

# Self-help groups –A boon for economic empowerment of rural women

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■ **ABSTRACT :** Women are being increasingly seen as an important index of the social health of the nation. In spite of their active participation, they suffer from deprivation. Constant efforts are being made by the government to improve the status of rural women and paving a way towards economic empowerment, especially those living below the poverty line. One amongst such programme is SGSY, launched from 1st April 1999, covering all the aspects of self-employment such as organization of self-help groups, training, credit, technology, infrastructure and marketing. A study conducted at Girwanchayat of Udaipur district with randomly selected 100 respondents from women SHGs formed under SGSY. The findings of the study indicated that most of the respondents gained economic benefits to high extent were increase in overall family income and get-off worries from every day employment with MWS from 1.57 to 1.61. Further mean income increased from Rs. 588.50 to Rs. 2888 which was found to be highly significant.

■ **KEY WORDS:** SGSY, Employment, Income generation, SHGs

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Rural women are considered as a linchpin of total development of India due to their significant role as a productive member of society. Although Indian women work side by side with the men but their role and active participation in development programmes have been very limited. In our country continuous efforts are being made by the Union and State Governments to improve the status of rural women, especially those below the poverty line through different schemes of rural development. Women are too much preoccupied with domestic chores that they are starkly ignorant about the outside world. They are not aware of the schemes for running income generating programmes for which

financial assistance is available and which could help better in their socio – economic lot.

This highlights the need for increasing their earning capacity by providing them income generating assets. One of the most important means of achieving improvement in the status of women would be to secure for them a fair share of employment opportunities. The role of self-help group is very significant in encouraging women for saving as well as for use that amount in income generating activities. Economically independent cum empowered women can contribute for society and at the same time improve their standard of living and self- esteem as well.

In past various employment oriented programmes were experimented and some of these are still continuing in a modified and synthesized form. A holistic self-employment scheme called “Swarnajayanti Gram Swarozgar Yojana (SGSY)” launched with effect from 1<sup>st</sup> April 1999. This was a holistic programme covering all aspects of self-employment such as organisation of the poor into self-help groups, training credit, technology, infrastructure and marketing. The objective of the programme was to bring the assisted poor families (Swarozgaries) above the poverty line in three years, by providing them income generating assets through a mix of bank credit and government subsidy. SGSY focuses on Group approach. This involves organisation of the poor into self-help groups (SHGs) and their capacity building. At block level exclusively women groups were formed. Group activities given preference and progressively, majority of the funding were for self-help groups.

### ■ RESEARCH METHODS

A study was undertaken in Girwa Panchayat Samiti of Udaipur district to explore the extent of benefits gained by women beneficiaries of SGSY in terms of employment and income generation through self-help group formation. A sample of 100 randomly selected respondents from 20 women SHGs formed under SGSY was interviewed for collecting data. The increase in monthly income after availing the benefit of the SGSY was treated as income generation through the programme. Appropriate statistical tests were used to arrive at conclusion, which included

frequency, percentage, mean per cent scores, mean weighted scores and paired-t test.

### ■ RESEARCH FINDINGS AND DISCUSSION

The findings of the present study as well as relevant discussion have been presented under following heads :

#### Employment and income generated through selected entrepreneurial activities in SGSY :

It is expected that the income and employment of the beneficiaries of any poverty alleviation programme should increase after availing the assistance provided under such programmes. That is why the extent of employment and income generated through the programmes are considered as main indicators of programmes effectiveness. Information regarding these two aspects are presented here as follows :

#### Extent of employment generation :

An effort was made to know the average number of days women were engaged in a month, average number of hours they devoted to the enterprise in a day and the amount of assistance received from others. On the basis of data so obtained, employment generated among beneficiaries was calculated in women days which were further multiplied by 0.75 to convert the data in man-days.

Table 1 illustrate the employment available to respondent before and after joining the SGSY. Before joining the programme 12 to 21 per cent respondents were employed from 61-120 man-days, while 3 to 15

Table 1 : Distribution of respondents on the basis of employment generation (n =100)			
Sr. No.	Employment (Mandays)	Before joining SGSY ( f /%)	After joining SGSY ( f /%)
1.	61-90	12	0
2.	91-120	21	26
3.	121-150	0	0
4.	151-180	12	5
5.	181-210	15	9
6.	211-240	3	13
7.	241-270	0	32
8.	271-300	0	0
9.	301-330	0	12
10.	331-365	0	3
	Mean employment (man-days)	92.24	214.87
	t value	8.18**	

\*\*‘t’ value significant at 1 per cent level of significance

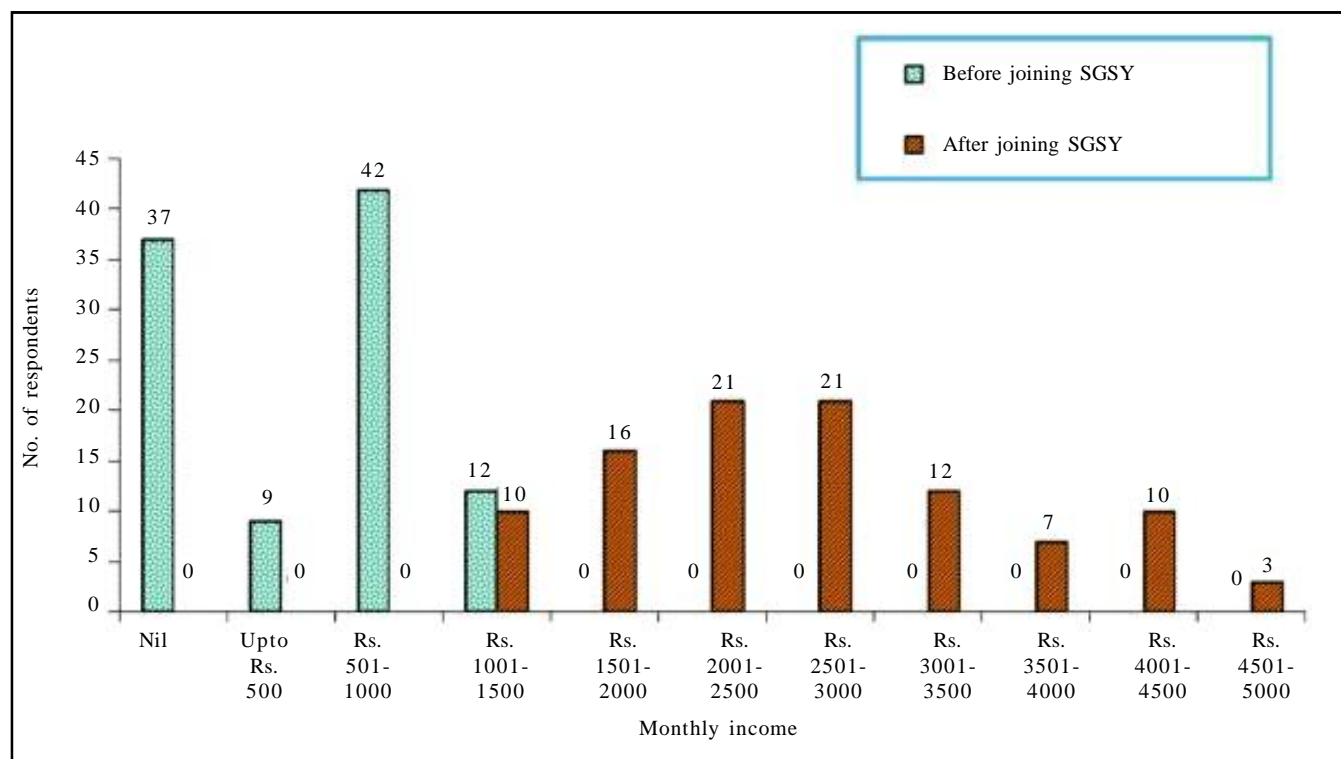
per cent respondents were getting employment from 151 to 240 man-days. Remaining respondents (37%) had no employment before joining the programme.

It was encouraging to note that after joining the programme majority of the respondents were employed above 150 man-days with nearly one-third of respondents (32%) employed from 241 to 270 man-days, while 13 per cent and 12 per cent respondent were getting employment from 211 – 240 man-days and 301-330 man-days, respectively. Further analysis of data shows that mean employment increased from 92.24 to 214.87 man-days, which was found to be highly significant, as indicated by the ‘t’ value.

**Extent of income generation :**

The information related to monthly income generation through selected entrepreneurial activities by rural women beneficiaries in SGSY is presented in Fig. 1. Perusal of figure shows that more than one-third of respondents (37%) had no income before joining the SGSY, while rest of the respondents had their income up to Rs. 1500 with 42 per cent respondent in the income range of Rs. 501 to 1000. After joining the programme, majority (74%) had their income more than Rs. 2000 i.e. they were able to cross the poverty line. Further analysis of data reveals that after joining the SGSY mean income increased from Rs. 588.50 to Rs. 2888 and this increase in the income was found to be highly significant

Sr. No.	Items	f /%
1.	Employment getting throughout year	75
2.	Satisfied with available employment	62
3.	Satisfied with profit earned from selected trade	68
4.	Getting regular payments of product sold	100
5.	Crossed the poverty line after enrollment	74
6.	Desire to continue the present programme	71
7.	Other women should also join the programme	100



**Fig. 1 : Distribution of respondents by their monthly income before and after joining the SGSY (n =100)**

as evident from 't' value.

### Opinion about benefits gained :

Further an attempt was made to seek the opinion of beneficiaries about the benefits gained through the SGSY. Data in Table 2 reveal that Nearly three-fourth of respondent got employment throughout the year (75%), crossed the poverty line after enrollment under SGSY (74%) and had desire to continue the present programme(71%).

All the respondents (100%) were getting regular payments of product sold and favored that other women should also join this programme. It can be concluded that respondents gained the benefits of the programme to a considerable extent, as nearly three fourth respondents crossed the poverty line after enrollment in SGSY, with increased employment and income. Similar work related to the present investigation was also carried out by Sharma (2007); Suneetha (2007) and Upadhyay (2000).

### Conclusion :

Thus SGSY had good impact in terms of employment

and income generation of women beneficiaries. Hence there is a need to organize more number of women SHGs with cluster approach rather than running individual entrepreneurial activity at village level for improving the socio-economic status of families below poverty line.

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