

## WOMEN SELF HELP GROUP IN UTTAR PRADESH

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Socio-economic empowerment of women through Self Help Groups has been initiated in Uttar Pradesh. The scheme was started with an objective to empower the poorest women with active support of NGOs. It covers all the rural and urban areas of the entire state, except the city of corporation areas. These groups would not only engaged in productive economic activities, but also function as important sustainable rural organizations, for dissemination of knowledge about health, nutrition, literacy, education, adoption of new agricultural practices, farm and non-farm sector economic activities and help prepare women to take up leadership positions.

### METHODOLOGY

The study was conducted in the purposively selected district of Kanpur Dehat. Two blocks namely Maitha and Sarvankhera were selected and four NGOs operating in these blocks i.e. Social Welfare Association, Kanpur Multipurpose Social Service Society, Swami Vivekanand Service Society and Shanti Ashram were approached. Twelve groups were selected purposively as to include groups with wider representation. All the members of the groups were interviewed making a total of 192 respondents.

### RESULTS AND DISCUSSION

The findings are detailed in following tables.

Table 1. Expenditure pattern of money lent through SHG funds

S. No.	Activity	No. of times borrowed	Percentage	Amount borrowed	Percentage	Rank
1.	Purchase of house-hold assets	7	1.62	6,000	1.72	10
2.	Repayment of loans	20	4.60	25,000	7.20	7
3.	Travelling	4	0.92	2,900	0.83	9
4.	Business	42	9.70	49,400	14.1	4
5.	Daily household expenses	98	22.6	68,900	19.7	1
6.	Education	61	14.1	53,300	15.3	3
7.	Health	80	18.5	66,000	18.9	2
8.	Housing	27	6.2	28,400	8.1	6
9.	Clothing	23	5.3	5,000	1.4	8
10.	Festivals and ceremonies	68	15.7	44,700	12.8	5
	<b>Total</b>	<b>433</b>	<b>100</b>	<b>3,49,600</b>	<b>100</b>	<b>-</b>

#### Clothing, Travelling and Purchasing of Household Assets

It can be seen from Table 1 that the percentage of amount borrowed is almost the same as that of the number of times the amount borrowed.

Purchasing household assets, clothing and

travelling occupy eighth, ninth and tenth position respectively. They account for 1.72 per cent (Rs. 6,000), 1.4 per cent (Rs. 5,000) and 0.83 per cent (Rs. 2,00), respectively. Thus, the amount spent in these categories is not significant. The only trend in these categories is that of the amount spent for clothing. Mem-



bers of the scheduled caste groups have mostly used it during festival in their areas.

**Repayment of Loans**—This is in seventh position with 7.2 per cent with Rs. 25,000 of total money. As the interest rate in this internal lending of SHGs is less (2 per cent), they use this to repay their previous debts, for which the interest rates are high.

**Business**—The fourth position goes to the amount spent in business category. It is 14.1 per cent with a total amount of Rs. 49,400. This is mainly being used by women to purchase inputs for their farm or cattle, in case of vendors, or to buy stock in case of women selling sarees, embroidery goods or other ornamental objects. But in case of number of times the amount borrowed, it occupies only fifth position as in many cases the purchase of inputs is done once over a longer period of time.

**Daily Household Expenses**—The first position is occupied by amount spent on daily household expenses including purchase of groceries. It is about 19.7 per cent and total amount of Rs. 68,900. It was also the loan borrowed frequently (22.6 per cent). It is very much used in the case of agricultural and other labourers during the lean season when the employment is not available. The amount had also been used during the initial stages of lending as the amount lent is too small to go in for any other expenditure.

**Education**—The third category is the amount spent for education. It occupies about 15.3 per cent with a total amount of Rs. 54,300. It is of course spent by women having school going children. Though this money has not made women to given greater privileges for their children in education, but certainly the paying of school fees has become an easy affair. Since school fee is paid only yearly or once in a term the number of times borrowed (14.1 per cent) is less than the first two categories.

**Health**—The second highest amount was spent on health. It occupies 18.9 per cent and a total of Rs. 66,000. This category is used by women who are either having babies or by old women either for their own health or for the maternity related expenses for their daughters.

**Housing**—The next category is housing. It is about 8.1 per cent with Rs. 28,400 of total money. This is mainly used by women living in thatched houses which needs frequent repairing. As it is done only once or twice a year the number of times the loan borrowed is also less (6.2 per cent).

**Festivals and Ceremonies**—The fifth position is for the amount spent on festivals and ceremonies. The amount spent is Rs. 44,700 constituting 12.8 per cent. This includes expenditure on festivals, mainly of Diwali. Ceremonies including death related expenses in attending ceremonies of their relations.

As this expense is frequent it occupies fourth position in case of the number of times the amount is borrowed (16.40 per cent).

**Savings Through Bulk Purchasing**—An automatic side effect that has emerged is that of bulk purchasing of groceries among SHG women. Money is thus saved from the family expenditure budget. The money saved through major purchases is given in the Table 2.

**Table 2. Savings through bulk purchasing**

S. No.	Commodities	Qty. (kg)	Retail Price	Price in bulk price (Rs.)	Amount saved (Rs)
1.	Rice	50	600	500	100
2.	Pulses (dal)	6	120	100	20
3.	Tea	0.5	45	35	10
<b>Total</b>					<b>130</b>

Thus, it is evident from the Table 2 that the SHG women are able to save Rs. 130 through bulk purchasing of groceries which is restricted now to major ones. There is also another advantage that they could ensure quality goods when going for bulk purchase.



This economic relation has a great effect in maintaining the sustainability of the SHGs over a longer period as even without government support for funds, this is one area wherein the group members can reap economic benefits.

**Profit from their Entrepreneurial Ventures**—From the loan sanctioned by the government, the SHG members have started

economic ventures which bring them additional profit. This is one of the very important things in SHGs as this would help a lot in the employment of women not only economically but also socially as they will be competing with men in the production and marketing process. The various entrepreneurial ventures which are taken up by women and the profit earned are presented in the Table 3.

**Table 3. Profit from entrepreneurial ventures**

S. No.	Activity	No. of groups	Profit per group (Rs.) per year	No. of members per group	Profit per member (Rs.) per year
1.	Dairy with 6 cows	2	57,600	14	4114.3
2.	Banana cultivation 1 ha	1	25,000	12	2,083.0
3.	Making ragi and rice flour	1	16,800	12	1400.0
4.	Sale of sarees	1	10,800	14	772.0
5.	Sale of phenols, soap powder, selling milk packets	1	36,000	16	2250.0
6.	Ration shop, selling groceries	2	36,000	13	2769.0

It can be seen from the Table 3 that the average income per member per year varies from Rs. 4,114 in case of dairy to Rs. 772 in selling of sarees, i.e. Rs. 65 to Rs. 340 per month.

The low profit ones (sale of sarees and making rice and ragi flour) is by groups to whom the loan is yet to be provided. It can be expected that if the loan is given, then the groups will be going for ventures with high investment and thus high profit.

There is another important and interesting point to be noted. The low profit earning groups could actually share the profit and actually use them as the input bought is by their funds and they do not have to repay back the loan. But the high profit earning groups cannot actually use the earned money at least in the start run

as emphasis is on the repayment of loans, which varies from Rs. 2,000 to Rs. 3,000 per month. But of course in the long run it results in greater profits to be shared and there is also gain in terms of assets like cows, etc.

## CONCLUSION

The dynamic indicators of group functioning includes factors like number of members in a group, caste composition, savings, leadership pattern, democratic principles and regularity.

The activities of the SHGs have succeeded in achieving empowerment of women both economically and socially.

The perception of the stake holders regarding the effectiveness of SHGs was highly satisfactory, positive and encouraging while attempting to improve the programme further.

## REFERENCES

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