

## **Women's Empowerment through income Generating Programme- SHG**

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**Dr Renu Bose**, Lecturer Sr. Scale, P.G. Department, Home Science, VBU, Hazaribag, Jharkhand.  
email : [renubosehzb@gmail.com](mailto:renubosehzb@gmail.com)

*HG's originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. And then NABARD took steps during that period and initiated a search for alternative methods to fulfil the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92*

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**Key Words** - *Employment, Empowerment, SHGs, Micro-Finance*

### **Introduction**

Women have become more carrier oriented to fulfill their needs for self sufficiency. Women's employment is based on the economic well being of our families and socially in terms of good quality of life (Jospin, 2003)

### **The Genesis and Growth of SHGS in India**

HG's originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural areas. And then NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

Self Help Group (SHG) in India has come a long way, since its inception in 1992. The spread of SHGs in India has been phenomenal. It has made dramatic progress from 500 groups in 1992 (Titus 2002) to some 16. 18. 456 groups that have taken loans from banks. About 24.25 million poor households have gained access to formal banking system through SHG bank linkage programme and 90% of these groups are only women groups (NABARD2005). The NABARD (2006) homepage declares that more than 400 women join the SHG movement every hour and an NGO joins the Micro-Finance Programme every day. There are also agencies which provide bulk funds to the system through NGOs.

SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self employment viz organization of the rural poor into self help group (SHGs) and their capacity building, planning of activity clusters infrastructure build up technology, credit and marketing Micro enterprises in the rural areas are sought to be established by building on the potential of the rural poor, the objective of the programme is to bring the existing poor families above the poverty line.

Under the SGSY, the focus is on vulnerable sections, among the rural poor with SCs/STs accounting for 50 percent, women 40 percent and the disabled 3 percent of the beneficiaries through BPL, Census, duly approved by the Gram Sabha forms the basis for assistance to families under SGSY. The beneficiaries also called Suarozgaries could be individual as group.

Emphasis is on organization of poor in SHG and their capacity building. The SHG may consist of 10-20 persons. In case of minor irrigation and in case of the disabled the minimum is 5 persons. For SHGs. Group activities stand a better chance of Success because it is easier to provide back up support and marketing linkages for group activities. Involvement of women members in each SHG is encouraged and at the block level it is stipulated that, at least half of the groups will be executively workmen's group.

### **Review of Literature**

It is scheme are being fulfilled certain extent. The level of Success can also be increased it the information the inadequacies in the implementation of the programmes, identified by the large number studies in the area, is acted upon. Researchers have especially pointed out the inadequacies which can be overcome by quantitative expansion, redoubling existing efforts and streamlining the process of implementation of the programme. It is just a matter of time (Bharathi and Badiger, 2006 Galab and Rao, 2009, Kothari etal., 2003, Tripathy 2004) The question raised here is, whether the same optimism can be expressed for the ultimate aim of SHG programme that is empowerment of women.

## Methods and Material

The SHG Programme has been in operation for a sufficiently long period for assessment studies to be conducted. Studies on SHG have recorded that the beneficiaries have control over the income generating activities and therefore have income of their own. Linked to the income generating activities, opportunities have widened in style and certain changes in behaviour have happened in beneficiaries. (Galab and Rao 2009)

Present study is to study the growth of SHGs and to analyse the current position of women empowerment and study the economic improvement of women after their joining SHGs. The information for the study has been collected from secondary sources i.e. various books, Journals, newspapers, published literature, websites, and annual reports.

The present Study based of secondary sources which may suggested the information and data must be scientifically collected through literature and others.

## Aims and objectives

1. To under the programme regarding activities of women empowerment.
2. To understand the programme how it helps in improving quality of life.

The present Study intended to the employer of women who are beneficiaries of SHG programme. When we searched through literature and other secondary sources we find that two southern states Andhra Pradesh and Tamilnadu the states where the SHG Programme has been successfully implemented concept and measurement empowerment has been described as a multi layered, multidimensional social, economic and political empowerment are referred to individually. The broad definition of empowerment has been accepted by developmental agencies engaged in the process of empowerment of individuals as well as groups.

The SHG programme views empowerment holistically. It has accepted the instrumental view of empowerment based on the assertion that participation by itself will help to attain the outcomes that are extended. The method of study based on analyzing the facts of previous studies adopted in Meta analysis of case study which allows the synthesis and integration of a very broad range of reactions of a large number of beneficiaries as different form earlier studies which have been confined to the presentation of reactions of a much smaller number of beneficiaries.

### **Income generating activities of SHG Beneficiaries**

Poultry rearing

Dairy Selling milk

Sheep Farming

Tea Shop

Hotel

Flour grinder

Sewing

Tailoring unit

Leather business

Quarry

In SHG programme the main objectives in to train the group member for different income generating activities as mentioned above. The list of activities revealed the paucity in variety at local resources and capabilities of individual members. The significance of micro credit in the SHG programme is evident the saving of beneficiaries ranged from Rs. 30/- per month to a minimum of Rs. 500 and so an up to 1000/- and little more in few cases After clearances of first loan second loan or " cycle of loans" needed for expending diversifying income generating activities.

Asset building depicts the assets of SHG programme an important benefit cited was that the insurance money prevented them from borrowing from private money lender. Health insurance has been cited by a much number of beneficiaries. Food security was considered a great boom to the women and many of them have indicated that they are continuing in the SHG programme because of the food security.

The spread of the SHGs is highly concentrated in the southern part of the country with very few in the north and the east. Over half a million SHGs have been linked to banks over the years but a handful of States, mostly in South India,, account for almost 60%. Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11% respectively, and Karnataka has about 9% of the total SHGs. Since the advent of SHG in India, its growth rate has been very low in the states of Rajasthan, Bihar, Utter Pradesh,

Madhya Pradesh, Orissa and union territory of Andaman Nicobar Islands where the status of women is still very backward and pathetic.

**TABLE : 1 NUMBER OF SHGS IN INDIA (2005-06 to 2009-10)**

YEAR	Number of SHGs	Growth Rate
2005-06	2238565	109.47
2006-07	2924973	30.66
2007-08	5009794	71.28
2008-09	6121147	22.2
2009-10	6959250	13.6

source: NABARD Reports 2005-06 to 2009-10

This is shown that how the number of SHGs are increased in the period 2005-06 to 2009-10. In 2004-05, 10. 68,697 SFIGs were linked with the banks. In 2005-2006 the number of SHGs has been increased by 109.47 growth rate i.e. 22, 38,565. In the year 2006-07 growth rate was 30.66, in 2007-2008 growth rate was 71.28 in 2008-09 gnr/wth rate was 22.2 and in 2009-10 Growth rate is 13.6. The variation is grater in growth rate.

**TABLE - 2**

Particulars	Total SHGs (lakh)	Women SHGs (lakh)	% of Women SHGs to Total SHGs	Total Amount (crore)	Women SHGs Amount (crore)	% of Women SHGs Amount to Total SHGs Amount
Saving	69.53	53.10	76.37	6198.71	4498.66	72.57

linked SHGs						
Loan Disbursed	15.87	12.94	81.54	14453.30	12429.37	85.99
Loan Outstanding	48.51	38.91	80.33	28038.38	23030.36	82.14

In the table 2 the current position of women SHGs in India. The details of total number of % women SHGs shown saving linked, credit linked and loans outstanding for the last two years are given in the table. It may be seen that the total number of saving linked and credit linked SHGs, exclusive women SHGs with banks were 76.4 percent and 81.6 percent, respectively. Further the percentage of loans outstanding of exclusive women SHGs to loans outstanding of total SHGs which was 8.9 percent as on 31st march 2009 has increased to 82.1 percent as on 31st march 2010. It shows that majority SHGs are women groups their participation in saving and credit is increasing out of total number of SHGs.

#### **Change in different aspect of life**

Opportunities have been available for a large number of beneficiaries for participating in the decision making process at home, mainly related to financial resources and to a certain extent and for a lesser number of women in the community.

Categorization of responses of beneficiaries on benefit of SHG Programme. meta analysis of 114 case studies from Andhra Pradesh and Tamilnadu, Changes in different aspects of lives.

Categories	Percentage of respondents
Aspects of life	
Living Standards improved	89.4%
Freedom Forning at home	100%

Decirlon making at home Education	82.20%
of Children	86.1%
of beneficiaries Health	0.43%
of Family	90.3%
of Self	08.7%

Mobility out side, the home was mentioned by a high proportion of the women, particularly without the need to be accompanied by men and being accepted by the community. This change touches positively on the social dynamics of the social system. The out side the home" activities connected with bank loans and visiting the grampanchayt office have also been mentioned as accepted activities one indication of future orientation was in the utilization of money for providing higher education for the children. Another is related to training for developing marketing skills of self. Very few responses have been related to authenticating of individual skills such as empowerment in communication, education, or in gaining of skills capability for participation in group meeting, or becoming popular enough to be nominated to positions, or becoming office bearers such as president of Mahila Sanghams.

### Conclusion

It can be concluded that SHG programme is on the right tracks with reference to the first two objective "Toa extent" There was no need for any change in course direction for more successful attainment of these aims. What is needed was focussed attention to those aspects which are already included in the programme but which were expected to be attained through action taken for income generation activities and bank linkage programme.

A few suggestions are made rising form the finding of analysis of studies of the present study as also within context of the critical writing in the area.

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