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The Buffalo Gat

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Mariam Bhabhi

The protagonist of our story is a lady who migrated to Sangli and worked as a sweeper. Traditionally, her family kept livestock, so as she saved money, she invested in various types of livestock, hen, goats and now buffaloes.

She and her family of 11 children, their spouses and children run a small and efficient dairy production system. Her sons go into the forests to collect twigs to stall feed their buffaloes. The tender green parts and the leaves are eaten by the buffaloes and the dried parts are converted to fuel. Plus, the buffalo dung is made into dried cakes and sticks and sold as fuel. The straw with bits of dung and other wet matter is sold as manure. And of course, the milk, is sold to the nearest dairy.

She led the women of the Khwaja bachat gat to start the buffalo gat!!!



The **Swarna Rozgar Yojna** has been initiated by the Central Government to enhance livelihood generation opportunities for the economically weaker section.



The Buffalo Gat

This emerged out of a bachat gat or crisis savings group called the Khwaja Bachat Gat started by 10 ladies of the Jatkar Samaj. One member is from another locality. The idea of starting this bachat gat was introduced by an activist Mr. Sada Waghmare. The gat was formed on 15th of August 2004, initially as a crisis savings scheme. The women put in Rs. 100 every month and Rs. 1000 gets deposited in the Bank of India. The bachat gat has not only created a small savings kitty for the women, but has also bonded them together as friends and if one cannot pay their Rs. 100 due to some problem, somebody else in the gat steps in. The gat has to operate for 6 months after which they receive a grant of Rs. 10,000. This money was shared by the women.

A corporation employee, Mrs. Sheikh suggested using this kitty money as an investment into the SRJ program. Under this program, the SRJ would give a loan of Rs 1.25 lakhs for any income-generating enterprise. The Gat has to pay Rs.3250 interest (Rs325 per member) to the bank every month. If the loan is paid back within five years, a further 1.25 lakhs would be given as a grant to increase their enterprise. The gat decided to take advantage of this scheme and after completing all the formalities in 2007 got the loan under SRJ.

The women chose buying buffaloes under the guidance of Mariam Bhabhi. Each woman purchased one buffalo. The buffaloes purchased were pregnant so as to optimize their investment amount. A veterinarian visited their settlement 4 times within the last year to advise them on how to care and management of the livestock. The vet will continue these visits for general monitoring.

The daily yield of milk per animal is about 7-8 liters which is sold individually by the members at the nearby dairy for around Rs.20 per liter. With some luck this might well turn out into a fairly successful venture for these enterprising ladies and other bachat gats may get inspired to venture into some other business of their choice.