



## An Analysis of Empowerment of Women through Self-Help Groups (SHG)

Dr. Shalini Mathur

Associate Professor, Department of Home Science, Government Girls College Nathdwara, Rajsamand

### ABSTRACT

Women constitute about half of the population and comprise one third of the labour force in India. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socioeconomic empowerment. Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself, but is also the surest way to contribute to economic and overall development. Employment opportunities, support for self-employment and women's enterprises came to be recognised as essential for increasing women's economic potential.

In this context, various economists and policy makers felt that Micro-finance with Self-Help Groups plays an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalised sections of the population, especially women. Many Non-Government Organisations (NGOs) have also subsequently taken on the task of women's empowerment through micro-enterprises in recognition of the impact, that can have on women, on their families and on poverty alleviation.

**Key words:** Women empowerment, Self-Help Groups

### WOMEN EMPOWERMENT

Empowerment is described as 'a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination'. The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. The goal of the empowerment process is to address issues relating to women's subordination, inequality and inequity. Furthermore, women's empowerment is seen as entailing a shift from positions of powerlessness towards strategic social, economic and political participation. This implies taking on power both at the individual and social levels.

India, being a developing country, a vast section of its population suffers from malnutrition, unemployment and poor health care. This is particularly true in the case of vulnerable sections of society, namely, women, children, scheduled castes and scheduled tribes. In rural India, the high rate of illiteracy and low economic status of women underline, the need to accelerate their earning power by providing the income generating assets. Provisions of employment opportunities and income to rural women are one way to improve their nutrition, health, education and social status. In most of the developing countries, greater emphasis is laid on the imperative need for development of rural women and their active involvement in the mainstream of development. The Government of India also recognised the importance of women in the development process and due care was given. Both the Union and State governments made continuous efforts to improve the status of rural women, especially those who live below the poverty line inspite of different schemes and programmes of rural development.

### **SELF-HELP GROUPS (SHGs)**

A Self-Help Group (SHG) is a small economically homogeneous and affinity groups of rural poor generally not exceeding 20 members voluntarily coming together to save small amounts regularly; to mutually agree to contribute to a common fund; to meet their emergency needs; to have collective decision making; to solve conflicts through collective leadership and mutual discussion; and to provide collateral free loans with terms decided by the group at market driven rates.

The introduction of Self-Help Groups has been a recent revolutionary phenomenon in the economic structure of our country. Even since independence, India is facing severe socio-economic problems. Poverty has become a major threat to the economic development of the country. Therefore, the planners and policy makers thought of identifying certain avenues and measures to check the widespread poverty. One such solution is the formation of Self-Help Groups (SHGs)

The role of self help groups is very significant in the present day context both in motivating women to save at least some money regularly and to use that amount as investment in income generating activities. Thus it may be rated as the most successful anti-poverty programmes. Since so much is being said about the programme and contribution to women's empowerment and the expectation continue to be high, the need for taking a look at the present status has been felt. Thus women empowered by economic independence can contribute to society and at the same time improve their standard of living and self esteem can be demonstrated and taken to logical end where an empowered women will take right full place in the path of progress

### **PROGRESS OF SHG - BANK LINKAGE PROGRAMME IN INDIA**

The SHG - Bank Linkage Programme (SBLP) was an outcome of pilot projects during the 1980s for improving access of India's rural poor to formal institutional financial services. For banks, it was a way of reducing their transaction costs by dealing with groups of people rather than individuals and reducing their risks through 'peer pressure' and making people shape. The SBLP had achieved only limited outreach in the first six years of its implementation as Commercial banks were accused of not doing much to adopt and scale up SBLP even after it had been successfully pilot tested by NABARD. Consequently, NABARD took efforts to bring more impetus in the implementation of SBLP especially by commercial banks. The Reserve Bank of India (RBI) called upon all commercial banks to give due priority to SBLP by making it a part of their corporate strategy. SBLP has been included as a part of bank's corporate planning strategy.

### **OBJECTIVES OF THE STUDY**

- To study the formation and functioning of the sample women Self-Help Groups;
- To suggest appropriate policy intervention for the effective performance of SHGs.

### **REVIEW OF LITERATURE**

Vachya, L. (2015) explains the micro-finance livelihood initiatives and women empowerment in selected villages of Andhra Pradesh, study on Microfinance livelihood institutions and women empowerment is carried out in the selected villages of three districts namely East Godavari, Chittoor and Karimnagar is three regions of Andhra Pradesh. Developing countries have large number of their population living below poverty line. Therefore, it becomes imperative to formulate situation-specific poverty alleviation policies and programmes to generate to minimum level of income for rural poor, who form a substantial percentage of national population in developing societies.

Ganguli Barna (2015) on empowering women, the idea of women empowerment came forward when the third international women's conference at Nairobi in 1985 introduced and defined 'women empowerment as a re-distribution of social power and control of resources in favor of women'. The Government of India declared 2001, the year of women's empowerment and the National Policy for the Empowerment of women came into force the same year. According to Sen and Batliwala (2000) empowerment leads to a growing inherent capability, greater self confidence and an inner transformation of one's consciousness that enable one to overcome external barrier.

According to Sushma Bavle and Apoorva Palkar (2015) an essential prerequisite for women empowerment is their economic empowerment. Entrepreneurial activities by Indian women can contribute immensely towards making them economically independent and self-reliant. Globally, it is accepted that the level of entrepreneurship in a country is the index of its development. Entrepreneurship has a unique feature of not only providing employment to

the entrepreneur but also providing employment to many others. it is a key to economic sustainability and growth of a nation.

Sheeba M (2014) in her study on Education and empowerment, it is argued that education and empowerment are interrelated concepts. Access to education is a prerequisite for promoting awareness towards social realities and acquires position and status in society. Women universally are undermined mainly because of their educational backwardness. This paper examines the correlation between education and empowerment as far as women in India are concerned. The study tries to point out various constitutional provisions and legislations made in India in the field of protecting manner's rights.

Palaniappan, R. (2014) study on economic appraisal of women SHGs in Tirunelveli used both from primary and secondary sources. Primary data were collected from both the selected SHGs and the members through personal questionnaire method. The questions were administered by the researcher orally and their responses were recorded in the schedule.

Gopal Sharma (2014) examined the important role of SHGs in the field of microfinance for the social, economic and political development of poor women in Cooch Behar district in West Bengal. It is based on a study of 100 SHG women respondents, five members each from 20 selected SHGs from Cooch Behar. The status of the respondents before and after joining the SHGs have been analysed thoroughly

### DATA ANALYSIS

#### Age

**Table -1 Age of Respondents**

Age (In Years)	N	Percentage
Up to 21	104	20.8%
22 to 40	346	69.25
41 to 60	45	9%
Above 60	5	1%
<b>Total</b>	<b>500</b>	<b>100</b>

Source: Primary Data

In terms of age majority of respondents (69.25%) belong to the age group of 22 – 40 years followed by 20.8% respondents who belong to the age group of Up to 21 years. 9% respondents were from age category of 41 to 60 years and very few respondents (1%) were from above 60 years age group.

#### Work Experience with SHG

**Table -2 Work Experience with SHG**

Work Experience	N	Percentage
0-4	74	14.8%
4 to 8	130	26%
9 to 13	286	57.2%
14 and more	10	2%
<b>Total</b>	<b>500</b>	<b>100</b>

Source: Primary Data

In terms of work experience majority of respondents (57.2%) have 9-13 years of work experience followed by 26% respondents who have 4-8 years of work experience .14.8% respondents were have 0-4 years of work experience, 2% respondents were have 14 and more years of work experience.

**I feel SHG empowering women****Table -3 I feel SHG empowering women**

Response	N	Percentage
Strongly Disagree	72	14.40%
Disagree	13	2.60%
Neutral	109	21.80%
Agree	147	29.40%
Strongly Agree	159	31.80%
<b>Total</b>	<b>500</b>	<b>100.00</b>
<b>Mean Score</b>	3.56	
<b>Standard Deviation</b>	1.062	
<b>Result</b>	<b>Agree</b>	

Source: Statical Analysis

Respondents were asked about the statement that “**I feel SHG empowering women**” and results received are presented in table 2. The average score is received as 3.56 which projects that respondents are agree with the statement.

**CONCLUSION**

Women have become more confidence in their ability to achieve the goals they have set for their families and to play a significant role in family life, which suggests that they are becoming more influential in household decision-making. The majority of the villagers are Muslims, who were earlier prohibited from leaving their homes, but because to the SHGs, they now have the chance to interact with others. They travel to relatives when they want to and roam throughout the hamlet to shops and other locations, demonstrating an increase in women's social participation and mobility.

The ladies are informed and educated on a variety of topics, including politics, money management, speaking openly in public, and current events. They are prodded and inspired to advance in society. Therefore, it may be said that their consciousness and knowledge have grown.

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