



International Journal of Humanities & Social Science Studies (IJHSSS)
A Peer-Reviewed Bi-monthly Bi-lingual Research Journal
ISSN: 2349-6959 (Online), ISSN: 2349-6711 (Print)
Volume-II, Issue-VI, May 2016, Page No. 148-154
Published by Scholar Publications, Karimganj, Assam, India, 788711
Website: <http://www.ijhsss.com>

Community Based Institutions: A Model for Rural Development and Women Empowerment

Dr. G. N. Qasba
Kapil Sharma
Adil Ashraf Tanki
Raja Suhail

Research Team, Jammu and Kashmir State Rural Livelihoods Mission, India

Abstract

In this study an attempt has been made to analyze the impact of Jammu and Kashmir State Rural Livelihoods Mission on lives of rural poor women in block Bhaderwah. In this endeavor, the study makes an effort to cover the processes involved and enabled socio-economic empowerment of women. The effort has also been made to highlight the extent of facilitation provided through organization of poor women into Self Help Groups (SHGs) which enabled the women to come out of poverty and move towards self-reliance.

This study focused on holistic role of SHGs in rural woman empowerment as a paradigm of rural empowerment through various activities like capacity building, access to credit, livelihood generation, awareness, etc. Rural area being the biggest segment is the backbone of the economy in state. The rural woman is the centre of rural development in terms of alleviation of rural poverty with economic growth and stability.

Key Words: Self-Help Group, Women Empowerment, Credit, Revolving Fund, Community Investment Fund.

Introduction: Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM) which is called National Rural Livelihoods Mission (NRLM) at national level has been introduced in Jammu and Kashmir in 2013 and is being implemented in various blocks of the state. Bhaderwah is one of the blocks identified where JKSRLM is being implemented since September 2014. The main objective of the program is to reduce poverty 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.

Since the inception of mission 42 Gram Panchayats were covered, the catchment area of which is spread over to 89 villages. In block Bhaderwah 458 SHGs were formed which comprises 3971 households living below poverty line. An amount of Rs 1.92 corers were disbursed in the form of Revolving Fund and Community Investment Fund to the SHGs for creation of assets to boost their existing livelihoods. The SHGs have their own saving capital of Rs. 52 lacs and an amount of Rs 2.52 lacs interest has been earned through internal lending and repayments of the members. The total of 2365 members have enrolled under Prime Minister's Suraksha Bima and Jiyan Jyoti Bima

Community Based Institutions: A Model for... G. N. Qasba, Kapil Sharma, Adil Ashraf Tanki & Raja Suhail
Yojna and 3148 SHG Members have opened their individual accounts under the scheme Prime Minister Jhan Dhan Yojana.

Methodology: A sample size of 45 SHGs in 15 Gram Panchayats was taken to conduct the study. The following methodology was used in collection and analysis of data:

- Survey
- Random Sampling
- Field Visits
- Direct Observation
- Case Studies

Concept of Self Help Group: SHG formation is a social mobilization process which enables the poor to build their own organization in which they participate freely, fully and directly and take decision on all issues concerning poverty eradication, employment creation and income generation.

According to Meenai (2003) SHG is composed of about 10-20 members. Members save a commonly agreed amount. The group then lends these savings to its members deposits them in a group bank account in order to leverage a group loan. In cases of emergency or need, members can access a loan quickly

Role of Self Help Group: SHG has given the poor women an identity, access to information, and bargaining power. Some benefits to members are:

- Providing platforms for the poor women to discuss and resolve their problems;
- Helping members manage cash flow deficits (maintaining food intake and overcoming emergencies), leading to improvement in quality and productivity of their only capital/resource—human capital/ resource;
- Helping members avoid money lenders, especially to meet food and health emergencies;
- Helping members invest in asset creation, diversify their occupations, and improve their risk-bearing capacities;
- Promoting leadership qualities among their members;
- Establishing the linkage between banks and marginalized citizens, especially the women.

Impact of self-help groups:

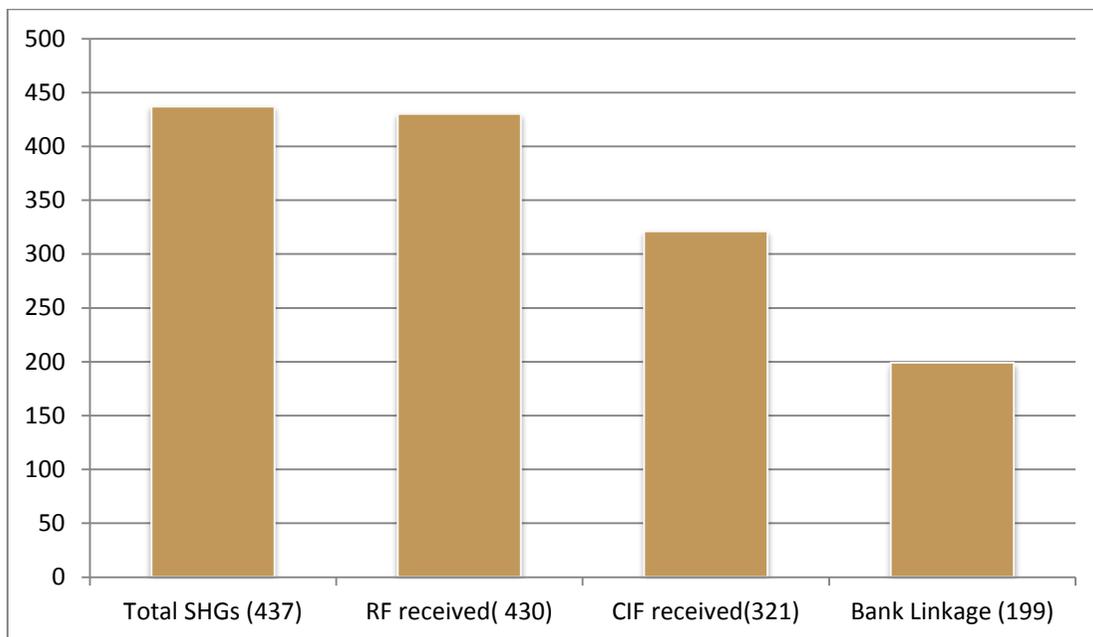
1. Improvement in Self-Confidence: There is considerable improvement in the confidence levels of women members. They have started raising their voices against general and specific issues and they have become more aware of their rights. Some of them have stopped depending on their spouses for their daily expenses. The group formation brought out the hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes help others too. Now, most of the SHG people feel that they get more respect in the village and within their own family. People of the village now invite them for social and community functions.. They encourage and support them in carrying our activities". As revealed they are being respected in the village society and have a unique identity. They have acquired knowledge about different types of banking, and are running their accounts smoothly with the banks which have been appreciated at all levels. After joining programme they feel a positive change in the attitude of their family members and extend their full support. Their communication skills improved as they become SHG members and started discussing their problems and opinions in the meetings. In short, most of the members

Community Based Institutions: A Model for... G. N. Qasba, Kapil Sharma, Adil Ashraf Tanki & Raja Suhail felt they were accepted by the family members and society. This definitely is a sign of good social empowerment achieved by member after joining SHG.

2. Saving and financial decision making: One of the primary benefits of participation in a SHG is that the members have inculcated the habit of making saving and lending which helps them in taking various effective decisions regarding financial as well as other livelihood activities. SHG's made members aware of their rights and entitlements, enabled members' participation in development programs and helped them become active participants in the decision making process. SHGs are proving to be the most effective instruments for financial inclusion which can be viewed from the below mentioned data.

• Total Savings in Lacs	52.83
• Internal Lending in Lacs	88.86
• Repayment in Lacs	45.72
• Group Fund in Lacs	2.52

3. Access to credit: A participation in SHGs has improved access to credit. The financial mobility due to participation in the SHG has led to an improvement in the quality and standard of life, according to some of the successful groups. Overall, many families were able to address their basic needs better than before. Women were also more likely to spend their income earned from livelihoods on their families' health, nutrition other basic needs. The loans taken by SHG members have mostly invested on entrepreneurial activities.



4. Increase in Mobility: Women's mobility has increased after they joined SHGs. During the group discussions, many women said that they were now confidently moving out of their houses and villages after joining the group, they frequently travel to the bank which is far away from their village; to district towns for meetings and some have even travelled to nearby markets to buy raw materials or stocks for their livelihood activities and to sell their products, and helps them to gain

Community Based Institutions: A Model for... G. N. Qasba, Kapil Sharma, Adil Ashraf Tanki & Raja Suhail
additional knowledge and confidence to approach differently the financial and business related decisions.

6. Improvement in Lifestyle: More emphasis on education and health could be seen in the families. For instance, children's education used to get discontinued due to parent's migration, but now they are aware that the children should somehow continue their education. The possibilities of getting involved in income generating activities in native villages have helped to stop migrating from the villages to nearby cities to a small extent. But in the quantitative assessment, it was observed that one of the major reasons for absenteeism during group meetings is still migration. The reduction in migration even in small quantities can have a huge impact on the lifestyles of the people.

Case study: *Smt. Sushma Devi wife of Desraj belongs to a poor village namely Cheeka, Panchayat Guraka, and Block Bhaderwah District Doda. The topography of the village is naturally poor, the land is unfertile without irrigation facilities. The village is surrounded by forest from three sides. Agriculture, labour and forest produce are main sources of income of the village. She was living a miserable life before joining the SHG programme. Her family was not in a position to keep their pot boiling*

The family of Sushma is affiliated with agriculture, and due to low productivity their basic needs were not fulfilled and the family was facing shortage of food. Her husband moves to nearby town to earn his livelihood.

Jammu and Kashmir State Rural Livelihoods Mission selected cheeka village for woman empowerment. Eight SHGs are formed in village Cheeka and Sushma Devi is associated with Santoshi Mata Self Help Group since September 2014. Santoshi Mata SHG received a capital of Rs 55000 in the form of revolving and community investment fund from JKSRML for income generating activities. She took a loan of Rs 10300 from group and started a small vegetable shop near the vicinity of the village (Seri) and worked hard to make her unit a success, and also started growing vegetables on one fourth of her agricultural land. Thereafter she applied for further loan for expansion of business. She earned a profit of Rs 20000 in six months and repaid all the loans with interest to her SHG and village organization. She again applied for bank loan and invested the same for establishment of readymade garment shop looked after by her husband.

Sushma says and endorses that her life changed completely after getting associated with the Santoshi Mata Self Help Group (SHG). Because of her efforts and success in establishing the livelihood units where from she gets dividends she has been chosen as SHG Leader.

Sushma Devi and her husband are satisfied by their earnings as on today, and are capable to fulfill the requirement of six member's family. Her two daughters and son are receiving a better education. Sushma is being respected not only in her SHG but in the entire village. Sushma says 'I want deliver a message from my village which is bubbling with activity and hope. The message is.....A CURE IS DISCOVERED TO THE EVIL DISEASE OF POVERTY'.

7. Community Participation: SHG members undertook a lot of community activities which they earlier could not have imagined. They participated in several social initiatives like "Clean Village Drive" at (Dranga village) and other such social upliftment programmes since their involvement in the SHG. They are much more confident in their dealings with government officials, bank officials, electricity board officials, social welfare officials, health scheme officials etc. They also participate in elections. Moreover, they make use of the various government welfare schemes available". They

understand each other's viewpoints and problems. Interaction with other women has resulted in building congenial relationships and has ensured fewer conflicts. Awareness of health related issues, personal hygiene, communicable diseases, sanitation have also increased as a result of training programs and their participation in the related projects.



Gram Sabha attended by SHG members with District Rural Development Agency officers Regarding IPPE- 2 and MGNREGA

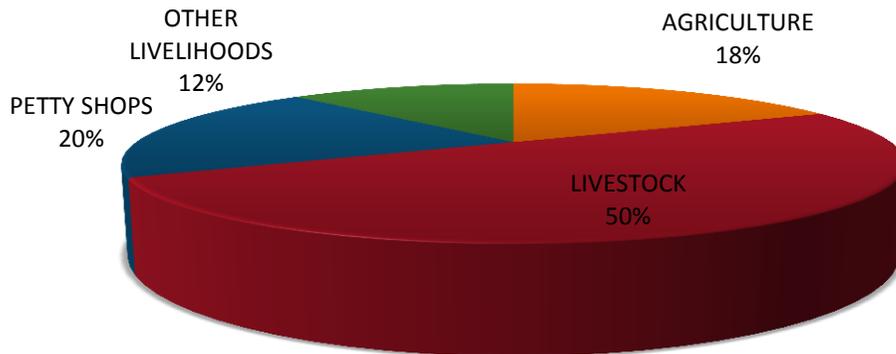
Challenges in sustaining self-help group: After interacting with the rural women, it was found that initially most of them became the members of SHG without taking into confidence their families members either their husbands or in-laws assuming that they would not allow them to join SHG. Besides, there are also social customs prevailing in rural areas which keep women in the four walls of the house.

Maintenance of records: The group is supposed to maintain records such as minutes book, loan ledger, receipt, voucher, monthly reports and individual pass book so that SHGs could function successfully but maintaining of records is a big challenge in such SHGs where members are illiterate.

Income generating activities initiated by SHG members: Dairy emerged as one of the most popular activities among the group members. The study revealed that more than 50 per cent of members have chosen livestock activity in the income generating activity followed by petty shops. Since in the rural areas there was large number of traditional activities, which do not require many forward and backward linkages, so traditional activities like dairy farming has been given more preference. If we look at the different clusters of block Bhaderwah, it was found that majority of SHGs have invested in livestock, Rather than taking up new initiatives in livelihoods where the women and their relatives lack skills and marketing opportunity, the SHGs members are encouraged

to do value addition in their own existing livelihood activities. SHGs which have started income generating activities have got good returns on their investments and their family income also increased. SHGs which have started income generating activities such as pickle, vegetable cultivation and weaving were also found dissatisfied because they could not get any marketing facility to sell their products on sustainable basis.

Status of Income Generating Activities:



Marketing support: Marketing is an important area of functioning of the SHGs. However they face different problems in the marketing of products produced by them. A well marketing system influences on the viability of any micro enterprise. It enables the entrepreneurs to sell their products easily at a reasonable price. But members of many SHGs had faced the problem of marketing their various products like pickle, poultry, black morchella, and milk products. Out of 450 SHG members, about 70% per cent members reported that they had faced problem in marketing of their products.

Awareness: Awareness is considered as important element for success of any development programme. Higher level of awareness ensures greater level of efficiency and dynamism of any development programme. The participation of the people increases in the development programme when the information of the benefits available under the programme reaches them. Generally, Block Mission Management Unit spread the information and educates the target groups about the benefits of the programme and the procedure to be followed in obtaining loans.

Conclusion: The study shows that joining SHGs have not only enabled women to just get credit but it is an empowerment process .After joining the self-help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered it must be self-generated such that it enables those who are empowered to take control over their lives. As cited by Karl Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision-making power and control, and to transformative action.

In more precise way, the self-help group is the appropriate approach to empower the rural poor women who are the paradigm of rural development through eradication of rural poverty in particular and the all sided-sustainable- development of the state in general. Woman SHG program has proved that rural empowerment is possible through empowering women component in the process of development.

References:

1. <http://www.aajeevika.gov.in/nrlm/NRLM-Mission-Document.pdf>. Retrieved from Aajeevika on 23 July, 2014
2. Indian school of micro finance (sampark)
3. Satyasai, P. A(1999) Impact evaluation of SHGs
4. <http://www.umeedjk.in> Retrieved on 31 January, 2016
5. Joyce, E. (2001). Credit Options, Human Resource Development and the Sustainability of Women's Projects-
6. Centre for Microfinance (2006) PEDO's SHG Programme Impact Assessment
7. Liu, D. (2009) Longer- term Economic Impacts of SHGs in India