

## **Role of Women Self Help Groups (Shg) in Poverty Elevation in District Anantnag of Jammu and Kashmir**

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### **ABSTRACT:**

With strong social infrastructure, public organizations have been successful in bringing about a hopeful change in economic standards. This gives rural impoverished women a platform to liberate themselves by participating in group activities. Women's collectives have had a lot of success in different sections of the country in general, and in Jammu & Kashmir in particular. The participation of women in self-help groups (SHGs) has a substantial impact on their social and economic situations. This study aims to assess the function of Self Help Groups in the upliftment of rural women in Jammu and Kashmir's Anantnag area.

**Key Words:** poverty, infrastructure, self help groups, micro finance, livelihood

### **INTRODUCTION**

Presently many central and state Government poverty alleviation programmes are active in Union territory of Jammu and Kashmir with a policy center of attention on Infrastructure, Social development and rural livelihoods but the poor access to credit markets and formal banking system has been recognized as a basic cause of poverty amongst the rural poor. It is not just the financial provisioning but skilling the poor is required to make them independent and empowered.

Self-Help Group has been around for approximately two decades. Self Help Groups (SHGs) are based on the Grameen Bank of Bangladesh's idea, which was formed in 1975 by Prof. Mohammed Yunus, who tested out a new approach to rural financing in Bangladesh. In rural areas, self-help groups (SHGs) play a critical role in poverty alleviation. According to studies, SHGs play a critical role in accelerating the country's monetary growth. SHGs have now evolved as interest groups consisting mainly, female members. As a result, women are becoming more involved in the country's economic development. They also contribute significantly to their families' economic well-being. A Self Help Group is a small, economically standardized group

of rural women who voluntarily come forward to save a modest amount of money on a regular basis, which is put in a common endowment to fulfill members' immediate needs and to grant security-free loans as determined by the cluster. It presently focuses on poverty alleviation and poor empowerment, as well as health, nutrition, and other support services, particularly for women, in rural areas of the country.

Women account for over half of our economy's total human resources. As a result, the process of women's empowerment has improved. Women, on the other hand, are subservient to men due to a variety of socioeconomic and educational restraints. In rural places, the situation is far worse. To alleviate poverty, enhance economic growth, and improve living standards, women must participate in a variety of activities. The SHG encourages its members to save tiny amounts of money. A Self-Help Group (SHG) is a small, self-organized group of impoverished individuals who are preferably from similar socioeconomic backgrounds.

SHGs have now evolved as a movement. Mainly, members of the SHGs are women.

As a result, women are becoming more involved in the country's economic development. They also contribute significantly to their families' economic well-being. Women account for over half of our economy's total human resources. As a result, the process of women's empowerment has accelerated. Women, on the other hand, are submissive to men due to a variety of socioeconomic and cultural limitations. In rural and backward communities, the situation is far worse. Women's development initiatives must be prioritised in order to alleviate poverty, boost economic growth, and improve living standards. A Self-Help Group (SHG) is a small, self-organized group of poor people with 10 to 20 members who are preferably from the same socioeconomic background. This paper attempts to identify the role of SHGs in poverty elevation in District Anantnag of Union Territory of Jammu and Kashmir.

### **Significance of the study**

For centuries, women in the state of Jammu and Kashmir have been subjugated. Women make up half of our society, and no economic activity can be productive as long as women are excluded from political, social, and economic empowerment. The prestigious Umeed scheme under the National Rural Livelihood Mission (NRLM) was introduced in J&K to pursue the endeavours of empowering women. This programme attempts to alleviate poverty by providing small loans to women who want to start their own micro business. Umeed's core concept is that the impoverished have inherent abilities to rise above their circumstances.

Because the scheme has been in place in Jammu and Kashmir since 2011, it is critical to assess if it is empowering women by giving financial assistance and enabling them to become self-sufficient. It's also crucial to assess whether this plan provides microfinance to low-income women in need, and whether it has any economic implications for the SHG's and its members' operations. The purpose of this study is to learn more about the impact of self-help organisations in reducing poverty in the region, particularly among women. The purpose of this study is to learn more about the impact of self-help organisations in reducing poverty in the Anantnag

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District, particularly among women.

## **Related Literature**

Poverty is a worldwide issue that refers to the deprivation of the most fundamental of human needs. Because of the severity of poverty's consequences, poverty alleviation has become a top priority for governments and organisations all over the world. However, the most significant influence of SHGs is on poverty reduction, which is also known as economic empowerment. SHG increases saves, yields moderate economic gains, and lowers reliance on moneylenders, in addition to providing much-needed access to timely loans at significantly lower interest rates.

Empowerment is also a matter of perspective and context. People have previously been empowered or depowered in their relationships with other people or with themselves (Mosadale, 2005; Tengland, 2008). The phrase "empowerment" could refer to a shift of power from the powerful to the weaker. Adedimeji, (2003)

In a study conducted by Rangi et al. (2002) in Punjab's Fategarh Sahib District, it was shown that 70% of SHG members were between the ages of 25 and 45, 18% were between 45 and 55, 6% were between 55 and 65, and 4% were under the age of 25.

In his study, Mann (2005) found that the most pressing issue for women SHG members was the difficulty in obtaining a bank account and a lack of incentives to perform additional labour.

The purpose of founding SHGs, according to Choudhury and Devi (2009), is to increase savings and credit activities as well as the empowerment of women into producing units. Because the majority of rural women are illiterate or semi-literate, it is necessary to organize them and form SHGs. These SHGs can launch savings and income- generating programmes, allowing rural women and their families to achieve greater economic development and independence.

According to Kalaimathai et al. (2010), income disparities were reduced in the post- SHG environment due to the fact that SHGs helped their members economically. They also discovered that the SHG members' average annual income had increased from 6% to 35%.

Women's empowerment is a fluid process that evolves over time as a result of new experiences, resources, and accomplishments. as well as time-varying variables such as age, marital status, and longevity (Lee-Rife, 2010).

NGOs' primary role in promoting SHGs is to mobilise, form, and nurture the groups in order for them to mature (Kanitkar 2002).

V. Vachya L and B. Kamaiah (2015) investigated the role of microfinance and its impact on women's economic and social empowerment in their study "Microfinance Impact on Socio-Economic Empowerment: A Special Reference to Andhra Pradesh." Its goal is to look into the process of women empowerment and changes in the economic status of rural women in general, and SHG members in particular. According to the report, socioeconomic indicators have altered. Women are also getting more active in the decision-making process at home, according to the

findings.

The current study was conducted in a methodological framework and focuses on the function of self-help groups (SHGs) in poverty reduction in Jammu and Kashmir's Anantnag District. The study is of great significance as the study analyzed the income status of members of self Help Groups or self employed women whole district. The data used for the analysis is primary in nature and the secondary data has only been used for background analysis of the study.

### **OBJECTIVES OF THE STUDY**

1. To explore the origin, development and performance of SHG in Anantnag District.
2. To assess the social upliftment of rural women of Anantnag after becoming SHG member
3. To make a comparison amongst five Blocks in terms of SHGs' and socio-economic impact.
4. To recommend policy measures for upliftment of rural women through efficient functioning of SHGs

### **Data base and methodology**

The current research is based on both primary and secondary sources of information. The primary data includes the field survey done by the researcher in different blocks of the district and Additional data was gathered from a number of organisations affiliated with the National Rural Livelihood Mission, including ,NRLM , EDI Pampore, Industries Office Anantnag, Chief Planning officer Anantnag, Block Development Officer kokernag, Dooru, Quazigund, Khovripora, Shangus, and District statistical and evaluation officer Anantnag. Block programme manager JKRLM UMEED, Achabal, Shangus, Khovripora, Dooru and Breng. Besides that data was collected from Additional Mission Director JKRLM UMEED Kashmir and Mission Director JKRLM UMEED Jammu and Kashmir.

After then, the data was tallied and examined. The Multi Stage Random Sampling approach was used to choose the sample. Snowball Technique was used to find out the individuals associated with the SHG in district. At the initial stage out of 7 erstwhile blocks in Anantnag District 5 blocks has been selected. In the second stage, five villages were chosen from each block based on the concentration of SHGs. In the third stage out of each village 10 SHGs were selected on the basis of their tenure, group size, corpus, amount of loans and savings etc.

### **Result and Discussion**

**TABLE 1.1 BLOCK WISE SELF HELP GROUPS**

<b>BLOCK NAME</b>	<b>TOTAL SHGS</b>	<b>%AGE (SAMPLE SIZE)</b>
BRENG	983	84
DOORU	817	70

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QUAZIGUND	701	60
KHOVRIPORA	684	58
SHANGUS	321	28
	TOTAL	300

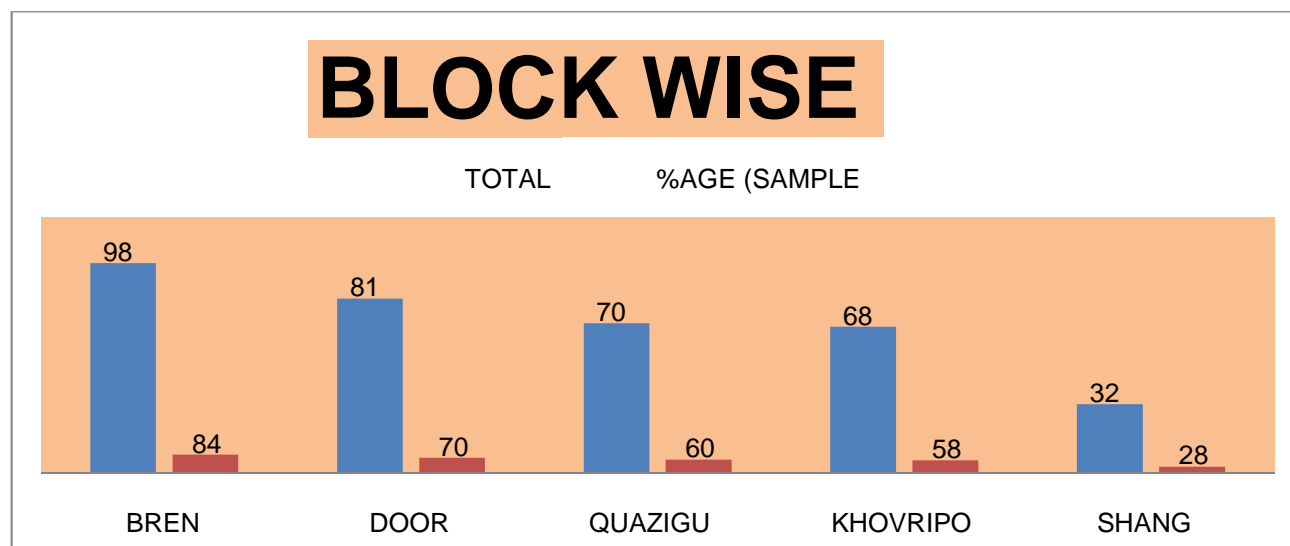
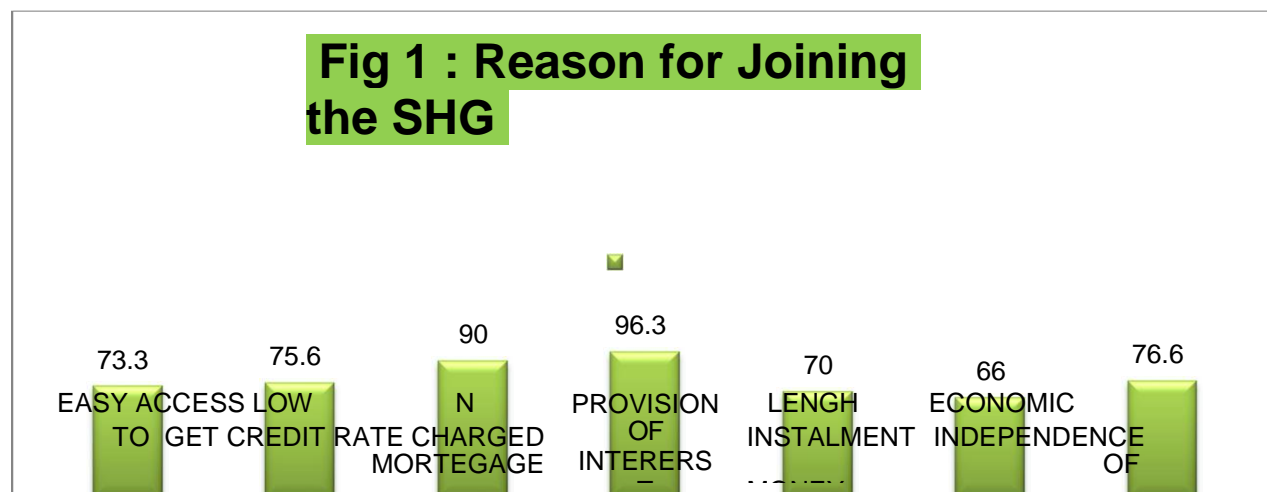


Table 1.2 Reason of joining

S.NO	Reason of joining	Number of Respondents	% age	Total No. of Respondents
1	EASY ACCESS TO GET CREDIT	220	73.33	300
2	LOW INTEREST RATE CHARGED	227	75.66	300
3	NO MORTEGAGE OR SECURITY	270	90.00	300
4	PROVISION OF INTERERST SUBVENTION	289	96.33	300
5	LENGHTY INSTALMENT PERIOD	210	70.00	300
6	ECONOMIC INDEPENDENCE	198	66.00	300
7	AVAILABILITY OF	230	76.66	300

	MONEY			
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The chief purpose of SHG is to endorse savings and grant credit for the creative and utilization purposes. The self help group members have joined mainly for the reason of no mortgage. While as the provision of interest stands as their 2<sup>nd</sup> choice for joining the group. To get easy credit, economic liberty and availability of money has also been the main reason for joining the Self Help Groups. the table 1.1 clearly indicates that the people have joined the groups to attain self economic independence. It has also been observed that such groups have verily changed the economic scenario of self help groups in all the five blocks of district Anantnag.



**Income status of Self help Group members**

The income from diverse sources is the most important determinant in determining the poverty level. Income plays a pivotal role in overall living standard of any individual, family or group. So for as income standard is concerned it has been observed that the income status of the individuals has shown a increasing trend. After attending the self- help groups, income has increased. Almost everyone in the group has improved their standard of living. It has been observed that in all the five blocks of Anantnag the women associated with self help groups are now having better financial position and are now economically sound and independent. The dependency ratio has also declined which is a great indicator of poverty elevation in the district.

**TABLE 1.3 INCOME LEVELS OF FAMILIES OF SHG MEMEBRES (BLOCK BRENG)**

**BEFORE JOINING SHG (Sample Size: 84)**

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE (%age)
1	ABOVE 6000	4	5 %
2	5000-6000	4	5 %
3	4000-5000	8	10 %

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4	3000-4000	13	15%
5	2000-3000	21	25%
6	1000-2000	34	40%

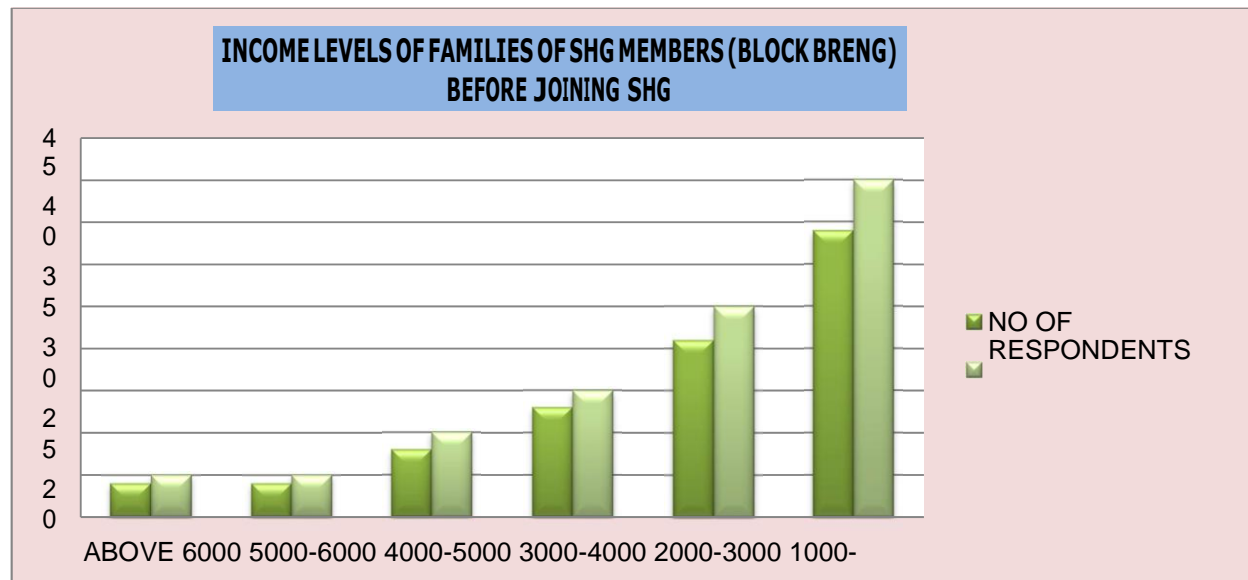
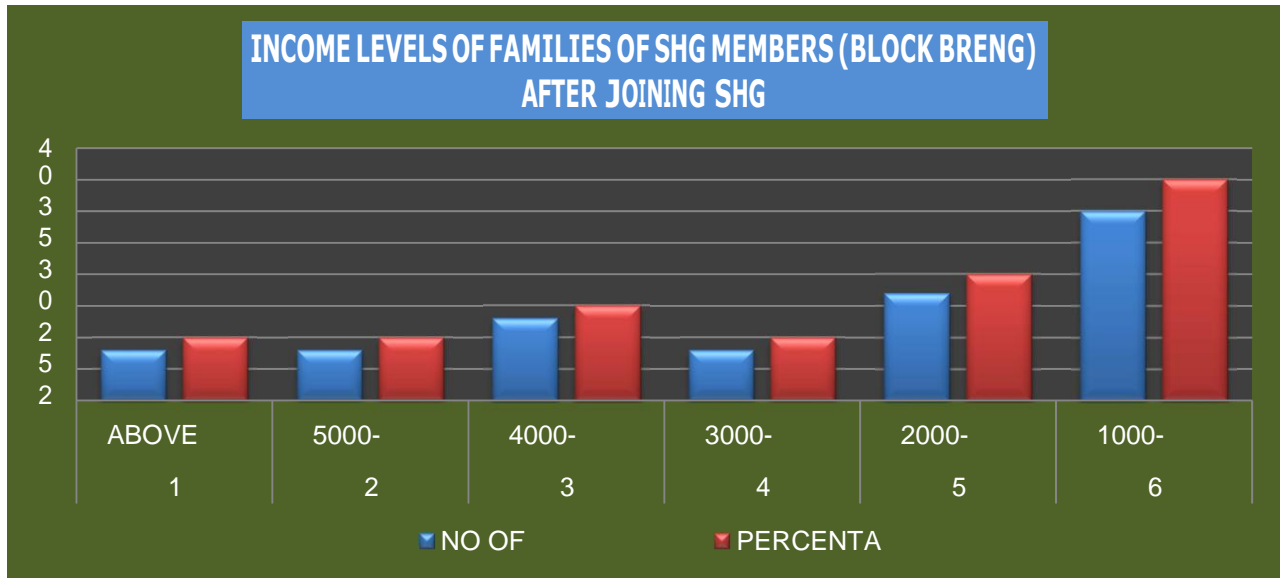


TABLE 1.4 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK BRENG)

AFTER JOINING SHG (Sample Size: 84)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE (%age)
1	ABOVE 6000	8	10%
2	5000-6000	8	10%
3	4000-5000	13	15%
4	3000-4000	8	10%
5	2000-3000	17	20%
6	1000-2000	30	35%



**Analysis of block Breng**

Table 1.3 and 1.4 reveals the fact that the level of income of the members of self help groups has improved to a large extent. The analysis shows that the income of people associated with the self help groups have raised their standard of living as the levels of income has increased .The table 1.3 which shows the income standard of members before joining the group as only 5 % of the members were having income level between 5000 to 6000 , while as it has been found that the percentage has raised to 10 % after joining the group . At the same period, the percentage of persons with low income has dropped from 40% to 35%. Other criteria have altered as a result of the increase in income, and members of self-help groups have become financially self- sufficient, resulting in a significant turn down in poverty.

**TABLE 1.5 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK DOORU) BEFORE JOINING SHG**

(Sample size: 70)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 6000	04	05%
2	5000-6000	04	05%
3	4000-5000	07	10%
4	3000-4000	10	15%
5	2000-3000	17	25%
6	1000-2000	28	40%



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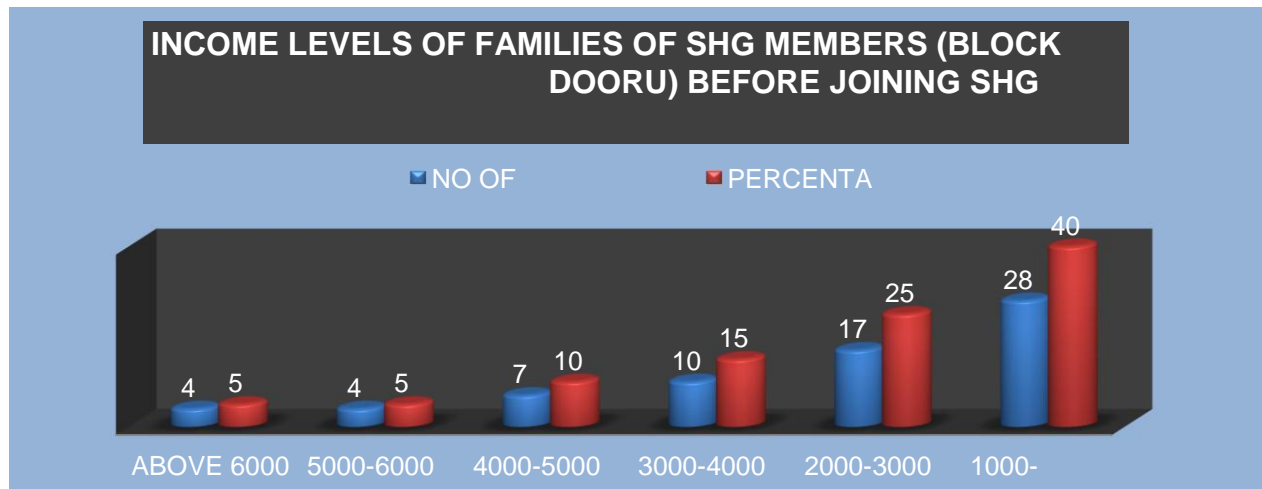
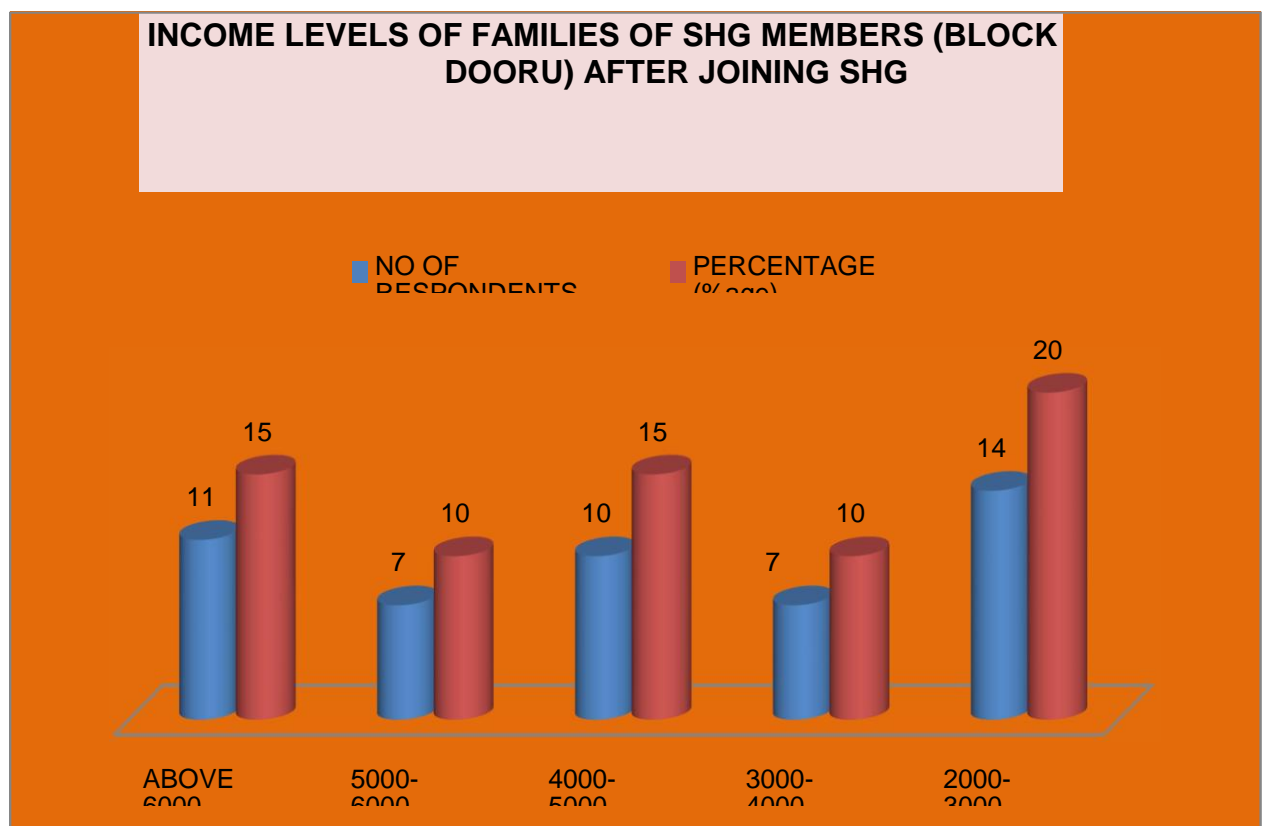


TABLE 1.6 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK DOORU) AFTER JOINING SHG

(Sample size: 70)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE (%age)
1	ABOVE 6000	11	15%
2	5000-6000	7	10%
3	4000-5000	10	15%
4	3000-4000	7	10%
5	2000-3000	14	20%
6	1000-2000	21	30%



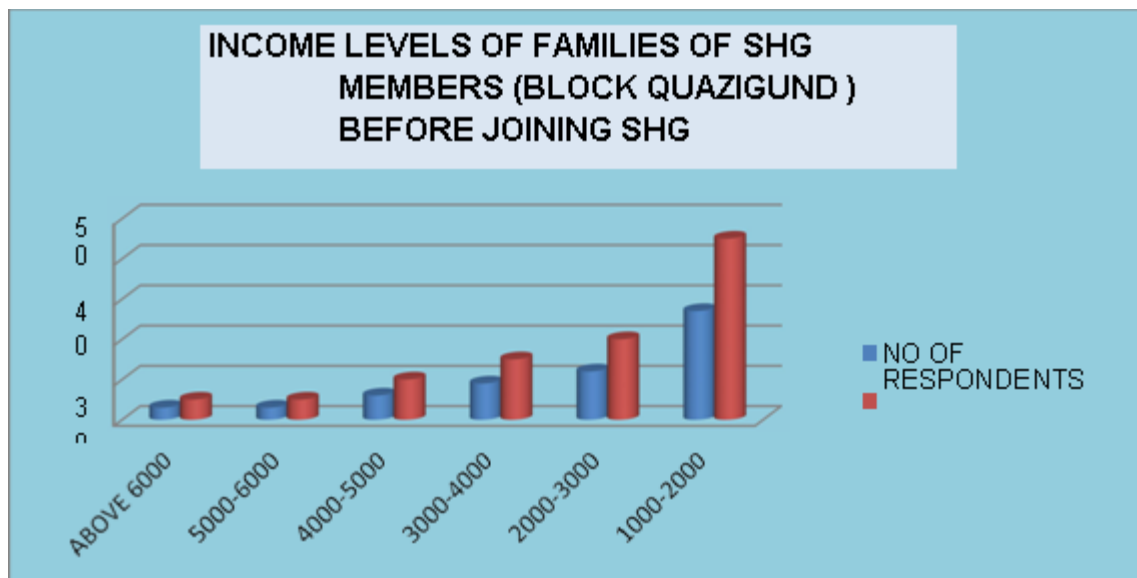
**Analysis of Block Dooru**

In table 1.5 and 1.6 which shows the levels of income of members of self help groups of Dooru block of Anantnag pre and post joining respectively. The analysis gives a clear indication that the self help groups have proved fruitful in raising the levels of income viz a viz the standard of living throughout the block. The table shows that after joining the groups, participants with an income of around Rs. 4000-5000 increased their income. As can be seen from the data, the percentage of participants with incomes exceeding Rs. 6000 was only 5% before entering the self-help group, but it increased to 15% after joining. The women have now become self-sufficient and economically potent in the block Dooru. Members of SHGs have seen an increase in their incomes. SHG members have witnessed a rise in their earnings. The key explanation for the increase in income was discovered to be that women had engaged in numerous economic activities and had become earners. In the last several years, women's saving has improved dramatically across the board.

TABLE 1.7 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK QUAZIGUND) BEFORE JOINING SHG

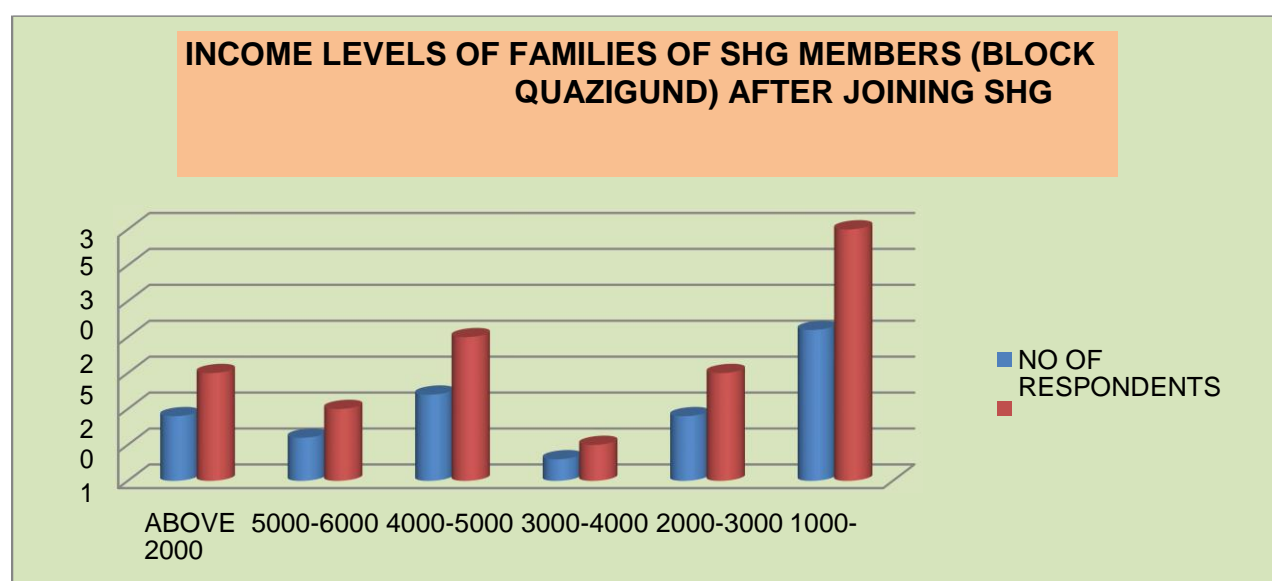
(Sample Size: 60)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 6000	3	5%
2	5000-6000	3	5%
3	4000-5000	6	10%
4	3000-4000	9	15%
5	2000-3000	12	20%
6	1000-2000	27	45%



**TABLE 1.8 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK QUAZIGUND) AFTER JOINING SHG**

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 6000	9	15%
2	5000-6000	6	10%
3	4000-5000	12	20%
4	3000-4000	3	5%
5	2000-3000	9	15%
6	1000-2000	21	35%



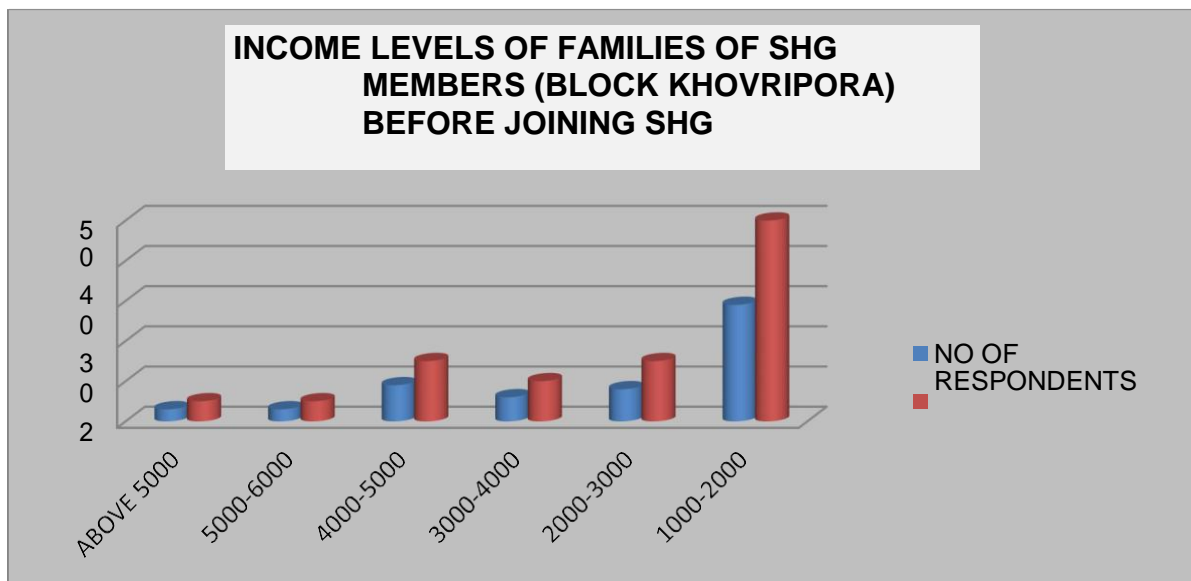
### Analysis of Block Quazigund

The pre- and post-joining income levels of members of self-help organizations in the block Quazigund are shown in Tables 1.7 and 1.8 respectively. The data clearly shows that self-help groups have been successful in boosting income levels and thus the standard of living throughout the block. The table shows that after joining the self help groups, participants with an income of around Rs. 6000 increased their income. As can be seen from the data, the percentage of participants with incomes exceeding Rs. 6000 was only 5% before entering the self-help group, but it increased to 15% after joining. In the block Quazigund, the women have now achieved self-sufficiency and economic power. This has been a significant step toward alleviating poverty in the block and the district as a whole.

**TABLE 1.9 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK KHOVRIPORA) BEFORE JOINING SHG**

(Sample Size: 58)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 5000	3	5%
2	5000-6000	3	5%
3	4000-5000	9	15%
4	3000-4000	6	10%
5	2000-3000	8	15%
6	1000-2000	29	50%



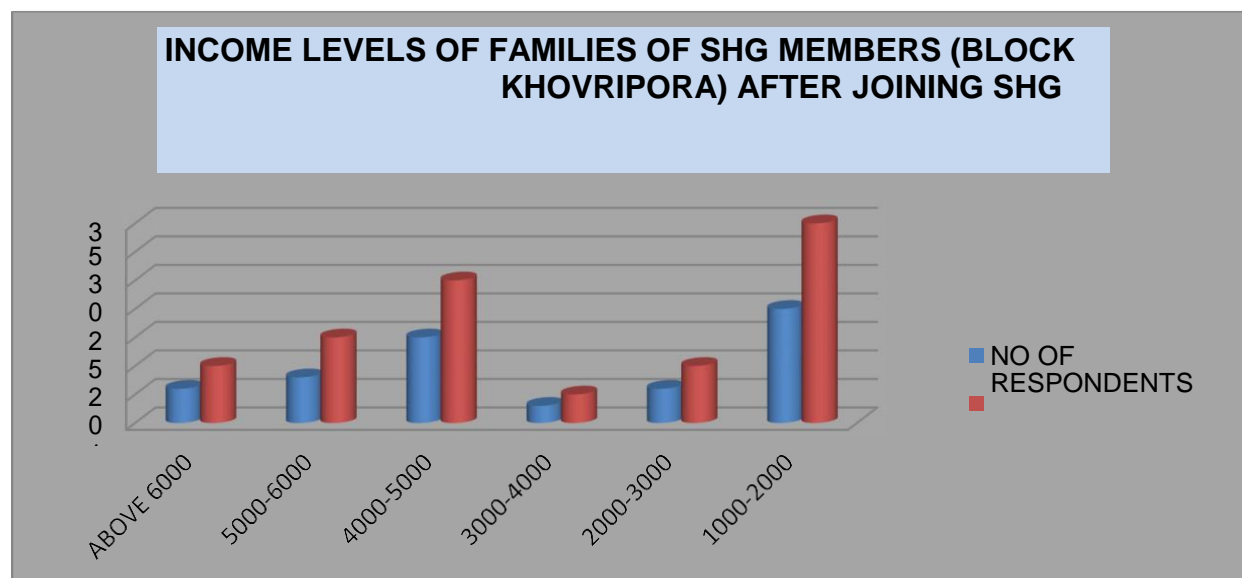
**TABLE 1.10 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK KHOVRIPORA) AFTER JOINING SHG**

(Sample Size: 58)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 6000	6	10%
2	5000-6000	8	15%
3	4000-5000	15	25%

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4	3000-4000	3	5%
5	2000-3000	6	10%
6	1000-2000	20	35%



**Analysis of Block Khovripora**

Tables 1.9 and 1.10 show that the participants of self-help groups have seen a significant increase in their income in block Khovripora. The data reveals that as income levels have increased, those involved with self-help groups have boosted their standard of living. Table 1.9 shows that just 5% of members had incomes of more than Rs. 6000 before joining the club, but that percentage increased to 10% after joining. During the same time span, the percentage of low-income people has decreased from 50% to 35%. Other criteria have altered as a result of the increase in income, and members of self-help groups have become financially self-sufficient, leading to decline in poverty.

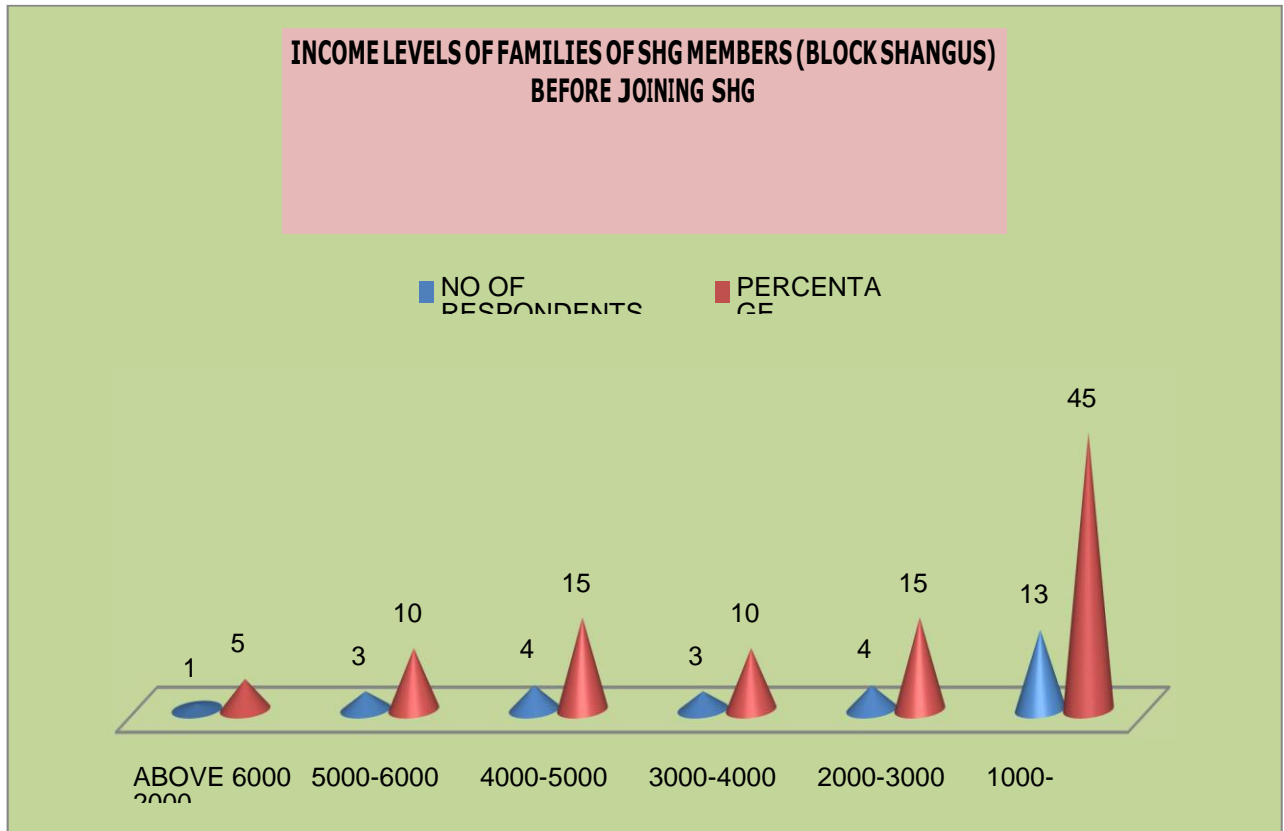
**TABLE 1.11 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK SHANGUS)**

**BEFORE JOINING SHG**

**(Sample Size: 28)**

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(% age)
1	ABOVE 6000	1	5%
2	5000-6000	3	10%

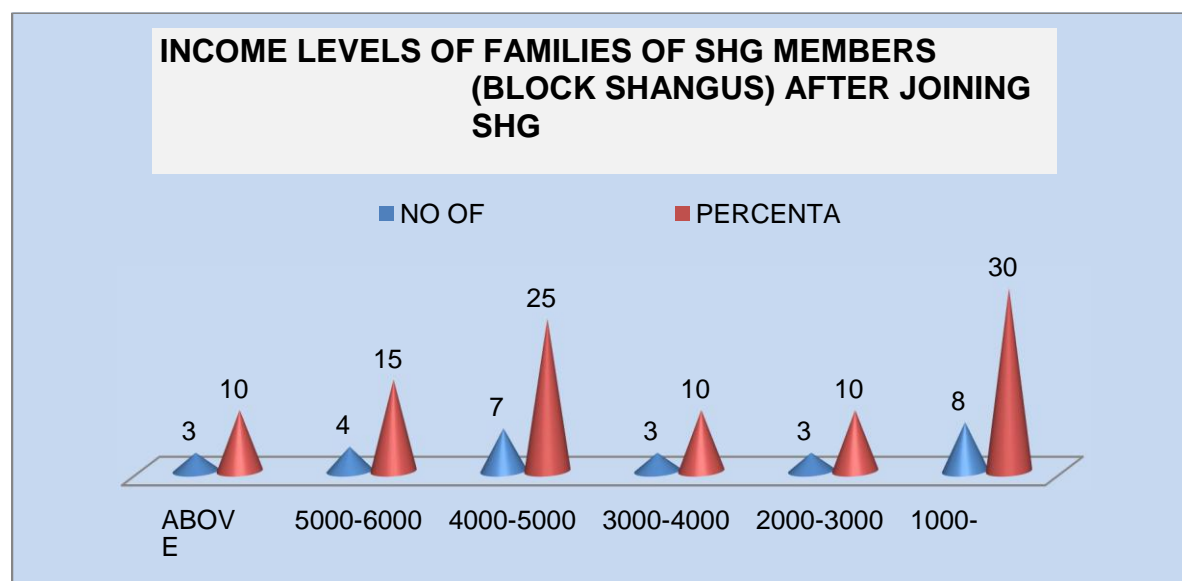
3	4000-5000	4	15%
4	3000-4000	3	10%
5	2000-3000	4	15%
6	1000-2000	13	45%



**TABLE 1.12 INCOME LEVELS OF FAMILIES OF SHG MEMBERS (BLOCK SHANGUS) AFTER JOINING SHG**

(Sample Size: 28)

S.NO	MONTHLY INCOME (IN RS)	NO OF RESPONDENTS	PERCENTAGE(%age)
1	ABOVE 6000	3	10%
2	5000-6000	4	15%
3	4000-5000	7	25%
4	3000-4000	3	10%
5	2000-3000	3	10%
6	1000-2000	8	30%



### Analysis of Shangus Block

According to the analysis of table 1.11 and 1.12, Self Help Group (SHG) programmes have a good impact on their recipients. Because the vast majority of responders engage in a variety of income-generating activities. This has enabled them to earn a living for their family while also allowing them to play an essential part in both their family and society. As a result of their engagement in SHGs, SHG members' income has increased dramatically. In addition, SHG members' savings and assets have expanded dramatically.

### CONCLUSION

Self-Help Groups are an important tool for rural women to gain influence over their lives and become self-sufficient. The SHG Program has a significant impact on the lives of those who are less fortunate. Women's empowerment is critical not just for addressing their financial requirements, but also for the overall development of their communities. There is evidence that household income has risen. The programme members' standard of living has improved, and their food security has improved significantly. Poverty reduction and rural development are both aided by microfinance. Because women are the sole breadwinners in their households, rural women should be given due consideration and financial empowerment. In the Anantnag district, microfinance to rural SHGs is a tool for increasing income and improving the living standards and economic liberty of rural women. The impact on their lives is not just economic; increasing self-confidence is typically a longer-term goal that serves as the foundation for collective economic advantages. The field research of SHGs in five blocks of district Anantnag clearly demonstrates the importance of the NRLM-Umeed programme in the lives of the poor. The programme appears to be quite successful in reaching the poor, and there is evidence of an increase in household income. Members' self-confidence has increased as a result of NRLM-Umeed-sponsored training, as well as a reduction in family violence, a shift in saving patterns, and the achievement of societal harmony and social fairness. Participation in group activities has resulted in a shift in self-perception as well as collective action.

However, the most significant influence of SHGs is on poverty reduction, which is also known

as economic empowerment. SHG increases saves, yields moderate economic gains, and lowers reliance on moneylenders, in addition to providing much-needed access to timely loans at significantly lower interest rates. Microfinance has evolved as a significant tool in the new economy for reducing poverty and empowering women. Self-help groups (SHGs) and credit management groups have sprung up in district Anantnag as a result of the availability of microfinance.

## **RECOMMENDATIONS**

Self-Help Groups have made a significant contribution to the progress of rural women in all blocks of district. On the basis of the study's findings, numerous recommendations were made that could help enhance the operation of Self-Help Groups and their members, thereby assisting rural women's empowerment. To make SHGs truly significant and successful, the government must intervene on a large scale at many levels, not as a source of funding or other inputs, but as a facilitator and promoter. If the poor are not adequately protected against any potential disaster, they may lose their resources. As a result, there is a pressing need to streamline the district's microfinance legislation. To increase employment, the government and NGOs should develop self- help group programmes to encourage entrepreneurship among of the women of district Anantnag. According to the findings, SHGs have increased employment and income among women. These programmes need to be expanded to include all women in all the blocks of Anantnag district.

Women should not be limited to the house, and self-help groups should take the lead in educating family members about how women contribute equally to the family income. According to the findings, members of self-help groups have helped to enhance family income and overall development. As a result, there is a need to help women in understanding of the functioning of self-groups to raise their standard of living.

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