



MVP Samaj's,
SVKT Arts, Science & Commerce College Deolali Camp, Nashik
Department of Economics
Best Practices
Guidance to Self Help Group

Goal:

- To teach them importance of teamwork
- To inculcate the skill art of saving and Investment among the students
- To make the students efficient to manage their small scale business
- To train the students to face day to day problems in business scenario
- To teach them how to deal with various kind of management issues

1. The Context:

S.V.K.T.Arts,Science & Commerce College,Deolali Camp is situated in the Semi-rural area , majority of the students come from poor financial background hence through the Self-help groups intends to facilitates the poor family members to employ themselves in numerous self-employment opportunities Self-help groups (SHGs) are small groups of people who pool their resources and individual savings together. It is from this pool that loans are given to those members who are in urgent need of money. The loans provided by SHGs are at very nominal interest rates, which is lower than that charged by the informal sector. If the SHG functions well for over a year, then it becomes eligible for loans from banks. Such loans are then used for creating self-employment opportunities for the poor. It is with this bank loan that self-employment is created for the members of the group and their families, thereby increasing their standard of living.

2. The Practice:

The faculty members of the department Dr. S. K. Pagar , Dr. Jayashri Jadhav ,Smt.Ashwini Nisal, Dr. Manisha Aher very eagerly interested to serve the society especially the downtrodden group of the society, and so to fulfil the purpose they tries to schedule counseling session according to the convenience of the members of Self Help Group for the students and their family members who are in the need of self-employment. One and the same time they endeavour to research about the various challenges faced by the member of the Self Help Group and the family members. Thus through the conscious effort they help them to overcome through the problems.

3. Evidence of Success:

Faculty members and SHGs are working together in semi-rural area and this activity is having greatly helped in taking out poor families from debt-traps and helping them lead a life of dignity. Another remarkable success made by these groups is in making the semi-rural women self-reliant. Thus, with the help of SHGs, the semi-rural poor become economically upgraded; their standard of living improved, and need not to be dependent on moneylenders any more. As a very positive result of it we would like to mention that from last five years active participation of members is increased a lot as compare to previous years.

4. Problems Encountered and Resources Required

Initially some family members of the students are not actively participating in the sessions. But when they realized the importance of Self Help group and the experiences of successful members they participate actively and increased their interests and efforts in various activities and sessions conducted by the Department of Economics and Self Help Groups. Sometime the faculty members also faced some issues related to Non co-operative attitude of the members of SHG but it can easily sort out by proper counseling with them. There is one more problem is faced related to availability of adequate facilities to conduct the sessions but it is easily sort out with the help of the honorable Principal of our college.

Best Practice

Self Help Groups Photos



Dr. Jayashri Jadhav guiding women's self help groups in Annual General Meeting of Self Help Group of Nashik District with president Mrs.Ashwini Boraste, Mr.Balasaheb Kankrale, Mr.Londe and others.



Dr. Jayashri Jadhav guiding women's self help groups in Nashik District with president Mrs.Ashwini Boraste,



Chief Guest Mrs.Ashwinitai Borase,President, Self Help Group Nashik District,



On the occasion of World's Women Day a speech was delivered at Public Library, Makhmalabad



Guidance to Self Help Group by Prof.Dr.S.K.Pagar



Dr.J.P.Jadhav delivered lecture on the occasion of **World Women's Day** on **Women Empowerment** at Gorewadi, Nashik Road & at Cidco Nashik organised by Govt.of India Janshikshan Sanstha, Nashik



<https://photos.app.goo.gl/sxL2HWrM2M9n1XkD6>

Study Tour Link

Study Tour to Pimpalgaon Baswant on 31/12/2021 Chairman of self Help Group .Mrs. Bharti More. HOD of Economics Dr.J.P. Jadhav. And Dr. R.S.Jadhav.



Guidance to Self Help Group by Prof.Dr.J.P.Jadhav at Deolali Camp



Smt.A.P.Nisal Participated in Annual General Meeting of Self Help Group of Nashik District