

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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**EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS**

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**ABSTRACT**

*The gender disparity prevailed in various areas including literacy, education, nutrition and health, employment, decision making, participation in politics and executive positions, property rights, etc. This discrimination has been the outcome of the gender division of labour making the men to go out and market their services and so also act as the head of the household, decision-maker etc. On the other hand making women to remain at home to continuously perform the domestic activities such as taking care of the children, cook and wash for the family which have not been recognized as work till 1981 Census in India. As a result of making the men as breadwinners of the family, the female members also started assigning themselves a secondary role next only to men and as such they are treated as secondary citizen in the society. Among strategies for women empowerment, Government policies such as 73 and 74th amendment of Indian Constitution, Reservation policies, concessions, social legislation and enactment of certain acts were found to be very important. However, the effect of such strategies failed to reach the target due to various bureaucratic and systemic failures. In this regard, the SHG approach towards women empowerment is found to be highly promising and effective.*

**KEYWORDS**

economic empowerment, status of Indian women, self help groups, empowerment through self help groups.

**INTRODUCTION**

**W**omen form a part of a human resource. Unless this section of the population is given opportunities to prove their capabilities, the development would be imperfect. It was in the ancient period the women were recognised equally with men and in fact they were head of the households and participated equally in decision making like men. It is only when surplus emerged and commercial production started, markets came to play a role. It is in this juncture there came a change in the role of male and female. There came the gender division of labour mainly bringing men to outside, paid employment and women in unpaid and domestic work. The gender disparity was the result since this period and women had continuously and constantly discriminated in getting their due share in the development process. The gender disparity prevailed in various areas including literacy, education, nutrition and health, employment, decision making, participation in politics and executive positions, property rights, etc. This discrimination has been the outcome of the gender division of labour making the men to go out and market their services and so also act as the head of the household, decision-maker etc. On the other hand making women to remain at home to continuously perform the domestic activities such as taking care of the children, cook and wash for the family which have not been recognised as work till 1981 Census in India. As a result of making the men as breadwinners of the family, the female members also started assigning themselves a secondary role next only to men and as such they are treated as secondary citizen in the society.

The year 2001 was declared as a 'year of women empowerment'. Efforts were being made in the direction that women should have a role in all walks of life; and special provisions should be made in the budget for activities related to the development of women.

Many schemes were planned and started to be executed, at government level, in respect of women education, laws regarding prevention of atrocities on women, their participation in economic and political spheres etc. At this juncture, SHG movement also started and in a way journey towards women empowerment began.

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. It means 'empowerment' is a multi-fold concept that includes economic, social & political empowerment. The term empowerment pre-supposes primacy of power over other dimensions. We speak of women's sharing of political power and participation in government. An important issue related to women's empowerment is the reservation of seats for them in the state legislature and union parliament. The 73rd and 74th constitutional Amendment Act 1992 has provided 33 percent seats for women in Panchayats and municipal bodies. Though the experience of the Indian Panchayat Raj Institutions, one million women have actively entered political life in India. Since the creation of the quota system, local women-the vast majority of the illiterates and poor have come to occupy as much as 43 percent of seats-spurring the election of increasing numbers of women at the district, provincial and national level. Since the onset of PRI, the percentages of women in various levels of political activity have risen from 4-5 percent to 25-40 percent.

According to an Indian writer and activist Devaki Jain, "the positive discrimination of Panchayat Raj Institutions has initiated a momentum of change. Women's entry into local government in such large numbers often more than the required 33 percent, and their success in campaigning, including the defeat of male candidates, has shattered the myth that women are not interested in politics, and have no time to meetings or to undertake all the other work that is required in political party processes. Panchayat Raj Institutions reminds us of central truth: power is not something people give away, it has to be negotiated, and some time wrested from the powerful." says Noeleen Heyzer, executive director of UNIFEM, "this is one of best innovations in grass-roots democracy in the world" (Women's Link, Jul. to Sept., 2003, p. 30). Seats in local bodies have been reserved for women for their active participation in decision-making, but the parliament has so far failed to provide a similar representation to women. In India, the participation of women in politics has actually been declined since the days of freedom movement (10%). It reached a high of 8 percent in 1984 elections. This figure has not crossed since then. The account of measures taken for women's empowerment in India clearly shows that there is a deep concern in the country to uplift their social and economic conditions, so that they may plan an active role in the task of national developments. Government is not serious for the political participation of women; the data shows that they are lagging behind in political sphere.

**A) ECONOMIC EMPOWERMENT**

The proportion of unpaid activities to the total activities is 51% for females as compared to only 33% for males. Over and above this unpaid work, they have the responsibilities of caring for household which involves cooking, cleaning, fetching water and fuel, collecting fodder for the cattle, protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individuals in the family. This shows that though there is still a long journey ahead towards



women empowerment. To achieve the goal, there is an urgent need of change in the mindset of the entire society. Indebtedness has become the hallmark of the rural life. Participation in self-help groups helps in saving some money out of their daily household expenses. Also, they can avail loan with lower interest rates. This has led a sort of change in the society's view towards woman, in general.

#### **B) SOCIAL EMPOWERMENT**

Atrocities are perpetrated on woman. She is viewed not as a human being but as delectable thing. Efforts are being made to change this situation and bring about a stage where man and woman would be viewed equally. Many Schemes are being implemented for equal education and equal opportunities of employment, so that, women would have equal rights.

The members of SHGs are mostly women. They save money and invest in SHG. They can use it at the time of their needs. As they can have money in their hand, they get some status in their family. It has resulted in developing self-confidence, self esteem and self respect also. Work participation empowers women. However the condition of women in India is more miserable than the rest of the world in almost every field of social life. They are paid half of three-quarters of the money while their male counterparts earn for the same job. India is predominantly agricultural country. Women do more than half of the total agricultural work. But their work is not valued. On an average a woman works 15 to 16 hours a day unpaid at home and underpaid outside.

Among strategies for women empowerment, Government policies such as 73 and 74th amendment of Indian Constitution, Reservation policies, concessions, social legislation and enactment of certain acts were found to be very important. However, the effect of such strategies failed to reach the target due to various bureaucratic and systemic failures. In this regard, the SHG approach towards women empowerment is found to be highly promising and effective.

#### **C) POLITICAL EMPOWERMENT**

In the beginning, the process of participation of women was slow, but now the situation is fast changing. Due to advent of SHGs, women were able to see the outside world. They understood the processes involved in solving the local problems through political participation. By and by, their participation in political process started increasing. In SHGs, they found an opportunity to become a leader of SHG. In some places, local SHGs acted as pressure groups for or against a particular political candidate in Panchayat elections. Thus, Self-help Group has proved an important means in taking the process of women empowerment to rural region. Thus the SHG programme has been successful in strengthening collective self-help capacities of the poor at the local level, meeting their peculiar needs leading to their empowerment. The rural poor, with the intermediation of voluntary organisations also join together for self-help to secure better economic growth. This has resulted in the formation of large number of SHGs in the country; and the SHGs have mobilised savings and recycled the resources generated among the members. Women are motivated to change the traditions.

The women's political campaigns refer to solving the issues that affect their daily lives like safe drinking water, schools, health centres, roads, etc. some women have taken the agenda further by displaying a mature understanding of the contexts in which the political economy functions. In our society men, having attitudes resist the political empowerment of women. There is a feeling that women should only contest the reserved seats and not the general seats. Several NGOs working in the area tries to educate women about the voting behaviour and election procedures. Elected women members learn to negotiate their newfound positions in an inherently male dominated system, fighting the adverse institutionalized practices like, corruption. Women face many obstacles while contesting election such as sabotage, threats, boycott and pressure from family. However, women on gaining the political power can bring rapid change in the lives of other women and attain equality.

There is low representation of women at all levels of political institutions. Women still face major obstacles in seeking higher positions in society. Political participation is a human right, recognized in the Universal Declaration of Human Rights. Women are poorly represented at different levels of political life and decision-making. Thus, there is widespread neglect of women's priorities by politicians and bureaucrats. As per the Human Development Report, 1999 women hold only 12.7 percent of the world's parliamentary seats and only 8.7 percent of those in the least developed countries. In India, the process of politically empowering through reservation in the local bodies has helped in the wider mobilization. On many occasions, elected women have provided the leadership for organizing women and get their legitimate demands fulfilled like, widow pensions, gas connections, etc. There is a growing realization among the women that local elections are a means to bring positive change in their lives.

### **EMPOWERING WOMEN THROUGH SELF HELP GROUPS**

The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001). India has also ratified various International Conventions committed to securing equal rights to women. The National Policy for The Empowerment of Women' (2000) states that "The women's movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women.

However, the policy also speaks of "a wide gap between the goals enunciated in the Constitution, legislative Policies, plans, programs, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other...Gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations".

The World Bank's Empowerment and Poverty Reduction: A Sourcebook defines empowerment in its broadest sense as the "expansion of freedom of choice and action" (Narayan, 2002). United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Kabeer's (1998, 1999) view of empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability.

Mayoux's (2000) definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations". It consists of: (1) 'Power within', enabling women to articulate their own aspirations and strategies for change; (2) 'Power to', enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; (3) 'Power with', enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organizations for change; and (4) 'Power over', changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in different spheres of life (e.g., economic, social, political) and at different levels (e.g., individual, household, community, market, institutional).

JSI researchers identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programs: a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. Thus, their concept of empowerment can be looked at in a behavioural sense as the ability to take effective action (Snow, 1990).

#### **SELF HELP GROUP**

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. It has, however, been argued that development agencies committed to empowerment of women need to question the nature of the link between access to credit by targeting women, and the transformation of gender relations needed for empowerment and equality.

#### **REVIEW OF LITERATURE**

Tonmoyee Banerjee (2009) his case study made an effort to estimate the impact of Self-Help Groups created under SGSY programme and has been observed that income generation through group activities has improved the average income of group members, but the inequality of distribution of income is high among the group members than that of the non-group members. Further there has been a significant decline in the medical expenditure and school drop-out rate in the families of group members than that of non-group members.

Gariyali and Vetrivel (2004) in their book "Women's Own: The Self-Help Movement of Tamil Nadu" have observed that micro credit is a means for women's empowerment aimed at reducing poverty, promoting self-employment and development-based activities. Need based and timely credit has become a powerful instrument with the responsibility of savings and credit operation left to organized women's groups called the SHGs. Daring women has put the country's rural poor in a self-reliant mode. The self-help movement has sprung surprises in doomed areas.

Nashi (2004) in his article titled "Micro Finance: A Study of Stree Shakti SHG Programmes" points out that Stree Shakti, the Karnataka State Government's women's programme, launched by Women and Child Welfare Department of Karnataka State in October 2000, strictly focuses on empowerment of rural women making them financially, socially and politically capable. As on 30 September 2003, there are 7,638 Stree Shakti Groups in Belgaum District of Karnataka State involving a total of 1,10,351 women. The total savings of these groups stands at Rs.689.54 lakh. About 807 of these groups have availed bank loans. The loans total to the tune of Rs.322.91 lakh. To encourage Stree Shakti Groups and to make them effective, these groups are given opportunities to make use of the development services available in various departments. The author further states that the best thing about the Stree Shakti programme is that it is "a win-win situation" for everybody involved, the Karnataka Government, the rural women, and NGOs, as they build a self-sustaining cycle of growth for all parties.

## IMPORTANCE OF THE STUDY

A number of programmes have been designed to augment the flow of credit to the poor with varying degrees of implicit and explicit subsidies. The main thrust of these credit programmes has been the provision of financial assistance to the poor at a concessional rate of interest coupled with capital subsidy to enable them to rise above the poverty line. The economic bondage between the banker and the SHGs provides an opportunity for both the bankers and the SHG members to increase the scale of borrowing. The magic of the success of micro-credit through the SHGs is the goodwill of the members. In the matter of borrowing of funds, utilisation of funds and repayment, all members have a joint accountability. Moreover, the members help one another in running their economic ventures successfully.

Though the SHGs were started in 1997 in Tamil Nadu, the concept penetrated down only in recent years. Now there is a greater amount of socio-economic emancipation among the members of the SHGs. Hence there is a need for evaluating the social and economic impact of the SHGs on their members. Hence the SHGs have been formed for meeting the needs of industrial and agricultural activities.

## STATEMENT OF THE PROBLEM

Right from the Sixth Five Year Plan, a number of poverty alleviation programmes have been implemented in rural India. But these programmes are not successful. The multiplicity of programmes resulted in lack of proper social intermediation, absence of required backward and forward linkages, repayment problem, and improper creation of assets. These programmes were targets-oriented rather than beneficiary-oriented. People's participation and involvement in planning and implementation in these programmes were totally lacking. To rectify this defect, the government has decided to reformulate poverty alleviation programme. The early programme like Integrated Rural Development Programme, Training of Rural Youth for Self Employment, Development of Women and Children in Rural Areas, Supply of Improved Toolkits to Rural Artisans, Ganga Kalyan Yojana, Million Wells Scheme, are no longer in operation and the new programme known as SGSY has been implemented since 1999.

Inadequate amount of loan affects its proper utilization to a great extent. This inadequacy, often, leads to unproductive spending and in the long-run, may turn out to be counterproductive and defeats the very objective of financing, or compels the poor beneficiaries to knock at the door of the agricultural/professional money-lenders. Moreover, inadequacy of loan amount and delay in disbursement of loan are responsible for diversion of loan amount and require due attention of the agencies involved in poverty alleviation programmes. Though women's role in the family life is much more important for its development both economically and socially, they are crippled with many problems in day to day life due to lack of education. Rural women are always dependent on others, especially on the male members of the family for money, and thus they lack economic independence. In rural areas local moneylenders who charge high rate of interest have been a major source of credit. This paved way for the emergence of Self-Help Groups in India.

## OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To study the role of Self-Help Groups in rural development in general.
2. To study the economic impact of SHGs in the members life.
3. To study the economic impact of bank finance and the factors influencing the acceptance of SHG members
4. To give suitable measures to encounter the problems.

## HYPOTHESES OF THE STUDY

- $H_0$ : There is no significant difference between age group and level of satisfaction.
- $H_0$ : There is no significant difference between education and level of satisfaction.
- $H_0$ : There is no significant difference between marital status and level of satisfaction.
- $H_0$ : There is no significant difference between type of family and level of satisfaction.
- $H_0$ : There is no significant difference between members of family and level of satisfaction.

## METHODOLOGY

The study used both primary and secondary data. The primary data was collected from the members of Self Help Group in India. For this purpose 300 respondents were selected. The respondents were chosen by simple random sampling method. Interview schedules were used to collect first hand information from the selected sample respondents. Secondary data was collected from the existing literature available in various government institutions and offices. It also has been collected through books, reports and online.

## RESULTS AND DISCUSSIONS

TABLE - 1

Factors	Calculated value	Table Value	Degree of Freedom	Remark
Age	95.608	9.488	4	Significant

It is found from the above table that the calculated chi-square value (95.608) is greater than the table value(9.488). Hence the Null Hypothesis is rejected at 5% level of significance. From the analysis, it is found that there is a close relationship between the age and their satisfaction.

TABLE - 2

Factors	Calculated value	Table Value	Degree of Freedom	Remark
Education	85.330	15.507	8	Significant

It is found from the above table that the calculated chi-square value (85.330) is greater than the table value (15.507). Hence the Null Hypothesis is rejected at 5% level of significance. From the analysis, it is found that there is a close relationship between the education and their satisfaction.

TABLE - 3

Factors	Calculated value	Table Value	Degree of Freedom	Remark
Marital Status	79.467	9.488	4	Significant

It is found from the above table that the calculated chi-square value (79.467) is greater than the table value (9.488). Hence the Null Hypothesis is rejected at 5% level of significance. From the analysis, it is found that there is a close relationship between the marital status of the respondents and their satisfaction.

TABLE – 4

Factors	Calculated value	Table Value	Degree of Freedom	Remark
Type of Family	14.66	5.991	2	Significant

The table reveals that the calculated Chi-square value (14.66) is greater than the table value (5.991). Hence the Null Hypothesis rejected at 5% level of significance. So there is close significant relationship between type of family and level of satisfaction.

TABLE – 5

Factors	Calculated value	Table Value	Degree of Freedom	Remark
Total Members of Family	41.738	9.488	4	Significant

The table reveals that the calculated Chi-square value (41.738) is greater than the table value (9.488). Hence the Null Hypothesis rejected at 5% level of significance. So there is close significant relationship between total members of family and level of satisfaction.

## FINDINGS

Out of the 300 respondents, 35.9 per cent of the respondents belong to the age group of below 25 years, 43.5 per cent of the respondents come under the age group 26-30 years and 20.7 per cent are in the age group above 30 years.

The highest literacy rate 46.4 percent of the respondents is up to school level. 35.2 per cent of the respondents have got education up to college level and 8.0 per cent were illiterate, 6.4 percent of the respondents are in other category and 4.0 percent have got diploma degree.

76.4 percent of the respondents are married, 14.4 percent of the respondents are unmarried and 9.2 percent of the respondents are in others category. Out of the sample numbers 60.8 per cent of the respondents have nuclear family system and 39.2 per cent of the respondents have joint family system. 13.0 per cent of the respondents have family members up to 4, about 78.6 per cent have 4 to 6 family members, 8.4 per cent have the family size of above 6 members.

## SUGGESTIONS

Women should be positioned in large numbers at top levels for significant and effective exercise of power and they need to be equipped with suitable means to shoulder these responsibilities. The Government may enact a common legislation for SHGs and women empowerment, which would serve the present scenario needs of women. Around 8 per cent of the respondents are illiterate in the study area. SHGs have taught their groups how to sign. SHGs can take a step further and start a campaign to impart functional literacy to their members. At the village level they can run a special centre with a team of volunteers to promote literacy among its members. Self-Help Groups must try to function independently instead of depending on NGOs and Block Development Officers for their effective functioning. A Self-Help Group should not only concentrate on the growth of the group, but should also show active involvement on the social issues and other essential issues like health, sanitation etc. to develop the entire village. Groups should be aware of all government schemes and should make use of them for their development. The SHG members are advised to utilize the amount only for carrying out the assigned task. The members should undergo some sort of training in order to educate themselves about the utilization of money properly. The members should be trained to rotate the money for the benefit of meeting emergencies of the needy rather than sharing equally among themselves. Cooperation among members and proper repayment of loan is the only way to get success in their scheme. There should be rotation of group leadership, so that all the members of the group get an opportunity to play managerial role. Unmarried women can be allowed to become members, a lesser financial commitment may be drawn up for them.

The members have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products. Self-Help Groups can utilize National Small Industries Corporation, State Small Industries Corporation, Small Industries Development Organisation, Indian Institute of Foreign Trade, Handicrafts and Handloom Exports Corporation of India and State Small Industries Corporation for marketing their products. Good packing and branding of products should be introduced to capture the new market area and to increase the volume of sales.

## CONCLUSION

The present scenario paves a way for the overall development of women in India. There is no denying that bank finance to the SHGs can play a greater role in reduction of poverty and vulnerability of the poorest of the poor rural women. However, the bank finance has to be complemented and supported by the non-financial services. It is concluded that women are now participating in all productive activities and are at par with men. SHG members' savings are increased to the desirable extent which automatically increase the purchasing power and increase in standard of living and thereby enhance the empowerment of women. It is cleared that gender strategies in micro finance not only focus on increasing women's access to savings and credit and also organizing self help groups to look strategically at how programmes can actively promote gender equality and women's empowerment. No doubt that the SHGs movement in India has been working in the right direction, but it is necessary to further empowerment of women in social, economical, cultural and political for the interest of the family in particular and the nation in general. The study finds that this mechanism of credit coupled with the mobilization and organization of women on the basis of strengthening and collective action empowers women. It is this aspect of the study that brings about welcome changes in the women's lives has to be highlighted. Further SHGs are concerned with the development of women in all respects along with a sound knowledge about their rights and duties. To make the SHGs really meaningful and successful, the government at different levels have to intervene in a large scale not as provider of finance or provider of other inputs, but as facilitator and promoter. It is also thus important to view micro-credit programmes as a complement rather than a substitute for effective policies to be able to transform national and international development of women.

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