

Role Of Self-Help Groups (Shg) In Gender Equality: A Case Study Of Jammu

Palavi Rajput¹, Dr. Manvendra Singh²

¹MA Public Administration Final Year Student, Department of Government and Public Administration, Lovely Professional University

²Associate Professor, Department of Government and Public Administration, Lovely Professional University

Email: ¹pallvirajput7073@gmail.com, ²manvendra.21755@lpu.co.in

Abstract:

A family's prosperity and stability are not complete until a woman is empowered. Empowerment refers to a person's or a community's spiritual, political, social, gender, or economic strength. If a woman is educated, she can engage in, organize, and inform others about the different vital programs for women's upliftment. Women are better able to understand and coordinate with other women. Women have traditionally been discriminated against and are regarded as second-class citizens in society. Because of their limitations, they cannot express themselves to outsiders. Women's conditions are deteriorating due to their jobless, low status, lack of creating-decision authority, absence of literacy, and absence of awareness of both sexes' laws. Numerous Self-Help Groups in Jammu have helped alleviate some of these issues. This organization can help by training women in various skill development programs. Women are more capable of standing on their own feet and assessing their potential. Although the government has attempted to encourage women's economic empowerment from lower socio-economic strata through different plans and projects, it has had limited success. In these circumstances, women's empowerment through various schemes and programs is critical, the development of Self-Help Groups is a way to address the problem. It can be a powerful scheme for ensuring women's overall development, particularly in rural areas. Women can overcome financial difficulties since this organization provides them with access to various organisation and banks from which they can borrow money for start-up. This study highlights the importance of Self-Help Groups in the long-term growth of women in Jammu.

Keywords: Self-Help Groups, Empowerment, Unemployment, Socio-economic, Jammu, Women

1. INTRODUCTION

A Self-Help Groups consists of ten to twenty women or men who work to improve their livelihood and achieve a better living. Self-Help Groups aim to give a solid platform for banking with the impoverished and disadvantaged. It provides micro-credit to village women through existing banks in the area, allowing them to earn a living. The

organisation of Self-Help Groups (SHGs) is an effective equipment for assuring the entire development of women, particularly in rural areas. Self Help Groups (SHGs) are "small, economically homogeneous affinity groups of rural poor, voluntarily organized to save and mutually contribute to a common fund to be lent to its members' decision," As per the National Bank for

Agriculture and Rural Development (NABARD).

Microfinance programs are being touted as a crucial tool for addressing poverty alleviation and women's empowerment at the same time. Microfinance is a means to an end, not an end in itself. Poverty reduction is the ultimate goal. Women's self-help groups have aided them in participating in development activities by providing them with microfinance. Women's engagement in SHGs substantially impacts their socio-economic empowerment. This research was conducted in the Jammu area of Jammu and Kashmir, India, in light of the importance of microfinance in combating rural poverty through the development of Self-Help Groups.

HISTORICAL BACKGROUND

Between 1987 and 1982, NABARD was the primary source of assistance to Self-help Groups. In 1987, NABARD took steps to aid MYRADA with some assure a INR 1 million. Then it assisted other Non government organisations working to promote Self-help Groups. The SHG model was authorized as an alternate credit option by the RBI in 1992. SHGs and banks have now been linked, thanks to the RBI's and IFAD's unwavering support. Recognition had been given to around 1,628,456 SHGs with a total community group of over twenty four million families by March 2005. With NGOs and the district administration, self-help groups have been functioning well in the Jammu district for the past five years. There are now 245 self-help groups operation in Jammu.

RESEARCH OBJECTIVES

1. To investigate women's socio-economic growth through Self-help Groups in Jammu.
2. To analyze women's participation in these Self Help Groups (SHGs) in Jammu.

REVIEW OF LITERATURE

Rajasekhar (2000), In India, NGOs such as Myrada started the SHG system in the mid-1980s Fernandez (1994). Two types of NGOs in the Indian voluntary sector take the initiative to organize SHGs for bank linkage: NGOs for development and empowerment Non-governmental organizations (NGOs).

Satish (2001), To create equitable social relations, the NGO approach theoretically integrates both the developmental and empowerment approaches. NGOs stress the social components of poverty, and self-help groups (SHGs) are one medium through which NGOs aim to empower women economically and socially. Many NGOs' integrated poverty-targeted community development programs are based on the poverty alleviation paradigm. Some NGOs function as financial middlemen, channelling funds to several SHGs, while others have built federations of numerous SHGs and linked them to banks.

Amarjeet Sinha, Rural development secretary, told ET, "The project has been quite beneficial in empowering women, resolving issues peacefully in communities, and ensuring openness in selecting beneficiaries of government schemes." In J&K, the SHG movement has enlisted the participation of 3.8 lakh women, allowing the government to reach out to even those living in the valley.

Kannabiran V.3 (2005) published an article in 'Economic and Political Weekly' Vol - XL, No 34 on 'Marketing Self-Help, Managing Poverty.' The article's main points include marketing self-help groups, poverty management, and gender equality management. According to this article, the increased engagement of female in microcredit and the development of female self-help groups have done little by providing short-term assistance to meet acute requirements.

Kadam (2006), “Assessment of the Contribution of Self-Help Groups to Women’s Empowerment - A Study With Reference to Satara District,” in her PhD thesis. She examined the work and extent of the Satara District SHG movement. She saw that Satara 24 District has the most SHGs. SHG membership ranges from 11 to 15 people. In Satara District, the monthly interest rate on maximum SHG internal loans is 2%. She proposes that effective facilitation and awakening be carried out among women in BPL and APL groups with the original concept aims and the role of SHG in women empowerment.

Sreeramulu G.5(2006) ‘Empowerment of Women via Self-Help Groups,’ published by Kalpaz Publications in New Delhi, is one of his books. The author has examined the evolution of SHGs and their credit facilities and their meaning, aims, objectives, and implementation method. The author primarily focused on women’s empowerment, topography, and socio-economic backgrounds of rural women in the research district. It discusses the issues and viewpoints of self-help groups and potential solutions.

2. RESEARCH METHODOLOGY

This Research paper is written using both primary and secondary data. Self-Help

Groups and Non-Governmental Organizations collaborated, a Google Form was sent among members of active Self-Help Groups in Jammu to collect primary data. Secondary data was gathered from books, journals, research papers, periodicals, and newspapers, among other sources. The information gathered was examined and is discussed in this report. This paper includes quantitative and qualitative methods. In the research, the quantitative approach was utilized to collect numerical data, and the results were examined using statistical, measure, counting, and numerical methods. Similarly, the qualitative method was utilized to thoroughly examine the functionality and accountability of the role of self-help groups.

DATA ANALYSIS

This section of the research is possibly the most important. The gathered data and information are thoroughly evaluated and displayed using pie charts. It clarifies the defining features as well as the overall demographic features. The results may differ depending on the respondents’ profession.

The data and information gathered from primary and secondary sources are given in the following graphical format:

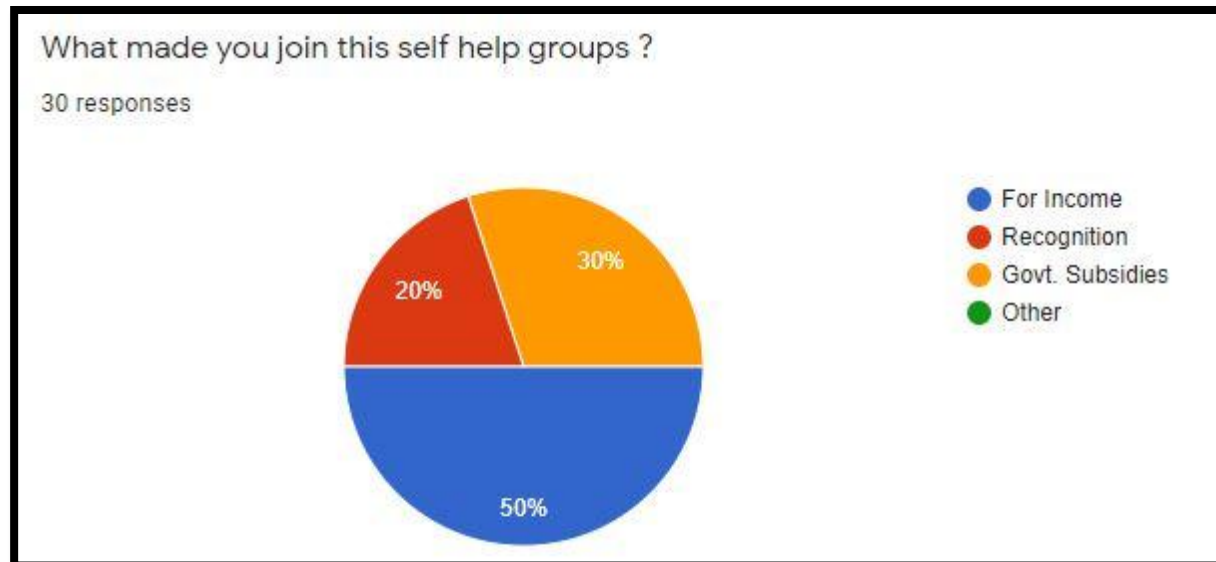


Fig.1 This pie chart represents the responses of 30 women. 50% of women joined Self Help Group for income, 30% for government subsidies, and the rest 20% for recognition.



Fig.2 Responses for the above question are 50% of women agreed that their entrepreneurship skills developed, 36.7% said sometimes, and the rest 13.3% disagreed.

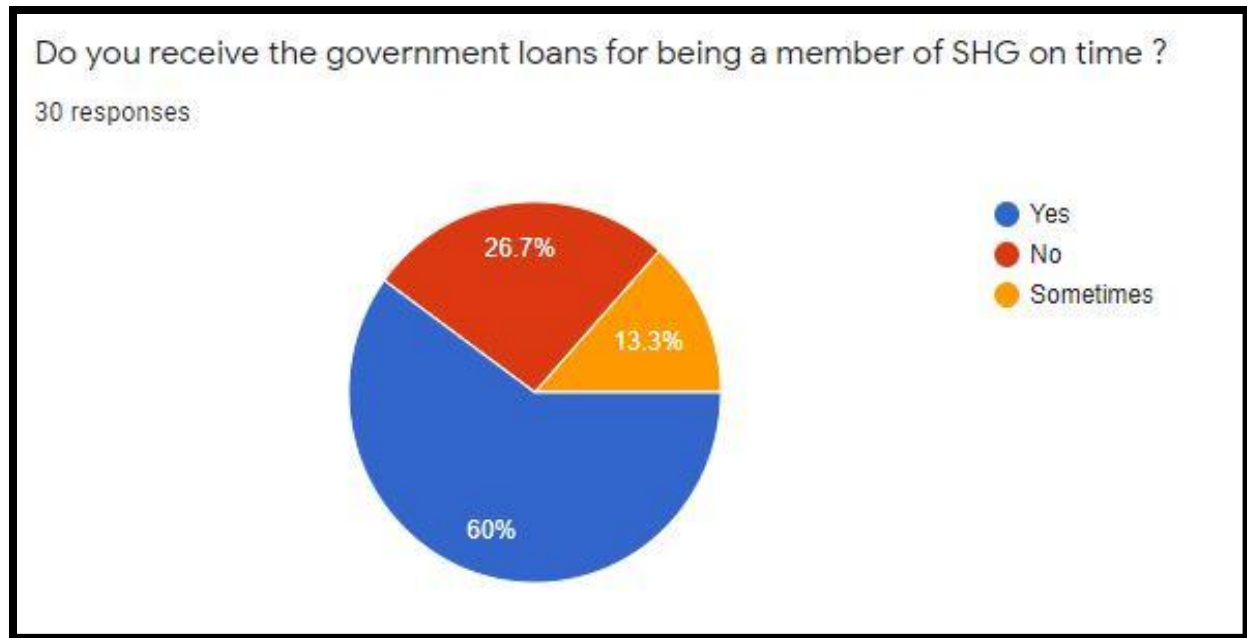


Fig.3 Responses for the above question are 60% of women agreed that they are receiving a loan on time, 26.7% disagreed, and the rest 13.3% people opted for sometimes.

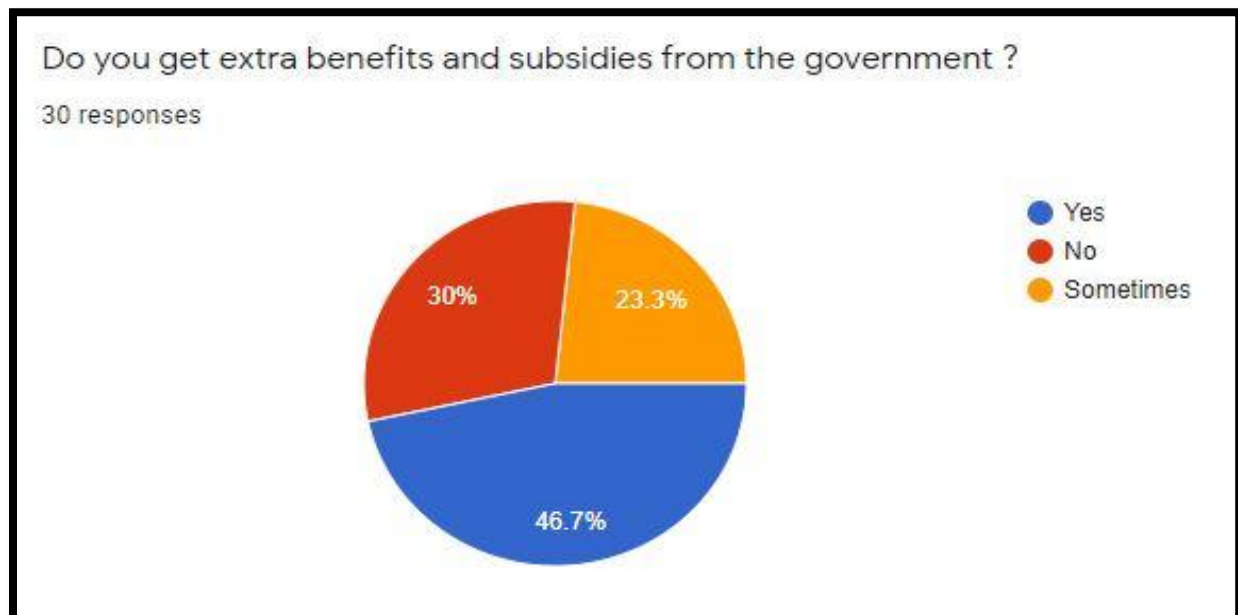


Fig.4 Responses for the above question are 46.7% of women agreed that they receive benefits and subsidies, 30% disagreed, and 23.3% said sometimes.

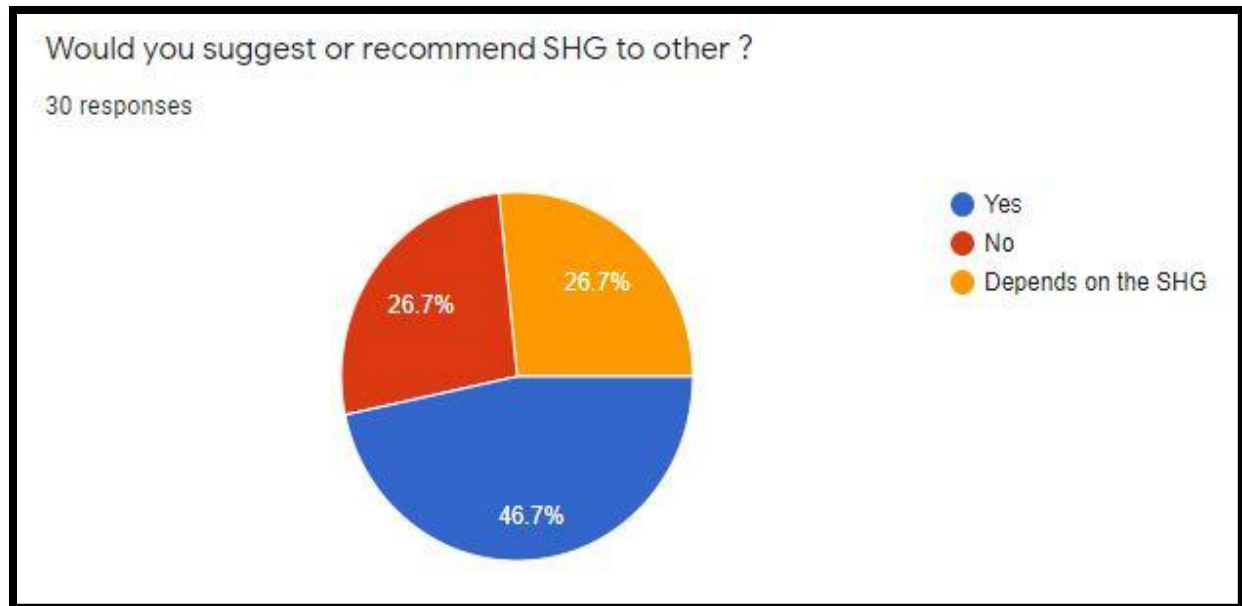


Fig.5 Responses for the above question are 46.7% of women agreed that they recommend SHG to others, 26.7% said it depends on SHG, and 26.7% disagreed.

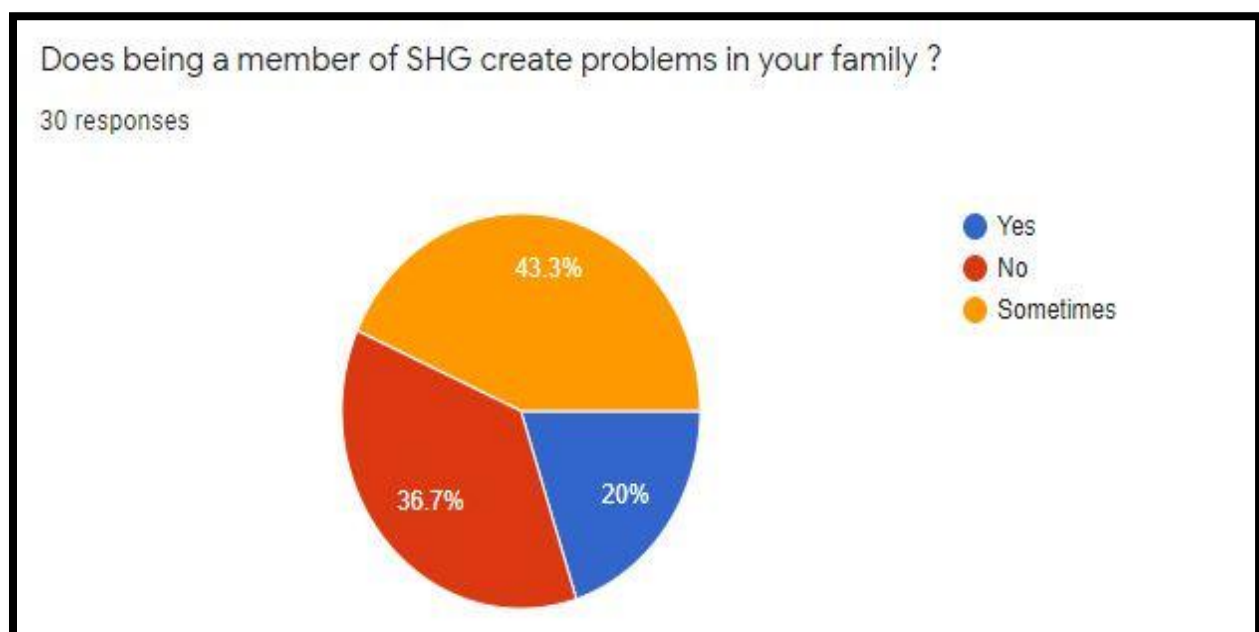


Fig.6 Responses for the above question are 43.3% of women said that sometimes it creates the problem, 36.7% disagreed, and the rest 20% said yes, it creates problems.

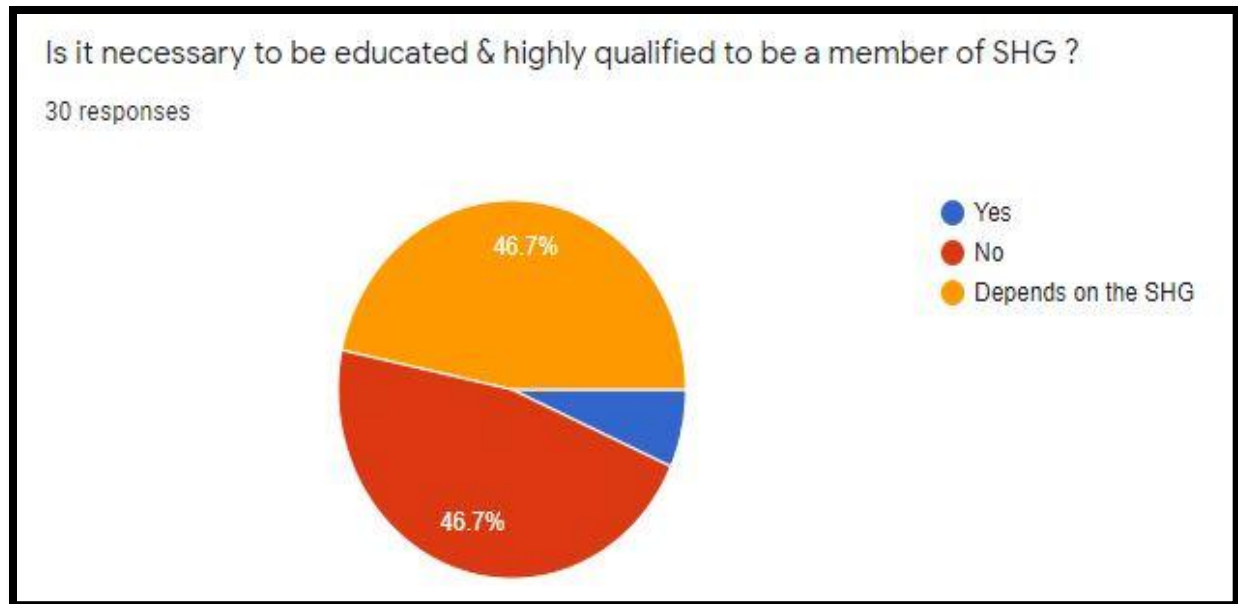


Fig.7 Responses for the above question are 46.7% said that yes, it is not necessary to be educated and, 46.7% said that it depends on the SHG, 6.6% people said no.

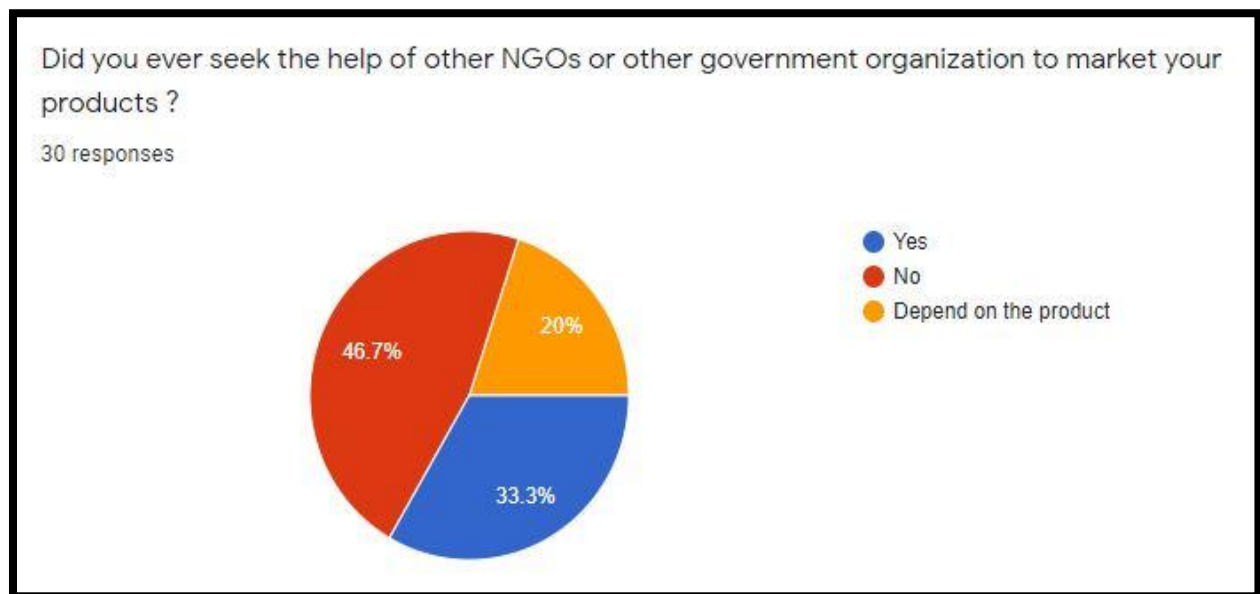


Fig.8 Responses for the above question are that 46.7% disagreed that they have ever sought the help of other NGOs to market their products. 33.3% agreed, and the rest, 20%, said it depends on the product.

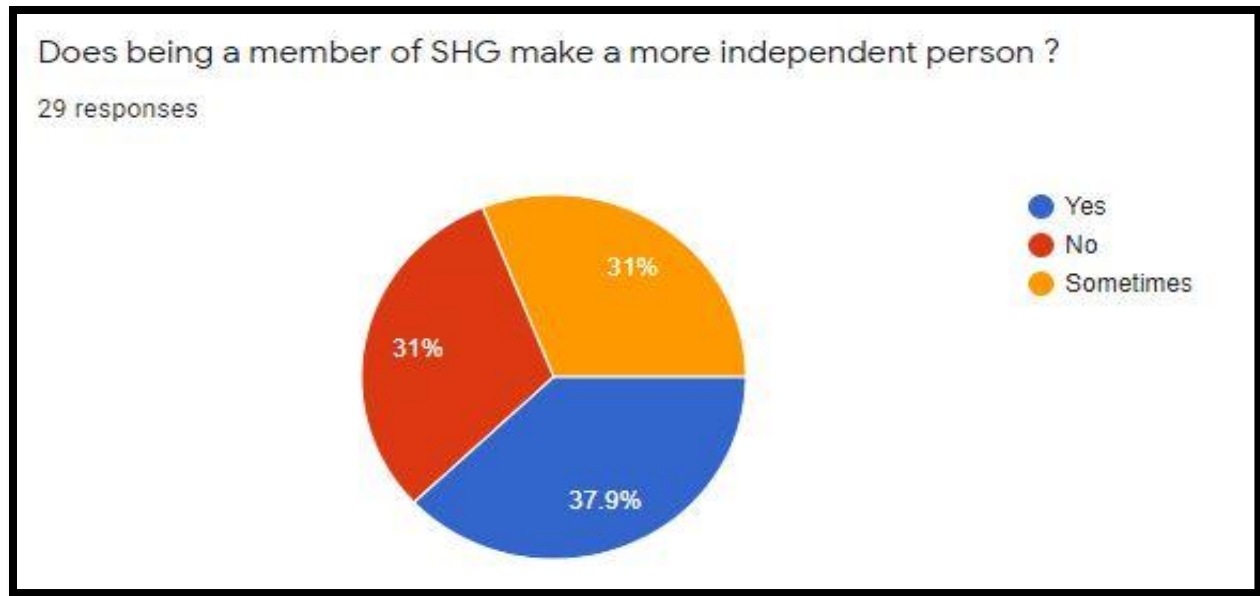


Fig.9 Responses for the above question are that 37.9% said yes, being a member of SHG makes a more independent person, 31% disagreed, and the rest, 31%, said sometimes.

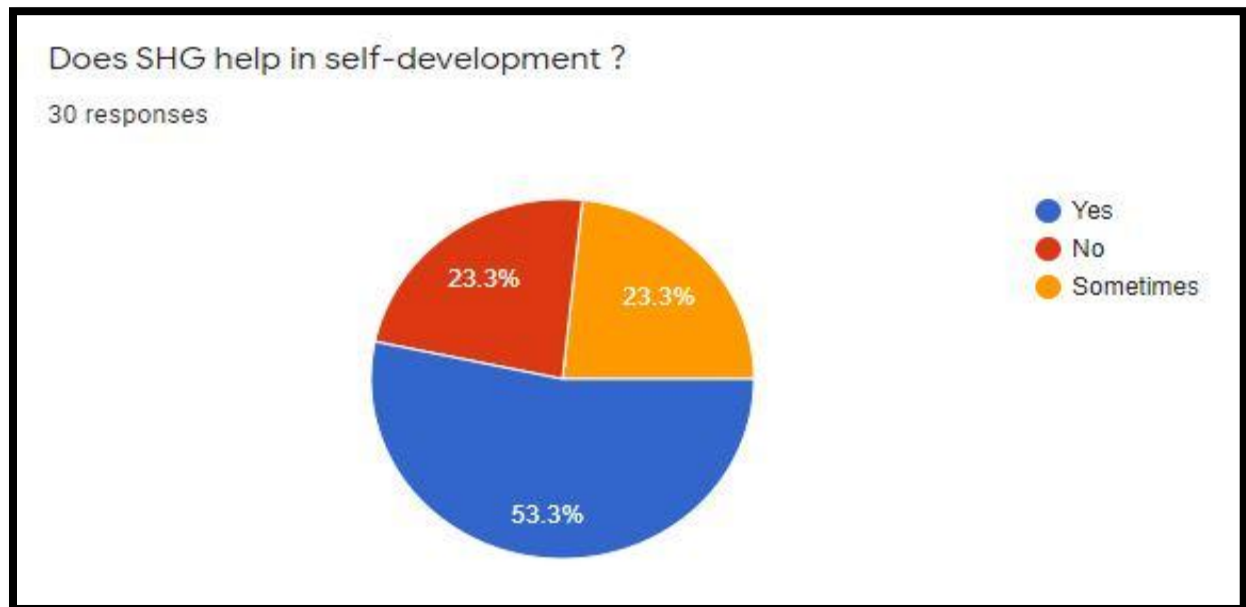


Fig.10 Responses for the above question are that 53.3% said yes, SHG help in self-development, 23% said no, and the rest 23% said sometimes.



Fig.11 Responses for the above question are that 50% said sometimes they require special training to market these products, 20% said no, 16.7% agreed, and the rest, 13.3%, said it depends on the product.

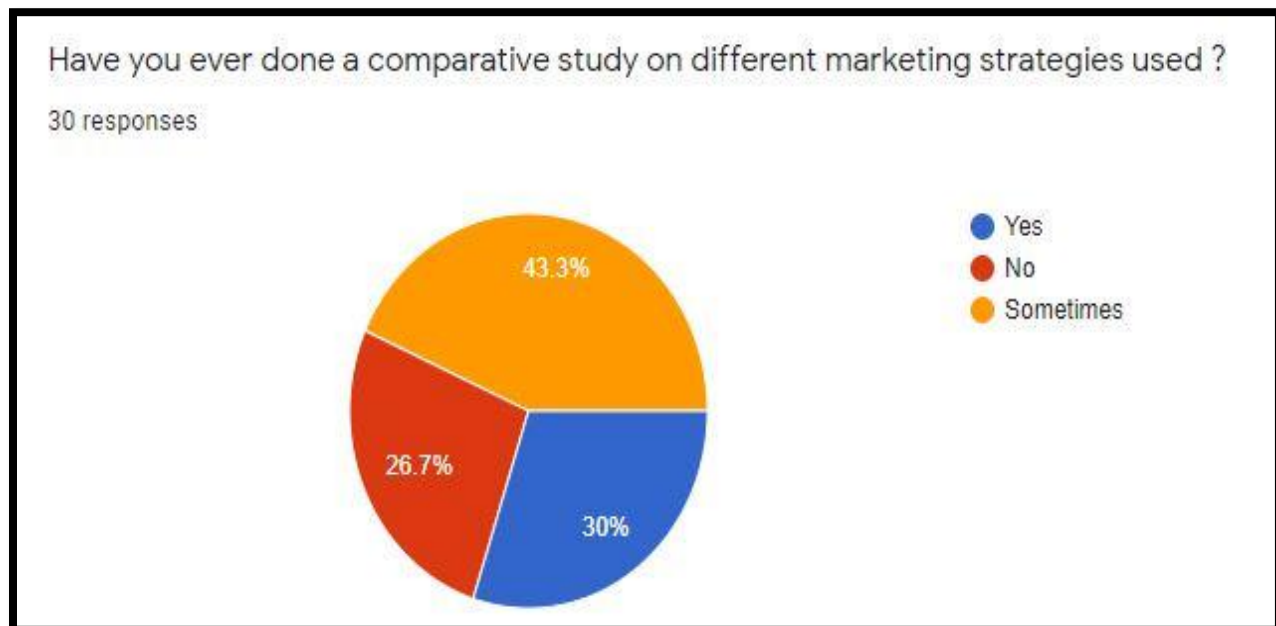


Fig.12 Responses for the above question are that 43.3% said sometimes they had done a comparative study on different marketing strategies, 30% agreed, and the rest 26.7% disagreed.



Fig.13 Responses for the above question are that 63.3% said it depends on the product to purchase in the local market easily, 20% agreed, and the rest 16.7% disagreed.

3. FINDINGS AND RESULTS

As members of several Self-Help Groups in Jammu, the women respondents agree that the SHGs provided them with a venue to learn more about their rights, personal choices, and mobility and an opportunity to participate in all social, economic, and political activities.

The number of women attending Self-Help Groups has risen. After compiling the data, which included replies from 30 women, it was discovered that Self Help Groups had aided in advancing women's status in society. They express their joy at becoming members of SHGs, where they have gained the confidence to be economically self-sufficient, contributing to their family's income and playing a vital role in personal and family decisions. They are adamant that achieving economic (financial) independence is more important than achieving equality in rural communities' male-dominated families and social environments. The study shows that Self-Help Groups are a catalyst for empowering

rural women and reducing gender inequality by offering possibilities for them.

- Rural women's financial inclusion
- Encourage the practice of saving, banking, and making profitable investments.
- Raise living standards through improved access to education, necessities, social and economic security, etc.
- Ensure women's social, economic, and political equality
- Allow women to participate in community-level activities and actions, among other things.

4. CONCLUSION

According to the study, self-Help Groups (SHGs) provided an atmosphere where women could have better access to and control financial and economic resources, engage in income-generating activities, and attain long-term economic independence. Women attempted to engage in income-generating enterprises and seek financial aid. Self-Help Groups are pretty active in

Jammu, and they are offering every chance for women to improve their status. While some women still have difficulty raising funds. Commercial banks and other organized financial institutions are hesitant to lend because of the rural poor's and women's inability to provide the necessary collateral securities to secure their loans. According to the replies received, self Help Groups in Jammu are actively trying to make women more independent and have raised self-confidence.

5. REFERENCES

1. Kannabiran V.3 (2005) Studied about "Marketing Self-Help, Managing Poverty" Published by 'Economic and Political Weekly' Vol -XL, No 34
2. Ramakrishna B.1, Dr. Rama Mohan Rao.2 1Research Scholar, 2Associate Professor, GITAM Institute of Management, GITAM University, Visakhapatnam, Andhra Pradesh, India.
3. Kadam P.B.4 (2006) In her Ph.D. Thesis "Assessment of the Contribution of Self-Help Groups to Women's Empowerment.
4. Sreeramulu G.5 (2006) In his Book 'Empowerment of Women through Self-Help Groups' 'Published by, Kalpaz Publications, New Delhi.
5. <https://economictimes.indiatimes.com/news/politics-and-nation/self-help-groups-to-reach-out-to-jammu-and-kashmirs-rural-women/articleshow/70851265.cms?from=mdr>
6. IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 20, Issue 2, Ver. 1 (Feb. 2015), PP 30-33 e-ISSN: 2279-0837, p-ISSN: 2279-0845. www.iosrjournals.org
7. Sreeramulu G.5 (2006) In his Book 'Empowerment of Women through Self-Help Groups' 'Published by, Kalpaz Publications, New Delhi.
8. Reddy.A.R.9 (2008) Studied about 'Self-Help Groups In India – A Catalyst For Women Economic Empowerment and Poverty Eradication' Published by 33rd Global Conference Of ICSW, Tours (France).
9. Janagan, J. E. Empowerment of women Through Self-Help Groups in India. Cauvery Research
10. Journal, 2011 pp 95-102.
11. Narang, U. Self Help Group: An Effective Approach to Women Empowerment in India. International Journal of Social Science & Interdisciplinary Research, 2012 pp 8-16.
12. Galab S and Rao N.C. (2003), 'Women's Self-Help Groups, Poverty Alleviation and Empowerment' Published by 'Economic and Political Weekly' Vol -Xxxviii No 12, 13.