

Role of Self-Help Groups for Women Empowerment in India: An Empirical Review

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Abstract

Self Help Group model has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. 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 an instrument to eradicate poverty and develop the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in India by extensive literature survey.

KEYWORDS: Empowerment, Women, Self-help groups, Empirical, Society, India.

Introduction:

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. 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. 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 Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment (Geethanjali R., and Prabhakar K., 2013).

Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from

which women become active in village affairs, stand for local election to take action to address social (Manjunatha S., 2013). In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. 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 (www. Self Help groups.com).According to many disciplines empowerment describes the freedom of a person in social, political and economic matters.

Objectives:

1. To understand the status of women empowerment in India.
2. To study the role of Self Help Groups in the women empowerment.

Research Methodology:

In this research that is based on secondary data, the researchers take into account the insights derived from relevant studies undertaken and survey conducted by various researchers and institutions in the subject area. This research is essentially aimed at understanding the status of women empowerment in India and study the role of Self Help Groups in the women empowerment. Researchers have also considered the views/opinions expressed and experiences shared by the experts in the subject area under consideration.

Literature Review:

There are numerous studies made both by Indians and Foreigners to examine the empowerment of women and their related issues. Some of the important studies in this regard are as follows.

Minaxi Setia, et. al., (2017), conducted study on “**Impact of Women Empowerment through Self-Help Groups - A Study of Haryana**”. In the present study result shows that, Self Help Groups have played a vital role in poverty modification through women empowerment in Haryana state. Self Help Group also increase’s the confidence and social- economic self-reliance of the members. **Maheshwari M., (2016)**, conducted study on “**The role of self-help groups: Women empowerment and inclusive escalation**”. In this study researcher concluded that, the involvement of Self Help Group is yet another step towards the path of the socio-economic status of women and it also shown to be instrumental for the rural transformation. It also pays meaningfully to financial addition and complete growth. Thus, the better planning and application of the interference with regular nursing and support to Self Help Group can result in even better the socio economic change. Hence, Self Help Group can be considered as a major tool for socio-

economic transformation which leads to complete growth of our country. **According to Sneha G. Upadhye and Rupnawar B. S., (2016),“Economic empowerment of rural women through self-help groups study of Raigad district Maharashtra”.** In this research paper researchers were found that there is significant growth in income level after joining Self Help Group as compared to before joining Self Help Group of the respondents. Hence, the researchers concluded that, the income generating activities leads to economic empowerment of the respondents. Therefore, Self Help group activities create income generating activities for women empowerment and respondents get their self-respect in the society as well as in home due to economic stability. **Vishnuvarthini R. and A. M. Ayyothi (2016),** reviewed **“The Role of SHG in Women Empowerment- A Critical Review”.** This review article gives a complete picture of the success of Self Help Group towards women empowerment. This study concluded that the women employed in the Self Help Groups got better access to health care, socioeconomic development and independent decision making. Some report suggested that the Self Help Group can also affect the social, cultural balance exists in the country like India. Overall, the positive effect of Self Help Group is overwhelming the negative effect. **According to Rahul Sarania, (2015), “Impact of Self-Help Groups on Economic Empowerment of Women in Assam”.** In this study researcher concluded that the positive change in indicators of economic empowerment, viz., income, employment and savings after joining the Self Help Group. The calculated value of Wilcoxon signed Ranks Test for the economic indicators were significant. It shown that majority of the respondent’s income, employment days and amount of savings increased after joining Self Help Groups group as compared to before joining Self Help Group. Thus, finally this study concluded that Self Help Groups have been playing a dynamic role in the empowerment of rural women in the study area. **Kappa Kondal, (2014),** attempt has been made to assess the women empowerment through Self Help Groups in Andra Pradesh, India. **Manimekalai, (2004),** in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

Findings of the study:

- It has been found that women are facing tremendous problems in rural and semi urban part of India.
- Women often face percipience and stubborn gender inequalities in the family and in society, with some women feeling multiple judgment and exclusion because of factors such as background or caste.
- It has seen that Self Help Groups have played a vital role in poverty modification through women empowerment in various state of India.
- Self Help Group also increase’s the confidence and social- economic self-reliance of the members.
- Self Help Group is yet another step towards the path of the socio-economic status of women and it also shown to be instrumental for the rural transformation.
- But due to certain constraints like gender inequality, exploitation, women torture for which various SHGs is not organized properly and effectively.

Conclusion and Recommendations:

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, 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 inappreciable 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 along with women empowerment.

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