



Transforming Lives: The Impact of Umeed Scheme on the Livelihood of Tribal women in Rajouri District of Jammu and Kashmir

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ABSTRACT

The overall development of a country is achievable only when all sections of society progress together. In India, the condition of rural women remains concerning. One of the key global development priorities is creating livelihood opportunities for the rural poor. In Jammu and Kashmir, the situation of rural women has worsened over the past three decades due to persistent militancy, limiting their access to essential resources. A significant proportion of them live below the poverty line. This research paper evaluates the impact of the *Umeed* scheme, a joint initiative by the central and state governments under the Jammu and Kashmir Rural Livelihood Mission. The scheme is designed to empower disadvantaged women by enhancing their economic prospects. The study highlights the crucial role of this initiative in providing sustainable livelihood opportunities, particularly for tribal women, thereby improving their economic conditions. The findings indicate that the *Umeed* scheme significantly contributes to increasing the income levels of tribal women through the Self-Help Group model, fostering economic growth among rural women. Moreover, this research adds valuable insights to the discourse on sustainable livelihoods and financial inclusion for rural women. It also provides a useful reference for future initiatives aimed at fostering women's economic independence and driving sustainable development in marginalized communities.

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

INTRODUCTION

In many developing countries, rural populations primarily engage in agriculture or related industries. However, they have often been excluded from mainstream national development and



continue to live with limited access to education and resources. Many rural residents still struggle to meet their basic needs and have not witnessed significant social or economic progress. Therefore, fostering socio-economic growth in these regions is essential (Das, 2021). A large proportion of tribal communities in rural areas rely on agriculture and small-scale non-farming industries for their livelihood. However, these income sources offer neither financial stability nor consistent employment opportunities. Agriculture, being a seasonal occupation, is characterized by traditional farming methods that result in low land and labor productivity. Additionally, slow industrial growth in rural regions has made it challenging to generate alternative job opportunities. Women in India face greater disempowerment compared to men, as they are often deprived of educational and economic opportunities. They have minimal control over key aspects of their lives, such as health, financial resources, and fertility. Furthermore, their labor—both within the household and in the economy—is frequently undervalued, with many women remaining unpaid or underpaid for their work (Das, Gupta & Roy, 2017). Their contributions to family well-being and economic development often go unrecognized (Radhakrishnan, 2007). Despite India's economic progress over the past two decades, female labour force participation remains low, highlighting the need for further research into this issue (Mishra, 2018).

Poverty and unemployment force many individuals to take up low-paying, unskilled jobs for survival. Women suffer the most from these challenges, as they have even fewer opportunities to access and control economic resources compared to men (Golla et al., 2018). Gender-based discrimination continues to persist due to societal attitudes and practices that limit women's participation in social, economic, and political spheres. Their contributions to development activities are often overlooked, with women being seen more as passive recipients rather than active participants.

Recognizing this issue, the United Nations, along with various governmental and non-governmental organizations (NGOs), is actively working to empower women in developing nations. In India, both government and NGOs are striving to improve women's opportunities through initiatives focused on alleviating poverty among rural women. These empowerment programs aim to help women transition from economic dependency to self-sufficiency (Moyale, Dollard, & Biswas, 2006). Among tribal communities, tribal women are among the most



vulnerable groups. Their economic empowerment is crucial for social and community development, as their exclusion can lead to further marginalization (Das, Gupta & Roy, 2017).

To address rural poverty and promote sustainable livelihoods, the Indian government launched the National Rural Livelihood Mission (NRLM) in 2011. The initiative aligns with the Sustainable Rural Livelihoods framework and the Millennium Development Goals, targeting 70 million households living below the poverty line (BPL). The mission focuses on forming self-help groups (SHGs) and federations, which serve as institutional platforms to enhance income opportunities and improve access to financial services (Ashok et al., 2020). The NRLM Committee recommended a livelihood-based approach to eradicate rural poverty, emphasizing four key strategies: (1) organizing impoverished households into self-help groups and federations, (2) improving their access to banking services, credit, and other financial, technical, and marketing support, (3) enhancing their skills and capabilities to create sustainable livelihood opportunities, and (4) integrating various schemes for effective service delivery. Women's empowerment is a major goal under NRLM, focusing on financial inclusion to secure their income, health, and overall well-being (Patil, 2021).

In Jammu and Kashmir, the Jammu & Kashmir State Rural Livelihoods Mission (JKSRLM), also known as Umeed, operates under the NRLM framework. Launched in 2011 by the Ministry of Rural Development with a budget of \$5.1 billion, Umeed is one of the largest initiatives worldwide aimed at improving the livelihoods of marginalized communities (Katoch, 2022). The mission aims to cover 66% of the rural population across 125 blocks in J&K, providing them with sustainable livelihood opportunities and support until they achieve financial stability and rise above poverty (Katoch, 2022). JKSRLM officially began operations in 2013 as a government-sponsored flagship initiative under the NRLM, with the objective of uplifting poor and vulnerable households in Jammu and Kashmir. The mission focuses on organizing, federating, and assisting rural women from 900,000 households in forming their own institutions (Qasba et al., 2016). The Self-Help Group (SHG) model is central to the mission, as it enables women to become financially independent by leveraging existing livelihood skills in various trades. Umeed also provides essential marketing support to help these women enhance and sustain their income sources (Ahmad, 2016). By supporting and strengthening existing livelihood opportunities, Umeed ensures



that marginalized communities have access to sustainable income-generating activities. Rather than introducing entirely new trades, the program enhances the skills rural women already possess, making their economic ventures more viable. Its continued promotion of effective and scalable livelihood strategies has played a significant role in reducing poverty and empowering rural women in Jammu and Kashmir.

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 is instrumental in empowering women by providing them with opportunities to engage in economic activities and strengthening their decision-making capabilities. Over the years, both government and non-government organizations have undertaken numerous initiatives to promote women's empowerment, especially in rural areas.

Ansoms (2008) Their research suggests that poverty is not a one-size-fits-all condition; instead, individuals experience different levels of material well-being, which influence their overall living standards. The impact of economic growth on reducing poverty has been underwhelming (Ansoms, 2005 and 2007), leading to diminished confidence in government policies that rely solely on economic expansion to address poverty. The Economic Development and Poverty Reduction Strategy (EDPRS or PRSP-2) emphasizes the need for inclusive growth, sustainable development, and poverty reduction, with a strong focus on improving rural livelihoods.

Jayaweera, (2010) Rural coastal livelihoods are characterized by diversity, complexity, and constant change across various regions. Coastal communities frequently adjust their income sources, leading to fluctuating and often unreliable earnings. Jayaweera (2008/09) notes that 60% of the population lacks even the necessities for a sustainable livelihood. The concept of "livelihood" is flexible, covering a wide range of factors, including geographical aspects (such as rural versus urban livelihoods), occupational types (like farming, pastoralism, or fishing), social influences (such as the impact of gender and age), developmental aspects (such as livelihood



pathways and trajectories), and dynamic elements (like the sustainability and resilience of livelihoods), among many others.

Sharma et al., (2014) Achieving a significant level of human development involves ensuring security and well-being for every individual. Self-Help Groups (SHGs) function not only as a means for microfinance but also as an effective tool for carrying out developmental activities at the grassroots level. By bringing together marginalized communities, SHGs enable them to tackle their issues through a participatory approach. This study aims to assess how well SHGs contribute to improving livelihood security and promoting gender empowerment.

Qasba, et al. (2016) To help lift impoverished and vulnerable households out of poverty in Jammu and Kashmir, the Jammu Kashmir Rural Livelihood Mission (JKRLM), also known as "Umeed", was launched under the National Rural Livelihood Mission. The mission aims to organize, federate, and support women from rural and marginalized communities (covering nine lakh rural households) in establishing their own institutions. However, this significant initiative requires not just community engagement but also the involvement of all stakeholders, including mission staff, who are responsible for enhancing the well-being of underprivileged populations. The J&K Government partnered with the Society for the Elimination of Rural Poverty (SERP) from Andhra Pradesh to receive technical support for promoting Self-Help Groups (SHGs) as sustainable, community-based organizations in the battle against poverty.

District Manual- Nation Rural Livelihood Mission (2019) The National Rural Livelihood Mission is a key initiative by the Indian government aimed at improving the well-being of rural and marginalized communities by providing livelihood opportunities that boost their economic conditions.

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 Impact of the Umeed Scheme on the Livelihood of Tribal women in Rajouri District of Jammu and Kashmir

METHODOLOGY

The present study is descriptive. The emphasis is on evaluating the impact of the Umeed scheme on the Livelihood of Tribal women in 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. 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

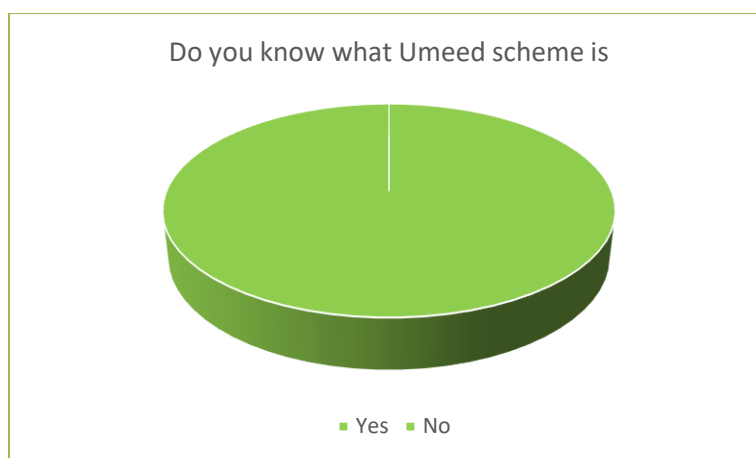
In this section, the data collected from 100 respondents (ST SHGs members) has been analyzed. The data has been organized in tables and charts to facilitate a thorough understanding of the subject matter. Moreover, the analysis is organized thematically, followed by the presentation of results and subsequent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



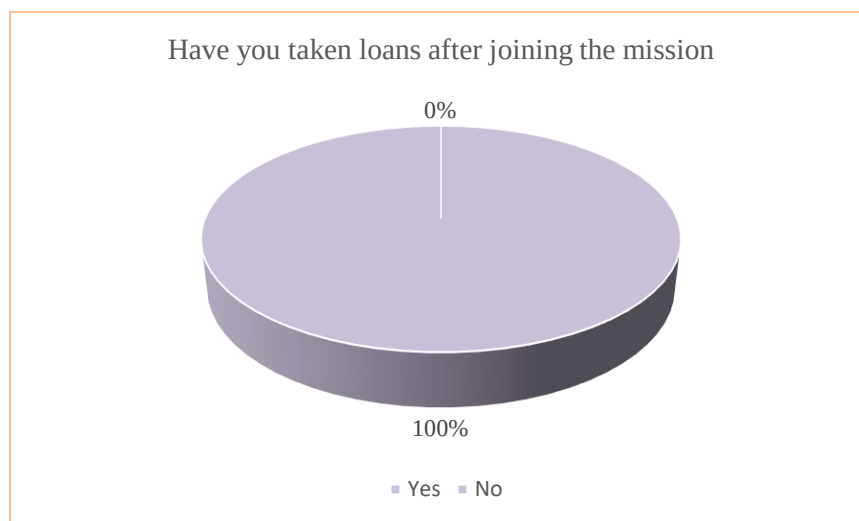
Total	100	100%
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The Umeed scheme, part of India's National Rural Livelihoods Mission (NRLM), aims to empower rural women by fostering self-help groups (SHGs) and providing financial support for income-generating activities. It focuses on enhancing women's 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: Have you taken loans after joining this mission

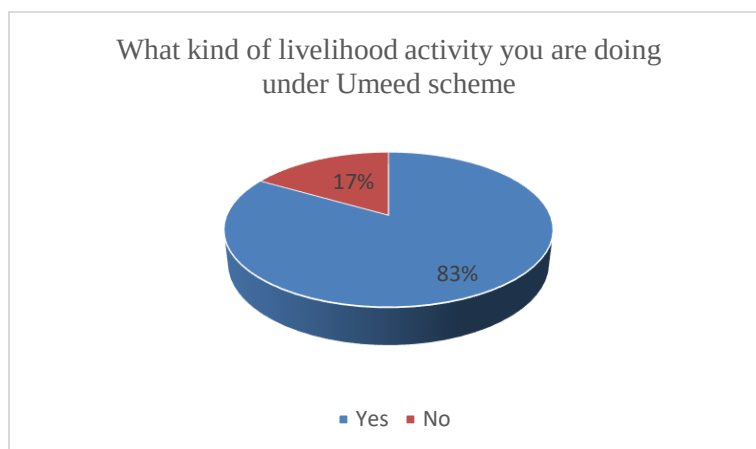
S. No	Have you taken loans after joining this mission	Frequency	Percentage
01.	Yes	100	100%
02.	No	0	0%
Total		100	100%



In India, microfinance programs have primarily focused on women, often by organizing them into Self-Help Groups (SHGs). Women tend to be more willing to collaborate and form self-organized groups to address common issues. In this regard, a question was asked to the participants about whether they had taken a loan after joining the mission. The collected data indicated that 100 (100%) of the respondents have taken loans after joining the Umeed scheme. Therefore, it can be concluded that the scheme successfully provided loan opportunities, allowing members to access financial resources that were likely utilized for income-generating activities or personal expenses.

Table 3: What kind of livelihood activity you are doing under Umeed scheme

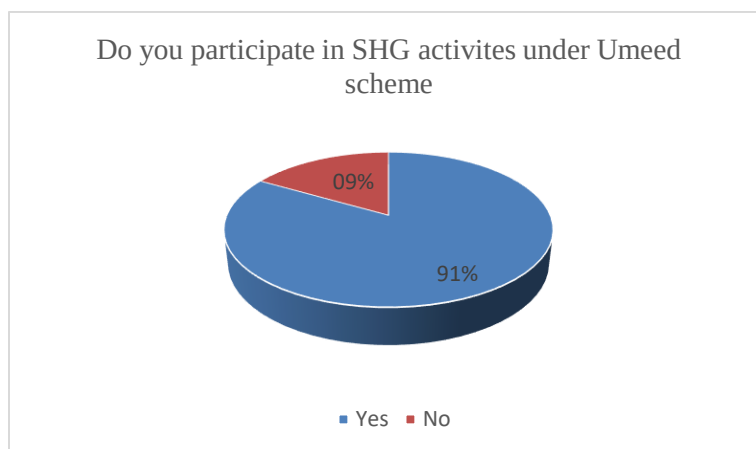
S. No	What kind of livelihood activity you are doing under Umeed scheme	Frequency	Percentage
01.	Tailoring	83	83%
02.	Cattle rearing	17	17%
Total		100	100%



The Umeed scheme offers livelihood opportunities to underprivileged women, empowering them to improve their economic situation and gain financial independence. As per the collected data, 83 (83%) of the respondents were involved in tailoring. While as 17 (17%) of the respondents were engaged in cattle rearing.

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

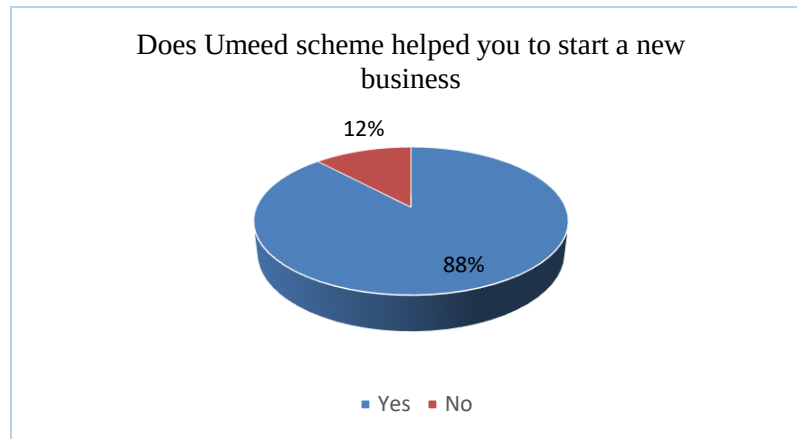
S. No	Do you participate in SHG activities under Umeed scheme	Frequency	Percentage
01.	Yes	91	91%
02.	No	09	09%
Total		100	100%



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 5: Does Umeed scheme helped you to start a new business

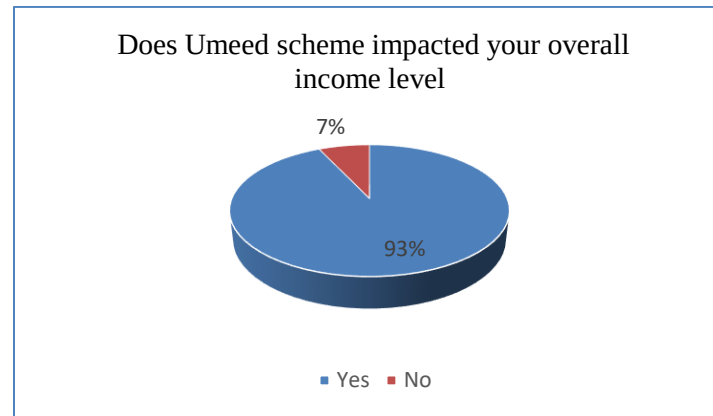
S. No	Does Umeed scheme helped you to start a new business	Frequency	Percentage
01.	Yes	88	88%
02.	No	12	12%
Total		100	100%



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 Umeed scheme helped in starting a new business. While as 12 (12%) of the respondents negated the fact that Umeed scheme helped in starting a new business.

Table 6: Does Umeed scheme impacted your overall income level

S. No	Does Umeed scheme impacted your overall income level	Frequency	Percentage
01.	Yes	93	93%
02.	No	07	07%
Total		100	100%



The respondents were asked a question that does Umeed scheme impacted your overall income level or not. The collected data revealed that 93 (93%) of the respondents agree that Umeed scheme impacted the overall income level of the beneficiaries. 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. The majority of respondents are familiar with the Umeed Scheme, acknowledging its role in improving livelihood opportunities. Most participants reported taking loans after joining the scheme, indicating its effectiveness in providing financial support. A wide variety of livelihood activities are being pursued under the scheme, with beneficiaries engaging in agriculture, handicrafts, and small-scale businesses. The Self-Help Group (SHG) model has seen high participation, with most respondents actively involved in group activities. Many beneficiaries credited the scheme with helping them start new businesses, leading to greater economic independence. Furthermore, the scheme has had a significant positive impact on the overall income levels of the beneficiaries, enabling them to improve their financial stability. These findings highlight the transformative potential of the Umeed Scheme in empowering rural women and promoting sustainable livelihoods.

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 providing financial support through loans and promoting Self-Help Groups (SHGs), it has empowered women to start and sustain income-generating activities. The scheme has facilitated greater economic independence for many women, helping them to diversify their livelihoods. Additionally, the Umeed Scheme has contributed to an increase in the overall income of beneficiaries, improving their financial stability. This initiative has also strengthened community participation and social cohesion. Overall, Umeed has played a crucial role in enhancing the economic well-being and empowerment of tribal women, fostering sustainable development in rural areas.

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