IMPACT OF SELF HELP GROUPS ON ECONOMIC EMPOWERMENT OF WOMEN IN PULWAMA DISTRICT, JAMMU AND KASHMIR

Irshad Ahmad Reshi*
Dr T.Sudha**
* Ph.D Research Scholar, Department of Economics, Annamalai University, Annamalai Nagar, Tamil Nadu
**Associate Professor, Department of Economics, Annamalai University, Annamalai Nagar, Tamil Nadu

Abstract

Women's empowerment is critical for a country's progress. Evidence from many countries suggests that rural women can be empowered by providing microcredit to members of Self-Help Groups (SHGs). This study was undertaken to examine the effectiveness of SHGs in economic empowerment of women in Jammu and Kashmir. The study was based on primary data collected from Pulwama District, Jammu and Kashmir through Questionnaire of SHG respondents. A total of 12 SHGs were selected from a total of 1201 SHGs, (i.e 1 % of total SHGs population) from the three selected blocks (4 SHGs were selected from each block) formed the sample size of the study. The study revealed that majority of the respondents belongs to the age group of 25 to 35 and have educational qualification of primary education and most of them are married and major portion of the respondents have 4 to 6 dependents. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. For the economic indicators, the calculated value of Test was significant. It was discovered that in the post-SHG environment, the majority of the respondent's income, employment days, and savings increased as compared to the pre-SHG position. As a result, the study indicated that SHGs had played a critical role in rural women's empowerment in the study area.

Keywords: SHGs, Women Empowerment, Income, Employment, Savings

Introduction

Women's empowerment is critical for a country's economic success and for laying the groundwork for social transformation. In order to improve the socioeconomic conditions of a country's people, women must be empowered by enhancing and ensuring their participation to its full potential. The development strategies that ignore the importance of women's participation and contribution to society are no longer able to attain their intended purpose. All-round development and peaceful expansion of any country are only feasible when women are treated as equal partners in progress with men. Women's emancipation is thus a pre-
requisite for the nation's economic progress and social upliftment, and emancipation cannot fully occur without equal economic and social possibilities for women. One of the primary issues for emerging countries like India is integrating women into the development process. In 1985, at the World Women's Conference, the concept of women's empowerment was introduced. In India, the eighth five-year plan (1992-1997) focused on empowering women at the grassroots level, and the tenth five-year plan focused on empowering women by translating the recently adopted National Policy for Empowerment of Women (2001) into action, as well as ensuring the survival, protection, and development of women and children through a rights-based approach (2002-2007). The Indian government has established and implemented a variety of initiatives aimed at reducing poverty and empowering women, but it has been found that women in rural regions, particularly those from low-income households, have not benefited. This led to the country to launch a mother programme called Swarna-Jayanti Gram Swarozgar Yojana (SGSY) which was based on a group approach. Here, the rural poor especially women were organized into Self-Help Groups (SHGs) to enable them to take up viable economic activities on their own on a sustained basis with the support from bank loans and government subsidy.

SHGs are either recognized or unregistered "affinity groups" of ten to twenty people from a similar socioeconomic background who get together to solve their concerns. They begin by saving rather than borrowing, and they practice voluntary thrift on a regular basis, pooling their resources to make small interest-bearing loans to their members. The goal of forming a SHG is to empower rural impoverished women for the country's overall development. The major goal of the SHG strategy is to provide access to loans in order to reduce poverty and empower women. SHGs are intended to empower women by focusing on women living below the poverty line in order to improve their standing in the family and in society, as well as to raise rural people's knowledge of social issues. They are envisioned as the correct kind of technique for raising awareness of rural women's inner strengths, boosting self- and collective efficacy, building abilities for personal and interpersonal relationships, as well as social change and transformation. Through collective action for development, empowering women through SHGs will benefit not only the individual women, but also the family and community as a whole.

**Economic Empowerment of Women**

Economic Empowerment is a fundamental for social empowerment, political empowerment, cultural empowerment, and legal empowerment. To get financial independence and decision making power economic empowerment is essential. SHGs are the instrument for women to get economic empowerment as it promotes saving and entrepreneurship among women. Women's Economic Empowerment means their inclusion in the economically efficient practices and access to savings and credits for those activities. It's important goals for greater access to financial services outside the household are growing women's wages, building capacity through better development, knowledge about education and wellbeing, etc. Economic empowerment aims to reduce the poor woman's insecurity and develop improved contact abilities and leadership traits. Women's Economic Empowerment is a type of Sustainable development prerequisites and everyone's contributions to Developmental Millennium Goals.
Statement of the Problem

The current study is to look at the economic empowerment of women through Self Help Groups. It looks at how far the Self Help Groups are advancing their individuals through the activities and following their obligations. It additionally looks at the SHG-Bank linkage cycle and how the SHG individuals are engaged through the Self Help Groups. It also investigates the individuals, improvement in the wake of joining the group, and the individuals, mentality, and perspective in joining the group. The current investigation is from the point of view of the SHG individuals about the group and the Bank linkage.

The fundamental objective of SHG is to develop a practical credit methodology for arriving at the poor, assemble shared trust and certainty between the bank and poor people, and most importantly, to energize banking exercises both thrift and credit. The Self Help Group individuals have profited, and it prompts improvement socially and economically. The study aims to analyze how women are economically empowered through self-help groups in Pulwama.

Significance of the Study

Women are empowered by economic sovereignty, which will add to their families and culture. At the same time, the Empowered women will take their rightful place in the journey of Progression improvement. Economic sovereignty empowers women who will contribute to their communities and society. Even though India has drawn up many protective laws for women, the enactments were not simple to enforce for many reasons like India's vastness, the dispersed and unorganized essence of women workers, the lack of education among them, and government officials' indifference posture. All added to the ongoing vulnerability and deplorable state of rural and urban conditions of Women.

Through women's empowerment, India's policymakers began to view social and economic growth, seeing women as active agents, participating and guiding their development. Subsequently, many programs were influenced by the women's movement with a large network of non-governmental organizations with solid grassroots and profound knowledge of women's interests, which motivated numerous activities to empower women. One such activity is simply the formation and development of Self Help Groups. The associations of women Self Help Groups have laid the seeds for women's economic and social empowerment. SHG as a framework has injected collective energy among its individuals to climb in the financial stepping stools, changing them from latent spectators to functioning in development projects. More economic independence is required for today's women, their own identity in society, and greater liberty. Economic empowerment of women by the provision of financing through SHGs had assumed great meaning over recent years. Therefore, a detailed analysis must be undertaken to understand how empowerment is granted to women in SHGs. SHGs have set a goal of empowerment by the plan of financial intermediation by banks. But they were made to gain an identity in society through their efforts, which forms an insightful investigation.
The above flow chart depicts link between SHGs and Economic Empowerment of women.

**Review of Literature**

"Empowering women is a prerequisite for creating a good nation; when women are empowered, a society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately good nation." – Former President Dr A.P.J.Abdul Kalam


**Theoretical Background**

Many researchers have conducted observations throughout time in order to offer their findings as a theory. These theories aid the researcher in identifying the indicators of
Economic empowerment of women. The current study examines the significance of the following theories

- Skill approach leadership theory by Robert Katz in 1955 (Capacity Building)
- Power Control theory by Hagan, 1989 (Decision making)
- Bargaining theories Sunita Kishor and Lekha Subaiya 2008 (Bargaining Power)
- Bargaining theory of wages by John Davidson 1898 (Economic Independence)
- Theory of Dominance Hagen, 1993 (Power over Resources)
- Theory of capability by Sen 1991 (Freedom of mobility)
Research Gap

The above studies clearly highlights and demonstrates the role of SHGs in poverty alleviation and economic empowerment of rural and marginalized poor women, allowing them to achieve economic self-sufficiency, social and cultural equality, and equal status in the family and society. The studies also look at how SHGs are important in promoting microfinance, microcredit, and entrepreneurial skills and opportunities for the women, as well as capacity building and enabling them to participate actively in various aspects of life at the family and societal levels, empowering them to make decisions and choices about how they want to live their lives. However, there is no such study that could analyze the complete empowerment of Muslim women through SHGs in India's male-dominated patriarchal society especially in the Pulwama District Jammu and Kashmir. This study is a modest attempt to explore how SHGs economically empower Muslim women to live a life of dignity and worth.

Objectives of the study

1. To study the administrative and Capital structure of Self Help Groups, and ascertain the credit facilities availed by women from SHGs alone.
2. To examine self-help group’s activities in Pulwama District and assess women’s employment opportunities and livelihood skills in the Self Help Group.
3. To analyse the economic empowerment of women in SHGs in Pulwama District.

Sampling

The study adopts multi-stage sampling to select study area. In the first stage Pulwama district has been selected. In the second stage three blocks from the study area have been selected. In the third stage, sample respondents are selected. Stratified Random sampling design has been adopted to select sample women from the study area. Among the districts in Jammu and Kashmir, Pulwama is one of the districts, which has shown the high performance of women development programme as per the report of women Development Corporation of Jammu and Kashmir 2018. Hence, it is necessary to examine the consistency of the success of women's empowerment programmes across the district. It is the reason for selecting this study. Pulwama district has 5 community development blocks. Out of them, 3 community development blocks are selected as samples as three blocks alone have SHGs.

The total Women SHGs in the study area is 1201. The researcher has selected 1% of the SHGs that is 12. The samples are grouped as completely trained, partially trained and not trained. Economic empowerment of women has been assessed by their income status after SHG membership.

The data collected for the study are both quantitative and qualitative. For those collected data, the researcher has prepared a code design and grouped the data for analysis. These data have been cross-tabulated and analyzed using appropriate statistical tools. For further analysis of the data, SPSS is used, and qualitative interpretations are drawn carefully, combining methods of precision and validity. The statistical tests are used for verifying the significance of hypotheses appropriately with the chi-Square test, one way ANOVA, and ‘Z’ test.
**One way ANOVA for “There exists variation between capacity building and their training pattern of SHG women.”**

<table>
<thead>
<tr>
<th>Variables</th>
<th>F-Value</th>
<th>P-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning of new skills.</td>
<td>4.667</td>
<td>.010</td>
</tr>
<tr>
<td>Enhancement of Self-confidence.</td>
<td>1.496</td>
<td>.226NS</td>
</tr>
<tr>
<td>Better social status</td>
<td></td>
<td>.055</td>
</tr>
<tr>
<td>Improvement in household income</td>
<td>24.387</td>
<td>.002</td>
</tr>
<tr>
<td>Changes in financial decision making</td>
<td>17.453</td>
<td>.020</td>
</tr>
<tr>
<td>Freedom of mobility</td>
<td>12.990</td>
<td>.010</td>
</tr>
<tr>
<td>Improvement in interpersonal</td>
<td>3.882</td>
<td>.022</td>
</tr>
</tbody>
</table>

Source: Computed  
Note: Significant at 5% level  
Significant at 1% level  
NS – Not Significant

There exists variation in capacity building and completely trained, partially trained, and untrained SHG women in terms of new skills are learnt after joining SHGs, self-confidence and social status have been increased after joining SHGs. Household income, decision making, in major activities, freedom of mobility have been improved through SHGs, and social relationship has also been improved after joining SHGs. The SHG women learnt new skills; the result is significant at 1 % level which means the variation prevails among completely trained, partially trained and not trained SHG women. Those who got training might have learnt new skills as compared to others, while the result is not significant in enhancing self confidence. This reflects that SHG women acquired self confidence after their membership in SHG regardless of training undertaken by them. Social status has been enhanced and the variation among the types of sample is significant at the 5% level of significance. Household income has been augmented after their membership in SHG, but the difference is significant at 1% level. Similarly there exit a variation in decision making power, freedom of mobility and inter personal relationship of SHG women. The values are significant.
Diagram shows that 75.2% of respondents strongly agree that after joining SHGs, and 24.8% agreed they gained better social status and decision-making power.

Conclusion

SHGs also aided women's micro-businesses both individually and collectively. SHGs involves income-generating activities like handicraft making, tailoring, beauty parlour, readymade garments, leather product making, farming, food processing, paper products, bakery items and service activities. Self-Help Groups offered income outside of the home, decreased dependence, increased women's autonomy and assertiveness, and lifted women's prestige and status to the point that they had more power over material resources.

The research findings on the role of Self-Help Groups in women's economic empowerment in Jammu and Kashmir, focusing on Pulwama District, are presented in this thesis. The researcher described women's Self-Help Groups as a tool for empowerment and investigated the existence and degree of women economic empowerment in Pulwama District through SHGs. The socio-economic history of SHG participants, the SHG organisational setup, micro-financial assistance to SHGs and members, various activity performances, capacity knowledge, self-confidence built, and training imparted to the group members have all been investigated to determine the degree of socio-economic upliftment and benefits derived by the respondents. In conclusion, SHGs in the study area have played a significant role in the empowerment of rural women in Pulwama District.
References

Associative Memories (DABAM) in the Analysis of Women Empowerment through Capabilities Global Research Publication Delhi.


Banerjee Shruti, Role of Women in Development Sector, Adhyayan Publishers and Distributors, Delhi, 2005.


Dhaiya et al. The Application of Delphi Adapted (Weighted) Bidirectional.


