

Empowerment of Women in District Baramulla of Jammu and Kashmir through Self-Help Groups

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Abstract:

In India, more emphasis is on sustainable development and women's empowerment, necessitating microcredit. Empowering women in social, political, economic, and legal dimensions became vital to transform an idle society into a self-sufficient community. Self-Help Groups are seen as one of the most effective ways to bring women to the forefront of society. Credit is required for various purposes due to the development of SHGs (domestic, health, festivals, repayment of old debts, investment, etc.). After joining the SHG, members engage in various economic activities (product collecting, processing, and selling, individual business, dairy, and so on). SHG members profit from savings habits, financial independence, self-confidence, social cohesion, asset ownership, debt freedom, extra jobs, etc. The present study investigates the role of self-help groups in women's economic, social, and political empowerment and provides policy recommendations for preserving women's empowerment through self-help groups.

Keywords: women empowerment, SHGs, Credit

Introduction

Women's empowerment enhances women's political, social, and economic power. The capacity to exercise complete control over one's activities is the most prevalent definition of "Women's Empowerment." (Narayan, 2002) Women are empowered when they have more influence and involvement in decision-making, which leads to improved access to resources. This typically entails the empowered having confidence in their abilities. Gender equality and women's empowerment are two essential concerns arising due to increased societal awareness worldwide. The demand for empowerment in traditional communities is enormous. Empowerment is a multifaceted process that aims to help women or groups reach their full potential and power in all aspects of their lives. Empowerment happens in various ways, with SHGs being essential for ensuring the total empowerment of rural women. A Self-Help Group is a small volunteer organization made up of 10-20 people who get together to establish a group that is a homegrown model for poverty reduction that strives to empower and enhance the lives of its members at the same time. 'Shylendra,' Group approach, mutual trust, formation of small and manageable groups, group cohesion, thrift, demand-based financing, collateral-free, women-friendly loan,

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peer group pressure in repayment, skill training, capacity building, and empowerment are the main concepts of SHGs. (Kabeer, 1999). In India, Self Help Groups are critical in women's empowerment. Self-Help Groups have assisted rural women in converting themselves from village ladies to women entrepreneurs through microfinance. The SHGs serve as a support group for members, encouraging bravery and providing mutual consolation and comfort. Rahman (Rahman, 1986) The SHGs' goals go beyond thrift and credit to encompass members' total growth in the cultural, social, political, and economic realms; consequently, the SHGs are a 'credit plus' movement, according to Fernandez (Fernandez, 1998). However, there have been several criticisms and contradicting results in recent years concerning the potential of SHG in empowering women. Despite this, Self-Help Groups are viewed as a movement that empowers women economically, socially, and politically.

Self-help Groups in the Study Area

Baramulla district, also known as Varmul in Kashmiri, is one of the 20 districts comprising the Indian Union Territory of Jammu and Kashmir. This district's administrative headquarters are in Baramulla. The Baramulla district is bounded by Srinagar and Ganderbal districts in the east, Badgam and Poonch in the south, Kupwara in the north, and the line of control in the west. According to the Köppen climate classification, Baramulla has a cool climate. Snowfall occurs in the winter, usually between December and February. Gulmarg is a prominent tourist place for visitors from all over the world. In 2001, the district had a total size of 4,588 km² (1,771 sq mi), but by 2011 it had shrunk to 4,243 km² (1,638 sq mi). The district government estimated the size to be 4,190 km² in 2016. (1,620 sq. mi) Pattan, Uri, Kreeri, Boniyar, Tangmarg, Sopore, Watergam Rafiabab, Rohama, Bomai, Dangerpora, Khoie (Panzipora), Wagoora, Kunzer, Kwarhama, and Baramulla are the sixteen tehsils that make up the Baramulla district. Pattan tehsil is the largest tehsil in the Baramulla district, and it was later split into two to form Kreeri tehsil. This district consists of twenty-six CD blocks and seven assembly constituencies. According to the 2011 census, the Baramulla district has a 1,008,039 population, or 1,015,503, nearly the same as Cyprus or Montana in the United States. This places it at 443rd place in India (out of 640). Men made up 542,171 (53.4%) of the overall population. In comparison, females made up 473,332 (46.6%), resulting in a sex ratio of 885 females for every 1,000 males (this varies by religion), down from 905 in the 2001 census and much below the national average of 940. The sex ratio for children aged 0 to 6 years was significantly worse, at just 866. District rural development agencies (DRDAs), Gram Sevakas, community resource persons, Village Level Workers (VLW), employees of NRLM, etc., are related to microfinance and SHG Schemes in District Baramulla. The leading banks associated with the SHG-Bank linkage programs are commercial banks (J&K Bank, PNB, SBI, Central Bank of India), J&K Grameen Bank (RRB), and Baramulla Central cooperative bank limited. 5466 SHGs consisting of 46332 SHG members in twelve blocks of Baramulla. Of these 5466 SHGs, 50 are SC SHGs, 206 ST

SHGs, 05 are the minority, 23 are PWD SHGs, and 5189 SHGs are from the general category. According to NRLM reports, Rs 10800000 were disbursed to these SHGs in FY 2020-21 as Community Investment Fund (CIF).

Objectives

1. Determine the structure and function of SHGs in the Baramulla District.
2. To investigate the influence of women's self-help groups on their economic, political, and social empowerment.
3. To determine how women's participation in SHGs affects their decision-making capacity.

Research Methodology

The study used a survey research approach to cover the Baramulla area of Jammu and Kashmir and present a thorough picture of the condition of SHGs in the district for empowering women. It is worth noting that in the district of Baramulla, NGOs and government organizations encourage Self-Help Groups. Due to a lack of time, the researcher focused on SHGs supported by the government, namely the District Rural Development Authority. DRDA works in twenty-six community development blocks, organizing 5466 Self-Help Groups. A convenience sampling strategy was used to pick the SHGs. There were 180 members in a sample of 12 SHGs from three community development blocks (Sopore, Pattan, Kunzer), of which 60 were chosen for the current study. Field observation and structured questionnaire surveys were used to collect and obtain primary data. In addition, data was gathered through interviews and conversations with local NGOs and government personnel at the grassroots level. The primary data acquired from the group was complemented by secondary data collected from SHGs, NGOs, and government institutions. Aside from it, several books, newspapers, articles, journals, magazines, and websites were consulted.

Results and Discussion:

To assess women's empowerment through SHGs, The SHGs, and their members provided a wealth of information such as membership composition, savings mobilized, occupation, loan disbursed, interest rates, recovery procedures, assets created, influence over economic resources of the family, influence on women's development, influence over decisions about the general welfare of the family, influence over local political activities, external assistance received, and so on. The analyses obtained from different blocks are compiled and compared to conclude the performance of the SHGs in the study area.

Table 1
Structures of SHGs in the Study Area

Item	Sopore	Pattan	Kunzer
Membership average	10	12	13

Saving per SHG (in Rs)	25000	28000	22000
Loan (Average)(in Rs)	26364	32721	25432

According to table 1 above, the average membership per SHG is 11.66. According to the study, the average membership of Self-Help Groups is highest in the Kunzer block (13) and lowest in the Sopore block (10). Most members agreed that their primary motivation for joining SHGs was to save and raise their social status, followed by promoting income-generating activities. The average SHG savings was Rs. 25000. It ranged between Rs. 25000 and Rs. 28000 in Pattan and Kunzer blocks. The average savings per member was around Rs. 1650.

Table 2
Profiles of SHG Members

Item	Sopore	Pattan	Kunzer	overall
Age (years)	36	31	32	33
Literacy (%)	28	25	21	24.66
Occupation agri (percentage)	72	76	88	78.66
Others	12	9	6	9
Income (average)	6500	6000	5500	6000

Table 2 displays the average age of SHG members in the study area. It was discovered that the average age of SHG members was 33 years, with the lowest being 31 years in Pattan block and the highest being 36 years in Kunzer block. The educational background of the SHG participants reveals that most are illiterate. Only 5% of them have completed Middle School. The majority of the members work in agriculture. The average income per SHG was around Rs. 6000. It was highest in Sopore block (Rs.6500), followed by Pattan block (Rs.6000), and lowest in Kunzer block (Rs.5500).

Table 3
Income-generating activities initiated by SHG members

Income generating activities	SHGs	Percentage
Dairy farming	2	11.1%
Crewel	1	5.5%
Sozni	2	11.2%
Tailoring	4	22.2%
Retail shops	6	33.3%
Agriculture	3	16.7%
Total	18	100%

Source: Primary Data

SHG members initiate income-generating activities. Table 3 shows the various income-generating activities undertaken by members of SHGs that banks promoted. According to the table above, 33.3 per cent of the members who started different income-generating activities chose dairy farming. The highest percentage of SHGs have chosen retail shops as their income-generating activity i.e., 33.3 per cent, followed by tailoring i.e., 22.2 per cent.

Table 4

Improvement in the personal profile of SHG Members

Personal Profile of SHG members	Has Improved	Not Improved
Financial Position	60	40
Share in Family Income	75	25
Role in Financial Decision Making	65	35
Assets holding Pattern	50	50
Decision Making about taking the loan	65	35
Confidence level	70	30
Acquisition Of Technical Skills	35	65
Mobility	30	70
Decision-making over issues of family welfare	75	25

Source Primary Survey

Table 4 shows that women are abler to articulate their views and command attention and respect within the household and often within the community and that the financial situation of most SHGs members has improved significantly. Similarly, by participating in SHGs, women have gained great confidence. The ability to make decisions within the household is an essential indicator of empowerment. Many women interviewed said they could spend their own money, though men were frequently consulted. Many women who increased their income through self-help groups reported gaining tremendous respect within their households, often with discernible attitudinal change. Men have been reported to show little opposition to women’s increased economic activity because such activities are seen as contributing to household well-being. It is disheartening to note that the asset holding pattern has improved for a relatively small number of members.

Table 5

Influence over local political activities

Political Activities	Percentage	
	Yes	No
Voting SHG and parliamentary election	85	10
Contesting SHG and Gram Panchayat elections	25	75

Source: Primary Survey

Table 5 shows that women’s political influence increased significantly due to their membership in SHGs. According to the data, 85% of the women responded positively,

increasing their influence over the Gram Panchayat. In contrast, the impact of women in contesting SHG and gram Panchayat elections was discouraging, as evidenced by the low response rate in the “Yes” category of the table.

Table 6
Influence of SHG on the Empowerment of Women

Category	Frequency	Percentage
Has improved	110	73.3
Remained same	40	26.7

Source primary survey

This study divided empowerment into two categories: ‘has improved’ and ‘has remained the same.’ According to the findings presented in Table 6, 73.3 per cent of total respondents reported that they were empowered after joining the SHGs. In comparison, 26.7 per cent said there had been no change in their position after joining the SHGs.

Conclusion

Self-Help Groups are essential in empowering women in India. In the current study, SHGs also played an indispensable role in empowering women by increasing their earning capacity, boosting their self-confidence, and encouraging regular savings. As a result, the participants had economic security, easy credit access, better family decision-making, a better family environment, increased mobility, and improved political and legal knowledge. SHGs provided a platform for women to discuss and solve individual and community problems. However, in Baramulla District, most SHGs performed poorly in all three blocks of Baramulla district. Only a few of them are “Excellent.” As a result, it is concluded that the concept of SHGs for rural women empowerment in the district of Baramulla has not yet reached its full potential. More efforts in refining group characteristics and realigning group objectives can ensure that SHGs continue effectively transforming rural women into a more robust section of society. Because this study was conducted on a feasibility basis, samples from a broader geographical area could have provided a complete picture of the District Baramulla. We recommend that the formation of Women SHGs, particularly in marginalized rural communities, be encouraged, and members’ capacity be built. To assist SHGs in escaping poverty, the government should provide interest-free/subsidized loans.

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