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RESEARCH ARTICLE

Empowerment of Women through Self Help Groups (SHGs) in Kashmir.

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Abstract

Full empowerment of nation is incomplete without the empowerment of women. Empowerment means increasing in the spiritual, political, social, gender, or economic strength of individuals and communities. The role of women has been confined to child-rearing and house-keeping. They are least participatory and have lesser decision making powers. They have least access to the services or schemes launched by the Central and State Government for this section of society. Though there are the laws of equal opportunity but then female folk have been suffering on different fronts, like cases of rapes, eve-teasing, molestation are rising at an alarming rate. Formalization of Self Help Groups can be an effective tool for the empowerment for women. Under it, women can be trained for various skill development programs and thus can help women to stand on their own feet and thus explore their potential. Moreover, it will help them in their social and political development.

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Introduction

India is one of the populous countries and 80% of the people belong to rural areas. Rural population is dependent on agriculture. Poverty needs to be alleviated for the development of the nation. SHG is one of the tool/medium that be used for the purpose. Jammu and Kashmir has faced armed conflict since last 24 years. It has deeply affected people's livelihood, their living environment, health, eating habits, work, and access to education. (Dr. Kavita Suri, April 2013). Women are given secondary importance in society, restrictions are imposed and she not allowed to express herself to outsiders. On the whole, women felt this impact most severely as huge population of women are unemployed, have poor and low status, least decision making powers, lack in education and awareness, least participation in political affairs, deprived of property and face violence at home and outside. So the rights and issues of women has always been a concern. Therefore, development of socio-economic conditions of women is necessary so that women could take decisions in their household related matter. It would enable them to take part in the decision-making powers. Empowerment of woman would help in them in participation, mobility, economic independence, and to exercise rights. It means women can speak for child's education or nutrition or can speak for her right of equal wage. It covers social, political, economic, and lead to sustainable development.

The impact of Self Help Group if significant in terms of self-worth, such as confidence building, capacity building, by giving them self-employment opportunities and meet the financial crisis, improvement in decision-making capacity of SHG members in terms of social matters in family like, education and marriage of children, strong protest against the husband beating the wife which is prevalent among poor due to poor economic and social status. It has helped lowered the social issues, increased the communication skills and self confidence/worth and brought behavioral change in women folk. Being in SHG, women get capacitated to deal with the problems of daily life. It is an opportunity to get into mainstream. It provides the platform to interact and participate in economic as well as

societal activities. It helps them to get increased access to credit, finances, property, education, health care, in a joint effort.

SHG Impact and Empowerment

The formation of SHG is not “ultimately a micro-credit project but an Empowerment Process” (Micro-Credit Summit, 2001). Empowerment implies increased development in capacity. Since women get limited opportunities inside or outside home, so women are targeted to be part of the programs providing livelihood supports run by different Government and Non-Government Agencies. It has been observed that women face number of problems related to poverty, illiteracy, lack of communication skills, have limited access to services provided by the Government Agencies, confined to home and deprived of basic opportunities which cannot be solved individually but by group efforts. Therefore, empowerment of women through formalization of SHGs is the most effective way of self-reliance. It is an effective strategy and tool for the social empowerment. Also, it does not empower the female only but her family and the community she lives in. It inculcates the habit of saving, budgeting, gaining knowledge about different social and legal issues, and tackling the same. It has been evident that people belonging to low economic standard have been suffering on different fronts due to shortage of money and get compelled to take loans from the professional money lenders, who in turn, exploit them in several ways. Being a part of SHG helps women not to get dependent on others but can get it from the SHG she belongs, can start an income generation activity and stand on her own feet, and get ample opportunity to express herself.

The concept of SHG is a tool to empower women in marginalized families. Initially it results in economic empowerment, but gradually leads to broader empowerment in the areas of social and political context. It forms a basis through which the activities related to the economic development of the 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 in achieving sustainable development. The Millennium Development Goals have recognized the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure environmental management. This can be achieved through group effort. Also, the development of culture of habit of saving is encouraged among the members for other alternative forms of livelihood and for other necessities. In the Micro-Credit Summit Preparations meetings (1995), Hillary Clinton 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 SHGs through the facilitators in the meetings so that members could know their rights.

J&K Women and Livelihood Issues

1. Female population of J&K State down from 47.15% of the total population in 2001 to 46.88% in 2011. Total population of J&K State is 12,548,926 of which male and female are 6,665,561 and 5,883,365 respectively indicating a reduced sex ratio of 883 whereas, the corresponding figures of male and female (as per census 2001) were 5,360,929 and 4,782,774 respectively indicating a sex ratio of 892. Therefore, women constitute 47% of total population of the state. The total workforce in 2001 was 37.54 lakh workers consisting of 26.80 lakh males and 10.74 (April 2013). Therefore, women can contribute largely to the growing economy. Although government have been framing up schemes and other services for the upliftment of women yet imbalance exists. Considering the fact, Union Minister for Rural Development, Jairam Ramesh has said that State of J&K will have 90,000 Self Help Groups in next five years under National Rural Livelihood Mission under the local name “Umeed” (J&K to have 90,000 Self Help Groups, Greater Jammu, August 2013) to bring back the economic prosperity of the State.

Capacity Building of women in J&K

As women have been worst sufferers over the last 24 years due to conflict. Social issues have been rising at alarming rate. Thus, capacity building of women can be the valid option for the empowerment of women. Various programs are launched by the Government but local females have least or no access to these services because of the lack of awareness or incapability to get an access, Mobilization and formalization of SHG of women remain a valid option to take the benefit through the group effort. Being in a group builds up the confidence level, capacitates them and raises the awareness. Also, it helps the local females to gather knowledge about different agencies that extend services to the female folk. The formalization of SHGs has been initiated and run by NGO's mainly (Singh.A, Mehta, and S.K. 2012). In India, SHG concept has flourished but in J&K, it has been quite slower.

Government has framed up several schemes/programs through different agencies for the economic empowerment of women, some of which are:

- **SGSY:** it was introduced in 1999 and aimed at bringing the poor families above poverty line by providing income generating assets through mix of Bank credit and government subsidy. It covers all aspects of self-employment such as, organization of poor into SHGs, training, credit and marketing. Its funded by the Centre and State in the ratio of 75:25. With the coming into force of SGSY, the earlier program IRDP, TRYSEM, DWCRA, SITRA, GKY & MWS are no longer in operation. In J&K, the program is implemented in all districts. It lays emphasis on the formation of women self help groups but it has been assessed that in J&K, less importance has been given to female SHGs. DRDA implements the program and the activities taken by the SHGs are dairy, handicrafts, and handloom. In some cases, government facilitates the marketing and exhibition of the products manufactured by the SHGs and some do it on the 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.
- A program of Empowering Skilled Young Women launched on 8th March, 2010.
- Females can raise term loans from National Minorities Development and Finance Corporation in order to start an income generating unit (Dr. Kavita Suri, April 2013).
- Swayam Sidha: training is provided to SHGs for their economic empowerment and government provides 100% grant in aid for implementing the scheme. (Dr. Kavita Suri, April 2013).
- Department of Social Welfare provides the program of “Development of Vocational Skills, Lady Vocational Training centres are established., there are 150 training centres which provide 11 month training to females. (Dr. Kavita Suri, April 2013)
- Also, 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.

Structure of SHG:

It's a group of 10-20 women or men, who belong to same socio-economic background, join the group and take joint action to solve their common problems that cannot be solved on an individual level and who want to improve their living condition by setting up their own savings and loan fund. The members are linked by common bond like, caste, sub-caste, blood, community, place of origin, or activity. The SHG members select a management committee which consists of: President, a person responsible for the 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 which indicate rules and regulations for its functioning and roles/responsibilities of the members.

Process of SHG: the group has to go through the three stages of evolution: a. Group formation, b. capital formation, and taking up economic activity.

SHG Formalization: it enables poor and marginalized people to build their group in which they can participate and take decisions in all issues that can help them in improving their social and economic standard. The objective of formalization of SHG is to bring an effective change and get an access to the services and live the life of dignity.

- **Guiding Principles of SHG Formalization:** Every individual is equal and responsible. The SHG members make an effort to build on mutual trust and support. Decision is based on consensus and savings is foundation on which collective action is built (A Report on Success and Failure of SHG in India- Impediments & Paradigm of Success, Voluntary Operation in Community and Environment, New Delhi).

SHG meetings: The Groups comes together and conduct twice a month in order to review the progress of the SHG, discuss the community issues and plan out steps to cater those problems. The members choose the venue of the meeting which should be quiet and big to accommodate them all. Decision regarding the amount of savings to be contributed by SHG members, loan term, interest on loans, amount of time for late repayment, fine for non-attendance without good reason is highlighted in the meeting. Meetings should be short and at a convenient time for everyone. The participation of all the SHG members is important and their attendance guarantees the correctness of the accounts and success of the group. Moreover, women get an opportunity to socialize; express their experiences, feelings, sorrows and thus get the ventilation.

The motto of the meeting is to motivate the SHG members for savings and credit, nurture the Group, and prepare for the bank linkage of the SHG.

Record keeping: the quality of record keeping and account maintenance by SHG determine their inherent strength for future sustainability. Books are maintained which ensure the transparency of the SHG funds. Different books are maintained, the titles of some of which are as under:

- Minute book
- Attendance register
- Book in which savings of all members are written down
- A book in which loan and loan repayment is written down

Apart from these books, all members have their individual saving and loan card. It's the responsibility of the SHG members to deposit same amount of savings every month, to pay their loans plus interest back on time. The success of the SHG depends on this factor.

Savings: SHG members save some amount of money on the monthly basis which is kept in Bank in the same of the SHG. The fund is owned by the Group and consists of the savings of the members. This fund is used to make short-term loans with interest to members. The profit of the fund (interest on loans plus fines) is divided among the members at the end of year.

The SHG saves the money in order to get an easy access to the loans at very low interest rate. Regular saving is fundamental to SHG and helps them to build a common fund.

Capacity Building: once the SHGs are mobilized, their capacity building is enhanced. The SHGs are provided with the training and exposure visits in order to strengthen the SHGs. The SHGs have to be linked with the local Bank to make use of financial support for the income generation programs. The SHGs are introduced to the banking facilities in the nearest nationalized or local bank and to facilitate availing of government schemes available to such groups.

After six months, it enters first stage of grading and after another six months it's put to another grading in order to understand if the SHG is capable of taking up an economic activity through investment. If the SHG qualifies, it becomes eligible to take loans and subsidy for the income generation activity.

Bank Linkage of the SHG: After six months, on accumulation of funds, SHG opens an account with concerned Bank in which savings are kept. A saving account is opened in the nearby bank to deposit the corpus fund raised monthly. It helps them to get an access to the financial institutions. On following certain formalities and procedures banks provide loans to SHG so that they could start an activity stand on their own feet.

Interloaning: it can be done once sizeable amount of savings are accumulated. The SHG keep some cash at hand at all times for emergency loans. Emergency loans are loans that can be given any day of the week to group member who have any need like, sick person at home, marriages, etc. Emergency loans are free of interest.

Loaning of Operations: At the end of the year, or as decided by the group, all loans need to be paid back. During the last meeting of the year, the member's receive their part of profit. They can jointly decide:

- To keep the savings plus profit in the fund.
- To keep the saving in the fund and take profit home.
- To take saving and profit home and start again.

Income Generation Activities:

The SHG members can enormous awareness, get capacitated, and are trained enough to take an initiative. Also, they can avail loans from the SHG they belong to and therefore these poor people are able to supplement the family income by starting an income generation activity on their own. It immensely impacts their physical assets. Also, it brings mobility in the female members as they get out of their homes visit banks, meet Government functionaries and participate in different cultural programs organized by different Government and Non-Government Organizations. Thus, it helps in understanding the importance of collective strategies and in the social empowerment of women.

Flaws in the System

1. Communication gap between banks and Implementing agencies: bankers are hesitant to 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 layman gets 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. No records are maintained in an orderly manner.

Recommendations

- Program should be widely publicized; procedures to avail the benefit should be related to locals in a clear manner. Awareness camps should be held in different areas. Guidelines should be transparent.
- There should be rationale selection of the beneficiaries. Potential member and activity should be selected.
- 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.
- A counselor should be appointed who could resolve the interpersonal issues in the SHGs which arise during the SHG formation. NABARD should be identifying the deserving beneficiaries and rationale income generation activities should be identified which could help in the economic empowerment of poor people.
- Formation of the SHGs should be encouraged in Excluded Regions which are socially backward and have weak networking with the Banks.
- Corruption should be kept in check which occurs at the time of sanctioning and upgrading the loans.

Conclusion

It may be concluded that although Government has been launching different program for the poverty alleviation and economic empowerment of women but great deal remains to be done. Knowledge about schemes among the women is limited so it needs to be disseminated to the people who deserve help. Officials are least cooperative and lack commitment and act as barriers to the services. The officials should make things easy for the poor people instead of complicating. The rigid procedures should be made accessible to locals. Women can grow, develop and progress if a suitable and favorable environment like employment and educational facilities is provided to them, which is devoid of discrimination. Mobilization of females into SHGs helps to solve the local problems through group and collective approach, in getting awareness about different schemes and services provided by the Government and Non-Government organizations. It helps to solve the community issues and in raising their economic standard.

Case Study:

Gulshan Bagh is a locality where the Dal Lake Dwellers have been rehabilitated before some 20 years. According to the locals, "Government has been impartial and has snatched their livelihood option of selling vegetables. As, while putting up in Dal they used to grow and sell vegetables and by shifting to the newly established locality; problems arose in adjustment; getting access to basic amenities of water, electricity; creating options for income generation; getting access to health services; etc". So, the locality needed an intervention which could help in their Social Empowerment. According to a local resident, "Before 3 years some people from NGO intervened. They visited the locality and related information regarding SHGs, we realized that that we needed group effort to solve our problems which could help us. So, we got formalized in different SHGs".

Gulshan Bagh is a locality in Hawal Srinagar where fishermen of Dal Lake have been rehabilitated. The people are practicing the raft of paper machie and carpet weaving. But since the crafts are dying now and artisans are not getting the due money and is not sufficient enough to support family. The level of discontent among artisans has been rising. Females bear more brunt as they need to carry out the daily chores, tend their kids and have to practice the craft and supplement the family income.

Identified by some NGO, Self Help Groups of these artisans were formalized. They were helped to frame up the bye-laws/resolution, save money, maintain the SHG records/accounts, capacitated to take decisions, meet on the regular intervals, take loans based on need, and attend trainings on self-reliance and linked them to ICICI Bank who facilitated their health insurance and provided medicinal help in the Medical Camps. "it has been a turning point in life. We never imagined that at some point of time, we'll get mobilized in SHGs, infact we knew nothing about it. But after getting in touch with NGO's, we got to know our potential. i was elected as a president of the SHG. It helped me in building up of confidence; I got an opportunity to express what we go through. My father didn't keep well, and since I'm the elder sibling and have to look into the financial matters of the family, we had to spend large amount of money in that case and it worried me. Infact, this process of money-drain caused me to discontinue my work. I could not work properly as I had no money to invest. But, after getting into SHG, I took loan from my SHG and started my work all over again.

Also, I got the registration card and on the basis of which I could get an access to health insurance; of me and my family. My father has not been well so the card of health of health insurance has been on tremendous help", says Tahira, D/o Ghulam Mohammad R/o Gulshan Bagh. The SHGs in the locality were assessed on some grounds, some of which are as briefed below:

- **SHG Meetings:** SHG Meetings were held to nurture the groups, motivate the members to save the money, build understanding and forge solidarity among the SHG members. Also, it depended on the quality of leadership, how well the SHG leaders delivered their jobs. Faith on the leaders and other members strengthened the SHGs and members could share their personal or local problem.
- **Thrift:** Fixed amount collected in meetings and it varied with the socio-economic profile of the members. Some members discontinue the saving in the course of time due to shortage of money.
- **Record-Keeping:** one of the SHG members was elected by the SHG members for the maintenance of the records and accounts, so he/she was accountable to keep the records up-to-date and thus ensure transparency.
- **Credit Linkage:** After saving a sufficient amount of money, the SHG opened a saving account in the Bank. And, in times of need, they can take loans from the concerned bank and start some income generation activity.
- **Interloaning :** some SHG members had taken loans from the SHGs they belonged to and thus it helped them in fulfillment the need.
- **Awareness Camps:** a maximum number of SHG members attended the Awareness Camps held by different Government and Non-Government Organizations and therefore got more aware about the Schemes and other services.
- **Additional Benefits:** by being part of SHG Program. SHG members got an opportunity to get registered as artisans and that helped them to get an access to the Scheme of Health insurance which not only benefits the artisan but its dependents too.

The failure or success of the SHG depended on the following factors:

1. **External Factors:** The role of the NGO, Banks, or the Promoting Agency in nurturing and equipping the SHG to reach the stage of self-reliance, mobilization, and self/mutual help.
2. **Internal Factors:** Presence of educated, sincere, dynamic leaders and their stability, democracy, transparency, & mutual help. On the whole, it maybe concluded that SHGs have their own way of functioning. There are no rigid rules. The SHG meeting and savings can be done as per convenience of the SHG members. It helps them to get self-reliant. They get free of from the clutches of money-lenders and interests. They can take loans from the SHG whenever they need. Locality problems can be solved through collective effort. And, Governmental and Non-Governmental agencies should provide the suitable environment and support so that this concept gets nourished.

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