

Research Paper :

Assessing role of self-help promoting institutions (SHPIs) in empowering women through SHGs

VEENITA KUMARI

Accepted : May, 2010

ABSTRACT

Empowerment of women through SHGs would lead to benefit not only the individual woman, women group but also the family and community as a whole through collective action and solidarity. SHPIs in the whole process under the micro finance programme play a very vital role into a productive group for attaining economic sustainability through formation of Self Help Group (SHG). A study on assessment of the role of SHPIs in economic, social and political empowerment of women SHGs was conducted under Intra Mural Research Project funded by Central Agricultural University. Data were collected from 29 villages of West Garo Hills district of Meghalaya. The study conducted revealed that more than economic and political empowerment, the SHPIs played a major role in social upliftment of women entrepreneurs.

Correspondence to:

VEENITA KUMARI

Department of Extension
Education, College of Home
Science, Central Agricultural
University, TURA
(MEGHALAYA) INDIA

Key words : Women SHGs, SHPIs , Role assessment, Economic, Political and social empowerment

Women constitute half of the world's population, contribute about two thirds of its working hours, receive one tenth of the world's income and own less than one hundredth of the world's property (Gupta and Gupta, 1987). Empowerment in Indian context stands for transformation of people belonging to weaker segments which signifies not only political empowerment but social, economic and cultural empowerment also.

The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. Formation of self-help group has greatly helped rural women to understand their rights, access to information, economic independence, access to credit, improve their personality and respect in the society etc. Empowerment of women through SHGs would lead to benefit not only the individual women, women groups but also the family and community as a whole through collective action and solidarity. Corrosion enables members of the group to perceive common interests and act collectively (Murugan and Dharmalingan, 2000).

SHGs certainly play an important role in providing opportunities for women to gain knowledge, confidence and skills to find better employment and economic support. Significant government and local initiatives have been introduced with the intension of stimulating entrepreneurship among women. There is a need for a facilitating agency known as Self Help Promoting Institutions (SHPIs) to work and motivate the poor about the advantages of organizing themselves into groups for

their social-economic progress.

Conceptual framework:

Vinze (1987) in her research study on woman Entrepreneurs in India revealed that woman entrepreneurs were of the opinion that financial assistance from banks has been significant but procedures and formalities need to be more flexible.

Prasad (1995) suggested that skill training and initial support from the field functionaries made woman more confident to take up the non-traditional group economic activity in DWCRA group.

Soni and Varma (2006) carried out a case study in the hilly region of Uttaranchal State. After reviewing the functioning of 28 woman Self Help Group in Syalde Block of Almora district, it was found that their social-political status has improved and they are moving towards economic independence.

Sivamurugan (2008) revealed from his study that the formation of SHGs has improved the social and political status of the members. 60% of the members perceive that SHGs have helped them enjoy equal status in family decision making, social awareness, development of communication skill and leadership skills.

Purpose and objectives:

SHPIs in the whole process under the micro-finance programme play a very vital role to make the programme a success. How far the efforts of these SHPIs have been effective in promoting women cause is a matter of

concern. Hence, the study was carried out with the objective assess the role of Self Help Promoting Institutions (SHPIs) in economic, social and political upliftment of women entrepreneurs.

METHODOLOGY

The study was conducted under Intra Mural Research Project funded by Central Agricultural University, Imphal Manipur. Data were collected from 150 women SHG members. Five SHPIs were identified *i.e.* IFAD, District Sericulture Department, DRDA, BAKDIL (NGO) and Bethany Society (NGO). Three villages from each of the two blocks were selected for each SHPI randomly. Hence, a total of 29 villages and one urban area were selected. Five respondents were randomly selected from each of the village. As such 30 respondents covering six villages were randomly selected under each SHPI. Data were collected with the help of structured interview schedule containing questions related to economic, social and political activities of women entrepreneurs. The collected data were put to appropriate statistical analysis to draw meaningful interpretations.

FINDINGS AND DISCUSSION

The findings of the present study as well as relevant discussion have been presented under following sub heads:

Role of SHPIs in economic upliftment of women entrepreneurs:

The role of SHPIs in economic empowerment of women entrepreneurs was ascertained in terms of training programmes conducted by SHPIs, awareness about Govt. assistance schemes, benefits of assistance scheme, source of working capital, availability of loan, attitude of SHPIs towards SHG members.

The result from Table 1 reveals that 44% of them had attended trainings conducted by the SHPIs which the respondents felt highly satisfying. More than half (54.67) of the respondents were aware of the various assistance schemes of the Govt. for entrepreneurship. Of the respondents, who were aware only 53.33% of them had availed the benefits of such schemes. The study showed that for 90% of the respondents, the source of working capital was through 'Group Contribution'. It means that they did not seek any financial assistance from banks or other financial institutions. Only 2% of them availed working capital from banks and 8% from other financial institutions. Of the respondents who availed working capital from banks and financial institutions, loan was made available on time to only 9.33% of the respondents. The attitude of the SHPIs towards SHG

Table 1: Role of SHPIs in economic upliftment of women entrepreneurs

Sr. No.	Response	N = 150	
		Frequency	Percentage
1.	Programmes conducted by SHPIs		
	Not attended	84.0	56.0
	Attended	66.0	44.0
2.	Awareness about Govt. assistances schemes		
	Aware	82.0	54.67
	Not aware	68.0	45.33
3.	Benefits of assistance scheme		
	Availed	80.0	53.33
	Not availed	70.0	46.67
4.	Source of working capital		
	Banks	3.0	2
	Other financial institutions	12.0	8
	Money lenders	0.0	0
	Group contribution	135.0	90
5.	Availability of loan		
	Provided on time	14.0	9.33
	Not provided on time	136.0	90.67
6.	Attitude of SHPIs towards SHG members		
	Helpful	14.0	9.33
	Indifferent	0	0
	Not forthcoming	136.0	90.67

members was 'Helpful' for 9.33% of the respondents.

Overall role of SHPIs in economic upliftment of women entrepreneurs was calculated on the basis of total score obtained by the respondents. It was categorized into three categories of low, medium and high as shown in Table 2. It shows that the role of SHPIs in economically empowering women entrepreneurs was medium for 66% of the respondents while low for 25.33% and high for 8.67% of the respondents.

Table 2 : Total score on role of SHPIs in economic upliftment of women

Sr. No.	Category	N = 150	
		Frequency	Percentage
1.	Low (≤ 1.5)	38	25.33
2.	Medium (1.5 – 9.0)	99	66.0
3.	High (> 9.0)	13	8.67
4.	Total	150	100.0

Role of SHPIs in social upliftment of women entrepreneurs:

The role of SHPIs in social upliftment of women entrepreneurs was determined on the basis of the parameters like – spouse/male member opinion for becoming an SHG member, change in their status in family, attitude of society towards them, attitude of male counterparts in SHG, change in their knowledge level, change in the respondent's attitude, their decision making ability.

The results of data showed that cent per cent of the respondents reported that their spouse was happy and helpful on their becoming SHG member. There was positive change in their status in family, the society gives more respect to them than before. Even the male counterparts of SHG were 'Helpful'. There was significant change in their knowledge level after becoming an entrepreneur (100%) which is evident from Table 3. The attitude of the respondents also changed from conservative (before) to progressive after becoming an entrepreneur (100%).

Table 3 : Role of SHPIs in Social upliftment of women entrepreneurs

Sr. No.	Response	N = 150	
		Frequency	Percentage
1.	Change in knowledge level after becoming an entrepreneur	150	100
2.	Attitude of respondents		
	Before (Conservative)	150	100
	After (Progressive)	150	100

The respondents were asked to indicate their decision making ability in matters related to family, property, education, enterprise etc. It was found that majority of the respondents (96%) took all decision related to family, children, business, property etc. The data support that women have been given due importance in family and enjoy high social status within the family.

Overall role of SHPIs in social upliftment of women entrepreneurs was ascertained on the basis of total score obtained by the respondents. Based on the scores obtained, they were categorized into low, medium and high categories. It was found that for almost all (97.33%) of the respondents, SHPIs had a medium level of role to play in their social upliftment as revealed from Table 4. It is striking to note that for none of the respondents, SHPIs played high level of role in transforming their social status. It supports the fact that Meghalaya being a matriarchal

Table 4 : Total score of SHPIs in social upliftment of women entrepreneurs

Sr. No.	Category	N = 150	
		Frequency	Percentage
1.	Low (<17)	4	2.67
2.	Medium (17 – 18)	146	97.33
3.	High (> 18)	0	0
4.	Total	150	100.0

society, women already enjoy high social status and thus the SHPIs had very trivial role to play in this regard.

Role of SHPIs in political upliftment of women entrepreneurs:

Role of SHPIs in political upliftment of women entrepreneurs was ascertained on the basis whether they are representative of SHG, meet public bureaucrats/officers for finance or marketing, attend public gatherings and participate in trade fair, exhibition etc. on behalf of the SHG.

It is evident from Table 5 that 96% of the respondents were representative of SHG, 92.67% of them used to meet public bureaucrats/ administrators/ officers for finance or marketing, 96% of women entrepreneurs had SHG participation in trade fair, exhibition, competition etc.

Table 5 : Role of SHPIs in political upliftment of women entrepreneurs

Sr. No.	Response	N = 150	
		Frequency	Percentage
1.	Representative of SHG	144	96.0
2.	Meeting public bureaucrats/ administrators/officers for finance or marketing	139	92.67
3.	Representing SHG in meeting/public gatherings	69	46.0
4.	SHG participation in trade fair, exhibition, competition etc.	144	96.0

But only 46% of the respondents were representing SHG in meeting/public gatherings. These findings reflect that their participation in public gatherings and meetings has increased and also they are given importance in such mass gatherings and meetings. It signifies that there is some extent of political upliftment of women entrepreneurs and this change is to a considerable extent brought about by the SHPIs.

Overall role of SHPIs in political upliftment of women entrepreneurs is shown in Table 6.

Table 6 : Total score on role of SHPIs in political upliftment of women entrepreneurs

Sr. No.	Category	N = 150	
		Frequency	Percentage
1.	Low (<8)	8	5.33
2.	Medium (8 – 11)	127	84.67
3.	High (>12)	15	10.0
4.	Total	150	100.0

It is evident from Table 6 that the role of SHPIs in political upliftment of women was medium level for majority of the respondents (84.67%). They played significant role for about 10% of the respondents as is indicated by the high level of score. Only for 5.33% of the respondents had low level of role to play in their political upliftment.

Overall role of SHPIs in economic, social and political upliftment of women:

Based on the overall score obtained by the respondents they were categorized into three categories of low, medium and high as shown in Table 7.

The result of Table 7 shows that the SHPIs play a medium level of role in economic, social and political upliftment of women entrepreneurs. They play significant role for about 12% of the respondents as is indicated by the high level of score. Only for about 4% of the respondents had low level of role to play in the upliftment of women entrepreneurs.

Table 7 : Overall score of SHPIs in economic, social and political upliftment of women entrepreneurs

Sr. No.	Category	N = 150	
		Frequency	Percentage
1	Low (<28)	6	4.0
2.	Medium (28 – 37)	126	84.0
3.	High (>37)	18	12.0
4.	Total	150	100.0

Correlation coefficient:

In order to assess the extent of relationship between the selected variables *i.e.* economic, social and political upliftment of the respondents, correlation coefficient (R) was computed which is presented in Table 8.

The data of Table 8 reflect that economic and social upliftment of women entrepreneurs is positively correlated but is non-significant. The same relation exists between social and political upliftment of women entrepreneurs. But political and economic upliftment of women entrepreneurs is positively and highly correlated. It signifies

Table 8 : Correlation coefficient

Upliftment of women entrepreneur		Correlation coefficient (r)
Economic	Social	0.1647*
Social	Political	0.0995*
Political	Economic	0.9190**

*Non-significant

**Significant

that if there is increase in economic status of women entrepreneurs then it leads to more increase in their political status. It further indicates that more than any other correlation, economic and political upliftment is highly correlated with each other than economic and social or social and political upliftment of women entrepreneurs.

Conclusion:

After the analysis of the entire data and their findings and discussion, it is concluded that Self Help Promoting Institutions (SHPIs) play a medium level of role in empowering women economically, socially and politically. Also it signifies that economic and political upliftment of women is positively and highly correlated indicating that increase in economic status of women entrepreneurs leads to increase in their political status also. It can be concluded that still a lot of gap exists between the SHPIs and women SHG members. It means that they need to expand their role and also increase their level of contribution in making them empowered in all aspects instead of unequally empowering in different aspects.

Recommendations:

The findings of the study suggest that SHPIs have a significant role in shaping the life of women entrepreneurs. But the extent to which they are extending their support is dismal. Hence, in this regard the following recommendations are suggested which if followed may positively affect the role of SHPIs in empowering women entrepreneurs:

– The SHPIs should organize more training on Group dynamics, Motivation, Leadership, Book keeping, skill oriented /income generation activities. These trainings will develop group integrity and more skill among the members for better functioning of the SHG.

– The SHPIs should make more efforts towards promoting their financial activities. The result shows that very few percentages of the respondents were linked to the financial institutions for taking loan. Hence, they should horizon the boundary of their financial transaction with other institutions rather than internal lending and borrowing practices.

REFERENCES

- Gupta, R.** and Gupta, Bapin Kumar (1987). Role of women in economic development. *Yojana*, **31**(8): 23-31.
- Murugan, K.R.** and Dharmalingan, B. (2000). Self help groups – New women’s movement in Tamil Nadu. *Social Welfare*, **47**(8): 9-12.
- Prasad, C.** and Hemalatha (1995). Development of woman and children in rural areas: Successful case studies. *J. Rural Development*, **14** (1) : 65-87.
- Sivamurugan, C.** (2008). Impact of self help group on income savings, assets and occupational pattern in Tamil Nadu, *Social Welfare*, **55** (6) : 15-18.
- Soni, D. Jeetendra** and Verma, Shivani (2006). Impact of woman self help groups on empowerment in hill region. *J. Community Mobilization & Sustainable Development*, **IARI New Delhi**, **1** (1):85-90.
- Vinze** and Medha Dubashi (1987). *Women entrepreneurs in India : A socio-economic study of Delhi*, 1975-85, Mittal Publications, New Delhi.

