



Swayam Krishi Sangam  
Monthly Update June 2010



**Micro savings to smoothen consumption**

Our FO, Thakur is busy recording weekly savings of members in the Ultra Poor Center Meeting in a tribal village in Koraput DT. To our surprise tribal ultra poor member is pro actively saving Rs.10 per week. There is critical unfelt need for social mobilization and financial tools for the tribal poor. They could harness the strength of net work effectively through micro savings. Cash flow friendly savings tools have become immensely popular in a very short period with our Ultra Poor members. Innovative financial tools include Health Funds, micro savings, micro loans on savings and rice loans. Our engagement with ultra poor will be slowly winding down making them self supportive in using these targeted financial tools



**Right to Education or Work? Our Future Citizens**

Easy Complicity between child and chores: no school close by; streams across during monsoon; infant sitting while parents are at work; denying basic right to child hood and education to our future citizens; result – tribal women illiteracy is as high as 97%. SKS is instituting Balavihar in tribal villages for tribal children to reconnect them to primary education.



### *Changing Lives and Livelihoods!*



#### *Keep the pot boiling;*

This Porja tribal lady has earthen pot and firewood to make ragi porridge for dinner. Open firewood burner exhausts smoke harming eyes and lungs. Cooking quality and nutritive value is also affected. We are determined to bring in some degree of sophistication in their cooking ware.

Smokeless stoves made by local potter help them reduce this drudgery to a great extent especially during monsoon when open kitchens are to be abandoned. Moreover she has time for pursuit of livelihoods.

Solar cookers would have been handy but it is not priority of the Government, as such not cost effective right now.



**Life changing Experience:** claims Kiira Fox, **Help International, US** –about SKS Ultra Poor Program.

5 volunteers from Help International, US have spent two weeks in Koraput for hands on learning about Ultra Poor Graduation model. The team is keen to share their experience with colleagues back in US. Their reflections have been encouraging and we look forward to more such interface to give global width to SKS Graduation Model.

**SKS typically invests in such challenged lives : Reflections about SKS Ultra Poor Program –  
as felt by Volunteers of Help International**



**Balsi Pangi**

In the secluded village of Mushapadar, Ultra Poor Member Balsi Pangi recounts the recent loss of her eldest son. Only a couple of months after her twenty-year-old son's marriage, a cobra bite ended his life as he slept. His widow now lives with Balsi and her younger son in the house that was built for the family this past year.

The loss has adversely affected the family—not only emotionally but monetarily as well. The younger son dropped out of school a few years before because of lack of funding and helps cultivate the land donated to Balsi by her brother. Balsi continues to work in daily labor, while her recently acquired goats mature and develop.

In this upcoming year, Balsi hopes that her livestock will reproduce so that she can begin to earn money from her asset and better provide for her family in the future.





### **Dhable Dalei**

Dhable Dalei's handicap has made it difficult for her to participate in life events and activities experienced by others in the village of Tentelipadar. Never married, Dhable lives in a household of seven consisting of her mother, father, brother, sister-in-law, and two children. Her physical challenges have made it difficult for her to work, and she currently is dependent upon four other daily laborers in the house to provide for her basic needs. Dhable has also suffered from unidentifiable pains in her head and body the last month which have not only made it impossible to move her head, but have required expensive treatment as well.

With help from SKS, however, she has been able to begin raising chickens and now has several hens and a poultry house. She hopes to be able to contribute to the family income by selling eggs in the near future and to expand her business throughout the upcoming year.



### **Radhika Bhentkaria**

the village of Dumuriguda. Calmly overseeing a household of four, she ensures that her mother, brother, and nephew have their basic needs met. Fourteen years ago a sudden illness claimed the lives of her sister and brother-in-law, leaving Radhika responsible for their six year-old handicapped child. Although there had not been enough money for him to attend school when he was young, her nephew now performs daily labor as does Radhika and her unmarried brother. While having multiple bread winners ensures income stability throughout the year and a government rice stipend helps secure food, the family still struggles monetarily. Through donations by SKS, Radhika recently began vegetable vending to supplement the household income. Having already achieved a modest level of success, she hopes to expand the business in the upcoming year.



### **Dalipradani**

Dalipradani is a dedicated mother with two beautiful little girls and another child on the way. She lives in the small village of Autalguda with her husband and children. She and her husband are currently working as day laborers. Together they make a combined monthly income of 2,720 rupees (\$57.90 USD).

Her pregnancy has made manual labor quite difficult. She is afraid that as the pregnancy continues she will likely not have the strength and capacity to work and therefore earn income. She and her husband are worried about how they will afford to feed their children on one income.

Joining the SKS Ultra Poor Program has given Dalipradani great hope. She is very grateful for the two sheep given to her and hopes to raise them well, so she can sell them for a good price. She hopes to be able to use some of the money she earns from the sheep to pay for the delivery of her coming baby in a government hospital.





## **Danai Tawa**

Danai Tawa is a widowed mother trying to make the best of her situation. She lives in Jetiya Guda, a small, remote village in southern India. Danai Tawa has one seven-year-old daughter and lives with her late husband's brother. Danai works as a day laborer and earns 750 rupees a month (about \$15 USD). As a member of the Ultra Poor Program, Danai has been able to participate in a group savings program, learn about saving, and receive a sheep as an asset. She hopes that she will be able to improve her financial situation and increase the quality of life for her and her family.

## Kousalya Gouda



Kousalya has four beautiful children, and she is the only member of the household that is bringing in income. She has one daughter attending school and another son who is not interested in attending school. In the last year she had a baby, and it strapped her financially. She couldn't afford the labor and had to borrow money to make ends meet. Another financial trial during the year were the medical expenses incurred by malaria two of her children caught. It cost her 600 rupees for the treatment and 150 for travel.

She has learned basic skills from SKS that have benefited her in many ways. Her goal in the next year is for a bigger shop, so that she can afford to send all of her kids to school. Kousalya loves her shop and the SKS program.





## **Chanchala**

Chanchala is a widow living alone in the small village of Doraguda. Her husband passed away several years ago, and her two only sons died ten years ago. Living alone has been a major source of discouragement and loneliness. She is currently working as a day laborer and makes a meager 300 rupees per month (\$6.50 USD). Her greatest fear is that she will lose the strength to work as she gets older. Joining the SKS Ultra Poor Program has greatly helped Chanchala. She is very grateful for the two sheep given to her and hopes to raise them well so she can sell them for a good price. She hopes to be able to use the money she earns to replace her straw roof with one made of tin.

## Laxmi Kadulia



Laxmi is familiar with death. Over the past ten years, she has lost her husband, her son, and most recently her nephew. Laxmi lives with her daughter and son-in-law. They have seven people in the household, four of whom are children.

The best thing that has happened to her in the last year was joining SKS in February. It has dramatically changed her life for the better. She has learned how to save and has learned basic health skills. Laxmi wants to save enough money in the next year to purchase her own land. Her goal is to have her field officer help her understand what she needs to do to accomplish this task. Her major source of income is daily labor, which provides her with 300 rupees a month. She is excited to soon have an additional source of income from her goat, which she received in June.