IJCRT.ORG ISSN : 2320-2882

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

The Role Of Self-Help Groups (Shgs) In Empowering Women

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Abstract

Empowering women is crucial to the advancement of society. Socioeconomic factors like money, poverty, education, and skills that lead to better health and work prospects are major determinants of women's status. The ideas of status and power are likewise closely related to these indexes. Women must simultaneously have access to the possibilities and rights granted by the government and society at large, as well as participate in decision-making inside the family and in public life. Status of women's refers to the position of women in society in relation to men. In fact, Inequality actually exists when it comes to women's access to opportunities in the political, economic, social, and cultural spheres as well as to healthcare, education, and financial and material resources. In every part of the world, women are viewed as less valuable than men. Women's inferior status is evident in developing nations not only in the poor pay and lack of recognition for their labour, but also in their restricted access to resources for production and social services like health and education. Therefore, SHG is a creative government notion and scheme that emerges women's growth through improving women's position in developing countries' societies. SHG is an innovative idea and scheme of the govt. through which development of women is emerged. Women who participate in SHGs and other group activities can raise their standard of living. This paper is an attempt to discuss how SHG empowered the rural women in their socio-economic condition.

Keywords: Women, Empowerment, Self Help groups.

Introduction

In the third world, self-help groups are becoming a key engine for the empowerment and development of the weaker populations. SHGs are voluntarily formed groups of people who come together to discuss issues or needs that are not being met by institutions, organizations, or other groups. A self-help group's overarching objectives are to improve society and each member's personal and socioeconomic circumstances. Each of those groups places a strong emphasis on in-person communication among members as well as a set of ideals or ideologies that strengthen each individual's sense of self.

The notion of Self-Help Groups (SHGs) originated in Bangladesh. The nation is known for having pioneered the field of microfinance. The idea for the Grameen Bank action research project came from Dr. Mehmud Yunus. The project began in 1976, and in 1983 the government adopted a law formally recognizing it as a bank. The Gramin Bank supports self-employment by lending money to landless impoverished people, especially women.

A modified version of the Bangladesh model was implemented in India. Self-help groups have been growing quickly in India since its founding in 1985. It is now a movement that has developed. Reducing rural poverty, enhancing financial and related non-financial services in rural regions, and assisting rural women are the strategic goals of the SHG. In order to offer financial services to the underprivileged, NGOs—most notably MYRADA (Mysore Resettlement and Development Agency) in India—piloted SHGs in the middle of the 1980s. What was once an experimental program has evolved into a social empowerment movement, especially for impoverished rural women. The SHG strategy is an important component of the government's overall thrust to mitigate poverty and has been included in every annual plan since 2000. But the real take-off point for the SHG movement started only when NABARD started promoting self-help groups on a large scale and in 1993, when the RBI also allowed SHGs to open saving accounts in banks. Providing this facility was a major boost to the movement.

It was not until the late 1990s that the microfinance movement started in Assam. The first project was carried out in the Sonitpur district of Assam. The Swarnajayanti Grameen Swarojgar Yojana (SGSY) program is the main government initiative for supporting self-help groups and giving money to microfinance institutions in order to eradicate poverty. In general, NGOs took the lead in promoting self-help groups. However, in order to support self-help organisations in Assam, the central and state governments developed a wide range of self-help promotional agencies after 1999. The Microfinance Institutions Bill 2011, which was released by the Indian government, aims to mandate that all microfinance institutions register with the RBI. At present the National Rural Livelihood Mission under the Ministry of Rural Development is playing as an effective platform of the rural poor enabling them to increase household income and to improve access to financial services. However, NRLM is the remodel of SGSY which was launced in 2011. The core belief of NRLM is that the poor have innate capabilities and strong desire to come out of poverty.

Women empowerment

Empowerment of women means that women have the power or capacity to regulate their day to day lives in the social, political and economic terms – powers which enable women to move from the periphery to the center stage. Empowerment is self confidence and recognizes own potentialities of women. Women empowerment refers to strengthening in social, economic, educational and political power of women.

Borbhagia Gaon Panchayat of Morigaon District

Borbhagia Gaon Panchayat is under Kapili block of Morigaon District. The Panchayat was awarded by the prime minister of India for Nirmal Gram Achani for the session 2010-11. There are four revenue villages with 4552 of total population. There are many self help groups under this Panchayat. Among them some are running very well and some are not. There are 110 only women dominated self-help groups.

Significance of the study

The present study is considered very important because in the age of globalization, the socio-economic status of women becomes a challenging issue. Many researches reveal that the socio-economic condition of women is not satisfactory. Nowadays women are engaged themselves in self help groups to upliftment their economic condition and they are coming forward. Their educational, political, social, economic aspects are going to be changed from last few years. In this context self help groups plays an important role. So investigator have confined the study to give a clear picture of the role played by self help group in development of socio-economic status of women.

Objectives of the study:

The objectives of the present study are as follows---

1. To study the characteristics of SHG members
2. To study entrepreneurship activities of SHG
3. To study the role of SHGs in empowering women.

Methodology of the Study

In the present study descriptive survey method is followed and is based on both the primary and secondary data collected from various sources. The tools used for collection of data are self structured questionnaire and informal interaction with the members of the groups. The sample strength of the study was 100 women from 10 different self help groups of Borbhagia Gaon Panchayat which are running by the women member only. Simple random sampling method has applied to select the sample.

Data analysis and interpretation

Collected data are tabulated and analyzed by following

Table-1
Basic Characteristics of SHG Members

Sl no	Name of the Group	Total no of Member	Educational Status of the Member			Establishment year	Age level of the member		
			Under Matric	H.S.L.C&H.S	B.A		18-25	26-40	40-60
1	Lakhimi	10	9	1	0	2006	0	8	2
2	Moromi	10	6	4	0	2009	1	4	5
3	Rupjyoti	10	8	2	0	2010	0	5	5
4	Jilmil	10	4	6	0	2013	2	8	0
5	Kapili	10	3	7	0	2014	0	8	2
6	Padma	10	3	7	0	2014	1	6	3
7	Rupali	10	2	7	1	2014	2	5	3
8	Monomati	10	3	6	1	2015	0	8	2
9	Pranami	10	2	6	2	2015	0	4	6
10	Purnima	10	2	6	2	2016	4	4	2
	Total	10	42	52	06		10	60	30

The investigator gathered basic information about the group members from the table above. All groupings are given the name of a fictitious woman. The majority of the members have completed HSLC and HS. All members are married ladies, ranging in age from 18 to 60 years.

Table no-2
Sources of income of the SHGs

Sl no	Name of the Group	Sources of income	Fund received from			Monthly contribution of members
			Chief minister	DRDA	ZPC	
1	Lakhimi	Loan and food processing	25000	10000	10000	100
2	Moromi	Loan and food processing	25000	10000	5000	100
3	Rupjyoti	Loan and food processing	25000	Nil	10000	100
4	Jilmil	Loan and food processing	Nil	nil	10000	100
5	Kapili	Loan and food processing	Nil	5000	5000	200
6	Padma	Loan and food processing	Nil	nil	10000	200

7	Rupali	Loan and food processing	Nil	5000	10000	200
8	Monomati	Loan and food processing	Nil	nil	10000	200
9	Pranami	Loan and food processing	Nil	5000	10000	200
10	Purnima	Loan and food processing	Nil	nil	10000	200

From the above table the investigator come to know the sources of income of the SHGs and contribution are given by the members to generate the group. From the investigation it has also known that all the members must contribute the equal portion to the group to generate it smoothly. The older groups received funds from chief ministers than the newer one.

Table no-3
Name of the self help groups and their Business

Group numbers	Name of the SHGs	Year of formation of the group	Total members	Entrepreneurial/ business activities
G1	Lakhimi	2006	10	Rearing cow, pig goat, duck individually
G2	Moromi	2009	10	Rearing cow, pig goat, duck individually
G3	Rupjyoti	2010	10	Rearing cow, pig, goat, duck individually
G4	Jilmil	2013	10	Rearing cow, goat, duck individually
G5	Kapili	2014	10	Rearing cow, pig, goat, duck individually and weaving also
G6	Padma	2014	10	Rearing cow, pig, goat, duck individually
G7	Rupali	2014	10	Shopkeeper, Rearing cow, pig goat, duck individually
G8	Monomati	2015	10	Shopkeeper and Rearing cow, pig, goat, duck individually
G9	Pranami	2015	10	Shopkeeper and Rearing cow, pig, goat, duck individually
G10	Purnima	2016	10	Shopkeeper and Rearing cow, goat, duck individually

From the table it is found that all the members of the groups have done various works for their earning such rearing cow, pig goats duck and open small shops in their locality.

Table no-4

Economic Support to the Family

Features	Pre SHG		Post SHG	
	number	percentage	number	percentage
Helps in family finance	45(100)	45%	100%	100
Full responsibility of the family	42(100)	42%	56%	56

Table no 4 shows the level of economic support of the SHG member towards their family after joining the SHG and it shows the data increased.

Table no-5

Participation in Social Activities, Decision Making in family and reveals Self Confidence

Interaction with Other	Pre SHG		Post SHG	
	Number	Percentage	Number	Percentage
Rare	64	64%	32	32%
Often	24	24%	50	50%
Frequently	08	8%	18	18%
Never	04	4%	00	00
Total	100	100%	100	100%

The above table shows the changes occurred in the rate of joining in social activities before and after as a member of SHG. A woman is generally get lesser opportunity to join social activities but after joining the SHG it is going increased.

Drawbacks faced by the SHG under study

1. Lack of higher educational status among the members.
2. Members are not properly maintained the aims and objectives of the SHG and so fund which are avail from the government are not use in proper way.
3. Their main aims to distribute the money earned by them in the group. They have not any future plan
4. Another important matter is that members are unstable in the group.
5. Lack of proper marketing the small entrepreneurs has faced difficulties.

Suggestions

From the above discussion some suggestions are provided to develop the strength of the SHG under study.

1. First of all the members should encourage to pursue higher education by open and distant learning because as education is essential for success..

2. Members of the SHG should give proper training, particularly in vocational fields, and also provide an awareness program on SHGs..

3. The govt. officials should visit time to time to monitor the activities and fund received from government.

4. The SHG members should make annual plan which will help them to work efficiently.

5. There should be coordination among the groups of the same block so that someone takes suggestion from those who show better performance in this field.

Conclusion

The social as well as economic status of present day women is considered better than earlier. Earlier illiterate women were only housewife. But the introduction of SHG, it is observed that SHG has a positive role on rural women in many cases. It helps the rural women to empower and promote to quality life.

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