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Empowerment of Urban Women through Self Help Groups with special reference to Nagaland

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ABSTRACT
This study is fully concerned with empowerment of urban woman through self-help groups. Many studies have emphasized that rural development can be made possible only by making the rural poor especially the rural women folk, economically viable through income generating activities with required financial assistance. Moreover, collective action and collective responsibility along with sustainable economic improvement are essential factors for development at grass roots level. For this SHGs are considered the best tools and so they are launched on the basis of micro-credit system. However, it is also important to study at a glance the origin and concept of SHGs. Hence, with the above cited broad concept, the origin and concept of SHGs, as well as the progress of SHGs are discussed in this study. The important aspect of social lives now-a- days is mostly confined to the gender issues in various socio-economic, healths, demographic and cultural classification of people in India. Unfortunately females are in a historical process neglected at helm of male dominated society. This feature is still persisted in the recent period, perhaps in a different extent. Primary data and secondary data have been collected for this study. Random sampling has been chosen for data collection.

Keywords: Empowerment, Urban Woman and Micro Credit System.

I. INTRODUCTION

The empowerment of women through Self Help Groups would lead to benefits not only the individual women and women groups but also for the families and community as a whole through collective action for development. These groups have a common perception of need and impulse towards collective action. The empowering women not only for meet their

economic and also through more holistic social development. Even within a country, the level of status of women differs from rural to urban areas. To understand the current status of women properly, in view of the above concepts, it is important to refer to the predecessor form of womanhood from which it evolved and the process by which it grew, that is to say, a glimpse of the past status is essential for understanding the contemporary status of women for several reasons. Firstly, women's present status is to a large extent the product of the past socio-cultural configuration. Secondly, every society, however progressive it may be, is beholden to the past. The social system and the culture of any given society bear the mark of the social system and the culture preceding it. Finally, the comprehension of the range of contemporary variations in the attitude towards women and her place in society begs an understanding of the past feminine ideals, referents and prescriptions for female behaviour. In this broad conceptual view point, it is essential to examine the historical perspective of the status of women to acquire comprehensive understanding before attempting to study and evaluate the empowerment of women in this contemporary society.

Need for the study

Many studies prove that SHGs have brought in empowerment of women to a considerable extent. However, it is not enough and is not complete and it cannot be said that they have attained sustainable empowerment. Moreover, the empowerment of women is not the issue that can stand still. Advancement in women empowerment goes on continuously since advancement in human development goes continuously changing on par with the changing scenario of socio-economic, political and cultural as well as scientific and technological changes or advancement. Hence, in this regard studies on empowerment of women should be continued to assess how far the SHGs would make the women attain viable empowerment coping with the changing phenomena in socio- economic and politico-cultural aspects. Thus, there lies the need for continuous study and research on empowerment of women.

Significance of study

In the process of development, the empowerment of women is an urgent need since they constitute half-of the population. They should be provided emancipation from traditional and domestic drudgery. Needful and appropriate attention on their issue to enable them to enjoy perpetual position in the society is urgent. Having comprehensively understood and realized the essential need for empowerment of women in the development process, the government of India has initiated certain programmes, intended exclusively for women development and empowerment, making the state governments as associates. One of such developmental programmes is women self-help group movement based on micro-credit. Andhra Pradesh has achieved great success to take the SHG movement to the door steps of the poor women living in remote villages. Many research studies have been carried on to analyse and assess the process, impact and efficacy of the SHG movement. Yet, the development process being a continuous process, research studies to delve deep into the impact of SHG movement in terms of women development and empowerment have to be continued on par with changing societal, economic and political scenarios, so that better path would be paved to lead the movement towards viable empowerment of women. With this conceptual motto (view), the task of this study is taken up.

Statement of the problem

For the last few decades the aspect of women development and empowerment has been a major issue and much attention has been initiated at international level to reduce the gender gap and

eradicate the gender discrimination, for which world-wide movement has been initiated. In this backdrop, government of Andhra Pradesh has launched a movement for women development

and empowerment, popularly known as Self-Help Group Movement based on Micro-Credit and more importantly motivating the women to inculcate the habit of thrift and savings, consequently leading to their emancipation and empowerment and attaining equal position on par with the men in terms of socio-economic and political development. Self-Help Groups are such groups wherein friendly subscription of membership, simple savings, amicable and perpetual participatory methods, transparency in decision and resolution making, easy financial transaction, friendly environment in executing various activities, more prominently collective help, collective decision and collective-action, are sincerely followed and maintained. So, they are popularised among women and have attracted the attention of rural women folk.

II. OBJECTIVES OF THE STUDY

1. To assess the status of women in relation to their empowerment.
2. To find out the problems and constraints come in the way of women empowerment and suggest policy measures.

Data collection

For a research study on any social movement, which is based on primary data, there should be required secondary source of data in support of primary data, so that the researcher may obtain comprehensive understanding on the problem taken up, consequently deriving in-depth analysis. In this point of view, secondary data has been collected. To obtain elaborated, qualitative and quantitative information in terms of process, evaluation and impact of SHGs on women empowerment, offices and officials concerned at Nagaland, levels have been approached. Personal interactions have been held with the officials along with the verification of required records. Besides, certain specific documents, such as Annual Reports, Periodic Progress Reports, Results of Surveys and published as well as unpublished literature, journals and magazine have been surveyed for collecting this secondary data.

Limitation of the study

1. The study is limited to women members of the self-help groups.
2. The study is confined to 16 villages from 8 block of 4 revenue divisions in the district.
3. The sample is very specific and related to women members and their activities only for this; schedule has been framed to obtain data.
4. The SHGs which were established minimum three years back only interviewed for the purpose of data collection.

III. REVIEW OF LITERATURE

Bharathi Panda and Sagarik Mahanty (2022) in their paper have highlighted the need for formation of Self-Help groups in order to extend easy finance to the women belonging to poorest sections of the society. The authors are of the view that the women, do not have control over different resource as such they have little or no decision making power. To overcome this malady self-help approach is advocated. Further, the authors have also examined SHG- Bank linkage programme in India, highlighting how the linkage will facilitate in

obtaining the necessary financial support, to influence the living conditions of the SHG members.

A study by **Dadhich (2001)** was on the evolution of the performance of Oriental Bank Group Project (OBGP) of SHG linkage programme. The SHGs were homogeneous in gender, economic status, religion and social background. The programme had reduced the borrowers transaction costs compared to the bank loans under subsidized programme sponsored by the government. Repayment pattern of the people was as high as 100 per cent because of the positive incentive for higher loans in future.

Table 1
Sample SHG Members and Utilisation of Additional Income

Activity	Household durables	House Wife	Agriculture Land	Livestock	Milk cattle	Gold	Education	Health	Functions	Total
Dry Fish	19 (22.09)	1 (6.25)	4 (15.38)	22 (17.88)	15 (16.48)	5 (38.46)	5 (41.66)	7 (70.00)	2 (8.69)	80 (100)
Jam making Making	10(11.62)	1(6.25)	3(11.53)	30(24.39)	24(26.37)	5(38.46)	5(41.66)	1 (10.0)	1(4.34)	80 (100)
Pickle making	24(27.90)	1(6.25)	9(34.61)	29(23.57)	13(14.28)	--		-	4(17.39)	80 (100)
Weaving	16 (18.60)	4 (25.0)	8 (30.76)	20 (16.26)	19 (20.87)	2 (15.38)	1 (8.33)	1 (10.0)	9 (39.13)	80 (100)
Others	17(19.76)	9(56.25)	2(7.69)	22(17.88)	20(21.97)	1(7.69)	1(8.33)	1(10.0)	7(30.43)	80(100)
Total	86 (21.5)	16 (4.0)	26 (6.5)	123 (30.75)	91 (22.75)	13 (3.25)	12 (3.0)	10 (2.5)	23 (5.75)	400 (100)

Source: Field Study

It is observed that the respondent women of SHGs have utilized the additional income they have earned from joining SHGs for various purposes. According to data, 30.75 per cent (123) have purchased livestock and 22.75 per cent (91) have invested on milk cattle, while 21.5 per cent (86) have incurred their additional income on purchase of household durables. It is also found that 6.5 per cent (26) of respondents have owned agricultural land and 5.75 per cent (23) of them have spent on functions. There are 4.0 per cent (16) of respondents who have purchased site for houses and almost equal proportions of them have purchased gold and have invested for the education of their children. They constitute 3.25 per cent (13) and 3.0 per cent (12) respectively. There are 2.5 per cent (10) of respondents who have spent their additional income on health. On the whole, it is observed that after joining SHGs the income of the respondents has got raised and that raised income has been utilized purposively by them. This indicates that SHG movement has brought prosperity into the lives of the poor rural women folk, and thus paving a way for their empowerment.

Table -2
Age of the Sample Respondents and Awareness on PRIs

		Village President	No. of Ward	Name of Ward	Reservation for Women	MPTC Members	ZP Chairman
Below 20 years	14(3.5)	14(3.65)	14 (3.97)	14(4.03)	14(4.06)	14(4.51)	14(4.21)
21 – 30 Years	123(30.75)	123(32.11)	123(34.94)	123 (35.44)	120(34.88)	108 (34.83)	112(33.73)
31 – 40 Years	187 (46.75)	187 (48.82)	187 (53.12)	183 (52.73)	178 (51.74)	154 (49.67)	183 (55.12)
41 – 50 Years	55(13.75)	54(14.09)	24 (6.81)	21 (6.05)	25(7.26)	32(10.32)	20(6.02)
50 Years	21 (5.25)	5 (1.30)	4 (1.13)	6 (1.72)	7 (2.03)	2 (0.64)	3 (0.90)
Total	400	383(95.75)	352 (88.0)	347 (86.75)	344(86.0)	310(77.5)	332(83.0)

Source: Field Study

Village Panchayati is one of the three tier structured Panchayati Raj system functioning at gross roots level. With the enactment of 73rd constitutional Amendment Act, PRIs have become a platform for rural mass to take part in local self-governance. Age is a determining factor for assessing awareness of the people on various aspects. It is in this view; age of the respondents has been taken into consideration to examine its impact on the awareness of the respondents on PRIs. It is observed, that almost all the respondents, irrespective of their age have awareness to full extent about village president. But only 5 members out of 21 in age group of 50 years and above have knowledge about village president. Regarding awareness on the other aspects of PRIs, namely, numbers of ward members, names of ward members, reservation for women, M.P.T.C. members, and Z.P. Chairperson, young and middle-aged women have had awareness to complete extent. Members in the age group of below 20 years also have complete awareness on these aspects relating to PRIs. From the above analysis, it is observed that the participation in SHG movement has provided the respondents to acquire complete awareness on political aspects also and making them politically empowered.

Table -3
Impact of SHG Movement on Acquisition of Managerial Skills and Capabilities

		Managing Domesti	Acquiring Finances	Skill Development	Impact on Leadership	Savings	Planning for Future	Better Decision	Education of Children	Total
1	Dry Fish	33 (16.58)	27 (13.17)	29 (14.94)	33 (16.83)	57 (17.64)	34 (16.26)	45 (20.36)	59 (20.34)	80 (100)
2	Jam making	38 (19.09)	40 (19.51)	41 (21.13)	42 (21.42)	59 (18.26)	45 (21.53)	46 (20.81)	50 (17.24)	80 (100)
3	Pickle making	40 (20.10)	49 (23.90)	41 (21.13)	38 (19.38)	68 (21.05)	46 (22.0)	45 (20.36)	69 (23.79)	80 (100)
4	Weaving	46 (23.11)	44 (21.46)	42 (21.64)	39 (19.89)	69 (21.36)	43 (20.57)	42 (19.00)	58 (20.00)	80 (100)
5	Others	42 (21.10)	45 (21.95)	41 (21.13)	44 (22.44)	70 (21.67)	41 (19.61)	43 (19.45)	54 (18.62)	80 (100)
	Total	199 (49.75)	205 (51.25)	194 (48.5)	196 (49.0)	323 (80.75)	209 (52.25)	221 (55.25)	290 (72.5)	400 (100)

Source: Field Study

As shown in the Table-5.39 most of the respondents, constituting 80.75 per cent (323) have stated that they have attained confidence and skill to manage their savings, this indicates that SHGs have shown their complete positive impact on the members to inculcate the habit of savings. Another important aspect is education of children. Active participation in SHGs has provided the members to obtain awareness on the importance of education. Besides, it has also helped them to improve their skill and capabilities to manage in terms of providing education to their children, as stated by 72.5 per cent (290) respondents. It is good to find 55.25 per cent (221) of respondents who have been confident to state that they have attained better decision making capacity. Further, managerial skills and capabilities in terms of 'planning for future' and 'accruing finances' have been achieved by 52.25 per cent (209) and 51.25 per cent (205) of respondents respectively. The impact of SHGs in acquiring skill and capability in matters of managing domestic affairs has been achieved by 49.75 per cent (199) and regarding leadership by 49.0 per cent (196). However, skill developing capacity has been attained by 48.5 per cent (194) of respondents. From the above analysed data it is understood that participation in SHG movement has afforded the members to acquire managerial skills and capabilities in terms of various socio-economic and cultural aspects as well as managing and utilising certain resources in respect of domestic affairs which lead to their self-sustenance and socio-economic empowerment.

Suggestions

The Self-Help Groups are a boon for the poor rural women folk which have emerged as safe association for women. The features of collective action, responsibility and social security as well as the financial assistance for income generating activities have attracted the women of

weaker sections. The SHG movement with its attractive features of women development has attracted women of all ages, but the active participation has been contributed by the young and middle aged women. Active participation of women in SHG movement has led to many constraints in the way of their participation. Yet, these constraints have been rooted out with their social backwardness. In this regard, it is suggested that the governmental and non-governmental agencies should take sincere initiative to prevent these constraints of the SHG members who have been facing them due to their social backwardness, so that the movement may be made meaningful and successful to bring about sustainable development of women leading to their overall empowerment.

The SHGs have attracted many rural poor women who desire to have prospects through collective action and responsibility as well as mutual cooperation and coordination, which is ensured by the promoting agencies. Further, the sample members have a strong desire and they are determined to improve their socio-economic standards with their meagre resources and tiny income generating activities. So, they must be encouraged by providing required financial assistance.

A significant awareness and interest on the value and importance of education of women and girl children have been observed in the sample SHG members. Hence, it is suggested that their interest and zeal for education should be properly and carefully encouraged by providing needful educational programmes, schemes and opportunities.

It is observed that there has been undue influence of political leadership in the operation and activities of SHGs in the study area. It is sure that the political influence generates awareness and intellect of the members, yet unwanted influence and interference would become a barrier or obstacle for the movement. In this regard, it is suggested that the unwanted and undue influence should be prevented to keep up the honour and purity of the movement as a tool for empowerment of women.

The values in the contemporary society along with the traditional and cultural traits do show their impact in executing the operations of the SHGs, since this movement is exclusively meant for women. Hence, in this context, it is an urgent obligation for the promoting agencies to find necessary remedies to the problems arising from social values and cultural traits.

The main objective of SHG movement is to create in women the habit of thrift and credit, has been successfully promoted and has been bringing forth several social and economic prospects in the lives of the poor rural women folk. However, this fruitful result has been confined to limited activities. In this regard it is suggested that there is urgent need for these services to be extended to other varied social issues also.

Though active participation of women in decision making process at domestic and group levels is observed, a close encounter with them clearly has showed that the status of women in decision making process is highly influenced by the factors like education, income and sometimes caste. In this context, there is an immediate need for strengthening and promoting social development, for which the promoting agencies should react and respond immediately to take necessary action.

IV. CONCLUSION

To conclude, the self-help movement **Nagaland** has brought forth prospective fruits in the lives of the poor and very poor. It has brought in positive changes in terms of social, economic, political aspects of the poor women concerned. It has created awareness which has broadened their intellectual faculties to take part actively in the decision making process at domestic and society level as well as their sense of confidence and self-reliance have got improved. As a result the women have become capable to encounter with the constraints that come across in their way of development process. Moreover, their urge for their sustainable development has given them strong hold to withstand against the obstacles and hindrances. Thus, the women of SHGs in the study area have attained empowerment in terms of socio-economic and politico-cultural aspects to a remarkably greater extent, especially in respect of decision-making process at domestic level with their predominant role. However, certain circumstances of under development have also been observed due to unwanted and undue penetration of political influence and leadership into the SHG movement. This situation must be prevented in these circumstances of under development. The SHG movement needs to be strengthened further reviving the programme with socio-economic development programmes. Moreover, the SHGs should create an ideal atmosphere with their strength of collective action, collective help, mutual cooperation and coordination with mutual understanding so that they may become tools for promoting integrated and innovative development programmes, which certainly bring forth fruitful prosperity in the lives of the poor. Thus, the study has brought into the light the empowerment of women attained through SHGs mainly focussing on the importance of active participation of women in SHG movement for their overall empowerment.

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