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SELF-HELP GROUP IS AN INSTRUMENT FOR WOMEN ENTREPRENEURSHIP

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Abstract: Women are the pillar of Indian Economy as Indian Economy is largely governed by rural factors. In India, empowerment of women is an essential matter as the condition of rural woman is still very pathetic. The concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. Women SHG Entrepreneurs are INSPIRING. Government of India is taking various measures for the development of women and for improving their economic condition. Self-Help Groups has proved to be an effective programme for empowerment of women. It is creating positive impact on the growth of women entrepreneurship. Self Help Groups provides financial facilities to women which help in starting entrepreneurial activities and motivating women for establishing new small businesses. The idea behind SHG is to help them organize themselves, provide them work, help them in other matters including domestic issues.

Women are participating in training and capacity building programs and are utilizing the loan amounts for income generating activities. SHG members take mutual decisions and take part in group work. Secondary sources of data are used for this paper. This paper attempts to explain an overview of Self-Help Group's in women entrepreneurship. It highlights the various opportunities provided through Self Help Group's as well as through different schemes of government for entrepreneurship. This study is thus an attempt to show how SHG's can play important role in women entrepreneurship.

Key words – self-help groups, women, entrepreneurship, socio-economic status

INTRODUCTION

Self Help Group (SHG) is a small voluntary association of poor preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help. The groups have been recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. Size of SHG is commonly 20 members because any group bigger than this would need to be registered under the Indian legal system. These groups are expected to foster true democratic culture where all the members participate actively by taking part in decision making process. Groups are expected to be homogeneous so that the members do not have conflicting interest and all the members can participate freely without any fear (Kumari and Sehrawat, 2011). It is universally accepted that women's income in the family is very much essential and important in relation to nutritional, economical and educational upliftment of the family. But, for the centuries, women have been neglected to a secondary status in the family as well as in society compared to their male counterpart. Women constitute about 48.46 % of the total population of India according to Provisional Census Report, 2011. Till date, though the country is developing in the field of science and technology, but still, status of women is almost the same as before. In modern days, though women have started performing multiple roles in and outside home, and greater equality is accorded to them, they are still not totally equal in terms of social and economic empowerment. The fundamental basis for this inequality is lopsided access to economic, education, social and political opportunities between men and women. Over the years, it has been observed that no country in the world, no matter how advanced, has achieved true gender equality as measured by comparable decision-making power, equal opportunity for education and advancement and equal participation in all walks of human endeavor.

SELF HELP GROUP'S AND WOMEN

The United Nations Development Programme (UNDP) in its report in 1995 had clearly stated that unless women are engendered, they will be endangered. According to the latest Global Human Development Report 2014, India ranks 135 in Human Development Index¹ and ranks 132 in Gender Related Development Index² among 187 countries which are adjusted for gender inequalities. The report advised widespread attention regarding status of women globally, otherwise gender inequality will have a negative impact on economic growth. Micro credit Summit Campaign reports that 80% of microfinance clients are female and women have been shown to repay their loans more often and direct a higher share of enterprise proceeds to their families even and compared to men, women perform better and their participation has more desirable development outcomes (Pitt and Khandker, 1998). In this

context, it becomes imperative to study the current economic status of women in the developing world. Though several parameters exist to empower women, their active role in formation and deriving economic benefit from Self Help Groups (SHG's) by providing self-employment is adopted as a main tool for empowerment and rural development. Individually poor women below poverty line fail to overcome the problem but participating collectively, group effort will definitely lead to empowerment. Today SHG's have become the vehicle for changing the poor and marginalized group of our society for the better by assisting women in adapting to entrepreneurial activities. The successful functioning of SHGs will definitely lead to economic independence of women, increase their bargaining power in the society and will empower women both socially and economically which will ultimately strengthen the society and economy.

CONCEPT OF SELF-HELP GROUPS (SHGS)

A Self-Help Group (SHG) is a village-based committee Self Help Groups (SHG's) are small groups of poor people. The members of an SHG face similar problems. They help each other, to solve their problems. SHG's promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund SHG is an informal group and registration under any Societies Act, State cooperative Act or a partnership firm is not mandatory vide Circular RPCD.No. Plan BC.13/PL -09.22/90- 91 dated July 24th, 1991. A reasonably educated and helpful local person has to initially help the poor people to form groups. He or She tells them about the benefits of thrift and the advantages of forming groups. This person is called an 'animator' or 'facilitator'. Usually, the animator is a person who is already known to the community.

Any of the following persons can be a successful animator:

Retired school teacher or a retired government servant, who is well known locally, A health worker/a field officer/staff of a development agency or department of the State Government, Field officer or a staff member of a commercial bank/regional rural bank or a field staff from the local co-operative bank or society, A field level functionary of an NGO, an unemployed educated local person, having an inclination to help others, A member/participant in the Vikas Volunteer Vahini (VVV) Programme of NABARD, Women animators can play more effective role in organizing women SHG's. The animator cannot organise the groups all alone. He or she will need guidance, training, reading material, etc.

Usually, one of the following agencies help - A voluntary agency or Non-Governmental Organization (NGO), The development department of the State Government, The local branch of a bank.

Concept Of Rural Development

Rural development generally refers the improvement of quality life, standard of living of the people living in the rural areas. The term "Rural development" consist of various factors like physical, technological, Socio economic and economic factors. According to Robert chambers, rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves, and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless.

OBJECTIVES

The objectives of the study are-

1. To assess the socio-economic profile of women member;
2. To assess the socio-economic upliftment of member after joining SHGs;
3. To suggest suitable measures for the effective functioning of SHGs in improving the socio-economic status of women member.

METHODOLOGY

The study is mainly based on primary data and data has been collected from the field survey in Chhaygaon and Boko block of Kamrup (R) District of Assam. A total number of 50 respondents from different SHGs from these two blocks are selected using non random sampling method. Secondary data are collected from the existing literature and data in websites, various publications of Central and State, books, magazines, newspapers, reports, seminar papers etc. Information is also gained from the discussion with officials and non- officials of DRDA. For analyzing the data percentage is used and respondent's socio- economic backgrounds have been analyzed with reference to their age, educational qualification, family member, etc.

REVIEW OF LITERATURE

There are various literature available on Self Help Groups and women empowerment.

Studies exploring the possibilities of empowerment of women with the help of microfinance program and Self-Help Groups (SHGs) have been carried out from time to time. Mayuox (1998) study reveals that women are benefited from such programme due to increased income and bargaining power in the household and in community. Mayoux (2000) points out that the use of savings and credit for economic activities generates income and assets which leads to increase in consumption standards (Rahman, 1986, cited in Hussain et. al., 2010). It is well evidenced that microcredit brought psychological and social empowerment of women. Anand (2002) observes in a study at Kerala that microcredit have created a positive impact on the families and on their socio-economic status. Self-perception is found high after availing micro credit because of change of attitude and social outlook. Swain (2007) conducted a survey among 1000 household based on the quasi experimental.

ANALYSIS AND INTERPRETATION

Age, family size, marital status, education, status in the family etc. are some of the variables that affect the rural people particularly the women in their socio-economic development. The following table shows the socio-economic profile of the respondents.

Table 1: Socio-Economic Status Of Respondents With Their Demographic Characteristics

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
<u>Age group</u>		
Below 30	14	28
30-50	36	72
More than 50	-	-
<u>Marital status</u>		
Married	44	88
Unmarried	6	12
<u>Family size</u>		
Below 5	32	64
5-10	18	36
<u>Educational qualification</u>		
Illiterate	-	-
Below HSLC	36	72
Upto HSLC	12	24
HS	-	-
Graduate	2	4

<u>Head of family</u> Husband Any other male member Women Member herself		
	40	80
	10	20
	-	-
<u>Type of activity of shg's</u> Cattle Farming Weaving Handicraft		
	24	48
	8	16
	10	20
<u>Purpose of taking loan from shg's</u> Education of children To repay another loan To purchase machine or handloom		
	14	28
	12	24
	24	48
<u>Purchase of productive assest after membership</u> Cattle Handloom/Machine Other Nothing		
	28	56
	14	28
	2	4
	6	12
<u>Demand of view of respondent in the family</u> Yes No		
	45	90
	5	10
<u>Support in Dowry</u> Yes No		
	-	-
	50	100

Preference for boy child		
Yes	44	88
No	6	12
Widow Marriage		
Yes	22	44
No	28	56

SOURCE: Field Survey

72% of respondents fall under the age group of 30-50 and rest 28% are below 30. They are not poor in terms of education and literacy, all are literate, out of them 4% are even graduate also. Out of them 88% of women are married. 32 respondents have small size family representing 64%, whereas only 36% have medium family size and it is seen the head of the family is either husband or other male member which is because of the existing patriarchal society.

Most of the respondents i.e.; 48% are engaged in cattle farming and 18% of respondents are engaged in both handloom and handicraft. After membership into the SHG's 88% of them purchased some productive assets from which they can engage themselves in generating more income, but 12% purchased nothing.

It is unfortunate to see that 24% took loan to repay another loan that means they are already indebted, but 44% took loan to purchase some productive assets and 22% are taking loans for educating their children. SHG member are contributing their small income to their family. But even after financial contribution 10% of the respondent does not have demand of their view in decision making. 90% can share their view with their husbands and other family members and make decision jointly. With increase in income of women it is assumed that their social thinking have also improved, but 88% respondents still prefer boy child over girl child and 56% do not support widow marriage.

Respondents showed socio-economic changes after joining SHG's such as income, self- confidence and mobility which is shown in the table 2.

TABLE 2: CHANGES OF RESPONDENTS AFTER JOINING SHG'S

PARTICULARS	AFTER JOINING SHG's	
	INCREASE	DECREASE
FAMILY INCOME	50	-
SELF CONFIDENCE	50	
MOBILITY	50	-

SOURCE: Field survey

After joining SHG the income levels of the respondents have increased and with the help of increased income level they could overcome the poverty and it will definitely lead to rural development.

RESPONDENT'S SOCIO-ECONOMIC CONDITION BEFORE JOINING SHG AND CHANGES AFTER MEMBERSHIP IN SHGS ARE SHOWN IN THE TABLE 3 BELOW.

TABLE 3: SOCIO-ECONOMIC CHANGES OF RESPONDENTS AFTER JOINING SHGS

PARTICULARS	BEFORE JOINING SHG		AFTER JOINING SHG	
	YES	NO	YES	NO
Bank a/c	32	-	18	-
Permission required to				
Go outside village	48	2	11	39
Medical	50	-	26	24
For Shopping	48	2	10	40
For fair, festivals etc.	50	50	19	31
To take loan from SHGs	-	-	42	2

SOURCE: Field Survey

18% of respondents open bank or post office saving account only after joining SHGs. Even there is increase of income, self-confidence and mobility but still some of them require permission to go outside village. That means they have some sort of social restrictions. Besides 84% respondents require permission to take loan from SHGs.

SUGGESTIONS AND CONCLUSIONS

As the members of SHGs are mostly poor women and from remote places, they face problem in reaching the bank, and government offices for official purpose and financial support and moreover they find problem in marketing their products. Govt. and agency should give emphasis to the rural women for increasing their economic as well as entrepreneurial activities and there should be more exhibitions, melas for products of SHGs. Training programme should be organized at regular intervals by the NGOs and other Government officials to aware about bank loan, maintenance of proper accounts, self-management, regulation of group etc. For avoiding any misuse of money, there should be a need of proper regulating authority at each level such as saving, depositing, and money lending. The NGOs and the State government must also monitor at a regular interval the overall performance of SHGs. Microfinance and specially SHGs become a driving force of society and especially for poor and women, in empowerments and rural development. All over world, almost all nations in its development programme emphasis on gender inequality, poverty and rural development. In this context Self Help Groups (SHGs) are regarded as a revolution all around the world including India. Self Help Groups (SHGs) develop women in diverse sides besides their household activities and help in engendering and empowering women and leads to rural development. Though it has some negative sides it can be avoided, if women empowerment and rural development is taken as a serious objective. Only then greater emphasis needs to be placed on training, education and creation of awareness among women to achieve a larger and long-lasting development.

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