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## EFFECT OF SELF-HELP GROUP ON EMPOWERMENT OF WOMEN IN THE STATE OF GOA

Madanant Jana Naik\*

Dr. Anthony Rodrigues\*\*

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**Abstract:** *The concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. It has emerged as a widespread method of working with the poor people in recent years. This movement comes from the people's desire to meet their needs and to determine their own destinies through the principle "by the people, of the people and for the people". Though it was introduced for both men and women in our country, but it has been more successful only among women and they can start economic activities through SHG movement. The participation of the women in the Self Help Group has made a massive impact on their empowerment both in social as well as economic aspect. The present study addresses the effect on women empowerment by the Self-help Group in the State Of Goa. It is found that it has positive income and has to change the lifestyle of women. Being members they are now more independent and powerful as they now contribute financially for the benefit of the family.*

**Key Words:** *Microfinance, SHG, Women, Economic Empowerment.*

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\*Research Scholar, Department of Commerce, Fr. Agnel College of Arts and Commerce, Goa University

\*\*Associate Professor, Department of Commerce, Fr. Agnel College of Arts and Commerce, Goa University



## **INTRODUCTION**

In the early decades, the concept of women development was wholly out of mind and their condition was heartsick. However with the changed image, the thinking of individuals has been modified owing to education, consciousness and currently, the difficulties faced by the women in society are regarded as the difficulties of societies welfare and are thought of extremely severe and are ultimately resolved with different variety of notable means particularly in the past few years. As a result of the evolution of innovative policies, programmes and even novel projects, the par of women has wholly been changed as they supply assistance to the low earnings women. This concern for low-earnings women's desire has coincided traditionally with recognition of their vital role in development. Varied intervention approaches are being developed so as to deal with the requirements of the women that ultimately reveal modifications not solely in social policy approaches to 3rd World Development, state policies concerning to women however additionally within the overall economic policy of the country as a whole. The empowerment approach is the most contemporary and is aimed towards empowering women through larger self-autonomy and internal strength.

Microfinance programmes are significant institutional devices for providing small amount credit to the extreme poor in order to alleviate poorness. Micro financing programmes through SHGs, introduced and distended by Non-Governmental Organisations (NGOs) in numerous parts of India, have the potential to minimise the matter of inadequate access of banking services to the poor. They can moreover influence savings.

## **EMPOWERMENT**

The concept of empowerment is defined as the series of action by which women take control and ownership of their needs. Empowerment is a method of consciousness and capability building resulting in higher input, enhanced independence in decision-making. Empowerment binds women power by tendencies to employ their tremendous potential and inspiring them to step ahead towards attaining a dignified and satisfying means of life through confidence and ability as person with pride and self-respect, who is privileged and accountable. The chief elements of empowerment have been defined as that of an agency (the ability to outline one's goals and act towards achieving the set goals), cognizance of gendered power structures, pride , and sureness.



Empowerment is a multi-faceted process that encompasses around several aspects viz. increasing mindfulness, increasing usage of social, economic, and diplomatic sources. “In recent times women empowerment has become an issue of great anxiety for the nations all over the globe specifically in poor and emerging countries. The influence of globalisation is seen eventually on current scenario of women in some form or other in most of the developing countries with the variation of degree.

Women Empowerment refers to an increase in the strength of women such as mystical, political, communal or financial. The foremost shared description of “Women’s Empowerment” is that the ability to exercise full control above one’s activities. Thus, empowerment of women occurs in actual sense once women attain increased control and participation in decision making that result in their higher access to resources it often involves the empowered developing confidence in their own capacities.

### **OBJECTIVES**

1. To study the role of self-help group in women empowerment..
2. To study the contribution of Self-Help Group in rising the quality of living.
3. To assess the relation between level of education and motivational factors.

### **RESEARCH METHODOLOGY**

The study is of exploratory nature and relies on both primary and secondary documents. The crucial facts were collected from the respondents carefully chosen for the study through interviews and secondary data is collected from DRDA officers, NABARD workplace, booklets, and periodicals.

Universe of study – the study is confined to Ponda, Sattari and Dharbandora Talukas in North District of the state of Goa. Taking the time issue as a constraint, the study is restricted to the selected Talukas. The sample nominated for the study was drawn random method, this study focuses on all the Self-Help Groups comprising of all women members SHG’s within the selected Talukas of the state of Goa. The SHG’s studied are the exclusively-women SHG’s created and registered under Registrar of Cooperative Society’s Ltd..

### **ORIGIN AND CONCEPTION OF SHGs**

The origin of Self Help Groups (SHGs) is the brainchild and was inspired from Bangladesh Grameen Bank , founded by Prof. Mohammed Yunus in 1975, who tried out a completely novel attitude towards rural credit in Bangladesh. Similarly in India the SHGs were initiated



by NABARD from the year 1986-87 however the real efforts were taken after 1991-92 from the linkage of SHGs with the financial institutions. They are considered as economically identical affinity group of the rural poor voluntarily coming forward to save a small amount of cash on recurring bases, which is banked in a common account of the group to meet the members emergency needs and to make available collateral free loans as decided by the group. The SHGs have been referred to as favourable tool to assist the poor and as an alternative mechanism to satisfy the imperative credit needs of poor through thrift.

### **ROLE OF SELF HELP GROUP**

In India, these Self-Help Groups are promoted by N.G.O.s, financial institutions and co-operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. The Reserve Bank of India directs the commercial banks to actively participate in the linkage programmes of SHG's. Generally, after six months of existence of SHGs and once collecting a sufficient thrift fund, the Groups approach the link banks (either commercial or co-operative) with its credit proposal. The NABARD provides complete refinance to the Banks on their loaning through the SHGs.

### **WHAT IS SHG?**

- SHG is small cluster of poor individuals.
- Members of the group face akin type of condition and hence they share common interests.
- Upon joining the SHG, they support one another in resolving the difficulties.
- SHGs act as an inspiration for the members to act on minor things.
- Together they work towards improvement of their living conditions.
- The model emphasizes the principle of Thrift, Credit and Self Help.
- They organize their individual resources for their cooperative economic development.
- Members of SHG approve to save recurrently and contribute towards the common savings account.
- The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group.



## DATA ANALYSIS AND FINDINGS

After collecting the first hand information through primary survey of the members of SHG to know the level of education that they possess. The following figures were obtained.

### Level of education of the SHG members (1)

Literacy/Educational level	No. of Respondents	Percentage
Uneducated	45	30 %
Primary\High school	57	38 %
Higher secondary	40	26.5 %
Graduate	6	4 %
Above Graduation	2	1.5%
Total	150	100 %

Source: Survey

Goa is a place consisting of ample variety of gifted folks, wherein we discover an ideal combination of culture and traditions being followed. The innovative concept of SHG has provided boost to the same. As the activities of SHG's are based on the talent and expertise of the individuals for being a member of SHG educational knowledge is secondary but the skill, temperament and Willingness to do work hard are the necessities. This is evident from the figures above which shows that just 6 students are graduates. The figure conjointly gives a broad idea that most of the members that are around 38% of the members have just finished their High School education. The survey has also revealed most of those 38 % were married at a very early age as they were belonging to very poor background. Another most significant factor to be checked out is that 30 % of the women are unschooled. The rationale being that they belonged to the families of the farmers so farming was given more preference than education. The only 2 people who have studied above graduation are the ones who were made members by the women in their locality to strengthen the group. The one amongst them has done additional course in computers.

Any group dynamics begins with the motivation of the folks to join the group. Below table shows that various factors that have driven or motivated the respondents to join the SHGs.

### Motivation to Join the Group (2)



Sr.No.	Motivational Factors	No. of Respondents	Percentage
1	PERSUASION	57	38 %
2	ECONOMIC ACTIVITY	9	6 %
3	AWARENESS AND SOCIAL CONTACT	6	4 %
4	COAXED BY PANCHAYAT MEMBERS	36	24 %
5	BENEFITS	6	4 %
6	SAVINGS FOR BETTER LIVING	15	10 %
7	EASY CREDIT	21	14 %
TOTAL		100	100 %

Source: Survey

The above table (2) gives the impression of the role played by the motivation factor in the development of Self Help Group. The number depicts that 57 women out of the overall 150 that is thirty eight percent of the overall sample area are persuaded to become member of the groups. Majority of the folks the persuaded category people are uneducated or have merely just completed their school education. They were made aware regarding social status, personal identity and all the other financial and non-monetary edges that could benefit them. This has attracted them to become the members of the cluster. Secondly the members of the native panchayats have succeeded in motivating them to become members along the same line. These members are the elected representatives of the villagers. They are being elected since they are involved in social work, and they possess leadership qualities and knowledge. Thus it becomes simple for them to win their trust and convince the locals to become members.

Another major psychological factor or feature is the savings and also the credit facilities that may be availed by the members of the Self Help Groups. As SHG Bank Linkage Programme provides a medium for the unreached poor to keep aside small amount of cash monthly in the bank account by the name of the group, it frees them from the formalities that they'd had to go through if they had to open their own bank account. The solely have to relinquish their monthly amount which is usually collected during their meetings and the rest accounting work is being done by the leader of the group or by the authority mutually appointed to do so by the SHG.

The credit provided without any collateral is another psychological instinct that motivates them. As the credit is offered by banks against the total quantity of saving deposits held by the SHG in the bank, and hence the bank doesn't ask for any other security and paper work. It acts as a medium of easy and timely credit.



### **STANDARD OF LIVING:**

The standard of living includes factors like financial gain, quality and availability and opportunity for employment, minimum class discrepancy, percentage of poor, quality and affordability of housing, hours of work needed to purchase necessities, gross domestic product(GDP), inflation rate, variety of vacation per year, reasonably priced (or free) access to quality healthcare, quality and availability of education, life expectancy, incidence of illness, value of goods and services, infrastructure development, economic growth of the country, economic and political stability, political and non-secular freedom, environmental quality, climate and safety. It's closely associated with the quality of life. We usually tend to relate it with the level of wealth, comfort, material goods and necessities accessible to a particular socioeconomic class in a certain area.

In case of SHG's it provides employment opportunities to the rural poor women. It gives an additional opportunity for women to supply funds or contribute towards the total family income. This makes more money available to spend on their total expenditure. The investigation conducted showed that the women who were members on in SHG activity are less seemingly to pull out their younger ones from providing education. They were found to be living in proper houses with proper sanitation facilities.

Another vital step of SHG is that it makes available for its members stress-free credit and banking facilities. As per the conducted survey virtually 14% of the sample chose to become member because of its easy credit facilities. The Government have also initiated various training programmes for the SHG. The training will facilitate them to become able to conduct some kind of economic activity and earn some income so that they can repay the loan taken by them.

### **CONCLUSION**

To conclude we are able to say that the construct of Self Help Group to some extent has helped in reducing unemployment. As unemployment is seen as a major issue when we look at the rural areas the introduction of SHG has given likelihood for the rural women to unite together and start some kind of economic activity and to earn some financial gain.

The mere reason for being member of SHG was not financial but furthermore empowerment, development and growth in totality. It has given an opportunity for the women to stand for themselves and to develop and use the skills that they possess.



The SHGs have been able to construct a better understanding amongst the members belonging to diverse backgrounds and religious clusters as the members of SHGs belong to different religions and family backgrounds. This has led to the modification in their understanding and tolerance towards the members of alternative religions notably in a very country like India where there is a diversity of religions and castes. The women members have additionally achieved an independent identity within the society as they are now actively participating in the social as well as local political activities. It can also be noticed from the statistics that the SHGs have additionally made a long term lasting impact on the overall lives of the women and has succeeded notably in reaching the rural areas of Goa. Their overall quality of life has improved lots as there's an increase in their total family income, deposits with banks and total consumption expenditure. This has resulted as a result of the women member who were solely concerned with only household activities has come out of it and has involved herself in economic activity therefore contributing to the overall family financial income. They have now developed the confidence to speak freely in front of enormous groups of people. This shows an improvement in their life style and overall living standard. The women have gained and developed varied skills besides qualities like confidence in themselves, independence in decision making, discipline etc. The SHGs have made this opportunity available for them to improve and enhance their hidden talents and to direct the same toward the benefit of the group and in turn their own advantage too. With the available information we can conclude that the motive with which the construct of Self Help Group was introduced within the state has been prosperous to some extent. The sole issue that must be checked out is the continuous survival and the existence of the group. They need to be nourished within the initial stages for their fruitful long term growth. It was noticed that many of the groups have discontinued because of some kind of quarrels among the members which needs to be taken care of. This work can be done by the panchayat members or by the concerned NGO's.

Another major issue that was identified was that as the members are less educated they lack the accounting familiarity and additionally the market knowledge which is most essential for the success of their economic or business activity. They have to rely call upon external people for such work. The concerned people should take initiatives to encourage the members to develop such skill and become self-sufficient.





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