



**Full Length Research Article**

**COMMUNITY BASED INSTITUTIONS AND EMPOWERMENT OF WOMEN**

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**ABSTRACT**

“The study is about National Rural Livelihood Mission (NRLM) and its impact on women in terms of their empowerment. This study covers structure, objectives, implementation and impact of NRLM through SHG approach on lives of women in one of the intervention Block-Bishnah of Jammu And Kashmir State. The effort has been made to highlight the extent of facilitation provided through organization of poor women into SHGs and to enable the women to break shackles of poverty and move towards self reliance. On the other hand avail the entitlements meant for women leading empowerment in socio-economic and political spheres”.

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**INTRODUCTION**

The study is an outcome of our association with the programme (Umeed) being implemented by Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM) under National Rural livelihoods Mission (NRLM). We being the implementers and monitors of the project invested a good time to experience the intervention being carried out to improve the income and living standards of marginalized women who have earlier remained deprived of benefits of welfare schemes of the state and neglected by the society to a great extent. This study assumes importance in a way when at once multiple welfare schemes are launched by state and the union government to improve the plight of women, socially, economically and politically across the country, for instance slogans like “Beti Bacchao Beti Padhao” or free education to the girl child, “Ladli Beti”- AASRA Scheme or empowerment drive taken up by both civil society and government for women. This study aims to study the impact of community based institutions on the empowerment of women facilitated by the State Rural Livelihood Mission in livelihoods generation in one of the intervention Block viz:

Bishnah of Jammu District, Jammu and Kashmir by its array of activities social mobilization, Capacity building of women, capitalization, making the women as group credit worthy and linking them with the banks to take initiatives towards initiating income generation activities in both farm and non-farm sector, which is a base to prove and analyze the quality of life for women. This is as well an endeavor to observe the nature and impact of this project on the lives of women in terms of decision making ability, gender equity, social status and social awareness. National Rural Livelihood Mission is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodeled to form NRLM thereby plugging the shortfalls of SGSY programme. This scheme was launched in 2011 and is one of the flagship programmes of Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor.

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Jammu and Kashmir State Rural Livelihoods Mission is implementing a programme "Umeed" which aims "to reduce poverty in the state 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. That, every poor household comes out of poverty with immense confidence and belief in them. Poor starts to think positive about himself and his family, and where in the lifetime of the poor he has accessed all possibilities of change and harnessed his entire talent and worth. Every poor reaps all the benefits of government schemes as his entitlement which ultimately helps him to live a life full of contentment, happiness and dignity."

## RESULTS AND DISCUSSION

The present study is based on primary data obtained from the Block Mission Management Unit (BMMU). Primary data was collected through personal interview method and set of information taken from the Community Cadre in the block. We went through qualitative approach to enhance findings; including structured and unstructured question sessions with members of SHGs, and functionaries of the project. For further in depth understanding into research area and to narrate the findings following methods were adopted.

- Interviewing with a set of questionnaire with Community Cadre placed in area and accountable for implementation of the project.
- Field visits and meeting with the group members and writing down the conversation during the field visit.
- Focused Group discussion
- Direct Observation.
- Random Sampling
- Case studies

## PROGRAMME STRUCTURE: COMMUNITY INSTITUTIONS & COMMUNITY CADRE

### Self Help Groups

Programme (Umeed) which has a mandate to organise, federate and hand hold women members from rural regions to form their own institutions, as a strategy to bring all poor and vulnerable sections out of poverty. To achieve this it is necessary to transfer the decision making power at ground level by providing a structure. The basic institution in the structure is a Self Help Group (SHG).

Self- Help Group (SHG): *"When 10-12 poor people who have same Socio Economic status, who have more or less similar problems, who lives nearby come together with, Unity, Trust, Understanding, Affinity, Self Help and Shared responsibilities, to achieve the common goal of overcoming Poverty, we can call them as Self Help Group"*.

Every SHG assigns a name itself, opens saving account in nearest bank and is provided continuous trainings for initial days and at regular intervals holding group meetings, inculcating saving habit, internal lending and book keeping by the community cadre who are entitled to nurture the groups

according to the guidelines. An SHG has two leaders first and Second leader, who leads the entire group and conduct four meetings in a month which is mandatory to take place. In meetings it is mandatory to recite prayer song, take attendance, collection of savings, do internal lending and repayments and to discuss any social issue. There are five cardinal principles each group has to follow: 1. *Regular Meetings*. 2. *Regular Savings*. 3. *Regular Internal Lending*. 4. *Regular Repayment*. 5. *Good Book Keeping*. These keep the group alive and on the other hand it's a way to bring the members to come closer and take the collective decision.

### Village Organization

The aggregation of seven to fifteen SHGs leads to the formation of Village Organisation (VO). The VO is the broad level of organising the groups and it has five office bearers, who are primarily involved keeping track of group activities, grading, capacity building, medium of funds and other core responsibilities of the groups at VO level. All the funds by the Mission are routed through Village level Organisation to SHG. The internal lending and repayments take place twice in a month. The transaction of each at group and VO level are simultaneously maintained in the Management Information System (MIS) to ensure the transparency and efficiency of this project and it is also very helpful for various banks who are involved in streaming this project. Each VO has five sub-committees who are accountable and support the structure by executing their duties. These five committees are 1) Health committee 2) Education Committee 3) Social awareness Committee 4) Bank linkage Committee and 5) Livelihood Committees. All these committees provide important inputs from their respective discipline to carry out the execution safely. For instance the educational committee will monitor the condition of the school, the health committee will supervise the functioning of primary health centre (PHC) and similarly the social awareness committee will let the people aware about the upcoming schemes/funds/plans or address the social issues and livelihood and Bank linkage will ensure the appropriate use of money into business that she has asked for and will provide help to connect the consumer with the banking system respectively.

### Cluster Level Federation

Likewise VO, seven to fifteen VOs gives rise to the formation of Cluster Level Federation (CLF) and similarly has office bearers & sub-committees. The main responsibility of CLF is to provide coordination and support in ensuring convergence, livelihood promotion/marketing needs and other social needs that would emerge once the SHGs stabilize and have accessed credit from financial institutions.

### Communitization through Community Cadre

Each VO is looked after by Community Mobilizer (CoM). CoM is preferably a woman who acts as a facilitator for self help groups promoted under programme. The main responsibility of the CoM is to handhold and guide a group of SHGs for which she acts as CoM. The beauty of the programme is that CoM should be either member of SHG or his/her sister or mother should be member of SHG. There is a one Community Trainer (CoT) for 4 to 5 VOs. CoT is

identified from the cadre of Community Mobilizers working in the Cluster. CoT is mainly responsible for imparting training to the members of the SHGs, the leaders, the bookkeepers, VO, Vo sub-committees, CoM and the community. Activities of CLF are coordinated by Cluster Coordinator (CC). CC is identified from the cadre of Community Trainers (CoT) working in the block. CC acts as a facilitator between the community and the Mission. So the concept of capacity building and empowerment begins from an SHG and goes up to Cluster Level Federation. The process of planning, monitoring, and implementing all activities by the community themselves is essence of the programme. At all levels a cadre of community (CoM, CoT, CC) is there to ensure overseeing and coordination of the programme. This Communitization gives ownership of the programme to the community in real sense. Moreover, ensures that service reach to last man, unlike other government programmes.

## **COMMUNITY INSTITUTIONS AND EMPOWERMENT OF WOMEN**

Empowerment of women means to let women survive and let them live a life with dignity, humanity, respect, self-esteem and self-reliance. This will help them to make their own decisions. Nobel Laureate Amartya Sen. (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/ interpersonal, legal, political, and psychological. Empowerment is culturally relative term; it is itself not a western concept. Availability of capital affects women's ability or decision making and self-confidence which are closely linked with knowledge, women's status and gender relations at home. SHG approach strengthens women's economic autonomy and gives them means to pursue non-traditional activities. These programs impact also on political empowerment and women's right. Since women's empowerment is the key to socio economic development of the community; bringing women into the mainstream of national development has been a major concern of government. The Ministry of Rural development has special components for women in its programmes. Funds are earmarked as "Women's component" to ensure flow of adequate resources for the same. Women empowerment is a social process that seeks to counteract the age old acceptance of discrimination against women and aims to achieve greater equity among women in the society. Since the early 1980s empowerment has become a key objective of development. Empowerment has been considered both an end and as a means of development. There has taken place a steady addition of literature on the subject ever since the concept gained wide acceptance among academics and policy makers. Depending on the context concerned, empowerment is defined

variously. In our present context, empowerment may be defined ideally as 'a continuous process where the powerless people become conscious of their situation and organise themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance. The important aspect of rural development is realization / appreciation of women as human being. It is a state without oppression of women, an environment of freedom, equity and respect for individual and a life with dignity. It is the expansion of assets and capabilities of women who constitute nearly half of our human resources, to participate in the institutions that affect her life.

### **Impact of community institutions on women**

The role of SHG in this context is important because it provides an environment of sustainable improvement in the quality of life of rural women folk for equal opportunity in decision making process and to participate in community life. In our society there is wide range of prejudices and social taboos and women have been neglected to the status of a second class citizen. The women as a class continue to be at the losing end. The role of SHG helps rural women in greater collective say in their day to day affairs and can help in reducing inequality and gender bias and it is a contributory factor for rural development. SHG plays a major role in gender and development strategies because of its direct relationships to both poverty alleviation and women. As women are the poorest of the poor so greater financial security allows the women to become more empower in household and community affairs. As women spend most of their income on their family needs particularly children's education, diet, health care and clothing. Proponents of targeting women argue that women repayment record is good and their behaviour is more cooperative than men. Access to financial resources does not alone empower women but also access to material (credit, property, and money), human and social resources (education, business). It is not only economic uplift of women which is achieved through SHGs but they play an important role in uplifting their status in society. Their role as catalysts in effacing the social maladies cannot be ruled out.

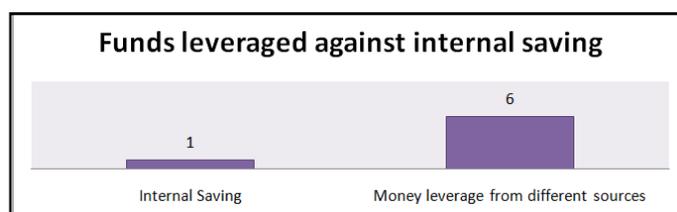
SHG is emerging as a powerful instrument for poverty alleviation in the new economy. Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the "unreached poor". Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

The formation of Self-Help Groups is "not ultimately a micro-credit project but an empowerment process" (Micro-Credit Summit, 2001). The concept aims at empowering women and thus uplifting their families above the poverty line. It is a gradual process resulting from interaction with group members through awareness and capacity building. Building capacity refers to the strengthening of ability to undertake economic, socio-cultural, and political activities, and enhance self-respect. Capacity to undertake economic activities includes ownership and control of productive resources and alternative

employment opportunities at local levels. It has been proved that economic empowerment could have a positive impact in other spheres as well: enhanced social, legal, and political status. Capacity to undertake socio-cultural activities encompasses ability to participate in non-family-group meetings, to interact effectively in the public sphere, to create mutual dependence and to ensure mobility and visibility. Capacity to undertake political activity includes ability to fight injustice, to organise struggles, and to create an alternate power structure at the local level. Within the SHG approach in Programme (Umeed), empowerment is embedded at many levels. The impact of SHG on the various dimensions of women empowerment depends on the backwardness, prevailing cultural practices, and demographic profile of the area.

### Capitalization and accessibility to credit

SHG has come a long way, since its inception in block in 2014. The spread of SHGs in block has been phenomenal. It has made dramatic progress in forming 774 groups. About some 8225 poor households have gained access to formal banking system through SHG-bank linkage programme covering 43% of households. The members of these have over the last 2 years contributed their own meager savings of Rs 25 per week by each member, which as on date is amounting to Rs 1.58 crores.



Graph-1

The groups have leveraged almost six times capital in respect to their savings from the Mission and Banks.

Table 1. Amount of Capitalization available with the community

Type of Capital	Year -1&2 Amount in Crores
Internal Savings	1.583
Revolving Fund	1.370
Community Investment Fund	2.972
Vulnerability Reduction Fund	0.74
Bank Loan	4.39
Total Amount in Crores	11.05

Capitalization being the prime focus in programme and it has become possible to enable the SHGs to have access to credit to a total amount of Rs. 11.05 crore, out of which Rs. 6.9 crore is available within community institutions all the time and Rs. 4.39 crore as bank loan as shown in the table No.1. The community members through mutual consensus make available the money as a loan to its members on very easy installments without any collateral.

### Impact of revolving Capital

To further analyze the amount of credit accessible to members a study has been conducted through random sampling. Sample sizes of 24 percent of 774 SHGs were studied to analyze the how much capital has revolved among its members. During the first two years, 186 SHGs have availed Rs. 1.02 crore. The amount has been revolved 2571 times among members and has been accessed by 1472 members to the tune of Rs. 2.74 crore in total as depicted in the table No. 2. As is evident from the table that on an average each member has taken multiple loans, to cater to their small needs and invest in their livelihoods. Poor people (women) often require money in small amounts to cater to their small needs which is often not available with them. They only borrow money which they feel and are confident that they can repay the money. The money available within their own institutions provides them an excellent opportunity to access the money as per their required needs. This slowly increases their capacities to take more and bigger loans; and makes them over a period of time credit worthy before credit institutions like banks etc.

### Case Study 1

Asha Rani has been a home maker. She has two children (son and daughter). Her husband has been an agricultural labourer which is seasonal work. They always had irregular income. In Umeed she joined Vijay SHG of Laswara Village Organization-2. She took a total loan of Rs. 95000/- (Rs. 10000 VO Loan, 25000 and 60000 Bank loan 1st dose and 2<sup>nd</sup> Dose respectively). Asha invested loan amount in purchasing a Cow and started growing vegetables in her kitchen garden. Gradually her husband also started working with her. She earns around 5000 per month by selling milk and vegetables. It has been a great joy for Asha to have a sustainable income by which she could fulfill her lots of dreams. She repaired her house and could provide her children a secure education.

### Case Study 2

Mindra Devi from Bahadurkhan Village lives with her husband and five children (one son and four daughters). Her husband is an agricultural labourer. Meeting household expenses of a family has always been a challenge for her. She joined Gauri Self Help Group of Bahadurkhan Village. She took a total loan of Rs. 60000 (SHG loan Rs. 10000, VO Loan Rs. 20000 and Bank Loan Rs.30000). She invested money in multiple livelihoods. She purchased auto load carrier by making a down payment of Rs. 50000 and secondly revived her art of making traditional sweets. She has an income of Rs. 5000 to 6000 a month. Umeed has made Mindra proud of her self.

### Case Study 3

Gharo Devi Gharo from Kotli Charkan lives with her husband, Rajinder Kumar and two children. Her husband is an agricultural labourer.

Table 2.

No. of SHGs studied	Total funds available (RF and CIF)	No of times capital revolved among members	No of members accessed the money	Amount accessed
186	1.02 crores	2571 times	1472 members	2.74 Crores

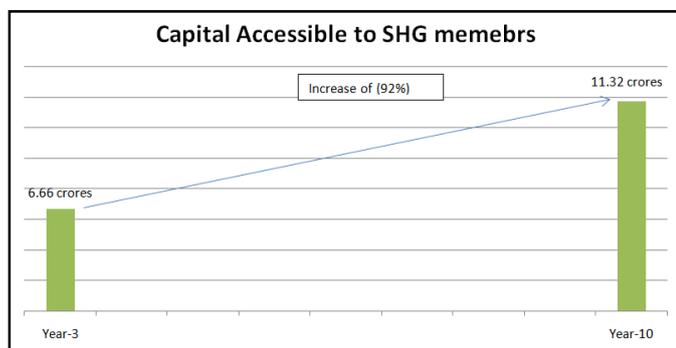
She joined Umeed SHG associated with Kotli Charkan Village Organization. She got elected as President of her SHG. This has boosted her morale to a great extent. She took a total loan of Rs. 72000/- She invested loan amount in various livelihoods (Revolving Fund Rs.5000 for purchasing goat, Community Investment Fund Rs. 10000 & Bank Loan Rs. 30000 for business and purchased hand cart and from SHG Rs. 27000 for purchasing cow and sewing machine). She earns around Rs. 4000 to Rs. 6000 per month. Garo proved her mettle. She has become a big inspiration for other members of her group.

#### Case Study 4

Kulwinder Kour W/o Kulbir Singh is living with her two children and her husband. She is a member of Jai Kabir SHG from Makhanpur-2 Village organization. She took a loan of Rs. 70000/- (RF 5000 CIF 15000 Vo 50000) and started poultry Unit Village. Her husband had a shop but no way ahead what to do. It is with the support of her SHG which enabled Kulwinder to start poultry unit and have a decent income. She earns around 4000 to 6000 per month.

#### Projection of access to capital within the community institutions over the period of 10 years

Down the line in 8 years duration available money with the community shall be Rs. 28.62 crore and amount available through bank shall be Rs. 81.27 crore. 774 SHGs shall be able to access Rs. 109.89 crore. On an average each shall have access to Rs. 14.19 lakh and each member of group shall have access to a credit of Rs. 1.42 lakh.



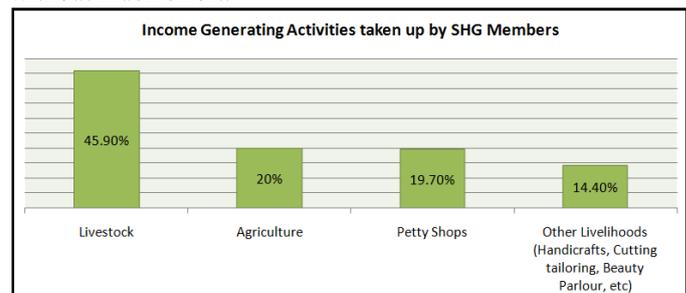
Graph 2. depicting funds available now (3rd year) and year 10

#### Socio Economic and Political empowerment

##### Economic and financial empowerment

The status of women is intimately connected with their economic position, which in turn depends on opportunities for women for participating in economic activities. Women's ability to save and access to credit would give them an economic role not only within the household and in the community. Investment in economic activities would improve employment opportunities for women and thus affect overall development. Here the specific issues examined are the Income Generating Activities (IGAs) taken up by the members of groups and the monthly returns from them, their contribution to the monthly family incomes and their repayment behavior. It is widely accepted that the returns from

the economic activity are used not only for women's welfare but also for the welfare of their children and the family and the community at large. Graph No. 4 gives a concise picture of the various IGAs taken up by the members of the groups. The majority of SHG members have invested in livestock. Of the total, 45.9 percent belonged to this category. 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 livelihoods. As in rural areas, this activity has proved to be popular as the people have generations of experience in traditional economic activity for supplementing family income without much effort.



Graph-4

#### Case Study 1

Surekha Devi from Laswara, Bishnah lives with her husband, Tarsem Lal and two children (son and daughter). Her husband could barely meet household expenses. She had a skill but no capital and way how to go about. She joined Umeed as a member of Radha Swami SHG associated with Laswara Village Organization -1. She took total loan of Rs. 45000 (Rs. 15000/- Community Investment Fund & Rs.10000/- VO Loan). She invested loan amount in beauty parlor cum tailoring unit. It was a good decision on her part as investing in income generation activity proved successful. She was able to repair her house and met the economic needs of the family at ease. She has income of around Rs. 6000/ per month compared to earlier when she could only dream of having such income. Umeed certainly has brought her dreams come true.

#### Case Study 2

Sudesh Kumari w/o Dayal Chand. Prior to joining SHG life has been harsh for her family. She could manage to pay fee of her children with great difficulty. She joined Shiva Self help Group. She took a loan of Rs. 52000/- (Rs.12000 SHG Loan, Rs. 10000 CIF & Rs. 30000 VO Loan). She made investment in making decorative items. She purchased raw material and made decorative items. She further purchased a cow. She has now multiple sources of income with the support of SHG. She has an income of around Rs. 5000 per month. She has been able to remove hurdles in running household expenses smoothly.

#### Case Study 3

Shanti Devi w/o Bachan Lal from Bahadurkhan. Prior to joining SHG Shanti lived a miserable. They lived in a damaged house. Her husband has been an agricultural labourer. They had a small piece of agricultural land. She joined Vikas SHG associated with Bahadukhan Village

Organization. She took a total loan of Rs. 40000 (Rs.10000 SHG Loan and 30000 VO Loan). She invested in purchase of a Cow. This has supplemented to a great extent in running her house hold. She could also repair her damaged house.

The basic assumption underlying the provision of microcredit is that the investment made with that credit would generate income, adequate to contribute significantly to family earnings. In general unemployment is an acute problem and the poor families are the worst hit. The women in these families are unable to contribute towards their family income as they do not have the skills or the opportunities for employment. After joining a SHG, though the returns from IGAs taken up under it remain irregular and in many cases unstable, they would make a lot of difference to the lives of the poor. The increased incomes have helped to supplement the incomes to reduce the levels of poverty to a great extent in many families. Some members take up more than one activity (agriculture and livestock, for example) to make up the loss during off-seasons. It could be inferred that in case of 90 percent of the members with economic activities, their incomes from micro enterprises contributed considerably to the family incomes directly or indirectly. The preceding analysis suggests that the provision of micro-credit to poor women has created a positive impact since the enterprises which they began were able to produce substantial returns. All the increase in their incomes might not have come, however, from these enterprises. It is a fact that the returns of the micro enterprise are hardly sufficient to meet the daily expenses of the unit and make repayment of the loans. The majority of the members in studied groups had reported that their repayment rate was between 95 to 100 percent. In default cases (which do happen except in few cases), group leaders through community based recovery mechanism ensure repayment so that other members would not be tempted to commit default in repayment taking a cue from the defaulters. In older groups, members reported that they had also availed repeat loans. Experts feel that by giving successive (repeat) loans, the members make do with assured external resources and the purpose of making them self-reliant is defeated.

### Social empowerment

This is a gradual process, which would take place only when the functioning of the group becomes sustainable. The extent of empowerment varies with the age of the group. Members in older groups show a high degree of social and psychological empowerment than their counterparts in infant groups. Involvement in group meetings can go a long way to liberate women from their traditional roles. Their active participation in Village Organizations, - meetings conducted fortnightly - has improved their confidence and created an opportunity for its members to meet members of other SHGs. This has helped them to become conscious of their collective strength and to fight against all forms of social injustice and gender discrimination. Active participation resolving common problems and help extended to the vulnerable and the disabled show their better willingness for mutual help and greater commitment to social obligations. The efforts made by some groups in helping group member to get her daughter married, fighting for getting drainage problem resolved are worth mentioning.

### Case Study of Village Organization

The name of our Village organization is Bahadurkhan. There are 10 SHGs consisting of 100 member in the VO. The total saving of SHGs is Rs. 171000. All the SHGs in VO have got Revolving Fund and Ccommunity Investment Fund amounting Rs. 150000/- and Rs. 400000 respectively. All 10 SHGs have also been credit linked with facilitation by Umeed and received Rs. 500000/- as bank loan @50000 per SHG. VO caters to all its member SHGs in terms of providing loans for various purposes, resolving issues in the group, ensuring following of Panchsutras by the groups, capacity building of member SHGs and so on.



Apart from this VO resolved a long pending drainage problem in the village. There was no passage for draining out of water in whole panchayat. Due to which diseases spread in the village and even small quantity of rain water used to get into their houses. The VO mobilized its members and Sarpanch of Bahadurkhan and approached Tehsildar concerned and for the same. They visited concerned Tehsildar's office four times and staged a dharna outside his office to address their grievance. Tehsildar made a visit to the Villages and ordered for immediate arrangements for draining out of water in the

villages. With the result, passage for draining out of water was unblocked and channelized through neighboring villages khour and Phinder and Bahadurkhan got rid of this severe issue.

The VO has started even rice bank and named that Amma bank. Its entire member SHGs collect rice which is being distributed to the needy in their Villages in emergencies. So far VO collected 100 KG rice and distributed among two women. The VO also facilitated the enrollment of two children (their mother is insane) in the Bal Ashram in R. S. Pora. It is a source of immense pride to us that we are and we have earned a respectable social and economic status in society. We, who had earlier been confined to the four walls of our homes, have now started transacting in banks and participating in all the important occasions in our village, such as VO meetings, Awareness Programmes and Trainings conducted by Umeed. SHGs have not only produced tangible assets and improved living conditions of their members, but also helped in changing much of their social outlook and attitudes.

The group dynamics have reasonably helped many members to overcome the feeling of low self-esteem and lack of confidence and empowered them psychologically. Considering the fact that SHGs have been functioning only for a short time and the area is backward in many aspects, we feel that the 'take off stage' has been successful. A gradual shift in women's perception about the role of women of being equal contributor both in family and society as well is a clear indication of their changing attitude. However, the groups have to go a little more way ahead before becoming strong enough to change the power equations in the family and the society.

### Political Empowerment

Women's participation is now recognized universally as a crucial element in augmenting the cost effectiveness of any plan for socio-economic progress. During the interaction with members remarked that their participation in the political process was almost negligible. Though the members used to attend the grama sabhas, most of them felt that there was no use in attending, as the major share of the panchayat funds went to traditionally influential persons. Others who attended the grama sabha at the initiative of the group leaders said that they merely sat as spectators. However, since being part of SHG the members do attend gram Sabha and are able to keep their point of view. It is remarkable to state that women are able to make the panchayat to give preference to SHG members in availing benefits under various government schemes like Indira Aavas Yojna (IAY), Job cards under MGNREGA and so on.

### Conclusion

The concept of empowerment is deep rooted in the programme. The approaches adopted have been found effective in materializing the plan of action at grass root level and has resulted in achievement of tangible results. The process of communitization and extent of facilitation provided in the programme has paved a way to various means of empowerment like organization women as CBOs, making them credit worthy, paving for them the way to capital, engaging them in income generating activities, eventually better say and negotiating capacity in their family and community. The basic but important aspect of federating the women into groups and other allied activities though is being done by SHGs/VOs. However the higher community institutions like Cluster Level Federations and Block Level federations shall have in coming years a lot of impact on the lives of poor women. The CLF/BLF should facilitate 1) Multiple livelihoods, 2) Marketing opportunities 3) Convergence with other programmes like MGNREGA, IAY, etc to expedite the income generation of poor people. Simultaneously through awareness and sensitization of the poor women on 1) Health and Hygiene 2) Nutrition and 3) Education shall bring a desired empowerment of women in true sense. The Programme has not only provided financial services to the poor but also acted as a launch pad for livelihood intervention as well as empowerment. There is a long way to go towards empowerment of women; however a successful beginning has been made in this direction.

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