

# Role of Self-Help Groups (SHGs) in enhancing incomes of rural women in J&K, India

## Abstract:

Women are the most vulnerable section of our society and their agony in Jammu and Kashmir is more intensified during the last three decades due to prevailing militancy. They work round the clock but lack decision making powers in household affairs as well as in the society. The central and state government has launched several schemes for women empowerment and National Rural Livelihood Mission is one among them. Under this self-employment scheme, the rural women are organized in Self Help Groups (SHGs) and are provided funds for their upliftment. To understand the success in the performance of Jammu & Kashmir Rural Livelihood Mission (JKSRLM) in terms of enhancing income of the women, a total of 80 beneficiaries selected through multi-stage sampling were interviewed by giving equal weightage to two districts of Doda and Jammu respectively. The results reflected that SHGs have played a significant role in the life of rural women in terms of enhancing income and employment. The JKSRLM is a great tool for concerted efforts to improve the economic conditions of the people, and the importance of education must not be overstated, since it influences the choices women and girls make about employment and income generation increasingly.

**Key Words:** Self Help Groups, income level, women beneficiaries, JKSRLM, variations.

## Introduction

Rural areas in India are facing the problems of poverty and unemployment at large scale and huge resources have been allocated to tackle these problems since the inception of planning in the country [1]. Government of India launched various poverty alleviation schemes for the betterment of rural poor and National Rural Livelihood Mission (NRLM) is one among those schemes launched and implemented by Ministry of Rural Development in 2011 by restructuring Swarnajayanti Grameen Swarajgar Yojana. NRLM focuses on promoting self-employment through organization of rural poor into Self-Help Groups (SHGs). NRLM based on demand driven strategy and executed in Mission Mode. This empowers (a) shift from the current allocation based procedure to an interest driven methodology empowering the states to figure out their own livelihoods based neediness decrease activity plans, (b) center around targets, results and time bound conveyance, (c) persistent limit building, giving essential abilities and setting out

linkages with livelihoods open doors for poor people, remembering those arising in the coordinated area, and (d) observing against focuses of neediness results [2].

Rural India's self-help group movement has been a powerful incubator of female resilience and entrepreneurship. It has the potential to drastically change the social construct of gender in villages [3], [4]. The ability for women to create independent sources of income has been extended to rural areas [5]. Self-help Groups (SHGs) are informal associations in which people of similar backgrounds come together with the help of government agency or NGO to find ways to improve their living conditions. They generally are self-governed and play an important role in elevating the economic status of their families and give boost to the process of women's empowerment. These groups gained significance especially after 1976 when Dr. Mohammed Yunus, Professor of Economics in Chitgaon University of Bangladesh initiated an action research project 'Grameen Bank'. This Bank provides loans to the landless poor, particularly women, to promote self-employment and the strategy made a revolution in Bangladesh towards poverty eradication by empowering the poor women [6].

India modified the Bangladesh's model and the movement of SHGs spread out in India as a powerful instrument in the form of micro-finance and credit management. The origin of SHGs in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1972 by Ela Batt with the objective of increasing their income but before that, in 1954, the Textile Labour Association (TLA) of Ahmedabad formed its women's wing to train them in skills such as sewing, knitting, etc. It was in 1992 that NABARD formed the SHG Bank Linkage Project, which is today the world's largest microfinance project [7]. Then Government of India introduced Swarn Jayanti Gram Swarozgar Yojana in 1999 with the intention of promoting self-employment in rural areas through formation and skilling of such groups. This evolved into National Rural Livelihood Mission (NRLM) in 2011 [8].

A Self-Help Group is a community-based group with 10-20 members usually women from same socio-economic backgrounds, voluntarily coming together to save and pool their small sums to become financially stable [9]. Along with other aspects of SHG, such as peer networks, access to credit plays a key role [10]. They take loans from their collective savings in times of emergency or important life events. The group members ensure proper use of credit by using collective wisdom and pressure and its timely repayment. They are also provided loans by formal banking system under the guidelines of RBI at low interest rate which allows poor women to evade the challenges of exclusion from organized financial services. The SHGs provide a platform for poor women to address issues such as their health

[11], nutrition [12], employment, and empowerment collectively [9]. Regular group meetings for the collection of savings and disbursement of loans are attended by all members, and the group leader maintains the cashbook, ledger, and minutes book [13]. A variety of reasons such as self-employment, poverty alleviation, participation in decision making and women empowerment can be cited regarding the need of SHGs in our country. In addition to affordable and reliable financial services to the poor, the core of NRLM is also to make poor the preferred clients of the banking system which not only accelerate economic growth but also helps in the reduction of income inequality and poverty. Poor farmers can implement strategies that manage risk and cope with climatic shocks with the help of local self-help groups and financial associations [10]. This will increase the financial literacy of the people and will create opportunities for them to participate in and get benefit from developmental activities.

The Ministry of Rural Development, Government of India has introduced a number of self-employment schemes since independence which aimed at promoting self-employment among rural poor people, clubbed under Self-Help Group which is usually formed and supported by government agencies and NGOs to give access to low-cost financial services [14]. NRLM with the objective to eliminate rural poverty by strategies involving mobilization is playing an important role in targeting the extremely poor people, especially women and offers credit to all SHG members at affordable rate [15]. SHG-Bank Linkage Programme (SHG-BLP) under the scheme has made a positive effect on socio-economic condition of group members and has created a friendly environment for growth and empowerment of them. Several studies [10], [16]–[18] revealed that Micro Financial Institutions (MFIs) promotes SHG not only through providing credit facility but enhances savings, consumption, provides insurance and business education. This linkage helps them to start some livelihood promotion activities which will promote self-reliance and economic condition. SHGs are providing many benefits to its members in terms of higher income, savings, credit facility and increased participation in decision making processes within their families and the issue of structural constraints that hinder women's economic empowerment have also been taken up and tried to be addressed [19]. The impact of micro finance is appreciable in developing confidence, courage, skill and finally women empowerment [16], [20], [21]. Apart from its benefits, SHGs are facing many problems like illiteracy, lack of leadership, problem of finance, high interest rate, low technology and marketing [22]. Along with domestic responsibilities and childcare, rural women are often responsible for agricultural production [23]. Self Help Groups (SHGs) have paved the way for rural women to become economically independent in developing countries such as India, where the economic status of women is very low, especially in rural areas [24], [25].

## **Jammu & Kashmir Rural Livelihood Mission (JKSRLM)**

As part of the National Rural Livelihoods Mission, Jammu & Kashmir State Rural Livelihoods Mission (Umeed) is being implemented in the State of J&K. As one of the biggest initiatives to improve the livelihood of poor people in the world, this scheme was launched in 2011 with a budget of \$5.1 billion by the Ministry of Rural Development. The mandate of the J&K SRLM is to reach out to 66% of the rural population across the erstwhile 125 blocks, link them to sustainable livelihood opportunities and nurture them until they are out of poverty and live decently [26].

Despite the fact that the poor have a strong desire to escape poverty, they possess innate capability, but they need an external dedicated and sensitive support structure that will facilitate social mobilization, institution building, and empowerment. The JKSRML provides them with knowledge dissemination, skill building, credit access, marketing, and other livelihood services to enable them to acquire sustainable livelihoods. The benefits of central sponsored schemes largely accrue to male members of the society particularly in rural areas and women are involved in agricultural sector and household activities and Jammu & Kashmir is no exception to it. To empower these rural women, Jammu and Kashmir Rural Livelihood Mission popularly known as UMEED was introduced in the year 2012-13 initially in four blocks of former state of Jammu and Kashmir and aimed that every poor comes out of poverty with greater confidence in them. As the scheme has been implemented in both Doda and Jammu districts, it becomes important to study the inter-district variations in the performance of the scheme in terms of enhancing the income the women beneficiaries.

### **Objectives:**

To investigate the role of SHGs in enhancing women's income in rural areas of districts Doda and Jammu in J&K, the following objectives were set:

1. To study the socio-economic background of Self-Help Group members in the study area.
2. To know the impact of SHGs on income of the women beneficiaries under JKSRML.
3. To analyze the inter-district variations in the performance of SHGs.

### **Material and Methods**

This study was conducted in two districts of J&K using primary data collected through field surveys conducted in selected districts. The impact analysis has been done on the basis of the information collected from 80 beneficiaries of JKSRML. In the first stage, two districts of J&K viz Doda and Jammu both from Jammu province have been purposely selected for the present study to have a comparative view of the performance of the programme. In the second stage, two blocks from each district namely *Gundana* and *Changa* from district Doda and *Bishna* and *Dansal* from district Jammu have been chosen. In the third stage, two villages have been chosen from each selected block. The selection of villages is based on a list prepared by the Mission Director JKSRML (UMEED) for each block where the programme has been implemented. In the fourth stage, 10 households from each village have been interviewed. The extent of inter-district and intra-district variations in the selected variables are based on ratios of minimum to maximum and minimum to average.

## Results and Discussion

It is considered essential that women are able to work in order to reduce their dependence on their families and escape patriarchal ideologies that oppress them. In the present circumstances, women constitute a significant portion of the labor supply and their role cannot be separated from the development process [27]. Self Help Groups are playing an important role in self-employment generation for the women living in rural areas. Table 1 throws light on the socio-economic attributes of the JKSRML beneficiaries in the study area. The age profile of the respondents reveals that 42.5% belong to the age group of 26-35 years, followed by 30% between 36-59 years and only 8.75 % respondents were above the age of 59 years which is a healthy sign because young and middle-aged people can participate in economic activities more diligently. Joint family system is still prevalent in the area as was reflected by 58.75% of the respondents which is acting as both boon and curse for them. Many group members feel that elders in the family look after their children when they are busy in work while others call them as hurdle in becoming beneficiaries of such schemes. The family size of the respondents is also high as 62.5% have family of 6 members and above.

The more educated the population, the more confident, participating, and decisive they are, and the more active they are in developing an area [28]. The majority (76.25%) of respondents have a matriculation or higher education, while just 10% are illiterate. The land holdings of the respondents are small, with 78.75% owning up to 5 kanals and 11.25% landless. It is further estimated that 80% of their

land is unirrigated. Respondents own pucca, semi-pucca, and kutchha houses in proportions of 23.75%, 45%, and 31.25%, respectively.

**Table 1. Socio-economic Profile of the Respondents (N=80)**

Variable	District Doda (n=40)	District Jammu (n=40)	Total (n=80)
Age			
18-25 years	6	9	15 (18.75)
26-35 years	19	15	34 (42.5)
36-59 years	11	13	24 (30)
Above 59	4	3	07 (8.75)
Religion			
Muslim	31	7	38 (47.5)
Hindu	9	33	42 (52.5)
Caste			
General	29	21	50 (62.5)
Schedule Caste	6	12	18 (22.5)
Schedule Tribe	5	7	12 (15)
Marital Status			
Married	32	28	60 (75)
Un-married	8	12	20 (25)
Family Type			
Joint	29	18	47 (58.75)
Nuclear	11	22	33 (41.25)
Family Size			
Up to 5 members	9	21	30 (37.5)
6-8 members	18	17	35 (43.75)
Above 8	13	2	15 (18.75)
Education			
Up to 8 <sup>th</sup>	8	3	11 (13.75)
Matric	15	12	27 (33.75)
Higher Secondary	7	18	25 (31.25)
Graduation	4	5	09 (11.25)
Illiterate	6	2	08 (10.00)
Land Holding			
Landless	6	3	09 (11.25)
Up to 5 kanals	34	29	63 (78.75)
Above 5 kanals	-	8	08 (10.00)
Land Type			
Un-irrigated	40	24	64 (80.00)
Irrigated	-	16	16 (20.00)
Ration Card Type			
Antodaya Card	6	3	09 (11.25)
B.P.L. Card	25	13	38 (47.50)
A.P.L. Card	9	24	33 (41.25)
House Type			

Kutchra	17	8	25 (31.25)
Semi-Pucca	23	13	36 (45.00)
Pucca	-	19	19 (23.75)

**Source:** Field survey, 2018; Figures in brackets are percentages

The main purpose of joining SHGs under JKSRML is to obtain loans, promote savings, and gain social status. As part of its mission to promote savings, JKSRML provides loans to members of SHGs at an affordable rate. In Table 2, the motives of the members for joining SHGs are shown. From the table, we see that in Doda district and Jammu district, out of 56 beneficiaries, 53.57% and 46.43% have joined SHGs for obtaining loans. Out of 20 beneficiaries, 40% in Doda district and 60% in Jammu district joined SHGs for savings promotion, whereas 50% in each district, out of 4, joined SHGs for social improvement. According to the minimum to maximum and minimum to average ratios, there is also a high degree of inter-district variation in the reasons for joining SHGs by the beneficiaries.

**Table 2: District-wise Reasons of beneficiaries for joining SHGs under JKSRML in the study area**

District	Loan purpose	Saving promotion	Social status
Doda	30 (53.57)	8 (40.00)	2 (50.00)
Jammu	26 (46.43)	12(60.00)	2 (50.00)
Total	56 (100) (28)* (86.67)** (92.86)***	20 (100) (10)* (66.67)** (80)***	4 (100) (2)*

**Source:** Field survey, Figures in brackets are percentages,

\*Average, \*\*Minimum ÷ Maximum x 100, \*\*\*Minimum ÷ Average x 100

According to table 3, respondents' incomes before and after joining SHGs, as well as variations in income levels across districts in the study area, are shown. As shown in the table above, all the beneficiaries were earning up to Rs. 5000 per month before joining the JKSRML scheme, and 58 (72.5%) of those saw their income increase after joining SHGs. A total of 32 beneficiaries increased their income over Rs. 8000, of which eight crossed the Rs. 11000 level, and all of them live in Jammu. The income levels of beneficiaries in the study area varied greatly between districts before and after JKSRML was implemented.

**Table 3: District-wise level of income of beneficiaries before and after joining SHGs under JKSRLM in the study area (Rs.)**

District	Income before joining SHGs				Income after joining SHGs			
	Up to Rs. 5000	5001-8000	8001-11000	Above 11000	Up to Rs. 5000	5001-8000	8001-11000	Above 11000
Doda	40 (50.00)	-	-	-	14 (63.64)	16 (61.54)	10 (41.67)	-
Jammu	40 (50.00)	-	-	-	08 (36.36)	10 (38.46)	14 (58.33)	08 (100)
Total	80 (100) (40)*	-	-	-	22 (100) (11)* (57.14)** (72.72)***	26(100) (13)* (62.5)** (76.92)***	24 (100) (12)* (71.43)** (83.33)**	08 (100)

**Source:** Field survey, Figures in brackets are percentages,

\*Average, \*\*Minimum ÷ Maximum x 100, \*\*\*Minimum ÷ Average x 100

JKSRLM has freed women from the clutches of money lenders and enabled them to start self-employment activities for themselves and also for their family members. Table 4 reflects the purposes of borrowing by the beneficiaries in the study area and also variations in the two districts of Doda and Jammu respectively. The highest number of beneficiaries (45) availed loan to set up small business units in the study area and out of them, 55.55% beneficiaries belong to Jammu district and remaining from Doda district. A good degree of inter-district variations is available for beneficiaries with respect to purpose of borrowings on the basis of minimum to maximum and minimum to average ratios in the study area.

**Table 4: District-wise Purpose of borrowing of beneficiaries in the study area**

District	Agricultural live- stock	Household Assets	Micro- entrepreneurs	Education
Doda	9 (75.00)	6 (42.86)	20 (44.44)	5 (55.55)
Jammu	3 (25.00)	8 (57.14)	25 (55.55)	4 (44.44)
Total	12 (100) (6)* (33.33)** (50)***	14 (100) (7)* (75)** (85.71)***	45 (100) (22.5)* (80)** (88.89)***	9 (100) (4.5)* (80)** (88.89)***

**Source:** Field survey, Figures in brackets are percentages, \*Average, \*\*Minimum ÷ Maximum x 100, \*\*\*Minimum ÷ Average x 100

The beneficiaries of the self-employment schemes like JKSRLM not only generates income for themselves but also have to repay their borrowed money well in time [29]. Table 4 highlights the district-wise repayment of loan by beneficiaries in Doda and Jammu districts respectively. A total of 62 (77.5%) respondents paid their borrowed money well in time, out of which 35 (56.45%) belong Jammu district and 27 (43.55%) belong to Doda district respectively. A high level of inter-district variations is found in repayment of loan by the beneficiaries on the basis of minimum to maximum and minimum to average ratios respectively as shown in the table.

**Table 5: District-wise Repayment of loan by beneficiaries in the study area**

District	Timely	Not on time
Doda	27 (43.55)	13 (72.22)
Jammu	35 (56.45)	5 (27.78)
Total	62 (100)	18 (100)
	(31)*	(9)*
	(77.14)**	(38.46)**
	(87.09)***	(55.55)***

**Source:** Field survey, Figures in brackets are percentages, \*Average,  
 \*\*Minimum ÷ Maximum x 100, \*\*\*Minimum ÷ Average x 100

Based on the age profile of the respondents, the majority (42.5%) belong to the 26-35 age group, which is a good sign as young people can engage more actively in economic activities. The joint family system remains prevalent in the area, as indicated by 58.75% of the respondents, which is both a blessing and a curse. The majority (76.25%) of respondents possess matriculation or higher educational qualifications and own small farms with up to five canals, which are mostly unirrigated. TSHGs are mostly joined for three reasons: to obtain loans, promote savings, or gain social status; 53.57% of respondents in Doda and 46.43% of beneficiaries joined SHGs for loan purposes. Approximately 40% of members in Doda district and 60% in Jammu district joined SHGs for saving promotions, while 50% for social improvement.

A majority of the beneficiaries were earning monthly incomes up to Rs. 5000 before becoming a part of the JKSRLM scheme, and 72.5% saw an increase in income after joining SHGs. Income levels of beneficiaries in the study area varied greatly between districts before and after JKSRLM implementation. JKSRLM has enabled women to break free from the shackles of money lenders and start self-

employment enterprises for themselves and their families. Of the 45 beneficiaries who obtained loans to set up small businesses in the study area, 55.55% belong to Jammu district, while the remainder belong to Doda district. In addition to generating income for themselves, self-employment schemes like JKSRLM enable their beneficiaries to repay their loans on time.

The findings of the present study are similar to those of another study [30] that SHGs are largely pro-poor in nature, empowering females and increasing their incomes and nutritional intakes by addressing their specific needs in Andhra Pradesh. Another study also found similar findings which was conducted in Punjab to know the impact of Self-help Groups in Enhancing Farm Women Income revealed that SHGs are essential for the economic upliftment, as most of the members of all of these self-help groups increased their income and savings between Rs. 1000-1500 and Rs. 50-100 per month respectively [29].

## Conclusion and Policy Recommendations

Since the beginning of planning in Indian rural areas, huge resources have been allocated to combat poverty and unemployment. For the betterment of the rural poor, the government launched a range of poverty alleviation schemes. As part of the restructuring of Swarnajayanti Grameen Swarojgar Yojana in 2011, the Ministry of Rural Development, GoI launched and implemented the National Rural Livelihood Mission (NRLM) and the same was implemented in J&K. A self-help group (SHG) is an informal association in which people with similar backgrounds come together to collectively improve their living conditions with the assistance of a government agency or NGO. The majority of them are self-governed and play an integral role in elevating the economic status of their families and promoting women's empowerment.

Through Self-Help Groups (SHGs), JKSRLM promotes self-employment among rural poor besides enhancing incomes. JKSRLM plays an important role in the lives of rural women by fulfilling their credit needs and increasing their income and savings. Nevertheless, all the parameters like income, reason of joining SHGs, purpose of borrowing, and timely repayment of loans indicate that Jammu district has performed better than district Doda, and inter-district variation is significant. Accordingly, the present study bears the policy recommendations:

1. People's lives are negatively impacted by the existence of poverty in a number of ways, including denial of good health, education, social, and other aspects of human development. It is

imperative that a concerted effort must be made to improve the economic conditions of the people. JKSRLM provides a suitable vehicle for doing so.

2. There can no longer be any doubt about the importance of formal education, especially for women in rural areas. Education plays an increasingly important role in influencing the choices women and girls make regarding employment and income generation. It is therefore crucial to place a priority on providing education to rural women and girls.

## Declaration

### Declaration of competing interest

It is declared by the authors that they do not have any competing interests that could affect the work reported in this article.

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