

Women SHGs of Punjab- A perspective

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Abstract

This paper presents a perspective view of women SHGs (Self Help Group) of Punjab engaged in improving women participation in economic development. This paper also focuses on the policy initiatives for promotion of Women cooperative in Punjab. Women empowerment is essentially a process of upliftment of economic, social and political status and can act against domestic violence. The paper is based on empirical and secondary sources. The study concludes by an observation that apart from bringing cooperatives, access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Key Words: Women Empowerment, Education, Health, Socio-Economic Status.

INTRODUCTION

The important aspect of social lives now a day is mostly confined to the gender issues in various socio-economic, demographic and cultural classifications of people in India. Unfortunately females are in a historical process neglected at helm of male dominated society. This feature is still persistent in the recent period, perhaps to a different extent. In ancient Indian society the position of women was highly remarkable. She enjoyed property rights, education, freedom and social status.

During medieval society times, the position of women in India was further degraded due to more seclusion and a 'closed life' by the custom of 'purdah'. Women lost all their liberal activities and became a property of their male masters, there by becoming a 'commodity' and therefore came to be considered a liability instead of an asset to the family. Thus till the beginning of the nineteenth century women were totally and forcefully subjugated, physically and intellectually to male superiority in the country.

The dawn of Independence ushered a new lively chapter in the history of the struggle for improving the status of Indian women. The constitution of independent India vehemently opposed the idea of gender discrimination and the inequality of women, which was inherent in the Indian social system [1].

The other factor which makes women suffers on their endeavors and devoid of their rights is the nature of social constructs. The social norms and values which govern human behavior particularly in rural areas do not favor women using their rights and thus create obstacles, towards the enforcement of legislations which aim at improving the status of women.

Nature and Need for Self Help Group: India being a developing economy and where large population of people find it difficult to secure two meals a day, many a government programs have been taken up to eradicate poverty. The downtrodden and the poorer sections of the society have not been able to avail various opportunities to develop and grow. According to some studies, individually, the poor do not come out in open to speak for their rights and opportunities. Women become the first casualty in the process though they are as efficient as men and contribute much to the economic development [2].

This space is filled by Self Help Groups (SHG) of women which do contribute to the social and economic development of the country. SHGs are facilitated to achieve independence in the lives of its members and improve their mental caliber through proper skilling and awareness. Thus, SHGs can play a major role in women empowerment to channelize micro-finance through bank linkages in collaboration with NGOs and contribute for the upliftment of the rural economy. Self Help Groups should function as non-political and non-controversial groups.

Women SHGs are gaining momentum in accelerating and achieving sustainable development in rural India. Undoubtedly it can be stated that SHGs foster faster economic progress in rural economy which directly benefit to the advantage of women with respect to their income, saving, household expenditure etc. The microcredit loans provided by banks have certainly strengthened their backbone in the rural belt.

SHGs operating in rural Punjab as part of the STEP (strengthening, training and employment programme) project of the Centre are proving to be a step in the right direction for village women.

These groups follow two models of functioning. According to one model, every member of a group deposits Rs 100 per month in a bank account. The SHGs that have been functioning for the last few years in places like Banur, Mohali, Ropar, Noorpur Bedi, Mullanpur now have good cash reserves, and are able to provide loans to members at an interest rate of 2%.

The other model is that members make products like pickles, jams, detergents, phenyls, etc. The products are sold at a small profit, which is distributed among the women.

Self Help Group-Bank Linkage Programme (SBLP) aims to deliver financial products & services to the section of Indian population that lacks access to formal banking. This segment, often from the lower income, meets its financial needs through informal sources such as money lenders, traders, family and friends etc. However, these sources have their own limitations.

Under SBLP, 10-20 individuals (women group in existence for at least 6 months) with a minimum Savings/Corpus of Rs 5,000 can organize themselves in groups known as Self Help Group/s (SHG/s) commonly known as Self Help Promoting Institutions (SHPI). The SHGs are encouraged to take up livelihood activities, for which skill training is provided by certain NGOs. The members of the SHG are encouraged to save and internally lend the savings to members during times of need. SHPIs also provide knowledge on managing books of accounts.

SHGs get linked to banks via NGOs, for opening savings account and for their credit requirements. Banks lend to SHGs after assessing their credit worthiness on parameters such as group discipline, regularity of meetings, savings, rotation of funds, maintenance of books of accounts, group record keeping, repayment of loans etc.

If the lending agencies are convinced about the acceptable level of financial and administrative discipline in running of the SHG, it becomes eligible for a maximum loan amount of Rs. 6,25, 000 for loans transferred from other bank and for some cases up to a maximum of Rs. 7,50, 000 with Interest Rates Ranging between

Product	Maximum	Minimum	Mean
SHG	19.02%	12.00%	15.10%

Average age of SHG members

The majority of SHG members in Punjab are between the ages of 21-40 years (68%), followed by 41-60 years (27%). There is a small percentage of SHG members of less than 20 years of age (2%) and more than 60 year old (3%). It shows that most of the members are in the productive age [2, 3]

Policy initiatives for women cooperatives in Punjab

"MAI BHAGO ISTRI SHAKTI SCHEME"- Empowerment of Women through Cooperatives. The scheme gets its inspiration from the legendary great woman from the history of Punjab who became an inspiring/motivating figure for the great '40 Muktas' of the Sikh History. She is known as a symbol of power and faith.

Objectives

The scheme envisages strengthening women especially in rural areas in single/Individual capacity or clusters or groups. The objectives of the scheme are to strengthen their activities through training at convenient places. Hassle free credit and assistance. The scheme also envisages creation of backward & forward linkages by creating a supply chain for providing raw material to women entrepreneurs with the help of apex/State level organizations.

It will ensure marketing of products made by such self-employed women through the network of primary societies as well as the apex/ state organizations like WEAVCO, MARKFED & MILKFED. The scheme also envisages seeking and taking assistance, grants, subsidies from state and central organizations like KVIC, KVIB as well as Mahila Kosh etc.

Primary Agriculture Cooperative Societies (PACS) are the hub for Empowerment of Women. There are about 4135 number of PACS in Punjab and each PACS presently has 1-4 villages in its area of operation and each PACS has also its own building having two small offices and a Go downs having capacity of 200-500 metric tons with part of the building spared for the office, training and commercial activities taken up by the women members.

Cooperative Inspector In charge of the society along with the secretary of the society and official of the lady wing (if any) are supposed to keep the group active and facilitate finance from PACS if the group seeks so. Different income generating activities are identified at the village level depending and mainly following activities are undertaken: Phulkari work, Tailoring, stitching and embroidery Hosiery and knitting. Vermi compost fertilizers Beauty Parlor, STD Booths and petty shops Mushroom growing, Bee keeping, earthen pots Vadipapad, Pickles, Murrba, sauce and squash making Dairy & Poultry Cattle feed making. Poultry feed making Making of Soft toys Processing of Fruits and vegetables Grinding and packing of chilli powder, haldi powder & masala powder Computer BPO / Call center Training (inbound/ outbound calls) Soap making Notebook, Copy book, registers etc. making Uniform making Bakery, Confectionery Candle making Women SHGs in Punjab also provide lunch to Anganwadi children under the central CDS scheme as well to school children under the Mid-day meal scheme. In one society different women members can opt different activities depending upon their aptitude and skills [4].

SUCCESS STORIES

The state of Punjab can claim some success in forming and developing Women SHGs and some of the success stories are described below:

A village woman from Punjab, Seema 'pickles' her way to success, An illiterate village lad Seema has scripted her way to success by efficiently marketing pickles, juices, chutni and alovera products, giving a new lease of life to over 10 villages in backward belt of Punjab. Under Agriculture Technology Management Agency (ATMA) Scheme she has been catalytic in changing the Socio- Economic lives of the farmers of the state. Thanks to her initiative, now farmers are empowered to make financial decision and can support their family for education of their children said Director of Agriculture Department, Dr. Mangal Singh Sandhu.

Disclosing success story of women empowerment here today Dr. Mangal Singh Sandhu said that a woman farmer Mrs. Seema Rani from village Chandpurbela district Ropar was a spectacular role model for the rural women. He said due to economic conditions, she took courageous step to join the Self Help Group (SHGs) of the village and developed her family economically and socially. She was identified as a potential woman to lead SHG. During regular meetings various issues related to the leadership of her.

Divulging more he said that Various Income Generation activities were explored based on viability of the activities. Training of Income Generation was provided to all the members of the SHG from various institutions. She motivated the members to adopt the Income Generating Activities as per their interest and ability. From the fruitful experience of SHGs, 10 other SHGs in the adjoining villages have been formed. Now she produced the high quality of aloe vera juice, pickle, chatni and managed the marketing at her own skills.

For such efforts she was awarded first prize in the Income Generating Activities. She was also awarded during Bharat Jan Sookhna Nirman Programme. With her continuous motivation of all the members of the SHG are engaged in one or the other activity for Income Generation and replication of the process of SHG other IGAs is the great success of this self-help group [5].

Women Dairy Cooperatives: Empowering the Women of Punjab:

The dairy co-operatives were formed in India after 1912; the real beginning was made only after the Second World War. The dairy co-operatives are organized with a three-tier structure i.e. milk producers' co-operatives society at the village level, the union of societies at the district level and the federation of the unions at the state level. The process of organizing societies at village level started in Punjab in 1978.

Women play an important role in the dairy farming as they are the primary caretaker of the cattle. Milkfed realized that Women participation in Dairy Cooperatives can help rural women in becoming self-confident, self-reliant and can run Dairy Cooperatives more efficiently. Women Dairy Project has been undertaken in six districts namely Hoshiarpur, Ropar, Patiala, Jalandhar, Ludhiana and Amritsar under Support to Training & Employment Programme (STEP) at an out lay of Rs.8.37 crores with 90% grant from Govt. of India.

Under this project, 390 women Dairy Cooperative Societies have been organized having around 20000 women beneficiary members. It is fact that at the household level dairying is largely the domain of women especially in small and marginal household families.

STEP Scheme constitutes providing support services for organizing, nourishing the Cooperative Societies for sustainable functioning. The process is coupled with creating awareness campaigns for the member women concerning management of the societies, enhancement of milk production by providing Breeding, Feeding and Managerial services to the beneficiaries. The programme also addresses the gender mainstreaming, health orientation and exposure of the member women to the process of empowerment in economic, social, political and legal sectors.

The Federation has a plan to prepare similar Project for remaining five Districts i.e. Sangrur, Bathinda, Faridkot, Ferozepur and Gurdaspur and has approached Govt. of India for sanctioning of Project & release of funds. In these districts 400 new exclusive Women Dairy Cooperative Societies would be organized [4, 5]

Conclusion The surveyed literature provides the evidence that SHGs and various micro finance schemes are helping women to raise their level and contribution to the economy. In the recent years, NABARD and SHGs is providing ample of opportunities to raise the financial level of women through micro credit and micro finance. Economic empowerment of women is showing positive impact on the growth of economy. In addition, it is making rural women more efficient and strong to make sound financial decisions. Further, the literature has emphasized that initiatives should be taken to make rural people more aware about their rights and participation in the financial decision making.

In order to achieve these objectives, women should make collective efforts. The policy makers should focus on the marginalized sections along with their basic needs and problem solving approach through micro credit and micro loan facilities.

The principle of gender equality is enshrined in the Indian Constitution in its preamble fundamental rights, fundamental duties and directive principles. The Constitution not only grants equality to women, but also empowers the state to adopt measures in favor of women.

In keeping with this principle of equality and inclusive growth, every effort is made to empower the women. Empowerment, as an enabling process can be achieved when an improvement in the women in terms of health, education, safety and security including financial security is achieved. There has been an increasing emphasis on gender sensitivity of police force through training programs, performance appraisal, women police station crime against women reducing unpaid care work, review of personal and customary laws in accordance with the Constitutional provisions, ensuring the rights of women adopting artificial reproductive techniques, recognizing the needs of single women and creating an enabling environment for women to participate in entrepreneurial activities and is committed to address these challenges.

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Annexure

Government Schemes for Women Empowerment

The Government programs for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 34 schemes for women operated by different department and ministries. Some of these are as follows;

1. Rastria Mahila Kosh (RMK) 1992-1993
2. Mahila Samridhi Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhyia being implemented in about 9000 villages.
6. Swayasjdha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women (STEP).
9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mother.
11. Hostels for working women.
12. Swadhar.
13. National Mission for Empowerment of Women.
14. Integrated Child Development Services (ICDS) (1975),
15. Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010).
16. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
17. Integrated Child Protection scheme (ICPS) (2009-2010).
18. Dhanalakahmi (2008).
19. Short Stay Homes.
20. Ujjawala (2007).

21. Scheme for Gender Budgeting (XI Plan).
22. Integrated Rural Development Programme (IRDP).
23. Training of Rural Youth for Self-Employment (TRYSEM).
24. Prime Minister's Rojgar Yojana (PMRY).
25. Women's Development Corporation Scheme (WDCS).
26. Working Women's Forum.
27. Indira Mahila Kendra.
28. Mahila Samiti Yojana.
29. Khadi and Village Industries Commission.
30. Indira Priyadarshini Yojana.
31. SBI's Sree Shakti Scheme.
32. SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
33. NGO's Credit Schemes.
34. National Banks for Agriculture and Rural Development's Schemes
35. YOJANA September 2016: The National Programme "Beti Bachao, Beti Padhao." was launched by Prime Minister Shri Narendra Modi on 22nd January, 2015 at Panipat, Haryana.