

## Original Research Article

# EMPOWERMENT OF RURAL WOMEN THROUGH UTILIZATION OF SHGs SERVICES IN SAMASTIPUR DISTRICT OF BIHAR, INDIA

### **ABSTRACT:-**

The present study aimed at analyzing the performance of Self Help Group (SHGs) in Bihar with especial reference to Samastipur district. The study revealed that the young women are 46.67 per cent in the selected area, 96.67 per cent of the members were found to be literate and remaining 3.33 per cent were illiterate. Majority (58.34 %) of the Women Self Help Group (WSHG) members belonged to Other Backward Class (OBC) caste group, 67.50 per cent were engaged in farming main occupation, 61.67 per cent members of WSHGs possessed semi cemented houses. The majority of respondents 55.83 per cent had less than 1 ha land, 55.00 per cent respondents had their annual income from Rs. 1.0 lac to 2.0 lac per annum from all sources because of people were not well aware about agriculture due to lake of interest to get knowledge about agriculture.

Data regarding utilization level of respondents in women empowerment programmed that the more than half of the respondents (63.33%) had medium level utilization level of respondents in women empowerment programmed. Most of them joined SHGs to meet their family expenses and of them to meet unexpected expenditure. Monthly savings is high after joining SHGs as compares before joining. Most of them promote their savings and 20.83% increase their family income and improves living standard.

**Keywords:** Knowledge, socio-economic, SHGs, utilization and women's

### **1. INTRODUCTION:-**

The concept of Self Help Group (SHGs) stands to underline the principles "For the people, by the people and of the people". Self Help Group is a small economically homogeneous and affinity group of rural poor women which voluntarily agrees to contribute to a common fund to be lend to its members as per the decision of the group which works for

solidarity, self and group awareness, social and economic empowerment in the way of democratic functioning. The empowerment of women through self-help group would lead to benefits not only to the individual women and women groups but also the family and community as a whole through collective action for development (**Suguna, B, 2006 ; Akter et al. 2018**). These groups have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also throw on more holistic social development.

Formation of SHGs with women has empowered them largely. SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labors (**Deshmukh et al., 2017**). The origin of self-help group can be traced is from Grameen bank of Bangladesh, which was founded by Mohamed Yunus (2008). SHGs were started and formed in 1975. In India NABARD initiated in 1986-1987. The absence of institutional credits available in the rural area has led to the establishment of SHGs. The concept of self help groups has been evolved to organize the rural poor to meet their productive and consumption needs out of their saving.

The main aim of activities involved in women's development is to assist women in the sustainable establishment of income- generation enterprises to be undertaken in or near the home. Through SHGs, various types of training is providing to the SHG women related to farming practices, livestock management, record management/ book keeping, sewing, bangle making, mushroom cultivating, beekeeping, etc. (**Vanithamani, M.R, et al. 2012**) They are also motivated to open a small shop like vegetable or fruits shops for which the investment credit is available to them through SHGs (**Meenai, Z., 2003**). . There are some SHGs which on group level start a business like that of handicraft, beekeeping, milk cooperative, vermin compost production etc and the income is distributed as per the labor of each member.

SHG is a small group of women who come together with the purpose of finding a solution to a common problem such as medical issues, livelihood generation or watershed management, with a degree of self- sufficiency. SHGs are small, formal and homogeneous groups consisting of 10-20 members. Any group larger than the size of 20 members has to be

registered under the Indian Legal System (ILS) . The entry of the banks in to the micro finance are happened first under pressure because of the guidance of RBI. So it is recommended to be easy to keep them away from the complicated administrative procedure, cheating, additional administrative cost and the profit motive.

## 2. MATERIALS AND METHODS:-

The research study was conducted in Samastipur district of Bihar. Bihar state have 38 districts among them Samastipur district is selected by purposive sampling for the study due to the reason that maximum respondents are using the role of self-help group (SHGs) in empowering young rural women Programme. Samastipur district comprised of 20 blocks respectively. Out of this Samastipur block will be selected by purposive sampling due to the reason maximum respondents are using self-help group (SHGs) in empowering rural women. The information was defined from the respondents with the help of structured scheduled through descriptive research design. The information was collected by personal interview of respondents using structured interview schedule.

## 3. RESULTS AND DISCUSSION:-

### 3.1 Socio Economic profile of respondents

**Table 1. Socio economic profile of respondents**

Sl. No.	Category	Frequency	Percentage
<b>1</b>	<b>Age</b>		
A	Young(Up to 35 years)	56	46.67
B	Middle(36-55years )	50	41.67
C	Old (above 55 years)	14	11.68
<b>2</b>	<b>Education Level</b>		
A	Illiterate	4	3.33
B	Up to primary	35	29.17
C	High School	38	31.67

D	Up to high secondary	31	25.83
E	Graduate or above	8	6.67
F	Post Graduate	4	3.33
<b>3</b>	<b>Caste</b>		
A	GENERAL	38	31.67
B	OBC	64	53.33
C	SC	12	10
D	ST	6	5
<b>4</b>	<b>Family type</b>		
A	Nuclear/Single family	76	63.33
B	Joint family	44	36.67
<b>5</b>	<b>Family Size</b>		
A	Small (up to 4)	26	21.66
B	Medium (5 to 8)	79	65.83
C	Large (9 to above)	15	12.5
<b>5</b>	<b>House Pattern</b>		
A	Kachcha	8	6.67
B	Semi-Pucca/mixed	74	61.67
C	Pucca	38	31.67
<b>6</b>	<b>Land Holding</b>		
A	Marginal (<1 ha)	67	55.83
B	Small (1-2 ha)	39	32.5
C	Medium (2-3 ha)	11	9.17
D	Large (4> ha)	3	2.5
<b>7</b>	<b>Occupation</b>		
A	Only farming	81	67.5
B	Farming+ Business	11	9.17
C	Farming + Service	5	4.17
D	Farming + any other	23	19.17
<b>8</b>	<b>Annual Income</b>		

A	Low (below 1 lakh )	36	30
B	Medium (1-2 lakh)	66	55
C	High (Above 2 lakh)	18	15

The above table revealed that the socio profile of the farmers by Age, caste, Family type, Family size, Education, Size of land holding and Occupation. Out of the total farmers in terms of majority of the young age (46.67 %), majority of education group was High School (31.67 %), majority of caste group was OBC (53.33%), majority of family type group was nuclear family (63.33 %), majority of family size group was medium (5-8 members) 65.83%, Land holding (55.83%) was in 0-1 ha land holding (Marginal), major occupation from agriculture was found (67.50 %) and annual income was found in 1-2 lakhs per annum (55 %) (Kumar, et al. 2019).

### 3.2 Distribution of respondents according to their utilization Women Empowerment Services in Samastipur District n=120

**Table 2. Utilization of women empowerment services.**

S. NO.	SOME EMPOWERMENT SERVICES	UTILIZES		
		FULLY	PARTIALLY	NOT
1.	Shish Sudan Yojana	52	60	8
2.	Protection to the destitute and divorced Women	48	65	7
3.	Rescue Homes	45	56	19
4.	Sevagarh	56	59	5
5.	National Women Fund	49	60	11
6.	Supply of sieving machine for women	72	40	8
7.	Kamdhenu	67	45	13
8.	Indira Mahila Yojana	82	34	4

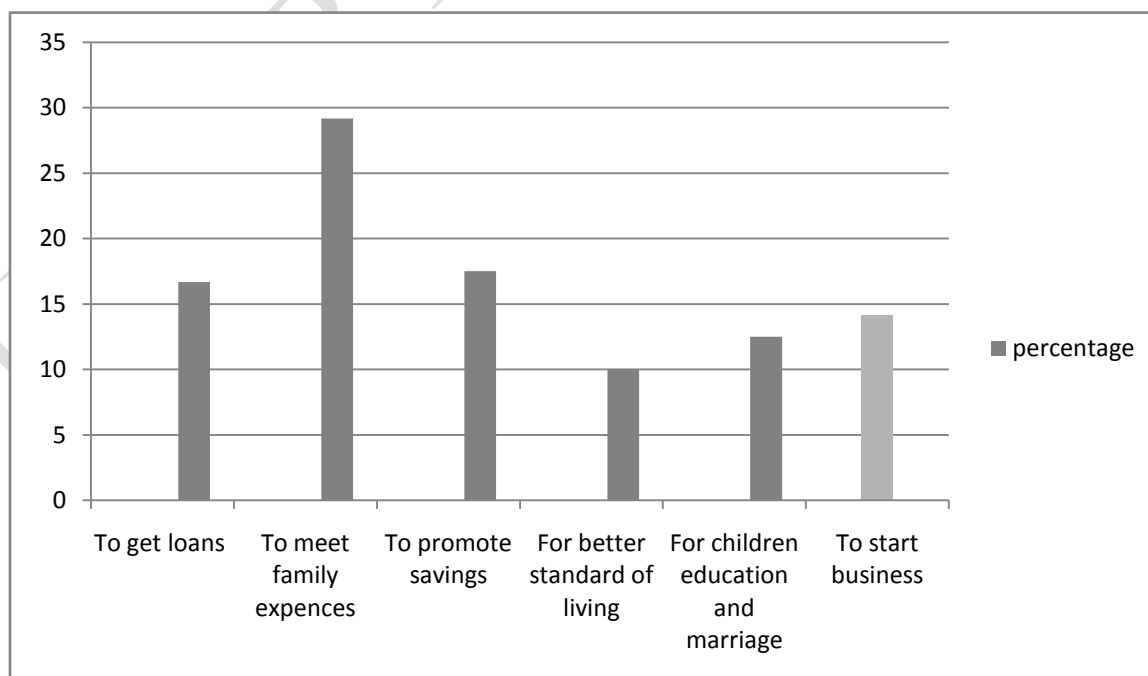
9.	Providing Training of Judo Karate for Girls	39	69	12
10.	Supply of Bicycles for Students of Middle School	75	41	4
11.	Golden Jubilee Rural Self Employment Scheme	81	32	7
12.	Kishori Shakti Yojana	103	16	1
13.	Nutritive Diet Scheme	52	58	10
14.	Interated child development scheme	96	20	2
15.	Employment Guarentee scheme	104	16	0
16.	Jawahar Rural Delopment Scheme	65	51	4

The above table Shows that respondents considered utilization on SHGs statements that “Employment Guarantee Scheme” as favored utilization statements with fully (104), partially (16) and not (0) respectively, Likewise, “Kishori Shakti Yojana” was with fully (103), partially (16) and not (1) respectively, Further, “Integrated Child Development Scheme” with fully (98), partially (20) and not (2) respectively. “Indira Mahilla Yojana” favored utilization statements with fully (82), partially (34) and not (4) respectively.

Than the utilization aspect “Golden Jubilee Rural Self Employment Scheme” with fully (81), partially (32) and not (7) respectively by respondents, where as, the knowledge area like “Supply of Bicycles for the Student of Middle School” with fully (75), partially (41) and not (4) respectively followed by “Supply of Sieving Machine for Women” with fully (72), partially (40) and not (8) respectively and Kamdhenu with fully (67), partially (45) and not (8) respectively, “Jawahar Rural Development Scheme” with fully (65), partially (51) and not (4) respectively. Likewise, “Sevaghar” with fully (56), partially (59) and not (5) respectively and “Shish Sudan Yojana” and “Nutritive Diet Scheme” with fully (52), partially (60) and not (8) respectively. “National Women Fund” with fully (49), partially (60) and not (11) respectively, while, “Protection to the Destitute and Divorced Women” with fully (48), partially (65) and not (7) respectively followed by “Rescue Homes” was also important utilization areas with fully (45), partially (56) and not (19) and “Providing Training of Judo Karate for Girls” with fully (39), partially (69) and not (12) respectively.

**Table 3 : Reason for joining self-help groups by respondents**

REASON FOR JOINING SHGs	NO. OF RESPONDANTS	PERCENTAGE
To get loans	20	16.67
To meet family expenses	35	29.17
To promote savings	21	17.5
For better standard of living	12	10
For children education and marriage	15	12.5
To start business	17	14.17
<b>TOTAL</b>	120	100

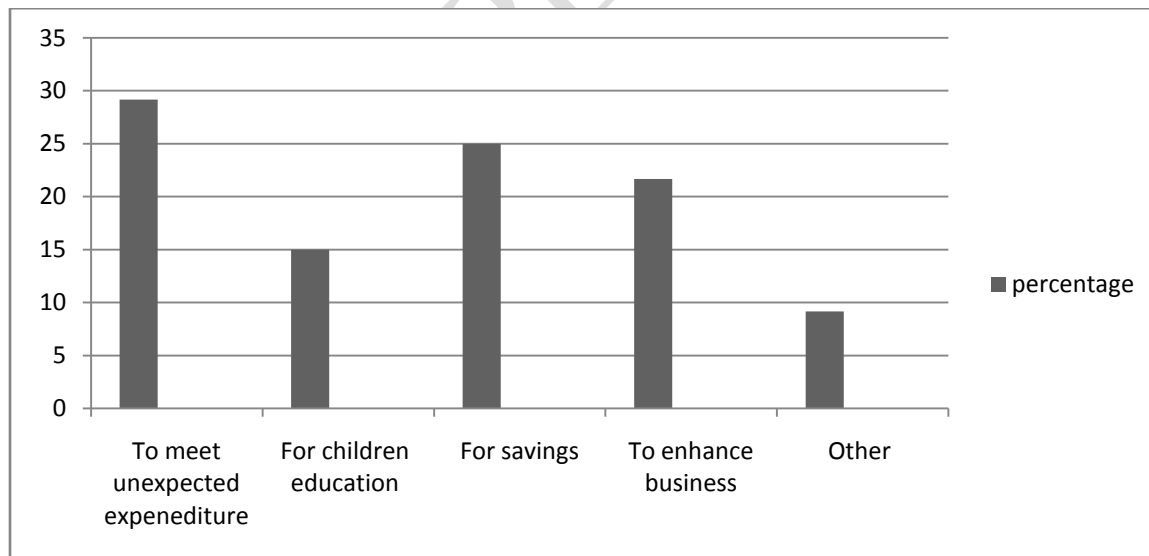


**Fig 1 : Graphical presentation showing joining in self-help groups by respondents**

The rationale for joining the SHG as an individual, the table shows that 17.5 percentage of the respondent's assessment with respect to for to promote saving, the second significance for to get loan 16.67 percentage and 14.17 percentage to start business.29.17 percentage of the respondents join SHGs for to meet family expenses and 10 percentage for better standard of living. And the remaining 12.5 percentage join SHGs for children education and marriage.

**Table 4 : Reason for taking loans by the respondents**

REASON FOR TAKING LOAN	NO. OF RESPONDENTS	PERCETAGE
To meet unexpected expenditure	35	29.17
For children education	18	15
For savings	30	25
To enhance business	26	21.67
Other	11	9.17
<b>TOTAL</b>	120	100



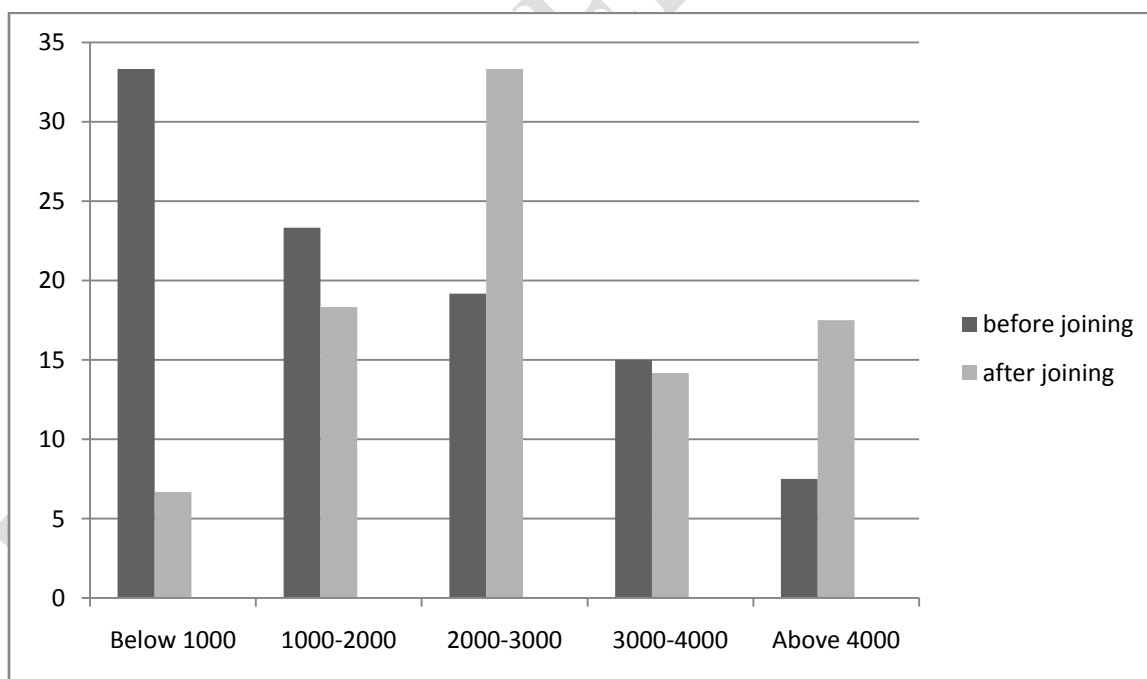
**Fig . 2 Graphical presentation showing taking loans by the respondents**

From the table we can see that 29.17% of the respondents taken loan to meet their unexpected expenditure, and second reason for taking loan is to promote their savings.30% of them taken

loan for saving.26% of the respondents depends on loan to enhance their business activities. The remaining 15 percentage of the respondents taken loans for children education and for other purposes such as house maintenance, to increase family income etc.

**Table 5 : Monthly savings of the respondents before and after joining SHGs.**

MONTHLY SAVINGS	BEFORE JOINING	PERCENTAGE	AFTER JOINING	PERCENTAGE
Below 1000	42	33.33	8	6.67
1000-2000	28	23.33	22	18.33
2000-3000	23	19.17	40	33.33
3000-4000	18	15	29	14.17
Above 4000	9	7.5	21	17.5
<b>TOTAL</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

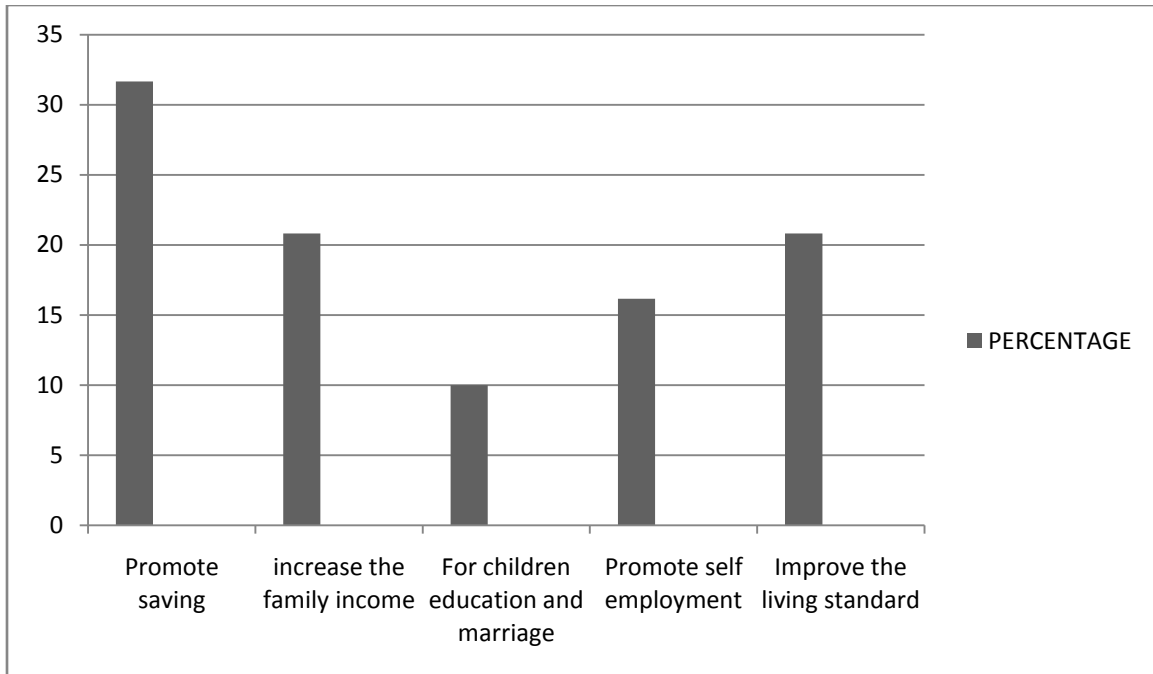


**Fig .3 Graphical presentation showing monthly savings of the respondents before and after joining SHGs.**

Above table and figure shows the comparison between savings of the respondents before and after joining SHGs. Before joining SHGs 33.33% of the respondents made a saving less than 1000 and after joining SHGs 6.67% of them made a saving less than 1000. 23.23% of the respondents made a saving of rupees 1000 to 2000 before joining SHGs and after joining 18.33% made a saving of RS.1000 to 2000, where saving shows a slight decrease. Only 7.5% of the respondent made saving of above RS 4000 before joining SHGs and it was 17.5% who made saving in the same after joining SHGs.

**Table 6 : Benefits Of SHG Members**

<b>BENEFITS</b>	<b>NO. OF RESOPONDANTS</b>	<b>PERCENTAGE</b>
Promote saving	38	31.67
Increase the family income	25	20.83
For children education and marriage	12	10
Promote self employment	20	16.17
Improve the living standard	25	20.83
<b>TOTAL</b>	120	100



**Fig 4 Graphical presentation showing benefits of SHG members**

This table shows the benefits of Self Help Group. 31.33% of the respondents believe that they can promote their saving through SHG. 20.83% of them believe that they can increase their family income through SHGs. 16.17% of the respondents believe that through SHG they can promote their self-employment. 20.83% of the respondents believe that SHGs improve their standard of living. Only 10% of them believe that through SHG they can promote their children education.

### **Conclusion:-**

It is concluded that most of the respondents were young aged, educated high school and above level of education, majority of farmers belonged to OBC caste, had agriculture was the main occupation, had medium level of land holding, medium level of income, had semi cemented type of house, medium level of social participation, most used formal sources of information was personnel contact. Overall Distribution of the respondents on the basis of source of SHG the maximum number of respondents had medium level of awareness about women empowerment programmed and overall utilization also found medium level about women empowerment programmed. Socio economic characteristics like age, family type, caste, type of house, land

holding, annual income, and extension contacts are highly positively and significantly correlated with awareness and utilization respectively. The major utilization services are Employment Guarantee Scheme as fully (104), partially (16) and not (0) respectively. Kishore Shakti Yojana comes next to this as fully (103), partially (16) and not (1). Most (29.17%) of them joined SHGs to meet their family expenses and 29.17% of them to meet unexpected expenditure. Monthly savings is high after joining SHGs as compares before joining. Most of them (31.67) promote their savings and 20.83% increase their family income and improves living standard.

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