

A CASE STUDY ON THE ROLE OF SELF-HELP GROUPS (SHGS)



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ABSTRACT

In today's Indian society, the terms "women empowerment" and "self-help group" are often used interchangeably and mean the same thing. Self-help groups, often known as SHGs, unquestionably played a vital role in ensuring that women were given the position in society that was rightfully theirs, and they were also a driving force behind the incorporation of women into broader economic and political structures in India. Over the course of the past few decades, a great number of study articles have already been published to demonstrate the advantages of SHGs as well as the drawbacks they provide. On the other hand, there is very little evidence to support the idea that SHGs have been successful in fostering a sense of "self-reliance" among the women who are members of those organisations, beyond the women's status as "beneficiaries" of those groups. It is clear from the research that is currently available that women who are members of SHGs have been given a sense of hope and confidence as a result of the positive synergies that have been created by the groups. There is not enough evidence to determine the magnitude of change on their mental and economic independence outside of their activity groups. If this shift does not take place, then SHGs will not be able to assist women in reaching their full potential. Even though the objective of this study is somewhat narrow, an attempt is made to get some insights into the numerous aspects that influence women's empowerment.

Keywords: Self-Help, Shgs

INTRODUCTION

In India's more remote rural areas, it is the country's female population that faces the greatest challenges. Even though they are heavily involved in economic activities, the majority of which are agricultural in nature, their activity is not regarded as having any significant economic impact. They are consequently the most susceptible to the consequences of poverty. The International Conference on Population and Development (ICPD) that took place in Cairo in 1994 drew attention to the fact that the empowerment of women is essential to any development effort and declared that human development is in jeopardy if it is not engendered. These women and others who were in a similar situation were the inspiration behind these statements. Changes are required in three areas: first, the aspirations, resources, and accomplishments of women; second, the larger social structures that condition women's choices and chances; and third, the nature of the social relationship through which women negotiate their needs and rights with other social factors, including men. In order for women to be empowered, these three areas must undergo change. Therefore, in order to overcome gender inequality, adjustments will need to be made on both an individual and a collective level. Providing rural women with financial assistance in the form of loans or grants enables them to become more self-reliant, not only financially but also socially. Self-help groups, also known as SHGs, are considered one of the most important tools for implementing the participatory approach to the economic empowerment of women and for improving various aspects of the social structure in India. In India, self-help groups (SHGs) have played an important role in improving the lives of women living in rural areas. As a result, SHGs are considered one of the most significant tools. These groups are small voluntary associations of poor and marginalised people, preferably from the same socioeconomic background, whose structures, processes, and activities provide their members with the opportunity to identify for themselves the problems that confront them and seek the solutions that they can and are willing to implement. These groups are formed and usually supported by nongovernment organisations (NGOs) or, now increasingly, by government agencies. These organisations also give its members improved access to a variety of support services, such as credit and extension services offered by the government. SHGs have become the vehicle of change for poor and marginalised people to be released from the clutches of poverty (Sahu and Singh 2012). At the same time, they have enhanced the status of women as participants, decision-makers, and beneficiaries in the democratic, economic, social,

and cultural spheres of life. Empowering rural women in this way has allowed SHGs to become the vehicle of change (Kondal 2014). Participation of low-income women in self-help groups (SHGs) has had a significant positive effect on their lives and given them increased agency on a variety of fronts, including not only as individuals but also as members of their families and communities. They join together because they are members of the same group, and the goal is to address the problems that they all face by providing assistance to one another and to themselves.

WOMEN EMPOWERMENT

Women's empowerment, also known as female empowerment, can be defined in a number of different ways. Some of these definitions include acknowledging the perspectives of women, making an effort to find out what those perspectives are, and elevating the status of women through education, awareness, literacy, and training. The empowerment of women provides women with the tools and the opportunity to make life-altering decisions despite the myriad challenges posed by society. They might be given the option to re-define gender roles or other responsibilities, which would give them greater leeway to pursue goals that are important to them. The topic of women's empowerment has emerged as an important one to explore in the fields of economics and development. The ability to control resources, assets, and income is one of the primary benefits of economic empowerment for women. In addition to this, it improves women's health and their ability to mitigate the risks that they face. It is possible for this to result in strategies that support gender roles that are trivialised within a specific political or social environment. The terms "gender equality" and "gender empowerment" are frequently used interchangeably; however, the latter term refers to a more inclusive approach that encompasses persons of any gender and emphasises the contrast between biological and gender as a function. Literacy, education, training, and the production of awareness are all aspects of women's empowerment that contribute to increase women's status. In addition, the term "women's empowerment" alludes to the ability of women to make strategic life choices, which was something that was previously unavailable to them.

The adoption of policies and programmes that are based on the idea of female empowerment may be beneficial to nations, corporations, communities, and groups. Empowering women can improve both the quality and quantity of human resources that are available to be used for development. When discussing human rights and development, one of the primary procedural concerns that needs to be addressed is empowerment. Women's empowerment can be defined

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according to a number of different criteria, such as the idea that in order to achieve empowerment, one must initially be in a position of disempowerment. They are responsible for empowering themselves, rather than relying on an outside source to do so for them. According to the findings of other bodies of research, one of the definitions of empowerment entails an individual's capacity to not only make significant choices in their lives but also to put those choices into effect. Both empowerment and disempowerment are relative to one another at a certain point in time; nevertheless, empowerment is more of a process than a finished outcome. Economic empowerment and political empowerment are the two types of empowerment that have been studied by academics.

OBJECTIVES OF THE STUDY

1. To investigate the elements that contribute to the empowerment of women.
2. The purpose of this study is to investigate how women, both collectively and individually, think about being given more authority.

RESEARCH METHODOLOGY

In this investigation, we utilised both primary and secondary sources. With regard to the secondary sources, we researched the themes in question by reading books and journals located in a variety of libraries. We have been looking into the government reports of several different NGOs, including the one for Muzaffarpur Districts. In terms of primary sources, data have been acquired through interview schedules and focused group discussion from a variety of stakeholders including NGOs, government offices, civil society activists, and opinion leaders. At the beginning of the research project, a focus was placed on NGOS and SHGS activities taking place in the Muzaffarpur districts' blocks.

SOCIAL PROFILE OF STUDY AREA

Muzaffarpur is one of the thirty-eight districts that make up the state of Bihar, and the city of Muzaffarpur serves as the district's administrative centre. A part of the Tirhut Division can be found here. Because of this, the city of Muzaffarpur was founded by an Afghan man named Md. Muzaffar Khan, who served as an Amil (Revenue Officer). The city was given the name Muzaffarpur in his honour. In 1875, the district of Muzaffarpur was established as a distinct entity following its separation from the Tirhut district for the purposes of improving its administrative efficiency. In common parlance, the Muzaffarpur district is referred to as the

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"Land of Litchi." Throughout its history, the region has been governed by a variety of dynasties at various points in time. In the history of the North-Eastern region of India, the city of Muzaffarpur was an extremely important player. It is impossible to deny the significance of the district as a meeting place where the customs and practises of Hindus and Muslims can be found side by side. In addition to this, Muzaffarpur had a significant impact on the development of Indian civilisation. In the year 1875, Muzaffarpur was established as a separate district for administrative purposes. The districts of Sitamarhi and Vaishali were were part of the Muzaffarpur district until they were split off in 1972. During the late 1970s, this area was an important hub for Jai Prakash Narayan's fight against the emergency government. As was the case throughout the rest of Bihar in the 1980s, the movement had a significant impact on the political climate of the city as well. An prominent Indian author who belonged to the first generation of popular novelists writing in the modern Hindi language, Devaki Nandan Khatri was born on June 18, 1861 in the city of Muzaffarpur. She is known for her work in the Hindi language. He was the first author to write my suspense thrillers in the Hindi language. One of his works that is very well-known is called Chandrakanta. A renowned political figure named Maghfoor Ahmad Ajazi was born in the district on March 3, 1900. His birthday is March 3. Even today, the locals remember him as the person who established the All-India Jamhur Muslim League and who championed the use of Urdu as a language for religious and political purposes.

The neighbourhood is located in a latitude of 26 degrees 12 minutes north, a longitude of 85 degrees 38 minutes east, and an elevation of 60 metres. In the year 2021, the total amount of land covered in forests accounted for 5.24% of the entire geographical area. The district has a total land area of 3,172 square kilometres, and it is surrounded by the districts of Purbi Champaran and Sitamarhi to the north, of Vaishali and Saran to the south, of Darbhanga and Samastipur to the east, and of Saran and Gopalganj to the west. The weather in the region is notoriously sweltering and muggy during the warmest months of the year. On the other side, the weather throughout the winter season tends to be mild and comfortable. The monsoon season sees the majority of the region's annual precipitation. In the year 2021-22, there was a total of 1855.7 millimetres of rainfall recorded in the district.

In terms of its administration, the district is split into two sub-divisions: the East subdivision and the West subdivision. To reiterate, the East sub division has a total of 9 blocks, while the West sub division has a total of 7 blocks. In addition, there are 9 towns and 1,786 villages

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contained within the area. Hindi is used as the language for administrative purposes throughout the district.

DATA ANALYSIS AND RESULT

Under the ICDS programme, there are 14472 SHGS that are operational in the Muzaffarpur District. Bihar was the first state in the country to launch the New Rural Livelihood Mission (NRLM), which aimed to reduce rural poverty by encouraging rural people to engage in a variety of profitable self-employment opportunities. In addition to the total 2, 680,000 SHG, NRLM complement and cross OLM are also active in the region in functioning and monitoring SHGS, and non-governmental organisations are extending their involvement in SHGS activity.

Table 1 : The Following table indicates the Number of SHGS under ICDS Project in the Muzaffarpur District.

Sl No.	Name of the ICDS Projects	No. of SHG formed	No. of members	No. of SHGs credit linked
1	Astarang	1045	16855	690
2	Brahmagiri	942	13971	714
3	Delang	876	9942	750
4	Gop	2041	24882	1821
5	Kakatpur	762	11475	586
6	Kanas	991	13523	808
7	Krushnaprasad	906	13777	605
8	Nimapara	2532	36732	2200

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9	Pipli	1247	16585	1157
10	Muzaffarpur municipality	1016	13071	779
11	Muzaffarpur sadar	1167	17484	542
12	Satyabadi	947	12273	787
	Total	14472	200570	11439

Source Primary

The entire number of SHGS that were established as part of the ICDS initiative in the Muzaffarpur district of Bihar is detailed in the table above.

The numbers of self-help groups that were chosen together with the total number of respondents for the present study are listed in the following table.

Table 2 Numbers of SHG Selected with Numbers of Respondents.

S.I. NO	Block	No. of the SHGs selected	Name of the SHGs	Total of SHG members	Respondents
1	BRAHMAGIRI	3	TARINI	18	10
			PRATI SMURTI	13	10
			MAHALAXMI	15	10
2	DELANGA	3	HELAN KILLER	10	5
			SOMANATH	13	10
			SATYASAHU	10	6
3	KANAS	3	MATRUSAKTI	10	5
			MAHAMAYA	10	5

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			MAA SANTOSHI	14	11
4	ASTARANGA	3	MAA HARACHANDI	15	10
			MAA MANGALA	14	10
			MAA PRAVATI	12	10
5	KRUSHANA PRASAD	3	BATA BRUKHYA	13	10
			BAL KAPILESWAR	13	10
			SUBHASHREE	14	10
6	KAKATPUR	3	NILEKANTHESWAR	13	10
			MAHAVIR	12	10
			MAA ULKI	14	10
7	PIPIL	2	MAA BIJHENSWORI	10	5
			MAA KALIAK	11	6
8	NIMAPADA	3	MAA DURGA	14	10
			MAA SAKTI	13	10
			MAA SINGHA BAHINI	12	10
9	GOP	4	MAA MANGALA	12	9
			ACHYUTANANDA	14	10
			MAA KALIKA	14	10
			MAA BHAGABATI	10	6
10	MUZAFFARPUR SADAR	1	SAROJINI NAIDU	10	7

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11	SATYABADI	1	SIDHESWARI MAHILA SHG	10	5
	Total		29 SHGs		250

Source-primary data

According to table-2, for the purpose of the study, a total of 29 SHGS were chosen from each of the eleven blocks that make up the Muzaffarpur districts. The total number of respondents chosen from the in-depth interview was 250 female respondents.

The following table provides information regarding the age range of the respondents.

Table 3 : Age –Group of the Respondents

Sl. No	Age group	No. of Respondents	Percentage (%)
1	Below -25	15	6
2	26-35	78	31.2
3	36-45	91	36.4
4	46-55	49	19.6
5	Above 56	17	6.8
	Total	250	100%

Source -Primary Data

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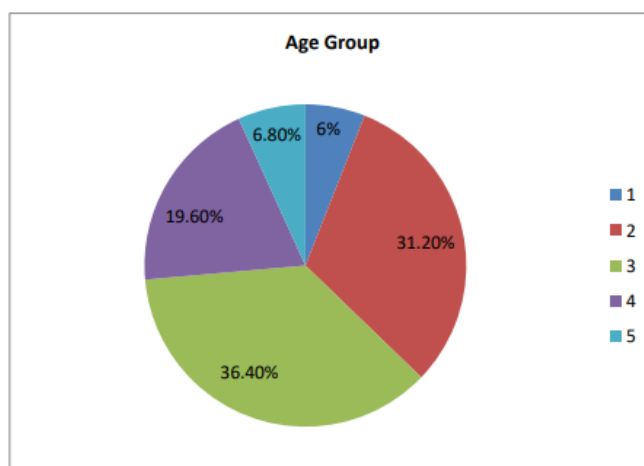


Figure 1 Age group

The table and the pie chart show that the majority of the respondents, 36.4 percent, belong to the age group of 36-45 years, followed by 31.2 percent belonging to the age group of 26-35 years, 19.6 percent respondents belong from the age group 46-55 years, and 6.8 percent respondents were above 56 years of age. Only 6 percent of respondents belong to an age group that is less than 25 years old.

The demographic information of the respondents is presented in the table below, organised according to their caste. Caste Profiles of the Respondents are Presented in Table 4.

Table 4 : Caste Profiles of the Respondents

Sl. No	Caste	No. of Respondents	Percentage (%)
1	General	73	29.20
2	O.B.C	114	45.60
3	S.C	56	22.40
4	S.T	0	0
5	S.E.B.C	7	2.80
	Total	250	100%

Source-Primary Data

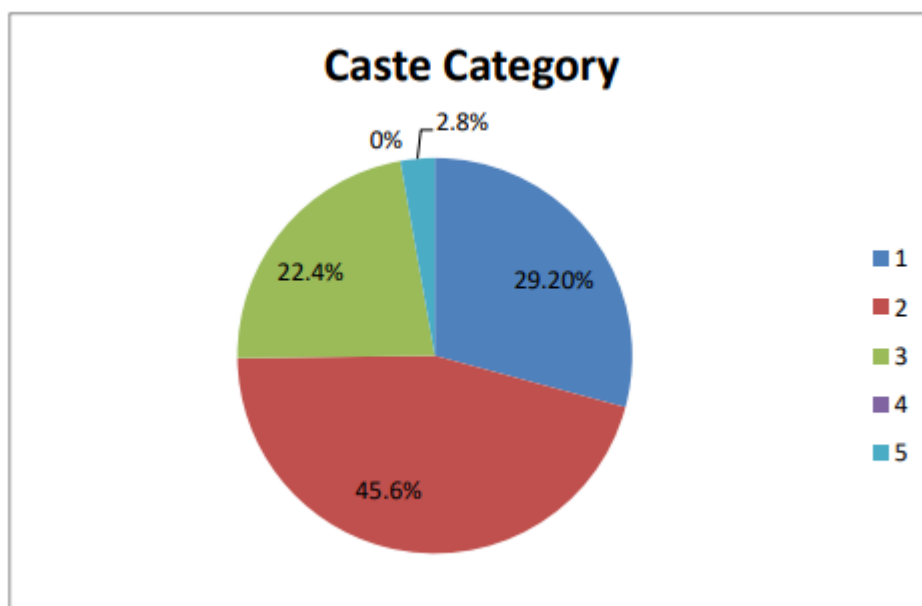


Figure 2 Caste category

According to the data presented in the table above, the vast majority of people who participated in self-help group activities belonged to OBC (45.60%), while 73 respondents (29.20%) came from general caste, 56 respondents (22.40%) came from SC and other categories, and 7 numbers of respondents belonged to the SEBC (2.8%) category.

The economic standing of the respondents is listed in the table that can be found below.

Table 5 : Economic Profiles by the Respondent

SI No	Economic Status by SHG Member	No. of Respondents	Percentage (%)
1	B.P.L	147	58.80
2	A.P.L	75	30.00
3	Other	28	11.20
	Total	250	100.00

Source-primary data

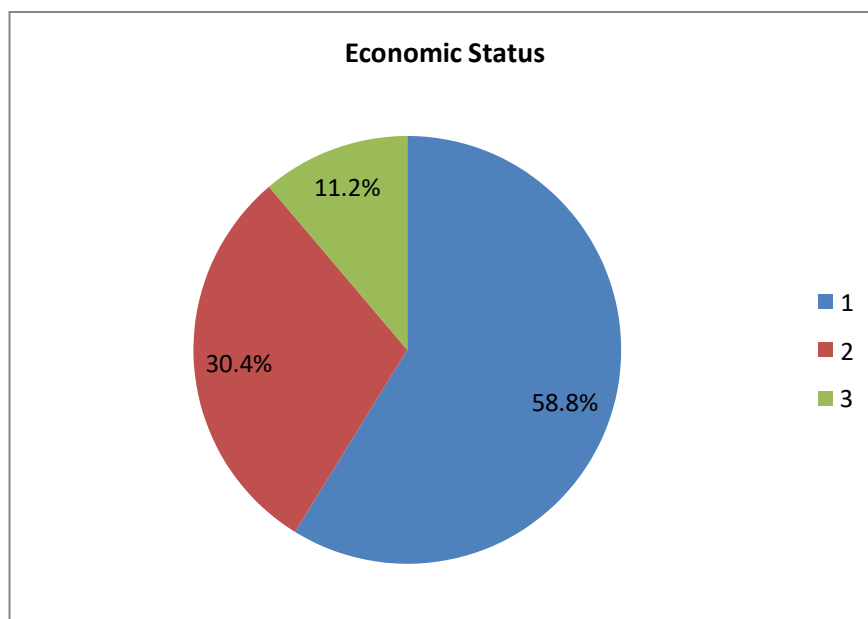


Figure 3 Economic status

According to the data presented in the table and pie chart above, 58.8 percent of respondents come from the BPL category, while 30.4% come from the APL category, and 11.2% come from some other category. This indicates that the BPL category has the highest proportion of women participating in SHG activities.

CONCLUSION

Today, the necessity of women's active engagement in the mainstream of the development process is being emphasised more and more in the majority of the nations that are still considered to be developing. In addition, it is generally acknowledged that rural women, in addition to taking care of their households and bearing children, contribute to the family income through a variety of productive activities. These activities can range from performing traditional labour in the field to working in factories or operating small and petty businesses. They have also demonstrated that they are capable of being better businesspeople and managers of development in relation to any form of human development activities. It is possible to create economic success in any country, regardless of whether or not it is considered developed, through social development. On the other hand, social growth is predicated on the active participation of women in various developmental activities. This is the key to social progress. When developing different policies for rural and socioeconomic development programmes, it is impossible to disregard the issue of women's empowerment. These programmes should provide micro-credit to rural women through an organised

approach to help them become more entrepreneurial.

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