



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Self Help Group – A Critical Study With Special Reference To Woman Empowerment

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ABSTRACT

The concept of Self Help Groups gained significance especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and Women Self Help Groups. The strategy made a quite revolution in Bangladesh towards poverty eradication by empowering the poor women (CIRDAP Development Digest, 2000). Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but also help them to have access to formal credit facilities. In general, Self Help Groups created on the above line of functioning have been able to effectively reach the poor, especially the women, help them to obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them. Self-Help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group based model of self help is widely practiced for poverty eradication, rural development and empowerment of women. Self help as a strategy for social development places emphasis on self reliance, human agency and action. SHGs serve as a medium of delivering micro credit to the members and reduce their dependence on explicative informal credit delivery system consisting of money lenders, land lords, traders etc. Empowerment has thus helped women to realize their identity, capability, strengths and power. They have also greater self-confidence and awareness of their rights, are more assertive and more vocal in mixed forums. Women have gained a measure of freedom from irrelevant customs, traditions, practices and prejudices. Thus, the process helped women to understand and realize their unique potential, develop courage to think and act independently, express what they desire, suffer, feel, speak out and express freely, and explore their distinct growth and development.

Key Words:- Self-help Groups, Empowerment, Women, Poverty Eradication, Rural Development, Economic Activity, Government, NGO

INTRODUCTION

Women are more sensitive than men to the extremes of poverty and its consequences. For poor households, the women capacity to work, her health, her knowledge, and her skill endowments are often the only sources to fall back on for survival. The promotion of entrepreneurship among women necessitates a conducive environment which involves removing institutional constraints. Enhancing information flows, providing access to credit, skill development programme, trade support services, technical and business support services and marketing. The need of the hour is to develop entrepreneurship because this is the most viable solution of various problems like unemployment concentration of industries in cities, lack of awareness of rural men and women. Due to various problems like infrastructural problems, non-supportive attitude of financial institutions, low quality products, use of obsolete technologies etc, rural industries are still lagging behind and some of men are under threat of extinction as well. Unless measures are taken to modernize the rural industries, it has to die out sooner or later due to increasing competition from the urban industries. Therefore, SHGs" has an important role towards generating rural entrepreneurship. Various studies have shown mixed impact of SHGs" in generating rural entrepreneurs.

Objective of the study

To study the various functions performed by the SHGs towards entrepreneurial activities.

- To suggest suitable strategies for better performance of SHG in eradication of backwardness.
- To find out the various problems faced by the Self Help Groups.
- To study the role of government/ NGOs towards development activities of SHGs members.

Concept of SHG

Oscar Pereira defines "SHG is a trust, belief and conviction that the community, no matter how backward, has resources that can be mobilized for meeting individual's local needs and that of the community for making local improvements brining about social change." According to planning commission of India, a Self help group is a self governed, self controlled, small and informal association of the poor, with an average size of 15 people, usually from socio-economically homogeneous families, organized around savings and credit activities. The SHGs are formed for the purposed of solving their common problems that do not have access to formal financial institutions. It is proved from the past experience that women's group perform better than in all the important activities of SHGs. Now a day SHGs become a cost effective delivery mechanism for small credit to its members. It is like a platform to all members to come together for emergency, disaster, social reasons, and economic support to each other have case of conversation, social interaction, and economic interaction. The major objectives of SHGs are to save their income, avail the loan from the common fund of the group, create confidence and capabilities of the members, help the members by collective decision making, motivate the members by taking up of social responsibilities. The Origin of Self-Help Group can be traced from Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SHGs were started and formed in 1975(Gunasekaran, 2010). In India, NABRAD initiated in 1986-87. Karuna Kalita of Nagaon was once an explosives expert with the terror group United Liberation Front of Asom (ULFA). But he got fed up with life in the jungles and surrendered in 2003. He opted for a new life by forming a self-help group (SHG). The 36-year-old former rebel, who is a father of two, is today into mechanised farming, growing paddy in an acre of land, besides cultivating cabbage, mustard, and "bhut jolokia" - the hottest chilli on earth - at his native Dhing village in the central Assam district of Nagaon.

ROLE OF SHGs IN POVERTY REDUCTION

SHG are playing a major role in removing poverty in the rural India today. The group based model of SHG is widely practiced for rural development, poverty alleviation and empowerment of women. SHG group as a strategy for social development places emphasis on self reliance, human agency and action. There are very large numbers of institutions, both in the formal and non formal sectors. They are providing a variety of financial service using different delivery mechanism. But SHG is of the institution which provides micro finance to the rural poor. Empowerment of the rural poor people has become the key element in the development of any economy. The role of the micro credit is to, improve the socio and economic development of the rural people and to improve the status of the women in households and communities. The micro entrepreneurship are strengthening the economic status and remove the gender inequalities. SHGs micro credit mechanism makes the members to involve in the other community development activities. Micro credit is promoting small scale business enterprises and its major aim is to alleviate poverty by income generating activities among the rural poor. The rural poor people are engaged in small scale entrepreneurship programmed with the help of SHGs. Through that they were economically empowered and attain status in the family and community. Empowerment of rural poor is an important aspect today and SHG is an important tool. SHG successfully developed a system of revolving credit for the benefit of group members on their own savings. The linking of these SHGs with formal financial institution has further enhanced availability of micro credit financing to the group.

INDICATORS OF WOMEN'S EMPOERMENT

Women's empowerment is not a one-way traffic. It is also a never-ending process. The entire process of women's empowerment has to be evaluated continuously through the feedback mechanism to maintain a dynamic home statistics. According to Narayana (1998), "Empowerment of women is a process whereby the powerless or disempowered gain a greater share of control of resources and decision-making". The process of gaining control over self, ideology and resources, which determines power, may also be termed as empowerment. The indicators of empowerment are the ability to make decisions, participation in household and financial activities, the right of access to property, the dexterity to take shelter in laws and have one's own power to decide regarding one's birth rights and the ability to expand one's own area. Two of the indexes are usually applied for assessment. Women's empowerment constitute increase in self-esteem and individual and collective confidence; increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular, such as women's health, nutrition, reproductive rights, legal rights, literacy; participation in other events related to their lives; increase in the bargaining power of women, as individuals in the home and the community as well as in the collectives of women; decision making power over the kind of work she is doing; control over her own income and expenditure and whether she is still subservient to male members in the family (Raheim and Bolden, 1995). decide regarding one's birth rights and the ability to expand one's own area. Two of the indexes are usually applied for assessment. Women's empowerment constitute increase in self-esteem and individual and collective confidence; increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular, such as women's health, nutrition, reproductive rights, legal rights, literacy; participation in other events related to their lives; increase in the bargaining power of women, as individuals in the home and the community as well as in the collectives of women; decision making power over the kind of work she is doing; control over her own income and expenditure and whether she is still subservient to male members in the family (Raheim and Bolden, 1995).

PROBLEMS:

- ❖ In the study area the role of NGOs“ is very poor or negligence. They are not providing any training facilities to the SHG members. So the SHG members are suffering from lack of training because most of the respondents are not skilled person therefore frequent training can only help them to performing their economic activities effectively.
- ❖ The SHG members are facing problems in maintaining the account books; they do not know how to maintain account books.
- ❖ The DRDA, Development Block does not provide any kind of information relating to loan, subsidy, trainings to SHGs.
- ❖ Among the members of the SHG, most of the members are tend to be absent in their weekly or monthly meetings. So they have to face many problems.
- ❖ The SHG are facing problems in marketing their product, transportation and some SHGs are facing problems of inadequate raw materials.
- ❖ Most of the SHG are selling their products in the local market, sometimes they are not able to get adequate price for their product

SUGGESTIONS FOR BETTERMENT:

- The element of the future planning was found to be missing in most of the SHGs. The members are not clear about such important things like how much they will produce, where they will sell. All these decisions are taken instantly without giving a second thought. Doing things without thinking and critically examining will bear no sustainable fruits.
- Weekly review meetings, monthly review meetings, quarterly review meetings, biannual internal evaluation, annual external evaluation etc. would enable SHGs to make self assessment and estimation of progress which would eventually amend the systems within the organization.
- SHGs need to learn lot on the sphere of „Management“ in various aspects like personal management, financial management, material management, marketing management, time management, keeping up records punctuality documentation, scientific planning, progress monitoring, public relations etc. In fact, they must unlearn many things and acquire managerial skills.
- It is very important for the SHGs to have clarity about objectives. Too many objectives are unrealistic and rarely achieved in reality.
- Given the low levels of social participation by members, this aspect must be strengthened since SHG members usually are people who are voiceless in the community.

Further, for an effective functioning of this system a number of criteria need to be paid attentions which are as follows:

- Records must be in local language,
- A functioning and authentic collection/ distribution system for records,
- Supportive role by the promoting agency,
- Understanding and awareness of the SHG members about the necessity of accounting and payment to the service providers.

Conclusion

During the field interactions it was reported that government officials do not properly monitor or evaluate the activities of the groups. Indifferent attitudes of the government officials come to the fore as de-motivating factor in effective functioning of the groups. Some groups are formed only with the expectation for the subsidy provisioned under the SGSY and once the benefits of subsidies are derived, members do not concentrate to the plan the sustainability part. It has also appeared that most of the group members lack managerial and operation skills to run the activities. The gap in skill acquisition and outcomes in some forms is reportedly because of lack of collateral support and guidance to start an activity. It can be assumed that absence of voluntary or nongovernmental organizations and other promoting institutions in the study locality also act as limiting factor to motivate the members for effective group activities. Whatever the level of shortcoming or problems persist to derive the expected level of outcome, SHG activities have opened up choices for women and changes are observed in the study area. Concentrated efforts from the representatives of the State and society are required for selection of the beneficiaries to sustain the motivations in various forms of Endeavour. The motivations of people often get dampen because of lack of supportive infrastructure and facilities for orientation and training as well as put the products at the remunerative markets. Enthusiasm in the collective activities on social issues is expected only after fulfillment of expected level of outcomes at personal front.

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