



SELF HELP GROUPS FOR WOMEN EMPOWERMENT



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INTRODUCTION Poverty continues to be a serious problem in hilly district Reasi of Jammu and Kashmir where about 39% of people are below poverty line. Gender streamlining strategy aims at provision of benefits of growth process to women by socio-economic background in terms of income, labour, credit, investment, etc. Self help groups strategy also adopts the same philosophy and aims at bringing the neglected woman into main stream of economic development through saving and income generation strategy. Self help group formation is a significant instrument in the process of women empowerment. It is a process which ultimately leads to self fulfilment of each member of society.

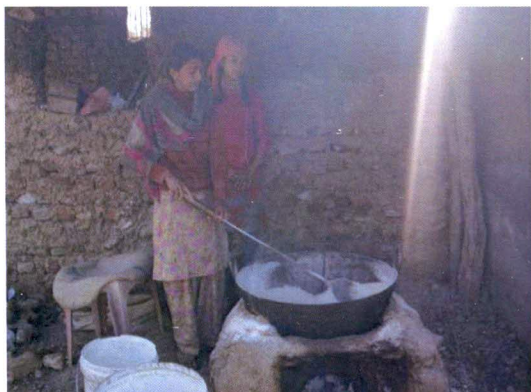


SHG is an informal association of 10-15 women

who voluntarily come together for saving of credit and enhance the members financial security as primary focus. These groups are called solidarity groups as they provide monetary and moral support to

individual members in times of difficulties. Women's SHGs are transforming the face of the Indian villages. Trainings and economic independence have empowered the women. With SHGs the lives of women from underprivileged groups have undergone a sea change. SHGs are considered as self-driven movements impacting specially the rural poor people. SHGs formation provide an opportunity to women to interact with each other, understand their common problems, channel their savings and encourage for development. SHGs provide the benefits of economics in certain areas by undertaking common action programmes like cost effective credit delivery system, generating a forum for collective learning with rural people, creating democratic culture, developing entrepreneurial culture, providing a base for dialogue so cooperation, developing credibility and power to assure participation. Self Help Groups have been recognised in all over India as one of the most suitable tools for delivering microfinance to the poor people. The SHGs are like precious diamond whose quality depends on the way they are shaped.

Methodology applied: KVK ,Reasi has made strenuous efforts in gender



streamlining .It has endeavoured to aware , train and motivate the women farmers in the hilly districts of Reasi and Udhampur. Keeping the scope of SHGs in the district, KVK, Reasi has made rigorous efforts to form and manage the SHGs. The study was conducted in Serwad village of Reasi. A baseline survey of the village was done. Village Serwad was purposively selected as it is very near to world famous holy town Katra for Shri Mata Vaishno Devi Shrine

where Prashad making/food processing has immense scope. Thus farmers of this village were encouraged and motivated by KVK, Reasi to start a SHG for Prashad making. Apart from training programme, KVK conducted farmers-scientists interaction, employed print media coverage radio talk, tv talks ,film shows special group meeting etc for SHGs formation.formation and management played a pivotal role to raise the economic status of SHG group members. The objective of group were cleared to women members and they were taught the full methodology for group formation. The advantages of groups were elaborated to them and SHGs principal detail was given to them. The group president, secretary, treasurer were selected and group members were advised for saving the money. The homogeneity of groups interms of their socio economic status was taken into greater accounts. They were advised for proper book keeping. The name of the group was decided by the group members as "Vaishno Devi Mahila Group" which started in 2007 with 10 members. They were advised for fortnightly meeting and Rs 2 fine was kept for absentees. After 6 months the worker started inter loaning @2% .training programme conducted by KVK on formation and management of SHG proved to be convincing tool and played a great role in creating interest and capacity building of group members. The extension literature and information through TV/Radio played a catalytic role in SHG formation .

S. No.	Enterprises taken	Operational Expenditure (Rs.)	Total Output (Rs.)	Net profit during (Rs.)
1	Year	(2013-14)	(2013-14)	(2013-14)
2	Prasad making	188000	360000	1,72,000

Impact of KVK

11 trainings in form of small courses have been imparted till date by KVK experts for formation of SHGs, more than 200 participants till date have been given training for SHG formation in district Reasi and Udhampur. Around Rs 80/kg are consumed in preparing Parshad and it is sold @ Rs.100/kg. In 2013-14 the group earned Rs.1,72,000/- net profit. With increase in the income of group, the women members get respect from their families and were recognised by other members of community as working women. By observing the successful result of SHG in Serwad the other women of the area are showing keen interest in SHG formation. With the formation of SHG women developed confidence to solve their problems. A self-reliance and entrepreneurial spirit was developed among the group members. Their new attitude for saving was developed. KVK, Reasi is striving very hard for women empowerment through SHGs/farmers club formation in both the hilly districts Reasi and Udhampur.



Table 2

Farmers Trainings on Self Help Group

Year	Farmers Trainings on SHGs	
	Nos.	Participants
2009	1	34
2011	4	90
2012	3	76
2013	2	28
2014	1	20

Table-3

S.no	Nasme	Parentage and place
1	Smt.Sudesh Kumari	W/o sh.Prem Singh
2	Smt.Raj Kumari	W/o Sh Daler Singh
3	Smt.Moni Devi	W/o Sh.Laxman Singh
4	.Smt.Ratno Devo	W/o Sh.Kaka Ram
5	. Smt.Rani Devi	D/o Sh.Prem Singh
6	Smt.Babli Devi	W/o Sh. Madan Lal
7	Smt.Sushma Devi	W/o Sh Sham Singh
8	Smt. Darshna Devi	W/o Sh.Bittu Ram
9	Smt.Gita Devi	W/o Sh. Jagdish
10	Smt.Kamlesh Devi	D/o Sh.Madan Singh



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