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## Empowerment of Tribal Women through SHG, Khumulwng, West Tripura

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### ABSTRACT

*Self Help Group is a small economically homogeneous and affinity group of rural poor which voluntarily contributes to a common fund to be lent to its members as per group decision. It is one of the most effective aspects of rural development that goes beyond the narrow boundaries of any given aspect of development. The concept of SHG serves the principle “by member, of member, and for member” self help supplemented with mutual help can be a powerful vehicle for poor people efforts in socio-economic upward migration. Poor people need not only credit support but also savings and services. SHGs are potential group to create awareness on day-to-day affairs, including the habit of saving, working towards development of self and community assets, generating income sources and enhancing the income level. Self help group are the most recent development for rural women today,*

*which could enable them to come forward and make them self dependent and self employed. The present study “Empowerment of Tribal Women through SHG, Khumulwng, West Tripura” was taken to analyses the social and economic development of women through SHG.*

**KEYWORDS:** Self Help Group, Development of Self, Self Dependent, Self Employed, Rural Development.

### INTRODUCTION

The topic on “Women Empowerment” is a burning issue all over the world. “Women Empowerment’ and “Women Equality with Men” is a universal issue. “Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.” It refers to the increasing and improving the social, economic, political and legal strength of the women, to

ensure equal rights and to make them confident enough to claim their rights. Women constitute a large number of poor, unemployed, socially and economically backward groups in our society, and are the most vulnerable group affected by poverty. They are being deprived of their economic status, especially in rural areas. All over the world women are known for their hard work and contribution to the family. Around 30-35% of the rural Indian households are estimated as headed by women. The income earned by them through their labor is not enough to meet their sustenance level. They shoulder heavier workloads and bear sole responsibility for family welfare and household management. Owing to socio-economic factor, the mobility of women is restricted. The lesser mobility results in the limited choices for livelihood, skill up-gradation, training, technology and market. This restricts the option for income generation and development avenues.

In past, Government of India has undertaken a large number of schemes aimed at the socio-economic development of women under various five year plans. Self employment is a significant step to have sustained incomes and remove the shackles of poverty. Therefore, Government had introduced an effective self employment

programme “Swarnjayanti Gram Swarozgar Yojana(SGSY)”since 1<sup>st</sup> April, 1999. Under this scheme the concept of Self Help Group (SHG) formation was started. Self Help Group’s are small and voluntary associations of poor people, preferably from the same socio-economic background who come together for the purpose of solving their common problems through self help and mutual help. It is a village-based financial intermediary committee usually composed of 10-20 local women. Self help groups can be found in other countries as well especially in South and South-East Asia. In this scheme, assistance is given to the poor families living below the poverty line in rural areas for taking up self employment who are called ‘Swarozgaries’. They may take up the right activity and effective self employment not only means choosing the right activity but also carrying out the activity in right manner. Self employment involves procurement of raw materials, production, marketing of goods and dealing with finance. A single swarozgaries may not be able to do all this by himself or herself. It is therefore advisable for the swarozgaries to form groups. In most cases SHG’s are constituted by persons known to one another and coming from the same village community and neighbourhood. SHG’s are small in size and

their work starts with savings, not with credit. The group then uses its saving to give loans to members to meet their emergency and other needs. Regular meetings are conducted in which savings are collected, loans are lended, recoveries are affected and group decisions are taken. All the transactions are recorded in their account books. It offers easy and cost effective way of depositing these small savings. They open a saving bank account with a nearby bank branch to deposit surplus cash if any and get loan from branch after six months of savings and credit operations. Therefore, SHG's are considered as one of the most significant tools to adopt a participatory approach for social and economic empowerment of rural poor (NABARD, 2012). The purpose of SHG is to bring the banking service to the doorsteps of the poorest of the poor and to make a poverty free world. SHG's are essential and perhaps the only alternative to reduce drudgeries and to solve socio economic problems of rural women.

## **OBJECTIVES**

The objective of the study, which was been carried out in different villages within Khumulwng area, a small township area was to

analyses the social and economic development of women or their awareness through SHG.

1. To find out the status of the self employment opportunity provided through the formation of the SHG group.
2. To examine the impact of participation of rural women in self help group, on the socio-economic aspects, family lifestyle and the works done.
3. To identify the satisfaction and participation level of the SHG groups at the present scenario.

## **METHODOLOGY AND SAMPLE**

Survey method was employed in the study. Interview schedule was also formulated to elicit information pertaining to the following areas – general information, economic empowerment and social empowerment of women. Sample of 35 members from 4 different SHG groups were collected in Khumulwng area.

## **TOOL:**

Data was collected with the help of self prepared questionnaire.

## **DATA COLLECTION PROCEDURE**

**Pre-field study** – This is the stage where investigator prepared the plan for the field work. The study area of the project was selected in Khumulwng area (tribal area) near Jirania. Many books, published and unpublished journals had been reviewed.

**Field study** – On a selected day the field survey is conducted in the particular selected area. Few photographs had been captured during the interview. Sample has been collected from four SHG group located in different villages by interview / questionnaire / survey method to get the actual ground level information.

**Post-field study** – After the field the raw data is transformed into a standard form. Interpretation of data has been done based on the objectives prepared for the conducted along with the figures and diagrams.

## DATA ANALYSIS

### **Status of the self employment opportunity provided through SHG group**

The concept of self employment comes when people engage themselves to earn by their own created opportunities. It is so because when people don't find any job they start to create their own terms through which they

can earn. Such a condition creates self employment opportunities. In the present study, women participated themselves by forming a self help group for self employment. From the survey it is found that 11% of the respondents were illiterate, followed by 42% having primary education, 40% secondary education, and 5% either graduation or post graduation. In spite of all these, the members of different levels of education are more or less engaged in SHG. It is also found that 91% of the respondents were married, and 66% of them were middle aged women (20-40 y) and 28% were of 40-60 years old. This reflects the belief of married respondents in SHG to be self employed even after their marriage. Additionally it is observed that 77% of the respondents are from nuclear family.

### **Impact of participation of rural women in self help group, on the socio-economic aspects, family lifestyle and the works done**

From the present study it was found that 56% of the respondents to live in mud houses, and rest were found to live in concrete and tin built house. When source of income was observed, it was found that female also played dominant role in earning

for the family along with male persons. In this process it is found that 34% of the respondents monthly income exceed 10,000/- per month, 31 % were earning around 7,000/-, and rest were getting less than 5,000/-.

All most all of the respondents took the scope of government loans to run the SHG, for the development of its members. It was found that 1,00,000/- is been taken by each SHG group, where 20,000/- has been given as subsidy and the rest are paid every month by each member of SHG with a payment model of 500/- as a loan repayment scheme. Type of work taken by them was mostly small scale business which includes small shops, purchase of pigs and other animals, raw materials for weaving purpose etc.

### **Satisfaction and Participation level of the SHG groups**

Satisfaction and participation are two important elements of forming SHG. It is so because person forming so called SHG group must be satisfied with her own work of category. And satisfaction does not come only by forming a group, but by expressing truly and earn own terms with the help of others participation in the selected work. In

the present survey it was observed and found that all the members are satisfied with their present status of work. They have also participated in many local fairs and the level of participation was little fluctuating. But everyone got a chance to participate and are satisfied with their participation and activities undertaken. And also all were given a chance of leading group, suggestions from all the members were also appreciated.

### **CONCLUSION**

Self Help Group has presently provided various developmental opportunities to the rural needy. It helped them in improving the personality, structuring the family, supporting the family economically, live freely and independent, etc. it is been seen and also proved that formation of group or as a team can stand strong and still till it is works united. The changes observed during the study were positive in nature. Therefore, for more development the group members have to dedicate and contribute extra time. They can create or search for more new activities to achieve their level of success. Thus, sectoral or micro level planning is very much required for more development of the members of SHG.

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## **SUGGESTIONS**

## **RECOMMENDATIONS**

Self Help Groups focus on major rethinking on the existing strategies of rural development in general and women empowerment, in particular, leading to the realization that 'help the women to help themselves'. In this regard few suggestions is required related to the present study. It is essential to literate the illiterate members in a minimum time frame, enhancing the ability of group to address local developmental needs and issues. Senior women should be encouraged to participate in the program as they have good experience of making different sort of things. All members of SHGs need to be imparted a leadership training and eventually there has to be ration in leadership to ensure functioning of SHGs on more democratic basis. There should be regular evaluation and monitoring of SHGs through different useful agencies like governments, bankers, NGOs, etc.

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