

SHG, a strategy towards empowerment

Empowerment is a process by which a person realizes the various capacities concealed in her or him. When we talk about women empowerment what is understood is that women should get equal opportunities for actualizing the various capacities latent in the individual. A positive self image, better self confidence, self reliance and self reliance are important components towards empowerment (from WOMEN EMPOWERMENT THROUGH SHG by Fr. Jacob CMI*). Very often the women of underprivileged community lack opportunities to achieve the above mentioned goals. Therefore Self Help Groups (SHG) is found to be one of the best medium to empower the women of marginalized areas.

Jai Maa SHG was formed 5 years ago in Salyakheda village of Sirpur Cluster of Uday with 10 members. The performance of this group was very poor in the initial period. When the members needed money for any imperative work, they borrowed money from moneylenders at a very high interest rate and thereby people were exploited.

With the guidance of Uday CDP Sirpur, the groups opened account in the bank and they obtained the Govt. schemes from the bank. After six months of opening the bank account, the group applied for Revolving Fund. This is a special fund provided by the Govt. for the SHGs purely based on the performance of groups and not required to refund. During the grading by the bank, the group fared well in their performance. Jai Maa SHG cleared the grading and they have received 15,000/- to the capital amount of the group as revolving fund. Three years after the SHG began functioning well, the members received assortment of benefits: the group received 50,000/- loan for income generation activities. They have invested this amount towards various programs like animal husbandry, grocery store, agriculture and related small scale business in order to enhance their economic condition. The loan amount was reimbursed by the group to the bank without any default.

Today the women of this group is economically self-reliant and supporting their family. Ms. Angoori is one among the members of Jai maa group who has taken Rs. 10, 000/- from SHG @ Rs.2/- as interest per Rs. 100/- in a month is to be paid by her. She has supported her family by purchasing a flour machine in her home. Gradually this Income Generation Activity has proved a profitable business for Angoori. She has returned the complete amount of loan with interest to the SHG within 6 months. Now she has good employment and helped her son to put up a general store. Therefore SHG has proved a strong source of income for her family in order to enhance their economic condition.

Another important objective of the SHG is taking up community development issues through Panchayath. Today she is an effective leader (Gram Saathin) who takes along other women and motivates them. Before the existence of this group, there was no proper Gram Sabha taking place in their Panchayath. Today the women in big number attend all the four Gram Sabhas of the year in Salyakheda which is a major change in the village. Frequently trainings are arranged for the women to take up developmental programs and address the issues of their village. As members of SHG, they meet the Govt officers, discuss the village related problems and some of the women are members in Panchayath and they motivate children to attend school daily. They made facilities for drinking water by installing 2 hand pumps, electricity etc.

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Sirpur Cluster - Uday

Moments of ray of hope in life

"The greatest accomplishment is in never falling, but in rising again after you fall"- Vince Lombardi. Ms. Rashmi (name changed) lives in Gondwadi of Uday Dharampuri Cluster. In the year 2013 she was married to Mr. Jagdeesh who is working in Forest Department, Madhya Pradesh. When he realized that even after 2 years of their marriage, they did not have children and she often suffered wife-battering. Inability to handle the situation he found solace in ill-treating and beating her up. In fact both husband and wife did not know the causes of infertility or treat, which can be from either male or female side and she became victim of his ignorance. As for any woman, for Rashmi too, it was very difficult to be called barren. The situation had become worse day by day and he left her at her maternal home (Dharampuri). Devastated by the situation she was broken down.

After six months, Rashmi approached Uday CDP Dharampuri team for assistance. After listening to her, few counseling sessions helped her to overcome the after-effect of harassment and she decided to divorce Jagdeesh. I imparted information and knowledge on both- the legal process of divorce as well as to settle the issue according to the village customs and traditions. Her family discussed the problem with leaders and elders of the rural community and they proposed to resolve the matter as per the rule. Finally both husband and wife agreed upon for the divorce and settled the case according to the village norm. Although she is facing derision from the community, she has gained confidence after the settlement.

After motivating her, she taken membership in SHG trying to strengthen her economical status and earns her living by working. Every woman has a story to tell, it's her personal story and she has succeeded in living a positive life with all struggles. He who has felt the deepest grief is best able to experience supreme happiness. "Live, then, and be happy, beloved children of my heart, and never forget, that until the day God will deign to reveal the future to all human wisdom is contained in these two words, wait and hope" Alexandre Dumas.

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