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WATERSHED DEVELOPMENT PROGRAMMES A KEY FOR WOMEN EMPOWERMENT

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ABSTRACT

Women has multi dimensional role in domestic activities like, cooking, child caring, water collection, fuel wood gathering, house hold maintenance etc. women can also manage agricultural activities like, sowing, transplanting, weeding, irrigation, fertilizer application, plant protection, harvesting, winnowing, storing etc. with allied activities like cattle management, fodder collection and milking. In spite of all these excessive participation of women in agriculture, they continuously are facing a problem of wage differentiation and financial problem with decision-making. The bulk of the development programmes of rural women. In the year 1976-85 period training programme regarding traditional skills for e.g. sewing, craft and processing. Watershed development programmes is also one of the major programme, which ensures women empowerment through SHGs by providing them financial assistance with training regarding the income generating activities and capacity building. There is need to study the implications of training programme which come under the watershed development programme in SHGs in the watershed area, in order to enhance women's social, economic and financial contribution with active participation in watershed development programmes which helps for the upliftment of the economic status of rural women to empower themselves. The main objective of this paper is to glance regarding the programmes and trainings provided by the SHGs to empower the rural women through formation of watershed SHGs.



KEYWORDS : Women Empowerment, SHGs, Trainings.

INTRODUCTION

Gender equality in the distribution of economic and financial resources has positive multiplier effects for range key development goals including poverty reduction and welfare of the children.¹

Women perform 66percent of the worlds work and produces 50percent of the food yet earn only 10percent of the income and own 1percent of the poverty. Whether the issue is improving education in developing world or fighting global climate change or addressing nearly any other challenge we face, empowering women is a critical part of the equation.²

Indian planners and policy makers deeply concerned regarding the

problems of the vulnerable and weaker section of the society. Majority of the government organizations and non-government organizations concentrates on uplifting the poorest people by providing them financial assistance for income generating activities through micro finance in SHGs.

Self Help Groups can be defined as informal groups that are formed around a felt need of finance and are used for collective action. It is well known as, a group of individuals who come together voluntarily for a common purpose. Most of the members are well known to each other because, they belongs to same village or hamlet and community. Thus, they have economically common factors. The number of the members is ranging between 5 to 20. The purpose of the constitute of SHGs are differ from the group to group and area by area, but it will success only through collective action and support. The main objective of the Self Help Group formation is to enable the poor to be economically strong and financially fit. It also emphasis on income generating and employment opportunities through their own efforts.

SHGs are self-managed groups of poor men and women which primarily come into existence to mobilize financial resources through their own savings and lend the same amongst poor men/women of the groups.³

Each SHG has its own unique operating system by managing its finances through re-lend their savings within the group members on the informal base and financial need.

Watershed has also same concept, which cannot success without the participation of the village communities in employment and income generating activities. Watershed is a geo hydrological unit, which drains rainwater in a single outlet. There is no defined size of watershed it may range a few hectares to several thousand hectares. However, watersheds are broadly classified as micro, macro and mini watersheds.

Many social studies have shown that women contribution in agriculture sector is very high in rural areas. An effective watershed development programmes need an active participation of women. The planners and policy makers are now considering the Self Help Groups as a central point for providing institutional credit to rural poor with special emphasis to rural women.

This paper speaks about the women empowerment through participation in watershed development activities.

OBJECTIVES:

The present paper has given below objectives

- + To explain about the programmes providing to SHGs.
- + To give a brief information regarding the self-employment trainings providing under watershed SHGs.
- + To suggest for more sustainable community participation in watershed development programmes.

Women constitute more than 50 per cent of the world's population; own one

Percent of world's wealth and 550 million women live below poverty line as reported by World Food Program (WFP). Two thirds of the illiterates in the world are women, have no property rights (women hold 1/1000th world's property) and have no economic independence (70 per cent of the world's poor are women) (UNDP 1997).

In the male dominating system, women are treated like household maids, which don't have retired benefits for the tired less and unpaid able works. This scenario only changes when the grass root level women participation take place. Through the 73rd amendment act of panchayat raj institutions

women are actively participating in political sector as well as financial decision making. This is necessary to study the women participation in watershed development programmes to empower themselves from SHGs in watershed area.

Watershed development programmes for women empowerment through SHGs

An attempt had been made by Chand et.al., (2013), to understand the importance of micro-financing among SHGs members and Women Empowerment Through Micro Financing Under Watershed Programme in Tamil Nadu, reveals about the capacity building, SHGs formations, sources of loan etc, the data was collected from various SHGs, for this study 203 SHGs and 2721 members were interviewed comprising 30 male and 161 female and mixed 13 groups. majority of the SHGs members were poor and women. This paper clearly states that proper organization and monitoring of community institutions in rural areas lead to better performance of watershed project activities and women empowerment.⁴

Nirmala et.al, (2015), with others to study, with the objective to understand the extent of gender mainstreaming component and inclusion of women in development of watershed area of Karnataka state both at project and watershed levels. At project level the official preparedness and action to integrate gender mainstreaming concern was assessed, then the watershed level the project implementation efforts of PIA should women participation work wise was more significant from their involvement in manual work and running of SHGs and less management was found in watershed management and also the socio economic status of women in watershed area was poor.⁵

The formation of self help groups has been made compulsory in all watershed development programmes in India. Now a day's SHGs are receiving increasing attention by policy makers in the watershed development programme to contribute significantly to the economic growth and poverty alleviation.

Fundamentals of SHGs in Watersheds

Community participation is very important for the success of any programme aimed at socio-economic development. Especially in rural areas, there is greater disparities in both social and economic conditions. Community and women's participation is only one solution, which can solve this problem. Through the SHGs women actively participates in income generating activities for their self-sufficient economic life.

SHGs include most of the rural landless poor members. Generally, SHGs are formed from women groups, but men SHGs also found rarely. These groups based on the concept of self help which encourages regular savings and lending the saving amount within the group members in term loans with low interest rates. SHG generally meet once in week together and discusses their problems and solutions etc.

Formation of area groups:

Area groups are based on the drainage pattern; it is a group of landed people which are heterogeneous in nature. Generally an area group consists near about 40 households covering about 100-150ha.

Role of SHGs and AGs:

- + Mobilizing savings regularly
- + Lending loans to group members for contribution remittance

- + Sending their representatives for the decision making
- + Active participation in capacity building programmes
- + Monitoring and participating in entry point activities
- + Participation in common lands development
- + Involvement in maintenance of village assets
- + Supply of labors to implement the watershed activities in both private and in common land.⁶

SHGs training under Integrated Watershed Management Programme:

2008 onwards all watershed development programmes are being implementing under the guidelines of Hariyali, which will come under the IWMP programmes all over the country. Karnataka has also following the guidelines of Hariyali, which implementing the watershed programmes in all 30 districts.

Generally watershed development programmes helps rural landed people, but the main concentration of this programmes is to help the rural landless people to improve their socio-economic status of life. Under this programme helps to improve their training skills regarding the income generating activities that will turn as a monthly income approximately 5000/ per month to each landless and socially weaker section people. The programme name itself says integrated means, making economically strong and financially fit to them who socially deprived, widow, vulnerable, marginalized, poor, artisan women in rural areas. These people get benefited from the SHGs with the help of Gram Sabha through giving awareness regarding the formation of SHGs and street dramas, capacity building and entrepreneurship development trainings.

Programmes implementing under the watershed SHGs:

Watershed development programmes helps to promote rural entrepreneurship among rural women. With this objectives watershed development department in collaboration with state and central governments implementing some programmes providing financial assistance for the watershed area women through SHGs.

Bellow given programmes.⁷

1. Pradhan Mantri Rojagar Yojana:

This programme is centrally sponcerd scheme, for the unemployed rural people to start up new firm. Certain eligibility criteria are being followed by the beneficiaries

- Age limit is 18-35
- The candidate should have to pass 8th standard
- Family income will not exceeds 40000/ per annum.
- Candidate must be a resident of the area since 3 years
- Candidate should cleared all his bank repayment Project loan amount : one lakh Rs. Amount is given for the business purpose and two lakhs will provided for the industrial service activities under this programme.

2. Swarna Jayanti Shahari Rojagar Yojana:

Near about 2,50,000Rs. Will be provided to the candidates who will start up the new industry in urban areas, but the person will be below poverty line.

3. Udyogini:

Under this project, women are benefitted from women and child development corporation. This will provide 50,000 Rs. Amount of loan with 25percent subsidy for the rural women to start up new

trade in rural area.

4. Margin Money Programme:

This programme is being implemented from Khadi and village industries, it will provided up to 90percent money in the form of loan and 25percent of subsidy will be provided to the women belongs to the general category and 30percent subsidy will be provided to the women who belongs to SC/ST categories

5. Commercial Bank:

Commercial banks also provides loan facilities to start up a new trade or business in village, but the candidates should full fill certain obligations and provide necessary documents like no objection certificate from rural banks, court affidavit, municipal license, and project cost etc.

Criteria for issuing loans to the SHGs:

- + SHGs should be working actively from the 6 months
- + Meetings should be conducted regularly
- + Savings and repayments should be correctly followed by the members
- + Accounts should be maintained in well manner
- + SHGs should be having good grading points.⁸

Table no. 1
Government Assistance Programmes Providing to SHGs:

Sl. no	Name of the programme	Amount of loan	Subsidy	Eligibility	To whom to approach
1	PMRY	1-2 lakhs	15%	8 th std	District industrial cente
2	Margin money	10-25 lakh	25-30%	Rural resident	Khadi and village industries
3	Udyogini	50000 Rs	25%	Women, widow, PH	Women and child development board
4	Chaitanya	1lakh	20%	OBC	OBC dept.
5	Swavalamban	1lakh	20%	Minorities	Minority developmet dept.
6	SEP	50000Rs.	7500Rs.	SC/ST	Dr. Ambedkar development bank
7	IAS	2lakh	20%	SC/ST	Dr. Ambedkar development corp.
8	SGSRY	250000Rs,	50%	BPL	Taluk Panchyat
9	SGSY	250000Rs.	50%	BPL	Zillah panchyat
10	Shramshakti	25000Rs.	6%	Artisans with 22000 annual income	Dept. of backward cast developmet

Source: Information Booklet Watershed development training to SHGs

Table no.2
Skill Based entrepreneurship development training programme:

Sl. No	Name of the training	Number of days
1	Computer and DTP	15days
2	Beauty parlor	15days
3	Handy crafts	15days
4	Sewing and embroidery	15days
5	Nursery	12days
6	Compost fertilizer making	12days
7	Mushroom training	12days
8	Play toy making	10days
9	Bag making	10days
10	Wooden bowl making	10days
11	Horticulture	10days
12	Dry food making	10days
13	Woolen knitting	7days
14	Fishery	7days
15	Bricks making	7days
16	Plate making	5days
17	Mats and broom making	5days
18	Candle and chalk making	5days

Source: Watershed Information Booklet.

Table no.3
Provision of license for the SHGs members to start up a new business

Sl no	Purpose of the loan	Name of the license	Issued by	Cost
1	Shop	Trade license	Municipal corp.	Rs.100-500
2	Hotel	Trade license	Health department	Rs.100
3	Sweet mart	PFA	Local health officer	Rs.500
4	Hopcoms	Fruits products order	Food and fruit processing department	Rs.500
5	Packaging	Packaging license	Department of food supply	Rs.500

Source: IWMP information booklet

CONCLUSION:

Watershed development programmes aims at natural resources conservation with the help of people's participation in watershed works, through the formation of User Groups, SHGs and Area Groups. Through this watershed development, many of the women stakeholders and members of the SHGs have been benefitted and stood up on their own feet. This approach is holistic approach, which helps to enhance the women empowerment in rural areas especially rural landless and marginalized women.

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