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Empowerment of women through self help group: A case study of Bihar

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Abstract

India is a growing nation. India's GDP is middling, even after a long time of independence. Undoubtedly, the hassle of almost 25% of India's humans is poverty and unemployment. The authorities are specializing in their participation in rural improvement and developmental activities. Women have now no longer performed achievement, particularly rural girls in lots of components of the nation lead the Self Help Group, have cognizable achievement in bringing girls into major circulate of choice making, hence, it's far apparent that Self Help Groups have grow to be a usable organizational installation to disburse micro credit score to girls and inspire them to go into entrepreneurial hobby. SHG has made crucial contributions to the improvement of women marketers and the improvement of the economic system. The major targets of the paper are to look at the empowerment of girls via self assist agencies into distinctive social categories.

In the mild of above situation, the existing look at is floor on number one information. The number one information is accumulated with the assist of pre-examined questionnaire. Bihar State has been decided on for this look at. According to the percentage of its populace withinside the district, one hundred samples had been decided on from diverse social categories, OC, BC, SC and ST. Data has been accumulated with the assist of a established questionnaire. Stratified random sampling strategies had been followed for the look at. The accumulated number one information is tabulated through computerized. Simple statistical equipment which includes probabilities is used. A sizable a part of this studies paper is primarily based.

Keywords: GDP, rural improvement, women, self help groups, economic system

1. Introduction

Women empowerment is a international venture due to the fact maximum girls had been relegated to the rear, and in lots of components of the world, guys are beneath neath manipulate because of unjust social, cultural and political structures. In maximum societies, girls are difficulty to discrimination. About 65% percentage of world's negative are girls and approximately 35% percentage of girls in Bihar stay in absolute poverty. The position of girls isn't always simplest crucial in financial activities, however its position in non-financial hobby is similarly crucial. Tribal women life very hard, in a few instances their life is more difficult than guys. Tribal girls have freedom and self-expression. Development applications that have an effect on males and females in a different way had been making financial adjustments because the beginning. Women are fundamental a part of each economic system. The nation's ubiquitous improvement and increase will boom even as girls with guys could be taken into consideration identical companions in improvement applications. However, in maximum growing countries, the social and financial fame of girls may be very low. If girls are for use in all tiers of financial improvement program, girls want powerful empowerment. Economic empowerment may be very crucial to gain the sustainable and sustainable improvement of society. The United Nations Convention Worldwide agreed to take binding felony and corrective measures for the abolition of all types of discrimination in opposition to girls, Such as measures in opposition to violence in opposition to girls, doing away with identical rights of girls, training opportunities, fitness care, paintings opportunities, wages and customs of insulting girls. For the Empowerment the National Policy for Women through Government of that point changed into a crucial step in 2001. The goal of this coverage is to make certain girl's empowerment via effective financial and social regulations for the total improvement of girls so that you can apprehend their complete capacity.

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2. Review of Literature

There are enough literatures on girls SHGs in India. In Assam additionally a few research had been executed on girls SHGs. But, because of time and fee factor, some of them had been reviewed in these studies.

Kartar Sing and Jain (1995) defined that there are a few theoretical and empirical evidences in organization Formation. They additionally noted that there are 4 tiers of organization's formation, which includes, forming, storing, norming and performing. They have recognized 4 elements which assist in organization formation. These elements are: (a) complete participation (b) management quality (c) homogeneity most of the contributors and (d) transparency in operation and feature of the agencies.

Kapoor (2001) studied the empowerment of Indian Women. He discussed, analysed and spoke back the questions confronted through girls SHG in India. He suggests that the gender discrimination nonetheless existed, because of which girls SHGs have been not able to gain the anticipated intention of empowerment withinside the nation.

Manimekalai (2004) ^[6] in his article said that SHG want the assist of NGOs to run the profits producing turns on successfully. The financial institution officials ought to recommend and manual the girls in choosing and imposing worthwhile profits producing activities. He remarked that the formation of SHGs have boosted the self-picture and self assurance of rural girls.

Das Gupta (2005) in his article says that a paradigm shift is needed shape finance region reform to micro-finance reform withinside the nation. SHGs ought to be protected withinside the precedence region and mortgage ought to be made obligatory to them. The Micro-credit score centers ought to be monitored vigorously in order that there won't be scarcity of budget to SHGs.

Gupta (2007) noted that SHGs have grown to be best equipment for girls empowerment. The self-assurance degree of girls contributors of SHGs has been increased, because of which, each the own circle of relatives and society are at useful stage.

Kumar A. (2009) ^[8] determined that this could cause stepped forward household-degree results with admire to fitness, training specifically training of the girl, child, vitamins and own circle of relatives planning.

Mansuri B, B. (2010) ^[7] said that micro-finance has benefit numerous importance and momentum withinside the ultimate decade, India now occupies a importance and area of interest in international micro finance via advertising of self-assist agencies (SHGs) beneath neath SHG-Bank Linkage Programme (SBLP) and the micro finance organization version. The Indian version gives more promise and capacity to deal with poverty as it's far targeted on constructing social capital via get entry to economic offerings via linking with the mainstream. In its handiest time period it way is banking for negative.

Ankita Deka (2011) in her look at titled, "Determinants of Women's Empowerment in India: Evidence from National Family Health Survey" taken the information for this look at from National Family Health Survey (NFHS) that is a large-Scale, multi-spherical survey performed a consultant pattern of families via-out India. Her studies is in unique manner

capable of quantify the character and volume of gender discriminatory practices in India. The look at demystifies famous projections in mass media of India's burgeoning economic system and the way it has converted the financial and social milieu. It additionally gives a framework for social people in India approximately how gender discrimination operates and additionally illuminates the loopholes in coverage practice. Social people could be endorse for innovative coverage regulation in addition to capable of layout interventions to result in essential change.

3. Objectives of the study

The main objectives of the paper are

- To study women empowerment through self-help groups in different social categories.
- To study the impact of self-help groups on family members of respondents and officials involved in the program.
- To assess the performance of selected women SHGs in Bihar.

4. Research methodology

The exiting study is primarily based totally on number one records. The number one records are accrued with the assist of a pre-examined questionnaire. Bihar has been decided on for the study. a hundred respondents from the country had been decided on from diverse social categories, consisting of OC, BC, SC and ST, records has been accrued the usage of a based questionnaire in step with their population. Stratified random sampling strategies had been followed for the observation. The accrued number one records are tabulated through computerized. Simple statistical equipment consisting of chances is used. A massive a part of this studies paper is primarily based totally on desk analysis.

5. Analysis of data

The existing examination is associated with financial empowerment of ladies in Bihar. This interest is performed through SHG for the financial empowerment of ladies. There are 10 SHGs with three hundred contributors withinside the subject of observe. For the study, a hundred and fifty contributors out of three hundred contributors had been decided on.

6. Factors behind joining SHG

The predominant goal of SHG is to sell financial savings and financing for efficient and utilitarian purposes. This is real due to the fact many humans withinside the subject of observe have joined SHGs to get loans and sell their private financial savings, except social status. In the present day observe, respondents have joined self-assist corporations to attain loans, to generate extra money and to provide diverse motives for the reason of social structure.

Reasons to enrol in self-assist businesses are supplied in Table 1. From the desk, it appears that evidently maximum respondents have joined the self-assist institution to get loans (49%) to shop for livestock. It is likewise mentioned that (36%) of respondents have joined self-assist businesses to earn money. (15%) of respondents have joined self-assist businesses for social mobilization.

Table 1: Major factors behind joining SHG

Caste	Reasons to join in the Self Help Groups			Total
	For getting loan	To earn money	For social structure	
Open	27(60.00)	13(30.00)	5(10.00)	45(100.0)
OBC	28(54.3)	16(31.4)	8(14.3)	52(100.0)
SC	2(10.0)	10(70.0)	3(20.0)	15(100.0)
ST	17(44.00)	14(36.00)	7(20.00)	38(100.0)
Total	74(49.0)	53(36.0)	23(15.0)	150(100.0)

Source: Primary data

7. Assessment of family member's attitude

After becoming a member of the self-assist institution, the mind-set of the own circle of relatives participants of the respondents has been supplied in Table - 2 of the respondents. This desk has located that (63%) of the respondents have stated that participants in their own circle of relatives are annoyed to enrol in and paintings for self-assist businesses. Only (37%) of respondents stated that participants in their own circle of relatives have been encouraging themselves to stay in self-assist businesses.

Table 2: Respondent's Family Attitude with respect to joining self - help group

Caste	Attitude		Total
	Encouraging	Discouraging	
OPEN	18(40.0)	27(60.0)	45(100.0)
OBC	17(32.0)	35(68.0)	52(100.0)
SC	6(40.0)	9(60.0)	15(100.0)
ST	15(40.0)	23(60.0)	38(100.0)
Total	56(37.0)	94(63.0)	150(100.0)

Source: Field Survey

Analysing diverse social training determined that approximately 60% of the OC, SC and ST training and 68% of the OBC training have said that their own circle of relative's contributors confirmed discouragement to enrol in and paintings in self-assist groups. In addition, it's been determined that 40% OC, SC and ST magnificence respondents and 32% OBC magnificence respondents stated that contributors in their own circle of relatives are encouraging them to be withinside the self-assist group. As such, it's miles concluded that almost three-fifths of respondents of all social classes have stated that their own circle of relatives contributors are encouraging them to enrol in and paintings in self-assist groups. Only two-fifths of respondents of all social classes have stated that their own circle of relative contributors is encouraging them to be in self-assist groups.

Table 3: Distribution of Loan amount among Individual Members

Caste	Amount of loan giving to each Member				Total
	Rs. 5000/-	Rs. 10000/-	Rs. 20000/-	Above to Rs. 25000/-	
OPEN	9(20.0)	25(56.0)	8(17.0)	3(7.0)	45(100.0)
OBC	14(27.0)	15(30.0)	16(29)	7(14.0)	52(100.0)
SC	10(70.0)	3(20.0)	2(10.0)	.(00)	15(100.0)
ST	12(32.0)	18(48.0)	5(12.0)	3(8.0)	38(100.0)
Total	45(30.0)	61(40.0)	31(21.0)	13(9.0)	150(100.0)

Source: Primary data

Different social classes were stated that the mortgage quantity is Rs. 5000 to Rs. Within ten thousand, 70% of SC class, 32% ST class, 27% OBC, 20% OC class are given to respondents. In addition, the quantity of mortgage is between 10000 to 20000, 20% of SC class, 56% OC%, 30

OBC, 48% ST class are given to respondents. Loan quantity to Between 20000 and 25000, 12% of SC%, 17% OC class, 29% OBC, 12% ST class is given to respondents. Apart from the class of respondents, all of the social lessons like OC class, OBC, a few percent of ST humans get money. There are extra than 25000 loans. Therefore, it may be concluded that the proportion of respondents in ST class is the highest.

8. Effect on respondent's earning due to SHG

Distribution of respondents has been offered in Table four after becoming a member of the self-assist companies through converting the earnings of the respondents. It is visible from the desk that 60% of respondents stated that once becoming a member of the self-assist companies, there was full-size boom in earnings earned. It has additionally been stated that 24 percentage of the respondents stated that once becoming a member of self-assist companies, there was a tremendous boom in profits in profits and the ultimate sixteen percentage respondents stated that once becoming a member of self-assist companies, profits in profits had been modest there may be a change.

Table 4: Change in earnings after joining SHG

Caste	Extent			Total
	Substantially Upward	Considerably Upward	Moderately Upward	
OPEN	27(60.00)	10(23.00)	8(17.00)	45(100.0)
OBC	30(57.00)	12(23.00)	10(20.00)	52(100.0)
SC	9(60.00)	6(40.00)	0(0.0)	15(100.0)
ST	24(64.00)	8(20.00)	6(16.00)	38(100.0)
Total	90(60.00)	36(24.00)	24(16.00)	150(100.0)

Source: Primary data

9. Conclusion

From the study through primary sources it was clear that the women SHGs in bought rural and urban areas are very active in providing income generating activates in Bihar. It can be clear that of the women SHGs are more vital in eradication of poverty for the BPL family. The sample beneficiaries, are gaining employment by adopting own personal skills and home based activities. The micro-finance system is playing a significant role in empowering women through SHGs. The overall analysis of this variable establishes that women empowerment of the state and it is proved that credit helps members of women SHGs to start new business. It is found that majority of women SHGs have taken loan for various economic activities, such as, Cattie framing, poultry framing, food processing, agriculture etc. The women SHGs of Bihar are providing rural credit to women members of the SHGs. Therefore, hypothesis is accepted. It would be fruitful to accelerate the development process at a faster the rate, if mindset of the people is changed. In this era of liberalization, privatization and

globalization, women are more conscious so, it is essential to empower them.

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