

Sustained Women Movement Through Women Self Help Group in Uttar Pradesh

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Abstract

Introduction: Self Help Groups play an important role in the society of rural and distant areas. Self Help Groups increase the equality of status of women decision making in the democratic, economic, social and cultural sphere of life.

Context: Women had been deprived from the benefits of provided by the Self Help Groups, now gaining knowledge for improving their economic condition as well as social values.

Objective: To study women movement through Self Help Groups as a sustainable tool.

Methodology: Data Sources:- The Scholar used secondary data.

Result and Discussion: Result revealed that SHGs are increasing awareness among women providing training. These group enable women to gain greater control over resources like material possession, intellectual resources like knowledge, information ideas, and decision making in household, community, society and nation.

Keywords: Self help group, Women movement, Social and Economic empowerment.

Graphical Abstract

- Increase in Decision making
- Women Awareness by training provided by SHGs
- Gender and Social discrimination
- Social Empowerment
- Confidence building
- Changing in women roles at household level.

Introduction:

Self Help Groups (SHGs) play a essential role in the development of people living in rural and distant areas in India. Among them mostly are women. The program gained rapid movement after 1992 in India, when National Bank for Agriculture and Rural Development (NABARD) realized it's prospective and started encouraging it. Now, this progressive project has gained a position of one of the largest community-based microfinance initiative. On account of SHGs it has become easy the active participation of Non-Governmental Organisation (NGOs), National Rural Livelihood Mission (NRLM) Programme and Government banks. Their teamwork has reached out to almost 10 crore families with a base of 85-77 Lakh SHGs on March 31, 2017. There was a saving deposit of INR 16114 Crore and 48.4

Lakh groups with collateral-free loan outstanding of over INR 61,500 Crore (NABARD, 2017).

Self Help Group is the brain child of Grameen Bank of Bangladesh founded by Prof. Mohammed Yunus of Chittagong University in the year 1975 (Gupta and Aggarwal 2017 a, 2017b). He believed that a dedicated and focused approach on the two most effective tool that can ensure rural development and women empowerment. There cannot be economic growth and political democracy without involvement and efforts of the Grameen Bank. He was awarded nobel prize in 2006 for his contribution towards micro-credit system, which forms the basis of Entrepreneurship for the rural population. It is believed that with women joining the race, economic independence pace gained momentum to a speed double of its original. It will help the women to break the shackles of poor economic condition, as well as do away with the intolerant social systems and thus become a part of national economic grown (Bansal and Aggarwal 2017).

All over India, SHGs are actively engaged in various providence in the form of saving and credits. The men as well as women who do not know about the benefits provided through SHGs should come in the contract of such type of groups. It has to be put into their minds that the Benefits of collective decision making and implementation of programs is the best practice to attain common benefits.

Personal saving when put together help them to meet wide range of objectives and also as an immediate investment to start and enterprise. Such type of enterprise help in generating an employment at low cost. It has an outstanding potential for growth in this sector (Sri Niwash, 2016). SHGs help in income generation of natural resources management, literacy, child care and nutrition etc. The SHGs are playing a sustainable role to empower women not only within the family circle but also society immensely. However, the process is slow and would take some time to bring visible results. (Aggarwal and Raja, 2018).

Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. In advanced countries, there is a phenomenal increase in the number of self employed women after the Second World War. The scheme of Self Help Groups (SHGs), launched in 1982-83, inaugurated an era for systematically organizing women in groups for providing them opportunities of self-employment on a sustained basis in India (Ravi and Vikraman, 20/2). Several thousands of rural women from the length and breadth of the country participated in this program, and took up a number of trades under the self help group banner. Studies have shown that the delivery of microfinance to the poor is productive, effective and less costly, if they are organized into SHGs (Saikia and Deka, 2017).

Worldwide, many women are entrepreneurs as they are hard workers, adventurous, self-determined and are willing to take risks in setting up new enterprises (Saikia, 2017). Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation and economic security (Acharya, 2018). Entrepreneurship offers tremendous opportunities for women across the world by opening doors to greater self-sufficiency, self-esteem, education, and growth, not only for the women themselves, but also for their families and employees, As their numbers grow and as their business prosper, they will change the way the world does business. Women's contribution to national development is crucial. The process of development would be incomplete and lopsided unless women are fully involved in it. Women must be recognized as a power in development and involved actively and productively in the development process. Women are equally endowed with motivation and managerial capabilities in starting and running small enterprises when located in their own homes or community (Rajula Shanthi, 2010).

At Village level, SHGs are a uniform unit where women meet on a regular basis and work together in concord. This helps to root out the existing social evils such as – dowry system, discrimination against women restrictions on their movement and education of girl child. When the SHGs women more collectively, they are successful to shut many liquor shop (Aggarwal Khuram 2016).

This paper, sustained women's movement through Self Help Groups in Uttar Pradesh is focused on the aspect of understanding as SHGs are strong sustainable pole for women's movement in Uttar Pradesh. Uttar Pradesh is one of the biggest state of India that has 75 districts (Uttar Pradesh). It has 15 lakh women organized into 1 lakh SHG across 275 blocks 42 backward district of U.P. SHGs. Choose some of the women for training after that these trained women act as a guide to the other women in the state. They motivate women to create awareness for programmes based on provision of health care, education, sustainable agriculture and livelihood. SHGs women in the state provide their services in the construction of toilet and latest health services and nutrition. Swasthy Shakhis or Community Health Activities have been facilitating safe deliveries, ensuring immunisations spreading awareness of best practices for mother and child. Several hundred crores of rupees has been spent an income generating activities and livelihood enhancement. An Ajeevika Sakhi disseminated the awareness and technology around soil testing, composting, kitchen gardening, systems of wheat and rice intensification and vaccination of cattle through formation of Kissan SHGs (Saxena and Kumar 2016).

Around 1000 rural women contested election of Panchayati Raj in the state of U.P. out of those 350 won the elections. This has been made possible through training programs provided by NGOs and Government Agencies (Saxena and Kumar, 2016). SHGs women from the villages of Chandauli, Varanasi and Mirzapur districts of Uttar Pradesh fought against the injustice and social evils such as tsunami. Women in these areas prohibited their husbands to gambling and drinking, prevented construction of a pond on fertile agricultural land and pushed a government bank manager to open accounts of village SHGs. The authorities at first was ignoring the demands of these poor and marginalized women. However, the collective effort of these SHGs women forced the authorities to abide by their demands. (Rai, 2017), Borenstein (2013) in his study stressed on the decision-making roles, legal rights to equal treatment economic independence, inheritance and protection against gender biasness, in addition to the abolition of discrimination with respect to the access to resources such as education and information access leading to economic and social empowerment of women. Further, Gupta and Aggarwal opines that SHGs in India is an effective means for empowerment of women. Though SHGs it has been made possible to brought women together from all spheres of life, help them speak for themselves and fight for their privileges wherever needed making them socially empowered (Gupta, 2017 and Aggarwal 2017b). There are many success stories, which describe that the participaton of SHG has changed the life of a particular individual or group. The SHGs approach is very essential and fruitful to empower the poor women and help them promote the income generating activities to ensure a sufficient and sustainable level of regular income to the group members that is the reason that almost all major contributor support and encourage the role of SHGs in India (Aggarwal and Pahuja, 2018).

After coming under the protective umbrella of SHGs, the women face less domestic violence. Empowerment and Education of the SHGs women made them socially and economically strong, this impact obviously can be seen in the districts of U.P. – Agra, Muzaffarnagar, Bareilly, Meerut and Ghaziabad. (Aggarwal et. Al, 2020)

In Ghaziabad, it observed that before joining SHGs the women were facing a lot of financial problem

but as soon as they joined the SHGs and got training provided it, they became financially strong and uplifting their living standard (Aggarwal and Gupta, 2017). SHGs hold meetings to provide information about microfinance, sometime monthly or sometime fortnight, the women, participating in different activities through SHGs become financial self depend among family members and increase their values in society (Kumar K. 2020, Kurel R.C. and Ahmed 2015). SHGs are playing a significant role in the betterment of women and gender empowerment in Varanasi, district of U.P. SHGs provide a platform for the poor women to upgrade their capacities such as decision-making at the household level and at the group level. SHGs become a vehicle for the promotion of economic activities among the deprived section of society (Kumari and Mishra (2015).

Objectives and functions of the SHGs need to be sufficiently exposed for the members of SHGs in U.P. so that they could manage the group effectively. This also will develop their interest in understanding various activities which include credit facilities, need-based training and income generation which will in turn empower them (Rukshana et.al. 2014). Sustainable development of SHGs female members is just about financial poverty reduction towards a more wheelistic vision covering a range of priorities including gender equality and quality of life (UNDP 2017). It is also found that longer SHG membership and NGO training were both positively associated with the creation of new assets (Datta's 2015).

Pandey et.al. 2019 provides evidence that National Rural Livelihoods Mission in India, find that more women transition into work compared with a retrospective control, that access to lower interest rates has been expanded and that some but not all moments of the income distribution have risen.

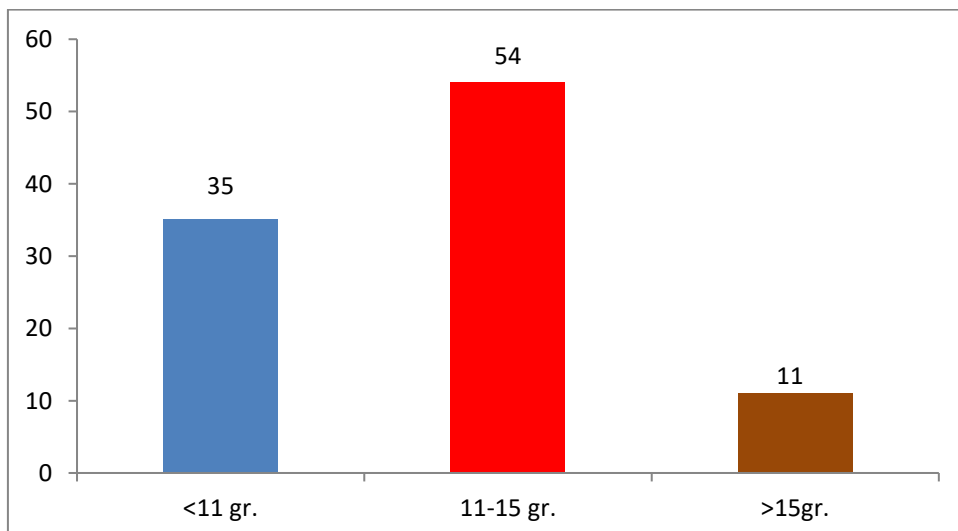
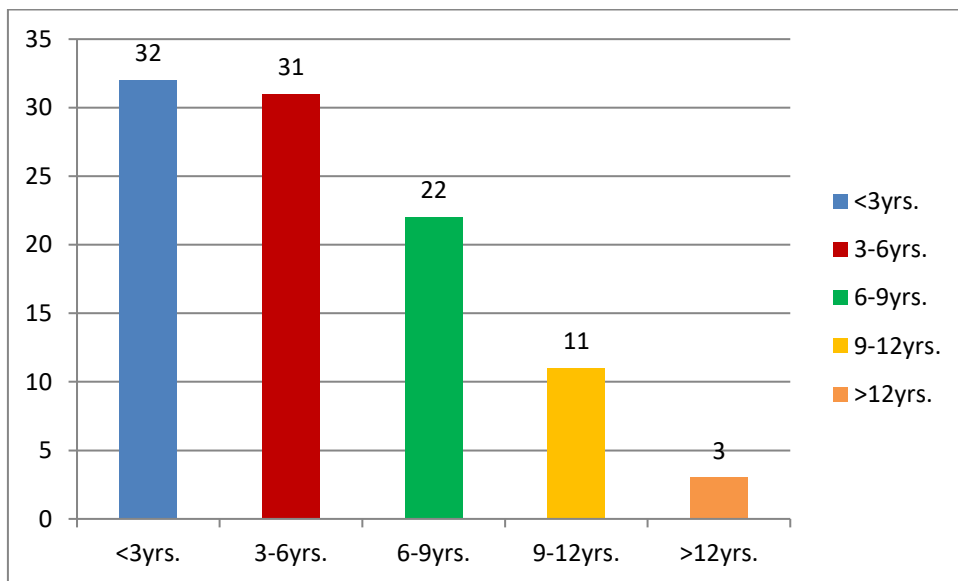
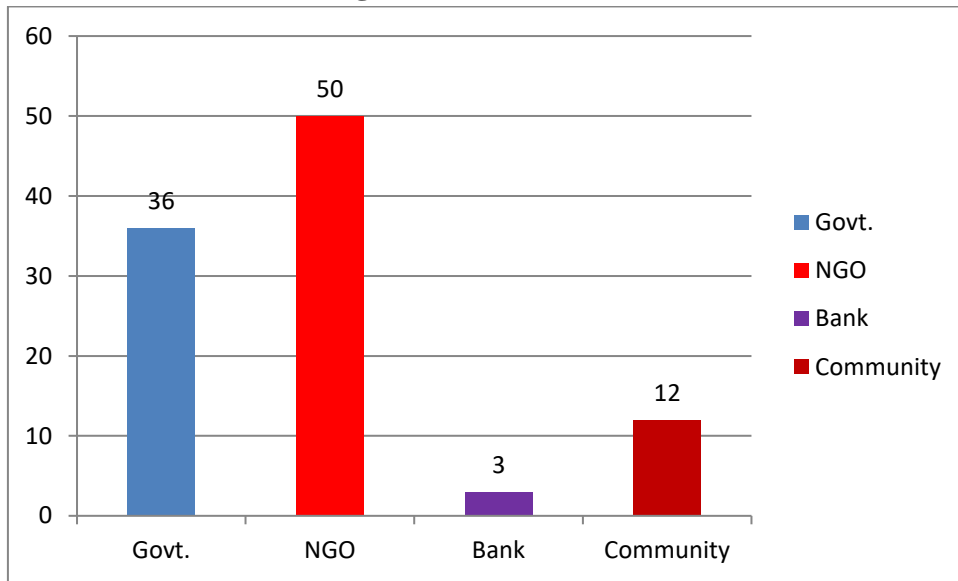
Methodology:

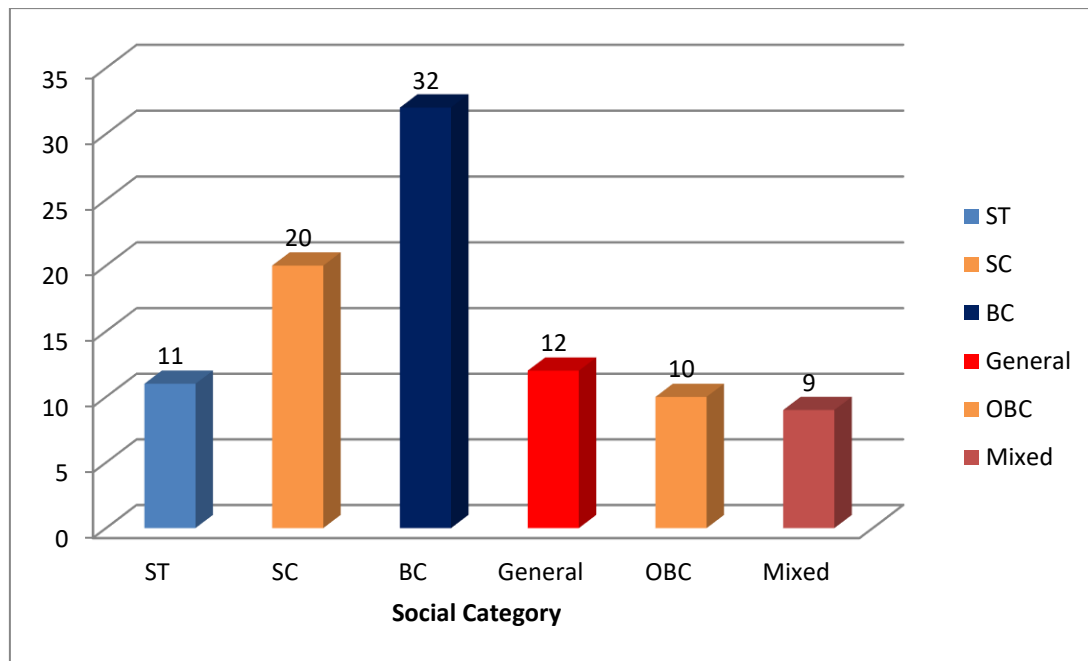
Data sources:- The Research Scholar used secondary data in order to get a better understanding about the concept of sustained women movement through women Self Help Group in Uttar Pradesh. Secondary Data is important and essential to built a theoretical foundation of the theme under the study. The secondary data was collected from published sources such as Journals, Articles, Books, Magazines, Newspapers and Officials website.

Result:

Profile of SHG:- The data in fig. 1.1 shows that of the 1942 sample SHGs 32% are BC-SHGs, 20% are SC-SHGs, 17% are OC-SHGs, 12% are Minority SHGs, 11% are ST-SHGs and the remaining are mixed SHGs (9%). In terms of social category majority of the SHGs are homogeneous in nature. The age of sample SHGs is between are to more than 20 years with an average of 5.38 years. Majority of the Sample SHGs (68%) are more than three years old of the sample SHGs upto 3 years between 3-6 years, and more than 6 years are more or less one third in each category, (see figure 2.4). On the 1942 sample SHGs, about 50% of the SHGs were promoted by NGOs, 36% of SHGs were formed by the government under SGSY, DWCRA Programme through rural development and women and child welfare's etc. and remaining were formed by banks (3%) and community (12%) (see figure 1.1)

Fig. 1.1 Profile of SHGs





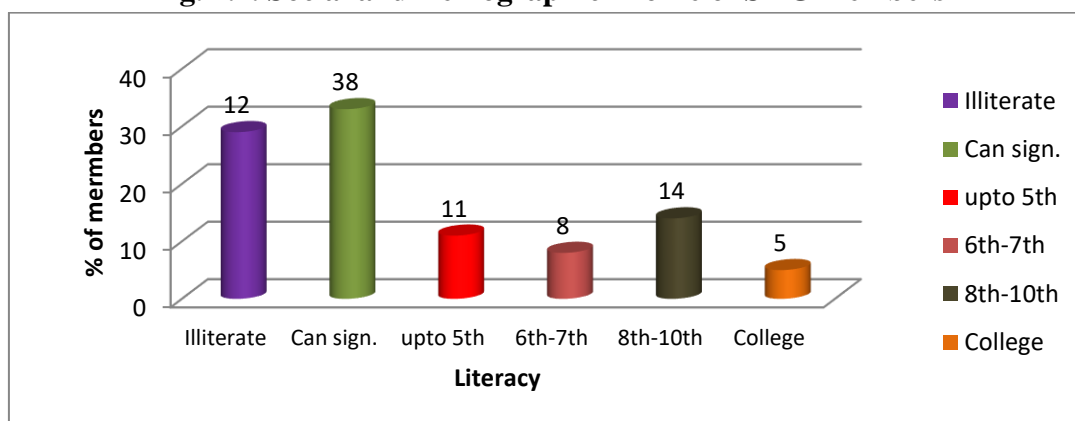
Social and Demographic Profile of SHG members:-

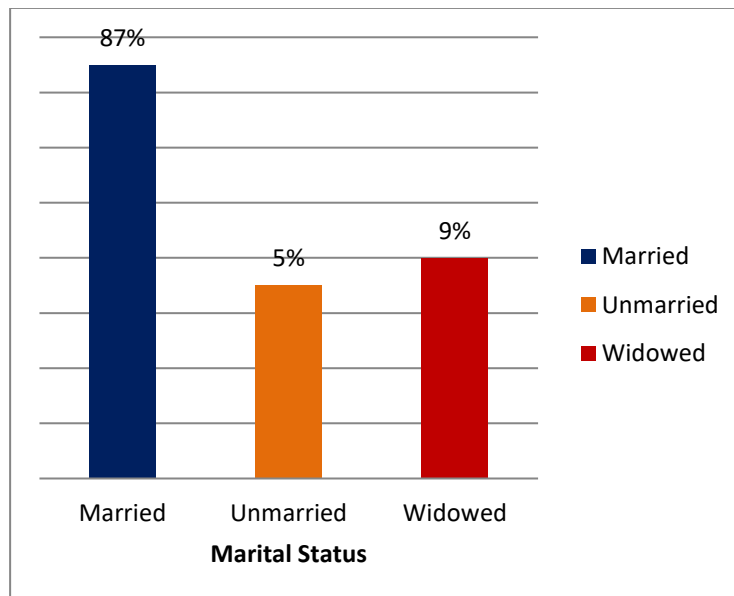
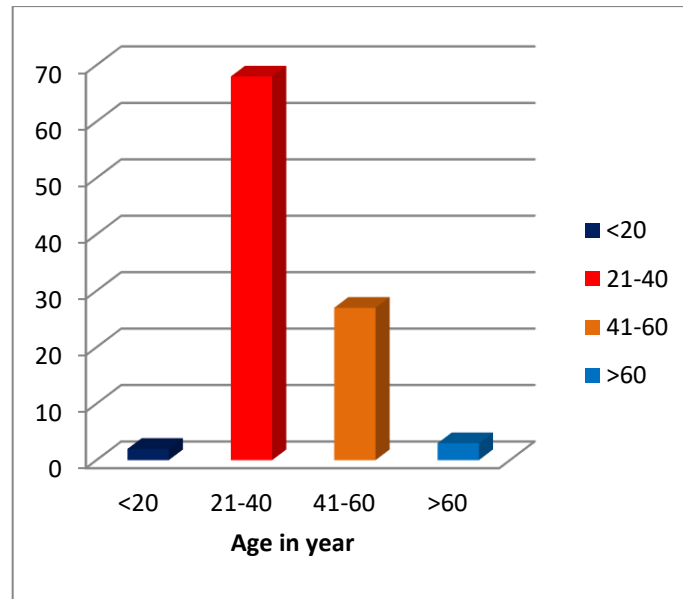
Educational Levels:- The Educational levels of sample SHG members show that the majority of the members are illiterate (62%) of the literates (38%) many have studied up to 8th – 10th class (14%) followed by 5th class (11%), 6th – 7th (8%) and college (5%) (see fig. 1.2).

Age of SHG members:- The majority of SHG members are between the ages of 21-40 years (68%), followed by 41-60 years (27%). There is a small percentage of SHG members of less than 20 years of age (2%) and more than 60 year old (3%). It shows that most of the members are in the productive age.

Marital Status:- The data on marital status of SHG members show that the majority of them are married (87%) followed by widowed / separated (9%) and unmarried (5%).

Fig. 1.2. Social and Demographic Profile of SHG members





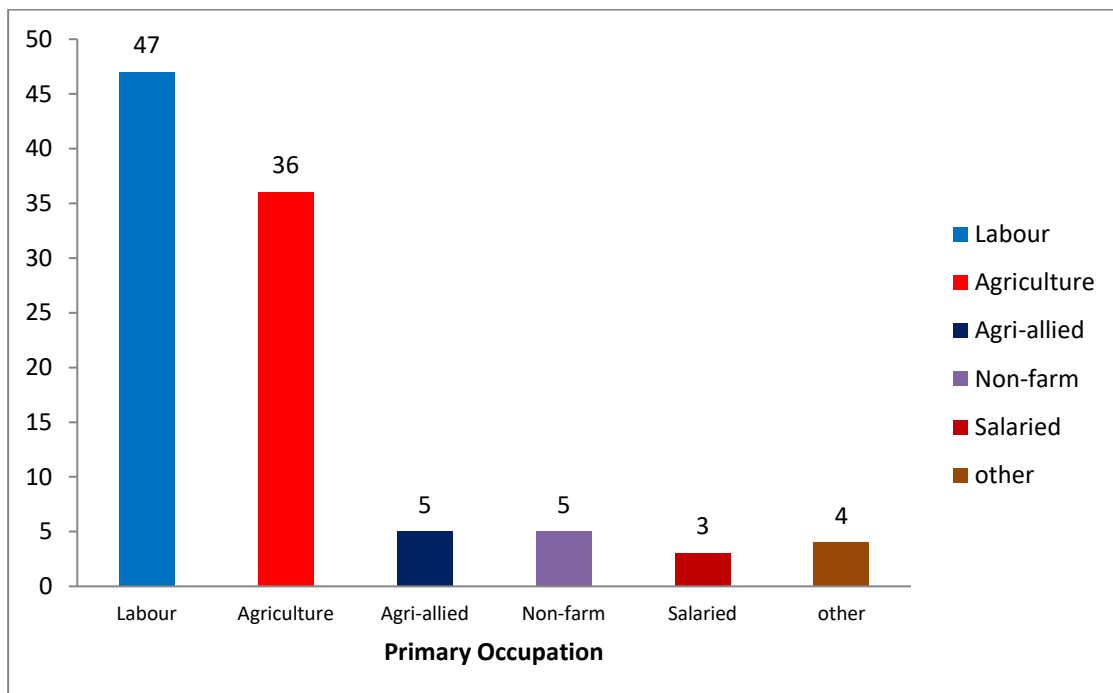
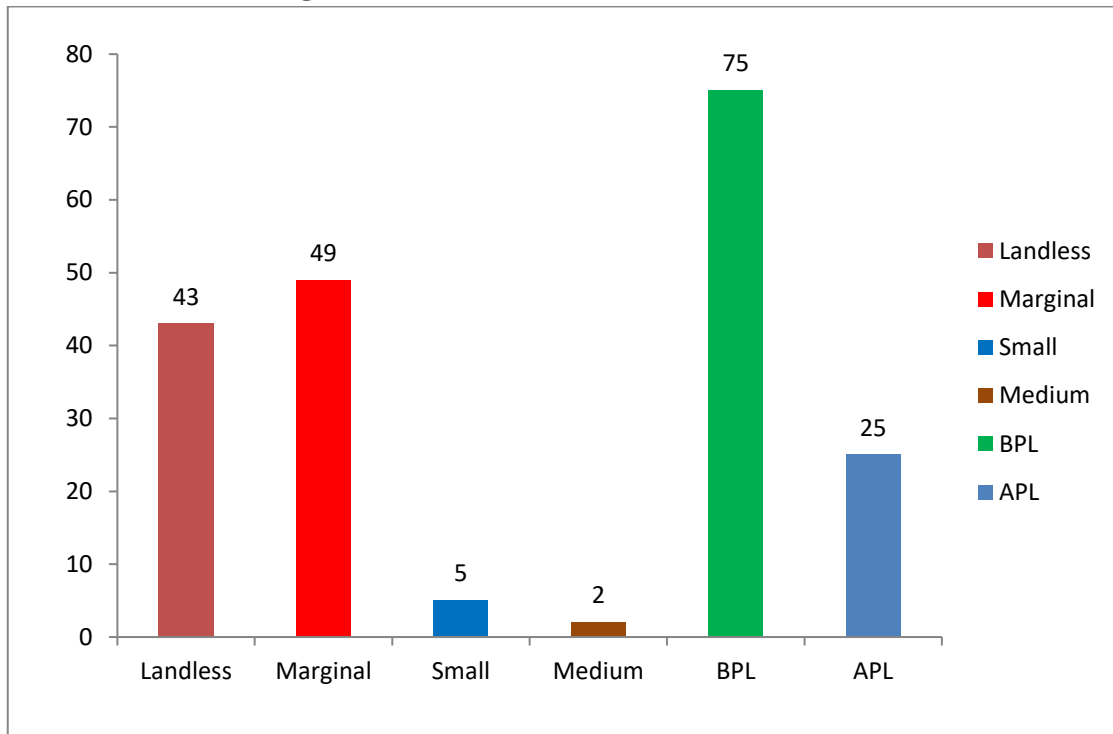
Economic Profile of SHGs member:-

Primary occupation of the SHG member’s Households:- The data in fig. 1.3 shows that nearly one half of the household primarily depend on Labour (47%) followed by agriculture (36%) and agri-allied activities (5%). A small number of household (13%) depend on non-farm activities monthly wages and other activities.

Land Holdings of SHG member’s Households:- The fig. 1.3 shows that majority of SHG member households possessed landholdings (57%). However, there are a good number of landless households (43%) of the total households who possessed land, most of them are marginal (49%) and few are small, medium and large farmers.

Economic Category:- The data in 1.3 on poverty category of the households shows that the majority of the households (75%) belong to below poverty level category, and the remaining 25% are above poverty level category.

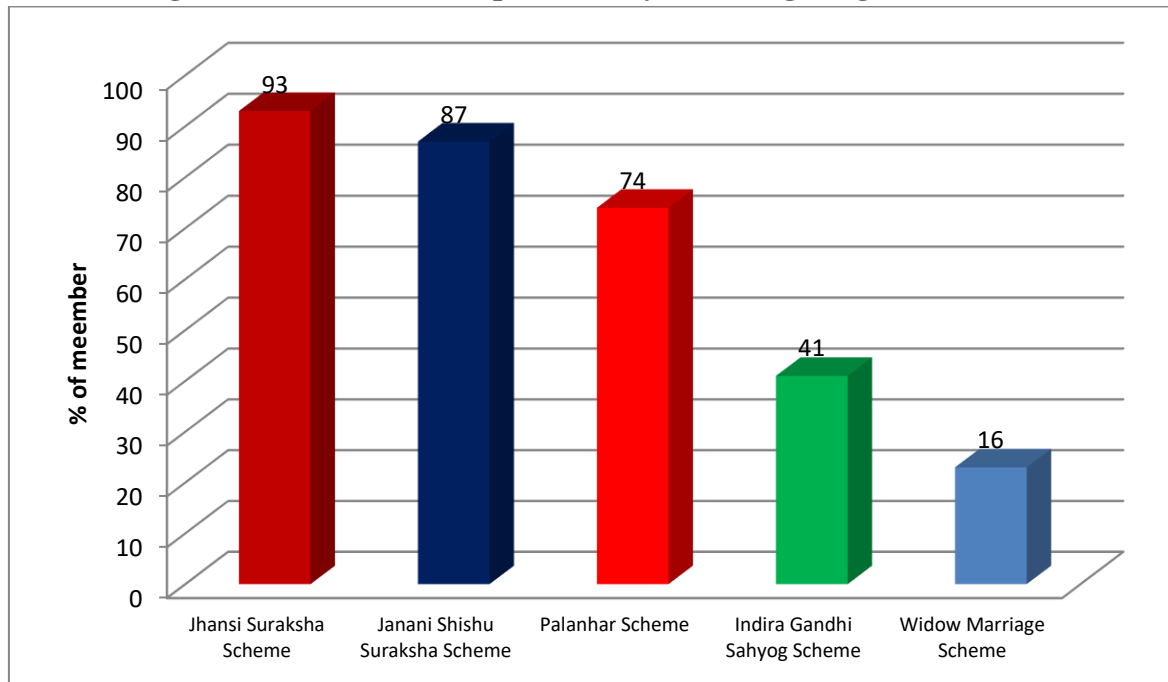
Fig. 1.3 Economic Profile of SHGs member



Impact of training on women awareness:

Knowledge about government scheme revealed that majority of women had knowledge (74.0 – 96.2%) of three scheme i.e. Palanhar Scheme, Janani Shishu Suraksha Scheme and Janani Sukraksha Sheme as they had arrived benefits from these schemes. Those scenes that they had least knowledge about were the Indira Gandhi Matritva Sahyog Yojana (41.0%). The Sahyog scheme 41.0% and widow marriage scheme (16.0%).

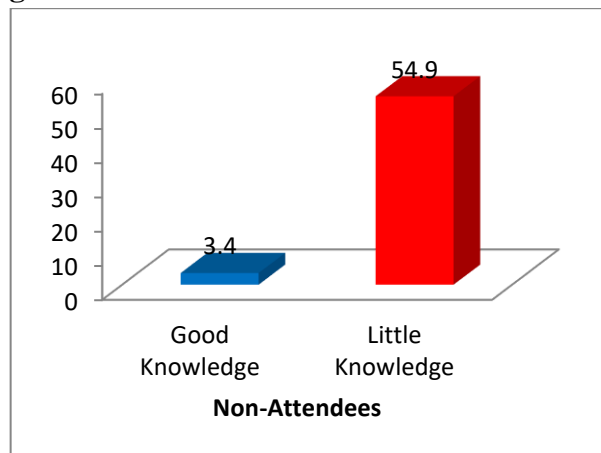
Fig. 1.4 distribution of respondents by knowledge of govt. schemes

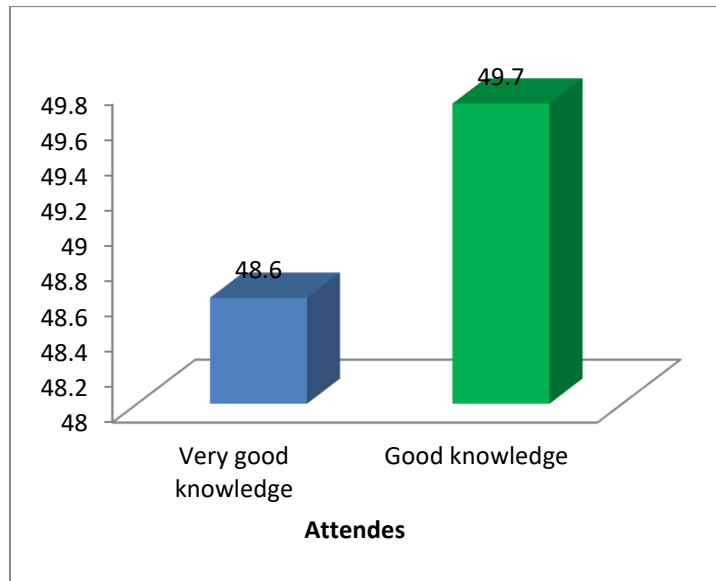


Knowledge about Basic Law:

Majority of women (74.2% to 96.2%) had knowledge of the basic laws i.e. prohibition of Child Marriage Act 1928-1986, Domestic violence Act 2005, Medical Termination of Pregnancy Act of 1971 the Minimum Wages Act 1948 and the Hindu Succession Act 1956. The Law that they had least knowledge of the Contract Labour Act, 1970 and Indian Divorce Act 2001 (67.7%), Mathew (2013) stated in his study that the respondents who attended the training have higher knowledge than the respondents who did not attend the training regarding different acts relating to women’s right and various welfare measures for women and children. He further reported that among the attendees of training, half (49.7%) of the respondents had good knowledge followed by 48.6% percent having very good knowledge about acts and welfare measures. While for non attendees more than half (54.9%) of the respondent had only a little knowledge whereas 3.4 percent had a good knowledge on the topic. The respondent who attended the training had more knowledge on women rights and women issues.

Fig. 1.5. Attendees and non-attendees of training

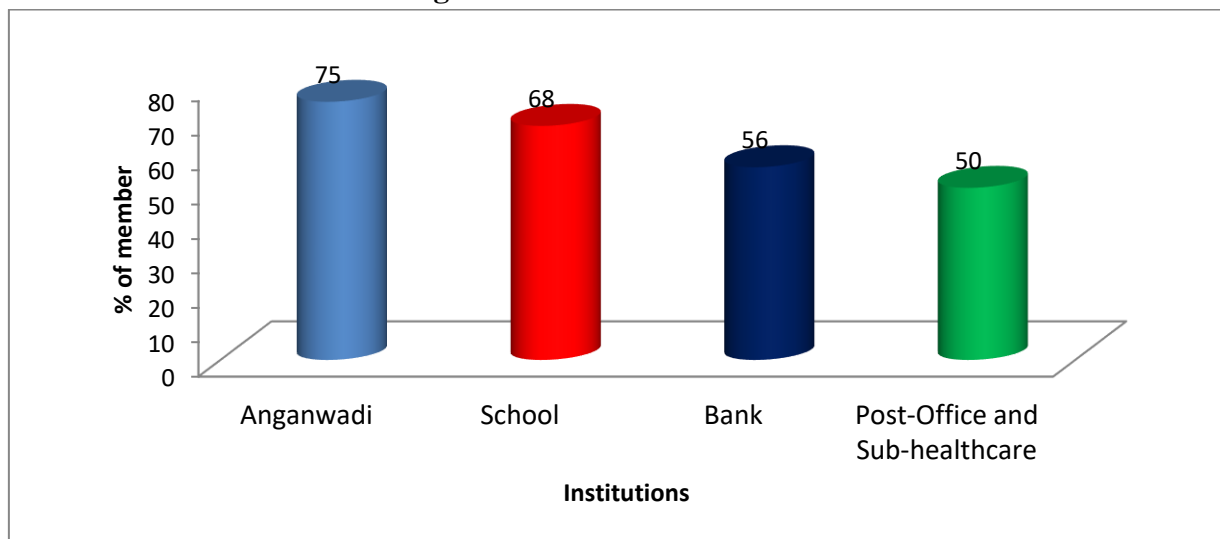




Access to Institution:

Figure 1.6 revealed that the majority had access to anganwadi (75%), school (68.8%), Post-Office (50.0%), Sub Health Centre (50.0%), Bank (56.3%). During the training through SHGs they were taught about the importance and function of these institution and also made them aware about the ways to avail services of these institution. Access to these institutions enhanced their access to health and education.

Figure 1.6 Access to Institution

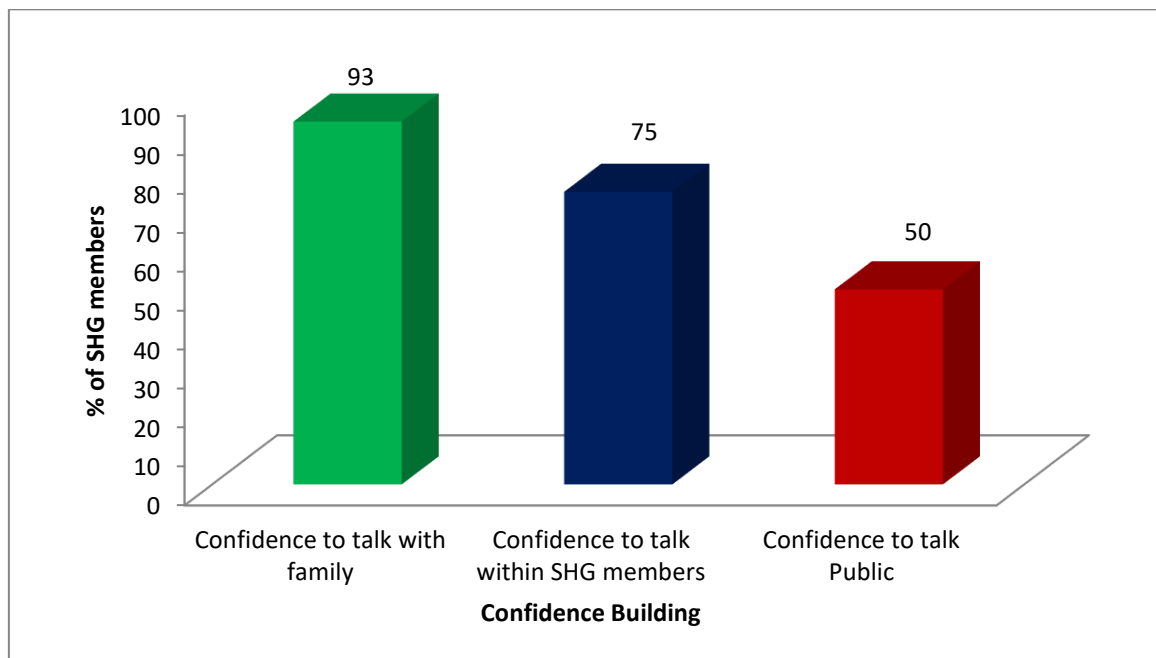
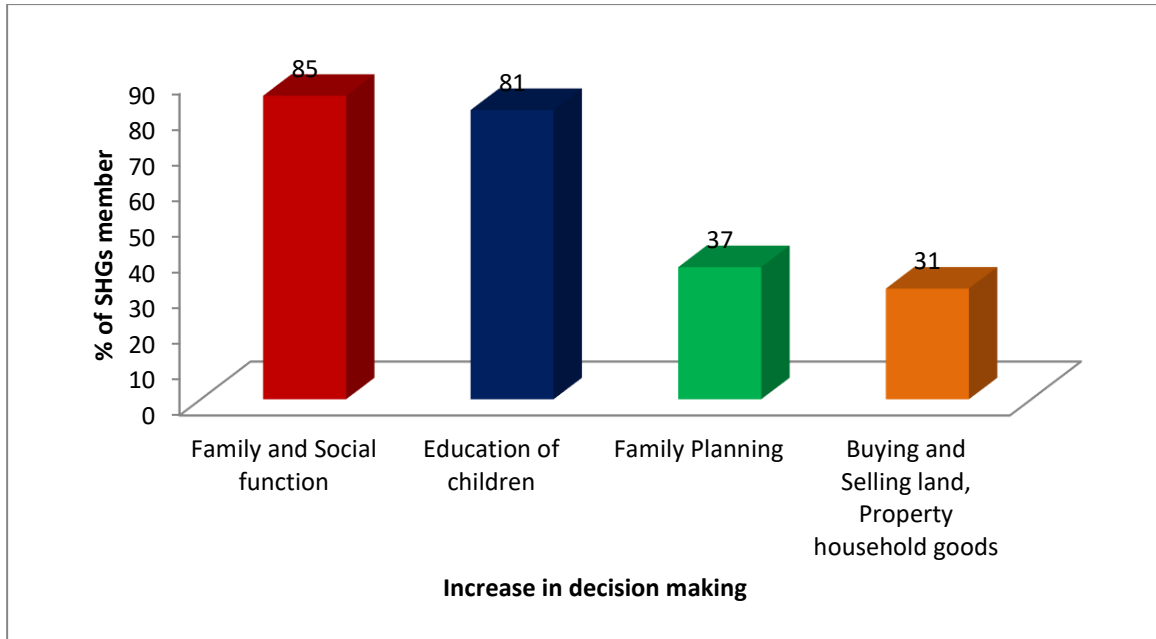


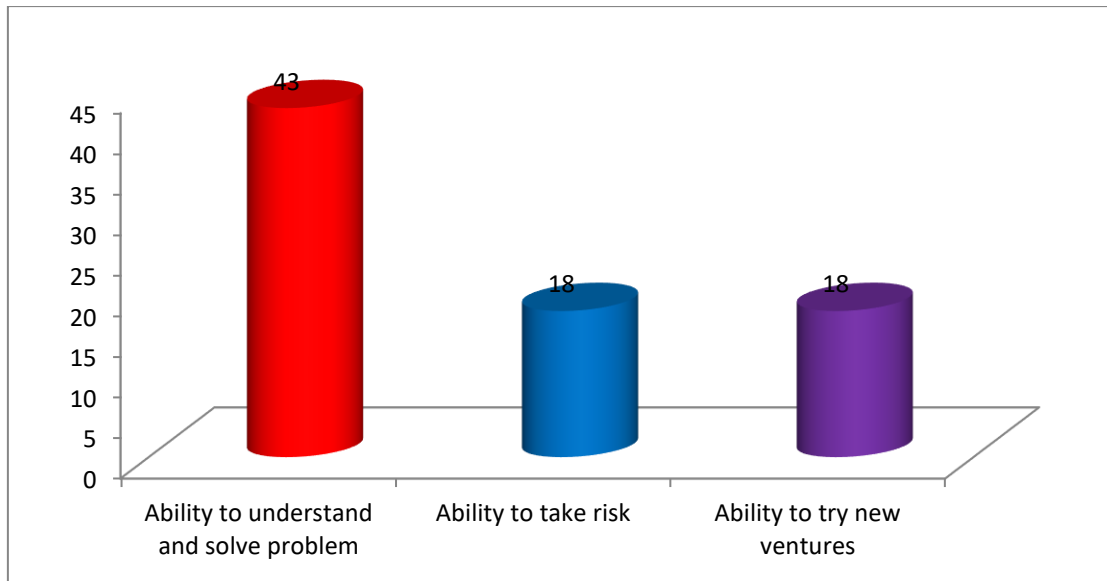
Individual Growth of SHGs women:

Figure 1.7 demonstrates that training provided through SHGs women was very successful in building confidence in women as 98.8 percent women were now confident to talk within family 75 percent were confident to talk in SHG meeting while 50 percent women were now talk in public confidently. Data further shows that decision making of the respondents in education of children (81.3%), family and social function (85.0%), family planning (37.5%) and buying and selling land, property and household goods (31.3%). Training also built capacity of the respondents in ability to take risk (18.8%) ability to understand and solve problems (43.8%), ability to try new ventures (18.8%) and ability to take criticism

(12.5%). SHGs had given a hope to women for their better condition. SHGs can be a vehicle for social empowerment of rural women than can be seen from data that SHGs had developed team spirit (75.0%) and assertiveness (43.8%) among women and also increased the involvement of women in group activities (100%).

Fig. 1.7

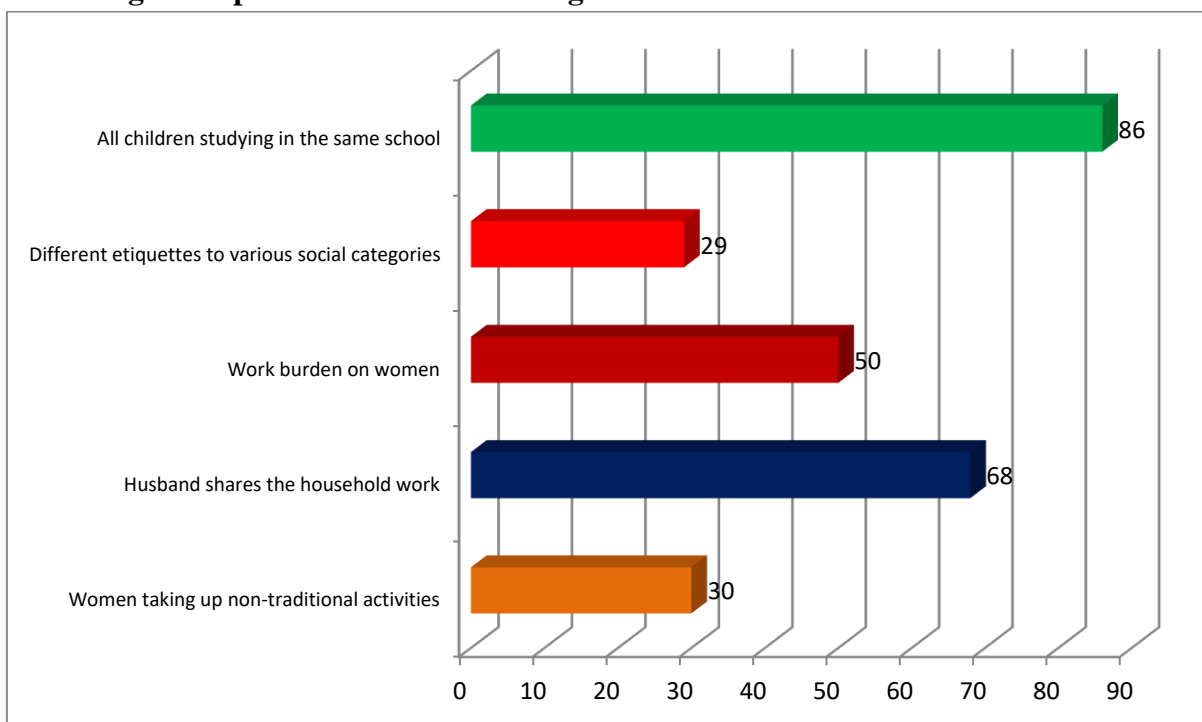




Gender and Social Discrimination:

To know the changes in gender discrimination the study team has collected the information indicating such as (i) equality between the boy and girl child providing the same schooling, (ii) different etiquette to various social categories, (iii) work burden on women, (iv) husband’s support in household work (v) and women taking the non-traditional works. The data in fig. 1.8 shows that most of the SHGs (86.3%) are sending their children to the same school irrespective of gender, whether they are boy and or girls. A majority of SHGs have reported that there are no different places for members belonging to different social categories. It indicates the existences of casteism even in SHGs also.

Fig. 1.8 Opinion of SHGs on Changes in Gender and Social Discrimination



About work burden, nearly one half of the SHGs felt that work burden on women has increased because of SHG activities, nevertheless, another one half of SHGs whiskered that there is no work burden on women. It could be because of no cooperation or support from the household members to women for attending SHG work including repayment of loan instalments. Majority of the SHGs reported that husbands share the household work when the members attend SHG work / activities. During focus group discussion, the SHGs reported that the sharing of the household work by the husband is due of two reasons (i) when borrowing loans from SHGs to meet the credit needs of households; hence, women are able to demand and delegate work to other household members, (ii) generally, mobilization of loans to meet household credit needs is responsibility of the husband in the family. As men delegated this responsibility to women, they are also ready to share the household work. About 30% of SHGs have reported that the women started taking up non traditional activities. The above discussion shows that there is a change social practices, division of labour, and discrimination on gender basis, when compared to that before joining the SHGs.

Discussion:

This paper has offered an account of self-help groups with multiple strands of activity, we offered an observational evaluation study using propensity score matching and reported evidence which shows capability indicators in several life domains to be higher for SHG members compared with non-members. In the first place, our evidence has shown that alleviation and empowerment through Self-Help can expand the capabilities of women in several areas of significance to quality of life. The overall pattern of capability expansion documented is noteworthy for while there is robust. Evidence that several aspects of life quality have been enhanced, two indicators relating to the possibility of assault and discrimination are no different to those of controls. Second, the study shows that direct capability indications initiated by Anand et. al. (2009) and applied by others including Simon et. al. (2003) can, with only modest changes, be used in a rural, low income region setting. Direct capability indicators have been used and accepted in health and child development for sometimes now. This paper helps methodologically to demonstrate their use and potential value in work on gender and poverty elevation in a low and middle income country.

Conclusion:

It can be concluded that SHG movement hold great promise for poverty reduction and women empowerment. It improved the financial condition off the women. Self Help groups have helped women in acquiring power and building up their self supportive life without any kind of dependency.

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