

SHGS-IS IT THE REAL TOOL FOR EMPOWERING THE WOMEN

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Abstract:

Women constitute half of the world's population, perform nearly two thirds of its work hours but receive only one-tenth of income and own one-hundredth of property. They are vital part of the Indian economy, constituting one third of the national labor force and forming a major contributor to the survival of family. About 89% of total female labor is involved in agriculture and allied sectors. Women have extensive work load with dual responsibility of farming in general and house hold production in particular areas. Even though the SHGs are providing empowerment to women, it failed to reach the major objectives and purpose of SHGs. Therefore present study through light on identifying such misappropriations' committed by SHG members which is hurdle for empowerment of women.

Key Words: SHGs, Women Empowerment, Misappropriation

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Introduction:

Empowerment of rural women has emerged as an important issue in recent times. The economic empowerment of rural women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of rural women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro – Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others. “Economic empowerment of rural leads to development of family and community”. This statement is proved by a collective Micro Entrepreneurship in rural place through development.

Among various schemes and projects of government the financial assistance by microfinance institutions has been considered as a potential means of alleviating scale unemployment, especially in rural areas. And also the main objective of microfinance institutions is support for poor women entrepreneur and also to provide assistance for the development of the new women entrepreneurs.

Statement of the Problem:

A significant development in recent years has been the mushrooming of community based organizations as SHGs and initiatives at the local level for women. Reports indicates that MFIs programmes, often in the form of savings and credit or microfinance schemes have successes in changing the lives of poor women in SHGs, enhancing incomes and generating positive externalities such as increased self help group self-esteem. But still various constraints are affecting the performance of SHGs which is negatively impacting on empowerment of women. Therefore present study is an attempt to identify those constraints and give suggestions.

Literature Review

S. Shiny Nair explained in her one of the articles as about “**women empowerment programme**” like the empowerment of women is one of the central issues in the process of

development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several centuries. The present paper is based on women's empowerment programs and its implementation and utilizations. The paper concludes the details of woman's empowerment in some specific challenges faced by the women according to the effective utilization of empowerment program.

Mrs. Dr. Jelsy Joseph in her article '**Women Empowerment & Social development analyzed** that India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. He Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favor of women. Women's empowerment is an important agenda in the development efforts.

Dr.A.P.J. Abdul Kalam focused on Woman Empowerment as "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately good nation".

Objectives of the Study:

The main objectives of the present study is to identify the reasons which are acting as hurdles for the performance of SHGs. And also to study the benefits derived by the members and misappropriation of the funds. To give suggestions to the SHGs to take corrective measures in solving these problems.

Scope of the Study

The scope of the present study is covered the urban areas as well most of the rural areas of Bhadravathi Town. The present study also covers the existing SHGs in Bhadravathi town. And the study covers policies and practices followed by the SHGs. And collected opinions from 100 members of SHGs.

Methods of Data Collection

In order to reach above stated objectives the primary data is collected through questionnaire method and interaction with the respondents and also observation method. Secondary data is collected through published sources like Journals, Books and e-sources.

Sampling Technique adopted

For this study simple random sampling was is used and respondent groups had employees, housewives, self employed, daily wage labors of departments like Civil, Agriculture, Garments etc. and various income groups were selected randomly. Questionnaires were administered to receive the responses from the target group.

Statistical tool used for analysis: Simple percentage analysis and ranking methods are used for the data analysis.

Data Analysis and Interpretation:

Table.1 Profile of the Respondents

Age	
18-25	20
25-30	50
35-40	30
Above40	10
Total	100
Education Qualification	
Below SSLC	23
SSLC	25
PUC	13
Any Degree	26

Others	13
Total	100
Marital Status	
Married	69
Unmarried	31
Total	100

Source: Primary data

From the above table it is clear that the age group of 25-30 respondents is the members of various self help groups. In the total number of respondents degree and SSLC is the qualification of most of the respondents. Married women are more in number as SHGs. Reasons for the above is unmarried women category includes students and dependents. Therefore they are not interested to join to the SHGs.

Table 2: Showing the respondents awareness and membership of SHGs

Name of the SHGs	No of Respondents	Percentage
Dharmasthala Sangha	64%	64%
Swayam krishi Sangha	30	30%
Shtri Shakthi Sangha	52	52%
Mahila Swasahaya Sangha	43	43%

Source: Primary data

From the above data it is clear that the respondents are aware of the SHGs who are providing facilities to women. And also most of the members are members in Dharmastala Gramabhivrudhi Yojane. Because this SHG is succeeding in reaching women, when compare to all other SHGs.

Table 3: Showing misappropriation of Funds provided by the SHGs by its members

Particular	Respondents	%age
Starting tiny business	42	21
Carrying Live Stocks	38	19
Purchasing durables	41	20.5
Children education	30	15
Purchasing Properties	15	7.5
Repayment of old debts	35	17.5
Total	200	100

Source:
Primar
y Data

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1% of women's were taken loan to start tiny business and 19% of were carrying live stock activities. 20.5% of respondents are using loan for the purpose of purchasing durables, 17.5% of the members are using the credit facilities to repay old debts. For the reason of low interest and limited procedures.

Table 3: Showing misappropriation of Funds provided by the SHGs by its members

Particulars	Response	Rank
Subprime lending	45	2
Consumption purpose	32	5
Purchasing of Luxury products	43	3

Health and marriage purposes	26	6
Children Education	36	4
Repayment of loans taken by other modes	65	1

Source: Primary data

From the above table it is clear that SHG members are taken loan for the purpose of repayment of other modes of loan taken by other people for high interest rates. And other important purpose is subprime lending which is considered as a major offence, some of the members have taken loans for the purpose of purchasing of luxury products, children education, health and marriage purpose which can be considered as non productive purpose.

Major findings and suggestions:

Major findings of present study is, in recent past SHGs are major tools used for solving social problems like poverty, unemployment, gender discrimination etc. however self help goods are providing financial assistance to both rural and urban women for the purpose of empowering them. But the finding of the study reflects that the financial assistance are utilized for empowerment of women but not for productive purposes like purchasing of luxurious products, consumptions, education and marriage. This will be affecting the modes of repayment of the loans more over these practices are turned as burden to the members.

Self help groups are concentrating much on controlling the activities of the group members and collection loans given to the members and also formulation of new groups which will be useful to the employees working for those SHGs. However educating the members regarding the proper utilization of the financial assistance taken by the members and importance and purpose of the SHGs and control over the credit mechanism and maintenance of loans given to the members, instead of working only for profit is equally important.

Conclusion:

The main purposes of self groups are empowering the women through providing social benefits like initiatives of development of entrepreneurs, economic benefits, productive purposes which will be considered as real empowerment of women and also reduces the economic

imbalances of the country. Therefore the present study suggests that the self help groups should take initiatives to give proper education regarding the purpose and principles of financial assistance provided by the SHGs.

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