IMPACT OF UMEED SCHEME ON SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT OF JAMMU AND KASHMIR

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By

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DECLARATION

I, hereby declared that the presented work in the thesis entitled **“IMPACT OF UMEED SCHEME ON SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT OF JAMMU AND KASHMIR”** in fulfilment of degree of **Doctor of Philosophy (Ph.D.)** is outcome of research work carried out by me under the supervision **Dr. Keshlata**, working as Assistant Professor, in the **School of Social Sciences** of **Lovely Professional University, Punjab, India**. In keeping with general practice of reporting scientific observations, due acknowledgements have been made whenever work described here has been based on findings of other investigator. This work has not been submitted in part or full to any other University or Institute for the award of any degree.

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CERTIFICATE

This is to certify that the work reported in the Ph.D. thesis entitled **“IMPACT OF UMEED SCHEME ON SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT OF JAMMU AND KASHMIR”** submitted in fulfillment of the requirement for the reward of degree of **Doctor of Philosophy (Ph.D.)** in the **School of Social Sciences**, is a research work carried out by **Pinky Pathania, 12105374**, is bonafide record of his/her original work carried out under my supervision and that no part of thesis has been submitted for any other degree, diploma or equivalent course.

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ABSTRACT

The UMEED Scheme aims to empower rural women, particularly those from tribal and marginalized communities, by fostering financial independence and social inclusion. A key focus is on forming and nurturing self-help groups (SHGs), enabling women to save, access credit, and develop entrepreneurial skills. The scheme has significantly impacted the socio-economic empowerment of tribal women**.** By providing access to microfinance, it has facilitated the establishment of small businesses, enhanced household incomes and reducing dependence on traditional livelihoods like agriculture and labour. Training programs under UMEED have boosted financial literacy and technical expertise, allowing women to explore diverse income-generating opportunities. Socially, the scheme has increased women's participation in community decision-making processes, fostering leadership and confidence. It has also strengthened community bonds, as SHGs encourage collective problem-solving and mutual support. Women have reported improved access to healthcare, education for their children, and better living conditions due to increased earnings. The UMEED Scheme has not only addressed poverty but has also challenged gender norms, promoting the recognition of tribal women as contributors to economic growth and societal development. It stands as a transformative initiative for sustainable empowerment. In this regard, the present study analyses the impact of the scheme on socio-economic empowerment of tribal women and hurdles in the implementation of the UMEED scheme in District Rajouri of Jammu and Kashmir.

In line with research gap identification, a set of research objectives and research questions have been put in place. The first research objective is ‘to analyze the impact of UMEED scheme on the livelihood of tribal women in Rajouri district’. The second research objective of the study is ‘to evaluate the impact of UMEED scheme on the socio-economic empowerment of tribal women in Rajouri district’. The third research objective is aimed ‘to study the role of SHGs working under UMEED scheme to empower the tribal women’. The fourth objective of the study is ‘to identify the hindrances in the path of implementation of UMEED scheme to empower the tribal women in selected area’. Considering the nature of the research and objectives, it

becomes imperative to adopt the appropriate research methodology thereby. The research is a combination of both qualitative and quantitative methods. Primary data is the mainstay of the study that has been collected from 284 ST SHG’s members through a structured interview schedule. Furthermore, data from 10 officials collected using interview. Interview Schedule has been analyzed under a defined thematic framework.

Rajouri district in Jammu & Kashmir lies between latitudes 32°98' and 32°52' North and longitudes 74°01' to 74°23' east. It shares its boundaries with Poonch, Pulwama, Pakistan-occupied Kashmir (POK) to the west, and Jammu to the south. The district is well-known for many things, including its cheese, milk products and tourist destinations. In district Rajouri UMEED scheme plays an important role in addressing various socio-economic challenges. Through its implementation, UMEED scheme provides vital employment opportunities to rural women, thereby enhancing livelihood security. As per the report of the “*Ministry of Rural Development and Panchayati Raj”* the numbers of SHGs promoted were 86 in the year 2014 while as 50 in the year 2021 and the number of households mobilized were 5324 in the year 2018. The UMEED scheme is vital in uplifting rural women by improving their livelihood options and promoting independence.

In district Rajouri of Jammu and Kashmir UMEED scheme plays a pivotal role in empowering women by providing them with opportunities for self-employment, skill development, and financial independence. The UMEED scheme provides opportunities for rural women to start up new businesses. It empowers the women to actively participate in the decision-making processes and makes them aware about the financial management. After joining the scheme women are now able to be take guidance from the experienced individuals regarding making and selling of the products. The primary benefit of the participation in the SHGs for tribal women is increase in financial independence, skill development and enhanced social standing within the community.

The UMEED is designed to develop rural communities and involves women's participation which leads to women's empowerment. For UMEED scheme to succeed, everything must function properly. Several actions are taken to ensure the programme runs well, the most frequent actions involve the formation of Self-Help Groups (SHGs)

for women, providing skill development training, and facilitating access to financial services. Several obstacles prevent the UMEED scheme to run efficiently. These obstacles include financial constraints, lack of infrastructure, lack of digital services for marketing of the products, and cultural constraints.

District Rajouri lies at a critical juncture in terms of nearly 07 lakh population from diverse socio-economic settings. In this context, it becomes important that people should be equipped with appropriate choices in availing education, employment, and healthcare services. For the employment generation, UMEED scheme plays a pivotal role by focusing on skill development, creating self-help groups (SHGs), and promoting income-generating activities, the scheme empowers rural women to become self-reliant and create sustainable livelihoods. This not only improves their economic status but also contributes to overall community development, fostering long-term employment opportunities. Moreover, the prevalent issues about lack of adequate training, effective implementation mechanisms, and other avenues that affect the basic purpose of the UMEED scheme, demand positive and timely intervention.

Key Words: *UMEED scheme, Socio-economic empowerment, Self-help Groups SHGs, Tribal Women, Livelihood Security, Community Development.*

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Pinky Pathania

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ABBREVIATIONS

ILO	International Labour Organization
ICRW	International Centre for Research on Women
STs	Schedule Tribes
SCs	Schedule Castes
OBC	Other Backward Classes
TDB	Tribal Development Block
CDP	Community Development Programme
IRDP	Integrated Rural Development Programme
SGSY	Swaranjyanti Gram Swarozgar Yojana
DRDA	District Rural Development Agency
NGO	Non-Government Organizations
SHGs	Self-Help Groups
BPL	Below Poverty Line
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
GOI	Government of India
NRLM	National Rural Livelihood Mission
JKRLM	Jammu Kashmir Rural Livelihood Mission
MKSP	Mahila Kissan Shashaktikaran Pariyojana
CMSA	Community Managed Sustainable Agriculture
NPM	Non-Pesticide Management
ZBNF	Zero Budget Natural Farming
SVEP	Start-up Village Enterpreneurship Programme
CRP-EP	Community Resource Persons for Enterprise Promotion
TRCF	Tribal Research and Cultural Foundation
SITRA	Supply of Improved Tool Kits to Rural Artisans
DWCRA	Development of Women and Children in Rural Areas
TRYSEM	Training of Rural Youth for Self Employment
GKY	Ganga Kalyan Yojana
CCEA	Cabinet Committee on Economic Affairs

MORD	Ministry of Rural Development
DAY-NRLM	Deendayal Antyodaya Yojana-National Rural Livelihood Mission
CSO	Civil Society Organization
SRLM	State Rural Livelihood Mission
CEO	Chief Executive Officer
NMMU	National Mission Management Unit
SMMU	State Mission Management Unit
DMMU	District Mission Management Unit
BMMU	Block Mission Manangement Unit
Vos	Village Organizations
CLF	Cluster Level Federation
PRIs	Panchayat Raj Institutions
PIP	Participatory Identification of Poor
PRA	Participatory Rural Appraisal
PLA	Participatory Learning and Action
MIS	Management Information System
BLF	Block Level Federation
COM	Community Mobilizer
COT	Community Trainer
CC	Cluster Coordinator
AAY	Antoydaya Anna Yojana
APL	Above Poverty Line
UT	Union Territory
RF	Revolving Fund
CIF	Community Investment Fund
SMD	State Mission Director
AC	Advisory Committee
TAG	Technical Advisory Group
GB	Governing Body
EC	Executive Committee

Chapter - I
Introduction

CHAPTER-I

INTRODUCTION

1.0 Background of the Study

Women represent a vital resource for any nation and play a crucial role in shaping its future. In rural areas, they are heavily involved in various agricultural tasks such as breaking clods of earth, applying manure, weeding, transplanting, harvesting, and threshing. Additionally, they contribute significantly to domestic tasks like caring for dairy animals and engaging in small-scale industries such as pottery, rope and basket making, food processing, and handloom weaving (Dudi & Meena, 2018)[1]. Thus, women’s contributions to socio-economic development are substantial, encompassing both domestic responsibilities and economic activities. According to estimates by the International Labour Organisation (ILO), women, who make up half of the global population, carry out two-thirds of the world's labour but receive only one-tenth of its income and own less than one-hundredth of its property. This disparity highlights the gap between the principle of gender equality and its practical application, although economic development can enhance the opportunities and choices available to individuals in society (Panigrahy, 2006)[2]. Historical evidence reveals that women have endured suffering more extensively than any other marginalized group worldwide. Their hardships have transcended cultural, ethnic, geographic, and religious boundaries. Women have faced a wide range of mistreatment, including abuse, violence, assault, rape, poverty, and starvation. During the Vedic period, women in India enjoyed equal status and rights alongside men. However, with the arrival of Muslim rule in medieval India, women's status significantly deteriorated. This era saw the rise of harmful practices such as female infanticide, sati, the Devadasi system, and child marriage. Despite the presence of notable female rulers, the overall condition of women remained largely unchanged (Sarkar, 2022)[3]. The British introduced an educational system for women, which paved the way for the emergence of many prominent female writers and contributed to the gradual upliftment of women's roles in society. In the 21st century, women still face severe mistreatment and injustice. They are subjected to violence, accused of witchcraft, and stoned for their sexual activities in certain regions. Honor killings persist in parts of India, and women often endure torture and rape (Kaushal, 2020)[4] while the perpetrators escape justice. Restrictions on their freedoms are widespread; they may be barred from using mobile phones (Yadav et al., 2021)[5], choosing their attire or profession, and having limited autonomy in marriage and reproductive choices. Their movement within their communities is often restricted, political participation is discouraged, and many women experience hunger or inadequate nourishment. Overall, societal taboos continue to bind them, subjecting them to numerous and severe challenges throughout their lives (Mandal, 2013)[6].

1.1 Socio-Economic Empowerment

Empowerment, in its true sense of liberation, is a profound concept that raises questions about personal agency, connecting individual actions to their needs, and driving meaningful collective change. It extends beyond personal identity to encompass a broader discussion on human rights and social justice. When applied to gender issues, empowerment introduces women into both private and public political realms. In this context, it represents a process aimed at altering the balance of power between men and women, influencing both personal relationships and institutional structures across society (Tandon, 2016).[7] In recent years, women's empowerment has gained significant attention globally, attracting concern from various sectors including government bodies, bureaucracies, organizations, scholars, and women's studies. Since the term "empowerment" emerged in the 1980s, it has become recognized as a key development objective. Empowerment involves enhancing women's control over their resources, beliefs, and identities, and expanding their rights and options. The concept of women's empowerment has evolved from numerous debates and feminist movements worldwide, particularly influenced by third-wave feminists. Over the past fifty years, the idea of women empowerment has transformed significantly from a welfare-focused approach to equity approach. It is now recognized as a process through which individuals who lack power achieve increased control over their life circumstances. Empowerment is a process of increasing women's authority over their own resources, beliefs, and identities. This approach involves expanding women's options and privileges (Nayak and Mahanta, 2012).[8] Women empowerment refers to the ability of women to manage their daily lives with authority and control across political, social, and economic spheres. This empowerment allows them to transition from the margins to a central, influential role (Ahmad, 2016).[9]

Empowerment plays a crucial role in helping impoverished individuals to escape poverty by enhancing their abilities. The empowerment approach focuses on community decision-making autonomy, local self-reliance, direct democracy, and social learning. Empowering women socially means that they are free from the constraints of harmful social norms. They have the power to make their own decisions, act on them, and enjoy the freedom to shape their lives and choices. It involves creating an environment where they feel unburdened and able to thrive, with liberty and autonomy to pursue their interests. Women are respected in society, hold high self-esteem, and take pride in them without facing prejudice. They are free to explore and discover whatever they choose (Ghosh et al., 2015)[10]. According to the Inter-American Development Bank (2010), women's social empowerment involves enhancing their rights, resources, and abilities to make decisions and take independent actions in social, economic, and political areas. According to a publication by the International Centre for Research on Women (ICRW), a woman is considered economically empowered when she possesses both the capability to achieve and progress financially, as well as the authority to make and implement economic decisions. Empowering women economically is crucial not only for their personal independence but also for broader developmental objectives like economic growth, poverty alleviation, improved health, education, better living standards, and overall economic welfare. An economically empowered woman has the resilience to combat suppression and oppression and has the autonomy to make and act on her own economic choices (Jain and Gambhir, 2015)[11] . Recently, there has been a growing debate about the concept of 'socio-economic empowerment.' This process fosters a sense of self-possession and autonomy, which can be described as social empowerment. However, inadequate institutional frameworks and weak community connections often result in poor people being excluded from collective and individual actions, leading to their marginalization. The ability of the poor to hold others accountable is significantly influenced by their individual assets—such as livestock, savings, land, and housing—and their capabilities. These include psychological aspects like aspirations for a better future, the ability to envision possibilities, confidence, and self-esteem; human aspects such as good health, education, and employment; and social aspects like leadership, social belonging, and identity. Furthermore, the collective assets and capabilities of communities—including identity, representation, organization, and voice—are also crucial for effective empowerment. Economic empowerment allows individuals to exert greater control over their life choices and resources, helping them to move beyond mere daily survival. It enables households to make informed decisions regarding investments in various economic activities, which can increase their income levels. Additionally, economic empowerment can improve access to social activities, enhancing the status of poor and vulnerable families. Numerous studies underscore the significance of economic empowerment for households, often emphasizing four key areas: a) transformative social protection, b) asset enhancement for the poor, c) skills development, and d) microfinance. Economic empowerment supports individuals in making decisions about their own lives and financial assets. It allows households to invest in education, healthcare, and other opportunities, while also taking calculated risks to improve their income. Evidence suggests that economic empowerment can lead to greater involvement of vulnerable groups in decision-making processes. Increased economic power typically results in better decision-making and improved social standing (Haq et al., 2016).[12]

1.2 Concept of Tribal Communities

The tribal communities form a crucial part of India's societal structure. These tribes exhibit varying levels of socio-economic progress. In India, the indigenous groups are commonly known as Adivasi, Vanyajati, Vanvasi, Pahari, Adimjati, and Anusuchit Jan Jati, with the latter term being used in the constitution. The concept of "tribe" as a distinct category from the mainstream caste system was introduced by British administrators (Basu, 2000)[13]. In the Constitution of India, these communities are classified as Scheduled Tribes (STs). Their unique lifestyles, customs, and living conditions have made it challenging for them to keep up with modern advancements. Consequently, they are often less advanced in economic, political, educational, and industrial spheres. Despite these challenges, they are making significant efforts to bridge the gap with the rest of the country. The word 'tribe' in English originates from the Latin term 'tribus' which represents a specific type of social structure. Tribal communities play a vital role in the social structure of India and represent the second largest concentration of such groups globally, after Africa (Awais et al., 2009)[14]. According to Winich's Dictionary of Anthropology, a "tribe" is defined as a social group that typically has a specific geographical region, a common dialect, shared cultural traits, and cohesive social structures. In India, tribal communities are present throughout the country. These tribes rely extensively on forests to fulfill their daily needs, such as food, shelter, and medicine. They play a vital role in conserving the environment. In India, approximately 92 percent of the tribal population resides in arid, forested, or mountainous regions. Their livelihoods are mainly reliant on agriculture and minor forest products. The central region, the middle belt, and the northeastern states are the primary areas where these tribal communities are concentrates (Rani and Agarwal, 2019)[15].According to the 2001 Census, Scheduled Tribes represent about 8.2% of India's overall population. Out of this group, approximately 93.8% live in rural areas, with the remaining 6.2% residing in urban locations. Tribes are the India's largest ethnic group comprises 8.6 % of the tribal population. There are 10.43 crores tribal population in India. Scheduled tribes in India are notified in 30 States/ UT's except Punjab, Haryana, Delhi, Puducherry and Chandigarh (Census, 2011).

Table 1.1: Details of Scheduled Tribes Population in India as per 2011 census

Sex	**Scheduled Tribes (In crores)**		**Growth rate (%)**	**% of Scheduled Tribes to Total Population**
	2001	**2011**		
Male	4.26	5.24	22.90	8.4
Female	4.17	5.19	24.40	8.8
Total Population	8.43	10.43	23.70	8.6

Source: *Census Report, Government of India 2011*

In 2001, the Scheduled Tribe (ST) population was 8.43 crores, which grew to 10.43 crores by 2011, marking a 23.70 percent increase. According to the 2011 census, STs comprised 8.6 percent of India's total population. The male ST population rose from 4.26 crores in 2001 to 5.24 crores in 2011. Meanwhile, the female ST population increased from 4.17 crores in 2001 to 5.19 crores in 2011. Overall, the tribal population grew by 23.7 percent between 2001 and 2011, with the number of males being slightly lower than that of females. Tribal communities in India generally face significant socio-economic challenges compared to the general population. Studies show that tribal populations lag behind in indicators such as literacy, health, income, and access to basic amenities (Ministry of Tribal Affairs, 2019)[16]. For instance, literacy rates among tribal groups are substantially lower, with female literacy rates particularly lagging (Census of India, 2011)[17]. Traditional livelihoods such as agriculture, forestry, and handicrafts remain the backbone of tribal economies. However, modernization, deforestation, and land alienation have undermined many traditional economic practices (Jagati, 2024)[18]. Tribal women play a vital role in managing forests, agriculture, and ensuring food security within their communities. Tribal women are heavily engaged in both agricultural and forest-based activities, yet their contributions remain undervalued and undercompensated. Tribal women gather a majority of non-timber forest products (NTFPs)—such as mahua, tendu leaves, and medicinal herbs—which are crucial to both household survival and the local economy, yet they rarely control the income generated from these resources (Jagati, 2024)[19]. However, government policies frequently view them as recipients of aid rather than as active participants or leaders. For example, although the Forest Rights Act (FRA) acknowledges collective rights over forest resources, women's involvement in Joint Forest Management (JFM) bodies remains limited. This is largely due to prevailing male dominance in local governance structures and the absence of targeted training or support to build women's leadership capacities. The legal recognition of rights doesn't automatically translate into equitable outcomes without gender-responsive implementation (Patra, 2018)[20]. Tribal communities in India have livelihood systems deeply connected to their traditional use of natural resources, indigenous knowledge, and socio-economic marginalization. Their main sources of income often include farming, forest-related activities, and handicrafts, typically generating just enough for subsistence. However, progress towards more market-driven occupations has been slow due to factors like remoteness and lack of infrastructure, which continue to keep many tribal households in poverty (Shah & Mehta, 2020).[21] Many government livelihood programs often overlook the unique ecological knowledge, seasonal work patterns, and cultural traditions that shape the lives of tribal women. Entrepreneurship nearly doubled women's empowerment scores, suggesting that when women are given tools, capital, and mobility, their economic roles expand meaningfully. However, systemic challenges—such as lack of education, mobility restrictions, and exclusion from formal governance—continue to limit their participation in livelihood planning and forest governance (Gautam, 2024).[22] These schemes tend to use standardized approaches—such as generic SHG models or one-size-fits-all skill training—which may not align with the specific realities of different tribal communities. In truth, tribal women's livelihoods are deeply rooted in their distinct social and environmental contexts, and therefore demand policy frameworks that are flexible, locally informed, and culturally responsive (Nayak & Paltasingh , 2024).[23] Empowerment of tribal women, especially in accessing government schemes, is hindered by multiple barriers. Administrative hurdles, lack of awareness, socio-cultural restrictions, and inadequate representation in local governance structures restrict their effective participation (Kumar & Patel, 2022).[24]

1.3 Constitutional Provision for Tribes

According to the Constitution of India, Article 366 (25), the term Scheduled Tribe is defined as "such tribes or tribal communities or part of or groups within such tribes or tribal communities as are deemed under Article 342 to the scheduled Tribes (STs) for the purposes of this Constitution and the essential characteristics of these tribes are Primitive traits, Distinct culture, Shy of contact with the community at large, Geographical Isolation and Economically Backwardness. The Indian Constitution provides special recognition to certain ethnic minority groups, commonly known as tribes or tribals, categorized as Scheduled Tribes (STs). To fulfill the goals outlined in the Preamble of the Constitution of India, various provisions have been established to protect and enhance the well-being of Scheduled Tribes. Article 330 ensures reserved seats for Scheduled Tribes in the Lok Sabha, while Article 337 provides for their representation in the Legislative Assembly. Special provisions also exist for reserving seats in Panchayat elections. Articles 14, 15, 16, 335, and 320 offer specific protection for Scheduled Tribes in government employment. Article 23 prohibits human trafficking for forced labour or other purposes. Regarding the cultural and educational rights of minority groups such as Scheduled Tribes, Article 29 of the Constitution of India ensures that the state cannot impose any culture on them other than their own (Kumar, 2020).[25] Additionally, Article 19(5) allows the government to implement measures to protect tribal interests, including restricting non-tribals from acquiring or holding property in tribal regions. These groups make up about 08 percent of India's total population. One notable characteristic of Scheduled Tribes (STs) is that most of them reside in dispersed settlements within remote, hilly, and forested regions. Approximately 22% of tribal communities have populations of fewer than 100 people, while over 40% have between 100 and 300 people, and the remainder have population under 500. Although tribal people make up only 8% of India's total population, they form the majority in several states and union territories, and a significant portion in others. Specifically, they make up a dominant majority in Mizoram (94.75%), Lakshadweep (93.15%), Nagaland (87.70%), and Meghalaya (85.53%). However, the states of Madhya Pradesh, Orissa, Bihar, Maharashtra, Gujarat, Rajasthan, Andhra Pradesh, and West Bengal collectively host 83% of the tribal population, despite having non-tribals as the majority in these regions (Sujatha, 2002).[26]

1.4 Status of Tribes in Jammu and Kashmir

In the state of Jammu and Kashmir, various castes are categorized under SC, ST, and OBC groups. According to the Constitution (J&K) Scheduled Castes Order 1956, the SC category includes 13 castes: Barwala, Basit, Batwal, Chamar or Ramdasia, Chura, Dhyar, Mahasha or Dhoom, Gardi, Jolaha, Megh or Kabirpanthi, Ratal, Saryara, and Watal. These castes collectively represent 8 percent of the state's total population. For the Scheduled Tribes, as outlined in the Constitution (J&K) Scheduled Tribes Order of October 7, 1989, and amended by orders no. 3 of 1991 and no. 36 of 1991, the recognized tribes include Balti, Beda, Bot or Boto, Borkpa or Drokpa or Dara or Shin, Changpa, Garra, Mon, Purigpa, Gujjar, Bakarwal, Sippi, and Gaddi. These 12 tribes make up 10 percent of the total population of Jammu and Kashmir (Ministry of Tribal Affairs, Government of Jammu and Kashmir).

The 2011 Census recorded 14,93,299 scheduled tribes in the state, making up 11.91% of the state's tribal population and about 1.5% of the nation's population. Among these, there are 980,654 Gujjars and 113,198 Bakarwals, out of a total of 1.49 million scheduled tribes in the state. The overall literacy rate in the state is 68.74%, with male literacy at 78.26% and female literacy at 58.01%. For the tribal population specifically, the literacy rate was 50.6% as per the 2011 census. Comparing this with the 2001 Census data, the literacy rate among male tribals in J&K, which stood at 48.2%, is notably lower than the national average for tribals, which was 59.2%. Additionally, the literacy rate for female tribals in J&K was 25.5%, which lags behind the national average of 34.8% for female tribals (Andrabi, 2013)[27]. These tribal communities, found throughout the Union Territory of Jammu and Kashmir, are generally simple, uneducated, and peaceful known for their generosity and trustworthiness; they are believed to have originated from the Gujjars clan but later split into settled Gujjars and nomadic Bakarwals. Tribes in Jammu and Kashmir are socially and economically disadvantaged, living in a way that contrasts with their rural neighbours. They rely on manual labour and forest resources for survival and struggle to maintain a standard living due to limited financial means. Majority of the tribal population is found in Rajouri district of Jammu and Kashmir. Tribal communities in Jammu and Kashmir reside in various parts of the district, including hilly, border, and rural areas. They lack adequate government services for health, education, and employment and are often unaware of available government programs (Ahmed and Mushtaq, 2023)[28]. Tribes in Jammu and Kashmir are unique in preserving their heritage and culture, yet they often face significant challenges in accessing educational opportunities (Ahmed and Ahmed, 2015)[29]. The socio-economic and educational conditions of the Gujjar and Bakarwal communities are notably poorer compared to other societal groups. The educational disadvantages faced by these communities are a major factor contributing to their poverty, ignorance, and general underdevelopment (Suri, 2013)[30]. The tribal in Jammu and Kashmir rely on animal husbandry for their livelihood across various mountain regions, including lower, middle, and higher altitudes. They keep animals such as sheeps, cows, and goats for commercial use. They are economically backward. They do not have stable sources of income (Gupta, 2012)[31]. The majority of the tribes in Jammu and Kashmir faces significant socio-economic challenges and lives in very poor condition (Rafaqi, 2014).[32]

Table 1.2: District-wise distribution and percentage of Tribal population in Jammu and Kashmir

S. No.	District	Scheduled Tribe population	Percentage of tribal population
1.	Jammu	69193	4.5
2.	Samba	17573	5.64
3.	Kathua	53307	8.6
4.	Udhampur	56696	10.17
5.	Reasi	88365	28.1
6.	Doda	39216	9.57
7.	Kishtwar	38149	16.5
8.	Ramban	39772	14
9.	Rajouri	232815	36.2
10.	Poonch	176101	36.9
11.	Srinagar	8935	0.7
12.	Ganderbal	61070	20.5
13.	Badgam	23912	3.2
14.	Anantnag	116006	10.75
15.	Kulgam	26525	6.24
16.	Pulwama	22607	4.04
17.	Shopian	21820	8.2
18.	Baramulla	37705	3.7
19.	Bandipora	75374	19.2
20.	Kupwara	70352	8.1

Source: *Census, Government of India 2011*

1.5. Tribal Development and Five-Year Plans

Constitutional mandates drove politicians and planners to prioritize the development and welfare of tribal communities' right from the start of the country's development planning in 1951.

The First Five-Year Plan (1951-56) stipulated that general development programs should be tailored to benefit backward classes and that special provisions should be made for more focused and intensive development. However, this plan did not extensively address tribal development, introducing only gradual measures such as educational and social welfare programs.

The Second Five-Year Plan (1956-61) aimed to ensure that the economic benefits reached the less privileged segments of society to mitigate inequality. For Scheduled Tribes (STs), it is recommended that social welfare programs should respect and understand their cultural and traditional contexts, while addressing their specific social, psychological, and economic challenges. This approach was consistent with the "Panchsheel" or "Five Principles of Tribal Development" advocated by the First Prime Minister, Pt. Jawaharlal Nehru. A notable achievement of the second plan was the establishment of 43 special multipurpose tribal blocks, later known as Tribal Development Blocks (TDB**).**

The Third Five-Year Plan (1961-66) promoted the principle of enhancing "equality of opportunities" to address income and wealth disparities and distribute economic power more equitably. According to the Shilu Ao research group, while progress was evident, substantial work remained to fully integrate tribal communities with the rest of the population, suggesting that there was still significant room for improvement. The plan aimed to advance tribal development not only by improving conditions in tribal areas but also by engaging tribal people in the development process through Panchayat institutions.

The Fourth Five-Year Plan (1969-74) emphasized the goal of rapidly improving living standards through measures that enhance basic needs, equality, and social justice. During 1971-72, a Central Plan Scheme targeted states such as Andhra Pradesh, Bihar, Madhya

Pradesh, and Orissa, focusing on countering political unrest and left-wing extremism. For this period, Rs 1.50 crore was allocated for tribal economic development projects. This initiative was later integrated into the Integrated Tribal Development Program in the Fifth Plan.

The Fifth Five-Year Plan (1974-78) introduced a new approach with the Tribal Sub Plan, aimed at directly benefiting the tribal population. This plan involved allocating both state and central funds to tribal development projects on a proportional basis. It established budgetary guidelines to ensure that funds were used responsibly and solely for the benefit of tribal communities. The implementation of the Tribal Sub Plan during this period significantly increased the flow of funds, leading to expanded infrastructure and broader reach of beneficiary programs. To manage this, tribal subdivisions were created within 178 tribal development schemes. Funding for the Tribal Sub Plan came from four main sources: state government schemes, central ministries and departments, corporate contributions, and special provident fund assistance.

The Sixth Five-Year Plan (1980-85) aimed to direct at least 50 percent of funds towards helping tribal populations rise above the poverty line. The focus shifted towards family-centered economic activities rather than just infrastructure development. The plan included a 'Modified Area Development Approach' targeting tribal concentrations with at least 10,000 people, of whom at least half should be tribal. Additionally, 245 'revised area development approach' packets were defined, and 20 tribal communities were recognized as the 'oldest' in need of special attention.

During the Seventh Five-Year Plan (1985-90), there was a significant increase in funding for Scheduled Tribes, leading to expanded infrastructure and development efforts. The plan placed a strong emphasis on the educational advancement of these communities. Two key national institutions were established to support the economic development of Scheduled Tribes: (i) the Tribal Cooperative Market Development Federation and State Tribal Development Cooperative Institutions in 1987, and (ii) the National Scheduled Castes and Scheduled Tribes Finance and Development Corporation in 1989. These institutions aimed to provide credit to support employment generation and counter inflationary impacts on forest and agricultural production for tribal communities.

The Eighth Five-Year Plan (1992-97) focused on bridging the gap between tribal communities and other sections of society, aiming to improve the socio-economic status of the most disadvantaged groups. The plan addressed issues such as exploitation, land rights, minimum wages, and access to small forest produce. It emphasized reducing disparities and enhancing tribal rights. In the early 1990s, it was noted that the "Strategy of the Tribal Sub Plan" had not previously seen sufficient investment, but during this plan period, there was an increase in allocation for tribal development.

The Ninth Five-Year Plan (1997-2002) aimed to foster an environment where tribal communities could freely exercise their rights, enjoy privileges, and live with confidence and dignity alongside other citizens. The plan focused on three main areas: (i) social development, (ii) economic development, and (iii) social justice.

For the Tenth Five-Year Plan (2002-2007), an allocation of Rs. 1200 crore was designated for tribal welfare. Of this amount, Rs. 1044.16 crore was allocated for Scheduled Castes and Rs. 115.84 crore for Scheduled Tribes. Additionally, under Section 46 of the Constitution, the Ministry of Home Affairs established 43 tribal development units across various states to enhance the integration of welfare efforts with tribal communities.

The Eleventh Five-Year Plan (2007-2012) marked a significant shift towards the comprehensive empowerment of tribal people, focusing on improving management issues. This shift included revisiting operational aspects of earlier programs such as the Tribal Sub-Plan of 1976, Panchayat reforms of 1996 and 2006, and emphasizing tribal participation and management. The plan acknowledged the need to address the shortcomings of the official delivery system and reduce dependency on it.

The Twelfth Five-Year Plan (2012-2017) highlighted the ongoing socio-economic backwardness among tribal communities, despite previous efforts. This persistent issue called for effective, results-driven actions across all development sectors. The plan aimed to enhance the overall socio-economic conditions of tribal communities, focusing on broad and impactful improvements.

Source: *Planning Commission, Government of India*

1.6 Poverty Alleviation Programmes in India with Loopholes

Poverty is often characterized by severe deprivation in well-being, which includes being hungry, lacking shelter and clothing, suffering from illness without access to care, and lacking education and literacy. In India, about one third of the population lives below the poverty line, which is comparable to the entire population of the United States. This situation means that India is home to a third of the world's impoverished individuals. Addressing poverty is a key goal in India's development planning. In countries like India, the majority of impoverished individuals are found in rural areas, where they predominantly work in agriculture or related activities. According to the Tendulkar Committee Report, 29.8% of India's population was living below the poverty line in 2009-10, a decrease from 37.2% in 2004-05, indicating a positive trend in poverty reduction. Traditional methods for reducing poverty often focus on economic growth and social spending. However, there has been a growing recognition of the role of participatory governance in addressing poverty. Recent studies indicate that poverty is closely linked to social exclusion and a lack of capabilities. Among various institutional approaches to alleviate poverty, decentralization is considered particularly effective by many policymakers. This is because local governments typically have more detailed knowledge and stronger incentives to create and enforce policies that cater to local needs and foster greater public involvement in decision-making (Saha, 2008).[33] Poverty poses a significant challenge to the development of any nation, and reducing poverty has been a key goal for India's development efforts. The Planning Commission identified two crucial prerequisites for enhancing the living conditions of the average citizen: providing 'education and employment' and achieving a 'national minimum.' In response, the Government of India adopted a three-pronged approach to eradicating poverty, which includes: 1.Promoting economic growth and overall development. 2. Focusing on human development, with an emphasis on health, education, and basic needs, while also protecting human rights and improving the social status of disadvantaged groups. 3.

Implementing targeted programs specifically designed to alleviate poverty through job creation, training, and increasing the asset base of the poor. The primary goal of poverty alleviation programs is to enhance the economic, health, educational, and social conditions of the underprivileged by offering support and generating job opportunities. These initiatives focus on empowering individuals by fostering entrepreneurial skills (Devi, 2013)[34]. Since 1950s, the government of India launched various programs aimed at alleviating poverty, generating employment, and improving basic services. The major Poverty Alleviation Programmes that were developed with an initiative to eradicate poverty are mentioned in the table below:

Community Development Programme (1952): In 1952, the Community Development Programme (CDP) was initiated with a comprehensive focus on rural development, encompassing areas such as agriculture, rural industries, transportation, communication, health, education, social welfare, and the welfare of women and children. The main objective of the programme was to foster self-reliance and self-help among both individuals and communities to achieve these developmental goals. As outlined in the First Five Year Plan, "Community Development" serves as the strategy, and rural extension is how the Five-Year Plan seeks to begin transforming the social and economic conditions of villages. The foundation of the CDP lies in encouraging rural communities to adopt a self-reliant, community-driven approach to enhance their socio-economic status and rural environment. The programme aimed to provide rural populations with a more complete and enriched quality of life. The plan was multidimensional, but its primary goal was to improve or transform the socioeconomic status of rural people. The loophole of the programme was that it followed a blueprint approach to rural development, lack of functional responsibility at block level, and there was less people's participation (Mohanty, 2014).[35]

Integrated Rural Development Programme (1978): The Integrated Rural Development Program (IRDP), initiated by the Government of India in the financial year 1978 and implemented in 1980, was designed to create employment opportunities and enhance skill development for the poor, ultimately improving their living standards. Recognized as one of the most effective schemes for addressing poverty in the country, the IRDP focused on assisting families below the poverty line by providing necessary subsidies and facilitating employment opportunities. The program aimed to uplift impoverished families by empowering them at various levels, offering productive assets and inputs, and encouraging financial assistance through government subsidies and loans or credit from financial institutions. By providing assets to the identified poor, the IRDP sought to alleviate rural poverty, with support coming in the form of government subsidies and bank credit at reasonable interest rates (Ruttan, 1984).[36] The shortcomings of this programme include insufficient resources, the provision of low-quality assets to many beneficiaries, inadequate training facilities for farmers, instances of bribery among various officials involved, and a significant number of overdue payments (Subbarao, 1985).[37]

Swaranjyanti Gram Swarozgar Yojana (1999): The SGSY scheme, which became operational on April 1, 1999, in rural areas across the country, is a comprehensive initiative that addresses all aspects of self-employment. It includes organizing the poor into Self Help Groups (SHGs), providing training, and access to credit, technology, infrastructure, and marketing support. The scheme is supported by financial institutions, Panchayati Raj Institutions, District Rural Development Agencies (DRDAs), NGOs, and technical institutions at the district level, all of which are involved in planning, implementing, and monitoring the scheme. NGOs play a crucial role in forming and nurturing SHGs and tracking the progress of beneficiaries. Their expertise may also be utilized for providing technological support, ensuring product quality, and assisting in recovery efforts as facilitators. The primary goal of the scheme is to establish a large number of micro-enterprises in rural areas. It aims to lift assisted families above the poverty line within three years by providing income-generating assets through a combination of bank credit and government subsidies. The scheme targets various segments of the rural poor, including landholders, landless laborers, educated unemployed individuals, rural artisans, and people with disabilities. The beneficiaries, referred to as Swarozgaries, may be individuals or groups selected from below the poverty line (BPL) families by a three-member committee comprising the Block Development Officer, a banker, and the Sarpanch. SGSY places a particular focus on the most vulnerable sections of the poor rural areas (Badodiya et al., 2012).[38] The failure of the SGSY can be attributed to several factors, including the complex process of obtaining credit and the short loan repayment period. Although the program aimed to benefit those in need, it struggled due to poor management of loan repayments and the misallocation of funds intended for training, infrastructure development, and revolving funds (Dhakad & Khedkar, 2014).[39]

National Rural Employment Guarantee Act (2005): The Government of India introduced the National Rural Employment Guarantee Act in 2005, later renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), to provide employment and social security across the country. This act applies to all regions of India except those entirely urbanized. MGNREGA represents the GOI's first significant intervention since independence. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a crucial initiative aimed at improving the livelihood security of rural households. By offering 100 days of guaranteed wage employment each fiscal year, the program not only enhances livelihoods but also contributes to environmental sustainability, infrastructure development, and improved connectivity through asset creation and decentralized governance. Numerous studies have demonstrated MGNREGS's direct impact on poverty reduction and positive outcomes in various regions. The program empowers vulnerable groups, particularly Scheduled Castes (SC) and Scheduled Tribes (ST), by actively involving them in efforts to address social equity issues. Additionally, MGNREGS promotes gender equity by ensuring that women make up one-third of the beneficiaries. The scheme also prioritizes effective natural resource management and building climate resilience through activities like agriculture, water conservation, afforestation, and addressing essential needs such as constructing sanitation facilities and housing. To tackle the root causes of hunger and famine in rural areas, the act guarantees that the poor have the right to demand employment and earn a living wage without compromising their dignity (Mishra, 2011)[40]. MGNREGA has faced numerous cases of financial misappropriation, with Panchayat officials themselves registering beneficiaries to exploit the program for their gain.

Corrupt practices have been prevalent in the implementation of the scheme (Sushmita, 2013).[41]

With the poor performance, corruption, and limited public involvement in the previously mentioned programs, the Government of India decided to launch a poverty reduction scheme called National Rural Livelihood Mission in 2011. The primary goal of the National Rural Livelihood Mission (NRLM) is to alleviate poverty by helping rural households achieve sustainable livelihoods. The mission focuses on encouraging self-employment, offering skill development opportunities, and improving access to financial services, with a particular emphasis on empowering women and marginalized communities to enhance their income and overall quality of life.

National Rural Livelihood Mission (2011): Ministry of Rural Development launched a new scheme with the name National Rural Livelihood Mission to combat poverty. National Rural Livelihood Mission, a programme initiated by the Ministry of Rural Development in 2011 to address the challenges of rural poverty, was renamed as DAY-NRLM on March 29, 2016. (Deendayal Antyodaya Yojana-National Rural Livelihood Mission). One of the major initiatives taken by the ministry of rural development to better the lives of the weaker section of society was the start of this programme in 2011 with 5.1 billion. NRLM is a livelihood enhancement initiative introduced by the Government of India by restructuring the SGSY. The restructured program shifted from an allocation-based approach to a demand-driven strategy, allowing states to develop their own poverty action plans, which are more effective in alleviating poverty. Additionally, there were changes in how the target group is selected and financed under the program. Instead of relying on the Below Poverty Line (BPL) list, which was used in SGSY but had significant inclusion and exclusion errors, NRLM identifies its target group through a participatory identification process. Unlike SGSY, which provided one-time financial support, NRLM offers continuous financial assistance until the beneficiaries achieve sustainable livelihoods, with a strong emphasis on the proper utilization of funds—a component that was lacking in SGSY.

Furthermore, NRLM provides self-employment training to beneficiaries, as noted by RBI in 2013. Rather than offering subsidies, the program provides interest subvention. This means that if a Self-Help Group (SHG) repays its loan without defaulting for twelve months, any interest paid above 7% is refunded into their bank account. NRLM tackles poverty by adhering to the cyclical theory of poverty, offering a range of financial and non-financial services, collaborating with other organizations for training, and organizing communities. This comprehensive approach makes it more likely to achieve its goals compared to previous programs. In summary, NRLM is well-equipped to provide sustainable livelihoods to the poor through its diverse services (Mishra, 2017).

1.7 Jammu Kashmir Rural Livelihood Mission

Local administration plays a crucial role in delivering essential services to rural communities and in executing state and central government policies. In the Indian context, enhancing the power of local bodies can substantially empower rural populations. Although local administrations cannot create laws, their actions significantly influence ordinary people’s daily life. However, many in rural areas are often less concerned with broader state and national issues. Local administrations are uniquely positioned to address these specific challenges and should be given more authority to do so effectively. It's essential that these bodies first meet basic needs and provide foundational training in democratic engagement (Parsad and Baatjies, 2008).[42] The National Rural Livelihoods Mission (NRLM) is implemented at the state level through the Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM). The primary goal of JKRLM is to alleviate rural poverty by holistically empowering rural women. It is the flagship program of the Ministry of Rural Development, Government of India, operates under the broader framework of the National Rural Livelihoods Mission. JKRLM plays a critical role in improving the socio-economic conditions of disadvantaged and marginalized women who previously lacked access to various initiatives aimed at enhancing their quality of life. The mission’s objective is to reduce poverty in the state by developing strong grassroots institutions for the poor, engaging them in productive livelihood activities, and ensuring a significant and sustainable improvement in their income. This approach ensures that every impoverished individual benefit from government schemes as a right, ultimately leading to a life marked by contentment, happiness, and dignity (Neer Somakka, A. N., & Dwivedi, S. 2023)[43]. The mission's goal is to provide sustainable livelihood opportunities and support individuals until they rise out of poverty and achieve a decent standard of living. Despite the strong desire among the poor to overcome poverty, they often require external, dedicated support to facilitate their social mobilization, institutional development, and empowerment. The Jammu Kashmir Rural Livelihoods Mission offers services such as knowledge dissemination, skill development, credit access, marketing, and other livelihood support to help people to achieve sustainable livelihoods. The Jammu and Kashmir Rural Livelihoods Mission (JKRLM) offers a range of services including knowledge sharing, skill development, access to credit, marketing support, and other livelihood resources to help individuals achieve sustainable livelihoods. In rural areas, benefits from centrally sponsored schemes often favor men, with women primarily engaged in agriculture and domestic tasks. Jammu and Kashmir is no different in this regard. To address this issue and empower rural women, the Jammu and Kashmir State Rural Livelihoods Mission, also known as UMEED, was launched in 2012-13. It initially targeted four blocks in the former state of Jammu and Kashmir, with the goal of helping every impoverished individual to escape poverty with increased confidence (Ahemad and Katoch, 2022).[44] Jammu and Kashmir State rural livelihoods mission registered under the Society registered under the Jammu and Kashmir Society Registrar Act-1980. The scheme includes various programs and sub-schemes targeting different aspects of livelihood promotion.

01. Mahila Kisan Shashaktikaran Pariyojana (MKSP): This sub-scheme is part of the Deendayal Antodaya Yojana-Community Managed Sustainable Agriculture (CMSA) initiative. It focuses on various sustainable practices, including Non-Pesticide Management (NPM), Zero Budget Natural Farming (ZBNF), the Pashu-Sakhi model for doorstep animal care, and the sustainable harvesting of Non-Timber Forest Produce. MKSP aims to empower smallholders by promoting climate-resilient agricultural practices and developing a cadre of skilled community professionals.

02. Start-Up Village Entrepreneurship Programme (SVEP): Under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), SVEP supports rural households, particularly women, in establishing their own enterprises. Entrepreneurs receive skill-building assistance from Community Resource Persons for Enterprise Promotion (CRP-EP). The program requires the creation of a Detailed Project Report (DPR) for each block, which assesses the potential for various enterprises. Entrepreneurs can choose sectors based on market potential as outlined in the DPR.

1.8 Statement of the Problem

Poverty and livelihoods are significant challenges in developing countries like India. After Independence big cities and the towns have always remained the focus of every government in terms of development and progress. People living in rural and inaccessible parts of Jammu and Kashmir are more deplorable, miserable than their counterparts living in other states of the country. Despite ten five-year plans and specific Hill Area Development Programmes, many tribes in Jammu and Kashmir, especially those living in hilly regions continue to face severe poverty, living under poor conditions with low socio-economic status (Ahmed, 2013)[45]. According to the 2011 Census, the Scheduled Tribe population in Jammu and Kashmir was 1,493,299, comprising 11.9% of the total population of the state and about 1.5% of the total population of the country. Majority of the tribal population in Jammu and Kashmir is found in Rajouri district. In Jammu and Kashmir, most of the tribal groups fall under the category of Below Poverty Line (BPL), according to a survey conducted by the Tribal Research and Cultural Foundation (TRCF), an organization working for tribal communities. The majority of this population resides in the hilly and remote regions of Rajouri, where development has been hindered by geographical isolation, infrastructural deficits, and persistent poverty. These structural disadvantages have led to low standards of living, widespread unemployment, and limited access to basic services, including education, health care, and sustainable livelihoods (Zameer and Padiyar, 2021).[46] The tribes in Rajouri district are grappling with a lack of basic amenities. Poverty is a significant barrier to their development, preventing them from offering their children quality education (Gupta and Aslam, 2014).[47] Due to persistent poverty, these communities remain significantly behind the general population and lack social security.

Compared to men, tribal women in this region live in appalling conditions. Female literacy rates among these communities are remarkably low (33.9% in Rajouri), hampered by seasonal migration, teacher absenteeism, limited schools, and entrenched patriarchal norms, including early marriage (Shakeel, 2018, Nizami & Dar, 2025)[48]. Among tribal populations, women represent the most vulnerable segment. Economic empowerment of tribal women is a critical component of comprehensive social and community development. In its absence, these women are at risk of marginalization and social exclusion.

To address these persistent inequalities, the Government of Jammu and Kashmir launched the UMEED Scheme. The scheme aims to promote women's empowerment by organizing rural women into Self-Help Groups (SHGs), offering skill development, micro-financing, and entrepreneurial support to improve their income levels and socio-economic autonomy. Nevertheless, even with the aims of the scheme, in Rajouri district, Jammu and Kashmir rural and marginalized women still experience remarkable challenges in the form of low awareness, poor implementation, socio-cultural hurdles, and the absence of sustained assistance, thereby affecting their overall empowerment and economic autonomy. Studies have shown that the effectiveness of the UMEED Scheme is compromised by poor implementation strategies, inadequate training, lack of sustained institutional support, and weak monitoring mechanisms (Rasool & Vyas, 2025). This study aims to critically analyze the gaps, limitations, and effectiveness of the UMEED Scheme in transforming the socio-economic condition of tribal women in Rajouri district. It seeks to identify the reasons why the scheme's impact is curtailed and to suggest measures and academic interventions for achieving better empowerment outcomes. There are limited numbers of studies that have highlighted the UMEED scheme with inclusion of Tribal Women. Therefore, it is important to pay close attention to the inclusion of tribal women in the UMEED scheme. It is essential to explore whether the scheme has successfully met the specific needs of tribal women or whether ongoing systemic, cultural, and administrative challenges continue to hinder their empowerment. By highlighting these shortcomings, the study aims to contribute valuable insights that offer a comprehensive understanding of the scheme's effectiveness and its contribution to the welfare of tribal communities in Rajouri district, thereby informing more inclusive and impactful policy interventions.

1.9 Significance of the Study

Research is vital in many areas of society, impacting both social and economic dimensions. Given the nature of the current study, its significance is far-reaching. Here's an outline of its importance in this context:

Enhancing Understanding: The study is designed to enhance our understanding of the UMEED scheme, particularly its impact on the socio-economic empowerment of tribal women and its implications for policy. By uncovering new information, theories, and concepts, it aims to deepen our insight into how the UMEED scheme is being implemented in the Rajouri district of Jammu and Kashmir.

Enhancing Decision-Making: The study provides decision-makers with evidence-based insights essential for making informed choices. Policymakers, government officials, and other stakeholders rely on these research findings to guide decisions related to the impact of the UMEED scheme on the socio-economic empowerment of tribal women and the enhancement of livelihoods. Furthermore, the research helps identify challenges associated with the effective implementation of the UMEED scheme.

Addressing Social Challenges: The research addresses complex issues related to the UMEED scheme, providing solutions and serving as a foundation for understanding its implementation within JKRLM.

Education and Training: Research is key to raising awareness: By conducting thorough studies, people can better understand their rights and the benefits offered by the UMEED scheme. Furthermore, educational initiatives are essential in educating communities about the program's advantages.

Encouraging Critical Thinking and Problem-Solving: Research nurtures critical thinking, problem-solving abilities, and intellectual curiosity—outcomes vital for advancing knowledge. It fosters an inquiry-driven mindset and promotes exploration and skepticism, ultimately contributing to personal intellectual growth and a lifelong passion for learning. Through research, individuals sharpen their analytical abilities, improve their information evaluation skills, and contribute to generating new knowledge.

Challenging and Confirming Existing Knowledge: In the context of socio-economic empowerment for tribal women, research plays a key role in validating or challenging existing theories and knowledge. It ensures the accuracy of prior studies and reinforces the credibility of the scientific knowledge base. By engaging in replication and independent studies, researchers build a foundation of reliable and valid information.

Promoting Collaboration and Interdisciplinary Approaches: Research often requires collaboration between scholars from different fields, institutions, and countries. This collaborative environment encourages interdisciplinary approaches, integrating diverse perspectives, skills, and techniques to solve complex problems. Such teamwork not only sparks the exchange of ideas but also promotes innovation, leading to more comprehensive and impactful results.

Educational and Career Growth: Involvement in research is essential for academic and professional growth. It allows students, educators, and professionals to make significant contributions to their fields, gain specialized expertise, and establish their reputation. The research experience sharpens critical thinking, problem-solving, and analytical skills, which are in high demand across various professions.

In summary, research have both significance for policy makers as well as for researcher as the study is crucial for advancing knowledge, fostering innovation, supporting informed decision-making, and addressing the challenges related to implementing the UMEED scheme. Its broad impact extends to improving accessibility and enhancing the well-being of tribal women. The present study also helpful for the policy makers to know the strength and weakness of the schemes and about aims to assist governmental, semi-governmental, and non-governmental organizations in developing policies and strategies to combat poverty, generate income, and improve socio-economic conditions. It focuses on leveraging microfinance and Self-Help Groups (SHGs) to support poor rural communities.

1.10 Theoretical Framework

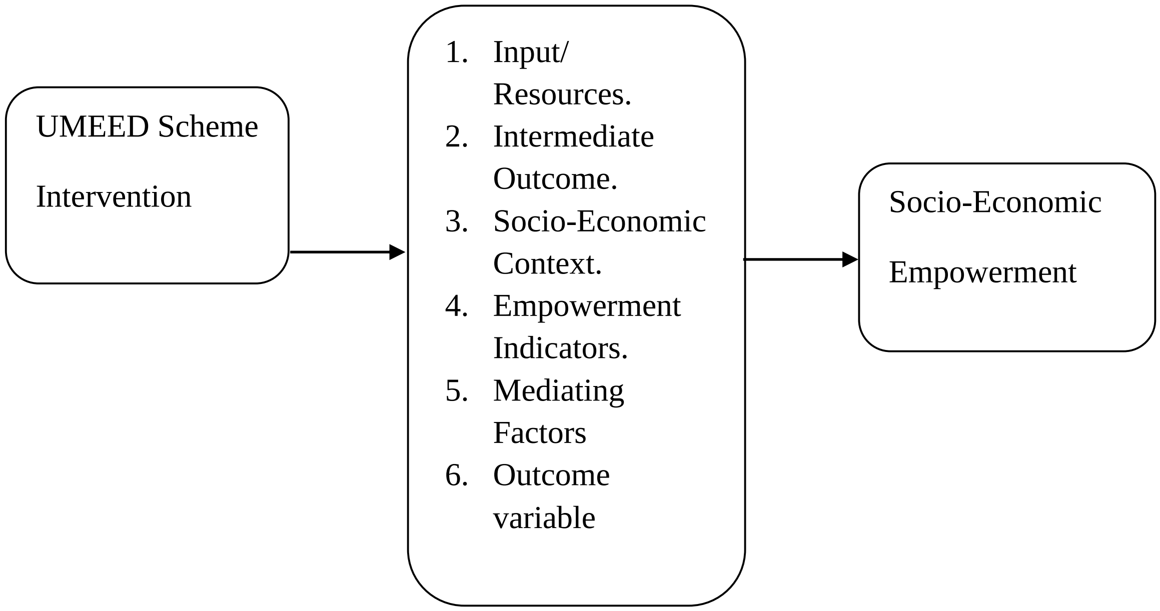
Feminist theory is an extensive and interdisciplinary framework that critically examines gender inequalities, power structures, and social systems that contribute to the subordination of women and marginalized gender groups. It seeks to understand and challenge patriarchal systems that reinforce gender-based oppression and limit opportunities for women in multiple domains, including politics, economics, education, and culture (Tong, R., & Botts, T. F. 2009)[49] . The Feminist perspective focuses on study of power and inequality of power. The feminist perspective in women empowerment (Moser, 1989)[50] says that the empowerment approach to development that grew out of "emergent feminist writings and grass-roots organization experience of Third World women" defines power "as the right to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and nonmaterial resources". Feminist theorists assert that true empowerment extends beyond financial stability to include self-confidence, decision-making authority, and leadership development (Cornwall & Edwards, 2010)[51] . Feminist theory, particularly the works of Moser (1989), Kabeer (2001), and Crenshaw (1989), provides a comprehensive lens through which the impact of the UMEED scheme can be analyzed. The initiative aligns with feminist principles by promoting financial independence, fostering collective agency, and challenging gender-based social norms that restrict women's progress. The Feminist Theory, which emphasis gender equality and empowerment provide a critical lens to understand how societal norms and structures influence the effectiveness of development programs in empowering tribal women. The UMEED scheme, which operates through self-help groups (SHGs), reflects feminist principles by addressing economic disparities and challenging social norms that reinforce gender inequality.

Furthermore, Social Capital Theory as articulated by Bourdieu (1986) and Coleman (1988), argues that social networks and relationships constitute valuable resources, particularly for marginalized groups (Rogosic, S., & Bourdieu, B. 2016)[52]. Social capital encompasses the benefits that individuals derive from their connections within a community, including trust, mutual support, and shared knowledge. Bourdieu's (1986)[53] concept of social capital is relevant to the UMEED Scheme's structure, where self-help groups facilitate trust, collaboration, and a collective identity among women. By participating in these groups, tribal women build networks of solidarity and support that strengthen their access to resources and opportunities. Coleman (1988)[54] further highlights how social capital contributes to the development of human capital by opening up pathways to knowledge, skills, and resources that would otherwise be inaccessible to tribal women. In the context of the UMEED Scheme, tribal women gain access not only to financial resources but also to knowledge and skills that can improve their socioeconomic standing. The presence of such social networks can also mitigate the risks associated with starting new economic ventures or pursuing non-traditional roles.

1.11 Conceptual Framework of UMEED scheme

The UMEED Scheme, launched in Jammu and Kashmir, aims to uplift marginalized communities, particularly tribal women, by providing them with opportunities for socio-economic development. Rajouri district, located in Jammu and Kashmir UT, has a significant tribal population, and understanding the scheme's impact on their empowerment is crucial for policy evaluation and future interventions. This conceptual framework outlines the key dimensions and variables to assess the impact of the UMEED Scheme on the socio-economic empowerment of tribal women in Rajouri district.

Figure 1.1



Source: *The Researcher*

1. **Socio-economic Empowerment:** The central concept of the framework revolves around socioeconomic empowerment, which encompasses various dimensions such as economic independency, social empowerment and overall personal empowerment.

2. **UMEED Scheme Intervention:** This component represents the specific interventions and initiatives under the UMEED Scheme targeted towards tribal women in Rajouri district. These interventions may include skill development programs, access to financial resources, and social welfare programs.

3. **Inputs/Resources:** Under this dimension, various inputs and resources provided through the UMEED Scheme are identified. These include financial resources, training facilities, healthcare facilities, and social support networks.

4. **Intermediate Outcomes:** Intermediate outcomes refer to the immediate changes or results observed due to the implementation of the UMEED Scheme. These outcomes may include increased income generation, enhanced social inclusion, and heightened awareness of rights and entitlements among tribal women.

5. **Empowerment Indicators:** Empowerment indicators represent the measurable parameters used to assess the level of empowerment among tribal women. These indicators may include income levels, educational attainment, and participation in decision-making processes, social reorganization and overall well-being.

6. **Socio-economic Context:** The socio-economic context of Rajouri district serves as an influential factor shaping the outcomes of the UMEED Scheme. Factors such as geographical location, historical background, existing infrastructure, and institutional arrangements play a crucial role in determining the effectiveness of interventions.

7. **Mediating Factors:** This dimension acknowledges the role of mediating factors that may influence the relationship between the UMEED Scheme and socio-economic empowerment outcomes. These factors could include individual characteristics (e.g., age, education, and skills), household dynamics, community support, institutional capacity, and policy environment.

8. **Outcome Variables**: Outcome variables represent the ultimate impact of the UMEED Scheme on the socioeconomic empowerment of tribal women in Rajouri district. These outcomes may include increased economic independence, enhanced social status, greater participation in decision-making processes, and overall empowerment.

This conceptual framework provides a structured approach to understanding and assessing the impact of the UMEED Scheme on the socioeconomic empowerment of tribal women in Rajouri district. By examining the linkages between scheme interventions, empowerment indicators, mediating factors, and outcome variables, policymakers and researchers can gain insights into the effectiveness of the scheme and identify areas for improvement to ensure the holistic development of tribal women in the region.

1.12 Operational Definitions of Key Terms

UMEED Scheme

In this study, it specifically pertains to the implementation of the scheme in Rajouri district, as operationalized through the creation and support of SHGs facilitated by Jammu Kashmir Rural Livelihoods Mission. Specifically, the scheme is considered in the context of its implementation in Rajouri district, targeting tribal women for financial inclusion, skill development, tribal women participation, socio-economic empowerment and community participation.

Beneficiaries

Beneficiaries in this study are defined as female members of Scheduled Tribes (STs) residing in rural areas of Rajouri district. Tribal women are the primary beneficiaries of the UMEED Scheme and represent a vulnerable population with limited access to formal education, employment, and financial services. Tribal women will be identified based on their enrollment in SHGs formed under the scheme and their participation in scheme-related activities. Those tribal women who have been working and getting livelihood under UMEED scheme are the beneficiaries.

Livelihood

Livelihood refers to the means and activities that allow tribal women to secure the necessities of life, such as income, sustainable income generation activities, assets ownership (Scoones, 1998)[55] . Livelihood improvement is any measurable enhancements in the economic well-being of tribal women, such as increased household income, access to new sources of income, self-employment, and reduced financial dependency though this scheme.

Social-Economic Empowerment

Socio-economic empowerment refers to the process through which women gain greater authority over resources and decisions, allowing them to elevate their economic position and social standing both within their families and their wider communities

(Chompa, 2022)[56] . Socio-economic empowerment in this study is defined as the extent to which tribal women improve their economic and social status, measured by their monthly income levels, active participation in household decision-making processes, and membership or involvement in community groups or self-help organizations.

Self Help Groups

SHGs are small, community-based groups of 10–20 women formed under the UMEED Scheme. They operate through regular savings, internal lending, and collective activities. In this study, an SHG is considered active if it holds regular meetings, maintains financial records, and participates in income-generating or community activities. Only those SHGs are included in this study that has tribal women beneficiaries.

Skill Development

Skill development training includes vocational or entrepreneurship training provided under this scheme to tribal women for enhancing their employability or self-employment potential. This may include tailoring, food processing, agriculture, or handicrafts etc.

Financial Inclusion

According to the World Bank (2018)[57], financial inclusion means that “individuals and businesses have access to useful and affordable financial services that meet their needs—transactions, savings, credit, and insurance—delivered in a responsible and sustainable way. Financial Inclusion in this study refers to the availability, accessibility, and utilization of formal credit facilities provided under the UMEED scheme to economically disadvantaged households. Operationally, it will be measured through indicators such as number of beneficiaries who are eligible for and have received credit under the UMEED scheme. The extent to which beneficiaries utilize the credit for productive or livelihood-related activities. Improvements in household income, employment opportunities as a result of credit access.

Implementation Challenges/ Hindrances

Hindrances refer to the barriers and challenges that prevent the effective implementation of the UMEED Scheme in tribal areas of Rajouri district. Implementation challenges refer to the barriers that limit the effectiveness of the UMEED Scheme in the selected area. These include, but are not limited to, lack of awareness among women, socio-cultural resistance, insufficient training infrastructure, and limited market linkages. These are identified through interviews with beneficiaries and implementing officials.

These operational definitions provide a structured approach to understanding and evaluating the key concepts of the study.

1.13 Organisation of the Study

The present study is organized into the five following chapters.

Chapter 1

Chapter one serves as the foundation of the study. It begins with the background of the study, which situates the research problem within its broader social and economic context. The chapter outlines the statement of the problem, highlighting the specific issues that necessitate this inquiry. The significance of the study is discussed to demonstrate its academic relevance and practical contribution. Furthermore, the chapter elaborates on the theoretical and conceptual frameworks. Operational definitions of key terms are included to provide precision and clarity in the research.

Chapter 2

Chapter two reviews the existing literature and the work done by different researchers and their contribution towards the respective fields at local and national level, with focus on the Rajouri district. This review highlights the contributions of previous researchers, identifies gaps in the current knowledge, and situates the present study within the broader academic and policy discourse. This chapter included the research gap, the research objectives, and the research questions. This chapter outlines the research methodology, detailing the research design, universe of the study, description of the study area the sampling method, tools of data collection and approach for studying the impact of UMEED scheme in Rajouri district.

Chapter 3

Chapter three provides a detailed discussion of the UMEED Scheme. It begins with the historical background of the scheme, tracing its evolution and objectives within the broader framework of rural development and women's empowerment initiatives in Jammu and Kashmir. The chapter then outlines the organizational setup of the scheme, explaining the institutional arrangements and mechanisms through which it is implemented at different levels. Further, it examines the core components and operational strategies of the program, highlighting how these contribute to its functioning and outreach. Finally, the key features of the UMEED Scheme provide a comprehensive understanding of its structure, objectives, and intended impact. This chapter thus establishes the contextual and programmatic foundation necessary for analyzing the scheme's role in improving the socio-economic conditions of women beneficiaries in Rajouri district

Chapter 4

Chapter four provides a detailed analysis of the data collected, highlighting the role of the UMEED scheme in improving the livelihoods, socio-economic conditions, and overall empowerment of tribal women in Rajouri district. It explores how the scheme has facilitated income generation, financial inclusion, and skill development, while also identifying the challenges that limit its full effectiveness in remote and marginalized areas. The chapter presents findings through statistical tables, charts, and frequency distributions to depict patterns and trends clearly. Additionally, it examines the barriers faced by beneficiaries and discusses potential measures to strengthen and optimize the program. The results are interpreted within the wider framework of promoting sustainable socio-economic empowerment among marginalized rural communities.

Chapter 5

Chapter five summarizes the key findings of the study, presents a comprehensive conclusion and highlighting the successes and limitations of the UMEED scheme in enhancing the overall empowerment of tribal women in Rajouri district. It discusses the scheme's impact on livelihoods, financial security, and social empowerment, while also identifying the challenges that affect its effectiveness, particularly in remote tribal areas. The chapter further provides suggestions for strengthening the implementation of the UMEED scheme and offers suggestions for future research to explore more effective strategies for improving empowerment outcomes among tribal women. Additionally, it outlines the broader implications of the findings for policy and practice in promoting women's empowerment in marginalized communities.

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Chapter - II

Review of Literature and Research Methodology

CHAPTER-II

REVIEW OF LITERATURE AND RESEARCH METHODOLOGY

2.0 Introduction

A literature review is essential because it systematically evaluates available resources, emphasizes the strengths and weaknesses of existing studies, and helps in understanding a specific research area. This process allows for the identification of research gaps, which can justify new research. In this section, the existing literature on the UMEED scheme, the socio-economic empowerment of tribal women, the role of Self-Help Groups (SHGs) under the scheme, and the associated challenges are examined. The development of each sector is dependent on governmental policies and procedures, which are influenced by various internal and external factors that impact the successful implementation of the UMEED scheme in the Union Territory of Jammu and Kashmir. Consequently, the researcher has reviewed literature that explores the impact of UMEED scheme on the livelihood of tribal women.

Numerous books, journals, reports, and newspaper articles have been reviewed to gain a more thorough understanding of the issue being investigated.

2.1 Livelihood

Krishnamoorthy, S., et.al, (2024) in *"Enabling Sustainable Livelihoods for Women's Collectives in Tribal Areas"* the authors observed that the Farmer Producer Organizations (FPOs), working in partnership with NRLM, have made a substantial impact on boosting household income, leading to significant improvements in the socioeconomic status of these households. The intervention has notably increased the beneficiaries' savings, particularly in formal savings such as bank accounts. Additionally, savings in the form of livestock and SHG credit have at least doubled, highlighting the strong effect of the intervention on changing savings habits.[58]

Patil, A. W. (2023) in *"The Economic Problem of Adivasi Women in India and The Role of Government Schemes"* investigated that the National Rural Livelihood

Mission (NRLM) was launched in 2011 to address poverty among rural families, particularly those in tribal communities. The program supports the creation and strengthening of self-help groups (SHGs) and their federations, providing rural women with opportunities for sustainable livelihoods. NRLM offers financial assistance, education, and capacity-building support to SHGs and their members. The initiative has significantly benefited tribal women through the formation and empowerment of numerous SHGs across the country. By providing a platform for collective action and decision-making, NRLM has not only elevated the social status of tribal women but also improved their economic conditions.[59]

Leoni and Indhumathi (2021) in *"Livelihood Security and Empowerment Status of Tribal Women in Tamil Nadu"* observed that the living conditions and status of tribal women remain underdeveloped. They encounter significant challenges in securing sustainable livelihoods and a decent quality of life due to environmental poverty and external interference. To truly empower tribal women, the strategies for their development need enhancement and improvement. These women have adapted to a traditional lifestyle that relies heavily on the local environment and natural resource-based occupations. While there is no doubt that programs aimed at empowering tribals, particularly women, have contributed to improving their socioeconomic status, further efforts are needed.[60]

Ahmed and Thabassum (2021) in *"Role of NRLM Scheme in Sustainable Livelihood - An Empirical Study"* observed that NRLM plays a crucial role in strengthening the rural economy through SHGs. The Government of India (GOI) frequently launches various schemes and programs aimed at the economic development of rural women. However, lifting rural women above the poverty line and promoting self-employment through financial support cannot be achieved by individuals alone. NRLM aids SHG members in acquiring knowledge and accessing these benefits. While the scheme is designed to generate rural employment, it is essential that skill development aligns with market demand. The study shows that individuals, predominantly aged 31-35, often run small shops or work as street vendors to sustain their livelihoods. Moreover, the data indicates that many individuals within this demographic have benefited from these schemes, leading to a positive impact on sustainable livelihoods. The study highlights positive outcomes such as small-scale enterprises and livelihood improvements but having short-term economic benefits. The reliance on income-related indicators also restricts the understanding of empowerment, as it overlooks dimensions such as decision-making power, social mobility, and intergenerational change. Thus, while the study underlines NRLM's potential in promoting rural livelihoods, it leaves gaps in assessing the sustainability, inclusiveness, and transformative impact of the scheme.[61]

DasGupta, M. (2021) in *"Deendayal Antyodaya Yojana-National Rural Livelihood Mission and Tribal Livelihood Promotion: An Indian Experience in Pre-Post Covid-19 Pandemic Era"* analyzed that the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has made a concerted effort to bring together scattered vulnerable communities into self-help groups (SHGs), which serve as a unique form of social enterprise offering livelihood security, protection, and support to its members. DAY-NRLM includes all indigenous communities, including tribes, within its scope, implementing policies tailored to their specific needs in areas such as finance, marketing, and skill development. Additionally, the mission has taken steps to mitigate the socio-economic impact of the ongoing pandemic (from April to November 2020), as the promotion and savings of SHGs, particularly those dominated by tribal members, have seen a decline.[62]

Roy, N., & DasGupta, M. (2021) in *"National Rural Livelihood Mission and livelihood security promotion of tribal communities in Jungle Mahal: An Assessment*" revealed that there are differences in the perceptions of tribal and non-tribal SHG respondents regarding factors influencing livelihood security, depending on their age and educational background. Interestingly, when considering age, significant differences between the two communities were found only in two specific factors: the 'improvement in child/youth literacy rates' and 'maintaining mutual commitment and trust.' Given that the tribal community is generally less educated, they may lack awareness of their actual livelihood security challenges and the effective solutions available through SHGs. Their primary focus tends to be on achieving basic economic stability, rather than actively participating in organized group efforts. In Jungle Mahal, the non-tribal community also faces challenges, possibly due to inadequate infrastructure or their own limitations in financial, educational, and physical resources. Other factors contributing to these challenges include a lack of awareness among beneficiaries, limited alternative employment opportunities, traditional family constraints, irregular access to training, unappealing job opportunities, uneven distribution of natural resources, ineffective fund allocation under the NRLM scheme, and poor management by authorities. As a result, the perceptions of livelihood security among tribal and non-tribal communities share some commonalities, with no significant differences observed in most areas.[63]

Mehta, B. S., & Singh, B. (2021) in *"Employment and Livelihoods Among Tribal in India"* addressed key issues related to the livelihoods of tribal communities in India. It examines two primary questions: (a) whether tribal people continue to rely mainly on agriculture and forestry for their livelihood or if they have shifted towards non-farm and industrial activities over time, and (b) whether government affirmative actions, such as reservation policies, have facilitated greater tribal participation in government, public, or formal sector jobs. The article draws on two decades of secondary data from the National Sample Surveys (NSS) and the Census of India. The analysis indicates that tribal participation in public and formal sector jobs has increased over the years, likely due to affirmative actions through government reservation policies. However, the overall human capital of tribal populations remains significantly lower than that of other social groups. Additionally, probit regression analysis reveals that the benefits of reservation policies have disproportionately favoured those who are highly educated and belong to higher income groups, highlighting the exclusionary nature of these policies. These findings underscore the need for urgent policy interventions to improve livelihood conditions for the tribal population, especially for those who have not fully benefited, warranting further investigation.[64]

Basavarajaiah, D. M., et al. (2020) in *"Tribal livelihood Status in Western Ghats"* examined that Indian tribes, also known as aboriginal communities or Adivasi, have lived in forests for centuries. Approximately 10.40 million tribal people inhabit 15 percent of India's land area, making up 8.60 percent of the total population. There is a deep cultural and traditional connection between forests and tribal communities, with many tribes residing near forests and relying on them for their livelihood and sustenance. Despite over five decades of rapid economic growth since India's independence, the goal of eradicating poverty has not been substantially achieved. The ongoing issues of hunger, poverty, and deprivation faced by the tribes of the Western Ghats, along with the general population, highlight that the post-independence development strategies have been ineffective. Livelihood challenges are primarily addressed through economic, political, and practical activities that focus on the development of tribal communities, regardless of where they live. However, a significant portion of India's tribes are increasingly facing livelihood insecurity. While some literature suggests that sustaining land and forest resources can enhance land quality and improve livelihoods for tribal people, there is a noticeable lack of research and action from the relevant ministries on tribal livelihood development programs.[65]

Alom, S. (2018) in *"Impact of National Rural Livelihood Mission on Empowering Women: A Case Study in Chhamaraia Development Block, Kamrup, Assam"* found that the National Rural Livelihood Mission (NRLM) has significantly contributed to empowering rural women in the studied area. Before joining Self-Help Groups (SHGs), these women faced challenging socio-economic conditions. However, after becoming SHG members, their livelihoods have notably improved. The study also revealed that many SHG members have moved from low-income to semi-medium income categories. With the enhancement of their economic status, these women have gained greater recognition and influence both within their families and in society. Therefore, it can be concluded that NRLM has played a pivotal role in empowering rural women, particularly in study.[66]

Kabeer, N. (2018) in *"Gender, livelihood capabilities and women's economic empowerment: Reviewing evidence over the life course"* Offers a gender-sensitive, life-course analysis of women's economic empowerment that challenges overly instrumental approaches to livelihood development. Draws attention to the persistent gender-based barriers—such as restrictive social norms, unequal domestic roles, and systemic institutional bias—that shape women's ability to access and benefit from livelihood opportunities across different phases of their lives. Empowerment is not a fixed state but a fluid and context-dependent process, influenced by women's identities and the intersections of caste, class, and marital status. "Livelihood capabilities," which refers to the freedom and capacity not just to earn a living, but to pursue work that women themselves find meaningful and sustainable.[67]

DasGupta, M., and Roy, N. (2017) in *"National rural livelihood mission (NRLM) and sustainable livelihood development through poverty alleviation"* inferred that the National Rural Livelihood Mission (NRLM) has become a significant initiative in the fight against poverty, particularly for rural poor women in India. It is now recognized as the world's largest poverty alleviation program, with a focus on marginalized groups such as Scheduled Castes, Scheduled Tribes, religious minorities, women, disabled individuals, those engaged in low-productivity occupations, the landless, and migratory labourers. Given its scale, there is a clear need for a comprehensive assessment of the scheme at both macro and micro levels, particularly in terms of measuring livelihood outcomes, sustainability, and the program's impact on promoting long-term sustainable livelihoods. Since poverty is a multifaceted issue, eradicating it requires creating job opportunities, diversifying these opportunities, and fostering an environment where livelihoods can be sustained over the long term—a challenging task. To achieve success, a deep understanding of poverty, livelihoods, and sustainable livelihood strategies are essential. Additionally, a systematic evaluation of NRLM necessitates a clear understanding of livelihood indicators and their outcomes.[68]

Mishra, A. (2014) in *"National Rural Livelihood Mission (NRLM) in Sonepur District: Scaling the Progress"* examined that the records clearly indicate that the Government of India has introduced various anti-poverty initiatives aimed at improving the welfare of the poor. The National Rural Livelihood Mission (NRLM), which was recently launched to replace the older SGSY program, has demonstrated its effectiveness in states such as Andhra Pradesh, Madhya Pradesh, Assam, Jammu and Kashmir, Maharashtra, and Chhattisgarh. Additionally, the program's progress is evident in Odisha. This study specifically found that the implementation of NRLM in Sonepur, a district in Odisha, has been advancing rapidly. Using the chi-square test, it was also observed that NRLM's progress is particularly notable in areas with access to irrigation facilities.

Therefore, it can be concluded that the availability of irrigation has positively influenced the success of NRLM in Sonepur district.[69]

2.2 Socio-Economic Empowerment and Financial Inclusion

Rasool, I., & Vyas, S. (2025) in "*Empowerment through Education: An Analysis of Tribal Welfare Policies for Women in Jammu & Kashmir*" presents a meaningful exploration of how the UMEED scheme has influenced the lives of women in Rajouri, Poonch and Kathua district. The study adopting a mixed-methods approach, which provides both quantitative indicators—such as income changes and literacy rates—and qualitative insights into women's experiences of empowerment. The cultural lens used is valuable, overlooks several intersecting issues such as systemic caste-based exclusion, gaps in access to technology, and environmental hardships that continue to affect women's development. The focus on immediate outcomes such as income growth and literacy gains, while important, tends to overshadow structural challenges like entrenched patriarchy, mobility restrictions, and limited institutional support that continue to constrain women's empowerment. Highlights traditional governance and cultural dynamics, it falls short in critically engaging with intersectional challenges like caste hierarchies, digital illiteracy, or environmental constraints that shape rural livelihoods. Nevertheless, this serves as a foundational lens into how grassroots empowerment is perceived and navigated within marginalized regional communities.[70]

Lohania, J. K., & Ramb, N. (2024) in *"Microfinance, Self-Help Groups and Women Empowerment: An Impact Study in Rural Parts of Hilly Districts of Kumaon Region in Uttarakhand State Under NRLM Scheme* collected data for this study concludes that in terms of socio-economic and demographic factors, most of the women participants belong to the general category, in contrast to those from the Scheduled Caste category. All respondents are literate, with the majority being married. The typical family size is 4-5 members, with 40% of dependents per 100 working-age individuals. Economically, a significant portion of respondents fall below the poverty line, with their families primarily engaged in the primary sector as their main occupation. The impact assessment of the scheme on respondents, supported by hypothesis testing, reveals a positive effect of the National Rural Livelihood Scheme on rural women in selected development blocks of Uttarakhand's hilly districts. It is recommended that this scheme be given greater emphasis in hill regions by offering skill training programs and guidance on accessing credit through SHG-Bank linkage. Additionally, marketing the products made by self-help group women requires attention, especially in the face of competition from digital marketing platforms. Providing adequate training in this area can assist self-help groups in rural hilly regions in effectively marketing their products through digital channels.[71]

Amrutha, C. (2024) in *"Empowering Tribal Women in Attappady: Livelihood Opportunities and Challenges"* found that the challenges faced by the tribal community in Attappady are immense. The people in this region are experiencing widespread exclusion across various sectors. Unemployment among the youth, along with significant issues in the education sector and overall development, is becoming increasingly severe. The infant mortality rate is rising steadily, and the community is also grappling with malnutrition and anaemia, particularly among pregnant women and children. Alcoholism and substance abuse are eroding traditional values. Additionally, crop destruction, inadequate services such as subsidies, and inefficiencies in public distribution systems are other major issues affecting the people of Attappady. To address these challenges, it is essential to further improve livelihoods. Opportunities for women's self-employment should be created, and skill enhancement training camps should be organized. Job fairs can help reduce unemployment among the youth, and investment opportunities need to be developed. Health care must be ensured through mobile clinics, health awareness programs, and access to health insurance. Counselling should be provided to address the mental and physical health challenges faced by pregnant women. By implementing these preventive measures, a healthier and more prosperous society can be built.[72]

Manna, A. (2024) in "*Empowerment and gender equality among tribal women"* synthesizes the socioeconomic stagnation experienced by tribal women in India, highlighting enduring patriarchal norms, limited resource access, poor health, and minimal political engagement despite formal inclusion in forest and livelihood policies. Systematically maps the challenges through thematic categories—education, health, resource ownership, decision-making, and policy gaps—relying on secondary studies rather than primary fieldwork. Convincingly argues that although government and nonprofit schemes exist, deep-seated social structures—especially at the household level—hinder their effective implementation, underscoring a discrepancy between policy rhetoric and practical impact.[73]

Salam, S. (2022) in *"Socio-Economic Status of Tribal Women in Kashmir"* analyzed that tribal women hold a crucial role, even more so than other social groups, as they often bear the responsibility for family resources and execution of daily tasks. However, they face significant challenges in achieving a sustainable life, largely due to environmental degradation and the intrusion of outsiders. Economically disadvantaged and socially marginalized, tribal women experience a low quality of life, leading to issues such as food insecurity, malnutrition, limited access to healthcare and education, and vulnerability to domestic violence. Unlike more organized modern communities, tribal women and indigenous populations are significantly behind in terms of social media access and other facilities across various sectors. Kashmiri tribal women are lagging in social, economic, and educational aspects. Despite their hard work, their socio-cultural, educational, and health statuses remain notably low.[74]

Ministry of Rural Development (2022) mentioned that the National Rural Livelihood Mission (NRLM) has significantly improved employment opportunities for women who had previously faced long-term unemployment. This initiative has enhanced women's morale and entrepreneurial skills, transforming their reliance on agriculture and manual labour into a more diverse range of employment options. The confidence and self-assurance of these women have markedly increased, thanks to the support from NRLM. Data from 100 women reveal that those who once confined themselves to household roles have gained employment and income, along with increased opportunities for social engagement. Their leadership and communication skills have also seen considerable growth. NRLM is proving to be a highly beneficial scheme for impoverished women, with a rising number of participants and increasing banking assistance year after year.[75]

Ashok et al. (2021) in *"A Study on The Socioeconomic Profile of Self-Help Groups Established Under NRLM in the Jammu Region"* provides insights into the profile and demographic characteristics of the self-help groups (SHGs) formed under the National Rural Livelihood Mission (NRLM). It reveals that all respondents were female, primarily married, from scheduled castes, and typically from nuclear families with an average formal education level up to the 5th grade. The study also indicates a significant correlation between respondents' education levels, their caste, and their group membership. It shows that NRLM has effectively organized poor rural individuals into self-managed SHGs, with three-quarters of respondents coming from Below Poverty Line (BPL) categories. Moreover, most participants in the SHGs are from scheduled castes, highlighting the need for targeted attention for these groups. Given that many respondents have low to no formal education, implementing adult education programs could enhance their skills and confidence, thereby improving the overall effectiveness of the self-help groups.[76]

Arshad, M. (2021) in "*Evaluation of government policies for empowerment and welfare of Pahari community in Jammu and Kashmir: A case study of Rajouri district*", provides an in-depth examination of various government-led welfare initiatives targeted at the socio-economic upliftment of the Pahari community in Rajouri district of Jammu and Kashmir. Employing a case study methodology, the research integrates both primary and secondary data sources, including field surveys, government documents, and interviews with local beneficiaries. The study effectively outlines the gap between policy objectives and ground realities, with the Pahari community in Rajouri district still facing severe poverty, social exclusion, limited access to mainstream opportunities and fail to address the specific needs of marginalized groups due to poor implementation, lack of awareness, and insufficient infrastructural support. This discrepancy indicates that while the schemes may be well-structured on paper, their practical implementation remains weak and fragmented. The government's acknowledgment of the Pahari community's vulnerabilities, the persistent socio-economic deprivation underscores the need for a more comprehensive, context-sensitive strategy. A critical gap lies in the absence of robust monitoring mechanisms, grassroots-level participation, and integration of central schemes with local needs.[77]

Das, D. K. (2021) in *"National Rural Livelihood Mission and its role for Socio-economic development of Tribal communities in North Lakhimpur Subdivision of Assam"* concluded that reducing poverty and maintaining social stability are fundamental goals of any development effort, particularly in economically disadvantaged regions. Therefore, it is essential to address the growing socio-economic disparities within communities, especially among tribal populations. In economically underdeveloped areas like Lakhimpur, where floods are a recurring issue, access to finance is crucial for meeting the daily needs of tribal communities. Regular and timely financial support can significantly improve the social and economic conditions of those living in rural areas. In this context, microfinance is anticipated to play a crucial role in alleviating poverty and fostering rural development, particularly among rural tribal populations. As microfinance expands rapidly, it is likely that a substantial portion of society's weaker sections will experience economic benefits. It has been observed that members of SHGs began saving and building funds only after joining these groups, which has helped them achieve both social and economic improvements.[78]

Sahoo, P., & Sahoo, R. K. (2021) in *"Study on Economic Growth and Social Empowerment among the SHGs of KBK districts of Odisha: A Statistical Review"* inferred that women, particularly tribal women, are the backbone of society and play a crucial role in shaping the economic framework of their families. The findings of the current study indicate that in the KBK region, SHGs are predominantly led by tribal women, and their participation significantly enhances the socio-economic status of their families, while also fostering social development, self-esteem, and capacity building. Women's SHGs are instrumental in supporting their families and contributing to national development, serving as key indicators of progress in child education. Through SHGs, these women engage in various income-generating activities such as dairy farming, goat rearing, sheep farming, making Chhatua (Sattu), mushroom cultivation, sauce production, rice and paddy trading, and vegetable farming. By participating in these activities, they provide both financial and moral support to their families. It has been observed that the majority of the eight KBK districts are experiencing development through SHGs. The NRLM project has further encouraged a significant number of women to join SHGs, promoting their economic advancement and the well-being of their families.[79]

Rathod, N., & Devi, G. (2019) in *"SHG- A Reliable Expedient for Socio-Economic Empowerment of tribal women farmers in Gujarat"* observed that Micro-finance initiatives through self-help groups (SHGs) have played a crucial role in fostering entrepreneurial skills among rural women, enabling them to achieve self-employment. SHGs have significantly impacted economic factors such as income, job creation, asset accumulation, productive investments, and savings. Given these positive outcomes, efforts should be made to expand SHG networks in rural areas by raising awareness of the benefits of micro-finance provided through these groups. NGOs have made significant contributions to the establishment and operation of SHGs. Therefore, these organizations should focus on offering training and awareness programs to support SHG members. When efficiently organized, SHGs can serve as powerful tools for creating income and employment opportunities in rural and tribal communities.[80]

According to **Karale, P. (2019)** in *"National Rural Livelihood Mission and its Contribution to the Socio-Economical Development of Rural Women: Case Study of Gadchiroli district of Maharashtra, India"* The National Rural Livelihood Mission (NRLM) was launched in India with the goal of eradicating poverty by empowering rural women, and it has proven effective in driving both social and economic changes in rural areas. The establishment of Self-Help Groups (SHGs) and community-run institutions, such as Village Organizations (VOs) and Cluster-Level Federations (CLFs), represents a significant advancement in women's empowerment. The program's focus on social mobilization, institution building, capacity development, and sustainable livelihoods underscores its commitment to community development. By promoting equal participation and mutual support, the initiative has successfully unified women under a common goal. The project team's implementation strategies, which prioritize transparency, accountability, and effective delivery, have further enhanced its impact. The dedication of various members, including ICRPs, MCRPs, Bank/krushi/Mashya sakhis, CFM/CAM, and cluster coordinators, along with the support of professionals at the Block and District levels, drives the success of NRLM's grassroots efforts.[81]

Bose, T., & Ghosh, A. (2017) in *"Empowerment of Women Through Public Programs in Rural West Bengal: A Study on National Rural Livelihood Mission in a Block of Purulia"* conducted a village-level survey in the underdeveloped district of Purulia, West Bengal, revealed that participation in self-help groups significantly contributes to women's empowerment. Loans provided by these groups serve as a vital resource for self-employment, boosting women's self-esteem, enabling them to speak out against corruption, and enhancing their standing within their families. Women involved in these groups tend to be more informed about various issues and have successfully secured assistance from local panchayats for sanitation and electrification projects. While the study did not observe an increase in household expenditure because of group involvement or loans, the economic empowerment achieved through these means is considerable. Additionally, the social empowerment of women is evident, as those associated with groups are more likely to support other women, exert influence in family decisions, participate in public and political events, and engage in various social activities. To ensure that self-help groups effectively foster economic self-sufficiency, it is essential for all implementing agencies to collaborate and work in harmony.[82]

Das, R., & Mahapatra, P. (2017) in *"Empowerment of Tribal Women in Odhisa: An Analytical Perspective"* observed that tribal practices such as witch-hunting, characterized by extreme violence and deeply ingrained superstitions, have resulted in the torture and deaths of alleged witches. The government must take decisive action to address this social issue. A network for distance education should be established in tribal areas, and self-help groups for women should be organized to support their economic empowerment. Additionally, tribal women should receive new skill development and entrepreneurship training, accompanied by scholarships. Comprehensive healthcare, particularly for medical deliveries, should be made available to all pregnant tribal women through government initiatives. Civil society organizations should conduct awareness campaigns to combat superstitions and harmful practices like witch-hunting. Furthermore, tribal women and girls should be guaranteed equal rights in social, political, and economic domains, and provided with safe, secure workplaces that ensure their privacy.[83]

Qasba, G. N., et.al, (2016) in *"Community Institutions and Empowerment: Success Saga of Jammu and Kashmir State Rural Livelihoods Mission- A Case Study of Block Breng"* inferred that the essence of this program is centered on empowering women. The Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) created under this initiative serve as effective representatives for ordinary and underprivileged women. With technical support from the mission, these institutions manage their finances much like a microbank and also enable women to voice their concerns and pursue resolutions with the relevant authorities. These organizations offer a pathway to the capital, maintaining a pooled resource that consistently supports their needs.[84]

Qasba, G. N., et.al, (2016) in *"Self Help Groups Leading Towards Socio-Economic Empowerment of Women – A Success Story of Block Lar- Jammu and Kashmir, India"* observed that the scheme has produced both short-term and long-term achievements, though its potential to completely address persistent inter-generational poverty and achieve sustainable economic development is still unfolding. Despite this, the incremental successes provide a valuable opportunity for both quantitative and qualitative evaluation of the programme. In a relatively brief period, many poor rural individuals have begun exploring alternative livelihoods, leading to numerous small success stories at the grassroots level. The program has become a powerful voice for women who previously had none. They have recognized their roles and responsibilities, embraced the importance of solidarity, and experienced a shift in mindset towards a community-oriented perspective. These women, though largely uneducated, have gained new confidence and courage, shed their fears and learning to advocate for themselves. The scheme, known as UMEED, has been transformative, instilling hope among poor rural women and revealing that their empowerment is increasingly linked to this initiative as time goes on.[85]

Qasba, G. N., et.al, (2016) in *"Socio-Economic Empowerment of Rural Women: SHG Approach"* found that the self-help group (SHG) approach has proven to be an effective strategy for socio-economic empowerment of rural women, successfully implementing grassroots action plans and achieving significant outcomes. The facilitation provided within these programs has led to various forms of empowerment, such as organizing women into SHGs and village organizations (VOs), enhancing their creditworthiness, and providing access to capital. These efforts have enabled women to engage in income-generating activities, strengthening their influence and negotiation power within their families and communities. As a result, women have gained a greater contribution to household income, increased the value of their assets, and gained more control over decisions that impact their lives. Through their involvement with SHGs and access to banks and other agencies, women have also emerged as entrepreneurs, taking on leadership roles within both their families and communities.[86]

Lal, B. S. (2016) in *"Economic empowerment of tribal women: A study in Telangana State* explored various dimensions of women's empowerment, focusing on their involvement in economic activities, particularly among tribal women. It examines their occupational patterns, socio-economic conditions, and dressing habits. For 68% of the respondents, agriculture remains the primary livelihood source. Additionally, 82% of women give birth in private hospitals, 78% have adopted family planning methods, and possess decision-making power. Furthermore, 77% are actively engaged in family affairs. Using cross-factor analysis, the paper concludes that it is crucial to enhance women's capacities to engage them in productive activities, family and social transformation, decision-making, political representation, entrepreneurial ventures, and social leadership. A significant finding is that women have moved beyond traditional roles focused solely on reproduction and are now actively participating in production activities.[87]

Qasba, G. N., et.al, (2016) in *"Financial Inclusion and Women Empowerment: JKSRLM (UMEED) in Context"* examined that empowering woman is an ongoing process closely tied to societal development. This empowerment requires a multifaceted approach, offering women opportunities in both political and economic spheres. Participation in Self-Help Groups (SHGs) has notably improved women's status, providing them with a platform to establish their own federations and grassroots credit institutions. The financial transactions facilitated by these groups have allowed women to engage with banks for credit, which is essential for economic growth. Access to finance has enabled women to initiate livelihood activities for themselves and their families. Thanks to the JKSRLM initiative, women in rural areas have gained freedom from reliance on money lenders. The UMEED program has been instrumental in making women economically independent within their families and the broader society. Direct financial inclusion through bank accounts has boosted women's confidence in managing their finances. The UMEED program has empowered women to negotiate economic matters with their husbands effectively. Moreover, JKSRLM has not only opened markets for women but also helped them become owners of their income. Women have transitioned from being unpaid household workers to managing businesses and small enterprises.[88]

Azhagaiah, R. (2015) in *"Economic Empowerment of Women through Self Help Groups"* observed that women play a crucial role in the development of a nation, and therefore, they should be respected both within their families and in society. Women's empowerment has become a significant issue in India, with the Self-Help Group (SHG) model being central to their economic empowerment. The study, conducted in two blocks of Puducherry, aimed to analyze this economic empowerment among women. The findings indicate that SHGs have significantly enhanced the economic status of women in Puducherry and Oulgaret. Primary data was gathered through structured interviews with 100 respondents, 50 from each of the selected blocks, to assess the extent of this economic upliftment.[89]

According to **Sharma, V. (2014)** in *"Education and Women Empowerment among Gujjars, Bakerwals and Gaddis in Jammu region of Jammu and Kashmir"* Education for women in India has been a significant focus for both the government and civil society, recognizing that educated women can greatly contribute to the country's development. Education is a crucial element of women's empowerment as it helps them tackle challenges, question traditional roles, and transform their lives. As India aims to become a developed nation by 2020, the progress of women's education, especially in rural areas, has been slow. This means a significant number of women remain illiterate, marginalized, and disadvantaged. Education is a powerful tool for changing societal status, reducing inequalities, and improving women's roles within their families. An effective education system should adapt to the evolving needs of the world and work towards narrowing social gaps by acknowledging and nurturing skills. The tribal communities in India, including tribal women, have faced various deprivations such as loss of land and resources. Despite being somewhat isolated from mainstream national life, tribal women are still affected by broader socio-economic changes. These changes often impose restrictions on tribal women, limiting their freedom, control over traditional production systems, and their roles within the family. Many tribal women have missed out on education at different stages, highlighting the urgent need to provide opportunities for them to develop leadership qualities, achieve economic self-reliance, and drive social transformation. There is a perception that these women have low aspirations and are content with their current situation, but providing educational opportunities could significantly enhance their prospects and empowerment.[90]

2.3 Role of Self-Help Groups in Women Empowerment

Sarawagi, A., & Singh, M. (2024) in *"Enhancing Livelihoods and Empowering Tribal Women: Analyzing the role Of Self-Help Groups in Sonbhadra"* observed that women's empowerment is essential for the holistic development of society. Self-help groups (SHGs) significantly contribute to this empowerment, especially in rural and disadvantaged regions, by promoting financial inclusion and providing skill development training. This study seeks to evaluate the effectiveness of SHGs in improving the livelihoods of tribal women in Sonbhadra and to examine their impact on the socio-economic empowerment and perceptions of these women. Using a sample of 103 participants, the study employed percentage analysis, a one-sample t-test, paired t-test, and regression analysis to achieve its objectives. The findings indicate that the mechanisms of SHGs are moderately successful in economically empowering tribal women in Sonbhadra. Since joining SHGs, beneficiaries have experienced notable improvements in income, savings, employment, and spending habits. SHG mechanisms strongly predict socio-economic empowerment, and the women who have been empowered hold positive views of SHGs. The results suggest that providing continuous support and expanding SHG initiatives could further enhance the socio-economic empowerment of tribal women.[91]

Sharma, P., et.al, (2022) in *"Role of Self-Help Group and Women Empowerment in Kathua District* inferred that Empowering woman is essential not only as a responsibility but as a key to a brighter future, as they play a vital role in society. Empowerment is a journey through which individuals gain control over their lives, communities, and surroundings. It allows people to recognize their own strengths and influence in every area of life. Self-help groups (SHGs) are small, voluntary groups made up of women from similar socioeconomic backgrounds. Their goal is to address shared challenges through collective effort and mutual support. These groups work to improve the well-being of rural women. Microcredit serves as a tool to enhance both the quality of life and overall socioeconomic progress. When women are empowered, it benefits the entire household, not just the individual. Women's empowerment brings about equality, making them financially independent and providing them with equal standing in society.[92]

Ahemad, S., & Katoch, O. R. (2022) in *"Role of Self-help Groups (SHGs) in Enhancing Incomes of Rural Women in J&K, India"* observed that women in Jammu and Kashmir have faced heightened challenges over the past three decades due to ongoing militancy, making them particularly vulnerable. Despite their relentless work, they often lack decision-making power both at home and in the wider community. In response, both central and state governments have introduced various initiatives aimed at empowering women, with the National Rural Livelihood Mission (NRLM) being one of them. This self-employment program organizes rural women into Self Help Groups (SHGs) and provides them with financial support for their development. Using a quantitative, survey-based methodology, the study collected data from 80 SHG members through structured questionnaires focused on income generation, employment status, and socio-demographic details. The findings suggest that SHG participation contributed to increased income and livelihood opportunities, particularly when supported by educational attainment. However, the study's reliance on a small sample and purely descriptive analysis limits its ability to establish causality or explore deeper gendered dynamics. The absence of qualitative data also constrains insights into women's lived experiences within SHGs, particularly in the conflict-affected context of J&K. Despite these limitations, the research highlights the economic potential of SHGs in marginalized settings, pointing to the need for integrated approaches that combine financial access with education and skills training to support sustainable empowerment.[93]

Murry, N. (2020) in *"Assessment of Self-Help Groups and* their *Impact on Tribal Women in Nagaland"* found that the economic impact of SHG participation on its members was evaluated using five economic indicators: monthly household income, monthly household expenditure, monthly household savings, household asset creation, and employment generation at the household level. The analysis compared changes in these variables before and after joining SHGs. The Z-test results indicated a significant improvement in the mean difference for all five economic indicators after SHG involvement. This highlights the crucial role of microfinance in fostering economic progress and reducing poverty, particularly among tribal women in Nagaland. It also contributes to the social and economic empowerment of women within society. The study further revealed that most respondents exhibited a medium level of perception across social, economic, and overall impact categories, with percentages of 71.11%, 67.50%, and 68.89%, respectively. Additionally, a positive and significant correlation was found between the overall perception score and personal factors such as the respondent's age, years of experience in SHGs, and educational qualifications. The study identified the most significant challenges as the lack of technical knowledge for undertaking productive activities, followed by insufficient marketing facilities and inadequate loan amounts, ranked first, second, and third, respectively.[94]

Prajapati, M., et.al, (2020) in *"Impact of Microfinance for Self-Help Groups promote Tribal Women Empowerment"* inferred that the Self-Help Groups (SHGs) and microfinance are increasingly recognized as key instruments for alleviating poverty by empowering marginalized and disadvantaged communities. This article seeks to evaluate the impact of SHGs and microfinance on economically disadvantaged tribal women in a tribal region of Madhya Pradesh. The study provides an overview of the SHGs in the area, focusing on the participation of poor tribal women and its effect on their empowerment. The findings reveal a significant improvement in empowerment levels from the pre-SHG to post-SHG period. Linear regression was employed to determine if factors such as age, education level, housing condition, employment costs, and initial capital investment could predict family income. The analysis indicates that housing conditions, employment costs, and initial capital investment are indeed significant predictors of household income for SHG beneficiaries.[95]

Badatya, K. H., & Jena, N. M. (2018) in *"Empowerment of Tribal Women Through Self Help Groups: A Case Study in Baliguda Block of Kandhamal District, Odisha* investigated that the Self-Help Groups (SHGs) play a significant role in generating employment, creating assets, and enhancing the financial status of tribal women, while also boosting their confidence. It is anticipated that the establishment of SHGs will expedite both the economic and social empowerment of women. To support this, the government should promote the formation of SHGs with the assistance of officials and civil society organizations.[96]

Kumawat, P., & Bansal, V. (2018) in *"Impact of Self-Help Groups on empowerment status of rural women in Udaipur district* analyzed the empowerment of women through self-help groups and found that joining these groups has led to significant changes in the socio-economic, legal, and political aspects of the women involved. The research clearly demonstrated that self-help groups have had a positive impact on the socio-psychological, economic, legal, and political empowerment of their members. In terms of socio-psychological empowerment, the majority of members (94%) and non-members (86.66%) were classified under the medium empowerment category. For economic empowerment, most members (72%) fell into the medium level, while 56.66% of non-members were in the low empowerment category. Regarding legal empowerment, the majority of members (68%) were in the medium category, with 86.7% of non-members in the low category. Concerning political empowerment, more than half of both members and non-members were categorized under medium and low empowerment, respectively. A comparison of the mean scores between members and non-members indicates that members achieved higher empowerment scores than non-members.[97]

As per **Rathod, N., & Devi, G. (2018)** in *"Economic Sustainability through Women Self Help Groups in Tribal area of Gujarat"* SHGs have played a crucial role in improving the lives of their members by providing meaningful employment opportunities and addressing their needs. Microfinance facilitated through SHGs has nurtured entrepreneurial skills among tribal rural women, enabling them to become self-employed. SHGs have driven significant positive changes in economic aspects such as personal income, job creation, asset accumulation, productive investments, repayment capabilities, and savings. Given these positive outcomes, efforts should be made to expand the SHG network in rural areas by raising awareness about the financial benefits they offer. The contributions of NGOs in establishing and supporting SHGs are commendable, and these organizations should focus on providing training and awareness programs to further benefit SHG members. When efficiently managed, SHGs can serve as powerful tools for creating income and employment opportunities in rural regions.[98]

Koner, S. (2017) in *"An Evaluation of Empowerment of Poor Tribal Women in Bankura District in SHGs: A Case Study"* analyzed that the poor tribal women have a strong desire to engage in income-generating activities through Self-Help Groups (SHGs). However, they often face opposition from their family members, likely because their involvement in household responsibilities is so extensive that participating in such activities disrupts their usual family duties. Although these women receive financial support in the form of cash credit and project loans, it is often insufficient to meet their financial needs. Our analysis reveals that inadequate capital and the inability to secure loans at the right time are the two primary financial challenges reported by most respondents. This suggests that many poor individuals still prefer borrowing to cover their daily consumption needs rather than investing in income-generating activities. Dependence on male members of society is identified as a significant social issue for most respondents. This dependence seems to stem from conservatism, lack of education, and low awareness among both the respondents and their family members. As a result, poor tribal women often struggle to communicate and interact with the male members involved in Self-Help Groups (SHGs). Additionally, most of the respondents view participation in income-generating activities through SHGs as challenging for women, like the personal difficulties they face.[99]

Mir, J. A. (2017) in *"Impact Assessment of UMEED (NRLM) on rural SHG women"* noted that although the scheme has been in operation for only a few years, this study cannot provide a comprehensive evaluation of its overall effectiveness. However, from a community perspective and based on data analysis, it is evident that UMEED is bringing about positive change in the life of beneficiaries. The scheme adheres to its core principles and objectives, establishing a federated institution structure. It manages micro-credit democratically and maintains a robust relationship with financial bodies, such as banks, to facilitate credit linkages. The study highlights that in UMEED scheme have certain limitation such as social constraints, repayment risks, or variations in implementation across regions that affect the impact of the scheme.[100]

Chari Wagh, A. (2016) in *"The challenge of gendering social security: Agrarian crisis, precarious livelihoods and widow farmers"* provides a nuanced feminist critique of rural women's livelihoods, particularly those of widowed farmers in the context of India's agrarian crisis. Rather than focusing on Self-Help Groups (SHGs) directly, this offers crucial insights into the systemic limitations of state-led empowerment programs, many of which operate through platforms like SHGs. The study's methodology is grounded in qualitative, field-based research, combining case study approaches with in-depth interviews and ethnographic observation conducted in Maharashtra—one of the regions most affected by farmer suicides. Data was collected using semi-structured interviews, life histories, and interactions with local institutions, including state welfare offices, civil society actors, and Panchayat leaders. This mixed-method qualitative approach allowed her to capture the lived experiences of widowed women farmers, which are often overlooked in statistical narratives of agrarian development. Finding of the study reveals that these policies, while gender-aware on paper, often fail to reach their intended beneficiaries due to bureaucratic inefficiency, gender-blind criteria, and local-level patriarchal gatekeeping.[101]

Rasheed, A., & Matin, A. (2014) in *"Tribal Women in Transition- Role of SHGs: A Study in Sidhi District"* examined that women's empowerment encompasses access to economic opportunities, social equality, and personal rights. However, ironically, women are often deprived of these fundamental human rights. In many regions, especially in rural areas, cultural and traditional norms perpetuate the denial of these rights. It is commonly believed in rural areas that women lack the capability to generate income, resulting in their confinement to household duties and receiving lower wages for the same work as men. Due to their lack of economic resources, women are often excluded from holding influential positions in society and are unable to voice their concerns in traditionally patriarchal communities. Rural women, in particular, experience much higher rates of inequality across all aspects of life compared to their urban counterparts. Considering this, the present research paper focuses on the initiatives taken by NGOs (Non-Governmental Organizations) through SHGs (Self-Help Groups) to instill the necessary attributes among tribal women. The paper seeks to illustrate the environment in which these women's SHGs operate and examines the impact of SHGs on women's personal development, helping them to better understand and assert their rights both within their households and in relation to government-sponsored schemes and programmes.[102]

Acharya, S., & Samantray, P. (2013) in *"A Qualitative Study on Role of Self-Help Group in Tribal Women Empowerment in Rayagada Block of Gajapati District Of Odisha, India* analyzed that the Self-Help Groups (SHGs) are crucial tools for empowering women, often facilitated and supported by NGOs. These organizations provide guidance and training to members in various income-generating activities, both on-farm and off-farm. In this study, SHGs significantly contributed to women's empowerment by enhancing their earning capacity, boosting their self-confidence, and encouraging regular savings. As a result, participants gained economic security, easier access to credit, improved decision-making within the family, a better family environment with reduced domination, greater mobility, and an increase in political and legal awareness. SHGs also offered women a shared platform to discuss and address both individual and community issues. However, since this study was conducted on a feasibility basis, including samples from a broader geographic area could have provided a more comprehensive understanding of the rural Gajapati districts.[103]

According to **Sarkhel, J., & Mondal, T. (2013)** in *"An Overview of the Self-Help Groups in Tribal Inhabited Jangal – Mahal and Their Role in Women Empowerment: A Case Study of Ranibandh Block of Bankura District, West Bengal"* Participation in SHGs has led to significant economic and social transformations among members in the study area. Many members have reported an enhancement in their family status after joining SHGs. Their income levels have risen, resulting in improved social standing both locally and within society at large. Since SHGs enable women to achieve economic empowerment, these policy initiatives are expected to have a significant impact on the nation. Poverty is often seen because of inactivity and the lack of income-generating opportunities. This research demonstrates that well-structured and effectively executed SHG microfinance programs can not only reduce poverty but also empower women at the grassroots level. Microfinance plays a crucial role in reducing poverty and empowering rural women. It goes beyond providing access to funds; it empowers women to take control of their livelihoods, lift themselves out of poverty and vulnerability, and attain economic and political empowerment within their households. Thus, promoting income-generating activities through Microfinance and SHGs undeniably ensures women's economic independence and enhances their social status.[104]

Pandey, J., & Roberts, R. (2012) in *"A Study on Empowerment of Rural Women Through Self-Help Groups"* demonstrates that the Self-Help Group (SHG) model effectively facilitates access to microcredit for rural women, thereby enhancing their social and economic status. Participation in SHGs has increased women's involvement in family decisions. With microcredit, women can acquire tools and resources to refine their skills and expand their businesses. Initially, many women use these loans to meet domestic needs and support their families. However, microcredit has also enabled them to start and manage businesses such as canteens, catering services, school cooking, and tailoring. Women have come to recognize their significant roles within their families and feel more confident in achieving their goals and making important decisions. This shift signifies an increased influence of women in household decision-making. Additionally, although many village residents are Muslim and previously restricted to their homes, they now have opportunities to socialize, aligning with one of the SHG's key objectives.[105]

According to **Beevi, S., & Devi, V. G. (2011)** in *"The Role of Self-Help Groups in Empowering Rural Women in India" (2012)* Self Help Groups (SHGs) are small, voluntary associations of rural women who share similar socio-economic backgrounds and collaborate to address their challenges through mutual and self-help. These groups empower women at the grassroots level by fostering innovative solutions to specific issues, thereby enhancing their self-esteem, self-reliance, and self-confidence. Given their importance, there is a pressing need to examine the activities of SHGs. Consequently, a study was conducted in Kollam, a traditional industrial district in Kerala, India, to evaluate the role of SHGs in empowering rural women and to identify the primary challenges they face. The study included 24 government SHGs and 24 non-government SHGs, with and without enterprises. A total of 480 women SHG members comprised the experimental group, while 237 rural women not involved in SHGs formed the control group. The research employed appropriate tools for data collection and analysis. The findings revealed that SHGs without enterprises were less empowered both socially and economically compared to those with enterprises. Additionally, there was a significant difference between government and non-government SHGs in their economic, social, and political roles. The study highlighted that micro-enterprises serve as a viable means of improving economic status. Moreover, independent factors such as education, income, and mass media exposure were positively and significantly associated with the effectiveness of SHGs. Major challenges identified included reluctance to adopt innovative schemes, difficulties in balancing dual roles, lack of confidence, team spirit, effective leadership, managerial skills, working capital, and transportation issues.[106]

According to **Nidheesh, K. B. (2009)** in *"Strengthening tribal communities through tribal women's self-help groups in Kerala"* SHGs have emerged as a vital and powerful tool for empowering women in various parts of mainstream society. When they operate on a participatory basis and within supportive partnerships, these groups enable women in Kerala to shift from being marginalized to becoming active agents of change and contributors to society. Although progress on poverty alleviation and other

Millennium Development Goals has not been entirely satisfactory, the work of NGOs and SHGs serves as a reminder that, at the grassroots level, there are significant shifts in the relationships between women, men, and their roles within communities that cannot be ignored. These changes, where women are actively involved in driving change in their villages and panchayats, are an essential part of the broader social development process and the connection between local women and civil society organizations (CSOs). These developments also represent a critical component of addressing poverty and its potential consequences. However, while these positive changes should be acknowledged, the broader and more substantial challenges that remain must continue to be addressed and confronted.[107]

Kalpana, K. (2008) in "*The Vulnerability of 'Self-Help': Women and microfinance in South India"* presents a critical feminist perspective on Self-Help Groups (SHGs) in South India, questioning the dominant assumption that participation in microfinance schemes automatically leads to women's empowerment. Based on ethnographic research in Tamil Nadu, the study contends that SHGs are not inherently liberating spaces but are shaped by neoliberal policies that shift the burden of development onto individuals, often without addressing deeper structural inequalities. The study illustrate that how banks and NGOs tend to favor SHGs comprised of women from dominant castes or those deemed financially reliable, thereby excluding the most disadvantaged. Women often feel compelled to stage business activities simply to access credit, revealing the performativity and regulatory nature of these programs. Although there are instances of agency and negotiation, the study emphasizes how SHGs frequently reflect and even sustain entrenched caste and gender power structures.[108]

2.4 Implementation Challenges

Bhanjdeo, A., et.al., (2025) in *"Seeing like a State or Seeing the State? A Qualitative Study of a Government Program to Support Women's Self-Help Groups in Madhya Pradesh"* observed that Restrictions on women's mobility present a significant barrier to the effective implementation of the NRLM programme. In rural areas, the primary challenge is gaining the trust of women. Many are hesitant to leave their homes to join self-help groups (SHGs). In rural Madhya Pradesh, for instance, women often observe purdah (veil), making it difficult to encourage them to step outside and form groups. This complicates the process of social mobilization, noted a frontline manager. From the perspective of these managers, women are often unable to interact with or are overlooked by local government offices, such as the block office (janpad) and village councils (sarpanches). In contrast, men typically have no trouble navigating local government processes.[109]

Soti, R. (2023) in *"Critical Factors Affecting Participation of Women in NRLM Self-Help Groups"* identified several critical factors which affect the participation of Self-Help Groups Limited access to credit and financial resources poses a major challenge for women in NRLM Self-Help Groups. Insufficient funding prevents them from investing in their businesses and improving their livelihoods. Cultural gender norms and biases can also restrict women's involvement in NRLM Self-Help Groups, as societal pressures often discourage them from engaging in income-generating activities or taking on leadership positions. Moreover, women in these groups may lack access to proper education and training tailored to their needs, limiting their ability to develop the skills and knowledge required for business growth. Inadequate infrastructure, including poor road conditions, insufficient transportation options, and limited access to technology, further restricts women's ability to reach markets, gather information, and utilize essential resources.[110]

Karmakar, A., & Choudhury, S. (2023) in *"Challenges of SHGs: A Study on SHGs members of Barpeta district of Assam"* found that microfinance initiatives were introduced to offer various financial services to the rural poor in order to promote socio-economic development. However, despite these services, the rural population's socio-economic progress has not reached the anticipated level. As per the Economic Survey (2017-18), around 25.70 percent of the rural population still lives below the poverty line. This study aims to examine the key factors contributing to the slow socio-economic development of the rural poor, particularly rural women. The primary objective of this paper is to explore the challenges faced by SHG members under the NRLM in Barpeta District, Assam. The study is both descriptive and empirical, using both primary and secondary data. Primary data was gathered through surveys conducted with respondents from the study area, while secondary data was obtained from various published sources. SPSS was employed to analyze the collected data. The study identified several issues faced by SHG members, including a lack of cooperation among members, high interest rates on loans provided by NRLM, difficulties in repaying both interest and principal amounts, inconsistent support from government and regulatory bodies, inadequate formal education, insufficient training and skill development programs, and the burden of household responsibilities. [111]

Kumari & Jahanara (2023) in *"Constraints and Suggestions regarding Entrepreneurial Behaviour of SHGs Member under National Rural Livelihood Mission (NRLM) in Khanpur Block of Samastipur District of Bihar"* identified several challenges, including the low pricing of products, insufficient knowledge of market trends related to SHG products, and a lack of awareness regarding marketing strategies. Additionally, issues such as lack of discipline, financial limitations, poor management skills, inadequate technical training, and restricted marketing opportunities for SHG products were also highlighted.[112]

Tiwari, A. (2022) in *"Self Help Groups (SHGs)- A ray of hope for rural women in Gundana block of Doda district (J&K)"* observed that JKSRLM has positively impacted the respondents' lives by offering opportunities for savings and fulfilling their credit needs. The study reveals that women's incomes have risen, and they are now able to repay loans on time. Additionally, their involvement in both family and social matters has significantly increased, with their opinions being more highly regarded. Despite these improvements, some members were found to be unaware of how SHGs operate, particularly due to illiteracy among a few. Others expressed dissatisfaction with the SHGs' limited lending capacity, which falls short of meeting everyone's credit needs. There were also concerns about weak leadership and the high interest rates imposed by banks on loans.[113]

Bhosale, K. S. (2018) in *"Implementation of Rural development Programmes in India, with reference to National Rural Livelihood Mission (NRLM)"* inferred that a significant number of loan applications are rejected, primarily due to poor or no communication from bank officials. This may be a result of unclear directives or central government policy decisions. When intermediaries like extension officer's work with banks and Gramsevaks, they encounter various challenges, particularly with policies and communication with the community. Self-Help Groups (SHGs) also face obstacles in securing loans and funding tailored to the needs of farmers and other individuals. There is a strong sentiment that insufficient reporting and lack of communication hinder the government's ability to meet the scheme's objectives. Administrative officers acknowledge that special efforts were made in drafting the policy for implementation and its benefits, but despite these efforts, the desired outcomes have not been achieved.[114]

Mishra, A. (2017) in *"Policy design of National Rural Livelihood Mission (NRLM) – A Critical Assessment* analyzed from the empirical study, and it clearly suggested that the current execution of the NRLM rural development program is not achieving its intended goals due to the blending of conflicting theories. One key issue identified is the rigid age guideline, which excludes individuals over 45 from participating in training sessions. The study also found that greater participation in training is linked to improved livelihood security. Therefore, the rigid rules of the program are hindering its full potential. To effectively combat poverty and include a wider range of beneficiaries, these inflexible regulations need to be relaxed. Additionally, the program's framework should be adapted to fit the capabilities of the beneficiaries, rather than expecting the participants to conform to the programmes structure.[115]

Dewangan, R., & Singh, R. (2016) in *"Empowering Women Through Self-Help Groups: Issues and Challenges* observed that Rural women often lack support from their families, especially their husbands and in-laws, when it comes to joining SHGs. Household responsibilities like childcare, cooking, and other domestic tasks are seen as women's primary duties. As a result, women do not receive enough encouragement from their families to engage in business activities. This reluctance is largely due to a lack of education and resistance to change among the rural population. Additionally, many banks are located far from villages, and the absence of adequate transportation makes it difficult for women in SHGs to access them. They often have to walk long distances, which consumes time and interferes with their daily responsibilities and earnings. This issue is particularly challenging for pregnant women and the elderly. Furthermore, SHG members generally lack basic skills and capacity-building training necessary for entrepreneurial work. They also struggle with motivation and leadership, which are essential to overcoming challenges. Record-keeping, such as maintaining account books, loan registers, attendance records, and passbooks, is another area where they face difficulties. Even those who have received some training often find it insufficient and express the need for more learning opportunities. Moreover, many SHG members are not fully aware of the various government schemes and programmes designed for their benefit. Their lack of awareness leads to the failure of these programmes in achieving their intended outcomes.[116]

Nisha, R., & Asokhan, M. (2015) in *"Empowerment of tribal women through livelihood development* inferred that the majority of tribal women (83.33%) reported encountering social taboos, superstitions, and traditional practices as major challenges. Other significant issues include indebtedness (67.50%), limited awareness of credit sources (68.33%), and insufficient credit facilities (66.67%). A lack of knowledge about tribal development schemes (60.83%) and concerns about social security (60.00%) were also common, along with inadequate communication skills (60.00%). Additionally, factors such as the mismatch between available resources and actual needs (58.33%), gender bias (54.17%), lack of support from family (50.00%), and low self-motivation (48.33%) were highlighted. Women also faced suppression due to their dependence (42.50%), inadequate training opportunities (33.33%), and infrequent training sessions (28.33%).[117]

Suri, K. (2013) in *"Rural entrepreneurship development and women in Jammu and Kashmir"* analyzed that there are various challenges which acts as hindrances in the proper implementation of the UMEED scheme. Limited Resource Availability: Rural regions often face a shortage of essential resources such as finance, technology, training, and access to markets, which are critical for entrepreneurial success. Cultural Barriers: Strongly ingrained societal values may restrict women's freedom of movement, decision-making authority, and access to education, thereby limiting their role in entrepreneurship.

Infrastructure and Connectivity Challenges: Poor infrastructure, including inadequate roads, unreliable electricity, and limited internet access, hinders the smooth running and growth of businesses. Political Uncertainty: The area's history of political turmoil can lead to unpredictability, negatively impacting business stability.[118]

Nidheesh, K. B. (2009) in *"Empowerment of Women Micro Entrepreneurs under NRLM: A Critical Analysis"* analyzed that it is widely acknowledged that the benefits of microfinance can only be fully realized if beneficiaries are able to sustain their microenterprises over a long period. Economic status serves as a key indicator of empowerment. This study highlights that microfinance recipients are struggling to generate sufficient income to improve their financial standing. Due to a lack of proper marketing channels and inadequate support from agencies, vulnerable rural women are unable to sell their products at market value. As a result, many turn to multiple sources of finance, including loans from private microfinance institutions (PMFIs). While these loans are relatively easy to access, beneficiaries often find that the repayment schedules and pressures place a heavy burden on them. In many cases, they are unable to meet their repayment obligations on time, leading to high rates of delinquency. This financial strain causes them to lose valuable assets, sometimes even their homes. Over-indebtedness and debt swapping have become common, complicating fund management for these microfinance users. Consequently, indicators of women's empowerment are moving in the wrong direction.[119]

2.5 Research Gap

A thorough review of the available literature reveals that while previous studies have primarily focused on themes like microfinance, women's empowerment, and the broader outcomes of the NRLM at a national level, there is a notable lack of research on the UMEED scheme in Jammu and Kashmir. It is noteworthy to highlight that despite implementation of UMEED scheme there has been minimal research conducted to analyze the impact of the scheme on socio-economic empowerment of tribal women particularly in district Rajouri of Jammu and Kashmir. Specifically, few studies have explored its effects on the socio-economic empowerment of tribal women, particularly in

Rajouri district. As a result, several research gaps have been identified through the literature review, which is outlined below.

- There are limited studies that inculcates the UMEED scheme in Rajouri district.
- There are few studies that specifically analyzed the impact of UMEED scheme on socio-economic empowerment of tribal women.
- There are minimal studies conducted on the UMEED scheme in the UT of Jammu and Kashmir, particularly in district Rajouri, with even fewer focusing on the inclusion and impact of the scheme on tribal women, who often face intersecting challenges of gender, geographic, and socio-economic marginalization.
- There is a scarcity of studies exploring the livelihood opportunities of tribal women in the district Rajouri of Jammu and Kashmir.
- No study has systematically outlined the hindrances in the implementation of UMEED scheme to empower tribal women in district Rajouri of Jammu and Kashmir.

2.6 Objectives of the Study

The primary goal of establishing objectives is to validate the title of the study, focus on the UMEED scheme, conduct a comprehensive review of relevant literature, understand the broader context of NRLM, provide recommendations, and establish scope for future research. The specific objectives of the study are as follows:

- To analyze the impact of UMEED scheme on the livelihood of tribal women in Rajouri district
- To evaluate the impact of UMEED scheme on the socio-economic empowerment of tribal women in Rajouri district
- To study the role of SHGs working under UMEED scheme to empower the tribal women

- To identify the hindrances in the path of implementation of UMEED scheme to empower the tribal women in selected area.

2.7 Research Questions

In line with the research objectives, key research questions have been developed for the researcher to address using both primary and secondary data sources. These questions are essential to the study, guiding the inquiry into the research area in a structured manner. Therefore, the following research questions have been formulated and will be answered by the end of this study.

Q1. How has the UMEED scheme affected the livelihoods of tribal women in terms of employment opportunities and income levels?

Q2. What are the changes in the socio-economic status of tribal women after joining this scheme?

Q3. What specific activities and initiatives are undertaken by SHGs operating under the UMEED scheme to empower tribal women?

Q4. What are the key obstacles and challenges encountered during the implementation of the UMEED scheme in Rajouri district?

2.8 Research Methodology

Research methodology is the structured approach used in a study to systematically collect, analyze, and interpret data, ensuring that findings are accurate, reliable, and valid. It includes the research design, which outlines whether the study is qualitative, quantitative, or a combination of both, and specifies the methods for data collection, such as surveys, experiments, or observations. It also involves selecting appropriate sampling technique, analyzing data using suitable tools, and adhering to ethical guidelines to protect participants' rights and privacy. A clear methodology provides a blueprint for the research, allowing others to assess, understand and replicate the study if needed.

2.8.1 Description of the Study Area

Rajouri, originally part of Poonch district, was officially separated on September 22, 1967, and became a distinct district on January 1, 1968, covering approximately 2,630 square kilometres. Known historically as Rajapuri, or the "Land of Kings," Rajouri is situated between latitudes 33°00'00" and 33°35'20" North, and longitudes 74°08'00" and 74°42'30" East, according to the Survey of India. Its elevation ranges from 562 meters to 4,800 meters above sea level, surrounded by the scenic Pir Panjal range. Rajouri town serves as the district headquarters, positioned on the Jammu-Poonch highway, roughly 154 km from Jammu and about 85 km from Poonch. The district shares borders with Poonch, Mirpur (Pakistan-administered Kashmir), Udhampur, and Jammu districts.

In 2011, Rajouri had a total population of 642,415, with 345,351 males and 297,064 females. In comparison, the 2001 census recorded 483,284 residents, including 257,336 males and 225,948 females. Rajouri District's population made up 5.12% of Maharashtra's total population in 2011, an increase from 4.76% in 2001.

The population grew by 32.93% from 2001 to 2011. By contrast, the 2001 census had shown a 25.71% increase in Rajouri's population since the 1991 census. Rajouri has seen rapid growth in literacy over the past decade due to its range of educational institutions, including government and private schools, degree colleges, and Baba Ghulam Shah Badshah University, founded in 2005 in honor of the Sufi saint. Located in Dhanore, about 5 km from Rajouri town, this university attracts students statewide to pursue various academic programs.

The district's climate varies southern areas like Nowshera, Sunderbani, and Kalakote have a semi-tropical climate with regular rainfall, whereas northern regions, including Rajouri town, Thannamandi, Koteranka, and Darhal, experience a temperate climate, heavy rainfall, and snowfall in winter, especially in Thannamandi, Darhal, and Koteranka Tehsils. Rajouri town itself saw snowfall in December 2012. Average temperatures range between 7°C and 40°C, and the district receives an average annual rainfall of 769 mm. A river originating from Darhal and Thanamandi flows through Rajouri town, converging near Darhali Bridge at Kheora.

Figure 2.1 Map of Rajouri District

Source: *www.mapsofindia.com*

2.8.2 Universe of the Study

District Rajouri of Jammu and Kashmir is selected for the research because in this district most of the population are living in rural areas and has a significant population of

Schedule Tribes. As per census 2011, 36.02% of the population in the district Rajouri belongs to Schedule Tribe category and 7.5% of the population in this district belongs to Schedule Caste category. As a part of the study, seven gram Panchayat from seven blocks in district Rajouri have been selected to examine the impact of UMEED scheme on socio-economic empowerment of tribal women. These Gram Panchayats are Shadhra Sharief, Patrara, Kothran, Rathal, Ghambir Mughlan C, Kothian A and Hanjaa Thakra. This represents the region's diverse tribal communities, its own experiences and socio-economic conditions. This study aim to capture the varied experiences of tribal women from these Gram panchayats specifically focusing on the implementation of UMEED scheme and its impact on socio empowerment, economic empowerment, financial inclusion, social inclusion and role of SHG's in their overall empowerment. The ST SHG's members and officials involved in the UMEED scheme in Rajouri district constitute the universe of the study.

Table 2.1: Area and Sex-wise Population in District Rajouri

Particulars	Male	Female	Total Population	Population %
Rural	3,10,748	2,79,353	5,90,101	91.86%
Urban	34,603	17,711	52,314	8.14%
Total	3,45,351	2,97,064	6,42,415	100%

Source: *Census 2011*

Table 2.1 depicts that the total population of district Rajouri is 6,42,415 out of which rural population is 5,90,101 and urban population is 52,314, it constitutes 91.86% rural population and 8.14% urban population. The male population in rural areas is 3,10,748 and 34,603 in urban areas. The female population in rural areas is 2,79,353 and 17,711 in urban areas.

2.8.3 Justification of the Selected Blocks

The present study selected blocks based on the demographic profile and socio-economic context of Rajouri district. Rajouri comprises 19 Community Development

(CD) blocks, out of which nine are classified as erstwhile blocks under the UMEED scheme. These include Thannamandi, Sunderbani, Darhal, Rajouri, Manjakote, Kalakote, Nowshera, Budhal, and Peripheral. Since the primary focus of the research was on the empowerment of Scheduled Tribe (ST) women beneficiaries under the UMEED scheme, the Peripheral block was excluded because it has no ST population. The remaining seven blocks—Thannamandi, Sunderbani, Darhal, Rajouri, Manjakote, Kalakote, and Nowshera—were purposively selected for the study as they represent areas with a significant concentration of ST households actively participating in Self-Help Groups (SHGs) formed under the UMEED scheme. These blocks also display diversity in terms of geographic location, socio-economic background, and accessibility, offering a comprehensive understanding of the scheme's implementation within the district. Furthermore, one Gram Panchayat from each selected block was identified based on the highest number of SHG members belonging to ST communities, ensuring adequate representation of the target group. The purposive selection thus allowed the study to capture realistic variations in women's empowerment and livelihood opportunities generated through the UMEED scheme across Rajouri district.

2.8.4 Research Design

Research design refers to a structured framework that specifies the methodology, data collection techniques, and analytical strategies employed in a study. It serves as a blueprint that ensures the reliability, validity, and consistency of research findings, while guiding researchers to systematically address research questions and achieve their objectives (Creswell & Creswell, 2018)[120]. For this study, a descriptive and exploratory method was employed to assess the impact of UMEED scheme on tribal women in Rajouri district, Jammu and Kashmir. Descriptive research design is employed to systematically describe the characteristics of a population, phenomenon, or situation, without manipulating variables. This design is particularly useful when the objective is to present a factual and comprehensive account of social and economic realities. It focuses on providing an accurate portrayal of events as they occur, highlighting patterns, trends, and relationships within the data. (Kothari, 2004)[121]. The descriptive method in this study provides a comprehensive account of the socio-economic characteristics, roles, and livelihood patterns of tribal women, systematically detailing with the scheme's effect on empowerment outcome among the tribal population. Exploratory design is particularly appropriate in contexts where the research seeks to uncover underlying factors, perceptions, and challenges that may not be fully captured through quantitative measures alone (Stebbins, 2001)[122]. The study is also exploratory in nature to gain deeper insights into the impact of the UMEED scheme on the livelihood and socio-economic empowerment of tribal women, as dynamism of variables using primary data sources including case study method, interview schedule and questionnaire have been utilized to infer the findings in Rajouri district. The study adopted, a mixed-method approach combining both quantitative and qualitative data. Quantitative data were collected through structured interviews to collect detailed responses from the beneficiaries on the Impact of UMEED scheme. Qualitative data were gathered using case studies and open-ended interviews with implementing official. Exploratory elements are incorporated through case studies and open-ended interviews with both beneficiaries and implementing officials, which facilitated deeper insights into the lived experiences of women, their perceptions of empowerment, and the challenges encountered in the scheme's implementation.

2.8.5 Source of Data Collection

The present study is based on both primary and secondary sources of data to ensure a comprehensive analysis.

2.8.5.1 Primary Sources

The primary data for this study were collected through a structured interview schedule administered to 284 beneficiaries (SHG members) of the UMEED scheme, specifically tribal women enrolled under the scheme in Rajouri District. In addition, case studies of selected beneficiaries were conducted to gain an in-depth understanding of their lived experiences, access to credit facilities, utilization of resources, and the socio-economic changes resulting from the UMEED scheme. These interviews, which included close-ended questions, were complemented by eight detailed case studies. The structured interviews provided quantifiable insights into beneficiaries' participation, experiences, perceptions, and satisfaction with the scheme, thereby ensuring reliable data on the impact of the UMEED scheme. Furthermore, open-ended interviews were conducted with ten government officials involved in the implementation and monitoring of the scheme, in order to capture institutional perspectives on its effectiveness in promoting social inclusion.

2.8.5.2 Secondary Sources

In parallel, secondary data was utilized to contextualize and support the primary findings. These sources included government reports, statistical records, academic journal articles, books, and other relevant publications that provided historical, policy-related, and theoretical background. These sources helped contextualize the primary data, offering a comprehensive understanding of the socio-economic condition of Rajouri District and situating the findings within the larger discourse on tribal welfare and financial inclusion.

2.9 Sample Size and Sampling Method

2.9.1 Sample Size

The sample size for the study was determined using Slovin's formula, which is commonly used to estimate a representative sample from a given population. The formula is expressed as:

$$\textbf{Sample Size} = \mathbf{N/\ (1+N*e^2)}$$

Where:

n = Sample size

N = Population size

e = Margin of error

Given:

N=973 (Population of selected ST SHG members)

e=0.05 (5% margin of error)

Substituting the values:

$n = N/ (1+N*e^2)$

$N = 973$

$e = 0.05\%$

$$n = 973/1 + 973*0.05^2$$

$$n = 973/1 + 973*0.0025$$

$$n = 973/1 + 2.43$$

$$n = 973/3.43$$

$$n = 283.67 \text{ approximately } 284$$

Hence, the sample size was determined to be 284 respondents.

The total population of Rajouri district, as per the 2011 Census, is 642,415. Out of this, the population of the selected Scheduled Tribe (ST) Self Help Group members was 973, which served as the study population. Based on the above calculation, a sample size of 284 ST SHG members was selected for collecting quantitative data. Additionally, 10 officials were interviewed to gather qualitative data. Approximately 30% of the population was selected from each Gram Panchayat, ensuring a fair and representative distribution across the study area.

2.9.2 Sampling Method

The study utilized both purposive and stratified sampling methods to ensure both relevance and representativeness. Purposive sampling was adopted to focus on specific Gram Panchayat having tribal Self Help Groups in Rajouri district. Within Rajouri, seven erstwhile blocks were selected, and within these blocks, seven Gram Panchayats were included based on highest number of tribal SHG members. These Gram Panchayats are Shadhra Sharief, Patrara, Kothran, Rathal, Ghambir Mughlan C, Kothian A and Hanjaa Thakra. By targeting Gram Panchayat that represents diverse tribal beneficiaries strengthened the qualitative dimension of the research, allowing for a more nuanced understanding of the UMEED scheme and its relevance within these communities.

Stratified sampling was adopted to ensure representatives within the identified Gram Panchayats. The study targeted a total of 284 respondents (Slovin's formulae). The number of respondents from each Gram Panchayat was determined proportionally to the number of ST SHG members relative to the total tribal SHG population (N=973) across all the area. This method ensured that the sample accurately reflected the distribution of beneficiaries, thereby enhancing the validity and generalizability of the findings with the study area. Dividing the population into strata ensured that the diversity of the population was reflected, and stratification ensured that insights drawn from the data accurately reflected the experiences and perspectives of the tribal SHG members across diverse geographic and demographic contexts. The combined use of purposive and stratified sampling, the study ensured that both the contextual relevance of the selected area and statistical representativeness of respondents were adequately addressed.

2.10 Data Analysis and Data Presentation

The study employed both quantitative and qualitative approaches for data analysis. Data from primary and secondary sources was carefully structured, organized into meaningful themes, and presented in tabular form. Quantitative data collected from structured interview from 284 tribal women beneficiaries of the UMEED were analyzed primarily using frequency distributions and percentage analysis. Percentages were calculated to represent the distribution of responses across different socio-economic and demographic variables, and to highlight the impact of the UMEED scheme on income levels, livelihood opportunities, and empowerment outcomes. The use of percentages provided a simple yet effective means of summarizing and comparing the data, enabling clear interpretation of trends and patterns among the respondents (Kothari & Garg, 2019)[123]. For the qualitative data derived from open-ended interviews and case studies, thematic analysis was applied. Responses were coded and grouped under themes such as financial independence, social empowerment, decision-making, and livelihood diversification. This method allowed for deeper insights into the lived experiences of tribal women and the contextual challenges faced in accessing and benefitting from the scheme (Creswell & Poth, 2018).[124]

To enhance clarity in presentation, the analyzed data has been arranged in tables, charts, and graphs. Pie charts and bar graphs were used to visually illustrate proportions and comparisons while tables presented numerical facts in an organized way. Combining textual, numerical and graphical displays made the findings easier to read, interpret and understand.

2.11 Ethical Consideration

In research, ethics pertains to the moral principles that guide actions of the researcher, especially concerning the rights of individuals participating in the study or those impacted by it. The ethical guidelines observed during this research include the following:

1. The research study consistently followed the ethical guidelines established by Lovely Professional University for its research scholars.

2. The research objectives and data collection methods were clearly explained to the respondents, and data was collected from the selected seven Gram Panchayat only after receiving their informed consent.

3. Audio-visual recording was conducted only after obtaining full consent from each respondent.

4. Throughout data collection, the researcher upheld respect for respondents' dignity, scheduling interviews according to their convenience to build rapport and encourage genuine responses. The researcher avoided influencing respondents with personal views or opinions.

5. Prior to data collection, respondents were assured that their information would remain fully confidential and be used exclusively for the research study. Consequently, privacy and confidentiality were maintained at every stage of the research process.

6. The study reflects the original work of the researcher, with strict adherence to the outlined methodology.

2.12 Conclusion

The researcher gained significant insights into the research issue by thoroughly reviewing a variety of literature from both national and international sources, including books, journals, theses, minor projects, and reports. This extensive review enhanced the understanding of the challenges and opportunities related to the implementation of the UMEED scheme and highlighted its impact on the livelihoods of tribal women. Additionally, this chapter introduces the research context, providing information about the Rajouri district in Jammu and Kashmir and the specific blocks selected for analysis. It also describes the research methodology used in this study. Furthermore, the chapter discusses the research questions, objectives, design, approach, and sampling process.

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Chapter - III

An Overview of UMEED Scheme in Jammu and Kashmir

CHAPTER-III

AN OVERVIEW OF THE UMEED SCHEME IN JAMMU AND KASHMIR

3.0 Historical Background

Despite its rich natural resources, Jammu and Kashmir has faced prolonged challenges of poverty, illiteracy, and unemployment, rooted in its unique demographics and political instability. Over the years, numerous policies and programs have been introduced to address these issues, yet the region remains in a state of underdevelopment (Sangmi and Kamili, 2010).[125] The region faces significant gender inequality, highlighted by a declining sex ratio, limited access to education and employment, restricted resource availability, and low levels of involvement of women in decision-making (Gupta, 2014).[126] The Union Territory of Jammu and Kashmir is divided into two main administrative regions: the Jammu division and the Kashmir division which has 217 tehsils and 6671 villages (Census, 2011). For development purpose, the districts are further divided into smaller administrative units known as blocks. As of March 2018, the region included 320 community development blocks (Directorate of Economics and Statistics, 2017).[127] In order to improve the living condition of people the Government of India has introduced various targeted schemes aimed at creating employment opportunities and boosting income levels to reduce poverty (Kumar & Singh, 2018).[128] The Indian government has implemented variety of centrally sponsored programs to combat poverty and generate employment for rural populations. One of the initial initiatives was the Integrated Rural Development Programme (IRDP), launched by the Ministry of Rural Development in 1979, which focused on self-employment. The IRDP provided individuals below the poverty line (BPL) with bank loans and government subsidies to help them establish sustainable livelihoods. To support the IRDP's objectives, several sub-schemes were introduced, including the Supply of Improved Toolkits to Rural Artisans (SITRA), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self-Employment (TRYSEM), and Ganga Kalyan Yojana (GKY) (Dutta, D. 2017).[129]

In 1997, a committee led by S.R. Hashim was established by the Planning Commission to evaluate these poverty alleviation programs. The committee recommended merging TRYSEM, DWCRA, SITRA, and GKY into a single initiative known as the Swarnjayanti Gram Swarozgar Yojana (SGSY). This new program shifted from an individual-based approach to a group-based, institutional framework, forming Self-Help Groups (SHGs) as the primary assistance units. The Ministry of Rural Development Swarnajyanti Swarozgar Yojana, The Cabinet Committee on Economic Affairs (CCEA) granted its approval for the program on March 16, 1999, and it was officially launched on April 1, 1999. The SGSY program specifically aims to raise the household incomes of rural low-income families, while also allowing flexible design at the grassroots level to align with local needs and resources. The restructuring goal is to support sustainable income generation through the development of micro-enterprises, whether land-based or otherwise. To achieve this, the program has built effective connections between key components, including capacity building for the poor, access to credit, technology, marketing support, and infrastructure. The evaluation of the SGSY scheme indicated that by 2010, only 22% of the 25 million households participating in SHGs had successfully accessed bank credit under the program (Thekkekara, T. F. 2008).[130] The assessment highlighted challenges in operations and in mobilizing the poor into SHGs. Issues included insufficient investment in social mobilization, institutional support, and capacity building. Additionally, SHGs were unevenly distributed, and limited banking outreach further impacted the scheme's effectiveness. It was also observed that while some states received allocated funds, they did not utilize them effectively. To evaluate the various aspects of the SGSY related to its implementation and credit, the Government of India set up a committee led by Prof. R. Radhakrishna. One of the key recommendations from the committee was to adopt a "Livelihood Approach" for addressing rural poverty, emphasizing sustainable income-generating activities to improve the overall economic condition of rural populations. Since the financial year 2010-11, the Government of India restructured and rebranded the SGSY as the National Rural Livelihoods Mission (NRLM) (Rajasekhar, D., & Satapathy, S. 2007).[131] The primary goal of NRLM is to eradicate rural poverty by implementing innovative strategies that focus on mobilizing and organizing rural poor populations, while also promoting their financial and economic inclusion. The NRLM is funded through a cost-sharing arrangement between the central government and the states (Jagadeeswari, 2015).[132]

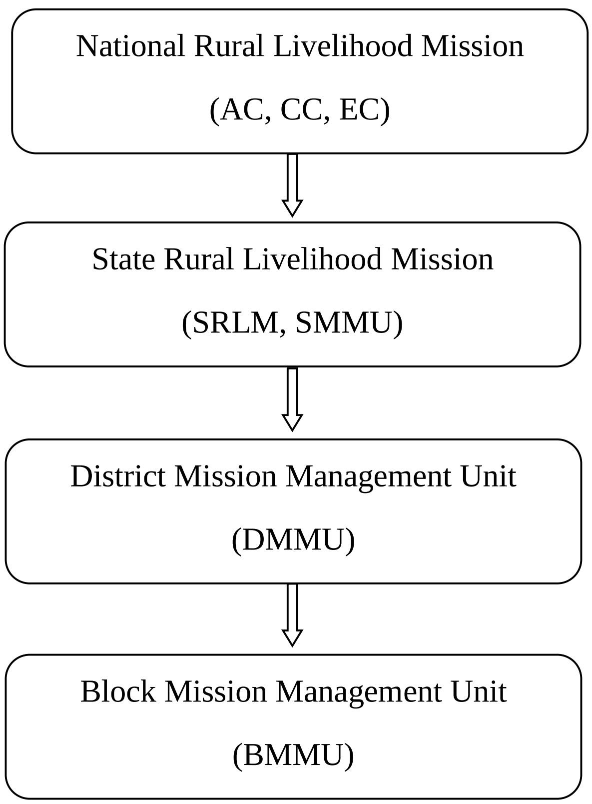
The Ministry of Rural Development (MoRD), Government of India, introduced the National Rural Livelihoods Mission (NRLM) in June 2011 as a reorganized version of the Swarna Jayanti Gram Swarozgar Yojna (SGSY). The Mission's goal is to provide the rural poor with strong institutional platforms that will help them boost household income through better access to financial services and sustainable livelihood enhancements. The National Rural Livelihoods Mission (NRLM) aims to assist 7 crore rural poor households across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats, and 6 lakh villages throughout India at National level. It plans to achieve this by creating federated institutions and self-sustaining Self-Help Groups (SHGs), helping those forms livelihood collectives over the course of 8 to 10 years. The poor would be supported in gaining improved access to rights, entitlements, and public services, while also diversifying risks and enhancing social empowerment indicators. DAY-NRLM operates on the belief that the inherent potential of the poor can be harnessed and strengthened through the provision of resources such as information, knowledge, skills, tools, finances, and by encouraging collective efforts, enabling them to engage with the country's expanding economy. In November 2015, the initiative was rebranded as Deen Dayal Antayodaya Yojana (DAY-NRLM) (Pandeya et al., 2024).[133]

The Government of India has restructured the Swarnjayanti Gram Swarozgar Yojana into the National Rural Livelihood Mission, which has been launched in Jammu and Kashmir under the local initiative called 'UMEED. In Jammu and Kashmir, the National Rural Livelihood Mission (NRLM) plays a crucial role in tackling unemployment and reducing socio-economic inequalities, which in turn supports regional stability and fosters development. In Jammu and Kashmir, the National Rural Livelihoods Mission (NRLM) operates under the name "UMEED," - "A Ray of Hope" supporting approximately 80,371 self-help groups (SHGs) that include a total of 639,140 members. The mission of the UMEED is to engage with 66% of the rural population across the former 125 blocks, connecting them to sustainable livelihood options and supporting them until they can rise above poverty and achieve a dignified standard of living (Ahemad and Katoch, 2022).[134] The UMEED plays a crucial role in Jammu and Kashmir by empowering women, encouraging sustainable livelihoods, and improving rural infrastructure, all of which contribute to conflict resolution. The implementation of UMEED scheme in the region promotes social inclusion by focusing on marginalized communities, encouraging their involvement in economic activities, and lowering vulnerability. With a systematic approach, UMEED supports poverty reduction, diversifies income sources, and drives socio-economic development, making it essential for inclusive growth in Jammu and Kashmir (Somakka and Dwivedi, 2023).[135] This program is focused on empowering women and helping them escape poverty. Originally introduced by the Central government, it began in four districts of Jammu and Kashmir—two from the Jammu division and two from the Kashmir division. Launched in 2013 with strong support from the Central government, the UMEED program aims to alleviate poverty by promoting sustainable livelihoods specifically for rural poor women through self-managed institutional frameworks (Singh & Pandey, 2019).[136] The 'UMEED' initiative aims to reduce poverty across the state by strengthening grassroots institutions for the poor, engaging them in productive livelihood activities, and ensuring sustained income growth over time. It operates on the belief that individuals in poverty have the inherent potential to improve their circumstances, and that the UMEED scheme should foster an environment where this potential can flourish. To achieve this, it is essential to empower organizations representing the poor, enabling them to harness their strengths and direct them toward constructive actions that enhance their livelihoods (Qasba et al., 2016).[137] By March 2019, the Mission had organized approximately 3.49 million women into 38,038 SHGs, with around 75% of these groups having been upgraded within the first two years of the initiative. After that, the focus shifted toward forming Village Organizations and Cluster Level Federations, as well as providing financial support to all Community-Based Organizations. By the same date, 3,355 Village Organizations and 223 Community-Based Organizations had been established, though some were still waiting for funding (Singh & Pandey, 2019).[138] The UMEED is dedicated to reducing poverty in the region by building strong local institutions for underprivileged communities. It seeks to involve them in income-generating activities that drive sustainable progress. Through these efforts, individuals from disadvantaged backgrounds are empowered to realize their potential and access opportunities for advancement, allowing them to benefit from government programs and improve their quality of life. The key goal of the program is to eliminate rural poverty include: social mobilization, institution building, enrolling women in social security schemes and entitlements, promoting social and financial inclusion, supporting sustainable livelihoods, building capacities, and enhancing skill development (Hameed et al., 2017).[139]

3.1 Role of State and development Policies in Structuring and Framing of UMEED Scheme

The program aligns with broader government efforts to enhance women's roles in the economy. Influenced by policies like the National Policy for Women (2016), UMEED seeks to build women's capacity through training, entrepreneurship, and leadership development. At the state level, these national directives have translated into programs aimed at encouraging tribal women to participate actively in SHGs and local governance structures (Ministry of Women and Child Development, 2016)[140]. State and central government policies that promote vocational training—such as the Skill India Mission and PMKVY—are reflected in UMEED's focus on skill-building. The scheme offers various training programs in tailoring, dairy farming, handicrafts, and food processing, which are tailored to suit the local economy and traditional skills of tribal women in Jammu and Kashmir (Ministry of Skill Development and Entrepreneurship, 2015)[141] . The tribal development policies of J&K have given UMEED a mandate to focus on tribal women's empowerment, addressing cultural, educational, and logistical challenges unique to tribal areas. Through tailored awareness programs, livelihood mapping, and infrastructure support, UMEED operationalizes the Tribal Sub-Plan (TSP) at the community level (Ministry of Tribal Affairs, 2021)[142]. The state's governance policies emphasize transparency and accountability. JKRLM employs a Management Information System (MIS) to track SHG performance, fund utilization, and beneficiary feedback. These practices align with broader Good Governance initiatives by the J&K administration, aimed at improving service delivery in rural development programs (Government of J&K, 2022)[143]. Despite these achievements, the scheme faces critical implementation challenges. A lack of consistent monitoring mechanisms, uneven access to markets, persistent digital illiteracy, and patriarchal socio-cultural barriers continue to restrict the full potential of women's participation, particularly among Scheduled Tribes (ShodhKosh, 2025)[144].

Figure 3.1 Organizational Set Up



Source: *District Manual Book Independent Assessment DAY-NRLM*

The Jammu Kashmir Rural Livelihood Society operates through a structured hierarchy to implement the scheme, with a General Body at the top and an Executive Council overseeing it. The Mission Director of JKRLM, working under the guidance of the Executive Council, is supported by Mission Management Units at the state, district, and block levels. To ensure effective implementation of the DAY-NRLM scheme across Jammu and Kashmir's divisions, two Additional Mission Directors are assigned to the region. This structure is designed to tackle poverty comprehensively.

At National Level: A national advisory committee led by the Ministry of Rural Development will be established. Its members include academics, experts on poverty and development, financial institutions, industry associations, and the members of civil society organizations (CBO). The committee would serve as the Mission's main decision-making body for formulating mission-wide policies.

At the national level, the key responsibilities include:

- Providing technical assistance to States and Union Territories (UTs)
- Facilitating knowledge sharing and capacity building
- Establishing partnerships to enhance banking and market linkages
- Assisting States and UTs in implementation and rollout efforts

At State Level: The State Rural Livelihood Mission (SRLM) operates as an independent entity within the State's Rural Development Department structured as a society. Under this set up, a State Mission Management Unit (SMMU) is established, led by the Chief Executive Officer (CEO) to oversee implementation and related state-level functions. To ensure effective execution, a three- tier implementation framework is established, comprising the SMMU at state level, the District Mission Management Unit at district level, and the Block Mission Management Unit at Block level. The assessment encompasses three levels: (i) dedicated support structures such as NMMU, SMMU, DMMU and BMMU; (ii) multi-tiered community institutions like SHGs, VOs and CLFs; and (iii) enterprises and their federations include value chain agents, aggregators and service providers. As per the UMEED strategy in order to end poverty, there is a need of organized sensitive assistance system for the poor. The poor rural women are encouraged to participate in Self Help Groups under this plan, in which first identifies the rural blocks of Jammu and Kashmir for the implementation of the scheme. Additionally, a resource person is stationed in the area. A professional resource person is responsible for coordinating the entire ground-level activities arranged by the mission. SGHs, VOs, and CLFs are established, and members receive training in maintaining books and accounts. The implementation of NRLM activities at the state level is carried out through SMMUs, which are led by a full-time State Mission Director (SMD). The primary responsibilities of the SMMU include:

- Overseeing the implementation of all DAY-NRLM initiatives within the state.
- Formulating policies and providing state-level guidelines for the mission's execution.
- Offering support and guidance to district and sub-district implementation structures.
- Ensuring the effective and quality implementation of various components and thematic interventions.
- Establishing and maintaining linkages with the District Rural Development Agencies (DRDAs).
- Facilitating convergence and managing partnerships.
- Performing any other functions as necessary for the mission's success.

At District Level: At the district level, the District Mission Management Unit (DMMU) will be established by the SMMU and tasked with implementing the program in accordance with the guidelines. This unit serves as a support and capacity-building center for program execution at the block and grassroots levels. It is headed by the District Programme Manager, who is supported by specialists in areas such as social mobilization, microfinance, livelihoods, capacity building, and placements.

The district unit collaborates with the district administration and other related departments, particularly the District Rural Development Agencies (DRDAs) and Panchayati Raj Institutions (PRIs), to coordinate and streamline activities.

At Block Level: The primary responsibility of the Block Mission Management Unit is to mobilize poor households into Self-Help Groups (SHGs), strengthen these groups, and enhance their capacities. Additionally, the unit oversees the formation of SHG federations, ensuring that both the groups and their federations grow stronger over time and become self-sustaining without external support. To achieve this, a mechanism must be established to facilitate active collaboration between the block unit, as the frontline implementer, and the SHGs.

It follows a "demand-driven approach," enabling states to design and implement their own livelihood-focused strategies and action plans aimed at alleviating poverty. The UMEED is designed to alleviate poverty by establishing strong grassroots organizations for the disadvantaged, involving them in effective livelihood programs, and ensuring significant and sustainable income growth. The mission has outlined seven steps that can help the poor overcome poverty. These seven steps are detailed below:

- Identification of the poor.
- Organizing the poor.
- Creating a favourable environment to unleash their potential.
- Showing them the path to the capital.
- Showing them the path to the right livelihood.
- Social awareness.
- Safety nets around the poor and converging welfare schemes as their entitlements.

The seven steps must be implemented in a particular order, as each step builds upon the successful execution of the one before it. This sequential approach is crucial to consider when evaluating the mission's intended outcomes within a given timeframe (NRLM, 2017).[145]

3.2 Components of the Scheme

3.2.1 Social Mobilization

Social mobilization means the process of bringing people together to take collective action for a common goal or cause, especially to improve their social, economic, or political conditions. Social mobilization is an active and collaborative process that brings together individuals, groups, and organizations to tackle social, economic, or political challenges, with the goal of achieving lasting and impactful change. It focuses on increasing awareness, encouraging participation, and empowering communities to take the lead in addressing their needs and priorities. By enhancing skills, building strong social connections, and fostering cooperation, social mobilization promotes a sense of collective responsibility and coordinated action. The program operates on the principle of universal mobilization of the poor, utilizing the Participatory Identification of Poor (PIP) methodology. A key aspect of the Mission is the mobilization of rural poor into Self-Help Groups (SHGs). To ensure inclusivity and support these individuals in overcoming poverty, UMEED has devised innovative and tailored approaches. Professional social workers play a key role in facilitating the PIP process, ensuring greater involvement of marginalized individuals in the program. PIP, a technique commonly employed within Participatory Rural Appraisal (PRA) or Participatory Learning and Action (PLA) frameworks, emphasizes active community participation. Additionally, the program makes the commitment to fostering social inclusion and empowering the poor to overcome poverty. By employing participatory methods and upholding these core values, professional social workers contribute significantly to the program's goal of ensuring the inclusion of disadvantaged populations. State Rural Livelihood Missions (SRLMs) adopted the resource block strategy to establish community-managed sustainable resource blocks and build internal social capital through community-level practitioners. This initiative has played a pivotal role in formulating strategies for both intensive and non-intensive block approaches. Additionally, it has supported SRLMs in implementing the resource block strategy by offering guidance and collaborating with resource organizations (Ahmad and Hussian, 2020).[146] Rural mobilization stands as a key objective of SRLM, ensuring that at least one member from each household, preferably a woman, becomes part of an SHG. To effectively combat poverty, policy frameworks must prioritize the mobilization of marginalized communities, equipping them to actively participate in decisions that shape their lives and future opportunities (Midya, D., et.al, (2021).[147]

- Conduct a door-to-door survey within the village.
- Identify households falling under the Below Poverty Line (BPL) category.

- Cross-check and validate findings with existing data, if available.
- Engage directly with households to understand their needs.
- Highlight the benefits of adopting a community-based approach to overcome poverty.
- Organize BPL households into affinity-based Self-Help Groups (SHGs).
- From additional SHGs if more BPL households are identified.
- Establish federations of SHGs at the Gram Panchayat level.

3.2.1.1 Community Institutions

A community institution is a structured organization or group established within a community to meet various social, economic, cultural, or developmental objectives. These institutions are usually initiated by community members and operate through collaborative efforts, common interests, and inclusive decision-making. Their nature can vary from formal organizations to informal associations, depending on their goals and functions (Richman, 2006).[148]

a. **Self Help Group:** A Self-Help Group (SHG) is an informal collective of 10 to 12 economically disadvantaged women from the same village who share a similar socio-economic background. These groups empower members to establish their individual identity while leveraging the strength of mutual support. Each SHG selects a name for itself, opens a savings account in the nearest bank, and undergoes regular training during its initial stages. UMEED aims to identify, organize, and unite women from rural areas into groups, providing them with training and a platform to understand the challenges of poverty and devise strategies to overcome it independently. Each group adheres to five key principles known as ‘Panchasutra’: 1. Regular meetings. 2. Regular savings. 3. Routine internal lending. 4. Regular Repayment. 5. Bookkeeping (Ganjoo, 2021).[149] The SHG is led by two democratically elected leaders, referred to as the First and Second leaders, who work together to guide and support the group's progress, much like a climber relying on assistance. Approximately 55% of gram panchayats in Jammu and Kashmir have been brought under the fold of women's

Self-Help Groups (SHGs), with efforts ongoing to achieve 100% coverage at the grassroots level. Notably, since 2019, SHGs in the region have emerged as a symbol of women's empowerment. Currently, over 60,000 SHGs are active in Jammu and Kashmir, involving more than 6 lakh women.

The mandate of the UMEED scheme is to engage two-thirds of the rural population across 125 blocks in the region. Its goal is to provide sustainable livelihood opportunities, enabling individuals to rise above poverty and enjoy an improved quality of life (Bhat, 2023).[150]

b. Village Organisation: SHGs come together to form a federation called a Village Organisation (VO), a critical step toward ensuring the sustainability of SHGs. Each VO is typically comprised of 7 to 15 SHGs. As a higher organizational body, the VO operates with five democratically elected office bearers, chosen from among SHG leaders, who oversee group activities and maintain transparency. The Mission channels all funds through the VO to the SHGs, ensuring proper distribution. Internal lending and repayments are conducted twice a month, with all transactions recorded in the Management Information System (MIS) to prevent any mismanagement. VOs also maintain relationships with banks to secure additional capital for long-term viability. One of the key responsibilities of a VO is identifying households that have been left out and integrating them into the SHG network, thus expanding the reach of support and inclusiveness.

The Village Organization (VO) serves as a crucial platform for poverty alleviation and community development.

- It is the second tier of organization after the Self-Help Group (SHG) at the village level, bringing together all the SHGs in the community.
- The VO acts as a hub for disseminating information related to development initiatives and other important matters to all SHGs.
- It fosters unity among the SHGs in the village, creating a cohesive network of groups.

- It promotes the exchange of best practices among SHGs, enabling them to learn from each other's successes.
- The VO addresses and resolves issues that individual SHGs are unable to manage independently.
- It facilitates relationships with external financial institutions such as government bodies, semi-government organizations, banks, and Block Level Federations (BLFs) to provide financial support to SHGs.
- VO supervises and strengthens the activities of SHGs to ensure effective functioning.

It conducts regular audits and performance evaluations of SHGs on a quarterly basis.

- VO identifies training requirements for SHGs and organizes capacity-building programs to enhance their skills.
- It ensures that any underprivileged households left out of SHGs are linked to these groups.
- VO serves as a bridge between SHGs and the UMEED scheme, ensuring that all programs under UMEED are effectively implemented and benefit the groups.

This structured approach enables VOs to play a pivotal role in empowering SHGs and fostering community progress.

c. **Cluster Level Federation:** Seven to Fifteen VO's comes together to form Cluster level federations. Similar to how Village Organizations (VOs) are formed, the coming together of seven to fifteen VOs leads to the creation of a Cluster Level Federation (CLF). CLF also has its own office bearers and sub-committees. Its primary role is to coordinate and support various activities, ensuring convergence of efforts, promoting livelihoods, addressing marketing requirements, and meeting emerging social needs. These responsibilities become more significant as SHGs stabilize and gain access to credit from financial institutions. The primary role of the Cluster Level Federation (CLF) is to address and resolve any escalated issues brought to it by the Village Organizations (VOs).

d. **Community Mobilizer (CoM):** Each Village Organization (VO) is overseen by a Community Mobilizer (CoM), preferably a woman, who serves as a facilitator for Self-Help Groups (SHGs). The primary duty of the CoM is to mentor and guide the SHGs assigned to her. A unique aspect of the program is that the CoM should either be a member of an SHG herself or have a close relative, such as her mother or sister, who is an SHG member. For every 4 to 5 VOs, there is a designated Community Trainer (CoT) selected from the pool of Community Mobilizers within the cluster. CoT's main role is to provide training to SHG members, leaders, bookkeepers, VOs, VO sub-committees, CoMs, and the broader community.

e. **Cluster Coordinator (CC):** The activities of the Cluster Level Federation (CLF) are managed by a Cluster Coordinator (CC), who is chosen from the cadre of Community Trainers operating in the block. The CC acts as a bridge between the community and the Mission, facilitating communication and coordination.

This structured system ensures that capacity building and empowerment flow seamlessly, starting from SHGs and extending up to the Cluster Level Federation (Qasba et al, 2016).[151]

3.2.2 Capacity Building

Capacity building refers to the process of developing and strengthening the skills, abilities, resources, and institutions that individuals, organizations, and communities need to achieve their goals, adapt to change, and sustain development. It involves enhancing knowledge, improving technical skills, fostering collaboration, and building structures or systems that enable sustainable growth and resilience. In a socio-economic context, capacity building often focuses on empowering marginalized groups, such as women, to improve their participation in decision-making processes, access resources, and contribute to their communities' development effectively. A consistent emphasis is placed on building the capacity of human resources under JKRLM (UMEED). Training programs are conducted at various levels, including Self-Help Groups (SHGs), Village Organizations, Clusters, and Blocks. SHG members are equipped with the skills to manage their institutions, establish market linkages, handle existing livelihoods, improve their capacity to absorb credit, and enhance their creditworthiness. A multi-dimensional approach is employed to ensure ongoing capacity development for targeted families, SHGs, their federations, government officials, bankers, and other key stakeholders. Regular training sessions are scheduled in adherence to timelines, and additional training is promptly provided as needed.

- **Demand Side:** This involves building the capacities of SHGs, their federations, Community Coordinators, and staff at block, district, and state levels. The focus is on strengthening SHG-bank linkages, promoting the use of technology, and enhancing financial literacy.
- **Supply Side:** This focuses on raising awareness among bankers about SHG-bank linkages through in-house training programs and immersive visits (National Rural Livelihood Mission, 2012).

3.2.3 Financial Inclusion

Financial Inclusion is regarded as the lifeblood of institutions formed to organize and support the poor. It begins by fostering a habit of saving, promoting lending practices among the poor, and reducing unnecessary expenses. Financial inclusion refers to providing financial services to disadvantaged and low-income segments of society at affordable costs. Public sector banks are coming forward to provide credit to SHGs. Unrestricted access to public goods and services is fundamental to an open and efficient society. Since banking services are considered a public good, ensuring equitable access to banking and payment services for everyone is a key objective of this public policy. The concept of "financial inclusion" gained prominence in the early 2000s, driven by studies highlighting financial exclusion and its direct link to poverty. One primary cause of financial exclusion is the absence of a steady or adequate income. The Committee on Financial Inclusion (2008) defines financial inclusion as the process of ensuring access to financial services and providing timely, adequate credit to vulnerable groups, such as weaker sections and low-income communities, at affordable costs. Financial inclusion encompasses the provision of affordable services such as payments, remittances, savings, loans, and insurance to those often excluded by the formal financial system. Within

India's policy framework, the importance of financial inclusion and extending formal financial services to the excluded population has always been a priority. The Financial Inclusion Strategy under UMEED Scheme includes:

1. Create a household investment strategy.
2. Evaluate investment strategies of households within Self-Help Groups (SHGs).
3. Identify individual beneficiaries through a participatory evaluation process.
4. Offer guidance on financial management and business growth to individuals.
5. Share the list of individual beneficiaries with SHG federations, Gram Panchayats, Block officials, DRDA, and other relevant organizations (Tiwari, A. 2022).[152]

a. **Revolving Fund:** Three months after the formation of the Self-Help Group (SHG), the Village Organization released a revolving fund to its members under this initiative. The fund amounted to Rs 15,000 and was granted to SHGs that adhered to the five cardinal principles known as Panchasutra". These principles include holding regular meetings, making consistent savings, facilitating inter-loans among members, ensuring timely repayment, and maintaining up-to-date books of accounts. SHGs that complied with these principles and submitted their Micro Credit Plan (MCP) to Village Organizations, along with an Audit and Grading report, received the revolving fund. The SHG then distributed this fund to three of its members, who utilized it to enhance their current living conditions.

b. **Community Investment Fund**: This fund entails the Mission providing Rs 40,000 to the SHG through Village Organizations after three months of Revolving Fund distribution (after 6 months of the formation of the SHG). The funds are utilized to enhance existing livelihoods or initiate new ones. The Community Investment Fund - 2 (CIF-2) is a capital fund of Rs 25,000 provided to Self-Help Groups (SHGs) by the Mission through Cluster Level Federations (CLFs) to support alternative livelihoods. This amount is allocated to members who have previously received loans, supplementing their existing initiatives to improve their livelihoods and enhance their family's economic status (Qasba et. al, 2016).[153]

c. Savings: Regular saving, either weekly or monthly, has become a crucial aspect of Self-Help Groups (SHGs). The frequency and amount of savings depend on the members' financial capacity. Saving is not only encouraged to cultivate a savings culture but also to build up funds within SHGs/VOs, which can be leveraged for bank loans. Typically, SHGs deposit their funds into banks, although some retain cash for emergencies. Certain SHGs also opt to invest their accumulated savings in fixed deposit accounts, particularly those with longer operational histories. Additionally, many SHGs entrust a portion of their savings to higher-level federations that accept deposits (e.g., AP). Mature SHGs often engage in periodic disbursement of their accumulated savings, prompting them to replenish their savings.

d. Credit Linkage: Banks also act as partners under this mission to provide credit to the women. In Jammu and Kashmir, the Jammu and Kashmir Bank provides bank credit linkage to the beneficiaries of this mission. Banks' simple loan provisions enable rural disadvantaged families to enter the economic arena (George, B. 2014).[154]

3.2.4 Livelihood Promotion

The UMEED scheme primarily focuses on reinforcing the existing livelihoods of SHG members, giving priority to sustainable opportunities for economically disadvantaged communities. Recognizing the potential risks in adopting or upgrading livelihoods, the scheme strategically focuses on enhancing current livelihood activities. Its success largely depends on the existing skills of individuals in their respective trades. The primary goal of the UMEED scheme is to stabilize and enhance the existing livelihood opportunities available to the poor, both in farm and non-farm sectors. The consumption patterns of impoverished households significantly affect their well-being, productivity, and willingness to take risks. However, factors such as business risks, life cycle uncertainties, high costs of consumption and production, and unfavorable trade conditions leave the poor highly vulnerable. To navigate these challenges, vulnerable households often adopt diverse and multi-layered livelihood strategies. Effective interventions must address all these aspects comprehensively. The most common livelihoods for the poor include wage labor, small-scale farming on marginal lands or as tenants, livestock rearing, forest produce collection, and fishing. In non-farm sectors, traditional occupations such as weaving, carpentry, blacksmithing, and laundry services are prevalent. Additionally, many seek alternative livelihood opportunities within the employment spectrum. The poor are not only producers and service providers but also consumers of essential goods and materials needed for their livelihood activities. These dynamics drives a gradual transition from basic consumption to debt repayment, improvement of existing livelihoods, and diversification into new income streams.

In this framework, we assess the entire livelihood portfolio of each household, offering support for individual, household-level, or collective activities. The approach is anchored on three core pillars:

1. **Reducing Vulnerability and Enhancing Livelihoods:** Strengthening and expanding existing livelihood options while exploring new opportunities in widely practiced sectors such as agriculture, livestock, fisheries, and forest produce collection.
2. **Employment Generation:** Developing skills to equip individuals for jobs in external markets.
3. **Enterprise Development:** Supporting self-employment and nurturing entrepreneurial ventures, particularly in micro-enterprises.

This holistic approach aims to empower the poor by addressing their vulnerabilities, enhancing their income sources, and creating sustainable livelihoods.

To further support these efforts, UMEED provides marketing assistance at multiple levels, ensuring better market access and income opportunities for SHG members. A study conducted reveals that 58.3% agree that SHG members provide different kind of employment opportunities (Patil, 2021).[155] UMEED focuses on existing livelihood possibilities. As a result, it aids in the constant promotion and improvement of effective livelihoods.

3.2.5 Convergence and Partnership

Focuses on aligning with other initiatives under the Ministry of Rural Development, as well as schemes from various Central Ministries and State Governments, to foster collaboration and create synergies both directly and through institutions serving the underprivileged. All PIAs should explore opportunities for collaboration with MGNREGA, the Agriculture Department, and schemes such as ATMA and RKVY. SRLMs are encouraged to organize regular meetings at the state and district levels to facilitate effective integration of these programs. Seeking partnership to collaborate with Non-Government Organizations (NGOs) and Civil Society Organizations (CSOs) at both strategic and implementation levels. These partnerships are built on fundamental principles and shared understanding of processes and goals. It is working on establishing a national framework to guide these collaborations with NGOs and CSOs.

3.3 Key Features of the Scheme

1. One woman from each rural poor household (BPL) would be included in the Self-Help Group (SHG) network. These women's SHGs will be connected to banks for financial support.

2. SHGs would be organized into federations at the village and higher levels to ensure access to resources, improve their voices, and minimize reliance on external agencies.

3. A participatory social assessment would be conducted to identify and prioritize households based on their level of vulnerability. Special attention will be given to the poorest of the poor, single women, female-headed households, and individuals with disabilities, the landless and migrant laborers.

4. The Key feature of the UMEED Scheme is that it has adopted a strategy based on community demand, which aims to empower community institutions to address the livelihood concerns of the poor. The main goal of these community institutions is to assist the poor in addressing three key forms of exclusion—social, financial, and economic—that perpetuates their poverty. The Mission emphasizes four critical aspects: social mobilization and institution building, financial inclusion, livelihood promotion, and convergence with social development initiatives.

5. Providing training and building the capacities of the poor, with a focus on managing institutions, improving livelihoods, enhancing credit absorption, and establishing creditworthiness.

6. The UMEED Scheme also focuses on skill development, facilitating their training, employment, and self-employment opportunities through Rural Self-Employment Institutes (RSETIs). It further promotes innovation, infrastructure development, and market support to enhance their prospects.

7. To promote financial inclusion, the UMEED Scheme works on both the supply and demand sides. On the demand side, it focuses on providing financial education to vulnerable groups and supporting SHGs and their organizations with catalytic resources. On the supply side, the Scheme collaborates with financial sector stakeholders to encourage the adoption of innovative financial solutions. It prioritizes the use of information and communication technology, business correspondents, and group coordinators like Public Sector Banks. The goal is to ensure comprehensive coverage for the rural poor, protecting them against risks related to life, health, and property. Additionally, the Scheme emphasizes facilitating money transfers, particularly in areas with high population mobility.

8. The scheme provides institutions of the poor including SHGs, VOs, and CLFs, with two types of community funds: the Revolving Fund (RF) and the Community Investment Fund (CIF). These funds serve as long-term resources to strengthen their institutional and financial management capabilities, helping them build a track record to access mainstream bank financing. The provision of a Revolving Fund supports SHGs by enhancing their institutional and financial management skills, helping them establish a strong credit history. A Community Investment Support Fund (CIF) is provided in intensive blocks to SHGs through their federations to facilitate loans or carry out shared socio-economic activities.

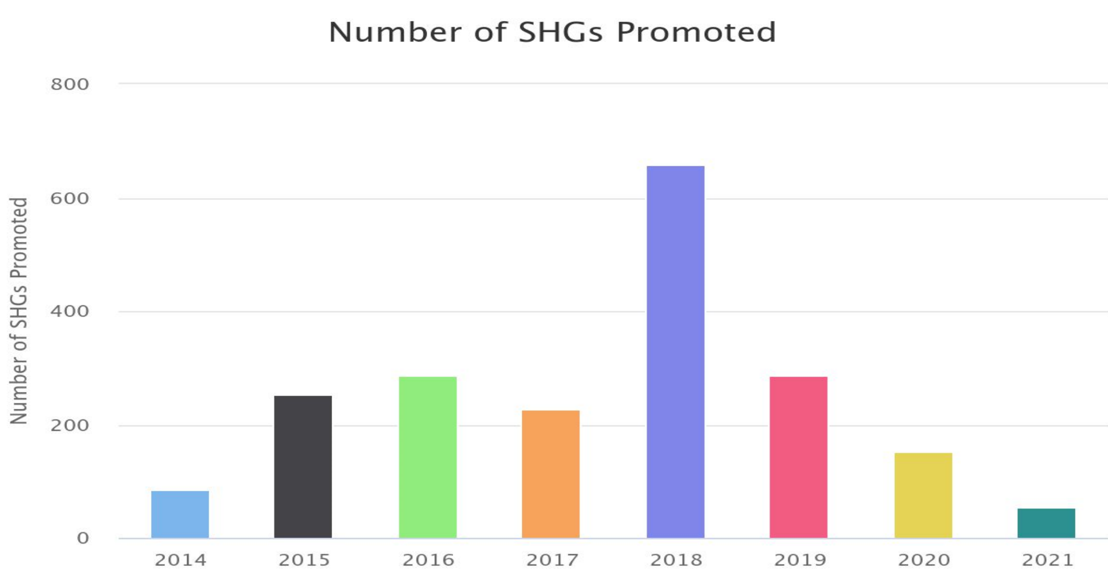
9. Offering interest in subvention on loans taken by SHGs.

10. Promoting livelihoods is a key aspect of this scheme. Recognizing the current livelihoods of the poor, the Scheme places greater focus on diversifying income sources to help them cope with vulnerabilities. The income and workdays generated from existing livelihoods are often inadequate to meet their needs. JKRLM (UMEED) aims to assess the livelihood portfolio of each poor household, enhance and sustain their current livelihoods, and ultimately expand their opportunities.

11. The Scheme places significant emphasis on aligning with programs under the Ministry of Rural Development and other central initiatives. It actively pursues collaboration with state government programs to create direct or indirect synergies with organizations that advocate for the interests of the poor. The scheme establishes appropriate linkages with District Rural Development Agencies (DRDAs) and Panchayati Raj Institutions (PRIs) at the district level (MoRD, 2021).[156]

3.4 Progress of Self-Help Groups Promotion, Household Mobilization and Village Organizations in Rajouri District (2014-2021)

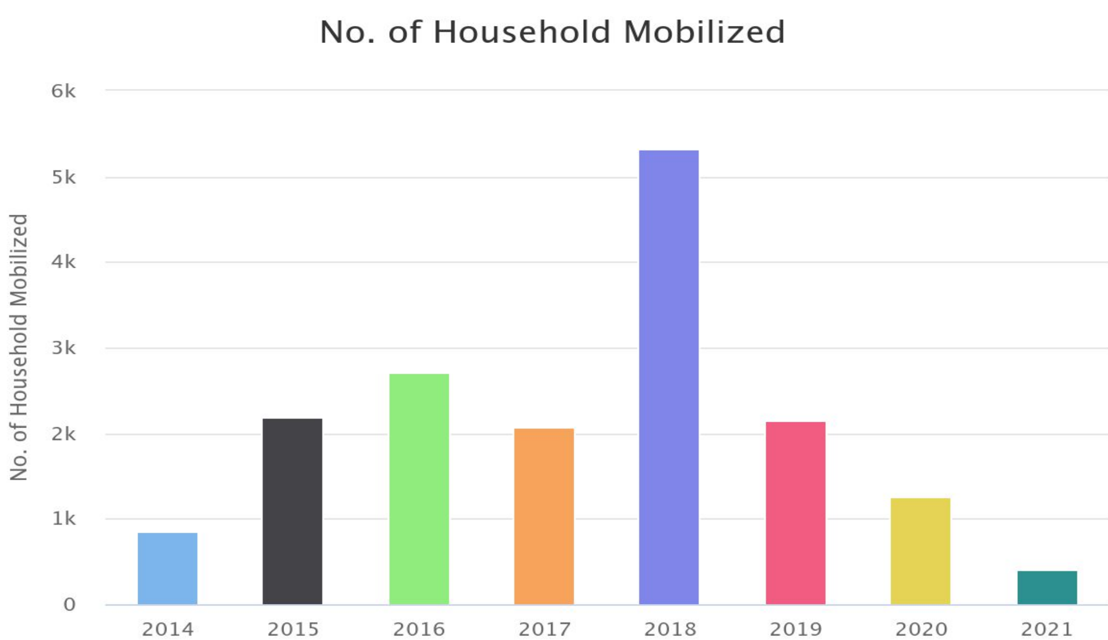
Graph 3.2 No. of SHGs promoted from the financial year 2014-2021 in Rajouri District



Source: *DAY NRLM*

Graph 3.2 depicts that the number of SHGs promoted in district Rajouri of Jammu and Kashmir in the year 2014 were 86, in the year 2015 were 253, in the year 2016 were 286, in the year 2017 were 228, in the year 2018 were 658, in the year 2019 were 287, in the year 2020 were 152 and in the year 2021 were 54. In the year 2018 no. of SHGs promoted were highest in number as compared to other years while as in the year 2021 it was lowest in number as compared to other financial years. After 2018, the numbers declined again: 287 in 2019, 152 in 2020, and 54 in 2021, which could be attributed to factors such as COVID-19 restrictions, administrative slowdowns, or completion of initial target areas.

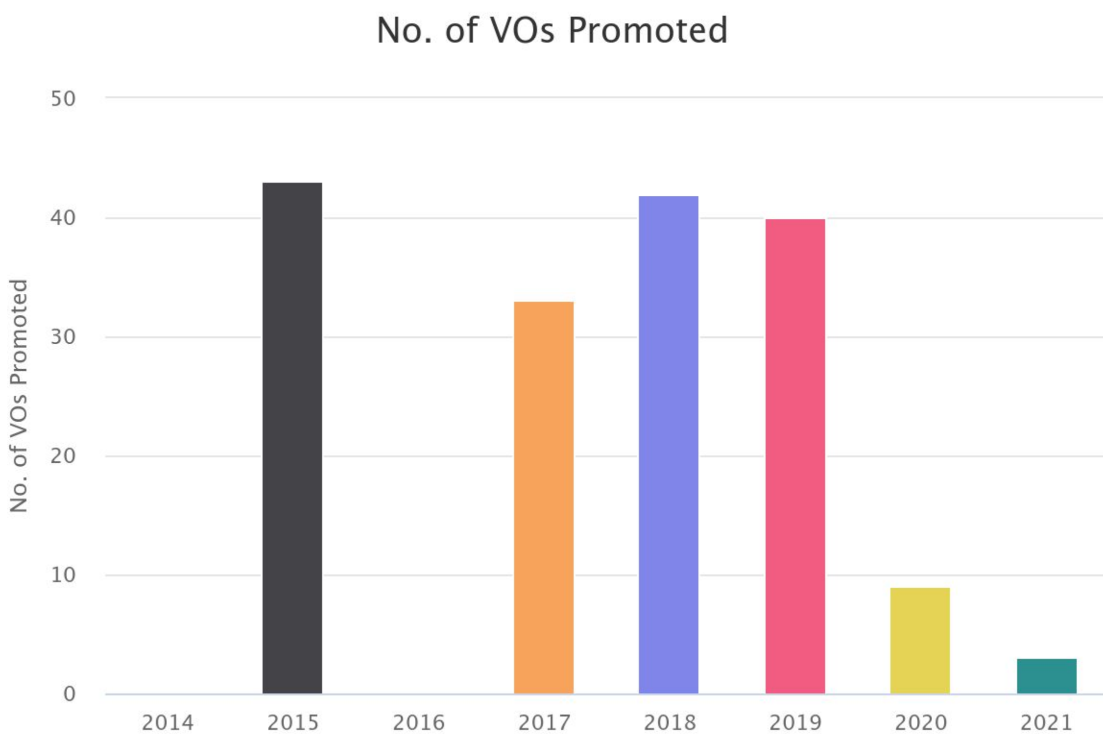
Graph 3.3 No. of Household mobilized from the financial year 2014-2021 in Rajouri District



Source: *DAY NRLM*

Graph 3.3 depicts that the number of households mobilized in district Rajouri of Jammu and Kashmir in the year 2014 were 843, in the year 2015 were 2169, in the year 2016 were 2711, in the year 2017 were 2067, in the year 2018 were 5324, in the year 2019 were 2144, in the year 2020 were 1266 and in the year 2021 were 442. In the year 2018 no. of households mobilized were highest in number as compared to other financial years while as in the year 2021 it was lowest in number as compared to other financial years.

Graph 3.4 No. of VOs Promoted in Rajouri District



Source: *DAY NRLM*

Graph 3.4 depicts that the number of VOs promoted in the district Rajouri of Jammu and Kashmir in the year 2014 were 0, in the year 2015 were 43, in the year 2016 were 0, in the year 2017 were 33, in the year 2018 were 42, in the year 2019 were 40, in the year 2020 were 09 and in the year 2021 were 03. In the year 2015, no. of VOs promoted were highest in number as compared to other years while as in the years 2014 and 2016 it was lowest in number as compared to other financial years.

3.4 Conclusion

The UMEED scheme is a groundbreaking initiative focused on empowering rural women by improving their livelihood opportunities and fostering economic independence. Its reliance on community-driven strategies ensures long-term sustainability and makes it a crucial element in advancing rural development and promoting gender equality across India. In summary, UMEED Scheme seeks to address the financial needs of marginalized women by helping them establish sustainable livelihoods, ultimately empowering them and lifting them out of poverty. However, more than eight years have passed since its implementation, making it crucial to assess its progress and achievements in relation to its stated objectives. This study is a step in that direction and holds significance in offering policymakers' valuable insights.

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Chapter - IV

Data analysis and Interpretation

CHAPTER-IV

DATA ANALYSIS AND INTERPRETATION

4.0 Introduction

The Swarnjayanti Gram Swarozgar Yojana (SGSY) was launched on April 1, 1999, as a self-employment initiative by the central government to support families living below the poverty line in rural India. This program aimed to help these families generate income by forming Self-Help Groups (SHGs), and individuals participating in self-employment were referred to as Swarozgaris. These participants could engage in livelihood activities individually or collectively, earning approximately 2,000 INR per month after accounting for bank loan repayments. Eventually, SGSY was restructured into the National Rural Livelihood Mission (NRLM), a program specifically targeting challenges faced by women in India, who often own fewer businesses, have limited access to credit, and are underrepresented in political spaces.

The Ministry of Rural Development launched NRLM, or "Aajeevika," in partnership with the World Bank to boost poverty alleviation efforts and to progress toward the Millennium Development Goals. In Jammu & Kashmir, the Rural Livelihood Society, known as "UMEED," has been tasked with mobilizing, supporting, and federating 900,000 women into self-managed institutions, aiming to help these households' overcome poverty. UMEED operates on the principle that people living in poverty possess inherent capabilities to improve their circumstances, and it is the mission's role to create conditions that help unlock their potential. Strengthening grassroots institutions is seen as essential to empowering the poor to fully utilize their skills and capacities, ultimately contributing to sustainable livelihood activities (Mir, J. A. 2017).[157]

This chapter is organized into two sections. The first section analyzes primary data collected from 284 respondents who are members of ST Self-Help Groups (SHGs) and also included eight case studies. The second section focuses on qualitative data analysis based on information gathered from ten officials, including seven Block

Programme Managers, two livelihood coordinators, and one District Programme Manager. The data is grouped into pertinent themes and is displayed through tables and charts to align with the objectives of the study

PART-I

Perception of ST Self-Help Groups Members Regarding UMEED Scheme in Rajouri district

Assessing the impact of public policies on people at the grassroots level is essential; without such analysis, implementing these policies lacks purpose. In this chapter, we have thoroughly examined and analyzed the impact of UMEED scheme on the livelihood of tribal women in Rajouri district. This chapter analyses the impact of the scheme on socio-economic empowerment of tribal women in Rajouri district, the role of SHGs working under the scheme and parallelly hindrances have been thoroughly investigated. The entire content is systematically organised into thematic sections for clear presentation.

4.1 Socio-Economic Profile of Respondents

A socio-economic profile represents a combination of an individual's economic and social status (House, 2002). In the present study, the socioeconomic characteristics of respondents encompass their gender, age group, education level, marital status, caste, and other relevant factors. In research, examining the socioeconomic profile of respondents is essential for analyzing data from various perspectives.

Table 4.1.1: Age Composition of the Respondents

S. No.	Age	Frequency	Percentage
01.	15-25 Years	34	12%
02.	25-35 Years	119	42%
03.	35-45 Years	108	38%
04.	45-55 Years	17	06%
05.	Above 55 Years	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.1: Age Composition of the Respondents *(n=284)*

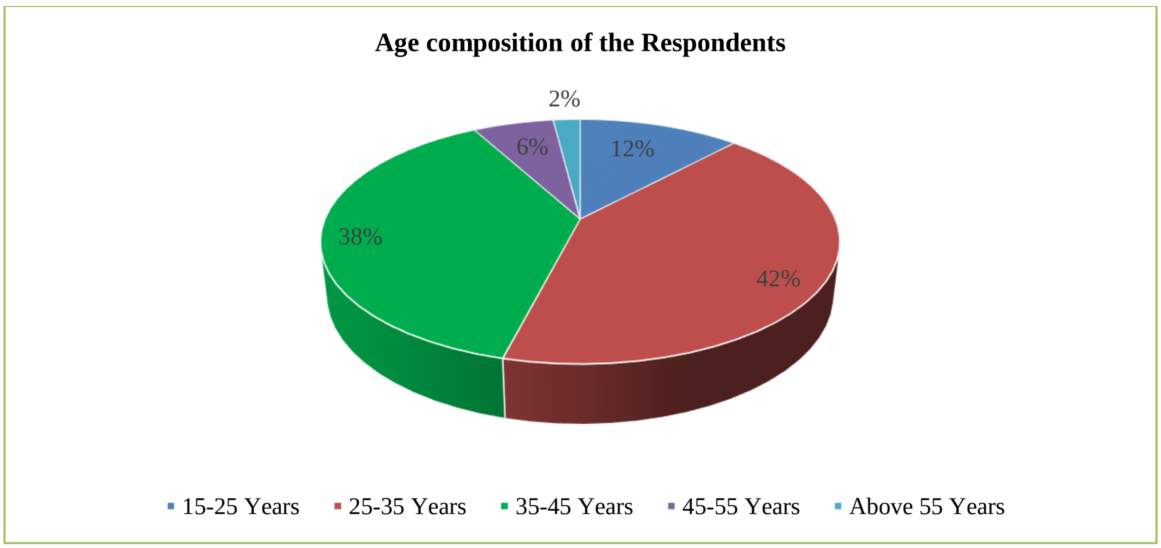


Table 4.1.1 indicates the distribution of respondents based on age of beneficiaries showing, The majority of respondents falls in the 25–35 years age group, accounting for 42% (n = 119) followed 35-45 years age group represents the second-largest segment, with 38% (n = 108) of respondents. The representation of younger respondents aged 15–25 years is relatively small 12% (n = 34), suggesting comparatively lower participation from adolescents and early adults. Similarly, 45-55 years of age show less participation, with 6% (n = 17) in the 45–55 years range and only 2% (n = 6) aged above 55 years. This distribution suggests that the UMEED Scheme is primarily reaching individuals who are at the stage of building their livelihoods and supporting families, aligning well with the

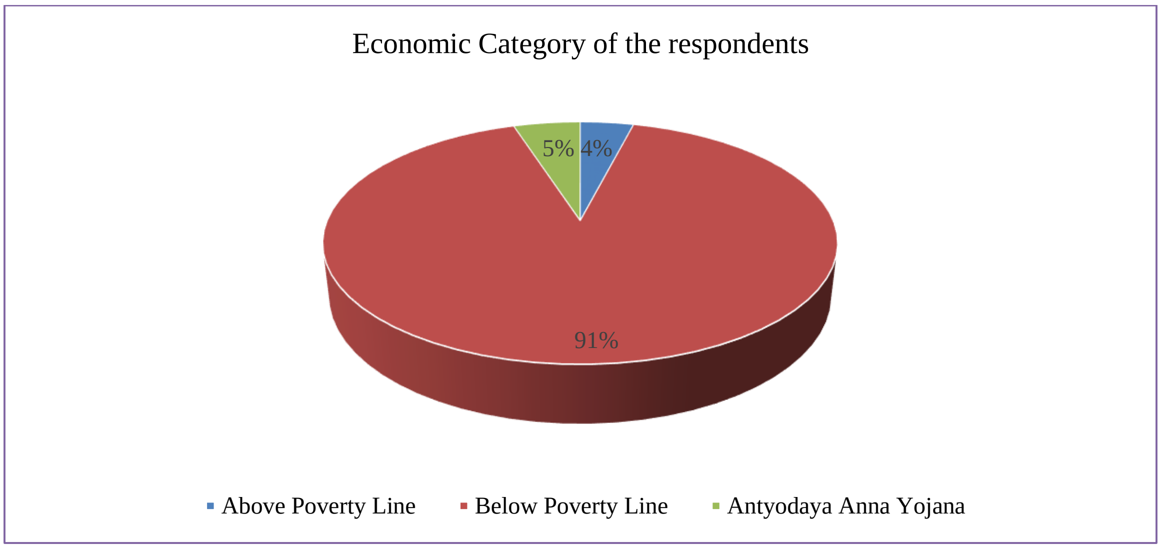
program's objective. The relatively lower participation of both younger (15–25 years) and older (above 45 years) individuals highlights the need for targeted awareness and inclusion strategies to ensure that the benefits of the scheme extend across all age groups.

Table 4.1.2: Economic Category of the Respondents

S. No.	Economic Category	Frequency	Percentage
01.	Above Poverty Line	11	04%
02.	Below Poverty Line	259	91%
03.	Antyodaya Anna Yojana	14	05%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.2: Economic Category of the Respondents *(n=284)*



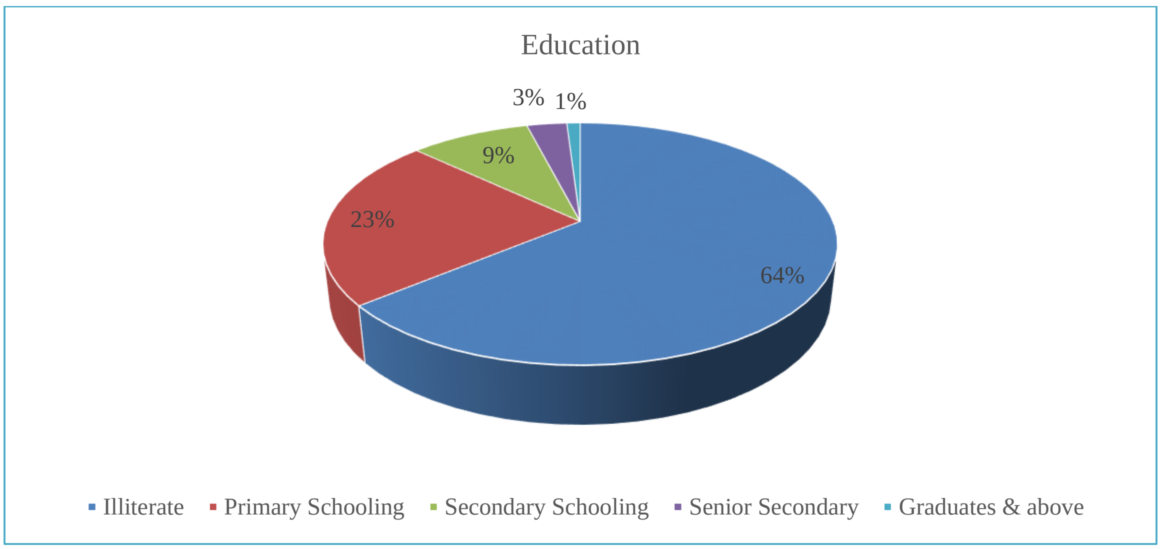
The economic aspect of respondents' socio-economic profiles is a crucial indicator, as it reflects their financial stability. This indicator is categorized into Above Poverty Line (APL), Below Poverty Line (BPL), and Antyodaya Anna Yojana (AAY) groups. Table 4.1.2 shows that majority of participants (91%, n = 259) belong to the Below Poverty Line (BPL) category. A smaller proportion of respondents, 5% (n = 14) fall in the category of Antyodaya Anna Yojana (AAY), the data collected in this regard outlined that 4% (n=11) of the respondents belong to Above Poverty Line. The concentration of respondents within the BPL category aligns with the UMEED scheme's objective to support low-income tribal women, thereby potentially improving the socio-economic conditions of marginalized and economically weaker sections of society.

Table 4.1.3: Educational Status of the Respondents

S. No.	Education	Frequency	Percentage
01.	Illiterate	182	64%
02.	Primary Schooling	65	23%
03.	Secondary Schooling	25	09%
04.	Senior Secondary	09	03%
05.	Graduates & above	03	01%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.3: Educational Status of the Respondents *(n=284)*



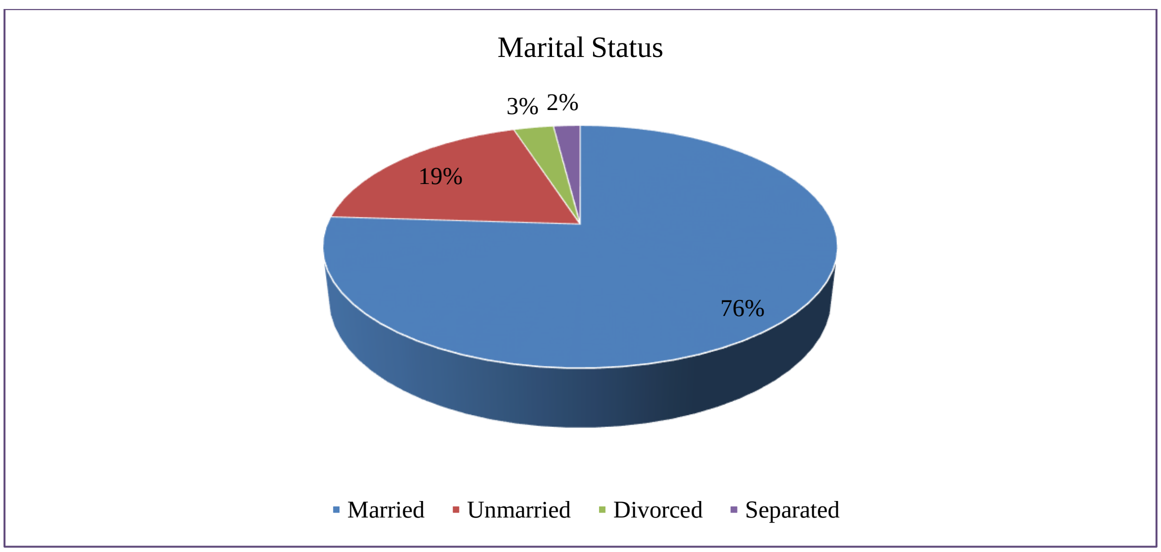
Education is widely recognized as a crucial factor influencing a person's social and economic well-being, providing pathways to greater opportunities and a higher quality of life (OECD, 2020). Education is a critical dimension of socio-economic status, influencing awareness, decision-making capacity, and access to opportunities (Patowary, 2020).[158] Table 4.1.3 highlights that a significant majority of respondents under the UMEED Scheme are illiterate (64%, n = 182). This indicates that the scheme primarily engages with women who have limited formal education, reflecting the socio-economic disadvantages of the tribal communities it serves. Out of the 284 respondents, 23% (n=65) reported having attained primary education. While 09% (n=25) of respondents have studied up to 10th, 03% (n=9) of respondents have passed the 12th standard and only 01% (n=3) of respondents are graduates or have higher qualifications. The educational profile of the beneficiaries clearly demonstrates that the UMEED Scheme predominantly caters to tribal women with little or no formal schooling. This highlights both the vulnerability of the target group and the importance of such initiatives in enhancing socio-economic empowerment where educational deprivation is a major barrier.

Table 4.1.4: Marital Status of the Respondents

S. No.	Marital Status	Frequency	Percentage
01.	Married	216	76%
02.	Unmarried	54	19%
03.	Divorced	08	03%
04.	Separated	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.4: Marital Status of the Respondents *(n=284)*



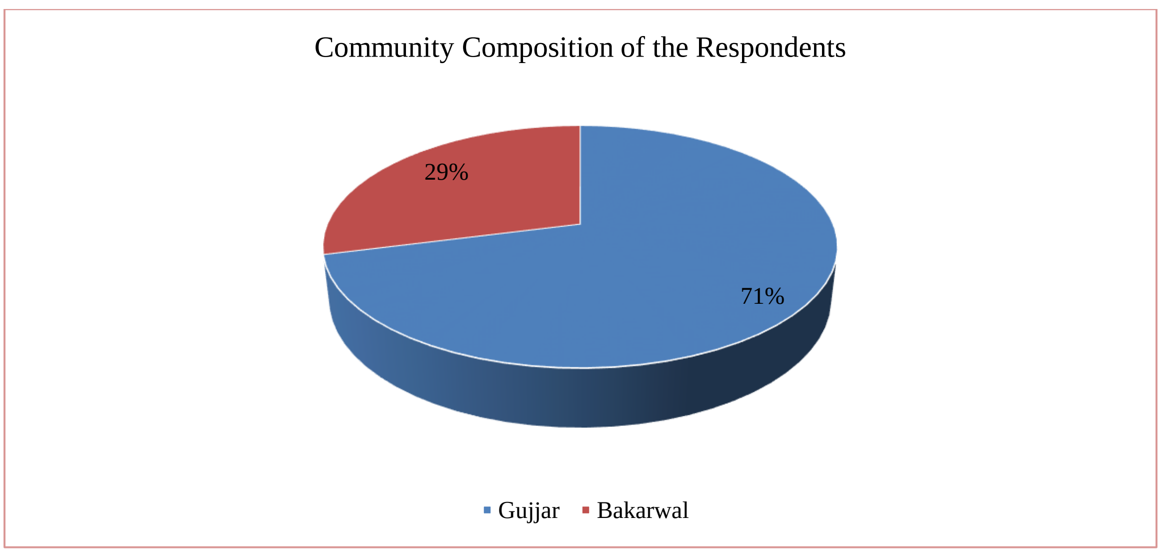
Marital status refers to the various categories that define a person's relationship status with a significant other. In this scenario, it becomes necessary to analyze the data from the perspective of marital status of the respondents. The collected data reveals that the majority of the respondents i,e n= 216 (76%) of the respondents are married, 54 (19%) of the respondents are unmarried. Additionally, 08 (03%) of the respondents are divorced and 06 (02%) of the respondents are separated. The finding of the scheme highlighted the scheme's potential to empower women from diverse marital backgrounds.

Table 4.1.5: Community Composition of the Respondents

S. No.	Community	Frequency	Percentage
01.	Gujjar	201	71%
02.	Bakarwal	83	29%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.5: Community Composition of the Respondents *(n=284)*



Community composition refers to the distribution and proportion of different caste groups within a population or community. Understanding community composition helps in analyzing social dynamics, inequalities, and opportunities across different caste groups. To gather the information regarding caste a question was put before the respondents. Table 4.1.5 the data outlined that 71% (n=201) of the respondents belong to Gujjar community and 29% (n=83) of the respondents belong to the Bakarwal community. It is analyzed that most of the respondents belong to the Gujjar community who prefer to work under the aegis UMEED scheme in Rajouri district of Jammu and Kashmir. The stronger representation of Gujjars may be linked to their comparatively greater settlement, easier accessibility, and stronger social mobilization, whereas the more migratory lifestyle of the Bakarwals could explain their lower participation. Overall, the data highlights the scheme's success in reaching marginalized tribal communities, while also pointing to the need for strategies that ensure equitable participation of both Gujjar and Bakarwal groups in livelihood enhancement initiatives.

Table 4.1.6: Type of Family

S. No.	Type of Family	Frequency	Percentage
01.	Joint Family	224	79%
02.	Nuclear Family	54	19%
03.	Extended Family	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.6: Type of Family *(n=284)*

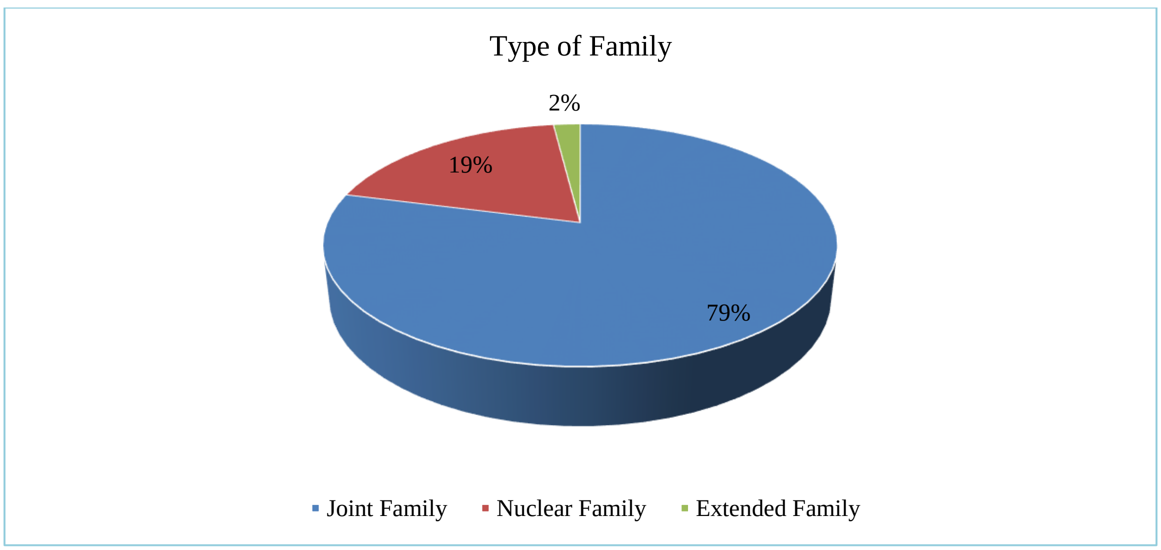


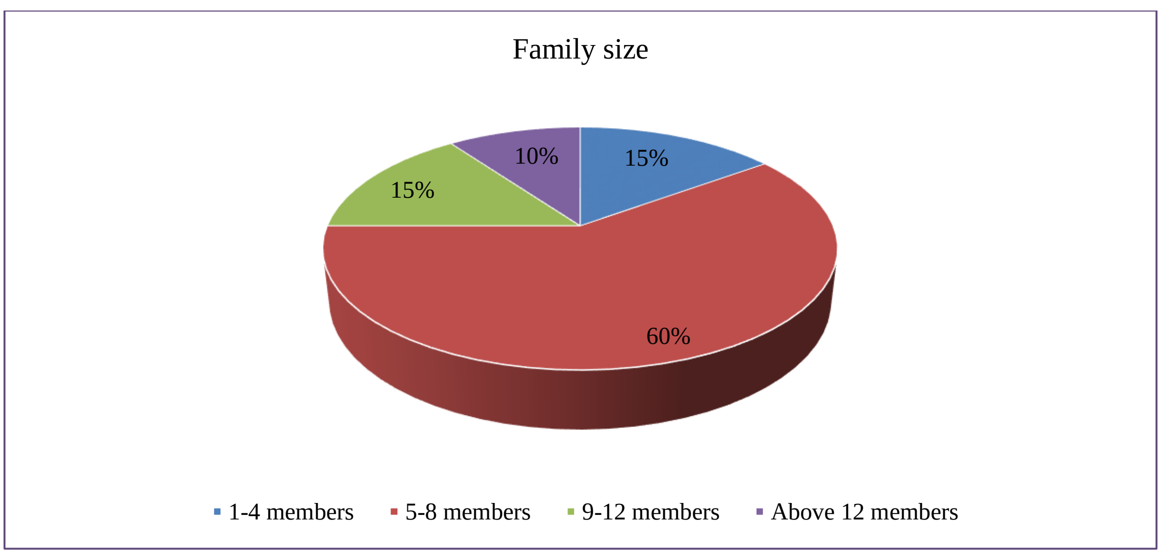
Table 4.1.6 indicates the distribution of respondents based on family size, with the majority (n= 224, 79%) belong to joint families followed by 19% (n=54) of the respondents belong to nuclear families. However, 06 (02%) of the respondents belong to extended families. It can be claimed that most of the respondents belong to the joint families in the district Rajouri of Jammu and Kashmir. Family structure plays an important role in shaping social support, decision-making, and resource-sharing within households. Overall, the data highlights the prevalence of joint family systems among participants, which can serve as both a strength—by providing support networks—and a challenge, as resource-sharing may also limit individual decision-making and autonomy.

Table 4.1.7: Family size of the Respondents

S. No.	Family size	Frequency	Percentage
01.	1-4 members	43	15%
02.	5-8 members	170	60%
03.	9-12 members	43	15%
04.	Above 12 members	28	10%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.7: Family size of the Respondents *(n=284)*



Family size is a critical variable, as it often influences socioeconomic factors, resource allocation, living conditions, and the overall dynamics within a household. Table 4.1.7 reveals the distribution of respondents based on family size, the majority of respondents belonging to medium-sized families of 5–8 members (60%, n = 170), followed by 15% (n = 43) in families with 1-4 members, while an equal share (15%, n = 43) in families of 9–12 members. Additionally, 10% (n = 28) of respondents in families with more than 12 members. Medium-sized households are most common; a significant presence of both small and very large families indicates diversity in household structures. Larger family sizes may provide greater social support but also increase the economic burden, thereby influencing women's participation in schemes like UMEED.

Table 4.1.8: Occupation of the head of the Family

S. No.	Occupation	Frequency	Percentage
01.	Farmer	136	48%
02.	Govt Employee	11	04%
03.	Entrepreneur	17	06%
04.	Labour	120	42%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.1.8: Occupation of the head of the Family *(n=284)*

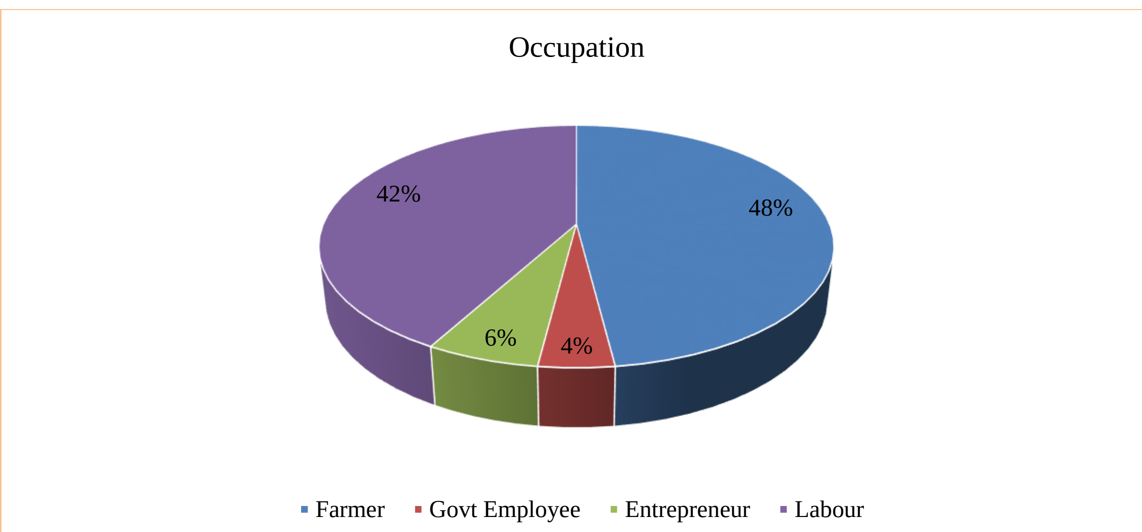


Table 4.1.8 highlights the occupational distribution of household heads among the respondents. The data reveals that the majority of households are headed by farmers 136 (48%) of the respondents are farmers, indicating a predominantly agrarian base of livelihood in the study area, followed by 42% (n=120) head of the families are engaged as labour while 6% (n=17) segment of respondents' households are headed by entrepreneurs and 4% (n=11) are headed by Govt. employees. Nearly 90% of the respondent demonstrates the limited occupational diversification and a reliance on primary sector activities. The majority of the respondent's family is largely traditional and vulnerable, with most families dependent on agriculture or labor-oriented work

4.2 Impact of UMEED Scheme on the Livelihood of Tribal Women

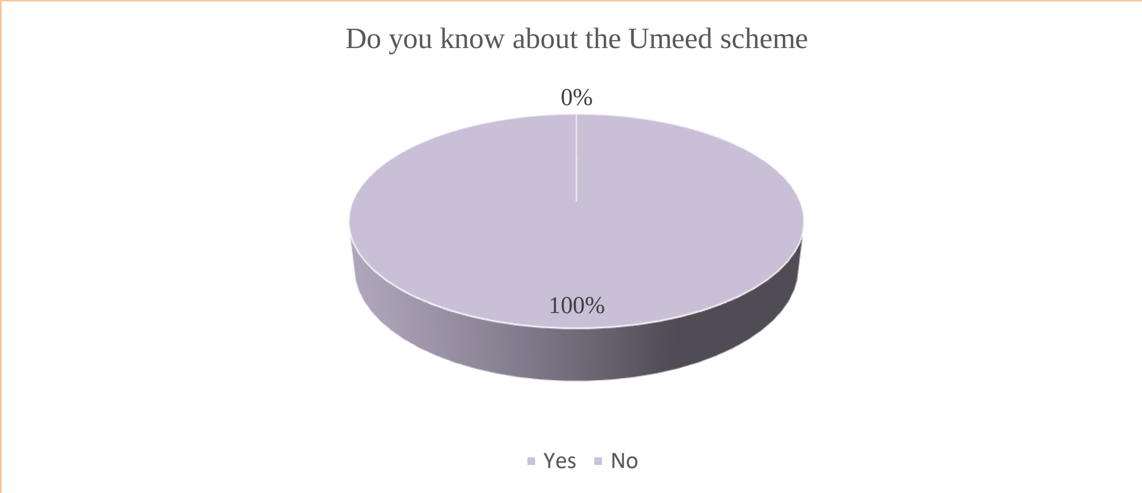
The government of Jammu and Kashmir has established the State Rural Livelihoods Mission to carry out the National Rural Livelihood Mission (NRLM) within the state. Named "UMEED," meaning "Hope," the program focuses on alleviating poverty by creating robust grassroots organizations for the underprivileged, involving them in sustainable livelihood opportunities, and helping them achieve significant income growth. The goal of the mission is to empower each impoverished household to rise out of poverty with strong self-confidence and self-belief (Qasba et al., 2016).

Table 4.2.1: Familiarity regarding UMEED scheme

S. No.	Do you know about the UMEED scheme	Frequency	Percentage
01.	Yes	284	100%
02.	No	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.1: Familiarity regarding UMEED scheme *(n=284)*



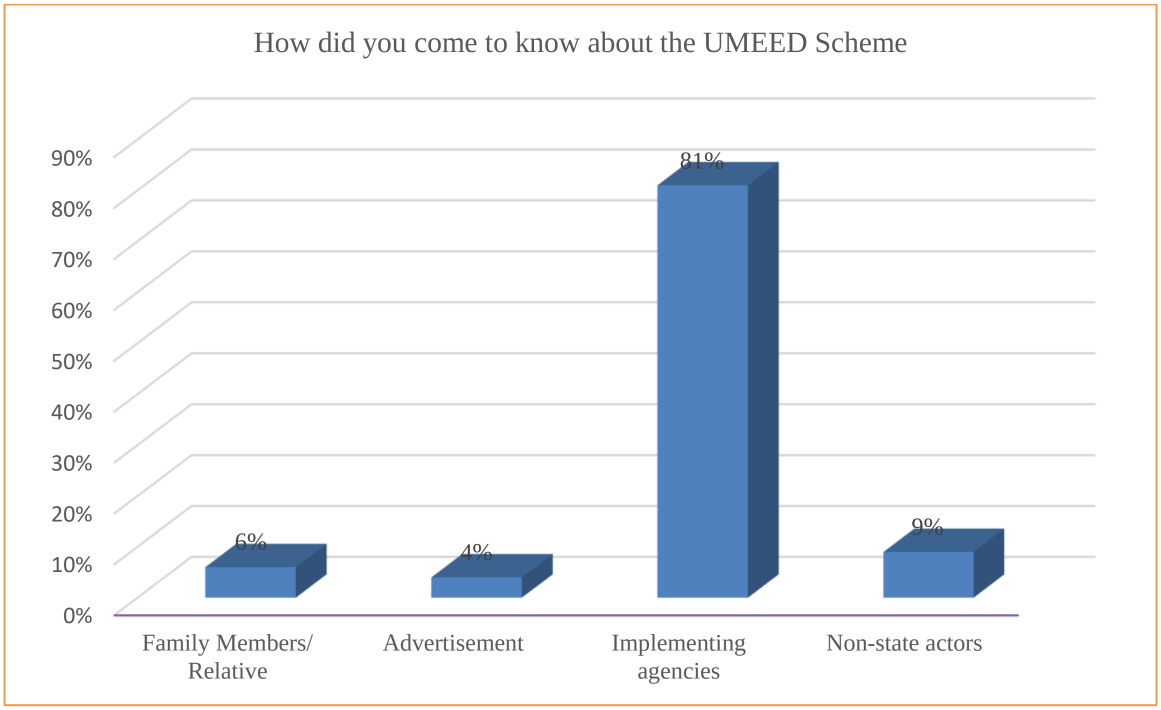
The Ministry of Rural Development launched the National Rural Livelihoods Mission (NRLM) with support from the World Bank to intensify poverty reduction efforts and contribute toward the Millennium Development Goals. In Jammu and Kashmir, the Rural Livelihood Society's initiative, called "UMEED," is dedicated to organizing, uniting, and guiding rural women to build their own organizations. Table 4.2.1 indicates complete awareness of the UMEED Scheme among the respondents. All participants (100%, n = 284) reported being familiar with the scheme, while none indicated a lack of awareness. This reflects the scheme's strong outreach and visibility in the study area, suggesting that its objectives and activities have been effectively communicated to the target population. Such universal awareness is significant, as it demonstrates the success of community mobilization efforts and information dissemination strategies adopted under the scheme.

Table 4.2.2: Specify the medium that assisted you

S. No.	How did you come to know about the UMEED Scheme	Frequency	Percentage
01.	Family Members/ Relative	17	06%
02.	Advertisement	11	04%
03.	Implementing agencies	230	81%
04.	Non-state actors	26	09%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.2: Specify the medium that assisted you



The respondents who are aware of the UMEED scheme were 284 (100%). These respondents were asked the mode of awareness through which they became familiar with the UMEED scheme. Table 4.2.2 data analyzed that the majority of the respondents (81%, n=230) reported that implementing agencies were their primary source of information. Non-state actors such as local community leaders or organizations accounted for 9% (n=26), while 6% (n=17) learned about the scheme through family members or relatives, and 4% (n=11) through advertisements. Since the dominance of implementing agencies indicates that direct community engagement has been successful, the media and family networks' comparatively small contributions imply that communication techniques can still be diversified. In order to increase the reach and guarantee even greater integration of the scheme's benefits, awareness campaigns could be strengthened through social networks, local media, and community organizations.

Table 4.2.3: Association with UMEED scheme

S. No.	How long you have been the beneficiary of the UMEED scheme	Frequency	Percentage
01.	Less than 1 year	17	06%
02.	1-3 years	34	12%
03.	3-5 years	222	78%
04.	More than 5 years	11	04%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.3: Association with UMEED scheme *(n=284)*

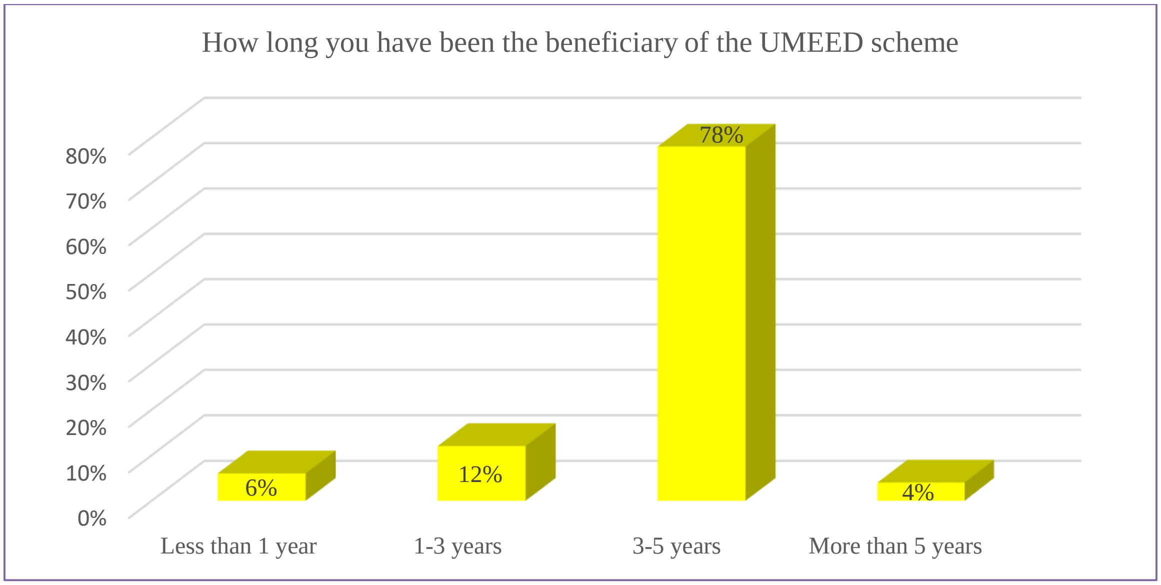


Table 4.2.3 revealed that the majority of tribal women have been associated with the UMEED Scheme for a considerable period of time 78% (n=222) reported being beneficiaries for 3–5 years, which suggests a strong and sustained engagement with the program followed by 12% (n = 34) have been part of the scheme for 1–3 years, while 6% (n = 17) joined less than a year ago. Only 4% (n = 11) reported being beneficiaries for over 5 years. It is pertinent to mention that majority of the respondents are in association with the scheme from last three to five years.

Table 4.2.4: Occupation of Respondents before joining the UMEED scheme

S. No.	What was your work before joining the UMEED scheme	Frequency	Percentage
01.	Homemaker	258	91%
02.	Farmer	11	04%
03.	Manual Labour	09	03%
04.	Any other	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.4 Occupation of Respondents before joining the UMEED scheme *(n=284)*

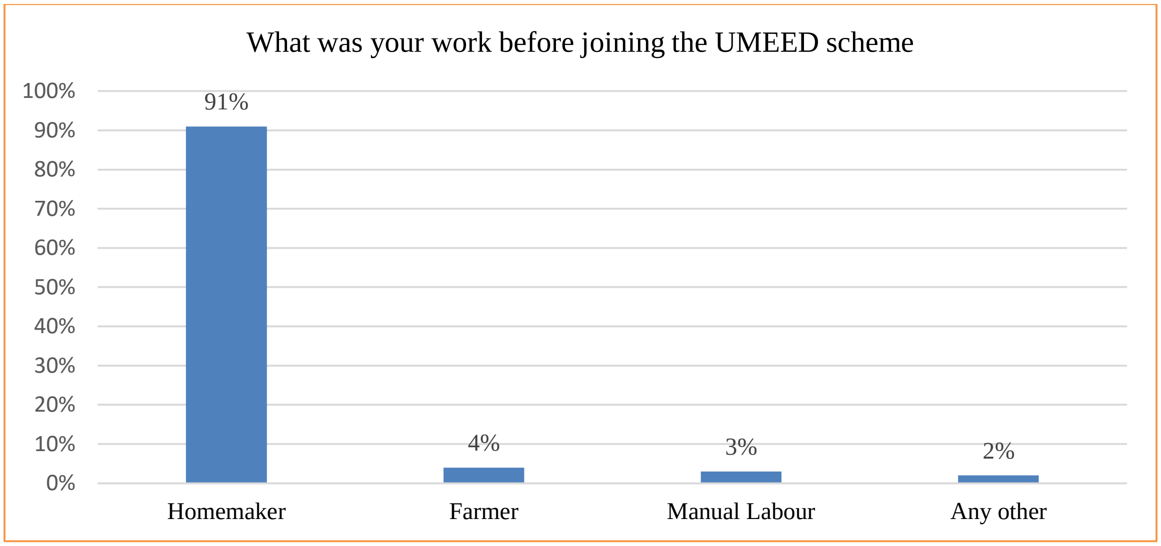


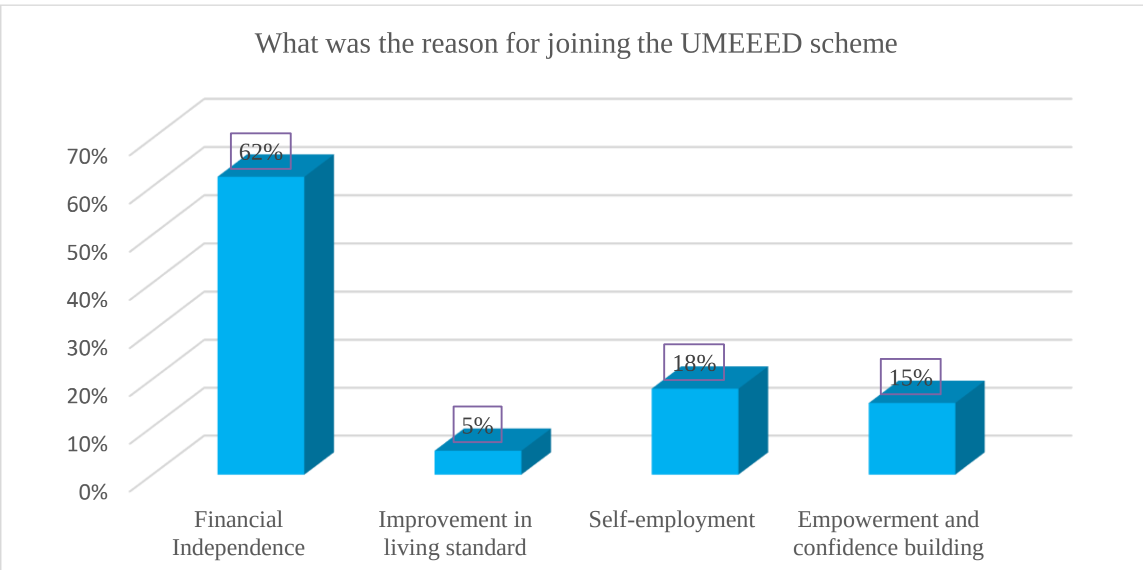
Table 4.2.4 illustrates the frequency distribution of respondents before joining the UMEED Scheme. The vast majority of respondents were primarily engaged as homemakers 91% (n = 258) followed by 4% (n = 11) working as farmers and 3% (n = 9) as manual laborers. A smaller portion (2%, n = 6) belonging to other occupations. The distribution highlights the predominant occupational sectors within the tribal women population in Rajouri, which is essential for understanding the socio-economic context in which the UMEED scheme operates. The high percentage of respondents working as homemaker shows that UMEED scheme's impact could be particularly significant in addressing the needs of the women belongs to economically vulnerable sections of society, making them more reliant on schemes like UMEED for financial support.

Table 4.2.5: Reason for joining the scheme

S. No.	What was the reason for joining the UMEED scheme	Frequency	Percentage
01.	Financial Independence	176	62%
02.	Improvement in living standard	14	05%
03.	Self-employment	51	18%
04.	Empowerment and confidence building	43	15%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.5: Reason for joining the scheme *(n=284)*



Women have long faced discrimination and are often regarded as secondary in society. Social restrictions limit their ability to express themselves freely to others. This challenging situation is largely due to factors such as unemployment, low social status, limited decision-making power, and a lack of education and awareness about legal rights for both genders (Irshad & Bhat, 2015).[159] Table 4.2.5 illustrates the frequency distribution of reason for joining UMEED, the data reveal that the primary motivation for women to join the UMEED Scheme was the aspiration for financial independence, reported by a majority (62%, n = 176) of respondents, followed by self-employment (18%, n = 51) as a key reason, reflecting the scheme's role in creating livelihood opportunities that allow women to work independently and with flexibility, 15% (n = 43) of respondents reported joining for empowerment and confidence building as the main reason, only 5% (n = 14) of respondents joined primarily to improve their living standards. The above data indicate that women's participation in the UMEED Scheme is driven not only by economic necessity but also by the aspiration for greater autonomy and empowerment. The scheme, therefore, serves as both a livelihood intervention and a vehicle for social transformation, helping women in marginalized communities strengthen their role within households and society.

Table 4.2.6: Loans taken before joining this scheme

S. No.	Have you taken loans before joining this scheme	Frequency	Percentage
01.	Yes	54	19%
02.	No	230	81%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.6: Loans taken before joining this scheme *(n=284)*

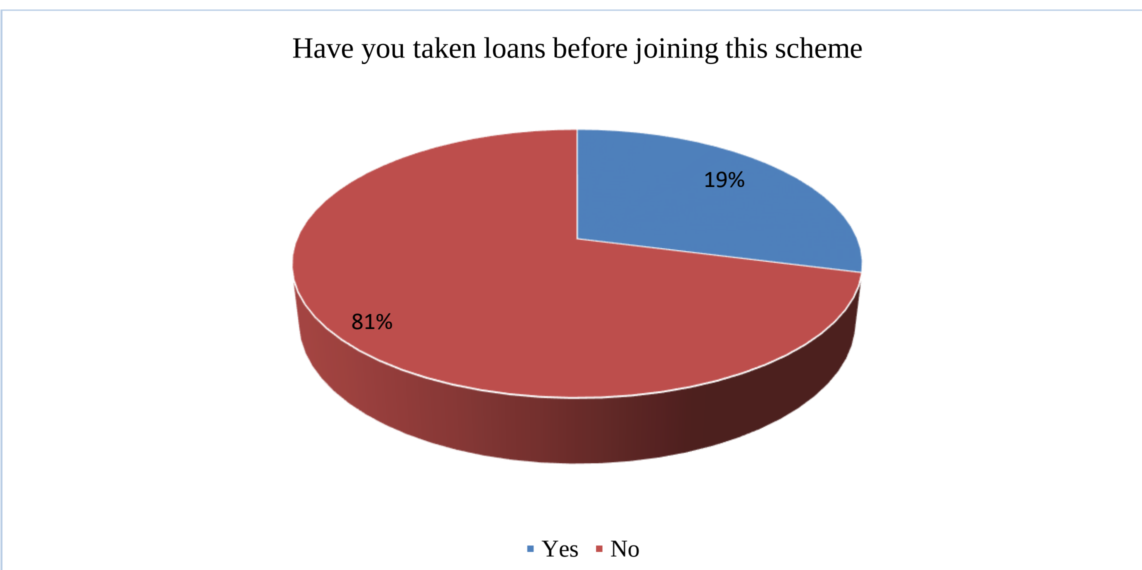


Table 4.2.6 reveals that a significant majority of respondents, 81% (n=230), of the respondents reported that they have taken loans from different institutions before joining this scheme. 19% of the respondents reported that they had taken loan from different institutions before joining this scheme. This shows that the majority of tribal women did not have meaningful access to either formal or informal sources of credit before joining the scheme. The absence of prior borrowing could be linked to reasons such as low awareness, exclusion from financial services, reluctance to approach lending institutions, or apprehension about falling into debt. This highlights the vital role of UMEED scheme in bridging the financial gaps and extending credit opportunities to tribal women who were previously excluded.

Table 4.2.7: Loan Taken through Scheme

S. No.	Have you taken loan through the UMEED scheme?	Frequency	Percentage
01.	Yes	247	87%
02.	No	37	13%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.7: Loans taken through scheme ***(n=284)***

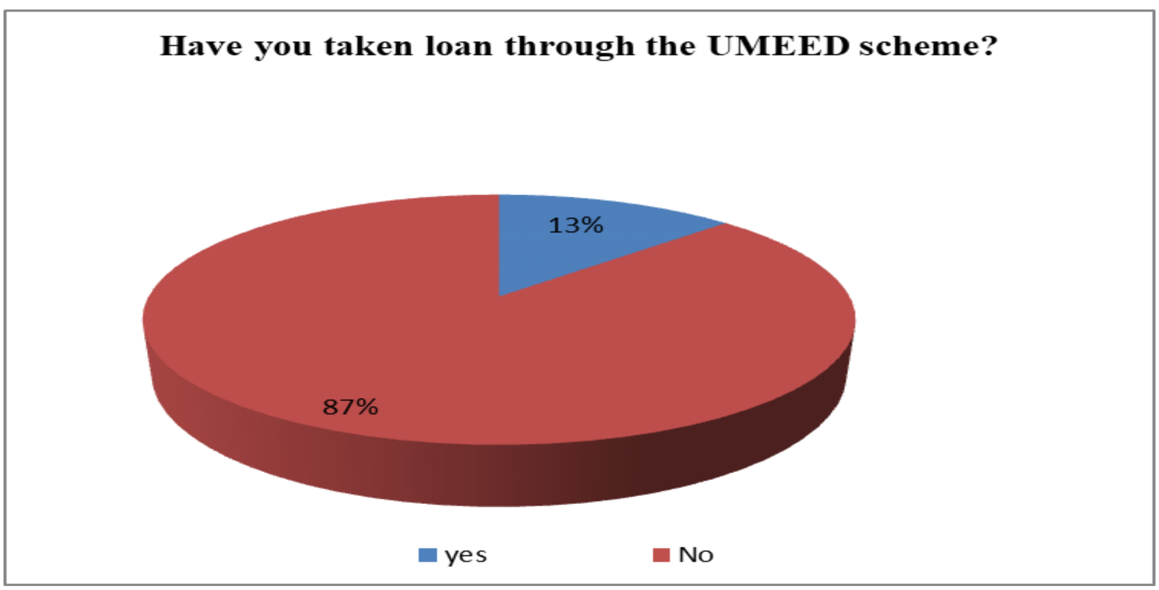


Table 4.2.7 reveals that every respondent (87%, n = 247) availed loans after becoming part of the UMEED scheme. The overwhelming majority (87%) of respondents taking loans indicates a strong engagement with the financial support mechanisms provided by the mission. This suggests that the mission effectively motivates its members to utilize credit as a tool for income-generating activities or entrepreneurial ventures. Only 13% of respondents did not take loans. This minority represent individuals who did not have immediate financial requirements, faced barriers in accessing credit, or lacked awareness about loan facilities.

Table 4.2.8: Purpose of loan utilization

S. No.	What is the purpose of taking loan	Frequency	Percentage
01.	Purchase of land/ Livestock	125	44%
02.	Education of children/ themselves	28	10%
03.	Social ceremony	17	06%
04.	Business	114	40%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.8: Purpose of loan utilization *(n=284)*

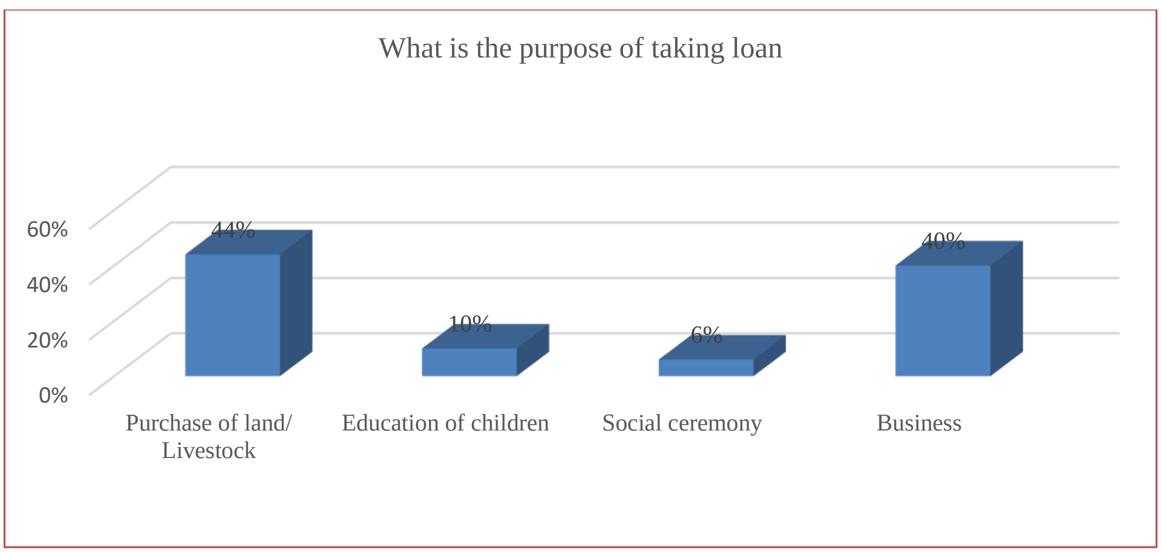


Table 4.2.8 highlights the diverse purposes for which beneficiaries utilized loans under the UMEED scheme. A majority of respondents (44%, n = 125), reported

borrowing primarily for the purchase of land or livestock, followed by 40% (n = 114) who invested in business-related activities. Additionally, 10% (n = 28) of respondents took loans for the education of their children, while 6% (n = 17) used them for social ceremonies (such as marriages and religious celebrations). This shows that while the scheme primarily supports productive uses, it also helps women manage socio-cultural obligations.

Table 4.2.9: Type of livelihood activity under UMEED scheme

S. No.	What type of livelihood activity are you engaged in under UMEED scheme	Frequency	Percentage
01.	Tailoring	114	40%
02.	Cushion making	28	10%
03.	Cattle rearing	105	37%
04.	Operating tiny shops	28	10%
05.	Any other	09	03%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.9: Type of livelihood activity under UMEED scheme *(n=284)*

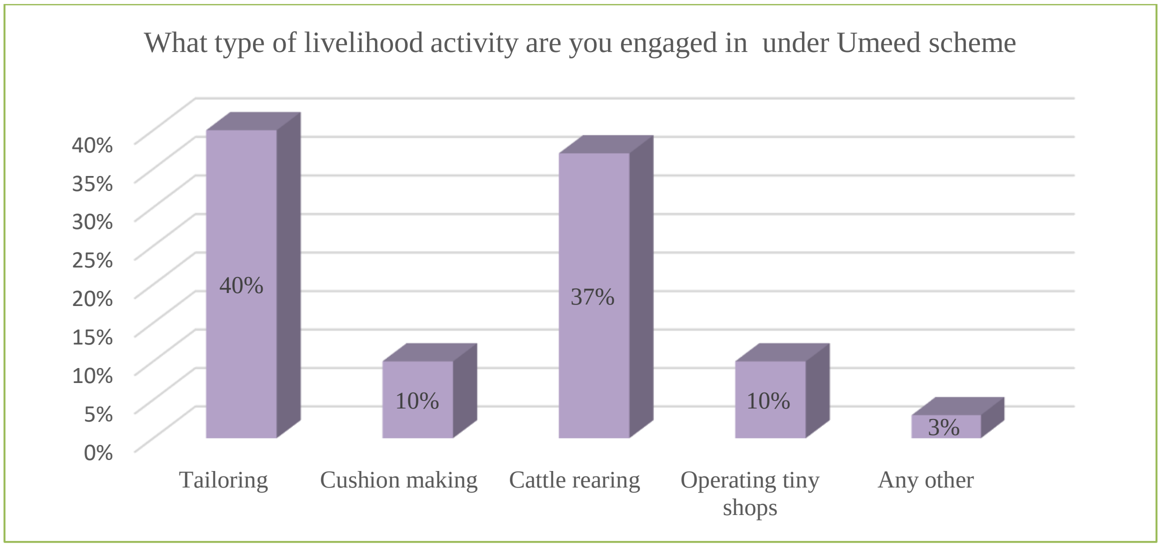


Table 4.2.9 illustrates the livelihood activities undertaken by respondents under the UMEED scheme. The findings reveal that a significant proportion of women (40%, n

= 114) are engaged in tailoring, making it the most common livelihood activity supported by the scheme, followed closely by 37% (n = 105) of the respondents are engage in cattle rearing, 10% (n = 28) of participants are involved in cushion making, while an equal percentage (10%, n = 28) operate small shops. A smaller share, 3% (n = 9) is engage in activities like spice trading, jute work, and running small manufacturing units. This data highlight reflecting diversification of income-generating options. These findings underscore the scheme's role in promoting both traditional and micro-entrepreneurial occupations, thereby contributing to women's economic empowerment.

Table 4.2.10: Average monthly income before joining the UMEED scheme

S. No.	What was your monthly income before joining the scheme?	Frequency	Percentage
01.	2000-3000	168	59%
02.	4000-5000	88	31%
03.	5000-6000	20	07%
04.	Above 7000	08	03%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.10: Average monthly income before joining the UMEED scheme *(n=284)*

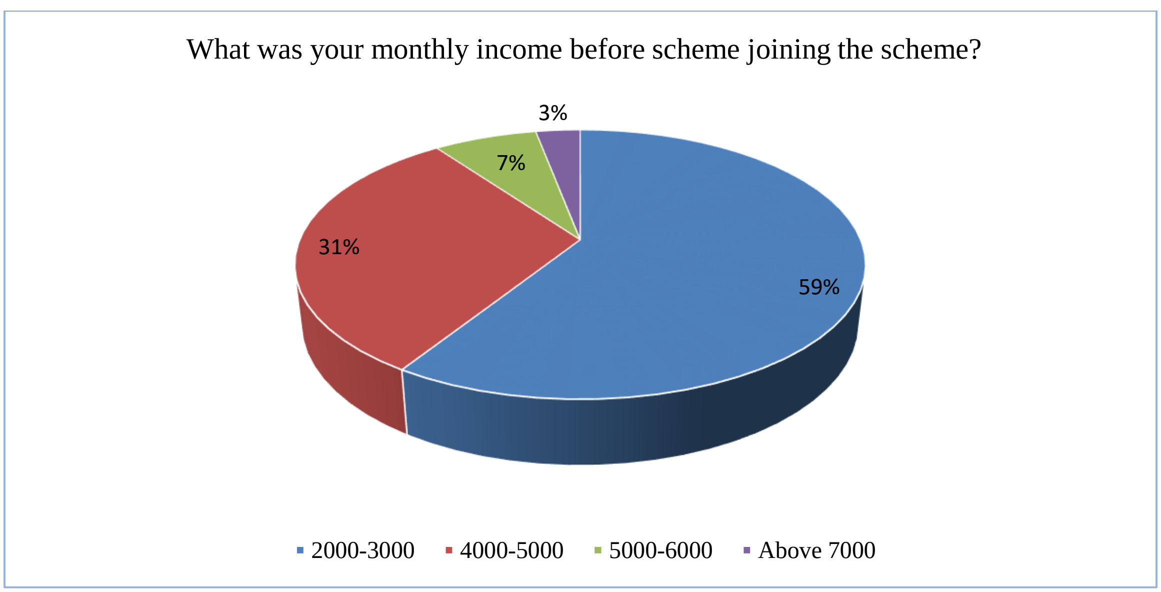


Table 4.2.10 presents the distribution of respondents' average monthly income before joining the UMEED scheme. The data clearly indicate that the majority of women (59%, n = 168) earned within the income range of ₹2000–₹3000 per month, 31% (n=88) reported an income between ₹4000–₹5000, while only a small proportion (7%, n = 20) earned between ₹5000–₹6000. A small portion of (3%, n = 8) reported earnings above ₹7000 per month. The data indicate that the majority of beneficiaries belonged to economically weaker households with very limited financial means before joining the scheme.

Table 4.2.11: Average monthly income from livelihood activities after joining the UMEED scheme

S. No.	What is the average monthly income from your livelihood activities after joining the UMEED scheme?	Frequency	Percentage
01.	2000-3000	28	10%
02.	4000-5000	63	22%
03.	5000-6000	173	61%
04.	Above 7000	20	07%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.11: Average monthly income from livelihood activities after joining the UMEED *(n=284)*

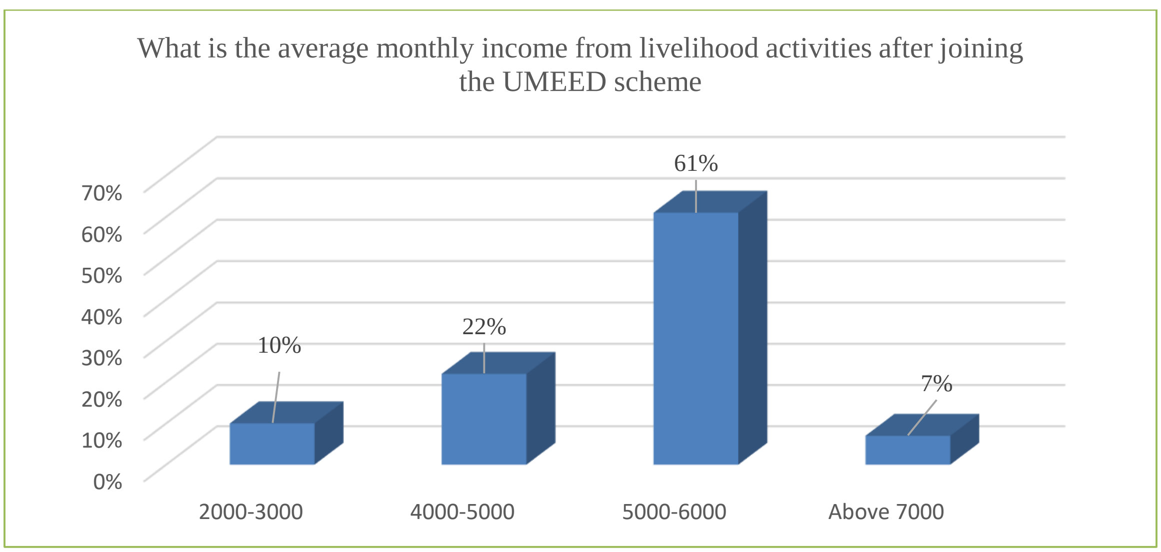


Table 4.2.11 reveals that the majority of the respondents (61%, n = 173) now earn between ₹5,000–₹6,000 per month while 22% (n = 63) earn within the ₹4,000–₹5,000 range. A smaller proportion (10%, n = 28) still report earnings of ₹2,000–₹3,000, whereas 7% (n = 20) earn above ₹7,000. This distribution reflects the significant role of the UMEED scheme in enhancing women's earning capacity. The concentration of beneficiaries in higher income compare to their pre-scheme status shows that the scheme has not only increased financial stability but also enabled greater economic participation and self-reliance among tribal women.

Table 4.2.12 Assistance of the UMEED scheme in starting new business

S. No	Did the UMEED scheme helped you to start a new business	Frequency	Percentage
01.	Yes	256	91%
02.	No	28	09%
Total		284	100%

Source: *Field Survey*

Chart 4.2.12: Assistance of the UMEED scheme in starting new business *(n=284)*

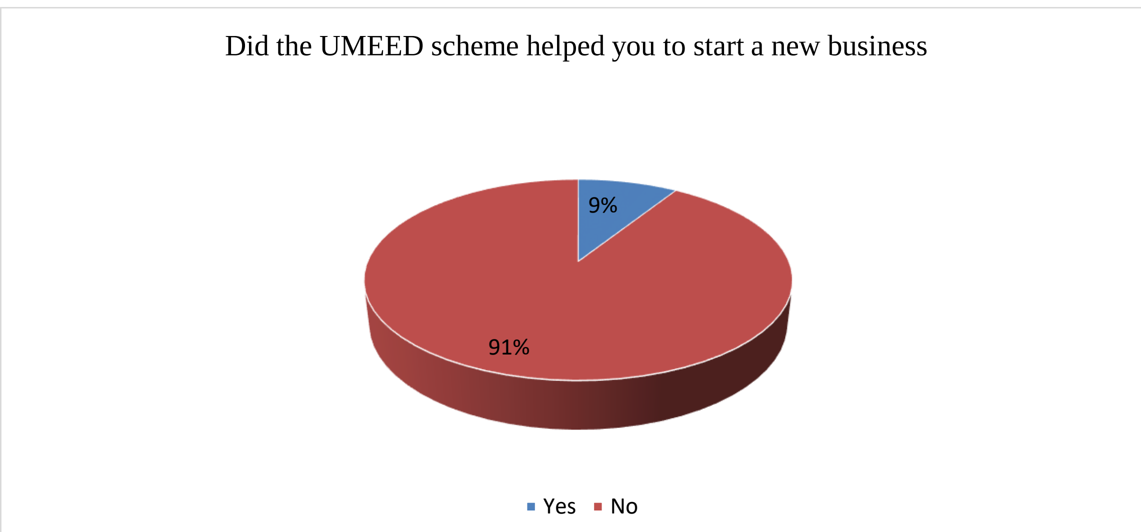


Table 4.2.12 shows frequency distribution based whether the UMEED scheme has supported beneficiaries in starting new businesses. The majority of respondents (91%, n =

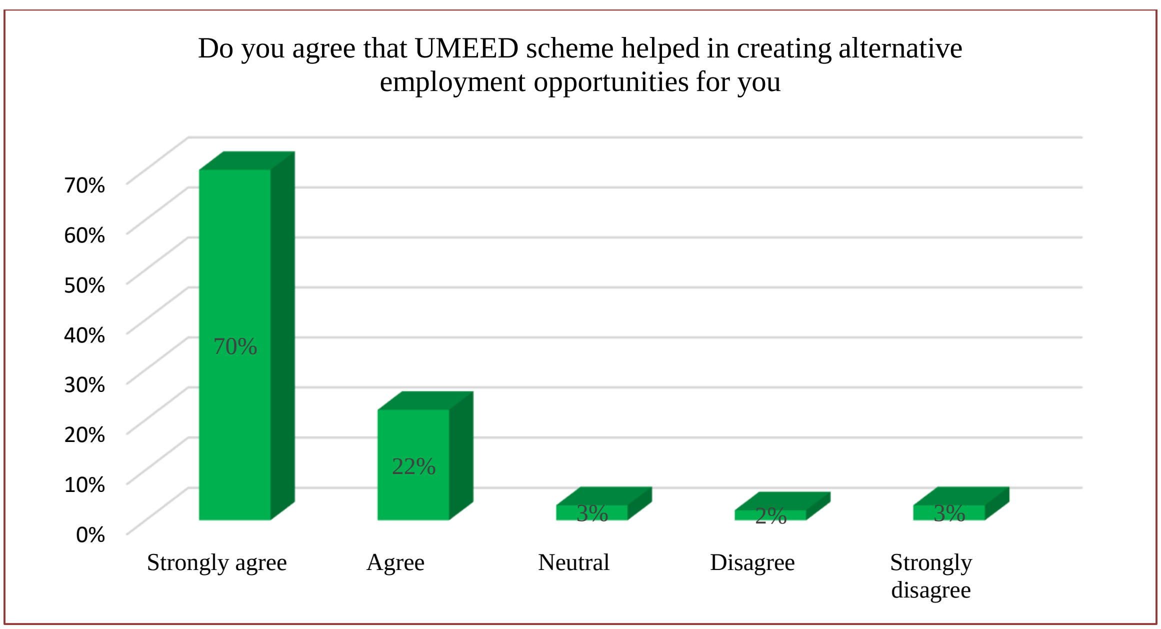
256) acknowledged that the scheme directly helped them establish new income-generating ventures. Only 9% (n = 28) reported that they did not receive such benefits. This outcome demonstrates the scheme's strong entrepreneurial impact, as it has enabled tribal women to move beyond traditional household roles and engage in productive economic activities.

Table 4.2.13: Alternative employment opportunities

S.No.	Do you agree that the UMEED scheme helped in creating alternative employment opportunities for you	Frequency	Percentage
01.	Strongly agree	199	70%
02.	Agree	63	22%
03.	Neutral	08	03%
04.	Disagree	06	02%
05.	Strongly Disagree	08	03%
Total		284	100%

Source: *Field Survey*

Chart 4.2.13: Alternative employment opportunities *(n=284)*



UMEED scheme helped in creative alternative employment opportunities such as food processing units, Handicrafts Production, Dairy Farming and Retail shops etc. Table 4.2.13 reflects the opinions of respondents regarding the role of the UMEED scheme in creating alternative employment opportunities. The majority of beneficiaries strongly agreed (70%, n = 199) or agreed (22%, n = 63) that the program has been instrumental in opening up new work options. Only a small portion of beneficiaries remained neutral (3%, n = 8), while 2% (n = 6) disagreed and 3% (n = 8) strongly disagreed. The overall pattern indicates that the majority of tribal women acknowledge UMEED as a significant factor in enhancing their possibilities for employment beyond their normal domestic responsibilities. Women have been able to increase their economic stability and diversify their sources of income by participating in the program, which supports small-scale trade, cushion making, cow husbandry, and tailoring. The small number of neutral and negative answers could be the result of differences in individual experiences, local market conditions etc.

Table 4.2.14: Impact of UMEED scheme on overall income level

S. No.	How has the UMEED scheme impacted your overall income level	Frequency	Percentage
01.	Significantly Increased	264	93%
02.	Somewhat Increased	11	04%
03.	Remained Unchanged	08	03%
04.	Decreased	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.14: Impact of UMEED scheme on overall Income level *(n=284)*

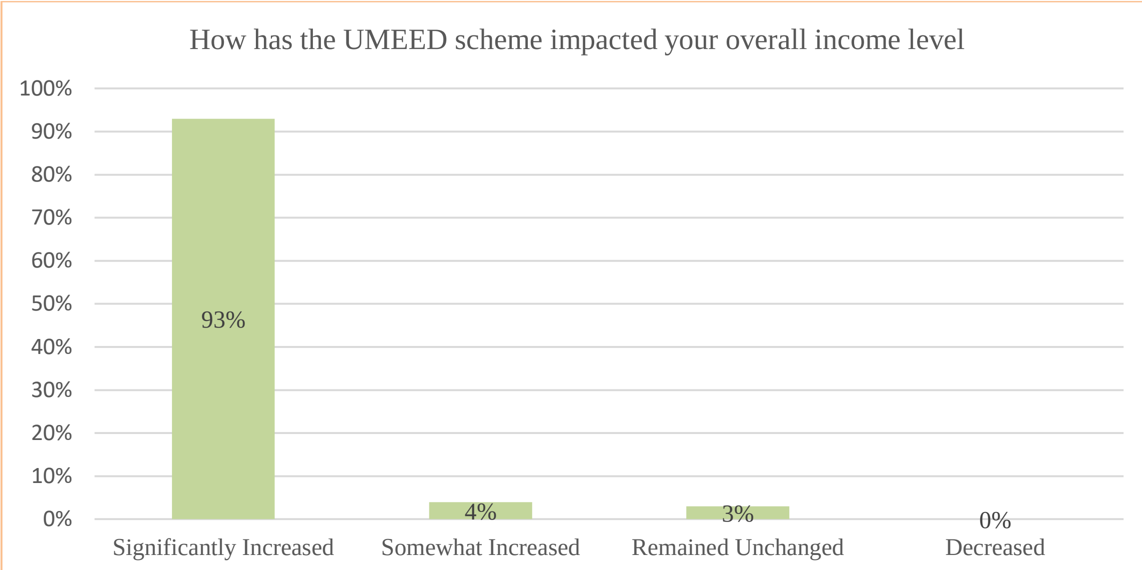


Table 4.2.14 shows the impact of the UMEED scheme on the income levels of beneficiaries. The results indicate that the majority of respondents (93%, n = 264) reported a significant rise in their overall income after joining this scheme followed by 4% (n = 11) said their income somewhat grew, Only 3% (n = 8) said their income levels were the same. However, none of the respondents agreed with the statement that UMEED scheme has decreased their income level. This highlights the positive impact of UMEED scheme, demonstrating its effectiveness in enhancing the well-being of tribal beneficiaries of the scheme.

Table 4.2.15: Awareness of financial management through UMEED scheme

S. No.	Has the UMEED scheme helped increase your awareness of financial management	Frequency	Percentage
01.	Yes, significantly	270	95%
02.	Yes, to some extent	08	03%
03.	No significant change	03	01%
04.	No, not at all	03	01%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.2.15: Awareness of financial management through UMEED scheme *(n=284)*

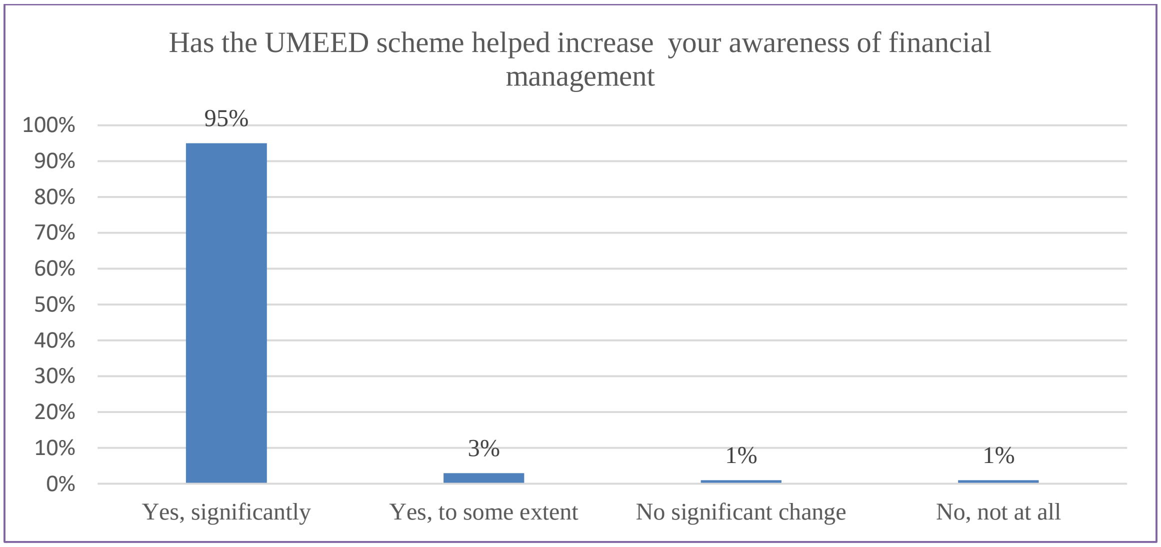


Table 4.2.15 highlights the beneficiaries' awareness regarding financial management after joining the UMEED scheme. A vast majority of respondents (95%, n = 270) reported that their awareness about financial management had increased significantly. A smaller proportion (3%, n = 8) stated that their awareness improved to some extent, while only 1% (n = 3) felt that there was no significant change. Similarly, another 1% (n = 3) indicated that the scheme did not contribute at all to their financial management knowledge. These findings clearly demonstrate the scheme's effectiveness in enhancing financial literacy among tribal women.

4.3 Impact of UMEED Scheme on Socio-Economic Empowerment of Tribal Women

The Jammu and Kashmir State Rural Livelihoods Mission (JKSRLM) is dedicated to reducing rural poverty by empowering women holistically across the state. As a key initiative under the National Rural Livelihoods Mission (NRLM), a flagship programme of India's Ministry of Rural Development, JKSRLM focuses on improving the socio-economic conditions of marginalized and disadvantaged women who have historically been excluded from initiatives aimed at enhancing quality of life. The mission's primary goal is "to alleviate poverty in the state by establishing robust grassroots institutions for the poor, involving them in viable livelihood activities, and ensuring a sustainable rise in their income." By fostering access to government entitlements, the mission strives to help every disadvantaged individual achieve a life marked by dignity, happiness, and fulfillment. JKSRLM emphasizes on building institutions such as Self-Help Groups (SHGs), Village Organizations, and Cluster Level Federations, empowering them through access to capital and comprehensive capacity-building efforts (Qasba et al., 2016).

Table 4.3.1: Type of House before and after joining UMEED scheme

Item	Kaccha House	Pucca House	Total
Before joining the UMEED Scheme	219 (77%)	65 (23%)	284 (100%)
After joining the UMEED scheme	148 (52%)	136 (48%)	284 (100%)

Source: *Field Survey*

Chart 4.3.1 Type of House before and after joining the UMEED scheme *(n=284)*

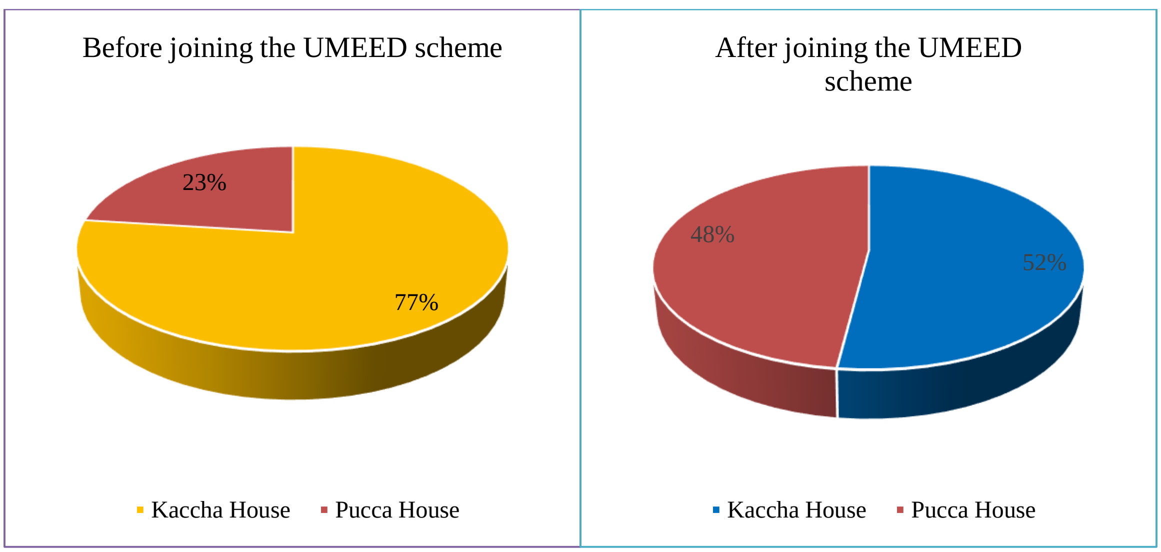


Table 4.3.1 highlights the changes in the type of houses owned by respondents before and after joining the UMEED scheme. The data show that before participation, a large majority (77%, n=219) of households lived in kaccha houses, while only 23% (n=65) resided in pucca houses. After joining the scheme, the proportion of kaccha

houses reduced significantly to 52% (n=148), whereas pucca houses increased to 48 percent, nearly doubling their share. This shift suggests that the scheme has played an important role in improving the economic condition of the beneficiaries, enabling many families to upgrade from temporary structures to more permanent and secure housing. However the fact that nearly half of the respondents still live in kaccha houses indicates the need for continued support and intervention and awareness related to the other government schemes.

Table 4.3.2: Access to healthcare services

S. No.	Has your participation in UMEED scheme helped you to access healthcare services	Frequency	Percentage
01.	Yes, significantly	06	02%
02.	Yes, to some extent	14	05%
03.	No, not at all	264	93%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.2: Access to healthcare services *(n=284)*

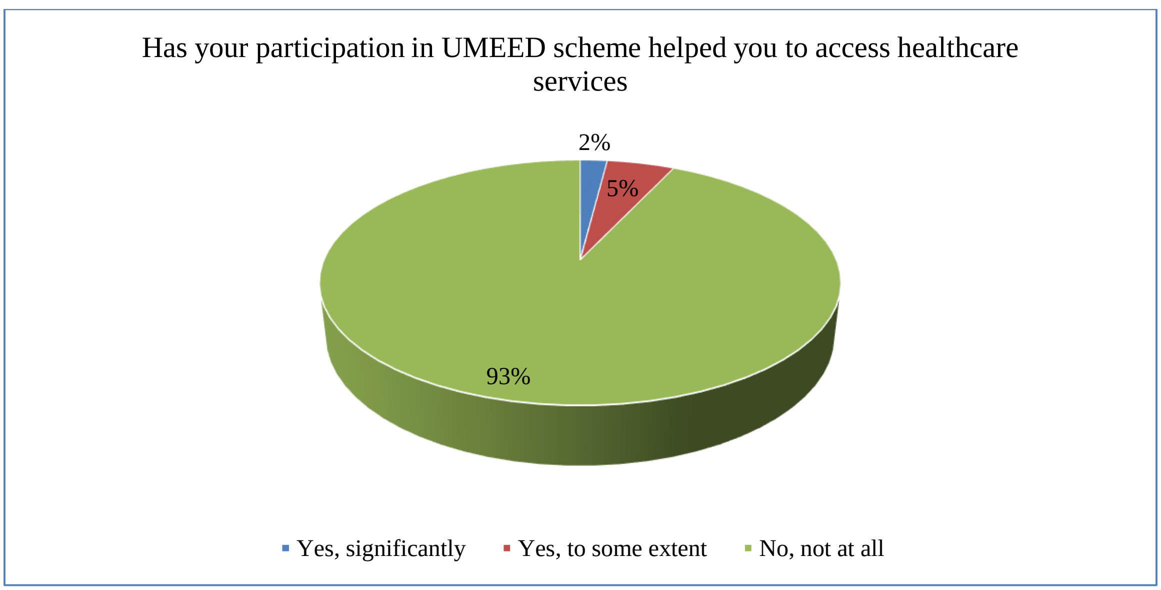


Table 4.2.2 shows that only 2% (n = 6) of respondents reported that the UMEED scheme significantly improved their access to healthcare services, while 5% (n = 14) indicated that it helped them to some extent. The majority of respondents "93% (n = 264)" stated that the scheme did not assist them in accessing healthcare facilities at all. This suggests that the scheme's role in facilitating healthcare access has been minimal, with very few beneficiaries experiencing any positive change in this regard.

Table 4.3.3: Impact of UMEED scheme on educational opportunities

S. No.	Has UMEED scheme impacted your children's education or your own educational opportunities	Frequency	Percentage
01.	Significant Impact	03	01%
02.	Moderate Impact	06	02%
03.	Minor Impact	25	09%
04.	No Impact	250	88%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.3: Impact of UMEED scheme on educational opportunities *(n=284)*

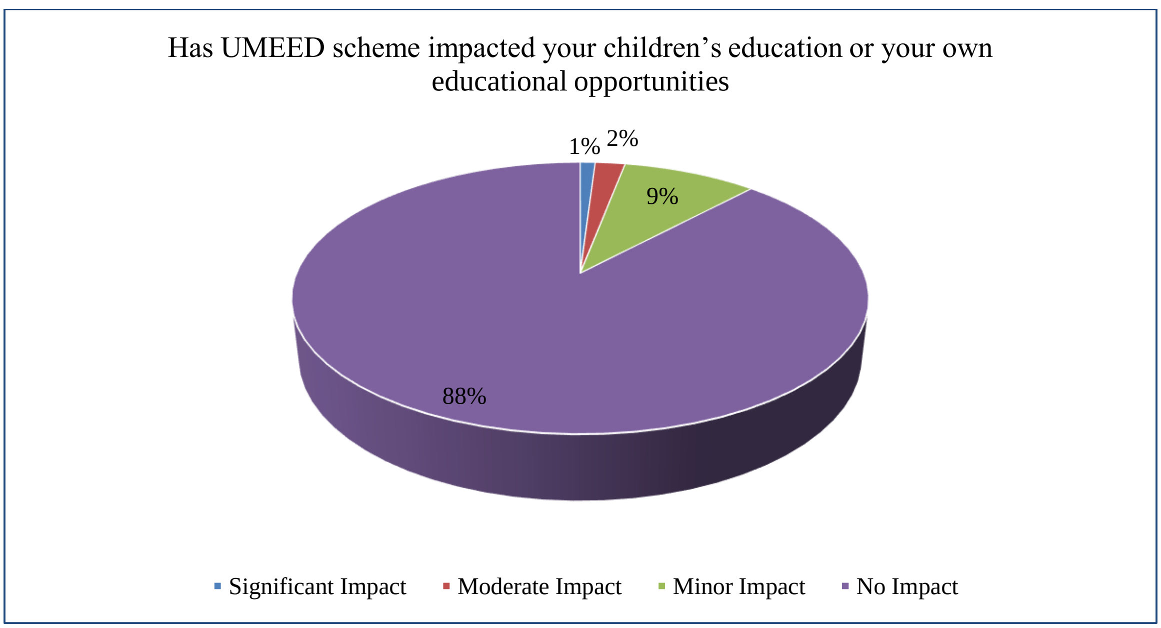


Table 4.3.3 reveals that only 1% (n = 3) of beneficiaries reported a significant impact, 2% (n = 6) of the respondents are in the fact that there is moderate impact of UMEED scheme on education opportunities and 9% (n=25) of the respondents stated that there is minor impact of UMEED scheme on the educational opportunities. While the majority, 88% (n = 250) of the respondents stated that the scheme had no impact on their educational opportunities. This clearly shows that the scheme's contribution towards education has been minimal. This highlights a significant gap in the program design, as education is a critical factor for long-term empowerment and social mobility.

Table 4.3.4: Social status and Recognition

S. No.	Has the UMEED scheme helped improve your social status and recognition within the community	Frequency	Percentage
01.	Yes, significantly	185	65%
02.	Yes, to some extent	99	35%
03.	No improvement	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.4: Social status and Recognition *(n=284)*

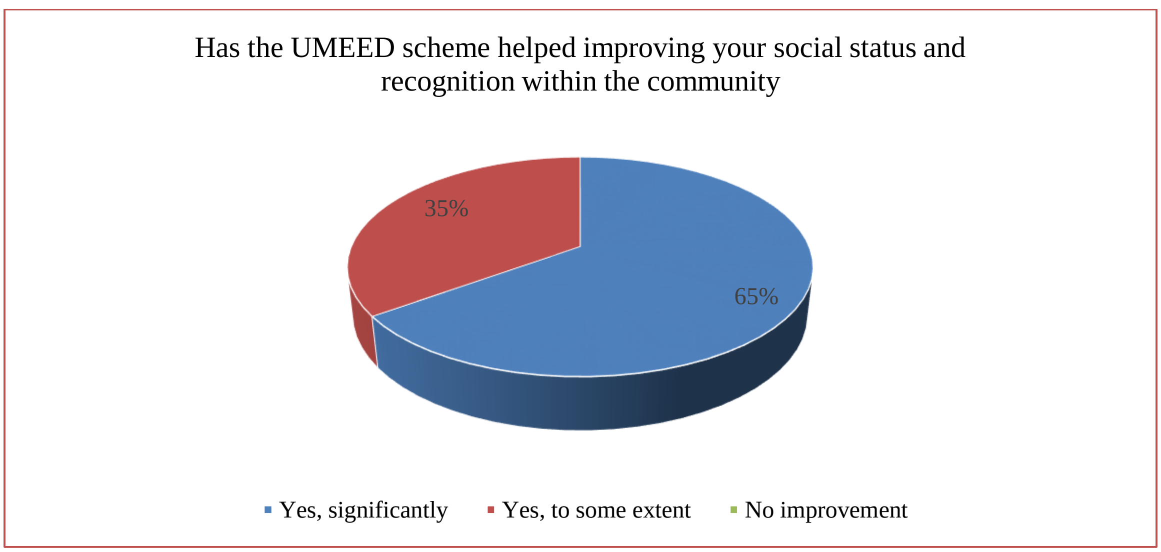


Table 4.3.4 indicates that 185 (65%) of the respondents strongly agree that the UMEED scheme helps them in improving their social status and recognition in their

communities, while 99 (35%) agree to some extent. Whereas none of the respondents report that there has been no improvement in their social status and recognition after joining the scheme, which indicates that all participants experience some degree of positive change in their social standing. Hence, it can be analyzed from the collected data that the UMEED scheme positively impacts the social status and recognition of participants in the community. The unanimous reporting of improvement—either significant or partial—suggests that the scheme not only provides financial and livelihood benefits but also contributes to greater social acceptance, respect, and empowerment, particularly for women.

Table 4.3.5: Decision making and Problem-solving skills

S. No.	Has the UMEED scheme helped in improving your decision making and problem-solving skills	Frequency	Percentage
01.	Yes, significantly	204	72%
02.	Yes, to some extent	63	22%
03.	No improvement	17	06%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.5 Decision making and Problem-solving skills *(n=284)*

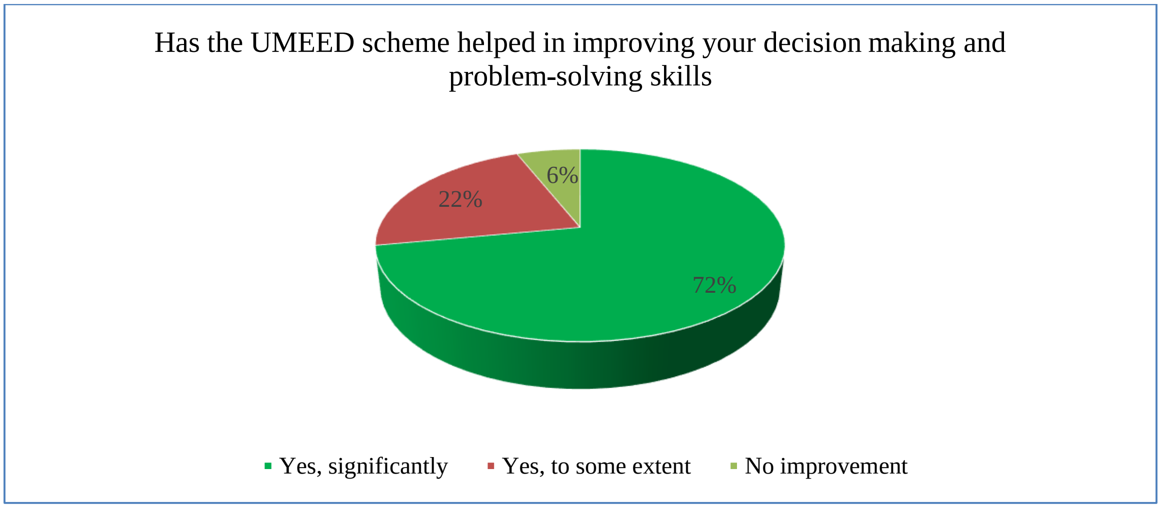


Table 4.3.5 the UMEED scheme has a considerable impact on the decision making and problem-solving skills of its beneficiaries. The majority of the respondents,

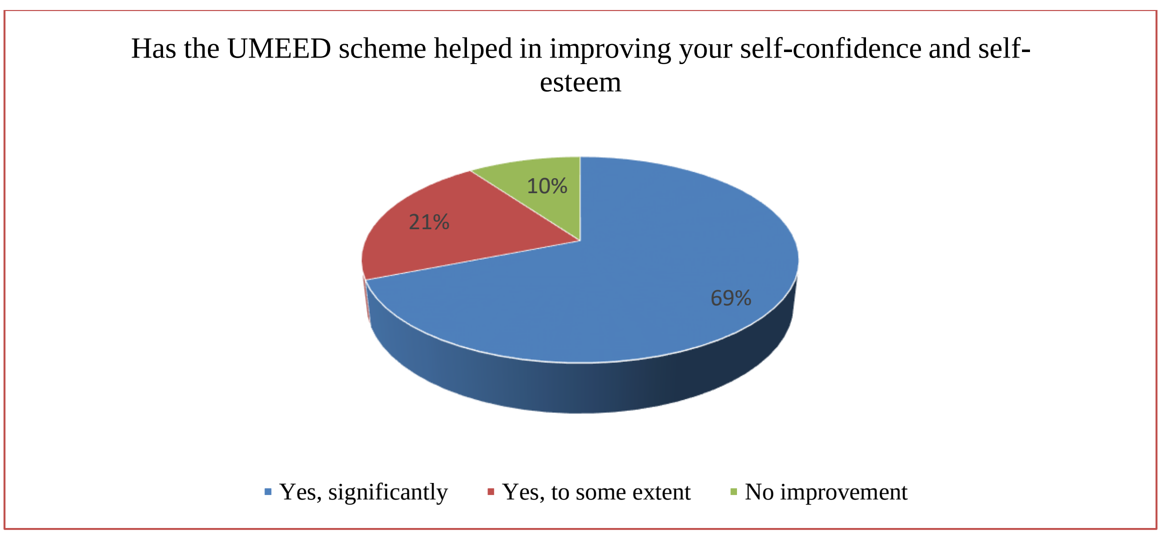
72% (n = 204) report that their skills have improved significantly, while 22% (n = 63) acknowledge some improvement. Only 6% (n = 17) of respondents indicate no improvement. This demonstrates that most participants experience some level of enhancement in their cognitive and managerial abilities as a result of participating in the scheme. These skills are essential for personal growth, better household management, and more active participation in community initiatives, thereby enhancing overall empowerment and confidence among the beneficiaries.

Table 4.3.6: Self confidence and Self-esteem

S. No.	Has the UMEED scheme helped in improving your self-confidence and self-esteem	Frequency	Percentage
01.	Yes, significantly	196	69%
02.	Yes, to some extent	60	21%
03.	No improvement	28	10%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.6 Self confidence and Self-esteem *(n=284)*



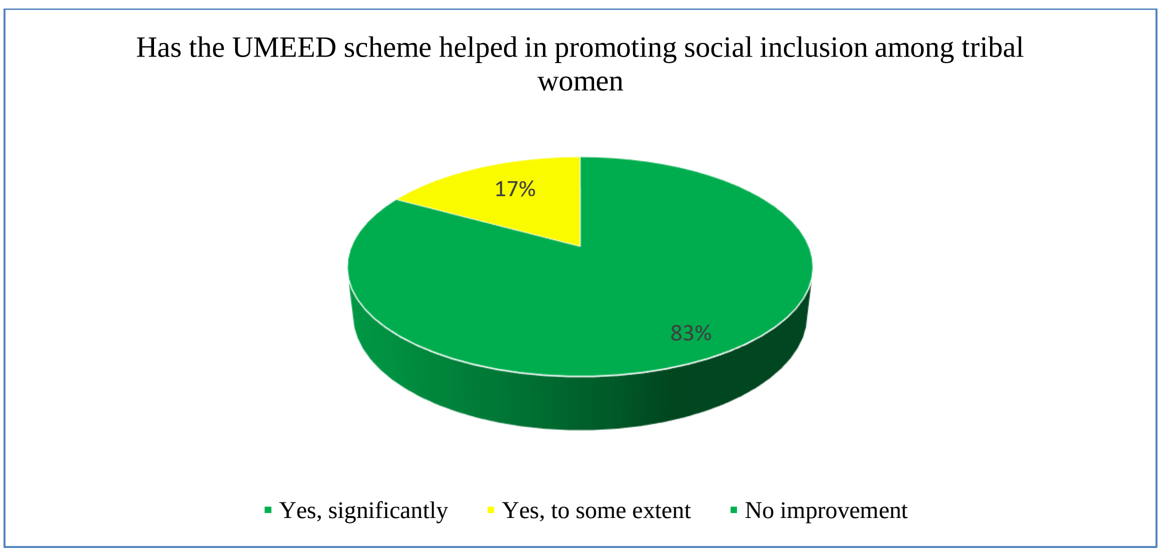
Self-confidence is a person's belief in their competence and skills and their perceived ability to handle different situations effectively and Self-esteem is the overall sense of respect, value, and acceptance a person holds for themselves. It reflects how much someone appreciates their own worth, abilities, and character (Greenacre, Tung, & Chapman, 2014).[160] In this context, a question was posed to the respondents that the UMEED scheme helped you improve your self-confidence and self-esteem. Table 4.3.6 indicates that the majority of the respondents 69% (n = 196) report a significant improvement, while 21% (n = 60) indicate some improvement. Only 10% (n = 28) of respondents stated that there is no improvement in self-confidence and self-esteem after joining the scheme. This shows that most participants experience an enhancement in their personal confidence and self-worth as a result of participating in the scheme.

Table 4.3.7: Promoting Social Inclusion

S. No.	Has the UMEED scheme helped in promoting social inclusion among tribal women	Frequency	Percentage
01.	Yes, significantly	236	83%
02.	Yes, to some extent	48	17%
03.	No improvement	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.7: Promoting Social Inclusion *(n=284)*



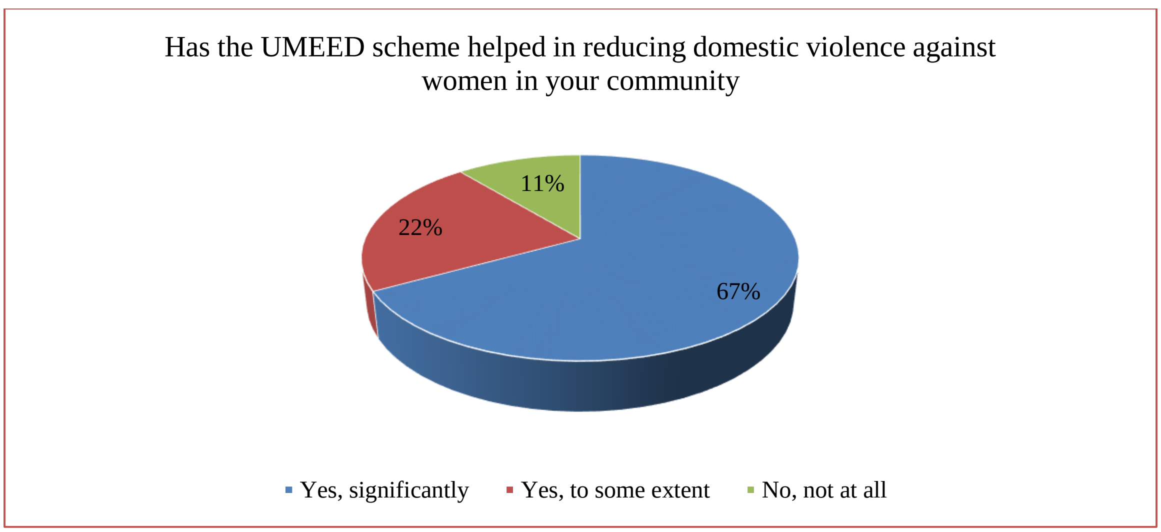
Social inclusion can refer to a process that promotes interaction among people with diverse social characteristics, or it can be an institutional approach aimed at expanding access to participation across all areas of social life (Silver, 2015).[161] In this scenario, a question was put to the respondents asking whether the UMEED scheme helped promote social inclusion. Table 4.3.7 reveals that 236 (83%) of the respondents significantly agreed with the statement that the UMEED scheme has a strong positive impact on promoting social inclusion among tribal women while 48 (17%) of the respondents indicate some improvement. None of the respondents stated that there is no improvement in the promotion of social inclusion of tribal women under UMEED scheme. By promoting social inclusion, the scheme helps reduce marginalization, strengthens community ties, and enhances the overall confidence and agency of tribal women.

Table 4.3.8: Reducing domestic violence

S. No.	Has the UMEED scheme helped in reducing domestic violence against women in your community	Frequency	Percentage
01.	Yes, significantly	190	67%
02.	Yes, to some extent	63	22%
03.	No, not at all	31	11%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.8: Reducing domestic violence *(n=284)*



Domestic violence refers to abusive behavior in a household, often involving a partner or family member, where one person uses physical, emotional, psychological, or financial harm to control or intimidate another. This form of violence can take various forms, including threats, isolation, and coercion, and can affect individuals of any age, gender, or background (Nichols, 2013).[162] To assess respondents' perceptions in this regard, a question was framed asking whether the UMEED scheme has helped reduce domestic violence against tribal women in their community. Table 4.3.8 shows that 190 (67%) of the respondents state that UMEED scheme helps reduce the domestic violence against women in your community significantly and 63 (22%) of the respondents agreed to some extent with the statement while 31 (11%) of respondents stated that the UMEED scheme did not help at all in reducing the domestic violence against the women in the community.

Table 4.3.9: Enhance economic opportunities

S. No.	Has the UMEED scheme helped enhance your economic activities	Frequency	Percentage
01.	Yes, significantly	224	79%
02.	Yes, to some extent	60	21%
03.	No, not at all	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.9 Enhance economic opportunities *(n=284)*

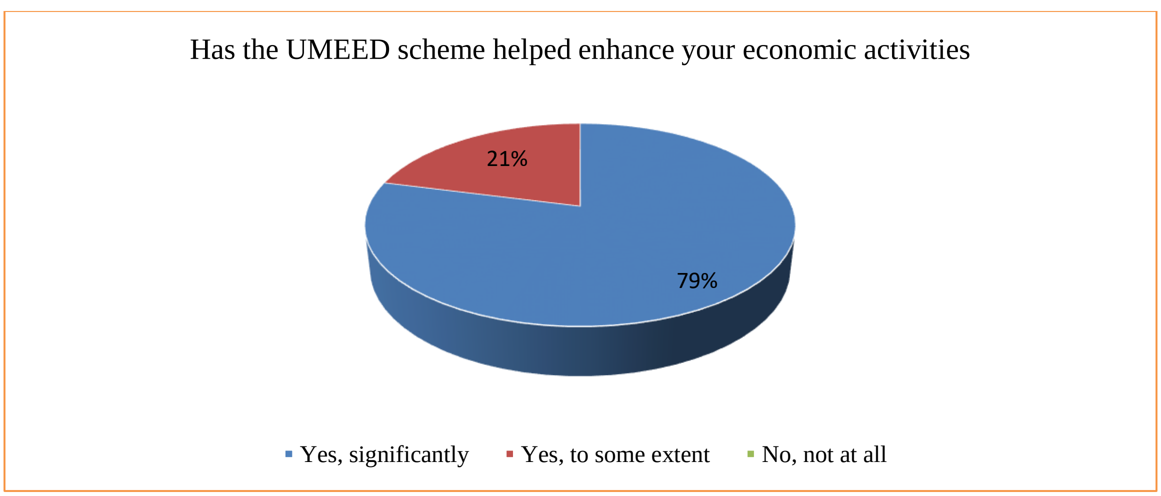


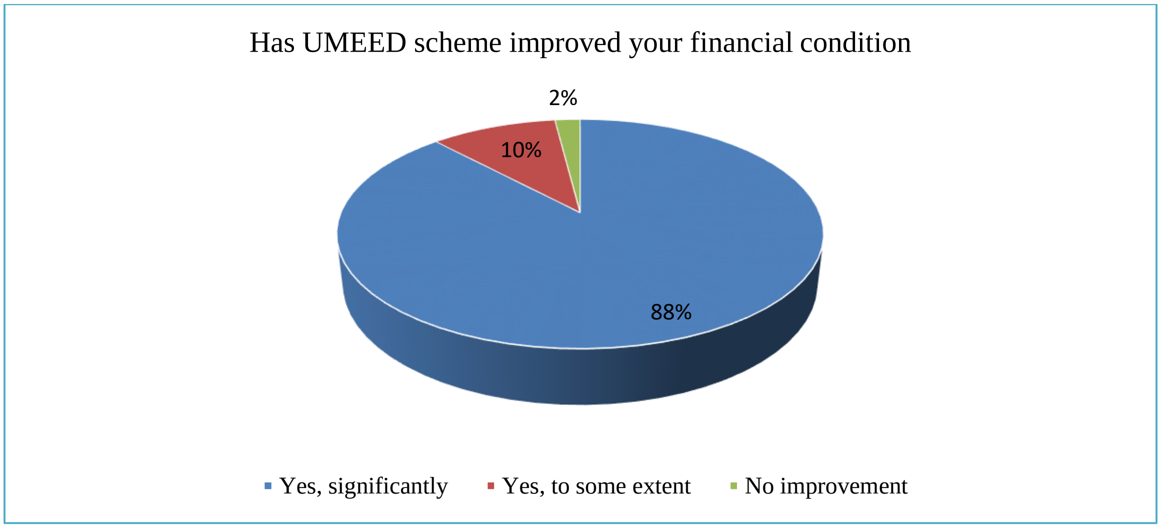
Table 4.3.9 highlights the frequency distribution of enhancement of economic opportunities through UMEED scheme. Economic development can be understood to the extent to which an economy achieves an efficient and fair distribution of resources. Economic opportunities refer to the chances or conditions available to individuals or communities to improve their financial well-being (Roemer, 2013).[163] The data reveals that 224 (79%) of the respondents stated that UMEED scheme significantly helps them improve their economic opportunities and 60 (21%) of the respondents indicate that it helps to some extent. None of the respondents report no improvement, which demonstrates that all participants experience at least some positive effect on their economic activities.

Table 4.3.10: Improvement in financial condition

S. No.	Has UMEED scheme improved your financial condition	Frequency	Percentage
01.	Yes, significantly	250	88%
02.	Yes, to some extent	28	10%
03.	No improvement	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.10: Improvement in financial condition *(n=284)*



Improvement in financial condition refers to a positive change in an individual's or household's financial situation, which could involve an increase in income, better management of expenses, accumulation of savings, or access to financial resources. It indicates greater financial stability, security, and the ability to meet needs and achieve financial goals (Jenny, 1979).[164] Table 4.3.9 the majority of respondents (88%, n = 250) report that the scheme significantly improves their financial situation, while 10% (n = 28) indicate some improvement. Only 2% (n = 6) of respondents report no improvement, demonstrating that nearly all participants experience a positive effect on their financial condition. Hence, it can be concluded from the collected data that UMEED scheme plays an important role in improving the financial condition of the tribal women in Rajouri district.

Table 4.3.11: Independent decisions regarding economic activities and family matters

S. No.	Are you able to make independent decisions regarding your economic activities and family matters	Frequency	Percentage
01.	Yes	224	79%
02.	No	60	21%
03.	Can’t say	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.11: Independent decisions regarding economic activities and family matters (n=284)

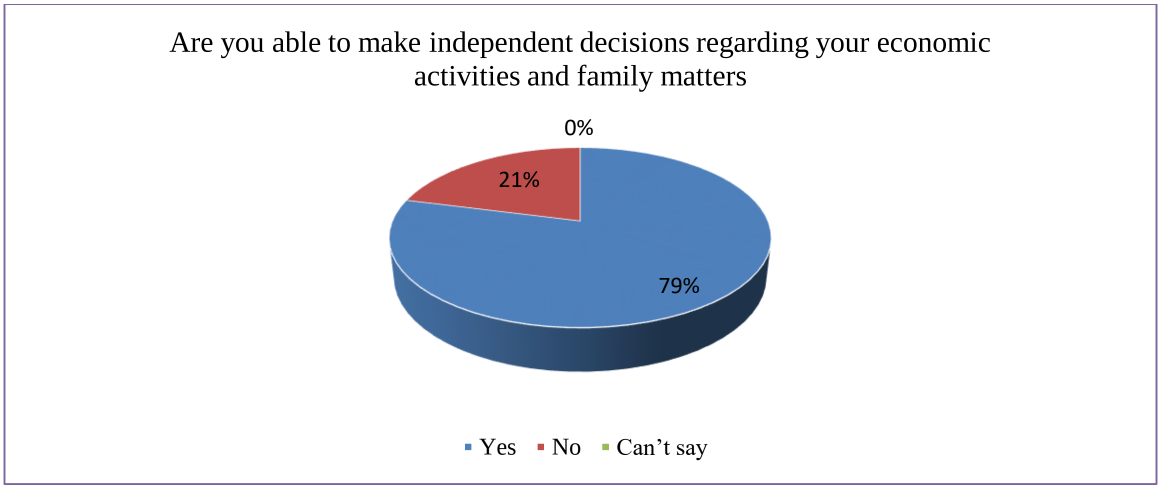


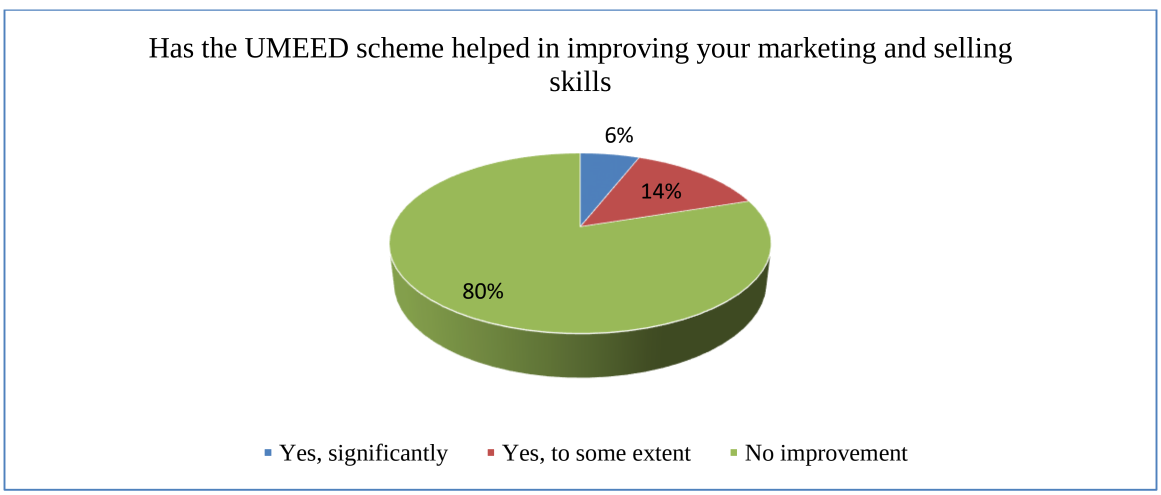
Table 4.3.11 shows that 224 (79%) of the respondents agree with the fact that after joining the UMEED scheme a person can make independent decisions regarding economic activities and family matters and 60 (21%) of the respondents did not agree with the statement. whereas none of the respondents remained neutral related to the query. Thus, it can be argued that the UMEED scheme enables individuals to make independent decisions on various matters. This empowerment not only strengthens self-reliance but also promotes equitable participation in family and community decision-making processes, contributing to broader social and economic empowerment.

Table 4.3.12: Improvement in marketing and selling skills

S. No.	Has the UMEED scheme helped in improving your marketing and selling skills	Frequency	Percentage
01.	Yes, significantly	17	06%
02.	Yes, to some extent	40	14%
03.	No improvement	227	80%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.12: Improvement in marketing and selling skills *(n=284)*



Marketing and selling skills refer to the abilities and techniques used to promote and sell products or services. Marketing skills involve identifying customer needs, creating strategies to reach target audiences, and building brand awareness, while selling skills focus on persuading potential customers to make a purchase, handling objections, and closing deals effectively. Both sets of skills are crucial for driving business success and achieving sales goals (Santos, 2020).[165] Table 4.3.12 indicates that only 6% (n = 17) of respondents report a significant improvement, while 14% (n = 40) indicate some improvement. A majority of 80% (n = 227) report no improvement, suggesting that most participants have not yet experienced noticeable gains in these skills through the scheme. The UMEED scheme contributes to other aspects of empowerment, its effect on marketing and selling skills remains minimal for most beneficiaries

Table 4.3.13: Mentorship or guidance from experienced individuals

S. No.	Has the UMEED scheme provided mentorship or guidance from experienced individuals	Frequency	Percentage
01.	Yes, regularly	68	24%
02.	Yes, occasionally	193	68%
03.	No, not at all	23	08%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.13: Mentorship or guidance from experienced individuals *(n=284)*

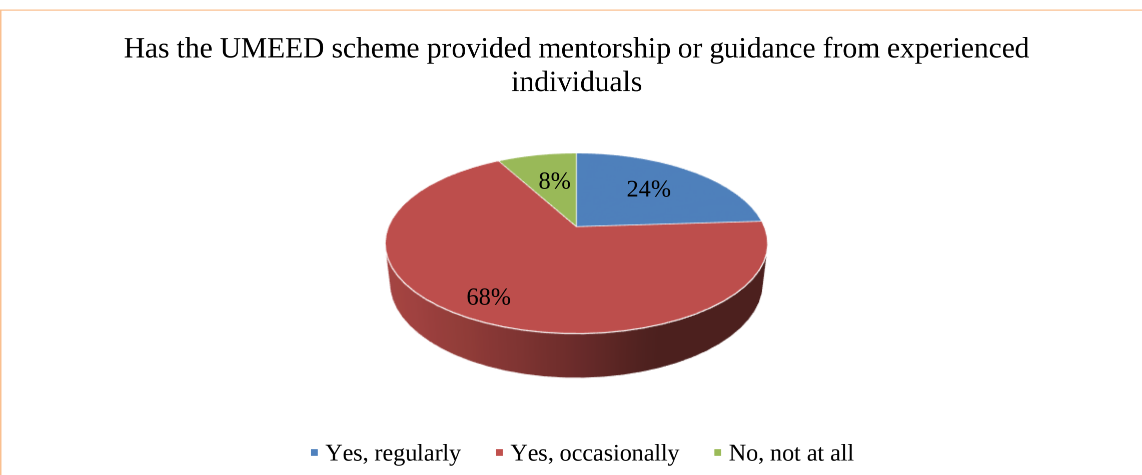


Table 4.3.13 shows that the UMEED scheme provides mentorship and guidance to beneficiaries, although the frequency varies. The data show that the minority of

respondents 24% (n = 68) receive mentorship regularly, while most participants, 68% (n = 193), receive guidance occasionally. Only 8% (n = 23) report not receiving any mentorship. This indicates that most beneficiaries benefit from some form of support from experienced individuals, which helps improve their knowledge, skills, and confidence in both economic and social activities. The relatively low proportion receiving regular mentorship suggests that structured guidance could be strengthened to further empower participants and enhance the overall effectiveness of the scheme.

Table 4.3.14 Impact on socio-economic empowerment

S. No.	How satisfied are you with the overall impact of the UMEED scheme on your socio-economic empowerment	Frequency	Percentage
01.	Very satisfied	162	57%
02.	Satisfied	88	31%
03.	Neutral	34	12%
04.	Dissatisfied	0	0%
05.	Very dissatisfied	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.14: Impact on socio-economic empowerment *(n=284)*

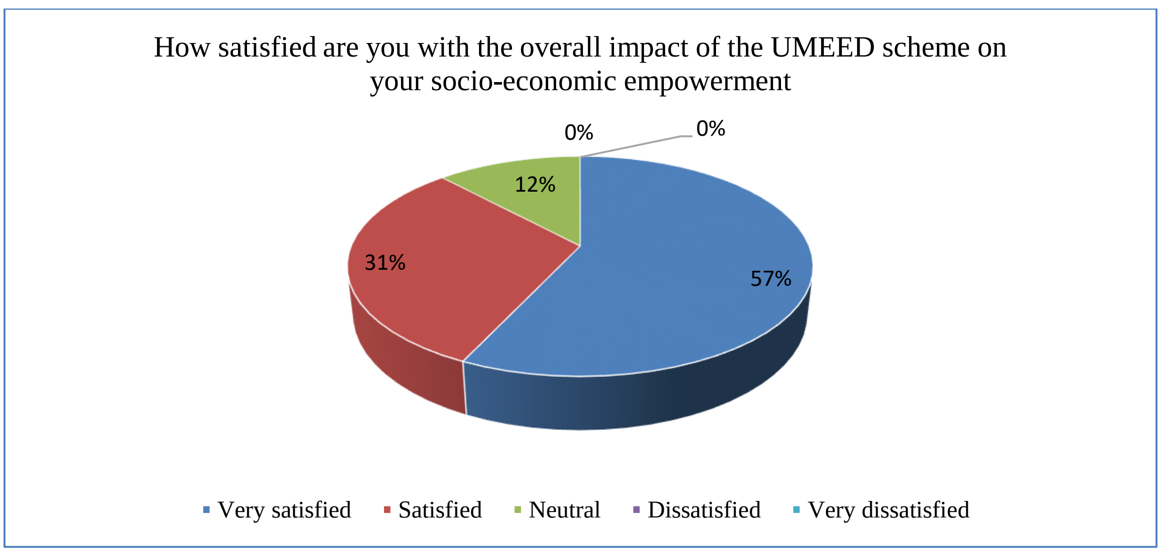


Table 4.3.14 illustrates that the majority of respondents feel very satisfied about the UMEED scheme's impact on their socio-economic empowerment. 57% (n = 162) respondents report being very satisfied, and 31% (n = 88) are satisfied, while 12% (n = 34) remain neutral. None of the respondents report dissatisfaction. Hence the collected data indicate that the UMEED scheme has played an important role in the enhancement of socio-economic empowerment of tribal women in district Rajouri of Jammu and Kashmir. Overall, the high level of satisfaction indicates that the UMEED scheme effectively contributes to the socio-economic empowerment of its participants, particularly by enabling them to take more control over their personal and household livelihoods.

Table 4.3.15: Suggestions for improvement in the Implementation of UMEED scheme

S. No.	Are there any specific areas you would suggest for improvement in the implementation of UMEED scheme	Frequency	Percentage
01.	Training and capacity building Programmes	37	13%
02.	Access to credit and financial resources	48	17%
03.	Marketing and Networking opportunities	179	63%
04.	Other	20	07%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.3.15: Suggestions for improvement in the Implementation of UMEED scheme *(n=284)*

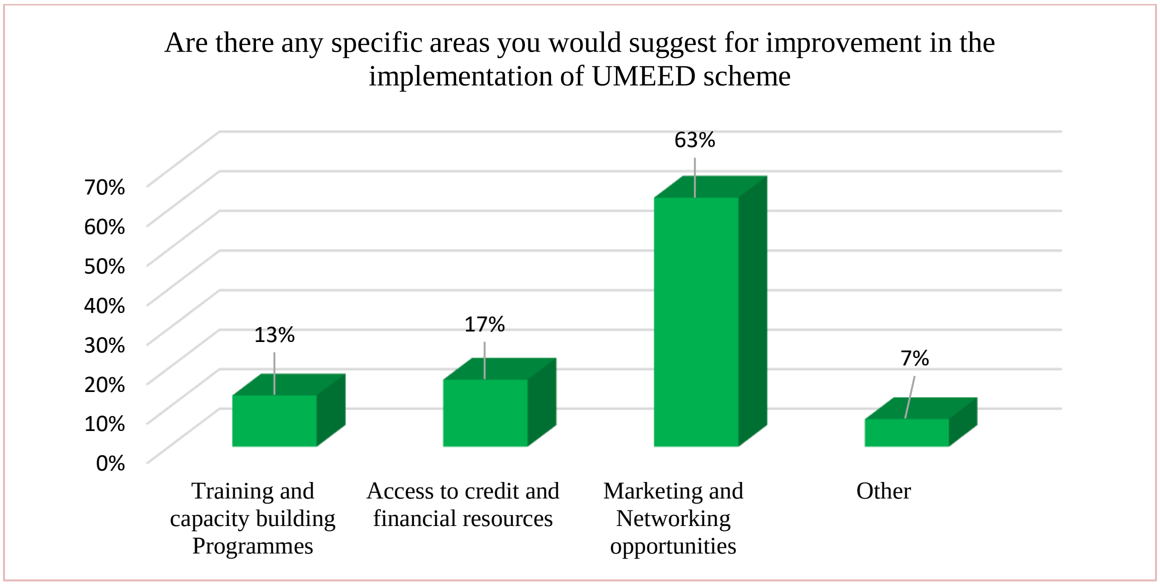


Table 4.3.15 highlights the areas where respondents suggest improvements in the implementation of the UMEED scheme. The majority of participants, 63% (n = 179), emphasize the need for enhanced marketing and networking opportunities, followed by 17% (n = 48) who recommend better access to credit and financial resources. Additionally, 13% (n = 37) suggest improvements in training and capacity-building programmes, while 7% (n = 20) mention other areas for improvement. The scheme has been generally effective but participants feel that strengthening support in marketing, networking, financial access, and skill development could further improve its impact and help beneficiaries fully benefits from the program.

4.4 Role of SHGs Working under UMEED Scheme to Empower Tribal Women

A Self-Help Group (SHG) is a grassroots organization typically comprising 10-20 members, usually women who share similar socio-economic backgrounds. These members voluntarily join forces to save small amounts of money, which they pool together to strengthen their financial security. Access to credit, alongside other benefits such as support networks, is crucial for these groups. In times of need or significant life events, members can borrow from the group's collective savings. The group collectively monitors the responsible use and repayment of these loans, leveraging mutual trust and accountability. Additionally, under guidelines from the Reserve Bank of India (RBI), formal banking institutions offer loans to SHGs at low interest rates, helping disadvantaged women overcome barriers to accessing formal financial services. SHGs serve as a platform where women can work together to address issues such as health, nutrition, employment, and empowerment. Members regularly attend group meetings to manage savings, issue loans, and keep accurate records, with the group leader maintaining the cash book, ledger, and meeting minutes. SHGs play a significant role in promoting self-employment, reducing poverty, enhancing women's participation in decision-making and advancing empowerment in the community (Katoch & Ahemad, 2022).[166]

Table 4.4.1: Familiarity regarding the role of SHGs

S. No.	How familiar are you with the role of SHGs working under UMEED scheme to empower tribal women	Frequency	Percentage
01.	Very Familiar	250	88%
02.	Somewhat Familiar	34	12%
03.	Not familiar at all	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.1: Familiarity regarding the role of SHGs *(n=284)*

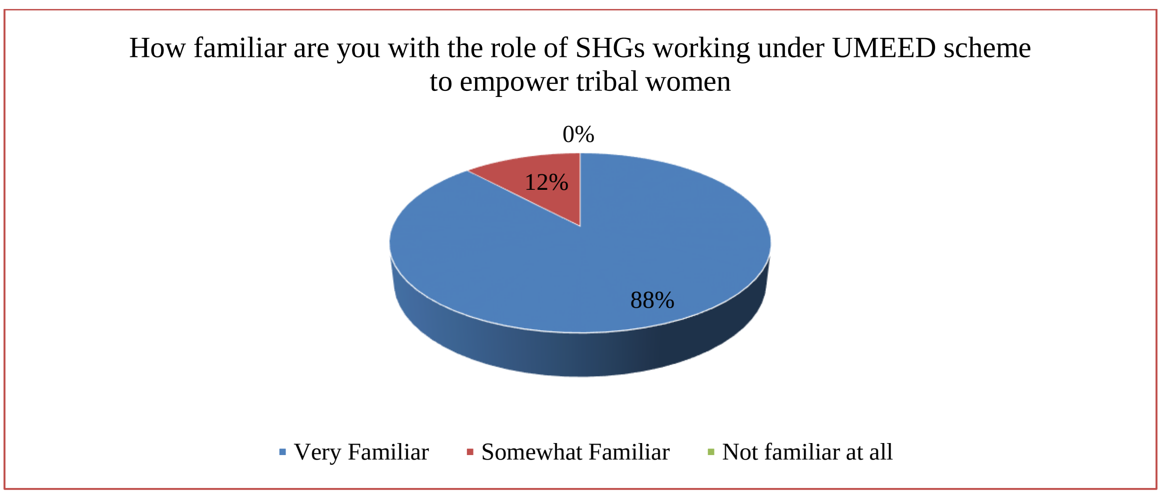


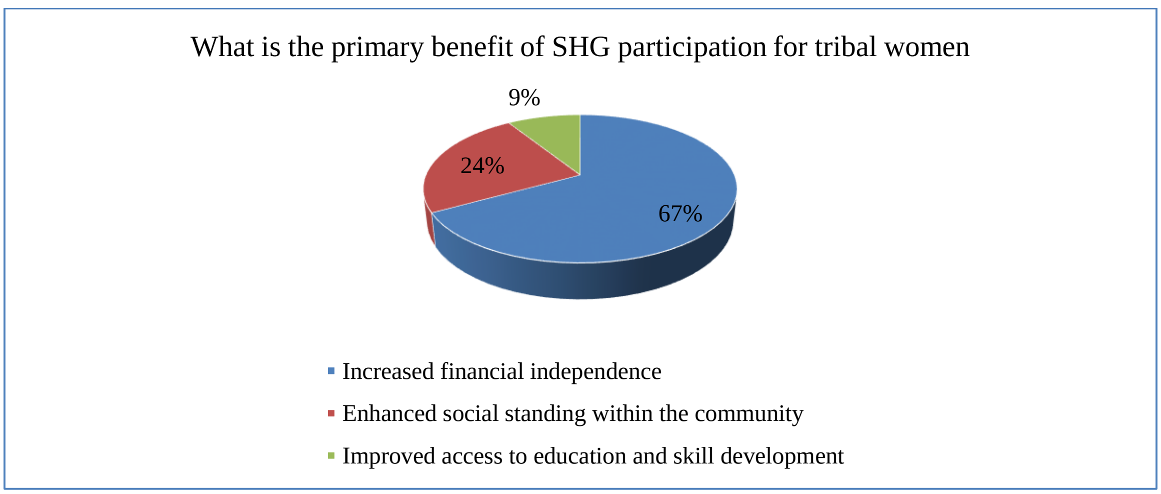
Table 4.4.1 presents the frequency distribution of respondents based on their familiarity of with the role of Self-Help Groups (SHGs) functioning under the UMEED scheme in empowering tribal women. The data reveal that a large majority of respondents, 88% (n = 250), reported being very familiar with the role of SHGs, while the remaining 12% (n = 34) indicated being somewhat familiar. Notably, none of the respondents reported being unfamiliar with the role of SHGs. This high level of awareness suggests that the scheme has been effective in disseminating information and creating visibility about SHG activities among its beneficiaries. Hence, it can be considered that majority of the respondents are very familiar with the role of SHGs working under the UMEED scheme to empower the tribal women in the Rajouri district of Jammu and Kashmir.

Table 4.4.2: Benefit of SHG participation

S. No.	What is the primary benefit of SHG participation for tribal women	Frequency	Percentage
01.	Increased financial independence	190	67%
02.	Enhanced social standing within the community	68	24%
03.	Improved access to education and skill development	26	09%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.2: Benefit of SHG participation *(n=284)*



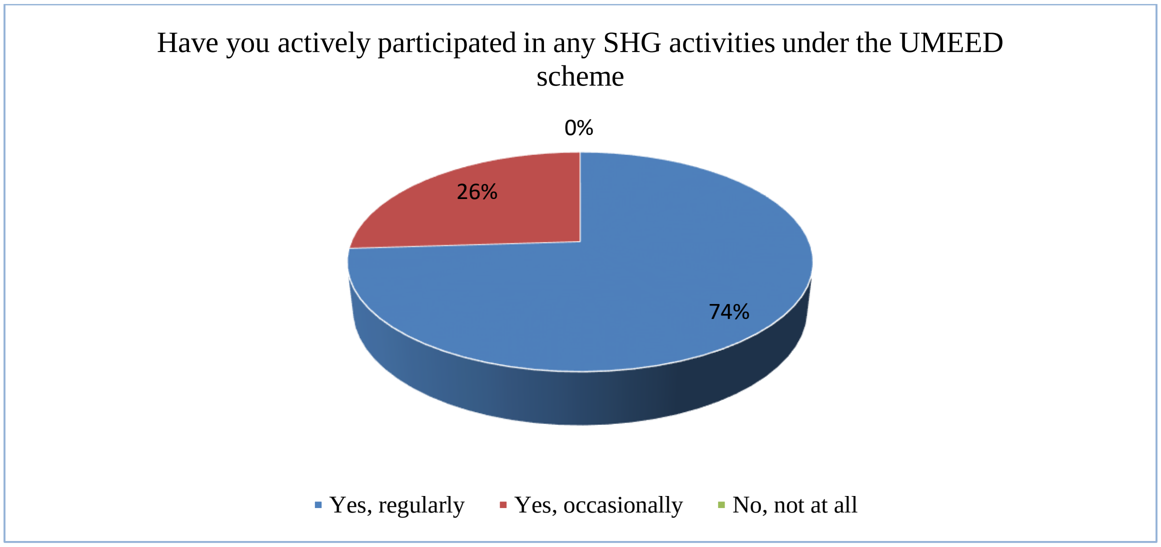
Self-help groups (SHGs) play a crucial role in fostering financial inclusion, empowering individuals especially women—and promoting community development through collective action and skill-building. Greater involvement in self-help groups (SHGs) significantly enhances the social empowerment of members. This is evident in improved decision-making within households, better access to healthcare, increased self-assurance, elevated self-worth, stronger communication abilities, and enhanced competence in dealing with banks and non-governmental organizations (Nayak & Panigrahi, 2020).[167] Table 4.4.2 presents the distribution of respondents based on their views regarding the primary benefit of participating in Self-Help Groups (SHGs) under the UMEED scheme. The data show that the majority, 67% (n = 190), identify increased financial independence as the most significant benefit. About 24% (n = 68) consider enhanced social standing within the community as the main outcome, while a smaller portion, 9% (n = 26), highlight improved access to education and skill development. This distribution suggests that economic empowerment remains the foremost perceived advantage of SHG participation, reflecting the scheme's success in addressing immediate livelihood needs of tribal women.

Table 4.4.3: Participation in SHG activities

S. No.	Have you actively participated in any SHG activities under the UMEED scheme	Frequency	Percentage
01.	Yes, regularly	210	74%
02.	Yes, occasionally	74	26%
03.	No, not at all	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.3: Participation in SHG activities *(n=284)*



Self-help groups (SHGs) engage in savings collection and provide small loans to members, fostering financial independence. They conduct skill development training and promote income-generating activities like tailoring, handicrafts, and farming (Kumawat & Bansal, 2018).[168] In this context, a question was posed to the respondents regarding the participation in activities of SHGs. The collected data revealed that 210 (74%) of the respondents are in line that they are actively participating in SHGs activities under the scheme and 74 (26%) of the respondents said that they are occasionally participating in the activities of SHGs. While as none of the respondents indicated that they are not participating in the activities of SHGs.

Table 4.4.4: Promotion of Saving Habits

S. No.	Did SHGs promote saving habits of Tribal Women	Frequency	Percentage
01.	Yes	284	100%
02.	No	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.4: Promotion of Saving Habits *(n=284)*

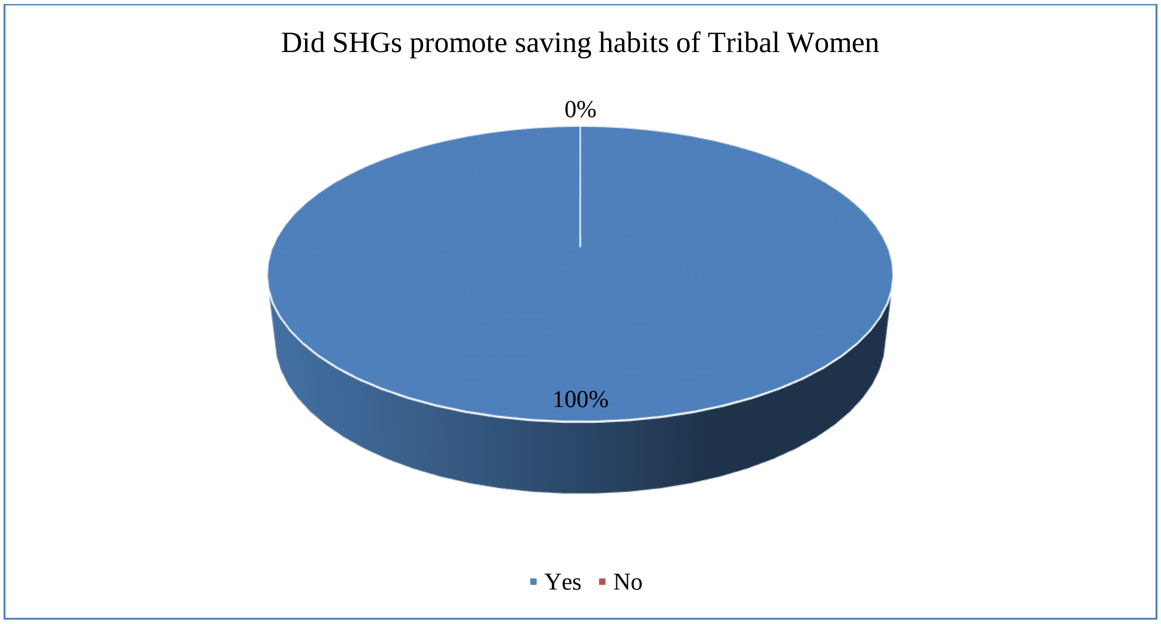


Table 4.4.4 presents the responses of beneficiaries regarding the role of Self-Help Groups (SHGs) under the UMEED scheme in promoting saving habits among tribal women. A self-help group (SHG) is an approach to uniting marginalized and underprivileged individuals to collectively address their personal challenges. This method is widely adopted by governments, NGOs, and other organizations globally. Members pool their savings and deposit them in banks, gaining easier access to low-interest loans to establish small businesses. In India, countless disadvantaged people are transforming their lives, supporting their families, and contributing to societal development through SHGs (Nagaraj, B., & Sundaram, N, 2017).[169] To know the perception of the respondents in this regard a question was framed whether SHGs promote saving habits of tribal women The data clearly show that all respondents (100%, n = 284) affirm that SHGs have encouraged and promoted saving practices. None of the respondents reported otherwise. This highlights the effectiveness of SHGs in instilling a culture of savings among members, which is a critical step toward financial discipline, economic security, and long-term empowerment.

Table 4.4.5: Financial support from banks

S. No.	Did you obtain financial support from banks	Frequency	Percentage
01.	Yes	270	95%
02.	No	14	05%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.5: Financial support from banks

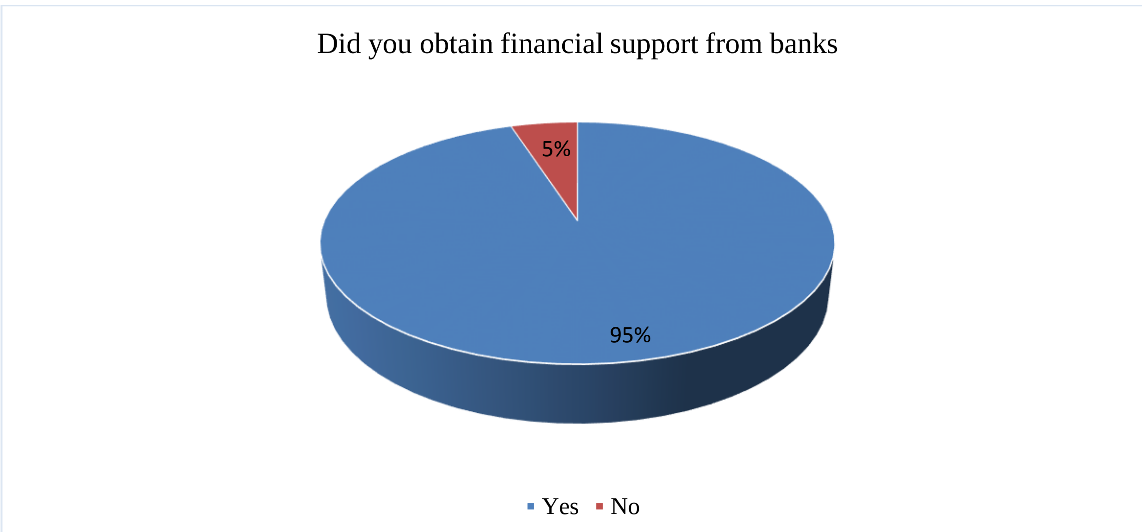


Table 4.4.5 presents the distribution of respondents based on whether they received financial support from banks under the UMEED scheme. The findings indicate that a vast majority of participants, 95% (n = 270), report obtaining financial support from banks, while only 5% (n = 14) state that they did not receive such assistance. This demonstrates the effectiveness of SHGs and the UMEED scheme in facilitating formal financial linkages for tribal women, thereby reducing reliance on informal moneylenders. Access to bank credit is a crucial element of financial inclusion, as it enables women to expand economic activities, invest in income-generating ventures, and strengthen household financial stability. This highlight that the universal access to financial support suggests that the scheme has succeeded in bridging gaps between marginalized tribal women and institutional financial systems.

Table 4.4.6: SHGs Meetings

S. No.	Do you attend the SHGs meetings regularly	Frequency	Percentage
01.	Yes	258	91%
02.	No	26	09%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.6: SHGs meetings *(n=284)*

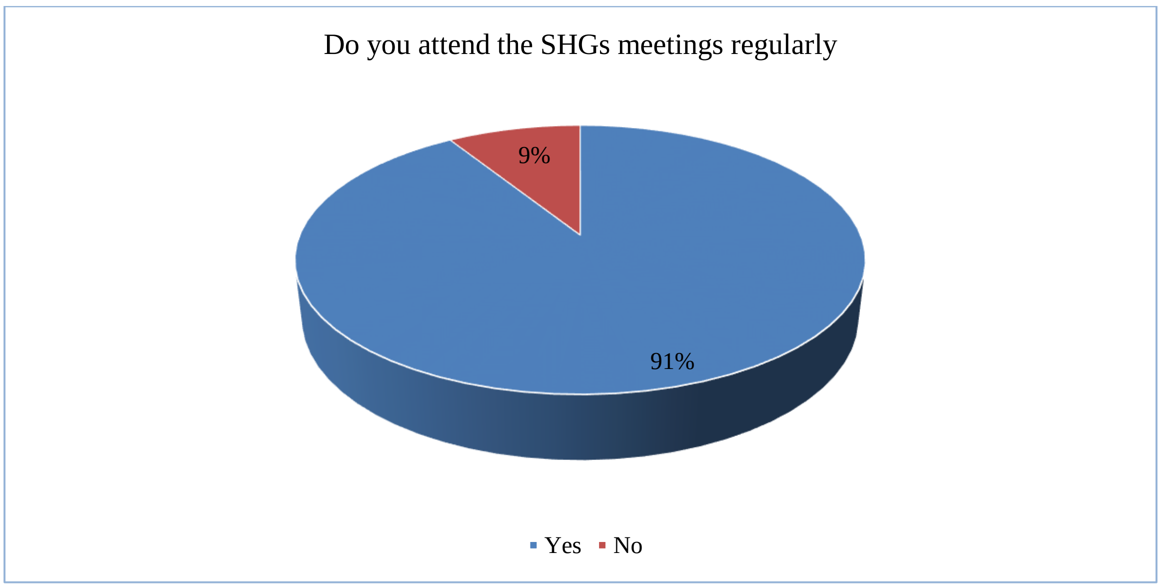


Table 4.4.6 reveals that the majority of the respondents, 91% (n = 258), attend SHG meetings regularly, while only 9% (n = 26) report irregular attendance. This high level of participation demonstrates the effectiveness of SHGs in mobilizing women and sustaining collective engagement. Regular attendance plays a vital role in building solidarity, sharing experiences, accessing information, and ensuring active decision-making within groups. However, the small percentage of women who do not attend regularly may face barriers such as household responsibilities, mobility restrictions, or lack of family support.

Table 4.4.7: Role in decision making

S. No.	Do you play any role in decision making in the community after joining SHG	Frequency	Percentage
01.	Yes	190	67%
02.	No	94	33%
Total		**284**	**100%**
Source: Field Survey			

Source: *Field Survey*

Chart 4.4.7: Role in decision making *(n=284)*

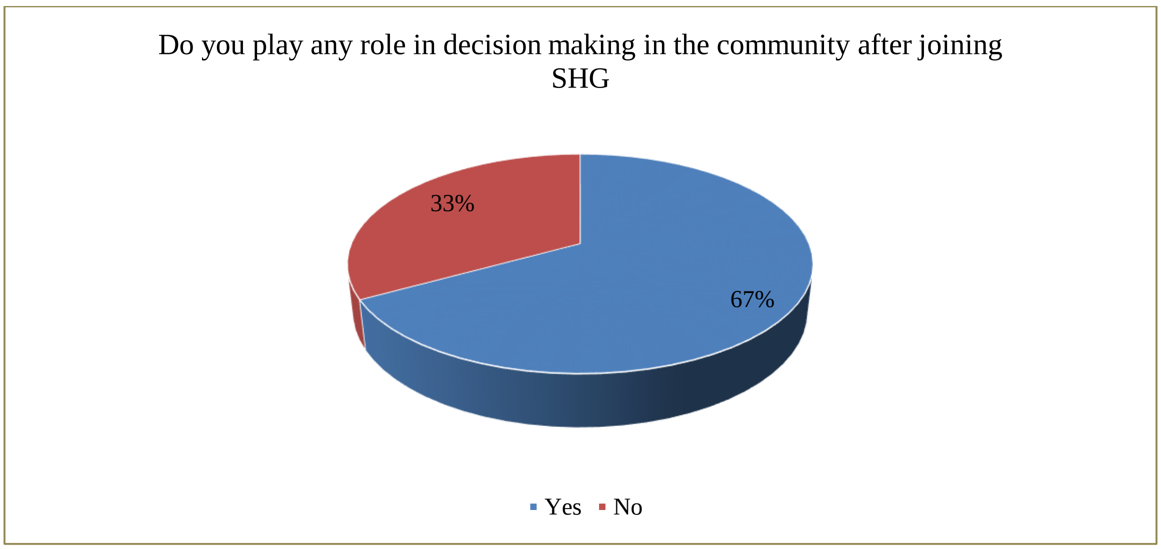


Table 4.4.7 shows the respondents' involvement in community decision-making after joining Self-Help Groups (SHGs) under the UMEED scheme. The data reveal that 67% (n = 190) of the respondents report actively participating in decision-making within their community, while 33% (n = 94) indicate that they do not play any role. After joining SHGs, members gain confidence, financial independence, and leadership skills, enabling them to actively participate in community decision-making. SHGs empower women to voice their opinions and negotiate with authorities, fostering inclusive development. This transformation enhances their role in local governance and community welfare. However, the fact that one-third of respondents still do not participate highlights persistent socio-

cultural barriers, such as patriarchal norms, limited mobility, or family restrictions, which continue to constrain full participation.

Table 4.4.8: Adequate training and support from the SHGs

S. No.	Have you received adequate training and support from the SHGs to enhance your skills and knowledge	Frequency	Percentage
01.	Yes, definitely	221	78%
02.	Yes, somewhat	54	19%
03.	No, not at all	09	03%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.8: Adequate training and support from the SHGs *(n=284)*

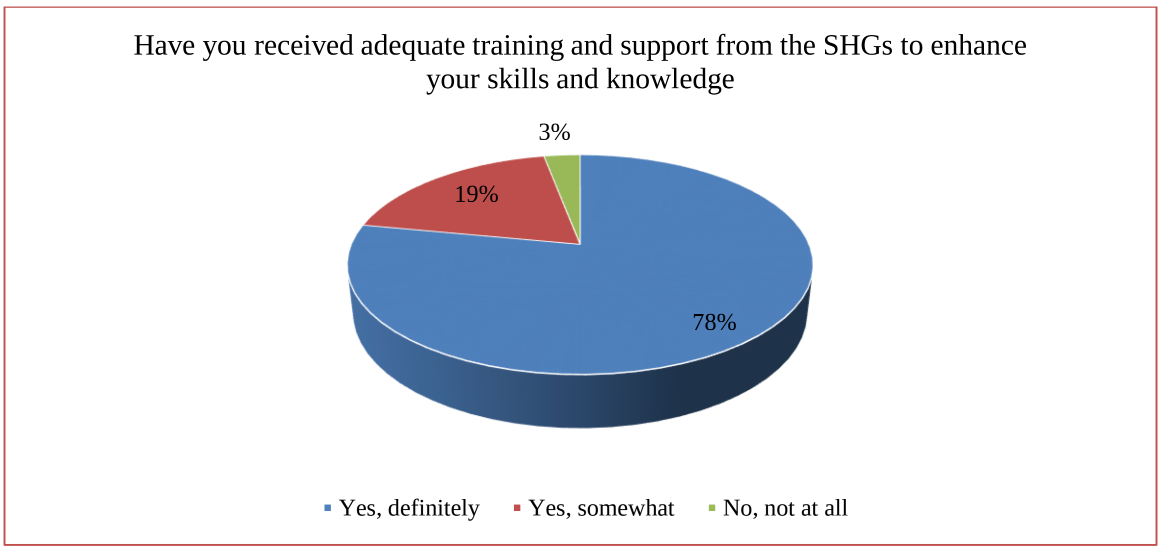


Table 4.4.8 reveals that a majority of the respondents 78% (n = 221), report receiving adequate training and support, while 19% (n= 54) somewhat agree with the statement and 3% (n=9) of the respondents indicate that they did not receive any training or support. This suggests that the SHGs are largely successful in providing skill-building opportunities and knowledge enhancement to tribal women, which is critical for improving their economic activities, decision-making abilities, and overall

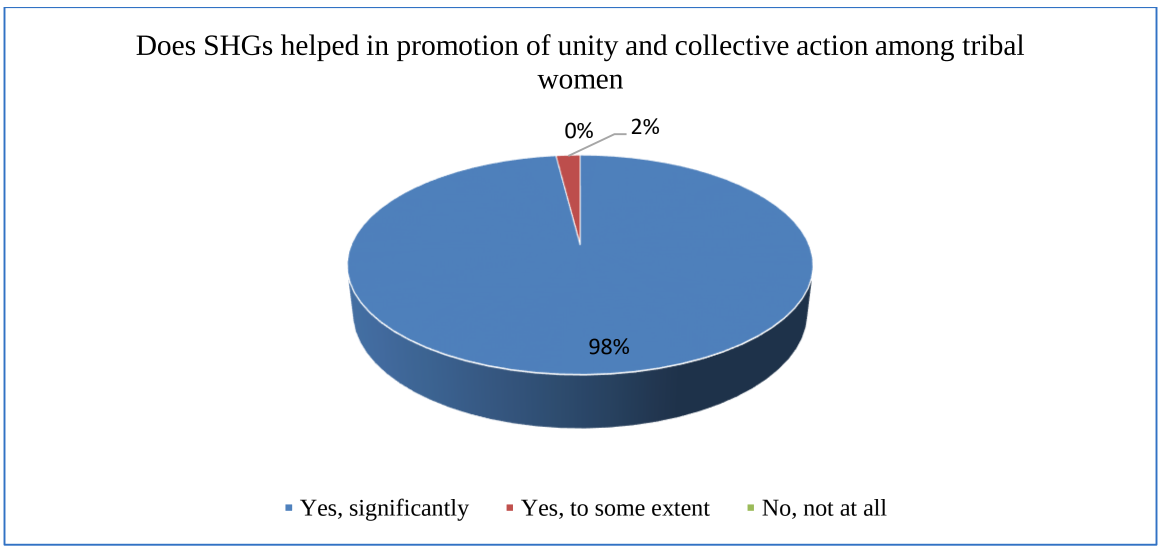
empowerment. However, the presence of a small proportion of women who report inadequate training highlights the need for more inclusive and structured capacity-building initiatives to ensure that all beneficiaries can fully benefit.

Table 4.4.9: Promotion of Unity and collective action

S. No.	Does SHGs helped in promotion of unity and collective action among tribal women	Frequency	Percentage
01.	Yes, significantly	278	98%
02.	Yes, to some extent	06	02%
03.	No, not at all	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.9: Promotion of Unity and collective action *(n=284)*



When the poor engage in collective action, it has been found to reinforce property rights, enhance their bargaining power in labor markets, expand access to financial services, and boost public investments in disadvantaged communities (Desai & Joshi, 2014).[170] Table 4.4.9 presents respondents' views on whether Self-Help Groups (SHGs) under the UMEED scheme have promoted unity and collective action among tribal women. he data indicate that the overwhelming majority, 98% (n = 278), of the respondents agreed with the statement that SHGs helped in promotion of unity and collective action among tribal women while 2% of the respondents stated that SHGs to some extent helped in the promotion of unity and collective action among the tribal women. While as none of the respondents stated that SHGs not at all helped in the promotion of unity and collective action among the tribal women.

Table 4.4.10: Improvement in social and emotional well-being

S. No.	Do you feel that the SHGs has helped in improving your social and emotional well-being	Frequency	Percentage
01.	Yes, significantly	275	97%
02.	Yes, to some extent	09	03%
03.	No, not at all	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.10: Improvement in social and emotional well-being *(n=284)*

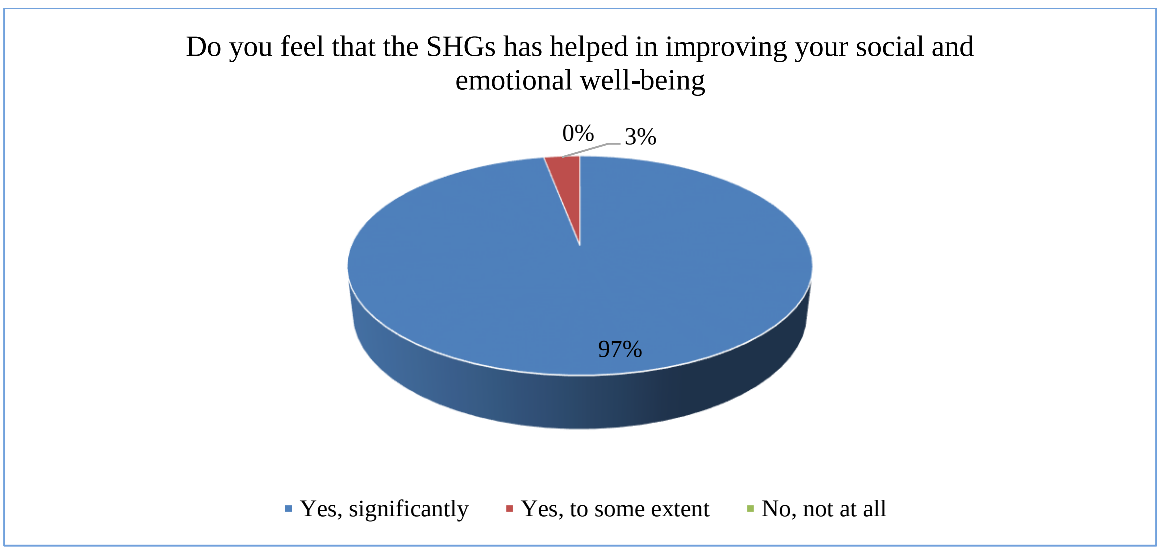


Table 4.4.10 shows that a vast majority of respondents, 97% (n = 275), report a significant improvement in their social and emotional well-being, while 3% (n = 9) note some improvement. None of the respondents reported no improvement. This indicates

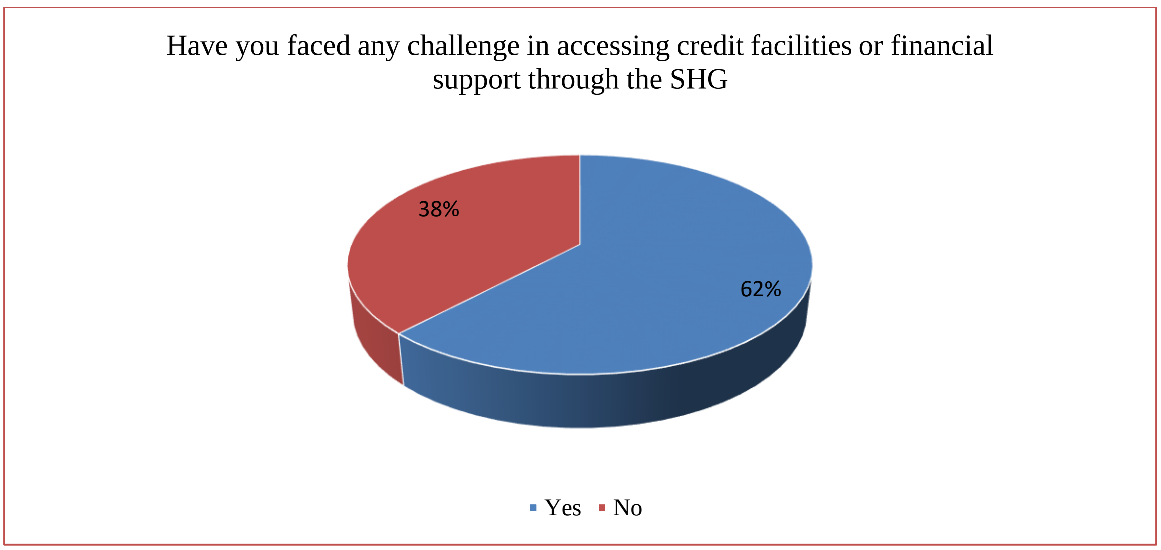
that participation in SHGs positively influences not only economic empowerment but also the psychosocial dimensions of tribal women's lives. By fostering social networks, mutual support, and collective problem-solving, SHGs enhance confidence, reduce isolation, and contribute to overall emotional resilience. Regular interactions within the groups create a sense of belonging, boost self-esteem, and empower women to address personal and social challenges effectively.

Table 4.4.11: Challenges in accessing credit facilities or financial support

S. No.	Have you faced any challenge in accessing credit facilities or financial support through the SHG	Frequency	Percentage
01.	Yes	176	62%
02.	No	108	38%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.11: Challenges in accessing credit facilities or financial support *(n=284)*



Assessing credit or financial facilities is challenging due to the lack of reliable credit histories, especially in underserved areas. Complex eligibility criteria and documentation requirements often exclude marginalized groups. Additionally, inadequate financial literacy hinders effective utilization and repayment of credit (Pathak & Pant, 2018).[171] Table 4.4.11 indicates that 176 (62%) of the respondents report facing challenges in accessing credit facilities or financial support through SHGs such as late disbursement of funds, high interest rates etc. While 108 (38%) of the respondents indicate that they did not face any difficulties.

Table 4.4.12: Platform for sharing knowledge and experiences

S. No.	Do you believe that the SHGs has effectively provided a platform for sharing knowledge and experiences among tribal women	Frequency	Percentage
01.	Yes, definitely	233	82%
02.	Yes, somewhat	45	16%
03.	No, not at all	06	02%
Total		**284**	**100%**
Source: Field Survey			

Source: *Field Survey*

Chart 4.4.12: Platform for sharing knowledge and experiences *(n=284)*

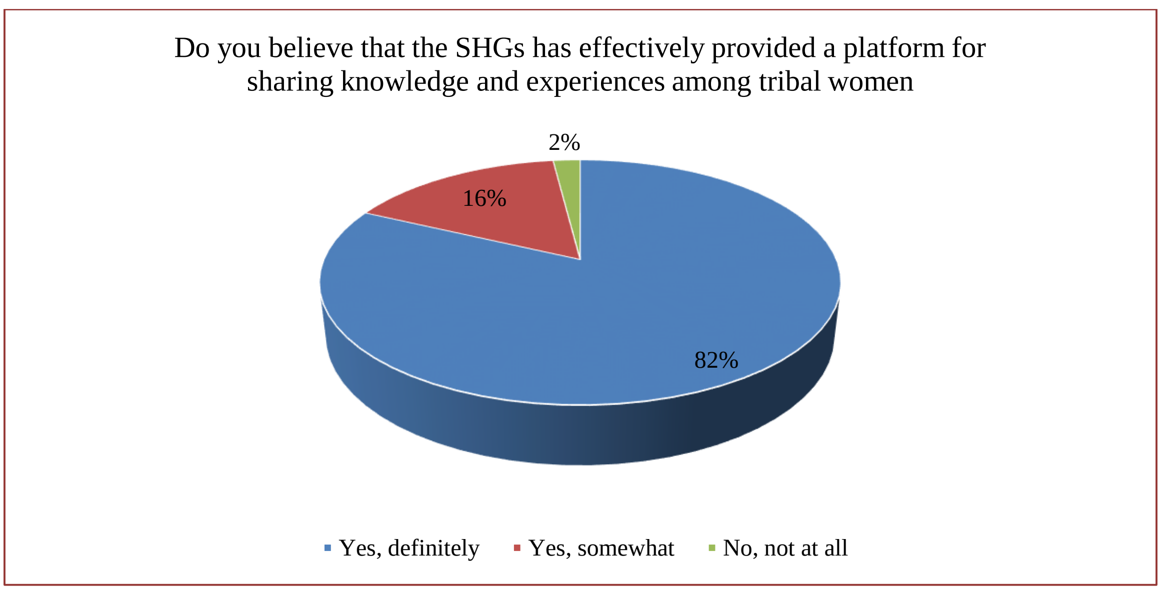


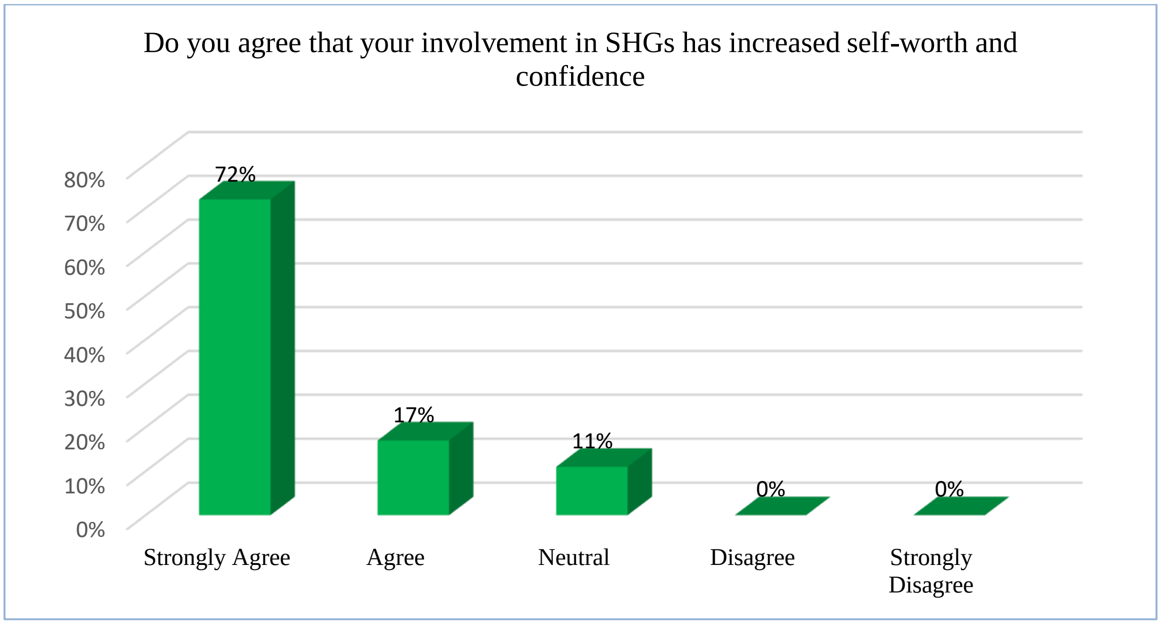
Table 4.4.12 presents respondents' perceptions of whether SHGs under the UMEED scheme provide an effective platform for sharing knowledge and experiences among tribal women. The data show that a majority of the beneficiaries, 82% (n = 233), report Yes, definitely, while 16% (n = 45) indicate Yes, somewhat. Only 2% (n = 6) of respondents feel that SHGs do not provide such a platform. This highlights that the SHGs play a significant role in fostering peer learning, mutual support, and exchange of practical knowledge. Sharing knowledge and experiences means exchanging information, skills, and personal stories among individuals or groups. This process allows participants to learn from each other's successes, challenges, and insights, fostering mutual understanding and growth. It helps in building collective wisdom, finding solutions to problems, and creating a supportive network for achieving shared goals (Cummings, 2003).[172] By providing a structured forum for women to discuss challenges, share experiences, and learn from one another, SHGs contribute not only to skill development but also to increased confidence, collective problem-solving and social cohesion.

Table 4.4.13: Increased self-worth and Confidence

S. No.	Do you agree that your involvement in SHGs has increased self-worth and confidence	Frequency	Percentage
01.	Strongly Agree	205	72%
02.	Agree	48	17%
03.	Neutral	31	11%
04.	Disagree	0	0%
05.	Strongly Disagree	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.13: Increased self-worth and Confidence *(n=284)*



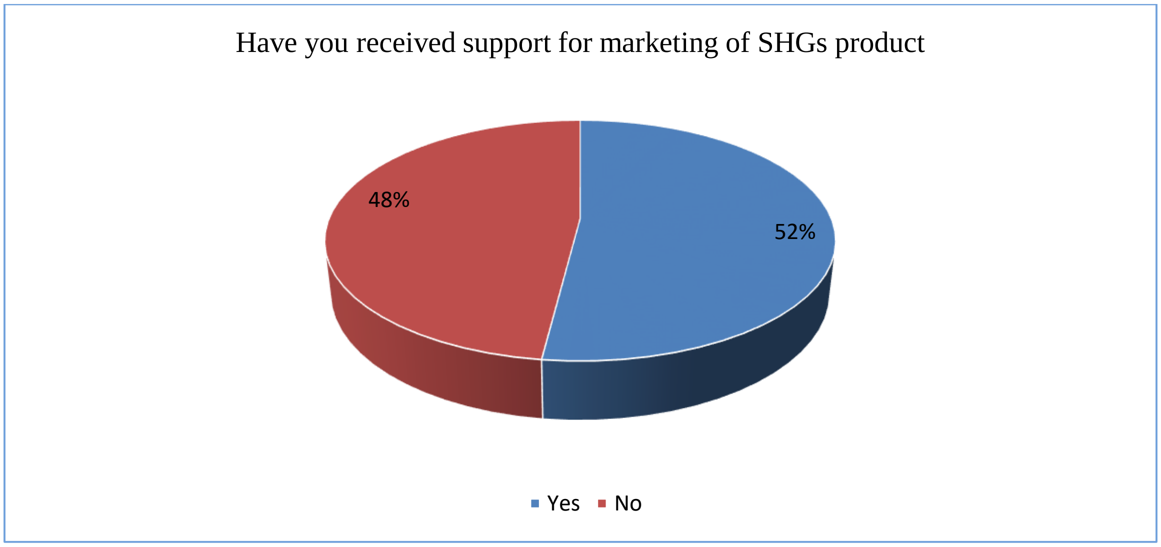
Self-worth is the sense of value or importance you assign to yourself, recognizing your inherent dignity and worth as a person. It reflects how much you believe you deserve love, respect, and good things in life. Confidence is the belief in your abilities, skills, and judgment to successfully handle situations or achieve goals. It involves trusting yourself and feeling capable of facing challenges effectively (Locke, 2005).[173] In this regard, a question was asked to the respondents that do you agree that your involvement in SHGs has increased self-worth and confidence. Table 4.4.13 reveals that 205 (72%) of the respondents strongly agreed that involvement in SHGs has increased self-worth and confidence, 48 (17%) of the respondents agreed that self-worth and confidence is increased with the active involvement in SHGs and 31 (11%) of the respondents remained neutral in their response. While as none of the respondents disagreed and strongly disagreed with the statement that involvement in SHGs has increased self-worth and confidence.

Table 4.4.14: Support for SHGs product marketing

S. No.	Have you received support for marketing of SHGs product	Frequency	Percentage
01.	Yes	148	52%
02.	No	136	48%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.14: Support for SHGs product marketing *(n=284)*



Product marketing refers to the process of promoting and selling a specific product to a target audience. It involves understanding the product's unique value, identifying the ideal customer base, and communicating how the product solves customer needs or problems. This includes developing strategies for pricing, positioning, launching, and ongoing promotion to maximize its market success (Brown, 1989).[174] In this context, a question was put forth to the respondents whether you have received support for SHGs product marketing or not. Table 4.4.14 highlights that majority of the respondents (148, 52%) receive support for the marketing of the SHGs product, while 136 (48%) of the respondents report that they did not receive any support for the marketing of the products. This highlights a critical area for improvement, as effective marketing support is essential for translating skills and production into sustainable economic outcomes

Table 4.4.15: Type of platform

S. No.	What type of platform have your SHGs accessed to sell your products	Frequency	Percentage
01.	Local Fairs	108	38%
02.	Weekly markets	43	15%
03.	Exhibitions	57	20%
04.	Online marketplaces	76	27%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.15: Type of platform *(n=284)*

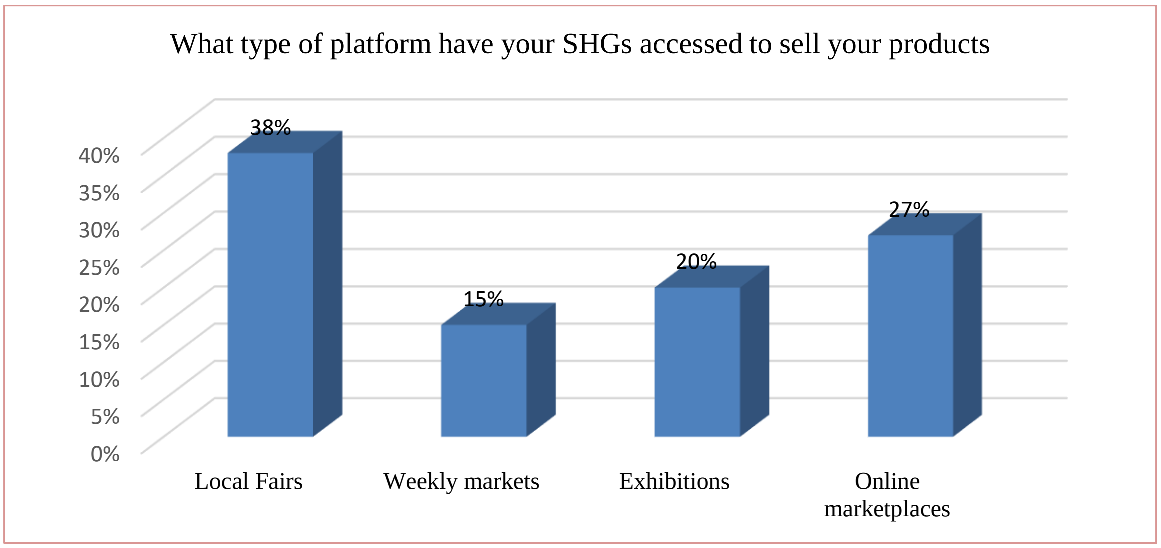


Table 4.4.15 presents the types of platforms accessed by SHGs under the UMEED scheme for selling their products. The data reveal that majority 38% (n = 108) use local fairs, 27% (n = 76) sell through online marketplaces, 20% (n = 57) participate in exhibitions, and 15% (n = 43) access weekly markets. Hence, the data indicated that the SHGs are leveraging a mix of traditional and modern platforms to enhance their market presence and reach. Indicate that tribal women utilize a variety of channels to market

their products, with local fairs remaining the most common platform. The significant use of online marketplaces (27%) suggests an emerging adoption of digital platforms, which can expand reach and enhance income opportunities.

Table 4.4.16: Overall impact and outcomes achieved by the SHG

S. No.	Are you satisfied with the overall impact and outcomes achieved by the SHGs under UMEED scheme	Frequency	Percentage
01.	Extremely Satisfied	207	73%
02.	Satisfied	68	24%
03.	Dissatisfied	09	03%
04.	Extremely Dissatisfied	0	0%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.4.16: Overall impact and outcomes achieved by the SHG *(n=284)*

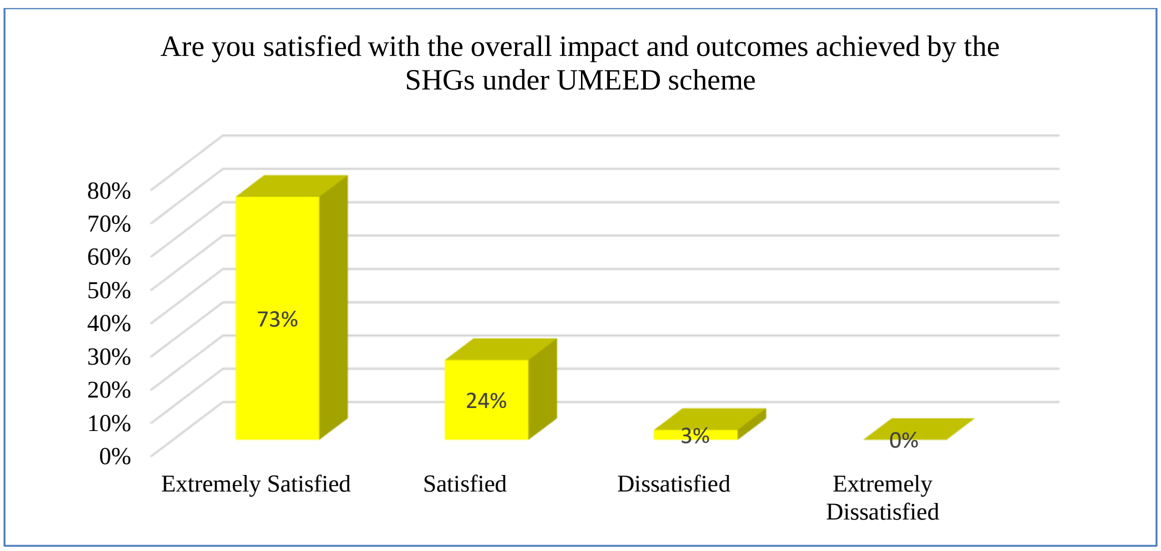


Table 4.4.16 presents respondents' satisfaction regarding the overall impact and outcomes achieved by SHGs under the UMEED scheme. The data indicate that 73% (n = 207) of respondents report being extremely satisfied, 24% (n = 68) are satisfied, and 3% (n = 9) report dissatisfaction. While as none of the respondents are extremely dissatisfied

with the impact and outcomes achieved by the SHGs under the scheme. This highlights that SHGs have made a substantial positive impact on the lives of tribal women in Rajouri district by enhancing economic empowerment, social participation, knowledge sharing, and psychosocial well-being. The high levels of satisfaction indicate that beneficiaries recognize tangible improvements in financial independence, confidence, decision-making abilities, and access to supportive networks.

4.5 Hurdles in Effective Implementation of the UMEED Scheme

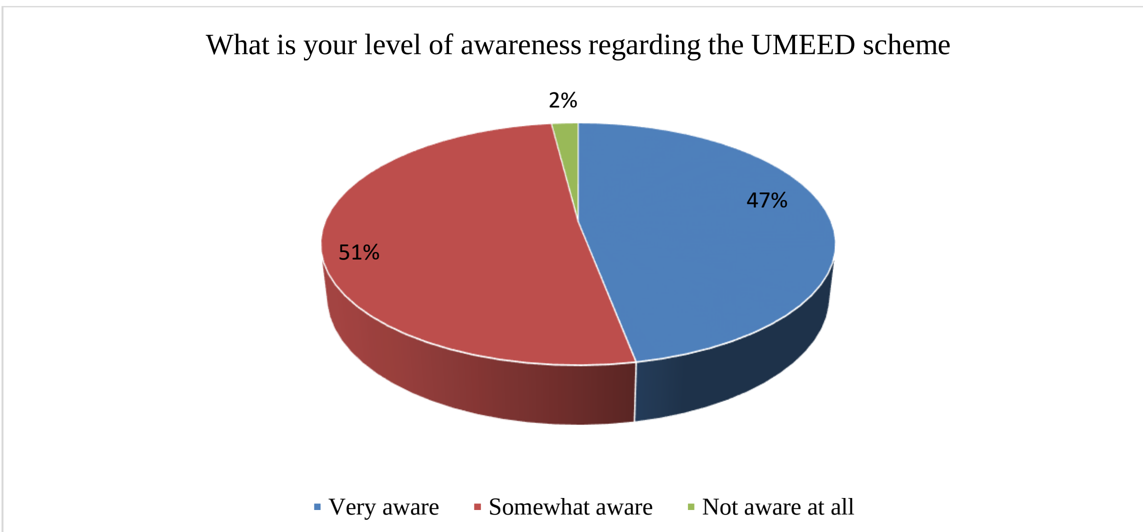
The effective implementation of a policy often encounters multiple challenges, including limited financial resources, inadequate infrastructure, and insufficient human capacity. Bureaucratic inefficiencies and delays can impede timely execution, while poor coordination among various departments and agencies may result in fragmented efforts. Resistance to change from stakeholders, a lack of community awareness or engagement, and inconsistencies in policy design further complicate implementation. Additionally, inadequate monitoring mechanisms and the absence of accountability can undermine the policy's impact, limiting its ability to achieve the intended outcomes (Shehu & Akintoye, 2010).[175] The effective implementation of the UMEED scheme, part of the National Rural Livelihood Mission (NRLM), faces several challenges. These include limited financial resources, inadequate infrastructure, and a lack of awareness about the scheme among rural women. Bureaucratic delays and administrative inefficiencies can slow down the execution process, while insufficient training and capacity-building programs hinder women's ability to fully benefit from the scheme. Additionally, poor coordination among various implementing agencies and resistance to change within communities may further obstruct its impact, reducing its overall effectiveness in empowering women and promoting sustainable livelihoods (Bashir, 2019). [176]

Table 4.5.1: Level of Awareness

S. No.	What is your level of awareness regarding the UMEED scheme	Frequency	Percentage
01.	Very aware	134	47%
02.	Somewhat aware	144	51%
03.	Not aware at all	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.1: Level of Awareness *(n=284)*



The effectiveness of the scheme lies with the fact whether public is aware of the scheme and its other relevant provisions or not. Table 4.5.1 presents the distribution of respondents based on their level of awareness regarding the UMEED scheme. The data reveals that 47% (n = 134) of respondents are very aware of the scheme, while a slightly larger proportion, 51% (n = 144), report being somewhat aware. Only 2% (n = 6) indicate being not aware at all. This distribution suggests that while the UMEED scheme has achieved considerable success in disseminating information among beneficiaries, there remains a notable gap in terms of depth of awareness.

Table 4.5.2: Lack of proper infrastructural facilities

S. No.	Do you think that there is a lack of proper infrastructural facilities	Frequency	Percentage
01.	Strongly Agree	148	52%
02.	Agree	57	20%
03.	Neutral	17	06%
04.	Disagree	54	19%
05.	Strongly disagree	08	03%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.2: Lack of proper infrastructural facilities *(n=284)*

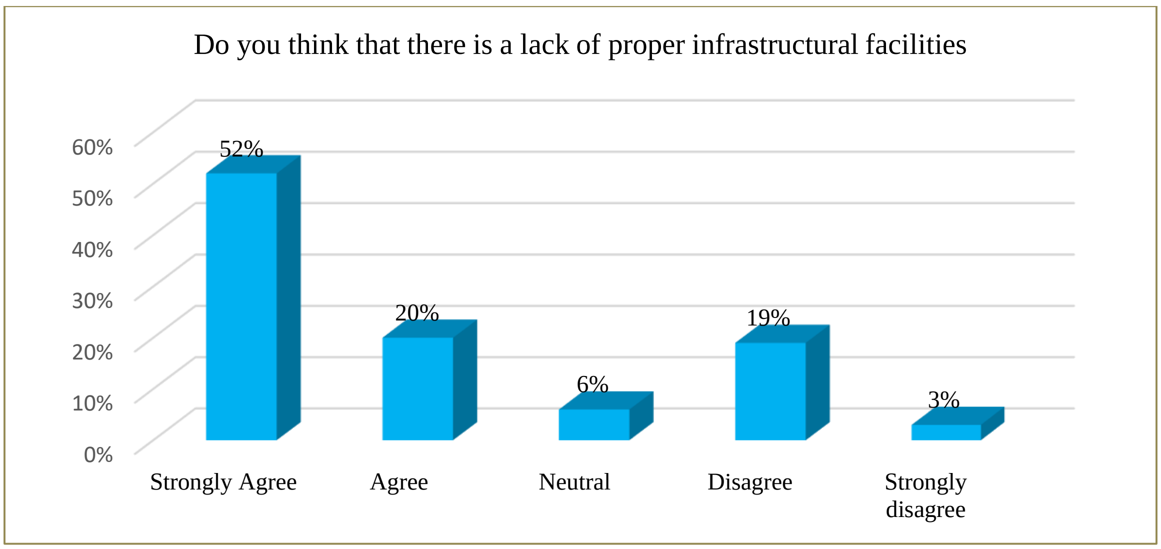


Table 4.5.2 highlights respondents' perceptions regarding the availability of proper infrastructural facilities under the UMEED scheme. A significant proportion of respondents, 52% (n = 148) strongly agree and 20% (n = 57) agree that there is a lack of adequate infrastructure. Meanwhile, 6% (n = 17) remain neutral, whereas 19% (n = 54) disagree and only 3% (n = 8) strongly disagree with the statement. The findings clearly indicate that a majority of respondents (72%) recognize infrastructural gaps as a key challenge, which may include insufficient training centers, lack of proper meeting spaces,

poor connectivity, or inadequate facilities for marketing and product display. These shortcomings could directly affect the efficiency of SHGs and the overall effectiveness of the scheme in fostering empowerment. Hence, it can be analyzed from the data collected that there is a need of proper infrastructural facilities. The presence of 22% of respondents who disagree or strongly disagree suggests that infrastructural adequacy may vary across locations. Some beneficiaries may have better access to facilities depending on geographic reach, proximity to urban centers, or more effective local implementation.

Table 4.5.3: Language barriers

S. No.	Are there any language barriers that hinder your involvement in the UMEED scheme	Frequency	Percentage
01.	Yes	190	67%
02.	No	94	33%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.3: Language barriers *(n=284)*

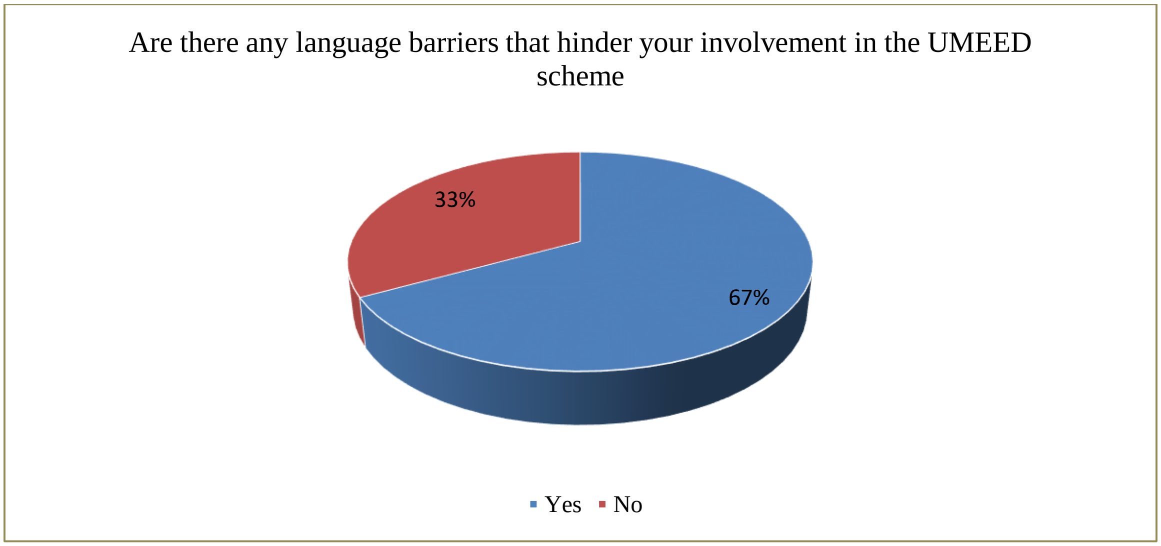


Table 4.5.3 reveals the frequency distribution based on the language barriers. The data show that 190 (67%) of the respondents of respondents acknowledge the presence of

language barriers, while 33% (n = 94) report that they do not face such challenges. The majority response suggests that language remains a significant obstacle in effectively accessing and engaging with the scheme. This challenge may arise due to the use of technical terminology, training materials delivered in non-local languages, or communication gaps between implementing agencies and beneficiaries.

Table 4.5.4: Social norms and cultural practices

S. No.	Do you feel that existing social norms and cultural practices discourage tribal women from participating in UMEED scheme	Frequency	Percentage
01.	Strongly agree	204	72%
02.	Agree	40	14%
03.	Neutral	17	06%
04.	Disagree	17	06%
05.	Strongly disagree	06	02%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.4: Social norms and cultural practices *(n=284)*

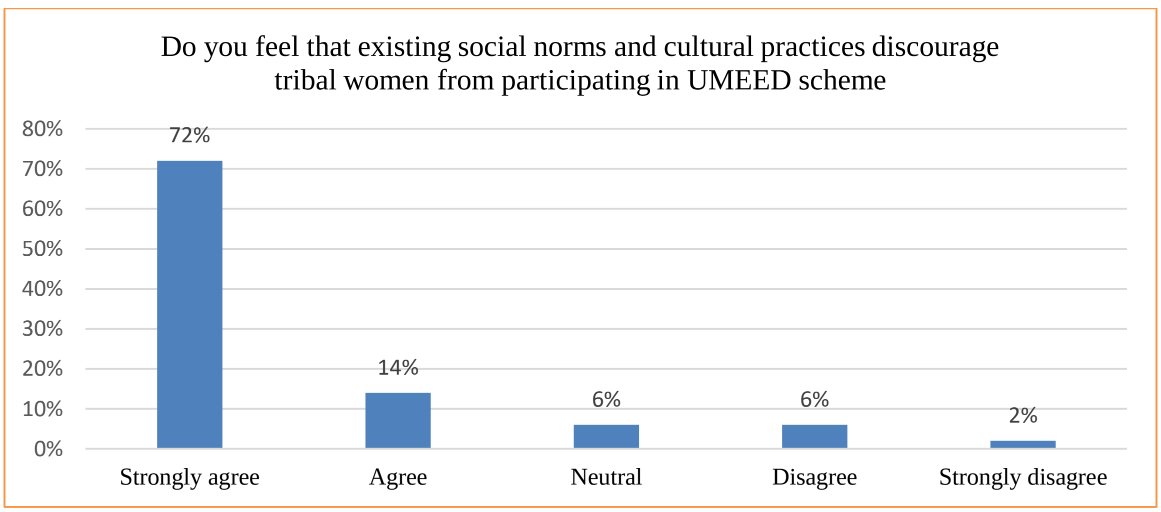


Table 4.5.4 examines whether social norms and cultural practices discourage tribal women from participating in the UMEED scheme. The data show that the majority

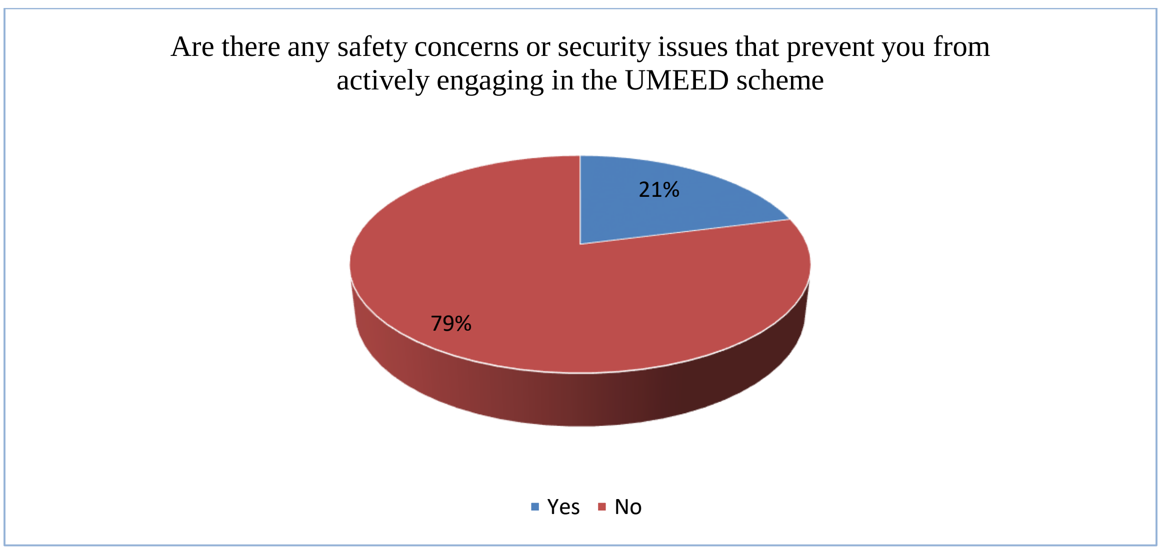
of respondents, 72% (n = 204) who strongly agree and 14% (n = 40) of the respondents who agree—believe that restrictive cultural norms act as a barrier. Meanwhile, 6% (n = 17) remain neutral, while only 6% (n = 17) disagree, and a minimal 2% (n = 6) strongly disagree. The data highlight that deeply rooted social norms and traditional practices continue to play a pivotal role in limiting tribal women's active involvement in development initiatives. Practices such as restrictions on women's mobility, expectations to prioritize domestic responsibilities, and male dominance in household decision-making often undermine women's opportunities to fully engage in the scheme.

Table 4.5.5: Safety concerns or security issues

S. No.	Are there any safety concerns or security issues that prevent you from actively engaging in the UMEED scheme	Frequency	Percentage
01.	Yes	60	21%
02.	No	224	79%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.5: Safety concerns or security issues *(n=284)*



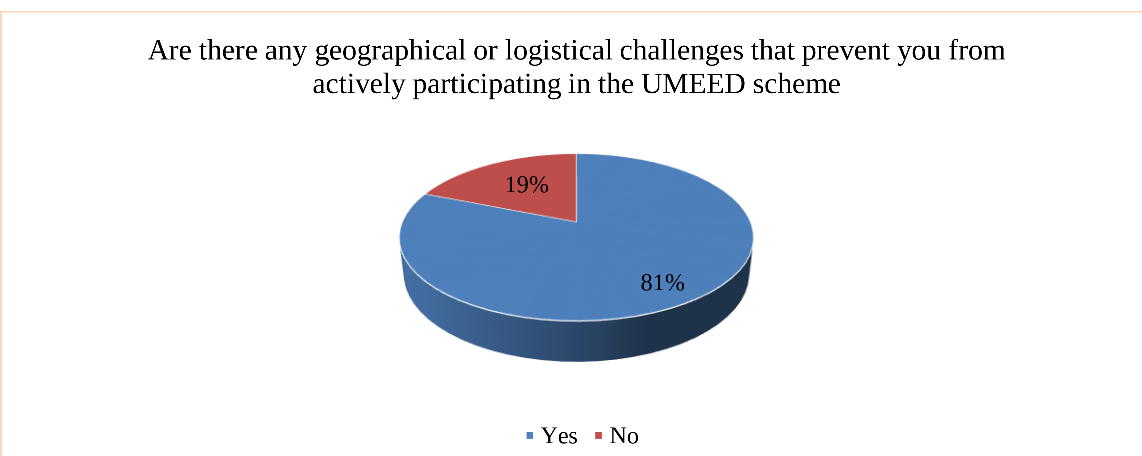
The table 4.5.5 reveals that only 21% (n = 60) of respondents report safety concerns or security issues as a barrier to their active participation in the UMEED scheme, while a substantial 79% (n = 224) indicate no such challenges. This finding suggests that safety is not a major impediment for the majority of tribal women, which reflects positively on the enabling environment created by the scheme and the community context. However, 21% who do report safety-related concerns issues as a barrier, as this proportion still represents a significant number of women whose participation may be hindered. These concerns may stem from factors such as distance to meeting places, lack of proper transportation, fear of harassment, or insecurity in traveling outside their villages. Such barriers can discourage consistent involvement and limit the empowerment potential of SHGs.

Table 4.5.6: Geographical or logistical challenges

S. No.	Are there any geographical or logistical challenges that prevent you from actively participating in the UMEED scheme	Frequency	Percentage
01.	Yes	230	81%
02.	No	54	19%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.6 Geographical or logistical challenges *(n=284)*



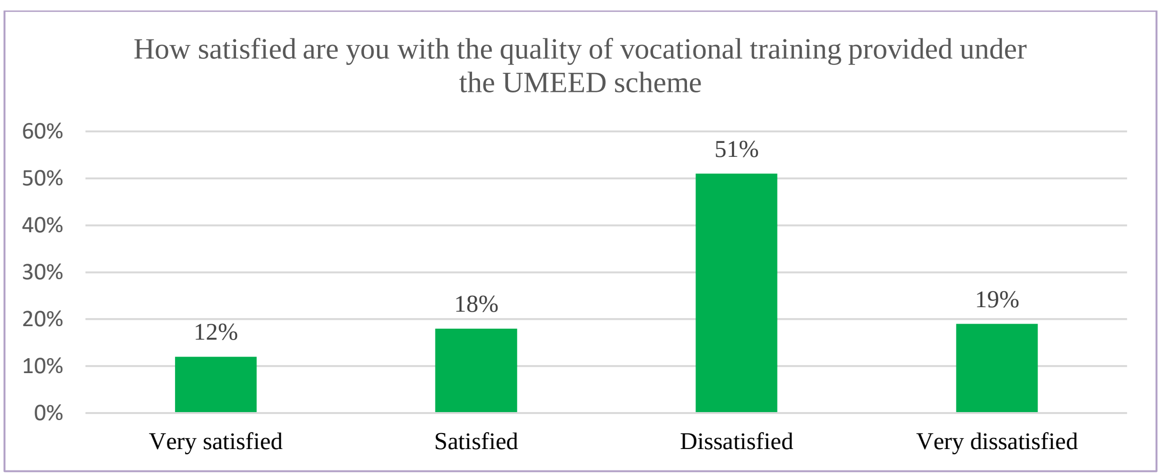
The data indicate that a substantial majority, 81% (n = 230), of respondents report facing geographical or logistical challenges that hinder their active participation in the UMEED scheme. In contrast, only 19% (n = 54) state that they do not encounter such difficulties. This suggests that geographical barriers are one of the most significant constraints limiting women's involvement in the program. These challenges are likely linked to factors such as remote village locations, poor road connectivity, inadequate transportation facilities, and long travel distances to meeting venues or training centers. Such barriers not only restrict women's physical access to SHG activities but also create additional burdens in terms of time, cost, and personal safety.

Table 4.5.7: Vocational training

S. No.	How satisfied are you with the quality of vocational training provided under the UMEED scheme?	Frequency	Percentage
01.	Very satisfied	34	12%
02.	Satisfied	51	18%
03.	Dissatisfied	145	51%
04.	Very dissatisfied	54	19%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.7 Vocational training *(n=284)*



The Table 4.5.7 reveals significant dissatisfaction among respondents regarding the quality of vocational training provided under the UMEED scheme. More than half of the respondents, 51% (n = 145), expressed dissatisfaction, while an additional 19% (n = 54) reported being very dissatisfied. In contrast, only 18% (n = 51) indicated satisfaction, and a small proportion, 12% (n = 34), reported being very satisfied. This distribution highlights a critical gap in the effectiveness and relevance of vocational training programs offered to tribal women. While training is intended to enhance skills, knowledge, and employability, the high levels of dissatisfaction suggest that the content, delivery methods, or alignment with local market needs may not be adequate.

Table 4.5.8: Digital services for marketing

S. No.	Do you avail digital services for marketing your products	Frequency	Percentage
01.	Yes	77	27%
02.	No	207	73%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.8: Digital services for marketing *(n=284)*

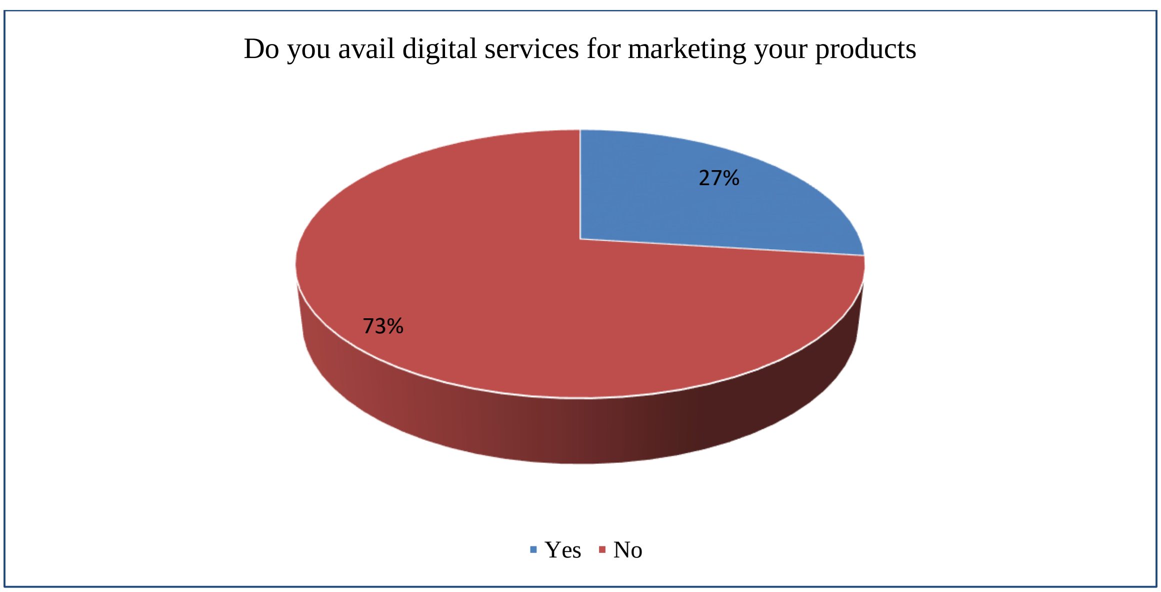


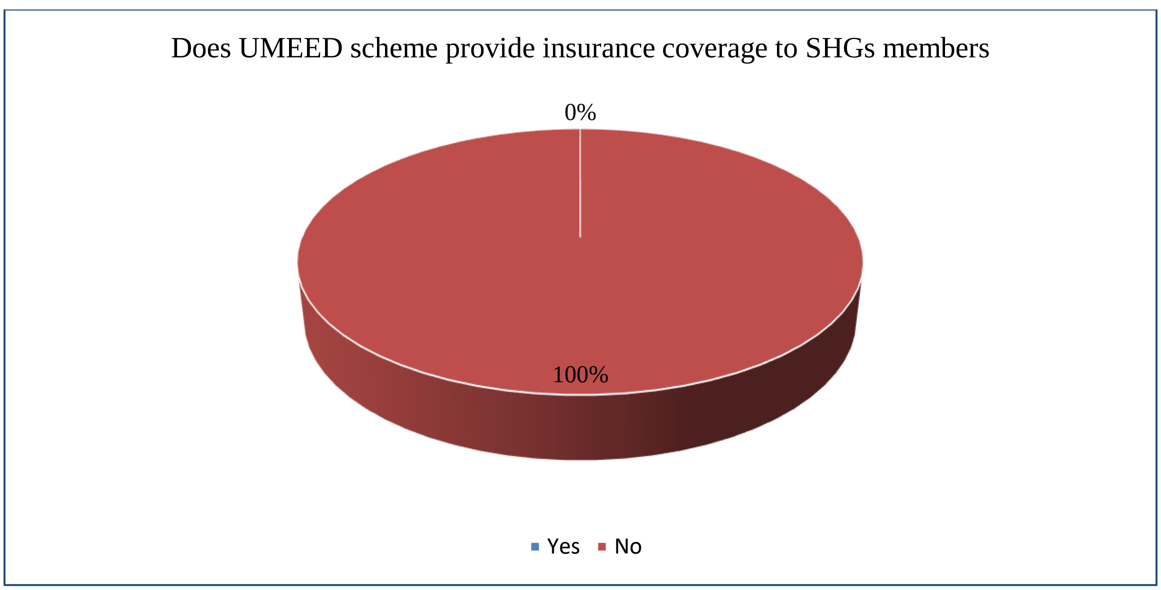
Table 4.4.8 highlights the frequency distribution based on the digital services for marketing products. The data indicate that the majority of respondents, 73% (n = 207), do not avail digital services for marketing their products, while only 27% (n = 77) reported utilizing such platforms. This distribution show a significant digital divide among tribal women engaged in SHGs, reflecting limited adoption of modern tools that are increasingly vital for expanding market access and achieving sustainable income.

Table 4.5.9: Insurance coverage to SHGs members

S. No.	Does UMEED scheme provide insurance coverage to SHGs members	Frequency	Percentage
01.	Yes	0	0%
02.	No	284	100%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.9: Insurance coverage to SHGs members *(n=284)*



The Table 4.5.9 demonstrates the frequency distribution on insurance coverage of the beneficiaries. The data clearly show that none of the respondents (0%) reported receiving insurance coverage under the UMEED scheme, while 100% (n = 284) confirmed that no such provision exists. This distribution highlights a critical gap in the social security framework provided to SHG members. While the scheme focuses on financial inclusion, skill-building, and livelihood promotion, the absence of insurance coverage leaves members vulnerable to unforeseen risks such as health emergencies, accidents, or financial shocks.

Table 4.5.10: Stable and affordable interest rates

S. No.	Do you think the interest rates provided under the UMEED scheme are stable and affordable	Frequency	Percentage
01.	Yes	80	28%
02.	No	204	72%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.10: Stable and affordable interest rates *(n=284)*

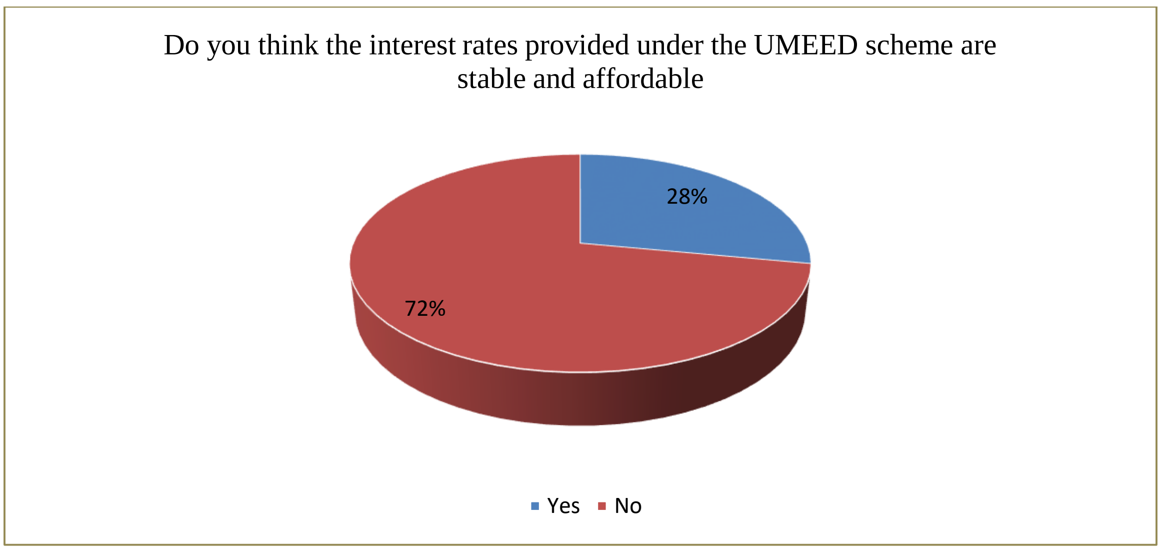


Table 4.5.10 indicates that only 28% (n = 80) of respondents consider the interest rates provided under the UMEED scheme are stable and affordable, while a significant majority of 72% (n = 204) perceive them as burdensome. This suggests that, although the scheme facilitates access to credit for tribal women through SHGs, the cost of borrowing remains a major concern for most beneficiaries. This, in turn, increases the risk of

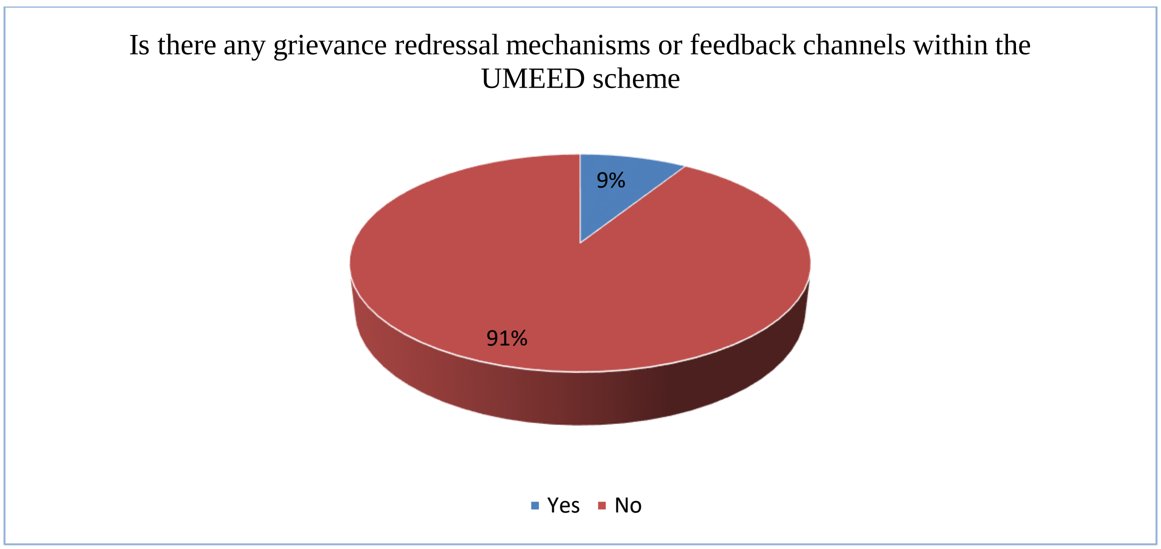
indebtedness and financial stress, limiting the capacity of SHGs to achieve sustainable economic empowerment. For many tribal women, whose livelihoods are often irregular and dependent on seasonal income sources, affordability and predictability in credit terms are essential for stability. .

Table 4.5.11: Grievance redressal mechanism or feedback channels

S. No.	Is there any grievance redressal mechanisms or feedback channels within the UMEED scheme	Frequency	Percentage
01.	Yes	26	09%
02.	No	258	91%
Total		**284**	**100%**

Source: *Field Survey*

Chart 4.5.11: Grievance redressal mechanisms or feedback channels *(n=284)*



Grievance redressal mechanisms or feedback channels are systems that allow individuals to raise concerns, complaints, or suggestions about services or policies. They ensure issues are addressed promptly and fairly by the responsible authorities. These mechanisms enhance transparency and trust between organizations and stakeholders. Table 4.5.11 shows that only 9% (n = 26) of respondents report the presence of grievance redressal mechanisms or feedback channels within the UMEED scheme, while a vast majority of 91% (n = 258) report that no such system exists. This point highlight significant institutional gap in addressing the concerns, complaints, and feedback of beneficiaries. The absence or limited awareness of grievance mechanisms indicates that tribal women may lack avenues to voice challenges related to credit, training, or participation in SHG activities.

4.6 Success Stories of ST SHGs Members under UMEED Scheme in Rajouri District of Jammu and Kashmir

Women empowerment holds immense global significance, driving social, economic, and political progress while fostering gender equality and sustainable development. It is a crucial step toward achieving gender equal and a core Sustainable Development Goal (SDG) set by the United Nations. Women play pivotal roles in environmental conservation and community development, making their empowerment essential for sustainable progress. Additionally, empowered women challenge discriminatory norms, advocate for social justice, and contribute to broader societal transformation. As a multifaceted and interdisciplinary concept, women's empowerment influences various dimensions of human development. While governments play a crucial role in this process, non-state actors also make significant contributions, as discussed below.

Case Study 1: Success Story of Saima

Saima (Name Changed), a 27-year-old woman from a remote village in Rajouri district, Jammu and Kashmir. With limited educational qualifications (12th pass) and belonging to a financially constrained family, she faced several socio-economic challenges. Her husband, an agriculturist, provided for the family, but the income was insufficient to meet the growing needs of their six-member household. She struggled to contribute financially and dreamed of becoming self-reliant.

"I always wanted to support my family, but I didn’t know how. I used to feel helpless watching my husband struggle alone," recalls Saima.Three years ago, she came across this mission. She decided to join an SHG, marking the beginning of her journey toward financial independence.

"I didn’t know anything about business or savings, but the SHG gave me confidence. I met other women like me, and together we learned and grew," she says. Upon joining the UMEED scheme, she underwent training in financial literacy, entrepreneurship, and cattle rearing. Through regular meetings with fellow SHG members, she gained confidence and exposure to income-generating activities. Recognizing her interest in livestock farming, she applied for a micro-loan under the UMEED scheme. With the financial assistance, she purchased two cows and ventured into cattle rearing and dairy production. Initially, she faced challenges in managing livestock, but with the continuous support and guidance from the UMEED mentors, she learned the nuances of dairy farming. Her hard work soon bore fruit as she began selling milk to local households and nearby markets. Within a few months, she started earning ₹5,000 per month, which significantly contributed to her family’s income. Her participation in the UMEED scheme brought a significant shift in her social status. Traditionally, women in her village had limited decision-making power, but her role as a contributing member of the household enhanced her confidence and self-respect.

“Today, I can proudly say I help run my house. My children’s needs are being met, and my husband respects my efforts.”

"People in my village know me now—not just as someone’s wife or daughter, but as Saima who runs her own business."

The key positive developments that became an integral part of her life after joining this mission and initiating a business are mentioned below:

- She now actively participates in family decisions, and her opinions are valued.
- She reinvested a portion of her earnings to purchase more livestock, thereby scaling up her business.
- She became a well-known figure and developed an independent identity in local area.

Self-assurance and decision-making authority, two essential markers of empowerment, are fostered by economic independence. A household's dependent homemaker can become an income-contributing member through training and income-generation made possible by the UMEED scheme. Taking charge of one's material and non-material resources is a component of empowerment. By joining a Self-Help Group (SHG), Saima was able to get access to a network of mentorship, shared experiences, and mutual trust.

Case Study 2: Success Story of Zahida

Zahida (*Name Changed*), a 38-year-old woman lived in unapproachable area of Rajouri district. She is married and has a family of six members; she had no source of income and was entirely dependent on her family's limited earnings. Her brother, the primary breadwinner, worked as a daily-wage labourer, struggling to meet the family's needs.

"There were days we had to think twice before buying essentials. I felt helpless not being able to contribute," Zahida recalls.With no financial independence, she always aspired to contribute to her family's well-being but lacked the resources and confidence to do so. Her life took a significant turn when she learned about the UMEED scheme through implementing agency in her village. Four years ago, she decided to step out of her comfort zone and join a Self-Help Group (SHG) under the UMEED scheme. "It was like a ray of hope. I had never imagined stepping out and doing something on my own—but something inside me said, 'Try'. She actively participated in the SHG meetings, gaining knowledge about financial literacy, entrepreneurship, and self-employment opportunities. Her interest in cutting and tailoring motivated her to seek financial support. "I still remember the first order I stitched—a simple salwar suit. It wasn't perfect, but it gave me belief that I could do it". Encouraged by her SHG members, she applied for a microloan under the UMEED scheme, which provided her with the initial capital to set up a small tailoring shop in her village. With the loan amount, she purchased sewing machines and necessary tools to start her own tailoring business. She initially took small stitching orders from local women, gradually expanding her business as her skills gained recognition. Within a few months, she started earning a steady income, contributing to her family's expenses and gaining financial independence for the first time in her life. She started earning more than 10,000 rupees per month. As her confidence grew, she realized that many other young girls and women in her village faced similar financial struggles. Inspired by her journey, she started training other girls in cutting and tailoring, helping them acquires skills to generate their own income. Initially, she faced skepticism from her family and community, as women in her village were rarely encouraged to engage in business activities. However, her determination, resilience, and support from the UMEED scheme helped her overcome these barriers. She has redefined her role in society. Today, she stands as a beacon of hope, proving that economic empowerment leads to social transformation. Changes that took places in term of Socio-Economic empowerment after joining this mission are mentioned below:-

- By training other women and promoting self-employment, she has not only secured her own future but has also contributed to creating a stronger, self-reliant community.
- She gained recognition and respect in her community. She transforms her life from relying on others for financial support to building a successful business and trains others.
- With financial security, she gained self-confidence and a sense of independence, allowing her to make decisions for herself and her family.

Facing oppression due to gender, geography, and economic class, her participation in the UMEED scheme enabled her not only to become financially independent but also to challenge societal norms. Her efforts to train other women emphasis on collective empowerment as a means to dismantle patriarchy. Her transitioned from dependence to becoming a local leader, aligning with concept of empowerment as the ability to make strategic life choices. Her SHG played a vital role as a source of providing emotional reinforcement, knowledge exchange, and credibility in her community. Her training of other women further built bonding social capital, strengthening community resilience and shared growth.

Case Study 3: Success story of Nida Choudhary

Joined SHG in the year 2022, received training in jute crafting and financial management to help her to earn and become self-dependent. Nida Choudhary (*Name Changed*), a 43-year-old woman, lived in a nuclear family of five and remained entirely dependent on her family's earnings as a homemaker. Although she had a strong desire to contribute financially, she lacked both the resources and opportunities to do so. In 2022 she heard about the UMEED scheme from a neighbor her life changed. Encouraged by the implementing agency, she and nine other women from her town organized a Self-Help Group (SHG). This choice turned into a turning point in her life, enabling her to move beyond conventional domestic responsibilities and begin her first foray into entrepreneurship. This choice served as a turning point, enabling her to break free from traditional household responsibilities and venture into entrepreneurship for the first time. As part of the SHG initiative, she and her fellow group members applied for a loan under the UMEED scheme. Instead of using the loan individually, they collectively invested in purchasing a packing and manufacturing unit machine, allowing them to set up a small-scale community-based business. The group started working in processing and packaging locally sourced spices such as turmeric powder, red chili powder, and other household essentials and distributing them in nearby markets to meet local demand. She started generating a steady income. She once had no personal earnings, now earns ₹8,000 per month, significantly improving her financial condition. She said that a major benefit of joining the UMEED scheme is the exposure she gained to various government initiatives. Through frequent meetings and training sessions, she became aware of financial assistance programs, skill development opportunities, and business growth schemes designed to support women entrepreneurs. In addition to financial gains, being part of the Self-Help Group (SHG) provided her with a strong sense of community support and empowerment. She became actively involved in decision-making, marketing, and areas she had never envisioned herself participating in before. By working together, the group successfully built a loyal customer base in the local market. Their commitment to producing fresh, chemical-free spices earned them a solid reputation, boosting demand for their products and leading to increased profits. Looking back on her journey, she feels a deep sense of joy and fulfillment. She has evolved from being solely a homemaker to becoming a successful entrepreneur, a financially independent woman, and an inspiration to others in her community. The UMEED scheme has completely changed her life, providing her with a newfound purpose beyond household duties and empowering her to shape her own future. Some of the Key changes in her life after joining the UMEED scheme are mentioned below: -

- She helps her family with expenses, easing the financial burden on her husband. She saves money for her children's education and other family necessities.
- She feels more confident now than she did before joining the UMEED scheme.
- She now becomes more financially strong as compared to previous time.

Nida's journey from housewife to co-owner of a spice packaging company serves as an example of her story. From a feminist standpoint, female empowerment is both collective and individualistic. The collective investment made by SHGs challenges patriarchal norms that tend to economically isolate women and displays group action and solidarity. Nida's SHG is strong because of its well-organized structure and collaboration based on trust.

Case Study 4: Success Story of Rubina Begum

Rubina, (*Name Changed)* a 33-year-old graduate, comes from a financially struggling family of seven members. Married to a labourer, she has five children, and her family falls under the Below Poverty Line (BPL) category. Meeting even basic household needs was a daily challenge, leaving her with little hope for a better future. Her life took a positive turn when she learned about the UMEED scheme, which gave her a new sense of hope and opportunity. The initiative offered women like her a chance to achieve financial independence. Seeing an opportunity to transform her life, she decided to join the scheme and became a member of a Self-Help Group (SHG) under the program. For the past five years, she has actively participated in the program. As a part of the SHG, she actively participated in group activities and training sessions. Determined to build a stable livelihood, she applied for a loan of ₹49,000 through the UMEED scheme. With this financial support, she started a cattle-rearing business, which allowed her to generate a monthly income of ₹4,000 to ₹5,000. This additional earning brought much-needed relief to her family, helping them affords essentials they previously struggled with. Beyond the financial benefits, her journey through the UMEED scheme gave her the confidence to break free from societal barriers. Earlier, she had little say in family decisions, but after gaining financial independence, she developed the courage to make her own choices. The scheme not only provided her with economic stability but also empowered her to take charge of her life and contribute meaningfully to her family's well-being. Beyond the economic benefits, joining the UMEED scheme helped her to break societal barriers and develops the confidence to make independent decisions for herself and her family. Today, she not only contributes to her household income but also stands as a symbol of empowerment and resilience in her community.

- She started earning ₹4,000 to ₹5,000 per month through cattle rearing, reducing financial struggles.
- She gained confidence to make independent decisions regarding her finances and household.
- Her living standard improved after joining this scheme

Rubina's experience is noteworthy because she was able to change the power relations in her household by becoming financially empowered. Her capacity to make a contribution to the home income altered her social position and gave her the opportunity to make her own decisions, proving that economic independence is crucial to women's liberation. Her increased sense of self-worth and social prominence demonstrate that identity transformation is a component of empowerment. SHG served as an essential network, providing not just loans but also support and guidance.

Case Study 5: Success story of Ridha Khan

A 49-year-old woman, Ridha Khan (*Name Changed*) set an example for others in her village. After completing her primary schooling, she married and dedicated most of her life to being a housewife, relying entirely on her husband's income. With eight family members to support, his earnings as a labourer were barely sufficient to cover their basic needs. Realizing the potential for financial independence, she decided to join SHG under

UMEED scheme. With the guidance and support of the group, she explored different livelihood options and developed an interest in tailoring. To turn her skills into a source of income, she applied for a loan through the scheme and used the funds to set up a small tailoring shop in her village. Starting with basic stitching services, she gradually expanded her work to include custom tailoring and designing clothes for local customers. Her dedication and hard work paid off, and she now earns more than ₹10,000 per month from her business. Earlier she feels shy and hesitates to talk other. But after joining this scheme and attending different capacity building programmes under this scheme she is no longer hesitant to independent decisions regarding her business and household. Her ability to manage finances, interact with customers, and plan for business growth has significantly improved. Her transformation from a housewife to a successful entrepreneur has made her a role model in her community. Many women who once believed they had no opportunities now look up to her as an example of how determination and the right support can change lives. She proved that age is not a barrier to working or achieving financial independence, setting an inspiring example for others. Key changes in her life after joining this scheme:

- By earning over ₹10,000 per month, she has reduced her family's financial struggles and can now contribute to household expenses.
- Running her own business has given her a strong sense of independence and accomplishment.
- Earlier, she was just known as a housewife, but now people in her village respect her as a businesswoman.

Age or role-based restrictions on women are rejected by Ridha Khan's metamorphosis, especially at 49. Her capacity to acquire, make choices, and win respect from others is a reflection of the deconstruction of internalized inferiority and gendered expectations, which are essential components of feminist empowerment narratives. A framework of mutual accountability and trust was made available by SHGs. The group helped her in tailoring business by increasing her market integration and self-confidence.

Case Study 6: Success Story of Arfa Choudhary

Arfa (*Name Changed*) took a significant step towards financial independence by joining a Self-Help Group (SHG) under the UMEED scheme. Through this initiative, she received financial skills training and loan management guidance, equipping her with the knowledge needed to start her own business. With an initial investment of just ₹30,000, she, along with other SHG members, set up a pickle-making unit. The collective support of the group played a crucial role in launching and sustaining her business. To further expand her venture, she availed loans twice, allowing her to scale up production and distribution. Her dedication and hard work paid off, and she now earns more than ₹8,000 per month by selling homemade pickles in local markets. What began as a small initiative has transformed into a steady and profitable business, significantly improving her socio-economic status. She has successfully established herself as a thriving entrepreneur, reshaping economic power dynamics in her favor. Her determination to become a self-reliant and successful businesswoman has brought significant positive changes, allowing her to create jobs rather than seek one. The profitability of her venture has not only made her financially independent but has also enabled her to support her family, ensuring self-sufficiency and better educational opportunities for her children. Over the past three years, her journey as an entrepreneur has brought several visible improvements in her life:

- With increased earnings, she enrolled her children in a public school, ensuring a better future for them.
- Compared to the past, she is now economically stable, capable of making independent financial decisions and planning for the future.
- After joining this scheme, she feels socially and economically more empowered.

Women's leadership potential and structural change are highlighted in Arfa's case. From starting a pickle-making business to growing her business, she demonstrates how women can be change agents. Her capacity to grow business while funding her kids' education is an example of the feminist ideal of intergenerational empowerment. Arfa had access to both emotional support and financial assistance through the Social Capital that her SHG had established. Because of these social connections, she was able to increase her production and confidently traverse marketplaces. She was able to transition from a dependent to a socially influential and community-contributing role because of the shared group identity.

Case Study 7: Success Story of Shabnam Akhter

Shabnam Akhter (Name changed), a 38-year-old married woman, comes from a socially and economically disadvantaged background. Belonging to a below-poverty-line (BPL) family, she lives with her husband and five children—four daughters and one son. Her husband, a farmer, makes it difficult to meet even their basic necessities. Due to financial constraints, one of her daughters had to drop out of school, adding to her worries as a mother. Determined to change her family’s condition, she joined the UMEED scheme in 2020. This initiative gave her an opportunity to learn new skills and become financially independent. With support from her Self-Help Group (SHG), she started making jute bags and files, using the training and resources provided under the scheme. She began selling her handmade products in local markets and at SARAS mela an exhibition platform organized by UMEED to promote women entrepreneurs. With dedication and hard work, she soon started earning ₹6,000 per month, significantly improving her family’s financial stability. Her journey brought transformative changes in both her personal and social life some of those are mentioned below:

- She is no longer just a homemaker; even well-known families in her village now recognize her and invite her family in all functions.
- With a stable source of income, she now re-enrolls her children in school.
- She feels more confident than before and proud of her achievements.

Shabnam's story serves as an example of how social capital and recognition can result from economic empowerment. She went from being financially unknown to being well-known in her village. Consistent with Sen's capabilities approach, her ability to re-enroll her children in school further demonstrates how empowered women may prioritize and accomplish larger social goals. She received support from SHG, which worked well together, through group marketing channels and training. Further demonstrating how community links can increase personal prospects, lower obstacles to market entrance, and strengthen shared achievement is the platform offered by SARAS Mela.

Case Study 8: Success Story of Shaista Begum

At 29 years old, Shaista Begum (Name Changed) lives in a joint family, navigating the challenges of a large household while raising her three daughters alone. Her husband, who works as a labourer in another state, is the sole breadwinner of the family. However, his irregular income often fell short of fulfilling even the basic needs of their family. Falling under the Below Poverty Line (BPL) category, she was deeply worried about her daughters' future. She aspired to become financially independent but lacked the resources and guidance to take the first step. She had completed her secondary schooling, yet finding suitable work in her village was difficult. Hope came when her neighbour, already a member of a Self-Help Group (SHG) under the UMEED scheme, encouraged her to join. In 2022, she decided to become part of the initiative, marking the beginning of her journey toward economic empowerment. Under the scheme, she received mentorship and training from the implementing agency, which helped her develop the necessary skills and confidence to start her own business. She took a loan through the UMEED scheme and began crafting kalere (traditional bridal ornaments) and other handicraft items. With dedication and perseverance, she started selling her handmade products in the local market, gradually establishing a source of income for herself. Her leadership qualities were soon recognized within her SHG, and she was appointed as the group's Vice President. This position not only gave her a voice in decision-making but also provided her with a monthly salary, further strengthening her financial stability. Today, she earns more than Rs. 5,000 per month, which has significantly improved her ability to support her family. Reflecting on her journey, she expresses immense gratitude toward the SHG and the UMEED scheme. "It is only because of my group's support that I have survived. The availability of money helped me start my livelihood activities and contribute to my family," (Shaista's Begum). Her transformation from a worried mother with no financial security to an independent entrepreneur and community leader is a testament to the impact of the UMEED scheme. Her story serves as an inspiration to other women in similar circumstances, proving that with the right opportunities and support, financial independence is achievable. The key changes in her life after joining UMEED scheme are below:

- Being the Vice President of her SHG has enhanced her confidence, allowing her to actively participate in financial and household decisions.
- As part of an SHG, she has built strong connections with other women who support and motivate each other.
- She has started saving money for her daughters' education and future needs.
- She has learned new business and leadership skills, helping her grow both personally and professionally

Shaista's path can be seen in several ways, including intersectionality, leadership, and gender empowerment. Having girls and being from a BPL household, she had to deal with both economic and gender oppression. As an example of a significant power transfer, her ascent to the role of SHG Vice President supports the feminist view that genuine empowerment entails mentoring, leadership, and autonomy. Peer support and entrepreneurship are fostered by SHGs. The cooperative setting made it possible for her to start her handicraft company, get credit, and take part in decision-making. When social capital is mobilized through communal institutions like Self-Help Groups (SHGs), it can benefit generations. Her increased ability to save and support her children' education is a prime example of this.

The inspiring journeys of these women under the UMEED scheme highlight the transformative power of financial independence, skill development, and community support. From being financially dependent and struggling to meet household needs, they have evolved into confident entrepreneurs, decision-makers, and role models in their communities. Their success stories showcase not only economic empowerment but also significant social progress, breaking traditional barriers and inspiring other women to step forward. By joining self-help groups (SHGs), under UMEED scheme they received financial assistance, training, and guidance, which helped them start small businesses like cattle rearing, spice production, tailoring, handicrafts, and pickle-making etc. These businesses now provide them with a steady income, helping them support their families, educate their children, and improve their overall standard of living. More than just financial growth, these women have gained confidence, leadership skills, and respect in their families and communities. Many have taken up important roles in their SHGs, proving that empowerment is about more than just money—it's about having the ability to make decisions, take charge of their lives, and inspire others.

The UMEED scheme has been a ray of hope for women from underprivileged backgrounds, proving that with the right support; even the most disadvantaged can become self-sufficient and successful. As they gain financial independence, these women are also contributing to the wider development of their communities, promoting education, health, and social well-being. In essence, the UMEED scheme has transformed the lives of these women in a holistic manner, providing them with the tools to succeed and the platform to lead. These women are no longer just beneficiaries; they are now leaders, entrepreneurs, and symbols of resilience, paving the way for future generations of women to follow in their footsteps. This is the power of collective growth and empowerment, and it proves that when women rise, entire communities thrive. These stories highlight the importance of women's empowerment programs in driving social and economic development, making society more inclusive and progressive.

PART-II

Perception of Officials Regarding Impact of UMEED Scheme on Socio-Economic Empowerment of Tribal Women in District Rajouri

4.7 Introduction

Women take on numerous responsibilities, such as being nurturing mothers, loving daughters, and competent professionals. Self-Help Groups (SHGs) provide employment opportunities and are particularly beneficial for individuals in rural areas. These groups are voluntary associations of economically disadvantaged people from both rural and urban regions. Primarily informal in nature, SHGs focus on promoting savings among their members. They play a crucial role in building social capital, particularly among women in low-income communities. A key objective of SHGs is to encourage members to save their earnings, develop collective plans to enhance income, and serve as a channel for delivering formal banking services. SHGs operate as a collective guaranteed system for members seeking loans from microfinance institutions. Organizations such as NGOs and NABARD (National Bank for Agriculture and Rural Development) provide skill development training to members, enhancing the self-reliance of women in rural areas. The concept of SHGs was initially introduced as part of the poverty alleviation program known as Swarnajayanti Gram Swarozgar Yojana**.** However, this scheme has since been discontinued and integrated into the National Rural Livelihood Mission (NRLM) primarily aims to alleviate poverty in society.

Launched in 2011 by the Ministry of Rural Development, Government of India, NRLM has been implemented in Jammu and Kashmir through the State Rural Livelihood Mission (SRLM), branded as UMEED. The UMEED program focuses on organizing rural women into SHGs and facilitating their access to credit for livelihood activities. Initiated in Jammu and Kashmir in 2013, UMEED has supported women's empowerment through skill development and economic initiatives, achieving notable progress by the financial year 2017-18 (Sharma et al., 2022).[177]

This section presents an analysis of the perceptions shared by officials. A total of officials participated in interviews, during which open-ended questions were posed. The respondents were encouraged to freely share their valuable insights on various aspects of the UMEED scheme. For this purpose, the following individuals were chosen for interviews.

Table 4.7.1: **Profile of Officials**

S. No.	Designation	Number of Persons
01.	District Programme Manager	01
02.	Block Programme Managers	07
03.	Livelihood Coordinators	02
	Total	**10**

Table 4.7.1 depicts that out of a total of 10 key respondents, 01 was District Programme Manager (DPM), and 07 Block Programme Managers (BPMs) were selected from each selected block. While as 02 livelihood coordinators were selected from the selected blocks. These key respondents were chosen for their expertise in different aspects of the UMEED scheme.

The data collected from these respondents has been presented under appropriate themes keeping in view the coherency and synchronization of research objectives and research questions.

4.8 Thematic Exploration

Overview of the UMEED Scheme and its Role

The emergence of UMEED scheme in Jammu and Kashmir can be attributed to various factors. In this regard, the question was raised before the key respondents that outline *"What is the UMEED scheme, and how does it support women in Rajouri district?"* The respondents provided consistent and uniform answers to this question. The key respondents have opined that UMEED scheme plays various roles in supporting women, addressing their economic, social and personal development needs. The inferences derived in this context are mentioned below:

The UMEED scheme is a key initiative under the National Rural Livelihood Mission (NRLM), introduced in 2011 by the Ministry of Rural Development, Government of India. In Jammu and Kashmir, the program is implemented through the State Rural Livelihood Mission (SRLM) with the objective of empowering rural women by forming them into Self-Help Groups (SHGs). These groups provide women with access to credit and livelihood opportunities, fostering financial independence and entrepreneurship.

In Rajouri district, the UMEED scheme has played a significant role in equipping women with various skills, boosting their self-confidence and employability. By encouraging savings and promoting collective decision-making within SHGs, it enhances the economic and social status of women. Additionally, the scheme links women to formal banking services and microfinance options, enabling them to establish small businesses or improve their income-generating activities. Through these measures, UMEED has become a vital tool for empowering women in Rajouri, helping them achieve self-reliance and reducing poverty in the region.

Therefore, it can be outlined from the above discussion that the UMEED scheme, part of the National Rural Livelihood Mission (NRLM), focuses on empowering rural women by organizing them into Self-Help Groups (SHGs) and providing access to credit and livelihood opportunities.

Components of the UMEED Scheme

The UMEED scheme, under the National Rural Livelihood Mission (NRLM), aims to empower rural women by organizing them into Self-Help Groups (SHGs) and providing access to credit and livelihood opportunities. The components of the UMEED scheme are intricately linked to its overall goal of empowering rural women. In this context, the question was raised before the respondents, *"what are the various components of the UMEED scheme?"* To this there is uniformity of responses among the respondents. The key respondents have opined that there are various components of the UMEED scheme. The inferences drawn in this regard are outlined below:

- Social Mobilization: Social mobilization under the UMEED scheme focuses on bringing rural women together to engage in community development initiatives. It motivates them to establish Self-Help Groups (SHGs) and work collectively toward common goals. This approach fosters awareness, trust, and leadership skills, enabling women to enhance their social and economic status. Social mobilization plays a vital role in ensuring the scheme's effectiveness and long-term impact.

- Financial Inclusion: A vital aspect of the UMEED scheme is financial inclusion, which focuses on linking rural women to formal banking and financial systems. By participating in Self-Help Groups (SHGs), women can access credit, savings facilities, and microfinance services, enabling them to achieve financial independence. This component helps women manage their finances effectively, invest in income-generating activities, and create sustainable livelihoods.

- Capacity Building: Capacity building is an essential element of the UMEED scheme, designed to improve the skills and knowledge of rural women. It includes training programs, leadership development, and awareness initiatives to equip women to effectively manage Self-Help Groups (SHGs) and engage in livelihood activities. This component boosts their confidence, enhances decision-making skills, and fosters greater socio-economic involvement.

- Livelihood Promotion: A crucial aspect of the UMEED scheme is livelihood promotion, which aims to provide rural women with sustainable income opportunities. It helps women identify, develop, and manage various livelihood options through access to financial support, skill enhancement, and market connections. This initiative enables women to become economically self-reliant and enhances their quality of life.

- Community Institutions: Community institutions form a key element of the UMEED scheme, aiming to bring rural women together through Self-Help Groups (SHGs) and their federations. These institutions act as collective platforms where women can access resources, financial services, and training programs. They promote unity, leadership, and socio-economic growth, ensuring the long-term effectiveness of the scheme.

In conclusion, the above discussion highlights a variety of components that have contributed to the success of the UMEED scheme.

Changes in the Livelihood Activities of Tribal Women

In the UMEED scheme various changes are discussed, and various steps are taken for the better implementation of the scheme. In this context a relevant question was raised before the key respondents and the question outlines, *"What changes have occurred in the livelihood activities of tribal women since the UMEED scheme was introduced?"* To this there was uniformity in the responses given by the respondents. The respondents affirmed that there are various changes that have occurred in the livelihood activities of tribal women after the introduction of the UMEED scheme. Since the introduction of the UMEED scheme, tribal women have experienced significant changes in their livelihood activities. They have gained access to financial resources, skill development programs, and market linkages, enabling them to start or expand small businesses. Participation in Self-Help Groups (SHGs) has encouraged collective decision-making and savings, enhancing their economic independence. These changes have improved their income levels and overall standard of living.

From the above discussion, it can be outlined that the introduction of the UMEED scheme has transformed the livelihood activities of tribal women by providing them with access to different services.

Enhancing Confidence and Self-Esteem

Enhancing confidence and self-esteem involves fostering a positive mindset, developing skills, and engaging in activities that promote self-worth. In this context, a question was raised to the respondents, *"In what ways has the UMEED scheme help in enhancing the confidence and Self-esteem of Tribal women?"* The respondents showed steadiness in their responses and responded that the UMEED scheme, part of the National Rural Livelihood Mission (NRLM), has empowered tribal women by promoting self-help groups, providing access to credit, and facilitating skill development. It has enhanced their confidence by enabling financial independence and encouraging entrepreneurship. Participation in group activities fosters social interaction, improving their self-esteem and decision-making abilities. Additionally, exposure to training and markets boosts their sense of competence and self-worth.

From the above discussion, it is concluded that through social interaction and training, it has significantly boosted their confidence, self-esteem, and decision-making abilities.

Encouraging Tribal Women in Decision-Making Processes

Encouraging tribal women in decision-making involves empowering them through education, leadership training, and self-help groups. These initiatives boost their confidence, enabling active participation in family and community decisions. Such efforts promote gender equality and inclusive development. In this milieu, a question was raised to the respondents, *"How has the UMEED scheme encouraged tribal women in decision making processes?"* The UMEED scheme has empowered tribal women to actively participate in decision-making by forming self-help groups, which promote teamwork and leadership development. UMEED has enabled them to make well-informed decisions for their families and communities, strengthening their influence in social and economic matters.

From the above discussion, it is revealed that the UMEED scheme has significantly empowered tribal women by enhancing their participation in decision-making processes. Through self-help groups, financial support, and skill-building opportunities, it has fostered confidence and leadership. This has strengthened their role in driving positive changes within their families and communities.

Supporting Tribal Women in becoming Financially Independent

Financial independence refers to the ability to generate and control your own income, without depending on others for essential needs or financial support. It means having a steady source of income and the freedom to make your own financial decisions. This independence offers stability, and the opportunity to pursue personal aspirations. To know and enquire about the financial support provided by the UMEED scheme to tribal women, a question was put forth to the respondents *"What are the ways that UMEED scheme supported tribal women in becoming financially independent?"* The respondents here again showed the uniformity in their responses and revealed that the UMEED scheme supports tribal women in becoming financially independent in various ways:

- **Self-Help Groups (SHGs) Formation:** The scheme promotes the creation of self-help groups, enabling women to pool resources and make decisions together, which enhances their financial independence through collective action.
- **Access to Credit and Loans:** UMEED facilitates easy access to microloans for tribal women, enabling them to invest in businesses or other income-generating ventures, thus fostering financial self-sufficiency.
- **Skill Development Initiatives:** The program provides training in a variety of skills, such as handicrafts, agriculture, and small-scale business management, equipping women to earn a living on their own.
- **Support for Entrepreneurship:** UMEED aids women in establishing and managing their own businesses, providing them with the necessary tools and resources to generate and sustain income.
- **Financial Literacy Education:** The scheme includes financial education to help women understand key concepts like budgeting, savings, and investment, ensuring they can confidently manage their finances.

It has been revealed from the above discussion that the UMEED scheme has been instrumental in empowering tribal women, equipping them with resources such as training, and entrepreneurship guidance to achieve financial independence. These efforts have allowed them to manage their economic stability and enhance their quality of life.

Improvement in the Social Status of Tribal Women

Social status denotes an individual's standing or role in society, which is typically influenced by aspects like income, profession, education, and social connections. It shapes how others view and engage with that person within the community. In this context, the question was raised to key respondents, *"Does UMEED scheme affected the social status of Tribal women? If yes, then how?"* The responses from the respondents revealed that yes, the UMEED scheme has effectively elevated the social status of tribal women by boosting their financial independence and encouraging active involvement in community matters. With entrepreneurial opportunities, it has empowered women to support their families and assume leadership positions, thereby increasing their social standing and influence within their communities.

Above discussion reveals that the UMEED scheme has significantly uplifted tribal women by promoting economic self-sufficiency and leadership. This empowerment has enhanced their social standing and influence within their communities.

Process of Forming Self-Help Groups (SHGs) under the UMEED Scheme

Self-help groups (SHGs) are voluntary associations of individuals who unite to pursue shared objectives, often related to enhancing their financial or social conditions. These groups emphasize teamwork, mutual assistance, and pooling resources. In this scenario, the question was put forth before the respondents that *"What is the process involved in forming self-help groups (SHGs) under the UMEED scheme, and how are tribal women organized into these groups?"* To this there was uniformity in the responses given by the respondents. The respondents affirmed that there are various processes of forming self-help groups:

- **Awareness and Mobilization:** Tribal women are informed about the benefits of SHGs through awareness campaigns and community meetings to encourage participation.
- **Formation of Groups:** Women from the same community or locality are brought together to form small groups, typically ranging from 10 to 20 members, based on common interests or goals.
- **Training and Capacity Building:** Group members undergo training on basic financial management, group dynamics, and decision-making to ensure effective functioning of the SHG.

- **Opening Bank Accounts:** SHGs are guided in opening group bank accounts for managing savings, loans, and other financial transactions.

- **Ongoing Support and Monitoring:** Regular monitoring and support are provided by UMEED facilitators to ensure the groups are functioning well, and to offer additional training or guidance when needed.

From the above discussion it can be revealed that the UMEED scheme facilitates the creation of SHGs by engaging tribal women, offering training, and setting up bank accounts for managing finances. Continuous assistance ensures the groups run smoothly and meet their objectives.

Meetings of SHGs

SHG meetings are periodic sessions where members talk about group operations, financial issues, and shared objectives. These gatherings promote decision-making, responsibility, and cooperation among the members. In this context, a question was raised to the respondents, *"How often do SHGs hold their meetings and what are the key responsibilities of SHGs regarding record-keeping under the UMEED scheme?"* The respondents consistently stated that SHG meetings are held four times a month, while Village Organization (VO) meetings occur twice a month, and Cluster Level Federation (CLF) meetings take place once a month. Under the UMEED scheme, self-help groups (SHGs) are responsible for maintaining accurate records of their meetings, financial transactions, and member contributions. They must document savings, loans, and repayments, ensuring transparency. Additionally, SHGs keep track of group activities and progress toward their goals. Regularly updating these records is crucial for accountability and proper management.

From the above discussion, it is concluded that SHG meetings are held four times a month, VO meetings twice a month, and CLF meetings once a month, ensuring regular communication and coordination. This structured approach fosters effective decision-making and community involvement.

Role played by different Members of the SHGs

In this context, a question was put forth before the respondents that *"How are decisions made, and what roles do different members play in this process"?* The collected data from the respondents revealed that in self-help groups (SHGs), decisions are made collectively through group discussions, with all members having a say. The process is democratic, and decisions are typically based on consensus. Different members play specific roles:

President/Leader: Oversees meetings, guides discussions, and ensures decisions are implemented.

Secretary: Maintains records, including meeting minutes, and helps coordinate group activities.

Treasurer: Manages financial records, including savings, loans, and repayments.

Members: Actively participate in discussions, contribute ideas, and vote on decisions affecting the group.

From the above discussion, it can be analyzed that each member of the SHG plays a vital role in ensuring smooth functioning, from leadership to financial management. This collective effort fosters active participation and effective decision-making within the group.

Economic Independence of Tribal Women

Economic independence refers to the ability to support one financially without relying on others for financial assistance. It involves having stable income sources, managing personal finances, and making independent financial decisions. In this milieu, a question was raised to the respondents, *"In what ways do SHGs enhance the economic independence of Tribal women?"* The respondents mentioned that the Self-help groups (SHGs) enhance the economic independence of tribal women by providing access to financial resources like savings and loans, enabling them to start or expand businesses. They offer training and skill development, empowering women to engage in income-generating activities. SHGs also create opportunities for women to collectively manage resources, fostering financial decision-making and reducing dependency. Additionally, they improve women's financial literacy, helping them better manage their finances and making informed choices.

Thus, it can be inferred from the discussion that SHGs empower tribal women by providing financial resources, skills training, and opportunities for entrepreneurship. Through collective management and increased financial literacy, women gain the confidence to make independent economic decisions. This fosters long-term economic independence and personal growth.

Hurdles Hampering the Successful Execution of the UMEED Scheme

Every scheme or programme is designed with a specific objective. To accomplish this objective, various strategies are employed. However, the implementation process often encounters challenges that disrupt its smooth execution. To address these obstacles, responsible individuals make deliberate efforts through different means, ensuring the effective implementation of the scheme's provisions. Similarly, in the UMEED scheme, certain hurdles hamper the effective implementation of the scheme. In this context, a question was put forth to the respondents, *"What are the hurdles that hamper the effective implementation of the UMEED scheme in district Rajouri?"* To this question, the respondents maintained that various hurdles hamper the effective implementation of the UMEED scheme which are discussed below:

- Capacity building: Capacity building is the most important aspect of the UMEED scheme for its effectiveness. However, limited capacity building opportunities are offered to the beneficiaries of the UMEED scheme in district Rajouri. Thus, this is the main hurdle that hampers the effective implementation of the UMEED scheme in Rajouri district of Jammu and Kashmir.
- Lack of awareness: Awareness plays a crucial role in ensuring the success and reach of the UMEED scheme. The respondents revealed that there is a lack of awareness

regarding the UMEED scheme among the people, which limits the effective implementation of the UMEED scheme.

- Financial constraints: Adequate financial support is essential for the effective implementation of the UMEED scheme. Finance is crucial to the UMEED scheme as it ensures the availability of resources for its successful implementation and sustainability. The respondents inferred that there are financial constraints which hampers the successful execution of the UMEED scheme.

- Cultural constraints: Cultural constraints are social norms, traditions, and values that may limit women's participation or acceptance of the programme. The respondents revealed that cultural factors act as barriers in the UMEED scheme to reaching its goals.

- Topography of the region: The topography of the region aids logistics by providing natural routes, such as valleys and plains that facilitate easier transportation and connectivity. According to the respondents, the challenging topography in district Rajouri hinders the successful implementation of the UMEED scheme.

- Market linkages and Opportunities: Limited access to markets and inadequate marketing strategies prevent SHG products from reaching wider audiences, Lack of technological integration reduces efficiency and reach. As per the responses of the respondents, the challenging market linkages and opportunities hampers the proper execution of the UMEED scheme.

Moreover, the respondents were asked for the solutions to the problems hampering the proper implementation of the UMEED scheme in district Rajouri. The inferences drawn from the respondents have been presented below:

- Offer ongoing, specialized training in entrepreneurship, finance, and digital skills.

- Establish mentorship programs to facilitate knowledge-sharing among SHG members.

- Conduct community outreach through local leaders, mass media, and digital platforms.
- Distribute easy-to-understand information in local languages to raise awareness.
- Simplify the loan application process and connect SHGs with microfinance institutions.
- Establish revolving funds to ensure continuous access to credit and resources.
- Organize community sensitization programs to challenge patriarchal norms.
- Highlight success stories and involve male family members in supporting women's participation.
- Create localized SHG clusters in accessible areas to minimize travel challenges.
- Use mobile training units and digital platforms to overcome geographical barriers.
- Establish market aggregators and facilitate SHG access to corporate partnerships.
- Train SHGs to sell products on e-commerce platforms and organize trade fairs for exposure.

4.9 Conclusion

Rajouri district, home to a population of approximately 6.5 lakh with diverse socio-economic backgrounds, stands at a pivotal point. In this scenario, it is crucial to ensure that individuals have access to suitable opportunities in education, employment, and healthcare. For women empowerment, UMEED scheme plays a pivotal role. UMEED scheme is a flagship initiative aimed at empowering women in rural areas by promoting self-reliance and sustainable livelihoods. The UMEED Scheme has emerged as a transformative initiative empowering rural women by fostering self-reliance and financial independence. By organizing women into Self-Help Groups (SHGs), it promotes savings, access to credit, and sustainable livelihood opportunities tailored to local needs. The scheme enhances skills through training in entrepreneurship and financial literacy, enabling women to manage businesses effectively. It reduces poverty by boosting household incomes. Moreover, UMEED scheme strengthens community bonds, fosters inclusivity, and amplifies women's voices in decision-making. This holistic approach drives both individual empowerment and collective socio-economic progress. While executing the scheme various hindrances hampers the effectiveness of the scheme. These hindrances include lack of awareness, financial constraints, cultural constraints, capacity building opportunities, topography of the region, market linkages and opportunities etc. These problems must be addressed promptly to enhance the effectiveness of the scheme.

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Chapter - V

Findings, Suggestions and Conclusion

CHAPTER-V

FINDINGS, SUGGESTIONS AND CONCLUSION

5.0 Introduction

The UMEED scheme, introduced under the National Rural Livelihood Mission (NRLM), seeks to empower rural women by encouraging the formation of self-help groups (SHGs) and facilitating access to financial resources and livelihood opportunities. It aims to reduce poverty by enhancing women's capabilities, fostering entrepreneurship, and boosting income levels. The program focuses on building capacities, linking women to credit facilities, and promoting sustainable means of living, particularly for disadvantaged communities. Primarily implemented in Jammu & Kashmir, UMEED plays a vital role in building women's confidence and advancing their social and economic independence. Additionally, it enhances financial inclusion and strengthens community engagement (Tariq & Sangmi, 2020). The previous section provided an analysis of the data collected from the research participants. The findings highlighted that the UMEED scheme had a substantial impact on improving the income levels of its beneficiaries. Furthermore, it facilitated the creation of alternative employment opportunities for SHG members and encouraged saving practices among tribal women. Despite the enhanced financial conditions of SHG members at the district level, certain challenges remain. The scheme's legal framework acknowledges the vital role of women in poverty reduction, financial inclusion, and community development. In this context, the chapter outlines the findings drawn from both primary and secondary data sources, accompanied by discussions on the limitations and suggestions of the study.

5.1 Findings of the Study

Findings represent the results derived from the analysis of data collected through primary and secondary sources. The data collection process and the presentation of these results align with the established research methodology. This section will now elucidate and delve into the outcomes related to the UMEED scheme, with a specific focus on the Rajouri district in Jammu and Kashmir. The UMEED scheme was launched in 2013 as part of the National Rural Livelihood Mission (NRLM) to empower rural women, particularly in Jammu & Kashmir, by promoting self-help groups (SHGs) and improving their socio-economic conditions.

5.1.1 Findings on Socio-Economic Demographic Profile

1. The majority of respondents belong to the economically active age groups of 25–35 years (42%) followed by 35–45 years (38%) and (12%) 15-25 years. This indicates that the scheme has effectively reached women in their most productive years, maximizing their potential to engage in livelihood-enhancing activities. Participation from older age groups, 45-55 years (6%) especially above 55 years (2%), is minimal, suggesting that the program primarily attracts younger and middle-aged beneficiaries

2. The finding shows that the majority of the respondents, (91%) fall under the Below Poverty Line (BPL) category, while only 4% belong to the Above Poverty Line (APL) households. 14 (5%) are beneficiaries of the Antyodaya Anna Yojana (AAY), representing the poorest sections of society. This indicates that the UMEED scheme is effectively reaching its target demographic of economically disadvantaged individuals, aligning with its core objective of poverty alleviation.

3. Literacy wise, the data shows that 64% (182 out of 284) of the respondents are illiterate. Only (n=65, 23%) have attained primary education, while secondary (9%), senior secondary (3%), and higher education (3%) levels are represented by very small proportions This finding is critical as it suggests that the scheme successfully engages individuals who face limited job opportunities due to a lack of formal education, providing them with alternative avenues for livelihood development. the scheme's role in providing opportunities to those with limited job prospects due to lack of education. It also highlights the need for tailored support mechanisms for this demographic.

4. The finding reveals that that majority of respondents are married, 76% (216 out of 284). Unmarried individuals make up 19% (54 out of 284), while divorced respondents are 3% (8 out of 284) and separated individuals are 2% (6 out of 284).

The dominance of married women indicates that the scheme plays a central role in supporting households through women's economic participation.

5. The data reveals that 71% (n=201) of respondents belong to the Gujjar community, while 29 (n=83) are from the Bakarwal community. This reflects greater accessibility and mobilization among the Gujjars compared to the relatively migratory Bakarwals, which highlights the necessity for outreach strategies specifically designed for nomadic communities.

6. The majority of respondents 79% (n=224) live in joint families, while 19% (n=54) belong to nuclear households and 2% (n=6) to extended families. Family size analysis shows that 60% of respondents live in households with 5–8 members, followed by 15% each in small (1–4 members) and large (9–12 members) families, while 10% live in households with more than 12 members. This pattern indicates a prevalence of large, joint families, which could both provide support networks and pose challenges in terms of resource.

7. The finding of the study indicates that the primary occupation of the head of the families is largely engaged in farming and daily wage labour clearly stand out as the main sources of livelihood among the tribal in Rajouri district of Jammu and Kashmir. Almost half of the respondent's family occupation 48% (136 out of 284) depends on agriculture, while another 42% (120 out of 284) earn their living through manual labour only 6% (17 out of 284) of them to pursue entrepreneurship or 4% (11 out of 284) secure government jobs. This shows that tribal population in Rajouri district are still tied to low-paying, physically demanding work, which leaves them economically vulnerable and with very limited access to stable or better-paying opportunities.

5.1.2 Findings on Livelihood Opportunities under the UMEED Scheme among Tribal Women in Rajouri District

1. The findings show that all the respondents aware about the UMEED scheme. This shows excellent outreach, but also suggests possible response bias since total

awareness is rare in practice. Awareness being universal indicates strong program promotion, yet it does not necessarily confirm equal depth of understanding.

2. The findings of the study show that the majority of the respondents were aware out the UMEED scheme. This awareness has largely come through implementing agencies rather than family circles, community groups, or media platform. This gap highlights the need to investigate strategies that foster bottom-up participation and ensure that empowerment is internalized at the grassroots level rather than being merely top–down. The reliance on formal channels suggests that, although awareness exists, the translation of this knowledge into meaningful participation or empowerment outcomes may be constrained.

3. The findings revealed that the majority of the beneficiaries (78%) had been part of this scheme for 3–5 years, 34 (12%) for 1-3 years while 17 (6%) for less than one years and only 4% (n=11) more than 5 years. The study also reveals that the majority of women had been associated with UMEED for three to five years, suggesting stability and sustained engagement. However, longevity in participation does not automatically guarantee upward mobility, as income levels, while some remain modest and concentrated within a limited range. This indicates that while the scheme provides initial opportunities, its capacity to create transformational change may be constrained by the type of livelihood activities it promotes.

4. The findings shows that before joining the UMEED scheme, a substantial majority of the respondents were primarily homemakers, indicating a lack of formal income-generating activities. This indicates that the scheme effectively reaches women who were previously economically inactive, particularly tribal women, and lacked independent income sources. By targeting homemakers, the UMEED scheme provides them with structured opportunities to engage in income-generating activities, enhance their financial autonomy, and gain confidence in managing economic responsibilities. This focused approach highlights the program’s role in promoting social and economic inclusion of tribal women who were traditionally excluded from formal employment or entrepreneurial activities.

5. The findings reveal that financial independence was the primary motivation for 62% (176 out of 284) of the respondents to join the UMEED scheme. Self-employment was a reason for 18% (51 out of 284), and empowerment and confidence building for 15% (43 out of 284). This indicates a strong desire among beneficiaries for economic autonomy and personal growth. Their reasons for joining—financial independence, Self-employment, empowerment and improved living standards—reflect a deep-seated aspiration to move beyond domestic roles. After joining, however, every respondent reported accessing credit, which demonstrates the scheme's ability to bridge gaps in financial inclusion.

6. The findings highlight that before joining UMEED scheme only a small proportion (19%, n=54) of women had taken loans, reflecting exclusion from financial institutions. After joining, however, 87% of the respondent reported accessing credit, which demonstrates the scheme's ability to bridge gaps in financial inclusion. After joining, however, majority of the respondents reported accessing credit, which demonstrates the scheme's ability to bridge gaps in financial inclusion. Post-participation, majority of the respondents had taken loans, marking a major achievement in financial inclusion of tribal women.

7. The findings shows that the loans obtained through the scheme were primarily utilized for productive purposes. 44% used the loans for purchasing land or livestock, and 40% used them for setting up or expanding businesses which shows this scheme is successfully channelling financial resources toward income-generating activities, which is a key objective of livelihood-oriented programs. Investments in land, livestock, and businesses indicate an intention to increase assets and income, which aligns with the broader goal of economic empowerment. A small portion of respondents using loans for non-productive purposes may still indicate financial vulnerability or lack of awareness, which the program might address through financial literacy training.

8. The findings show that the scheme has enabled women to engage in various livelihood activities. Tailoring was the most common activity, involving 40% of the

respondents, followed by cattle rearing 37% (105 out of 284). Other activities included cushion making (10%), operating tiny shops (10%) and other 3% (n=9). This diversification suggests a positive movement toward self-employment and more stable income streams. However, the heavy concentration in traditional, low-capital activities highlights a limitation in the depth of economic diversification and potential income growth. To raise incomes further, programmes should support value-addition, product diversification, and improved market access to encourage higher-return and sustainable entrepreneurial activities.

9. The findings reveal notable progress after joining this scheme. Before participation, 59% of respondents reported a monthly income of ₹2000–3000, which was not their own independent income, indicating severe economic vulnerability. After joining, 61% (173 out of 284) now earn ₹5000–6000, while 7% (20 out of 284) earn above ₹7000. This represents a significant upward shift in income for the majority of participants, with the movement toward the ₹5000–6000 range reflecting substantial improvement in their financial status.

10. The findings indicate that the UMEED scheme has been highly effective in expanding employment opportunities and facilitating the creation of small-scale businesses for most participants. At the same time, a small portion of respondents remained neutral or expressed disagreement suggests that the scheme's impact has not been uniform. Such uneven outcomes could be linked to contextual factors such as the strength of local markets, differences in institutional support, or variations in the skills and capacities of individual beneficiaries. This highlights a critical gap while the scheme provides broad opportunities its effectiveness is shaped by local conditions, making it essential to adopt flexible, need-based strategies rather than a one-size-fits-all model. It is significant that a majority of women acknowledged that UMEED not only helped them establish new businesses but also created viable alternative sources of livelihood, reinforcing its role as a catalyst for socio-economic empowerment. Investigating why some beneficiaries did not fully benefit (skills gap, market constraints and personal circumstances) will help make the support system more equitable and responsive.

11. The findings clearly demonstrate that the scheme has been highly successful in raising income levels among beneficiaries and directly addressing the issue of financial marginalization. Improvement in income indicates the strength of the program, it also raises questions about long-term sustainability and income quality. Another concern is that although income has risen, the absolute amounts may still be modest, and without integration into larger markets or stronger value chains, the beneficiaries could remain vulnerable to economic shocks.

12. The findings indicate that this scheme has been effective in improving financial literacy. Nearly all respondents reported increased awareness of financial management, which is essential for long-term empowerment. However, enhanced literacy must be accompanied by practical tools such as access to markets, advanced training, and diversification opportunities to prevent stagnation in low-value sectors.

5.1.3 Findings on Socio-Economic Empowerment of Tribal Women in Rajouri District

1. The findings show that the UMEED scheme has positively influenced the socio-economic conditions of tribal women in Rajouri, Jammu and Kashmir, though the extent of impact varies across different domains. One of the most significant outcomes is the improvement in housing conditions. Before joining the scheme, majority (77%) of respondents lived in Kaccha (temporary) houses. After joining, the scheme the proportion of those living in Kaccha houses (52%) decreased and those in Pucca houses increased 48% (136 out of 284). This indicates that financial and livelihood support provided under the scheme enables households to upgrade their living conditions, reflecting improved economic stability. After joining the scheme majority of the tribal women also aware about other government schemes and takes loan from other sources to build their houses. This shift indicates enhanced living standards and better housing quality among beneficiaries of the scheme. However, the fact that nearly half of the respondents still live in kaccha houses underscores the need for on-going support and supplementary housing initiatives.

2. The findings reveal the scheme has minimal impact on healthcare access, with 93% of respondents reporting no improvement. Only a small fraction (7%) experienced some positive change. While economic improvements are evident, the scheme shows limited effectiveness in healthcare access. A substantial 93% of respondents report no change in accessing healthcare services, suggesting that healthcare facilitation has not been adequately addressed within the scheme's design. This gap highlights the necessity of integrating health awareness programs, insurance facilitation, or linkages with local healthcare services to ensure holistic empowerment.

3. The findings show that the scheme has minimal impact on educational opportunities. With 88% of respondents indicating no improvement, the findings suggest that education has not been a primary focus, and additional initiatives such as adult literacy programs, scholarships, or educational workshops are required to complement the economic empowerment objectives.

4. The finding shows that the UMEED scheme has positively impacted the social status and recognition of tribal women within their communities. In terms of social outcomes, the majority of respondents (65%) report notable improvement in social status, while 35% report moderate improvement. This highlights that the scheme fosters social recognition and respect within communities, particularly for tribal women, thereby reducing social marginalization. This indicates that UMEED scheme give social recognition to the beneficiaries in the society. No respondents reported no improvement, highlighting the scheme's consistent positive effect on their community standing. This demonstrates that the scheme facilitates social empowerment alongside economic benefits, increasing visibility, respect, and acceptance within communities.

5. The finding reveals that the scheme has been instrumental in enhancing participants' decision-making and problem-solving skills. The scheme reported a significant improvement of skill among tribal beneficiaries through different capacity building and training programmes. Such gains suggest that the scheme enhances cognitive and managerial capacities, enabling participants to engage more actively in

household and community decision-making processes. While some of them noted some extent of improvement.

6. The findings reveal that involvement in the UMEED scheme has led to a significant increase in self-worth and confidence among tribal women. A majority of respondents report enhanced self-confidence and self-esteem, with 69% noting substantial improvement and 21% reporting moderate improvement. The UMEED scheme provides tribal beneficiaries with a platform to participate in SARAS melas, exhibitions, and similar events. This demonstrates that economic and social interventions under the scheme translate into increased personal agency and self-worth, which are essential for active participation in community and economic activities.

7. The finding shows that the UMEED scheme has played a crucial role in promoting Social inclusion among tribal women. Social inclusion is another critical area of impact, with 83% of respondents reporting significant improvement. The scheme reduces marginalization, strengthens community ties, and encourages greater participation of tribal women in collective social and economic endeavors. This scheme enabling tribal women to participate more fully in social and economic activities in Rajouri district.

8. The findings show that the scheme contributes to reducing in domestic violence against women in the community, with majority of the respondents reporting significant improvement, a smaller portion of respondents reporting some improvement and a few reporting no improvement.. This indicates that although the UMEED scheme plays a role in enhancing economic independence and raising awareness, it alone may not be enough to dismantle deep-rooted patriarchal structures or guarantee safety for every woman. This highlights that the community-level interventions, awareness programs, or counseling support may be necessary to address underlying causes comprehensively.

9. The findings reveal that UMEED has significantly boosted economic activities among participants. Economic empowerment is one of the scheme’s strongest

outcomes. The majority of the respondents report substantial enhancements in their economic activities. This highlights the scheme's success in creating and expanding economic opportunities for tribal women.

10. The findings reveal that this scheme enables the majority of the tribal women to make independent decisions regarding economic and family matters, indicating increased autonomy in managing businesses, finances, and actively participation in household and community affairs. This highlights that the scheme strengthens autonomy and agency among tribal beneficiaries of Rajouri district. Nevertheless, some continue to face constraints, reflecting persistent socio-cultural barriers that require targeted interventions.

11. The findings indicate that the majority of the respondents report limited improvement in their marketing and selling skills through the scheme. A small portion of respondents report significant improvement in marketing and selling skills, and while a few indicate some improvement. This indicates a gap in entrepreneurship support, suggesting that training programs tailored to marketing, sales, and business development could enhance the scheme's effectiveness in translating financial support into sustainable livelihoods. Expanding participation in such events would allow more beneficiaries to gain practical experience, enhance their market linkages, and improve their overall entrepreneurial abilities.

12. The findings highlight that the majority of the respondents receive mentorship occasionally, some receive it regularly and a few receive no mentorship and guidance. Although mentorship contributes to skill and confidence development, the relatively low proportion receiving regular guidance indicates that structured, consistent mentorship programs could enhance the scheme's effectiveness and long-term impact. The limited provision of consistent mentorship suggests a need for formalized and continuous guidance to maximize skill development and confidence among beneficiaries.

13. The findings reveal the suggestive measures for improving the implementation of UMEED scheme the majority of the respondents emphasize the need for enhanced

marketing and networking opportunities, followed by better access to credit and financial resources and improvements in training and capacity-building programs. Only few mentioned concern related to the timely disbursement of funds, ensuring equitable participation in exhibitions and fairs, or providing infrastructural support such as storage and transport facilities. This indicates that while the scheme has created a foundation for socio-economic empowerment, its effectiveness is constrained by limited market linkages. The overwhelming demand for marketing and networking support reflects a structural gap, as beneficiaries are producing goods and services but lack sufficient platforms to sell, scale, and sustain their activities.

5.1.4 Findings on Role of SHGs Working Under UMEED Scheme to Empower Tribal Women in Rajouri District

1. The findings show that a significant majority of tribal women were "very familiar" with the role of SHGs in empowering them. This high level of familiarity ensures that women are well-informed and can actively participate in group activities. However, a portion of respondents were only "somewhat familiar," indicating the need for a more inclusive approach by PRPs, who are responsible for forming SHGs and explaining their roles and responsibilities, especially in remote or less accessible areas where information dissemination may be limited.

2. The findings reveal that the primary benefit of SHG participation of tribal women is increased financial independence. This highlights the effectiveness of SHGs in enabling women to manage their finances and become economically self-reliant.

3. The finding reveals the high level of participation, with 74% of respondents regularly involved in SHG activities, reflects a strong sense of engagement and commitment among tribal women. This shows that SHGs are not only functional but are also fostering a sense of ownership and collective responsibility, which is essential for the success of community-based initiatives. However, the fact that 26% of the women participate only occasionally indicates that not all members are

equally involved. This irregular participation of tribal women is due to household responsibilities and lack of time.

4. The findings show that all the respondents affirmed that SHGs promote saving habits among tribal women. This demonstrates the groups' success in instilling financial discipline and encouraging members to save. Yet, translating these savings into larger-scale investments or sustainable income-generating activities may require additional guidance.

5. The findings indicated that SHGs have effectively bridged the gap between beneficiaries and formal financial institution obtaining financial support from banks after joining SHGs, indicating improved access to credit. Nevertheless, the 5% who could not access support indicate persistent barriers such as lack of documentation, awareness, or logistical constraints.

6. The findings reveals that active participation in SHG meetings is observed among 91% of respondents, fostering group cohesion, peer learning, and collective decision-making. Yet, the 9% irregular attendance indicates that social or household constraints may limit full participation for some women. These constraints may include domestic responsibilities, childcare, eldercare, or restrictive gender norms that prioritize household duties over community engagement. To address this, flexible meeting arrangements, such as rotating locations, adjusted timings, or virtual participation options could be introduced.

7. The findings indicates that 67% of respondents believed they played an important role in community decision-making after becoming part of SHGs, reflecting a meaningful improvement in women's involvement and influence in local governance. There remains a notable 33% who did not share this experience. This implies that a significant portion of women still feel left out or lacks the ability to contribute to decision-making processes at the community level, indicating that deep-rooted socio-cultural norms continue to limit full empowerment.

8. The findings show a strong endorsement of the role SHGs play in building the skills and capacities of their members, with majority of respondents confirming they received adequate training and support, while another acknowledging partial benefits. This suggests that SHGs not only functioning as financial collectives but also as platforms for personal and professional development. Emphasis on skill-building is crucial for empowering women, income-generating activities, increase their confidence, and participate more effectively in community and household decision-making. SHGs could implement more structured and inclusive training programs, ensure regular follow-ups, and tailor support to reach marginalized or less-active members, thereby maximizing skill development and empowerment across the entire group.

9. The findings reveal that SHGs play a significant role in strengthening social cohesion among tribal women, with 98% of respondents reporting promotion of unity and collective action among tribal women. This enhanced cohesion fosters mutual support, collaborative problem-solving and a sense of community solidarity, all of which are essential for sustaining empowerment initiatives. Such collective engagement not only reinforces social networks but also amplifies the effectiveness of economic and skill-development interventions, highlighting the importance of group-based approaches in promoting comprehensive empowerment.

10. The findings indicate that the majority of the respondents agree that their involvement in SHGs has contributed to an increase in self-worth and confidence. This underscores the critical role of collective participation and engagement in fostering personal agency, enhancing self-esteem and promoting broader empowerment among tribal women.

11. The findings indicate that the significant number of respondents report facing difficulties in accessing credit facilities through the SHGs under the UMEED scheme. These barriers may stem from complex application procedures, lack of awareness about eligibility and processes, or socio-cultural constraints that restrict women's mobility and decision-making. To address these issues, there is a need for

simplified lending procedures, targeted awareness campaigns, and additional support mechanisms. Ensuring more inclusive access to credit is crucial for enabling tribal women to effectively utilize financial resources and achieve sustainable socio-economic empowerment.

12. The study indicates that more than half of the respondents reported receiving support for marketing their SHG products. Conversely, 48% of respondents stated that they did not receive marketing support. The fact that 48% reported receiving no such assistance raises serious concerns about the consistency and outreach of the implementation process. Limited access to marketing platforms, including local fairs, exhibitions, weekly markets, and online marketplaces, constrains opportunities for women to develop entrepreneurial skills and generate sustainable income. This reveals that while a majority received assistance, a substantial portion still lacked support in this crucial area. Expanding exposure to diverse marketing channels and ensuring equitable access would enhance skill development, strengthen economic participation, and contribute to more inclusive and sustainable empowerment outcomes for tribal women.

13. The findings reveal that SHGs are leveraging a mix of traditional and modern platforms to sell their products and enhance market reach. The variety of platforms accessed, local fairs to sell their products, online marketplaces, exhibitions are put in place for product sales, weekly markets are opened to sell their products, provides multiple avenues for beneficiaries to showcase their products and develop entrepreneurial skills. Expanding access to these platforms for a greater number of participants has the potential to further enhance income-generating opportunities, strengthen market linkages, and support the sustainable economic empowerment of all SHG members.

14. The findings reveal a high level of overall satisfaction among respondents, with 73% reporting being extremely satisfied and 24% satisfied with the outcomes achieved through SHG participation. This demonstrates that SHGs play a significant role in promoting economic, social, and psychosocial empowerment among tribal women.

Nonetheless, the small proportion of participants expressing dissatisfaction indicates that there are still gaps in areas such as mentorship, skill development, and marketing support. Addressing these gaps could further enhance the effectiveness of SHGs and ensure more inclusive and sustainable benefits for all members.

5.1.5 Findings on Hindrances in the Implementation of UMEED Scheme in Rajouri District

1. The findings show that a large number of respondents are aware of the UMEED scheme, the fact that only 47% are very aware suggests that deep and comprehensive understanding of the scheme is still lacking among more than half of the participants. The remaining 51%, who are only somewhat aware, may not fully grasp the benefits, procedures, or opportunities available to them. This partial awareness could limit their ability to actively participate or make informed decisions, indicating that while outreach efforts exist, they may not be effectively translating into meaningful engagement or practical knowledge at the grassroots level. While majority of the beneficiaries understand the broad objectives of the scheme their knowledge about specific entitlements, opportunities and long-term benefits is often limited. This gap suggests that despite effective outreach awareness initiatives have not fully penetrated every segment of the community, especially in remote or socially marginalized areas.

2. The findings show a recurring concern among participants relates to infrastructural inadequacies. Many tribal women experience difficulty accessing adequate facilities such as training centers, storage spaces, and availability of raw materials or transportation networks. Such gaps not only restrict participation but also prevent women from maximizing the benefits of their involvement in SHGs. Without improvements in basic infrastructure, empowerment efforts may be constrained and uneven in tribal regions like Rajouri district.

3. The findings reveal that nearly 67% of the respondents indicated experiencing language barriers, indicating that communication can be a bottleneck to effective involvement in the UMEED scheme, particularly for tribal communities. The

challenge of language emerged as another significant barrier. Tribal women, many of whom communicate primarily in local dialects, often find training materials or program guidelines inaccessible when delivered in languages unfamiliar to them. Addressing linguistic inclusivity by using local languages in training and communication could ensure broader and more effective participation.

4. The findings indicate that majority of the respondents prevailing social norms and cultural practices discourage tribal women from joining the scheme, which indicates pervasive socio-cultural barriers. Deeply entrenched cultural and social norms continue to act as obstacles to women's empowerment. Restrictions on mobility, male dominance in household decision-making, and expectations that women prioritize domestic roles often discourage active involvement in collective and economic activities. Socio-economic empowerment initiatives alone cannot dismantle structural barriers unless accompanied by broader social change.

5. The findings reveals that small portion of respondents identified safety or security issues as a limiting factor to their participation, majority of respondents disagreed, suggesting that safety concerns are not universal, a notable segment of women expressed that issues related to personal security affect their participation. For women in isolated villages, traveling to attend meetings or markets without adequate support can be intimidating, further discouraging them from engaging fully. Ensuring safer environments and strengthening community-level safety mechanisms could encourage more consistent involvement.

6. The findings indicate that majority of respondents mentioned geographical or logistical difficulties as a significant barrier to their participation. Geographical and logistical challenges emerged as some of the most pressing barriers faced by beneficiaries. The scattered settlement pattern of tribal communities, combined with poor connectivity and limited transportation options, often prevents women from attending training sessions or accessing markets.

7. The findings show that the skill development or vocational trainings provided through the scheme, citing the necessity of improvement in quality and training

module relevance. Many women expressed dissatisfaction with the training programs, reporting that the content either insufficient or not aligned with market demands. Without substantial improvements in the design and delivery of training, the scheme risks falling short of its goal of building entrepreneurial capacity among tribal women.

8. The finding reveals that 27% of the respondents utilized digital services for marketing their products, reflecting a digital divide and the necessity of better digital literacy and support under the scheme. This low level of digital engagement shows that many beneficiaries lack the necessary digital skills, access to technology, or awareness of online opportunities. It also indicates that the scheme has not adequately addressed the need for digital literacy and support, which are crucial in today's market-driven economy. Promoting digital skills and access could significantly enhance the scheme's impact.

9. The findings show that all the respondents reported that the UMEED scheme does not provide insurance coverage to Self Help Group (SHG) members, highlighting a major gap in financial protection. The fact that all respondents confirmed the absence of insurance coverage under the UMEED scheme reveals a critical shortcoming in the program's design. This lack of financial protection leaves SHG members highly vulnerable to unexpected risks such as health issues, accidents, or loss of livelihood, which can severely impact their economic stability. Introducing group insurance mechanisms could provide much-needed financial security and encourage greater entrepreneurial risk-taking.

10. The findings show that majority of respondents (72%) believe that the interest rates provided under the scheme are not stable or affordable, which may hinder access to credit and affect financial inclusion. This finding highlight the need to review the lending structure so that credit facility can truly support empowerment

11. The findings reveal that there are no grievance redressal mechanisms or feedback systems in the scheme, suggesting the need for open and responsive grievance redressal systems for beneficiaries. The absence of such mechanisms reduces

accountability in the program. Establishing accessible and transparent systems for feedback would strengthen both program credibility and beneficiaries' sense of ownership.

5.1.6 Major Findings from Case Studies

The case studies presented in this study offer meaningful in-depth insights that highlight how the UMEED Scheme has positively influenced the social and economic empowerment of tribal women. The case studies of tribal women beneficiaries under the UMEED scheme in Rajouri district reveal transformative changes in their livelihoods, income generation, and socio-economic empowerment. These real-life experiences illustrate how participation in UMEED scheme has enabled women to overcome economic, social, and cultural barriers.

Improvement in Livelihood and Income Generation

1. A majority of the women shared that their household income had increased notably after becoming members of Self-Help Groups (SHGs) under the UMEED scheme. This financial upliftment has allowed them to meet family needs more comfortably and plan for the future with greater confidence.

2. The beneficiaries engaged in diverse livelihood activities such as cattle rearing, tailoring, jute craft, handicraft production, pickle-making, and spice packaging. These ventures have provided them with a steady and sustainable flow of income, enabling them to balance household responsibilities with productive economic work. For many, these small-scale businesses became the first opportunity to earn independently.

3. The average monthly income of the majority of the beneficiaries now ranges between ₹4,000 and ₹10,000, reflecting a substantial improvement in their financial condition. This rise in income has translated into better household nutrition, children's education, and overall family well-being, thereby enhancing their quality of life.

4. The availability of micro-credit support and financial literacy training through the UMEED scheme has been instrumental in helping women start new enterprises or

expand existing ones. By accessing these formal financial services, they have been able to manage resources efficiently.

5. Achieving economic self-reliance has significantly reduced their dependence on male family members for daily expenses and decision-making. Many women now contribute directly to household finances, participate in budgeting, and feel a greater sense of control and respect within their families.

Enhancement of Social and Economic status

1. Majority of the respondents of the UMEED scheme reported that this scheme has not only improved the financial status of tribal women but also transformed their social identity and sense of self-worth. This scheme provided them a platform that enables women to redefine their roles within both the household and the community.

2. The insights of the case studies reveals that many tribal beneficiaries of the scheme, who were once confined to household duties, have become entrepreneurs and decision-makers, actively participating in family and community matters.

3. The case studies reveal that tribal women have gained greater respect and recognition in their villages after joining this scheme. They are now identified not merely as dependents or homemakers but as businesswomen and contributors to local economic growth. This social acknowledgment has further reinforced their confidence and self-esteem.

4. Women reported a significant boost in self-confidence, leadership skills, and awareness of their rights, indicating multidimensional empowerment.

5. The ability to reinvest income, train others, and lead SHG groups demonstrates a sustained empowerment process beyond short-term financial gains. SHGs highlights that empowerment has become a continuing process rather than a one-time outcome. It reflects a sustainable model of growth where women not only uplift themselves but also support others in achieving similar progress.

Role of SHGs in Women's Empowerment

1. The case studies revealed that Self-Help Groups (SHGs) played a pivotal role in building solidarity, confidence, and cooperation among tribal women. They served as effective platforms for learning, sharing experiences, and supporting one another in their journey toward economic and social empowerment.

2. Regular group meetings and training sessions proved instrumental in strengthening decision-making and problem-solving skills. These interactions not only improved record-keeping and market awareness but also encouraged women to collectively address challenges related to production, sales, and resource access.

3. The case findings further showed that SHGs acted as vital links between rural women and government institutions. By facilitating access to microcredit, government schemes, and subsidies, they enabled members to expand their enterprises and reduce dependence on informal moneylenders.

4. Participation in SHGs also helped in creating strong networks of trust and social cooperation. These support systems fostered a sense of belonging and emotional strength, giving women the courage to take entrepreneurial risks and sustain their ventures.

5. Importantly, many women emerged as leaders within their groups, taking on responsibilities such as managing accounts, coordinating activities, and mentoring new members. This shift from passive involvement to active leadership underscores the transformative role of SHGs in promoting self-reliance and long-term empowerment.

Broader Social Transformation and Community Impact

1. The case studies highlighted that empowered women under the UMEED Scheme began mentoring and training other women in their villages, fostering a culture of peer learning, mutual encouragement, and shared progress within the community.

2. Many participants emerged as inspirational role models, motivating others to join Self-Help Groups (SHGs) and take up income-generating activities. Their personal success stories served as powerful examples of how collective support and initiative can lead to economic and social transformation.

3. The findings further revealed that the visible achievements of these women helped challenge traditional gender norms and expectations. Their leadership and entrepreneurial activities gradually reshaped community perceptions about women's capabilities and their rightful place in decision-making spaces.

4. Their engagement in income-generating activities enhanced social inclusion, reducing their vulnerability and strengthening their household.

Challenges and Hindrances

1. The case studies revealed that many women initially encountered social barriers and resistance from their families and communities when they decided to participate in Self-Help Groups (SHGs) under the UMEED Scheme. Traditional mindsets and gender norms often discouraged women from engaging in economic or public activities.

2. Limited access to markets and inadequate marketing knowledge were among the key constraints affecting business growth. Many women lacked exposure to modern marketing strategies, branding, and digital sales avenues, which limited the reach and profitability of their products.

3. Geographical challenges such as poor road infrastructure and limited transportation facilities in remote tribal areas made it difficult for participants to attend training programs and sell their products in larger markets.

4. Delays in the disbursement of financial assistance and loans occasionally disrupted business operations and slowed down the momentum of newly established ventures.

Overall Impact and Empowerment Outcomes

1. The case studies collectively affirm that the UMEED scheme has played a transformative role in enhancing both the economic and social dimensions of tribal women's lives in Rajouri district.
2. The beneficiaries evolved from being dependent homemakers to confident entrepreneurs, capable of making independent decisions and inspiring others.
3. The scheme's holistic approach—combining skill training, financial inclusion, and group-based support—proved instrumental in achieving long-term empowerment.
4. Empowerment extended beyond individual progress, influencing families and communities through improved education, gender equity, and social participation.

5.1.7 Summary of Thematic Analysis

The thematic analysis of interviews with officials provides deeper insights into the functioning, strengths, and challenges of the UMEED scheme in Rajouri district. The findings highlight its role not only as an economic intervention but also as a comprehensive empowerment strategy for tribal women. Interviews with officials regarding the UMEED scheme highlight the scheme's multidimensional role in the socio-economic empowerment of tribal women in Rajouri district. One of the strongest themes emerging from the responses is that UMEED has acted as a catalyst for women's socio-economic transformation. By organizing women into Self-Help Groups (SHGs), the scheme has created a platform for collective action, savings, and credit accessibility. Officials consistently emphasized that these SHGs have become the foundation for building financial stability and nurturing entrepreneurial spirit among tribal women in Rajouri district. The scheme has also introduced women to formal banking systems, reducing dependency on exploitative local credit sources.

Another prominent theme relates to livelihood diversification and skill enhancement. The respondents noted that since the implementation of UMEED, tribal women in Rajouri district have been encouraged to expand beyond traditional income-generating activities. Skill development programs have played a role in equipping women with new competencies in areas such as handicrafts, agriculture, and small-scale entrepreneurship. This shift has enabled women to engage in alternative livelihood options, thereby contributing to increased household income and greater economic security. A recurring theme across interviews is the boost in women's confidence, self-esteem, and decision-making power. Officials observed another prominent theme relates to livelihood diversification and skill enhancement. The respondents noted that since the implementation of UMEED, tribal women in Rajouri district have been encouraged to expand beyond traditional income-generating activities. Skill development programs have played a role in equipping women with new competencies in areas such as handicrafts, agriculture, and small-scale entrepreneurship The findings further highlights the importance of SHG processes and structures in sustaining empowerment. Officials explained that SHG meetings, held on a regular basis, ensure transparency, accountability, and democratic decision-making. Roles assigned to different members, such as president, secretary, and treasurer, strengthen leadership and organizational management within the groups. These institutional arrangements ensure that women do not merely receive financial aid but also acquire organizational and leadership skills critical for long-term empowerment. At the same time, the respondents were candid about the challenges hampering effective implementation. Limited capacity building, lack of awareness, financial constraints, cultural barriers, geographical difficulties, and weak market linkages were identified as major hurdles affecting effective implementation. A lack of awareness about the scheme in remote areas continues to limit participation. Financial constraints, both at the institutional and household levels, act as a barrier to scaling up entrepreneurial ventures. Cultural norms and patriarchal practices still restrict women's mobility and active participation. Furthermore, Rajouri's challenging topography, combined with weak market linkages, prevents SHG products from reaching wider markets. These structural barriers were repeatedly identified as obstacles in realizing the full potential of the scheme. Despite these hurdles, the findings suggest that solutions are possible. The respondents recommended strategies such as localized training programs, simplified financial procedures, greater awareness through local languages and media, and stronger digital and market linkages. They emphasized that with consistent institutional support, UMEED can become a sustainable model of empowerment for tribal women in Rajouri district.

Overall, the officials' insights suggest that while the UMEED has made considerable progress in empowering women and expanding financial inclusion, it requires sustained efforts in market integration, infrastructural development, and institutional support to ensure more equitable and long-term outcomes.

The findings in the following section are presented with a focus on validating and addressing the research questions outlined in Chapter II.

The first question states *"How has the UMEED scheme impacted the livelihoods of tribal women in terms of employment opportunities and income levels?"* To address the question, data was scrutinized from both the sources. In this background the results have shown that before joining the UMEED scheme, most of the respondents were primarily homemakers, and they joined the program seeking financial independence, improved living standards, self-employment, and enhanced empowerment and self-confidence. After enrolling, many women accessed loans for various purposes, such as funding their children's or their own education, purchasing land or livestock, supporting businesses, and covering social ceremonies. Under the UMEED scheme, they engaged in diverse livelihood activities, including tailoring, cushion making, cattle rearing, running small businesses, spice trading, jute making, and managing small manufacturing units. As a result, the average monthly income of the beneficiaries significantly increased. Most respondents reported that the scheme enabled them to start new businesses and created alternative employment opportunities. Overall, the UMEED scheme notably enhanced the income levels of its beneficiaries and increased their financial literacy and management skills.

The second question states *"What are the changes in the socio-economic status of tribal women after joining this scheme?"* To address the inquiry, data from both sources was examined. In this context, the findings have revealed that After joining the UMEED scheme, the majority of participants transitioned to constructing permanent houses (pucca houses). While the scheme offered limited support in accessing healthcare services, it had a relatively lower impact on education or opportunities for children's education. However, it significantly enhanced the social status and recognition of women within their communities. Beneficiaries reported improvements in decision-making and problem-solving abilities, along with increased self-confidence and self-esteem.

The UMEED scheme also played a vital role in fostering social inclusion among tribal women and contributed to a reduction in domestic violence within the community. Economically, the scheme boosted income-generating activities and improved the financial conditions of women. It enabled them to make independent decisions regarding family matters and economic activities, while also enhancing their marketing, selling, and entrepreneurial skills. Guidance from mentors or experienced individuals further supported these efforts.

Overall, the scheme has had a transformative impact on the socio-economic empowerment of tribal women. However, certain areas require attention, including better training and capacity-building programs, improved access to financial resources and credit, expanded marketing and networking opportunities, and a stronger monitoring and evaluation framework.

The third underlying question in the study states *"What specific activities and initiatives are undertaken by SHGs operating under the UMEED scheme to empower tribal women?"* The outcomes in this regard are mainly accredited to primary data that highlighted the role of SHGs to empower tribal women in Rajouri district of Jammu and Kashmir. The role of SHGs as revealed through data analysis, the primary advantage of participating in Self-Help Groups (SHGs) for tribal women is the boost in financial independence, enhanced social status within their communities, and improved access to education and skill development opportunities. These women actively engage in various SHG activities under the UMEED scheme. SHGs encourage savings among tribal women and facilitate financial assistance from banks. Members regularly attend SHG meetings and have gained the ability to make decisions within their communities after joining. SHGs provide adequate training and support to improve participants' skills and knowledge while fostering unity and collective action among tribal women. Participation in these groups has also positively influenced their social and emotional well-being. However, they face challenges in accessing credit facilities and financial support through SHGs.

The SHGs serve as a platform for sharing experiences and knowledge, leading to increased self-confidence and self-worth among members. Interaction with other SHG members has helped them acquire new skills and knowledge. SHGs also support the marketing of their products by offering platforms such as local fairs, weekly markets, exhibitions, and online marketplaces for selling goods. Overall, the respondents express a high level of satisfaction with the impact and outcomes of SHGs under the UMEED scheme.

The fourth question that is subjected to answer is *"What are the key obstacles and challenges encountered during the implementation of the UMEED scheme in Rajouri district?"* The conclusions in this scenario primarily stem from firsthand data, highlighting that the execution of the UMEED scheme in district Rajouri encounters numerous hurdles, potentially affecting the efficacy of the scheme. The major challenges drawn from data analysis include that the women are somewhat aware about the scheme. However, The UMEED scheme, while aiming to empower tribal women, faces several interconnected challenges that hinder its effective implementation and outreach. A significant issue is the lack of adequate infrastructural facilities, which compromises the overall functionality and accessibility of the scheme. Language barriers further complicate the delivery and understanding of the scheme's objectives, creating difficulties in ensuring its proper implementation among tribal communities. Additionally, existing social norms and cultural practices often discourage tribal women from participating in the scheme, reflecting deep-rooted societal challenges that limit their engagement. Safety concerns and logistical challenges, including difficult geographical terrains, further restrict their ability to actively benefit from the scheme. The quality of vocational training under the UMEED scheme falls short of expectations, limiting the potential skill development of participants. This is compounded by the absence of digital services for effective marketing, reducing opportunities for SHG members to promote their products. Moreover, the lack of insurance coverage for SHG members adds a layer of financial vulnerability. The unstable and unaffordable interest rates under the scheme present another obstacle, affecting the financial feasibility for beneficiaries.

Lastly, the absence of a robust grievance redressal mechanism leaves participants without a proper platform to address their concerns, making it imperative to integrate such a system for the success of the scheme. These interconnected barriers collectively highlight areas that need urgent attention to improve the effectiveness and inclusivity of the UMEED scheme.

5.2 Limitation of the Study

Conducting research is a rewarding and meaningful pursuit, yet it is not without its challenges, which can influence both the researcher personally and the study as a whole. In this regard, the following section explores the specific obstacles associated with the present investigation.

- **Time Constraints:** Research often requires a significant investment of time, sometimes extending over several years to reach completion. A limited timeframe can restrict the scope and depth of the study, forcing researchers to prioritize certain aspects of their work. Consequently, some relevant areas may remain unexplored.
- **Sample Size:** Due to statistical analysis requirements related to sample size, this study is restricted to the geographical area of District Rajouri in Jammu and Kashmir. Furthermore, it was not practical for the researcher to collect data from a larger pool of participants, resulting in a sample size of 284 respondents.
- **Limited Resources:** Conducting research requires a range of resources, including funding, access to data, equipment, and expert knowledge. Limitations in these areas can affect the scope and scale of the study, potentially hindering the researcher's ability to investigate certain questions or engage with particular populations.
- **Bias and Subjectivity:** As humans, researchers are naturally prone to personal biases and subjectivity, which can affect both the research process and its results. It is essential for researchers to recognize their own biases and minimize their impact by

employing a strong methodology, careful data analysis, and comprehensive peer review. However, some level of subjectivity may still remain in the interpretation and analysis of the data.

- **Real-World Application:** This study has focused on generating new insights and theoretical knowledge. However, translating these research findings into practical applications in real-world settings presents challenges. Effectively utilizing the results to develop actionable policies, interventions, or practices may require additional efforts, partnerships, and resources that extend beyond the original scope of the research.

- **Lack of Comparative Analysis:** This study focuses on assessing the UMEED scheme. Due to time limitations, the researcher was unable to perform a comparative analysis of NRLM across various states or union territories.

- **Limited Diversity:** Owing to time constraints and the researcher's professional obligations, there was a limitation in gathering and analyzing data from a wide range of perspectives.

- **Limited Research:** The study identified a small number of existing studies, and the absence of correlation analysis—used to assess relationships between various factors—narrowed the scope of the current research.

Recognizing the limitations and challenges associated with the current research is crucial, as they can influence the interpretation and application of the findings. Researchers should be transparent about the constraints of their studies and work together to overcome these limitations by engaging in ongoing research, conducting replication studies, fostering interdisciplinary collaborations, and promoting knowledge sharing within the scientific community.

5.3 Suggestions

The UMEED scheme has played a crucial role in empowering rural women and improving their livelihoods. However, there are certain aspects of its implementation that could benefit from further enhancement. Here are some suggestions that can contribute to make the UMEED scheme better:

- **Proper infrastructural facilities**: For the success and long-term sustainability of Self-Help Groups (SHGs), it is vital to provide the necessary infrastructure to support their members. This involves ensuring access to well-equipped spaces for meetings and decision-making, as well as appropriate storage for any goods or products produced. Reliable transportation options are also important to help members easily reach markets and suppliers. Additionally, providing access to electricity, internet, and essential sanitation facilities can enhance their productivity and overall quality of life. By offering these infrastructural facilities, SHGs can operate more efficiently and thrive over time.

- **Disposal of funds on time:** Timely release of funds is essential for the effective operation of Self-Help Groups (SHGs) and their initiatives. Delays in fund distribution can slow progress and discourage members, negatively affecting their productivity. Ensuring prompt fund allocation enables SHGs to plan and carry out their activities smoothly, addressing their financial needs as they occur. It also fosters trust and accountability both within the group and with external partners. Proper management of funds is key to the long-term success and growth of SHGs, allowing them to reach their objectives without facing unnecessary financial difficulties.

- **Safety and security:** Safety and security are vital aspects that can affect the effectiveness of Self-Help Groups (SHGs). Members, especially women, may encounter risks such as theft, harassment, or violence while traveling to meetings or engaging in business activities. Creating a safe environment, both in-person and online, is crucial for the efficient functioning of SHGs. It is important to establish safety protocols such as secure meeting locations, reliable transportation, and protected communication channels. By addressing these security challenges, SHGs can build trust among members and encourage active involvement without fear of harm.

- **Access to health-related services:** The UMEED scheme should focus on ensuring that beneficiaries, especially rural women, have access to essential healthcare services. Affordable and quality healthcare can greatly improve the health and well-being of SHG members and their families. Services such as regular health check-ups, mental health support, and maternal care are crucial for empowering women to actively contribute to the economy. The scheme could partner with local healthcare centres to provide preventive care and health education. By making healthcare services more accessible, the UMEED scheme can have a more significant positive impact on the lives of its participants.

- **Access to educational opportunities:** Access to educational opportunities plays a crucial role in empowering Self-Help Group (SHG) members, particularly women, by improving their skills and knowledge. Offering education and training programs can enhance their job prospects and ability to generate income. The UMEED scheme could partner with local educational institutions to provide courses on financial literacy, entrepreneurship, and health. Education fosters confidence, decision-making, and leadership abilities, which are essential for personal growth and community development. By ensuring access to education, the scheme can promote lasting empowerment and drive social transformation for SHG members.

- **Effective monitoring system:** The government should develop a robust monitoring system to ensure the swift execution and implementation of the UMEED scheme. Dedicated monitoring units need to be set up for efficient oversight and assessment. Independent organizations could be tasked with conducting evaluations and monitoring, providing reports directly to field officers.

- **Improving small and cottage industries:** The government should focus on enhancing small and cottage industries to provide more employment opportunities for SHG members. Supporting the growth of these industries will help members become more self-sufficient and foster the development of entrepreneurial skills among them.

- **Availability of raw materials:** The government should also focus on improving the availability of raw materials and ensuring the distribution of finished products. Local markets and shopping malls can be engaged for showcasing and selling products made by SHG members. Additionally, training in online sales should be offered to help these products reach a global market.

- **Coordination among officials and SHG members**: Effective results can be achieved through better coordination among bank staff, SHG members, block-level officers, and village-level officers. It is essential to strengthen the cooperation between government officials and the banking sector to ensure that credit facilities are provided to local SHGs within a reasonable timeframe, meeting all necessary criteria.

- **Motivation to Male member of a SHG:** Male family members of SHG participants should be encouraged to support the involvement of women in the group's activities. This can be achieved through training and motivational programs conducted by officers and experts in the field.

- **Reward to SHGs**: SHGs should be evaluated based on their outstanding performance, and those that are upgraded should be rewarded by the government. This will encourage the effective functioning of other SHGs as well.

- **Effective outreach:** Effective outreach is crucial for ensuring that the UMEED scheme benefits a broad and varied group of individuals, especially in rural areas. It requires implementing targeted communication methods to inform and involve potential beneficiaries. This can be done through community gatherings, local media campaigns, and working with local leaders and organizations. Outreach efforts should aim to overcome obstacles like limited information, language barriers, and cultural differences. A strategic outreach plan can increase participation and guarantee that the scheme’s benefits are felt by a larger, more inclusive population.

- **General Sensitization:** General sensitization is crucial for increasing awareness and fostering a deeper understanding of the UMEED scheme’s objectives and advantages within the community. It aims to educate people on the importance of empowering women and improving rural livelihoods. Sensitization efforts can help dismantle stereotypes, overcome social barriers, and promote a more inclusive environment.

Through workshops, campaigns, and local discussions, it is possible to build trust and motivate active participation. A well-designed sensitization approach ensures that the community engages fully and supports the scheme's mission.

- **Capacity Building:** Capacity building is crucial for developing the skills, knowledge, and abilities of Self-Help Group (SHG) members under the UMEED scheme. It includes offering specialized training, workshops, and resources to help individuals effectively manage their groups and sustain income-generating activities. Partnering with experts and organizations can further enhance these efforts and ensure practical skill development. A well-structured capacity-building program empowers SHG members to play a significant role in their communities and contribute to economic growth.

- **Leveraging Technology:** Utilizing technology, including mobile applications and online platforms, can improve connectivity and make services more accessible. Setting up decentralized support centres or deploying mobile outreach units can help deliver resources and assistance to remote areas. Enhancing transportation infrastructure and partnering with local stakeholders can also address logistical challenges effectively. Such efforts are essential to overcoming geographical barriers and ensuring fair access to the program's benefits for all communities.

- **Digital services for marketing**: Utilizing digital marketing services is crucial for increasing the visibility and reach of SHGs in today's online environment. Platforms like social media, e-commerce sites, and digital ads allow SHGs to promote their products to a broader audience beyond local communities. Digital tools also facilitate customer interaction, feedback collection, and product improvement. Additionally, online payment systems and digital transactions streamline financial management for SHG members. Embracing digital marketing enables SHGs to boost their growth, competitiveness, and long-term viability.

- **Periodic training in local language:** Experts should provide regular training in the local language to help SHG members enhance their skills, enabling them to rise out of poverty and earn a livelihood. Thus, individual development is closely linked to improving employment opportunities.

- **Training in financial management:** Financial experts should offer training in financial management to SHG members, as many of them have limited education and knowledge in this area. This training would improve their ability to manage finances effectively, enabling them to use loans more efficiently for increased production, higher profits, and addressing urgent cash needs.
- **Stable and affordable interest rates:** Stable and affordable interest rates are essential for the financial well-being and development of SHGs. They enable members to obtain credit without the strain of high repayment costs. Offering competitive rates encourages more women to join and invest in entrepreneurial ventures. Reasonable rates also make loan repayment more manageable, promoting trust and financial responsibility within the group. By maintaining consistent interest rates, SHGs can ensure their long-term sustainability and continued growth.
- **Insurance coverage:** Offering insurance coverage to SHG members is vital for ensuring their financial security and well-being. It provides protection against unforeseen circumstances such as illness, accidents, or natural disasters, helping prevent financial strain. Insurance acts as a safety measure, enabling members to carry on with their activities without disruption during emergencies. By providing affordable and accessible insurance options, SHGs can boost members' confidence and foster sustained involvement. This support strengthens the overall stability and resilience of both the members and the group as a whole.
- **Promote engagement of stakeholders:** Engaging stakeholders in the UMEED scheme is essential for its effectiveness. Involving local communities, government bodies, and financial institutions facilitates better coordination and the efficient use of resources. Partnerships with NGOs and other entities can offer valuable guidance and assistance to SHG members. Ongoing communication and feedback from stakeholders help identify issues and enhance implementation strategies. Promoting

stakeholder involvement also nurtures a sense of responsibility, contributing to the long-term success of the scheme.

- **Placement of complaint box at the venue of the meeting**: Installing a complaint box at meeting locations provides a simple and confidential method for participants to express their concerns and offer suggestions. This approach promotes transparency and ensures that the challenges faced by members are recognized and resolved in a timely manner. It helps build trust within the group, as members feel their opinions are respected and considered. The complaint box also acts as a valuable tool for collecting feedback that can enhance the operations of Self-Help Groups (SHGs). Consistently reviewing and addressing the feedback leads to more productive and inclusive meetings.

- **Feedback Mechanism:** A feedback mechanism is crucial for ongoing improvement and resolving issues in programs like the UMEED scheme. It offers a systematic way for participants to express their experiences, concerns, and recommendations. Continuously gathering feedback helps identify areas needing adjustment and allows for strategy modifications to better serve beneficiaries. This feedback can be collected through surveys, interviews, or discussions, promoting transparent communication between participants and program leaders. A well-functioning feedback system ensures the program stays relevant, adaptable, and successful in reaching its objectives.

To implement these strategies successfully, it is crucial for the government and stakeholders to work together, secure sufficient financial resources, and have political commitment. It is important to adopt effective approaches that will enhance the impact of the UMEED scheme. By collectively embracing these strategies, the programme can achieve greater success in promoting women empowerment and improving livelihoods.

5.4 Conclusion

The UMEED scheme represents a significant initiative designed to empower rural women and improve their livelihoods. By focusing on self-help groups (SHGs), UMEED has provided women with opportunities to achieve financial independence, enhance entrepreneurial skills, and contribute to the well-being of their families and communities. The scheme offers essential resources, training, and financial support, unlocking opportunities that were once out of reach for rural women, while promoting their dignity and self-reliance. UMEED addresses the core tenets of feminist thought by moving beyond economic upliftment to foster confidence, autonomy, and leadership among women.

A key strength of UMEED is its emphasis on community-based empowerment. The scheme encourages the formation of women-led groups, which not only facilitate collective decision-making but also strengthen social ties and networks within rural communities. By equipping women with both the material (income, skills) and non-material (confidence, voice, collective identity) resources, UMEED is helping dismantle patriarchal constraints and redefine gender roles in rural Jammu and Kashmir. This approach has proven effective in breaking down traditional barriers and inspiring women to take leadership roles within their communities. SHG's networks foster trust, mutual support, knowledge-sharing, and create a collective safety net, especially in isolated and underdeveloped areas like Rajouri. By participating in SHGs, women access not just financial services but also build social cohesion and solidarity, which are essential for sustainable empowerment.

Despite its successes, the scheme continues to face implementation challenges such as limited infrastructure, digital illiteracy, and socio-cultural resistance. These gaps highlight the importance of structural transformation alongside grassroots initiative. To overcome his collaboration with the government, local organizations, and stakeholders is vital to tackling these issues.

It is crucial for the scheme to incorporate digital marketing platforms, streamline financial services, and provide customized support to SHG members, ensuring they have the tools to thrive in a competitive environment. By integrating technology, offering insurance coverage, and ensuring timely access to financial resources, UMEED can build a stronger foundation for rural women to realize their full potential. The UMEED scheme has made notable progress in advancing rural women's empowerment and enhancing their livelihoods. However, its continued success will depend on ongoing collaboration, innovation, and adaptation. The impact of UMEED can extend beyond individual lives to create broader social change. With the right resources, political support, and community involvement, UMEED has the potential to create lasting, positive transformations, fostering sustainable development and empowerment for future generations.

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Appendices

ANNEXURE-I

LOVELY PROFESSIONAL UNIVERSITY

(School of Liberal and Creative Arts: Social Sciences& Languages)

DEPARTMENT OF SOCIOLOGY

Structured Interview schedule for Beneficiaries of UMEED Scheme

Researcher's Name: Pinky Pathania **Gender:** Female **Date:** …………

Consent from the Participant

Dear Respondent/Informant/Participant, the following interview schedule has been developed by the Research Scholar (Regn. No.12105374) from the Department of Sociology, Lovely Professional University, Phagwara Punjab, India. The purpose of this questionnaire is to gather information about a study on the 'IMPACT OF UMEED SCHEME ON SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT OF JAMMU AND KASHMIR'**.** This questionnaire's main objective is solely academic. Your responses will not be used for any other purpose and your identity will be confidential. Your support in this regard would be significantly appreciated.

General Instructions to the Participant

You are kindly requested to give genuine answers to the questions as it contributes a lot to the success of the study. Please do not write your name on this questionnaire. No identity is required of you. Please feel free to reply. You are entirely free to provide or withhold your consent to participate in this study at any time. Your information will be treated as totally confidential by the researcher, who also agrees not to reveal any specific information to anybody not involved in the study. Thus, its confidentiality is protected.

It is requested that the following questions be answered to the best of your knowledge. Please put a tick mark on the option you choose.

PART-I: DEMOGRAPHIC PROFILE OF THE RESPONDENT

1. Age of the Respondent

a) 15-25 years

b) 25-35 years

c) 35-45 years

d) 45-55 years

e) Above 55 years

2. Economic Category of the Respondent

a) Below Poverty Line

b) Above Poverty Line

c) Annapurna Yojana

d) Antyodaya Anna Yojana

3. Educational Status of the Respondent

a) Illiterate

b) Primary Schooling

c) Secondary Schooling

d) Senior Secondary

e) Graduates & above

4. Marital Status of the Respondent

a) Married

b) Unmarried

c) Divorced

d) Separated

5. Caste composition of the Respondent

a) Gujjar

b) Bakarwal

6. Type of family

a) Joint Family

b) Nuclear Family

c) Extended Family

7. Family size of the Respondent

a) 1-4 members

b) 5-8 members

c) 9-12 members

d) Above 12 members

8. Occupation of the head of family

a) Farmer

b) Govt. employee

c) Entrepreneur

d) Labour

It is requested that the following questions be answered to your best knowledge. Please put a tick mark on the option you choose.

PART-II: IMPACT OF UMEED SCHEME ON THE LIVELIHOOD OF TRIBAL WOMEN IN RAJOURI DISTRICT

1. Do you know about the UMEED scheme?

   a) Yes

   b) No

2. How did you come to know about the UMEED scheme?

   a) Family Members/ Relative

   b) Advertisement

   c) Implementing Agencies

   d) Non-state actors

3. How long have you been a beneficiary of the UMEED scheme?

   a) Less than 1 year

   b) 1-3 years

   c) 3-5 years

   d) More than 5 years

4. What was your work before joining the UMEED scheme?

   a) Homemaker

   b) Farmer

   c) Labour

   d) Any other

5. What was the reason for joining the UMEED scheme?

   a) Financial Independence

   b) Improvement in living standard

   c) Self-employment

   d) Empowerment and confidence building

6. Have you taken loans before joining this scheme?

   a) Yes

   b) No

7. Have you taken loan through the UMEED scheme?

   a) Yes

   b) No

8. What is the purpose of taking loan?

   a) Purchase of land/ Livestock

   b) Education of children/ themselves

   c) Social ceremony

   d) Business

9. What type of livelihood activity are you engaged in under UMEED scheme?

   a) Tailoring

   b) Cushion making

   c) Cattle rearing

   d) Operating tiny shops

   e) Any other

10. What was your monthly income before joining the scheme?

    a) 2000-3000

    b) 4000-5000

    c) 5000-6000

    d) Above 7000

11. What is the average monthly income from your livelihood activities after joining the UMEED scheme?

    a) 2000-3000

    b) 4000-5000

    c) 5000-6000

    d) Above 7000

12. Did the UMEED scheme helped you to start a new business?

    a) Yes

    b) No

13. Do you agree that the UMEED scheme helped in creating alternative employment opportunities for you?

    a) Strongly agree

    b) Agree

    c) Neutral

    d) Disagree

    e) Strongly disagree

14. How has the UMEED scheme impacted your overall income level?

    a) Significantly increased

    b) Somewhat increased

    c) Remained Unchanged

    d) Decreased

15. Has the UMEED scheme helped increase your awareness of financial management?

    a) Yes, significantly

    b) Yes, to some extent

    c) No significant change

    d) No, not at all

PART-III: IMPACT OF UMEED SCHEME ON THE SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT

1. What Type of House do you have before and after joining the UMEED scheme?
   a) Kuccha house
   b) Pucca house
2. Has your participation in the UMEED scheme helped you to access healthcare services?
   a) Yes, significantly
   b) Yes, to some extent
   c) No, not at all
3. Has the UMEED scheme impacted on your children's education or your own educational opportunities?
   a) Significant impact
   b) Moderate impact
   c) Minor impact
   d) No impact
4. Has the UMEED scheme helped improve your social status and recognition within the community?
   a) Yes, Significantly
   b) Yes, to some extent
   c) No improvement
5. Has the UMEED scheme helped in improving your decision making and problem-solving skills?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement

6. Has the UMEED scheme helped in improving your self-confidence and self-esteem?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement
7. Has the UMEED scheme helped in promoting social inclusion among tribal women?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement
8. Has the UMEED scheme helped in reducing domestic violence against women in your community?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement
9. Has the UMEED scheme helped you to enhance your economic activities?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement
10. Has UMEED scheme improved your financial condition?
   a) Yes, significantly
   b) Yes, to some extent
   c) No improvement
11. Are you able to make independent decisions regarding your economic activities and family matters?
   a) Yes
   b) No
   c) Can’t say

12. Has the UMEED scheme helped in improving your marketing and selling skills?

    a) Yes, significantly

    b) Yes, to some extent

    c) No improvement

13. Has the UMEED scheme provided mentorship or guidance from experienced individuals?

    a) Yes, regularly

    b) Yes, occasionally

    c) No, not at all

14. How satisfied are you with the overall impact of the UMEED scheme on your socio-economic empowerment?

    a) Very satisfied

    b) Satisfied

    c) Neutral

    d) Dissatisfied

    e) Very dissatisfied

15. Are there any specific areas you would suggest for improvement in the implementation of UMEED scheme?

    a) Training and capacity building programmes

    b) Access to credit and financial resources

    c) Marketing and networking opportunities

    d) Other

PART-IV: ROLE OF SHGS WORKING UNDER UMEED SCHEME TO EMPOWER THE TRIBAL WOMEN

1. How familiar are you with the role of SHGs working under UMEED scheme to empower tribal women?
   a) Very Familiar
   b) Somewhat Familiar
   c) Not familiar at all
2. What is the primary benefit of SHG participation for tribal women?
   a) Increased financial independence
   b) Enhanced social standing within the community
   c) Improved access to education and skill development
3. Have you actively participated in any SHG activities under the UMEED scheme?
   a) Yes, regularly
   b) Yes, occasionally
   c) No, not at all
4. Did SHGs promote saving habits of Tribal Women?
   a) Yes
   b) No
5. Did you obtain financial support from banks?
   a) Yes
   b) No
6. Do you attend the SHGs meetings regularly?
   a) Yes
   b) No
7. Do you play any role in decision making in the community after joining SHG?
   a) Yes
   b) No

8. Have you received adequate training and support from the SHGs to enhance your skills and knowledge?

    a) Yes, definitely

    b) Yes, somewhat

    c) No, not at all

9. Does SHGs helped in promotion of unity and collective action among tribal women?

    a) Yes, significantly

    b) Yes, to some extent

    c) No, not at all

10. Do you feel that the SHGs has helped in improving your social and emotional well-being?

    a) Yes, significantly

    b) Yes, to some extent

    c) No, not at all

11. Have you faced any challenge in accessing credit facilities or financial support through the SHG?

    a) Yes

    b) No

12. Do you believe that the SHGs has effectively provided a platform for sharing knowledge and experiences among tribal women?

    a) Yes, definitely

    b) Yes, somewhat

    c) No, not at all

13. Do you agree that your involvement in SHGs has increased self-worth and confidence?

    a) Strongly agree

    b) Agree

    c) Neutral

    d) Disagree

    e) Strongly disagree

14. Have you received support for marketing of SHGs product?

    a) Yes

    b) No

15. What type of platform have your SHGs accessed to sell your products?

    a) Local fairs

    b) Weekly markets

    c) Exhibitions

    c) Online marketplaces

16. Are you satisfied with the overall impact and outcomes achieved by the SHGs under UMEED scheme?

    a) Extremely satisfied

    b) Satisfied

    c) Dissatisfied

    d) Extremely dissatisfied

PART V: HINDRANCES IN THE PATH OF IMPLEMENTATION OF THE UMEED SCHEME TO EMPOWER THE TRIBAL WOMEN IN RAJOURI DISTRICT

1. What is your level of awareness regarding the UMEED scheme?

   a) Very aware

   b) Somewhat aware

   c) Not aware at all

2. Do you think that there is a lack of proper infrastructural facilities?

   a) Strongly agree

   b) Agree

   c) Neutral

   d) Disagree

   e) Strongly disagree

3. Are there any language barriers that hinder your involvement in the UMEED scheme?

   a) Yes

   b) No

4. Do you feel that existing social norms and cultural practices discourage tribal women from participating in UMEED scheme?

   a) Strongly agree

   b) Agree

   c) Neutral

   d) Disagree

   e) Strongly disagree

5. Are there any safety concerns or security issues that prevent you from actively engaging in the UMEED scheme?

   a) Yes

   b) No

6. Are there any geographical or logistical challenges that prevent you from actively participating in the UMEED scheme?

   a) Yes

   b) No

7. How satisfied are you with the quality of vocational training provided under the UMEED scheme?

   a) Very satisfied

   b) Satisfied

   c) Dissatisfied

   d) Very dissatisfied

8. Do you avail digital services for marketing your products?

   a) Yes

   b) No

9. Does UMEED scheme provide insurance coverage to SHGs members?

   a) Yes

   b) No

10. Do you think the interest rates provided under the UMEED scheme are stable and affordable?

    a) Yes

    b) No

11. Is there any grievance redressal mechanisms or feedback channels within the UMEED scheme?

    a) Yes

    b) No

ANNEXURE-II

LOVELY PROFESSIONAL UNIVERSITY

(School of Liberal and Creative Arts: Social Sciences& Languages)

DEPARTMENT OF SOCIOLOGY

INTERVIEW SCHEDULE FOR OFFICIALS

Researcher's Name: Pinky Pathania **Gender:** Female **Date:** …………

Dear Sir/ Madam

My name is Pinky Pathania, a Ph.D. research Scholar at Lovely Professional University, Punjab, India under registration number (12105374). I am pursuing research on "IMPACT OF UMEED SCHEME ON SOCIO-ECONOMIC EMPOWERMENT OF TRIBAL WOMEN IN RAJOURI DISTRICT OF JAMMU AND KASHMIR". The information being sought by you is for research purposes only. So, you are requested to express your views freely and frankly in a neutral and unbiased manner. The information provided by you shall be kept confidential.

Q1. **Profile of Respondents**

Name:

Sex	***Qualification***	***Designation***	***Tenure***

Q2. What is the UMEED scheme and how does it support women in Rajouri district?

Q3. What are the various components of the UMEED scheme?

Q4. What changes have occurred in the livelihood activities of tribal women since the UMEED scheme was introduced?

Q5. In what ways has the UMEED scheme help in enhancing the confidence and Self-esteem of Tribal Women?

Q6. How has the UMEED scheme encouraged tribal women in decision making processes?

Q7. What are the ways that UMEED scheme supported tribal women in becoming financially independent?

Q8. Does UMEED scheme affect the social status of Tribal women? If yes, then how?

Q9. What is the process involved in forming self-help groups (SHGs) under the UMEED scheme, and how are tribal women organized into these groups?

Q10. How often do SHGs hold their meetings and what are the key responsibilities of SHGs regarding record-keeping under the UMEED scheme?

Q11. How are decisions made and what roles do different members play in this process?

Q12. In what ways do SHGs enhance the economic independence of Tribal women?

Q13. What are the hurdles that hamper the effective implementation of the UMEED scheme in district Rajouri?