eligible for loan from the banks, to start new enterprise. Each group evolves a flexible system of working and managing pooled resources in a democratic way. They also democratically elect a President, Secretary and Treasurer among themselves as office bearers of their group. The key focus of this program is to develop the capacity of the women collectively and empower them to deal with the socio-economic aspects of their lives.

The participative process makes the group a responsible borrower. The groups use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. Through different stages of evolution the SHGs potentially play four key roles: mutual help, financial intermediation, livelihood planning, and social economic empowerment.

The SHG Process Diagram:



At SIIL the SHGs are formed and are directly linked to Banks by specialized partners under the Sterlite Women Empowerment Project (SWEP). The groups formed by the 6 NGO's are linked to banking institution for credit support. At SIIL the groups have established linkages with the District Women Development Corporation for availing government benefits for initiating income generation projects. The major activities under SWEP are forma-

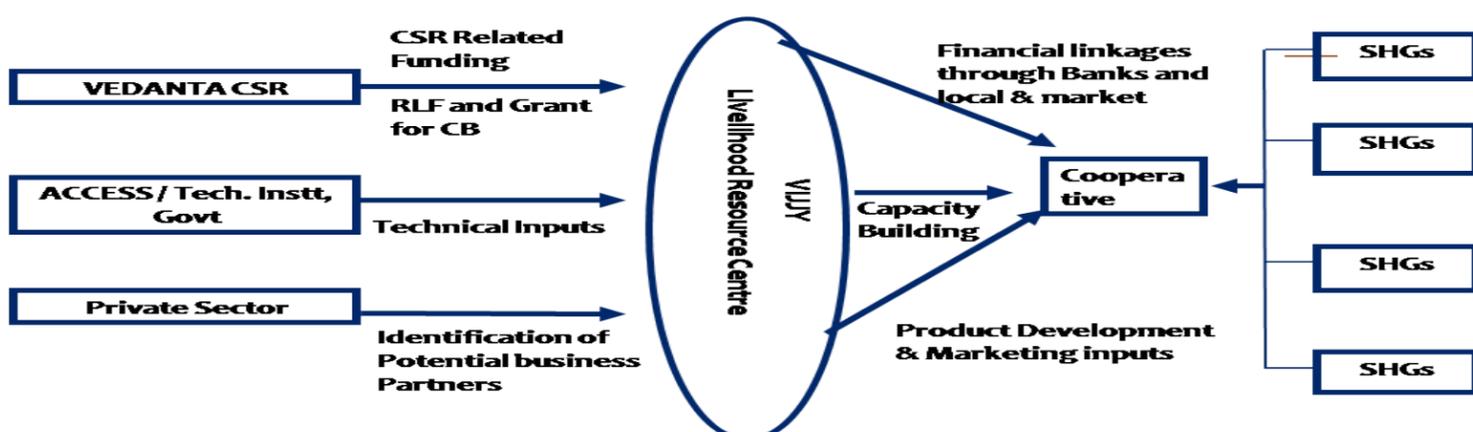
tion of Self-Help Groups (SHGs), linking SHGs with Tamil Nadu Women Development Corporation & Banks, utilization of available trainings for the SHG members, initiating Income Generation Projects, helping in market Linkages. The average income of the women members of SWEP is between ₹2,500 – ₹4,000. The 6 NGOs associated with project are Chevaliar Roche Society, Vanavil Educative Society, Justice Mahalaiair Iyyakkam, Chitharanjan Das Organization for Women, Able Foundation and Uthamar Gandhi Seva Mandram.

On the same lines BALCO has formed 151 SHGs in its 47 operational villages in collaboration with NABARD through two projects namely Neerdhara and Unnati. The local implementing agencies Sarva Mangala Tachniki Prashiksan and Shiksan Sansthan and Center for Advanced Research and Development facilitated the formation and strengthening of the SHG's; opening savings account in commercial banks and initiating enterprises such as vermicomposting and papad units. Likewise the MALCO Women Empowerment Project has reached out to 651 women in 41 SHGs follows at MALCO. Welfare Centre for Women and Children was one of the first NGO partners we collaborated with on the SHG program at MALCO. Presently the project is being implemented in partnership with Rural Environment Educational & Economic Development Society (REEEDS) & Salem District Women Development Corporation, Mahalirhittam.

At VAL, Lanjigarh the SHG are organized into SHG Cluster, wherein the whole project area has been divided into 4 clusters on basis of geographic distribution. Each SHG of a village comes under the village level cluster and all village level clusters come under geographic cluster an apex body. Role of the cluster is for backward and forward linkages with market accessibility and bargain power. The effort has been led by Vedanta in partnership with NGOs Shakti and Udyogini. At Hindustan Zinc Limited (HZL), the SHGs are directly nurtured & monitored through a SHG coordinator at all the units of HZL who specifically look after the capacity building of the members and linkage of the SHGs with banks.

KCM has adopted the cooperative models of SHGs in partnership with Government Departments of Community Development, Agriculture and Veterinary services, as well as with an NGO, Development Aid from People to People, where members come together with the aim of engaging in income generating activities to increase their income levels. Five distinct types of enterprises have been promoted under the model namely farming, carpentry, baking, tailoring and handicrafts.

At VAL, Jharsuguda 'Vedanta Asha' is a program exclusively focusing on revitalizing and forming new SHGs across 80 villages of Liakera and Kirmira Blocks of Jharsuguda District in partnership with an NGO ASHA. At VAL, Jharsuguda we took a step forward and established a women's owned cooperative, Subhalaxmi Mahila Samabaya Limited under the Vedanta Integrated Jan Jivika Yojana Project. The cooperative aims to reach out to 1,500 households and create multiple opportunities for income generation and new small business enterprises. This is in partnership with Access Development Services, a national level NGO.



Vedanta Integrated Jan Jivika Yojana - Subhalaxmi Cooperative Linkage

Vedanta Stories Of Empowerment And Growth

Small Efforts Count-BALCO

This is the story of Maa Sarvamangla SHG. The group was formed under the Watershed Development Project in Bhatgaon in Korba district. The rampant practice of alcoholism in the villages had for long eroded the health and wealth of the local communities in the tribal belts of Chhattisgarh. The Bhatgaon village in Korba district was no exception to this.

The home made liquor marred economic prosperity of the villagers. The women of the area were determined to change the prevailing situation. In the words of Semal Bai of Maa Sarvamangla SHG, “During one of the meetings, our members decided to fight alcoholism. We went to individuals who brewed alcohol and warned them to abstain from it. A social fine of ₹ 500 was declared for the brewers and alcoholics. Gradually the men of the village restricted their drinking habits and today our village is totally alcohol free”

“Formation of SHG under the Watershed Project turned our lives around. We began with saving money and now also resolve domestic and village level issues. Thematic meetings, specialized trainings and exposure visits organized by BALCO raised our confidence.” recounts Shanti Kunwar, President of Maa Sarvamangla SHG.



Maa Sarvamangla SHG And Its Members



United Fight Against Alcoholism, Maa Sarvamangla

Project Jeebika- VAL, Lanjigarh

This is a story of Katli and 497 women like her across 16 villages of Kalahandi district. With a smile, Katli Majhi says, “I had never seen a hundred rupee note in my life. We did not know how to use money in the market. It is Vedanta who taught us to generate income, meet our day to day needs and look at the world outside”.

The area has Siali leaves in abundance. Earlier the women were engaged in plucking and collection of the leaves. These non timber forest produce collected by them were purchased by middle men who used to pay them a meagre amount of 25 paisa for every 100 leaves collected.

To encourage economic empowerment of the women of the area, the Jeebika Project was launched in collaboration with Shakti, a local NGO, who trained the women on leaf plate stitching. Further 100 sewing machines and 4 pressing machines were distributed among 498 women. Post the training the women got together and started a new venture of producing pressed siali leaf plates. This enterprise today fetches them ₹40 for every 100 leaves

Today Katli earns ₹2,700 per month. The leaf plates produced by them have found an assured market through formation of federations and one point procurement points in the villages of Balabhadrapur, Trilochanpur and Phuldumer.



Rural Entrepreneurs



A New Reason To Smile: Leaf Plate Stitching Units

A New Direction, Disha SHG Leads The Way – VAL, Bhidhanbag

SHG Disha of Nimcha village, Bidhanbag increased their livestock and income by initiating a new business venture on diary and puffed rice making. The SHG approached Jemeri Gram Panchayat to arrange for capacity building training and the Panchayat in turn approached VAL, Bidhanbag to organise a capacity building training for the members of the Disha Group. The training was conducted by Asian Institute of Sustainable Development, Ranchi for 13 women. These women have come together to start their own venture, earning up to ₹2,000 per month.

In the words of Dipali Mukherjee, President of Disha SHG “Six months back five members of Disha SHG had undergone capacity building training conducted jointly by Jemeri Gram Panchayat and Vedanta Aluminium Limited, Bidhanbag Project. The members of the group are managing their affairs effectively ensuring an average monthly income of ₹2,000 for their group. The Disha SHG is now planning to venture into goatry. We are thankful to Vedanta for their capacity building support.”



Capacity Building Training of SHGs

Phulmani Bag A Change Agent- VAL, Jharsuguda

Phulmani Bag is a woman of great will power and determination. It was in November 2009, Phulmani was selected as one of the Gram Panchayat SHG leaders for our women based project- Vedanta Asha. Ever since there has been no looking back. Phulmani has facilitated and motivated the training of 100 SHG members on goatry, floriculture & commercial vegetable cultivation.

With regular engagement, counseling and visits to defunct SHGs she has succeeded in revitalizing 20 SHGs and, formed 6 new SHG's under the Vedanta Asha Project. Phulmani also lays emphasis on women's literacy. Under her leadership a Vedanta Asha Night School for Adults has been running since April 2010. The night school is presently been attended by 30 SHG members. Phulmani motivated



Phulmani Bag, Gram Panchayat Self Help Group Leader With Her Group

her group to facilitate a joint action team to undertake village based micro planning under the guidance of a partner NGO. She says, “Micro planning would give us an opportunity to understand the distribution and use of resources in our village. I have realized that self help is the best form of help, and we believe that under the Vedanta Asha project we have rediscovered our potential.”

Cashing On An Opportunity- HZL

Yashoda says, “Ab hamain lagne laga hai ki ham auraten bhi mil kar naya mukaam haansil kar sakti hain” (Now we women through our joint efforts can scale new heights). Yashoda: a simple woman, with extraordinary qualities.

She has led her SHG, Zawar Mata Mahila Bachat Samuh to successfully ground the new venture of “Peda (Sweet) Making”. This idea of Peda Making budded in their minds when they observed the large crowd at Zawar Mata Mandir. Hindustan Zinc Limited (HZL) provided the seed money of ₹ 7,000 which enabled the SHG to procure utensils, raw material and training for the same. The uniqueness of the enterprise lies in the fact that it caters to the local area demand. Presently the group is earning around ₹ 6,000- ₹8,000 per month.

“This will be an excellent achievement and good profit making business with less investment and more gain. In future we plan to scale up the enterprise to fetch more profit”, says Baidei Harijan, President.



SHG Members Engaged In Sweet Making



A Sweet Outlet By A SHG

Marketing Local Skill - MALCO

Lalitha says, my sister, mother and I decorate sarees for marriages and other functions in my village. After joining the Malco SHG program we were imparted training on stone embroidery work on sarees and plain cloth and were also introduced to some textile shops in Erode and Salem. From these shops we started to get regular work.

Now we earn ₹ 3,000 to ₹ 3,500 per month which helps us build our savings too. Today 5 more members from the group have joined us, says, Laitha, who is guiding the entire effort. . Initially for the first one month the demand and supply of decorating the sarees was managed by the partner agency REEDS under the Malco Women Empowerment Project, but now the entire business is being managed by Lalitha. The sarees decorated by this SHG have found a place in Salem and Erode markets, a textile hub.



Skill full Fingers At Work

Microenterprise Promotion- SESA GOA

SESA Goa in partnership with University of Agricultural Sciences, Dharwad began a project called ‘Micro Enterprises Promotion’ for women SHG members. The SHG members, were taken to the University at Dharwad and trained in multiple disciplines like making of vermicelli, notebooks & files, chilli pulverizing, masala powder making etc. Each group chose one enterprise that interested them. Altogether 19 SHG members were provided with Skill Development Training, while Entrepreneurship Development Training was given to 63 SHG members.

The trained women soon started vermicelli production, masala powder making and bag making unit. The equipments were bought from government sources which ensured not only best price but also subsidies and benefits. SESA paid 60% of the cost, the Government covered 30% and the beneficiaries paid the remaining 10%. Further 25% of the beneficiary’s contribution was deposited in a bank account, to be used only for repairs and unforeseen expenses that may arise in time.



SHG Meeting

Spreading Fragrance & Prosperity- SILL

This is the story of an SHG Angel Thamira Sangamam in Siluvaipatti village situated in Mappaiyurani Panchayat, Thoothukudi district. The main source of livelihood for the women of the area was working in salt pans.

Determined to change their condition the group members attended training in Preparation of Herbal Hair oil. The training was facilitated by Sterlite Women Empowerment Project.

With a loan assistance of ₹30,000 from the bank and the members' investing ₹20,000 they started producing herbal oil. Presently 12 members are involved in producing about 7 litres of scented herbal oil. The profit earned by each member is approximately ₹1,200- ₹1,300. They market their products at cultural festivals in temples and exhibitions. Recently, one such stall was put up at SILL campus for the benefit of employees.



Perfumed Herbal Oil

"The approach towards poverty alleviation should be Self help. It is felt that individual effort is too inadequate to improve their fate. This brings about the necessity for organizing them in group by which they get the benefit of collection perception, collective decision making and collective implementation of programme for common benefits."

K.G. Karmakar, MD, NABARD, reference book: Rural Credit and Self Help Group

According to **Dr. I. Satya Sundram**, a distinguished writer on poverty alleviation articulates that through the SHG program

- a) The poor can transit from dependency to self reliance much faster through social mobilization awareness creation than through economic intervention and
- b) Women form the basis of social mobilization and therefore aiming for women's empowerment is the most cost effective strategy available even for economic development.

Feedback

"Great initiative. Nice to see it again. "

BIBEK CHATTOPADHYAY, CORPORATE COMMUNICATION

"Fantastic. Kudos to the whole team."

SAMIRON SARKAR, VAL LANJIGARH

"It's a great initiative taken by Vedanta. Only with the help of CSR we can help the rural area people's .It's my great pleasure to inform you that I like this issue so much."

PRAKASH MISHRA, HZL

"It was a refreshing change to read something different and know what the Vedanta family is doing to improve the surroundings and contribute to the development of society around. One suggestion I would make is while we build schools etc, not many quality teachers teach in these institutions, can we think of allowing Vedanta employees to voluntarily teach in the schools around? The aim of our operations should be to teach a person to catch a fish and not give them fishes."

ISHWAR G DODDAMANI, BALCO



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