

Women and Self-Help Groups in Kashmir

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Abstract: *The fact is known that the economy of Jammu and Kashmir is faced with an armed conflict since past 25 years. It has deeply affected people's livelihood, their living environment, habits and so on. But, it is the women of Kashmir who has suffered a lot. Thus, formalization of self-help groups can be an effective tool for the empowerment of women. With the help of self-help group's women can be trained for various skill development programmes and will help them in their social and political development.*

Keywords: *Gramin Bank of Bangladesh, SHG, Rural Development, joint consumption, JKWDC.*

I. Introduction

The concept of women's empowerment is the outcome of several important critiques and debates generated by the women's movement throughout the world, particularly by the third world feminists[1]. Although, the United Nations recognize equality of women, yet there is a lot of discrimination on the basis of sex. Crushing poverty overlaid with long-standing patterns of discrimination creates the conditions for women, which threaten their well-being, deny their choice for education and training, restrict economic participation and curtail political and economic rights. Women are given secondary importance in society. Restrictions are imposed and she is 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 power, lack in education and awareness. Thus, the need of empowering of women through different schemes or projects had been felt. As women face handicaps in their involvement in various developmental sectors, so they should be encouraged through different opportunities of economic and social empowerment. Hence government under its different schemes and projects has been trying to facilitate the economic empowerment of women belonging to lower economic strata. This study discusses the self help groups working in the field for the women's empowerment and analyses the mechanism of their activities.

II. Methodology

The data for the study has been collected by employing primary and secondary data. Primary data has been collected from field after interviewing the self-help group members and some non-governmental organizations (NGOs) related to self-help groups. Secondary data has been collected from books, journals, research papers etc. The data so collected has been aggregated and analyzed and is presented as follows:

Emergence of self-help groups and its objectives

The concept of self-help groups serves the principle 'by the women, of the women, and for the women.' The origin of self-help groups is from the brain child of Gramin Bank of Bangladesh, which was founded by an economist Prof. Mohammad Yunus of Chittagong University in the year 1975, (Dr.B. Suguna, and Empowerment of Rural Women through self-help groups). This was exclusively established for the poor. The self-help group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. In 1997, World Micro Credit Summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest section.

The main objectives of self-help groups are:-

- To inculcate the habit of saving and banking among the rural women.
- To build up trust and confidence between the rural women and the bankers.
- To develop group activity so that various welfare and developmental programmes can be implemented in a better way with the participation of these women groups.
- To achieve women and child welfare programme goals by actively involving these women groups in universal immunizational programmes, small family norms, universal elementary education etc.

Livelihood issues of Jammu and Kashmir women

As per details from census 2011, Jammu and Kashmir has population of 1.25 crores, of which male are 6,640,662 and female are 5,900,640. Sex ratio in Jammu and Kashmir is 889 i.e. for each 1000 male, which is

below national average of 940 as per census 2011. Thus, indicating a reduced sex ratio. The total work force in 2001 was 37.54 lakh workers consisting of 26.80 lakh males and 10.74 lakh females. Thus, women can be proved as a significant contributor to the growing economy. Women are the key agents for development. A number of schemes have been launched from time to time for the upliftment of the women. Jairam Ramesh, the former union minister for Rural development, has said that state of Jammu and Kashmir will have 90,000 self-help groups in the next five years under National Rural Livelihood Mission, locally named "Umeed" (Greater Jammu, August 2013) as a corner stone of national poverty reduction strategy. The core belief of National Rural Livelihood Mission is that the poor have innate capabilities and a strong desire to come out of poverty. The basic idea behind National Rural Livelihood Mission is to form self-help groups especially for women and help them to start some entrepreneurial activities.

Capacity Building of Women in Jammu and Kashmir

The fact is known that the women of Jammu and Kashmir have suffered a lot during the last 25 years. Thus, capacity building can be one of the important option to help these women from their economic distress. For this purpose, government has launched several schemes/programmes for the upliftment of women, some of these are;

1. Women belonging to minority community viz, Muslims, Buddhists, Sikhs, Christians, and Zoroastrians are being financed under the national minorities development and finance corporation (Dr.kavitasuri April 2003).
2. **Swarnjayanti Gram SwarozgarYojana(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 Belowpoverty line families under the scheme, financial assistance both in the form of loan and subsidy is provided to the beneficiaries, both individuals as well as self-help groups, to set up their own enterprise. The swarnjayanti Gram Swarozgar Yojana scheme is implemented in all the districts of Jammu and Kashmir more or less as per the guide lines of the scheme as per its report. The report; however, says that this scheme lays heavy emphasis 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. Various social welfare departments are also implemented various schemes for the women. At present, there are 150 social welfare centers which impart various kinds of skills to the women folk.

Functions and structure of self-help groups

The ideal size of a self-help group is 10 to 20 members. Though, there is no hard and first rule as regards to the membership, still in a bigger group, members cannot actively participate. Also, legally it is required that an informal group should not be of more than 20 people. The group needs not to be registered.

Membership:-

1. Only one person from a family can become a member of a self-help group (more families can join self-help groups this way).
2. The group normally consists of either only men or only women.
3. Women groups are generally found to perform well.
4. Members should be between age group of 21-60 years.

The main function of self-help group is that all the members should evolve rules and regulations, some illustrative guidelines for the formulation of such rules and regulations are;

Meetings:- The group should meet at regular interval.

Compulsory attendance:- Full attendance in all the group meetings will make it easy to stabilize and start working to the satisfaction of all. Membership register, minutes register etc. to be kept upto date by the group by making the entries regularly.

Record Keeping:- It is possibly the most important function in a self-help group often confined to the periphery.

Group vigilance:-The corpus fund of a group is entirely contributed by its members and hence they alone must ensure that the fund is managed and controlled by them without any outside interference, whatsoever.

Banking relationship: Self-help groups are primarily savings and credit groups and availing savings and credit services from local bank is a logical extension of their growth strategy to meet increasing credit demand from members. Moreover, accessing savings from banks will provide safety to the pooled funds. The data collected from field revealed the following information. The same is being presented in the form of case studies.

Case study 1. This pertains to self-help group named ‘Nargis’. The group has been established in 2007. It is located at village Trikolbal Tehsil Pattan in district Baramullah. The group comprises seven members (all females). The members belonged to below poverty line families..

The group was initially started with the objective of joint consumption of the membership funds pooled. Later with the consolidation of the group, the income generating activities were started, which included goat rearing. In this respect, the group collected an amount of Rs 35,000 and started the economic activity.

The self-help group expects successful growth of their economic activity. Up till now, they have been able to generate a substantial income. The said income has helped them in meeting the primary educational needs of their children.

Case study 2. This is named as ‘Rehmatself’-help group. It is located in Moulabad locality of Magam in district Baramullah and has been established in 2007.

The group has 14 members. Each of them contributed on monthly basis from their domestic savings as Rs 10 initially, which later rose to Rs 80 and presently Rs 100 per month.

The present activity of the group is agriculture related work and carpet weaving. They have bought a piece of land on lease basis. It is used for cultivation of turnips and substantial profit is achieved out of it.

The other social activities include giving loans to members for schooling of children, marriage ceremonies, health care, and minor construction work.

The group targets to raise the economic standard of their members and involve other people too in it.

Case study 3. This self-help group named as ‘Malik’ group was started in 2009 at Malikpora (Shadipora) district Bandipora. The group has 15 members. The group started with a contribution of Rs 100 from each member. This contribution was raised to Rs 500 each later.

The self-help group expected some financial support from the Rural development etc. However, they were not able to get the same. Also they could not materialize to start any economic activity. Hence, the self-help group Malik-Pora is dormant now.

Analysis

The self-help groups have main function to economically empower the members involved. The members join the group on voluntary basis. They are required to contribute out of their own pocket to start an economic activity. However, they are guided by some organizations, government or non-governmental organizations.

In the above cases two of the self-help groups were able to run these successfully. They have been able to speed up towards the target they have fixed. They got proper external as well as internal support. However, one group was not able to continue successfully due to lack of internal support as revealed by the informants. The SHG like above two can be a source of inspiration for the other people who wish to earn a substantial income for the fulfillment of the basic needs of their family. The groups can involve themselves with different crafts/arts which are found in the society and can seek the support of government agencies etc to market these products. In this way they can be source for the safeguarding their skills in different crafts. As it has been found that middle men all over valley exploit the craftsman/ artisan. The trader and the middle man reap the benefit of the hard toil of the craftsman. This SHG can be a helping hand in this regard.

III. Conclusion

The self-help group anywhere can be a strong technique of economic empowerment of economically weaker sections of the society. The members having zeal to work honestly and dedicatedly are able to reach to the goal, even if gradually. There is need of support from the locality, family heads of the members involved, and external agencies. The concept of SHG has great scope in the present universal unemployment scenario. Government and NGOs must involve all the needy people rural as well as urban ones and those belonging to economically vulnerable groups to participate in the SHGs. However, there is need that they must be well educated about the methodology and hardships they can face in making these groups successful.

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