

**ROLE OF SELF-HELP GROUP IN WOMEN EMPOWERMENT****Amit Kumar Srivastava<sup>1</sup>, Dr. Sathi Roy Mondal<sup>2</sup>**<sup>1</sup>*Research Scholar, Dept. of Sociology**Dr. APJ Abdul Kalam University Indore, MP, India.*<sup>2</sup>*Research Guide, Dept. of Sociology**Dr. APJ Abdul Kalam University Indore, MP, India.***Abstract**

The purpose of this is to classify the social and economic factors, which affect the involvement of women in self-help groups (SHGs) for their economic as well as social empowerment. Primary data have been gathered from women respondent only on factors relating to the ownership of asset, housing characteristics and other demographic details. Both SHG and non-SHG women members have been chosen as key informants during the survey. Multi-stage purposive and stratified random sampling has been used for the selection of respondents and SHGs. Also, an empowerment index has been constructed to measure the effect of SHGs on women empowerment. The results show that factors including age, education, family type and distance from the market have a significant impact on the participation of women in SHGs. Analytically derived factors have been used to develop an empowerment index. Hence, the present research is valuable for marketing practitioners, entrepreneurs and professionals from the development sector who intend to work amongst SHGs, primarily with women. The present research is unique because the authors did not find work, especially in the context of rural India, in the said area. Factors impacting the participation of women in SHGs along with the impact of participation on empowerment have been explored using the logit regression model, leading to the development of an empowerment index.

**KEYWORD:** Women, Empowerment, Self-help groups (SHG).**1. Introduction**

One-way governments, development agencies and grassroots women's groups have tried to address these inequalities and achieve women's empowerment is through women's economic self-help group (SHG) programmes. The basic assumptions underpinning these income-

generating programmes are that giving women access to working capital and technical support, such as training, can increase their ability to 'generate choices and exercise bargaining power as well as develop a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life'.<sup>7</sup> SHGs could facilitate these goals and improve women's empowerment through the development of social capital and the mobilisation of women. Many perspectives, definitions, measures and outcomes have been associated with women's empowerment, a term that has been used interchangeably with others, such as autonomy, status and agency. The concept also has been measured in different ways; for example, women's autonomy has been measured by assessing the degree to which women participate in decision-making in their households<sup>9</sup> or with respect to their mobility.<sup>10</sup> Another challenge in defining and measuring women's empowerment is the variations in socio-cultural contexts that affect how it may occur. Mobility could be a central issue to women's empowerment in one setting and a peripheral issue in another.

SHGs are the voluntary organizations that play a significant role for the growth of socio-economic conditions of the poor, particularly the women. The fundamental aim of assist cluster is to administer funding to the poor within the society. In reference to micro-finance, assist teams are enjoying a crucial role for the advance of socio-economic conditions of the poor. India has additionally seasoned the role of assist teams in society. The NABARD initiated a project to link assist cluster with banks and therefore the real effort was taken from 1991 for the linkage of five hundred assist teams with the banks. Currently in India, the assist teams are promoted by the agricultural banks, co-operatives and non-governmental organizations. The primary objective of this research is to advance a new understanding of the impact of SHGs on the women empowerment in the Tribal area of MP.

## 2. Literature Review

**Carly Nichols (2021)** Women-led self-help groups (SHGs) are increasingly being utilized as platforms for delivering development activities by funding agencies and governmental bodies. However, there is currently little understanding as to whether SHGs are effective or equitable platforms for delivering health or livelihoods interventions. Social capital is hypothesized as a comparative advantage when utilizing SHGs as development platforms; however, the specific mechanisms have yet to be explored. This paper investigates the efficacy and equity of SHGs as platforms for development programs through analyzing 64 interviews and 6 focus group discussions collected from an agriculture and behavior

change intervention delivered through SHGs in eastern India. We find that while, theoretically, SHGs are a promising platform for health messaging this is largely dependent on SHG norms of attendance, which itself is closely tied to socioeconomic conditions and social capital. Social capital is important both within SHGs as well as between SHGs and the implementing organization. Sites with more mature SHGs had greater economic security allowing more active participation in the intervention than sites with more poverty and young SHGs. The former sites also had greater norms of trust and reciprocity (social capital) with the implementing organization that led them to accept additional interventions. In the latter sites, SHG members had competing demands on their time and less trust in the implementers, making it difficult to attend both SHG meetings and health sessions. We put forth a materialist understanding of social capital formation, where SHG members must have already received substantive benefit from membership for new activities to be successfully incorporated into their agenda. Further, using SHGs as a nutrition message delivery platform should not detract from individual engagement with more vulnerable members of the community.

**Nancy Srivastava et.al (2020)** A millennium has passed and yet again women in our society don't get the apt exposure or the right exposure they deserve. The self help group became a significant movement in India, self help groups of India primarily is working in the right direction of empowering women and trying to eradicate poverty from the society. There are still many places in India where these self help groups are not able to reach. Although these self help groups (SGHs) has done tremendous job in empowering women, but more awareness needs to be reach the masses. This research paper is an attempt to study and analyze the role and performance of self help group in the district of Ghaziabad. This self help groups consist of 11 members who are running a canteen allotted by the District Magistrate there. Their motive is to earn livelihood so that they can repay the debt and earn bread butter for their family. This research paper is basically a focused group study consisting of 11 members.

**E. Shireesha(2019).** Women empowerment and gender equality have become topics of utmost importance in the recent times, because gender inequality and its socio-economic and cultural dimensions are all pervasive in the third world as well as in the developed world. However, in the third world the problem of gender inequality is more acutely associated with economic disempowerment of women. And therefore, of recent, several initiatives are being taken up in the third world countries for the economic empowerment of women so as to

reduce the gender inequality. Among these initiatives, the Self-Help Group (SHG) movement, which is getting wide spread all over the third world, has become the prominent one. The awarding of Nobel Peace Prize of 2006 to Mr. Mohammed Yunus, the pioneer of Micro Credit and Grameen Bank has provided an international approval of the significance of SHG movement. The concept of SHG services the principle, 'by the women, of the women and for the women'. Self-help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organized for mutual help and benefit. It is formed democratically without any political affiliations. Self-help groups (SHGs) is as an instrument to change the conditions of women socially and economically. Once socio-economic experiment is achieved it would have implication on the overall development of women. SHGs enable economic, social, political and psychological empowerment of women. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

**Manpreet Arora et.al (2018)** Microfinance is one of the important tools for providing financial services to the poor and unprivileged section of the society. Women have become the focus point of these programmes in India. Self Help Group Bank Linkage Programme is one of the successful programmes for disbursing microfinance services and most of the Self-Help Groups (SHGs) are women SHGs. Therefore, assessing the effect of this programme on women empowerment is of great importance. This research paper examines the impact of the SHG Bank Linkage Programme on the empowerment status of the members. The five dimensions of the empowerment have been studied in this paper i.e. economic empowerment, social empowerment, personal empowerment, decision-making autonomy and political empowerment. In present study, the selection bias effect is considered and therefore Propensity Score Matching method has been applied to reduce such effect. Propensity score matching method helps in matching treated and control groups based on the propensity score calculated and excludes the unmatched cases for further analysis. Analysis shows that SHG Bank Linkage Programme has positively affected the empowerment level of SHGs members in Himachal Pradesh.

**Adedamola F. Badejo et.al (2017)** While women in pastoralist communities are key stakeholders in the production of milk and dairy products for income generation, they are largely ignored in other areas of development such as health. The need to involve women self-help groups, in pastoralist areas in both animal health and human health development programmes, is essential, particularly given the high incidence of zoonotic diseases in these communities. Understanding the process and impact of social networks on livelihoods is essential for any development programme that aims to prevent and control zoonotic diseases. This study examines the roles and responsibilities of women self-help groups.

The findings show that groups promoting social, physical and psychological health strongly motivated women's involvement in self-help groups. Self-help activities showed commitment to effect a change in their livelihoods, despite constraining environmental, cultural and social factors. Engagement of women's self-help groups in livestock development programmes offers a powerful instrument for driving forward the One Health practice in pastoralist communities, promoting human, animal and environmental health and well-being.

### **3. Method**

The study is based on primary and secondary data. The primary data were gathered from 200 SHGs women entrepreneurs' visionaries through purposive testing technique for Sitarganj area through meeting plan. Purposive testing is utilized as the examining strategy as it requires catching information on the aptitude level of woman business people having a place with SHGs in Sitarganj locale who are into the animator's job. The data collected were broke down to look at the self-help groups on economic empowerment and self, social mindfulness utilizing measurable instruments like rate examination, Garret Rankand Friedman test. The translation for the equivalent has been expressed. The secondary data were collected from books, journals, newspapers and websites.

### **Hypothesis**

Ho: There is no significance difference between empowerment of woman after joining SHGs among various self- help group members.

#### **3.1.Income Groupings**

This paper enquires into the level of income of women, on the basis of average monthly sample has been enquired into in terms of some important variable such as age, caste,

education, occupation and income. The sample for this study has 75 respondents. The following study reveals the socio-economic profile of the respondents.

income, approximately from all sources, the respondents have been grouped under three income groups, such as the high income group, the middle income group and the low income group. Those with an average monthly income is less than Rs.1000/- have been grouped under the low income group, those with an average monthly income ranking between Rs.1001/- to Rs.3000/- have been grouped under the middle income group and those with an average monthly income of more than Rs.3000/- have been grouped under the high income group. It is found that the high income group (Rs.3001/- and above) constitutes 13.33%, the middle income group (Rs.1001/-to 3001/-) constitutes 57.33%, the low income group (less than Rs.1000/-) constitutes 29.34%. Thus, the sample has been greatly dominated by the respondents belonging to the middle income groups. The socio-economic background of the respondents of the sample has, thus been enquired in respect of the variables of age, caste, education, income and occupation. It has been found that, the sample in terms of the variable of age, has been dominated by the respondents belonging to the middle age group and in terms of the variable of education, it has been dominated by respondents belonging to the primary educated group. The sample is also found to have been greatly dominated by the general caste and business community.

### **3.2.Age Groupings**

Age is an important variable of socioeconomic status through which one can be empowered which is an important determinant of empowerment of women. In terms of the variable of age, the respondents of SHG women have been grouped under three age groups. Those who come under the age between 25-35 years (36%), they have been grouped under the 'young age group'. Those who were 36- 54 years (57.34%) have been grouped under the 'middle age group' and those who were 55 years and above (6.66%) have been grouped under 'old age group'. The sample thus has been predominated by the middle age group as compared to the other groups.

### **4. Analysis**

Table: The researcher uncovers that out of all out respondents taken for the examination, 23.3% of them have a place with the age of 18-30 years, 38.7% are 31 to 40 years of age, 30% of them have a place with age group of over 41-50 years and staying 8 % of them have a

place with age of over 50 years. Mainly the respondent falls under the age group of 31 to 40 years.

**Table 1: Age of the Self Help Group Members**

Sl.No	Age	NoofMembers	Percentage
1	18-30	70	23.3
2	31-40	116	38.7
3	41-50	90	30.0
4	Above50years	24	8.0
Total		300	100

Type of family chose self-help group individuals is appeared in Table 2. The table shows that 65 (22%) are individuals from joint families and the staying 245(80%) are individuals from family units. Individuals from joint families get budgetary help in the midst of hardship however such help is inadequate in the event of individuals from family units.

**Table 2: Type of Family of the Self-Help Group Members**

Sl.No	TypeofFamily	NoofMembers	Percentage
1	JointFamily	65	22
2	NuclearFamily	245	80
Total		300	100

Table 3, show that 84(28%) individuals are unskilled, 125(42%) individuals are Primary education, 90 (30%) members are educated up to secondary level and only. To finish up education level of the SHG individuals is exceptionally low.

**Table 3: Literacy Levels of the Self-Help Group Members**

Sl.No	LiteracyLevel	NoofMembers	Percentage
1	Illiterate	84	28
2	Primaryeducation	125	42

3	Secondary level	90	30
Total		300	100

Table 4 show that 84(28%) individuals helping the family in ranch work. 125(42%) filling in as a rural work. 15(5%) individuals are housewife. 20 (6%) individuals raising creatures and 56(19%) have expressed that they are occupied with other occupation.

**Table 4: Occupation of the Self-Help Group Members**

Sl.No	Occupation Description	No of Members	Percentage
1	Assist the family in Agri work	84	28
2	Working as an Agri Labour	125	42
3	Housewife	15	5
4	Rearing Animals	20	6
5	Other Occupation	56	19
Total		300	100

The total number of SHG members taken into the sample for the study is 75. The sample would be chosen on the basis of their business and from each group. Five members were taken from each group.

**Table No-5 Monthly income of member before and after joining SHGs**

S.No.	Monthly Income in Rs.	Before Joining		After Joining	
		No. of Respondents	Percentage	No. Of Respondent	Percentage
1	Non Earning	30	40	2	2.67
2	Less Than 1000	15	20	8	10.67
3	1001-2000	17	22.67	35	46.66
4	2001-3000	10	13.33	24	32

5	Above than 3000	03	4	6	8
<b>Total</b>		<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>

It is evident from the above table4 that after joining SHGs the number of non- earning members was dramatically reduced from 30 to 2. The monthly income of all the members improved. As the members who were earning less than Rs.1000/- who constitute 20 per cent before joining SHG was reduced to 10.67 per cent after joining SHGs. Similarly, who were earning between Rs.1001 to 2000/- were increased to 46.66 per cent from 22.67 per cent. The members who were earning between Rs.2001 to 3000/- previously, now their earnings increased to 32 per cent from 13.33 percent after joining SHG’s. The members who were earning above Rs.3000/- previously, now their earnings increased to 4 per cent to 8 per cent.

**Conclusion**

From the present study, it can be concluded that SHGs has emerged as a mighty tool to enhance the abilities of the women who were previously marginalized and downtrodden. The study found that women members have been empowered after joining SHG. SHG has provided women small loans which enhanced their economic status which ultimately channelized into enhanced social status and bargaining power in the family and society. It is recommended that financial assistance should be provided to the SHGs, in addition to this capacity building programs must be organized to enhance the capabilities of women.

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