



Self Employment Training Program and its Socioeconomic Impact on Rural Women in Ranchi District, Jharkhand

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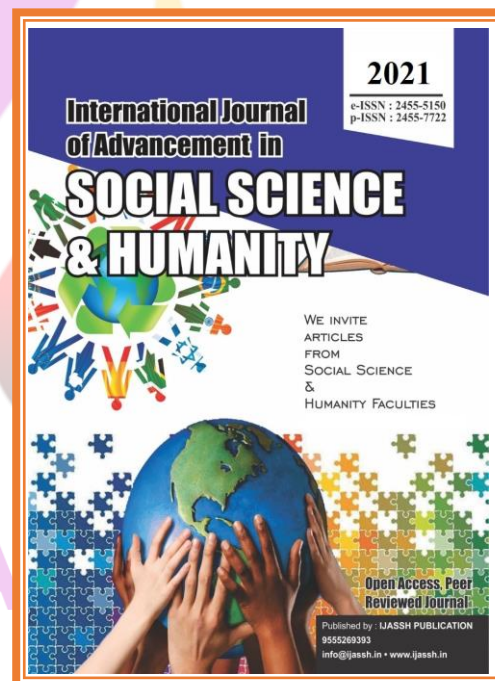
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ABSTRACT

India is a developing nation. Although its economy is growing, poverty is still a major challenge. However, poverty is on the decline in India. According to an International Monetary Fund paper, extreme poverty, defined by the World Bank as living on US\$1.9 or less in purchasing power parity (PPP) terms, in India was as low as 0.8% in 2019 and the country managed to keep it at that level in 2020 despite the unprecedented COVID-19 outbreak. Ranchi used to be a preferable hill station in the past. Temperature ranges from maximum 42 to 20 °C during summer, and from 25 to 0 °C during winter. December and January are the coolest months with temperature getting to freezing point in some places of the city Empowered women form the base of the overall socio-economic advancements of society. The rural-urban divide in terms of health, education, livelihood opportunities, economic and financial inclusion of women can't be ignored once According to World Bank, extreme poverty has reduced by 12.3% between 2011 and 2019 from 22.5% in 2011 to 10.2% in 2019. A working paper of the bank said rural poverty declined from 26.3% in 2011 to 11.6% in 2019. The decline in urban areas was from 14.2% to 6.3% in the same period. The poverty level in rural and urban areas went down by 14.7 and 7.9 percentage points, respectively. According to United Nations Development Programme administrator Achim Steiner, India lifted 271 million people out of extreme poverty in a 10-year time period from 2005–2006 to 2015–2016. A 2020 study from the World Economic Forum found "Some 220 million Indians sustained on an expenditure level of less than Rs 32 / day—the poverty line for rural India—by the last headcount of the poor in India in 2013."

Key Points: *Self-Help Group (SHG), MESAS (Mewat Education and Social Awakening Society), Rotating Saving and Credit Associations (ROSCA), PRI (Panchaayati Raj Institutions) National Bank for Agriculture and Rural Development (NABARD)*

INTRODUCTION

The Self Employment Programme of urban poor is a component of the National Urban Livelihoods Mission (NULM). It provides financial assistance to individuals/groups of urban poor for setting up gainful self-

employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions.

Empowered women form the base of the overall socio-economic advancements of society. The rural-urban divide in terms of

health, education, livelihood opportunities, economic and financial inclusion of women can't be ignored once Civil societies embark upon the journey of empowering women. The rural women for long have not been able to break free from the shackles of patriarchy. The dependency on their male counterparts in decision-making has hindered the growth potential of rural women in a big way. The wrath of illiteracy has decimated health and employment indices of rural women since ages. At 46.6%, the literacy rate of rural Jharkhand women fares poorly against 58.8% national estimate of rural women. It's the women in the SC, ST and other weaker sections of the community who need to shed off their vulnerability to male dominance by opening a window of opportunities through education.

Gender inequality acts as a roadblock to all developmental activities. By hampering their accessibility to available resources, the knowledge and insight of

rural women goes untapped. 66% of women's work in rural India goes unpaid as compared to 12% of rural male. Further these females are 75-90% less paid than their male counterparts. The story is no different in the tribal state of Jharkhand. Equal participation of women in the workforce by bridging gender gap can increase India's GDP by a whopping 27%. Women spend 90% of their income on domestic consumption which boosts the demand of rural economy.

Ranchi district is the most populous district of Jharkhand state in eastern India. Ranchi, the capital of Jharkhand, is the district headquarters. It was established as a district in 1899. Ranchi District population constituted 8.83 percent of total Maharashtra population. In 2001 census, this figure for Ranchi District was at 8.72 percent of Maharashtra population.

DEMOGRAPHY OF RANCHI CITY.:

Description	2011	2001
Male	1,494,937	1,218,830
Female	1,419,316	1,131,782
Population Growth	23.98%	28.58%
Area Sq. Km	5,097	5,097

Ranchi used to be a preferable hill station in the past. Temperature ranges from maximum 42 to 20 °C during summer, and from 25 to 0 °C during winter. December and January are the coolest months with temperature getting to freezing point in some places of the city. The annual rainfall is about 1430 mm (56.34 inches). From June to September the rainfall is about 1,100 mm. Ranchi is located at 23°21'N 85°20'E.[5] The total area covered by the Ranchi municipal area is 175.12 square kilometres and the average elevation of the city is 651 m above sea level.

Ranchi is located on the southern part of the Chota Nagpur plateau which forms the eastern edge of the Deccan plateau. Ranchi is referred to as the "City of Waterfalls", due to the presence of numerous large and small falls of around the close vicinity of the city. The most popular ones are Dassam Falls, Hundru Falls, Jonha Falls, Hirni Falls and Panchghagh Falls.

Prabha, NGO firmly believe in bringing the marginalized women from SC, ST community to the mainstream of rural economy in its operational area of Santhal Pargana. Bank linkages, easy credit and loan facilities is one such initiative in this regard. We believe in creation of new age women entrepreneur at village level. Our efforts in formation of women's SHGs, VOs, federations and their subsequent capacity

building and handholding have resulted into organized group of women playing a pivotal role in planning and executing livelihood activities for the community.

Free from the grasp of male domination, these women have imbibed all facets of leadership while rapidly scaling the domain of rural economy. Prabha has been a guiding force to these vulnerable group of tribal women through its hand holding in setting up of kitchen gardens, backyard poultry farming, fisheries and lac cultivation. These well synchronized women SHGs now take care of the health, nutrition and financial stability of their respective villages.

OBJECTIVES OF THE STUDY

1. To analyze the demographic and employment profile of the rural self-employed women in mewat region .
2. To measure the socio- economic empowerment of rural self-employed women town.
3. To present productive suggestions based on findings.

Prabha through it's relentless work in the tribal pockets of Jharkhand and poverty-stricken parts of Bihar, has become the true voice of these indigenous, grassroots women communities. We widely acknowledge them as a custodian and propagator of traditional knowledge.

Prabha firmly believes in the self - sustainable social enterprise models through coherency of approach and consistency of actions in the current development ecosystem. Focus has been on transition from Non-profit to hybrid models inclusive of nuances of both 'for profit' and 'not for profit' institutions. This has been a paradigm shift from the traditional grant driven approach that we have been following over the years.

Our donor mapping exercised matches up to the donor's perspective on sustained income-based models. Organizational development and optimal resource mobilization forms the crux of our social entrepreneurship designs. We believe in leveraging the assistance of crowd-funding platforms in carrying out our campaigns on issues of unemployment, child labour, women empowerment, health, nutrition and hygiene management. Our Facebook and Twitter handle are the original voice of the community. It intends to bring the CSR/donor attention to the existing roadblocks to rural development. A well-designed website with payment gateway integration, is Prabha's way of keeping up pace with the evolved CSR practises in the modern day development sector. Our sustainable income based model on Roselle tea as well as the campaign (Give Wings to Budhiya's dream) on bringing children from beedi factories to mainstreams

of education has generated a wide public awareness on the social media platforms.

Prabha is an embodiment of accountability, transparency and professionalism in approach through its intervention in sustainable livelihood projects encompassing agriculture and livestock management. Our strategically outlined goals well implemented through standard operational procedures have garnered support and trust from esteemed CSRs like Tata Trust, CINI, Infosys, ITC BMZ, WHH among others.

A well knit organizational structure coupled with good governance is a prerequisite for a long term commitment from modern day donors /CSRs. Prabha has adjusted to the demands of the current development ecosystem by prioritizing social enterprises which can be scaled up after the initial years of financial support and handholding. Positive inroads in the arena of health, nutrition, education and WASH has greatly complemented the Prabha supported livelihood based models in Lohardaga, Gumla and Ranchi districts of Jharkhand.

ROLE OF SELF - HELP GROUP FOR THE WOMEN

In the last couple of decades, India has experienced the positive consequences of the Self-Help Group (SHG) based development interventions. The SHGs have

acted as tools for poverty alleviation and socio-economic development of rural poor, especially under-privileged rural women. The SHG is a model for credit-lending like Village Banking or Rotating Saving and Credit Associations (ROSCA) of Latin America and Grameen Joint Liability Group (JLG) of Bangladesh, but it has wide applicability in addressing various socio-economic characteristics of people apart from credit and saving like empowerment, literacy and enterprise development (Panda, 2009). There are different definitions of SHG; but for a common man a SHG is a group of individuals especially women coming from homogenous social and economic profile integrated to perform micro-banking services like periodical saving and relending to members from the pooled savings. Apart from these functions, SHGs work on principles like Self-Help and united strength. There is not much evidence of existence of SHGs before 1980s except little notices of women SHGs in India by policy makers (Reddy and Manak, 2005). In mid 1980s in southern India some of the women SHGs were formed by NGO named MYRADA under its project interventions (Fernandez, 2007). The SHG based interventions really got triggered after the initiation of SHG Bank Linkage Programme (SBLP) under the guidance of National Bank for Agriculture and Rural Development (NABARD) and about 3.2

million SHGs were linked to commercial banks by benefiting 40 million SHG members in India (Harper, 2008). This SBLP is not only a massive intervention in India but also formed one of the biggest microfinance programmes in the world, and has become an important part of the rural finance system in India. The comparison between the target group and control group is the comparison between the factual and counterfactual. The limitation in this approach is the selection of the control group matching with the target group, which is a herculean task since two individuals or households or enterprises may not be similar across a set of variables (Armendariz & Morduch, 2007; Karlan, 2001). Many of these studies scanned the SHGs to measure impact, but did not include the statistical and econometric tools; and so these studies provided the views without much scientific inquiry. In this perspective, the current study is engaged in mapping the impact of women SHGs on a set of cliental variables like loans, income, employment, literacy, migration, saving, decision making and participation in PRIs based on descriptive statistics and econometric tools in Orissa and Jharkhand states of India.

UNDERSTANDING ECONOMIC EMPOWERMENT FOR WOMEN

Strengthening of women initially includes the difference in awareness to change their

destiny. It is a basic part of the course of progress. The subsequent advance includes the significance of esteemed assets, that is, material, human, and social assets and has an authority over them in the public eye. Thirdly, women should meet up and comprehend the idea of systematized foul play and act to handle these issues of treachery. Women don't frame a homogenous gathering; different elements like race, class, station, and nationality are additionally in play, which further compounds the bad form.

Since the commencement of the discussion on sex disparity, many endeavors have been made to conceptualize women's strengthening. Naila Kabeer, in her review has characterized it "as a cycle through which women gain the limit with respect to practicing key type of organization comparable to their own lives just as corresponding to the bigger design of limitation that situated as subjecting to men" (Kabeer, 2015). The conceptualization of women's strengthening as far as organization demonstrated compelling in approach circles. Heinsohn (2005) depicts strengthening as "when the individual have the ability to settle on successful options: that is, to make an interpretation of the(ir) decisions into positive activities and results". The Inter-American Development Bank (2010), characterized 'women strengthening' as far as "growing the

freedoms, assets and limit of women to decide and act autonomously in friendly, financial and political circle". The United Nations (2014) has characterized women's strengthening as far as five parts: "women's self-appreciation worth; their entitlement to have and decide decisions; their privileges to approach openings and assets; their entitlement to have ability to control their own lives both inside and outside home; and their capacity to impact the heading of social changes to make an all the more and social and financial request, broadly and globally".

CONCEPT OF EMPOWERMENT

It is amazing to take note of that most of the word references basically shows a pre-20th century depiction of the action word engage signifying 'to enable', and 'to give capacity to'. The articulation was first utilized in the seventeenth century and has implications like 'approve', 'delegate', or 'empower'. The expression strengthening, as a result, is a perplexing idea. Then again, it suggests the exchange of expert in an enthusiastic procedure over a timeframe. Strengthening gives the impression to be a cutting edge believed that would not have been plausible 200 years prior when the prospect of majority rules system and 'administration of individuals, for individuals, by individuals' was something to battle and pass on for. In the twentieth century we saw various instances of political strengthening in

various nations on the planet drove by individuals like Mahatma Gandhi, Martin Luther King, and Nelson Mandela. From the perspective of the individuals from low-controlled gathering, strengthening alludes to difficult work to foster their base of force. The subject of 'women strengthening' is as of now a worldwide marvel. Taking into account the way that the induction of the United Nations Organization, the subject of women's improvement has concerned the thought from the researchers worldwide and the idea has come in the political diagram of a lot of nations. As of now, "strengthening" has supplanted the previous word "improvement". Notwithstanding the way that the expression 'strengthening' had form into a 'trendy expression' in the sixties, it was not contended so expansively in writing fully expecting the eighties. It took in regards to a quarter century for the United Nations to report the year 2014 as the 'Global Year for Women's Empowerment' in the wake of declaring the 'Women's Decade' in 1975. India likewise asserted the year 2014 as the 'Women's Empowerment Year'. The phrase strengthening has assorted ramifications in various socio social and political structures, alongside doesn't change over effortlessly inspired by all dialects. A traveling of bound arrangements aligned with strengthening about the world all the time prompts shining discussion. These arrangements contain self strength, control,

self-power, self-dependence, own decision, life of pride in concurrence with one's ethics, achieved of battling for one's privileges, autonomy, own dynamic, being free, inception, and ability—to raise a couple. The World Bank depicts strengthening as "the advancement of developing the capacity of people or gatherings to simply decide and change those decisions into favored activities and ends. Fundamental to this improvement is activities which similarly set up individual and aggregate resources and improve the adequacy and correspondence of the authoritative and institutional system which manage the use of these resources"

Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. Women empowerment refers to increasing economic, social, political and spiritual strength of women. It often involves developing confidence in their capabilities. Empowerment can enable women to participate, as equal citizens, in the economic, political and social sustainable development of the rural communities. At the grassroots level, women's participation and development often take place through interventions in the form of development programmes or projects. The Government of India has introduced many community development programmes to uplift the socio economic status of women and reduce their

vulnerability to poverty. One such programme was the Microcredit Self Help Groups (SHGs). It is against this background, a study has been undertaken to analyze the role of Self Help Groups on the empowerment of women in Kannur Corporation. The broad objective of the study is to examine the role of SHGs in promoting women empowerment in the study area. The more specific objective of the study is to analyse impact of SHGs on various dimensions of women empowerment. For analyzing the objectives, a well-structured interview schedule has been prepared and administered to collect the various empowerment aspects of 50 women SHGs beneficiaries. A comparison was made between the level of empowerment before joining the SHG and their conditions after two years of joining the group in order to see the extent of improvement. For this paired sample t test has been applied. Further, data has been analyzed with the help of simple Statistical tools like tables, percentages, averages, and diagrams. The secondary sources of information have been collected from Government publications, from various books and journals. Through this study SHGs have been recognized as a useful tool to help the women and work as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs is a media for development of savings habit

among the women. Moreover, the study found that after joining the group they empowered as compared the situation prior to joining SHGs and this is strengthened through various dimensions of empowerment such as economic, socio-cultural, interpersonal and political dimensions. Further they have gained power over decision making in the households. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life

UNIQUENESS OF WOMEN EMPOWERMENT

Women empowerment procedure assured uniqueness; they are the following: -

1. Women strengthening are liberal capacity to women; it is legislative officials improved off.
2. Women strengthening works with a predominant proportion of self-certainty and intelligence of autonomy encompassed by women.
3. Women strengthening is an advancement of acquiring power for women in kind of relate to her privileges and to accomplish her obligations towards oneself as well as other people in a predominantly effective manner

4. Women strengthening give the capability or ability to decline to acknowledge bigotry constrained by the male ruled society.
5. Women strengthening works with women to organize them to extend their self-adequacy.
6. Women strengthening offer better economy than women.
7. Women strengthening imply women's authority over material resources, scholarly assets and belief system.
8. Women strengthening face conventional force conditions and relations.
9. Women strengthening kill all sex upheld shameful in all establishments and association of society.
10. Women strengthening imply participating in women in approach and dynamic advancement at homegrown and public levels.

HYPOTHESES

To ascertain whether Group Profile indicators influence the performance, the following hypotheses have been framed and empirically tested.

H0: There is no significant difference in performance among different SHGs and the Age of the Group.

H1: There is a significant difference in performance among different SHGs and the Age of the Group.

H0: There is no significant difference in the performance scores of different SHGs and the literacy level of the Leader

H1: There is a significant difference in the performance scores of different SHGs and the literacy level of the leader.

Ho: There is no significant difference in the performance of the different SHGs and the size of the group.

The logo for IJASSH is a stylized flame or leaf shape, composed of several overlapping, curved segments in shades of purple, pink, and orange. Below the graphic, the acronym "IJASSH" is written in a bold, purple, sans-serif font.

IJASSH

List of Work for Empowerment:

Sl. No.	Activities	Frequency	Percent
1	Agriculture	10	20
2	Cake making	5	10
3	Food making	5	10
4	Hotel	10	20
5	Phenol making	5	10
6	Pickle making	5	10
7	Soap making	5	10
8	Tailoring	5	10
	Total	50	100

SOCIO-ECONOMIC DEVELOPMENT PROGRAMMERS

Monetary advancement of the country has reliably remained a liked goal before the coordinators since dispatching of the Initial Five-Year Plan. Complement in different pieces of the improvement system has, clearly, been changing in the ever-evolving Five-Year Plans. In the underlying Long term Plans, monetary improvement was attempted having confidence in 'Stream Down Hypothesis' which fought that advancement in GNP and per capita would penetrate down to all spaces of the economy, layers of the overall population and make occupations, dispose of desperation and cut down expansive government help. As these Plans structure a procedure with measure similarly as adventures and benefits and moreover

present a picture of headway in fundamental monetary courses of action, moderate plans had critical changes from the earlier stage reflecting both changing conditions and new experiences. In the Fourth Long term Plan, it was perceived that abatement in the unemployment and significant dejection in the country could be cultivated exclusively after the gathering of direct interventionist technique of target masterminded system. Accordingly, the prerequisite for unprecedented poverty facilitating programs for the troubled fragments of the general population and spaces of the country was perceived in mid-seventies.

LIMITATIONS OF THE STUDY:

No review is without impediments so do this review is. As the review utilized the two hotspots for assortment of

information so gathering distributed information for a particular geological region for a specific time frame length represented a major obstacle. Thus, investigation is limited by the accessibility of distributed information. Furthermore bank authorities denied giving anything recorded as a hard copy or in poll structure as an issue of their implicit rules and classification. Also assembling data from almost ignorant respondents was a dreary errand. Respondents were hesitant to address a portion of the inquiries identified with pay and resources and relationship questions women wondered whether or not to react.

CONCLUSION:

Government is making endeavors to mitigate destitution through different plans yet Government alone cannot free every one of the needy individuals once again from shackles of neediness. Every one of the stakeholders need to approach and take an interest in this neediness mitigation development particularly the private business people commitment is the need of great importance. Government is giving monetary help private accomplice ought to give preparing and giving backward and forward linkages to these ladies SHGs like southern India. So a PPP model can work ponders for this plan too.

After Government it is the NGOs which stretch out their commitment to Self Help Group conspire. It was noticed a NGO MESAS (Mewat Education and Social Awakening Society) is taking drive in the example locale for the development of SHGs. When a gathering is shaped and their compensation is gotten NGOs leave the scene. NGOs ought to expand their job past development of gatherings. By and large NGOs vanish after a range of 2-3 years, so do the SHGs. Infact a NGO is relied upon to help a SHG till it arrives at development.

Bankers' ought to foster an advance tracking framework regarding where the asset given to SHG has been used and the quantity of recipients in the entire gathering ought to be distinguished. To the extent track record with the moneylenders is concerned it was found palatable as 70.39%

SHGs took first advance from the bank however stay unpredictable in reimbursement however not defaulters. On papers the asset is known as gathering reserve yet as a general rule it becomes advantage of the couple of as others give up it for interest pay anyway little it is.

PRI (Panchayati Raj Institutions) should assume more proactive part for ID of families to be helped and recuperation of

credit. Gram Panchayats should assist SHPIs with recognizing more useful and gainful exercises in conference with the helpless families as they are more acquainted with the neighborhood needs and assets.

However, banks are allowing advances to SHG as a piece of SGSY yet they are not spurred to take dynamic premium in this

task. They ought to concede credits as well as need to examine and exhortation to begin a gathering action however meet with the bankers show that they lack time to screen huge number of miniature advances and they concede that they are worried about reimbursement which is very high in the region without making any additional endeavors.

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