

## **Self-Help Group movement has made great strides in the fields of women empowerment.**

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### **Abstract**

Since women contain most of the populace underneath the destitution line and are regularly in circumstances of extraordinary deprivation, given the real brutal factors of the intra-family unit and social separation, macroeconomic approaches and destitution destruction projects will explicitly address the requirements and issues of such women. There will be improved usage of projects which are now women arranged with special focus for women. Out of these projects. SHGs are one of the conspicuous programs to accomplish women empowerment. In this foundation, the current investigation is picked to know progress women empowerment through SHGs in District Pulwama of Jammu and Kashmir. To accomplish the above-said target information assembled from Primary data with a well- structured questionnaire, SHGs improve women's income status after joining the group.

**Keywords.** Women empowerment, projects, SHGs

### **Introduction**

Women establish half of any nation's human gift. Women are, one might say, the social heart of a country. Yet, on the opposite, if we glance around in our society, clearly women are encased and raised in the way of life quiet, their life beginning, proceeding and winding up in this obscurity of quietness. They have power over neither asset around them regardless of tangible assets, monetary assets and no over philosophy. In this manner, engaging women assumes an exceptional, dynamic and popularity-based change in impression and assumption from people in our general public. To assist women with accomplishing financial freedom is the primary goal for such a change. When a woman achieves financial freedom, she normally turns into the creator of her own choices, and nobody can utilize her for their pleasure and advantage. All-round turn of events and amicable development of a country would be conceivable just when women are considered as equivalent accomplices in advancement with men.

Numerous creators exceptionally push women's financial autonomy. Jhabvala (1984) says, "Cash in possession of men spends unexpectedly from cash in possession of women". An International Work Organization study finds that men will, in general, spend 60% of their pay in their home and 40% on themselves, though a woman burns through 90% of her pay on her family and just 10% on herself. Thus, when a lady controls the family unit pay, the family

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gets more advantages. The World Bank examines indicated that improvement of women's income - would have a more significant impact on the government's government assistance since 'increment in women ' pay result all the more straightforwardly' into better instruction, wellbeing and nourishment. Empowerment of women is fundamental for an outfit the women work in the standard of financial improvement. The empowerment of women is an all- encompassing idea. It is multidimensional in its methodology and covers social, political, financial and social angles. Of all the features of" women's advancement, their financial autonomy or financial empowerment involves a region of most extreme importance for an enduring and manageable advancement of society. In India, the approach creators started to see the social and financial turn of events through women empowerment perceiving women as dynamic specialists, partaking in and controlling their events. Therefore, the women's development with an inescapable organization of the nongovernmental associations with solid grassroots presence and profound experiences into women's interest motivated numerous activities to strengthen women.

Furthermore, one such activity is the development of Self Help Groups. The associations of women as self-improvement gatherings have laid the seeds for women's economic and social strengthening. Thus, a large number of the issues of women are because of the absence of acquiring limit.

#### ORIGIN AND CONCEPT-OF SELF HELP GROUPS (SHGs)

The Origin of Self Help Groups is from the, the brainchild of Grameen Bank of Bangladesh, which Mohammed Yunus established. SHGs were begun and framed in 1975. In India, NABARD is started in 1986- 87. However, the genuine exertion was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a little monetarily homogeneous fondness gathering of the rural poor wilfully meeting up to save limited quantity routinely, stored in a typical asset to meet individuals' crisis needs and give insurance free credits chose by the gathering (Jha, 2000). They have been perceived as a valuable instrument to help poor people and as an elective instrument to meet the pressing credit needs of the poor through frugality (Rao, 2002). SHG is a media for the improvement of saving propensity among the women (Rajamohan, 2003). SHGs upgrade the uniformity of status of women as members, chiefs and recipients in the vote based monetary, social and social circles of life (Jain, 2003). The fundamental standards of SHGs are gathering approach, common trust, association of little and reasonable gatherings, bunch cohesiveness, sprit of frugality, request based loaning, insurance free, women inviting credit, peer bunch pressure in reimbursement, expertise preparing limit building and strengthening (N. Lalitha).

#### MEANING OF SELF-HELP GROUPS

Self Help Group (SHG) is a homogenous group shaped by 10-20 individuals from helpless family units having comparative goals, points and yearnings. The SHGs are shaped under self-improvement to advance people through aggregate activities in zones of increasing pay, acquiring simpler admittance to credit and different assets and expanding their bartering

Power. The SHGs might be shaped either by male individuals or by female individuals or both. The SHG is a wilful relationship of the helpless who meet up to improve their financial conditions.

#### CONCEPT OF WOMEN EMPOWERMENT

Strengthening is a functioning multidimensional cycle to empower women to understand their character and power altogether circles of life. Empowerment gives a more prominent

admittance to information and assets, more self-governance in dynamic, more prominent capacity to design lives, more authority over the conditions which impact lives, and independence from customs, convictions and rehearses. Empowerment requests a radical and essential change in the arrangement of marriage and family, spouse, spouse relationship, and mentality towards socialization and remarriage. Empowerment is a cycle that gives a individual opportunity in dynamic.

The word empowerment is characterized as the measure by which women take control and responsibility for their decisions. Empowerment is an interaction of mindfulness that limits building, prompting more noteworthy cooperation, to more prominent dynamic force and control and groundbreaking activity. Strengthening women implies saddling women's power by conscientising their huge potential and urging them to accomplish an honorable and fulfilling lifestyle through certainty and ability as individuals with self-respect, rights, and obligations. The centre components of strengthening have been characterized as office (the capacity to characterize one's objectives and follow up on them), attention to gender power structures, confidence, and self population are oppressed, ignorant, misused, and denied essential privileges social and financial range. The encounters of SHGs in numerous nations have demonstrated incredible accomplishment as a successful system and approach as of late. Gathering focused endeavours in the type of Micro-credit bunch in various nations of Latin America, Africa and Asia are current self improvement endeavours.

The Grameen Banks in Bangladesh, Local self improvement advancement endeavours - Harambee in Kenya, Tontines or then again with 10 to 15 individuals engaged with monetary activities through money or kind in Vietnam, self improvement endeavours through credit associations, anglers groups, village-based banks, water system bunches and so on in Indonesia, the Self Help Groups (SHGs) in nations like Thailand, Nepal, also, Sri Lanka and India are effectively demonstrating structures of microfinance credit groups or SHGs. Presumably, The Crucial Rights, The Directive standards of State Strategy and Fundamental Duties and so on essentially guarantee equivalent status to women and give exceptional insurance that leads to women advancement past the financial measurement what's more, place accentuation on issues identifying with uniformity, self-rule and independence at the individual level. As a bunch arranged model, SHGs in India is an instrument for women advancement to acquire individual and aggregate empowerment through progress in both condition and position of women. Presently women in India are assembled to challenge aggressive behaviour at home, Rising costs, lawful segregation, assault, youngster marriage, aggressive behaviour at home and so forth along these lines; it plans to engage women with different types of force. (Dr. Uma Narang)

## REVIEW OF THE LITERATURE

India has more than two decades of SHG micro-finance experience. Since NABARD launched the SHG bank linkage program in 1992, there has been a rapid increase in SHG in India. As a result, several studies have been carried out in the academic circle examining the effect of microcredit on women's empowerment in India over the years. An attempt to review the significant studies is made here.

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In the 2020 Union Budget, the government declared the setting up of capacity facilities at the village level, which women SHGs would control. Additionally, the public authority proposed elevating the nano-enterprises of women SHGs to the degree of microenterprises and giving more bank credit to them.

Gurumoorthy 2017

suggested that a viable SHG was found to be an alternative approach for achieving the rural development goal and getting their community engagement in all SHGs rural development projects has been promoted to disburse microloans to rural women to enable them to participate in entrepreneurial activities. Rural women's credit needs can be fully met through SHGs. The SHGs operated by women have been successfully shown how to organize and manage thrift, determine credit needs, establish ties with banks and implement financial self-discipline. SHG strengthened the equality of women's status in the democratic, economic, social and cultural spheres of life as participants, decision-makers and beneficiaries the study concluded that the community enabled women to take an active part in the socio-economic development of society.

Bhatia and Bhatia 2016

Emphasized that recuperation of SHGs were also higher than other loans given to borrowers, the role of SHGs led to the recovery of old dues by bank branches. They noted a significant improvement in the living standards of the members of the SHGs in terms of asset ownership, increased savings and borrowing power, income-generating activities and income levels, and asset ownership.

A research by Madheswaran and Dharmadhikary 2015

Found that the performance of Community lending was due not only to peer monitoring, but to other causes, such as consumer lending, as required by rural poor people. The effect of SHGs on the improvement of the economic status of rural women was also examined. The study identified the two problems of microcredit in non-agricultural economic activities, which would require profit to cover the interest rate on loan. Secondly, the marketing of non-agricultural products for rural women. There was also a marketing cost imposed by distance. These women cannot propose that microcredit be used to fulfil rural women's current needs, whether health, consumption of education, etc. This would lead to a gradual improvement in the quality of their lives and learn fiscal discipline and be prepared to

## OBJECTIVES OF THE STUDY

pursue market-oriented economic activities.

Puhazendi and Satiyasai 2014

Noted that 72 percent increases in the average value asset comprising livestock and consumers after joining as a member of SHG. The economic and social empowerment measured using the scoring techniques suggested that the effect of SHG on the social aspect was more pronounced than the economic aspect. The research found that such a model worked better than other models when NGOs served as non-financial intermediaries.

1. To comprehend the significance of Women Empowerment
2. To know the job of SHGs in Women Empowerment

3. To know the income status of Women

### SHGs RESEARCH METHODOLOGY

The methodology of the study is based on the primary data and secondary data. Primary data has been collected through a well-framed and well structured questionnaire to extract the opinions of Self-Help Group women members. Simple Random sampling method has been used to collect the response from the members. The relevant secondary data were collected from publications of NABARD and Jammu and Kashmir district profile. Total numbers of SHGs in District Pulwama is 1475 out of which 230 samples have been selected for the study.

### Formation of SHGs

In the state level, Pulwama is one of the districts in the formation of SHGs. At present, 1475 Self-Help Groups have been formed as detailed below:

Table 1.1

Formation of Self-Help Groups in Pulwama District

| Total Population | Male    | Female  | Total No. of SHGs Formation |
|------------------|---------|---------|-----------------------------|
| 560,440          | 293,064 | 267,376 | 1475                        |

Source: Census 2011 and Ministry of rural India

The above table shows about the total number of population with Male and Female population of District Pulwama and Total number members of SHGs

**Table: 1.2 Income before joining SHG**

| Category      | Frequency | Per cent | Valid Percent | Cumulative Percent |
|---------------|-----------|----------|---------------|--------------------|
| Below Rs 2000 | 147       | 63.9     | 7.4           | 63.9               |
| Above Rs 2000 | 83        | 36.1     | 36.1          | 100.0              |
| Total         | 230       | 100.0    | 100.0         |                    |

Source: computed.

Table 1.2 depicts that 147 numbers have income below Rs 2000. Which is nearly 64% and 83 respondents have above Rs 2000 income which is 36%.

Table 1.3

### Income after joining SHG

| Category        | Frequency | Per cent | Valid Percent | Cumulative Percent |
|-----------------|-----------|----------|---------------|--------------------|
| Below Rs 4000   | 17        | 7.4      | 7.4           | 7.4                |
| Rs 4000-Rs 5000 | 78        | 33.9     | 33.9          | 41.3               |
| Above Rs 5000   | 135       | 58.7     | 58.7          | 100.0              |

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|       |     |       |       |
|-------|-----|-------|-------|
| Total | 230 | 100.0 | 100.0 |
|-------|-----|-------|-------|

Source: computed.

Table 1.3 shows that only 17 respondents have income below Rs 4000 .78 respondents have income in the range between Rs 4000 to Rs 5000 and 135 respondents have income above Rs5000. Hence the table 1.2 and 1.3 showed that SHGs helps the women in increasing their income after joining the SHGs.

### Conclusion

On investigating the extension of SHG activities and, numerous basic experiences have arisen. Even though the SHG program has spread quickly to numerous pieces of the country, its prosperity has been lopsided. The financial advancement of India relies upon the profitability of both the male and female labor force. In India, in the early period, women were kept to the four dividers of their homes and were overwhelmed by boys. There has been a huge advancement in the social and social climate in India. With Self Help Groups (SHGs), the women are presently taking an interest in taking all things together gainful exercises and are at standard with men. The month to month income of the women is in the rising pattern, appropriately coordinating with their month to month use. Through this SHG development, women have affirmed an honorable situation in the family, just as in the general public. Their dynamic force has massively upgraded in their family as well as in the general public. Presumably, the SHG development in India has been moving the correct way, yet at the same time, far to go. It is important to engage the women increasingly in social, monetary, politicaland legitimate issues for the interest of the family specifically and the country by and large.

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