



## RESEARCH ARTICLE

### INVOLVEMENT OF SHGS FOR WOMEN EMPOWERMENT IN KALAKOTE (RAJOURI): A THEORETICAL APPROACH

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#### ABSTRACT

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their wellbeing. The main theme of the present study is to describe the aspects of women empowerment and to give an overview on the major steps taken by the nation in that connection and on the concept of Self-Help Groups (SHGs). The study highlights some of the main objectives of SHG's with regards to women empowerment. The attempt was made by the researchers is to bring out the importance of women empowerment in the present scenario and involvement of SHGs in it. SHGs in Kalakote (Rajouri) are mainly meant to empower the rural poor women's especially the women in rural areas. The study concluded that the involvements of SHGs are helpful for the empowerment of women and eradication of poverty.

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#### INTRODUCTION

*"You can tell the condition of a nation by looking at the status of its women".*

(Jawaharlal Nehru)

The population of women is almost half of the total population in India. A country or community cannot be considered civilized where women are not honoured. Women have a unique position in the society. India has a rich heritage that shows how women of our nation were respected. But gone are those days and now women are treated like second grade citizens. Though many policies have evolved and political leaders fight for equality and justice for women, day by day things are going worse. It is no real surprise that women empowerment in India is an interesting topic to be discussed with no real solution looming in the horizon except to doubly redouble our efforts and continue to target the sources of all the violence and ill-will towards women. To truly understand what women empowerment is, there needs to be a sea-change in the mind-set of the people in the country. Not yet the women themselves, but the men have to wake up to a world that is moving towards equality and equity. It is better that this is embraced earlier rather than later, for our own good.

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. Women's Empowerment is a burning issue all over the world. 'Women empowerment' and "women equality with men" is a universal issue. Women empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:-

- Freely live their life with a sense of self-worth, respect and dignity.
- Have complete control of their life, both within and outside of their home and workplace.
- To make their own decisions and choices.
- Have equal social status in the society.
- Have equal rights for social and economic justice.
- Determine financial and economic choice.
- Get equal opportunity for education.

- Get equal employment opportunity without any gender bias.

The basic issue which prevents women from full participatory role in nation building is the lack of economic independence. It is believed that economic empowerment of women is possible through Self Help Groups (SHGs)”. Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than ten members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India. SHGs have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment. The Self Help Groups scheme was introduced in Tamilnadu in 1989. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self Help Groups have linkages with NGOs (Non-Government Organizations) and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

### Objective of the study

The specific objectives of the study had enumerated as follows:

- To bring out some important facets related to the women population in India, in general and Kalakote Rajouri in specific
- To explain the main facts related to Self Help Groups in the nation and Kalakote specifically.
- To describe the effectiveness of SHG's in the economic empowerment of women.
- To state the researchers' opinions and suggestions in the chosen area.

The study is descriptive and purely theoretical.

### Methodology

The study is a descriptive study and is purely the opinions and suggestions of researchers leaving scope for further analytical studies. Kalakote area in Jammu & Kashmir state alone is chosen for making suggestions. The study has used one of the tables of overall Rajouri district of census 2011 as it is a descriptive, theoretical approach.

### Review of literature

- Thangamani and Muthuselvi (2013) stated that participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects.
- Chithradevi, (2012) conducted a study on empowerment of women in self-help groups in rural part of Chennai. One of the major problems she found was the SHG group members are mostly from the poor households and lack resource base and as such suffer from expansion of the economic activities chosen.
- Ranjula Bali Swain (2007) stated that if SHGs in India work positively in the process of women empowerment and NGOs provide support in financial services there will be a positive impact on women empowerment.
- Pattanaik (2003), in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain impediments like gender inequality, social exploitation and physical and mental torture for which various SHGs are not organised properly and effectively.
- Seibel, and Khadka, (2002) stated that vast number of SHGs had been established in recent past as self-reliant, autonomous and local financial intermediaries with 85 women members through NGOs, Government agencies and banks.
- Puhazhendhi and Satyasai (2001) revealed some critical elements for the successful formation and functioning of groups. These elements include a voluntary nature of the group, small size and the homogeneity of membership. SHGs are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of the members also foster meaningful relationships for the members of the SHGS. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.
- Following are some of the major matters to be considered related to women, which are given as related to India in general and Kalakote tehsil in Rajouri district of J&K state in specific.

### Women Demographics

India's population as per 2013 statistics is 1,270,272,105 (1.27 billion). The total male population in India is 655,875,026 (655.8 million) and the total female population is 614,397,079 (614.4 million). Sex Ratio in India at present is 940:1000, i.e., 940 females per 1000 males. It is found that more than 50% of India's current population is below the age of 25 and over 65% below the age of 35. Every year, India adds more people than any other nation in the world, and in fact the individual population of some of its states is equal to the total population of many countries. The state (Jammu & Kashmir) occupies 19<sup>th</sup> rank in population with 125.41 lakh souls as per 2011 census. The state has three district regions, viz, the Kashmir, Jammu and Ladakh comprising of 22 districts. Each region has a specific resource base. Sex ratio of 889 female per thousand males, places J & K at 29<sup>th</sup> rank in the country. Sex ration of the country is 943 female per thousand males as per 2011

census. The low sex ratio of female to male is alarming and requires attention of all the sections of the society to give heed to 'Beti Bachao' slogan pioneered by the Hon'ble prime minister. The District Rajouri comprises of six tehsils, namely Rajouri, Nowshera, Sundarbani, Kalakote, Koternaka, and Thanamandi and has seven blocks Rajouri, Manjakote, Darhal, Malakav, Budhal, Kalakote, Sundarbani and Nowshera. The district comprises the six tehsils and nine blocks and each block consists of a number of Panchayats. Rajouri district has four assembly constituencies: Nowshera, Darhal, Rajouri and Kalakote.

**Table 1. The overall census data of District Rajouri in 2011**

| Description                     | Census 2011 |
|---------------------------------|-------------|
| Actual population               | 619,266     |
| Male                            | 332,424     |
| Female                          | 286,642     |
| Population growth               | 28.14%      |
| Area sq.km                      | 2,630       |
| Density/km <sup>2</sup>         | 235         |
| Proportion of J&K population    | 4.9%        |
| Sex ratio (per 1000)            | 863         |
| Child sex ratio (0-6age)        | 837         |
| Average literacy                | 68.54       |
| Male literacy                   | 78.38       |
| Female literacy                 | 57.20       |
| Total child population (0-6age) | 118,514     |
| Male population (0-6age)        | 64,503      |
| Female population (0-6age)      | 54,011      |
| Literate population             | 343,196     |
| Male literate                   | 210,006     |
| Female literate                 | 133,190     |
| Child proportion (0-6age)       | 19.14%      |
| Boys proportion (0-6age)        | 19.40%      |
| Girls proportion (0-6age)       | 18.83%      |

### Kalakote literacy rate

Average literacy rate of Block Kalakote in 2011 were 68.54 compared to 57.99 of 2001. If things are looked out at gender wise, male and female literacy were 78.38 and 56.57 respectively. Total literate in Rajouri district were 343,196 of which male and female were 210,006 and 133,190 respectively.

### Kalakote sex ratio

With regards to sex ratio in Kalakote, it stood at 863 per 1000 male compared to 2001 census figures of 878. The average national sex ratio in India is 940 as per the report of census 2011 directorate. In 2011 census, child sex ratio is 837 girls per 1000 boys.

### Major Challenges Faced by Women

Despite of the increasing literacy rate, India is still under the clutches of much violence against women. Women in India, who were given due respect from the ancient periods, are now facing many challenges, various studies reveal this. The major challenges as revealed by the studies in this connection are as follows:

1. Socio- economic security and livelihood issues.
  2. Physical security, health and survival issues and
  3. Political security and participation in civil life.
- (see figure-1)

### Women empowerment

Women empowerment" is a term that has gained currency in the human development and government discourse. Amongst the 8<sup>th</sup> millennium, economic development goals, women empowerment is one of the most crucial goals. The word "women empowerment" is first announced in 2001 in India. She is empowered when she is valued as a normal being of society who has the space to participate in public discourse. The educated Indian women are empowered because she knows her rights. But women belonging to the weaker or poorer sections of the society still face problems like domestic violence, dowry harassment, sexual harassment, etc. According to census report, 2011, 82.14% literate person are male where as only 65.46% women are literate which shows the educated society is dominated by male in India. Education is the main component for women empowerment which is out of reach in many Indian women. Women empowerment is still a cry in India. In rural India women are deprived of basic needs and education. So until and unless women are educated in the true sense, women empowerment will remain a distant dream. According to reports women constitute 48 % of the total population in India. And they perform almost two thirds of the works and produce 50% of our food commodities. Women earn one third of the remuneration and own only 10 % of the property of the country. From such kind of study, it is found that women are still a prey of gender biasness in our society. The Self help groups are the most significant way of bringing about socio-economic change in our society. It is integrating the low income segment with the rest of the rural community through speeding up economic growth and improving the quality of women community in rural area. The United Nations Development Programme constituted eight Millennium Development Goals (MDG) for ensuring equity and peace across the world. The third MDG is directly related to the empowerment of women in India. The MDGs are agreed-upon goals to reduce certain indicators of disparity across the world by the year 2015. The third MDG is entered towards promoting gender equality and empowering women: "Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education by no later than 2015". While India's progress in this front has been brave, there are quite a few corners that it needs to cut before it can be called as being truly revolutionary in its quest for understanding what women empowerment is. The Ministry for Women & Child Development was established as a department of the Ministry of Human Resource Development in the year 1985 to drive the holistic development of women and children in the country.

### Swayamsiddha

Swayamsiddha is one such scheme for empowering the Indian women both socially and economically to enable them live with dignity and self-reliance. The scheme lays stress on access to micro-credit and envisages block and Panchayat-level participation among women, cutting across all regional, economic and social groups.

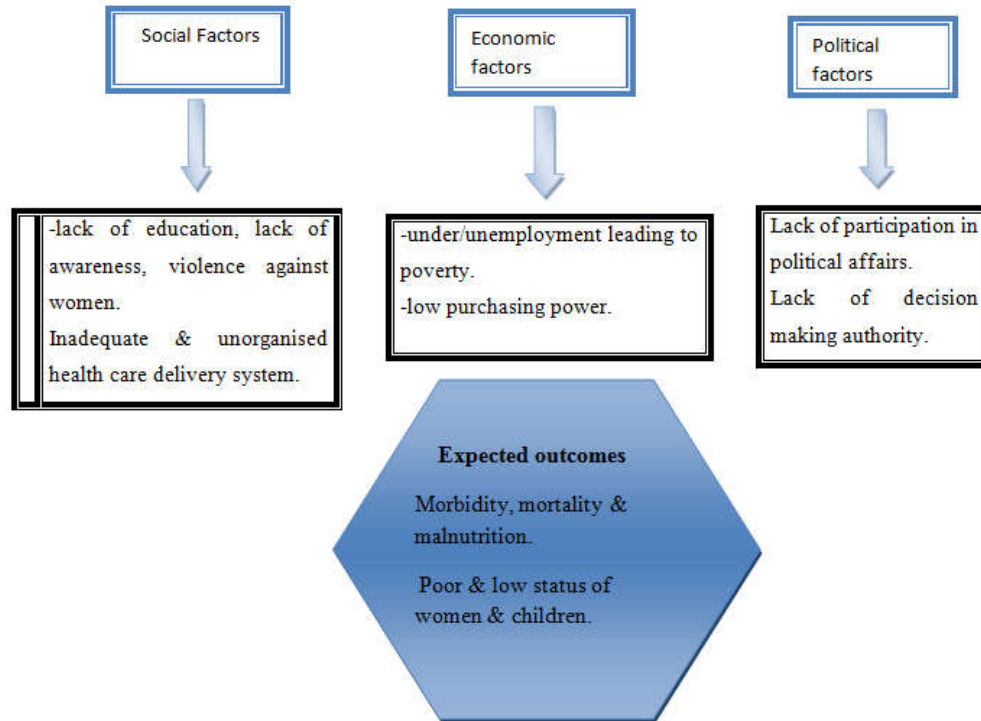
### Self Help Groups

SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from

banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. The concept underlines the principle of Thrift, Credit and Self Help.

IWEP will thus create an organizational base for women to come together, to analyse and full-fill their needs through existing programmes of the State and Central governments and to access institutional credit. The programme will facilitate them access to various schemes from a single window.

The given diagram-1 showing the challenges faced by a women and expected outcomes



**Evolution of SHGs in India**

In 2001, a National Policy for Women Empowerment was launched and during the month of February that year (which was celebrated as the month for Economic Empowerment of Women), the Integrated Women’s Empowerment Programme (IWEP) or "Swayamsiddha" was also launched and a national-level seminar on property rights for women was organised during this phase by Government of India. The programme assumes significance in the light of the fact that in recent years the empowerment of women has been recognized as the central issue in determining their status. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the State to adopt measures against discrimination to them in any manner. Swayamsiddha, as the name itself suggests, is aimed at making women self-reliant and giving them enough confidence to fend for themselves. The programme laid stress on enabling women to have a full understanding of social, economic and political issues. The programme will bring together groups of people with common goals and objectives. IWEP (integrated women’s empowerment programme) has a vision to develop empowered women who will be bold enough to demand their rights from family, community and government and those who have increased access and control over material, social and political resources. It envisages enhanced awareness and improved skills for women with an accent on economic self-reliance. One of the principal aims of the IWEP is to improve women’s access to micro-credit and strengthening the savings habit among rural women. This will enable them to have control over their economic resources.

The State Governments will identify nodal departments for implementing IWEP which will in turn identify block-level implementing agencies called Project Implementation Agencies (PIAs). Women need not run from pillar to post in search of information and aid as the scheme will ensure easy and instant redressal of problems. A subsidy-free approach to women’s empowerment will be inculcated. Each self-help group will have about 15-20 members with one leader or key person. Homogeneous groups of women belonging to the same socio-economic status will be formed, networking self-help groups (SHGs) with Panchayat institutions and government functionaries. Community-orientation, innovative interventions and creation of community assets will all form a vital part of the activities of the PIAs or the SHGs. These will in turn strengthen the process of group formation, mobilization and stabilization. IWEP holds special significance in that it has been started during the Empowerment Year for Women and at a time when gender and women perspectives are being mainstreamed in all developmental processes. The Government has decided to establish policies, programmes and systems to ensure the mainstreaming of the gender perspective in the process of development. Wherever there are gaps in policies and programmes, women- specific interventions will be undertaken to bridge these. Coordinating and monitoring mechanisms will also be devised to assess the progress of such mainstreaming mechanisms from time to time. This also extends to the various programmes and schemes the Government has formulated for the welfare and empowerment of women. IWEP is also being constantly monitored and evolved and interventions being created based on feedback from various blocks and districts. The self-help groups will particularly reach out to destitute women, particularly those in

extreme poverty, disadvantaged women, disabled widows, and elderly women, single women in difficult circumstances and women in conflict situations.

### Women Empowerment through SHGs

Women can form Self Help Groups, voluntarily for solving their common problems, through self-help and mutual help. SHGs here in India provide federations for women, especially from the poorer sections of society, to develop space and support to each other. SHGs provide savings mechanisms especially to suit the needs of the members. It also provides a cost effective delivery mechanism for small credits to its members. SHGs with bank linkage are formed catering to the poorer women sections of society. But this does not mean that only poorer women can develop SHGs. SHGs can be formed by poorer women alone or with the mixing up of women from upper strata of society who can provide the needed assistance. The Self Help Groups (SHGs) Guiding Principle stresses on organizing the rural poor especially women, into small groups through a process of social mobilization, training and providing bank credit and government subsidy. The main objective of SHG concept in India is to improve the economic development of women and create facilitating environment for their social transformation in the lift of gender discrimination in work and the household. In India, SHGs are doing their best for the economic growth of the country.

### Self Help Groups in Kalakote ensuring Women Empowerment- A theoretical perspective

As of now in block Kalakote is relatively new in this movement. In this block 371 SHGs and 43 VOs have been made. More than 3600 household have been mobilised into this movement, with a total corpus of more than Rs 1.15cr. Most important aspect of SHG movement here is that it has brought financial empowerment among poor women. Now women are at the centre stage, they have an important part in decision making of their families. They take care about the nutrition requirement of their children, their education and health care. Federations of Women like SHG, VO, and CLF have given them platform to learn, identify, and express in the affairs of the village in general and families in particular. Regular interaction with the members of Panchayat Representatives and government representatives has given them a sense of Identity and accountability. Regular interface with the financial institutes have added knowledge and confidence to their financial literacy. Overall with the onset of SHG movement in block Kalakote poor downtrodden women emerged winners in this process. With each day passing, financial and social aspect of their wellbeing is improving.

### Limitations of the study

- The chance of subjectivity in the study is unavoidable due to the element that personal opinions of researchers might call for difference of opinion from readers to the study.
- The sample state was chosen based on researcher's opinion and perception.
- The study is a fully theoretical approach leaving scope for further analytical studies.
- SHGs can be studied from various angles but the study does not cover all those areas.

### Suggestions and Conclusion

The following are the researchers' suggestions to develop the efficiency of SHGs to obtain even more benefits.

- By the process of Capital infusion into the community there is a need for Capacity building to upgrade existing livelihoods and taking new livelihood.
- An external dedicated sensitive support structure should be available to these women to explore forward and backward market linkages.
- While forming SHGs care should be given to select people from different languages, religions, castes etc which will in turn lead to National integration.
- While doing Institutional Building and Capacity building exercises focus should be on convergence of different govt schemes with the community, Pension, AAY, ASRA, Insurance.
- More computer literate women must come forward and assist the SHGs in taking advantage of the most modern technologies.

SHG's have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political, economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for empowerment. SHG's are helping for the economic empowerment of its members. Since majority of the SHG members are women's. We conclude that SHG's are helpful for the empowerment of women and eradication of poverty.

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