

Contribution of Self Help Groups in Economic Development of Women's

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Abstract :-

Women's Empowerment has been an issue of immense discussions and contemplation over the last few decades world-wide. This as an agenda has been on top of the lists of most government plans & programs as well. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. However, it has been observed that most of the policies and programs view empowerment in the economic sense only working in the belief that economic self-reliance empowers women ignoring other variables like health, education, literacy etc. This working research paper attempts to understand the concept of women empowerment on a holistic basis and critically examine the efforts initiated towards empowering women with special emphasis upon the Self Help Groups(SHGs) based upon empirical work undertaken in the Rohtak district of Haryana.

Keywords:- Women Empowerment, SHGs, Socio-Economic status, Income generation.

Introduction :-

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favor of women. 'Empowerment' may be described as a process which helps people to assert their control over the factors which affect their lives. Empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent discussion in matters that affect them. Present research paper discusses about various initiatives taken by Government of India for empowering women by analyzing position of India in Gender Inequality Index and Global Gender Gap Index of United Nations. Research paper concludes with the note that due recognition must be given to women and society should come forward to ensure equal status for women in all spheres of life.

Women Empowerment:-

The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by awareness their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. 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. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power". Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc." In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of "Women's Empowerment" is the ability to exercise full control over one's actions. Thus, women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities.

Self Help Group:-

Self Help Group (SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members. SHGs consist of maximum 20 members because any group having more than 20 members has to be registered under Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting

interest and all the members can participate freely without any fear. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India. SHGs have proved as an effective medium for delivering credit to rural poor for their socioeconomic empowerment. Women and SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. The SHG in our country has become a source of inspiration for women's welfare formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. (Abdul, 2007). To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also started in India.

SHG as an Effective Approach to Women Empowerment:-

One has to believe that the progress of any nation is inevitably linked with social and economical plight of women in that particular country. Empowerment by way of participation in SHG can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment. Self Help Group (SHG) is a process by which a large group of women (10 –20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. SHG phenomenon definitely brings group consciousness among women, sense of belongingness, adequate self confidence. In fact, what she cannot achieve as an individual, can accomplish as a member of group with sufficient understanding about her own rights, roles, privileges and responsibilities as a dignified member of society in par with man. When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfillment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and cultural spheres of life. In other words, we can say that SHG is an effective instrument to empower women socially and economically which ultimately contributes in the overall development of the country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum. The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. India are

successfully proving forms of micro-credit groups or SHGs. No doubt, The Fundamental Rights, The Directive principles of State Policy and Fundamental Duties etc virtually assure equal status to women and provide special protection that leads to women development beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level. As a group-oriented model, SHGs in India is a mechanism for women's development to bring in individual and collective empowerment through improvement in both "condition" and "position" of women. Now women in India are mobilized to protest against domestic violence, rising prices, legal discrimination, rape, child marriage, domestic violence etc. In this way, it aims to empower women with various forms of power. Several factors and strategies have been provided by the SHGs that have made a positive contribution to the empowerment of women. These are full support and timely advice for balancing family and business responsibilities, leadership, experience in decision making and discussions on social issues.

Objectives of The Study:-

- To study the scenario of status of women and efforts made in past and present.
- To study the necessity of empowerment of women.
- To know the available schemes for women empowerment in India.

Research Sample and Methodology:-

There was no more study conducted in Rohtak district related specifically to assess the impact of SHGs upon women empowerment and so this district was chosen for this study. The rationale behind choosing the Rohtak was the larger number of inhabitant villages in this block as compared to the other district. However, SHGs there are in the initial stages of development. The members were selected randomly from 50 SHGs with one leader & one animator from each. Both qualitative and quantitative methods have been employed to critically explore the existing linkages between SHGs and women empowerment and its impact upon their socio-economic status. Women self-help group members were interviewed and selected case studies were conducted. The interviews aimed at obtaining an idea of the problems envisaged and the prospects of involving SHG in over-all empowerment of women joining the group.

Socio-Economic Profile of the Respondents:-

Most of the respondents (32) were in the age group of 31-40 years, 28 respondents were in the age group of 20-30 years, 26 respondents were in the age group of 41-50 years and only 14 respondents were above 50 years of age. Most of the respondents (65) studied up to 10th standard, 18 respondents were illiterate, 11 respondents were 10+2th standard

and 6 respondents studied higher education courses.86% of the respondents were married and 14% were widows. All the respondents reside in their own houses.

Analysis & Discussions:-

Distribution of respondents on the basis of age

Age	Number of Respondents	%
20-30	28	28
31-40	32	32
41-50	26	26
Above 50	14	14
Total	100	100

(Source: By Interview of Respondents)

The data clearly shows that age group between 31-40 years is mainly engaged in SHGs and it suggests that middle aged people are more interested in joining the group.

Marital status of respondents

Age	Number of Respondents	%
Married	86	86
Unmarried	0	0
Widow	14	14
Total	100	100

(Source: By Interview of Respondents)

The data shows that100% of the participating women are married and they are responsible for the household activities in addition to being involved in income generation activities as well.

Religious status of respondents

Religion	Number of Respondents	%
Hindu	72	72
Muslim	16	16
Christian	2	02
Total	100	100

(Source: By Interview of Respondents)

The data shows that72% of the participating women are Hindu, 16% of the participating women are Muslin and 2% of the participating women are Christian.

Educational status of respondents

Education	Number of Respondents	%
Illiterate	65	65
10th	18	18
10+2th	11	11
B.A.	6	6
Total	100	100

(Source: By Interview of Respondents)

The data shows that most of the respondents (65) studied up to 10th standard, 18 respondents were illiterate, 11 respondents were 10+2th standard and 6 respondents studied higher education courses.

Analyzing reasons for Joining the SHG by the respondents

Sr. No	Reasons	No. of Respondents
1	Economic reasons	
	• Easy availability of loan	82
	• To meet emergencies	73
	• To have control over money	68
	• To have personal income	83
	• To supplement the income of family	92
	• Unemployment of husband	100
2	Personal and family reason	
	• To be independent	89
	• To be powerful	94
	• Gain in knowledge	87
	• Development of skill	89
	• Better utilization of skills and family resources	94
	• To utilize free time	100
	• To get recognition in the family/ society	100
	• Availability of help of family members in household work	100

3	Social and cultural reasons	
	• Motivated by members of society	62
	• Motivated by neighbors/ friends	48
	• Work as a team	100
	• Desire for outside communication and friendship	100
	• Regular jobs are not easily available	100

(Source: By Interview of Respondents) The above mentioned data shows that most of the respondent are joining the SHG because of unemployment to develop the skill, better utilization of skills and family condition, to help their family members in household work, to be independent and work as a team for better earning.

Analysis on the basis of work

Work of Respondents	Number of Respondents	%
Handy Craft	15	15
Sanitary Napkin	21	21
Achar, Murba	26	26
Sewing	14	14
Papar Making	24	24
Total	100	100

(Source: By Interview of Respondents)

The data shows that 15% of the participating women are working in the profession of Handy Craft, 21% of the participating women are making Sanitary Napkin, 26% of the participating women are making Achar- Murba, 14% of the participating women are

working in the profession of Sewing and 24% of the participating women are making Papar.

Impact of SHGs on Women Empowerment

Particulars	Number of Respondents	%
Increase in Monthly Income	100	100
Increase in Household Saving	100	100
Improved decision making power regarding economics matter of family	100	100
Improvement in standard of living	100	100
Improved ability to spent on self	100	100
Helps in assets creation	100	100

(Source: By Interview of Respondents)

Conclusion:-

SHGs have been identified as a way to alleviate poverty and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions. Even though SHG concept is applicable to men also in our country, it has been more successful only among women. To reduce poverty by enabling the poor household to access gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. Thus SHGs have been showing the way ahead to alleviate the poverty of India alongwith women empowerment.

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