

Study of the status of self help groups functioning in Kanpur

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ABSTRACT

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Women's role is silently appreciated but without economic recognition, regard and accountability. To improve her dignity and status it is essential to make the woman empowered. In this respect SHGs are making a great contribution. The paper attempts to identify the status of SHGs. Status includes the establishment and years of functioning of SHGs, grading exercises undertaken and revolving fund received by the SHGs. The results are based on the data collected in 2002 from Sarsaul block of Kanpur city. It has been clearly observed from the findings that all the SHGs had membership size of 11 to 15 members and had passed the first grading but none of them had passed third grading. SHGs had received their revolving fund from DRDA. Five SHGs had completed some formalities for becoming full-fledged contributory SHGs.

Key words : Swarnjayanti Gram Swarozgar Yojana, Self-help group, Grading exercise, Revolving fund

Swarnjayanti Gram Swarozgar Yojana (SGSY) is one such yojanas started by the Government which focuses on the organization of the poor at grass-root level through a process of social mobilization for poverty eradication. Its approach is to organize the poor people from the conviction that there is tremendous potential within the poor to help themselves and that the potential can be harnessed by organizing them. Social mobilization enables the poor to build their own organizations. One of such organization is Self Help Groups (SHGs) in which they participate fully and directly and take decisions on all issues concerning poverty eradication. Self-Help Groups (SHGs) play a vital role in rural development in general and for women in particular. SHG is defined as a special form of voluntary organization, usually formed by a small homogeneous group of people to attain certain goals, either social, economic or both.

The Self-Help Groups are a viable alternative to achieve the objectives of rural development and to achieve community participation. It is an organized setup to disburse micro-credit to the women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. DRDA has made a very conscious effort in this regard.

Review of literature:

The review of literature is the basis for most of the research projects. Various studies have been conducted in the past on the related topic. Related reviews are as follows:

Fernandes (1993) in his study conducted in Karnataka found that the SHGs had membership of approximately 20-30 members. Pradan, an institution conducted a study in 2002 which promoted the formation

of 217 SHGs having in all 2319 members, which show that each SHG constituted 10-18 members.

Objectives of the study:

The research was conducted to study the profile of SHG in selected villages of Kanpur district. It studied the formation of the existing SHGs.

METHODOLOGY

Descriptive research design was used. The study was conducted in 2002 in the district of Kanpur. Out of the total twelve blocks of Kanpur district, one block, namely, Sarsaul block was selected randomly. It included fifty-nine villages. Out of which twenty-five villages had thirty women SHGs. Maximum SHGs were working for the promotion of dairy. So for investigation purposes seven SHGs i.e one third of the SHGs working for promotion of dairy were selected randomly. All the members of selected SHGs were interviewed making a total of 81 respondents.

An interview schedule was prepared for the collection of data. The interview schedule consisted of questions relating to status, evolution and revolving fund.

RESULTS AND DISCUSSION

The results and discussion of the study are being present below-.

Status of SHGs:

Self-Help Group is a small economically homogeneous and affinity group of rural poor which voluntarily agrees to contribute to a common fund to be lent to its members as per group decision. SHGs work for group solidarity, self and group awareness, social and economic empowerment in the way of democratic