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Success Story

AUGMENTING THE INCOME OF RURAL WOMEN OF HILLY AREAS THROUGH SHG



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INTRODUCTION

SHG is an informal association of 10-15 women who voluntarily come together for saving of credit and enhances the members' financial security. SHGs are called solidarity groups as they provide monetary and moral support to individual members in times of difficulties. Self Help Group formation is a significant instrument in the process of women empowerment. Self Help Groups' strategy aims at bringing the neglected women into main stream of economic development through saving and income generation activities. It is a process which ultimately leads to a self fulfilment of each member of group and helps to transform the face of rural areas. SHGs are considered as the self-driven movements impacting specially the rural poor women. These are the most suitable tools for delivering microfinance to the poor people. SHGs are like precious diamonds whose quality depends on the way they are shaped.

METHODOLOGY APPLIED

KVK, Reasi has made strenuous efforts in gender main 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 these districts, KVK, Reasi has made strenuous efforts to form, manage and strengthen the SHGs. Malad village is around 20 km away from the hilly district Reasi of Jammu and Kashmir. KVK, Reasi scientists frequently visited Malad village of Pouni block in Reasi district of J&K and motivated women farmers for the formation of Self Help Group. KVK scientists trained the women of the village for the formation and management of SHG. The group was constituted of 10 women farmers. The group name was kept as Nisha group. The group President, Secretary and Treasurer were selected and they were advised for the saving of money for at least six months. The group started their proper book keeping records. The group started fortnightly meetings. The credibility of the females on each other was developed and everything regarding accounts was kept transparent. The group was linked with the State Bank of India for the financial aid.



IMPACT OF KVK

KVK scientists trained the women on candy making, juice making and pickle making and facilitated them to market their farm produce. Besides training programmes, KVK scientist also conducted farmers-scientists interactions, organised film shows and exposure visits for the group members. The extension literature played a catalytic role in SHG in the entrepreneurship development in value added fruit products. By this entrepreneurship the women generated the income which developed the confidence among themselves and gained recognition in the nearby areas. Annually the net profit of SHG is 2,40,000. 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 Malad village the other women of the area are showing keen interest in SHG formation. A self-reliance and entrepreneurial spirit was developed among the group members. The group was appreciated by the Ex-DG of ICAR, Dr.S.Ayappan during his visit at KVK, Reasi. The group President Smt. Bimla Devi was awarded by SKUAST-J during the Kisan Mela held at SKUAST-J in 2017 for her endeavours on value addition. She was also awarded by SKUAST-J during the National Conference organised by SIDAVES at SKUAST-J in 2019 for her efforts on value addition in fruit crops.

