

Women's Economic Involvement and Self-Help Groups in the Pulwama District of Jammu and Kashmir

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Abstract

Village funds that are quite large in number must be managed properly by the village government. However, there are indications of low accountability in the management and reporting of village funds by the village government. The purpose of this study was to analyze what factors influence the accountability of village fund financial management in Pantai Labu District, from the following four indicators: technical guidance, presentation of financial reports, perceptions of understanding of main tasks and management commitment. The urgency of the research results is as an evaluation material for the village administration and also to find out the obstacles in implementing village fund management accountability. This study uses SPSS to measure regression, correlation, and variable reliability testing. The hypothesis will be tested with SPSS which aims to examine the relationships between the four variables in this research model. The results of the research implementation show that together they influence the dependent variable, namely the Accountability of Village Fund Financial Management. Partially, 1) Technical Guidance has no effect on the accountability of Village Fund Financial Management, 2) Understanding of Main Tasks has no effect on the accountability of Village Fund Financial Management, 3) Management Commitment has an effect on Accountability of Village Fund Financial Management and 4) Presentation of Financial Statements has an effect on Accountability Village Fund Financial Management.

Keywords: SHGs, Women Empowerment, Income, Employment, Savings, Economic Empowerment.

Introduction

The Human Development Report of UNDP says that while 67% of the world's work is done by women only 10% of global income is earned by women and a mere 1% of the global property is owned by women. While we do not claim to be experts in this field, we believe that women's empowerment can be assessed by elements that contribute to their personal, economic, family, and political empowerment the political (Batliwala 1994; Bisnath and Elson 1999; Kabeer 2001; Narasimhan, 1999; and Sen

. We make a point of mentioning home and interfamilial relationships, which we believe is a key source of women's disempowerment in India. We argue that women's empowerment strategies should involve women's engagement in systemic transformation through political action by incorporating and Grown 1987 ;). Poverty and unemployment are the most serious issues in every developing country, and India is no exception. In India, women's employment is growing at a very slow pace. This is due to the low pace of new and productive employment creation. "Self Help Group" is a more appealing scheme that requires less work (SHG). It's a technique for alleviating poverty and boosting women's entrepreneurship and financial support in India. A Self Help Group is a small, economically homogeneous affinity group of the rural poor who voluntarily come together to save a small amount of money regularly, which is then deposited in a common fund to meet members' emergency needs and to provide collateral-free loans as determined by the group. Women's equality as participants, decision-makers, and beneficiaries in the democratic, economic, social, and cultural spheres is enhanced by Self Help Groups. The current study focuses on the creation of Self Help Groups, women's entrepreneurship, and women's economic empowerment after joining Self Help Groups in Pulwama, Jammu, and Kashmir, India.

Self-help group programmes

Self-help groups (SHGs) are made up of 10-20 women who help one other out of a sense of camaraderie or a shared interest. The focus is on SHGs that help women in some way by providing them with access to group financing, business opportunities, and/or sustainable income. For the sake of this research, SHGs (Small Helping Groups) are defined as groups of 10-20 women who have come together voluntarily because they have a common interest or struggle. Women in developing countries form a wide variety of SHGs for a variety of practical, political, medical, and cultural reasons. There are also SHGs that serve many industries. Together, people may strengthen their abilities to deal with challenges and bring about positive societal change.

Organization of the rural poor into self-help groups and their capacity building, activity cluster planning, infrastructure development, technology, credit, and marketing are all aspects of self-employment that are addressed by SHG, a micro-enterprise programme. It places an emphasis on people forming clusters of activities according to their available resources, their specialised abilities, and the demands of the market. Self-Help Groups are unstructured communities of individuals from similar economic and social backgrounds who have come together to support one another and work towards a shared goal

. Here, low-income people band together voluntarily to pool their little resources, agree to put aside a portion of their earnings for a shared fund, and lend to one another for the purpose of meeting immediate and Need of Self-Help Group (SHG):

The existence of SHGs is essential to giving those living in poverty hope and the means to lift themselves out of poverty. Income, standard of living, and social standing can all be improved via participation in SHGs. It acts as an impetus to incorporate these individuals into the larger community. The country is now reaping the rewards of socialism.

The central government of India, along with many of the individual state governments, have each adopted their own unique set of programmes to improve life in rural areas. Yet, rural areas are particularly hard hit by poverty and unemployment. The severity and prevalence of this problem is increasing. The rural poor constitute around 26% of India's total population, according to the most recent data on the country's economy.

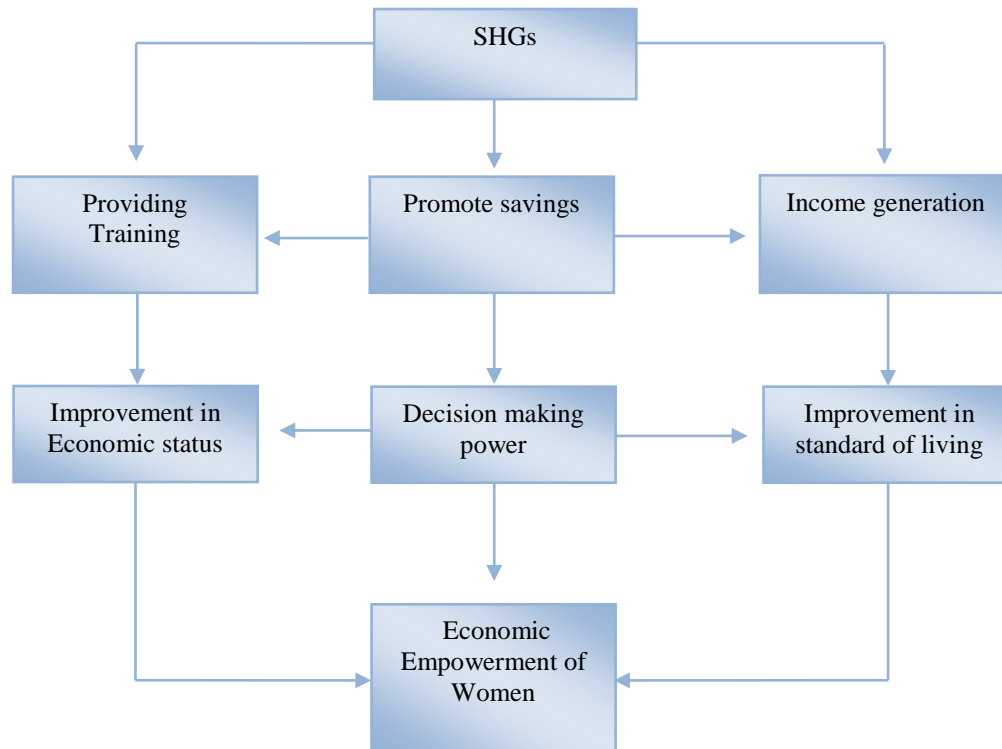
Given the magnitude of the problem, many VDOs in the country have created different programmes to aid the impoverished in rural areas. These groups use a wide range of creative initiatives to address the issues of poverty and unemployment in the country

One of the most crucial initiatives is the "Swarna Jayanti Grama Swarojgar Yojana" (SGSY). On April 1, 1999, the federal government and individual states began implementing this programme with a 75:25 cost split.

Bank funding and government subsidies are used to provide beneficiaries with income-generating assets in an effort to help them escape poverty. The SHGs, or Self-Help Groups, are the backbone of the plan.

India's female population plays a significant influence in the economy at both the national and household levels. They make up one-third of the country's labour force. Since Indian women devote a much larger proportion of their income to basic family care than do men, gender-equal pay has a direct and positive effect on the prevalence and stability of poverty.

Conceptual framework



The above flow chart depicts link between SHGs and Economic Empowerment of women

Objectives

1. To examine self-help group's activities in Pulwama district, and assess women's employment opportunities and livelihood skills in the Self Help Group.
2. To analyse the economic empowerment of women through SHGs in Pulwama district

Hypothesis

Self Help Group membership enhances the financial status of women.

Methodology and Focus Area of study

The researcher chose to use two key data collection methods in order to gather information for this study. There are two types of techniques: primary and secondary. Primary data have been gathered directly from the field by the researcher. The data generated from primary research are more contexts oriented to the study. In the collection of primary data, the researcher used a well-structured questionnaire to generate information. For secondary data, Census report 2011, and Jammu & Kashmir Bank reports have been used to select the study area.

The fieldwork covered the 3 Blocks of district Pulwama of Jammu and Kashmir. Some were remote and few were well connected. The target group under the study was selected using a stratified random sampling method from those tehsils where SHGs existed. A sample size of 12 SHGs of women was taken (i.e.4 SHGs from each Blocks -see the table

Distribution of sample SHGs

Blocks Name	Total SHGs	Sample groups
Pampore	395	4
Pulwama	406	4
Tral	400	4
Total	1201	12

Research Technique

Because the current study focuses on women's economic engagement, data was collected using quantitative and qualitative methodologies, focus group talks, organized and unstructured interviewing, and observations. SHG members, NGO representatives, government officials, and community leaders participated in focus group talks. Semi-structured in-depth interviews with female workers/non-workers and SHG members were also part of the technique.

Theory of change: how self-help groups lead to empowerment

The theory of change underlying economic SGHs includes resources (such as increased income, savings and loan repayments), agency (such as increased autonomy, self-confidence or self-efficacy) and achievements (such as the ability to transform choices into desired action), the causal pathway between participation and empowerment, characterised as follows: „

- Economic SHGs provide chances for women to form or participate in;
- Women's participation in economic SHGs is not hindered by obstacles;
- Women attend economic SHG meetings on a weekly or monthly basis;
- Women are given access to resources such as credit, training, loans, and capital

- Women make use of the resources that have been made accessible to them.
- Women have increased income, savings, and/or loan repayments, as well as skills;
- They are exposed to group support and accumulate social capital;
- They discuss issues of social or political importance that affect their lives;
- They have increased feelings of autonomy, self-confidence, and self-efficacy;
- They are better able to make meaningful life choices, and their spending and saving patterns change; and
- They are able to transform their psyches. The likelihood of these changes occurring is determined by context, commitment, and capacity.

Empowerment research demonstrates the importance of gender equality in promoting social and economic growth. Empowering women, on the other hand, can trigger negative emotions when their new positions put familial, community, and institutional elements that perpetuate gender inequity to the test. When women's economic empowerment isn't accompanied by complementary initiatives that focus on minimising the potential negative implications at the family and community level, for example, intimate partner violence can rise. 18 When looking at the effects of SHGs on empowerment, it's vital to examine these detrimental short- and long-term unintended consequences.

Economic empowerment is the ability of women to get access to, possess, and control resources. This could be measured in a variety of ways, including income generation by women, female ownership of assets and land, spending habits, the degree to which women participate in paid work, the division of household labour between men and women, and women's authority over financial decision-making.

Self-help groups are commonly viewed as tools for achieving goals such as women's empowerment, poverty alleviation, and the development of leadership skills among the vulnerable and needy. SHGs serve as a connection between the haves and the have-nots. These organisations have become important sources of villagers' capital. While self-help groups (SHGs) have a track record of success

Table 1.1: Income Generating Activities in SHGs

Category	Income Generating Activities in SHGs			Total
	Handicrafts	Tailoring	Beauty parlor	
Completely trained	33 (28.2%)	23 (24.5%)	5 (26.3%)	61 (26.5%)
Partially Trained	47 (40.2%)	32 (34.0%)	3 (15.8%)	82 (35.7%)
Not trained	37 (31.6%)	39 (41.5%)	11 (57.9%)	87 (37.8%)
Total	117 (100.0%)	94 100.0%	19 (100.0%)	230 (100.0%)

Source: Computed from primary data.

Note: Figures in parentheses denote percentages to the column total.

Table 1.1 presents the data on Income Generating Activities in SHG wise classification of Samples. It could be noted that 117 respondents out of 230 are working in handicrafts, among which the highest share 40.2% is partially trained. 31.6% is not trained. The lowest share percentage is 28.2% who are completely trained. It could be observed that 19 respondents are working in beauty parlor activities. The highest share is 57.9%, who are not trained, 26.5% is completely trained. The lowest among them is 15.8% who are partially trained. The 2nd highest share of respondents is doing tailoring activities, who are 94 out of 230 samples, in which 41.5% is not trained, 34.0% is partially trained, and 24.5% is completely trained. The Table highlights that only 19 respondents out of 230 are doing beauty parlors activities which is the lowest share of percent, in which 57.9% is not trained, 26.3% is completely trained, and 15.8% is partially trained.

It is inferred from Table 1.1 that the majority of the respondents working in Handicrafts are partially trained, and about half of the respondents working in beauty parlors and tailoring are not trained.

Hypothesis (H1):“Self Help Group membership enhances the financial status of women.”

Framework of Analysis

To test this hypothesis Z test is applied.

H₁. SHG membership has significant influence in enhancing the financial status of women.

H₀.SHG membership has no significant influence in enhancing the financial status of women.

Formula

$$Z = \frac{X_1 - X_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}$$

X₁=Mean value of variable 1(before SHG membership)

X₂=Mean value of variable 2(after SHG membership)

S₁=Standard deviation of variable 1 (before SHG membership)

S₂=Standard deviation of variable 2 (after SHG membership)

n₁=Total number of respondents

n₂= Total number of respondents

Z tests “Self Help Group membership enhances the financial position of women”

Variables	N	Mean	Std. Deviation	Z	Sig.
Income before joining SHG	230	1.3609	.48130	29.8	0.005
Income after joining SHG	230	2.5130	.63198		
Expenditure before joining SHGs	230	1.8304	.66866	11.5	0.003
Expenditure after joining SHG	230	2.46522	.602838		
Saving before joining SHG	230	1.4304	.69429	20.1	0.004
Saving after joining SHG	230	2.4522	.61628		
Investment before joining SHG	230	1.6217	.62723	11.45	0.001
Investment after joining SHG	230	2.3087	.68382		
Valid N)	230				

Source: Computed from primary data

** Significant at 1% level

The above table revealed that income after joining SHGs is higher than that of income before joining SHGs. The difference is significant at the 1% level. The difference in expenditure before and after joining SHGs is significantly higher at a 1% level—similarly, the saving and investment show a much higher difference after joining SHGs. Women's status is personally connected with their financial position, which relies upon favourable monetary exercises. Instruction alongside women's investment in the labour force has been generally perceived as a significant component in selecting small family standards, fundamental for family arranging. There has been a significant improvement in women's passage in all work areas in the State (V Antony et al. 2011). From the above discussion, it is observed that SHGs membership enhances the financial status of women.

Findings

Nearly, half (46.7%) of untrained respondents somewhat agree that political recognition increases after joining SHGs, less than half (44.1%) of partially trained respondents disagree on political recognition after joining SHGs. And more than one third (39.0%) of completely trained respondents strongly agree that political recognition increases after joining SHGs. More than half (52.6%) of partially trained respondents agreed that the loan is adequate, half (50.0%) of completely trained respondents disagree that SHG loan is adequate. And near about half (49.4%) of untrained respondents strongly agree that SHG loan is adequate. Less than (38.9%) of untrained respondents are not facing any difficulties while getting the loan. And also more than one third (37.6%) of partially trained respondents are not facing any difficulties while getting the loan.

More than seven tenths (72.5%) of untrained respondents instalment period to repay the loan is Bi-weekly, more than two-third (66.6%) of completely trained respondents instalment period to repay the loan is weekly. And less than half (39.7%) of partially trained respondents' instalment period to repay the loan is monthly.

Less than half (40.1%) of partially trained respondents have below ₹ 2000, income before joining the SHGs. And more than one third (38.6%) of untrained respondents have above ₹ 2000, before joining the SHGs. Near about half (47.1%) of completely trained have below ₹ 4000 income after joining SHGs, less than half (40.0%) of partially trained respondents have above ₹ 5000 income after joining SHGs. And less than half (39.7%) of untrained respondents have ₹ 4000- ₹ 5000 income after joining SHGs. More than half (57.1%) of untrained respondents have above ₹ 3000 expenditure before joining SHGs. More than half (51.4%) of partially trained have below ₹ 2000 expenditure before joining SHGs. And more than half (50.4%) of untrained respondents have ₹ 2000 – ₹ 3000 expenditure before joining the SHGs. More than two-thirds (69.2%) of partially trained respondents have below ₹ 3000 income after joining the SHGs, and more than half (54.2%) of untrained respondents have above ₹4000 expenditure after joining SHGs. And less than half (42.3%) of completely trained respondents have ₹ 3000 – 4000 expenditure after joining SHGs.

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