

A Study of Women Empowerment & Self-Help Groups in India

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Abstract: *Women empowerment is one of the most trending discussions as days are passing by. Empowerment really means empowers to have enforcement power. How women empowerment will look like in future? And what responsibility should government and society take towards it.*

Self-help groups (SHGs) are a key part of women's empowerment in India. They are grass-roots level organizations that enable women to come together and support each other in areas such as financial planning, health and nutrition, and personal development. SHGs have been shown to have a positive impact on women's empowerment, as they provide a space for women to share knowledge and experiences, and to build confidence and leadership skills. In addition, SHGs can provide access to credit and other financial services, which can help women to start or expand businesses, and to improve their household finances. In India, there are more than 200,000 self-help groups (SHGs) that consist of mostly women. These SHGs are led by a woman who has been elected to lead the group and they have an existing relationship with each other. The SHGs provide an opportunity for people to come together and share their problems to help improve the quality of life. There are many different types of SHGs in India, with a variety of focus areas. However, all SHGs share the common goal of empowering women and helping them to improve their lives.

Keywords: - *Women empowerment, self-help group approach, self-directed, opportunity decision-making:*

1. INTRODUCTION

In India, women's empowerment has been a major focus of the government and civil society organizations for many years. While there have been many programs, and initiatives aimed at empowering women, one of the most effective has been the formation of self-help groups (SHGs).

One-third of the population in India is female and makes a major contribution to the economic survival of their family. Women are marginalized in Indian society; they need to be mobilized by forming groups that help each other with solving problems they may not have enough individual power or opportunity to solve on their own. These groups serve as small voluntary organizations that provide support for women who are poor, marginalized and underprivileged. The formation of these groups helps them become more independent, which indirectly benefits the socio-economic development of the country.

SHGs are small groups of women who come together to support each other in areas like financial management, health and nutrition, and starting or growing businesses. These groups provide women with a forum to share their experiences and advice, and to pool resources to help themselves and each other.

The data on SHGs is clear: they are a key part of women's empowerment in India. Currently, there are over 2 million SHGs in operation across the country, reaching over 60 million women. Studies have shown that women who are members of SHGs are more likely to start their own businesses, to access credit, and to participate in decision-making at the household level.

There is no doubt that self-help groups are playing a vital role in empowering women in India. With current data showing their success, it is important to continue supporting and expanding this crucial program.

Self-help groups (SHGs) are a key part of women's empowerment in India, with current data showing that they have a positive impact on both women's economic empowerment and their personal empowerment. What are SHGs? Self-help groups are small, informal groups of people who come together to help each other out, usually on a regular basis. In India, SHGs typically comprise women from the same village or locality who pool their savings together and use the money to provide loans to members for income-generating activities.

SHGs are a key part of women's empowerment in India. They help women to develop leadership skills, gain financial independence, and improve their social and economic status. SHGs also provide an important support system for women who are facing difficult life circumstances.

Current status shows that SHGs are having a positive impact on the lives of women in India. Women who are members of SHGs are more likely to be employed, have higher incomes, and be involved in decision-making at the household level. SHGs are also helping to reduce gender inequality within households and communities.

While all women benefit from being members of SHGs, some groups of women benefit more than others. Women from lower castes and minority groups often face greater obstacles to social and economic empowerment. SHGs can help to level the playing field by providing these women with the resources and support they need to succeed.

In addition, women who have been victims of violence or who live in poverty often find it difficult to access services and support from government and NGOs. SHGs can play an important role in providing these women with the assistance they need.

SHGs are the holistic programme of micro-enterprises with a focus on self employment, the organization of rural poor people into self-help groups and their capacity building, planning of activity clusters, the development of infrastructure, technology and marketing. It refers to self-governed, peer controlled informal groups of people with similar socioeconomic backgrounds and a desire to collectively perform common purposes.

2. REVIEW OF LITERATURE

Anju and Raju found (2014) that there are three problems for rural women entrepreneurs: lack of supportive networks, financial issues, and marketing problems.

Poornima and Ramanaiah's (2019) study found that difficulty in setting a stable price, lack of practical skills, and marketing issues are the main difficulties faced by entrepreneurs.

Priyanka Kumawat and Vishakha Bansal (2018) noted that inadequate training, marketing products with difficulty, and poor financial institution support are the problems faced by Self-Hel
Sivakumar and Kavithasri (2017) found lack of formal education, family responsibilities, lack of communication skills and the highly competitive environment are the most prominent problems in SHG members.

Swami Doss and Manjula Devi (2013) the authors found that providing additional training and organizational capacity, increasing access to credit and inputs, and reducing the number of middlemen could help these groups.

Vinodha Devi (2017) identifies that there are problems with scarce materials, power and finances that women face in the business environment.

➤ What is Women Empowerment?

Women empowerment is all about giving women the ability to control their own lives and make their own decisions. It's about providing women with the resources they need to reach their full potential. And it's about creating a society where women can be equal to men.

Women empowerment is a process that enables women to claim their rights, access resources, and participate in decision-making. It's about ensuring that women have the same opportunities as men to reach their full potential.

The goal of women empowerment is to create a world where everyone can enjoy the same rights and opportunities, regardless of gender. When women are empowered, they can contribute their unique talents and perspectives to make our world a better place for everyone.

➤ **What are SHGs?**

Self-Help Groups (SHGs) are a key part of women's empowerment in India. SHGs are small groups of women who come together to save money and access credit. They also provide a forum for women to discuss issues and share information.

Self-Help Groups are not new to Indian society. Grouping together based on the shared values of something such as caste provides a basis for self-help, prior to any outside intervention. A bond with people in the same community will lead to groups who are there for one another and help one another in times of need, thus creating a sense of community support.

SHGs have been shown to be an effective way to empower women and help them access financial services. Current data shows that there are over 10 million SHGs in India, with over 60 million members. These groups have helped women increase their income, access credit, and start businesses.

SHGs are a critical part of the Indian government's efforts to promote financial inclusion and women's empowerment. The government has provided training and support to SHGs, and has also created special programs to help them access credit.

The success of SHGs demonstrates the power of women coming together to improve their lives. They are a key part of empowering women in India and should continue to be supported.

➤ **What can these groups do to help?**

The main aim of a women empowerment self-help group is to help women become financially independent. They do this by providing them with access to credit, training them in financial

literacy, and teaching them how to start and run their own businesses. In addition, they also provide support and guidance to women who are victims of domestic violence.

➤ **How to be an active participant in the group?**




Assuming you would like tips on how to be an active participant in a women empowerment self-help group in India:

Women empowerment self-help groups (WESGs) are a great way for women to come together and support each other. By being an active participant in the group, you can help make it a success. Here are some tips on how to be an active participant in a WESG:

1. Be engaged and contribute to the discussion. This includes listening to others, sharing your own experiences, and asking questions.
2. Respect the opinions of others, even if you don't agree with them. This is a safe space for everyone to share their thoughts and feelings, so be respectful of that.
3. Help out where you can. Whether it's taking on a leadership role, organizing events, or simply helping with day-to-day tasks, your contribution will be appreciated.
4. Spread the word about the group to other women who might benefit from it. WESGs can be life-changing for members, so help us reach as many women as possible!

➤ **How to improve Female Empowerment?**

There are many ways to improve female empowerment, but here are three key ways that can make a difference:

-  Encourage and support women owned businesses
-  Educate girls and young women about their rights
-  Create opportunities for women to enter leadership roles

➤ **What are the benefits of women empowerment?**

There are many benefits to women empowerment, including improved access to education and opportunities, increased self-confidence, and a stronger voice in society. When women are

empowered, they are able to better their lives and the lives of their families. Additionally, women empowerment can help to break the cycle of poverty and create a more equal and just world. This article will go over some of the many benefits associated to women empowerment, including increased income, increased participation in decision-making, and improved health outcomes.

1. Empowering Women Helps Local Economies:

Empowering women has a positive impact on local economies. When women are given the opportunity to work and earn an income, they reinvest that money back into their families and communities. This leads to increased economic activity and overall financial growth. Empowering women also helps to reduce poverty. Women are more likely than men to invest their earnings in essential needs like food, education, and healthcare. This helps to break the cycle of poverty and improve the standard of living for everyone in the community. In addition, empowering women helps to promote gender equality. When women are given the same opportunities as men, it creates a more equal society. This can lead to improved social cohesion and a more harmonious community.

2. Women's Roles in Society:

Women have always played an important role in society. They are the nurturers, the caretakers, and the ones who typically hold the family together. Women's roles have expanded over the years, and they now play a vital role in the workforce. Women are now working in all kinds of jobs and industries. They are doctors, lawyers, teachers, business owners, and more. Women are proving that they are just as capable as men when it comes to work.

Women are also becoming more involved in politics and making their voices heard on important issues. They are fighting for gender equality and women's rights. Women are becoming a force to be reckoned with, and they are making positive changes in the world. Empowering women is important because it helps to create a more balanced society. When women are empowered, they can reach their full potential and make a valuable contribution to the world.

3. Gender Equality:

Women empowerment leads to gender equality. When women are given the same opportunities as men, they can achieve just as much. This helps to create a more equal

society where everyone has the same chance to succeed. Gender equality also has a number of other benefits. For example, it can help to reduce poverty and improve health and education outcomes. It can also lead to peace and stability in communities and countries.

So, empowering women is not only good for women, but it's also good for society as a whole. It creates a more equal world for everyone.

4. Benefits of Empowerment for Mental Health:

Empowerment can have a positive impact on mental health. When women feel empowered, they often feel more confident and capable. This can lead to increased self-esteem and a sense of control over one's life, Feeling empowered can also help reduce anxiety and depression. Empowerment can also lead to positive changes in behavior. Women who feel empowered are more likely to take care of their health, both physically and mentally. They are also more likely to seek out help when they need it, whether from a doctor or a therapist. And, they are more likely to stand up for themselves and assert their needs. All of these factors can lead to improved mental health. When women feel empowered, they often feel better about themselves and their lives. This can lead to increased happiness and satisfaction.

Female Entrepreneurship Rises When Government Invests in Women:

There is no denying that women have come a long way in the business world. In recent years, we have seen more and more women starting their own businesses and becoming successful entrepreneurs. However, there is still a lot of room for improvement when it comes to women empowerment. One way to help close the gender gap is by investing in female entrepreneurs.

Studies have shown that when the government invests in women-owned businesses, the number of female entrepreneurs rises by 500%. This is because women are given the resources and support they need to succeed. Government investment in female entrepreneurs not only helps close the gender gap, but it also boosts the economy. When women are successful in business, they create jobs and drive innovation.

3. OBJECTIVES OF THE RESEARCH STUDY:

Following objective of research study as under-

- ✚ Special focus on developing women self help group institution.
- ✚ To analyze the income, expenditure and saving pattern of the member of the women self-help group.
- ✚ To study how the SHG put its contribution towards the socio-economic condition of the women.

4. RESEARCH METHODOLOGY

The theoretical framework used in this study was shaped up by the view of insiders an anthropological perspective using emic. The scale we developed for the study was pretested and then used on members of SHGs in order to assess empowerment amongst women. In this research study the Self Help Group is created to help other members of rural women buy goods, by providing them with a collective fund. The members are educated on the benefits of being in the group and take part in a democracy where all members have equal say. We conducted fieldwork to study this concept in different phases - where the first phase was devoted to collaborating with the village community. The process continued, and new data such as observational, interview, focus group discussion and case study methods were any time. These techniques then included household surveys and self-response scales on different areas of empowerment. We asked all fifty SHG women from the village for their answers and responses on these questions, not forgetting that many didn't have formal educational qualifications but had excellent understanding about what could be answered for each question. We used various case studies in order to back up and support our ideas through observation. The data had been analyzed using SPSS software 24.

5. DATA ANALYSIS

We consider the age group of the SHG members (table 2), their age group ranges from 15-19 to 65-69 years. About one fifth of the participants come under 25-29 years age group. From the age groups 30-34 to 45-49 years onward there is an increasing trend, while it suddenly drops thereafter. The representation from the age groups, 15-19 and 20-24 years, show an insignificant participation ratio.

Table 1: Distribution of the SHG women by age:

Sl. No.	Age groups (in years)	N (%)
1	15-19	01 (2.0)
2	20-24	03 (6.0)
3	25-29	10 (20.0)
4	30-34	05 (10.0)
5	35-39	06 (12.0)
6	40-44	07 (14.0)
7	45-49	08 (16.0)
8	50-54	04 (8.0)
9	55-59	02 (4.0)
10	60-64	02 (4.0)
11	65-69	02 (4.0)
12	All age groups	50 (100.0)

Source: Fieldwork data, 2022

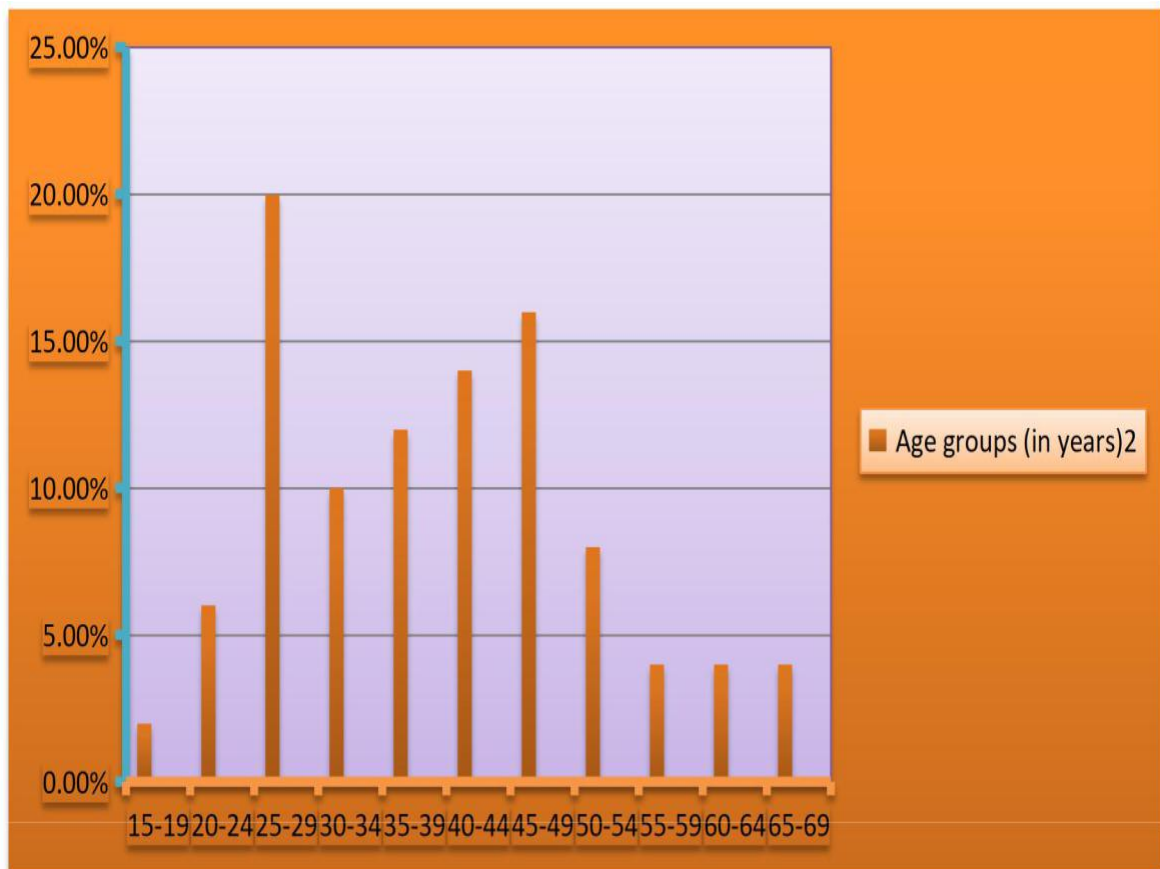


Figure 1: Distribution of the SHG women by age:

Table 2: Sources of motivation towards joining the SHGs:

Sl. No.	Sources of motivation	N (%)
1	Neighbours	18 (36.0)
2	Friends and relatives	15 (30.0)
3	Panchayet member and/or staff members of panchayet office	10 (20.0)
4	Own interest	
5	NGO	07 (14.0)
6	All	50 (100.0)

Source: Fieldwork data, 2022

Most of the women became attached to the SHGs by the influence of their neighbours (36.0%) or peers (30 percent) (table 2). About 20 percent of them joined the SHGs under influence of the gram panchayet member and staff of the panchayet office. The rest of them (14 percent) joined SHGs out of their own interest.

Table-3: Educational status of the SHG members under study:

Sl. No.	Educational status	N (%)
1	Illiterate	13 (26.0)
2	Primary	23 (46.0)
3	Secondary	12 (24.0)
4	Higher secondary	02 (-4.0)
5	Graduate and above	-
6	All	50 (100.0)

Source: Fieldwork data, 2022

The educational status of the study participants shows that there is none with a graduate degree, only 4.0 percent with higher secondary level education and 24 percent with secondary levels of education, 46 per cent dropped school at the primary level and 26 per cent with no formal education.

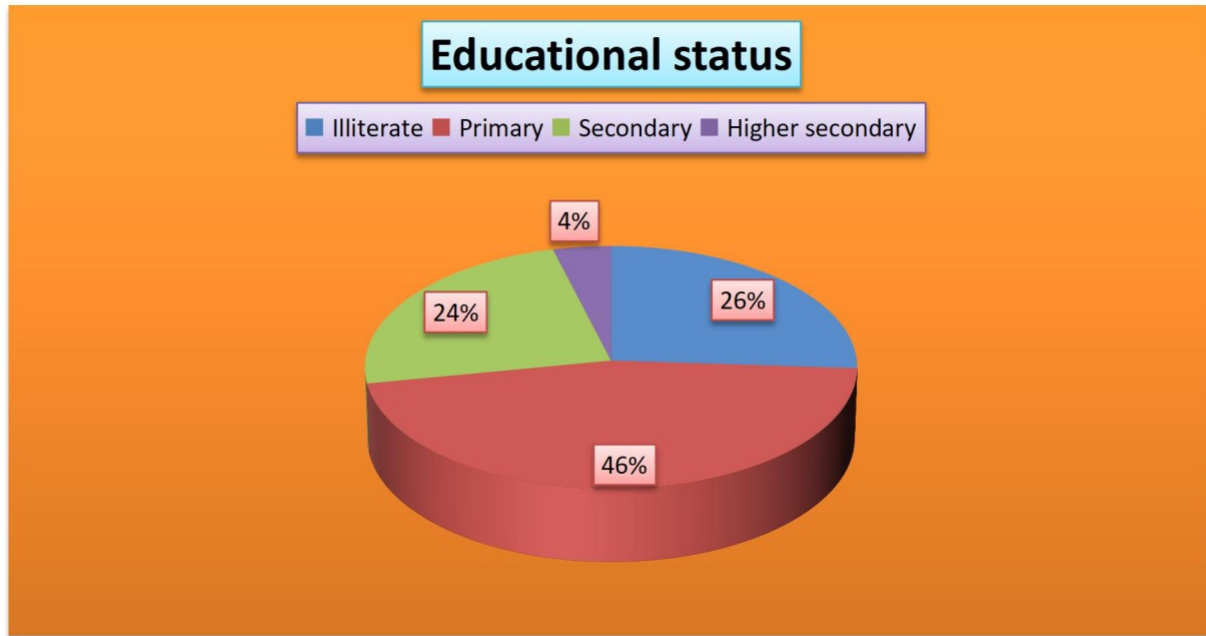


Figure 2: Educational status of the SHG members under study:

Table-4: Predominant factors influencing educational empowerment after becoming SHG members.

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Reading and writing skill improved	42 (84.0)	08 (16.00)	—
02	Knowledge of banking operation acquired	50 (100.0)	—	—
03	Can do banking transactions independently	26 (52.0)	—	24 (48.0)
04	Can identify and count currency notes easily without other's help	50 (100.0)	—	—
05	Can maintain proper ledger accounting	22 (44.0)	11 (22.0)	17 (34.0)
06	Understood SHG concept and approach	24 (48.0)	12 (24.0)	14 (28.0)

Source: Fieldwork data, 2022

Responses to six affirmative statements to obtain the predominance of certain variables in the study group were analyzed to locate the prominent factors enabling empowerment of the women concerned (table 4). The variables included reading and writing skill, knowledge of banking operation, ability to conduct banking transaction, ability to identify and count currency notes, capacity to maintain ledger accounting, and knowledge about SGH. The table 4 shows that 84.0 percent respondents agreed about improvement of their reading and writing skills after joining the SHGs and 100 percent beneficiaries have acquired knowledge about banking operation through the SHGs. Of them, 52.0 percent respondents can do banking transactions independently. All of them can identify and count currency notes easily without others' help, which they could not do efficiently prior to joining the SHGs. Moreover, 44.0 percent respondents have learned to maintain accounting ledger properly. Thus, the self-directed learning approach has been very effective to acquire problem-based learning skills in connection with reading and writing, bank operation and transaction, identification of currency notes, and maintaining ledger accounting as revealed through the SHG members' response pertaining to these activities

Table-5: Predominant factors influencing economic empowerment

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Family income increased	43 (86.0)	4 (08.0)	3 (06.0)
02	Can contribute to family expenditure	50 (100.0)	—	—
03	Can easily meet up children's educational requirements	19 (38.0)	12 (24.0)	19 (38.0)
04	Can easily purchase household items	—	8 (16.0)	42 (84.0)
05	Can meet out my personal needs independently	22 (44.0)	12 (24.0)	16 (32.0)
06	Got a habit of regular savings	40 (80.0)	5 (10.0)	5 (10.0)

Source: Fieldwork data, 2022

Only 14 per cent families have a monthly income of more than INR 5000/-. This shows the economic vulnerability of the women in particular and their families in general. But the question

remains after joining the SHGs, have the women acquired at least some sort of economic empowerment? In the study six affirmative statements were considered to obtain the predominance of certain variables, which may reflect such empowerment.

Table-6: Predominant factors influencing in social empowerment:

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Awareness about women's rights over property improved	24(48.0)	07 (14.0)	19 (38.0)
02	Gained capacity for counseling parents with regards to their children's education, especially of girls.	31(62.0)	08 (16.0)	11 (22.0)
03	Created awareness about harmful diseases	18(36.0)	30 (60.0)	12 (24.0)
04	Created awareness about proper sanitary habits	38(76.0)	04 (08.0)	08 (16.0)
05	Can give tips to pregnant women with regards to hygiene and nutritious food	36(72.0)	03 (06.0)	11 (22.0)
06	Can educate others to maintain a clean environment	14(28.0)	24 (48.0)	12 (24.0)
07	Got awareness about small family	42(84.0)	06 (12.0)	02 (04.0)
08	Got knowledge about family planning	50(100.0)	—	—
09	Created awareness about prevailing laws relating to women and children	12(24.0)	24 (48.0)	14 (28.0)

Source: Fieldwork data, 2022

Analysis of the women's responses over nine factors in connection with social awareness and capacity building suggests that the association with SHGs has been instrumental in creating awareness among them about various social aspects (table 6). 48 per cent of them agreed that their awareness about women's rights over property have improved and that 62 per cent of them have gained capacity for counseling parents about their children's education, especially of the girls. It is also found that the SHGs have been successful in creating awareness about harmful diseases and proper sanitary habits among the women in the village. As much as 72 percent SHG women are of the opinion that they have become capable to provide tips to pregnant women about hygiene and nutritious foods that are relatively cheap. Majority of them (84 percent) can now understand the importance of small family to make it happy by reducing family burden and

all of them acquired proper knowledge about family planning methods. However, the SHGs could not develop awareness about the prevailing laws relating to women and children among most of the women.

CONCLUSION

The Women Empowerment Self-Help Group A in India has been working hard to improve the lives of women in their community. They have made great strides in empowering women and giving them the tools they need to succeed. The group is continuing to work towards their goal of making India a better place for women, and we are confident that they will achieve it. So, if you are looking to support women empowerment, one of the best things you can do is invest in female entrepreneurs. By doing so, you will be helping to close the gender gap and boost the economy.

From the study, it was found that the SHGs whose members were mostly from a socioeconomically backward group became more independent. More than half of these women are now able to do bank transaction and have improved their saving and credit financing skills after joining the SHGs. Social networking among the women living in villages seems to shape SHG development and survival. Our study reveals that female members in SHGs have developed problem solving skills through engaging with an SHG.

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