

# PVTG Empowerment Fund: Beyond the Bank Branch

PVTG Empowerment fund designed for PVTG SHGs to be given through OLM and OPELIP in PVTG areas in a very low rate of interest for livelihood improvement. The PEF is meant to support livelihood and to build the confidence among the PVTG SHG members.

Didayi tribe is one of the PVTG tribes and are living mostly in the Khairaput and Korokunda Block of Malkangiri District. This is a story of utilisation of PEF and repaid the loan amount by a beneficiary Rita Bisoi. She has able to increase her livelihood through PEF of the programme.

MaaAsthobhuja PVTG SHG consists of 10 Didayi PVTG women of village Chilipadar under Kudumulugumma GP. Initially, the group members were not interested to avail loan. After regular follow up by the field team

of MPA and FNGO, they were able to understand the better utilisation of the PEF amount, the scope and the opportunity to start a new venture with the loan having low rate of interest and to make repayment as per the seasonality. At last the group decided to avail the PEF only for production purpose in individual loan. The group availed total amount of loan of Rs.90,000/- from Radhakrishna GPLF, Kudumulugumma. Individual member wise activities were finalised as per the feasibility and accordingly micro investment plan was developed. Out of 10 members in the SHG, only 9 members have taken loan Rs.10,000/- per member. Mrs Rita Bisoi was one of the SHG members of this group and she has availed the PEF loan.

Mrs Rita has four children and her husband





works as a daily wage labour whose income is not sufficient to manage the family. For taking the privilege of PEF loan, Mrs. Rita started a grocery-cum-tiffin centre in the month of November 2020 in her village at Chilipadar. The village Chilipadar is a centre place where most of Ghat area villagers come to weekly Haat on every Thursday at K.Gumma. The nearby villagers coming to the Haat by pass her shop at village Chilipadar and do shopping at this tiffin centre. Thursday is the weekly Haat

day and she prepares snacks and tiffin items there. At present, on weekly Haat day, she is able to sell from Rs.1800 to Rs.2200. Apart from the weekly Haat day, she earns Rs.150 to Rs.180/- on daily basis by selling grocery items in her village. On an average, she got Rs.4000/- to 4500/- per month from her small business, after deducting all expenses. She has already repaid Rs.8500/- till July 2021 to the SHG towards PEF loan.



Mrs. Rita has clearly understood that the objective of PEF loan is meant for supporting to poorest of the poor for livelihood promotion. After availing the loan, she has actively engaged in her grocery-cum-tiffin centre and

improved her livelihood. Now Mrs. Rita is not only increased her income but also able to sustain her livelihood. She is living happily with her family.