



Role Of SHG's Under ODOP Yojana Of U.P Government & their impact on Women Empowerment & Participation in Decision-Making

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Article History

Volume 6, Issue Si2, 2024

Received: 22 Mar 2024

Accepted : 23 Apr 2024

doi: 10.33472/AFJBS.6.Si2.2024.1162-1169

ABSTRACT

The main objective of the research study is to analyze the role of SHG's under ODOP Yojana and its impact on women empowerment. Empowerment indicates increased participation in decision making and it is a process through which women feel themselves to be capable of effective decision making and the right to do so, that's why women participation in decision making in family matters is an important indicator for measuring their empowerment. The study found that women not act merely as a medium through which credit channelizes, but also it helps in improvement of family conditions. Majority of the respondents in this research study are married women and belong to the age of 18 to 45 years. In this paper the area of study was four blocks covered under the Meerut and Ghaziabad District and the respondents were women candidates who were the members of registered SHG's under ODOP Yojana of U.P government. In this study we used simple random and cluster sampling methods. The study also revealed that SHG's and ODOP yojana of U.P Government play a vital role in development of rural women and her empowerment. The findings of the study disclosed that lack of education of women, poor infrastructure and lack of training and awareness of government schemes and policies are the major factors preventing women to join SHG's under ODOP Yojana for further growth. The result of the study concluded that after joining SHGs under the ODOP Yojana of UP Government the decision making of women candidates have been improved and they are becoming more empowered and financially independent as compared to before joining the group.

Keywords: SHG's (Self Help Group), ODOP Yojana (One District One Product), Women Empowerment, Micro finance, MSME (Micro Small and Medium Enterprises), Skill Development Schemes.

INTRODUCTION

In India, nearly 50 percent of the human population are women and about 75 percent of the total female population is from rural areas (*Source:www.statista.com/statistics/621507/rural-and-urban-population-india*). The women are born leaders, but most of them were confined to household activities and have been facing a lot of difficulties and sufferings. Women Empowerment is a process that gives a person freedom in decision making in context to marriage and family, husband and wife relationship and attitude towards socialization and remarriage. The SHGs are formed under the principle of self-help to promote individuals through collective actions in areas of augmenting income, gaining easier access to credit and other resources and increasing their bargaining power. As per the Economic Survey 2022-2023, there are some 12 million SHGs, of which 88 per cent are all-women-member ones. These groups usually consist of 20-25 members, mostly residents of villages. According to data cited in the Economic Survey 2022-2023, SHG-BLP covers 142 million families with saving deposits of Rs 47,240 crore. Under the National Rural Livelihood Mission (NRLM), the government has set a target of increasing each SHGs income to Rs 1 lakh by 2024. To do so, microfinance linked to livelihood development is the key strategy. It may be noted that more than 75 percent of rural female workers are employed in the agricultural sector. This implies a need to upskill and create employment for women in agriculture-related sectors such as food processing. The self-help groups (SHGs) play a crucial role in shaping rural women's potential into concrete developmental outcomes of financial inclusion, livelihood diversification, and skill development.

SELF HELP GROUP (SHG)

A Self-Help Group (SHG) is a village-based financial intermediary comprising ten to twenty local women. The SHG program emerged in the early 1990s with the Reserve Bank of India guidelines encouraging the nationalized commercial banks to lend to informal SHG groups. In the year 1992, a program was introduced by NABARD as SBLP (Self Help Group Bank Link Programme) under a rural microfinance scheme in order to promote credit, savings and thereby empower women beneficiaries (Singh, 2013). In the initial months the group members save and lend amongst themselves and thus building group discipline. Once the group demonstrates stability and financial discipline for six months, it receives loans of up to four times the amount it has saved. The bank then disburses the loan and the group decides how to manage the loan. As savings increase through the group's life, the group accesses a greater amount of loans.

WOMEN EMPOWERMENT

Women Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. For the welfare of women, the UP government also proposed Rs 200 crore for its new initiative -- 'Mahila Samarthya Yojana' to push

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women and daughters on to the path of development. With this, a provision of Rs 32 crore has also been proposed for a special drive to strengthen women by establishing Mahila Shakti Kendras across the state. The government, providing all assistance, has also so far facilitated marriage of more than one and a half lakh daughters in the state under the 'CM Samoohik Vivah Scheme' and has successfully encouraged girls belonging to poor families from all sections below the poverty line. Understanding the importance of the untapped energy of women in his state, the Yogi Adityanath government also appointed female banking agents in 58,000 village panchayats, known as Banking Sakhis.

The ODOP scheme and the MSME sector has also provided a cushion to women, aspiring to be entrepreneurs and wanting to start their own business. Most of the handicrafts in the districts are done by women and the ODOP scheme has put them in the forefront with the MSME sector providing necessary help. The results are promising with the females of the state now coming to the front and leading by examples in various spheres of development. Under the Pradhan Mantri Mudra Yojana scheme, Govt has introduced a unique loan scheme for women entrepreneurs, called Mudra Yojana scheme for women. In this scheme, which is also called Mahila Udhyaami Yojana, loans up to Rs 10 lakh are provided to women entrepreneurs, without any collateral, and with low interest with this scheme.

RESEARCH METHODOLOGY

Data Collection

This research study is compiled with the help of primary and secondary data . The primary data was collected with the help of survey and filled questionnaires by the respondents. The survey was conducted in the period of June 2023 to February 2024. The secondary data collected from various magazines , newspaper articles and government websites .

Sample Size and Design

The sample size is 480 women respondents who were selected from registered SHG members under ODOP Yojana Of U.P government. Simple random and cluster sampling method used in this research study and it covered four blocks under the Meerut and Ghaziabad District

Statistical Tools and techniques

Chi - Square test , Garrett ranking analysis, percentage analysis and mean were used for the analysis of the study.

OBJECTIVES OF THE STUDY

1. To identify the reasons for joining SHG's.
2. To identify the factors which are contributing and preventing the women to join SHG's under ODOP Yojana for further growth.

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3. The role of SHG's under ODOP yojana of U.P government and their impact on women empowerment and participation in decision making.

HYPOTHESIS OF THE STUDY

1. Women Empowerment is positively associated with the performance of SHG's under ODOP scheme of U.P Government.

2. ODOP scheme of U.P government helps in financial inclusion of women and enhances their strong participation in family decision making.

PERIOD OF THE STUDY

The study was conducted during the period from June 2023 to Feb 2024.

WOMEN'S PERCEPTION ON FACTORS WHICH ARE CONTRIBUTING AND PREVENTING TO JOIN SHG'S UNDER ODOP YOJANA FOR FURTHER GROWTH

Table 1

Factors	Total Score	Mean Score	Rank
Lack of education	6359	63.59	I
Absence of strong leadership	4169	41.69	VII
Lack of training and awareness of government schemes and policies	6018	60.18	II
Repayment of loan not in time sometimes due to family reasons	4946	49.46	V
Requirement of more financial help	5862	58.62	III
Poor infrastructure and rural background	5454	54.54	IV
Lack of clarity of goals of SHG's among the members	4626	46.26	VI
All of the above	2909	29.09	VIII

Table 1 shows that women entrepreneur perception on factors preventing their further growth. By the result, it is clear that lack of education was ranked as I with the mean score of 63.59, lack of training and awareness of government schemes and policies was ranked as II as important factor with the mean score of 60.18, requirement of more financial help is ranked III with mean score of 58.62 and poor infrastructure and rural background is ranked as IV with mean score of 54.54.

CHI- SQUARE TEST- WOMEN PARTICIPATION IN MAJOR DECISION MAKING IN THE FAMILY

Table 2

S.NO	Variables	Chi- square value	D.F	(P) Value	Results
1	Decision making in participation of women in children marriage	0.74	1	0 .3890	Accepted
2	Decision making in purchase and sell of live stock	0.00	1	1	Accepted
3	Decision making in purchase and sale of property and gold	163.27	1	0	Rejected
4	Decision making in construction or repair of house	0.39	1	0.5297	Accepted
5	Decision making in obtain and repayment of bank loan credit in time	495.10.	1	0	Rejected
6	Decision making in purchase of household appliances	0.35	1	0.5564	Accepted
7	Decision making in children education	37.69	1	0	Rejected

ANALYSIS OF THE RESULTS

The analysis of results of table 2 are given below:

1st variable: Participation of women in children marriage

The result of this variable is **not significant** and there is **no considerable change** regarding the women participation in decisions relating to children's marriage as it has been observed that women focuses more on children education rather than on their marriage even after joining the ODOP yojana of the UP government & benefited under Micro finance Scheme and after joining the Self Help Group. Adding to this the **Chi square statistics value is 0.74 and the p- value is 0 .3890**, this result is not significant as p-value >0.05. Hence the null hypothesis is **accepted**.

2nd variable: Purchase and sell of live stock

The result of this variable is **not significant** and there is **no considerable change** in decision making related to the purchase and sale of livestock even after getting the benefits from the ODOP yojana of the UP government & from the Micro finance Scheme and after joining the Self Help Group. Adding to this the **Chi square statistics value is 0.00 and the p- value is 1**, this result is not significant as p-value > 0.05. Hence the null hypothesis is **accepted**.

3rd variable: Purchase and sale of property and gold

The result of this variable shows that there is **no considerable change** on the decision making related to purchase and sale of property and gold as women are less interested in such investing even after joining the ODOP yojana of the UP government & benefited from the Micro finance Scheme and after joining the Self Help Group. Thus this variable is **not significant**. Adding to this the **Chi square statistics value is 163.27 and the p- value is less than 0.05**. Hence the null hypothesis is **rejected**.

4th variable: Construction or repair of house

The result of this variable is **not significant** and there is **no considerable change** in the decision making of women regarding **construction of house** after joining the ODOP yojana and getting benefits under Micro Finance Scheme, joining the Self Help Group. Thus this variable is not significant. The **Chi square statistic value is 0.39 and p-value is 0.5297**, this result is not significant as $p\text{-value} > 0.05$. Hence null hypothesis is **accepted**.

5th variable : Obtain and repayment of bank loan credit in time

The result of this variable shows that the decision making relating to obtaining and repayment of bank loan is **highly significant** and it shows **considerable change** as women are provided credit on concessional rates and without mortgaging any securities under various schemes of ODOP yojana of UP government and after joining the Self Help Group and from the Micro Finance Scheme. The women are becoming more empowered and financially independent after joining these schemes. The **Chi square statistics value is 495.10**. The **p value is 0**, this result is significant as $p\text{ value} < 0.05$. Hence the null hypothesis is **rejected**.

6th variable : Purchase of household appliances

The result of this variable is **not significant** and there is **no considerable change** in the decision making of women regarding **purchase of household appliances** after joining the ODOP yojana and getting benefits under Micro Finance Scheme, joining the Self Help Group. The **Chi square statistic value is 0.35 and p-value is 0.5564**, this result is not significant as $p\text{-value} > 0.05$. Hence null hypothesis is **accepted**.

7th variable: Children education

The result of this variable is **significant** and it shows more **considerable change** as participation of women have increased in **decision making related to children's education** as women are being empowered in terms of finance, skill development and education on joining self help groups, benefited by ODOP yojana and Micro Finance scheme. The **Chi square statistic value is 37.69 and p-value is 0**, this result is not significant as $p\text{-value} < 0.05$. Hence null hypothesis is **rejected**.

As per the analysis result: Involvement of the women in the decisions like their children's education, purchase and sale of property and gold considered as investment and specially credit related decisions like obtaining and repayment of bank loan have changed considerably after joining SHG's under the scheme of ODOP Yojana of U.P government. From the above analysis and result it is clear that after joining SHGs under the ODOP yojana of UP Government the decision making of women candidates have been improved and they are becoming more empowered and financially independent as compared to before joining the group.

CONCLUSION AND SUGGESTIONS

It is concluded by the findings that the major reasons for joining the SHGs is to increase the saving habits , taking loans & credit to meet out family expenses in case of emergent conditions and to start their own ventures. Women are seen as little more than an instrument to get money. Poor women have remained just a medium through which credit flows into the family and nothing more than that so the government, NGOs and volunteers must focus on education of women as well as to organize various more programmes to train them and to enhance the position of rural women particularly who are availing the benefits and registered under ODOP Yojana through SHGs. Based on the findings of the research study, some insightful and fruitful suggestions have been given. This will definitely produce positive results to the beneficiaries. Still strong support is needed to strengthen the hands of women.

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