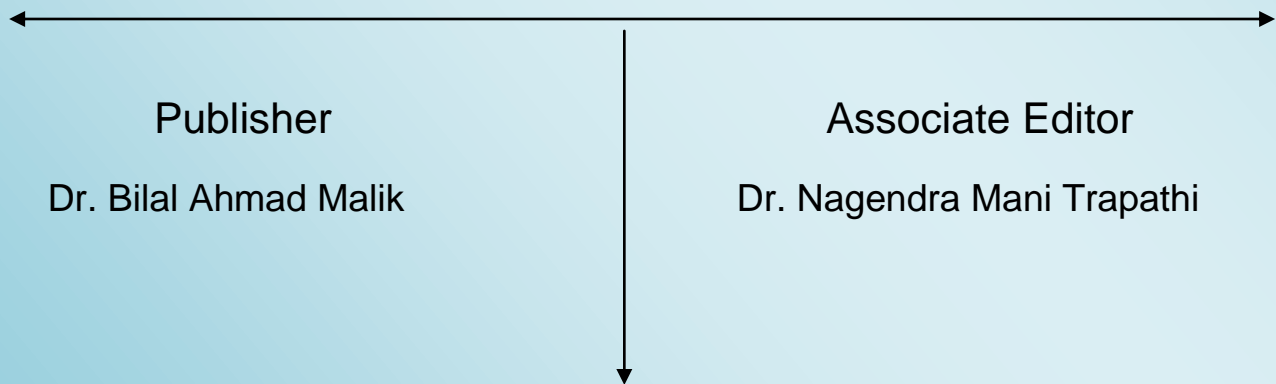


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## THE PARTICIPATION OF WOMEN IN SHG AND MGNREG PROGRAMMES

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### **ABSTRACT**

*A review of government's various programmes for women empowerment reveals that little has been done or achieved through these programmes. The discrepancy in the ideology and practice of the empowerment policy of women in India constitutes its continued social, economic and social backwardness. Women make up nearly half of our country's population. Hence there can be no progress unless their needs and interests are fully met. Empowerment would not hold any meaning unless they are made strong, alert and aware of their equal status in the society. Keeping in view of this the Union and various State Governments has given impetus to promote the women Self Help Groups from late 1980s. The launching of wage guaranteed employment programme namely MGNREGS by the Government of India in 2006 further enhanced the income resources of rural women as the MGNREG Act envisages that one-third or more than half of the wage providers under the scheme should be women. The study is intended to analyze the participation of women in MGNREGS at national and state level and to study the growth of SHG movement and savings of SHG members at national and state level.*

### **INTRODUCTION**

India is a land of villages, in which resides about 80 per cent of its population. There are 640,867 villages in which live 833.1 million people. For untold centuries each Indian village was the whole world for its people. The size of these villages varies considerably. 236,004 Indian villages have a population of fewer than 500, while 3,976 villages have a population of 10,000 and above. The village communities are little republics having nearly everything they want within themselves. They seem to last where nothing else lasts. Dynasty after dynasty tumbles down, revolution succeeds revolution, Hindus, Pathans, Moghuls, Marathas, Sikhs, English are Masters in turn, but the village communities, each one forming a separate State within itself, remain the same. It has contributed more than any other cause to the preservation of the people of India, "through all revolutions and changes they have suffered."<sup>1</sup> However, such communities suffered from isolation and had no facilities of the

modern times. Centuries of village living has developed viewpoints, beliefs, attitudes and practices that have become an integral part of their very being.

### **Recent Changes in Rural India**

On account of growth of the span; spatial scatter and the complexities of the development activities, as also significant changes in the strategies, the context of constitutional building in rural India has undergone a change since submission of the Report of Balwanth Roy Mehta Study Team in 1957.

Among the striking changes in rural India the most important have been (a) imparting of dynamism to agriculture which was previously stagnant (b) the enlargement of the concept of agriculture to cover allied occupations like dairy, piggery, fishery, social forestry etc., which are of special relevance for the economy of the weaker sections (c) assured availability, on an increasing scale, of new agricultural technology including scientific utilization of major and minor irrigations (d) emerging shifts in national policies towards cottage, village and rural industries at localized production points (e) increasing possibilities for absorption of institutional credit for, effective implementation of productive projects (f) growing importance of marketing, involving a series of extra local transactions (g) the emergence of growth centres and need for tackling the rural-urban continuum (h) increasing emphasis on group action and conjoint activities (i) growing concentrations on special efforts to organize and assist the weaker farmers in particular and poorer sections of society in general and finally (J) coupled with developmental urges, the evolving needs for provision of the welfare and municipal utilities requiring in the rural areas, different type of technical servicing functions.

### **OBJECTIVES OF THE STUDY**

1. To analyze the participation of women in MGNGREGs at national and state level.
2. To study the growth of SHG movement and savings of SHG members at national and state level.

### **METHODOLOGY**

The study is basically descriptive in nature. The data for the present study is collected from secondary sources like annual reports of Union Ministry of Rural Development, State Ministry of Rural Development, NABARD Annual Reports etc.

## **Women and Empowerment**

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men.

### **Give women credit – micro-finance is not a silver bullet**

Micro-finance – including micro-credits – is often considered as an instrument that promotes empowerment. Whilst it can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can also lead to indebtedness and increased exclusion unless programmes are well-designed.

Providing supplementary services – such as training, working through groups rather than individuals, or alongside other investments in awareness raising – has been shown to increase women's direct control over resources.

### Role of SHGs in Promoting Micro-Credit

The banks being commercial organizations were initially reluctant to reach the large number of poor strewn all over the country requiring access to credit. Hence, the grassroots level initiatives have become a necessary concept through several voluntary organizations/ NGOs to overcome the reliance of the Banks. The banking institutions have come forward to utilize the services of the existing voluntary organizations in a selective manner on the basis of an assessment of capability of each such organization. In several parts of the world, NGOs have demonstrated that promotion of SHGs of persons with some basic traditional skills for undertaking different kind of income generating activities could foster proper grassroots level initiatives for motivating the banks to extend credit support to such groups at the appropriate juncture.

Micro-financing has been considered as an effective strategy for formal financing agencies. Moreover, group lending minimizes transaction cost and at the same time the members of a group can avail small loans. The chance of mis-utilization is minimal and there is assured repayment because of peer monitoring by the group. The group concept has enabled the rural poor to develop the savings habit and minimize extravagance. Table-1 shows that the number of SHGs as well as savings of SHGs in India.

**Table 1**  
**Progress under Microfinance - Savings of SHGs in India as on 31 March 2015**  
**(Amount in Rs. Lakh)**

Year	No. of SHGs	Savings Amount
2007-08	5009794	378538.94
2008-09	6121147	554561.82
2009-10	6953250	619870.89
2010-11	7461946	701630.28
2011-12	7960349	655141.45
2012-13	3541505	508262.6
2013-14	7429500	989741.54
2014-15	7697469	1105984.07

**Source:** NABARD Annual Reports from

It is evident from table 1 that the number SHGs in the country increased gradually from 2007-08 to 2014-15 except 2011-12. In 2007-08 there are 5,009,794 SHGs in the country and they increased to 7,960,349 in 2011-12. Even though, the actual number SHGs are increasing after 2012-13, the number never reached the figure of 2011-12. The savings amount of these SHGs is showing upward trends during first 4 years of study. The downward trends appeared in 2011-12 and 2012-13 only. Again, the savings amount of SHGs is increasing from 2013-14 onwards.

### **Self-Help Groups (SHGs) in Andhra Pradesh**

In Andhra Pradesh, self help movement through savings has been taken up as a mass movement by women. There are about 9.83 lakh women SHGs in Andhra Pradesh covering nearly 101.89 lakh rural poor women. The SHGs are not only resorting but are also taking small loans out of the corpus available with the group. An amount of Rs. 4025.55 crores is mobilized as corpus among these groups and the savings of these SHGs have an accumulated Savings Rs. 1962.50 as on March, 2009. The state government has taken several initiatives to extend financial support to these groups. During the financial year 2008-09 Rs.11037 crores has been targeted as loan mobilization under SHG Bank linkage program and an amount of Rs.7203.53 crores has been mobilized up to March 09.

### **Self sustaining movement**

The members of SHGs are poor with low or nil saving capacity, and who depend on moneylenders or private sources to meet their expenditure and other obligations. During the group meetings, the thrift amount is pooled and given as loans to members for utilization, production or investment purposes based on the priorities determined by the group. The group members keeping in view the interests and prosperity of the member take a collective decision regarding all matters. These groups play the role of a mid-wife or money lender. The table 2 gives the details of SHGs and their savings in Andhra Pradesh.

**Table 2**  
**Progress under Microfinance - Savings of SHGs in Andhra Pradesh as on 31 March 2015**  
**(Amount in Rs. Lakh)**

Year	No. of SHGs	Savings Amount	State Share
2007-08	1007071	97125.26	25.66
2008-09	1280900	119192.63	21.49
2009-10	1448216	125528.98	20.25
2010-11	1466225	130780.22	18.64
2011-12	1495904	149015.56	22.75
2012-13	1421393	254179.23	50.01
2013-14*	1418676	349962.18	35.36
2014-15*	884508	262949.95	23.78

Source: SERP-AP, \* Divided State

It is evident from table 2 that the number SHGs in the state increased gradually from 2007-08 to 2014-15 except 2012-13. In 2007-08 there are 1007071 SHGs in the state and they increased to 1495904 in 2011-12. Even though, the actual number SHGs are increasing after 2012-13, the number never reached the figure of 2011-12. The number of SHGs further reduced with the bifurcation of state. The savings amount of these SHGs is showing upward trends during first 4 years of study. The downward trends appeared in 2011-12 and 2012-13 only. Again, the savings amount of SHGs is increasing from 2013-14 onwards.

## MGNREGA

The UPA government has spent more than Rs 50,000 crore in implementation of MGNREGA. The wage component of the mega scheme is estimated to be more than Rs 30,000 crore and is paid to around 5 crore beneficiaries of which 52 per cent are women. MGNREGA stipulates that priority shall be given to women. In terms of implementation it mandates that a minimum of one-third of the beneficiaries shall be women who have registered and have requested for work. MGNREGA was notified on September 7, 2005. The Act came into force on February 2, 2006 when 200 selected districts of the country were brought under its purview (Phase I, 2006-07). At present all the rural districts of India are covered under the scheme.

The progress of the scheme with special reference to total households applied for job card, total job cards issued, total job cards (SC), total job cards (ST), total job cards (non-SC/ST), total households demanded work, total persons demanded work, total households allotted work, total persons allotted work, total households worked, total persons worked and total households reached 100 day limit from 2011-12 is presented in table 3.



**Table-3**  
**Job Card and Work Details under MGNREGS**

Particulars	2011-2012	2012-2013	2013-2014	2014-2015
Total households applied for job card	122164046	127241056	125553978	125104045
Total job cards issued	121507478	126083760	123918399	123358972
Total job cards (SC)	24717580	26424065	26172378	25907028
Total job cards (ST)	17406047	18023976	18208651	18100413
Total job cards (non-SC/ST)	79383851	81635719	79537370	79351531
Total households demanded work	47311815	46826956	50609142	45287403
Total persons demanded work	75099661	73367554	78971769	69420956
Total households allotted work	47276206	46800064	50557548	45206397
Total persons allotted work	75048230	73301459	78873816	69228197
Total households worked	49739898	48555177	47072935	40622010
Total persons worked	79359305	76222858	71084152	59787672
Total households reached 100 day limit	4103885	5000596	4458726	2335874

**Source:** <http://www.nrega.nic.in>

It is evident from table 3 that the percentage of household issued job card among applied household is 99.46 per cent in 2011-12. It is 99.09 per cent, 98.70 per cent and 98.61 per cent in 2012-13, 2013-14 and 2014-15 respectively. Among the total job cards issued the share of Scheduled Caste households' ranges between 21.12 per cent (2013-14) to 20.34 per cent (2011-12). The share of Scheduled Tribe households who got job cards among total households is 14.33 per cent in 2011-12, 14.30 per cent, 14.69 per cent and 14.67 per cent in the next three consecutive years respectively. The non SC/ST households share ranges between 64.19 per cent to 65.33 per cent. During 4 years more than 99 per cent of households were allotted work. In the same way, more than 99 persons were also allotted work. The total households worked are gradually decreasing year by year. The total household reached statutory 100 days of employment also showing downward trends except 2012-2013.

The details with regard to total persons with disability, total households worked (non-SC/ST), total person-days worked (non-SC/ST), total sc households worked, total person-days worked by SCs, total ST households worked, total person-days worked by STs, total land reform/IAY households worked, total person-days worked by women, total person-days total SC households over 100 day limit and total ST households over 100 day limit from 2011-12 is presented in table 4.

**Table-4**  
**Working Status of Different Categories under MGNREGS at National Level**

Particulars	2011-2012	2012-2013	2013-2014	2014-2015
Total persons with disability	360591	397503	422428	352400
Total households worked (non-SC/ST)	29954191	28887656	27572120	23640672
Total person-days worked (non-SC/ST)	1244585142	1315711036	1257378863	952070975
Total SC households worked	11000524	10799038	10509734	8815985
Total person-days worked by SCs	455877098	481851307	476117405	347467767
Total ST households worked	8794211	8868495	8991081	8165353
Total person-days worked by STs	468308133	451734357	431931911	297411030
Total land reform/IAY households worked	1585269	1551293	1616255	1523345
Total person-days worked by women	1011398001	1124122121	1118120977	861320462
Total person-days	2169307194	2249296692	2165428179	1596949772
Total SC households over 100 day limit	635602	1080117	950516	486190
Total ST households over 100 day limit	1062072	968195	829670	470341

Source: <http://www.nrega.nic.in>

It is evident from table 4 that the persons with disability working under MGNREGS gradually increased during first 3 years of study. The total non SC/ST household worked showing downward trends during 4 years of study. The total persons days worked by non SC/ST households gradually decreasing from 2012-13 onwards. The number of total SC households worked also declining over the years. The total number of ST households worked increased during first 3 years of study. The total land reform households worked is not evenly distributed. The total person days worked by women is also gradually declining from 2012-13 onward. The SC and ST households availing 100 days of employment is also not encouraging.

### **MGNREGS in Andhra Pradesh**

The implementation of NREGA calls for the formulation of Rural Employment Guarantee Scheme by the State Governments. The Scheme so formulated would have to provide for the minimum features specified in Schedule I of the Act and may prescribe conditions, which are without prejudice to the conditions specified in Schedule II of the Act. Accordingly, the Government of Andhra Pradesh has formulated the rules and regulations

for the implementation of the Scheme on 28<sup>th</sup> January 2006 to provide not less than one hundred days of guaranteed wage employment in a financial year to every household in rural areas covered under the Scheme and whose adult members volunteer to do unskilled manual work subject to the conditions stipulated in the Act and notified in the Scheme.

### Female Participation in MGNREGS in AP

An important objective of MGNREGA has been to encourage women's effective participation, both as workers and as administrators. For instance, according to MGNREGA guidelines, at least one-third of the beneficiaries shall be women who have registered and requested for work under the programme. Further, since employment is provided within 5 km radius of the village, it has the potential to bolster women's participation. The table 5 provides some insights into the implementation of the scheme in terms of providing equitable and easy access to work to rural women.

**Table-5**  
**Gender Wise Work and Wage Earning Analysis in Andhra Pradesh**

Particulars	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Male registered	913122 1	913122 1	913122 1	913122 1	913122 1	9131221	9131221	9131221	913122 1
Female registered	849712 4	849712 4	849712 4	849712 4	849712 4	8497124	8497124	8497124	849712 4
Male working	544824	176836 8	265628 6	288359 1	303363 4	2457396	2762897	2787000	258342 6
% Male Working	47.73	48.14	48.37	48.04	47.70	46.85	47.02	46.69	46.12
Female working	596689	190479 3	283485 8	311866 7	332589 3	2787911	3113323	3182313	301862 6
%Female Working	52.27	51.86	51.63	51.96	52.30	53.15	52.98	53.31	53.88
Male wage(Rs.In Lakhs)	10113.5 1	36725.5 7	45305.5 1	84493.2 7	80683.2 1	82148.1 4	90705.5 5	89407.7 1	83722.5 3
% Male Wage	43.71	44.33	44.55	44.80	45.24	44.22	43.86	43.41	42.73
Female wage(Rs.In Lakhs)	13026.1 1	46117.7 5	56397.4 8	104125. 2	97661.3 8	103624. 67	116103. 96	116546. 16	112212. 8

% Female Wage	56.29	55.67	55.45	55.20	54.76	55.78	56.14	56.59	57.27
Male average	81.15	79.72	82.3	89.35	97.3	99.18	108.03	114.53	129.05
Female average	78.97	79.09	80.62	87.23	94.79	95.35	102.67	108.11	122.07

Source: [www.anregs.gov.in](http://www.anregs.gov.in)

It is evident from table 5 that the number male and female registered under MGNREGS in Andhra Pradesh is constant during nine years of study. The actual number of males working under the programme gradually increased during first five years of the study and last two years of study. The percentage of men working under the scheme ranges between 46.12 per cent to 48.14 per cent. The number of female working under MGNREGS in the state is gradually increasing except 2011-12 and 2014-15. The percentage of women participation under the scheme is highest i.e. 53.31 per cent in 2013-2014 and lowest i.e. 51.63 per cent in 2008-2009. The share of women wages to men wages is higher as their number is high under the scheme. The average wage for male is higher than female wage during 9 years of study of the programme in the state.

## CONCLUSION

Empowerment would become more relevant if women are educated, better informed and can take rational decisions. It is also necessary to sensitize the other sex towards women. It is important to usher in changes in societal attitudes and perceptions with regard to the role of women in different spheres of life. Adjustments have to be made in traditional gender specific performance of tasks. A woman needs to be physically healthy so that she is able to take challenges of equality. But it is sadly lacking in a majority of women especially in the rural areas.

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