

Role Of Self Help Groups In Empowering Women Of Ukhrul District, Manipur.

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ABSTRACT: *Women become an indispensable portion in any development process and can be empowered through various ways and means of empowering mechanisms and programmes but they can never be empowered unless they actively participate in the empowering process on one's own accord. Self Help Groups has emerged as one of the most appropriate empowering strategy for empowerment of women. This paper makes an attempt to explore the role played by Self Help Groups in empowering the women of Ukhrul District, Manipur. Qualitative methods were adopted in the present study. This study shows not only the role of women besides their household activities but in solving the financial problems of their families as well as their rise in status and also recognizing the credibility of Self Help Groups by the male counterparts, societies and even district administration. The finding shows that though it is in the foundational stage Self Help Groups has been considered as one of the most powerful tool for empowering women of Ukhrul district.*

KEY WORDS: *Women empowerment, mechanism, programmes, strategy, powerful, credibility, financial, recognizing, foundational, administration.*

Date of Submission: 12-10-2018

Date of acceptance: 27-10-2018

I. INTRODUCTION:

Women empowerment allows independence and authority over their lives. The empowered women turn out to be the moving force of their own development, able to exert choices to direct their own agenda and be fervent enough to challenge and transform their inferior position in the society. In order to acquire this, stress should be on formulation of appropriate organization for women to facilitate information, learning and structured action.

Ukhrul District Institute of Micro-credit (UDWIM) is a women oriented organization and a registered body. It is a project under IFAD/NERCOMP – 1. “Culture to self help” is the motto of UDWIM. It was established in Ukhrul, Manipur, on 24th July 2007, under the sympathetic guidance of DST, UDCRMS, by 437 women Self Help Groups (SHGs) comprising of roughly 8000 members to address the poor socio-economy of indigenous women. Its vision is to become a Banking Financial Corporation or Financial Institute in the future. Like little drops of water makes the mighty ocean the motto of UDWIM is to inculcate “Culture to self help” by regular saving thrift habits. It is a testimony of women empowerment through savings and credit programme combined with divergent livelihood skills towards a sustainable economy. It is a non political-institution aimed to address poverty and empower women socio-economically in the male dominated tribal society.

UDWIM has now seven hundred and thirty four (734) SHGs. Each group comprised of 15-20 likeminded members. There are five (5) SHG Zonal Federations viz. Ikormi (Eastern) Kahor (Western) ,Phila (Central), Chirmi (Northern), Tuma (Southern), and and one hundred and fifty nine (159) Village Federations. Ikormi (Eastern Zone has a total SHG groups of 148, Kahor (Western) 172, Phila (Central) 185, Chirmi (Northern) 153 and Tuma (Southern) 76 respectively. Villages comprising more than twenty (20) SHGs were granted Village Federation. Each Zone consists of fifteen (15) executive members out of which three (3) members namely, the chairpersons, secretaries and the accountants represents as UDWIM board members. The term of executive members for every federation may be zonal or village is of two (2) years on rotation with a holistic approach of democratic leadership skills among them.

Objectives of the Study:

- 1) To study how Self Help Groups are formed.
- 2) To find out the reasons for joining Self Help Groups.
- 3) To study how Self Help Groups are empowering the women of the district.

II. METHODOLOGY:

The researcher chose to use Qualitative research method because it facilitates her to interact with the participants while collecting data so that the various points of view of the participants could be comprehended precisely. Focus group discussions were used to gather thorough information from the respondents.

Sample and sampling technique: Out of the five (5) Zonal Federations, fifteen (15) members each, altogether seventy five (75) members were selected as sample of the study. Purposive Sampling was used because it enabled the researcher to choose participants solely for this research purpose that were rich in information and can lead to an extensive investigation of the study.

Sources of Data: The data was based entirely on the primary data gathered through the focus group discussions.

Analysis and Interpretation: The data were analyzed and interpreted based solely on the verbal disclosure of the respondents.

Analysis And Interpretation:

i) Formation of Self Help Groups:

Each SHG comprises of 15 –20 like-minded woman comprising of both literate and illiterate married, unmarried, widow and HIV/AIDS infected and affected women purely on a voluntary basis from the same village with a purpose of reassuring common needs, mutual collaboration in overcoming problems and bringing about desired personal or social changes for attaining a remarkable cause. After the members were sorted out they formed the group and the group name was given in a local name. Each group consists of a Chairperson, Secretary and an Accountant. Any person can be the chairperson regardless of their educational status but the secretary and the accountant must be literate as they have to maintain the record of all the activities of the group. Two years term was given to each and every executive member on rotation with a holistic approach of democratic leadership skills among them.

SHG was started by contributing a small amount ranging from 10 rupees to 100 rupees or by selling backyard garden vegetables, fruits, embroidered clothes or daily labour wages. The money was then made into an internal loan and it was later converted into savings. The loans were made available to each and every needy member of the group with an interest of 2%. Group savings was first started with a meager amount of 5 rupees whereas it gradually increases to 10 rupees to 100 rupees respectively. Group meetings were held twice in a month for every group. The date and timings of the meetings were fixed according to the convenience of the members of each group. Meetings were conducted at the house of each and every member of the group on a rotational basis and arranged in such a way that one member of the group will lead the meeting. Each and every group meeting starts with a prayer and ends with a prayer. The number of meetings held by every group starting from the first meeting was recorded in the minute book or mother book. The time, date and place of meeting were also to be recorded along with the attendance of the members present, absent and those on leave. The agendas or issues to be discussed in the meeting were made known to the members. After the discussed agendas were noted down opening balance that was left with the treasurer was again shown to the members. Later on, the money that was collected and given out as loan was also shown and the remaining balance was again made known to the members. Everything that was discussed in the meeting has to be noted down and signed by the Chairpersons and the Secretaries. At the time of group meetings every member was given the opportunity to share their problems whether it may be personal, family or even social issues. They were given the chance to express their own thoughts and views on how to strengthen their own group, spiritual life, societies, communities and svillage. Group meeting was also conducted for saving collection.

Monetary assistance was given to the victims of natural disasters, sick persons, widows and widowers. The family of those in need were visited and extended prayer support as well.

ii) Reasons for joining SHG:

To obtain micro-credit loan in order to lessen their hardship was the main reason for joining SHG. Most of the SHG members come from poverty stricken family. With the increase cost in household maintenance and children's education women were unable to rely on the earnings made by their male counterparts and with the paltry amount of money received from selling vegetables, meat, weaving and wages from daily labour etc. Thus, in order to get financial assistance to make ends meet and also to obtain knowledge of savings most of the women joined SHG voluntarily. It also acts as a place for accommodating and solving the problems and issues confronting them.

Role of Self Help Groups in empowering the Women of the district:

The role of Self Help Groups in empowering women of Ukhrul district has been accepted by many individuals, societies and organizations as the mission is to generate women in the process of decision making both within the household and society. With the establishment of Self Help Groups, participation of women in income

generation has gained significant importance and they were able to utilize and save money in a systematic way. They even have the knowledge of opening a bank account and saving through banks. With the introduction of loan purpose specifically loan interest was also reduced heavily. SHG has paved the way to set up a unit of self employment and as an important income generation organization. It has also gained recognition and appreciation from the male, church, village and district administration. Most of the members were not aware of the benefits they gained by joining SHG at the time of inception but gradually after noticing their peers improving their habit of saving and less dependency towards their male counterpart they were motivated to join voluntarily not only as a measure of poverty reduction but also as a mechanism for socio economic empowerment.

With the introduction of SHG being a simple institution for obtaining micro-credit, it has been acting as an important weapon in enhancing economic empowerment of women and ameliorating towards an overall empowerment amidst all hardships and oppressions being a patriarchal society. The most vigorous hindrances to empower women come from the traditional institution of male dominated culture. Although a woman bears most of the responsibilities in and outside the home their position in decision making is not recognized or welcomed by the society. However, that does not stop her in stirring forward to make every ends meet both within the house and outside. Women are seen engaging in various sorts of income generating activities alongside man. Moreover, like people anywhere women of the district believed that formal education and getting a white-collar job was the only way to lead a sustainable life. But that dream happens to be for a few lucky people. With the increase rate of unemployment among literate women in the district the women were compelled to look for different measures to emancipate their financial and employability status. This aspiration has even led to eradication of poverty among many poor and assetless women. Thus, the concept to join SHG and obtain micro-credit to empower among them and create a sustainable livelihood is such a challenging and aspiring testimony of many women of the district.

As the group meetings of SHGs were conducted on a rotational basis on every house of the members their personal health and hygiene were improved to a great extent since they don't want to accommodate their group members with untidiness they were motivated to clean their house and even their sense of dressing style was improved. They don't want to look shabby in front of their peers. They tried to empower themselves in such a way that every member were given the opportunity whether to lead, pray or share in their group meetings even if they couldn't get the opportunity to do so in huge gatherings. Handicrafts skills also improved such as wool knitting and embroidery because of the fact that during their group meetings those who have the skills brought their things and taught their ignorant peers. Thus the standard of living, sanitation, spiritual life, family and societal relations and leadership skills enhanced to such an extent.

Various activities conducted by UDWIM have cultivated in them the sense of group work and unity developed leaving behind caste and creed and even religion denominations. It has also increased their self-confidence, dignity and they have a much better position in the decision making process. They felt inferior visiting each other neighbor of different denomination, for example, a catholic neighbor visiting a Baptist house and vice versa. But that feeling of denomination and inferiority was no more and they now became more courteous towards each other without any hesitation. Interaction among various villages and friendship was also built among them and they are confident enough that they will not get lost on the way or thirst or die even if they are in some new village. Friendship was not built on the basis of religion or either but on a societal mission. Thus relationship between rich and poor villages has also improved.

Main Findings of the Study:

- 1) Knowledge of income generating activities, self employment, importance of savings, opening of bank accounts and saving through bank increased tremendously.
- 2) Introduction of Self Help Groups leads to heavy reduction of loan interest.
- 3) Recognition and appreciation from the male counterpart, church, village and district administration.
- 4) Less dependency towards their husbands and joining Self Help Groups voluntarily after noticing their peers improving the habit of savings.
- 5) Self Help Groups became not only a measure of poverty reduction but also a mechanism for socio-economic development.
- 6) It has brought the people of the district together on a common platform of peers cutting across languages, customs, tribes, religious denominations, etc., sowing congenial spirit of companionship and peaceful co-existence.
- 7) Intolerant restriction of patriarchal customary practices in the areas of education, employment, leadership, entrepreneurship, property rights etc, are considerably breaking down owing to gender sensitization programmes coupled with women oriented issues.

III. SUGGESTIONS:

- 1) Creation of more Self Help Groups and women entrepreneurs.
- 2) Intervention from the government agencies, especially Social Welfare, ICDS and concerned authorities concerning women's issues is highly a necessity.
- 3) Dissemination of information and knowledge, imparting vocational and technical skills to enhance their income as well as competency.
- 4) Organizing awareness programmes in relation to health and hygiene, sanitation, diet and nutrition, financial literacy, discrimination against women and girl child, property rights, child labour, utilization and preservation of natural resources.

IV. CONCLUSION:

With the increase rate of unemployment among literate women in the district the women were compelled to look for different measures to emancipate their financial and employability status. This aspiration has even led to eradication of poverty among many poor assetless women. Thus the concept to join Self Help Groups and obtain micro-credit to empower them and create a sustainable livelihood is such a challenging and aspiring testimony of many women of the district. If women are empowered, it is not only them who changes but the whole family, society, community and nation as a whole will change. Thus, it can be concluded that Self Help Groups are enormously empowering the women of Ukhrl district.

Policy Implications:

It is envisaged that Self Help Groups played an essential role in incorporating women's aspirations and involvement in alleviating their status, improving general education, family living, community and self employability, leadership skills, etc., to a large extent. Thus, timely intervention from both the voluntary organizations and government departments with the appropriate empowering mechanisms are of utmost importance for the women of Ukhrl district.

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Dr Peichui Vashum "Role Of Self Help Groups In Empowering Women Of Ukhrl District, Manipur." *International Journal of Humanities and Social Science Invention(IJHSSI)*, vol. 07, no. 10, 2018, pp. 01-04