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## **Self Help Groups and Women Empowerment: Study Conducted in Block Gundana**

**Dr. G. N. Qasba**

Mission Director, Jammu and Kashmir State Rural Livelihoods Mission, Jammu and Kashmir, India

**Adil Ashraf Tanki**

District Programme Manager, Jammu and Kashmir State Rural Livelihoods Mission, Jammu and Kashmir, India

**Zahoor Ahmed Bhat**

Block Programme Manager, Jammu and Kashmir State Rural Livelihoods Mission, Jammu and Kashmir, India

### **Abstract:**

*The research carried out in the form of study accentuates the under-privileged plight of women in the downtrodden and backward areas like Gundana block of the district Doda Jammu and Kashmir State and how development schemes like State Rural Livelihoods Mission (SRLM) positively implicate the socio economic and socio political empowerment of women. The study would highlight how one of the instruments 'Self Help Groups' of the JKSRML has dramatically led to a transformation of women economically as well as politically and thus led to an overall development and independence of women in the area. The study would also emphasize how economic liberalization brought about by the establishment of SHGs enormously helps women to become a source and means of change in other spheres of life.*

**Keywords:** *Self help group, capitalization, socio economic, socio political, women empowerment.*

### **1. Introduction**

Ever since the inception of humanity, the social structure of the human discourse has been dominated by patriarchy. Women have borne the brunt of subjugation, backwardness, economic and political lag, psychological marginalization and cultural discrimination which has understandably led to patriarchal overtake almost in every sphere of life. Consequently, women have seen under-development almost in every dimension even if they have immense potential and capacity not only to be shoulder to shoulder with men but go a few steps ahead.

With the passage of time though, an incremental development led primarily by women and of course some like-minded men have taken place as far as the overall welfare of women is concerned. This morphological development vis-a-vis women empowerment has been evolutionary in nature and there are lot of societies where the pendulum has shifted for the better especially the western societies mainly due to education and literacy. What education of women has done is that it has empowered women economically since an educated mind has a great potential to make decisions and select a priority and leave out a liability. In a nutshell, economically liberated women are less prone to exploitation or marginalization and it is this economic troubleshooting that has tremendously assisted the upliftment and welfare of the women in the society and thus paving way for the women to compete side by side along men.

Even though the picture of women in India has also changed for better but unfortunately the percentage of women still vulnerable and prone to marginalization is alarmingly high. Their economic dependence on men has been the main reason for their subjugation and low esteem since in most of the orthodox communities in India, women are still considered as a source of breeding and domestic exigencies. One very important development for the emancipation of women in terms of their economic liberalization is the concept of what is commonly and famously known as "Self Help Groups" in particular the uneducated or lesser educated rural women. A Self Help Groups is a financial pool committee consisting of 10-12 women and it works on a very simple mathematical illustration, all the members contribute a small amount which is pooled into a common treasury and when any of the members needs money, the committee lends her the money to fulfil her needs. Usually the money assembled in the common treasury is linked to banks to get the desired rate of interest which is a bonus.

The scheme JSRLM launched by the state and the union ministry caters different dimensions of the women empowerment and emancipation. For example, the SRLM mission propagates all the other schemes like Sarva Shiksha Abhiyan (Education for all) including all women as well, or another the free education to girl child, AASRA scheme (laadliBeti), Beti Bachao Beti Padhao in collaboration with other stake holders in the community, like, the elders, civil society, religious organizations etc. Such kind of avenues and introspections lead to a sense of upliftment of the women in the form of better decision making, capacity and resource building, problem solving skills and most importantly makes women confident about themselves that they can do whatever they want

to do. National Rural Livelihood Mission is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now restructured into National Rural Livelihoods Programme (NRLM). This scheme was launched in 2011 and is one of the major poverty eradication programmes of Ministry of Rural Development.

Jammu and Kashmir State Rural Livelihoods Mission is implementing a programme "Umeed" which aims "to reduce poverty in the state by building strong grassroots institutions of the poor, engage them into gainful livelihoods interventions and ensure appreciable improvement in their income on a sustainable basis. That, every poor household comes out of poverty with immense confidence and belief in them. Poor starts to think positive about himself and his family, and where in the lifetime of the poor he has accessed all possibilities of change and harnessed his entire talent and worth. Every poor reaps all the benefits of government schemes as his entitlement which ultimately helps him to live a life full of contentment, happiness and dignity."

### *1.1. Social Profile of the Area of Intervention*

Gundana Block is one of the blocks in Doda district in J & K State. In 2006 the Ministry of Panchayati Raj named Doda one of the country's 250 most backward districts (out of a total of 640). It is one of the three districts in Jammu and Kashmir currently receiving funds from the Backward Regions Grant Fund Programme (BRGF).

There is no bank branch available within the jurisdiction of block and for banking facilities people have to cover a lot of distance of around 40-50kms to reach to the nearest bank. There is no LPG outlet, handicraft centre, telephone facility available within the block. There are two villages in the block where portable water is not available within the village. There are still five villages where there is no source of electricity.

As per 2011 census, it has a population of 29770, comprising 51.4% of male's population and 48.6% of female population. Gundana has an average literacy rate of 64.68%, with male's literates at 78.41% and females at 49.69%.

The Block is an under-privileged area characteristic of extreme poverty, low standard of living, low education and literacy rates, higher percentage of school drop outs, gender discrimination, lacking the basic amenities and facilities in the form of drinking water and very poor drainage and sanitation. Lack of accessibility in the form of poor infrastructure of roads is the most problematic issue and subsequently the common people of the area suffer in terms of facilities that are linked or related through roads. Due to lack of opportunities and very harsh environment, the people of the village have to migrate to the town, Ladakh division of the state and to other states like Himachal Pradesh in search of jobs and other sources of livelihood.

## **2. Objectives of the Study**

- i. To study the socio economic and socio political transformation among the beneficiaries of the Self Help Group, which in detail would be based on the comparison of the socio economic and socio political status of the beneficiaries before and after being the part of the Self Help Groups.
- ii. To analyse the income, expenditure and saving pattern of the Self Help Group members.
- iii. To study the level of satisfaction of members in the Self Help Group based on certain indicators.
- iv. To find out the benefits through the Self Help Group.
- v. To find out the loopholes in the Self Help Group or more precisely the problems faced by the members in the group.
- vi. And most importantly explore the future strategies and to extract suggestions for the better management of Self Help Groups.

## **3. Methodology**

The methodological part of the study was the most complex but comprehensive, aimed not only at the economic dimension of the emancipation of women but catered other multi factorial coordinates too. The study was based on collection of primary data directly in the form of first-hand information from the respondents/ members of the Self Help Groups. In furtherance the study focused on both the qualitative as well as quantitative study of all the factors and directions falling within the jurisdiction of the study thus giving the study both direction and quantifying the magnitude as well. Compilation and tabulation of the data got from the interviews, the information being extracted by "interview schedules" in case where the respondent was not in position to read and write of her own, and also questionnaires were used where the respondent could read and write, provided an optimum source of information extraction. A comprehensive "Case Study" was also exclusively used in certain cases to validate the study carried out in the research. Besides, observation, empirical analysis and normative study was also done, direct group discussions also helped the cause to a great understanding which provided an optimum platform for the respondents to open up and share their experiences out of the intervention. Following are a few case studies from the area Gundana that perfectly reveal the level of progressive transformation among the members of The Self Help Group:

### *3.1. Case Study 1*

Rubeena is a confident woman from village Kakriyal from Gundana block. There are 7 members in her family. She had experienced and come out of gruelling poverty. She remembers her hardships of how they managed to survive. She started by taking a loan of Rs. 5000/- (RF) to open a petty shop that too from a corner of her home only. Next she took loan again of Rs. 15,000/- (VO loan) and constructed a shop. She gained confidence to have gainful business. She didn't stop here but took another loan of Rs. 30000/- and

bought a cow that would produce milk for her family's use and also being able to sell 5 Kgs of milk to UMEED Market on daily basis that supplements her monthly income. Her life and above all her family conditions has changed.

### 3.2. Case Study 2

UMEED has been blessing to her and the underprivileged family she is a part, reveals Shaheena. She joined SHG namely IQRA. As a member, she learned how to save money and was trained in record keeping. She took a loan amount of Rs. 5000/- to treat her ailing mother out of Savings. She then purchased swing machine out of Revolving Fund (RF) Rs. 5000/- she has taken from SHG. Her living conditions started improving and she gained respect. She then took VO-loan and bought a cow that is producing milk for her family and also some is being sell out on daily basis. This has boosted her self-confidence and decision making ability and she no longer depends on others to meet her needs. She is an inspiration to other girls in the whole area. There are 11 families in this hamlet and all have faith in her to lead them to prosperity. She is eager to continue her studies and has passed class 9th exams. She is preparing to appear for secondary exams now.

### 3.3. Case Study 3

Afroza Begum belong to a very poor family. She has a son and live in a nuclear family. Her husband Sajjad Hussain used to work at a steel shop at Doda on a meagre amount that could hardly suffice his family expenses. She joined SHG Alnoor and took a loan of Rs. 20000/- (CIF) and opened a steel workshop. The she again took Rs. 30000/- to support her husband in utilizing his skills in this trade and to earn with dignity.

### 3.4. Case Study 4

Sulakshana Devi live with her children in a village Jatheli in Gundana Block. Her life has dramatically changed in the last two years after she was introduced to UMEED and she joined SHG of her own namely ShakhtiNari. She is a widow, her husband died accidentally (due to electric shock). She had to leave her husband's house as asked by her in-laws. She never gave up but firmly faced all challenges that came to her way. She took her first loan of Rs. 40,000/- (VO loan) to get her daughter married. She then took another loan of Rs. 40000/- and opened a shop in her locality with a motive to settle her younger son in a business venture who used to roam around all the day in and out to spoil his career. It all happened after the death of sole breadwinner. He was mentally disturbed as well. Then she again took Rs. 50000/- (bank loan) to further strengthen her established business. She gained confidence and fought hard to get a kerosene depot (Govt. subsidized). She has been provided with license to run kerosene depot at her village.

### 3.5. Case Study 5

Umeed has ignited new hope and brightness to her home, as revealed by Disha. She joined Ujala SHG as a member. She was hesitant to ask for loan from the group because she had a very bad experience in life. If she ever tried to ask for money from anybody she was refused, because nobody could believe that they can ever make it to repay their amount. It was her first experience that she took a loan of Rs. 1000/- for her illness. Then she took another loan amount of Rs.20, 000/ out of CIF and handed it over to her husband and bought a horse. "I could not forget the moment of delight I saw on my husband's face, narrates Disha withy tearful eyes." They can feel empowered psychologically, socially and economically with the concerted application of SHG through UMEED. Their life has changed now and they hope for better living and secure future as being part of UMEED project.

## 4. Findings

### 4.1. Empowerment

As per theories and literature on empowerment, empowerment is itself a form of power. In feminist literature, 'power' is disaggregated into 'power over' (domination), 'power to' (capacity), 'power within' (inner strength), and 'power with' (achieved through cooperation and alliance). In feminist use of empowerment, the emphasis is clearly on 'power to' and 'power with' and not on 'power over'. If conceived thus, the empowerment has to be a bottom up rather than a top down process. When women are economically and socially empowered they become change agent. In rural areas woman is the nucleus of the family and play an important role not only in running day to day household activities but in other areas too. Despite many efforts made by the governments, the inequalities still exist in the areas of education, health, sharing the property, control over the resources and more which requires utmost attention of one and all.

### 4.2. Socio Economic Empowerment

A major limitation to the advancement of women is the institutional set of social prescriptions that limit their participation in socio-economic activities and their input in decision making efforts to increase the potential for women's social participation extend down to the level of the household.

The fact is that women though largely absent from the format workplace and hence from official labour statistic are nevertheless heavily engaged in subsistence agricultural and informal sector of economy. There is a constant effort to put women's income in bracket in order to consolidate the position that women are only reproducers and not producers. Efforts in this regard need to be enhanced to change this idea. Women's economic right is definitely an important indicator for enhancement of their status.

Capital is thought to promote self-esteem, status and empowerment amongst vulnerable people, enabling them to become active members of their households and communities, rather than perceived as 'burden'. There is strong evidence, for example, that cash

transfers/ capital can address age-based social exclusion. Capital is also regarded as a particularly effective way of empowering women within the household. By addressing gender imbalances in access to economic resources, and putting cash directly in the hands of women, capital can increase women's bargaining power within the home and improve intra-household allocation of resources. However, it is argued that conditional money (requiring that children are taken to school and for health check-ups) reinforce gender stereotypes of women as responsible for the household, while men maintain a role as income earners.

Socio economically empowered rural women can contribute more not only to her own economic development but in the overall development of the country. We know that rural women contribute not only in household work but equally in agricultural activities and if they are given ownership and control over productive assets it will create a sense of belonging and owning along with decision making abilities which will further enhance their self-esteem and confidence. The rural woman need to be extended access to land, financial decision making, household budgeting, bank accounts etc.,

Capital	Year -1&2 Amount in Lacs
Saving/ Thrift	33.64
Revolving Fund	13.03
Community Investment Fund	33.20
Bank Loan	103.20
<b>Total Amount in Lacs</b>	<b>183.07</b>

Table 1

Though main orientation and focus of the programme is to enable these downtrodden women in SHG fold to have access to capital and a seed amount of Rs.1. 83 out of which these SHG women have overall control on Rs.79.87 lacs and 1.03 Crore as bank loan which has been issued them only based on their experience and effective utilization of the thrift amount and seed capital as shown in Table 1.

Table 2: Income of the respondents before/after joining SHGs (SHGs=83)

Income (Rs/ month)	Before		After	
	Frequency	Percentage	Frequency	Percentage
Less than 6,000	19	23%	1	1%
6000-8000	47	57%	9	11%
8000-10000	12	14%	27	33%
10000-12000	5	6%	39	47%
12000-14000	3	4%	7	8%

Table 2

Table 2 shows monthly income of the respondents before and after joining the SHGs. It has been observed that before joining SHGs, 80% of the respondents got less than 8,000 Rs per month, while after joining them, the proportion of people who earn less than Rs. 8,000 per month decreases to only 12%, and more than 85% earns more than Rs. 9,000 per month. Thus we can consider that their income level has been improved significantly through SHGs.

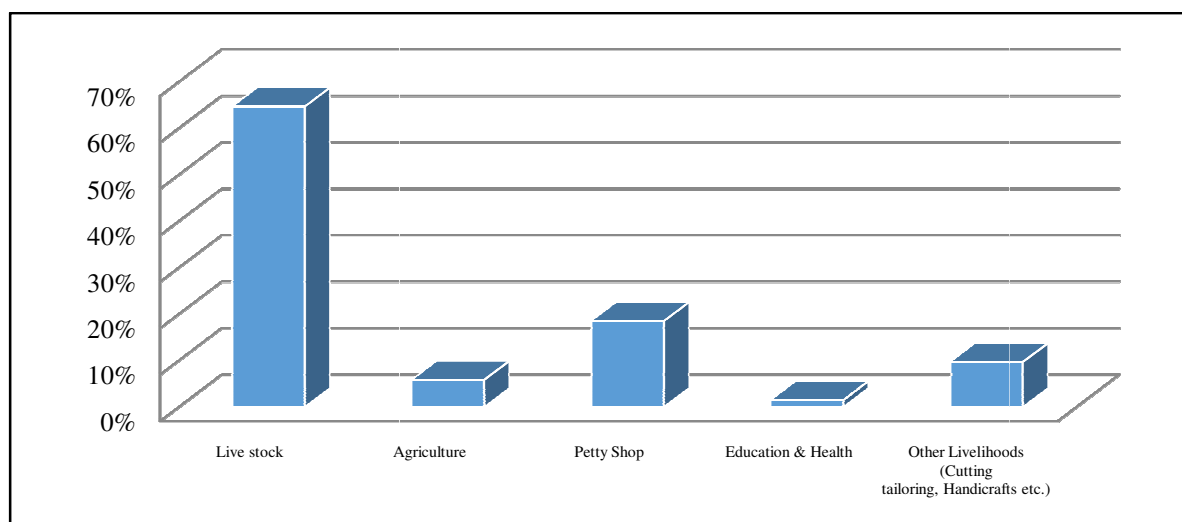


Figure 1: Income Generating Activities taken up by SHG Members

Figure 1 gives a conspicuous picture of various Income Generation Activities taken up by the members of SHGs under the ambit of JKSRML. As the graph indicates majority of SHG members have opted for livestock as an easy and viable option to start with. The SHGs then invested and have gone for other livelihoods as well. More than 60% have opted for livestock. Among SHG members it is entrusted that women are encouraged to start with the livelihoods they are familiar with and have expertise to handle that without much effort and risk.

#### 4.2.1. Socio Political Empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment, and their ability to hold others to account, is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations) and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future). Also important are people's collective assets and capabilities, such as voice, organization, representation and identity.

Rural women are deprived in all the areas whether it is health, nutrition, sanitation, education etc. Addressing all these gender gaps in human capital endowments requires fixing the institutions that can deliver public services in timely manner to expectant mothers and improving the availability of clean water and sanitation to households will go a long way to closing these social gaps. JKSRML has been in the process during last two years to ensure that these poor women are organized to fight for their entitlements. The results so far have been remarkable as discussed below.

Domain	Before		After	
	Frequency	Percentage	Frequency	Percentage
1. Sense of Self & vision of a future	3	4%	79	95%
2. Discussing/ taking up Social Issues	0	0%	83	100%
3. Availing Job cards under MGNREGA	7	8%	27	33%
4. Have ever visited any Govt Office/ Institution	0	0%	83	100%
5. Status & decision-making power	1	1%	83	100%
6. Ability to interact effectively in the public sphere	0	0%	77	93%
7. Education especially of girl child	11	13%	83	100%

Table 3

Discussing/ taking up Social Issues: The downtrodden society had hardly any chance to discuss about the issues and concerns hampering their quality of life and overall development. Though they have ability to sort out / address issues but being poor they are unorganized. An unfavourable environment doesn't allow them to assemble and take-up the issues. But JKSRML with its aim to organise the poor and build their abilities and provide them opportunities and favourable environment so they feel empowered to identify and address their own issues; Table 3 depicts that earlier it was 0% and after the intervention of JKSRML 100% of the SHGs identify/ discuss and try to resolve them;

➤ Assesi; In village Assesi people had an issue with the irrigation canal that got damaged due to construction of a road under PMGSY and incessant rains. The canal was not repaired though people reminded surpanch/ VLW of the area no. of times. The women after coming in to the SHG fold assembled one fine morning and it was the month of Ramadan (Fasting) and maximum no. of women being from Muslim community were on fasting started early at around 6. Am and collectively repaired the irrigation canal.

➤ Manthori/ Boundar; Middle-school in boundar remained almost closed as the staff mainly remained absent as they were of the belief that people may not complaint about their absence. Among the staff usually they used to attend on roaster basis one teacher attending for two to three days and another for further period of two to three days and vice versa. After the intervention women came to know about the importance of education and its power. They visited the school and enquired about its functioning. Then they approached ZEO and CEO and addressed the issue. The staff was re-allocated and the school started functioning again. The women then started to enquire about the funds allocated and utilized in the school.

➤ Jatheli: After the capitalization and SHGs opted for multi livelihoods mainly livestock; the members became conscious above the health care of livestock and more so their productivity. Then they approached the concerned animal husbandry unit which though was established and in place there in the area but non-functional. The SHGs issued notice to the concerned doctor posted at the centre warning him about serious consequences; if the centre may not become functional within immediate effect. Then it was ensured by the concerned department that the animal husbandry centre will be fully functional.

➤ Barshalla: The ration store is located at Thathri around 3-7 Km distance from the main habitation. Women usually visit the ration store because men are out during day hours working as wage labourers. The storekeeper was exploiting them by giving them less or sometimes making them visit the ration depot on many occasions adding to lot of inconvenience to these poor women. The women discussed it in the Village Organization (VO) meeting and addressed the issue. Then, onwards the supply was ensured to them at the habitation level.

➤ Parsholla A1: Parsholla A panchayat comprising of around 147 families had only 25 KV transformer. The people were facing lot of problems especially lactating mothers, children and elderly. Nobody in the area initiated any steps to resolve the issue and replace the transformer. The SHG in Village Organization discussed the issue and decided to approach the DC concerned. Then all the SHGs of Parsholla A1 VO approached the DDC and then and there only 63 KV transformer got issued in their favour.

➤ Mohalla: SHGs of Mohalla-1 VO approached Tehsildar of the area and apprised him with the issues hampering their normal life; especially increased electricity tariff. Being poor they were charged 360/ month unbearable for them to pay. The matter was resolved there and then and other issues highlighted in the resolution submitted by the women were ensured to be resolved by the Tehsildar concerned.

4.4. Capacity building and empowerment are two important attributes complementary to each other. There should be separate agency to provide skills and capacity building in various areas particularly to rural woman. SHG is the core platform where rural women can have their own business through micro financing to get economic liberty. In this direction JKSRLM has taken the initiative to encourage rural women so that their productivity can be increased and they can keep themselves abreast of the various changes occurring in the competitive environment.

Training and capacity building is the main thrust area under JKSRLM. Capacity building is being started once the SGH is being formed. Capacity building programmes are being conducted at village level, SHG level, Village Organization Level, Cluster Level Federation Level and above all block training centre has also been established and regular and rigorous trainings are being conducted at all levels. Table 4 depicts that almost 95- 100% SHGs have received training at different levels during Year 1& 2.

Capacity building	Frequency	Percentage
Received basic SHG Training	83	100%
Training received at Village level	83	100%
Training received training at Village Organization Level	81	98%
Received training at CLF level	73	88%
Training of Office bearers received	81	98%
Training of SHG/ VO Leaders received at Block Training Centre	79	95%

Table 4

When asked the respondents if they had experienced any, psychological and social changes through SHGs. Table 5 shows their answers to the questions, which illustrates most people agreed that there have been such changes. When they were asked, that do they feel any positive impact of joining the JKSRLM SHGs; the table below shows their answers to the question; 98% of them answered yes.

Options	Frequency	Percentage
Yes	81	98%
No	2	2%

Table 5

## 5. Recommendations

Full potential of benefits envisaged under various Government programmes meant for women socio-political and socio-economic welfare and empowerment can be harnessed if areas of serious concern are timely attended;

- The women in SHGs are mostly illiterate, they have difficulty in writing their records. Hence, more efforts to provide them with literacy skills need to be made. It would improve activities of SHGs in a more efficient way. In order to strength the women empowerment, female literacy has to be promoted.
- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context support by the government is required to uplift the women through Self Help Group oriented developments.
- Work participation of women need to be acknowledged and encouraged as there is a serious underestimation of women's contribution as workers to nation's economy.
- Inter-sectoral convergence is highly required and it need to be initiated from SHG member to the CBOs level (SHG-VO-CLG & BLF). Government should take necessary steps in this regard.
- Rotation of responsibility has to be made compulsory, so that it will lead to women's empowerment.
- Since majority of the women are ignorant of their legal rights, legal literacy classes need to be organized to enhance their awareness?

## 6. Conclusion

The structural constraints that hinder women's economic empowerment have not been adequately over the past. But with the onset of JKSRLM all these issues have been taken up and tried to be addressed. Many of the measures such as promotion of microfinance and access to capital have been able to address adequately the underlying constraints in women's access to and control over economic and financial resources. Women's confidence and self-esteem increase when they have greater knowledge, economic assets and income earning capacity, and they are more likely to participate in both private and public decision making. Secure access by women to productive resources such as land, and financial capital has a ripple effect. When woman build assets and achieve better economic status, they develop higher self-esteem, are more visible in their communities, and live a prosperous life.

The present study shows quantitatively that, the SHGs under the ambit of JKSRLM have played the great role in poverty alleviation through women empowerment by making them financially strong. It has also been found that the SHGs created confidence and social and economic self-reliance of the members.

It is found that the socio- economic factor has been changed after joining the Self Help Groups. There are emerging issues that need to be addressed to make the role of women in the long run. It is clear that by involving community based organizations (VO/CLF and BLF) in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human of different caste and creed. We may conclude that the socio-economic and socio-political activities of women who are part of JKSRLM Self Help Groups are quite successful.

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