



RESEARCH ARTICLE

SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN: SHG APPROACH

***Dr. Qasba, G. N., Kapil Sharma, Adil Ashraf Tanki and Zahoor Akram**

Jammu and Kashmir State Rural Livelihoods Mission

ARTICLE INFO

Article History:

Received 20th February, 2016
Received in revised form
08th March, 2016
Accepted 17th April, 2016
Published online 30th May, 2016

Keywords:

Self Help Group,
Village Organization,
Cluster Level Federation,
Community Cadre,
Capitalization, Empowerment,
Revolving Fund,
Community Investment Fund.

ABSTRACT

The study is about impact of Jammu Kashmir State Rural Livelihoods Mission (JKRLM) on rural women of Block Dansal, District Jammu in terms of their socio-economic empowerment. The study covers objectives, structure, and implementation process in block. An effort has been made to highlight how SHG approach has brought major changes in the lives of poor women via organizing them with sensitive support and pave way to the multidimensional empowerment

INTRODUCTION

The study is an outcome of National Rural livelihoods Mission (NRLM) implementing its processes via Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM) at state level. JKSRMLM is aimed to reduce rural poverty in state with holistic empowerment of rural women. It is a flagship programme of Ministry of Rural Development, Government of India under wider banner of National Rural Livelihoods Mission. As an implementing and monitoring resource it has always been a learning experience in terms of giving efforts to improve socio-economic conditions of disadvantaged and marginalized women earlier deprived of benefits of various steps taken to improve their quality of life. State Rural Livelihood Mission aims “to reduce poverty in the state by building strong grassroots institutions of the poor, engage them into gainful livelihood interventions and ensure appreciable improvement in their income on sustainable basis. It is to make every poor reap all the benefits of government schemes as his entitlement which ultimately helps him to live a life full of contentment, happiness and dignity.” The focus of the programme is on institution building (SHGs, Village Organizations, and Cluster Level Federations), by paving them path to capital. Emphasis is on capacity building of concerned institutions on all fronts. Intervention in Block Dansal has been started in the year 2014. Erstwhile block Dansal of Jammu district is based on 34 Gram Panchayats and 106 revenue villages.

***Corresponding author: Dr. Qasba, G. N.**
Jammu and Kashmir State Rural Livelihoods Mission

MATERIALS AND METHODS

This research study is based on primary data and it is confined to the few aspects of empowerment through SHG program as a pragmatic approach to socio-economic empowerment of women. A qualitative approach was employed to authenticate findings; including structured and unstructured question sessions with members of SHGs, and functionaries of the project.

Structure: Community institutions & Community Cadre

Self Help Groups

In context and as per guidelines of NRLM ‘a self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–12 neighborhood women with maximum homogeneity.’ India is most SHG concentrated country around the globe. JKSRMLM has a mandate to identify, organize, federate and train women members from rural regions and provide them a platform to understand menace of poverty and strategically come out of it by themselves. The basic institution in the structure is a Self Help Group (SHG). “An SHG is an informal association of 10 to 12 poor women belonging to the same village and sharing a common socio-economic background. The group enables its members to gain their identity as individuals, while realizing – and utilizing – the immense power of mutual aid”. Every SHG assigns a name itself, opens saving account in nearest bank and is provided continuous trainings for initial days. Five cardinal principles each group has to follow: 1. Regular Meetings. 2. Regular

Savings. 3. Regular Internal Lending. 4. Regular Repayment. 5. Good Book Keeping. SHG has two democratically chosen leaders first and Second leader who perform as support for a climber.

Village Organization

SHGs form a federation in the name of a Village Organisation (VO), which is an all-inclusive step towards achieving sustainability of SHGs .Together seven to fifteen SHGs form a Village Organisation (VO). The VO is the broad level of organizing the groups and it has five office bearers, Village Organization follows a way of trust or society in its working. Office bearers who are chosen democratically among SHG leaders remain primarily involved in tracking group activities, All the funds by the Mission are routed through Village level Organisation to SHG. The internal lending and repayments take place twice in a month. The transaction of each at group and VO level are simultaneously maintained in the Management Information System (MIS) to ensure no misappropriation takes place. VOs keep liaison with banks to achieve higher status in gaining capital for sustenance. Five sub-committees 1) Health committee 2) Education Committee 3) Social awareness Committee 4) Bank linkage Committee and 5) Livelihoods Committee. The committees are chosen among leftover members of the general body and their role is to monitor functioning of various social institutions at village level and decide about necessary action, if the functioning is improper. One of the major roles of Village organization is identification of any left out poor household and bring that under the SHG fold.

livelihood promotion/marketing needs and other social needs that would emerge once the SHGs stabilize and have accessed credit from financial institutions. Major role of CLF is to deal any aggravated issue which comes to them from VOs.

Community Cadre

Each VO is looked after by Community Mobiliser (CoM). CoM is preferably a woman who acts as a facilitator for self help groups. The main responsibility of the CoM is to handhold and guide a group of SHGs for which she acts as CoM. The beauty of the programme is that CoM should be either member of SHG or his/her sister or mother should be member of SHG. There is a one Community Trainer (CoT) for 4 to 5 VOs. CoT is identified from the cadre of Community Mobilizers working in the Cluster. CoT is mainly responsible for imparting training to the members of the SHGs, the leaders, the bookkeepers, VO, VO sub-committees, CoM and the community. Activities of CLF are coordinated by Cluster Coordinator (CC). CC is identified from the cadre of Community Trainers (CoT) working in the block. CC acts as a facilitator between the community and the Mission. So the concept of capacity building and empowerment begins from an SHG and goes up to Cluster Level Federation.

Capacity Building

Regular focus is on capacity building of human resource covered under JKSRML. Trainings are provided at SHG, Village Organization, Cluster and Block Level.



Cluster Level Federation

Higher platform and togetherness of 7 to 15 VOs constitute Cluster Level Federation (CLF) and similarly selects office bearers & sub-committees. The main responsibility of CLF is to provide coordination and support to ensure convergence,

The SHG members are trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc. Multi-pronged approach is adopted for providing continuous capacity building of the targeted families,

SHGs, their federations, government functionaries, bankers and other key stakeholders. Routine trainings following timelines as well as trainings on demand are provided without any delay.

Impact of community institutions on women

Women empowerment is a global issue. The SHG Movement worldwide aimed at systematically empowering marginalized grass root level women by way of conscientization, income generation and capacity building. In the words of Gandhi Ji "One step for women ten steps for nation." The economic empowerment requires transfer of skills of management and control of the economic activities, which enable them to feel confident and being involved in the decision making process. In real sense, empowerment would be attained when women are actively involved in the larger struggle for social change. Women participation in development is a prerequisite aiming their equality and empowerment.

Through economic empowerment, one can be empowered socially, physically, mentally and through all these woman is sure to be empowered politically. In this empowerment process, SHGs (Self-Help Groups) help the women to empower economically. A SHG is a small economically homogeneous affinity group of the rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The members of the group come together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs have been recognized as a useful tool to help the poor and work as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHG is a media for development of savings habit among the women. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. After interviewing members of 30 VOs randomly who represent Block Dansal it was observed that observations are highlights of change during programme intervention in Block Dansal:

Inclusion of disadvantaged population by PIP

Reach to unreached, deprived and disadvantaged sections of population remained priority during the course of time. With participatory identification of poor almost 4000 rural women have been catered and brought under fold of self help groups. 392 SHGs and 30 village organizations have been formed making it coverage of about 31% of total rural households of block.

Financial Inclusion of women

Mission provides Revolving Fund (RF) to SHGs of Rs.15, 000 as corpus to meet the members' credit needs directly and as catalytic capital for leveraging repeat bank finance. Community Investment Fund is provided as Seed Capital to meet the credit needs of the members through the SHGs/Village Organizations and to meet the working capital needs of the collective activities at various levels, Vulnerability Reduction Fund (VRF) is provided to SHG Federations at Village level to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village. People were unaware of importance of

financial inclusion and benefits they could avail from credit institutions. Illiteracy and ignorance is a fear factor of getting easy access to various institutions. Financial literacy and relative financial inclusion remained to be a most important impact on the population of block. Now the time has changed people through banks to avail various benefits, individual accounts, group accounts, benefits of various other schemes has been prime focus and people are happy availing such benefits.

Understanding need and importance of savings

Importance and need of savings to secure future of SHG members has been highlight of efforts. People have understood value of savings and started to give their efforts in securing their future by doing meager savings.

Making people increase their risk bearing capacity

Lending and availing loans was just a concept but people hardly could take steps in direction of understanding importance of small loans. Women after saving in group could imagine of utilizing this available thrift to cater their arising needs. It used to be considered a debit, with the passage of time realization of it as upgrading income changed the thinking and people have started considering it as a credit. Gradual increase in taking big loans gives an understanding of an increase in their risk bearing capacity.

Value addition to livelihoods and identification of new ones

Availability and easy access to capital has helped people promote livelihoods, some added value to existing livelihoods and some planned and initiated new livelihoods to increase their income.

Change attitude and decision making power

Change in attitude viewing poverty is the biggest achievement; people who used to take poverty as a curse now take it as a tool to accomplish the unachieved. Women were hardly provided any space in decision making after economic empowerment they could be seen having no hesitation in positively interfering in daily progressive affairs of the family. In our society there is wide range of prejudices and social taboos and women have been neglected to the status of a second class citizen. The role of SHG helps rural women in greater collective say in their day to day affairs and can help in reducing inequality and gender bias and it is a contributory factor for rural development. Confidence in their way of talking about various issues pertaining to development has been a contributory factor of programme. The role of SHG in this context is important because it provides an environment of sustainable improvement in the quality of life of rural women folk for equal opportunity in decision making process and to participate in community life.

Platform for identification of social issues

Women have seen their role in curbing various social issues engulfing as parasites their community on various fronts. With an active involvement in solving problems like drug addiction, low literacy rate, improper sanitation, domestic violence,

female feticide they prove to be an inspiration. Their role as catalysts in effacing the social maladies cannot be ruled out.

Capitalization

Block Dansal has come a long way, since Intervention by Mission. Its progress is 399 SHGs. 4044 poor households have been under the fold of JKSRML. As per the timelines and guidelines of the mission till now only revolving fund and community investment fund has been provided to eligible SHGs. The progress of catering to rest left over population is also progressively going on.

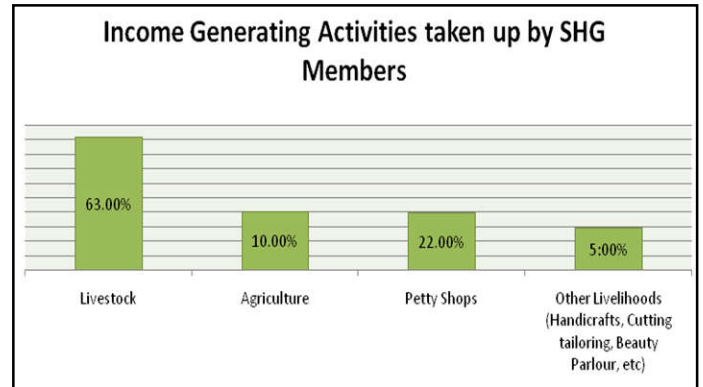
Table 1. Capital available with the community

Type of Capital	Year 1 (Amount in lacs.)
Internal Savings	35.00
Revolving Fund	42.45
Community Investment Fund	98.40
Village Organization loan	36.22
Bank Loan	24.00
Total Amount	236.07

Status of Livelihoods

A livelihood is a means of making a living. It encompasses people’s capabilities, assets, income and activities required to secure the necessities of life. A livelihood is sustainable when it enables people to enhance their well-being and that of future generations without undermining the natural environment or resource base.

Mission aim at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Mission believes to be people centered, holistic, dynamic, build on the strengths, promoting micro macro links, build on partnerships and aim for sustainability of livelihoods. To achieve the purpose, “Mission” works on principle of promoting habit of own savings among members of SHGs and then pooling of catalytic capital like Revolving Fund, Community Investment Fund, Vulnerability Reduction Fund and ultimately linkage with bigger financial institutions. The details of livelihoods grounded after the launch of programme in block are captured in graph 1.



Graph 1.

Case Study 1
Name: Champa Sharma SHG Name: Mall Mata Village Organization: Jindrah Village Organization I
Total Loan taken: Rs. 22000
Livelihood: Tailoring and Training
Income before joining SHG: 3000
Income after joining SHG: 7000
Champa Sharma (42) wife of a photographer had a meager income to maintain and achieve her dream of being a small scale entrepreneur. With little scope of improving quality of life of her family she started from a scratch, she had training of tailoring locally and already had started a shop in a nearby market. With few customers and little income she never imagined of expanding her trade. Inspired by success stories of internal community resource person team during social mobilization she took a lead in joining SHG and became president of Mall Matta SHG of Jindrah with total of twelve (12) members in it. With small amount of loans she said “she achieved what she desired to” she had more sewing machines, trained few girls of locality and earned most of the local demand. With a handsome increase in her income she is able to pay nominal salaries of trainees also. She is proving to be an example for other women and is very happy with availability of money to meet out necessary expenditures.

Case study 2
Name: Nisha Devi SHG Name: Paarvati Village Organization: Jindrah Village Organization II
Total loan taken Rs. 20000
Livelihood: Mobile Fast Food outlet
Income before joining SHG Rs. 3000
Income after joining SHG Rs. 5000
Nisha Devi: once not able to plan savings for the SHG has two livelihoods to fall upon, her husband is doing tyre works and she has started mobile general store (hand cart) with some items of fast food also available as per the demand (Kulcha, Pani Puri). With an excitement she said “we were at the verge of dropping our children from school, but by the grace of almighty programme has come at the right time”. We have a handsome income to have a good life and plan for better future of children said her husband. Her husband never stops her to go for the meetings and she is always excited to attend meetings of SHGs and VOs. She has been a motivating factor for other members to start some livelihood and be support for their families.

Case study 3
Name: Halima Begum SHG Name: Jai Peer Baba Village Organization: Nagola Village Organization
Panchayat: Nagola Cluster E Saving Loan: Nil- Repayment: Nil Revolving Fund: Nil- Repayment: Nil
Total loan taken: Rs. 20000
Livelihood: Agriculture
Income before joining SHG: 2000
Income after joining SHG: 4500
Halima 36: Young and energetic but striving under acute lack of resources is Halima. Unavailability of resources has put Halima and her family under huge burden of tackling routine obstacles of life. Her husband was at the verge of migrating out of area to make his living leaving behind his family. Halima said “we have cultivable land but because of unavailability of one time money we could not imagine of utilizing this resource”. I joined SHG with an intention to prove a support to my family once I heard the stories of women who are now economically empowered to an extent that they have come to terms of rubbing their shoulders with their men”. Meager savings and the support we got from the government was never in my imagination said ‘Halima’. Halima has taken Community Investment Fund and invested it in cultivating mustard and she is expecting a good yield. She encourages other women to be part of this revolutionary cause and get benefitted too.

Conclusion

- Self help group approach adopted for Socio-economic empowerment of rural women have been found effective in materializing the plan of action at grass root level and has resulted in achieving tangible results.
- The extent of facilitation provided in the programme has paved a way to various means of empowerment like organization of women into SHGs, VOs making them credit worthy, paving for them the way to capital, engaging them in income generating activities, eventually better say and negotiating capacity in their family and community.
- It has empowered women by enhancing their contribution to household income, increasing the value of their assets and generally by giving them better control over decisions that affect lives.
- The access to various agencies and banks through SHGs, have enabled women to become entrepreneurs and play a lead role in their family and community as well.
- SHGs have been instrumental in bringing positive changes in the lives of rural women and eradication of poverty.

REFERENCES

<http://www.aajeevika.gov.in/nrlm/NRLM-Mission-Document.pdf>. Retrieved from Aajeevika on 23 July, 2014

- <http://www.umeedjk.in> Retrieved from Umeed on 26 December, 2016
- <http://203.124.107.65/umeedmisnew/>. Retrieved from Umeed on 31 January, 2016
- <http://www.google.com>. Retrieved from Google on 31 March 2016
- Dr. Uma Narang, 2012. Self Help Group: An Effective Approach To Women Empowerment In India, *International Journal of Social Science & Interdisciplinary Research* Vol.1 Issue 8, ISSN 2277 3630
- Empowerment of Women Through Self Help Groups E. V. Swarnlatha
- NHGs Jaya S. Anand, 2002. Self-Help Groups in Empowering Women: Case study of selected SHGs and NHGs, Kerala Research Programme on Local Level Development, Discussion Paper No. 38.
- Rekha Rani, Jaya Uniyal, 2014. Role of micro-finance in the empowerment of the women Ashok K. Pokhriyal, *Journal of Bussiness and Finance*, ISSN: 2305-1825 (Online), 2308-7714 (Print)
- Hand book on Protocols Day-NRLM, Ministry of Rural Development Government of India
- NRLM Hand Book on Social Inclusion (Tribal, PwD and Elderly)
