

## **Role of Self-Help Groups in Women Empowerment with special reference to Jammu and Kashmir**

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### **Abstract**

The territory of Jammu and Kashmir witness armed conflict from past two and a half decades which has crippled the economy of the state has now become a known fact. The conflict nature of the state has badly affected people's livelihood, their living environment etc. But the truth is that the female folk of the valley has suffered worst. So, the formalization of self-help groups can be a fruitful weapon for the Empowerment of Kashmiri women. By executing these Self Help Groups women can be helped to learn various skill development programmes for their social and political development.

**Keywords: SHG, Women Empowerment, Rural Development, JKWDC**

### **Introduction**

Jammu and Kashmir has faced armed conflict since last 25 years that negatively affected people's livelihood, living environment, health, eating habits, work and access to education. In this emerging crisis, women as a weaker section felt the most adverse consequences at social, economic, political, health and educational fronts with huge section of women as widows and half-widows. So, the problems of women especially of rural areas need to be addressed on priority basis in order to ensure the overall sustainable development of nation. Arrangement of Self Help Group (SHG) may be a powerful medium that can guarantee the all circular improvement of ladies especially in rustic regions. The affect of Self Help Groups is noteworthy in terms of self-worth like certainty cum capacity building by demonstrating self business openings to meet the budgetary emergency. It moreover progresses the choice making capacity in terms of different social, political, financial, wellbeing and instructive issues and mobilizes ladies to battle against different sorts of abuses against them in family and society at huge. The formation of Self Help Group is not ultimately a micro-credit project but an empowerment process which means increased development in capacity. Since women have limited access to developmental services provided by various Government agencies, so formation of SHG is a viable alternative for them to ensure their development and to address their challenges. It is the most effective way to attain self reliance and social empowerment. It not only empowers the women but also their family

and community they live by inculcating the experiences about saving, budgeting and gaining knowledge to face various social and legal issues. Being a part of Self Help Group, women need not to depend on others for any help; instead she can seek it from Self Help Group to which she belongs. She can start an income generation activity and can possibly have ample of opportunities to express herself. The idea of Self Help Group could be a device to engage ladies in marginalized families. It initially results in economic empowerment, but gradually leads to broader empowerment in the areas of social and political contexts. It forms a basis through which the activities related to economic development of marginalized community can be implemented. The Rio Declaration (1992) expressed that "women have an imperative part to play in natural administration and improvement and after that full interest is basic for accomplishing feasible advancement. This can be efficiently achieved through group efforts. Hillary Clinton (1995) said "it is called micro and its impact is macro. The data and introduction related to different formative plans propelled by the Government is spread to Self Help Groups through the facilitators within the group so that members can know approximately their rights. Self Help Groups are novel and imaginative organizational setup in India for the ladies upliftment and welfare. All ladies in India are given chance to connect any one of Self Help Groups for preparing and improvement, so as to be planned business person and talented specialist. The Self Help Groups are advanced by the Government as in case ladies in India

may not be clever sufficient to be business people. When the Self Help Groups orchestrate preparing offices to carry out certain kind of work which are appropriate for ladies in India, bank must organize money related help to carry out fabricating and exchanging exercises, orchestrating promoting offices whereas the Governments will obtain the item of Self Help Groups, orchestrate for upgrading the capacity of ladies in terms of administration quality and orchestrating for the administration of Self Help Groups by themselves so as to have authoritative capacity. As a social development with government bolster. Self Help Groups ended up more or less a portion and allocate of the society.

### **Review of Literature**

**Senapoti and Dutta (2011)** in his paper Empowerment of Women has been recognized as central issue in deciding the status of ladies. Empowerment covers perspectives such as women's control over materials and mental assets. The concept of Empowerment has been the subject of much mental dialog and examination. Empowerment is characterized as the forms by which ladies take control and proprietorship of their lives through development of their choice. Thus it is the process of acquiring the ability to make strategic life choice in a context where this ability has previously been denied. The Self Help Group (SHG) may be a gather of country destitute who volunteer to organize themselves in a bunch for annihilation of destitution of the bunch individuals. In a perfect world, on a more extensive canvas, SHGs can end up an additional conventional device for women's Empowerment.

**Sahoo (2013)** stated that most of the women in SHGs were in the age group of 30 and women in SHG for taking a loan for personal use. Monthly income and expenditure have been increased after the joining SHG and most of the women accepted /feel that their power has increased in taking decisions after joining SHGs either inside or outside of their family.

**Rathore and Garg (2013)** have quoted that Microfinance through Self Help Groups (SHGs) has become an important vehicle to meet the savings and credit needs of the poor, especially women in rural areas.

**Das (2013)**. Self Help Group today has become

a vehicle to pursue diverse developmental agendas and even for the profit motive. **Kondal (2014)** it states that women's participation in self-help groups has obviously had a tremendous impact on poor women's way of life and style and empowered them at different levels not only as individuals but also as members of the community's family and society as a whole. They come together for the reason of solving their common issues through self-help and mutual help. The more alluring plot with less exertion is Self Help Groups (SHGs). It could be an instrument to evacuate destitution and move forward the ladies business enterprise .

### **Methodology**

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.

### **Emergence of Self Help Group**

The concept of self-help groups serves the guideline „by the ladies, of the ladies, and for the ladies. The beginning of self-help groups is from the brain child of Grameen Bank of Bangladesh, which was established by a financial analyst Prof. Mohammad Yunus of Chittagong University within the year 1975, (Dr.B. Suguna, and Empowerment of Rustic Ladies through self-help groups). This was only built up for the destitute. The self-help group development got to be a quiet transformation within a brief span within the country credit conveyance framework in numerous parts of the world. In 1997, World Small scale Credit Summit at Washington focalized the created and the creating nations to handle the genuine issue of destitution by utilizing smaller scale credit as an instrument to engage the poorest segment.

### **Objectives of Self Help Group**

The main objectives of self-help groups are:-

To teach the routine of saving and managing an account among the provincial women. To construct up believe and certainty between the rustic women and the financiers. To create group action so that different

welfare and formative programs can be executed in distant better way with the interest of these women group.

To accomplish women and child welfare program objectives by effectively including these women groups in all inclusive immunizational programs, little family standards, widespread rudimentary instruction etc.

### **Livelihood Issues of Jammu and Kashmir Women**

As per subtle elements from census 2011, Jammu and Kashmir has populace of 1.25 crores, of which male are 6,640,662 and female are 5,900,640. Sex proportion in Jammu and Kashmir is 889 i.e. for each 1000 male, which is underneath national normal of 940 as per census 2011. Hence, showing a decreased sex proportion. The whole work drive in 2001 was 37.54 lakh laborers comprising of 26.80 lakh males and 10.74 lakh females. In this way, ladies can be demonstrated as a noteworthy supporter to the developing economy. Ladies are the key operators for improvement. A number of plans have been propelled from time to time for the upliftment of the ladies. Jairam Ramesh, the previous union minister for Rural development, has said that state of Jammu and Kashmir will have 90,000 self-help groups within the following five a long time beneath National Rural Livelihood Mission, locally named "Umeed" (Greater Jammu, August 2013) as a corner stone of national destitution lessening technique. The center conviction of National Rural Livelihood Mission is that the destitute have intrinsic capabilities and a solid crave to come out of destitution. The essential thought behind National Rural Livelihood Mission is to make self-help groups particularly for ladies and help them to begin a few entrepreneurial activities.

### **Capacity Building of Women in Jammu and Kashmir**

The truth is known that the women of Jammu and Kashmir have endured a part amid the final 25 a long time. Hence, capacity building can be one of the imperative choices to assist these women from their financial trouble. For this reason, government has propelled a few schemes/programmes for the upliftment of women; a few of these are;

1. Women belonging to minority community like Muslims, Buddhists, Sikhs, Christians,

and Zoroastrians are being financed under the national minorities' development and finance corporation (Dr. kavitasuri April 2003).

2. Swarnjayanti Gram Swarozgar Yojana (SGSY). This scheme was introduced in 1999 with the objective of developing micro enterprise in rural areas, thereby building upon the potentials of rural poor belonging to below poverty line families beneath the plot, monetary help both within the shape of advance and endowment is given to the recipients, both people as well as self-help group, to set up their own endeavor. The Swarnjayanti Gram Swarozgar Yojana plot is executed in all the districts of Jammu and Kashmir more or less as per the direct lines of the conspire as per its report. The report; in any case, says that this plot lays overwhelming accentuation on the formation of women's self-help groups.

3. Jammu and Kashmir Women's Development corporation (JKWDC) has put forth various socio-economic schemes for the upliftment of women belonging to minorities, backward and other classes (Dr. Kavitasuri April 2013).

4. Different social welfare offices are too actualized different plans for the womens. At display, there are 150 social welfare centers which give different sorts of abilities to the women society.
5. A program of Empowering trained youthful Women launched on 8th March, 2010.
6. 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).

### **Functions and Structure of Self Help Groups**

The perfect estimate of a self-help group is 10 to 20 members. In spite of the fact that, there's no difficult and to begin with run the show as respects to the participation, still in a greater group, members are not dynamic to take an interest. Too, legitimately it is required that a casual group ought to not be of more than 20 members. The group needs not to be registered.

### **Membership:**

1. As it were one person from a family can get to be a part of a self-help group (more families can connect self-help group this way).
2. The group ordinarily comprises of either as it were men or as it were women.
3. Women group are by and

large found to perform well. 4. Members ought to be between age group of 21-60 a long time. The primary function of self-help group is that all the members ought to advance rules and regulations; a few illustrative rules for the detailing of such rules and regulations are; Meetings: The group ought to meet at regular interval.

**Compulsory attendance:** Full attendances in all the group meetings will make it simple to stabilize and begin working to the fulfillment of all. Membership register, minutes register etc to be kept up to date by the group by making the entries routinely.

**Record Keeping:** It is conceivably the foremost imperative function in a self-help group regularly limited to the outskirts.

**Group vigilance:** The corpus fund of a group is completely contributed by its members and consequently they alone must ensure that the fund is managed and controlled by them without any exterior obstructions, whatsoever.

**Banking relationship:** Self-help groups are essentially savings and credit groups and profiting savings and credit services from nearby bank could be a consistent expansion of their development methodology to meet expanding credit demand from members. Additionally, getting to savings from banks will give security to the pooled fund. The information collected from field uncovered the following information. The same is being displayed within the frame of case ponders. Case studies

The two case studies are below:

#### 1. **Habakhatoon Self Help Group**

This Self Help Group has been built up in 15th November 2014. It is located at Village Nowgam Sumbal block in area Bandipora. The group comprises twelve members all are females. The seven members had a place to underneath destitution line and five members had a place to over destitution line families. The group at first begun with the objective of joint utilization of the participation stores pooled. Afterward with the combination of the group, the income generating activities were begun, which included carpet weaving, tailoring and sozne work. In this regard, the group collected a sum of Rs

92,000 and begun the economic activity. The self-help group anticipates effective development of their economic activity. Up till presently, they have been able to produce a considerable income. The said income has made a difference for them in assembly the essential instructive needs of their children. On meeting the well known women of the self help group specifically Haseena Bano cluster coordinator of cluster E at Nowgam.

#### 2. **Khushi Self Help Group**

The Khushi Self Help Group is located at Check Ganastan in area **Bandipora**. It has been built up in 23rd July 2014. The group has ten members. Each of them contributed on month to month premise from their residential investment funds as Rs 50 at first and directly Rs 100 per month. The display action of the group is agriculture related work and carpet weaving. They have bought a chunk of land on rent premise. It is used for cultivation of vegetables and significant benefit is accomplished out of it. The other social activities incorporate giving loan to members for tutoring of children, wellbeing care, and minor development work. The group targets to raise the economic standard of their members and include other people as well in it.

#### **Analysis**

The Self Help Groups have primary work to financially engage the members included. The members join the group on voluntary basis. They are necessary to contribute out of their personal pouch to begin a financial action. In any case they are guided by a few organizations, government or non-governmental organizations. Within the over cases two of the self-help groups were able to run these effectively. They have been able to speed up towards the target they have settled. They got legitimate outside as well as inside back. The SHG like over two can be a source of motivation for the other people who wish to gain a considerable income for the satisfaction of the fundamental needs of their family. The groups can involve themselves with diverse crafts/arts which are found within the society and can look for the back of government organizations etc to market these products. In this way they can be source for the defending their skills in different crafts.

Because it has been found that middle men all over valley misuse the craftsmen/ artisan. The dealer and the middle man reap the good thing about the difficult work of the craftsmen. This Self Help Group can be a making a difference hand in this respect.

### **Conclusion**

The Self Help Groups anyplace can be a solid method of financial strengthening of financially weaker areas of the society. The members having energy to work truly and dedicatedly are able to reach to the objective, indeed in the event that continuously. There is requiring of back from the territory, family heads of the members included, and outside organizations. The concept of Self Help Group has great scope within the show widespread unemployment situation. Government and NGOs must include all the poor members' provincial as well as urban ones and those belonging to financially powerless groups to take an interest within the SHGs. In any case, there is requiring that they must be well taught around the strategy and hardships they can confront in making these groups fruitful.

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