



Role of Self Help Groups in Rural Women Empowerment

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Abstract

The present paper provides a platform to understand the role of Self help groups in rural women empowerment. The progress of any country is considered to be an integrated process of development in all aspects. It includes economic, social and environmental development. The economic progress is a prelude of social development. Of the 1.3 billion people who live in absolute poverty around the globe, 70 percent are women. Swami Vivekananda said, "As a bird cannot fly on one wing, no society can make progress unless its women to join in all activities" and it is quite relevant even today with reference to India. In the recent past, the empowerment theme runs strongly through all the third world Countries, especially in the context of women. Most of the modern democracies and developing nations have a public agenda for the process of empowerment of women. There is a need of creating awareness, enabling women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural spheres of life, to empower women to work together with men as equals in all respect and to promote and ensure the human rights of women at all stages of their life cycle. Government has been launching and implementing various programmes for the women empowerment and development focusing rural areas. One of the programmes is women empowerment through SHGs. It is indispensable to understand the women development and their empowerment through SHGs in rural areas, where a large number of poor women population needs development and empowerment. Therefore, the researcher has made an attempt to analyze the Empowerment of Women through SHGs in rural areas.

Key Words: Rural Development, Self Help Groups, Women empowerment etc

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1. Introduction

Rural development is a comprehensive and multi dimensional concept encompasses the development of agriculture and allied activities, social economic infrastructure, community services, facilities and human resources in rural areas. Empowerment is the phenomenon of the nineties and the term became popular in the field of development, especially with reference to women. The empowerment has become a key solution to many social problems like high population growth, environmental degradation and low status of women. Empowerment is defined as 'giving power to', 'creating power within' and 'enabling'. It is a multi dimensional process, which enables individuals and groups to realize their full identity and powers in all spheres of life. Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. Empowerment is probably the totality of the following or similar capabilities: Decision-making power of their own, Access to information and resources for taking proper decision, Ability to exercise assertiveness in collective decision making, Positive thinking on the ability to make change, Ability to learn skills for improving one's personal or group power, Ability to change others' perceptions by democratic means, Economic participation, Economic opportunity, Political empowerment, Educational attainment, and Health and well-being. Women Empowerment refers to increasing the spiritual, political, social or economic strength of Women. Without economic empowerment, the development of women would be to its lowest level and, the women empowerment is the stepping-stone for societal equality.

In this fabric of stages of economic growth from the primitive level to the high mass consumption, one continuing thread is the human well being from one stage to another in search of the highest reward and status. It is the testimony to the fact that the status of level of living is that hallmark of progress. It tends to project the sociological needs and to promote the economic progress, particularly with reference to illiterate poor women of both rural and urban areas throughout the country. Today, at the present juncture of adopting the changed development strategy to meet the Challenging needs of the modern life besides men and material, the participation of women in the very process of development especially in the rural area would certainly lead to multidimensional changes in the socio-economic levels of women in the era of



new millennium. Particularly women to make their contribution for the rural development have also emphatically emphasized this in the Ninth plan of India for the direct participation of people at the grass root level.

Today, the development strategy of women has been shifted to empowerment of women, which means, the development of skills and the capabilities of women to enable them to manage better by the participation in the process of development of a nation. Hence, women development encompasses their participation and their empowerment. The development of every country depends mainly on women about whom Nehru said, "once women moves, village moves, country moves". Indian society accords the highest regards and respect to women but they are yet to make progress to keep pace with their men counterpart. Swami Vivekananda said, "As a bird cannot fly on one wing, no society can make progress unless its women too join in all activities" and it is quite relevant even today with reference to India. According to 'Mahatma Gandhi', 'women are the embodiment of 'ahimsa', 'weak in striking and strong in suffering. In Gandhi's ideology, women are the sufferers from embodiment of their superior powers of endurance, courage, strength and fearlessness rather than symbolic of their helplessness being inferior sex.

Thus, enhancing women's economic productivity is an important strategic necessity for improving the welfare of the estimated 60 million Indian households, which is still below the poverty line. Firstly, women's earnings increase the aggregate income level of these poor household. Secondly, Indian women contribute a much larger share of their earnings to the basic family maintenances than men. Increase in the income of women would translate more directly into better health and nutrition for the children. In a short period the earnings of women have an immediate effect on the incidence of adversity of poverty at the household level, where as in the long term, important integration effects are expected to be on the quality of human capital. The government of India passed a relevant Act and launched many special development projects and programmes on 'women development' for the purpose of enhancing their empowerment by organizing Socio-economic activities. There seems to be an increasing trend of participation of women in public and organized sector as a result of a changed level of educational facilities. But in private as well as in unorganized sector, especially in the area which is attributed to be more



involvement of women and their participation in decision – making, it has got very low value. The aforesaid circumstances warranted launching of various schemes and programmes exclusively meant for the upliftment of women sector. In the recent past, there was an urgent need to organize women through the scheme of Self-Help groups to empower women both socially and economically. SHGs are a small, cohesive, and economically homogeneous and affinity group of rural and urban women from below poverty line, voluntarily formed to save and contribute to a common fund.

2. Objectives of the Study

The study is undertaken with the following objectives;

1. To know the level of Social Empowerment of SHGs women members in rural areas
2. To study the level of Economic Empowerment of SHGs women members in rural areas.
3. To understand the extent of awareness and development of SHGs women members in rural areas.
4. To analyze the opinion of women members towards the functioning of SHGs in rural development.

3. Scope of the study

The study has been confined to know the role of SHGs in women empowerment in Shimoga District rural areas and covers the socio and economic empowerment patterns in rural areas



4. Research Methodology

For the purpose of studying the relevance of SHGs in rural development, the research design has structured into;

- **Research Design**

Population	Shimoga District
Sample	Members of SHGs in Shimoga District rural areas
Sample Size	50
Sampling Technique	Simple Random Sampling

- **Data Collection**

The data collected from the both the primary and secondary source are used for the present study. Primary data have gathered through field investigation and by administering questionnaires to women members in selected SHGs in rural areas. Secondary data are collected from published source like books, journals, reports of the training institute etc., relevant has also been collected from the difference website.

5. Role of SHGs in Rural Development

1. Creating awareness about the government and banking transaction.
2. Making women able to read and write.
3. Taking them to visits outside.
4. Developing the capability to manage a mini bank with ledger and passbooks.
5. Aiming at the total abolition of over interest rate.



- 6. Enhancing their knowledge and skills to undertake economic activities.
- 7. Motivating them to increase their income by undertaking successful economic activities as individual or groups.
- 8. Providing good marketing outlet for their product.
- 9. Encouraging their participation in the Gram Sabhas, Panchayat level federation clusters, Block level federations, meeting BLCC and DPCC held under the chairmanship of the district collector.
- 10. Creating the confidence and courage to address and take up varied issues concerning themselves and the community.

6. Data Analysis and Interpretation

Table no.01

S. No.	Response to the Question		
	Group-wise Classification	Number of Respondents	Percentage
01.	Age -wise classification		
	18 -25	07	14
	25-25	19	38
	35-45	18	36
	Above -45	6	12
	Total	50	100
02.	Marital Status		
	Married	20	40
	Unmarried	30	60
	Total	50	100
03.	Education Level		
	Up to SSLC	22	44
	PUC	10	20
	Graduation	11	22
	Post graduation	7	14
	Total	50	100
04.	Monthly Income Pattern		
	Below -5000	19	38
	5000 to 10000	11	22
	10000 to 15000	12	24
	Above 15000	8	16
	Total	50	100



05	Opinion on process of loan involved in the group		
	Simple	29	58
	Very simple	3	06
	Difficult	0	00
	Not so difficult	18	36
	Total	50	100
06	Opinion on women Empowerment of through SHGs		
	Agree	24	48
	Strongly agree	25	50
	Moderate	0	0
	Disagree	1	2
	Strongly disagree	0	0
	Total	50	100
07	Influencing factors to joining SHG		
	Self-decision	22	44
	Husband opinion	2	4
	Family members decision	13	26
	Influence of neighbourers	13	26
	Total	50	100

Source: Field Survey

7. Findings of the Study

The following are the major findings of the study;

01. Majority of the sample respondents who are in SHG's are in the age group between 25 years to 35 out of the 50 respondents 38% of the respondents are 25 years to 35 years age respondents.
02. Majority of the respondents are having SSLC education qualification out of the 50 respondent 44% of the respondents are SSLC based respondents.
03. On the basis of the study majority of the respondents occupation is agriculture out of 50 respondents 66% of respondents are having agriculture occupation. Majority of the respondents are taking loans for the purpose of cattle out of 50 respondents 44% of the respondents are taking a loan for above the purpose.



04. Majority of the respondents are having a awareness regarding SHG's scheme out of them 50 respondents 100% respondents are having a awareness.
05. Majority of the respondents are having a relationship with the SHG's from 6 year. Out of them 50 respondents 30% of the respondent is having relationship with SHG's from 6 years.
06. Majority respondent are stating that availing of the loan process is simple. Out of them 50 respondents 58% of respondent are stating loan process is simple.
07. Finding of the opinion regarding SHG's ensure the co-ordination & communication among the group member majority of the respondents are strongly agree to this out of 50 respondents 60% of the respondents stating like that.
08. Majority of the respondents are strongly agrees to SHG's empowers the women in rural areas out of 50 respondents 50% of the respondents are strongly agree about this.
09. Majority of the respondents stating SHG's creates the employment opportunity of 50 respondents 52% of the respondents are agreed to this statement.
10. Majority of the respondents are influencing by own decision for joining the SHG's out of 50 respondents 74% of the respondents are influenced by himself.
11. Majority of the respondents stating that SHG's programs not giving importance to caste or religion out of 50 respondents 40% of the respondents are strongly agree above the statement.
12. Majority of the respondents are agrees about the statement SHG's creates the women's empowerment in rural areas out of 50 respondents 58% of the respondents are agree about that.

8. Suggestions

1. credit expansion and marketing, through strategies like active marketing of SHG's linkage for new business opportunities arising in the area of operations of individual branches, developing a sound market intelligence system, early disposal of all loan applications received, booking commercially viable accounts etc., effective use of network to ensure credit linkage of all eligible potential SHG's in branches which have not effectively marketed the product.
2. Staff recruitment/allocation policy should be framed in such a manner that the bank will need to be cognizant of staff qualifications and staff quality which it would like to maintain. Bank should also provide adequate incentives to staff who work in rural area to engineer some commitment and professional standard of work in the delivery of credits to SHG's. In particular, bank staff working in SHG desk could have their performance appraisal based on number of



SHG's linked, loan recovery and savings mobilization as incentives. Computerization benefits should be extended to SHG account holder.

3. Restructuring process which helps motivate management and staff to work towards sustainability and to address bottlenecks such as target group restriction, interest, lack of investment avenues and branches in low business potential areas may be considered.
4. Capacity building is the key to health growth and sustainability of SHG's bank linkage program. A variety of capacity building programs for all the partners involved in SHG banking including bank branches, NGO's, government officials, elected representatives of panchayat raj institutions, IRV's, farmers club and SHG should be undertaken. These may include training program of various duration with variations in modules according to needs of the participants besides exposure visits, sensitization workshops and meets and working in tandem with government agencies and NGO's in taluks.
5. Steps should be taken to woo potential and existing SHG clients to bank with DCC: intensified credit linkage of SHG's publishing of magazines/ newsletters devoted to SHG movement. Provided marketing support to the SHG's to market their products through the bank's marketing outlets bank take initiatives to set up a SSI (Small Scale Industries) projects for SHG's of villages.
6. Special awards to SHG's with consistent performance arrange trainings, conference, workshops and seminars for SHG members. Personal involvement of DCC banks officials in monthly meetings of SHG's, guide SHG's on health, sanitation, education, Grama vikas. All staff members should be involved in SHG promotion program and conduct village level meeting and seminar for SHG's.
7. Government should formulate legal framework for SHG's and make them independent of politicians and their interference.
8. Bank should lend adequate fund with soft term like low interest rate, repayment period, and sanitation of loans.
9. Bank should provide grievance cell and council to solve the member's personal and family problems.

9. Conclusion

Women empowerment through SHGs in rural areas is an ideal, realistic and practical strategy. SHGs help to attain the ensured economic changes in rural areas. The members of SHGs in



district have witnessed a lot of new dimensions for the successful running and functioning of SHGs. It is understood that the root cause for economic and social empowerment of women members of SHGs is their awareness towards SHGs. However these members face certain avoidable problems. As suggested, it is very much indispensable to undertake certain steps like opening up of Bank extension branches in the near proximity to the SHGs in rural areas which would help them overcome all the avoidable problems and achievement of rural development.

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