

# ROLE OF SHGs IN EMPOWERING WOMEN: A CASE STUDY OF KULWANTA BLOCK OF RAMNAGAR DISTRICT (J&K)

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**Abstract:** Self Help Groups is a holistic programme of micro-enterprises covering all aspects of self-employment, organisation of the rural poor into self-help groups and their capacity building, the planning of activity clusters, infrastructure build up, technology, credit and marketing .Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrolments, and improving nutrition and the use of birth control. An economically poor individual gains strength as a part of a group. SHGs have significantly empowered poor people, especially women in rural areas. The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the main stream. The present study is based on the primary data and the focus of the study is to analyze the perceptions of the rural women regarding empowerment, their status in the society etc. after joining SHGs scheme.

**Key words:** Micro-enterprises, Self Help Groups and Women Empowerment

## I. INTRODUCTION

In countries like India, SHGs bridge the gap between high-caste & low-caste members. SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group. The SHGs in India are small, informal and homogenous group of not less than 10 members and not more than 20 members. Members of the SHGs meet every week. Savings are the foundation for the proper functioning of the group and for any collective action (Kumar A., 2013). The linkage between SHG and bank plays an important role in empowerment of women. The SHG is group of rural poor who have volunteered to organise themselves into a group for eradication of poverty of the members (Reddy, 2005). They agree to save regularly and convert their savings into a common fund known as Group Corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. An entrepreneurship quality among the rural women through Self Help Groups is an important step towards economic and social empowerment of women. After joining the SHGs, the status of the women in the society has also improved (Desai, 2011). The group shall not consist of more than one member from the same family; a person should not be a member of more than one group. The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The Group Corpus Fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a participatory decision making process. The group should be able to prioritise the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely

monitor the repayment of the loan instalments from the loanee. The majority of the women members in the SHGs are young aged (18-33) & rest are middle aged (35-50) years. Young aged women are more enthusiastic and innovative in nature and have more strength, vigor, challenging and interested to earn money (Bharathi et al. 2009).

## II. SIGNIFICANCE OF THE STUDY

Numerous studies have been done on women empowerment in different parts of the country and at different points of time. Number of studies in which social schemes have highlighted the aspect of women empowerment but neglected the role of SHGs in empowering women which makes them self dependent. Therefore, the focus of the present study is to examine the role of SHGs in empowering women in Kulwanta Block of Ramnagar district of J&K. This aspect of the scheme has not been adequately explored and therefore the present study would contribute to existing knowledge on the subject. The conducting of this study in the selected area will help us to examine how far this scheme is helpful in empowering women in the study area.

## III. OBJECTIVES OF THE STUDY

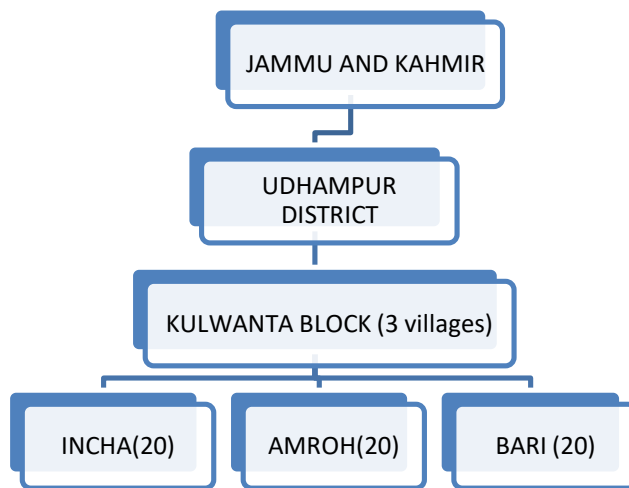
The objectives of the present study are:

- To analyze the perception of the women on empowerment within the family as well as at the village level.
- To assess whether women became self- reliance after joining Self Help Groups.
- To analyze the women's perception regarding their status in a society after joining the SHGs.

## IV. METHODOLOGY OF THE STUDY

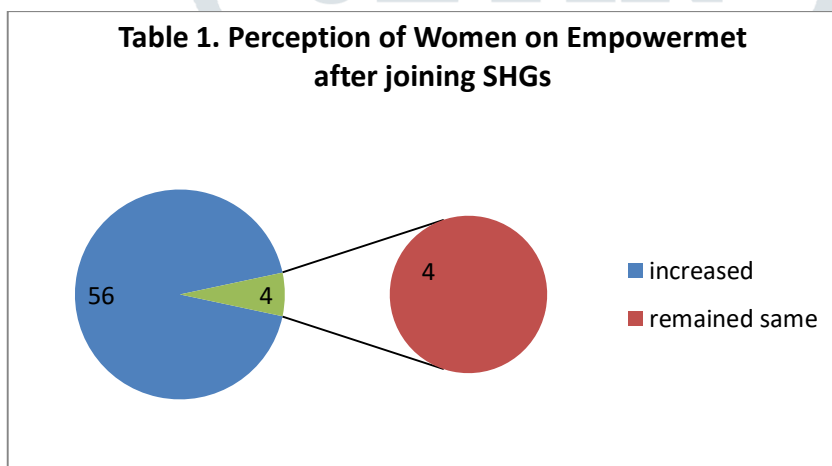
The study involves use of multi stage purposive random sampling. Out of the 22 districts of Jammu and Kashmir, one district has been selected namely Udhampur. In the next stage one block that is Kulwanta has been selected randomly and in the next stage three villages- Incha, Amroh and Bari have been selected purposely in which Self Help Group scheme is working. In the last stage, from each village, 20 households have been selected for the study and the total size of sample for the study is 60. The respondent households have been selected by using purposive random sampling method. Those households have been selected who belongs to Self Help Groups. The present study is based on the primary data. The data has been collected through well structured interview schedule.

**Selection of sample size for the study:**

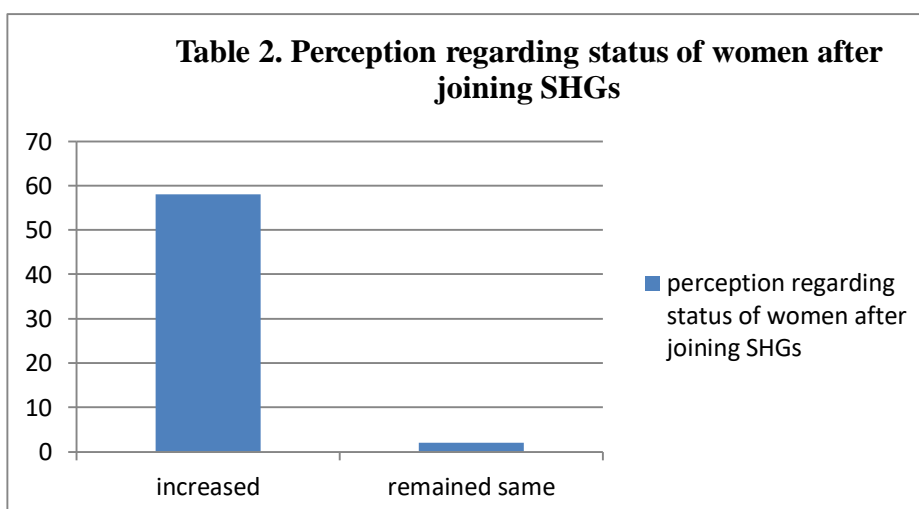


**V. ANALYSIS OF THE STUDY**

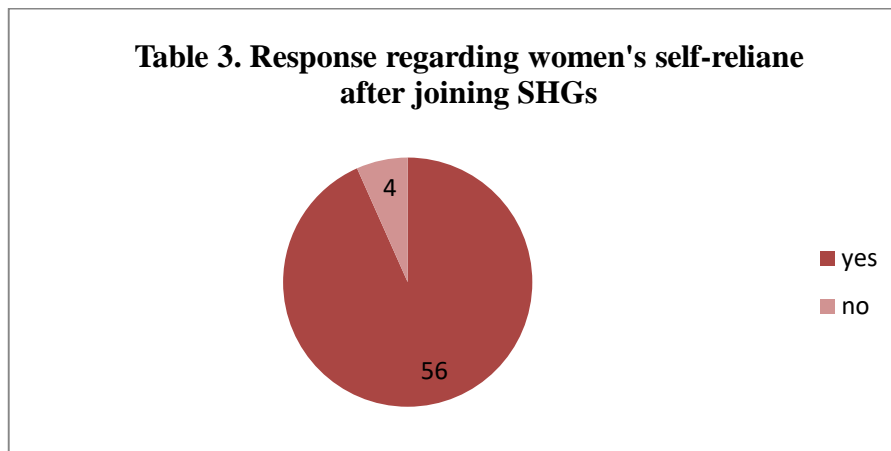
The results have been analysed through perception of women after joining SHGs, perception regarding the status of women in the study area and response of women regarding self reliance after joining SHGs.



This pie chart shows the perception of the women regarding their empowerment after joining the scheme of SHGs. 93% of the women in the study area were of the view that SHGs scheme has played an important role in making them empower. And rest were of the view that their empowerment after joining the SHGs remain same as before.



This bar diagram shows the perception of the women regarding their status in the society after joining SHGs scheme. Nearly all the women in the study area were of the view that their status in the society has increased. Negligible portion of the women were of the view that their status in the society before and after SHGs scheme has remain same.



This pie chart shows responses of the women regarding their self reliance after joining SHGs scheme. 93% women in the study area said that they became self reliant after joining SHGs scheme and the remaining 7% were of the view that they are same as before, SHGs has no role to play in making them self reliant.

## VI. FINDINGS OF THE STUDY

- ❖ Women in the study area are perceiving themselves as self dependent after joining the SHGs and this is reflected in their ideologies and capability of making decisions.
- ❖ Majority of the women in the study area are of the view that their status in the society has improved which has enabled them to take part in decision making in their family affairs.
- ❖ Women are now becoming self-reliant after joining the SHGs in a way that SHGs have provided a source of income to them which can be spent independently.
- ❖ Thus, the opening of SHGs has contributed significantly towards women empowerment in the study area.

## VII. CONCLUSION

The paper discusses the study upliftment of women in Kulwanta Block of Ramnagar district with the establishment of SHGs. Role of women which is often undermined has increased due to origination of SHGs. This is reflected through changing perception of women regarding their status in the society and increased self reliance. Thus, it can be concluded that SHGs play a crucial role in tapping the resource potential of women as well as elevate the female status in the society.

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