

STUDY OF WOMEN SELF HELP GROUP IN THE RURAL AREAS OF BIHAR



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ABSTRACT

In line with this many effort have been initiated towards poverty eradication using a technique of formation of people in to self-help groups (SHG). The idea of forming people in to groups is to enhance them the ability and provide opportunities to get employment through collaborative support where they can work collectively to come out of the clutches of poverty. Therefore, SHG is one of the platforms that provide opportunities to people to engage in the group to achieve a common goal. The involvement in the SHG guaranteed to get access on other financial aid and support through the SHPIs or financial institutions like banks and NGOs. It is seen that people engaging in the SHG movement can either work collaboratively for IGAs or individually taken up for any IGAs mainly in the activities of farming, animal husbandry, small scale business, handloom and handicraft, etc.

keywords: Women, Shg,

INTRODUCTION

Livelihood promotion becomes significantly important due to the fact that unemployment is one of the causes of poverty and poverty is one of the root causes of under- development in India. In line with this many efforts have been initiated towards poverty eradication using a technique of formation of people in to self-help groups (SHG). The idea of forming people in to groups is to enhance them the ability and provide opportunities to get employment through collaborative support where they can work collectively to come out of the clutches of poverty.

Therefore, SHG is one of the platforms that provide opportunities to people to engage in the group to achieve a common goal. The concept of SHG is adopted from the idea proposed by Prof. Mohammed Yunus of Bangladesh when he introduced the concept of “Nijeri Kori” which means ‘we do it ourselves or self-help’ in 1976 for poor women to start small business through the Grameen Bank (Rosita, 2014). In India, SHG is a well-recognized strategy and technique to poverty eradication and for livelihood promotion. So, SHGs are identified as a platform that provides employment opportunities particularly to the rural women. The engagement of people in SHG movement provides them the opportunities to have better livelihood by nature enhances people to start off income generating activities (IGA) or by improving their chosen livelihood activities which they have already started. In addition, it also aims to inculcate and furtherance interest in their chosen livelihood activities.

The involvement in the SHG guaranteed to get access on other financial aid and support through the SHPIs or financial institutions like banks and NGOs. It is seen that people engaging in the SHG movement can either work collaboratively for IGAs or individually taken up for any IGAs mainly in the activities of farming, animal husbandry, small scale business, handloom and handicraft, etc. The common IGAs of women SHGs members in the rural areas include farming and animal husbandry targeting livelihood promotion, with a given choice of livelihood to fight against poverty and unemployment. In this sense, it is relevant to identify the group dynamics within the SHGs functioning so as to achieving the aims and objective of the SHG in the arena of livelihood promotion. Therefore, the study attempted to explore the group dynamics towards livelihood promotion among the women Self Help Groups.

TYPES OF EMPOWERMENT

Empowerment is multidimensional in that it occurs in the social, economic, political and cultural spheres. These dimensions do not necessarily go together at the same pace, or even in the same direction. Two studies can analyze the same phenomenon but come to different conclusions depending on the dimensions of empowerment they measure. Empowerment also occurs at different levels, such as the individual, the group, and the community.

SOCIAL EMPOWERMENT

Social empowerment focuses on building social capacity, social status and opportunities for individuals, classes and communities who do not have access to these vital elements of social life. The origin of marginalization in the Indian context is deeply rooted in the social structure of Indian society, where caste, class and gender discrimination has been widespread since time

immemorial. Ideas deeply rooted in purity and pollution governed the social status of different castes and sexes; men and women were deemed to have unequal moral value, as were the various varnas; and the social hierarchy was based on a legal order in which privileges and handicaps were carefully modulated according to caste and sex. Social emancipation aims at social change from a hierarchical society to a democratic society in which the equal rights of all individuals are recognized. It is about transforming the existing social structure by providing better education, a health system, employment opportunities, social security measures, and so on. to people deprived of these benefits.

ECONOMIC EMPOWERMENT

This is the process by which better economic growth and access to economic resources are generated and improved. An economically backward society lacks all of these dynamic qualities that support and sustain economic growth. This is very true of the plight of the disadvantaged sections of society who are excluded from the ownership of economic resources. Although society, social groups, NGOs, etc., can play a major role in economic development, the key role of the state as the most effective and appropriate body for sustainable economic development is no doubt. It is the largest agency that manages and mobilizes resources, including infrastructural and other resources, to promote and sustain growth in the economic sphere. However, even the state-sponsored, supported and supervised development process has only slightly reduced the dense pattern of inequality, exploitation and oppression that has disrupted the lives of marginalized centuries. It is in this context that Max Weber's proposition that the poor, who constitute the majority, can use their own resources, their numbers, to influence political and legislative decisions with a view to radically altering the socio-economic conditions in which they live. their favor deserves to be examined. In the democratic process, the political mobilization of the poor and destitute is a powerful weapon in influencing the political decisions that determine how wealth is distributed.

RESEARCH METHODOLOGY

Because research is an intellectual undertaking, the word should only be used in its technical sense. Research makes a similar implication about the pursuit of knowledge as speaking does. Another way to describe research is a systematic quest for information on a certain subject. In actuality, research is a scientific investigative talent. The Advanced Learner's Dictionary of Current English defines research as a deliberate inquiry or request, particularly via scan for fresh material in any field of expertise. Redman and Mory define research as a systematic

endeavour to gather new facts. Some individuals think of research as moving from the known to the unknown in a progression. It's a voyage of discovery. We all possess the fundamental intuition of curiosity because we wonder when faced with the unfamiliar. Our curiosity motivates us to experiment and come to a deeper understanding of the unknown. All knowledge comes from this natural curiosity, and study is the tool that man uses to gain comprehension of anything mysterious. Research is an academic activity; thus, the term should be used technically when referring to it. According to Clifford Woody, conducting research entails describing and rethinking problems, formulating hypotheses or suggested arrangements, gathering, sorting, analysing data, drawing deductions, and coming to conclusions. Finally, the findings are tested to see if they corroborate the underlying theory. Research is defined by D. Slesinger and M. Stephenson in the Encyclopedia of Social Sciences as the control of things, ideas, or images to summarise, expand, or verify information, regardless of whether such knowledge assists in constructing a hypothesis or the act of handicraft. In this sense, research is a solitary commitment to the informational weight driving it ahead at the moment. It is the search for the truth through investigation, observation, correlation, and experimentation. In other words, research is looking for information using a precise and targeted approach to find a solution to a problem. Conjecture and the formulation of a hypothesis can be developed methodically through research. As a result, the term "research" refers to an efficient method that includes formulating a problem, organising a hypothesis, gathering information, dissecting the information, and coming to precise conclusions, either as answers to the current problem or in precise hypotheses for some theoretical formulation.

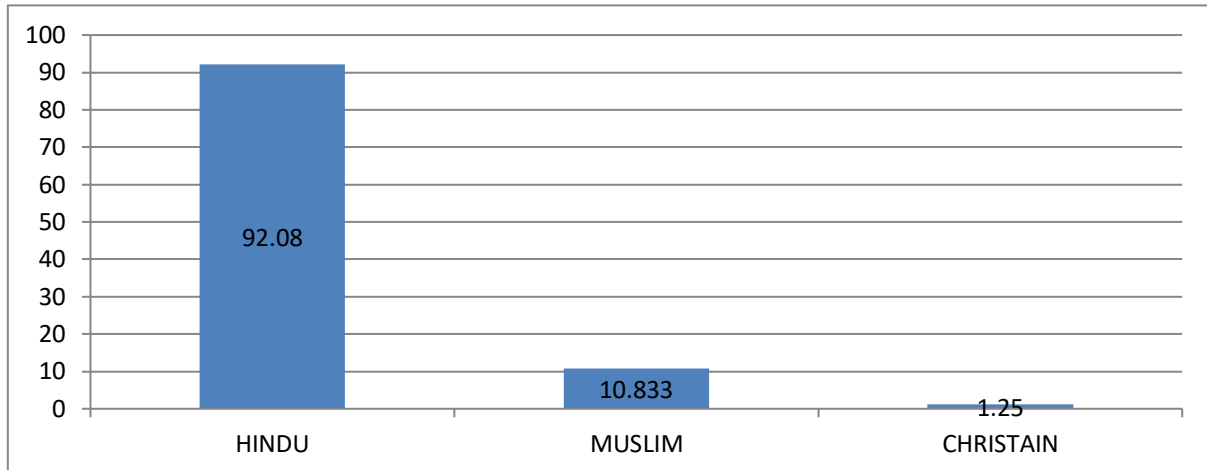
DATA ANALYSIS AND INTERPRETATION

Empowering marginalised people involves giving them access to real opportunities, either directly by the marginalised individuals themselves or with the assistance of others who are not marginalised but share their access. Encouragement of and training in self-sufficiency is another aspect of empowerment that aims to make group members less dependent on future aid or welfare. Starting and carrying out this process successfully can be challenging. It refers to women's sense of self-worth, their freedom to make and exercise choices, their access to opportunities and resources, their right to be in charge of their own lives, both inside and outside the home, and their capacity to shape social change to establish a more equitable social and economic order on a national and international scale.

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For ease of analysis, the data were tabulated using percentages and presented as straightforward analytical tables. Figures were used to represent certain data to provide a clear visual understanding. Tabulations were done using MS Excel.

RELIGION OF THE RESPONDENTS



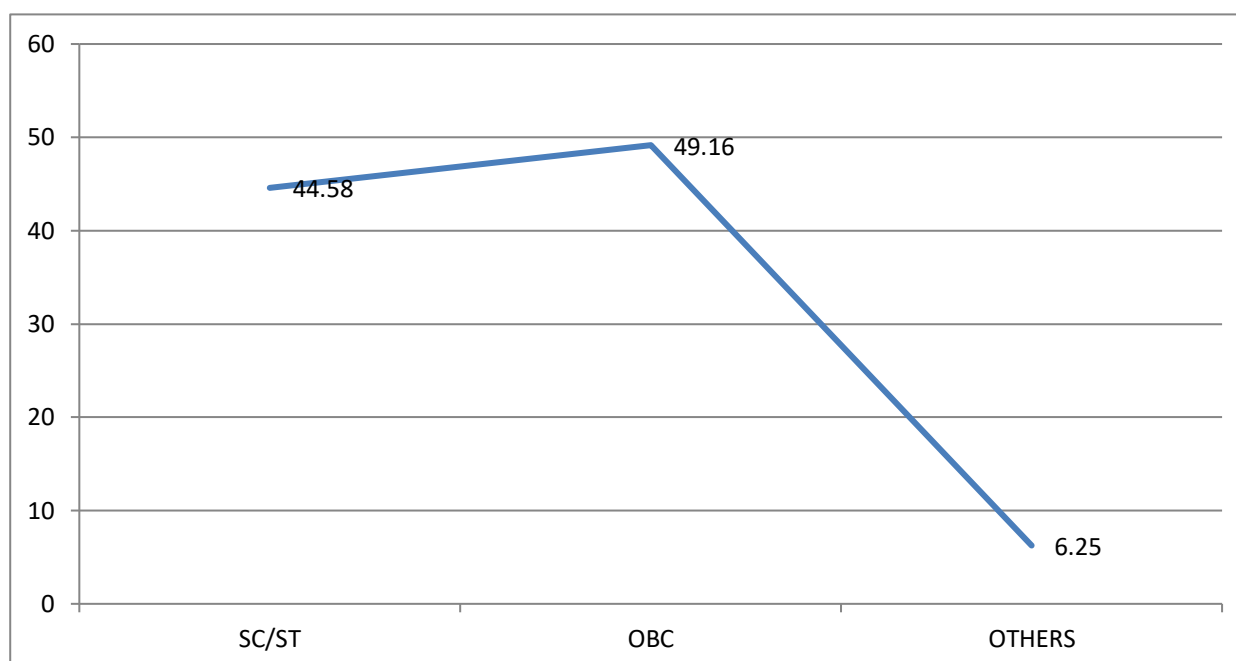
RELIGION OF THE RESPONDENTS

Value	Frequency	Per cent
HINDU	211	92.08
MUSLIM	26	10.83
CHRISTAIN	03	1.25
TOTAL	240	100

The above table and graph reveal that 92.08 per cent (211 respondents) were Hindu and 10.83 per cent (26 respondents) were Muslim, and 1.25 per cent (3 respondents) were Christian. A majority of the respondents were Hindu, 92.08%.

COMMUNITY WISE CLASSIFICATION OF RESPONDENTS.

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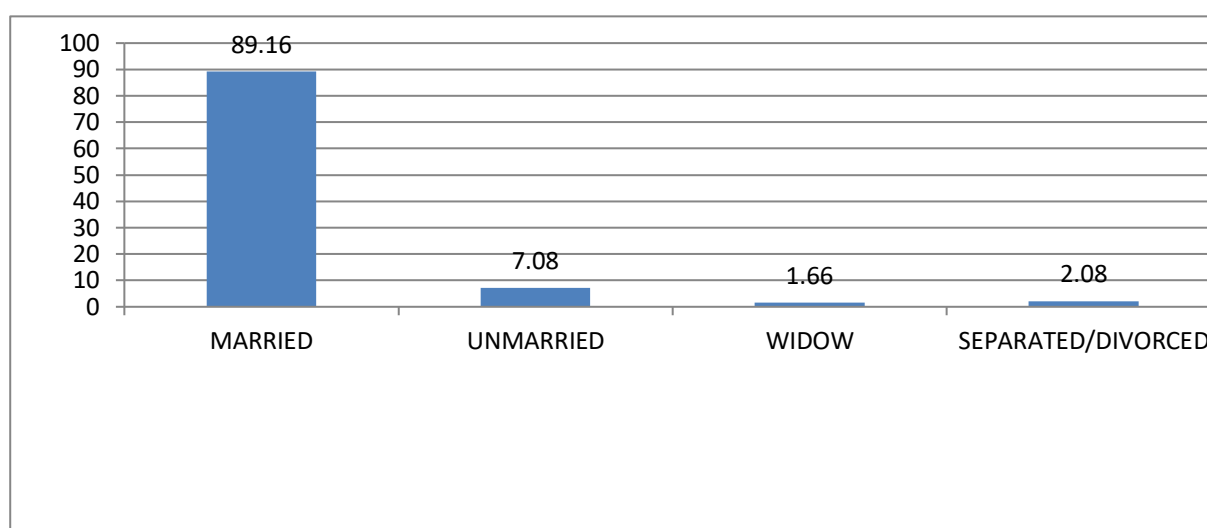
COMMUNITY-WISE CLASSIFICATION OF RESPONDENTS.

Value	Frequency	Per cent
SC/ST	107	44.58
OBC	118	49.16
OTHERS	15	6.25
TOTAL	240	100.0

The data in the table indicates the community-wise distribution of respondents. Out of the total 240 respondents selected, 44.58 per cent (107 Respondents) belong to SC-ST, 49.16 per cent (118 Respondents) belong to OBC, and 6.25 per cent (15 Respondents) belong to another group. It is seen from the table and graph that the numbers of OBC women members are more than 49.16 per cent in these Districts and it is found that the majority of the women members of SHG groups belong to the OBC groups.

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MARITAL STATUS OF THE RESPONDENTS.



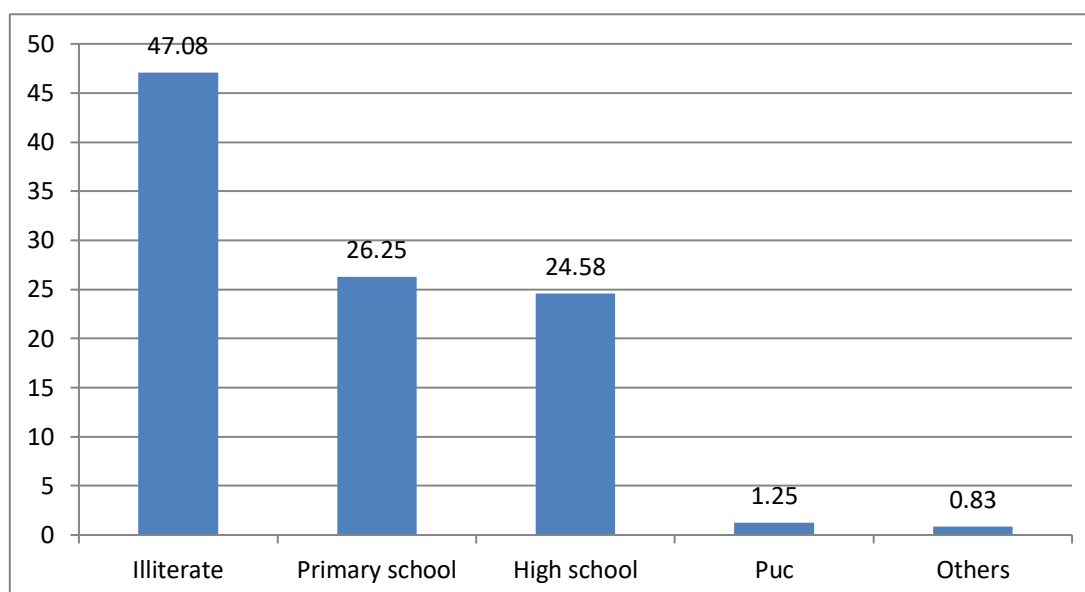
MARITAL STATUS OF THE RESPONDENTS.

Value	Frequency	Per cent
MARRIED	214	89.16
UNMARRIED	17	7.08
WIDOW	4	1.66
SEPARATED/DIVORCED	5	2.08
Total	240	100.0

The above table gives data on the marital status of 240 respondents. It could be noted that 89.16 per cent (214 respondents) of respondents were married and 7.08 per cent (17 respondents) were unmarried, 1.66 per cent (4 respondents) were widows and 2.08 per cent (5 respondents) were separated/divorced. It is found from the study that the majority of the members involved in SHG activities were married women (91.8 per cent).

EDUCATIONAL QUALIFICATION OF RESPONDENTS.

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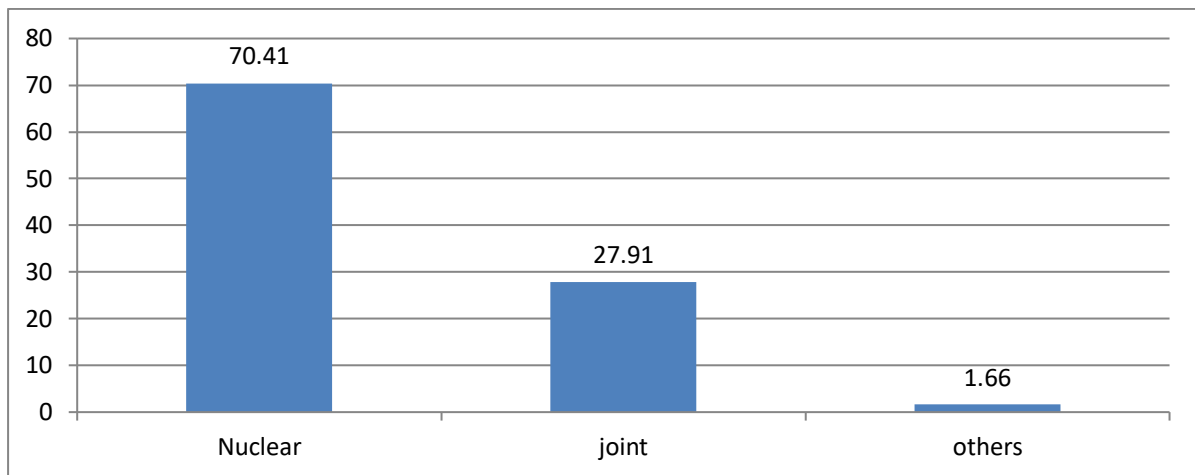


EDUCATIONAL QUALIFICATION OF RESPONDENTS.

Value	Frequency	Per cent
Illiterate	113	47.08
Primary school	63	26.25
High school	59	24.58
Puc	3	1.25
Others	2	0.83
Total	240	100.0

The above table explains the educational qualification-wise classification of 240 respondents. Among them, 47.08 per cent (113 respondents) were illiterates, 26.25 per cent (63 respondents) were educated up to primary level, 24.58 per cent (59 respondents) were high school level, 1.25 per cent (3 respondents) were puc group, and 0.83 per cent (2 respondents) were others level. From the analysis, it is that, in general, more than 47.08 per cent (113) of the rural SHG members were illiterates.

NATURE OF THE FAMILY OF RESPONDENTS

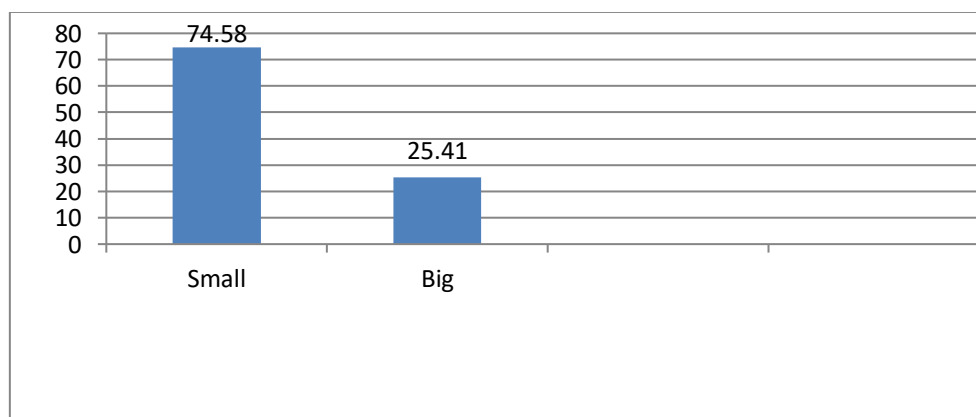


NATURE OF THE FAMILY OF RESPONDENTS.

Value	Frequency	Per cent
Nuclear	169	70.41
joint	67	27.91
others	4	1.66
Total	240	100.0

Table 4.5 shows the nature-wise distribution of 240 respondents. The nuclear families were 70.41 per cent (169 respondents), the joint family households were 27.91 per cent (67 respondents), and the other families were 1.66 per cent (4 respondents). It is found from the study that nuclear family respondents were more (70.41) of the total respondents.

FAMILY SIZE OF THE RESPONDENTS.



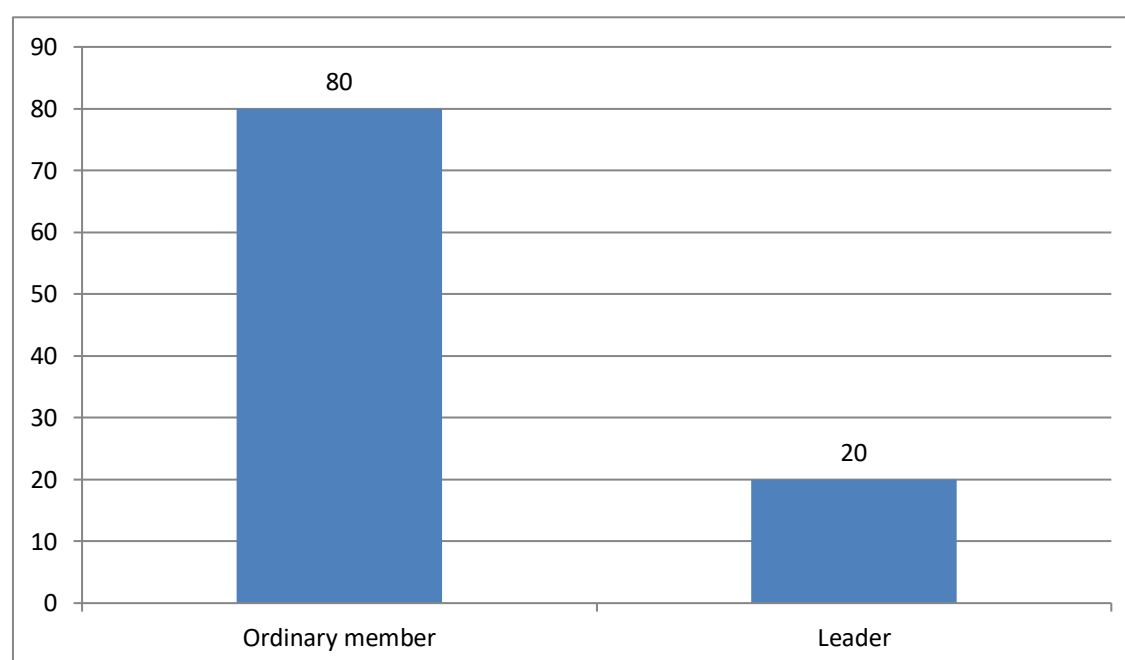
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FAMILY SIZE OF THE RESPONDENTS.

Value	Frequency	Per cent
Small	179	74.58
Big	61	25.41
Total	240	100.0

The table gives the family size-wise distribution of 240 respondents. It could be observed that the small size households were 74.58 per cent (179 respondents), and the enormous size households were 27.7 per cent (61 respondents). It was found from the study that small-size family respondents were more (74.58) in the SHG activities in the HK districts.

POSITION IN THE GROUPS OF THE RESPONDENTS.



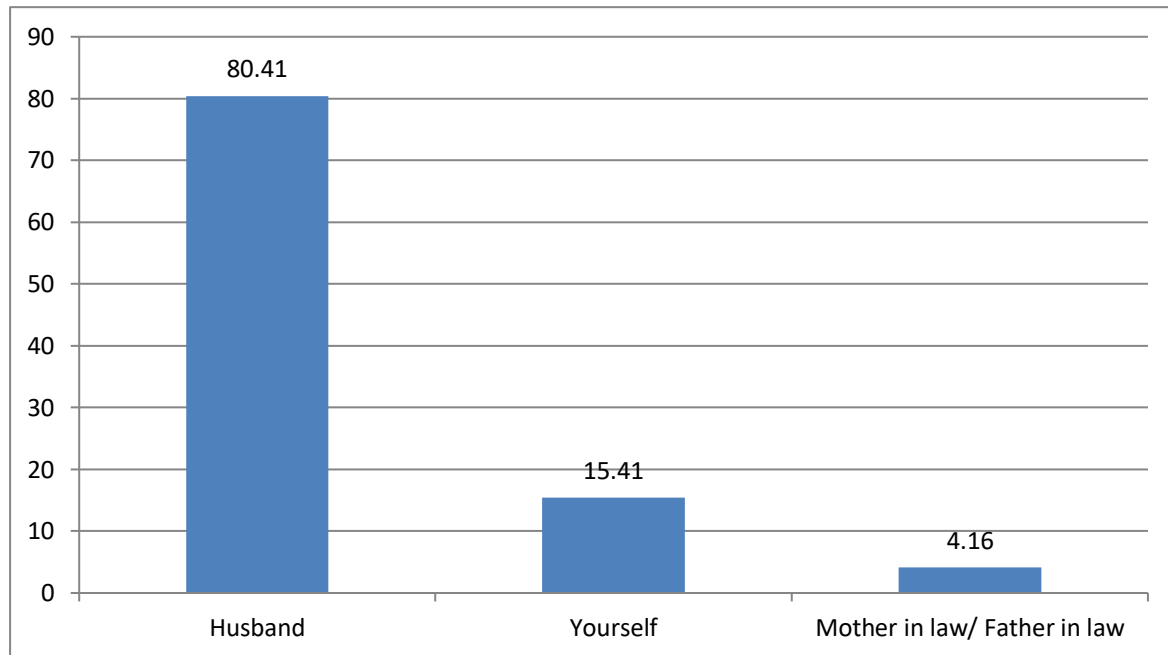
POSITION IN THE GROUPS OF THE RESPONDENTS.

Value	Frequency	Per cent
Ordinary member	192	80
Leader	48	20
Total	240	100.0

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It could be observed from the table and graph that the position-wise distributions of 240 respondents, the ordinary members were 80 per cent (192 respondents), and the leader was 20 per cent (48 respondents). It is found from the study those ordinary members respondents were more (80) in the total respondents.

HEAD OF THE FAMILY OF RESPONDENTS.



HEAD OF THE FAMILY OF RESPONDENTS.

Value	Frequency	Per cent
Husband	193	80.41
Yourself	37	15.41
Mother in law/ Father in law	10	4.16
Total	240	100

It could be observed from the table and graph that out of the total 240 respondents, 80.41 per cent (193 respondents) replied that the husband was the head of the family, 15.41 per cent (37 respondents) replied that they were head of the family, and 4.16 per cent (10

respondents) replied that mother in law/father in law was the head of the family. It is observed that SHG Members' husbands were the head of the family (80.41).

CONCLUSION

The rights of women should be respected as fundamental human rights. I will quote President K.R. Narayanan's January 6, 1996 speech in New Delhi at the Convention on Liberal Values. As human civilisation has developed, economic, cultural, social, civil, and political factors have converged to create what is now known as human rights. Human rights are based on individual rights and values that are inherent to all cultures around the world but are more commonly referred to as liberal values in modern, more Western terminology. "Despite all of our technological advancements, we still live in a world where a fifth of the population of the developing world goes hungry every night, a quarter lacks access to even basic necessities like safe drinking water, and a third lives in such a state of abject despair at such a margin of human existence that words simplified to describe it," states UNDP's Human Development Index Report from 1994. The most concerning implication are that women continue to be marginalised in the fight for survival, even among those who live in poverty where resources are unequally distributed. As a result, worldwide development initiatives place a heavy emphasis on women today. However, the implications for women's development go beyond what is typically meant by the term "development." The idea of empowerment is embraced. To produce long-lasting results in the development field, it is necessary to identify and promote the latent potentialities of women to better themselves and their surroundings. At the same time, in societies where men predominated, women were not fully acknowledged by all development mechanisms and agencies.

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