

Success Story of the Lakhpati Didi



1. BASIC DETAILS

Name of Lakhpati Didi	Loukrakpam Bidyalakshmi Devi		
Name of Self Help Group	Nachom Self Help Group		
State	Manipur	District	Imphal East
Block	Heingang	Village	Moirangkampu Sajeb Mamang Leikai

2. CURRENT LIVELIHOOD ACTIVITIES

Loukrakpam Bidyalakshmi Devi engages in diverse Livelihood Activities, including Maroi Nakuppi (Chinese Chives) farming, mixed vegetables farming, street vending, traditional phanek and phee weaving, and running family's own auto transport, ensuring an annual income surpassing 1 Lakh.

3. A SHORT NOTE ON LAKHPATI DIDI'S TRANSFORMATION JOURNEY

Introduction

Loukrakpam Bidyalakshmi Devi's life narrative unfolded amidst challenges, resilience, and transformative empowerment facilitated by the National Rural Livelihood Mission (NRLM) and the Manipur State Rural Livelihoods Mission (MSRLM). Born on December 6, 1975, in Uripok Achom Leikai, Imphal West district, Loukrakpam Bidyalakshmi Devi spent her formative years in her paternal grandmother's residence at Khurai Chingangbam Leirak, Imphal East district. Currently married and residing at Moirangkampu Sajeb Mamang Leikai, her life has been a challenging journey, characterized by early marriage difficulties and financial hardships.

Early Struggles before joining SHG

Married at 19 after eloping, she faced an unfamiliar situation with a husband lacking a secure livelihood. The early years of their marriage were marked by family separation, yet they persevered without divorcing, facing compounded financial challenges intensified by the absence of a dowry due to her elopement.

Driven by resolve, Loukrakpam and her husband engaged in weaving and various odd jobs to meet their needs. The difficulties increased with the birth of their children, and societal expectations,

especially concerning the gender of their children, further added to their challenges. Despite encountering discouragement and financial limitations, they persisted, finding comfort in each other.

Discovery of MSRLM, a turning point

The turning point in Loukrakpam's life occurred when she stumbled upon a meeting organized by the Manipur State Rural Livelihoods Mission (MSRLM) at a local temple mandap. Intrigued and inspired, she resolved to join a Self Help Group (SHG) under MSRLM. However, the process proved challenging, as she had to form a local SHG, named "Nachom," by mobilizing like-minded individuals. Facing skepticism from both her family and the community, Loukrakpam's determination led to the formation of the SHG.



The journey persisted as Self Help Groups (SHGs) emerged in neighboring regions, culminating in the formation of a Village Level Federation (VLF) named Chingkheihunba. In this federation, Loukrakpam's leadership qualities stood out, securing her the role of Secretary. Despite her limited educational background (having completed only the 10th standard), she received encouragement and support from MSRLM staff, especially the cluster coordinator in her area during that period.

Furthermore, the COVID-19 period brought additional challenges, but Loukrakpam's commitment to her newfound responsibilities remained unwavering. Despite initial resistance from her family and locality, she gained their support through her husband's efforts in proving the positive impact of her work. Loans from the SHG played a significant role in achieving significant milestones, including the purchase of an auto and funding her child's education.





Fig: Nachom SHG and Chingkheihunba VLF meetings

Financial Success and Community Impact

Loukrakpam extended her engagement in community development, and subsequently, her Village Level Federation (VLF) became part of the ITA Cluster Level Federation (CLF), with her assuming the position of Secretary. Her newfound assurance enabled her to actively engage in various community groups, such as the local club, and participate in discussions with the Pradhan member. Since becoming a member of the SHG, she earned recognition and obtained insights into earning, saving money, and contributing to solutions for social issues. Additionally, the Village Level Federation (VLF) played a crucial role in securing more than 200 health cards through Manipur's Chief Minister-gi Hakshelgi Tengbang scheme, an innovative health assurance initiative by the Government of Manipur. This has strengthened trust within the community, fostering a growing reliance on SHG members for their various requirements. Loukrakpam takes pride in her inquisitiveness, both in terms of earning and educating herself, solidifying her sense of identity and capabilities.

Loukrakpam initiated her financial journey with an initial loan of ₹500, venturing into the realm of vegetable vending as a street vendor. Subsequently, she diversified her pursuits by delving into the art of weaving phanek and phee. Progressing through a sequence of loans ranging from ₹1000 to ₹5000, she strategically utilized a substantial ₹10,000 loan to cover her child's admission fee. Taking on the responsibility of the CLF, she secured a Village Reduction Fund (VRF) loan of ₹17,000

with the support of the Executive Committee (EC) members of her VLF, Chingkheihunba, at an impressively low 1% interest rate. She obtained ₹50,000 from the initial installment of the Community Investment Fund (CIF), totaling ₹1,10,000. This sum was utilized for debt repayment and covered her child's boarding fees. Moreover, her weaving and vegetable farming enterprise experienced growth. Engaging in maroi napakpi (chives) farming on leased land spanning approximately 1 Sangam (0.2529285264 Hectares), she further diversified. Additionally, she took a ₹10,000 loan to acquire a mobile phone. MSRLM's initiatives, such as the Custom Hiring Centre (CHC) also brought tangible benefits to her community. Utilizing the second CIF loan of ₹1,00,000 from the Cluster Level Federation (CLF), she invested in an auto for her husband, effectively alleviating the burden of debts and expanding her business.



Fig: Weaving Mayek naibi phanek

Additionally, she would weave until the early morning, typically until around 3 am, while her husband would start riding the auto from 4 am. Currently, they own two sewing machines and three gas cylinders, luxuries they were once without. They successfully built a house and acquired a washing machine and a Godrej. One of her daughters is married, and she is now a grandmother to two grandchildren, including a boy, which is a source of joy. Notably, her husband has quit drinking and is actively backing her endeavors. All members of her family, including the panchayat secretary who previously mocked her, now support her. They even join together at local club meetings and participate in important events, such as those held at the Block Development Office (BDO) and the Village Level Federation (VLF).



Fig: Annual General Body meeting of ITA CLF



Fig: Maroi Nakuppi (Chinese Chives) farm

Current Achievements and Family Transformation

Presently, her daily earnings range between ₹1000 and ₹1500. She makes an effort to depart early from Cluster Level Federation (CLF) meetings to sell vegetables, even bringing them to the meetings to ensure she earn at least ₹500 each day. She set aside ₹400 daily from her earnings for savings. On a monthly basis, after subtracting all family expenses, she gets a profit of approximately ₹20,000. Notably, this is exclusive of her husband's earnings. In the present day, Loukrakpam credits her individual and financial achievements to MSRLM, highlighting how this transformative experience not only strengthened her as an individual but also elevated her family and community.

Conclusion

Despite facing initial skepticism and mockery, Loukrakpam's endeavors resulted in acknowledgment and respect. Her narrative serves as evidence of resilience, determination, and the constructive influence of grassroots initiatives on rural livelihoods.

