SHG

self — help — groups

HRDP Abohar, Parivartan Project, P0221

Sponsored by HDFC

Self-help Group (SHG): SHG is an affinity, homogenous group, with the members belonging to the same community and living in the vicinity of each other. Each SHG consists of 10-15 women.

The SHGs adhere to Panchasutra – regular weekly meetings, regular weekly savings, regular weekly inter-loaning, regular repayment and regular weekly bookkeeping in our SHGs. SHGs function as per the rules and regulations (Byelaws/norms) agreed to in the initial meetings (and as modified from time-to-time).

OFFICE BEARERS

It is made sure that the leadership in the group rests with the most vulnerable members of the group. The elected office-bearers work for a fixed tenure of 1-3 years, as decided by the SHG. The leadership is on a rotation basis. Any two of the elected office bearers operate our bank accounts.

Specific roles of office-bearers/representatives -

PRESIDENT

She guides the group, ensures participation of all members, assigns responsibilities to the members etc. She steers the group in planning and rolling out the plans. She is the custodian of group norms.

SECRETARY

She is responsible for day-to-day affairs and administrative matters of the SHG. She is responsible for organising and conducting meetings. She is also the custodian of SHG records and other assets, in case of any.

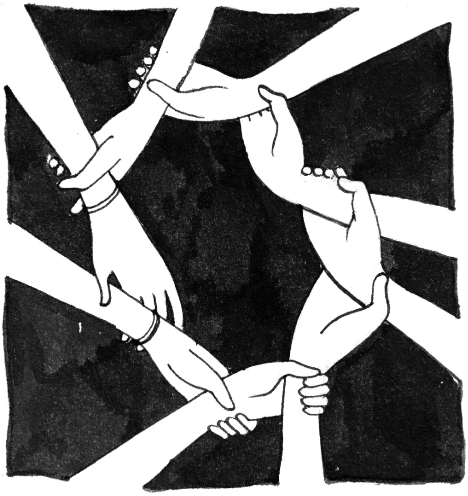
TREASURER

She is responsible for all financial matters, including accounts and audit of SHG. She is the custodian of all SHG assets.

STAGES OF FUNCTIONING

1.

FORMATION

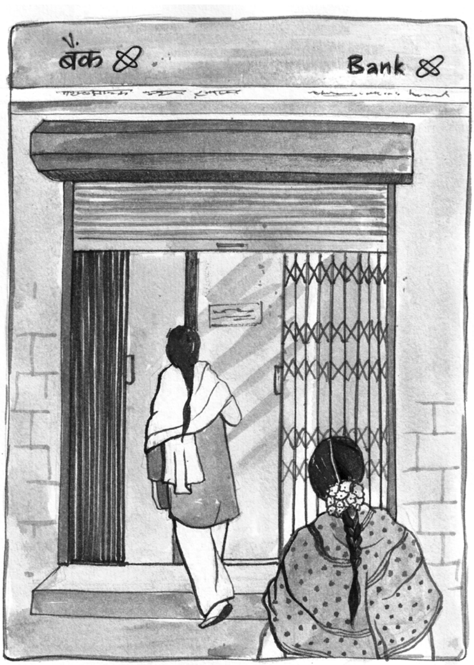


2.

SAVING

3.

SHG ACCOUNT OPENING



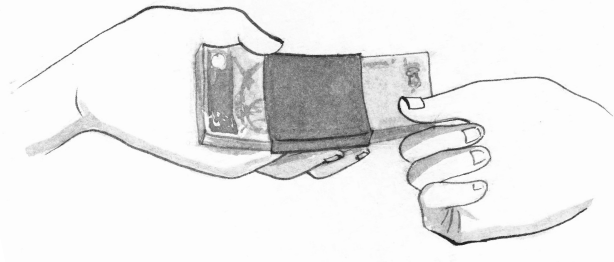
4.

SHG MEETING WITH RECORD KEEPING

5.

INTER-LOANING

Inter- loaning helps the members to get necessary credit on time as the interest rate is low. Generally, it is 2% on the sum taken for every month. This interest is low when compared to the loan taken from local lenders. Though the interest rate is higher than the bank, it is hassled free and never requires any security or documents. The SHG make it a practice of collecting loan in fixed instalment so that it does not become a burden for the member who has taken a loan.



A BRIEF ABOUT SHGs IN HRDP- ABOHAR

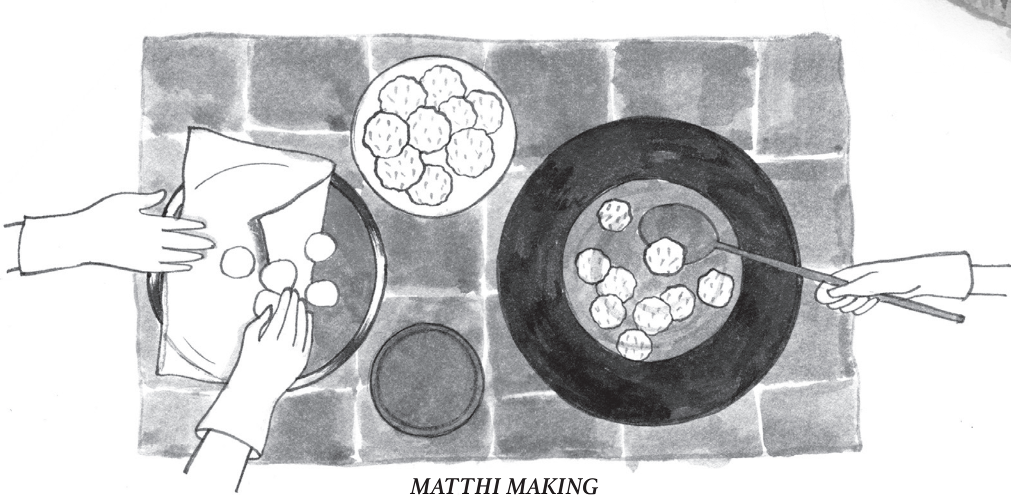
The HRDP (Holistic Rural Development Program) began on October 2017 in the eight villages (7 villages in Fazilka District and one in Shri Muktasar Sahib District). HDFC Bank supports this program and Centre for Advanced Research and Development executes it. Since then there have been 62 SHGs functioning in HRDP Abohar in 8 project villages (Tahliwala Jattan, Mahuana Bodla, Whabwala, Ramsara, Johar Khera, Narayanpura, Baluana and Pakki Tibbi). Out of all the SHGs, 56 have their bank account opened, and the remaining SHG's bank account opening is in process. The purpose of SHG formation is to promote livelihood among the SHGs.

The strategies have been to strengthen them through following steps:

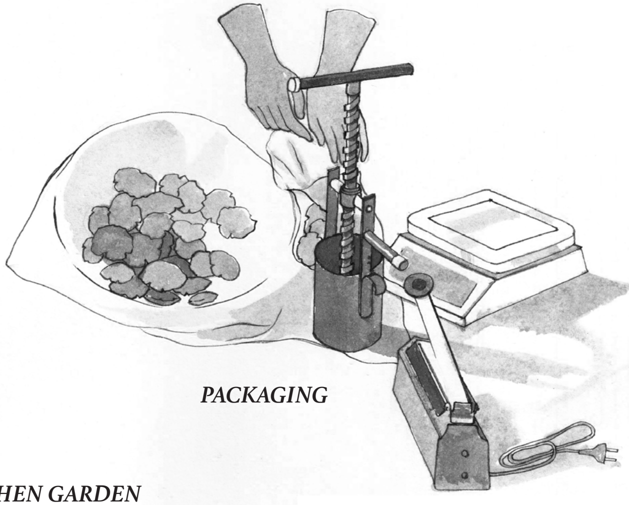
- *SHG concepts* which deals with SHG management , office bearer role and members role

- ***Books of record keeping*** which deals with writing minutes of meeting, maintaining savings, loan records in the minute book, cash book and ledger.

- ***Linking SHGs with Livelihood activities*** for their economic strengthening and value addition in their existing livelihood options.



MATTHI MAKING



PACKAGING

KITCHEN GARDEN

GOAT REARING

Out of 62 SHGs, 18 SHGs are working towards livelihood activities such as Matthi, Bhujia, Papad making. In the current year, there is a plan to start a food processing activity of Pickle, Biscuit, chocolate and chips. Other than that in the last two years of the project, 92 SHG members received goats for goat rearing purpose.

SHG members have been provided with a kitchen garden for their backyard to grow vegetables in their house and at the same time, they don't have to incur many expenses on vegetables. Till now 206 SHG members have been provided with kitchen garden material including seeds, fertilizers, and biopesticides. It has been taken care not to include any chemical-based inputs for the kitchen garden, thus providing an organic source of nutrition for an SHG household.

The result has been promising with SHG members themselves continuing the practice of the kitchen garden.

About the Organisation

Centre for Advanced Research & Development (CARD) *has been established to promote action research and to apply its findings for the protection and development of society and its environment. We primarily promote Rural Livelihoods through sustainable human and natural resource management. CARD believes in Mainstream Development and Community-based Natural Resource Management approach to reduce rural poverty. The sustainability of this approach depends upon the extent of empowering the communities at all levels by educating them on cost and benefits sharing, and judicious use of their entitlements available to them through various means.*

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