

SELF HELP GROUP: SOCIAL AND POLITICAL PERSPECTIVES

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Abstract

In this article attempt was made to study the ways to strengthen the women empowerment in the field of social and political area through SHGs. The study guides to the SHGs for enhancing their performance. The social empowerment assists the women to get an important place in her family and society. It also includes a right given to a woman to make use of available resources. It also promote to get knowledge, meet each other, feel improved status in the family, increased self confidence and develop the problem solving techniques. Self Help Group is the best source of women empowerment. The impact of SHGs on women empowerment and social security has been positively improving. SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of security. Social empowerment is the process of getting an important place in her family and society and has a right to make use of available resources. The present study will help to the policy formulation to the Governments, Banks, NGOs and many other stakeholders for overall improvement of SHGs. It is also valuable to the concerned SHGs. SHGs help to providing multiplier effect on rural employment to improve standard of living of people. It was discovered that the SHGs played a vital role in providing a sound standard of living to thousands of peoples. Under the study, efforts were made to study the role of SHGs in socio-economic development of the selected area. SHGs experienced different problems in various areas. There was a deep requirement to study many functional areas of SHGs.

Keywords: *Development, Problems and Influence*



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1. INTRODUCTION

Financing for economical activities is a natural need for the rural economy. In pre independence era as there is no any source available to rural people for finance other than to go to money lenders. In India Micro Financial Institutions are playing a vital role in financing the poor people in rural as well as semi urban areas. As these institutions are acting as a gateway to the poor people the poor people have an ability to repay the credit. Globally, microfinance has been recognized as a powerful instrument to address poverty. It is an indirect link to address the issues of health education and gender. The formation of common-interest groups of women has had a substantial impact on their lives. The impact of SHGs on women empowerment and social security has been positively improving. SHGs are becoming

more than just financial intermediaries, instead they have emerged into a more political and social unit of security. Social empowerment is the process of getting an important place in her family and society and has a right to make use of available resources. Finance leads to the development of rural economy. Without which the development of various socio – economic sectors is impossible. Financing for economical activities is a natural need for the rural economy. But after independence the Indian government had taken various steps to strengthen the rural economy by opening the nationalized banks as well as co-operatives banks in rural India. The formation of common-interest groups of women has had a substantial impact on their lives. The impact of SHGs on women empowerment and social security has been positively improving. SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of security. Social empowerment is the process of getting an important place in her family and society and has a right to make use of available resources.

2. LITERATURE REVIEW

Nanavaty Reema (1992) argues that economic empowerment is the basis of social & political empowerment for the poor women.

Choudhary (1996) in her study stressed the need for sharpening women’s empowering programmers and strategies to make them effective and results oriented. She also argued that organizing women groups creating a new sense and dignity and confidence to tackle their problems.

Abdur Rab (1998) examined that empowerment is simply gaining the power plan and decision making. Empowerment assists women’s freedom of choice and power to control their own lives at both personal and social levels.

Prashant Sarangi (2002) observed and reported that the Self Help Groups have become a source & inspiration for women welfare.

Om Raj Sing (2003) observed the role of NGOs in formation of SHGs, creation of confidence among the rural people and to make them self reliance. A group becomes the basis for action and exploitation. It also helps to develop relationship for mutual trust between the poor people and promoting NGOs.

Jain and Satish (1996) reported that there are number of factors affecting on group dynamic and group functioning such as feeling solidarity and pervasive benefits group formation, increased awareness among members, self-reliance and transparence.

Srinivasan L. (1990) reported that SHGs provided women an opportunity to understand each other, develop attitude, identified and communicate their problems, share experience and develop mutual assistance attitude.

Ghosh D. K. (1992) cited that women themselves change fundamentally when they are members of women's group.

Prem Kumar and Rahul Mehta (1992) concluded that the members had crossed the poverty line with an additional income by participating in SHGs thus improving their socio-economic status.

Lalithi Rani (N) 1996 stated those poor rural women are relatively powerless with little control over sources and little discussion making power. She added that pre-require to promote empowerment of women in rural area is promotion of organizing among women

Kumaran et. al (2002) concluded that SHGs helped to the members to improving their economical conditions.

singh Mor D. P. (2002) suggested that to establish constitutional and legislative provisions for the empowerment of women. Women empowerment assists to redistribution & social power.

Pratima Joshi (2004) concluded that women are coming together and helping them to fight the evils in the society. They are able to understand the problems of other women those who are not members of their SHG. They also help to the non-member to their level best to solve their problems.

3. METHODOLOGY

3.1 Selection of Area

All information will be collected from the sample SHGs pertaining to different aspects such as economic, social, saving habits, income and many other major problems. Due to increment in SHGs, the research student selected Kadegaon tehsil for the intensive study.

3.2 Selection of Villages

The list of five villages was selected from Kadagaon tehsil with the maximum number of SHGs. Ten villages were selected purposely based on the maximum number of SHGs. The sampling techniques were adopted for the investigation of two stage sampling. At the first stage, village as the primary unit and the second was in regard to SHGs.

3.3 Selection of Samples

Four SHGs were selected from each of the selected villages out of which two from Above Poverty Line (ABP) and two from Below Poverty Line (BPL). Thus, total samples in the selected area accounted to 40 SHGs.

3.4 Sources of Data

Data will collect through the use of primary and secondary methods.

3.4.1 Primary Data

Primary data became more useful and reliable to the researcher. The following techniques of primary data collection were sincerely utilized for the valid collections

i) Questionnaire

A detailed and comprehensive questionnaire is prepared to cover objectives and hypotheses of the study. The questionnaire was prepared with the initial discussion with SHGs members, discussion with research guide and other experts in the aspects. All 40 samples SHGs will be contact personally by the research student to collect precise data.

ii) Personal Interviews and Discussions

Personal interviews will arranged for the free and fair discussions. SHGs and related experts were consulted and frequent meetings were conducted to collect additional facts and figures.

iii) Personal Visits

The research student visited many SHGs of the sample area to know the routing methods.

3.4.2 Secondary Data

The secondary data are collected through the printed and published facts. The following sources were most useful to the researcher to collect secondary data.

- 1) Published reports and survey concerned to SHGs.
- 2) Published sources will collected from various libraries such as books, periodicals and news papers.
- 3) Research papers and projects reports.

3.5 Processing and Analysis of Data

The collected facts and figures from primary and secondary sources were processed by editing, coding, classification, tabulation, etc. various tables will be designed to arrange the data in concise and in logical order. The processed facts and figures will analyze by using

various statistical techniques such as percentage, average, etc. The data will presented with the help of charts, maps, graphs, etc.

3.6 Limitations of the Study

The study was applicable to only Kadagaon tehsil pertaining to 40 samples. The researcher relied on SHGs who supplied the required facts and figures.

4. RESULTS AND DISCUSSION

4.1 Major Problems Faced

SHGs women members facing the problems relating to the availability of information, education, marketing practices, unemployment, scarcity of water and atrocities. Various problems faced by the women members of SHGs concerned BPL & APL category were showed in Table 1.

Table 1 Major Problems Faced by SHG members

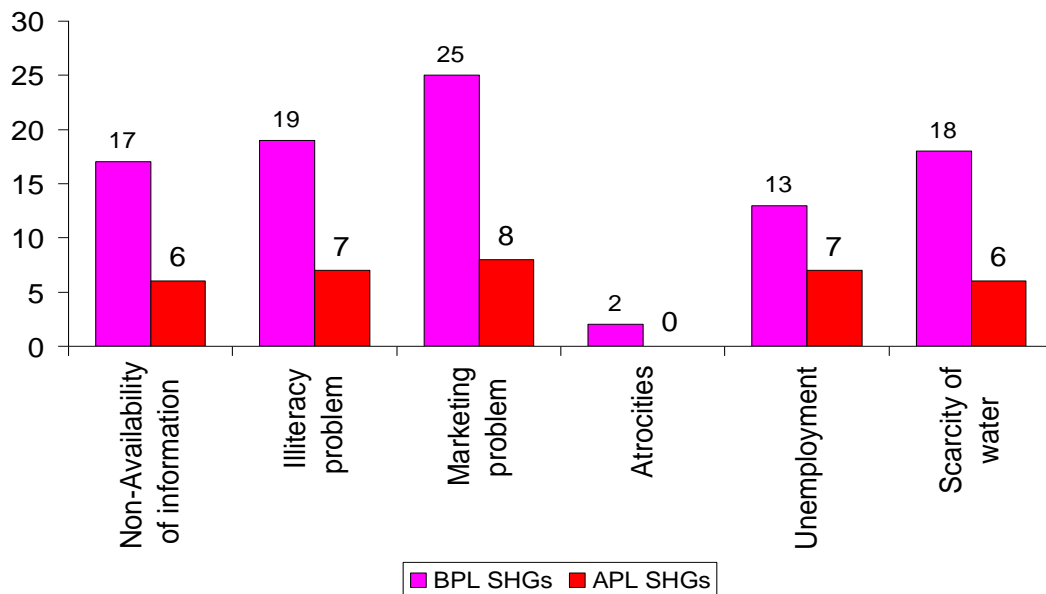
Problems	Multiple Response			
	BPL SHGs	% to Total	APL SHGs	% to Total
Non-Availability of information	17	56.66	06	60
Illiteracy problem	19	63.33	07	70
Marketing problem	25	83.33	08	80
Atrocities	02	6.67	--	--
Unemployment	13	43.33	07	70
Scarcity of water	18	60.00	06	60

Source: Primary data

In the Table 1, showed that major problems faced by SHGs member. Major problem concerned to marketing of goods produced by SHGs. The intensity of marketing problem was high in case of BPL & APL SHGs. Problem of literacy and scarcity of water faced more than 60 % of SHGs of BPL & APL in the both the categories. Problem of atrocities only faced in case of BPL & SHG members.

Graph 1

Major Problems Faced by BPL SHG Members



4.2: Suggestion to Solve Problems

Sample SHGs members were suggested the major solutions to the problems faced by them. These suggested solutions are proper policy formation regarding the SHGs operations, aggressive implementation of the programme, meetings among the SHGs members and agitation.

Table 2 Suggestion to Solve Problems

Particulars	Multiple Response			
	BPL SHGs	% to Total	APL SHGs	% to Total
Policy Formation	08	26.67	03	30
Implementation of Programme	27	90.00	09	90
Meetings	12	40.00	04	40
Agitation	04	13.33	01	10

Source: Primary data

The above table 2 showed that 90 % SHGs of BPL & APL members suggest a solution to implementation of better programme. 40 % of the sample members agreed to arrange a meeting for the solution of problem. Lowest response was available to agitation.

4.3 Votes in Election

SHGs create the awareness among the members relating to the strength of their vote. Women members of the selected SHGs confidently admitted that they had used every time the right of vote in the elections. They choose their leader through votes.

4.4 Decision whom to Vote

The object of formation of SHG is to making the women empowerment in the field of politics also. SHG provide equal opportunities for the enjoy of all human rights and fundamental freedom Table 4.11 showed the influencing factors which affecting to whom to vote.

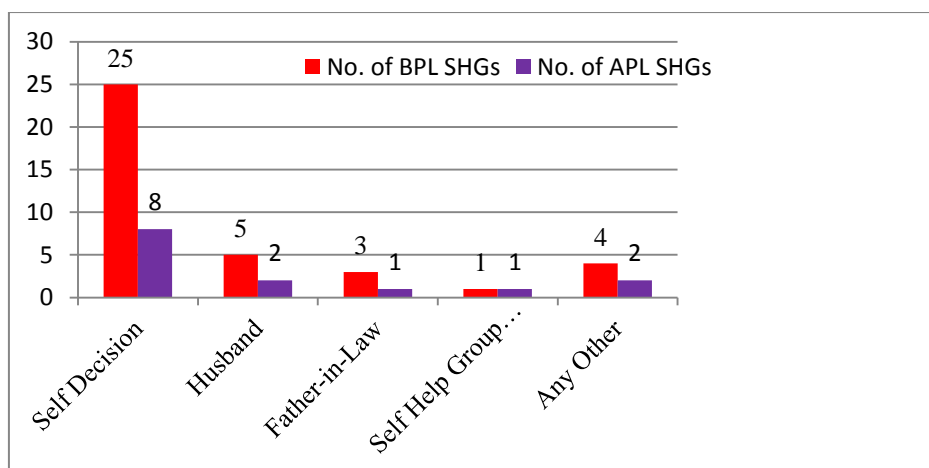
Table 3 Factors Motivating Whom to Vote

Particulars	Multiple Response			
	BPL SHGs	% to Total	APL SHGs	% to Total
Self Decision	25	83.33	08	80
Husband	05	16.67	02	20
Father-in-Law	03	0.00	01	10
Self Help Group Leader	01	3.33	01	10
Any Other	04	13.33	02	20

Source: Primary data

Table 3, related to the political empowerment of members of SHGs. The 25 (83.33%) members concerned to BPL admitted that the decision of whom to vote taken by him. It showed the freedom to the women vote according to their choice. In case of ‘APL’ line 8 (80%) women freely decided and vote according to their choice. After self-decision regarding whom to vote rank husband’s influence, other motivating factors, father-in-law and leader of SHG.

Graph 2 Factors Motivating Whom to Vote



5. CONCLUSIONS AND SUGGESTION

5.1 Conclusions

- 1) Developed the habit of saving and self discipline among the women through SHGs.
- 2) SHGs members attempt to solve their problems by consultation.
- 3) SHGs movement is a tool in the hands of poor women to increase the confidence among them. Members of SHGs are more conscious and better awareness about the solving their own family problems.
- 4) Organizing poor women groups helps to creating a new sense and dignity and confidence to tackle their financial, social problems.
- 5) Formation of SHGs increased the decision-making capacity among the women members.
- 6) Self Help Groups strengthen the empowerment of poor rural women in the field of economic, political and social.
- 7) The formation of SHGs in the selected area helps to provide multiplier effect on rural employment to improve standard of living of people.

5.2 Suggestions

- 1) To create awareness among women on their present condition and to bring out their opinion on formation and active participation in SHGs.
- 2) To develop leadership and democratic values among the women members of SHGs for sustainable development.
- 3) Develop a programme, which helps the active participation of rural women in exhibition, fair and marketing to sell their product.
- 4) It is strongly recommend that to establish constitutional and legislative provisions for the redistribution of social power for the empowerment of women.
- 5) Provide more financial assistance to the SHGs, which are engaged in production activities.
- 6) Latest information should immediately communicate with Self Help Groups.
- 7) There should be necessary to take proper care for the development of customer relationship.
- 8) Self Help Groups faced the problem of getting sufficient finance. Government and financial institutions should finance to purchase of raw material equipments etc.

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