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Self-Help groups and women empowerment: Problems and prospects

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Abstract

During the freedom struggle women came out from the four walls of the age old boundaries and fought along with men not only for the freedom of the country but also for their own freedom. With independence they were provided with an equal platform along with the men. The political leaders of independent India did understand the importance of improving the condition of women which was the foundation to build a better and stronger India. Many welfare schemes and opportunities were created to uplift the women of India. But the efforts of the government never bore the desired result. Empowering women through self- help groups is another initiative taken up by the government with high hopes and aspirations. This study aims to analyse the change and the status of women has undergone through this initiative/ project. An effort is also being made to study empirically the obstacles the women face on the path of development. Binjharpur was the universe of this study. Binjharpur is one of the blocks of Jajpur district of the state of Odisha. Cluster sampling and area sampling were used to collect the information. Primary data was collected from the women who are members of self-help groups. Secondary data was collected from the Block and the district offices. Average and other statistical methods are also used to conduct a meaningful interpretation. The result of the above study indicates a clear connection between the economic independence of women with SHG membership and the hardships they have undergone in their journey to be self-reliant.

Keywords: self-help groups, women empowerment, independence

1. Introduction

Women in all societies and throughout the history have suffered discrimination in one form or the other. Equality was a misnomer for them. They were never treated equally with men. Right to movement, right to education, right to property or even right to decision making always alluded them. The second rate citizens, as they are called, silently suffered exploitation, humiliation and subjugation since time immemorial. The UN Convention on “the Elimination of All Forms of Discrimination against women” makes it binding on the consenting nations of the world to take corrective action to have gender just laws, end violence against women, as well as give women equal property rights, opportunities in education, access to health care, work opportunities, wages and end customs that are derogatory to women.

But all this is not easy to believe at the face of actual condition of majority of women in India. Women were deprived of equal rights. They were treated inferior to men. They had no right to property and had to live at the mercy of the men in their life, whether father, brother, husband and even son. They were confined to the four walls and were not allowed to go out alone. A widow did not command any respect and dignity in the society and her life was not worth-living. Even the ancient law book, Manusmriti prescribes that a woman needs to be looked after by her father in her childhood, by her husband in her youth and by her son in her old age. According to Manu, an old lady, a servant and a small child should be treated equally and should not be given any property right. So the woman never had any independent existence. She lived for others and with others. An ideal woman is considered to be the one who is loving, sacrificing and devout herself to the service of others selflessly.

Though time and again effort was made to bridge the gap, yet it was not effective enough. Social reformers like Raja Ram Mohan Roy, Vidya Sagar, Jyotiba Phule, Vivekanand fought with the society to bring some dignity to these subjugated lot. But the situation seemed to

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change after independence. The political leaders of the time put in all the efforts to abolish the vicious forms of gender discrimination from India. Politically, Indian woman has nothing to ask for. She has been standing at the equal pedestal as the men of India. The founding fathers of the Indian Constitution carefully drafted an equal niche for women of India.

Self-help groups emerged as initiatives by people to earn their livelihood by pooling a common fund and coming together in their effort. It was the effort of the group to stand by each other, help each other and grow together. The success and potential of the self-help groups was recognised by NABARD and also the Government of India. In many states of India the self-help groups were recognised as bankable units and the initiative was taken to improve the condition of women through these institutions. The government encouraged the self-help groups by providing finances and other welfare schemes to bring about economic empowerment to the members. It also provided the members guidance by the officials at the local level and organised training programmes to ensure maximum benefit to the members. Not only the Government but also the non-governmental organisations came forward to contribute in this initiative and helped women to form SHGs and run them effectively and efficiently.

2. Review of Literature

Many studies have been conducted about the working of the self-help groups. Many books and articles were written on their prospects as game changers in the field of micro-finance. The author went through many publications to have an understanding of the functioning of the self-help groups and to analyse their role in the improvement of the socio-economic status of women in the society.

H.S.Anita and A.D.Revenkar in their work studied the role of SHGs in the rural development. Their study concluded that SHGs have not only contributed to the economic well-being of women but also improved their social status. Vijay Pithoda and A.Vinaymoorthy in their work on the functioning of SHGs found the system positively contributing to the position of women. Manimekhalai in her work "Economic Empowerment of Women through Self-Help Groups" emphasized the importance of NGOs in the running of SHGs and also analysed the role of Bank officials in the success of SHGs. Dr. Asha Hans talks about a comprehensive index of gender development in the state of Odisha. She has brought about situational analysis of women of Odisha. Dr S Chitra Devi in her study of the city of Chennai says that women SHGs are building themselves up as power blocks. Prof M K Ghadoliya says that micro-financing through SHGs has transferred the real economic power in the hands of women and reduced their dependency on men. This has gone a long way in building their self-confidence. Dr. B. Rath in his evaluation study of SHGs has analysed the role of different stakeholders and emphasizes the income generating ability of the SHGs and the positive impact it has made in the life of many people.

2.1 Self-help Groups

Self-help groups are small groups consisting of ten or more people of a particular place. They belong to similar socio-economic background and mostly belong to the same community. The groups of people pool their resources and work together to create a common fund which can be looked

upon by the members of the group whenever there is a need. With the common fund the group starts a small business venture to better their socio-economic conditions. The members contribute regularly to the common fund. The use of the fund is sanctioned by majority members through the meetings.

The members of the SHG elect the president, secretary and the treasurer who manage the affairs of the SHG. The members of the SHG meet at least twice a month to discuss the affairs of the SHG. The monetary transaction happens in these meetings and proper record is maintained. It is compulsory for all the members to attend the meeting. The decisions are taken with the consent of all the members of SHG.

The acceptance of SHGs as bankable units and recognition of SHGs as agents of revolution by the financial institutions and the Government was a turning point in the lives of many women members of SHGs which brought massive changes in their life. The SHG membership brought about economic independence for women and also provided the platform for them to develop their leadership skills and entrepreneurial skills.

2.2 Concept of Empowerment

The term empowerment is multi-dimensional in nature. It includes social, political, and economic empowerment. Empowerment is relative in nature. It is a process which makes the person powerful in relation to some other people, society or situations. It is the process of making the person powerful enough to take decisions about his or her life without getting influenced by anybody or anything. It is the process of making people powerful enough so that they have control over their own life. Self-help groups provide the opportunity to women

3. Objectives of the Study

- To understand the structure and functions of SHGs
- To analyse the reasons behind the joining SHG by the members
- To study the economic benefit achieved by women by being SHG members
- To analyse the relation between SHG membership and socio-economic empowerment of women
- To analyse the reasons that slows down the growth of SHGs

4. Research Methodology

Binjharpur Block of Odisha was chosen as the universe for this study. It is one of the blocks of Jajpur district where the Government is working in collaboration with banks and NGOs to bring about a change in the social set up. Purposive and cluster sampling was used for the selection of the SHGs for this study. Twenty SHGs were selected from the respective blocks of the district.

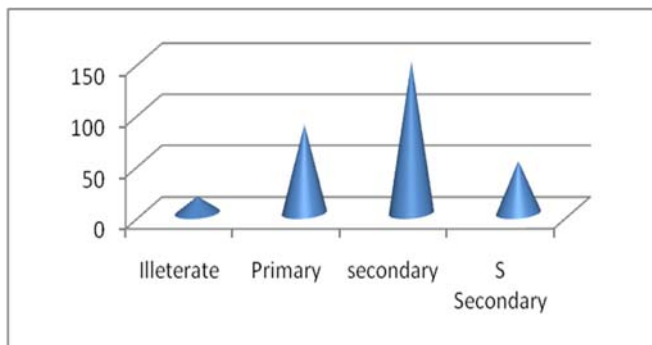
Primary data for the study were collected from 200 respondents selected on the basis of purposive sampling. The interview was conducted with the help of well-structured questionnaires. Secondary data were collected from published records, books, journals and the records of the block office and also from the district offices. A wide range of information was also collected from various websites, newspapers, magazines etc. The data was compiled in a tabular form, analysed and interpreted.

5. Analysis and interpretation of data

The respondents of the study mostly belong to the age group of 30-40years and are married. 70% of the respondents belong to the BPL category. All the respondents of this study were unemployed before joining the SHG. 82% of respondents have the membership experience of 5-8 years.

5.1. Educational Qualifications of Respondents

Education plays an important role in the life of a person. It changes the individual's attitude towards the world by changing his/her perception, thought and even values. The role of education is clearly evident in the functioning of different SHGs and the individual role played by members of the SHGs. Mostly the members who are more educated are ready to take up the responsibilities and find it easy to coordinate with the bank authorities and also with government officials. The decision making about a new venture or training programme is easier in SHGs which have more literate persons.

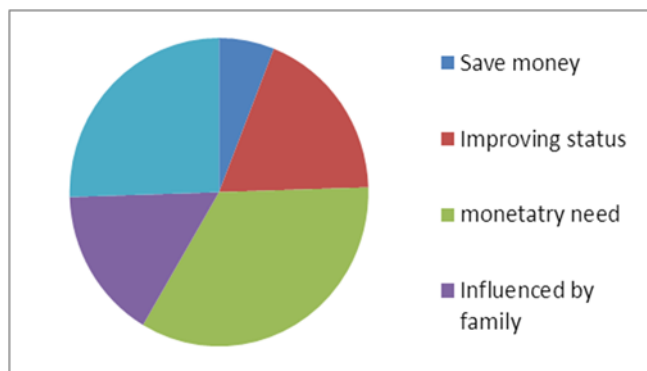


Educational Qualifications of Respondents

The SHGs studied under this project have more members who have finished their secondary education. Very less members are illiterate which is good for the SHGs. Some members have even finished senior secondary education.

5.2 Structural and Functional aspect of SHGs

The NGOs played an important role in the formation of SHG and helping the members to run it smoothly. The NGOs convinced the people to join the SHGs. People also realized the benefit of becoming a member of it and formed their own SHGs.



Reason for joining SHGs

The reason for joining SHG was different for different people. While 34% of the respondents joined SHGs to get easy financial support at the time of need only 6% joined to save money through it. The members found the functioning of the SHGs hassle free and could fulfill their small needs to

run the households which occur quite often. While 18.5% of the respondents join SHGs to improve their economic condition and another 16% have joined by being influenced by the family.

5.3 Decision Making Procedure in SHGs

SHGs are formed by women who belong to similar background and mostly belong to the same community and place. The group selects the president and secretary from amongst them. The functioning of SHGs should be based on democratic principles. The following table explains the functioning of the SHGs.

Table 1: Decision Making Procedure in SHGs

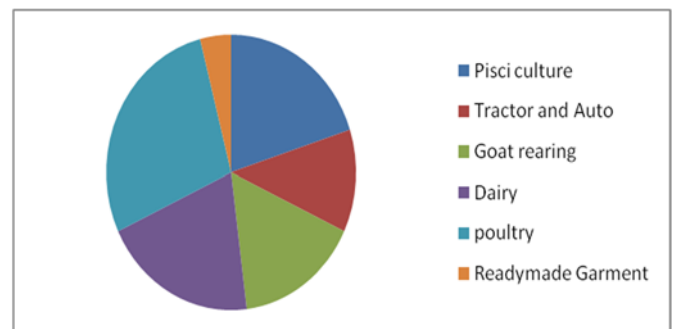
S.No.	Decision Making Authority	No. of SHGs	Percentage
1	Members in Majority	21	84%
2	The President	1	4%
3	A small group of members	3	12%
4	Outsiders	nil	00%

From the study it is found that 84% of SHGs work according to democratic principles where opinion of every member is valued. Only in 12% of SHGs decisions are taken by a handful of people which go against the spirit of SHGs movement.

The basic goal of SHGs is economic empowerment of its members. The Government of Odisha is also aiming to create opportunity for income generation and capacity building for women. Under SGSY scheme only the government has sanctioned Rs. 20490000.00 to 54 SHGs for the year 2011-12. The SHGs are investing this money in different ventures like pisciculture, dairy, poultry, mushroom cultivation, etc. and increasing their income.

5.4 Economic activities covered by SHGs

After the recognition of SHGs as bankable units the Government has laid out an impressive plan under Mission Sakti to empower women and the nation through these dependable promising small enterprises. Through a coordinated effort by the government officials to provide the SHGs with required training the women are coming out as small entrepreneurs with big hopes and aspirations. Huge amount of money is being sanctioned for the SHGs to start any business venture the members are capable of implementing.



Economic activities covered by SHGs

Out of the 25 SHGs studied 28% deal in poultry, 20% of the SHGs deal in pisciculture and dairy followed by goat rearing which is done by 16% of the SHGs. Besides animal rearing the SHGs are also venturing into other fields like producing readymade clothes and processing spices etc.

6. Hurdles on the way of success

6.1 Problem of membership and dropping out of SHGs

The basic principle of SHGs are regular, fixed contribution of money by all the members. But as most of the members belong to very poor economic background and also not earning members of the family, many a time they find it difficult to deposit the required amount of money at right time. Some members do leave the membership after few months due to this problem. In some cases the male members of the family do not support them and the members are not left with money to continue as members.

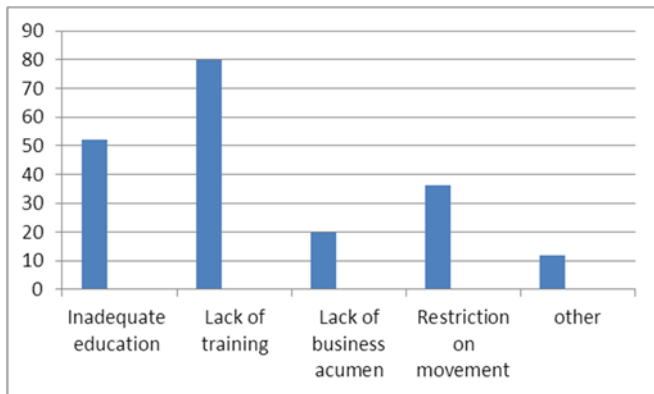
Table 2: Drop out ratio of SHGs

S.No.	Year of Membership	No. of Respondents who drop out
1	0-1yr	50
2	1-3yrs	27
3	3-4yrs	18

Out of the twenty SHGs studied fifty members left the SHGs before the completion of the first year only. It is noticed that gradually the dropout rate decreases. The reason for leaving the SHGs is varied and most common is the inability to pay the membership fee.

6.2 Factors that affect the growth of SHGs

SHGs are started by women who live in the same neighborhood. To start with a self-help group is comparatively easier than taking it to greater heights. For taking it further the women need to be experts in handling money and they should come out with innovative ideas to utilize that money in the most cost effective manner. If they take up some business they need to be trained to implement it. Many a time it is found that women lack the skills which prove to be a stumbling block on their way to success.



Out of the 200 respondents 26% blame their inadequate education as the hurdle on their way to success. 40% members say proper training and guidance will be helpful to overcome this problem. While 10% of the respondents blame it on lack of business acumen, 18% say that as they are not very comfortable managing their things alone and travelling alone, it affects the performance of the group.

6.3 There are many issues which need to be taken care of for the smooth functioning of SHGs. Many a time people join SHGs without any specific goal. These members need to be counselled and mobilised to contribute constructively towards the growth of SHGs. The women being the house wives and not being the sole bread earners for the family give priority to the running of the household rather than the

work of the SHGs. Sometimes the members cannot manage to take out the required time for the functioning of the SHGs. Many members being illiterate do not contribute very effectively in the financial aspect of the running of the SHGs. In many cases most of the responsibility of the functioning of the SHGs rests on few members. In some cases people also join the SHG not with any big goal in mind; but only to get financial help at the time of need. Some members also fail to pay back the loan in time.

Self-help groups being based in rural areas cater to the needs of the rural market which has a very specific and limited need according to the time and place. The costumers who deal with SHGs do not purchase the goods in bulk. So the profit margin remains low. The SHGs who deal with livestock have other problems as well. All their efforts and money go in vain if the livestock is affected by any disease. With the collective ownership it becomes impossible for the SHGs to recover from the loss and start it anew.

7. Empowerment of women

7.1 Improvement in the economic condition

SHGs have huge scope to impact the life of people, especially women in a number of ways. Most of the members of self –help groups come from low economic background. For these people availability of even small amount of money to fulfil their basic need becomes a great source of satisfaction and happiness. SHGs help the poor to tide over economic hardships.

Table 3: Improvement in the economic condition

S.No.	Improvement in Eco. Condition	Frequency	Percentage
1	Yes	144	72%
2	No	56	28%

It is clear from the above table that 72% of the respondents claim to achieve improvement in their economic condition due to membership of SHGs whereas other 28% have not felt the impact yet.

7.2 Participation in the decision making process

Participation in the decision making process indicates the position of a person in the society. It is the yardstick to measure the importance of a person in the social set up. In a patriarchal set up like in India women never get the opportunity to express their opinions even if the matter is related to their own life.

Table 4: Women and decision making

S.No.	Frequency of decision making	No of respondents before joining SHG	No of respondents after joining SHG
1	Always	17	32
2	Often	38	97
3	Sometimes	118	71
4	Never	27	Nil

The study indicates that after joining the SHGs the women’s participation in the decision making shows an upward trend. As they are also the earning members, they do take decision about family expenses and are consulted by the male members about the household expenses too.

7.3 Ownership of resources by women

In India ownership of property lies mostly with the male members of the society even after the change in the laws. Women rarely claim their right over the land. Many women not being employed in organized sector do not even have

bank accounts. In many households it is only the male members who handle money for day to day expenses. Opening an account in the bank in the name of women itself is a big achievement for the SHGs and is the first step of empowerment.

Table 5: Ownership of resources

S. No	Type of resource	Before joining SHG	After joining SHG	Percentage
1	Money in the Bank	Nil	186	98%
2	Cattle	34	104	52%
3	Tractor	Nil	12(group ownership)	6%
4	Auto	Nil	26(group ownership)	13%
5	Jewellery (gold Silver)	68	173	86.5%

Before joining SHG no respondent had a bank account of her own. After joining SHG 98% of the respondents have been able to have their own bank accounts. Now they deal with money matter independently. Some of them have been able to save a substantial amount in the bank. The livestock or any other asset purchased under collective ownership also gives a sense of pride and authority to the women.

7.4 Self-respect and sense of authority

Self-help groups are playing an important role in bringing about a slow and gradual change in the social system. Besides fulfilling the primary objective of employment generation and economic empowerment they are also contributing to the social empowerment of women. Women are coming out of the four walls of their houses and discussing business in a public platform. They are planning and executing business ventures and dealing with public on their own. While working with the SHGs they are getting the opportunity to develop their leadership qualities, entrepreneurial skills etc.

Self-Help groups in many places serve as a platform to solve many other social issues related to the community. As the members belong to the same community and neighbourhood they feel free to talk about their problems and get the helping hand from the other members. It also serves as a platform for awareness campaigns and village politics. The periodic meetings of the SHGs help the member to have the knowledge of the affairs of the village on a regular basis.

The socio-psychological empowerment of the members was measured through the use of different variables and indicators. The data was analysed with the help of likert scale. The average was found out using the most frequent response (mode) of the group. The parameters show more positivity in their behaviour and increase in team spirit. 78% of the respondents say that they now talk freely to people and have got the confidence to open up in front of others. 64% of the respondents say that they carry on their banking activities and visit the government offices independently.

8. Suggestions

If the members are educated and training facilities are provided to them, they will run the new businesses effectively and efficiently. Awareness programmes about the political and economic rights will also contribute to the functioning of the SHGs. NGOs can play a major role in mobilizing people to form SHGs and conducting awareness programmes. The government may take some steps to provide marketing facilities to these institutions. The government through some programmes can also motivate the SHGs who are really performing well.

9. Conclusion

The SHGs have proved to be harbingers of social development. These institutions have unlocked the door of opportunities for women. Women are earning money and becoming economically independent even without going outside to work. They are gaining self-confidence and realizing their worth. As the programme is centered in the villages and involves a large number of women, growth of SHG means growth of the women of the state. Self-Help groups being people centered success of SHG means success of people and success of every single woman. Every household contributes to the success of SHG. Self-Help groups can be used as wonderful mechanism by the Government with proper guidance and motivational schemes to bring about substantial growth of women as well as the nation.

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