

PROMOTION OF WOMEN ENTREPRENEURSHIP ALONG WITH SOCIAL RESPONSIBILITIES YAMUNA SELF HELP GROUP - UPRADI

Himalayan Action Research Center has been involved in socio-economic empowerment of hill people, with special focus on women, for more than a decade in Uttaranchal, one of the hill states of India. Women are the backbone of the hill economy and can bring a desirable change in the society provided they are given equal opportunity in all spheres of life. Bearing this fact in mind HARC focused its intervention in the direction of organizing women of Rawain Valley in the form of Self Help Groups (SHG). SHG is a group of village women who have same social and economic status and believes in small saving and credit activities and after a period of time use the accumulated fund for giving loans to its members and for income generation activities to increase their income and access to cash.

HARC started self- help group formation campaign in Rawain Valley, which resulted into formation of more than 100 women groups in the valley. The main aim of formation of SHG was to develop the sense of solidarity among women and by that motivating them to improve their socio-economic status through increasing their access to saving and credit facilities. These groups were given intensive inputs in the form of trainings and exposure in group management, communication skills, leadership development, documentation & book keeping, monthly meetings, and loan management skills. HARC also realized that economic dependency and poverty is at the core of gender disparities. So the groups, which were matured enough and have potential to take the risk were given entrepreneurship development training so that they can adopt income generation activity at group level. This training helped the groups to build their perspective on the collective micro enterprise based on local agro-eco resources.

HARC's Rural Business Development Center (RBDC) has played an important role in building the risk taking capacities of women groups interested in IGP. Activity selection and business plan development based on local resources was a regular activity of RBDC with the groups.

For developing the skills of women in the management of income generation activity, HARC is increasing the capacities of groups in grading, packing, pre and post harvesting processes, selection of feasible income generation activities, budget and production planning, quality control and developing linkages with bank and market strategy etc through providing practical trainings. As a result many groups came forward to start their income generation activity. Yamuna self-help group of Rawain Valley is one of the progressive groups in the valley that started its income generation activity first.

In 1999, when HARC started awareness program at Naugoan block of Uttarkash to motivate women to form self-help groups, women of Upradi village showed much interest to be organized to do some saving and income generation activity through the group. In January 2000 Yamuna self-help group of Upradi village came into existence. 19 women of this village took the membership in this group. With effective leadership, proper functioning and active membership this group emerged as a very active and strong group and is seen as a

model group in Rawain valley. Following is the description of different aspect of Yamuna self Help Group of Upradi village and its impact on the socio – economic status of women.

Monthly Meeting and Participation:

At initial phases of institution building, Yamuna self-help group gave much attention to regular savings of the members in the group. For this group made a strict rule for organizing monthly meeting. In this meeting group got time and opportunity to discuss on several other social issues of village besides savings. The monthly meetings continued to be organized in planned manner. The groups also decided that the meeting would be held at every member's house turn by turn. This important decision motivated



each member of group to participate in the monthly meeting. In this process HARC played a role of facilitator continuously. The group also took an important decision to give loan to its members out of the saving. The group decided that loan would be provided on priority basis. Monthly meeting has become an important tool to involve women in different activities of the group and they could also solve other problems collectively for the development of their village After this, not only the participation of members increased but also women of the groups felt confident and it also helped them to have more bargaining power at home also.

Inter Loaning Procedure:

The group had prepared rules and regulations for the proper management of inter loaning activity. These rules are the guiding for inters loaning management. From time to time these rules are amended through a collective decision of the members. Each member of the group has been issued personal passbooks to maintain the transparency in transaction of funds. Loan register, loan application form and receipt etc. are the important documents, which have been introduced in the group for the better management of inters loaning. The group has decided to give away three types of loan to its members to meet their requirement i.e. term loan, cash credit and demand loan. During the last four years the group has dispersed Rs 4 lakh 72 thousands as a loan to its members. In the beginning, the group used to give only Rs. 500 to Rs. 1000 to its members as a loan but after two years, seeing the success of this activity, the group made a rule of issuing loan of Rs 15 thousand to its members.

Employment generation through the group :

Though the group is providing some part of loan for consumption purposes to its members but it has paid much attention to provide loans to its members for members should get loan for productive purposes to improve their economic status. Till now group had dispersed Rs. 104900.00 to its members for production work. For e.g. for buying cow and buffalo. These members are selling the milk in near by market Badkot and earning income. The average incomes of these families have increased by Rs 10 thousand to 12 thousand per annum.



To increase the sources of income, the group issued loan to family members of SHG members to open vegetable shop and general stores in village and in near by market at Badkot. One shop has opened for marketing of local vegetables at Badkot. The villagers are earning income by selling their vegetables in this shop. The shopkeeper is earning Rs 35 to 40 thousand per year. Like wise two other shops of general store has been opened in village, which are being run by women themselves. The women are earning approx 15 to 20 thousands per year and the most important thing is that now villagers have the facility for getting things of daily use in the village itself.

Initiative to organize federation of the groups:

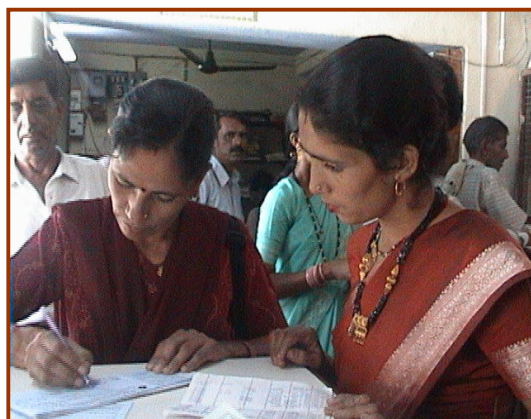
Yamuna self-help group had played an important role in motivating the other SHGs in Rawain Valley to form the federation. This is the first group that has deposited its share capital in the federation and encouraged other groups to do so by showing full trust on the federation. Now this group is important part of Rawain Mahila Bhaudesiya Swayat Shakari Samiti Ltd. This group is continuously making efforts to expand the business of the cooperative by providing raw material to the cooperative. During last 2years Yamuna SHG has sold local produce like manduwa, jhagora, koni, soyabean, urdh, black bhatt, maize, burans, red chilly, tor, kulath and cholai worth Rs. 2 lakh.

Technical Capacity Development of Group:

The office bearers of groups initiated for the capacity development of the members. For this, four members of groups participated in fruit processing training organized by HARC These trained women shared the information with all members at the monthly meeting. To make the optimum utilization of local fruits and vegetables, it was also decided in the meeting that they should get some specialized trainings on fruit processing. The group requested the fruit-processing officer at Naugoan block to provide the training to its group members in the village only. The group paid a fee of Rs. 600 for 20 participants and they were given training by the Deptt for 15 days in which women developed their expertise in preparing jam, chatni, pickle and squash etc.

Strong financial linkages with State Bank:

The group has its account in the State Bank of India, at Badkot. Seeing the progress and efficiency of group in inter loaning activity the bank provided Rs 10 thousand as loans to the group twice. The group established its good reputation at the bank by returning the loan with interest within the six months the bank, on the request of the group, again sanctioned a housing loan of Rs 1.50 lakh. The bank's trust on the credibility of their group is increasing as the members have started repayment of loan within the prescribed time.



Initiative for Social Development:

Yamuna self-help group had not only worked for the economic development of the village women but also taken initiative for the social cohesion in the village. For strengthening the social fabric, the group has taken important steps and help the needy persons at the time of illness, marriage, construction of house, education of children and crop failure. This is quite clear, as the group has given loan of Rs 35 thousand to its five members for treatment purposes. There were many members whose economic condition was not good and no grant from any government project was given to them for constructing the house. So in this situation group sanctioned a loan of Rs 1.86 lakh for increasing the standard of living of its members. The group sanctioned a loan of Rs. 35 thousand to 09 members for marriage ceremony at their home, which enabled the poor members to meet social requirement.

To increase the social security of the family of its members the group also initiated providing loans for giving the installments of life insurance. For this group sanctioned the loan of Rs 20 thousand.

The group has taken initiative to implement Rakit Bandhan (crop protection system in the village) in the village for protecting crops from animals. Group employed a Chowkidar (guard) in year 2002 under the Rakit Bandhan for which he is paid Rs. 600 per month and his duty is to protect the crop and fodder of whole village. The proposal of guard's honorarium was put forth in gram sabha meeting by women of group and it suggested that each family would Rs 10 per month to chowkidar for his duties and till now the whole village is contributing to this cause. This system is working very effectively and it gave a relief to village people from getting damaged their crops from the animals.

Yamuna self-help group also motivated other women of village and helped them to be organized in a new group. The group also helped the new group by giving information from time to time about group management, account management, leadership development and inter loaning processes. According to president of group more than two dozen other groups from different districts and state come to visit Yamuna self-help group at Upradi village.

Promotion to Production Activities:

Group is also promoting production of fruits and vegetables in the village by providing loan to its member for getting agri inputs. From time to time, members got loan for buying seed, manure, and pipe for irrigation and to buy planting material. A sum of Rs. 50,000 was given for this to the members. This helped in increasing the production and marketing of fruit and vegetables. In the year 2004 the member families sold vegetables and fruits worth Rs 02 lakh in the market. Not only this, group also participated in off-season foreign vegetable production mission in Upradi signed an agreement with the exporter to supply him Lettuce. This year group has exported approximately 30 tons of lettuce to exporter and earned a handsome amount of money. The direct monetary contribution of the women to family income has increased their status in the family as well in the society. This is visible as women are being consulted by the panchayat for the development of their village and family members also recognize the strength of the group and the potential of women.



The group member showed their interest in learning compost making technique for promotion of organic farming in their village. The members of group tried to minimize the use of chemicals by adopting vermi compost technique and now 15 to 20 families of village are practicing the vermin compost technique in organic farming.

Yamuna SHG of Upradi village is an example of collective approach to socio-economic development of women in rural areas. As a result of collective working, the confidence of women has increased remarkably. They have become more vocal and raise their issues and problems at various platforms. To make the women members of Yamuna groups economically secure a small but very important and bold step has been taken by the office bearers of the group. After a collective decision in the group, the office bearer has invested Rs. 500 as a fix deposit in the bank on the name of each members out of the money received from the interest by inter loaning activity. This is a very positive impact of group approach adopted by HARC to empower women folk of the hills.

The important Role of Group in promoting the Education of Children:

The group had sanctioned the loans more than Rs 55 thousand to its all members for education of their children. Members of group utilized this loan on fees, books, dress etc their children and few members utilized this money on giving their children higher education.