



IMPORTANCE OF STRUCTURE AND FUNCTIONING OF SHGS IN EMPOWERMENT OF WOMEN

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Abstract

Contemporary society and its various entities, including organizations and socio-economic institutions, should facilitate the empowerment of women, enabling them to realize their full potential. This study focuses on examining the structure and functioning of Self-Help Groups (SHGs). Employing a descriptive analysis methodology aided by secondary data sources, the study reveals that the SHG movement in Odisha has yielded significant successes. It has expanded financial inclusion and enhanced women's agency within the community. Factors such as participatory group formation, support from the state government, and connections with financial entities have played pivotal roles in amplifying the reach and impact of SHGs in the region. Consequently, these endeavors have notably elevated the status of women.

Keywords: *women empowerment, self-help groups, rural women.*

Introduction

In today's world, it is imperative for society, organizations, and various socio-economic institutions to enable women to thrive. There has been a growing recognition of the need to redefine empowerment as granting women the authority to make decisions across all spheres of society, encompassing social, political, economic, and cultural domains, without segregating public and private realms. Historically, rural women have often been excluded from the planning of women's development, resulting in limited progress. It is essential for development frameworks to prioritize the unique needs of women, considering that women comprise half of the global population, with a significant portion engaged in agriculture in developing countries. The consensus is that development efforts that do not integrate women's perspectives, aspirations, and capacities are inherently flawed. Access to essential services and knowledge, such as credit, education, and training, remains deficient among rural women, obstructing their advancement, particularly in India. The Indian Women's Movement has been instrumental in empowering women by mobilizing resources and support from governmental bodies, institutions, non-governmental organizations, academia, and social advocates. Through these concerted efforts, women have gained agency and autonomy, leading to tangible improvements in their lives and communities.



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There are various types of research being conducted on this topic:

In his **2017** article "Conceptualizing Women Empowerment," **Survi Gohain Duwrah** concluded that empowering women can lead to guaranteed social progress. Giving women a voice in family, social, economic, and political decisions will achieve this goal. Empowerment is a woman's ability to change society. Empowering women could create a world where women and new men work together to use resources fairly, sensibly, and safely and restore the planet's environment to a clean, green state for future generations. One of the best ways to boost a nation's growth is to empower women.

Apple Cultivation in Highland Ethiopia: Women's Empowerment through Self-Help Groups, **Alemu Sintayehu (2018)** The "SHG" in southern Ethiopia's Chencha district helped women make apples. Author discovered. Propensity score matching is used to measure the effect using a cross-sectional survey of SHG members and non-members. The results show that SHG participation increases community power. SHGs are good places for women to learn about their rights and share information. After that, this could be used to bargain for community freedom. However, data suggest that household group participation may be harmful. Treatment and control groups had different attitudes. This suggests treatment group partners are more tense. This may be due to a heated fight over household resources. According to the evidence, husbands may "backlash."

Aim

From the above discussion, it is found that the research has not been conducted in this area specifically. So the aim of this study is:

- To understand the structure and working of SHGs.

Hypothesis

Ho1: The structure and the working of SHGs is not proper.

Material and Method

To achieve the aim of the research study, descriptive analysis is design is followed. The secondary data was collected with the help of official reports, journals.

Results and Discussions

OBJECTIVE 1: To understand the structure and working of SHGs

Ho1: The structure and the working of SHGs is not proper.

Self-Help Groups, also called SHGs, are groups of 10 to 20 people, mostly women, who get together on their own time to talk about the social and economic problems they all face. Every member of the



group gives a small amount of money every month to a group fund. Then, this money is used to give low-interest loans to people in the group so they can do things that will make them money.

Here is a description of how superheated gases work and how they are made:

SHGs are made at the local level through a process that involves getting the community to work together and building up their skills. This means finding people who might want to join the group, holding meetings, and giving lessons on things like how to start a group, be a good leader, and handle money.

Most SHGs are organised around a common interest or job, like farming, making crafts, or running a small business. This helps the group's dynamics. Members of the group get together regularly to talk about their problems, share information and experiences, and make decisions as a group. Members of a SHG regularly save a small amount of money, which is then added to the savings of other members to make a community fund. The organisation uses this fund to give loans to its members so they can do things that will help them make more money. Some of these things are starting a small business or putting money into agricultural projects.

Odisha is one of the states that has been at the forefront of creating Self-Help Groups (SHGs) and supporting and promoting them as a way to give women more power and fight poverty. Here's a look at how SHGs in the state of Odisha are set up and how they work:

In Odisha, SHGs are made through a participatory process that involves getting the local community involved, finding people who might want to join, and building up their organisational skills. Both the state government and non-government organisations in the area offer training in group formation, leadership, and financial management.

Self-help groups (SHGs) in the Indian state of Odisha are usually made up of people with similar interests or jobs, such as farming, fishing, or running a small business. Members of the group get together regularly to talk about their problems, share information and experiences, and make decisions as a group. The organisation charges low interest on the loans so that it can pay for running the organisation and build up the common fund.

Odisha state government helps the SHGs in the state by giving them money, training, and other kinds of technical and educational help. The government also sets up links between SHGs and banks and other financial institutions to make it easier for people to get credit and other resources.

The Self-Help Group (SHG) movement in Odisha has made a big difference in reducing poverty and giving women more power. The government says that there are more than six million self-help



groups (SHGs) in the state, and more than seventy million of their members are women. SHGs have helped women become more financially independent, feel better about themselves, and become more involved in their communities.

In Odisha, the model of self-help groups (SHGs) has worked well to get more women involved in the economy and give them more power. The state government's help and connections to financial institutions have been very important for the SHG movement in the state to grow and have a bigger impact.

According to the website of the Odisha State Rural Livelihood Mission (OSRLM), there will be 6,09,746 SHGs in the state by the end of 2021, and 72,95,257 of their members will be women. Based on what the OSRLM found, these SHGs have saved more than Rs. 2500 crores together and have asked for loans worth Rs. Based on these numbers, it looks like the SHG movement in the state of Odisha has made a lot of progress towards its goal of promoting women's economic independence and financial inclusion.

Overall, the SHG movement in Odisha has been successful in bringing more people into the financial system and giving women more power. Participatory group formation, help from the state government, and links to financial institutions have all helped SHGs in the state reach more people and have a bigger impact.

Therefore, from the above analysis it can be concluded that null hypothesis that is New Operational Management Techniques provide advantages in Logistics, is accepted.

Conclusion

Odisha's women's empowerment programmes have improved their socioeconomic status. Women's status improved. Odisha women are healthier. Gender equality and barriers need more work. Only removing remaining obstacles works. Mission Shakti, teaching, health, and family economic incentives empower women in Odisha. Implemented is the Odisha Women's Empowerment Policy and Act. State women's help groups empower women. Policy changes improved women's socioeconomic status. Women learned new skills, got credit, and started businesses. Before achieving gender equality, the state must address gender-based conflict, discrimination, and unequal asset and opportunity use. Thus, Odisha's government, civil society, and community must collaborate to empower women. Mission Shakti's impact on rural Odisha women's empowerment was studied



recently. Mission Shakti's Self-Help Groups, Beti Bachao, Beti Padhao, Women's Livelihood Mission, and Food Processing Unit have helped rural women in the state find jobs, financial aid, and livelihoods. Mission Shakti runs Women's Livelihood Mission. These initiatives have raised women's status and community decision-making.

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