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KNOWLEDGE OF TRIBAL WOMEN THROUGH SELF-HELP GROUP (SHG) UNDER DEEN DAYAL ANTYODAYA YOJANA NATIONAL RURAL LIVELIHOOD MISSION (DAY – NRLM) IN RANCHI DISTRICT OF JHARKHAND

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ABSTRACT

A self-help group is a voluntary association of persons with common interests, formed and managed democratically without any political affiliation. To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) in the year 2010. A study was undertaken in Ranchi district of Jharkhand for analysis of Empowerment of tribal women through self-help group (SHG) under DEEN DAYAL ANTYODAYA YOJANA - NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM) in Itki block. Six villages were selected randomly after making a list of the villages having more number tribal women population in SHG involved in DAY-NRLM scheme. A total of 120 respondents were selected using proportionate random sampling method. It was observed that majority of (65.00 %) of the respondent had medium level of knowledge. Self-confidence, self-reliance and self-image were the top most important indicators for psychological empowerment of women they achieved 100.00 per cent MPS in the study followed by Feeling of self-security in family, Career ambition and Courage ranked as second, third and fourth respectively with 91.35, 84.12 and 77.42 MPS respectively. Denoted the social empowerment in that participation in decision about education of children ranked first with 100 per cent MPS score followed by increase in self-education (90.3 MPS), Freedom to work outside the family (90.30 MPS Participation in decision about adoption of modern technology (81.75 MPS).

KEYWORDS: *Self-Help Group, Empowerment, Tribal Women*

INTRODUCTION

To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) in the year 2010 was renamed as DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission) with effect from March 29, 2016 for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services. DAY-NRLM is designed to be a highly intensive program and focuses on intensive application of human and material resources in order to mobilize the poor into functionally effective community owned institutions, promote their financial inclusion and strengthen their livelihoods. Empowerment is a process which helps people to gain

control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the suspicion that operates the intellectual spirit to achieve particular target **(Indiresan, 1999).** Empowerment is a key procedure through which women are warranted to discern their brimful identification or strength is all realms of existence **(Rao and Rajamanamma, 1999).**

Today there is scarcely any village in Ranchi, Jharkhand where an SHG is not functioning. The state government is now the single largest SHG promoting institution at present in Ranchi (Jharkhand) there are approx. 19,771 SHGs (**Source: Ministry of Rural Development)** under DAY NRLM. Here, Itki block of Ranchi district has taken to know the Empowerment of tribal women through SHG. This block has 48.43 % of tribal population. There are 31 villages, which comes under Itki Block in which there are 576 SHGs

RESEARCH METHODOLOGY

The present study was carried out to analyze the Knowledge of tribal women through self-help group (SHG) under DEEN DAYAL ANTYODAYA YOJANA NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM) in Ranchi District of Jharkhand**.** Purposive sampling procedure was employed for selection of block and villages. Random sampling was used for selection of respondents. This study has been conducted in the Ranchi district of Jharkhand covering Itki block. Villages were selected randomly after making a list of the villages having more number tribal women population in SHG involved in DAY-NRLM scheme. A sample size of 120 respondents was randomly selected from six villages. Considering this, the study was organized with an objective to study the knowledge regarding SHG under DAY- NRLM and to assess the relationship between the independent variables with the knowledge regarding SHG under DAY- NRLM of the respondents according to ranking. The primary data were collected from the sample farmers on pre-structured schedules through personal interview method. For measurement of these variables a list of various variables was prepared in consultation with the farmers, teachers and researchers. In order to study the frequencies, one frequency continuum was prepared against each variable low, medium, high assigned score were 3, 2, 1 respectively. The total preference score for each content was calculated and mean score for particular constraints was worked out then ranking was done as the basis of percentage.

RESULTS AND DISCUSSION

Table 1: Socio-Economic Profile Characteristics of Respondents

S. No.	Independent Variable	Category	Frequency	Percentage
1	Age(In years)	Young<30	22	18.33
		Middle 31-50	70	58.33
		Old>50	28	23.34
2	Education	Illiterate	18	15.00
		Functionally literate	13	10.83
		Primary school education	21	17.50
		Middle school education	15	12.50
		High school education	41	34.16
		Higher secondary education	09	7.50
		Collegiate education	03	2.51
3	Caste	ST	120	100.00
4	Family size	Up to 2 members	3	2.50
		3 to 4 members	28	23.33
		4 to 6 members	55	45.84
		Above 6 members	34	28.33
5	Land holding	Marginal	70	58.33

Table 1: Contd.,

		Small	40	33.33
		Large	26	21.67
6	Social participation	Low	74	61.67
		Medium	30	25.00
		High	16	13.33
7	Annual income	<10000 per annum	22	18.33
		10001 to 25000 per annum	75	62.50
		>25000 per annum	23	19.17
8	Occupation	Only Farming	117	97.50
		Farming and service	02	1.67
		Farming and Business	01	00.83

From the above table 1, It is clear that majority of tribal women of SHG (58.33%) belonged to middle age group while 23.34 percent tribal women of SHG belonged to old age category followed by tribal women of SHG who belonged to young age group (18.33) the majority (34.16 %) of the tribal women of SHG were completed their high school education, followed tightly by the tribal women who have completed primary school education (17.50 %), illiterate (15.00%), middle school education (12.50%) and functionally literate (10.83%), few tribal women of SHG (7.50%) have attained the formal education up to higher secondary education, about (2.51 %) of the tribal women were remain to be collegiate.

It was observed that all farm women belong to schedule tribe i.e. 100% with frequency of120 respondents. There were no respondents from other categories found the frequency and percentage is 0.00. The conclusion from the study of table 3 was all respondents i.e. 100 per cent belong to ST category. The possible reason for this might be other categories are not considered for the study since the study focus only on tribal farm women and their empowerment. By intensely viewing data which shows that maximum i.e., 45.84 per cent of respondents were from family including 4 to 6 members furthermore examination depicts that 2.5 per cent were up to 2 members 23.33 per cent up to 3 to 4 members and 28.33 per cent were above 6 members. Very few (2.50%) respondents have family members up to 2. Table 1 indicates that majority of the respondents (45.00%) had Marginal size of land holding followed by respondents having small size of landholding (33.33%) and large size of land holding (21.67%). The study revealed that higher percentage of the tribal women of SHG had low level of social participation (61.67%), followed by medium (25.00%) and high (13.33%) level of social participation respectively. Study visualizes that maximum annual income of family was in the range of ten thousand one rupee to twenty-five thousand rupees yearly. Nearly 22 respondents out of other respondents referred their annual income below ten thousand rupees was (18.33%) of total respondents. About 75 respondents mentioned their annual income between ten thousand rupees to twenty-five thousand rupees early which was more than half (62.50%) of overall respondents. Leftover 23 (19.17%) respondents who agreed their annual income more than twenty-five thousand rupees yearly. that majority of the respondent(97.50%) had only farmed as their main occupation followed by 1.67% and 00.83% from farming & service, and farming & business respectively. Thus, it can be concluded that majority of respondents are only dependent on farming occupation followed by farming and service and farming and business.

Table 2: Distribution of the Respondents According to their Overall Knowledge Level
(n=120)

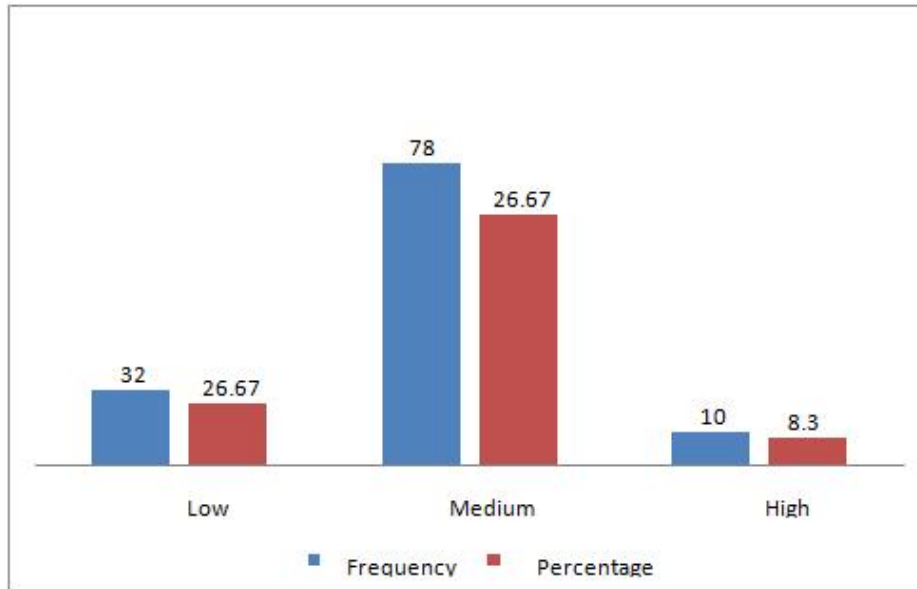| S. No.	Categories	Frequency	Percentage
1.	Low	32	26.67
2.	Medium	78	65.00
3.	High	10	8.33
	Total	**120**	**100.00**

Figure 1: Over All Knowledge Level of Tribal Women Regarding SHG under
DAY NRLM.

The analysis of the data in table 10 revealed that majority of (65.00 %) of the respondent had medium level of knowledge followed by low level (26.67%) knowledge and (8.33%) of high level of knowledge. Similar findings were reported by **T.N. Sujeetha (2015).**

Table 3: Association between the Independent
Variables with the Knowledge Regarding SHG
under DAY NRLM of the Respondents

S. No.	Characteristics	'r' value
X_1	Age	0.537**
X_2	Educational status	0.443*
X_3	Caste	0.268
X_4	Family size	0.335*
X_5	Land holding	0.015
X_6	Family type	0.069
X_7	Social participation	0.015
X_8	Annual income	0.349*
X_9	Occupation	0.431*

*   Significance at 1%
**   Significance at 5%

It could be understood from the table 3, the caste, land holding, family type, and social participation had non-significant association with the knowledge regarding SHG under DAY NRLM of the respondents. Meanwhile, educational status, family size, annual income, and occupation had positive and significant association with the knowledge regarding SHG under DAY NRLM of the respondents at 5 per cent level of probability.

Knowledge of Tribal Women through Self-Help Group (SHG) Under Deen Dayal Antyodaya Yojana -
National Rural Livelihood Mission (DAY – NRLM) in Ranchi District of Jharkhand

127

In addition to this, age had positive and significant association with the knowledge regarding SHG under DAY NRLM of the respondents at 1 per cent level of probability.

CONCLUSION

From the study it can be concluded that majority of tribal women of SHG belonged to middle age group. Majority of the tribal women of SHG were completed their high school education. The study observed that all farm women belong to schedule tribe i.e., 100% with frequency of 120 respondents. Maximum of respondents were from family including 4 to 6 members. Very few of the respondents had marginal size of land holding. Higher percentage of the tribal women had low level of social participation. Nearly 22 respondents out of other respondents referred their annual income below ten thousand rupees was of total respondents. Majority of the respondent had only farming as the main occupation. Majority of the respondents had medium level of knowledge. Age had positive and significant association with the knowledge regarding SHG under DAY NRLM of the respondents.

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