

IMPACT OF NATIONAL RURAL LIVELIHOOD MISSION IN JAMMU AND KASHMIR, INDIA

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ABSTRACT:

The policy document of NRLM reflects the various dimensions and strategies of improving the living conditions of rural poor. It is almost catering all aspects through which the engine of development can be started. The beauty of NRLM lies in the fact that it is by the people and for the people. All the activities which are done under the pure view of policy document of NRLM are glittering with the participation of people. Hence the very democratic setup is extensively ensured in its implementation.

In the state of Jammu and Kashmir, NRLM is being rolled out with a phased approach for the next five years, it is called with the name 'UMEED'. Due to this initiative rural women have been able to find a way in the societal structure and the women of J&K have also been a part of this change. Poor people despite of their skills were either paid less in their work or were deprived under the burden of mistrust. NRLM is helping them in developing and using their skills in a more profitable way. Rural women have been focused in its applicable way. From economic empowerment to social empowerment it is catering all the psychosocial needs of rural women. Thus it can be said that NRLM is an innovative and a unique kind of programme devised for the upliftment of rural people in general and rural women in particular.

Keywords: Empowerment, Borrowing Capacity, Institutional Building, Capacity Building.

INTRODUCTION

The National Rural Livelihood Mission (NRLM) was established in June 2010 by the Government of India, to be implemented in all states of India to establish efficient and sustainable institutions of the rural poor that enable them to increase household income through livelihood enhancements and improved access to financial and selected public services. The program of National Rural Livelihood Mission in India was introduced with the objective of curbing the poverty and working for the upliftment and the betterment of rural pockets of India.

NRLM has been designed as women specific program where in women SHGs are formed in order to make the program function.

In the state of Jammu and Kashmir, NRLM is being rolled out with a phased approach for the next five years. In J&K, it is called with the name “UMEED”. The NRLM has been implemented with defined scope of coverage. LAR, KHANSAHIB, BANDIPORA, KUPWARA, BASOLI AND CHENANI are the blocks in which NRLM is being launched at present to saturate all the blocks in the state. A two prolonged implementation approaches namely intensive and non-intensive strategies will be adopted. Blocks under intensive approach will be managed with dedicated and sensitive staff for rolling out of mission. These blocks will demonstrate the ‘proof of concept’ and act as impression sites for learning by other non-intensive blocks. These blocks will also be treated as resource sites to seed best practices in remaining blocks and expand NRLM in those blocks in a phased manner. To ensure that at the end of two years every district has at least one block developed under intensive approach, 8 blocks (1 block in each district) would be covered under intensive approach in the first year and 14 blocks in remaining 14 districts would be taken up in the second year. The total of 22 blocks to be undertaken in the first two years in all 22 districts of the state would be developed under intensive approach strategy. The roll out in non-intensive blocks would be taken up in six months after the start of intensive block strategy in those districts. However, the capacity building of the staff and other stake holders of the remaining non-intensive blocks would start from the third month of starting resource block strategy.

METHODOLOGY

The data for the study has been collected by employing primary and secondary data. Primary data has been collected from field after interviewing NRLM Officials, Self-help group members and some non-governmental organizations (NGOs) related to self-help groups. Secondary data has been collected from books, journals, research papers etc. The data so collected has been analyzed to study the impact of NRLM on the poor people of Jammu and Kashmir State:

IMPACT OF NRLM

Kashmir is a very fragile state in terms of its socio-political entity. It is not easy for any programme to get direct recognition and acceptance by people. Thus, joining the group for some members was very hard because of the socio-cultural sensitivities. However, most of the members did not face any hardships, since the programme and its approach were crystal clear. Many of the members were taken outside state to understand the working of SHGs in different parts of India. This activity also cleared the doubt among members about UMEED. Above all the

wholesome participation of community people also helped in clearing the doubts among the people. NRLM has significantly changed the lives of people, particularly women. This program has positively impacted the social, psychological and economic aspects of people. Despite some limitations, the major impact of NRLM with respect to different developmental variables has been discussed as under:

- **Institutional building and capacity building:**

Under this programme, women become the part of their own Self-Help Group; they come together and join hands to build their own institution. Besides they also become the part of village organizations and cluster level federations. The building up of these institutions has created a sense of empowerment in them because they are the one who run these institutions. Besides doing different roles in their particular groups, they have also learned a lot of skills which include banking skills, book keeping etc. The best thing about SHGs is sharing of skills and ideas.

“Being the participants of this program, it has made us feel that we can do things on our own”- Bibi Aisha (SHG Member)

NRLM believes that poor have an innate tendency to grow and NRLM provides the platform where they can use their potentials in a best possible manner. It helps them to partner with local institutions and public service providers like banks, private sector and other main stream institutions to facilitate delivery of social and economic services to the poor.

- **Financial Empowerment:**

NRLM has created financial empowerment among women. Teaming up them in SHGs has resulted in monthly savings, which members use to generate their own livelihood. It has also led them to have knowledge of financial literacy, bank accounts, savings, credit and insurance.

The book keeping of the SHG/VO/CLF is being maintained by its own members. They themselves approach the banks for loan or for that matter insurance of their livelihood which has led to the sense of dignity and empowerment among the women folk.

“After joining SHG, I took a loan to upgrade my livelihood and at the end of the month I was able to make a profit of Rs 7000 out of Rs 3000” – Firdousa

- **Borrowing Capacity:**

NRLM has increased the borrowing capacity to a greater extent. Before this scheme nobody was ready to lend them money, as they were poor and nobody trusts them to return the money back. But after joining this scheme they themselves save the money and borrow it from SHGs. They utilize this money and generate a livelihood out of it and repay the same loan. Besides they also apply for VO/CLF/Bank loan and are very much successful in repaying it back. In this way their borrowing capacity has increased.

“Nobody would lend us the money when we were in need of it, because they thought that we would not be able to repay it back and that too in a single installment. Since UMEED has come to our lives, we no longer face such situations and the best part is that we can now pay back the loan in installments”, were the words of one of the member of **Itifaq Group of Block Lar**.

- **Participation in social issues:**

NRLM not only caters to the livelihood aspect but also the social aspects. It has provided women a platform where they can discuss different social issues, so that they come together and join hands to provide suitable solutions. Social issues like road connectivity, electricity problems, dowry issues, education of children, cultural issues etc, are being dealt by the members of SHGs. This has given them an identity. Through this scheme the women get involved in many community issues and lead a social action against them and try to solve them. They go as a group to different authorities and institutions and ask them for their rights. The unity has truly given them strength.

“ I was out of my village on trainings in district Kupwara, while coming back I saw there was no electricity in our village for the past so many days. I discussed this issue in my SHG. The members of my SHG as well as the members of other SHG came out on roads and we blocked the highway, within no time district authority reached he spot and on the same day, out village got 250 KV transformer” – Saleema.

- **Leadership Skills:**

NRLM has been instrumental in exploring new leaders which in turn has been beneficial for the proper functioning of the project. For proper functioning of SHGs and to avoid chaos delegation becomes vital where a member of the group is made a leader and various functions are delegated to him/her. Leadership development

among women is one of the prime focuses of capacity building as it helps in women gaining confidence and takes up other social issues that affect them like alcoholism, wife battering, female infanticide etc.

“The UMEED program has made us aware of our own capabilities; we are getting acquainted with so many new concepts. We are in no way less than others and UMEED has made us realize THAT! We all have qualities within us but all we need is a little bit support. Thanks to NRLM, for providing us trainings and development to channelize our potential. I feel great being the president of my group” – A Member of Khushboo Group (Block Lar).

- **Banking Knowledge:**

Clearly financial inclusion through NRLM has boosted the knowledge of banking sector among poor who did not visited a bank earlier. Now not only are they known to various procedures of money handling but it has resulted in overall personality development which includes behavioral changes as how to conduct themselves in various situations. Thumb impressions have given way to proper signatures.

“Prior to UMEED, going to a bank and making transactions was a big deal for me, something which I feel I would not be able to do, as I had no knowledge about it but now since I have joined the SHG, I have my own bank account, we are so thankful to UMEED. It has emancipated us, it has shown to us that all these facilities are for we people. I now fearlessly go to the bank and if there arises any problem, UMEED never fails to help us” – Waheeda

- **Increased Savings:**

NRLM not only has made sure that each woman owns an account but has realized the dream of poor women to save money which was almost impossible before. NRLM has ensured their ability to save money and utilize the same in future.

Dilshada is from Falak group. She joined the SHG group on 6th of June 2013. She is skilled in handicrafts. According to her, UMEED has widened and provided a new and upgraded look to her skill. Her income has increased from Rs 3000 to Rs 10000 per month. This has increased her savings, which in turn helps her in meeting the small requirements of her family

- **Communication Skills:**

NRLM has given a boost to the communication levels in villages, which has helped them to express themselves at various platforms. The communication is mostly informal, that helps people share their understanding of various aspects and ways through which it could get better. Thus NRLM has removed the communication barrier between people and reduced the fear of expression.

Surely enough NRLM has increased the communication skills among SHG members. In the meetings, every member is being listened with due attention.

- **Decision Making:**

This scheme has empowered women in different aspects. Before the implementation of this scheme, they had no say of their own; they were dependent on the men folk for almost everything. Now they have created their own identity by working and even supporting their families. They participate in community level decisions in addition to SHG and family issues.

“SHG is more than just a group, it is an institution where you participate in important decisions. I support my family financially now. I have helped my husband to upgrade his livelihood and now the same person who at first opposed me to join SHG, seeks my opinion before taking any important decision” – Fehmeeda Begum.

CONCLUSION

NRLM is one of the flagship programs started in the history of India. It was introduced only keeping in view the poor rural people. They are the heart and soul of this program. NRLM helps poor people to dream and turn their dreams into reality. In order to succeed, NRLM needs to raise livelihood of the poor people, it is rather necessary to involve low income groups because this is the only way to tackle the structural causes of poverty. Women also need to be empowered and motivated to live a life she deserves. By empowering women, NRLM is indirectly empowering a family which turns into the development of whole society.

NRLM is a step towards poverty alleviation having much of its focus on rural women. This program is running as a mission in all the states of India. NRLM is locally known as “**Ajeevika**” in India, but in Kashmir, it is famous by the name **UMEED**. This program emphasizes on the team building and unison. Due to this initiative rural women have been able to find a way in the societal structure and the women of J&K have also been a part of this change. The financial conditions of the women have improved considerably making them able to cater real life

problems. Social awareness and a sense of responsibility have increased among the members of SHGs in the state of Jammu and Kashmir. With the help of this program, rural women united and achieved the desired level of economic stability. This program hires the people (Community Mobiliser, Community Trainers etc) from the community itself so as to mobilize, train and manage the members of SHGs effectively. With the help of continuous VO and CLF meetings, the members remain up to date about the current scenario of the program. Further the loans provided at these levels definitely help the people in their economic crisis. The women associated with UMEED are surely satisfied with this initiative and want to continue their memberships. The ultimate goal of this mission is to make these poor rural women independent.

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