

“We started from zero and are now determined to help women like us make an independent living”

KHAIRUNNISA 22

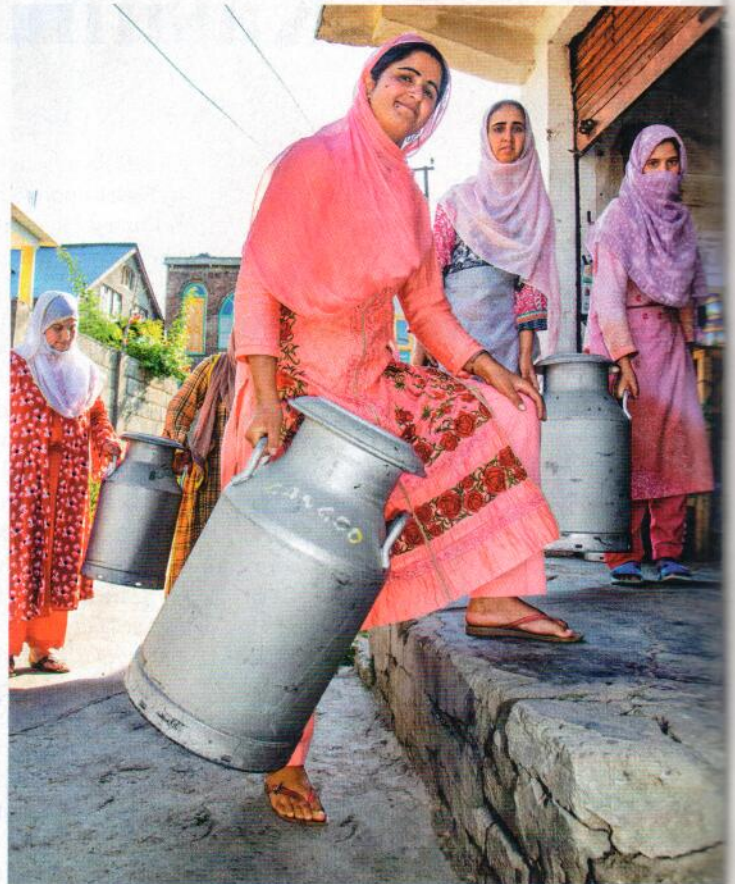
Member, self-help group, **Gangoo, Pulwama**

Unlike many other girls her age, marriage isn't top priority for Khairunnisa, 22, a resident of Hanjikhello Gangoo village in Pulwama. Instead, her energies are focused on Masooma, a rapidly expanding milk cooperative. Khairunnisa is the head of this enterprising self-help group (SHG), run by 10 women. With eyes sparkling and chin set with determination, she says, “We started from zero and are now determined to help women like us earn an independent living. We are now keen to set up a milk products factory and create a mini white revolution like Amul. Then we'll think of marriage.”

Khairunnisa represents a growing tribe of women in the Valley determined to break the shackles of poverty as well as gender discrimination. There are now over 46,720 SHGs that employ over half a million women in the Valley. Not only have these SHGs empowered women, but they have also triggered a white revolution here. Milk production, currently 50,000 litres per day, is expected to increase five-fold in the next five years.

For Khairunnisa, it has been a tough but rewarding climb. Her parents once eked a living out of a small plot of land. After completing school four years ago, Khairunnisa took up work as a lab assistant in an SHG. It was at this point that her aunt advised her to join an SHG herself. “I approached the local bank for a Rs 15,000 loan to buy a cow under the government subsidy scheme (Dairy Entrepreneurship Development Scheme),” she says. Initially, the bank officials were rude and fellow villagers discouraging. She was even threatened by the local milk suppliers. But a determined Khairunnisa convinced a friend to invest in a cow. “Bring me a bagful of rice and we'll use it to secure a loan,” she told her. The villagers soon saw sense in what they were doing. “They started respecting us when the quality of milk improved and we started making money,” she says.

Khairunnisa now makes an average of over Rs 40,000 a month and has even set up a grocery store with her earnings. She owns four cows and was nominated leader of her SHG recently. The SHG has a loan of Rs 1.5 lakh



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from the bank, but is confident of repaying it.

Khairunnisa's day begins early; her cows are milked by 5 am. She then transports the milk container in a mini-van to the automatic milk collection (AMC) centre where she and her colleagues test the milk quality, pour it into cans, which are then collected by van. They do this again in the afternoon.

She is guarded, when asked about politics and the loss of J&K's statehood. “The government did what it wanted to do,” she says. “They didn't ask us. But we expect them to do what is right for us.” She does see a change in administration. “Earlier, when we went for loans, we'd be treated disdainfully and there would be delays. Now, things are done speedily. Our only interest now is to move ahead,” she says. ■

46,720

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