



Women Empowerment through Self-Help Groups and Microfinance in Jammu District

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ABSTRACT

For good reason, women empowerment has become a buzzword in today's society. It has been proven that empowering women causes positive changes in the social, economic, and political spheres. The idea of women's empowerment involves creating an environment where women can make choices and take control of their lives, with microfinance and self-help groups as one way to achieve this. Microfinance is a financial service that offers small loans to the poor who do not have easy access to formal financial institutions. Self-help groups are community-based organizations that encourage women to come together and pool their resources to start their business. Monitoring the work of self-help groups and microfinance is essential to ensure that these groups are working effectively and efficiently towards their goals, empowering individuals and communities, and making a positive impact on economic development and poverty alleviation. The state of Jammu and Kashmir was granted autonomy under Article 370 of the Indian constitution, while people of the state were guaranteed exclusive rights under Article 35A. However, these Articles made it difficult for women in the region to enjoy equal citizenship rights with men. Women who lived outside the region lost their residency privileges if they married outside the state. As a result, Articles 370 and 35A exacerbated gender inequities while restricting women's choices and freedoms. The interlink between microfinance, self-help groups, and women's empowerment is explored in this study.

KEYWORDS : Women Empowerment, SHGs, Microfinance, Article 370 and 35A.

INTRODUCTION: -

The best method to protect the today's and future's environment is through women's education.

Remarkable line one needs to be remember, "The colors of the universe are due to the existence of the women" so, it becomes our humble obligation to create a cognitive atmosphere for the women.

SCENARIO OF WOMEN EMPOWERMENT

- IN GLOBAL LEVEL: -

Gender equality is not just a basic human right, but also the basis for a world that is stable, prosperous, and sustainable. Despite recent advancements, the world is still not on schedule to achieve gender equality by the year 2030. The covid-19 pandemic's social and economic effects have made the situation much worse. Progress is lagging in several areas, such as the amount of time spent on unpaid caregiving and household duties, decisions regarding sexual and reproductive health, and gender-responsive budgeting. Services for women's health, which were already underfunded, have been severely disrupted. Women continue to experience a lot of abuse. (Bourai, S.C. 2022). Even despite taking the lead in reacting to COVID-19, women still lag behind males in getting the leadership roles they deserve. The promotion of laws, policies, budgets, and institutions that advance gender equality is one way to move the process forward more quickly. It is essential to invest more in gender statistics.

- **IN NATIONAL LEVEL (INDIA): -**

The early Vedic period had a degree of equality between the sexes, but later in the period there was a fall in that equality, particularly in the position of women, which had been equal in the early Vedic period and had a downward tendency. It is thought that the primary cause of the deterioration in women's standing during that time was foreign conquest. (Bharadwaj, B.C. 2021). The Riga Vedic values of justice and harmony have been eroded, depriving women of their right to read the Vedas, recite Vedic mantras, and engage in Vedic rituals. Women were compelled to get married, participate in domestic duties, and show unwavering love to their husbands.

- **IN JAMMU DISTRICT: -**

Women in Jammu are the most at risk and most damaged members of society, particularly in times of militancy- and war-related violence. They encounter severe humiliation and harassment, as well as catastrophic events and protracted depression that render them mentally ill. However, the Jammu women have been severely hurt by the troubling condition that is present there. Numerous women who have lost their husbands and became widows are solely responsible for raising their children and managing household expenses. According to the study's findings, women in Jammu continue to face a variety of problems and difficulties in the areas of politics, economics, education, domestic violence, diminishing sex ratios, infanticide and family feticide, state violence, dowry harassment, son preference, eve teasing, and unequal pay. (Ahangar, 2014). The empowerment of women through gender equity is an important topic that involves creating a level playing field for women and men in all aspects of society. Gender equality means ensuring that women have equal access to opportunities, resources, and rights as men were availing. Education is one way to promote gender equity. This includes not only increasing girls' access to education, but also ensuring that the curriculum is gender sensitive and promotes gender equality. Efforts can also be made to provide women with the skills and training required to enter male-dominated fields and achieve economic empowerment. Policy change is another way to promote gender equity. Implementing equal pay and anti-discrimination laws, providing

affordable childcare and parental leave, and ensuring access to reproductive healthcare, for example, can all help level the playing field for women. (Gulzar, B.S. 2023).

Background of women empowerment

"Empowering women through education, financial independence, and political representation is critical for a society's overall development."

Women's empowerment entails not just providing them with opportunity, but also fostering a safe and welcome environment in which they may speak their thoughts and contribute to societal change. (John, 2023). This study will look at the numerous facets of women's empowerment and its significance in society.

Gender equity in Jammu

Gender disparities have been prominent in Jammu throughout a range of sectors, including education, economic involvement, and political representation. Women are frequently subjected to discrimination, and their efforts and opinions are disregarded. Several projects have been launched in recent years to increase gender parity and eliminate gender-based discrimination in the region. (Gul, Ganai & M. 2017).

Gender Equity: How it Empowers Women

Equal Opportunities: Women and men, regardless of gender, must have equal opportunity for economic, political, and social growth.

Eliminating Gender Bias: It is vital to eliminate gender biases from birth to maturity. This treatment ensures that women are not held back or ignored because of their gender.

Supporting Women in Male Dominated Industries: Creating chances for women in male dominated industries is a recurrent issue. Providing entrepreneurship and STEM possibilities, for example, assist women in breaking industry preconceptions and claiming their proper role.

The Power of Microfinance and Self-Help Groups: If you give a man a fish, the moment he can thrive for a day. A man will have adequate nourishment the span of his life if he learns to fish. (Kegne, A.A. 2023).

This remark encapsulates the objective of microfinance and self-help groups. Economic empowerment for women entails equipping them with the skills and tools they need to overcome the cycle of poverty. Access to cash, skills, and resources that empower women is one effective strategy. "Microfinance is the provision of a small sum of money as a loan to the rural poor." The microfinance initiative is gaining traction across the country as a means of developing rural, agricultural, and small-scale industries (Ravikumar 2014)."

Article 370 and 35 A and their effect on Jammu's (women empowerment): The state of Jammu and Kashmir was granted autonomy under Article 370 of the Indian constitution, while people of the state were guaranteed exclusive rights under Article 35A. However, these Articles made it difficult for women in the region to enjoy equal citizenship rights with men. Women who lived outside the region lost their residency privileges if they married outside the state. As a

result, Articles 370 and 35A exacerbated gender inequities while restricting women's choices and freedoms. (Bazila, & D.S. 2023).

Basic law of literacy in Jammu: Notwithstanding tremendous gains in recent years, Jammu's literacy rate remains below the national average. Furthermore, there is a considerable literacy gender gap, with women being less educated than men. (Choudhary, S.C. 2022).

Effects of literacy on women's empowerment: Literacy is a critical instrument for women's empowerment. It enables women to engage in civic life, make educated decisions, and speak out on topics that are important to them. This study will look into the efforts made by the government and non-governmental organizations to promote literacy and close the gender gap in literacy in Jammu.

LITERATURE REVIEW

Amin & Li (1997) performed an analysis on the increasing range of non-governmental organisations that are anchoring the collateral-free credit programmes with their social development programmes. The study sought to improve programme suitability and efficacy. Based on a sample of 3,564 targeted poor households served by five small ngos in rural Bangladesh, this study uncovers that ngo credit-members and those who dwell in the ngo programme area are higher adopters of child boosters than those in the non-program area. In the regions where non-governmental organisations endorsed lucrative jobs for women, similar data was acquired from married women under the age of 50..

Anand (2002) explored large amount of research on the problems of social welfare for women, as compared to problems of development. Women's difficulties are development issues, and over half of human resources are beyond the scope of development interventions, therefore excluding them from development initiatives means. The concerns of female poverty that this study addresses are particularly distinct and challenging to comprehend. Their general poverty, sickness, shortage of food, drinking water, and sanitation facilities are just a few of the significant issues that need to be addressed. Female household members frequently live in lower conditions than their male counterparts due to gender discrimination in the distribution of food and other entitlements.

Anjugam and Ramasamy (2007) suggested that women's engagement in Tamil Nadu's microfinance programme have been identified through the use of a multi-stage purposive and random sampling technique and the selection of the study's study districts, Coimbatore and Ramanathapuram. Her research has shown that marginal agricultural households, homeless people, and those from socially disadvantaged backgrounds participate more in her project. It has been found that the member households are unable to join the group since they own livestock and consumer items. However, it has been observed that before joining the organisation, a higher proportion of households had informal loans, mainly from money lenders.

Hofmann and Gnanou (2007) conducted a decisive factor in which women evolves differently. It is important to approach women where they are moving. Additionally, projects can only be sustained when women are supported in the role they have decided for themselves, as well as when they actively participate in the economic process. In fact, the employment of women does

not necessarily alter gender roles and the division of labour by sexes, which are socially determined to ensure the survival of families.

Kumar and Golait (2009) suggested that the success of SHGs as well as the bank linkage programme for the growing demands of economy of regions. It was determined through analysis that the basic cause of nationalisation is the banking system. It also reveals that there has been a consistent contribution to the overall development of rural areas. Cooperative efforts are made to integrate rural women's lives by offering microcredit and insurance through grameen banks to be included in the shg model.

Ahuja & Indranil (2009) analysed how the India government used self-employment to try to alleviate poverty. The swarnjayanti gramme swarozgar yojana, a modified version of the self-employment scheme intended to promote micro-enterprise through credit-cum-subsidt. Interstate performance of the scheme is analysed in this paper. Even though the scheme is relatively new in its holistic form, early evidences contain key lessons that can be used to improved the design and implementation of the scheme. The study explains the programmes require matching contribution from the states; their success depends on the states' financial position and the priority they assign to the objective of poverty alleviation.

Anderson & Eswaran (2009) examined the factors that affect female autonomy within households in a developing nation. Researchers focus on the relationship between income, both earned and unearned, and women's independence and the significance of employment outside of their husbands' farms. It is shown in a straightforward theoretical model that earned income might be more significant than unearned money in empowering women. This hypothesis is supported by empirical calculations, which indicate the unexpected finding that what contributes to women's autonomy is not employment per se but rather employment outside their husbands' farms using data from rural Bangladesh.

Swain & Wallentin (2009) estimated the good effects and the idea that empower women, and microfinance schemes like the self-help bank linkage programme in India are being promoted more and more. However, very few research have focused on the connection between microfinance and women's empowerment. According to the studies, women's empowerment among SHG members has greatly increased on average. While leaving room for the potential that some participants may have experienced greater empowerment than others, the group of shg participants demonstrates undeniable indicators of a significant and upward empowerment. This is where the elegance of the outcome lies.

Swain et al. (2009) analysed the effect of training provided by facilitators of self help groups in both skill development and human capital. Indian shgs are unique in that they are primarily microfinancial groups formed by ngo's but are subsequently funded by commercial banks. The findings imply that while training generally has little impact on assets, it can counteract the potentially negative impact of credit on income. Additionally, training is a more effective way for women to accumulate assets for better infrastructure.

In his paper, Mansuri (2010) examined the effectiveness of shg and reveals that there are few markets for non-agricultural activities and that the products cannot satisfy the needs and

standards of the urban market. Average and profitable cost should be provided, not only with the right goods, but also with the right market at the right time. This is the author's determination from the study. Mere goods would not help without a proper marketing system.

P.s., & N. (2015) assessed the impact and centers on the fact that rural tourism is a key component of earning additional income from the business and that this is primarily done by the farmers and rural people. This study was conducted in the villages of surinsar and shamachak. Through this study, the researcher investigates how rural tourism initiatives boosted women's empowerment in terms of socioeconomic advancement, domestic decision-making, and increased involvement in educational pursuits.

Panta & Thapa (2017) conducted a thorough research project and found that Nepal's protected areas, particularly those in low-lying areas, have prospects for tourism and the lodging industry activities in buffer zone settlements. Addressing the gender-specific issues in the patriarchal society of rural Nepal is vital to better connect ecotourism enterprise with women's empowerment. This study made capacity building imperative focused on enhancing women's non-traditional roles and bigger initiatives to boost family support to encourage their involvement in tourism as business owners.

Aziz et al (2020) explored that how the women protect the food security of the household, but at the same time, negligence is noted when it comes to the women's own food security. The study further demonstrated that this was mostly caused by the inadequate infrastructure and, more importantly, by the lack of access to resources, particularly land, due to ignorance and lack of self-confidence. The results of this study can guide wheeler-dealer in developing more suitable grand design to improve the food security of women.

Khan (2020) analysed the effect of microfinance on the economic, social, political, and psychological aspects of women's empowerment. With a control group of 180 participants and a treatment group of 190, a quasi-experimental design had been used to assess the impact of microfinance on women's empowerment. According to the findings, microfinance had a somewhat less substantial overall influence on social empowerment than it did on the economic, political, and psychological aspects of women's empowerment.

Aziz et al. (2020) explored the role women play in ensuring the food security of their home; but, little focus has been paid to how they may ensure their own food security. As a result, this study gathers data on the connection between women's empowerment and their personal food security in Azad Jammu & Kashmir's rural areas. The data from 600 rural women's households was questioned. Women help to satisfy the expanding demands of their families, but they are unable to increase their own food needs due to their limited mobility and economic options. Therefore, by understanding the structure of households from women's views and customs, the results of this study can aid and direct policymakers in establishing more appropriate ways to improve the food security of women.

Lone (Dec 2021) done an extensive research work on the women status and makes them sovereign of their birthrights up to social rights. Furthermore, participation in decision-making results in empowerment. In district Baramulla of the states of Jammu and Kashmir, the researcher

tries to investigate the current situation and accomplishments of women in many sectors. Women, who were once viewed as domestic slaves and physical slaves, have been revitalized and have produced a very liberal and positive outlook on the world.

Aziz et al (2021) investigated its impact on household food insecurity in the northern part of ajk, the study was conducted on measuring women empowerment through agriculture index. Partial least square method, structural equation model is the model used in this study, which depicts that women have limited access in the leadership domain, agricultural domain, resource ownership in the form of land and livestock, and time domain. The study investigated the notion that women in Azad Kashmir are more functional than men and contribute significantly to the region's well-being.

Bhardwaj (2021) studied on the potential of women was undertaken with the goal of working for less than two-thirds of the entire workforce. Women are the 'secret talent' who efficiently and effectively manage household duties, spending countless hours on tasks like cooking and taking care of young children and elderly relatives. Because of their unpaid labour, our homes, communities, civilizations, economic systems, and enterprises are always progressing. They are prevented from becoming independent, self-assured, and substantial contributors to national progress because they receive less formal education, professional training, and economic possibilities.

Muthu Kumar et al (2022) analyzed on the unfulfilled promise of the global community to create a society in which every woman enjoys complete gender equality and the persistence of all legal, social, and economic barriers to women's empowerment. A lack of access to skills and opportunities in many areas of growth and development is a disadvantage of education. The majority of the poor are women, who are also the most vulnerable and disadvantaged group. In actuality, they frequently bear a heavy burden in terms of obtaining food, water, and fuel. Beyond these disasters, women are regarded as agents in Kashmir. Therefore, an effort has been made to highlight the aura of the Kashmir valley and women as change agents.

Dabgotra and Gupta (2022) evaluated how reservations affect obcs' (other backward classes) economic and educational condition in Jammu & Kashmir. Admissions to professional institutions and reservations in appointments to socially and educationally backward classes of the state were provided by the Jammu and Kashmir reservation act, 2004, which was enacted in 2004. The authors decided that the current reservations approach has revealed dismal improvement in the economic and educational lots of the obcs in j&k. A rational criterion is required for determining the beneficial participants and proportional quantity of reservations.

Ahmed & Chowdhary (2022) concentrated on the current situation of tribal women's education and the role of women in society. The low level of education among tribal women is due to a number of factors. The road to education for the native women was paved with many challenges. Education therefore plays a significant part in any society's growth for its own sake. Due to parental pressure, the majority of tribal girls are seen to have married young, and not all indigenous girls are able to finish their education. Children's first teachers in history have all been women. The roles of women are now being considered.

Sardar et al (2022) evaluated the rights of women have decades of fight behind them, but globally women are still seen as a "vulnerable class of people." The rights of women are a serious issue in developing nations, which are already struggling with declining living conditions, limited resources, and flimsy social safety systems. The situation in Pakistan's Azad Jammu and Kashmir, where women experience numerous forms of vulnerability, discrimination, and violence, is comparable in this regard. The AJ&K constitution guarantees that all of its people' fundamental rights will be upheld without exception. Additionally, the government of AK & K has started a number of programmes for the empowerment of women and implemented a number of special laws and rules to defend their rights. Nevertheless, the socioeconomic circumstances of women in this area are everything but satisfactory in spite of this. This study looked at the main causes of this, including ineffective law enforcement, traditional cultural practises, erroneous beliefs about religious principles, a lack of public awareness and education, and poor planning and execution techniques.

Singh & Rajput (2022) addressed on the idea that family stability and prosperity are essential for women's empowerment. A woman who is educated can participate, organise, and inform others about the various essential programmes for women's uplift. Women are better able to communicate with and understand other women. The government has tried to promote women's economic empowerment from lower socioeconomic strata through a variety of plans and projects, although it has only had sporadic success. Women's empowerment through different schemes and programmes is essential in this situation, and the development of self-help groups is one way to approach the problem. This study points out the value of self-help group programmes for the long-term development of women in Jammu.

Chowdhary & Bourai (2022) evaluated the political awareness of Jammu and Kashmir's rural women. Primary data was the study's main source and was gathered utilising the right questionnaire. Rural women's political awareness, according to this study, is not noticeably better, and women in the study area experienced several difficulties in the areas of education, health, social practises, early marriage, a lack of work possibilities, domestic violence, armed conflict, and militancy. The 73rd and 74th amendments and reservations were demonstrated to be unknown to the majority of responders. It was also found that respondents did not have access to basic education, which made it challenging for them to live gender-equal lives.

Beri & Jasrai (2022) emphasized that handloom industry is assuming the employment prospects of the handloom sectors, which might potentially empower women and improve their social status. The most important feature of these small-scale handloom industries is the fact that they help to develop women's role in the economy sector. The economic factor of women would be brought accountability and financial reliability as a result of this. The future scope indulges in expanding the social economic lifestyle of the underprivileged woman and gives the significance of the employment opportunities in the future. A new way to assist women in great progress and enjoy themselves in activities that would promote surplus financial growth would be started as a result of this.

According to Barman (2022), focused on the creation of the microfinance programme made it possible for more rural impoverished women to use banking services. Microfinance has a big part to play in encouraging female entrepreneurs to start small companies in rural areas. In addition to framing and housework, rural impoverished women are now managing small companies. They engage in a wide range of microbusinesses, including banking, dairy farming, poultry farming, and other industries. As a result, the nation is developing sustainably thanks to the efforts of rural impoverished women entrepreneurs. The microfinance scheme allowed a sizable percentage of rural poor women to connect with banking services. Microfinance plays a big role in assisting female businesses..

Miled (2022) examined how microfinance affects women's entrepreneurship and empowerment. To study the consequences of using microfinance, researchers used logistic regressions and fuzzy-set qualitative comparative analysis. The study determines that access to credit has a positive and significant impact on women's work, attitudes towards income increase, the completion of micro-projects, and school attendance. The results verify the potential of microfinance in Tunisia's development of women's empowerment and entrepreneurship, specifically during covid-19 pandemic.

Kumar et al (2023), identified the spatiotemporal patterns in total fertility rate (TFR) at various educational levels in India. One of the most important indicators for predicting fertility is the total fertility rate since it is unaffected by changes in the age-sex composition and provides an accurate indication of fictitious completed pregnancy. It indicates that the majority of females have consented to the government's various family planning policies, which limit family sizes to two children. Their economic and educational status also affects the progression of females. There are many factors, such as women empowerment, contraceptive use, reversible spacing, etc., that are responsible for the decreasing TFR in India. In addition, a number of initiatives are being taken.

Shameem & Kaur (2023) evaluated that accountability has emerged as the core value of good governance, has become more crucial for all industries, including non-governmental organisations. The importance of NGO's in India has changed over time, and their numbers have grown significantly. They now play a significant role in decision-making and global governance, but these ngos are also under scrutiny for their lack of accountability and transparency towards their stakeholders, including beneficiaries, employees, and the government. This article examines NGO accountability in India with the goal of highlighting the issues with blacklisting, de-licensing, banning, and the influence of NGOs in India and the UT of Jammu and Kashmir.

Gulzar et al (2023) studied and analyzed the socio-economic circumstances of Jammu and Kashmir's tribal people as well as the contribution of various governmental initiatives and non-state players to their socio-economic improvement. The study's findings demonstrated that scheduled tribal communities in the union territory of Jammu suffer from social and economic deprivation, prejudice, and alienation in this situation. The amount of education has an effect on professional opportunities and is necessary for social and economic progress. The rates of

education and literacy in the scheduled tribes of Jammu and Kashmir are also much lower than those in the country as a whole, according to data from the 2011 and 2001 censuses..

Reshi (2023) made an analysis that how self-help groups have been advancing women's empowerment ever since they were founded. The Indian government has given significant room to women's self-help groups in its system for destitution easing and women's empowerment. In order to address these issues, secondary data are used. Shgs assist in eliminating poverty and help fight covid 19 as well. This paper points out the parts of SHGs that play in empowering women.

Sinha et al. (2023) analyzed the primary data on women borrowers from different microfinance institutions in west Bengal to evaluate the impact of women's financial empowerment on access to microloans. Microfinance institutions are essential to gender and development policies because of their close ties to empowering women and reducing poverty.. Self-help groups and other programmes under microfinance are encouraged and inspired due to their substantial positive economic effects on the empowerment of women. Our results imply that the extension of access to microfinance credit has a dispositive impact on economic empowerment, i.e., decisions related to credit and expenditure related issues.

Abebe & Kegne (2023) identified and examined the role of microfinance services on the development of women's entrepreneurship. The study used a quantitative research approach and both descriptive and explanatory designs. A simple random sampling technique was used to select 165 samples from a set of 352 women clients from microfinance institutions. The findings of the descriptive mean analysis demonstrate that the financial and non-financial services offered by the microfinance institution were unable to significantly increase the quality of life and promote the expansion of their companies for poor and disadvantaged women.

John (2023) explored that gender equality and women's enablement are worldwide concerns that, in many parts of the world, demand immediate action. This project takes into account the 17 sustainable development goal line that rely on accomplishing gender equality and women's empowerment. The study's focus is local media and how it promotes women's empowerment. The researcher employed a qualitative analysis method for the investigation. The scholar steered a case study with five focus groups, each with 15 to 20 women, in order to achieve that. The findings of the study indicate a beneficial connection between community media listeners and women's emancipation.

Reshi & Sudha (2023) emphasised that the village authority must effectively manage the many finances that the village has available. In order to determine what elements affect the answerability of village fund monetarist management in the Pantai Labu district, four indicators were employed in this study: methodological guidance, presentation of financial reports, perceptions of comprehension of key duties, and management obligation. According to the findings of the investigation, they all together have an effect on the village fund financial management accountability, the dependent variable.

Festus (2023) evaluated Nigeria's rural and urban microfinance efforts. The major topic of the essay is the provision of non-collateral financial services to low-income and financially

disadvantaged households. Empirical data from the study indicates that microfinance organisations help to reduce poverty. The study used a mixed method approach to expansion a greater thoughtful of the utilisation of microfinance and its effects on borrowers. A variety of strategies and approaches were reviewed in the study. The main findings indicate that microfinance loans aided in the expansion of the business by raising sales, profits, and asset purchases..

Reshi & Sudha (2023) explained how the advancement of gender equality and sustainable development has increased attention on the importance of economic empowerment of women. This research paper reviews the work on women's commercial enablement with an emphasis on the key tactics, difficulties, and effects of the intervention meant to support women's economic empowerment. The report highlights the need for a more thorough and integrated strategy for economically empowering women that addresses the structural obstacles preventing women from fully participating in the economy.

Mehta (2023) started in his research paper, microfinance is the same as providing trivial finances to the really deprived for endeavours like self-employment that create money, consenting them to take care of themselves and their family. The study comes to the conclusion that a microloan from a microfinance institution is helpful in empowering women politically, socioculturally, and economically. The study also found that beneficiaries had more work stability, higher incomes, and involvement in household financial decision-making than non-beneficiaries.

Borthakur & Boruah (2023) studied that empowering the societies of the underprivileged people laid down a significant impact on Asia's developing nations. Women are observed to be playing a vital role in the use of microfinance through self-help groups in the maximum cases. The objective of this study is to determine how microfinance affects the rural women of assam. Microfinance has a great future in India because this training is based on primary data collected from the women plaintiffs' empowerments of women in rural assam.

Adeel et al. (2023) suggested how spending time, money, and resources in the skill development of female impresarios and making them a vital chunk of the economy can help governments improve the status of women. The study suggests a conceptual three-dimensional model of women's authorization in order to encompass all aspects of it, including its personal, relational, and economic facets. The training will help the government and other commercial foundations make microfinance viable for women populace equivalents by suitable training and skill-development programmes. The research bridges the notional gap by taking into account the components of skill progress provided by microfinancing establishments that aid women acquire certain talents to make their start-ups successful.

RESEARCH OBJECTIVES: -

- To evaluate the gender equity over gender equality.
- To examine the working status of SHGSs and Microfinance institutions for the upwelling the women.
- To study the impact of repealing of article 370 and 35(A) on women empowerment.
- To evaluate the effectiveness of government schemes regarding women empowerment.

RESEARCH METHODOLOGY: -

Research design: The research design for the study will employ the case study methodology. An examination of a single group or phenomenon at a specific point in time, typically after some incident that is supposed to have created change, is what (Robson, c. 1993) refers to as a case study. A case study research design, according to Creswell, is an organized inquiry into a single event or a string of allied occurrences with the aim of characterizing and understanding the marvel of interest. In light of the aforementioned, the Jammu district will be examined with regard to women's empowerment.

Study variables: Earl Babbie (1983) defined a variable as a concept that changes. They claimed that a variable might have two or more values for its attributes. Nancy Burns (2007) asserts that variables are the logical grouping of qualities. The variables used in the study will be as follows.

- Nature of SHGSs and Microfinance in Jammu district
- Strategies of empowering women through gender equity.
- Level of women's empowerment after the repealing of Article 370 & 35A.
- Challenges impeding SHGSs and microfinance in empowering women in Jammu district.

Sampling technique: only women from Jammu will be chosen for the study. In Jammu women population is 5,900,640 out of (12,541,302) the total population, while the sex ratio was 840 females per 1000 male in the urban area and 908 females per 1000 male in the rural area.

Data collection: The research will use both secondary and primary data sources. Secondary data on the list of self-help organizations, microfinance, & impact of Article 370 & 35A in the Jammu district will be gathered from official records and non-governmental organizations (NGOs). The government of Jammu and Kashmir has established a state rural livelihood mission to encourage the creation of self-help groups (SHGSs) and for the upwelling of the women in regions.

Data collection instruments: For the research, both secondary (include books, reports, journals, magazines, newspapers, websites, and other publications that have been published) and primary data sources (questionnaire to be completed by the respondents will be one of the primary data sources used to collect the information) will be used. The Department of Women and Children's Affairs will be contacted for secondary information on the self-help groups, microfinance, and the conditions of women in the Jammu district. Primary data on the methods for empowering women after the repeal of Articles 370 and 35A will be gathered. Structured questionnaires and interview guides will be used as part of the data gathering strategies for the study. The members of the chosen SHGSs, as well as women from rural and urban areas, will be surveyed using the questionnaires. The questionnaires include both open-ended and closed-ended questions for members of diverse groups who were chosen at random. For the institutions taking part in the survey, interviews will be conducted using an interview guide.

Sampling techniques: Researcher use the multi stage sampling technique. The purposive sampling method is used in the sampling techniques to select SHGSs and institutions to be monitored. When different sampling units satisfy a certain area of interest, purposive sampling is used. The only women's group from the Jammu region will be the chosen group for this study.

Selection of study population and area: A population, in the words of Frankel and Wallen (2000), is the group to which the research's conclusions are meant to be applied. They asserted that a population frequently consists of individuals who share the characteristics or qualities that a study is attempting to assess and analyze. Self-Help groups will make up the research population fundamentally, the study will be carried out in selected communities in the Jammu region.

Sample size: With the help of the Cochran formula, a 385-sample size is determined.

$$n_0 = \frac{Z^2 p(1 - p)}{e^2}$$

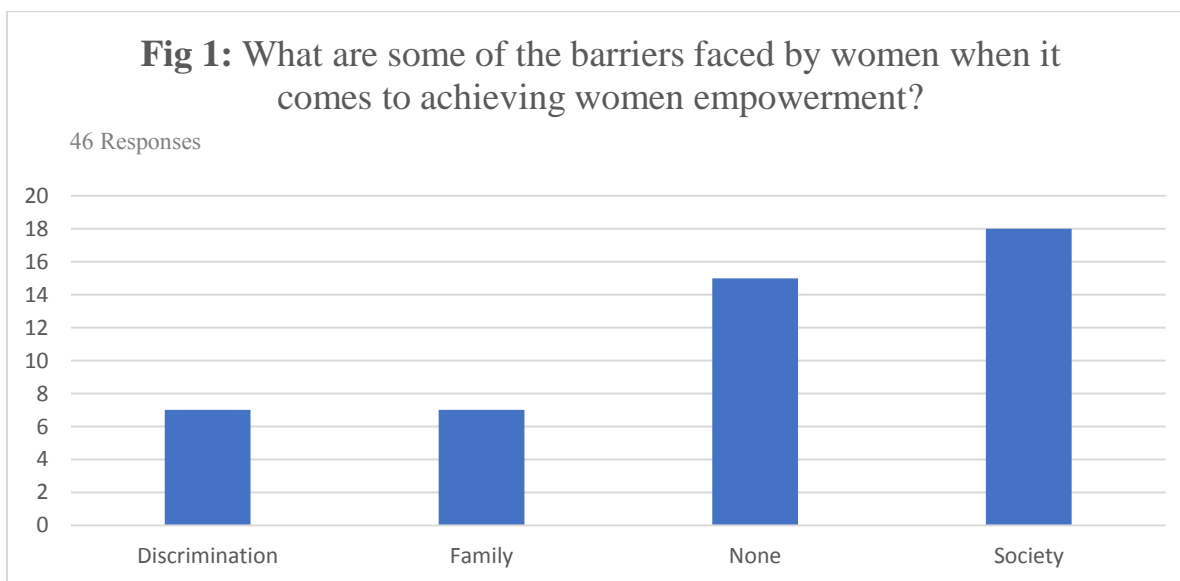
385 women
urban and
Jammu would

$$n = \frac{n_0}{1 + \frac{n_0 - 1}{N}}$$

from both
rural areas of
be

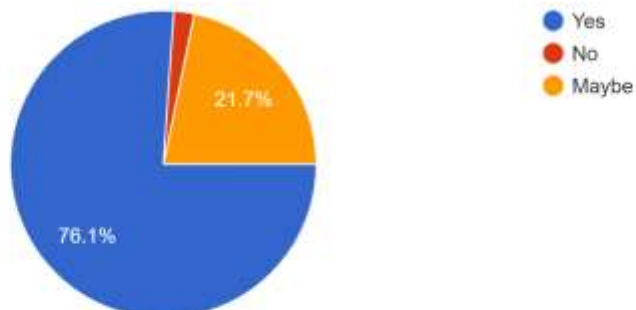
the sample size. only women from Jammu will be chosen for the study. In Jammu women population is 5,900,640 out of (12,541,302) total population, while the sex ratio was 840 females per 1000 male in the urban area and 908 females per 1000 male in the rural area.

DATA ANALYSIS AND INTERPRETATION



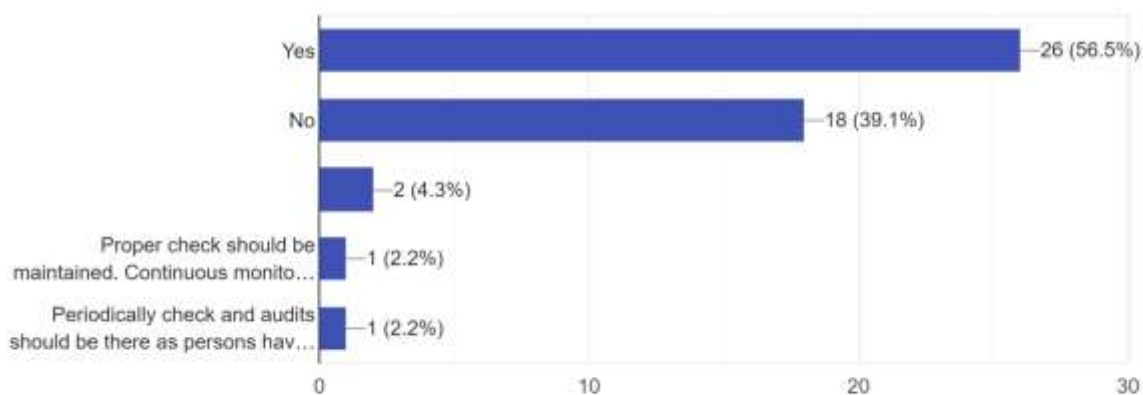
Do you think Self-Help Groups (SHGs) and micro finance initiatives are effective in empowering women in your community?

46 responses



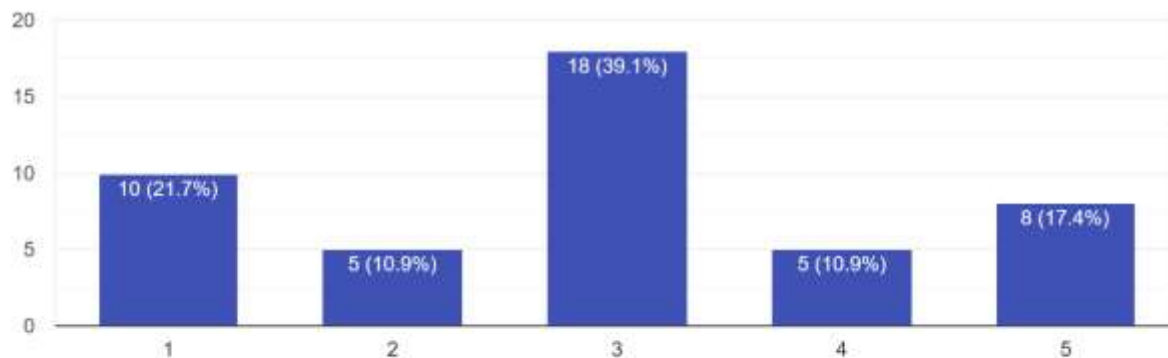
Do you think there is adequate monitoring and evaluation of SHGs and Micro Finance institutions to ensure that they are truly empowering women? If not, what measures could be taken to improve this?

46 responses



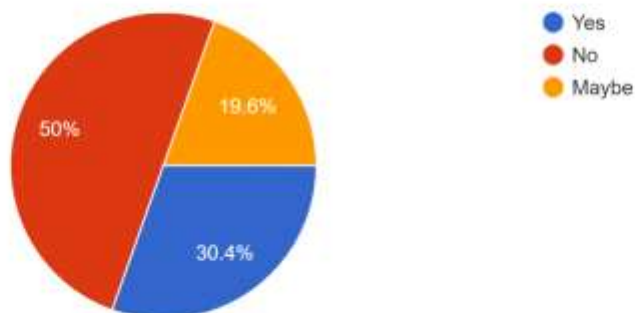
How do you think the revocation of Article 370 and 35A in Jammu and Kashmir has impacted the empowerment of women in the region?

46 responses



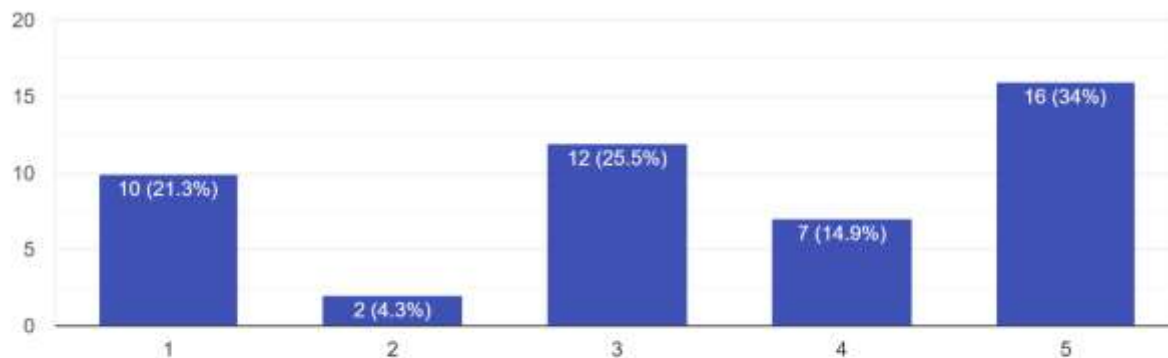
Do you think existing laws and policies related to women's empowerment are sufficient to bring about real change, or are additional measures needed?

46 responses



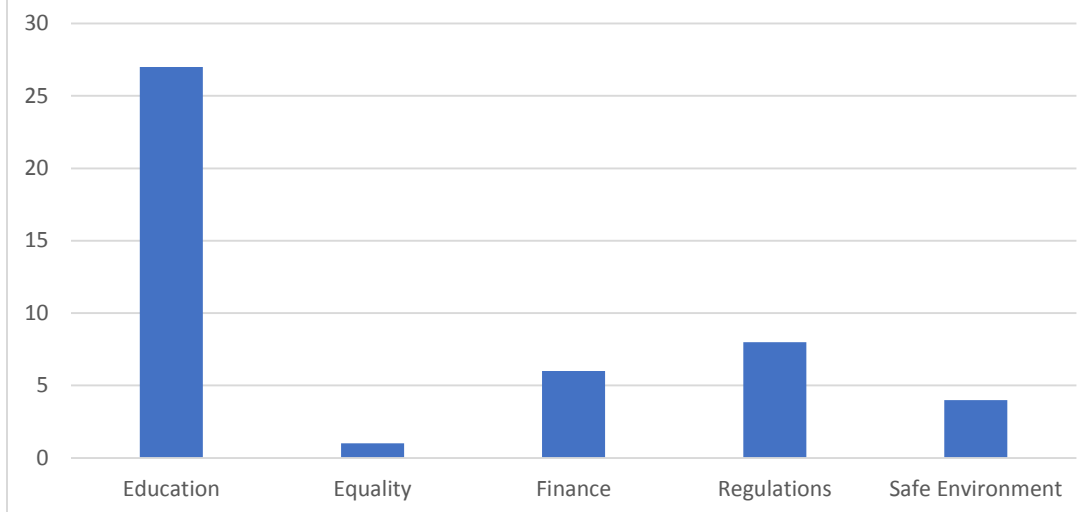
In your opinion, how important is education and literacy in empowering women and promoting gender equity?

47 responses



What measures do you think could be taken to ensure that more women have access to education and literacy, particularly in rural areas or areas with marginalized communities?

46 Responses



CONCLUSION

Women’s empowerment is not only a human right, but it is also helpful to the larger community. Gender equality has been linked to economic stability, greater health, education quality, and sustainability, according to research. Investing in women’s empowerment is thus the best option a community or country can make to create a more successful and equitable society.

Gender disparities have been prominent in Jammu throughout a range of sectors, including education, economic involvement, and political representation. Women are frequently subjected to discrimination, and their efforts and opinions are disregarded. Several projects have been launched in recent years to increase gender parity and eliminate gender-based discrimination in the region. Monitoring the work of self-help groups and microfinance is essential to ensure that these groups are working effectively and efficiently towards their goals, empowering individuals and communities, and making a positive impact on economic development and poverty alleviation.

Articles 370 and 35A made it difficult for women in the region to enjoy equal citizenship rights with men. Women who lived outside the region lost their residency privileges if they married outside the state. As a result, Articles 370 and 35A exacerbated gender inequities while restricting women's choices and freedoms.

LIMITATION

In this study the main objective was to empower the women in Jammu and monitoring the effectiveness of SHGs, Microfinance and to know the effect of repealing of Article 370 and 35A on women. But this study has limitation due to cultural-societal norms, patriarchal mindset, gender-based violence, limited access to resources and lack of political participation. More research study could be done on this. And this limitation could be the future suggestion for the researchers.

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