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ECONOMIC EMPOWERMENT OF URBAN POOR WOMEN THROUGH URBAN COMMUNITY DEVELOPMENT NETWORK (UCDN) UNDER SJSRY

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ABSTRACT

The economic empowerment of the poor women in urban India is crucial for the development of the country. To empower the community and also to tackle the issues of urban poverty through suitable managed community structures, the urban community development network under SJSRY programme is playing a vital role. An employment scheme, Swarna Jayanti Shahari Rojgar Yojana (SJSRY) rests on the foundation of community development and empowerment and also relying on establishing and nurturing community organization and structures that facilitate sustained urban poverty alleviation. The concept of



community structures has taken its roots in nook and corner of the urban areas, which help improve the living standards of urban poor women. The present paper examines the economic empowerment of the urban poor women community through the Urban Community Development Network. The study is conducted in the light of programme guidelines of SJSRY in order to find out the role of this network in economic empowerment of the urban poor women. The study proves that this network enabled the urban poor women to have a significant improvement in the economic empowerment.

KEY WORDS: SJSRY, UCDN, Urban poor women.

INTRODUCTION

The government of India, to meet out the problem of employment to the urban poor launched many employment schemes, and SJSRY is the single largest central initiative in the urban sector to strengthen the urban local bodies in providing employment to the urban poor especially for women. Basically this scheme had two components viz., Urban Self Employment Programme (USEP) and Urban Wage Employment Programme (UWEP). The guidelines for the scheme underwent a major revision in 2009 with a significant restructuring of the programmes components. This multi dimensional women oriented poverty alleviation programme, has been playing a significant role in improving the economic condition of the urban poor women (Jacob Jonn – 2009). The UCDN is one of the 5 major components in the revamped guidelines of the scheme, and it is the platform for the urban poor women community through which they are benefited under other four components of SJSRY.

OBJECTIVE

1. To analyze the role of Urban Community Development Network (UCDN) in supporting the urban poor women for their economic empowerment.

SOURCE OF DATA AND METHODOLOGY

The present study is based on the secondary data gathered from guidelines for SJSRY issued by Ministry of Housing and Urban Poverty Alleviation, Government of India.

The objective of revamped guidelines of SJSRY issued in the year 2009 is to implement all of its various schemes effectively by establishing and nurturing community organization and structures that facilitate sustained urban poverty alleviation. Accordingly, the scheme encourages the urban poor women community to set up Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs), and Community Development Societies (CDSs), which are community structures. The CDSs are the focal points for purposes of identification of beneficiaries, preparation of loan and subsidy applications, monitoring of recovery, and generally providing whatever other support is necessary for the programmes.

The urban poor women community is linked with implementation machinery i.e Urban Poverty Alleviation Cell at the ULB level through Community Organizer (CO). Therefore, the success of the scheme relies upon the performance of the community organizer. Since these community structures are the informal association of women living in a mohalla or basti, one of them is representing such group as a Resident Community Volunteer (RCV). The RCV represents the views of the group in the Neighborhood Committee (NHC), Community Development Society (CDS) and other forums. She also motivates the community to set up Self Help Groups (SHGs)/ Thrift and Credit Societies (TCSs) by serving as a channel of information and communication among the families in the cluster.

The urban poor women that linked with implementation machinery through community organization have an access under UWSP (loan and subsidy) to establish group enterprise. In addition, the group of women undertaking group activities is also encouraged to set its self as Self Help Groups (SHGs)/ Thrift and Credit Societies (TCSs) to encourage community savings and the formation of revolving fund. The groups of women under these community organizations/structures come together through their SHGs and T&CSs and strive hard to solve their individual problems. Accordingly, the group recognized as Self Help Group (SHG) and Thrift and Credit Society (T&CSs) are entitled for grant of a lump sum of Rs 25,000/- as revolving fund at the rate of Rs 2,000/- maximum per member (SJSRY revised guidelines 2009). This revolving fund is available to a simple SHG even if it is not engaged in any project activity of enterprise under UWSP (Loan & Subsidy). This fund is meant for the use of the SHG/T&CS for the purpose such as i) purchase of raw materials and marketing, ii) infrastructure support for income generation, and other group activities etc.

These small groups are institutions in themselves promoting a culture of responsible saving among the very poor and providing credit in responsible manner to the chronically poor in their times of need. These savings may also be used for investment in their own business for expansion or in another business for diversification and improve the productivity of their economic activities. Savings may also be used to improve household wellbeing in the form of better education and nutrition facilities for their children. Such economic empowerment of women can lead to household well being and enable women to play a more active role in intra-household decision-making. It also results in improved well being for women, and changes them to cause change in gender inequalities within the social unit. The women recognized with such group with increased confidence and skill formation, the expanded knowledge and the formation of support networks through group activity and market access can lead to enhanced status for all women in a community

CONCLUSION

Thousands of the poor women in India are building their lives, their families and their society through this UCD Network. The community structures like SHGs T&CSs are important means to alleviate poverty, to increase employment opportunity, to accelerate economic growth, to raise status in society, and

to promote income generating activities. Women in SHGs and TCSs have the power in translating their welfare into the welfare of families.

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