

# Empowerment of Women through Self Help Groups in Jammu and Kashmir

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**Abstract:** Empowerment of nation in a holistic manner is not possible without development of women. Empowerment means increased spiritual, political, social, gender or economic strength of individuals and communities. The role of women has been confined to child rearing and housekeeping having least decision making powers. Women as a weaker section of society have least access to the services launched by the State and Central governments. Historically, women have been worst victims of violence and other social evils and in case of Jammu and Kashmir, their sufferings have further got intensified due to political trauma. Though, there are laws dictating norms of equal opportunity but women folk are given meager chances to get benefited due to restrictions imposed by them at different levels of family, community and society.

Under these circumstances, formalization of Self Help Groups (SHG's) can prove a viable alternative to seek empowerment of women and of nation in the long run. Formation of Self Help Groups (SHG) is a potent medium that can ensure the all round development of women particularly in rural areas. The impact of Self Help Groups is significant in terms of self-worth like confidence cum capacity building by providing self employment opportunities to meet the financial crisis. It also improves the decision making capacity in terms of various social, political, economic, health and educational affairs and mobilizes women to fight against various types of exploitations against them in family and society at large. The present paper is an attempt to analyze the role of SHG's in the sustainable development of women in the State of Jammu and Kashmir.

**Keywords:** Empowerment, Employment, Women, Loan, Bankers.

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## I. Introduction

Jammu and Kashmir has faced armed conflict since last 24 years that negatively affected people's livelihood, living environment, health, eating habits, work and access to education. In this emerging crisis, women as a weaker section felt the most adverse consequences at social, economic, political, health and educational fronts with huge section of women as widows and half-widows. So, the problems of women especially of rural areas need to be addressed on priority basis in order to ensure the overall sustainable development of nation. Formation of Self Help Groups (SHG) is a potent medium that can ensure the all round development of women particularly in rural areas. The impact of Self Help Groups is significant in terms of self-worth like confidence cum capacity building by providing self employment opportunities to meet the financial crisis. It also improves the decision making capacity in terms of various social, political, economic, health and educational affairs and mobilizes women to fight against various types of exploitations against them in family and society at large.

The formation of SHG is not ultimately a micro-credit project but an empowerment process which means increased development in capacity. Since women have limited access to developmental services provided by various Government agencies, so formation of SHG is a viable alternative for them to ensure their development and to address their challenges. It is the most effective way to attain self reliance and social empowerment. It not only empowers the women but also their family and community they live by inculcating the experiences about saving, budgeting and gaining knowledge to face various social and legal issues. Being a part of SHG, women need not to depend on others for any help; instead she can seek it

from SHG to which she belongs. She can start an income generation activity and can possibly have ample of opportunities to express herself.

The concept of SHG is a tool to empower women in marginalized families. It initially results in economic empowerment, but gradually leads to broader empowerment in the areas of social and political contexts. It forms a basis through which the activities related to economic development of marginalized community can be implemented. The Rio Declaration (1992) stated that “women have a vital role to play in environmental management and development and then full participation is essential for achieving sustainable development. This can be efficiently achieved through group efforts. Hillary Clinton (1995) said “it is called micro and its impact is macro”. The information and orientation related to various developmental schemes launched by the Government is disseminated to SHG’s through the facilitators in the meetings so that members can know about their rights.

## **II. Structure of Self Help Groups**

It is a group of 10-20 persons who belong to same socio-economic background taking joint actions to solve their common problems that cannot be solved by means of individual efforts and who want to improve their living condition by setting up their own savings and loan fund. The SHG members select a management committee which consists of president (person responsible for savings), loan administrator and a person responsible for maintaining the records. Further, SHG members are required to frame up the SHG bye-laws and resolution that indicates rules and regulations for its functioning and roles of its members. The group has to go through the three stages of evolution viz. group formation, capital formation and taking up economic activity. This process involves the formalization of SHG’s along with their guiding principles, SHG meetings to review its progress, record keeping for future sustainability, savings, capacity building, bank linkage of SHG, interloaning, loaning of operations and income generation activities.

## **III. Self Help Groups in Jammu and Kashmir**

Female population in the state of Jammu and Kashmir has declined from 47.15% of the total population in census 2001 to 46.88% in 2011. This shows a sharp decline in sex ratio from 892 in census 2001 to 883 in census 2011. Therefore, women constitute around 47% of total population of the state that can contribute largely to the growing economy. The total workforce in 2001 was 37.54 lakh workers consisting of 26.80 lakh males and 10.74 lakh females. Although government has been framing up schemes and other services for the upliftment of women yet imbalance still exists. Considering the fact, Union Minister for Rural Development, Jairam Ramesh said that the State of J&K will have 90,000 Self Help Groups in next five years under National Rural Livelihood Mission with local tag “Umeed” (Greater Jammu, August 2013) to restore the economic prosperity of the State. In Kashmir, Rahul Gandhi launched the scheme ‘Umeed’, a Government of India flagship project to empower women in conflict ridden Kashmir which was originally called as SGSY.

Various programs have been launched by Government for development of women but due to lack of awareness they have failed to seek the full advantage of such services. In this situation, mobilization and formalization of SHG’S of women will prove a better option to take benefit by utilizing group efforts. The formalization of SHG’s has been initiated and run mainly by NGO’s. In India, the concept has flourished smoothly but it has been quite slower in the State of J&K. With the emergence of SGSY in 1999 covering all aspects of self employment like organization of poor into SHG’s, training, credit and marketing, earlier programs including IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS are no longer operational in the State. In J&K, the program is implemented in all districts. It lays emphasis on the formation of women SHG’s and the activities taken up by such groups include dairy, handicrafts and handloom. In some cases Government facilitates the marketing and exhibition of products manufactured by SHG’s and some people do it on personal level (Evaluation Report on SGSY, J&K 2009).

J&K State Women Development Corporation has put forth various soft loan facilities for women so that they could get self reliant and financially independent. Females can raise term loans from National Minorities Development Corporation in order

to start an income generating unit. Swayam Sidha training is provided to SHG's for their economic empowerment and government provides 100% grant in aid for implementing the scheme. Department of Social Welfare provides the program for Development of Vocational Skills. Lady Vocational Training Centres are established and there are presently 150 training centres which provide 11 month training to females. Moreover, Department of Women and Child Development in the Ministry of Human Resource Development has prepared a National Policy for the Empowerment of Women in the year 2001. The goal of the policy is to bring about the advancement, development and empowerment of women.

**Case study:** Gulshan Bagh is a locality in Hawal Srinagar where fishermen community of Dal Lake has been rehabilitated through SHG's formation. The people are practicing the craft of paper mache and carpet weaving. But since the crafts are dying now-a-days as artisans are not getting sufficient money to support their families. The level of discontent among artisan community has been rising. Females bear more brunt as they need to carry out their daily chores besides practicing crafts to supplement the family income.

An NGO initiated the process of making SHG's in this artisan community. They were instructed to understand and frame the entire structure of a SHG. Their SHG was linked to ICICI Bank that facilitated its insurance and provided it medicinal help in medical camps.

*As per a local resident of Gulshan Bagh, Tahira, "It has been a turning point in my life. It helped me to a large extent by gaining self confidence. My father did not keep well and being an elder sibling, I have to ménage the prevailing crisis that our family is facing as we have to spend a lot of money on the health care of our father. In fact this process of money-drain caused me to discontinue my work as I have no enough money to invest. But after introducing myself to a SHG, I took loan from my SHG and started my work all over again. Moreover I received a registration card through which I could get an access to my personal health insurance and health insurance of my family that has proved to be of tremendous help in our ailing family".*

#### **IV. Flaws in the System**

1. There is communication gap between banks and implementing agencies. Bankers are hesitant in providing loans to the beneficiaries fearing that recovery would be hectic. In some cases, banks have least knowledge about these programs and do not cooperate. Also, the procedures and guidelines are cumbersome and applicants get discouraged while going through the process.
2. There is no dissemination of information related to programs launched for women in the far flung areas where people are in need.
3. There is poor monitoring and evaluation system. Records are not maintained in the orderly manner.

#### **V. Recommendations**

1. Programs should be widely publicized and procedures to avail the benefit should be related to locals in a transparent way. Awareness camps should be held in different areas with clear guidelines.
2. There should be rational selection of the beneficiaries. Potential activity and capable member should be selected.
3. Bankers should be motivated to take active interest in these schemes, trained by the professionals so that they would cooperate and reduce the time to process the application for disbursing the loans.
4. A counselor should be appointed to resolve the interpersonal issues in the SHG's that arise during their formalization and survival. NABARD should identify the deserving beneficiaries along with the selection of efficient rational income generation activities that could possibly help in the economic empowerment of poor.
5. Formation of SHG's should be encouraged in marginalized and socially backward areas having weak networking with the banks.
6. Corruption should be checked on priority basis at the time of sanctioning and upgrading the loans.

## **VI. Conclusion**

Empowerment of women is unavoidable process to seek the holistic empowerment of nation. Empowerment includes the social, political and economic aspects. Government of India has been framing up different schemes for the upliftment of poor with special reference to women and the program of SHG's formation is one of the potent initiate to seek sustainable development of nation. After attaining the membership of any SHG, members show a significant improvement in their social, economic, political and health status and also upgrade their confidence level. It is an effective tool to create employment opportunities for women through micro-credit with concerned banks in their respective areas. SHG's provide support to its members to control their personal and public life. The State of Jammu and Kashmir has been crept with backwardness for last few decades due to political turmoil and other allied issues. Due to enormous increase in unemployment ratio, 21.63 % is surviving as Below Poverty Level (BPL) citizens (Directorate of Economics and Statistics, 2011-12). In such situations, women have proved to be the worst sufferers with huge number of females emerging as widows and half-widows enjoying very poor status on all the fronts. So, empowerment of women is a pre-requisite for upliftment of poor and needy women. Although government has been framing up schemes and other services for the upliftment of women yet imbalance still exists. Various programs have been launched by Government for development of women but due to lack of awareness they have failed to seek the full advantage of such services. In this situation, mobilization and formalization of SHG's of women will prove a better option to take benefit by utilizing group efforts. Mobilization of females into SHG's acts as a solution for various local problems through group and collective approach by getting awareness about different schemes and services provided by the Government and Non Governmental Organizations. In short, it is a vehicle of change for the society as a whole.

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