

## **An Observational Case Study of Women Self Help Group Operational in Bandipora and Baramulla Villages in the Union Territory of Jammu and Kashmir**

Mohd Ashraf Mir

*Jamia Mohalla Nihalpora Pattan Baramulla, 193121 Jammu and Kashmir*

**Key words:** Empowerment of women, mutual assistance, SHG, microfinance

**Abstract:** A small voluntary community of disadvantaged people, ideally from the same socio-economic context is the Self Help Group (SHG). The government also wants to facilitate the SHG by awarding grants that are either interest free or of very nominal interest. In order to solve their common problems by self help and mutual assistance, the members of SHG come together. Among its members the SHG encourages small savings. You keep the money with a bank. This popular fund in the SHGs name. The number of members in one SHG usually does not exceed twenty. This is one of the most productive ways to encourage society's microfinance and is seen as an effective instrument for empowering women. This research paper is an observational case study based on the operation of the Self Help Group for Women. The researcher himself has collected primary data for the present analysis from original sources. Especially, when it was gathered for a project on hand. The primary data for the current study was gathered through personal interviews and standardised questionnaires. The study period span consisted of 60 days in the months of February and March 2020 and a sample of 500 SHG members were interviewed in the villages of Bandipora and Baramulla in the Jammu and Kashmir Union Territory.

### **Corresponding Author:**

Mohd Ashraf Mir

*Jamia Mohalla Nihalpora Pattan Baramulla, 193121 Jammu and Kashmir*

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## **INTRODUCTION**

In our country, Self Help Groups are increasing rapidly. It works very well, especially in rural India and has a good impact on the economy and society. They claimed their own company with the aid of SHGs a lot of poor women being self employed with the available local resources and their skills and know how. SHGs now play a crucial role in the rural economy every day. SHG means

empowering women not only but also women with regard to investment, development and marketing activities. This is one of the most successful ways to encourage microfinance in society and seen as an essential tool for empowering women. A small voluntary association of poor people, preferably from the same socio economic background is the Self Help Group (SHG). They come together through self help and mutual aid in order to solve their common problems. Among its members the SHG

promotes small savings. You keep the savings with a bank. This common fund in the SHGs name. The number of members in one SHG typically does not exceed twenty.

**Formation of self help group:** The ideal size of the SHG is 10-20 members. Smaller size is favoured, since, members of a large group cannot participate actively. The group may or may not be registered as such. Only one person in one family may become a member of the SHG. A group of men or women is created. In general, a mixed group is not preferred. It is necessary for the members to have a common social and financial history. For example, the community should include farmers, craftsmen, housewives, mill workers, etc. The upside of a homogenous gathering is that individuals can cooperate unreservedly. The following may be some of the popular reasons for SHG membership:

- Women and men from poor families
- Those with dry land carrying no more than two acres
- Not having access to clean drinking water
- To have illiterate adults in the family
- Presence of an alcoholic or a drug addict or a person with a long illness in the family

**Literature review:** Nichlavose and Jose<sup>[1]</sup> explored the effect of SHG initiatives on member's socio economic status in the state of Kerala by taking 16 SHGs. After her study, she suggested that the preparation programmes provided to the SHG people with regard to self improvement and advancement of entrepreneurial skills should be developed.

Shree *et al.*<sup>[2]</sup> conducted a research on the profile of SHG individuals in Karnataka was carried out by taking into account eight regions, a total of 400 SHGs comprising 6338 individuals. Their research discovered the essential reasons behind joining SHGs. Some significant numbers of respondents entered this SHG in order to get extraordinarily advanced monetary aid in addition to the tendency of advance reserve funds, to put the position up in the general public, to refund the credits and to get together with the least amount of respondents in order to take up wage generating exercises.

Malhotra<sup>[3]</sup> made an inquiry on the impact of the Self Help Groups on the information under special houses and particularly the ladies in the territory was collected primarily from the individuals working in Chandigarh from the Self Help Groups. The female members filled out the survey. Authorities were also discussed and discussions were held to clarify the conditions of the planet. Some information from the bank was also gathered to get the official picture of these SHGs that will also dissect the real circumstances. The data was gathered from the SHG people who are marginalised women of the

rustic region. SHGs came up to motivate the poor country and. In taking an interest in government and non government associations, they are extraordinarily dynamic. Women have gained faith and inspirational compassion.

Manohar<sup>[4]</sup>, made an investigation on the point effect of Self Help Groups and smaller scale fund on monetary empowerment of women a contextual study of the Haveri locale in Karnataka with the goals of evaluating the work of women's SHGs strengthening in the review region and evaluating the impact of miniaturised scale cash provided by the SHGs to the respondent female individuals in their salary development exercises, reserve funds and so on. The test was carried out on 240 ladies from SHGs. The impact of smaller scale cash on SHGs is certain. SHGs were given the option of taking advantage of all the credit offered by the SHGs. They had the opportunity to create pay.

Sahoo<sup>[5]</sup> it was examined that the majority of women in SHGs were in the age group of 30 and women entered SHGs for a personal use loan. After joining SHG, monthly income and expenditure have increased and most women have accepted/feel that their power to make decisions has increased after joining SHGs either inside or outside their families.

Prabhavathy in her research entitled "An Empirical Research of SHGs and Rural Development in Tuticorin District," SHGs have investigated that Tamil Nadu has once again begun to function in certain regions, while they face problems in certain territories. Since, SHGs help women achieve financial reinforcement, this approach can contribute a lot to improving the country. These days, the ladies in the SHGs are also considered by the others as they are free to receive the salary and add to the pay, use and reserve funds of the family. They should be prepared to contribute to the advancement of the general population and the whole country alone.

Venkatesh and Kala<sup>[6]</sup>, the financial reinforcement of women in South Tamil Nadu was broken down in an investigation entitled "Engaging provincial women through Self Help Groups" and found that the salaries of women have increased in the wake of joining the SHGs and the month to month rise in the family unit has also been substantially raised. In South Tamil Nadu, the SHGs are extremely effective in expanding women's empowerment in provincial areas.

Venkateshmurthy and Dinesh<sup>[7]</sup> in their examination titled, "Women Empowerment through SHG An Analysis" They have found that the SHGs are playing an effective and crucial role in sorting out women, developing women's initiative features, assembling sparing and including women for their creative improvement in various wage production exercises. In addition, it states that SHGs are an effective tool for alleviating poverty when all is said in effect and

especially for women in need. SHGs help women boost their financial standing, prompting the process of monetary reinforcement.

Lakshmikandan<sup>[8]</sup> in his study titled “Self Help Groups in the Life of Rural Poor A Pilibhit Case Study,” The majority of the Self Help Groups registration consisted of small landholders and farming staff. He believes that business enhancement offices are only accessible at the smaller level within the meeting as opposed to the enormous fundamental capabilities such as market analysis, money and general development of the board and the execution of the execution. The proficiency rate of individuals from some self help organisations has risen from 5-90%, he said.

Manimekalai and Rajeswari<sup>[9]</sup> in their work “Strengthening Women through Self Help Groups,” the Non Governmental Organizations in the Tiruchirappalli District Country Zones dissected women’s SHGs to advance provincial women through independent work. In particular, the Society for Education and Village Action and Empowerment (SEVAE) of the Non Governmental Organization has been working in 362 cities and helping a number of one lakh female recipients comprising different paths of independent work such as trivial units of planning, development and administration organisations.

#### Research questions:

- Is there any socio economic change in the life of the women working in SHGs?
- What are the reasons for women joining the SHG in J&K?

#### Research objectives:

- To study the concept of Self Help Groups
- To study the demographic factors of women Self Help Groups in J&K with special reference to Bandipora and Baramulla district

### MATERIALS AND METHODS

For this analysis, the following methodology was used:

- Sample process selection and samples: the process adopted for this study was a purposeful method of sampling
- With the aid of a standardised questionnaire which included both close and open ended questions, all respondents were interviewed
- The accepted questionnaire was executed and answers were obtained. It cleared up any difficulties felt in understanding the issue
- Identified, tabulated and analysed the finding
- A total of 500 women members of SHG were chosen as sample size at the different blocks of Sumbal and Singhpura in J&k

**Data collection:** Primary data is collected by the researcher himself from original sources. It is obtained explicitly for a project that is on hand. Personally the primary data is produced. It gives the latest primary information data is the data that the researcher first encountered or reported with the best of his knowledge. Here, primary data was gathered through personal interview and through the administration of standardized questionnaires. The study’s time span consisted of 60 days in the months of February and March 2020 and a sample of 500 SHG members interviewed at Bandipora and Baramulla villages in J&k Union Territory.

### RESULTS AND DISCUSSION

Table 1 reveals that the majority of the respondents 58.4% selected for the present study belonged to the age group of 15-35 years followed by 34.2% of the respondents who belonged to the age group of 35-55 years and 7.4% of the respondents who belonged to the age group of above 55 years.

Table 2 signifies the distribution of respondents on the basis of Marital Status. It has been found that the majority of respondents, i.e., 68.8% were married and the rest 31.2% of them were unmarried.

Table 3 indicates that information collected regarding education level of the respondents showed that majority of the selected SHG individuals 73.6% were illiterate followed by 6.4% of them who were primary education level and 9.2% were educated up to high school level only while 5.6% were to be higher secondary holder while 5.2% of respondents were to be postgraduate education level.

Table 1: Distribution of respondents on the basis of age among districts of Jammu and Kashmir

Age groups (yrs)	Frequency	Percentage
15-35	292	58.4
35-55	171	34.2
Above 55	37	7.4
Total	500	100.0

Table 2: Distribution of Respondents on the basis of marital status among districts of Jammu and Kashmir

Marital status	Frequency	Percentage
Married	344	68.8
Unmarried	156	31.2
Total	500	100.0

Table 3: Distribution of respondents on the basis of education level among districts of Jammu and Kashmir

Education level	Frequency	Percentage
Illiterate	368	73.6
Primary	32	6.4
High school	46	9.2
Higher secondary	28	5.6
Postgraduate	26	5.2
Total	500	100.0

Field survey (2020)

Table 4: Distribution of respondents on the basis of source of income of Family among districts of Jammu and Kashmir

Source of Income of family	Frequency	Percentage
Cultivation	42	8.4
Business	37	7.4
Animal husbandry/cattle farming	12	2.4
Labour	409	81.8
Total	500	100.0

Table 5: Distribution of respondents on the basis of source of income before joining SHG among districts of Jammu and Kashmir

Source of income before joining SHG	Frequency	Percentage
Poultry	63	12.6
Livestock	61	12.2
Handcraft	260	52.0
No Source	116	23.2
Total	500	100.0

Table 6: Distribution of respondents on the basis of monthly income after joining SHG among districts of Jammu and Kashmir

Monthly income after joining SHG	Frequency	Percentage
Rs. 0-5,000	30	6.0
Rs. 5,001-10,000	162	32.4
Rs. 10,001-15,000	98	19.6
Rs. 15,001-20,000	135	27.0
>Rs. 20,000	75	15.0
Total	500	100.0

Field survey (2020)

Table 4 depicts the source of income of the family of the respondents selected for the present study. Majority of the respondents, i.e., 81.8% were found to be labour followed by 8.4% who were a cultivation source of income of family and 7.4% of them were business sources while 2.4% of respondents were animal husbandry/cattle farming.

Table 5 indicates that the source of income before joining SHG of the respondents selected for the present study. Majority of the respondents, i.e., 52% were found to be handcraft followed by 23.2% who were no source of income and 12.6% of them were poultry source of income while 12.2% of respondents were livestock source of income.

It is revealed from Table 6 that majority of the respondents 32.4% of the present study had monthly income after joining SHG between Rs. 5,001-10,000 followed by 27.0% who were having an income between Rs. 15,001-20,000 while 19.6% of them were having income between Rs. 10,001-15,000 and 15.0% respondents had income above Rs. 20,000.(6.0% respondents selected for the present study had monthly income from Rs. 0-5,000 only.

It is revealed from Table 7 that majority of respondents 37.8% of the present study had family income after joining SHG between Rs. 60,001-90,000 followed by 33.4% who were having family income between Rs. 30,001-60,000 while 19.8% of them were having family income between Rs. 90,001-1,20,000 and 5.0% respondents had family income above Rs. 1,20,000 (4.0% respondents selected for the present study had family income after joining SHG from Rs. 0-30,000 only.

Table 7: Distribution Of respondents on the basis of family income after joining SHG among districts of Jammu and Kashmir

Family Income after joining SHG	Frequency	Percentage
Rs. 0-30,000	20	4.0
Rs. 30,001-60,000	167	33.4
Rs. 60,001-90,000	189	37.8
Rs. 90,001-1,20,000	99	19.8
>Rs. 1,20,000	25	5.0
Total	500	100.0

Table 8: Distribution Of respondents on the basis of source of information regarding SHG among districts of Jammu and Kashmir

Source of Information regarding SHG	Frequency	Percentage
SHGs	158	31.6
NGOs	131	26.2
Library/Information Centre	79	15.8
Government Agencies	51	10.2
Communication Media	81	16.2
Total	500	100.0

Table 9: Distribution of respondents on the basis of reasons for joining SHGs among districts of Jammu and Kashmir

Reasons for joining SHGs	Frequency	Percentage
Get more awareness	105	21.0
Savings	184	36.8
Avail Loan	158	31.6
To start micro enterprise	53	10.6
Total	500	100.0

Table 10: Distribution of respondents on the basis of income generating activity Position among districts of Jammu and Kashmir

Income generating activity position	Frequency	Percentage
Farming	146	29.2
Handloom	102	20.4
Food marketing	89	17.8
Other	163	32.6
Total	500	100.0

Field survey (2020)

Table 8 shows that information collected regarding source of information regarding SHG of the respondents showed that majority of the selected SHG individuals 31.6% were SHGs source of information followed by 26.2% of them who were NGOs source of information and 16.2% of respondents were communication media source of information only while 15.8% of respondents were to be library/information centre source of information while 10.2% of respondents were to be government source of information regarding SHG.

Table 9 depicts the reasons for joining SHGs of the respondents selected for the present study. Majority of the respondents, i.e., 36.8% of were found to be saving followed by 31.6% who were avail loan and 20.0% of them were get more awareness while 10.6% of respondents were to start micro enterprise.

Table 10 shows that the Income generating activity position of the respondents selected for the present study. Majority of the respondents, i.e., 32.6.8% were found to be other followed by 29.2% who were farming and 20.4% of them were handloom while 17.8% of respondents were food marketing.

**Findings of the study:** By the above research some findings can be made. That can be helpful to suggest Self Help Groups:

- It is found that the 15-35 years age group of respondents, i.e., 58.8% are more involved in SHGs
- It is found that 68.8% of the respondents are married
- It is found that the majority 73.6% of respondents are Illiterate and 6.4% of respondents have only primary education
- It is found that the majority of the respondents 81.8% were found to be labour sources of family
- It is found that 52.0% of respondents belonged to handcraft getting benefitted on the basis of source of income before joining SHG
- It is found that 32.4% of respondents have less than Rs. 10000 of monthly income
- It is found that 37.8% of the respondents have family income after joining SHGs in between Rs. 60,001-90,000
- It is found that majority of the respondents, i.e., 31.6% get source of information through SHGs
- It is found that 36.8% of respondents belonged to saving
- It is found that 32.6% were found to be in the other category on the basis of Income generating activity

### **CONCLUSION**

SHGs are one of the enabling instruments for women that contribute to the advancement of women in society. Increase the strength of women and become autonomous with many opportunities. The SHGs are indirectly improving the Indian economy. It reduces the poverty line and allows people to boost their economic status. The overall development of the SHGs is probable.

### **SUGGESTIONS**

Analyzing the above results, many respondents are illiterate and some have only a primary level of education,

so that, they are not well informed about banking procedures, rules and regulations on government compensation and some are also unaware of the intent of joining, so that, they suggest providing people with adequate education, awareness and required details. Adequate education allows them to make choices, to become independent and to build opportunities for jobs.

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