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PERFORMANCE OF SELF HELP GROUPS IN INDIA: PARADIGM OF SUCCESS AND IMPEDIMENTS

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Abstract:-Self Help Groups (hereinafter SHGs) are the mentors for transforming the betterment in the socioeconomic system in developing countries like India. They are playing a crucial role in the ecosystem and they have achieved identifiable positive remarks in the countries like India, Bangladesh etc. Hence, most of the Government policy issues are have priority about these SHGs especially in banking sector. After the adjacent to the Banking outlets, they got synergistic performance and which resulted into women empowerment, rural development, regional development in specific and socioeconomic system in general. Despite many studies have shown positive results of SHGs. However, the question remains (i) whether the operations of SHGs can be measured and evaluated (i) Whether they are utilizing legalized empowerment right or not? (ii) What are the barriers have developed in exercising their legal right? (iii) Whether the Government has provided all amenities for their prosperous development or not? (iv) How they are exercising their rights in the male dominated society? (v) What are the religious traditions and customs have bound their growing talent and skill?

Keywords: Women Empowerment, Rural Development, Regional Development.

INTRODUCTION

India has remarkable history from King's empire. It is notified that the contribution of women from that time period is highly appreciated. Indian woman has strong vision that she can rule the state and/or she can become the cause for collapse of the state (prologue). However, she has inherent brilliant skill to achieve the task successfully without any hurdles. Woman, in India, is considered as 'Matru Devo Bhava' and has equal respect of God. However, from the ancient days, the women group has maintained the dignity and respect from all generations and religions. On the other side, their group is being neglected due to gender issues, nature of work, etc by means of religions ways and customs. Hence, even woman has well respected but that has been limited to only four walls of a home.

Woman has all kinds of skills, talents and personality to lead the task as Men is having. But, the men group do not allow her to showcase her quality to the society as they predetermined that if she become empower certainly they will be collapse at all stages. Hence, they bring the tactical issues to bunch her all talents in a religious basket. This had lead the minimal of economy progress during plan periods and some plans are brought to empower the women but they have ends without any fruitful results. But, in the present days, they have well organized and become necessary to the economy. Therefore, the Constitution and Government bodies together take challenge to provide all right to her as men group is enjoying. Therefore, Article 14, Article 15, Article 15 (3), Article 15 (A) (e), Article 42 and the like have been executed to uplift her talent and make lawful support in her work. Now-a-days, woman can lead her life without depending upon others (especially for men) and showcase all unimaginable tasks as pioneer in the field.

The present generation having mindset those women also have equal respect and dignity as men and even though, in somewhere the women harassment cases are going hand by hand. This creates the issue of their 'Empowerment' and 'Freedom'. The Federal Government has intension to empower their groups with policy measure and constitutional support. Now, they are empowered and have shown all successful results as They Can!

They have utilized these rights through formation of groups, making federation/commissions at administrative level and having percentage of quota to participate in political picture. These all issues are the par to show her empowerment level.

Concept of Empowerment, Women Empowerment and Self Help Group

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice.

In the present century, the terms women like empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations. Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources. Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999).

Self Help Groups (SHGs) have emerged as one of the major strategies for women's empowerment and shown that strong women groups could contribute substantially to the development and convergence of services and activities. Experience with various programmes and projects have highlighted the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development and awareness generation, promoting economic development through income generating activities, inculcating thrift and credit management activities among poor women. A Self Help Group (SHG) is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996). Very few studies are available related to measurement of level of empowerment of women and contributing factors for equality of opportunities. This study has been designed mainly to focus on extent of empowerment of rural women through income generating activities and constraints that are experienced by rural women in their empowerment.

LITERATURE REVIEW

Yunus and Jolis (1998) highlighted that the exclusion of poor women from land rights had been contributory to their marginal position. Grameen Bank in Bangladesh provided housing loans to members with three loans for cycles and with title deeds to the land on which the house was built. One of the results was that women had title deeds transferred to them often from their husbands to obtain these loans. This had also reduced the incidence of divorce since the women, as the owners of their own houses, could not be easily evicted. Sherin (1999) found that 82.69 per cent of the functional SHG respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes while only 55.17 per cent of the respondents of the non-functional SHGs claimed that they had been similarly empowered. Sunita Roy (1999) reported that empowerment of women should focus on aspects like direct involvement, effective communal collaborations, organizing and strengthening of women SHGs, sensitisation and advocacy for gender justice, identifying women's need and priorities, elimination of violence and discrimination in society. World Bank (1999) survey showed that there had been positive change in the economic and social status such as increased income (98%), accumulated new assets (89%) and purchase of new land either for homestead or for agriculture (29%), improvements in food intake (89%), clothing (88%) and housing (75%), sanitation (69%) and child education (75%). The improvements had mainly achieved due to the increased level of self-employment of women participants. Gurumoorthy (2000) explained the Self Help Group (SHG) as a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes along with encouraging to entrepreneurial activities. Agarwal (2000) described that training of rural women was important to increase their involvement in development process, enhance their skill and make them equal partners in national development. Raghavendra (2001) analyses revealed a significant change among the group members in diversifying income generating economic activities and proved that the microfinance programme was financially sustainable. They involved in diversified farm-based activities into market-based activities. The case study concluded that there was a great potential for implementing various programmes for the rural poor through SHGs. Saradha (2001) reported that the women are psychologically empowered but their real empowerment level was low. Malhotra (2003) described the women empowerment constitutes process and agency. Women empowerment was a process of progression from one stage to other and the agency element defined that women themselves must be significant actors in the process of change that was being measured. Misra (2006) in his paper discussed the factors and theories of microfinance and then assessed the socio-economic impact of SHG bank linkage programme in India. It was found that all the group members were saving

regularly at fixed intervals and dependence on money-lenders was eliminated for 2/3 of the clients. The Likert scale showed a definite positive trend after joining SHGs and the loan repayment rate was also very high. While measuring economic development, it was found that just 6 per cent of the members taken up an economic activity and bank credit and savings were used overwhelming for consumption and other emergency needs. Yunus (2006) explained that the Grameen Bank methodology was almost the reverse of the conventional banking methodology. As a result, more than half of the population of the world was deprived of financial services of the conventional banks. He has described poor people as a 'human bonsai'. They were poor because society had denied them the real social and economic base to grow on. Grameen Bank's effort was to move them from the flowerpot to the real soil of the society. Yamuna (2007) study showed that all the participants who received bank loans to start own businesses. There was an increase in the income level, savings, value of assets and household durables after joining the SHGs. It was also found that SHGs had developed women's relationships with Government department and banking institutions. Sarkar (2008) in his paper discussed the new model of microfinance in Bangladesh and expressed the need of some institutional reforms in the microfinance development strategy of India. Majoor (2009) Microfinance contributes to women's empowerment, especially in economic terms, by offering women the opportunity to use their skills and talents to earn a living. Microfinance for women also correlates with better health and nutrition for themselves and their households. However, women sometimes face constraints, like the double burden of running a business while bearing responsibility for the majority of caring tasks. It can also happen that husbands use their wives' microfinance money that women are not free to spend the money they earn, or that women are not involved in decision-making at various levels.

SIGNIFICANCE OF THE STUDY

As we know that the Women groups have become empowered in all cases. The question is that (i) Whether they are utilizing legalized empowerment right or not? (ii) What are the barriers have developed in exercising their legal right? (iii) Whether the Government has provided all amenities for their prosperous development or not? (iv) How they are exercising their rights in the male dominated society? (v) What are the religious traditions and customs have bound their growing talent and skill?

This study elaborates the importance and performance of Self Help Groups (SHGs) in women empowerment. The operations of SHGs are in negligible manner and the members are not having awareness about the Government schemes and policies towards women empowerment. The creation of awareness towards Bank Linkages and Entrepreneurial activities is the main intension of the present study. This will certainly bring the changes in current activities and future aspirations in their rural area.

OBJECTIVES OF THE STUDY

The following are the objectives have been enacted for the present study:

1. To study the level of women empowerment
2. To analyze the contribution of SHGs towards women empowerment
3. To create the awareness about Government sponsored empowerment schemes
4. To evaluate the operations and suggest the members of SHGs

RESEARCH METHODOLOGY

The present study has been undertaken on the basis of primary as well as secondary source data. The primary source of data has been collected through questionnaires among the members of women groups. The primary raw data has been converted into meaningful data to convey the objectives and intension behind the study and the major findings have been drawn from this source. However, the secondary source of data has been collected through various manuals, reports, dissertations, policy issues, working papers, etc from the authorized websites and Departments of Government and specialized institutions to elaborate the length of the work.

RESULTS AND DISCUSSIONS

1. In the study area, the majority of population are depended on agriculture and allied activities. Therefore, 65% of the women members are belongs to this field and they have invested SHG loan amount in the field and generate income from this field only. Similarly, 26% of the women are from Self employment like tailoring, embroiding, fruit and flower business, etc. and very less number belongs to house wife and others.
2. From the study, it is clear that 60% of the respondents are illiterate, 23% are having elementary level of education. Very meager percentage i.e. 12% and 5% of SHG members has higher level of education. Due to the illiteracy rate, the most of members do not have any awareness about the promotional activities for empowerment. This may also

lead to very slow rate of women empowerment in region. However, after joining the group, the members have awareness in handling financial matters and family critical issues.

3. In the group constitution, the maximum groups have belongs to OBC only. Here, the groups have contain maximum numbers of members in the same caste and religion and some were from other cast but, they were very close to the members already represented. This may lead both positive and negative impacts that one may be the empowerment growth ratio are very faster and another may be caste will lead to adverse impact on social system. Both were may struck the intension of formation of SHGs in large.

4. From the analysis, it is clear that 71% of the members are very weak in economic conditions. The empowerment to these category members is difficult until to make them to strong in economic conditions. This is possible from SHG formations and their maintenance.

5. The above cited reasons may be cause for poverty and empowerment developments. This can be turn by involving and proper utilization of benefits from SHGs.

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