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Effectiveness of self-help group in multidimensional development of women

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Abstract

Women are nearly half of the population of India (NFHS-5, 2020-2021). But from early times women's condition was very critical in various aspects such as social, cultural, and political restrictions. Self-help groups (SHGs) are a great initiative of government which are playing an important role in changing the lives of women in rural areas. Bihar Rural Livelihood Promotion Society (BRLPS) locally known as JEEViKA, is an autonomous body under the Rural Development Department of the Government of Bihar with the objective of social and economic empowerment of rural poor. Now SHG is considered as one of the most significant tools in implementing the participatory approach towards empowerment of women in various aspects. The study aims to analyze the role of self-help group women in social change. The study was conducted in Makhdumpur and Kako block of Jehanabad District of Bihar. This study was based on Secondary data. Secondary data were collected from Annual reports, statistical supplements, and operational statistics of Bihar State, the Government Website, and published sources including Government publications. The number of SHGs in Makhdumpur is 2923(35,518women) and in Kako 2150 (25,187 women) along with 12,504 (148,348 women) in Jehanabad district. More than 90 percent of SHG have a bank account and availing various benefits of various funds. There was a great change in the life of women towards achieving social harmony, social justice, educational development, cultural development, skill development, and entrepreneurship development (More than 50% of women self-employed and at Cluster Federation Level: Customer hiring center, Community Library and Career development Centre and GraminBajzar, etc) with better health and Nutritional awareness which are ultimately leading to economic and nutritional security. In other words, it also applies to the changes in the material aspects of life and the ideas, values, and attitudes of the people in society.

Keywords: Self-help group, women, social, Jeevika, empowerment

Introduction

Globally women are nearly half of the population but from earlier times there is a gap in employability and equal wages. In other words, females were financially crippled but women always give priority to their children and family rather than themselves. In keeping this point in view there was SHG with the objective of social and economic empowerment of the rural poor. SHG is a self-governed, peer-controlled informal community-based organization (CBO) or group of people with similar socio-economic backgrounds and having a desire to collectively perform a common purpose. Self-help groups (SHGs), groups of 10–15 women engaged in saving and lending activities, have come to dominate the development landscape, particularly in South Asia (Brody *et al.*, 2017) [2]. SHG can become a vehicle of change for the poor and marginalized. SHG relies on the notion of "Self Help" to encourage self-employment and poverty alleviation.

In India, the genesis of SHG was the Self Employment Women's Association (SEWA) in 1970 but the Grameen Bank system was pioneered by Professor Mohammad Yunus in 1976 in Bangladesh, he was the father of the Women's Self-Help Group. In India, NABARD launched SHG-bank linkage in 1992 and blossomed into world's largest microfinance project. The government of India introduced Swarn Jayanti Gram Swarajgar Yojna (SGSY) in 1999 towards self-employment and the formation and strengthening of SHG. In Bihar SHG formation and enhancement of microfinance was parallel started by the Bihar Rural Livelihood Promotion Society (BRLPS) locally known as JEEViKA, an autonomous body under the Rural

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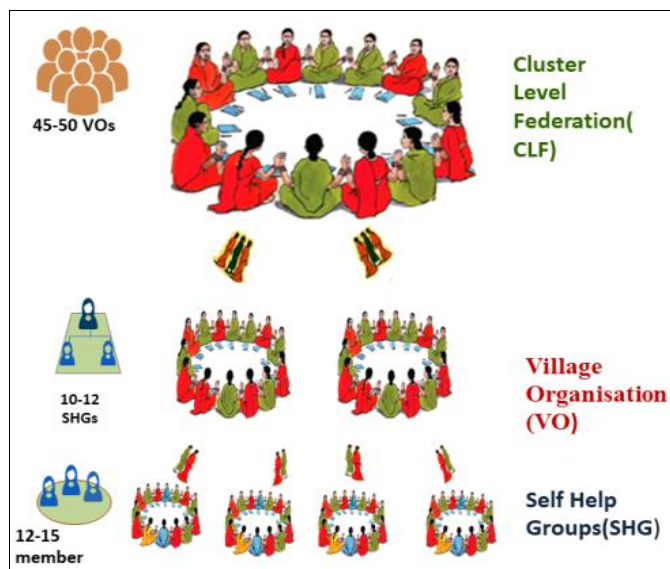
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Development Department of the Government of Bihar in 2006 with support of the World Bank in six districts of Bihar in Phase 1 and sequentially it spread in all districts with NRLM mandate (One women from every household as SHG member) that is implemented in whole India since 2011, the central government has catalyzed the spread of SHGs through the National Rural Livelihood Mission (NRLM).

In Bihar, a total of 10, 81, 913 SHG are formed and more than 1.30crore women of Bihar are members of SHG (BRLPS, Dashboard, June 2024) [4].



Source: Jeevika report

Fig 1: Different level of SHG functionaries

Jeevika SHGs get federated first at the village level by the formation of Jeevika village organizations (VO) which are further federated at the cluster level by the formation of cluster level federation (CLF) depicted in Figure 1. SHGs also commonly provide training programs on several topics, such as entrepreneurship, financial literacy, and skill development. These programs help women develop their skills, business knowledge, and confidence so they may take on leadership roles and actively participate in decision-making (Sushma Sharma, 2020) [9].

SHGs play a significant role in transforming the rural economy. Its unprecedented growth helps the resurgence of the weaker section of society in terms of outreach, social position, and sustainability and among different SHGs, 'Kudumbashree' of Kerala constitutes the largest women SHGs in India. The Government of Kerala launched the program for poor women on 17 May 1998 (Rajgopalchari, 2019) [5].

Methodology

This study was based on Secondary data. Secondary data were collected from Annual reports, statistical supplements, and operational statistics of Bihar State, Government Websites especially BRLPS, and Published sources including Government publications. The present study was conducted in

two blocks of Jehanabad District of Bihar-Kako and Makhdumpur respectively new and old blocks in respect of SHG formation. The study conducts thorough reports and literature analysis to examine the impact of SHGs on several aspects of women's empowerment.

Result and Discussion

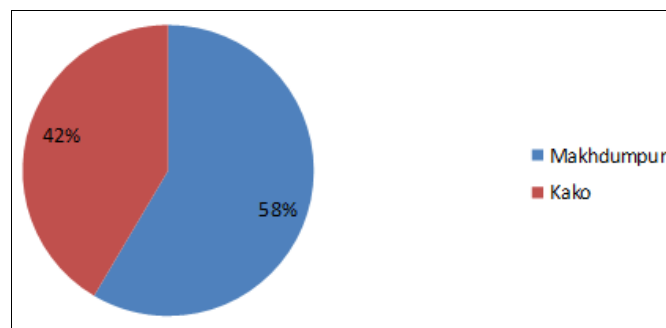
Women of Bihar stepping steps towards holistic development in all fields towards changing the old scenario of society. Table 1 exhibits the status of SHG, VO, and CLF in Jehanabad and study blocks.

Table 1: Details of the number of members and CBO at different levels

S. No.	Institutions	Jehanabad	Makhdumpur	Kako
1	Total women in SHG	148098	35357	25205
2	SHG Number	12509	2948	2213
3	VO number	1042	178	217
4	CLF	30	4	4

Source: Data from Jeevika Dashboard, 2024 [4]

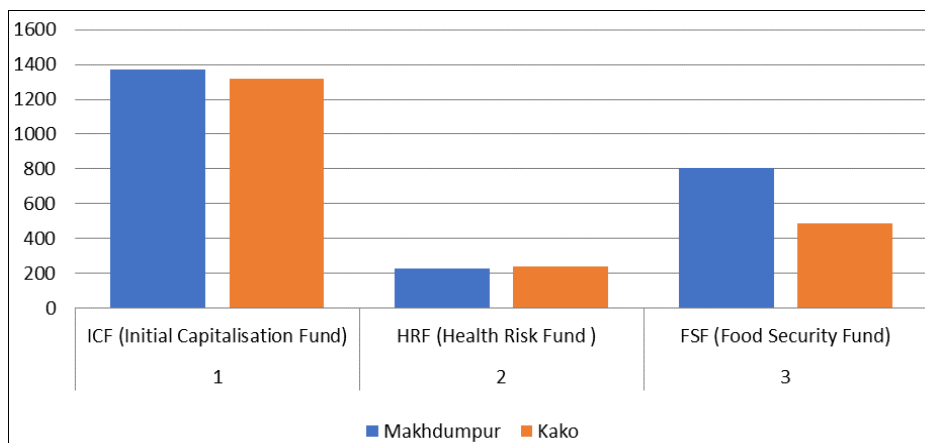
In both blocks, Makhdumpur and Kako the SHG Bank accounts have 98.58 percent and 98.46 percent linkages respectively. Bank linkage occurs after six months of maturation of SHG. In Bihar to support the community in bank account opening and linkages there are 4953 bank sakhis. Total volume of transactions by CBOs in Banks 941887(in lakh) and commission earned 227(in lakh). In both blocks too there are 1856 cadres in various fields (Documentation-CM at SHG level, BK at VO and CLF level, Awareness on health and Nutrition-CNRP, Institutional building-CRP, livelihood –VRP, PRP SRP, and many more) for smooth functioning of CBOs (Fig 1).



Source: Data from Jeevika Dashboard, 2024 [4]

Fig 2: Total cadres in both blocks

For the empowerment of SHG and other CBOs, the funds (Fig 2) are transferred by the Government one time and that is rotated as a loan on one percent interest to the community for their need such as for agricultural tools, establishing small businesses, entrepreneurship development, and others. Health Risk Fund loan is for sudden health issues of needful SHG members, SHAN funds were provided to didis for toilet construction and FSF for procurement of various food items to needful SHG women towards food security.



Source: Data from Jeevika Dashboard, 2024 [4]

Fig 2: Funds received by SHGs

A study also elucidates the role of microfinance in empowering women workers. The research examines the effects of microfinance programs on the empowerment of women by concentrating on a particular case study. It examines how giving women workers access to financial resources and services through microfinance might improve their socioeconomic standing, ability to make decisions, and overall empowerment (Reddy, 2022) [8].

Table 2: Various Interventions in both blocks

S. No.	Interventions	Makhdumpur	Kako
1	Satat Jivikoparjan Yojna	996	411
2	Gramin Bazar	1	1
3	Customer Hiring Centre (At CLF level)	1	2
4	Community Library and Carrier Development Centre	1	1

Source: Data from Jeevika Dashboard 2024 [4]

SHG women are actively working in various fields towards gender equality (Free Job training and job opportunities to SHG women children under DDU-GKY), and ultra-poor didis are also getting benefits under Satat Jivikoparjan Yojna. The health of the community is a prime concern, so to maintain good health and good nutrition status there are Behaviour Change Communication (BCC) modules rolled out in SHG meetings to change their lifestyle and dietary pattern by adopting dietary diversity towards nutrition security. It reflects there is a great impact of BCC and nutrition education on the consumption of locally and seasonally available food material focussed on diet diversity.

Many Village Organisations run various entrepreneurial activities such as various kinds of Producers Groups, stitching units, customer hiring centres, Gramin bazaar, and for educational development community libraries and career development centres in both blocks (Table -2).

Conclusion

Multi-dimensional and holistic development of women is going on under the umbrella of Jeevika. Despite low literacy levels among the members of SHGs did not impact the quality of financial records maintained by them in Books of Records. SHG gave them a voice to speak for her and their family, enhanced their decision-making capacity, and stood for her welfare. Sharab Bandi in Bihar is the effort of SHG didi. SHG women were a step towards Social, political, nutritional, and economic security.

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