

# Roles of Self Help Groups: Adhering Tangible Ways and Means towards Women Empowerment

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## Abstract:

An attempt has been made to analyze the roles of Self Help Groups towards women empowerment. The members of Self Help Groups are engaged in producing various usable products and earn money which not only makes them socially recognized but also economically strong. The roles the members of Self Help Groups contribute the women a lot for women empowerment. Descriptive survey method is undertaken to find out the roles of Self Help Groups towards women empowerment. A sample of 200 members of Self Help Groups has been taken through random sampling method from Odisha. Statistical techniques like mean and percentage have been used to analyze data obtained from the members of Self Help Groups administering the questionnaire over them. The questionnaire was developed by the investigator for the present study. The findings of the study reveal that the Government financially helps to Self Help Groups, arranges training to them in various activities and the Self Help Groups open savings bank account, produce quality domestic products and sell them in reasonable prices etc. The work power of the women contributes not only to their increasing social and economic standard of life but also to the nation at large.

Key Words- **Self Help Groups, Roles, Adhering, Tangible, Ways and Means, WomenEmpowerment.**

## I. INTRODUCTION:

The women are the backbones of the society whose role is very essential for the socio-economic development. Women play a dynamic role in the social and economic development. They are engaged in agriculture activities, household industries, trade and commerce and other related economic activities. It has been observed that women are hard workers, adventurous; self-determined and are willing to take risks in setting up new business. It is a challenge on the part of women to make efficient management of household affairs, but now-a-days, women are equally interested in setting up their own business to become independent and self-reliant through various activities. The Government is taking measures for women empowerment, providing them better education, employment opportunity and conferring women rights. In this context the collected views of the parents are interpreted using statistical techniques like mean and percentage followed by tables.

Chudgar (2020) stressed that women's education level and income may all be used as measures of bargaining power.

Das (2003) found in his study that the more attractive scheme with less effort is "Self Help Group". It is a tool to remove poverty and improve the rural development.

Johnson (2019) in his study notes that product design rarely addresses gender-specific aspects of the use of financial services. Indeed, despite the pervasive belief that microfinance helps women, few programs have developed concrete ways to meet the distinct demands of poor women for saving services.

Kabeer (2020) studied that the most effective way of increasing women's control over loans, public presence and self-confidence is by enhancing their access to markets. The loans have enabled them to be recognized in the process of decision making as they possess power over the loan. Interestingly, these interventions have further marginalized

women in some cases especially where men being the head of the house and the decision maker have tended to control the use of the credit obtained by the woman.

Martin (1923) found that for women empowerment the role of SHGs is very important for economic strength.

Mayoux (2000) pointed out that women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets.

Mosedale (2005) found in the study that third parties cannot be given the responsibility to empower women but they themselves should claim it.

Mehira (1997) found that women are hardworking and never waste their time unnecessarily and with this notion their roles are towards women empowerment.

Salcedo Du Bois & Findeis (2009) found that status of women are improved with access to credit as it implies independence access to resources and women tend to prefer off-farm income generating activities so that they maintain control over them since farming is mostly controlled by men.

Percy (1999) found that the differences also exist within women themselves since they are not a heterogeneous social group. These differences need to be taken into account when identifying or analyzing gender needs in designing women's empowerment programmes.

Quisumbing & Pandolfelli (2009) viewed in their study that women in some cases are reluctant to adopt these labor and time saving technologies even if they increase returns to their labor because they do not control the benefits in the event that women attend such activities, adoption is affected due to low levels of literacy among women hence to internalize the technologies is difficult.

Vokins (1994) suggested in the study that the women had a different approach: an ability to do several things at once; ability to admit mistakes; keen to develop the workforce; less concerned with outward trappings. Women also faced different problems. According to Taylor (1999) found that women spend much of their time and energy in

trying to address their practical gender needs at the expense of mobilizing themselves for change on strategic gender needs.

**III. OBJECTIVES OF THE STUDY:**The objectives of the study are as follows.

1. To study the functions of self-help groups in making women self-sufficient.
2. To study the facilities provided by the government to the self-help groups in making women empowerment.

**IV. METHODOLOGY OF THE STUDY:**The methodology used for the study is stated below.

**Research Method:** Descriptive survey method is undertaken to study the views of members of Self Help Groups towards women empowerment.

**Sample:** A sample of 200 members of Self Help Groups has been taken from Derabish Block of Kendrapara district of Odisha through random sampling method.

**Delimitation:** It is delimited to the members of Self Help Groups Derabish Block of Kendrapara district of Odisha.

**Analysis and interpretation:** The views of the members of Self Help Groups collected are analyzed and interpreted as follows in the tables.

TABLE I

Age Group of Ladies as the Members of Self Help Groups

Sl. No.	Age group	SHG Members	%
a	15 – 20 yrs	-	-
b	21 – 30 yrs.	160	80
c	31-40 yrs	20	10
d	41-50 yrs	20	10
e	Above 50 yrs	-	-

It is known from 80% of the responses of the members of Self Help Groups in the table that the ladies of age group 21-30 years are included as the members of the SHGs and 10% of the SHG

members are of the age group of 31-40 years because these group of members are energetic for doing any activity in the SHG. But only 10% of the SHG members say that a very few members belong to 41-50 years of age as they are not so strong to do any activity.

**TABLE II**  
**Reasons for Joining Self Help Groups**

Sl. No.	Reasons For Joining	SHG Members	%
A	For Getting Loan	200	100
B	For Promoting Savings	200	100
C	For Social Service	200	100
D	To Start Business	200	100

The data analysis reveals that all the members of SHG joined for promoting savings in order to maintain their living standard, for getting loan, for social service, start business because women are taking interest for making them self-sufficient.

**TABLE III**  
**Activities of Self the Help Groups**

Sl. No.	Various activities	SHG Members	%
a	Fishery	-	-
b	Tailoring	50	25
c	Textiles and handloom	-	-
d	Weaving and embroidery	-	-

According to the table, 75% of the members of the SHGs has adopted for producing domestic food products as their key activity. The lowest percentage 25% of SHGs has adopted tailoring and in this connection the government provides training on tailoring.

**TABLE IV**  
**Role of the SHGs Helping the Society**

Sl. No.	Various roles	SHG Members	%
a	Provides employment	200	100
b	Producing pure materials	200	100
c	Right utilization of recreation time	200	100
d	Maintaining peace in the locality	200	100
e	A role model before others	200	100

It is found from the cent per cent responses of SHG members that the SHG provides employment, pure materials, right utilization of recreation time, maintaining peace in the locality and a role model before others for the improvement of the socio-economic status of the members of SHGs. As a result of which unemployed women have become self-employed. They produce pure materials as a result the people get pure things for their personal use. They do not waste their leisure time and it in SHG. The SHGs are the role models before the society from which others follow it and apply it in their life.

**TABLE V**  
**Process of Selling the Products**

Sl. No.	Process of selling the products	SHG Members	%
a	Going from door to door	-	-
b	selling to wholesalers	200	100
c	in State and	200	100

	National festivals		
d	opening SHG shops in the village	200	100

It is seen from cent per cent responses of SHG members in the table that the SHGs follow the process of selling their products to the wholesalers, in State and National festivals and opening SHG shops in the village.

**TABLE VI  
Various Qualities Developed**

Sl. No.	Various qualities	SHG Members	%
a	cooperation	200	100
b	decision making	200	100
c	patience	200	100
d	helping minded	200	100
e	sharing with others	200	100
f	self-efficiency	200	100

It is seen from cent per cent responses of SHG members in the table that the SHG members develop the qualities like cooperation, decision making, patience, helping minded, sharing with others and self-efficiency for the benefit of their own and the society.

**TABLE VII  
Type of Loan Provided by the Government**

Sl. No.	Type of loan	SHG Members	%
a	Business loan	150	75
b	Marriage loan	-	-
c	Agriculture loan	-	-
d	Cattle loan	50	25

It is seen in the table that the SHGs receive business loan (75%) and cattle loan (25%) from the

government for their improvement. The rate of interest is very reasonable.

**TABLE VIII  
Mode of Repayment of Loan**

Sl. No.	Mode of repayment of loan	SHG Members	%
a	Repayment in time	200	100
b	Repayment in advance	-	-
c	Repayment not in time	-	-
d	Repayment not at all	-	-

As found from all the members of SHGs in the table that they make repayment of loan in time as a result the government sanction further loan when they desire.

**TABLE IX  
Government Providing Training to Self Help Groups**

Sl. No.	Various trainings	SHG Members	%
a	In every month	-	-
b	In every two months	-	-
c	In every four months	-	-
d	In every six months	-	-
e	In every year	200	100

It is observed from all the SHG members that Government is providing various trainings to Self Help Group members every year. The training helps the members in making them self-efficient for maintaining their family in a better way.

**TABLE X**  
**Activities Developed among the Members**

Sl. No.	Various activities	SHG Members	%
a	Leadership activity	80	40
b	Political activity	20	10
c	Social service	200	100
d	Economic decision making	150	75

It is found in the table from cent per cent responses of SHG members that they are doing social service for the society; on the other hand 75% of SHG members are taking economic decision in their day life. But a few members of the SHG members prefer to leadership activity and political activity.

**V. MAJOR FINDINGS:**

1). It is known from 80% of the responses of the members of Self Help Groups that the ladies of age group 21-30 years are included as the members of the SHGs and 10% of the SHG members are of the age group of 31-40 years because these group of members are energetic for doing any activity in the SHG. But only 10% of the SHG members say that a very few members belong to 41-50 years of age as they are not so strong to do any activity.

2). All the members of SHG joined for promoting savings in order to maintain their living standard, for getting loan, for social service, start business because women are taking interest for making them self-sufficient.

3). 75% of the members of the SHGs has adopted for producing domestic food products as their key activity. The lowest percentage 25% of SHGs has adopted tailoring and in this connection the government provides training on tailoring.

4). It is found from the cent per cent responses of SHG members that the SHG provides employment, pure materials, right utilization of recreation time, maintaining peace in the locality and a role model before others for the improvement

of the socio-economic status of the members of SHGs. As a result of which unemployed women have become self-employed. They produce pure materials as a result the people get pure things for their personal use. They do not waste their leisure time and it in SHG. The SHGs are the role models before the society from which others follow it and apply it in their life.

5). It is seen from cent per cent responses of SHG members that the SHGs follow the process of selling their products to the wholesalers, in State and National festivals and opening SHG shops in the village.

6). It is seen from cent per cent responses of SHG members that the SHG members develop the qualities like cooperation, decision making, patience, helping minded, sharing with others and self-efficiency for the benefit of their own and the society.

7). It is seen that the SHGs receive business loan (75%) and cattle loan (25%) from the government for their improvement. The rate of interest is very reasonable.

8). All the members of SHGs that they make repayment of loan in time as a result the government sanction further loan when they desire.

9). It is observed from all the SHG members that Government is providing various trainings to Self Help Group members every year. The training helps the members in making them self-efficient for maintaining their family in a better way.

10). It is found from cent per cent responses of SHG members that they are doing social service for the society, On the other hand 75% of SHG members are taking economic decision in their day life. But a few members of the SHG members prefer to leadership activity and political activity.

**VI. SUGGESTIONS FOR FURTHER STUDY:**

The investigator has suggested a number of studies to be researched as follows. a) A study can be taken up to assess the roles of the Self Help Groups in urban areas. b). A study may be conducted on various Government programmes for SHGs.c). A

study is needed to investigate the utilization of Government loans. d). A study may be taken up on various products produced by the SHGs and their process of selling.

#### **VII. EDUCATIONAL IMPLICATION:**

The present study is an attempt to explore the impact of self-help groups in making rural women economically self-sufficient and the attitude of the members of Self Help Groups towards socio-economic development. This study conveys how the SHGs play a vital role in making rural women economically self-sufficient. However, the findings of the study will no doubt help the planners, policy makers, researchers, administrators to implement the results obtained from the problem for further researchers.

#### **VIII. CONCLUSION:**

It is clear from the study that the women SHGs in rural areas are very active in providing income generating activities in DerabishBlock of Kendraparadistrict. 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 by the sources of the bank. The majority of women SHGs have taken loan for various economic activities, such as food processing and tailoring. The women SHGs are providing rural pure materials to the society. It would be fruitful to accelerate the development process of the district at a faster the rate, if mindset of the people is changed. In this era of liberalization, privatization and globalization, women are more conscious for their liberty, rights and freedom, security, social status etc., but till date they are deprived from same; hence, they should be provided with their deserving rights and liberties with dignity. It is concluded that women are part and parcel of our society so, it is essential to empower them.

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