

# **Breaking Barriers: The Role of Umeed Scheme in the Socio-Economic Upliftment of Tribal Women in Rajouri district of Jammu and Kashmir**

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## **KEYWORDS**

Umeed scheme, Women empowerment, Socio-economic development, Self-help Groups.

## **ABSTRACT**

Women empowerment has been a central focus of various developmental initiatives in India, particularly for marginalized communities such as tribal women. The Umeed Scheme, a part of the National Rural Livelihood Mission (NRLM), has played a crucial role in improving the socio-economic conditions of women in rural areas, including the tribal women of Rajouri district in Jammu and Kashmir. This study examines the impact of the Umeed Scheme on the socio-economic upliftment of tribal women by assessing changes in livelihood opportunities, financial independence, decision-making power, and social inclusion. Rajouri, a district with a significant tribal population, has historically faced economic challenges, gender disparities, and social exclusion. The Umeed Scheme, by fostering Self-Help Groups (SHGs) and promoting micro-entrepreneurship, has provided tribal women with essential financial resources, skill development programs, and support networks. This study evaluates the extent to which these interventions have translated into real economic benefits and social transformation for women in the region. This research highlights the transformative role of the Umeed Scheme in reshaping the socio-economic landscape of tribal women in Rajouri. While the initiative has successfully provided financial support and skill development opportunities, further policy interventions are needed to address structural inequalities, improve financial literacy, and ensure sustainable livelihood options.

## **INTRODUCTION**

The National Rural Livelihood Mission (NRLM) operates at the state level through the Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM), which is dedicated to reducing rural poverty by holistically empowering women in the region. As a flagship initiative of the Ministry of Rural Development, Government of India, under the broader framework of NRLM, JKSRLM has been instrumental in improving the socio-economic conditions of marginalized and disadvantaged women who previously lacked access to developmental benefits. The State Rural Livelihoods Mission (SRLM) focuses on alleviating poverty by establishing strong grassroots institutions that enable poor households to engage in sustainable income-generating activities. The mission strives to ensure that every underprivileged individual can access government welfare schemes as a fundamental right, ultimately leading to a life of dignity, self-sufficiency, and well-being. A key aspect of the program is the formation of Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs), which serve as crucial pathways to financial inclusion. Additionally, capacity building is a major area of focus, ensuring that these institutions are equipped with the necessary skills and resources to function effectively. Over time,

JKSRLM has evolved as both an implementing and monitoring body, continuously learning and adapting to enhance its impact on rural women's livelihoods (Qasba et al., 2016).

The Jammu & Kashmir Rural Livelihood Mission (JKSRLM) has prioritized enhancing existing livelihood opportunities to enable women to achieve financial independence. This initiative has played a crucial role in sustaining income-generating activities for economically disadvantaged communities. The Umeed Scheme, as part of this mission, places significant emphasis on strengthening current sources of livelihood, ensuring their long-term viability. It actively supports the promotion and enhancement of ongoing economic activities, recognizing that leveraging the existing skills and expertise of marginalized individuals in their respective trades is key to success.

Additionally, Umeed extends marketing support at multiple levels, helping rural entrepreneurs expand their reach and profitability (Ahmad, 2016). Implemented in Jammu and Kashmir under the broader framework of the National Rural Livelihoods Mission (NRLM), Umeed was launched in 2011 by the Ministry of Rural Development, Government of India. With a substantial allocation of ₹5.1 billion, it is among the largest global initiatives aimed at improving the living standards of underprivileged populations (Katoch, 2022).

## REVIEW OF LITERATURE

Ansoms (2008) argues that poverty is not a homogeneous issue; instead, people classified as poor experience different levels of material well-being, which in turn affects their standard of living. Economic growth has not always translated into effective poverty reduction, as evidenced by disappointing outcomes in previous strategies (Ansoms, 2005 & 2007). The Economic Development and Poverty Reduction Strategy (EDPRS), also known as PRSP-2, focuses on inclusive growth, sustainable development, and poverty alleviation, particularly emphasizing rural areas.

Chambers (1995) explains that the concept of "livelihood" has been interpreted in different ways. Some sources define it as "the means of earning a living," while others describe it as "a combination of resources used and actions taken to sustain life" (Chambers, 1995). One key factor in livelihood improvement is microfinance, which plays a crucial role in women's empowerment by supporting their economic activities and enhancing their decision-making capacity. Both governmental and non-governmental organizations have continuously worked towards fostering women's empowerment, particularly in rural communities.

Dhake (2019) explores the role of Self-Help Groups (SHGs) in increasing income levels through collective efforts and financial inclusion. SHGs often engage in income-generating activities, utilizing their collective financial strength. This study evaluates and compares the management of SHG-led economic activities in both rural and urban settings.

District Manual on National Rural Livelihood Mission (2019) describes NRLM as a major initiative by the Indian government to improve the economic conditions of rural and vulnerable populations by expanding livelihood opportunities and fostering economic development.

Jayaweera (2010) highlights the diversity and complexity of rural coastal livelihoods, which are constantly evolving. Due to income instability, many coastal communities frequently shift their sources of livelihood. A study by Jayaweera (2008/09) found that 60% of the population lacks access to basic necessities. The concept of livelihood is highly adaptable, covering multiple aspects, including geographical (rural vs. urban livelihoods), occupational (farming, pastoralism,

and fishing), social (livelihoods shaped by gender and age), developmental (livelihood pathways and trajectories), and dynamic factors (sustainable and resilient livelihoods).

Nagayya and Rao (2016) note that microfinance initiatives have significantly improved financial access for the poor, empowering millions by providing essential financial services.

Qasba et al. (2016) discuss how, in Jammu and Kashmir, the National Rural Livelihoods Mission (NRLM) launched Jammu Kashmir Rural Livelihood Mission (JKRLM), commonly known as Umeed, to uplift impoverished and vulnerable households. The program aims to organize, federate, and support rural women, particularly those from disadvantaged backgrounds, helping them build their own institutions. To strengthen its impact, the J&K Government collaborated with SERP (Society for the Elimination of Rural Poverty), Andhra Pradesh, to obtain technical expertise in promoting SHGs as sustainable, community-based organizations for poverty reduction.

Sharma et al. (2014) emphasize that human development can only be achieved when individuals feel a sense of security in their lives. Self-Help Groups (SHGs) are not just tools for microfinance; they also serve as platforms for grassroots-level development. These groups unite marginalized communities, enabling them to tackle shared challenges through a participatory approach. The study explores how SHGs contribute to livelihood security and gender empowerment.

## **OBJECTIVE OF THE STUDY**

The main objective of the study is to examine the role of Umeed Scheme in the Socio-Economic Upliftment of Tribal Women in Rajouri district of Jammu and Kashmir.

## **MATERIAL AND METHODS**

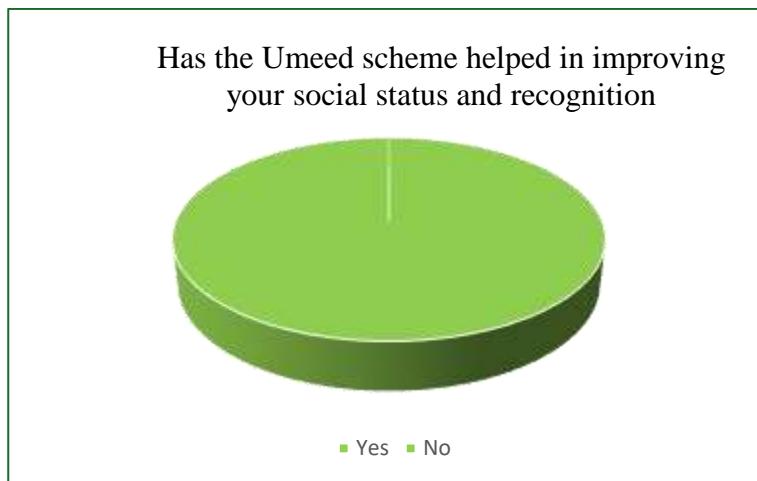
The present study is descriptive. The emphasis is on evaluating the role of Self-Help Group in increasing tribal women's income for economic empowerment within the Rajouri district of Jammu and Kashmir. The research utilized both primary and secondary data sources to derive accurate conclusions on the 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, 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: Social status and Recognition**

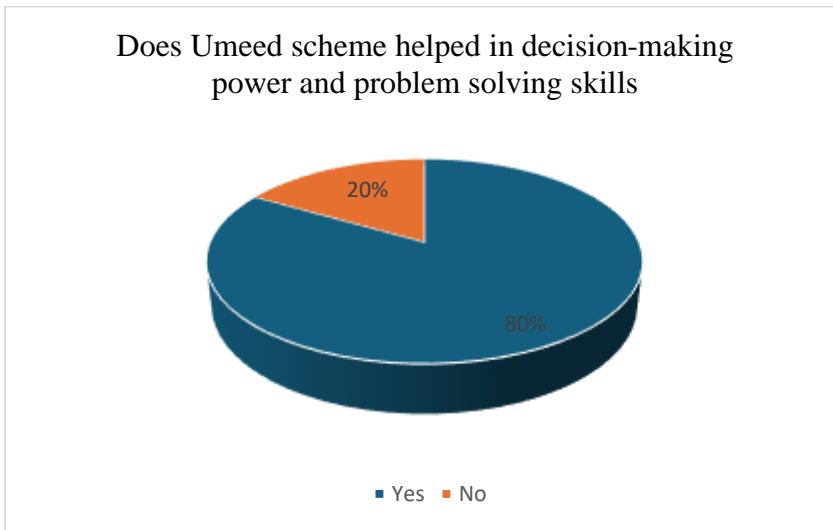
S. No	Has the Umeed scheme helped in improving your social status and recognition in the community	Frequency	Percentage
01.	Yes	100	100%
02.	No	0	0%
<b>Total</b>		<b>100</b>	<b>100%</b>



Men and women are naturally born with unique traits and often take on different responsibilities within society. However, this does not mean that women are inherently powerless, incapable of making decisions, or deprived of their right to express themselves and stand up for their beliefs. In this scenario, a question was asked to the respondents that has Umeed scheme in improving social status and recognition in the community. The collected data revealed that 100 (100%) of the respondents agreed with the statement that the Umeed scheme helped in improving the status and recognition of women in the community.

**Table 2: Decision-making and problem solving skills**

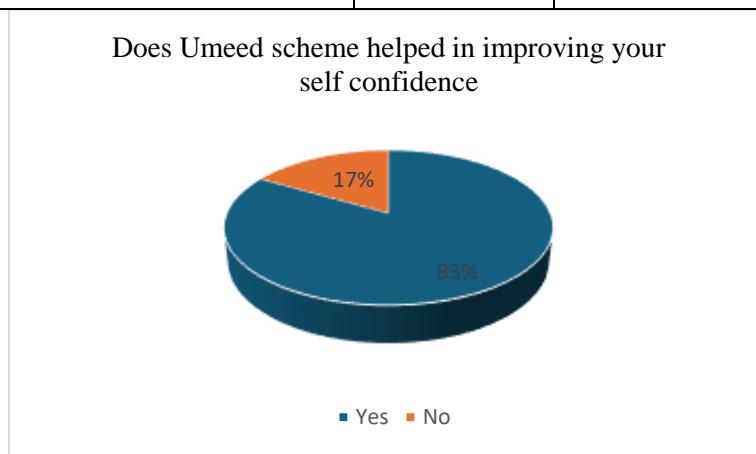
S. No	Does the Umeed scheme helped in decision-making and problem-solving skills	Frequency	Percentage
01.	Yes	80	80%
02.	No	20	20%
<b>Total</b>		<b>100</b>	<b>100%</b>



The Umeed scheme plays a crucial role in strengthening the decision-making abilities of rural women by encouraging their active involvement in self-help groups (SHGs). These groups promote both financial independence and social cohesion. Through regular meetings and skill development sessions, women acquire financial literacy and business acumen, enabling them to make well-informed choices regarding household finances, investments, and livelihood opportunities. The collected data indicates that 80% of respondents believe the Umeed scheme positively impacts decision-making within SHGs, while 20% disagreed with this assertion.

**Table 3: Self confidence**

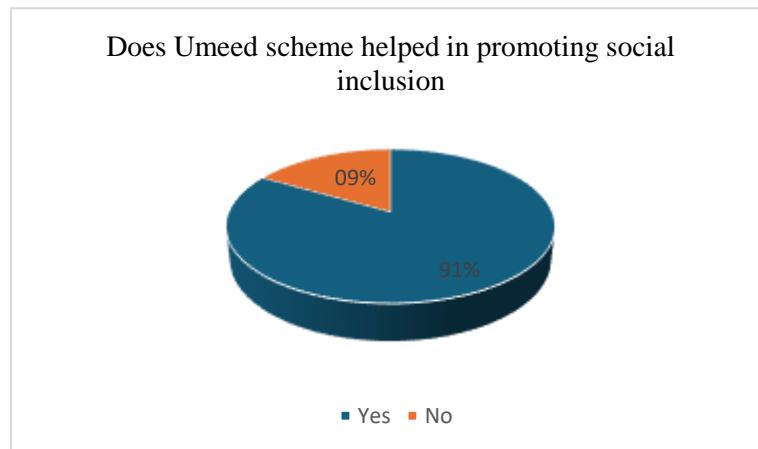
S. No	Does Umeed scheme helped in improving your self confidence	Frequency	Percentage
01.	Yes	83	83%
02.	No	17	17%
<b>Total</b>		<b>100</b>	<b>100%</b>



Self-confidence is the belief in one's abilities, decisions, and worth. It allows individuals to face challenges with a positive mindset and take initiative in their personal and professional lives. In this regard a question was posed to the respondents that does Umeed scheme helps in improving your self-confidence. The collected data noted that 83 (83%) of the respondents agreed that the Umeed scheme helped them in improving their self-confidence. While as 17 (17%) of the respondents negated the above-mentioned statement.

**Table 4: Does Umeed scheme helped in promoting social inclusion**

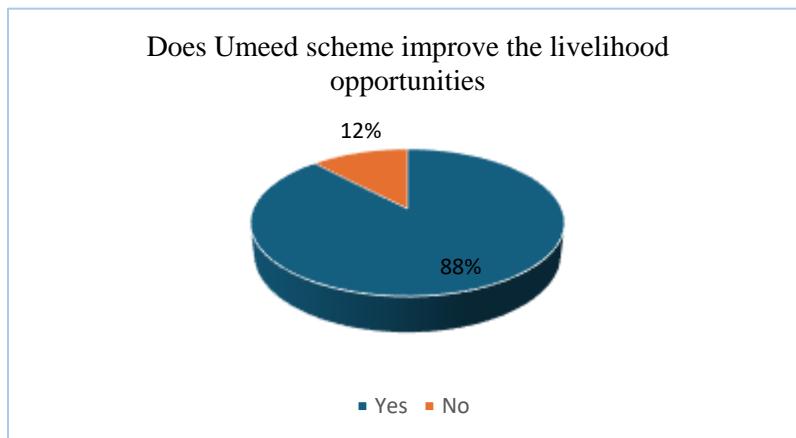
S. No	Does Umeed scheme helped in promoting social inclusion	Frequency	Percentage
01.	Yes	91	91%
02.	No	09	09%
<b>Total</b>		<b>100</b>	<b>100%</b>



Social inclusion is the process of ensuring equal opportunities and participation for all individuals, regardless of their background. It promotes a sense of belonging, equity, and access to resources in society. In this regard, a question was put forth before the respondents that does Umeed scheme help in promoting social inclusion. The collected data noted that 91 (91%) of the respondents agreed that the Umeed scheme helped in promoting social inclusion. While as 09 (09%) of the respondents negated the fact that the Umeed scheme helped in promoting social inclusion.

**Table 5: Does Umeed scheme improve the livelihood opportunities**

S. No	Does Umeed scheme improve the livelihood opportunities	Frequency	Percentage
01.	Yes	88	88%
02.	No	12	12%
<b>Total</b>		<b>100</b>	<b>100%</b>



Livelihood opportunities refer to the various ways in which individuals or communities can earn a living and support themselves. These opportunities can range from traditional occupations like farming or craftsmanship to newer avenues such as entrepreneurship or microfinance initiatives. Expanding livelihood opportunities is crucial for improving financial independence, reducing poverty, and ensuring long-term economic stability. In this scenario, a question was asked to the respondents that does Umeed scheme improve the livelihood opportunities. The collected data revealed that 88 (88%) of the respondents agreed that the Umeed scheme improved the livelihood opportunities. While as 12 (12%) of the respondents negated the statement.

## RESULTS AND DISCUSSION

The Umeed scheme has significantly contributed to enhancing the decision-making power, livelihood opportunities, and overall socio-economic status of women in rural areas. By actively participating in Self-Help Groups (SHGs), women have gained financial literacy, enabling them to manage household finances and make informed investment decisions. Improved livelihood opportunities through skill development and microfinance have allowed women to establish small businesses, ensuring economic stability. Additionally, the scheme has fostered social and financial inclusion by integrating marginalized women into mainstream economic activities, reducing their dependence on traditional income sources. Increased participation in community activities has

strengthened their social networks, boosting confidence and self-esteem. Financial inclusion has provided access to credit, empowering women to expand their enterprises. The scheme has also played a vital role in elevating women's social status and recognition within their families and communities. Women are now seen as contributors to household income, shifting societal perceptions about gender roles. Overall, the Umeed scheme has been instrumental in transforming the lives of rural women by fostering independence, self-reliance, and economic resilience. However, continuous support and policy interventions are necessary to sustain and expand these achievements in the long run.

## CONCLUSION

The Umeed scheme has played a transformative role in the socio-economic empowerment of tribal women by enhancing their financial independence, decision-making abilities, and social inclusion. Through Self-Help Groups (SHGs), women have gained access to skill development, credit facilities, and livelihood opportunities, enabling them to improve their economic conditions. The scheme has also fostered social and financial inclusion, allowing women to actively participate in community development and financial planning. Increased confidence and leadership skills have strengthened their role within families and society, challenging traditional gender norms. By providing a platform for entrepreneurship and self-reliance, Umeed has significantly contributed to poverty reduction and sustainable development. Women improved financial status has led to better living conditions, education for their children, and overall well-being. The scheme has also enhanced their social recognition, making them key stakeholders in household and community decisions. Despite its success, continuous policy support and capacity-building initiatives are essential for sustaining long-term impact. Overall, Umeed has been a crucial driver of positive change, empowering tribal women towards a more self-sufficient and dignified life.

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