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Role of self-help group with special reference to micro-credit in women empowerment

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Abstract

There is need to organize rural women in small groups for their socio-economic and political empowerment. In India, there is a silent revolution made by the SHGs for women empowerment. The fundamental concept behind SHGs is women empowerment at the grassroots level in organized manner by socio-economic empowerment through skill and personality development for facing the challenges of life. The empowerment is achieved by giving outside motivation to women for development.

Keywords: group, micro-credit, empowerment

Introduction

Today SHGs play important role in poverty eradication in rural India. Population explosion is one of the major problems of our country, as it gives rise to several other problems. The SHG has proved very effective tool for poor women in various parts of country for saving and credit as well as in income generating activities. NABARD refines banks which lend SHGs. Each and every bank either government banks or private banks or co-operative banks lend to SHGs based on their savings.

Methodology

The study was conducted in Kushinagar district. Three blocks were selected out of 14 blocks in Kushinagar district. 25 villages were selected in this study. Total 100 respondents were selected in this area. Dependent and independent variables were used such as age, caste, self help group, empowerment, micro-credit etc. the statistical tools were used such as average and S.D.

Results

Table 1: Distribution of respondents according to income

Sl. No.	Annual income. (in Rs)	Govt. supported (%)	Non-Govt. supported (%)	Total respondents
1.	Up to 30,000	3.0	6.0	9.0
2.	30,000-60,000	18.0	14.0	32.0
3.	60,000-90,000	22.0	26.0	48.0
4.	90,000 and above	5.0	6.0	11.0
	Total	48.0	52.0	100.0

Source: Surveyed data

Effectiveness of SHG and micro-credit programmes in reducing poverty and its impact on income generation and improvement in living standard of SHG members of micro-credit programs are better in income generation and food consumption. Most important motivating factor to Join the SHG was to enhance their family income as growing awareness in women that if the family has to sustain a standard of living, women should add to family income with their skills.

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Table 2: Distribution of respondents according to impact on SHGs after availing micro-credit facility

Sl. No.	Impact on SHGs	Degree of Impact	Govt. supported (%)	Non-Govt. supported (%)
1.	Entrepreneurial skill	Same Increased Decreased	45.0 3.0 0.0	1.0 51.0 0.0
2.	Social mobility	Same Increased Decreased	27.0 21.0 0.0	26.0 23.0 3.0
3.	New business enterprise	Same Increased Decreased	23.0 24.0 1.0	8.0 44.0 0.0
4.	Social status	Same Increased Decreased	1.0 47.0 0.0	5.0 47.0 0.0
5.	Skill development	Same Increased Decreased	7.0 41.0 0.0	4.0 48.0 0.0
6.	Role in decision making	Same Increased Decreased	15.0 33.0 0.0	25.0 27.0 0.0
7.	Financial literacy	Same Increased Decreased	0.0 48.0 0.0	3.0 49.0 0.0
8.	Leadership quality	Same Increased Decreased	8.0 40.0 0.0	31.0 21.0 0.0
9.	Health status	Same Increased Decreased	11.0 37.0 0.0	9.0 43.0 0.0
10.	Marketing skill	Same Increased Decreased	6.0 42.0 0.0	5.0 47.0 0.0
11.	Knowledge (food and nutrition)	Same Increased Decreased	17.0 31.0 0.0	11.0 41.0 0.0
12.	Coordination among members	Same Increased Decreased	3.0 45.0 0.0	11.0 41.0 0.0
13.	Self confidence	Same Increased Decreased	4.0 44.0 0.0	6.0 46.0 0.0

Source: Surveyed data

Micro-credit has gained attention as a way to empower women and alleviate poverty in India. The Self Help Group is proving successful as it links the existing rural bank structure

to the rural areas through groups of women pooling their savings.

Table 3: Distribution of respondents according to knowledge and awareness of SHGs activities

Sl. No	SHGs activities	Govt. supported (%)	Non-govt. supported (%)
1.	Meeting calendar	48.0	52.0
2.	Rules and regulations	48.0	52.0
3.	Information in group records	13.0	28.0
4.	Saving of groups	23.0	37.0
5.	Total loaning of group	13.0	23.0
6.	No. of member taken loan	23.0	40.0
7.	No. of members repaid loans	31.0	30.0
8.	Achievements of group	39.0	28.0
9.	Cash in hand	15.0	25.0
10.	Balance in bank	16.0	32.0
11.	Outstanding loan	13.0	23.0
12.	Total capital of the group	15.0	23.0
13.	Bank account	42.0	44.0
14.	Income of group	44.0	46.0
15.	Objectives of group	44.0	46.0
16.	Constraints of group	45.0	42.0

Source: surveyed data

Majority of respondents (40.0%) from non-government supported SHGs were aware and had knowledge about

number of members taken loan followed by 23.0 per cent from government supported SHGs. Very few respondents

(25.0%) had knowledge and awareness about cash in hand from non-government supported SHGs followed by 15.0 per

cent from government supported SHGs.

Table 4: Distribution of respondents according to impact of micro-credit on business/trade running by SHG

Sl. No.	Impact pf micro credit	Govt. Supported (%)	Non-Govt. supported (%)	Total respondent (%)	Rank
1.	Self-respect	19.0	16.0	35.0	III
2.	Confidence	16.0	14.0	30.0	V
3.	Family status	18.0	14.0	32.0	IV
4.	New enterprise	4.0	14.0	18.0	VI
5.	Enterprise expansion	31.0	39.0	70.0	I
6.	Increased income	34.0	24.0	58.0	II
7.	Self-fund	0.0	1.0	1.0	VII
8.	Easy access to fund	0.0	1.0	1.0	VII
9.	Relaxed	0.0	1.0	1.0	VII
10.	Improved economic status	0.0	1.0	1.0	VII
11.	Improvement in health status	0.0	1.0	1.0	VII
12.	Improvement in entrepreneurial skill	0.0	1.0	1.0	VII
13.	Money for repayment	0.0	1.0	1.0	VII
14.	Low rate of interest	0.0	1.0	1.0	VII

Source: surveyed data

Majority of SHGs (70.0%) expended their enterprises after availing micro-credit in which 39.0 per cent SHGs were non-government supported SHGs and only 31.0 per cent were government supported SHGs. Increased self-fund, easy access to fund, relaxed feeling, improved economic status, improved health status, improved entrepreneurial skill, money for repayment and low rate of interest all these were raked VII as only 1.0 per cent respondent from non-government supported SHGs stated these impacts after availing micro-credit.

Conclusion

Economic empowerment is one of the approaches which have been widely used with women empowerment and can be achieved through capacity building. There is need to organize rural women in small group for their empowerment in India. there is a silent revolution made by the SHGs for women empowerment. The fundamental concept behind SHGs is women empowerment at the grassroots level in organized manner by socio-economic empowerment of women through skill and personality development to face the challenges of life.

Recommendations

1. The reasons for poor functioning of SHGs and micro-credit must be identified and examined and the problems faced by SHGs and micro-credit institutions must be solved.
2. Studies should be conducted for the impact appraisal of SHGs and micro-credit. The appraisal s based on empowerment of members and SHGs, social change, leadership, promotion of enterprises etc.

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