

NRLM PROGRAMME: PROGRESS OF WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO VARANASI DISTRICT

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ABSTRACT

A lot of research has been carried out and are being carried out for the growth and development of women in India. In light of this, the present research paper tries to study the progress of the Women Self Help Groups (WSHGs) under National Rural Livelihood Mission (NRLM) in Varanasi district. This research paper has been divided into seven sections: the first section outlays the introduction. The second section deals with the brief literature review. The third section explains the detailed research methodology adopted to carry out the study and deals with the objective of the research paper which is to study the progress of women entrepreneurs under NRLM in Varanasi. The study is descriptive in nature and purely based on secondary data obtained from DRDA of Varanasi, which examine the progress of the WSHGs under NRLM programme of the government in Varanasi. The fourth section presents the findings of the research attempted for the study. The fifth section deals with the concluding remarks and would enlighten us to understand the reality of the initiative. The sixth section and seventh section tries to highlights the recommendations/suggestions and limitations of the study respectively.

Keywords: Self Help Groups, Women Self Help Groups, National Rural Livelihood Mission, District Rural Development Agency, e.t.c.

1. BACKGROUND

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring

Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodeled to form NRLM thereby plugging the shortfalls of SGSY programme. This scheme was launched in 2011 with a budget of \$ 5.1 billion and is one of the flagship programmes of Ministry of

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Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor. This programme is supported by World Bank with a credit of \$1 Billion.

As we know that women represent 50 percent of world population and receive 10 percent of the world income and own even less than 1 percent of the world's property. They suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. Empowerment of women has emerged as an important issue in recent times. Empowering women particularly rural women is a challenge. Forming of the Self Help Groups and engaging them in Income Generating Activity is an initiative taken by the government of India as well as by Microfinance Institutions to empower women of the society at grassroots level in general to become self sufficient and self reliant. With respect to this, the current study expands its scope by studying the progress of SHGs and women entrepreneurs of SHGs under the NRLM.

2. REVIEW OF THE LITERATURE

Sinha (2007) reveals that self-help groups (SHGs) are started by non-profit organization (NGOs) that generally have broad anti-poverty agenda. Financing through SHGs linked in 2007 it represents an increase of 31% over the cumulative number of SHGs ever linked and an increase of 11% over the number of new SHGs linked in 2006. The SBLP bank linkage program expanded by 37% in 13 priority states. These states account for 67% of rural poor. These states were identified by NABARD in 2005 for

special efforts and location-specific strategies. Growth was particularly rapid in Maharashtra. As a result, the western region experienced the fastest growth of all the regions, and its share in total number of poor. The two regions which have the most catching up to do are the central and eastern regions, whose share of groups lag behind their share of the poor by 21 and 11% points respectively.

Rao V.G. (2002) revealed the genesis and development of SHGs in India and viewed that SHGs formed by Government and Non-government organizations enhance the status of women members in India particularly in Andhra Pradesh state through SHG-bank linkage programmes.

A study by NABARD (2000) showed that the number of SHGs availing credit has increased from 3841 in 1997 to 81780 in March 2000. Eighty five percent of them are women groups. The number of financial institutions extending credit to the SHGs has increased from 120 in 1997 to 266 in 2000. The number of NGOs dealing with the SHGs has increased from 220 in 1997 to 718 in 2000. Bank loans to these groups have increased from Rs.118 million in 1997 to 190 million in 2000. The number of families assisted increased from 0.15 million in 1997 to 1.90 million in 2000.

3. RESEARCH METHODOLOGY

3.1. Research Objectives:

The objective of this quantitative research paper is to study the progress of women entrepreneurs under NRLM in Varanasi district of Uttar Pradesh.

3.2. Research Design and Data Collection:

The study is descriptive in nature and purely based on secondary data. The data is collected from the District Rural Development Agency (DRDA) of Varanasi.

4. RESULTS AND DISCUSSIONS

4.1. Overall Progress of women SHGs under SGSY in Varanasi

Table 1 represents the block wise progress of women entrepreneurs under SGSY in Varanasi and it was found that maximum groups were formed by Aarajee lines block (895) followed by Chiraigao (855), Kashi Vidhyapeeth (659), Baragaon (630), Cholapur (605), Pindra (488), Harauwa (429)

and Sewapuri (395) stood at last.

With reference to project financed by banks, it was found that maximum groups of Chiraigao block (300) followed by Aarajee lines (288), Cholapur (214), Kashi Vidhyapeeth (198), Baragaon (183), Pindra (135), Harauwa (131) and Sewapuri block (82) were financed by banks.

As far as active female members in SHGs is concerned, it was found that maximum of them were in Chiraigao block (2160) followed by Aarajee lines (2064), Cholapur (1536), Kashi Vidhyapeeth (1428), Baragaon (1320), Pindra (972), Harauwa (948) and Sewapuri block (588) was at minimum.

**Table 1: Progress of Women Entrepreneurs under SGSY in Varanasi:-
SHGs in Varanasi (Block- Wise)**

No. of Block	Name of Block	No. of SHGs	1 st Grading	Revolving Fund	Cash Credit limit	2 nd Grading	Project Financed/ Active SHGs(M & F)	Active Females members in SHGs
1	Aarajee lines	895	498	441	368	302	288	2064
2	Kashi Vidhyapeeth	659	414	376	332	234	198	1428
3	Chiraigao	855	674	637	540	311	300	2160
4	Cholapur	605	351	322	304	225	214	1536
5	Pindra	488	212	209	189	142	135	972
6	Baragaon	630	380	377	347	202	183	1320
7	Sewapuri	395	171	159	147	97	82	588
8	Harauwa	429	306	288	216	142	131	948
	Total Number of SHGs	4956	3006	2809	2443	1655	1531	11016

Source : District Rural Development Agency (DRDA), Varanasi till 31/12/2010

Table 2 represents the bank wise progress of women entrepreneurs under SGSY in Varanasi and it was found that maximum groups were having their bank account with Kashi Gomti Samyukt Grameen Bank (2474) followed by Union Bank of India (1170), State Bank of India (557), Allahabad Bank (430), Central bank of India (179) and Bank of Baroda (99). While Bank of India (41), Punjab National Bank (3), UCO Bank(2) and Dena

Bank (1) showed very less interest in forming and opening of SHGs bank account in their respective branches.

As far as project financed by banks is concerned, it was found that maximum groups of Kashi Gomti Samyukt Grameen Bank (735) followed by Union Bank of India (376), Allahabad Bank (174), State Bank of India (159) Central bank of India (55) and

Bank of Baroda (24) were gets their project financed.

Table 2 : Progress of Women Entrepreneurs under SGSY in Varanasi:-

SHGs in Varanasi (Bank-Wise)

No. of Banks	Name of Banks	No. of SHGs	1 st Grading	Revolving Fund	Cash Credit limit	2 nd Grading	Project Financed/ Active SHGs(M & F)
1	Kashi Grameen Bank	2474	1533	1436	1233	787	735
2	State Bank of India	557	312	288	246	170	159
3	Union Bank of India	1170	698	664	600	405	376
4	Central Bank of India	179	102	88	77	63	55
5	Bank of India	41	21	20	18	9	6
6	Allahabad Bank	430	283	261	223	188	174
7	Bank of Baroda	99	55	50	44	31	24
8	Punjab National Bank	3	-	-	-	-	-
9	UCO Bank	2	1	1	1	1	1
10	Dena Bank	1	1	1	1	1	1
	Total Number of SHGs	4956	3006	2809	2443	1655	1531

Source : District Rural Development Agency (DRDA), Varanasi till 31/12/2010

4.2. Overall Progress of women SHGs under NRLM in Varanasi

It is depicts from Table 3 that in Aarajee lines block of Varanasi an overall decline of 4% is noticed in the number of SHGs linked to banks for their savings accounts under the SHG-Bank linkage programme in 2016 as compared to the last year 2015.

In 2016 Baragaon block also showed decrease of 1.55% in the number of SHGs as compare to a year back.

Chiraigaon block and Pindra block showed a decrease of 0.075% and 0.94% respectively in their number of SHGs.

Haraunwa block represented a very fair result of increase in number of SHGs in current year with an increase of 2.6% with 145 SHGs savings linked to Banks as against 91 SHGs during the previous year.

Another highlight of the year's performance under the programme was represented by Cholapur block with an increase of 1.75% in the number of SHGs linked to banks for their savings accounts during the 2016 year with 113 SHGs as against 90 SHGs during previous year.

Kashi Vidhyapeeth block also represents an increase of 1.51% in the number of SHGs in 2016 that were linked to banks for their savings accounts against a year back.

Sewapuri block also represents an increase of 0.74% in the number of SHGs of current year with 136 groups against previous year 98 SHGs.

Table 3: Comparison of Progress of Women Entrepreneurs under NRLM in Varanasi: -

No. of Block	Block Name	2015		2016		Difference in Percentage of Both the years	Increase/ Decrease on the basis of Percentage
		Total Number of SHGs	Percent	Total Number of SHGs	Percent		
1	Arajeelines	116	15.654	113	11.601	-4.053	Decrease
2	Baragaon	86	11.605	98	10.061	-1.55	Decrease
3	Chiraigaon	85	11.470	111	11.396	-0.075	Decrease
4	Cholapur	73	9.851	113	11.601	1.75	Increase
5	Harauwa	91	12.280	145	14.871	2.60	Increase
6	Kashi Vidyapeeth	90	12.145	133	13.655	1.51	Increase
7	Pindra	102	13.765	125	12.833	-0.94	Decrease
8	Sewapuri	98	13.225	136	13.963	0.74	Increase
	Total	741	100	974	100		

5. CONCLUSIONS

The purpose of this research paper is to study the progress of Self Help Groups under National Rural Livelihood Mission programme in Varanasi district of Uttar Pradesh.

Before 2011 when the same scheme (NRLM) was SGSY it was found that maximum groups were formed by Aarajee lines block followed by Chiraigao, Kashi Vidhyapeeth, Baragaon and Cholapur blocks of Varanasi and saving accounts of such groups were opened maximum by Kashi Gomti Samyukt Grameen Bank followed by Union Bank of India, State Bank of India, Allahabad Bank, Central bank of India and Bank of Baroda. As far as active female members in SHGs and the project financed by bank is concerned, it was found that maximum of them were belongs to Chiraigao block followed by Aarajee lines, Cholapur, Kashi Vidhyapeeth and Baragaon block of Varanasi. With reference to banks finance, maximum group projects were

financed by Kashi Gomti Samyukt Grameen Bank followed by Union Bank of India, Allahabad Bank, State Bank of India, Central bank of India and Bank of Baroda.

After 2011, SGSY is now remodeled to form NRLM thereby plugging the shortfalls of SGSY programme and it is found that there is an increase in the number of self help groups in their respective blocks.

But in 2016 as compare to 2015, on the basis of contribution (group formation) by different blocks in the growth of SHG's with respect to percentage, In four blocks namely Aarajee lines, Baragaon, Chiraigaon and Pindra block of Varanasi there is an decrease in the number of SHGs (saving linked) under the Government sponsored programme. Whereas in rest four blocks namely Cholapur, Kashi Vidhyapeeth, Sewapuri and Haraunwa blocks there is a increase in the number of SHGs.

As far as the overall progress of women SHGs

is concern it is found that there is an increase in the number of SHGs and savings balance with banks have also been growing since last two years. Thus SHG model appears to be an effective and financially viable tool in channelizing credit with the help of various banks to the rural especially women masses that will ultimately help in developing the district as a whole, developing entrepreneurship among women and their empowerment in general to become self sufficient and self-reliant.

6. RECOMMENDATIONS/ SUGGESTIONS

It emerges from the foregoing discussion that-

1. There is a decrease in the number of SHGs in the four blocks namely Aarajee lines, Baragaon, Chiraigaon and Pindra blocks as comparing to previous year in form of percentage. So there is a need for Non Government Organisations (NGO's), Government Facilitators, Banks and Block Development Officers (BDO's) to identify the reasons behind such decline in contribution of group formation.
2. As well as there is a need of proper counseling, training & guidance to

women entrepreneurs from the sponsoring agencies or the facilitators resulting in taking up Income Generation Activities (IGA's).

7. LIMITATIONS

1. The study is confined to Varanasi districts belonging to women specially and hence cannot be generalized for others.
2. The study is only confined to NRLM Scheme.
3. Insufficient data.
4. Time and budget constraint

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