

Recent Study on Rural Women Empowerment through Self Help Groups in Jaunpur

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ABSTRACT

With the objective to reduce gender inequality by economic empowerment of women the Self-Help Group (SHG) movement is well-known and important among the several initiatives taken up and measures adopted in the third world countries. With the objective to help poor escape from poverty Muhammad Yunus provided loans on terms suitable to them and taught them a few sound financial principles so that they could help themselves. Muhammad Yunus a Bangladeshi social entrepreneur, banker, economist, and civil society leader who was awarded the Nobel Peace Prize in 2006 for founding the Grameen Bank and pioneering the concepts of microcredit and microfinance. Thereafter the importance of SHG movement was then internationally recognized. SHG is now universally accepted as a great tool which empowers women to become self-sufficient, self-reliant and to actively participate in taking decision themselves in their day-to-day life. The objective of this research is to collect latest data and informations to analyze impacts and developments of SHGs in district Jaunpur of Uttar Pradesh, India.

Keyword : SHG, Women empowerment, Economical empowerment, Role of SHG, Microcredit

1. INTRODUCTION

The initial scheme Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched in 1999. It was renamed as National Rural Livelihood Mission in 2011. Finally they were merged into DDU-AY. The SGSY was somewhat intended to provide self-employment to millions of villagers. The programme aims at bringing the assisted poor families above the poverty line by organising them into self-help groups (SHGs) through a mix of bank credit and government subsidy. The main aim of these SHGs was to bring these poor families above the poverty line and concentrate on income generation through combined effort. The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). With this the scheme was planned to be made universal, more focussed and time bound for poverty alleviation by 2014. [1]

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarozgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodeled to form NRLM thereby plugging the shortfalls of SGSY programme. This scheme was launched in 2011 with a budget of \$5.1 billion and is one of the flagship programmes of Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor. This programme is supported by the World Bank with a credit of \$1 Billion. The scheme was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015.

About 59 percent of the sample women SGSY beneficiaries are observed to be women, which is considerably higher than the targeted 40%. Over 69 per cent members belonged to SC, ST caste groups, about 21 per cent to OBC caste group and only about 8 per cent to the forward caste group. The minority community has just registered its presence by about 2 per cent membership.[4]

I. LITERATURE REVIEW

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhanalakshmi and Rajini (2013) looks at the literature around the self help groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a self-help group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

According to Ramakrishna, et al (2013), Self-Help Groups are formed for addressing their common problems. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self-determined terms for repayment and keeping records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The present study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SHG Bank Linkage has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group.

Yadav (2013) conducted a study, the objective of which is to understand women empowerment through self-help-groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnagar District of Karnataka using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change. Tripathy and Jain (2011) assessed the distributional implications of the world's largest ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)-micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

2. PROPOSED METHODOLOGY

Paper is based on the latest data retrieved from the website of National Rural Livelihoods Mission to analyze impacts and developments of SHGs in district Jaunpur of Uttar Pradesh, India. Collected data will be further compared in another research work with the recent developments of SHGs in the same location.

3. DATA ANALYSIS AND FINDINGS

TABLE 1. SHGs PROFILE ENTRY STATUS (BLOCK LEVEL) OF JAUNPUR

S.No.	Block Name	GramPanchayats Count		SHGs Count	
		Total GramPanchayats	GramPanchayats (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	BADLA PUR	98	71	346	2
2	BAKSHA	83	69	196	16
3	BARASATHI	80	78	718	28
4	DHARMA PUR	44	40	133	7
5	DOBHI	60	49	138	10
6	JALAL PUR	56	53	113	5
7	KARANJA KALA	86	72	290	7
8	KERAKAT	61	52	245	1
9	KHUTHAN	83	55	133	2
10	MACHCHALI SHAHAR	80	67	298	5
11	MAHARAJ GANJ	67	51	86	15
12	MARIYAHU	87	38	165	0
13	MUFTI GANJ	50	29	86	6
14	MUNGRA BADSHAH PUR	66	28	67	6
15	RAM NAGAR	88	83	754	72
16	RAM PUR	77	74	409	28
17	SHAH GANJ	92	79	391	11
18	SIKRARA	66	48	84	10
19	SIRKONI	58	48	120	6
20	SUITHA KALA	66	57	177	4
21	SUJAN GANJ	87	52	100	4
	Total	1535	1193	5049	245

TABLE 2. SHGs SOCIAL CATEGORY WISE IN JAUNPUR

S.No	BLOCK NAME	TOTAL No. OF SHG	SHGs SOCIAL CATEGORY					
			SC SHG	ST SHG	MINORITY SHG	OTHERS SHG	SUB TOTAL	PWD
1	BADLA PUR	346	149	0	12	183	344	73
2	BAKSHA	196	74	0	9	98	181	82
3	BARASATHI	718	236	14	16	432	698	110
4	DHARMA PUR	133	54	1	1	71	127	10
5	DOBHI	138	66	0	3	58	127	19
6	JALAL PUR	113	48	0	5	55	108	2
7	KARANJA KALA	290	152	0	17	114	283	42
8	KERAKAT	245	134	3	7	100	244	34
9	KHUTHAN	133	64	0	1	66	131	32
10	MACHCHALI SHAHAR	298	157	0	7	120	284	27
11	MAHARAJ GANJ	86	36	0	4	43	83	2
12	MARIYAHU	165	81	0	3	81	165	18
13	MUFTI GANJ	86	42	0	3	38	83	29
14	MUNGRA BADSHAH PUR	67	38	0	1	28	67	7
15	RAM NAGAR	754	153	0	20	524	697	157
16	RAM PUR	409	172	2	4	221	399	68
17	SHAH GANJ	391	198	0	14	168	380	26
18	SIKRARA	84	24	0	0	55	79	9
19	SIRKONI	120	37	1	1	75	114	6
20	SUITHA KALA	177	110	0	2	61	173	71
21	SUJAN GANJ	100	29	1	3	63	96	3
	TOTAL	5049	2054	22	133	2654	4863	827

TABLE 3. SHGs MEMBER SOCIAL CATEGORY WISE IN JAUNPUR

S. No	BLOCK NAME	CATEGORY WISE SHG			MINORITY CATEGORY WISE MEMBER						
		NEW	REVIVED	PRE-NRLM	SUB TOTAL	SC	ST	MINORITY	OTHERS	SUB TOTAL	PWD
1	BADLA PUR	280	15	51	346	1253	1	103	1578	2935	854
2	BAKSHA	126	70	0	196	824	1	99	1124	2048	958
3	BARASATHI	644	8	66	718	2430	171	209	4254	7064	1266
4	DHARMA PUR	100	2	31	133	640	5	19	843	1507	116
5	DOBHI	104	26	8	138	762	3	31	657	1453	196
6	JALAL PUR	76	10	27	113	513	0	38	609	1160	23

7	KARANJA KALA	263	5	22	290	1735	11	202	1339	3287	477
8	KERAKAT	215	15	15	245	1242	39	60	956	2297	387
9	KHUTHAN	106	0	27	133	651	0	22	662	1335	350
10	MACHCHAL I SHAHAR	290	5	3	298	1614	2	89	1300	3005	242
11	MAHARAJ GANJ	71	1	14	86	314	1	35	439	789	10
12	MARIYAHU	157	3	5	165	798	1	38	735	1572	188
13	MUFTI GANJ	74	11	1	86	306	0	46	420	772	318
14	MUNGRA BADSHAH PUR	62	0	5	67	230	0	6	274	510	32
15	RAM NAGAR	704	15	35	754	1377	6	230	5097	6710	1678
16	RAM PUR	361	10	38	409	1468	24	29	1954	3475	618
17	SHAH GANJ	365	26	0	391	1706	3	153	1447	3309	274
18	SIKRARA	72	1	11	84	222	0	5	519	746	73
19	SIRKONI	96	21	3	120	438	10	21	872	1341	62
20	SUITHA KALA	153	24	0	177	1150	1	21	756	1928	809
21	SUJAN GANJ	99	0	1	100	321	8	42	738	1109	38
	TOTAL	4418	268	363	5049	19994	287	1498	26573	48352	8969

TABLE 4. SHGs UNDER NRLM IN JAUNPUR

S.No.	BLOCK NAME	SHGs TYPE				TOTAL MEMBERS
		NEW	REVIVED	PRE-NRLM	SUB TOTAL	
1	BADLA PUR	280	15	51	346	2935
2	BAKSHA	126	70	0	196	2048
3	BARASATHI	648	8	66	722	7118
4	DHARMA PUR	104	2	31	137	1566
5	DOBHI	107	26	8	141	1488
6	JALAL PUR	76	10	27	113	1160
7	KARANJA KALA	263	5	22	290	3287
8	KERAKAT	216	15	15	246	2365
9	KHUTHAN	106	0	27	133	1335
10	MACHCHALI SHAHAR	290	5	3	298	3005
11	MAHARAJ GANJ	71	1	14	86	789
12	MARIYAHU	157	3	5	165	1572

13	MUFTI GANJ	74	11	1	86	772
14	MUNGRA BADSHAH PUR	62	0	5	67	510
15	RAM NAGAR	705	15	35	755	6727
16	RAM PUR	361	10	38	409	3476
17	SHAH GANJ	367	26	0	393	3334
18	SIKRARA	77	1	11	89	747
19	SIRKONI	96	21	3	120	1341
20	SUITHA KALA	153	24	0	177	1928
21	SUJAN GANJ	103	1	1	105	1122
	TOTAL	4442	269	363	5074	48625

As per the latest notification by Women Self-help groups formed in the villages under the Swarna Jayanti Swarojgar Yojana will get preference in the selection of government-owned cheap shops. In a major step towards women empowerment, Uttar Pradesh government has decided to involve women self help groups in distribution of nutrition fortified food for children and pregnant ladies in state. An Memorandum of Understanding has been signed between UP Rural Livelihood Mission and UN World Food Programme for procurement and distribution of Take home rations THR, which are energy dense foods given to kids and pregnant ladies. Take home rations (THR) are micro nutrition fortified foods which are given to children under six years of age and pregnant and lactating women under the Integrated Child Development Services (ICDS). The collaboration will be launched in 204 blocks of 18 districts in the first phase and then extended to cover all blocks in the state's 75 districts. The Self Helo Groups involved in the task have formed micro enterprises which are to be registered as a company, licensed by the department of industries.

The company will manufacture THR and take it to designated ICDS centres. With this women from around 3 thousand women self help groups will become entrepreneurs through this. Each women will get employment of more than 240 working days. An employment generation of more than 7 lakh 20 thousand person days and income of 5 to 7 thousand per person is expected from the scheme. The total business turnover worth Rs 1,200 crore in the 18 districts with is also expected from it. UP government believes that the initiative will not only ensure distribution of nutritious food to expectant mothers and small children but the economic independence provided by the initiative will help women fight back oppression and violence.

4. CONCLUSION

This recent study has shown that, there is an increase in the development of SHGs in Jaunpur and further the concept of SHG is a better strategy to uplift social and economic status of women and other weaker sections of the society. Due to which participation, mobility, knowledge and awareness of women and other weaker sections of the society is enhanced.

5. LIMITATIONS OF THE STUDY

Since the data was fetched from the website of National Rural Livelihoods Mission the major limitations of study as reported by them were as follows:-

- The report has been prepared based on the data collected from the published secondary data
- Data uploaded on website was updated frequently and the scope of human error cannot be neglected

6. FUTURE SCOPES

This study will be further incorporated in another research paper to evaluate the further comparison and development of rural women empowerment through Self Help Groups in recent years.

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