

# International Multidisciplinary Research Journal

# Golden Research Thoughts

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**RNI MAHMUL/2011/38595**

**ISSN No.2231-5063**

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## WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: AN EMPIRICAL STUDY

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**Abstract:-** Self-Help Group (SHG) is a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants (Smith & Pilheimer, 1983). SHGs are playing a major role in removing poverty in the rural as well as urban India today. The group-based model of self-help is widely practiced for poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of community and the development of egalitarian relationships that will promote people's wellbeing. Self-help groups serve as medium of delivering microcredit to the members.

The present empirical study was conducted to explore the above nature and functions of SHGs functioning in Rewa. The study was conducted through a questionnaire survey. Total 100 Women who were the members of SHGs were contacted on at random/purposive basis. The findings of the study have supported the above functional features of SHGs. The respondents have shown that the SHGs are contributing to women empowerment in this region. Although some of the respondents have suggested certain improvements in their structure and functions.

**Keywords:** Women Empowerment, Self-Help Group (SHG), self-reliance, human agency.

### INTRODUCTION

The Self-Help Groups (SHGs) are voluntary groups valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable pressing and personal by most of its participants (Smith & Pilheimer, 1983). The Self-Help Groups (SHGs) were formed to provide micro credit to poor women to engage them in economic activities of self-employment. The Self-Help Group linked micro credit programmes aim at extending income generating self-employment activities among poor women in rural and urban areas through financial inclusion (Heggani & Shinde, 2014).

Self-Help Groups (SHGs) are playing a major role in resolving poverty in India today. A SHG is a small economically homogeneous affinity group of the poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the group. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs enhance the equality of status of women as participants, decision-makers, and beneficiaries in the democratic, economic, social and cultural spheres of the life (Jain, 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral, free women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment (Heggani & Shindhe, 2014).

SHGs are major means of women's socio-economic empowerment. They increase savings habits of women, help women to raise loans, encourage women to start their income generating activities, and provide bank linkages so as to gain banking facilities and services. They increase economic freedom and status of women in their

family and society (Ghosh & Banerjee, 2010).

Issues related to SHGs, to participation and women empowerment has been dealt in various researches conducted in several parts of the country and abroad (Swain and Walleatin, 2009, Garikipati, 2008). They have shown paradoxical and interesting results where credit availability of the rural women through Self Help Groups formation benefit household by reducing risk vulnerability and asset creation, but it does not really empower woman (Garikipati, 2008). Swain and Varghese (2009) have shown that in case of India in members with longer participation SHGs, members move away from pure agriculture as an income source towards other sources such as livestock income. Training by SHGs positively effect asset relation to SHGs but the type of SHGs linkage per se has no effect. Problem and objective: Present study has attempted to find out empirically the factors determining the incidence of membership of women in SHGs and their empowerment through the SHGs in Rewa region. The main objective of the present study was to explore the various socio-economic and psychological factors associated with the effectiveness and success of women empowerment endeavors through SHGs.

## METHOD

**Sample :** The study was conducted on 100 women who were members of some SHGs for a period of six months and above. The selection of these respondents was done on a random purposive basis.

**Tool of Data Collection :** A questionnaire and entitled "Lo lg; rk l eg , oaukj h l 'kDrhdj .k" was constructed. It had two parts: Part One had 30 questions regarding the demographic and socio-economic aspects; and Part Two had 50 questions related to the psycho-social and economic aspects of the perception of the respondents in SHGs, and about the effectiveness and success SHGs in women empowerment. Two alternative forced choice, (yes/no), multiple alternative forced choice (1/2/3/4) and open ended questions were used to seek information from the respondents. The responses for closed alternative choice questions were precoded.

**Procedures :** Respondents were contacted individually at their places. They were given instructions about how to give responses. They were explained the purpose of the study that how their responses can be useful to improve the structure and functioning of SHGs.

**Results and discussion :** Findings showed that majority (54%) of the respondents became members of SHGs by the motivation from their friends and associates to overcome their poverty (62%). Most of them (68%) have reported that they themselves took decisions in day-to-day matters relating to the SHGs.

A very large proportion (82%) of the respondent women perceived that there was no conflict at all among the members of the SHGs. They (76%) were largely satisfied with the functions of the SHGs "although majority of them (88%) also felt the level of their satisfaction was only to a satisfactory level."

After joining the SHGs, the average income of members increased by Rs. 1484/- per month. This was further supported by the fact that they were now spending about Rs. 560/- per month more on an average on their food items and about Rs. 334/- per month more on other items. Moreover they were able to save on an average Rs.416 per month after becoming the members of SHGs.

As regards to the use of financial assets, 64% respondents reported that they used the earned money in some productive works, whereas, 32% used it on household expenses. About all of them (88%) perceived that their lone taking facility has increased after joining SHGs. All of them (100%) said their income has increased and they have taken some training and have learned some new skills after forming the SHGs.

All the respondents (100%) felt their confidence has increased, their awareness and information level has increased and relations with other people have increased, and their social position has improved. About 60% of the subjects reported that their husbands did not dominate on decisions and both of them together took the decisions. 92% of the respondents reported that their social activities have increased. A significant proportion political (54%) have become politically connected with some or other political party although they have not taken a part in meetings of gram Shabha so far.

They (100%) still don't perceive any political identity so far. Most of them (94%) reported be aware with rules of the SHGs. They perceived that the amount sanctioned in the form of loan was not sufficient and therefore it should be increased.

They reported that attitude of their family members (in-laws, husband and children) is positive with regard to their SHGs membership was positive. Most of them perceived that major difficulties in SHGs are to collect people to join SHG, to attain mutual understanding and mutual consent. Majority of them suggest to reduce necessary number of members in SHGs. They have suggested increase the amount and the time interval for its repayment.

Although all of them were of the opinion that SHGs are doing very good work in providing opportunities to women for self employment. They were of the opinion that SHGs are providing them the much needed empowerment in several ways.

**Discussion:** Women constitute of at least 50% of world's population but India has shown disproportionate sex ratio where by females population has been comparatively lower than males. (Hazarika, 2011). As for as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life but gender disability and discrimination are found in India even today (Hazarika, 2011).

Women in India, now enjoy a unique status equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve present positions. First gender inequality in India can be traced back to the historic days of Mahabharata when the Draupadi was put on the dice by her husband as a commodity (Hazarika 2011). History is a witness that were met to dance both a private to please the men. Secondly, in Indian society a female was always on male members of the family. Thirdly, a female was not allowed to speak with loud voice in presence of elder members of her in-laws. Fourth, as a widow her depends of the main family increased still further. She was not allowed to mixed with other members of family very little share in political and social life of the society.

The concept of empowerment flows from the power. It is vesting where it does not exist in equality. Empowerment of women would be equipping women to be economically independent self reliant, having positive esteem to enable them to face any difficult situation and they should be able to participate in the development activities of the society. The empowered women should be able to possess the power of the decision making in the social, political and economical development of India.

Jawahar Lal Nehru said, "You can tell the condition of a nation by looking at the status of its women" (Rajani and Lakshmi, 2014).

The findings of present study have revealed that the SHGs are playing a very important role in the women empowerment. The women are getting more and more opportunities for their upliftment through the SHGs. The result of the present study clearly showed that the poor women of Rewa are getting the significant benefits through the self-help-groups (SHGs) for the women empowerment. Although there is a great need to improve the functioning of these groups and to spread them to more and more among women folk in rural as well as urban areas of this region.

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Paper presented at UGC National Seminar on *Women Empowerment Through Self-help Groups: An Empirical Study*, held from 21-22 February 2015 at Govt. (Autonomous) T.R.S. College, Rewa (M.P.).

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