



Full Length Research Article

COMMUNITY INSTITUTIONS AND EMPOWERMENT: SUCCESS SAGA OF JAMMU AND KASHMIR STATE RURAL LIVELIHOODS MISSION (A CASE STUDY OF BLOCK BRENG)

***Dr. Qasba G. N., Mohammad Farooq Dar, Mohammed Nadeem Bhat and Adil Ashraf Tanki**

Jammu and Kashmir State Rural Livelihoods Mission, India

ARTICLE INFO

Article History:

Received 21st February, 2016
Received in revised form
14th March, 2016
Accepted 28th April, 2016
Published online 26th May, 2016

Key Words:

SHG,
VO,
CLF,
Communitization,
Empowerment.

ABSTRACT

The study is about an effort encompassed to uplift the marginalized and poor sections of the society through helping their women to realize their potential and become the sustainable agents of change. National Rural Livelihood Mission (NRLM) carries a belief of women being a multi-potential creation with better managerial skills, thus the study is an attempt to unravel the positive impact which the Mission had on the lives of poor in general and women in specific. This study covers the structure and process of implementation as well as the impact NRLM has had in the lives of women in one of the intervention Block -Brenag (Distt: Anantnag) of Jammu And Kashmir State. The study is an endeavor to depict the handholding provided to the women in bringing them to the fold of SHGs and creating an institution which sustains to their socio-economic requirements and overall empowerment.

Copyright©2016, Dr. Qasba et al. This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

INTRODUCTION

JKSRLM (Jammu and Kashmir state rural livelihoods mission), a flagship programme under the ambit of NRLM (National rural livelihoods mission) supported by GoI set its foot in J&K in the year 2013. JKSRLM named UMEED in the state of J&K has the mandate to organize federate and hand hold women members from nine lac rural families for creating their own institutions, as a strategy to bring all these poor and vulnerable households out of poverty. A mega initiative nonetheless and needs awareness not only amongst the communities but also among all the stake holders which include mission staff who are duty bound towards the welfare of the downtrodden communities as a responsible citizen of the civilized world. Govt. of J&K had reached a memorandum of understanding with SERP (Society for elimination of rural poverty), Andhra Pradesh in order acquire all the technical resource to facilitate the idea of SHGs as reliable community based institutions to counter poverty. To begin with the mission was started in four blocks of J&K. In Kashmir division block Lar (District Ganderbal) and Khan Sahib (District Budgam) while as in Jammu division block Basoli (District Kathua) and block Chenani (District Udhampur)

where initiated by the mission with the help of external PRPs (Project resource persons) from OMPPLIS Andhra Pradesh. These blocks were started with a plan to create a local resource for other blocks to be picked latter on. The mission carries a belief that any programme aiming at ameliorating the conditions of community, without handing the ownership of the programme to the community is bound to fail and hence developing institutions controlled by the community itself is the only solution. In order to follow the desired path capacity building of these institutions becomes an imperative and thus trainings of community cadres remains an inevitability with continuity.

METHODOLOGY

The study was based on collection of primary data directly in the form of first-hand information from the respondents/ members of the Self Help Groups. In furtherance the study focused on both the qualitative as well as quantitative study of all the factors and directions falling within the jurisdiction of the study, thus giving the study both direction and quantifying the magnitude as well. Besides, observation, empirical analysis and normative study was also done, direct group discussions also helped the cause to a great understanding which provided an optimum platform for the respondents to open up and share their experiences out of the intervention.

The seven steps to poverty reduction envisaged by the mission are

- Identification of the poor.
- Organizing the poor.
- Creating favorable environment to unleash their potential.
- Showing them the path to capital.
- Showing them the path to right livelihood.
- Social awareness.
- Safety nets around the poor and converging welfare schemes as their entitlements.

All these steps happen in sequence and the success of the every step relies on the effective achievements in the previous step. This aspect has to be borne in mind in finalizing the outcomes.

Community institutions & Community Cadre

Self Help Groups

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 (panchsutras) 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

Seven to fifteen SHGs lead to the formation of Village Organization (VO). It serves following purposes.

- VO is the platform for elimination of poverty and the progress of the community.
- After SHG it is the second platform of all the Groups in the village.
- It is a platform for providing information related to development and other matters to all the Groups.
- It is a platform, which establishes unity among various groups in the village.

- It is a platform for disseminating good practices among the Groups.
- It is a platform to resolves all such issues which the Group is not able to resolve on its own.
- It is a platform for establishing relationship with external financial institutions like Government and semi government institutions, Banks, BLFs etc, to make capital available to the Groups.
- It is a platform for overseeing and strengthening the activities of the SHGs.
- It is a platform to conduct audit and grading of the SHGs every quarter.
- It is a platform for identifying the training needs of the SHGs and arrange for their trainings.
- It is a platform to link all left out poor households with the SHGs.
- It is a platform to act as a bridge between the SHGs and Umeed to ensure that various programmes under Umeed reach these Groups.
- The five committees 1) Health committee 2) Education Committee 3) Social awareness Committee 4) Bank linkage Committee and 5) Livelihood Committees are constituted to address the respective domains.

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 process in Mission

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. 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).

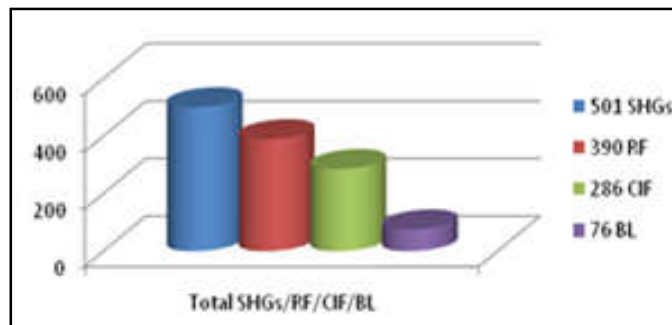
CC is identified from the cadre of Community Trainers (CoT) working in the block. CC acts as a facilitator between the community and the Mission. So the concept of capacity building and empowerment begins from an SHG and goes up to Cluster Level Federation. The process of planning, monitoring, and implementing 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.

District Anantnag

Anantnag District is in southern sector of Jehlum Valley. It is because of its rejuvenating climate, the inspiring majesty, its lofty mountains, the melodious flow of sweet waters of its springs and streams, fertile soil, fragrant flowers and delicious fruits that the district has come to be synonymous with greatness. Anantnag claims the largest number of streams (Nallas) like Sandran, Brengi, Arpath and Lidder. The most important among these is Lidder which takes off from Sheshnag lake and irrigate maximum area of the district. As per Census 2011, the population of the district is 10.70 lac with 5.52 lac Males and 5.17 lac Females. As per the report of Revenue authorities, the district consists of 605 Villages having 01 Municipal Council and 10 Municipal Committees. There are Six Tehsils Viz. Anantnag, Bijbehara, Dooru, Shangus, Kokernag and Pahalgam which have further been sub divided into 16 Nayabats (Land Revenue Circles) and 96 Patwar halqas. These villages have also been divided into 07 Community Development Blocks Viz. Achabal, Breng, Dachnipora, Khoveripora, Qazigund, Shahabad and Shangus. For Law & Order purposes there are 09 Police Stations and 06 Police Posts in the district. Owing to proximity of Peer Panchal Range, which stretches in its South and South-East, the district has a more temperate climate in summer than other districts of the Valley. In winter, however, snowfall is heavier and temperature is relatively low. Being engulfed on two sides by mountains, the monsoon does not generally reach the district. The rainfall is often excessive in spring, moderate in summer, deficient in autumn and moderate in winter.

Impact of JKSRLM (UMEED) in the lives of people in block Breng of district Anantnag (J&K)

JKSRLM (UMEED) started its intervention at erstwhile Block Breng of district Anantnag in February 2015 with the internal resource strategy. All the six iPRPs and iCRPs (Internal community resource persons) for the purpose of social mobilization were taken from the resource block of Khan Sahib, thus already paving way for the concept of self sustainable model development. The erstwhile block of Breng is today divided into three blocks i.e, Sagam, Kokernag and Larnoo. To ensure uniformity all the three blocks were divided into two clusters each for the intervention. With the total household population of 25696 for the block Breng, it has 58 Panchayats in total. Agriculture being one of the main means of economy with people cultivating rice and mustard, however for the uphill regions of Ahlan Gadole and Larnoo Panchayats, people are more into sheep and cow rearing. Breng happens to be a picturesque place with the famous tourist spots of Kokernag Park and Daksum but the chilly climate keeps the flow of tourists limited for not more than three months of June July and August. Leaving aside the main town areas of the newly constituted three blocks most of the area is under developed and poor, which makes it a good pick for the mission to intervene. Today after completing just little more than a year of intervention at the block, JKSRLM (UMEED) has been able to link 5010 members with the mission through 500 groups and more than 51 village organizations.

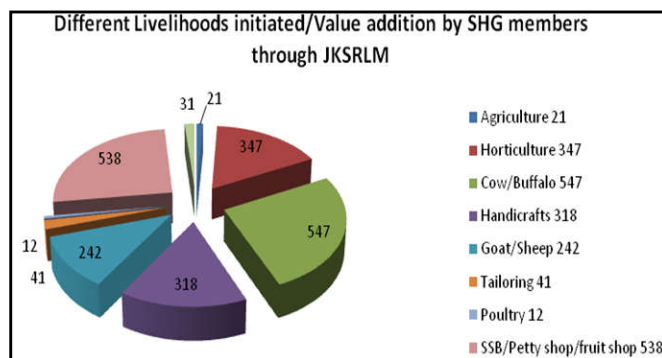


Graph 1. Status of different financial doses provided to the SHGs RF @ Rs. 15000/SHG, CIF@Rs. 40000/SHG, BL@Rs.50000/SHG

These members have collectively saved an amount of rupees twenty five lac from their weekly savings and made an internal lending of forty lac rupees from their savings. With timely repayments the groups as well members proved their credit worthiness to the Mission and the Mission in turn pumped in 1.7 Cr rupees to these groups in the form of RF (Revolving fund) and CIF (Community Investment fund) to support them in taking up a new livelihood or adding value to their already existing one. As on date the groups have started to reach the bank linkage status and already thirty eight lac rupees have been sanctioned by the J&K bank to the 76 SHGs at the rate of rupees fifty thousand to each group to further support their livelihoods. Thirty six out of the total of fifty eight Panchayats have already been covered by UMEED and rest of the twenty two Panchayats are due to be covered from March 2016 only with the fourth round of social mobilization starting from 14th March 2016. As on date women associated with these groups have not only found a path to capital but are also empowered to take decisions and experience leadership. There is a consistent hand holding from UMEED to the cadres selected by the communities themselves who ensure the smooth running of community based institutions in the form of SHGs and VOs (Village organizations).

Livelihoods initiated/value addition by the SHG members

Thus far 2066 different livelihood related initiatives have been taken up by the SHG members on individual basis. The SHG members are in a continuous process of strengthening their institutions in order to avail loans on regular basis.



Graph 2. Total of 2066 Livelihood initiatives grounded so far

Besides livelihood related loans (RF and CIF), they regularly avail loans for non livelihood purposes like medicine, school fee, construction, food items etc. as well. Non livelihood related loans are availed from group savings or VO loan. As on date an amount of rupees sixty five lac VO (Village organization) loan has already been availed by the SHG members for non livelihood based requirements. With SHG members being the sole authorities of their day to day activities and more importantly transactions, the life has taken a new curve for them. They are no more helpless and know the art of building institutions which are self sustainable. Imperative to mention here the groups have amassed an amount of almost six lac rupees in the form of group fund-one percent levied on all the loans. The mission carries a dream of not only saturating the entire block but also federating them to block level within a span of three years from the date of intervention. Already the mission has been a reason for many a smiles but it is just the beginning of the vision which the JKSRLM has envisaged.

Conclusion

The core of this programme is women empowerment. The institutions built in the form of SHGs, VOs and CLFs are depicting a perfect representative body of common and poor women. With the technical facilitation from the mission these institutions are not only handling their finances like that of a micro bank but also helping them to voice their concerns and take them to their logical conclusions while approaching to the concern institutions. These institutions provide them the path to capital, which as a pool always remains there for their support.

The programme has already shown its positive impact with women associated with it not only having their own recognition and say in important matters but also they are engaged in myriad livelihoods and becoming contributors to their household economies. There is an aura of change and optimism with the successful results this programme has delivered and as they say nothing succeeds like success. 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 Cluster Level Federation & Block Level Federation 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.

REFERENCES

- Department Rural Development, Anantnag, J&K
District Rural Development Authority Anantnag J&K
<http://www.umeedjk.in> Retrieved from Umeed on 10 December, 2015
<http://www.aajeevika.gov.in/nrlm/NRLM-Mission-Document.pdf>. Retrieved from Aajeevika on 23 June, 2014
<http://203.124.107.65/umeedmisnew/>. Retrieved from Umeed on 31 December, 2015
