

A Case Study of SHGs Working in The Field of Apparel and Textiles in Nayasarai

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Abstract

Empowerment of women and gender equality is recognised globally as a key element to achieve progress in all areas. Women must be empowered by enhancing their awareness, knowledge, skills and technology use efficiency, thereby facilitating overall development of the society. The concept of Self Help Group is proving to be a helpful instrument for the women empowerment. Entrepreneurship development and income generating activities are a feasible solution for empowering women. Present study is an attempt to find out and evaluate the income generating activities through Self Help Groups in the Nayasarai block of Ranchi district. SHG's of Nayasarai with activities related to textile and apparel have been investigated and various aspects have been reported.

Keywords:

Women
Empowerment; Self
Help Group;
Economic
Empowerment;
Weaving.

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Introduction

Equality of women with men will remain a myth until women become economically self-reliant. Women need to be viewed as productive member of society sharing equal authority and responsibilities of being citizen [1-3]. Poverty eradication and improving the status of women who constitute almost 50 percent of total population of the country remained a major challenge for the Government and the policy makers in India. Poverty in India is considered to be a mass problem especially in rural areas. As a result the focus is to channelize the flow of benefits to women in the three core sectors i.e., education, health and employment. Self Help Groups (SHG) model of micro credit in India has been considered as a new panacea for women empowerment and reduction of poverty. In India two models, which emerged in rural credit scene are, one is savings based small SHGs which rotates their member's savings both for home and entrepreneur purpose, and the other model is NGOs playing the role of intermediating agent between bank and SHGs [4]. Few researchers have discussed the importance of micro credits and characteristics of SHGs [5,6]. Over the years there has been tremendous increase in the number of SHGs in India due to sole initiatives taken by Reserve Bank of India, NABARD and effort of several Non Government Organisations (NGOs) and Central and State Government. But the number varies from state to state and region to region. In spite of this SHGs have become the common vehicle of development process, converging all development Programmes. These groups have acquired a prominent status in maximising social and financial returns through providing considerable social and income opportunity to the members. Promotion of entrepreneurship for the poor rural women is powerful medium to resolve several socio-economic problems [7]. The emphasis is also on human resource development. The civil society, women's organisations and NGOs have important role to play. Though the primary objective of microfinance interventions is to help the poor to surmount poverty, they also assist them to undertake financially viable enterprises. So it is time to make the women aware of their intrinsic strength and to motivate them to tap their potential for their own betterment.

Puhazendi and Satyasai evaluated the performance of SHGs with special reference to social and economic empowerment. The finding of their study of SHGs in 11 states revealed that SHGs as institutional arrangement could positively contribute to economic and social empowerment of rural poor [8]. Manimekalai and Rajeshwri highlighted that provision of microfinance by the

Non Governmental Organisations (NGOs) to women SHGs has helped the groups to achieve a measure of economic and social empowerment. It developed a sense of leadership, organisational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernisation [9]. Puhazhendhi analysed the functioning of SHGs, in performance, sustainability, empowerment of women, economic impact on members, future potentials etc. He reported that SHGs in Tamil Nadu are performing well towards social change and transformation. The emerging trends led to positive direction of empowering women members and promotion of micro finance.

The Central Government's Swarnajayanti Gram Swarojgar Yojna (SGSY) also aided the program growth. Andhra Pradesh also made SHGs their flagship strategy in rural development resulting in various government agencies forming SHGs [10].

Sharma and Varma have reported that SHGs had major impact on social and economic life of rural women. They suggested that raising literacy level could be helpful for SHGs member to overcome cognitive constraints and understand government policies, technical understanding and gaining required skills [11]. The SHGs today are considered as a model of inclusive growth and become a vehicle to pursue diverse developmental goals. As on 31st March 2009 total 61,21,147 SHGs were having savings of Rs. 5,545.62 crore in various banks and showed a growth of saving of nearly 46% as compared to year before. As per NABARD report large number of SHGs are concentrated in southern states of India [7]. Ravindra and Tiwari have clearly found and reported that those states recorded less number of SHGs found lagging in terms of poverty and women empowerment. Jharkhand is a separated part of Bihar and both have less number of SHGs in respect to their large number of rural population lying below poverty level. Percentage share of SHGs are very low as mere 0.81% (Jharkhand) and 2.12% (Bihar). Jharkhand has been placed at 29th (2nd from last) position in grouping according to the ranking of SHGs and midway at 15th (out of 30) position in terms of ranking of women empowerment having 40% of rural BPL population [7]. There are various areas and activities in which SHGs can function as a profitable venture. They are weaving, dyeing, sericulture, embroidery, garment making, etc under textiles and apparel manufacturing. Women in general have liking towards these activities and can be trained easily to pursue these activities for their income generating activities through

forming SHGs. Jharkhand Silk Textile and Handicraft Development Corporation has developed a women weaving cluster in Nayasarai of Ranchi district of Jharkhand by training few hundred women of area with basic weaving techniques. A handful of women from this group were given advanced training under Jharcraft's Integrated Handloom Development Scheme. These women were reported earning well their livelihood by weaving and selling products. These women have form Self Help Groups with local trained women [12-14]. Hence present study is attempt to evaluate the SHGs functioning in the area of Textiles and Apparel related activities in the village of Nayasarai. Nayasarai is a small Village/hamlet in Ratu Block in Ranchi District of Jharkhand State, India. It comes under Tundul Panchayath. It is located 9 KM towards west from District head quarters Ranchi, 8 KM from Ratu Block and 8 KM from State capital Ranchi. Main objective of study is to analyse the socio-economic status and working profile of SHGs members. The hypothetical assumption of the study is that different textile and apparel related activities can be taken as income generating profession in the form of SHGs. The SHGs members get all round support of the community, financing agencies, training institution and marketing channels etc.

Research Method

Present study has been conducted in Nayasarai village of Ratu block of Ranchi district. Present study aims to identify the various SHGs working in the field of Clothing and Textiles at Nayasarai, Ranchi. Nearly 25 SHGs are functional in this small area (engaged in activities related to textiles and Apparel), out of which 20 SHGs were selected randomly. A total of 40 women members (two from each SHG) from these selected SHGs were again selected randomly in present study. Required data has been gathered with the help of pre-tested structured schedule. Data collected was tabulated and analysed.

Results and Analysis

The women empowerment is matter of concern to make the women self reliant. With the training provided by Jharcraft women in Nayasarai have started earning their livelihood as a result they are looking after their families in a better way, educating their children and carrying out their venture successfully. This study has been conducted in Nayasarai with the women of weaving cluster developed by Jharcraft. The age profile of the SHG members under study has been

presented in table no. 1, which clearly indicates that the majority of SHG members are between the age group of 25-40 years. Their involvement are more, may be due to the more freedom from household job and need of more money to improve their economic condition in order to meet the increasing expenses. Members below the age of 20 years are only 5% whereas above 45 years are also very less. Very young and old ladies are not involved as SHG members.

Table 1. Age Profile Of SHG Members

SI.No.	Age Class	No.	Of	%	Of
1.	<20	1		2.5	
2.	20-25	2		5	
3.	25-30	8		20	
4.	30-35	9		22.5	
5.	35-40	14		35	
6.	40-45	5		12.5	
7.	45-50	1		2.5	
Total		40		100	

Table 2. Caste Profile Of SHG Members

SI. No.	Caste	No.	Of	%	Of
1.	SC	8		20	
2.	ST	2		5	
3.	OBC	26		65	
4.	GEN	4		10	
Total		40		100	

As presented in table no. 2, majority of the members belong to OBC category followed by scheduled caste and general because the area is dominated by Muslim population. Very less members belong to scheduled tribes. As shown in Table no. 3, almost all members are married. Only 1 member is unmarried and only one was widow. There is correlation between members belonging to the age group 15-20 years and no. of unmarried members.

Table 3. Marital Status Of SHG Members

SI. No.	Marital Status	No.	Of	%	Of
1.	Unmarried	1		2.5	
2.	Married	37		95	
3.	Widow	1		2.5	
Total		40		100	

Table 4. Educational Level Of the SHG Members

SI. No.	Qualification	No. of Members	% Of Members
1.	Illiterate	1	2.5
2.	Non-Matric	33	82.5
3.	Matric	5	12.5
4.	Intermediate	1	2.5
5.	Graduate	--	--
Total		40	100

The table no. 4 represents the educational level of the SHG members. The members of SHGs were not educationally sound. Majority of the members i.e. 82.5 %t are drop-outs of the school. Only one member i.e. 2.5 per cent has educational level of intermediate. None of the members were graduate.

The table no. 5 represents the family size of the SHG members. Majority of the members 27 i.e. 67.5 per cent have medium size family. 10 members have large size family with number of 9-12 family members. Very less members 3 i.e. 7.5 per cent have small size family. it can be concluded that members had big family which in turn needs more money to meet daily expenses of family members. this appears to be one of the reasons join the SHG. although 24 out of 40 were from nuclear families.

Table 5. Family Sizes Of SHG Members

SI. No.	No. Of Members in	No.	Of	% Of Families
1.	Small family (1-4)	3		7.5
2.	Medium size Family	27		67.5
3.	Large size Family (9-	10		25
Total		40		100

Table 6. Type Of The Family Of The SHG Members

SI. No.	Type Of Family	No. Of SHG	% Of SHG
1.	Nuclear Family	24	60
2.	Joint Family	16	40
Total		40	100

Monthly income of the SHG members have been represented in table no. 7. Majority of the members i.e.55 per cent have monthly income Rs. 4000-5000. 12 members i.e. 30 per cent of the members have monthly income of 3000-4000 and 6 members i.e.15 per cent have monthly income of Rs. 5000-6000 at Nayasarai. Their monthly income depends on the sale and number of products being produced by the SHG members. Their annual income is also shown in table

number 7. Their annual production, sale and income is affected by festival, sickness, no order, some time shortage of fund and raw material. The weaver members are depended on masters for preparation of weaving design.

Table 7. Income of The SHG Members from SHG activities

I Monthly Income of The SHG Members			
SI. No.	Income (in	No. of Members	% Of
1.	3000-4000	12	30
2.	4001-5000	22	55
3.	5001-6000	6	15
Total		40	100
II Annual Income of the SHG members			
SI. No.	Income (in	No. Of SHG	% Of SHG
1	30000-40000	8	20
2	40001-50000	16	40
3	50001-60000	12	30
4	60001-70000	4	10
Total		40	100

Table 8. Working Profile of the SHG Members

SI. No.	Source	No. Of	% Of
1.	Weaving Saree/Shirting /bed sheet	25	35
2.	Weaving Kitchen set/towel/curtain	11	27.5
3.	Embroidery/Surface ornamentation	8	20
4.	Making bags and folders	7	17.5
Total		40	100

The table no. 8 represents the type of activities carried by SHG members. Approximately 62.5 per cent i.e. 25 members are involved in weaving of saree, shirting/ bed sheet than while 11 members are involves in weaving Kitchen set /towel/curtain. 8 members i.e. approximately 20 per cent are involved in embroidery/ surface ornamentation and 7members i.e. approximately 17.5 per cent members are involved in making bags and folders.

Conclusion

Majority of the SHG members were married between the age group of 25-40 years and from OBC category. They worked for more money to meet the increasing expenses and to improve their economic condition. There is a correlation between age and marital status of the SHG members. Majority of the members are drop outs of the school and had poor educational background. Majority of the members have 5-8 members in their family. However majority have nuclear family. Weaving, embroidery, surface ornamentation and tailoring are the various activities of the selected SHGs. SHG members are earning their livelihood through weaving and embroidery activities, which is an additional income of the women that makes them economically independent. They utilize it for different purposes and improve their standard of living, education of their children. Formation of SHGs were due to the common interest of the women to improve their financial conditions. Formed SHGs are getting all round support of the community, financing agencies, marketing channels etc. They are financially well managed. There is need for educational empowerment of these SHGs members so that can benefit themselves with the newer policies and programs of Government and can explore the market option to obtain more orders resulting in increase in their income and standard of living.

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List of SHGs functional at Nayasarai (Ratu Block, Ranchi District, Ranchi.)

Sl.No.	Name of SHGs	Sl.No.	Name of SHGs
1	Kiran Swayam Sahayata Samuh	14	Laxmi Swayam Sahayata Samuh
2	Nutan Swayam Sahayata Samuh	15	Gulshan Swayam Sahayata Samuh
3	Shama Swayam Sahayata	16	Afasana Swayam Sahayata Samuh
4	Kausar Swayam Sahayata	17	Jyoti Swayam Sahayata Samuh
5	Fatima Swayam Sahayata Samuh	18	Sumaiya Swayam Sahayata Samuh
6	Rina Swayam Sahayata Samuh	19	Mary Swayam Sahayata Samuh
7	Madhu Swayam Sahayata	20	Rekha Swayam Sahayata Samuh
8	Suman Swayam Sahayata Samuh	21	Harsh Bunkar Swayam Sahayata
9	Manju Swayam Sahayata Samuh	22	Safia Mahila Swayam
10	Nisha Swayam Sahayata Samuh	23	Afroja Mahila Swayam Sahayta
11	Raushan Swayam Sahayata	24	Sitara Mahila Samitee
12	Soni Swayam Sahayata Samuh	25	Sahnaz Mahila Samitee
13	Usha Swayam Sahayata Samuh		