Common Interest Group (CIG) in Animal Husbandry

The details of the ‘Ksheerasagaram project’ designed for those who are interested in cow rearing was explained in ‘Making an Impact Article-121’. 6225 people have received financial assistance and had found their livelihood through our ‘Ksheerasagaram’.

Due to the success of Ksheerasagaram project, many women farmers came forward and expressed interest in cow rearing. In order to cater to the huge demand for livelihood in cattle rearing, our field level functionaries suggested that it would be better to frame a programme for those who owns cows rather than starting new units. ‘Common Interest Group’ was the new concept / project started by Kudumbashree during 2017 on the basis of the above logic/ thoughts.
As per the ‘Common Interest Group’ programme, if there are 5 farmers in a ward who are engaged in cattle's rearing, they are united together to form a group. Kudumbashree will provide loan upto Rs 1 lakh at 4% interest to this CIG group of 5 people, if every member has at least two cows.

The group is expected to repay the loan within 2 years. As they would be getting the bank loan as a group, the group members would therefore be able to scale up cow rearing and diversify their livelihood. As the whole group is entrusted with the repayment, the collective responsibility will ensure prompt repayment. This programme (CIG) has been widely well received by the Kudumbashree members.

There are 290 groups functioning all across the state as a part of ‘Common Interest Group’ Programme. Total number of farmers who are members of CIG is 1450. All 290 groups had already availed bank loan of Rs 1 lakh each and are also repaying their loans promptly. In the next financial year, we are planning to extend this programme to more dairy farmers, to help them increase their income.