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**Office of the Mission Director**  
**J&K Rural Livelihoods Mission**

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**Steps for Registration of Rural Women for Inclusion into SHGs**

As per the mandate of Jammu & Kashmir Rural Livelihoods Mission (JKRLM), aligned with the objectives of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), the Mission is facilitating the registration and mobilization of rural women into the NRLM fold through the formation and strengthening of Self-Help Groups (SHGs).

**Step 1: Awareness & Mobilization**

- Social Mobilization Rounds- External rounds with CRPs from Resource blocks for new blocks and Internal Mobilization in case of existing blocks
- Block Program Managers (BPMs) will conduct awareness campaigns in villages to educate rural women about the benefits of joining SHGs.
- Meetings will be held at panchayat/community centers to identify interested women and sensitize them on savings, internal lending, and livelihood activities.

**Step 2: Identification & Group Formation**

- Eligible women (particularly from marginalized, SC/ST, women-headed households, differently-abled, and other vulnerable groups) will be identified.
- Women willing to save regularly and participate in group activities will be encouraged to form SHGs with 10-15 members.
- The SHG will decide a group name, savings amount, and internal loaning norms.

**Step 3: SHG Registration & Bank Linkage**

- The credentials of newly formed SHG will be updated on [www.lokos.in](http://www.lokos.in) portal by JKRLM through the Block Mission Management Unit (BMMU).
- The SHG will open a bank account in the nearest bank branch and deposit their group savings.
- Basic book keeping training will be given to the members for record-keeping, micro credit plan and loan management.

**Step 4: Capacity Building & Training**

- SHG members will be provided training on governance, operations, financial management, book keeping of their CBOs.
- SHG members will be oriented on financial literacy, credit linkage, and livelihood enhancement activities.

- Exposure visits will be conducted to strengthen their understanding of business models and income generation activities.
- SHGs will be encouraged to start income-generating activities under farm and non-farm sectors.

### **Step 5: Access to Funds & Credit Linkages**

- SHGs that are regular in meetings, savings, and loan repayments will be eligible for:
  - Revolving Fund (RF) to strengthen financial management.
  - Community Investment Fund (CIF) for investing in their own existing livelihoods which boosts their morale to take higher amount of loan for enhanced livelihood activities.
  - Bank loans and financial assistance for enterprise development.

### **Step 6: Integration into Federations & Market Linkages**

- SHGs will be federated into Village Organizations (VOs) and Cluster Level Federations (CLFs) to increase bargaining power.
- Federated SHGs will be linked to government schemes, training programs, and market opportunities to improve their earnings.
- Handholding support will be provided to ensure long-term sustainability and livelihood expansion.

### **Key Guidelines for SHG Formation & Registration:**

#### **1. Targeted Inclusion:**

- All eligible rural women, particularly those from marginalized communities (SC/ST, minority groups, vulnerable sections, etc.), should be prioritized.
- Special focus will be on households belonging to Socio Economic Caste Census (SECC) data.

#### **2. Support Mechanisms for SHGs:**

- Access to financial support (RF, CIF, Bank loans, etc.) for economic stability.
- Capacity building through training programs on livelihood enhancement and leadership skills.
- Participation in government livelihood schemes and entrepreneurship development programs.

#### **3. Responsibilities of DPMs/BPMs:**

- Ensure 100% mobilization of eligible women in their respective districts/blocks.
- Maintain updated records of SHG registration and financial transactions in the NRLM-MIS portal.
- Organize regular training, awareness drives, and exposure visits for SHG members.

#### 4. **Timeline for Implementation:**

- The registration drive shall be completed in a phased manner as per the annual targets set under JKRLM.
- Periodic reviews and progress monitoring shall be conducted to assess SHG formation and integration.

#### **Action Required:**

All DPMs/BPMs/MIS AAA shall ensure the commencement of mobilization and registration of rural women into SHGs as per the annual targets provided by the Mission. Progress reports should be submitted as per the updated format on LOKOS.

For any clarifications, interested rural women can reach out to Block Programme Managers of the said block through Cluster Coordinators/ CRPs affiliated with the Mission.



**Dr Shubhra Sharma) JKAS,  
Mission Director, JKRLM**

**No.** JKRLM-PS/3/2025-3/E-7656585/MD

**Dated:** 13.03.2025

#### **Copy to:**

1. District Program Managers (DPMs) of JKRLM .... all
2. Block Program Managers (BPMs) of JKRLM .... all

## **Checklist for Rural Women to Join a Self-Help Group (SHG) under JKRLM**

This checklist serves as a guideline for rural women who wish to join a Self-Help Group (SHG) under the Jammu & Kashmir Rural Livelihoods Mission (JKRLM) and National Rural Livelihoods Mission (NRLM) framework.

### **A. Eligibility Criteria**

1. Must be a rural woman residing in the operational area.
2. Preferably from economically weaker sections, SC/ST, minority groups, or vulnerable households.
3. Should be willing to save regularly and participate in group activities.
4. Must be above 18 years of age and mentally sound to make financial decisions.

### **B. Documents Required**

1. Aadhaar Card (Mandatory for identification and bank linkage) or Voter ID / Ration Card / PAN Card (Any one for address proof)
2. Bank Account Details (If available, or will be opened during SHG formation)
3. Passport Size Photographs (2 copies)

### **C. Basic Commitments for SHG Membership**

1. Agree to contribute a fixed amount as savings every month.
2. Actively participate in regular SHG meetings and discussions.
3. Follow Pancha-sutra (Five Principles) of SHGs:
  - a) Regular Meetings
  - b) Regular Savings
  - c) Internal Lending
  - d) Timely Repayment of Loans
  - e) Proper Record-Keeping
4. Be open to financial literacy training and skill development programs.
5. Support other SHG members and participate in group economic activities.

### **D. Important Notes:**

1. Joining an SHG is voluntary and beneficial for long-term financial security.
  2. Women from all backgrounds and skill levels are encouraged to participate.
  3. The group collectively decides savings, loan policies, and activities.
  4. Proper record-keeping and transparency are essential for SHG success.
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