ROLE OF SHGS IN WOMEN EMPOWERMENT

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Abstract

The Women Empowerment Programme aims to organise women, build their capabilities, increase their confidence, and initiate income-generating projects for creating supplementary livelihood in the community. With the objective of bringing social and economic development of women and improving their status in the community, programmes are implemented by SHGs in the name of empowerment operating a business which meets or excels the ethical, legal, commercial and public expectations that society has from the business. Here an effort is made to understand the need of SHGs for women empowerment by reviewing some of the activities being implemented by the SHGs. Present paper explores to role of SHGs in women empowerment with the social work perspective. Researcher adopted descriptive research methodology for this empirical effort.

Keywords: SHG, Women Empowerment, Social Work.

INTRODUCTION

Women constitute about half of India’s population. Women have been an integral part of social structure not only because of their importance in the perpetuation of human race but also by virtue of their significant contribution to socio-economic progress, virtually. Despite this, women have been subjected to discrimination because of the gender-bias in the social outlook and social practices resulting in denial of equality of status and opportunities in social economic and political spheres. SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by
themselves so as to have administrative capacity. A social movement with government support. SHGs become more or less a part and parcel of the societyii.

Meaning and Structure of SHG:

A Self Help Group is a group of 10-20 women or men who work for the capacity building of themselves. A Self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employediii.

OBJECTIVES:

• To analyze the role of SHGs in Women Empowerment
• To enable the poor and marginalized to have access to micro-credit with bank linkages via enterprising Self Help Groups.

METHODOLOGY:
The study was conducted by both primary data and secondary sources of existing literature through descriptive approach. Descriptive method was taken in to the consideration to examine relevant literature deeply, for this study purpose.

To select adequate data and literature for the paper, followed methods were used.

A. Systematic search of academic literature on Self Help Groups (SHG).
B. Random search of research articles on SHG and Women empowermentiv.
C. Sample size: The sample consisted 70 members of Self Help Group women’s
D. Sampling Method: Random Sampling method has chosen for this study to collect the data
E. Area of the Study: Navanagar – Hubli of Karnataka.

• Functions of SHGs

The important functions of SHG are the following:-
i) Enabling members to become self-reliant and self-dependent.
ii) Providing a forum for members for discussing their social and economic problems.
iii) Enhancing the social status of members by virtue of their being members of the group.
iv) Providing a platform for members for exchange of idea.
v) Developing and encouraging the decision making capacity of members.
vi) Fostering a spirit of mutual help and cooperation among members.
vii) Instilling in members a sense of strength and confidence which they need for solving their problems.
viii) Providing organizational strength to members.

Impact of SHG in the process of empowerment of women.

This year is declared as a ‘year of women empowerment’. Efforts were being made in the direction that women should have a role in all walks of life; and special provisions should be made in the budget for activities related to the development of women. Many schemes were planned and started to be executed, at government level, in respect of women education, laws regarding prevention of atrocities on women, their participation in economic and political spheres etc. At this juncture, SHG movement also started and in a way journey towards women empowerment began v.

What is empowerment?

The dictionary meaning of empowerment refers “to give power” or “authority” and to “enable” or permit” Women empowerment is multi-dimensional, involves the personal, social, psychological economic and political aspects and has widened the growing concerns of women’s issues and movements for gender equality & social justice.

Women's empowerment has five components:
i. women's sense of self-worth;
ii. Their right to have and to determine choices;
iii. Their right to have access to opportunities and resources;
iv. Their right to have the power to control their own lives, both within and outside the home;
v. and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.
Field Work Details:

1. Age:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Age</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18-28</td>
<td>20</td>
<td>28.58%</td>
</tr>
<tr>
<td>2</td>
<td>29-38</td>
<td>29</td>
<td>41.42%</td>
</tr>
<tr>
<td>3</td>
<td>39-48</td>
<td>16</td>
<td>22.86%</td>
</tr>
<tr>
<td>4</td>
<td>49 above</td>
<td>05</td>
<td>07.14%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>70</td>
<td>100%</td>
</tr>
</tbody>
</table>

The above table 1 reviles that the percent distribution of respondent by their age. It is understood that as many as 29(41.42%) of the respondents are between the age of 29-39 and 20(28.58%) of the respondent are under the age of 18-28, and 16(22.86%) of the respondents are under the age of 39-48, and remaining 05(07.14%) of the respondents are above the age of 49. Out of 70 respondents, the majority of the respondents belong to the age group of 29-38.

2. Education:

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Education</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Illiterate</td>
<td>10</td>
<td>14.28%</td>
</tr>
<tr>
<td>2</td>
<td>Below SSLC</td>
<td>27</td>
<td>38.58%</td>
</tr>
<tr>
<td>3</td>
<td>PUC</td>
<td>24</td>
<td>34.28%</td>
</tr>
<tr>
<td>4</td>
<td>Degree</td>
<td>08</td>
<td>11.43%</td>
</tr>
<tr>
<td>5</td>
<td>Post-Graduation</td>
<td>01</td>
<td>01.43%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>70</td>
<td>100%</td>
</tr>
</tbody>
</table>

The above table 4 reviles that the percentage of respondents by their Education. It is understood that as many as 27(38.58%) of the respondents education is below SSLC, and 24(34.28%) of the respondents have completed PUC, and 10(14.28%) of the respondents are illiterate, and 08(11.43%) of the respondents have completed degree, and remaining 01(01.43%) of the respondents have completed Post-graduation. This shows that majority of the respondents education level is below SSLC.
3. What are the sources of your family income:

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Responses</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>01</td>
<td>01.43%</td>
</tr>
<tr>
<td>2</td>
<td>Animal husbandry</td>
<td>00</td>
<td>00.00%</td>
</tr>
<tr>
<td>3</td>
<td>Business</td>
<td>17</td>
<td>24.28%</td>
</tr>
<tr>
<td>4</td>
<td>Other</td>
<td>52</td>
<td>74.29%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The above table 6A reviles that the percentage of respondents of their source of family income. It is understood that as many as 52(72.86%) of the respondents source of family income is others, and 17(24.28%) of the respondents source of income is business, and 01(01.43%) of the respondents source of family income. This shows that the majority of respondent main source of family income is through other occupation.

**Findings, Suggestion & Conclusion**

- Majority of respondents 72.86% are mean source of family income is other occupation.
- Majority of respondents 82.86% are belongs to below poverty line have BPL card.
- Majority of respondents 52.14% are have bike at home.
- Majority of respondents 62.86% in their family are member is employed
- Majority of respondents 67.14% are member of shg in the since last 4 years above.
- All of respondents are saving money an regularly attending SHG meeting.
- Majority of respondents 95.71% have been help taken by the SHG and its member.
- Majority of respondents72.86% are employee along with SHG member.
- Majority of respondents 78.57% are have their own house.
- Majority of respondents 87.14% are using gas for cooking food.
- Majority of respondents 75.715 have TV in their home.
- Majority of respondents 45.71% are using SHG learn for the purpose of domestic expenditure.
- Majority of respondents 80% have got information about SHG by SKDRDP.
- With low interest rate is a good loan option for members.
Suggestions:
1. Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments
2. Since majority of the women are ignorant of their legal rights, legal literacy classes should be organized to enhance their awareness
3. Women should keep interest on empowering themselves and prepare. Women should keep interest on empowering themselves and prepare themselves to face any problems in their businesses.

Role of Social Work profession:

Work profession is itself is an empowering profession with the core values of social justice, dignity, worth and uniqueness of all persons as well as their rights and opportunities (NASW, 1990). So the social work practitioners are concerned with social justice and the value of democratic process. Social workers assume responsibilities in confronting inequity and injustice. There is a professional commitment to making social institutions more humane and responsive to human needs. Societal factors such as economic and political structures, values and beliefs and role definitions directly or indirectly inhibit Women empowerment. Thus the dynamics and powerlessness must be considered in professional practice and firm reservation should be given to them vi.

Conclusion:

There is a great improvement in the status of women due to the constitutional provisions after India attaining Independence. The attitude of people towards women has great social importance in any society. The status of women has been changing. The women of India are facing many problems such as demographic inequality, neglect of female education, health problems, unequal economic and political participation, violence against women which includes rape, abduction and kidnapping, murder, female feticide, female infanticide, prostitution, dowry deaths, violence against widows, harassment at work place, exploitation in media and domestic violence. In this condition SHG s Promising platform to women empowerment, they creating awareness Campaigns for weaker section of women for financial empowerment and creating Employment at different levels. Overall development of women is possible through Financial assistance to needy women and that is possible through
the SHGs only. Undoubtedly, SHGs motivate deserving women in different fields and protect their rights and interests of women\textsuperscript{vii}.

References:


\textsuperscript{iii}Annas, J., 1993: Women and the Quality of Life: Two Norms or One?, in The Quality of Life, edited by Martha C. Nussbaum and Amartya Sen.


