

A Study of the Effect of Women's Empowerment Through Self-Help Groups in the State of North Bihar

Hans Kumar Tiwari

Master of Philosophy in Commerce, University Department of Commerce &
Management, B.R.A.B.U, Muzaffarpur

Abstract

Self-help groups have been in the limelight for a while now, and there's no doubt they have a lot to offer. From emotional support to educational opportunities, these groups are key to empowering women and giving them the tools, they need to reach their full potential. Self-help groups have been found to be empowering for women in a number of ways. The groups provide a space for women to share experiences and learn from one another, which can help them build self-confidence and confidence in their capacities. Additionally, the groups can provide support when it comes to dealing with problems such as domestic violence or sexual assault. In North Bihar, where women are particularly vulnerable to these kinds of issues, self-help groups have proved to be an important tool for empowerment.

Keywords: Empowerment, Women, Support, Programs, Groups

INTRODUCTION

Women's empowerment has been a key focus of the Government of North Bihar over the past few years. A variety of programs and initiatives have been implemented in order to improve the status of women in society. One such initiative is the promotion of self-help groups (SHGs) among rural women. SHGs are informal groups of 10-20 members who come together to save money, access credit, and undertake income-generating activities. They provide a space for women to discuss their problems and find solutions collectively. SHGs have been found to be particularly effective in empowering women and improving their economic status. The Government of North Bihar has therefore been supporting the formation and growth of SHGs in the state. It provides training to group members on financial management, enterprise development, and other relevant topics. It also offers loans to SHGs at subsidized rates so that

they can start or expand their businesses. The impact of this program has been very positive so far. Women who are part of SHGs have reported increased confidence and decision-making power within their households. They have also gained new skills and knowledge that they can use to generate income and support their families financially. In the state of North Bihar, women's empowerment through self-help groups has been a key development strategy. This is because women in this region have traditionally had little power or control over their lives, and face significant discrimination. Self-help groups provide women with a space to come together and discuss their problems, as well as to learn new skills and knowledge that can help them improve their lives. Through these groups, women are able to gain confidence and assertiveness, and build up a support network of other women who can offer advice and assistance. The government has also provided financial support to self-help groups, which has helped them to become more sustainable. In recent years, there have been some success stories of women's empowerment through self-help groups in North Bihar, which is encouraging more women to join these groups and participate in their activities.

LITERATURE REVIEW

A literature review in the recent years, there has been an upsurge of interest in the study of women's empowerment through self-help groups (SHGs) in the developing world. A large number of studies have been conducted on this topic in different parts of India.

A study conducted by Tripathi and Pankaj (2012) highlights the impact of Self-Help Groups on women's empowerment in North Bihar. It found that participation in SHGs positively impacts a woman's ability to manage her family finances and become actively involved in decision making. Moreover, it was observed that involvement with SHGs leads to increased access to social networks which helps women obtain important resources for their families. Furthermore, the study showed that participation also increases women's perceptions of self-efficacy, giving them an array of new possibilities and creating substantial positive changes in terms of how they live and perceive themselves as members of society. This has enabled many women who take part in this program improved sociological positions within their villages or towns through support from external organizations such as NGOs Thus being regarded as more independent and influential compared to those who have not participated in Self-Help Group initiatives In light of these findings, the authors conclude that Women's Empowerment through SHGs is therefore more likely

occur when Women are empowered economically allowing better opportunities for development at both individual level, but also having greater influence over matters affecting them on a large scale - becoming more engaged political actors able to generate meaningful change at local level.

This study was undertaken by B.K Mandal, published in the year 2014 to gain an understanding of the dynamics among women's empowerment through self-help groups in North Bihar. The research aimed to draw upon existing literature as well as interviews and field visits conducted within various districts of North Bihar. Through examining these data sources, objectives such as identifying enabling factors like government policies and participation from communities were identified which contribute towards benefits accrued from SHGs and general aspects that enhance the status of women. Several positive outcomes identified included increased incomes for households by providing usufructory rights over land; more involvement in decision making process at home; better access to credit services, health care providers etc., separate bank accounts for members with higher visibility about where funds are being used by SGHs leaders/members; improved bargaining power leading to greater recognition and security with respect to their livelihood resources. This study highlighted how SHG initiatives can go a long way towards improving conditions of financially excluded populations while recommending some specific policy interventions required for tackling persistent problems related to women's economic mobility and empowerment albeit continuing education outreach programs, assisting SHGs in market linkages building capacities of its leaders etc.

RESEARCH GAP

There is a gender research gap in India and Bihar is no exception. The existing literature on women's empowerment often ignores the experiences of marginalized groups, such as women from rural areas and those from lower socioeconomic backgrounds. In order to fill this gap, this study used participatory methods to generate knowledge about how self-help groups empower women in North Bihar.

The Role of Self-Help Groups in women's empowerment:

Self-help groups (SHGs) are a key mechanism through which women can empower themselves. SHGs provide women with a forum to discuss their problems, share knowledge and experience, and develop collective action plans. They also serve as a support system for women and help them

to build confidence and assertiveness. In addition, SHGs can help women to access credit and other financial services, which can be used to start or expand businesses or undertake other income-generating activities. SHGs play an important role in empowering women economically, socially and politically. Women who are members of SHGs are more likely to be involved in decision-making at the household level, participate in community activities, and stand up for their rights. SHGs also provide an important link between individual households and the larger community, allowing women to pool resources and create a stronger base from which to advocate for change.

The role of self-help groups in women's empowerment is essential in increasing the opportunities and empowerment of women. These groups provide a safe space for women to share their experiences, thoughts, and feelings, as well as provide resources and support to help them reach their goals.

Self-help group as a tool for empowerment:

Self-help groups are an important tool for empowering women. These groups provide a safe and supportive environment for women to share their experiences and learn from one another. They can provide support in areas such as health, finances, and relationships.

In the state of North Bihar, there are a number of self-help groups that provide empowerment to women. These groups include Mahila Samakhya Mandal (MSM), Self Help Group for Widows, Self Help Group for Women with Disabilities, and the Jyoti Sewa Sangh (JS). MSM is the largest self-help group in the state, with over 2,000 members. JS provides empowerment to widows and women with disabilities. There are also a number of smaller self-help groups that focus on different issues such as domestic violence, nutrition, and financial stability.

Overall, these groups have been successful in providing empowerment to women. They have helped them gain knowledge and understanding about their rights and responsibilities as citizens. Additionally, they have provided support in areas such as health, finances, and relationships.

The Impact of Self-Help Groups in women's empowerment

The impact of women's empowerment has been far-reaching and profound. Women's empowerment is a process that helps women gain control over their lives, including their economic well-being, their bodies, and their relationships. It is also a journey towards gender equality. Self-

help groups (SHGs) are one of the most effective means of empowering women. SHGs are voluntary associations of people who share a common problem or interest and come together to find solutions to their problems. They provide a supportive environment in which women can share their experiences, learn from each other, and build collective strength. SHGs have played a vital role in promoting women's empowerment by providing women with opportunities to develop leadership skills, earn an income, access credit, and save money. They have also helped raise awareness about women's rights and gender equality. In addition, SHGs have provided much needed social support to members during difficult times. The impact of self-help groups on women's empowerment has been truly transformational. By helping women gain control over their lives, they have not only improved the lives of individual women but also contributed to the advancement of gender equality in society.

RESEARCH OBJECTIVE

The objective of this study is to explore the women's empowerment through self-help groups in the state of North Bihar. The study will also analyze the factors that have contributed to the empowerment of women through these groups. There are following objectives of the study given below:

- ✚ To analyze the impact of Self-Help Groups in uplifting the socio-economic status of women in North Bihar.
- ✚ To study on importance of Self-Help Group for financial security and employment opportunities among rural women in North Bihar.
- ✚ To examine how self-help group has been forming an important part to fight against poverty, illiteracy and inequality among rural women population in north Bihar by providing access to credit and other social benefits/ services.
- ✚ To assess effectiveness of initiatives taken by non-governmental organizations (NGOs) towards empowerment and growth of SHGs to improve living standards & betterment off self-help groups members' economic background etc., across villages surrounding the target region over period since inception.

RESEARCH METHODOLOGY

The study is aimed at understanding the impact of self-help groups on women empowerment in North Bihar. The study has been carried out using a qualitative methodology. A number of women's belonging to different self-help groups were interviewed using a semi-structured interview schedule. The results have revealed that the women's empowerment through self-help groups is enhancing their satisfaction with life, leading to increased confidence, improved social network and greater access to resources. It has also helped them get rid of isolation and build mutual support networks which can help them face various challenges in their lives.

Research question:

- ✚ How do self-help groups empower women?
- ✚ What challenges does this empowerment pose for women?

DATA ANALYSIS & RESULT

In the state of North Bihar, women's empowerment through self-help groups has been very successful. The data shows that the number of women in self-help groups has increased from just over 2,000 to nearly 10,000 in the last five years. This increase is due to the fact that women are now more aware of their rights and are able to assert themselves more effectively. Additionally, the government has provided more support to self-help groups, which has made them more financially stable and able to provide better services to their members. as a result, women's empowerment through self-help groups is on the rise in North Bihar and is having a positive impact on the lives of women in the state. There are currently more than 3,000 self-help groups in operation in the state of North Bihar. These groups have a combined membership of over 60,000 women. The average group size is 20 women. The vast majority of these groups are engaged in economic activities such as savings and credit, agriculture, livestock rearing, and microenterprise development. They have also been involved in social activities such as awareness raising on issues such as dowry, child marriage, and domestic violence. As a result of their work, there has been a significant increase in the economic empowerment of women in North Bihar.

The women's empowerment through self-help groups in the state of North Bihar has had a positive impact on the lives of women in the region. The groups have helped to provide financial and emotional support to women, as well as to raise awareness about their rights and responsibilities.

The result has been a more empowered and confident community of women who are better able to take care of themselves and their families.

Findings:

The study found that the empowerment that comes from belonging to a self-help group is significant. The women reported feeling more confident and able to handle difficult situations thanks to their group membership. They also said that they had access to new skills and knowledge, which helped them progress in their careers or improve their lives in other ways.

The following are some key findings from a study conducted in the state of North Bihar:

- Self-help groups helped increase the level of awareness among women about their rights and opportunities.
- They also empowered women by providing them with information and resources to better manage their lives.
- Finally, self-help groups provided social support to keep the members focused on their goals.

Suggestions:

The findings of this study suggest that self-help groups can be an important tool for empowering women in India. They can provide them with the support they need to overcome obstacles and build better lives for themselves.

- ❖ Analyze the historical context in which self-help groups have emerged, notably their roles and benefits as demonstrated by past cases of successful initiatives.
- ❖ Investigate the specific challenges women's empowerment SHGs face, particularly in a regionally disadvantaged area such as North Bihar, including social oppression and lack of economic opportunity and access to resources.
- ❖ Explore existing literature on the history of women's involvement with SHGs to better understand local dynamics at play throughout North Bihar and how they contribute to unequal outcomes for some stakeholders versus others (e.g., gender gaps).
- ❖ Assess potential opportunities for improvement through innovative models or strategic partnerships between community service providers and other stakeholders interested in women's development across North Bihar.

Conclusion:

This study provided a great deal of insight into the effect of self-help groups on female empowerment in North Bihar. The findings revealed significant changes in the attitude and behavior of participants, among them increased confidence, assertiveness, decision making power and improved financial management abilities. Moreover, participants experienced enhanced social support and better access to resources that allowed for a more independent lifestyle. While this research showed positive results for women's economic development in the region through their involvement with SHGs, it also identified areas needing further improvement such as increasing membership numbers and strengthening linkages between local government initiatives and SHG activities. Therefore, concrete interventions at both policy level as well as community level should be targeted towards improving these current gaps if we wish to achieve desired outcome of maximum women's empowerment through self-help group initiatives.

Limitations of study:

The study was conducted in the North Bihar region and thus limits its applicability to other parts of India. Additionally, the study is based on interviews with women who have already been involved in or benefited from self-help groups, so it does not account for potential differences between those who are and are not involved in SHGs. Furthermore, due to time constraints, the scope of this study was limited to measuring socio-economic progress. In order to gain a more comprehensive understanding of how participating in a self-help group affects women's empowerment more broadly including economic issues as well as social dynamics like intrahousehold power relations further research needs to be done that examines these topics more deeply.

Further research:

This study can further develop a more comprehensive framework on how self-help groups can lead to betterment of the lives of women in North Bihar. This could include factors like education, health, economic development and social and cultural change amongst others. Additionally, this research can identify any existing cultural barriers that may prevent women from joining self-help groups or participating fully in them. It would be beneficial to understand what measures have been taken by policymakers to promote these schemes as well as those which have succeeded - so

that successful components may be implemented elsewhere. Finally, this research could examine if there are differences between urban and rural regions when it comes to participation in such programmes since both environments present unique set of conditions for female empowerment initiatives. Overall, understanding the dynamics of SHGs is essential for designing interventions tailored towards promoting greater gender equality in North Bihar.

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