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**THE VITALITY AND ROLE OF SELF HELP GROUPS (SHGS) IN
WOMEN UPLIFTMENT: SPECIAL REFERENCE TO KASHMIR**

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ABSTRACT

The prosperity and the stability of a family incomplete until a woman are not empowered. Empowerment means the raising of spiritual, political, social, gender or economic strength of individuals and communities, if a women is educated she can then rightly participate, organize, make others aware of the various programmes which is necessary for the upliftment of women. The women can understand and better coordinate with other women. The women folk especially belonging to rural areas had developed myth that they are dependent on males for their survival and are themselves unable to earn their bread. A Woman has been always the victim of discrimination and is given secondary importance in the society. They are unable to express themselves to outsiders because of restrictions imposed on them. This deteriorating condition of women is because of their unemployment, low status, least decisions making power, lack in education and awareness about the laws of both sexes. These problems have been somewhat rectified by many Self Help Groups (SHGs) operating in Jammu and Kashmir. This organization can train the women for various skill development programmes thus can assist. Women in standing on their feet and also in the assessments of their potential. Although government under its various schemes and projects has been trying to facilitate the economic empowerment of women belonging to lower economic strata, but has not attained much success. Under these circumstances the need of empowering of women through different schemes and projects is in need of and the formation of Self Help Groups (SHGs) is one of the ways to tackle the situation. It can act as a potent medium that can ensure the all-round development of women particularly rural areas. Women can get rid of financial problems as this group gives them access to various agencies and banks from which they can lend a loan to start their business or their work etc. The present paper is an attempt to showcase the role, vitality of Self Help Groups (SHGs) in the sustainable development of women in the state of Jammu and Kashmir where the women folk is mostly victimized by severe and bad conditions.

Keywords:

Women Empowerment, Self Help Groups (SHG's), Livelihood, Bank Linkage, Employment.

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1. INTRODUCTION

A Self Help Group (SHG) is comprised of 10-20 women or men who work for themselves to build their economy and make their livelihood comfortable. The aim of Self Help Groups (SHGs) is to provide a platform for banking with poor and down trodden which is reliable business. It provides livelihood opportunities for village women through micro-credit with the existing banks in the area. Formation of Self Help Groups (SHGs) is an effective medium that can guarantee the all-round development of women particularly in rural areas (Babajide Abiola and Taiwo Joseph, 2011). The impact of Self Help Groups (SHGs) is noteworthy in terms of self-worth like self-confidence cum capacity building by providing self-employment opportunities to meet the economic crisis. It also improves the assessment making capacity in terms of various social, political, economic, health and educational dealings and mobilizes women to fight against various types of exploitations against them in family and society at large (Ministry of Health and Family Welfare, 1998 and Gupta, N.S, 1988).

According to National Bank for Agriculture and Rural Development (NABARD), Self Help Group (SHG) is defined as “small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its member’s decision.” Self Help Groups (SHGs) is a small voluntary group of poor people usually belonging to the same socio-economic background to meet necessary means of saving and financial support to its group members. They get their assistance from NGO’s, Commercial Banks, institutions and other places (Khatibi, F.S and Indira, M, 2011). The Self Help Group (SHG) Bank linkage programmes, in the past two decades have become a well-known tool for developmental agencies and even for corporate houses (Reddy, A.A and Malik, D.P 2011). This programme was launched in India in early 1992 by National Bank for Agriculture and Rural Development (NABARD) with a small pilot project by linking 225 Self Help Groups (SHGs) with Banks. The programme has reached to linking of 69.5 lakh saving, linked Self Help Groups (SHGs), of which elite women Self Help Groups (SHGs) are 53.1 lakh and 98.5 lakh credit linked Self Help Groups of which exclusive women Self Help Groups (SHGs) are 38.98 lakh and thus benefiting about 9.7crore households (status of micro-finance in India 2009-10 NABARD; Puchashendri, v. and Batadya and 2001-Felicitation by NABARD).

2. METHODOLOGY ADOPTED

Both primary and secondary data was employed for preparing this article. Self Help Groups (SHGs) and some Non-Governmental Organization (NGOs) where interacted and interviewed to get the primary data. The secondary data has been collected from books, journals, research papers, magazines, newspapers etc. The data collected was analyzed and is mentioned in this paper.

NEED FOR SELF HELP GROUPS

Women empowerment is a multifold notion consist of economic, socio-cultural and political empowerment. It refers to look at and boost the political, social and economic strengths of women. The role of women has been confined to child rearing and housekeeping having least decision making powers. Women as weaker section of society have least access to the services launched by the state and central governments. Historically women have been nastiest victim’s violence and

other social evils and in case of Jammu and Kashmir, their sufferings have further got intensified due to political trauma. Though, there are laws dictating norms of equal opportunity but women folk are given meager chances to get benefited due to restrictions imposed by them at different levels of family, community and society. Under these circumstances, formation of Self Help Groups (SHGs) can prove a feasible alternative to look for empowerment of women and of nation in the long run formation of self-help groups is a potent medium that can ensure the all-round development of women particularly in rural areas. The impact of self-help groups is significant in terms of self-worth like confidence cum capacity building up proving self-employment opportunities to meet the financial crisis. It also improves the decision making capacity in terms of various social, political, economic, health and educational affairs and mobilizes women to fight against various types of exploitations against them in family and society at large (Gupta, N.S, 1988 and Bamzai, PNK, 1994).

J&K WOMEN AND LIVELIHOOD ISSUES

Female population of Jammu & Kashmir State has decreased 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 work force in 2001 was 37.54 lakh workers constituting of 26.80 lakh. Therefore, women can contribute mostly to the growing economy. Although government has been framing up schemes and other services for the upliftment of women yet imbalance exists (Self Help Groups, Greater Jammu, August, 2013).

CAPACITY BUILDING OF WOMEN IN J&K

As women have been most horrible sufferers over the last 24 years due to conflict. Social issues have been rising at shocking rate. Thus, capacity building of women can be the suitable option for the empowerment of women. Various programs have been launched by the government but local females have least or no access to these services because of the lack of consciousness or inability to get an access. Mobilization and formalization of Self Help Groups (SHG's) of women remain a valid selection to take the advantage 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 Self Help Groups (SHGs) has been initiated and run by NGO's mainly (Singh, A. A and Metha, S. K, 2012). In India, SGH 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 Self Help Groups (SHGs) training, credit and marketing. It is 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 Jammu & Kashmir, the program is running 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 Self Help Groups (SHGs). DRDA implements the program and the activities taken by the self Help Groups (SHGs) are dairy, handicrafts, and handloom. In some cases, government facilitates the marketing and exhibition of the products manufactured by the SGHs and some do it on the personal level (Evaluation Report on SGSY, J & K, 2009).

- J&K State Women Development Corporation has provided loan amenities for women so that they could get self-reliant and monetarily independent.
- A program of Empowering Skilled Young Women launched on 8th March, 2010.
- Female can raise term loans from National Minorities Development and Finance Corporation in order to start an income generating unit (Suri, K, 2013).
- Swayam Sidha: training is provided to SGHs for their economic empowerment and government provides 100% grant in aid for implementing the scheme (Suri, K, 2013).
- Department of social welfare runs the program of “Development of Vocational skills, Lady Vocational Training centres, there are 150 training centres which provide 11 month training to females (Suri, K,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.

Jairam Ramesh, the former Union Minister for rural development has said that the state of J&K will have 90,000 self-help groups in the next five years under National Rural Livelihood Mission (NRLM), locally named Umeed (Greater Jammu 2013) as a corner stone of National Poverty Reduction Study (Singh, A. A and Metha, S. K, 2012). The main idea of National Rural Livelihood Mission (NRLM) is that the poor have innate capabilities and a strong desire to come out of poverty (Yesudian, C.A.K,2007). The basic idea behind National Rural Livelihood Mission (NRLM) is to form self-help groups especially for women and help them to start some entrepreneurial activities.

3. CASE STUDY

I have taken various places of Kashmir where the Self Help Groups (SHG's) operate, as a case study, one self-help group that has been formed and established by the help of NGO's in the Gulshan Bagh locality in Hawal Srinagar. Here the people were practicing the craft of paper mashie and carpet weaving but for last few years the occupation has somehow been checked due to the less demand for the same. This has taken the artesian community to the life of dissatisfaction and led the depressed life. It was actually the female folk that used the support their families with this art but due to this problem the women got the blow in terms of economy. On interviewing the well-known women of the self-help group namely Zahida.

I approached another self-help group namely Nargis that is located at village Tribolbal Tehsil Pattan in district Baramulla. This group is formed in 2007 and is emphasized of seven members

that belonged to below poverty line families. This group was formed initially to use the collected money from the group members for the benefit of any member. After the development of this group many activities were performed to generate the income more and more. These activities include goat rearing; sheep rearing etc. with the best performance of this group utilization of funds were done to meet the primary educational needs of their children.

Another Self Help Groups SHG's named Rehmat that locates at Magam district Baramulla and has been established in 2007. This group consists of 14 members. At the time of its formation they contributed 10 Rs each, then 80 Rs each and presently 100 Rs per month to get the amount for their beneficial purpose. This group is good in taking the land on lease basis to cultivate some agricultural crops and vegetables that they seek to keep themselves fit for daily affording. They provide money as a loan to the needy people for various purposes like schooling of children, marriage ceremonies, health care and minor construction works.

4. CONCLUSION

To develop the nation it is necessary to fortify and empower the women folk. This can be done through various ways i.e., by taking the benefit of various schemes that are meant for women both by the state and center. One of the essential services for the upliftment of women is no doubt Self Help Groups (SHG's) as we have mentioned in this article. Through the progress made by Self Help Groups (SHG's) is slow but it is worth praising. The women join these groups voluntarily to serve and make them run according to the time. The knowledge but the Self Help Groups (SHG's) is not so much disseminated as we see that there are only few such groups present in the Jammu & Kashmir. Hence programmes should be organized to make the women aware of about these groups. These groups have indeed developed the morale and confidence of every woman that is a part of these groups. These groups have helped to solve the community issues and in raising their economic standard.

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