

THE CRITICAL ANALYSIS OF ROLE PLAYED BY SELF HELP GROUP IN WOMEN EMPOWERMENT

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ABSTRACT

Self-help group has gain huge momentum in recent era. It is now considered as a vital instrument for women empowerment. This research has considered three parameters for women empowerment viz financial, social and personal. The primary data is collected from fifty respondents from various self-help groups of Nagpur district. The various elements of financial, social and personal parameters were compared between before joining SHG and after joining SHG period. It was strongly recommended that women empowerment should not be limited only to financial empowerment but self-help group must have plan to achieve overall empowerment of women i.e. including other parameters like social and personal.

Keywords: self-help group, women empowerment, financial empowerment, social empowerment, personal empowerment.

INTRODUCTION:

India has long taken efforts to expand credit availability to rural areas. Early programs, which often yielded disappointing results, were gradually replaced by efforts to establish self-help groups (SHGs) and link them to banks (Klaus Deininger Yanyan Liu, 2009). Self Help Group (SHG) is a small voluntary association of 10-20 people either registered or unregistered preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings with a bank among its members. This common fund is in the name of the SHG. (Mazharunnisa, 2014)

A Self Help Group (SHG) is a village – based financial organization usually composed of 10 - 20 local women. Most of Self Help Groups are situated in India, though Self Help Groups can also be found in other countries, particularly in South Asia and South Asia. Self-help group is a set of rural women who join together to organize themselves into a group for eradication of poverty of the members. (S. Mamta*, M. Saravanakumar** and S. Srividhya, 2014) The SHG model in India combines savings generation and micro-lending with social mobilization. A typical SHG consists of 10-20 members who meet regularly to discuss social issues and activities and, during these meetings, deposit a small thrift payment into a joint bank account. Once enough savings have been accumulated, group members can apply for internal loans that draw on accumulated savings at an interest rate to be determined by the group (Klaus Deininger Yanyan Liu, 2009) India's Self Help Group (SHG) movement has emerged as the world's largest and most successful network of community based organizations (CBOs). It is predominantly a women's movement. As some experts have pointed out, it is a development innovation in its own right. (K. Raja Reddy C. S. Reddy, 2012)

Empowerment for women in India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives. Identity politics in India is a very critical political instrument, which is both used and abused throughout political and social institutions. There are numerous social movements fighting for the rights of the marginalized, such as the Dalit rights movement, the tribal rights movement, etc (Reecha Upadhyay, 2010)

Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of acquiring knowledge, power and experience (Dr. Sunil Kumar Sain Dr. SudhirSudamKaware ,2011) In the last five decades, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of their lives (Purusottam Nayak and Bidisha Mahanta, 2009)

A prerequisite to empowerment, therefore, necessitates stepping outside the home and participating in some form of collective undertaking that can be successful, thus developing a sense of independence and competence among the women. (Carolyn Medel, 2009)

The important milestones in the evolution of the SHG movement can be classified into six major phases: i) NGOs promote women SHGs as an alternative to mainstream financial services to reach un-reached segments of society; ii) NABARD takes the lead in partnering with NGOs, particularly MYRADA, to pilot the well-known SHG-bank linkage model; iii) State Governments, particularly in the South, take a proactive role in the promotion of SHGs in a big way, by way of revolving loan funds and other support; iv) SHG-Bank linkage reaches the scale of over a million bank-linked SHGs; v) SHG federations emerge to sustain the SHG movement and to provide value-added services; vi) SHGs and SHG federations are given widespread recognition to act as implementing agents of various mainstream agencies such as financial institutions, corporate sector, and government (K. Raja Reddy C.S. Reddy, 2012)

SIGNIFICANCE OF THE PROBLEM:

The United Nations Development Programme (UNDP) in its report in 1995 had clearly stated that unless women are engendered, they will be endangered. (Rateeksha Barman, Archana Bhattacharjya, 2015). The successful functioning of SHGs will definitely lead to economic independence of women,

increase their bargaining power in the society and will empower women both socially and economically which will ultimately strengthen the society and economy. (Ahmed et al. 2001) The participation of women in SHGs is very much about the gender relationships within their households (for instance, whether the women's husband and/or extended families support or hinder participation in SHGs) and the social relationships and structures within the group, both of which, if not well managed, can add to the women's burdens (Ahmed et al. 2001); (Kantor 2003); (Murthy 2004). SHG is a media for development of savings habit among the women. It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Mahendra Kumar Dash, 2013)

REVIEW OF LITERATURE:

Homa Soroushmehr & Khalil Kalantari & Hossein Shabanali Fami (2012) Self-help groups (SHGs) have a special role for empowering rural women that provide a critical outlet for building the way for faster, fairer, and more sustainable socioeconomic status for them. On this basis, study investigates the effect of SHGs on rural women empowerment that 260 rural women from Hamedan County (Iran) were selected as sample. Two groups of women were included in the study; Group 1 (in three subgroups of A, B and C; on based of membership years) included women who have participated in a local SHG, group 2 included women who had never participated in a similar group.

Shantha Kumar (2011). The self-help groups are voluntary association of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members. The most important feature of SHGs is that most of these groups are being organized by women. These are helping women to become financially, self-reliant. The regular meetings of the groups provide a platform to discuss and act on a variety of social issues such as health, dowry, domestic violence, child marriage, etc. So the present study is going to analyse empowerment of women by analysing the various factors viz., expenditure, saving, indebtedness and income variations.

Sarkar & Baishya (2012) results suggest that women's access to credit has a role in improving the household decision making capacity, workforce participation rate and control over resources and even political and legal awareness, thereby opening opportunity for greater empowerment of women of Assam

Tripti Kumari and Anand Prasad Mishra (2015) made an attempt to analyse the contribution of SHGs in women's development in the district of Varanasi in Uttar Pradesh. It was concluded that women in the Varanasi district have substantially benefited from the SHGs. It is observed that SHGs are playing a significant role for betterment of women and gender empowerment. In addition, these SHGs are providing platforms to these poor women to build their capacities and thereby, self-empower themselves.

Swain (2007) conducted a survey among 1000 household based on the quasi experimental sampling design to know the impact of SHG Bank Linkage Programme. There is increase in confidence level among respondents, ability of decision making and but side by side there is found to be increase in domestic violence due to economic independence of women.

RESEARCH METHODOLOGY:

In this research data collection is done by survey method. The respondents were contacted personally and questionnaire was filled in local language Marathi. The direct contact enabled researcher to collect both primary and secondary data. The respondents gave response to the questionnaire and all the information asked was received by the researcher. Total fifty questionnaires were filled from the respondents. The selection of respondents was done strictly on the basis of random sampling method.

OBJECTIVES:

- 1) To study socio-economic profile of women in studied self-help group;
- 2) To study the contribution of SHG in women empowerment in terms of Financial empowerment, social empowerment, personal empowerment;
- 3) To study the expectation of women from SHG and the extent to which these are fulfilled;
- 4) To suggest the measures for improving the work of SHG so that better empowerment of women is achieved.

HYPOTHESES:

- 1) H1: "There is no significant change in the economic empowerment of women members before and after joining the SHG
- 2) H2: "There is no significant change in the personal empowerment of women members before and after joining the SHG
- 3) H3: "There is no significant change in the social empowerment of women members before and after joining the SHG

ANALYSIS AND INTERPRETATION OF DATA:

Table 1: General profile of respondents

Particulars	Number of Respondents		Percentage
Age	Below 25	08	16
	25-35	25	50
	35-45	10	20
	Above 45	07	14
Marital Status	Married	47	94
	Unmarried	03	6
Educational Qualification	Up to 10 th	31	62
	Intermediate	12	24
	Graduate	04	08
	Post Graduate and other	03	06
Occupation	Housewife	33	66
	Business partner	03	06
	Service	01	02
	Maid	06	12
	Others	07	14
Monthly income	Below 5,000	29	58
	5,000-10,000	14	28
	10,000-15,000	07	14
Type of activity	Cattle farming	27	54
	Weaving	11	22
	Handicraft	08	16
	Weaving and handicraft	04	08

Source: Primary Data Collection

The general profile of women respondents shows that most of them are married housewives having poor educational qualification.

H1:- "There is no significant change in the economic empowerment of women members before and after joining the SHG

Economic parameters	Pre SHG joining		Post SHG joining	
	No.	Mean	No.	Mean
Loan	21	0.42	39	0.78
Rise in income	10	0.40	35	0.70
Saving	08	0.22	20	0.56
Asset creation	05	0.10	10	0.40
Cash Holding	02	0.18	04	0.38

Source: primary data collection

The calculation of t test at a significant level of 0.05 % is 2.950709. This value is more than table value of 0.5. Hence a null hypothesis is rejected. Thus it is concluded that there is significant change in economic empowerment of women after joining Self-help group.

H2: “There is no significant change in the Personal empowerment of women members before and after joining the SHG

Personal parameters	Pre SHG joining		Post SHG joining	
	No.	Mean	No.	Mean
Importance of opinion in home	10	0.20	28	0.56
Involvement in family decision making	14	0.28	34	0.68
Better house hold facilities	10	0.20	21	0.42
Better house	09	0.18	10	0.20
Educational qualification	12	0.24	12	0.24
Better school for children	14	0.28	16	0.32
Family violence	18	0.36	17	0.34
Sharing risk of family	21	0.42	31	0.62

Source: Primary Data Collection

The calculation of t test at a significant level of 0.05 % is 2.588640. This value is more than table value of 0.5. Hence a null hypothesis is rejected. Thus it is concluded that there is significant change in personal empowerment of women after joining Self-help group.

H3: “There is no significant change in the social empowerment of women members before and after joining the SHG

Social parameters	Pre SHG joining		Post SHG joining	
	No.	mean	No.	mean
Communication with outsiders	28	0.56	38	0.76
Importance of Opinion in society	11	0.22	09	0.18
Increase in social status	10	0.20	10	0.20
Able to do self-shopping	09	0.18	10	0.20
Permission to go outside	10	0.20	10	0.20
Celebration of festivals	12	0.24	20	0.40
Access to medical facilities	18	0.36	24	0.48
Access to water facilities	14	0.28	20	0.40
Access to sanitation facilities	17	0.34	31	0.62

Source :- primary data collection

The calculation of t test at a significant level of 0.05 % is 2.664186. This value is more than table value of 0.5. Hence a null hypothesis is rejected. Thus it is concluded that there is significant change in social empowerment of women after joining Self-help group.

FINDINGS:

Most of the women participants in self-help group have joined SHG only to meet their daily expenses or to increase their income and saving. On the basis of primary data it can be said that their cash holding has increased. Some of them have created asset. But the worrying point is that they have taken loan from SHG for unproductive purpose i.e. from where another income source cannot be generated.. Most times women participants have more money hence they can offer some purchase. But still they do not have enough adequate importance in their family and society. But SHG cannot be held responsible for this because participants members does not want it seriously as most of them have joined SHG for financial stability rather than social stability. Speaking about role of participants in family matters it has shown considerable improvement. This is primarily because they now have more financial power. Many respondents have agreed that their SHG lack the administration and its policy is not transparent.

CONCLUSION AND RECOMMENDATIONS:

Self-help group are doing great job towards women empowerment. But the self-help group and their women participants must realize that financial stability alone does not mean empowerment. Other factors also have to be there. Self-help group must concentrate on asset creation. It will improve financial and social empowerment of women. Self-help group must undertake awareness programme reading various government scheme on women empowerment. Self-help group must try to play vital role in local body's election so that their women members directly or indirectly get social voice. The self-help group must make effort to inculcate more qualified and working women in their group so that real example of women empowerment is there to see. In the meeting of self-help group all members must have voice and they should discuss all their problems freely. Every self-help group must have short term and long term plan, which must be evaluated from time to time.

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