

Empowering Tribal Women: The Role of Self-Help Groups in Economic Advancement in Rajouri District of Jammu and Kashmir

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ABSTRACT

The total development of a country is possible only when every section of society develops. The condition of the rural women of India is not good. One of the most important development agendas worldwide is the generation of livelihoods for the rural poor. The rural women in Jammu and Kashmir have been exacerbated in the last three decades because of prevailing militancy. Rural women in these areas have limited access to resources. Most of them are living below the poverty line. The research paper examines the impact of Umeed scheme (Jammu Kashmir Rural Livelihood Mission) an initiative taken by the central and state government which aims at empowering disadvantage women for economic empowerment. The research findings emphasis the importance of this scheme in providing sustainable livelihood for uplifting tribal women economy and livelihood options to rural women of Jammu and Kashmir in far flung and unapproachable areas of Jammu and Kashmir. The findings reveal that Umeed scheme plays a critical role in increasing income of tribal women through Self Help Group approach for economic development among rural women. The study's findings add to the body of knowledge on sustainable livelihoods and financial inclusion of rural women. They also offer insightful information for upcoming efforts to make women economically independent and promote sustainable development in communities that are neglected.

Keywords: Rural Livelihood Mission, Sustainable Livelihood, Rural Women, Economic Empowerment, Poverty Reduction.

INTRODUCTION:

In the majority of developing nations, people who reside in rural areas work in agriculture or related rural industries. Additionally, they have been excluded from the main areas of national life and have continued to live in ignorance. Many individuals living in rural areas continue to face challenges, accessing necessities and have not experienced significant social or economic progress. As a result, the process of socio-economic growth must focus heavily on their development (Das, 2021). Most rural tribal people depend on farming and other non-farming industries for their survival, these sources of income neither provide stable financial standing nor job possibilities. Agriculture is a seasonal industry with rudimentary farming practices that give rural tribal peoples low land and labour productivity. Because industrialization in rural areas has been slow, it's often difficult to create alternative employment opportunities. Women are disempowered in India as compared to

man. Women in India denied the opportunities of education and economic freedom. They have little control over health, assets, economy, and fertility. In India women are often considered as un-paid and underpaid for their work (Das, Gupta & Roy, 2017). Their contribution in family and economy are often ignored (Radhakrishnan, 2007). Despite notable economic advancements in the last twenty years, India still faces a challenge with low rates of female labor force participation, which requires thorough investigation (Mishra, 2018). Due to poverty and unemployment people opt for menial work for their survival. Women bear the brunt of poverty and unemployment, experiencing greater limitations in accessing and controlling economic resources compared to men (Golla et al., 2018). Women continue to face discrimination due to gender bias in social attitudes and practices that deny them equal status and opportunity in the social, economic, and political realms. Their involvement in development activities has not been valued. Women have a limited role in development activities and are considered more as passive beneficiaries than as active contributors (Rehman, Dhiman, Cheema, et al., 2024). The United Nations and various governmental bodies are working together to empower women in developing countries. Government initiatives focus on promoting activities aimed at alleviating poverty among rural women. The government and non-governmental organizations (NGOs) in India are consistently striving to enhance opportunities for women. They concentrate on empowerment strategies designed to transition women from dependency to independence (Moyale, Dollard, & Biswas, 2006). Among the tribal population, tribal women stand out as the most vulnerable group. Their economic empowerment is seen as essential for overall social and community development, as without it, they face the threat of social marginalization and exclusion (DasGupta & Roy, 2017). India's government initiated the National Rural Livelihood Mission (NRLM) to uphold the Sustainable Rural Livelihoods framework and the Millennium Development Goals (Akula et al., 2024). Launched in 2011, this scheme aims to motivate 70 million households below the poverty line (BPL) to establish self-help groups (SHGs) and federations. The main objective is to establish robust institutional platforms for rural communities, facilitating income growth through sustainable livelihood enhancements and better access to financial services (Ashok et al., 2020). The Committee proposed adopting a "livelihoods approach" to eliminate rural poverty, involving four interconnected tasks: (1) consolidating all impoverished households into operational self-help groups (SHGs) and their federations; (2) enhancing their access to banking credit and various financial, technical, and marketing services; (3) fostering their abilities and expertise for the advancement of viable and sustainable livelihoods; and (4) combining various schemes for efficient delivery. One of the goals is "women empowerment," which aids in preventing earnings leakage and achieving security of life, health, and possessions through their "financial inclusion" under NRLM (Patil, 2021). The Jammu & Kashmir State Rural Livelihoods Mission (Umeed) operates within the state of J&K as a component of the National Rural Livelihoods Mission. Launched in 2011 by the Ministry of Rural Development with a budget of \$5.1 billion, this initiative is among the largest globally aimed at improving the livelihoods of marginalized individuals. The mandate of J&K SRLM is to reach 66% of the rural population across the former 125 blocks, providing them access to sustainable livelihood opportunities and supporting them until they achieve financial stability and escape poverty (Katoch, 2022). In 2013, the JKSRLM (Jammu and Kashmir State Rural Livelihoods Mission), a flagship initiative sponsored by the Ministry of Rural development, Government of India and operating under the purview of the NRLM (National Rural Livelihoods Mission), started functioning in Jammu and Kashmir. To lift all poor and vulnerable households out of poverty, Jammu Kashmir Rural Livelihood Mission, also known as Umeed, in the state of Jammu and Kashmir, it is tasked with organizing, federating, and aiding women members from nine hundred thousand rural households in establishing their own institutions (Qasba et al. 2016). The Jammu Kashmir Rural Livelihood Mission has placed importance on improving the existing livelihood through Self Help Group approach so that the women will be financially independent. It has been beneficial to retain the poor's sustainable option of livelihood. Umeed thus focuses on current means of livelihood. As a result, it supports ongoing promotion of effective livelihoods and their improvement. The existing skill among the impoverished in their different trades is what makes the use of the existing livelihoods successful. The Umeed also provides various levels of marketing help (Ahmad, 2016).

The Jammu & Kashmir State Rural Livelihoods Mission (Umeed) is being executed in J&K as a component of the National Rural Livelihoods Mission. Initiated in 2011 by the Ministry of Rural Development, Government of India, it stands as one of the world's largest endeavors to improve the quality of life for disadvantaged populations, backed by a budget of 5.1 billion (Katoch, 2022).

REVIEW OF THE LITERATURE

Chambers (1995) In various sources, the term "livelihood" is described differently, such as "the methods of earning a livelihood" (Chambers, 1995) or "a blend of the resources utilized and the actions taken to sustain life" (Chambers, 1995). Microfinance plays a vital role in empowering women by enabling economic endeavors and enhancing their decision-making abilities. Both governmental and non-governmental entities have made various efforts over time to foster women's empowerment, particularly in rural regions (Rehman, Dhiman, & Cheema, 2024).

Ansoms (2008) Their research indicates that the "poor" are not a uniform group but rather exhibit variations in material well-being, shaping their living standards. The outcomes of economic growth in terms of poverty alleviation have been disappointing (Ansoms, 2005 and 2007), dampening government expectations for strategies solely reliant on growth to reduce poverty. The objective of tangible growth concerning poverty reduction is outlined in the EDPRS (PRSP-2) policy, which targets fair growth, enduring development, and poverty alleviation, with a primary focus on rural development.

Jayaweera, (2010) In numerous locations, rural coastal livelihoods exhibit diversity, complexity, and continual evolution. Coastal communities often shift their sources of income, resulting in unstable earnings. According to Jayaweera (2008/09), 60% of the population lacks even basic livelihood necessities. The concept of "livelihood" is adaptable, encompassing various aspects such as geographical (rural and urban livelihoods), occupational (farming, pastoral, or fishing livelihoods), social (livelihoods influenced by gender and age), developmental (livelihood pathways, trajectory), dynamic (sustainable, resilient livelihoods), and numerous other factors.

Sharma et al., (2014) Achieving a satisfactory level of human development requires ensuring a sense of security for all individuals. Self-Help Groups (SHGs) serve not only as a mechanism for microfinance but also as a tool for implementing developmental initiatives at the grassroots level. They bring marginalized communities together to address their challenges through a participatory approach. This study aims to evaluate the effectiveness of SHGs in fostering developmental impacts on livelihood security and gender empowerment.

Nagayya and Rao, (2016) These microfinances help poor to effective financial services and mobilized millions of poor.

Qasba, et al. (2016) In case of Jammu and Kashmir in order to lift all of these impoverished and at-risk households in escaping poverty under National Rural Livelihood Mission, Jammu Kashmir Rural Livelihood Mission (JKRLM) commonly known as "Umeed" was launched. It has mandate to organize federate and support women from rural areas and women from vulnerable section (nine lac rural households) in building their own institutions. Nevertheless, it is a major initiative that requires knowledge not only among the communities but anyone who is involved, including mission employees who have a duty to promote the wellbeing of underprivileged people as members of the civilized world. The J&K Government entered into an agreement with SERP (Society for the Elimination of Rural Poverty), Andhra Pradesh, to obtain the necessary technical support for promoting SHGs as reliable community-based organizations in the fight against poverty (Qasba, et al. 2016).

District Manual- Nation Rural Livelihood Mission (2019) It was mentioned that the National Rural Livelihood Mission stands as a significant initiative by the Indian government to enhance the welfare of rural and vulnerable populations by offering livelihood opportunities under this program which enhance their

economy.

Dhake (2019) Self-Help Groups (SHGs) are established to enhance income through collective efforts and the utilization of banking services, often by initiating income-generating activities that leverage the financial strength of the group. Recognizing the importance of SHGs in driving economic growth, this study examines and contrasts the management of income-generating activities conducted by SHGs in both rural and urban settings.

OBJECTIVE OF THE STUDY

The main objective of the study is to examine the role of Self-Help Groups for economic empowerment of Tribal Women in district Rajouri.

METHODOLOGY

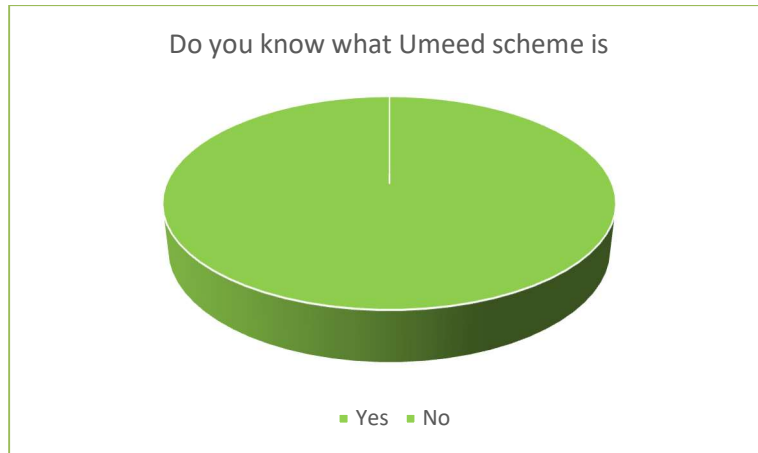
The present study is descriptive. The emphasis is on evaluating the role of Self-Help Group in increasing tribal women's income for economic empowerment within the Rajouri district of Jammu and Kashmir. The research utilized both primary and secondary data sources to derive accurate conclusions on the subject at hand. For primary data collection, 100 respondents have been selected for sampling purposes (Nagpal et al., 2024). A purposive sampling technique has been used and data has been collected using a structured interview schedule. District Rajouri consists of 9 erstwhile blocks. We confined our study to the blocks only because our study is related to rural areas. Out of 9 blocks, one block was selected having the least number of Gram Panchayats. The chosen block comprises 05 Gram Panchayats, and 20 active job card holders were randomly selected across these 05 Gram Panchayats using a simple random sampling technique. The gathered data has been examined in MS-Excel with percentage method. Data, whether obtained from primary or secondary sources, has been organized thematically to ensure the coherence of the subject matter.

Data Interpretation and Analysis

In this section, the data collected from 100 respondents (ST SHGs members) has been analyzed. The data has been organized in tables and charts to facilitate a thorough understanding of the subject matter. Moreover, the analysis is organized thematically, followed by the presentation of results and subsequent discussions.

Table 1: Do you know what Umeed scheme is

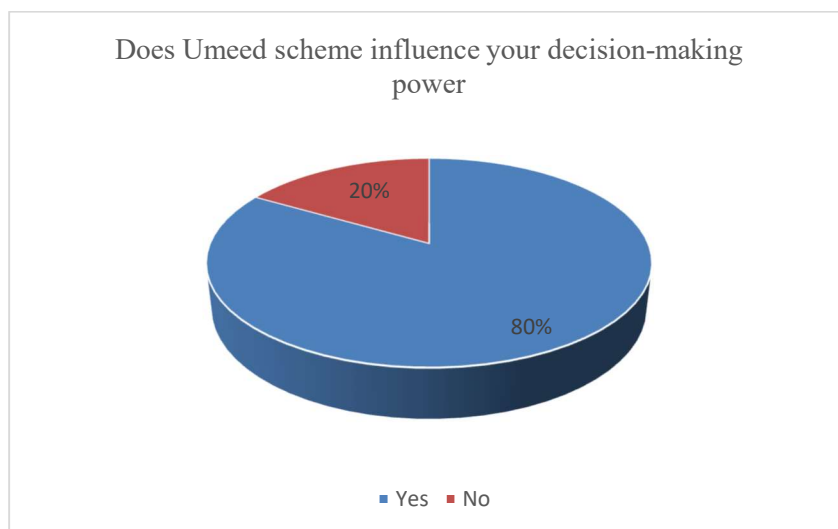
S. No	Do you know what Umeed scheme is	Frequency	Percentage
01.	Yes	100	100%
02.	No	0	0%
Total		100	100%



The UMEED scheme, part of India's National Rural Livelihoods Mission (NRLM), aims to empower rural women by fostering self-help groups (SHGs) and providing financial support for income-generating activities. It focuses on enhancing women's skills, building community institutions, and improving access to credit. The initiative seeks to promote sustainable livelihoods and boost the confidence and economic independence of rural women. The collected data revealed that all the respondents 100 (100%) are aware of the Umeed scheme.

Table 2: Does Umeed scheme influence your decision-making power

S. No	Does Umeed scheme influence your decision-making power	Frequency	Percentage
01.	Yes	80	80%
02.	No	20	20%
Total		100	100%

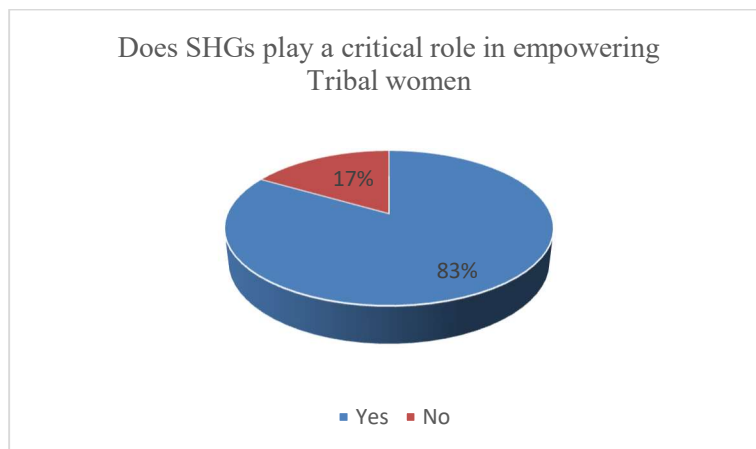


The UMEED scheme significantly enhances decision-making power among rural women by encouraging them

to participate actively in self-help groups (SHGs), which foster financial independence and social solidarity. Through regular group meetings and training, women gain financial literacy and business skills, enabling them to make informed decisions about family finances, investments, and livelihood activities. The data collected inferred that 80 (80%) of the respondents agree that the Umeed scheme influences decision making power among the members of SHGs, while as 20 (20%) of the respondents did not agree with the statement.

Table 3: SHGs play a critical role in empowering Tribal women

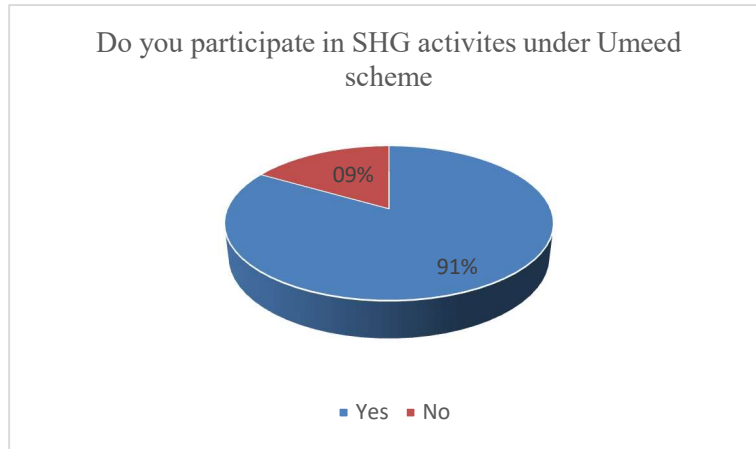
S. No	Does SHGs play a critical role in empowering Tribal women	Frequency	Percentage
01.	Yes	83	83%
02.	No	17	17%
Total		100	100%



Self-Help Groups (SHGs) are crucial in empowering tribal women by providing them a platform for collective growth, skill development, and economic independence. In these groups, tribal women learn essential financial and entrepreneurial skills, access microloans, and undertake income-generating activities, which help reduce their economic dependence. As per the collected data, 83 (83%) of the respondents agree with the statement that SHGs play a critical role in empowering tribal women while as 17 (17%) of the respondents did not agree with the statement.

Table 4: Do you participate in SHG activities under Umeed scheme

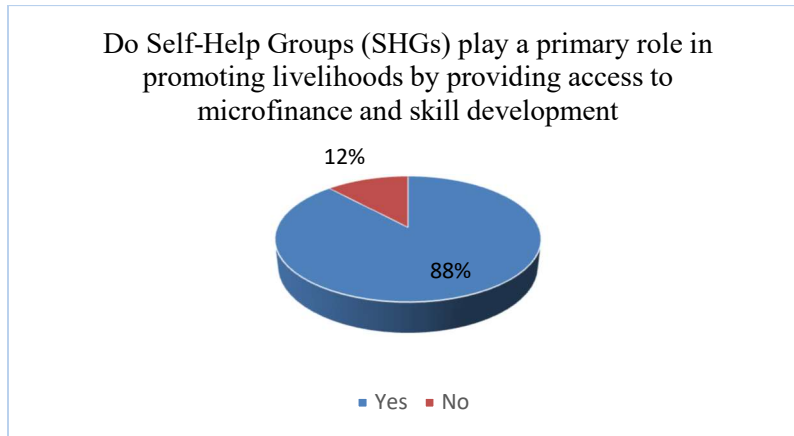
S. No	Do you participate in SHG activities under Umeed scheme	Frequency	Percentage
01.	Yes	91	91%
02.	No	09	09%
Total		100	100%



Under the UMEED scheme, Self-Help Groups (SHGs) empower rural women through skill development, financial inclusion, and livelihood initiatives like small-scale farming, crafts, and trading. They facilitate access to microloans, enabling women to invest in income-generating activities. The collected data revealed that 91% of the respondents participated in SHG activities under Umeed scheme while as 09% of the respondents did not participate in SHG activities under the scheme.

Table 6: Do Self-Help Groups (SHGs) play a primary role in promoting livelihoods by providing access to microfinance and skill development

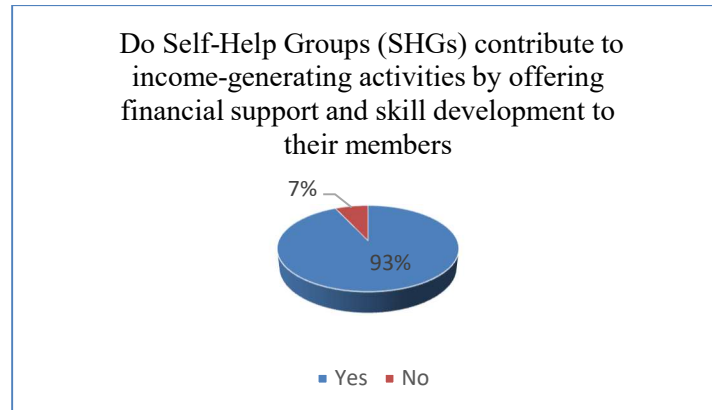
S. No	Do Self-Help Groups (SHGs) play a primary role in promoting livelihoods by providing access to microfinance and skill development	Frequency	Percentage
01.	Yes	88	88%
02.	No	12	12%
Total		100	100%



Self-Help Groups (SHGs) promote livelihoods by offering access to microfinance, enabling members to start or expand income-generating activities. They also provide skill development programs, empowering individuals with the knowledge and abilities needed for sustainable employment. Together, these initiatives enhance financial independence and community development. The respondents were asked a question that do self-help groups play a primary role in promoting livelihoods by providing access to microfinance and skill development. The collected data indicated that 88 (88%) of the respondents agree that SHGs play a role in promoting livelihoods by providing access to microfinance and skill development. While as 12 (12%) of the respondents negated the fact that SHGs play a role in promoting livelihoods by providing access to microfinance and skill development.

Table 7: Do Self-Help Groups (SHGs) contribute to income-generating activities by offering financial support and skill development to their members

S. No	Do Self-Help Groups (SHGs) contribute to income-generating activities by offering financial support and skill development to their members	Frequency	Percentage
01.	Yes	93	93%
02.	No	07	07%
Total		100	100%



The respondents were asked a question that Do Self-Help Groups (SHGs) contribute to income-generating activities by offering financial support and skill development to their members or not. The collected data revealed that 93 (93%) of the respondents agree that SHGs contribute to income-generating activities by offering financial support and skill development to their members. While as 07 (07%) of the respondents negated the above-mentioned statement.

Results and Discussions

The UMEED scheme, part of the National Rural Livelihoods Mission (NRLM) in India, focuses on empowering rural women by promoting Self-Help Groups (SHGs) to foster economic independence and social engagement. Through UMEED, women receive training, access to low-interest loans, and support for starting small businesses or livelihood activities, which helps them earn a steady income. The scheme also emphasizes financial literacy, community involvement, and social awareness, giving rural women greater confidence and a stronger role in household and community decision-making. In the present study the outcome showed that the members of SHGs know what the Umeed scheme is. Similarly, the Umeed scheme helps influencing the decision-making power among the members of the SHGs. Furthermore, Umeed scheme plays a critical role in empowering the tribal women in district Rajouri of Jammu and Kashmir. Self-Help Groups (SHGs) play a primary role in promoting livelihoods by providing access to microfinance and skill development. However, Self-Help Groups (SHGs) contribute to income-generating activities by offering financial support and skill development to their members. Finally, the outcome of the study showed that the members of SHG participate in the activities of the Umeed scheme which makes them independent.

Conclusion

The UMEED scheme has played a transformative role in increasing the income of tribal women in the Rajouri district of Jammu and Kashmir, fostering economic empowerment and social confidence. By promoting Self-Help Groups (SHGs), UMEED has enabled these women to access essential resources, such as low-interest loans and skill development training, allowing them to engage in sustainable livelihood activities like agriculture, crafts, and small-scale trade. This economic support, combined with greater financial literacy and social awareness, has empowered tribal women to contribute meaningfully to household income and make informed decisions. Ultimately, UMEED has strengthened their position in both the family and community, marking a significant step toward economic independence and social upliftment.

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