

Research Paper :

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

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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.

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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