
SELF EMPLOYMENT THROUGH TRAINING IN ENCOMPASSING WOMEN EMPOWERMENT: A CASE STUDY OF UDHAMPUR

Dr. Neeru Sidana

Lovely Professional University, Jalandhar, Punjab, India

Taruna Dubey

Udhampur Campus, University Of Jammu, Jammu, India

Introduction

The rural India is more populated comprising 68.87% of population and share of urban is less compared to rural population i.e. 31.6% (Census 2011). Therefore it is important to focus on the rural women and develop entrepreneurial skill among them. Women's development means unification, integration and has spread effects in cultural as well as social fields (Mehta and Sethi, 1997). Self help groups play a significant role in advancing finance and capacity building programmes to empower them (Sabiha Fazalbhoy, 2014). The capacity building training programme can play crucial role in the upliftment of poor by enabling, empowering, decision Making and making them self reliant (Sankara, 2016). Self help groups by providing them opportunity to become economically independent, increase awareness, progress in their standard of living, enlarge social networking, increase self confidence, urge to accomplish, courage to participate in political interaction, decision making, solving the problems of rural women as well as at village level and increase leadership among rural women. (Padmavathi,2011). As far as Jammu and Kashmir state is concerned, unemployment rate is high than nations average unemployment rate and therefore self help groups can help the women in rural areas to avail the opportunity of self employment. Self- employment empowers the rural women to bring positive change and uplift the economic status. SHGs help in meeting credit requirements and increase status of women in the economic, social, cultural and democratic sphere of life. The change phase of business where women work as entrepreneur has good work force and the requirement is to increase the profitability by providing training as well as guidance for prosperous and bright future (Rajasekaran and

SinUMEED scheme has been launched in Jammu and Kashmir by Congress secretary Rahul Gandhi along with then chief minister Omar Abdullah in Kashmir Budgam district in June 2013 the project was launched from Swarn Jayanti Gram Swarozgar Yojana and later on restructured as national rural livelihood mission. This model is already a success in South India where women also had nothing to eat have had made wonders with the help of the scheme. the project encourages rural women to focus on small savings and get financial help from the banks at the time of need. Rahul Gandhi had announced the fund allocated for UMEED project was 755 crore which is centrally sponsored scheme and helpful for \$900,000 it in 143 blocks as well as covering 4098 panchayats of Jammu and Kashmir state. The main objectives of UMEED scheme are to organise and identify poor. Unleash potential by creating favourable environment, highlighting the path towards capital, safety nets provision to the world and coverage of welfare schemes as their privileges.

The government has twined in SUPR and Andhra Pradesh origin company to guide as well as train groups in Jammu and Kashmir at an early cost of rupees 3.5 crores. This company will send community resource persons as well as professional resource persons in order to make people aware and understood about how to reduce poverty as well as come out of poverty.

A pilot project for bank-SHG linkage had been done by National Agricultural Bank for Agriculture and Rural Development in 1992. Self help group is outlook for empowerment and provide financial support in a group. The progress of self help group is based on the increased awareness of women, skill and capacity building, more control on decision making power and transformation. Self help group work like a catalyst to build environment for inner empowerment by participation of women themselves in the process of development

Review of Literature

Self Help Group is a “small, economic, homogeneous and affinity group of rural / urban poor, voluntarily formed to save and contribute to a common fund to be lent to the members as per group decision and for working together for social and economic uplift of their families and community”(RASS, 1997). Non- governmental organisations can identify the persons who want to join Self Help Groups and direct them in outlining the rules and regulation with regard to repayment, thrift and credit procedures. They should also train them for credit

support by incorporating income generating activities and group dynamics (Karbanda, 1991). Self Help group is the feasible way of providing financial support to poor women folk at the grass root level. The group activities by women have shown astonishing change by organising them in enhancing their bargaining power, income generation and progress in their quality of life. Membership in Self help group is within the reach of women and previously it was beyond personal domestic sphere and groups build their capacity to cooperate and reallocate economic opportunities (David, 1992). The inner urge for self-employment among women lies on the presence of dependents in their family (Carr, 1996; Dunn and Holtz-Eakin).

Anderson & Eswaran, 2005; Goetz & Gupta in 1996 explained that Microfinance empowered women to enable them in decision making and greater autonomy by providing loans to women. Microfinance is able to create awareness as well as political inclusion and social inclusion of women (Armendáriz & Morduch, 2010; Bardhan & Klasen, 1999; Beteta, 2006; Dijkstra, 2002). Cheston and Kuhn in 2002 stated microfinance institutions has higher concentration towards poor women to support them by reviving themselves from their social structures in the family, at community level and knowing their rights as well as making them political empowered. Microfinance has considerable impact in bringing empowerment, confidence, skill development and courage so that self help group members feel freedom to accompany their leaders as well as groups. It will show them way to engage in different training activities and social welfare activities (S.Sarumathi, 2011). According to Renuka Sane and Susan Thomas (2013), Micro finance institutions had prove them for providing finance to people which are not covered by banks and have enough potential for making a difference in financial inclusion.

Empowerment as well as decision making are two important steps to be inculcated within training and help an individual to progress as well as grow in any field. As far as empowerment is concerned self help group make planning for their innovative, new and updated activity as well as follow on regular basis with punctuality to increase to increase confidence level of group members. The team members of self help groups should develop the qualities like exposure innovative brains, learning in individual manner and responsibility development through various training programs. The member of self help group should be

ready to negotiate and oblige with the government organisations to get assistance and advice at the time of need.

The decision making call inculcated through training includes the element of time and situation that is how to react at a particular situation and in particular period of time. Every member is able to express freely about the decision making process taken in a group. The decision of self help group should be consulted shared and consented by everybody. The decisions in the group as well as the discussions make every individual enable to be self reliant in taking decisions independently and think in a broader sense (Sankaran, 2016). Women as micro entrepreneurs can get financial support and empowered in terms of capacity building in Self help groups (Sundaram, 2012). The impetus factors like self interest, training for employment, independent, traditional skills, earning money are the motivational factors for an entrepreneur (Angelina, 2012). The progress and overall development of women residing in far-flung are possible with the Self help groups (Abiola and Joseph, 2011). The traditional society confines women within the four walls of household affair, children, home and family rituals and don't avail the opportunity to indulge themselves in economic activities (Ahuja, 2011)

Objectives:

- To understand about the association of training and self employment generation.
- To understand about the progress of women joining self help group.
- To assess the changes in livelihood of poor rural women.
- To expand insight into the potentials of less educated rural women.
- To understand the empowerment of rural women.

Methodology

Qualitative study was the choice due to in-depth knowledge regarding the success of self help groups and the progress of rural women. The Pilot study had been done earlier to know about the working of self help groups and the purpose of study had been done to know about rural women who had done wonders after joining self help group. The present study focuses on the experience of rural women by taking in depth interviews so that destiny inculcates the

historical background empowerment in different fields as well as to know about the present situation of rural women after joining self help group undergoing training programs in it. The study will be able to know about the experience of rural women after joining self help groups and getting finance to empower them.

Transformative Phases of Meenu Sharma



Meenu Sharma is a 47 year old lady. She is one of the pioneer members of UMMED since its inception in 2013.

Historical Background

She lives in Udhampur near Goal mela and basically her residence is in Ramnagar. In the early stage of life she was supported by father only and lived her life in Delhi with her father. Her educational attainment is up to 6th class only. She got training there for sewing clothes in 1980 and for eight years earns income from self employment. Then got married in 1990 and her husband has no source of income. She had encourage her husband to get some employment to meet their basic amenities. After some period of time, her husband started working as agent in readymade shop. She had three children among whom the first one born as baby boy in 1991 followed by two baby girl in 1993 and 1999 respectively.

She had also opened one shop in nearby home with the support of husband. This shop consists of toffees, pulses etc but Meenu Sharma was having problem while running shop because she thinks that she was not able to run the shop due to lack of education. In 2000, her husband died due to road accident. No one helped her financially and mental stress of loosing husband accompany with it. Then old people from neighbourhood came forward to help her so that she got some job but didn't get it. She again started stitching clothes to earn livelihood and wants to educate their children so that they can't face the problem in future which she is facing. She had burnt midnight oil to earn income and educate their children.

Economic Empowerment

Meenu Sharma is among the pioneers from Jammu and Kashmir who had gone to Andhra Pradesh for getting training about Self help groups under UMEED scheme. There are total 24 women members who had gone for training and among them 12 were from Kashmir and 12 were from Jammu on 26th of March, 2013 for ten days. The flag off for the trip had been done by then chief minister Jenab Umar Abdullah from Srinagar airport.

The women selected for the training were 6 women each from Chenani (Udhampur district) and Basholi (Kathua district) in Jammu and similarly from Kashmir 6 women each from Lar and Khan Sahab. The training inculcated lot of values and eye opener for the women like us who are belonging to rural area. We are really shocked by knowing about the way women are working in Self Help groups and doing wonders. The successful stories of women are narrated there and feeling of empowerment can be seen from them. The training is a life changer for me and meeting with Smt. VijayLakshmi who is advisor of Vishwa bank encourage the various means to remove poverty by concentrating on saving. Smt. Vijya Lakhmi had done tremendous job in removing poverty and role model of many of women for transforming their lives. Meenu sharma also got influenced and motivated by the way she was working for self help groups and society. In the training, communication skills have been focused and given proper training regarding communicating with poor people, leaders and other people. It will help in contacting people easily and according to their need and most required phase for joining self help groups. The next very important thing in the training is regarding saving and various ways have been demonstrated in doing so in a better way as well as knowledge of micro financing also inculcated about getting loans for meeting the requirement of finance.. The communication with other self help groups plays prominent role in bringing close to reality about the theoretical knowledge given during training. Book keeping has also been inculcated so that the records can be maintained and proper management can be done.

While travelling back to Jammu and Kashmir after ten days, twenty-four Personal Resource Persons (PRP) who are professionals were hired by government of Jammu and Kashmir for 3-4 years for launching and expansion of UMMED scheme to various poor women and required areas. Six among them were there with the women who had undergone training in

Jammu and remaining six PRP with Kashmir women undergone training. Their main task is to support women activist undergone training and provide them required help at the time of need to spread awareness regarding UMEED scheme.

Political Participation

Meenu Sharma with the PRP work acts as women activist and social worker. Then with the help of training communication skills have been improved and now she is capable enough to communicate with officials. She started communicating with Block Development Officer and Sarpanches in Udhampur. She then motivated Sarpanches and Panch to organise Gram Sabha so that PRP can communicate with women and men of rural area to provide the help to poor people for whom scheme has been launched. Then meeting with various Sarpanches and panches (local bodies) had been done so that more women can be engaged with the scheme as well as groups can be formed under the scheme. In the gram sabha, PRP explained the process of making self help groups and they had communicated in English language. Meenu Sharma explained the process in the regional language i.e. Dogri so that women could understand. She acted as the communicator between PRP and local people after attending the Sabha other villages also invited for organising Gram Sabha and Groups formation.

In the first round, 100 self help groups had been formed for providing the opportunity of self employment to the poor women and empower them financially, socially and morally. The groups had been divided on the basis of clusters that is A, B, C, D and E. Each cluster has been given name and the cluster under which Meena Sharma worked had been named Pragati Cluster Federation. Till now there are one hundred sixteenself help groups in D cluster which is in Udhampur.

After working as women activist later on worked as community mobiliser for 8 months and got salary of 500 rupees per month. The work of community mobiliser is to check the groups every week and make payments were not able to do that. She also helped women for acquiring loan from the banks. PRP also got influenced from the dedicated work of Meenu Sharma and proposed that she deserved the post of cluster coordinator but she rejected for it due to lack of educational attainment. Cluster coordinator is a good opportunity for getting 8,000 rupees per month but due to less educational qualification she didn't want to get involved in it. She suggested PRP to provide this job to Reva Devi whose husband was

paralyzed due to polio and is in need of money. Therefore, Reva Devi was selected for cluster coordinator. Again, Meenu Sharma got the opportunity to give training for one month to different blocks of Jammu region i.e. Bhaderwah, Doda, Ramsu, Madh. The training for which Meenu Sharma had been selected to provide to different blocks got 18,000 rupees per round and there are maximum three rounds. The income that she had earned from the rounds had been donated to the fund of cluster i.e. 1,500 rupees. Other women members of cluster D who earn income also contribute for the fund of cluster. The present scenario of the D cluster is that there are 60 to 65 lakhs rupees in the cluster.

The government help the village organisations and then further fund is being distributed. In the cluster bank account each woman having self help group contribute 10 rupee. Now a day, cluster became empower enough that they are in position to help women financially by themselves.

The present study highlights the importance of self help groups to rural women and the changing livelihoods in Udhampur. The study acts as a role model for other women to get motivated from Meenu Sharma and come forward to join self help groups to reduce poverty and make themselves capable enough in a sustainable manner. The poor people are the beneficiaries of this project and had changed the lives of many women. This study is helpful for the government to frame policies for rural women in future and should also kept in view the main challenge faced by women that is adult education. Adult education for rural women is the need of the hour for the success of UMEED scheme and it will empower them educationally to move forward and help their children also. This scheme has not only helps rural women but children of rural women joining self help groups. The awareness of rural women makes them realise about the importance of education in today's time and take every step to educate their children. Poverty is the major obstacle in the development and with the help of self help groups common problems can be solved by common effort to achieve common goal.

Conclusion

The study concludes that the role of microfinance through Self Help Groups (SHG) is appreciable in bringing confidence, courage, and skill development among rural. Series of training programmes are to be organized for different stake holders for strengthening Self

Help Groups. This will ultimately build the capacity of the institutions of the poor. The SHG members feel free to move with their groups and leaders. It leads them to participate on various social welfare activities with good co-operation. The self help groups are endowing enthusiastic entrepreneurs with multi dimensional income generating activities which ultimately shows an impact on growth of the country's economy. Self help groups provide them opportunity of self employment so that they can develop at their own and help others to grow with them. It is revolution which will help the rural women in future to support their family and community in a appreciable way. Empowered rural poor women are an asset to the community and this in turn adds more value to the nation's development. Women empowerment helps in building nation at the bottom and development at bottom level is utmost required to remove poverty at its grass root level.

REFERENCES

1. Abiola, B., & Joseph, T. (2011), Micro-credits and business performance in Nigeria: The case of MFI finance enterprises. *International Journal of Research in Commerce and Management*. 2(11), pp. 43-49.
2. Anila, A. A.(2012). Women entrepreneurship through self-help groups: a case study of Tirunelveli district, Tamilnadu. *International Journal of Research in Commerce, Economics & Management*, 2(2), pp. 93-96.
3. Bori, B. (2017), Women entrepreneurship development through self help groups in India: A Review of Studies. *IOSR Journal of Business and Management*, 19(11), pp 44-48.
4. Borkman, T. (1991). Introduction to the special issue. *American Journal of Community psychology*, 19, pp. 643-650.
5. Cheston, S., & Kuhn, L. (2002). Empowering women through microfinance. Draft, Opportunity International, 64.
6. David, K., (1992). Human behaviour at work. Tata McGraw Hill Publishing Company, Ltd., New Delhi.
7. Gartner, A., & Riessman, F. (1977). Self-help. *Social Policy*, 28(3), pp. 83-86.

8. Gidron, B., Chesler, M. A., & Chesney, B. K.(1991).Crosscultural perspectives on self-help groups: comparison between participants and non participants in Israel and the United States.*American Journal of Community Psychology*, 19, 667-681.
9. Humphreys, K., & Rappaport, J. (1994). Self help/mutual aid groups and organizations: Many roads, one journey.*Applied and Preventative Psychology*,3, pp. 217-23.
10. Gottlieb, B. H., & Peters,L. A. (1991).National demographic portrait of mutual aid group participants in Canada.*American Journal of Community Psychology*, 19, pp. 651-666.
11. Gupta, D. (2000).Rural Banking for Woman.*Social Welfare*,45(12).
12. Jacobs, M. K., & Goodman, G. (1989).Psychology and selfhelp groups, predictions on partnership.*American Psychologist*, 44, pp. 536-545.
13. Kabeer, N., and L. Huq (2010). The power of relationships: Love and solidarity in a landless women’s organisation in rural Bangladesh. *IDS Bulletin* 41 (2): 79-87.
14. Karbanda, S. (1992).Organising of working women for social change.*Social Welfare*,38(8).
15. Katz, A.H., & Bender, E. I. (1976).Self-help groups in western society: history and prospects,*Journal of Applied Behavioral Maths*, 12, pp. 265-282.
16. Kulkarni, S. S., Patil, A. P., & Nadaf, S. Development of rural women entrepreneurship through self help groups in Sangli district – a case study.*International Journal of advanced research in Engineering Science and Management*, ISSN: 2394-1766.
17. Mathur, P., & Agarwal, P. (2017). Self-help groups: a seed for intrinsic empowerment of Indian rural women, 36(2), pp.182-196.retrieved from <http://www.emeraldinsight.com/2040-7149.htm..>
18. Mir, J.A.(2018). Sustainability Of SHG Federations Formed Under NRLM (UMEED). *International Journal of Humanities and Social Science*,7(05), pp. 8-12.

19. Mehta, S., & Sethi, N.(1997).Targeting women for Development.*Social Welfare*, 34(10).
20. Mishra, I. (1996). Small steps to a brighten future.*Social Welfare*, 15(12).
21. Padmavathi,D. (2011). Sustainable Development of Rural Women Entrepreneurs.*2nd International Conference on Business, Economics and Tourism Management* .24 (2011) © IACSIT Press, Singapore.
22. Pathak, A, A., & Varshney.S. (2017). Challenges faced by women entrepreneurs in rural India: The case of Avika. *The International Journal of Entrepreneurship and Innovation*, 18(1), pp. 65–72.
23. Rajendran, K. (2012). Micro finance through self help groups –a survey of recent literature in India. *International Journal of Marketing, Financial Services & Management Research*,1(12),pp. 110-125.
24. Rajasekran, M.R.,& Sindh, R. (2013).Entrepreneurship and small business- a study with reference to women self help groups. *Global Journal of Management and Business Studies*,3(7), pp. 703-710.
25. Sane, R., & Thomas.S. (2013).Regulating Microfinance Institutions, Economic & Political Weekly, February 2, Volume No. 5.
26. Sankaran, S. V. (2016). Effectiveness of Training Programmes for Women self help groups. *Indian Journal of Management Science*, 6(1), pp. 38-45.
27. Saravana, S., & Dash, D. (2017).Microfinance and women empowerment- empirical evidence from the Indian states.*Regional and Sectoral Economic Studies*, 17(2), pp. 61-74.
28. Subbulakshmi, G. (2010). Women Entrepreneurs in Chennai Environ, *Southern Economist*, 48(24), pp. 9-10.
29. Sundram, I. S. (2001). Self-help groups challenges and opportunities. *Social Welfare-Delhi*, 48(4), pp. 18-19.
30. S.Sarumathi and Dr.K.Mohan (2011).Role of microfinance in women’s empowerment.*Journal of Management and Science*, 1(1), ISSN: 2249-1260.