

Self Help Groups ascertain women role in the society



Women of Rathodon ka Guda village today feels proud to be associated with Self Help Groups (SHGs) which have made themselves feel empowered, honoured and respectful with availability of money with them. Few years back the women had no money to even run their home based livelihoods.

Mateshwari Syam Sahayata Samuha and Bheru Nath Syam Sahayata Samuha are the SHGs functional in Rathodon ka Guda village located in Bhinder block of Udaipur district of Rajasthan. Consisting of 25 women members the SHGs were formed by Prayatna Samiti, a Udaipur based NGO with the support of GIZ, KfW and IGWDP NABARD Rajasthan under its watershed development programme.

To promote Rawatpura watershed development activities in 2013 there felt the need of forming local institutions in the form of SHGs through which women can be empowered, take role in decision making and strengthen their economic base thereby increasing the incomes from home based livelihoods. The SHGs have proved to be useful in providing access to money when required.



The process of formation of SHGs started with the resolution passed in Village Watershed Committee (VWC), Piplas Jal Grahan Vikas Samiti, Rawatpura. 12 women SHGs were proposed to be formed at initial stage. An orientation session was organised by the NGO as the first training towards SHG formation. Women learnt the importance of SHGs as they



were beneficial in saving individual income which can be accessed from SHG for useful purpose; they will give them rid of the money lenders who charge varied rates of interest. They do not have to approach their relatives for taking loans and their own savings will provide them benefits.

Women started with depositing Rs 100/- monthly saving during the SHG meetings which they earned from selling milk and other savings. Members started taking loan

from the first meeting of SHGs. After 6 months of SHG formation the saving bank accounts of SHGs were opened in the localized bank, Rajasthan Marudhara Gramin Bank, Kurawad. The bank provided interest and ensured security from thefts.

The access to loans is decided by the members based up on the criteria of income status, repayment status and need. Generally poor members are given priority. Till now women have taken loan for purchasing seeds, fodder, animals, marriage and school fees. The SHG registers showed that till May 2016 Hamer Kunwar has taken the total loan of Rs 20,000/- for the purpose of purchasing buffalo. Vishnu Kunwar has taken the loan of Rs 15,000/- for purchasing seeds and fodder. Narmada bai has taken the loan of Rs 20,000/- for marriage of her daughter. The repayment has been done through the incomes earned from the livelihoods at the rate of Rs 1/- per Rs 100/-.

“From loan amount I purchased wheat seeds through which production raised by 1 quintal per 0.25 ha”, says Vishnu Kunwar. “Making fodder available to the buffalo has increased the milk production by 0.5 litre”, she adds. Hamer Kunwar says, “buffalo has added to the milk production which I sell in the dairy.”

The local institutions also proved to be useful in promoting livelihood based trainings. Prayatna Samiti and NABARD has organised 2 improved agriculture and 2 animal husbandry trainings. Through trainings 98 women acquired skills on crop sowing and knew the importance of medicating animals.

Today these women are confident members of the society and play a lead role in their homes. According to them when men move out of the houses for work their role in decision making and looking after family increases. SHGs provide them small loans to increase their incomes from livelihoods. They can take loan when needed. Till May 2016 members of Mateshwari Syam Sahayata Samuha has cash in hand of Rs 17,890/- and bank balance of Rs 4,000/-. Bheru Nath Samuha has bank balance of Rs 2,000/-.

Through SHG formation individual saving has resulted in the formation of big pool of money. SHGs have made them self dependent in arranging money. The money can be used by women for their benefits. A total of 12 such SHGs are functional in the watershed villages which have empowered 125 women.