



Empowerment of Women Through Self Help Group - A Case Study of Himachal Pradesh

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ABSTRACT

Women globally represent 40 percent of the labour force, 43 percent of the agricultural worker and more than half the world's University students. Despite a wide range of momentous advances, Women still face huge inequalities and lack of basic opportunities. Girls have outnumbered boys in primary, Secondary and higher education in few nations, but the laws and social norms restrict their work choices. In many countries women are omitted the reproductive and sexual rights. Gender based violence has become a global phenomenon. Crimes such as domestic violence, social Stereotyping, rapes and trafficking are some of the other manifestations SHG's represent voluntary association of women from a homogenous socio-economic rural background who organise themselves for finding solutions to specific problems through self or mutual help. The SHG's encourage small savings which are pooled into a common fund, from which they are allowed to take needful loans. The objective include holistic development of all the members and not only the thrift and credit needs. Thus SHG' is a financial setup endeavoured to disburse credit to rural women to encourage entrepreneurial activities to make them financially independent.

KEYWORDS:- Momentous ,opportunities, reproductive trafficking, entrepreneurial

INTRODUCTION

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicators of a nation's overall progress. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. The recent and rapid changes in women's roles and responsibilities show that if women are properly guided to acquire productive and useful skills, they can become a useful resource for national development.

Women constitute 48.52 per cent of the country's total population as per the census 2011. Women exclusively accounted for 586.5 million constituting 48.52 percent of the country's population. By virtue of these figures, they shall be considered as an important target group. Hence, it becomes an essentiality to empower and build capacity of women economically and socially for promoting national development.

Rural women in our country constitute an important work force in agriculture and allied sectors and are vital to the well being of farm households. Nearly half of the available human resource in India is women. Majority of them are living in rural areas and most of them are illiterates (Literate 64.6%) and are below poverty line. Besides this, in comparison to urban women, rural women have limited access to all kinds of resources such as education, financial support, transportation, training, availability of current information etc. but have more hidden talents, which have to be brought into light. Hence, there is need to change their capacity to work by giving them the necessary trainings on income generating activities, supporting them with financial facilities, bringing their talents into light, giving them marketing knowledge, current information etc. which helps in increasing knowledge, enriching their skills and improve their economic status.

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises of very poor people who do not have access to formal financial institutions. It enables its members to learn, cooperate and work in a group environment.

Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self- management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. SHG are seen to confer many benefits, both economic and

social. SHGs enable women to grow their savings and access the credit which banks are willing to lend. SHGs also provide community platform from which women become active in village affairs, stands for local election

In India, before introducing this scheme, rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, community and society as a whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India

REVIEW OF LITERATUTRE

(**Mehra,Rekha 1997**,In the context of women and development, women empowerment should include the expansion of choices for women and an increase in women's ability to exercise choice.

(**Misra, JK 2006**, Empowerment is a process of gaining understanding of and control over one's socio-political allocation/ situation, skill acquisition that enables change, and working jointly in effecting change.

(**Narayana and Lakshmi, 2011**,Empowerment entails greater access to knowledge and resources, greater autonomy in decision making to enable them (women) to have greater ability to plan their lives or have greater control over the circumstances that influence their lives. **According to Beteille (1999: 590)** "Empowerment is about social trans-formation; it is about radical social transformation; and it is about the people - ordinary, common people, rather than politicians, experts and other socially or culturally advantaged persons. Above all, it is about power, although the concept of power contained in it is generally left unspecified".

(**Dufllo,Esther 2012** Women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development

Nagayya,D and Sahiba Begum 2012, argue that women entrepreneurship and small enterprises which generates employment are effective strategy for empowering women.

NABARD (1998) has explained the features of the innovative supplementary credit channels, objectives of the SHGs, models of the credit delivery mechanism evolved in Andhra Pradesh (India) which were tested successfully for replication. It has emphasized the strategy for expanding the role of SHGs and made suggestions for improving bank linkage with SHGs. The study has revealed several features such as efficient flow of credit, utilization of credit for income generating activities, excellent loan repayment and improved empowerment of SHG members¹.

Shakuntala Narasimhan(1999) in her study argues that the five decades of economic planning has not done much to improve the status of Women in India. The vital reasons leading to the disadvantaged position of women are their fear, ignorance, powerlessness and vulnerability. The author emphasizes the need for bringing about an attitudinal change among women as the most important step towards empowerment. She discusses various State initiatives taken for rural upliftment. She concludes that besides monetary resources, it is the mind-set of the policy makers, bureaucrats and particularly the women concerned that must change in order to assist the empowerment of women.

The study of **Das Gupta (2001)** is a comprehensive work analysing the different dimensions of SHGs in India. He analysed the role of government in rural development through the involvement of formal Financial Institutions. The study also reviewed the international efforts in linking formal and informal systems of lending, the initiatives taken in India in this direction and the genesis and evolution of SHGs in India. Basing on the field investigation of SHGs, the study concludes that "the major factor behind the limited success of SHGs is the absence of any target approach. The involvement of governmental agencies is not prominent, but the irony is that the Government with the zeal of poverty alleviation has announced Swarnajayanti Gram Swarojgar Yojana (SGSY) with SHG at the core". The study suggests the creation of an environment where genuine NGOs can perform effectively as SHPIs and banks can conduct business with SHGs on their own.

RESEARCH QUESTIONS

- What are the roles of SHGs in promoting the social economic conditions of the women?
- Do they go adequate training?
- Where do they market their product?
- What are the benefits derived by the group members for the upliftment of their status?
- What kind of institutional supports SHGs receive?
- What role do SHGs play in women's empowerment?
- What are the issues and challenges faced by women SHGs?

These are such issues need to be studied in detail to promote the rural women empowerment through SHGs at Miroo Panchayat in Kinnaur district Himachal Pradesh. The universe of the study comprises of the women of Miroo Panchayat viz. village Choling, Kyurmeh, Rangle, Maslange, Miroo, Kashti and Rangdhul.

The respondents consist of only women.

RESEARCH AND SAMPLING DESIGN

The research design was conducted using descriptive method. It is used mostly in the action research and provides valuable information about group of sample. The total sample for this study was 20 respondents (2 SHG group selected i.e. Group1 had 8 members and Group2 had 12 members).

The tools were administered upon the sample. The primary data was collected through interview schedule, discussion and observation and the secondary data was collected through journals, books, articles, online mode and publication. A simple mathematical calculation and MS-excel have been used for analysing the data.

SAMPLING DESIGN

The data for this study was collected from the 2 different villages (Rangle & Choling) of the Miroo Panchayat of District Kinnaur of Himachal Pradesh. Random, purposive and convenient sampling tools were utilized in this research. 20 respondents selected (2 SHG group i.e. Group1 had 8 members and Group2 have 12 members). The tools were administered upon the sample. The primary data was collected through interview schedule, focused group, observation and the secondary data is collected through journals, books, articles, online mode and publication. A simple mathematical calculation and MS-excel have been used for analysing the data.

LIMITATIONS OF THE STUDY

- The information collected from the members of SHGs, largely based on the member's perception and their ability to recall. Hence, complete freedom from individual bias and prejudices cannot be claimed.
- The study is of exploratory nature and was confined to only Miroo Panchayat of Kinnaur district, Himachal Pradesh.
- The study was restricted to few variables only due to limited time and resources.
- The conclusion is based on the data provided by the women of Self Help Groups.
- Therefore, the validity and reliability depends on how honestly they provided the information.

STUDY AREA

The information was obtained in terms of responses from Self Help Groups. First group was Jai Lakshmi Self Help Group of village Choling having 8 members and second was Guru Shota Self Help Group of village Rangle having 12 members. The villages are located at Nichar Block in kinnaur district in Himachal Pradesh. As per Census 2011, Nichar block has a total population of 27,683. Out of this 15,463 are males and 12,220 are females. Literacy rate in Nichar block is 79.59%. 15,666 out of total 19,683 populations are literate here. Among males the literacy rate is 86.93% as 12,121 males out of total 13,943 are literate however female literacy rate is 70.09% as 7,562 out of total 10,789 females are educated in this Block. As per the population census 2011 data there were 6,998 Schedule Caste populations in which 3,541 are males and 3,457 are females and 13,933 were Schedule Tribe Population in which 6,878 are males and 7,055 are females.

FINDINGS

- **SOCIO-ECONOMIC PROFILE AND PSYCHOLOGICAL CHARACTERISTICS OF THE RESPONDENTS**

It is for that majority (40%) of the respondents were between 36 to 45 years of age. Maximum of respondents (70%) are from the General Category. 100% belong to the Hindu religion. Majority (90%) of respondents are married and living with their husbands and children. 60% respondents from joint families. Majority of respondents (30%) were literate up to higher secondary. Around 55 percent of respondents live in large sized families. 80% of respondents live in their own houses. Around 75 percent of respondents live in pucca houses. Generally possession of asset in terms land, sovereign, cattle etc. had not increased much before and after joining the Self-Help Groups. The percentage reveals almost same. Around 20 percent of the sample households earn an income of Rs.2000-3000 while 25 percent earn Rs.3001-4000 and 35% earn an income of 4000-5000 and 20% above 5000. The food expenditure ranges from below 2000 per to 4000-5000 per month for a household. They spend nearly 2000-3000 per month on purchase of dress materials. They spend Rs. 600-1000 per month on educating the children. The monthly medical expenses fall in the range 1000& above. Now-a-days they spend minimum for entertainment, i.e. around Rs.250-500 per month because of availability of television set in every household. 65 % had medium economic motivation. 70% of the respondents had low achievement motivation.

- **FUNCTIONING OF SHGs**

It was found that 60% respondents agreed that SHG members managed group well. Majority of respondents (75%) strongly opined that they regularly attend the meeting. 65% respondents strongly agreed that SHG members were effectively communicate with each other. Majority of respondents (60%) agreed that SHGs making repayment regularly. 40% respondents agreed that SHGs maintaining accounts and good record keeping. Majority of respondents 55% strongly agreed that SHG members participating in problem solving. 45% respondents agreed that SHG members participating in marketing. Majority of respondents (65%) strongly agreed SHG members participating in Planning.

- **ASSESSMENT OF WOMEN EMPOWERMENT**

The participation in the activities of SHG enables them to gain self-confidence and in this regard 55 percent. 60 percent of the respondents were of the view that working in SHG has helped them in decision making. 85 percent strongly agreed that their income have been increased. 50 percent strongly agreed that working with SHG has improved their communication skills. 60 percent of the women agreed that working with SHG has increased their social awareness. 60 percent of the respondents were strongly of the view that their association with SHG has increased their recognition in the society. 70 percent of the respondents were strongly of the view that association with SHG has increased their self-reliance while 70 percent strongly agreed to increase their gender awareness.

- **CHALLENGES FACED BY WOMEN IN SHG**

Majority of respondents (90%) received support from family and husband to participate in SHGs. 80% respondents were appreciated in society for their participation in SHGs.

- **PROBLEMS FACED BY SHGs**

100% respondents faced problems while availing loans, subsidy and credit from banks. Out of 20 respondents 45 per cent had medium longevity of SHG's membership.

On the basis of the data collected through field it can be argued that few members face challenges such as lack of support from husband and family to participate in SHGs. Some members were stigmatized and negatively projected by the society for their increased interaction and mobility through SHGs. The funds of SHGs were sanctioned lately by banks. The SHGs often faced problems, in terms of marketing the economic products of the group. The findings therefore suggest that members often face some limitations that restrict their full participation in SHGs.

- **DRAWBACKS OF SHGs**

In this study the major drawback faced by the members of SHGs was when the group leaders had taken substantial amount of loans and made no repayments this adversely affects the functioning of SHGs. Some SHGs also faced problems of marketing their products as there were no proper marketing centres in the village and the women had to travel to nearby towns and markets to sell their products. The women of SHGs sometimes lacked support of husband and family and people in the society criticized women for their increased freedom of

interaction and movement through SHGs. Some respondents also mentioned the problem of record keeping and updating accounts. The delay in the sanction of funds culminated in the slow progress of the income generating activities of SHGs. Thus, the government and other institutions should focus on eliminating these inadequacies and develop systems and procedures that enable proper development of the SHG members.

SUGGESTIONS

The Self-Help Groups have indeed positively contributed towards the progress of rural and backward areas. On the basis of the findings of the study following suggestions have been made which would help to improve the functioning of the Self-Help Groups and the members and in turn would help the empowerment of rural women.

- Self-Help Groups must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning.
- A Self-Help Group should not only concentrate on the growth of the group, but should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village.
- Groups should be aware of all government schemes and should make use of them for their development.
- The members should undergo some sort of training in order to educate themselves about the utilization of money properly.
- There should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role.
- In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

CONCLUSION

Women's Empowerment has become a significant component of human development in India. The last decades have witnessed significant changes in the status and role of women in our society. There has been shift in policy approaches from the concept of welfare in the seventies to development in the eighties and now to empowerment in the current scenario. In a nutshell, SHGs help the members are able to improve the socio-economic conditions, standard of living, women literacy level, decision making, participation of social awareness programs, participation of training programs, participation of political activities, offer employment opportunities to neighbours etc. The study has revealed that SHG is an important tool which helps the rural women to acquire power for their self supportive life and nation building efforts. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as whole through collection action for development these SHGs. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socioeconomic progress of the nation. Pandit Jawaharlal Nehru said, "To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves." Now the women are awakened by the SHGs. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in the areas of Miroo. The present study was undertaken to identify women empowerment through Self Help Group at village Choling and Rangle in Nichar block of Kinnaur district of Himachal Pradesh. It is found that the socio- economic factor as well as psychological characteristic has been changed after joining the Self Help Groups. The performance of SHGs was good. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain self confidence, social, economical, political and psychological empowerment and capacity building. So, women empowerment has increased slightly through SHGs. The self-help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful and women empowerment has achieved a new dimension through SHGs.

The study is conducted with the fervent hope that this will draw the attention of the authorities, departments and organisations concerned with micro-finance and SHGs on various issues in respect of the development of women empowerment. Further SHGs are concerned with the development of women in all respects along with a sound knowledge about their rights and duties. To make the SHGs really meaningful and successful, the government at different levels have to intervene in a large scale not as provider of finance or provider of other inputs, but as facilitator and promoter. It is also thus important to view micro-credit programmes as a complement rather than a substitute for effective policies to be able to transform national and international development of women.

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