

Empowering Women through SHGs: A Study on SHGs Supported by Bihar Rural Livelihood Projects (BRLPS) in Nalanda District

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ABSTRACT

The growing awareness across the globe has brought a number of issues to the fore front among which gender discrimination and women empowerment of women are very important. Gender discrimination is a deep-rooted problem faced by women all over the world which led to the need to empower women for uplifting their status as recognized by Millennium Development Goals (2010). Discrimination against women in the form of male-female inequality constitutes the core of the gender-biased system. Though women is regarded as “the unsung heroine who works from dawn to dusk”, yet it is unfortunate that even the illiterate, ignorant and worthless men had been enjoying superiority over women which they do not deserve. So, since Independence, Government has made concerted efforts towards removing biases against women. One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. The present study is an attempt to analyze the role of SHGs in empowering the rural women of Nalanda district of Bihar. The quantitative as well as qualitative approach and case study method has been used for in depth analysis of the empowerment of women through SHGs supported by Bihar Rural Livelihood Projects (BRLPS) in Harnaut block of Nalanda District. It was recognized that microfinance through SHGs brings about changes in women’s lives: household condition, family wellbeing and social status.

Keywords: Women empowerment, microfinance and Self Help Groups.

INTRODUCTION

“We recognize that gender equality, the empowerment of women, women’s full enjoyment of all human rights and the eradication of poverty are essential to economic and social development, including the achievement of all the Millennium Development Goals” (Draft resolution of General Assembly, Millennium Summit, 2010, p. 3). Keeping in view the status of women in Harnaut block of Nalanda district in Bihar, the present study has been conducted to examine the role of microfinance through SHGs supported by Bihar Rural Livelihood Projects (BRLPS) and empowerment of women. In male dominated society, women face discrimination in their family, social, economic and political life and in addition to it the traditional duties of managing households create hindrances in their social and economic empowerment. Hence various efforts

have been made by Government and Non-Government organizations to promote women empowerment especially in rural areas and one such effort is the microfinance intervention (Meenu et al., 2011).

. Since women constitute approximately half of the total population in India. It is well known truth that the growth of women in turn develops her family and in turns the nation in general. Further, many women across the globe have proved that they are as efficient as their male counterpart in contributing to the growth of the economy. Both men and women should involve in productive activities to build a strong nation.

To mitigate the problems of unemployment and underemployment, the role of women should not only be limited to generate employment, but also to provide employment to others. They have to undertake entrepreneurship activities to create additional wealth for the nation and to solve the problem of unemployment, underemployment and poverty. Entrepreneurship development among women, particularly rural women will strengthen the rural and national economy.

The studies conducted by various researchers in this field have confirmed that targeting women is an effective way to combat poverty because women are likely to spend their incomes in food, health care and education of their children. The study aims at first, confirming a positive link between SHGs and the socio-economic wellbeing of women and second, to examine the demographic variables that influence women decision making ability. A focused group discussion is used for the analysis purpose to show the impact of SHGs on the life of its beneficiaries. The present study designed to analyze the role of SHGs in empowering the rural women of Nalanda district of Bihar.

OBJECTIVES OF THE STUDY

The broad objective is to study the role of self-help groups in the empowerment of women. The present study has attempted to achieve this broad objective by conducting a case study among women members of the self-help groups in Harnaut block of Nalanda district of Bihar. The specific objectives of the study are as follows:

- To analyse the demographic factors of respondents.
- To analyse women empowerment through SHGs.

DATA COLLECTION

The present study was carried out in Nalanda district of Bihar. Harnaut block of Nalanda district was selected by simple random sampling. The list of all the SHGs from the selected block was procured from the BRLPS for the investigation. The Census method was used to select the SHGs from the selected block. From the selected block investigator selected 20 SHGs for the present study. Investigator tried to contact the entire SHGs member however due to some reasons the total numbers of respondents contacted from selected block were 202. Besides, to be able to get

the perception and experiences of the other people in the community other than the members of SHGs, a few of the family members, neighbors, other community people, were also covered. Interviews with the field level functionaries of organizations who have been actively involved in the formation of SHGs and have been working with these groups were also held. We have used structured questionnaire for collecting the data by interviewing the beneficiaries. The beneficiaries were contacted during their group meetings. For qualitative data Focused Group Discussion, observation methods were used for in-depth understanding of the problem. The field survey for the present study was conducted during August-December 2011. In addition in-depth discussions were again held with functionaries, and influential people of the community. This study also highlighted the impact of SHGs on the status of SHGs members in the family.

ANALYSIS OF RESULT

Analysis of the women empowerment through SHGs in this study is based on two dimensions: analysis of demographic information and analysis of women empowerment. The age, family system and number of dependents in the family are analyzed in demographic information. The reason of joining SHGs, purpose of loan, repayment of loan, income, savings, expenditure, speak and present their views in meeting, self-respect, self-confidence, physical mobility and decisions making are analyzed in women empowerment. Classification has been made on the basis of age group of the beneficiaries.

Demographic characteristics

- Majority of the respondents (75.7 per cent) were belonged to the age group of 26 to 50 years.
- 49 per cent of the respondents were illiterate. Around 46 percent of the respondents were reported to be literates without formal schooling.
- The results of the study indicated that 78.7 per cents of the respondents belonged to backward caste followed by schedule caste 11.9 per cent. Only 9.4 per cent of the respondents were belonged to upper caste.
- About two third (67.6 per cent) of the respondents belonged to joint family system followed by rest belonged to nuclear family system.
- More than half of the respondent's 56.4 per cent belonged to large family size followed by medium 28.2per cent.
- In the present study 86.8 per cent of the population belonged to agricultural background followed by 7.9 per cent had business as an occupation.
- The majority (29.7 per cent) of respondents were found in the monthly income group of Rs. 5001 to Rs. 10,000 followed by 28.2 per cent were in the monthly income group of equal to or less than Rs.1000.

Impact of SHGs on women empowerment

1. Change in economic status of women

- As far as change of economic status of women after joining the SHGs is concerned, majority of the respondents (73.7 per cent) reported that their financial position has changed for the better since they joined the SHG and 14 percent said that there is no change in their economic position
- Majority of the respondents i.e.69.6 percentage in the groups have reported a positive influence on their share in the family income and 19.3 per cent respondents state that the situation remained the same; only 11.1 percentage respondents in these categories respectively say that they cannot say anything.
- Among all the respondents, the 66.8 percentage saying that they get to participate in the family's financial decisions after joining the SHGs while only 23.8 percent of the respondents reported that they participate as much as they used before.

2. Speak and present their point during meeting

Majority of the respondents (42.1 per cent) stressed that they put forth their views during meeting but not always while around 31 per cent respondents felt that they are unable to express their views in meetings. 27 per cent respondents said that they always able to express their point. This finding appears to highlight the importance of longevity of the group membership towards women feeling empowered to be able to actively and assertively participate in group meeting.

3. Change in self-respect

More than half of the respondents reported increase in self -respect to some extent while 36 per cent of respondents reported increase in self- respect to a great extent. Only 5% reported no improvement in self- respect. Overall respondent accepted much improvement in their self-respect.

4. Change in self confidence

Majority of respondents (51 per cent) felt improvement in self-confidence to some extent while 40 per cent perceived changes in self -confidence to a great extent. Only 8.9 per cent felt that there is no improvement. Quite a few of the respondents had stressed 'Koi kaam khud se karne me aatmvishvas hai' (they feel confident in undertaking any work on their own). Savitri from Harnaut explained her self-confidence as 'kyunki swam nirnay le leti hoon mujhe kya kerna hai' (self- confidence has increased because now I can take self- decision as to what I must do).From this, it is clear that self confidence among women has definitely increased to a considerable extent.

5. Change in physical mobility

In our study, an assessment of the impact of the impact of groups membership on women's mobility has been made by asking women about their change in mobility since joining SHGs. About 60 per cent of the respondents reported a great increase in their mobility since their joining the SHG while about 32 per cent reported increase in their mobility to some extent. Only 7.4 per cent reported no change in mobility.

The above analysis does verify the reported enhanced physical mobility as an impact of group membership among women. The frequency of visits has reported to increase for women since their joining to SHGs. Their family members and community members also gave a similar feedback in this context. They also felt that women's mobility has increased. All most all women when asked about their mobility had almost spontaneously responded- 'ab hum ghar se bahar nilkalne lagi hoon ' 'pehle unko bata ke jana padta tha ab nahi kuch kehte'(now we have started to move out of house ,earlier we must inform him before going and seek permission but now he does not say anything).This is a significant impact on women's empowerment level. The major programme factors which have largely affected mobility status are:

- Access to credit and no dependence on the family for travel expenses.
- Increased confidence to move alone which is the result of women's continuing participation in and outside village.

6. Change in decision making

The enhancement of women's capacity to influence and participate in decision that directly or indirectly affect their lives, is a key issue in raising their standard of living and protecting their rights to full participation in the process of development.

In our study an assessment of the impact of group membership on women participation in important matters of the family has been made by asking women about the extent to which women's involved in the decision making in the household matters. More than a half of the respondent reported increase in their involvement in decision making of important household affairs to some extent. About a fourth of the respondents felt a great improvement in their involvement in decision making processes. Around a fifth of the respondents reported no improvement in their involvement in decision making of household matters.

From above analysis it is clear that there is slight improvement in women's involvement in household decision making in male headed household.

CONCLUSIONS

The goal of the present study was to study the role of microfinance in empowerment and development of women in Harnaut block of Nalanda district of Bihar. For the present study, a total of 202 SHG members were interviewed in the present study. The analysis reveals that

women, across all base variables as age, years of group membership and education, mostly find characteristics as increased physical mobility, ability to speak up in meetings and in the household matters and their financial contributions in their family's economic needs as implying their empowerment or development. The positive impact of the group membership on physical mobility has been revelation of the by the women that while previously they were required to seek permission from their husbands /in laws for going out of home, now they independently take these decisions. The membership of the SHGs has also been demonstrated enhancing the self-confidence, self-respect and self- worth among the women members. The women have been able to overcome their hesitations to a large extent to speak out their point, interact with the people outside their community particularly the males. They are delighted about the fact that even they can now contribute little to the financial resources of their household; at least they can support their husbands /family to some extent. On probing into greater depth, attempting to find the impact on various aspects of self- confidence, it was found that women felt lesser confidence in handling family's financial matter; or speaking in family's matters. Comparatively least confidence was felt for leading a group.

These findings indicate that self-confidence among women has definitely increased to a considerable extent. However, it's also found that certain aspects of self-confidence were not as improved as others. Self-grooming, self-care and self-feeding were comparatively still not so much of important considerations. Another pertinent issue to be noted in this respect is to appreciate that the increased self-confidence among women to great extent should be credited to the their new role as micro entrepreneur, which not only increases their mobility and self-confidence but also instills the feelings of self-worth from helping fellow women and their families.

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