

# Entrepreneurial Journey of Kali Devi Self-Help Group



Women of Kali Devi SHG undertaking training

In 2019, the inception of the Kali Devi Self-Help Group (SHG) marked a transformative milestone for the Budhpura village, Jhansi. This initiative was part of the NABARD Watershed Development Project. This endeavour revolved around ten women, all of whom were homemakers hailing from the Babina block in Jhansi.

Belonging to modest-income households with irregular monthly earnings, these women grappled with daily expense-related challenges. The resultant financial instability left them with limited options, frequently compelling them to turn to local moneylenders (*Sahukars*) for monetary support. Unfortunately, a merger of their incomes made the repayment of these loans burdensome, often necessitating the sale of their precious jewellery.

Benefiting from the training provided by Micro Enterprise Development Programme (MEDP), Livelihood and Enterprise Development Programmes (LEDP), and National Rural Livelihood Mission (NRLM), these women acquired skills and honed their craft in creating soft toys and handmade paper. Initial funding was secured through joint endeavours. Progressively, they started saving ₹ 10 per week, enabling inter-loans to fulfil essential requirements. Their incremental evolution led to an expanded market presence across the district, bolstering their self-assurance. Consequently, they now meticulously curate their products, leading to significant improvements in their circumstances.

The SHG's triumph has reverberated throughout the region, acting as a catalyst for numerous other groups to foster their own livelihood ventures. Harnessing the synergy between soft toys and handmade paper production, the SHG's now achieves a commendable monthly income ranging from ₹ 60,000 to ₹ 70,000.



Kali Devi SHG members with their products

Savitri, the group's president, highlighted the pivotal roles that both the Development Alternatives (DA) group and NABARD played in instilling the significance of income sources business activities. At the moment, every member of the SHG contributes a significant 80-90% portion of their family's income, effectively demonstrating the replicable capacity of this impactful intervention.