

WOMEN EMPOWERMENT AND SELF HELP GROUP

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Abstract

Women empowerment is a very important discussion of the present world. Empowerment is the huge word in which rights and powers are present naturally, it is a system which depends on some special internal creative and educational, social, economic and political conditions. Women empowerment is empowering the women to take their own decisions for their personal dependent. Empowerment is a process which opens the door of development of women, new strategies prepares and it has to develop their talent in government and non-government level, to make them empowered and rightful and for that different employment programme and schemes introduced. For empowering the women the government of India and state authorities alike have been increasingly realised the importance of devoting attention to the economic betterment and development of rural women in India. Key instruments for supporting women's empowerment are SHG whereby 10-20 rural women from some villages come together to contribute weekly and monthly dues as savings and provide groups loans to their members. In the countries of third world and India now a days SHG is a option of rapid development and sustainable development. SHG is a medium of continuous and sustainable development a country. In rural economy SHG program is boon of women empowerment because of this, condition of women is changed revolutionary in social, economic and political perspective. In present research we try to express that what are the changes comes in front of us through self help group in Madhya Pradesh (India) and for data collection primary sources will be used.

Keywords: Empowerment, self-help group (SHG), sustainable development, rural economy, Primary source.

INTRODUCTION

India is a vast south Asian country. It is 7th largest country by area. 2nd most populous country and the most populous democracy in the world. Bonded by the Indian Ocean on the south, the Arabian Sea on the south west and the Bay of Bengal on the south east.

Historically, women have been regarded as constituting a weaker section. They have often been treated as "second grade citizens". They have been pictured and presented as "home makes" that are good in household chores. This image of women has been changing everywhere. Extension of the voting right to women in Britain and America in the beginning of the 20th century brought about the series of change in the status of women especially in the western world. Many of their disabilities and inequalities came to an end in due course.

The quest for equality was pursued consistently by the western women.

On the contrary, women of Asia and Africa were not able to secure equal status and opportunities even after 1950s. Women continued to suffer from one or the other kind of disability. Their exploitation was also continued. They were given unequal treatment on the basis of sex. This development was termed as "gender discrimination". The United Nations also through its various meeting and pronouncements was giving call to its member-nations to remove as early as possible, the ugly practice of 'gender discrimination'

***"Where the women are honored,
there the very gods are pleased: but
where they are not honored, no
scared rite ever could yield rewards"
In India women are treated as
Goddess, Laxmi is a goddess of***

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wealth, Saraswati is goddess of knowledge and Durga is goddess of power.

Women in India during the ancient age had an honorable status. The medieval period proved to be higher disappointing for the Indian women.

The status of Indian women has radically changed since independence. The improvement in the status of Indian women especially after independence can be analyzed in the light of the major changes that have taken place in areas such as legislations education economic and employment sector, political participation and awareness of their right on the part of women.

The Concept of “Empowerment of women”

The term ‘empowerment of women’ has become popular especially after 1980s. It refers to the process of strengthening the hands of women who have been suffering from various disabilities, inequalities and gender discrimination.

- “Empowerment of women” refers to the process of providing power to woman to become free from the control of others, that is, to assume power to control her own life and to determine her own conditions.
- The term “empowerment of women” could also be understood as the process of providing equal rights, opportunities, responsibilities and power position to women so that they are able to play a role on par with men in society.

A big nation like India which consists of 58.5 corers women. We cannot ignore the role of women in the national development. It is in this demographic context also the process of empowerment of women has assumed importance.

Women cannot be empowered in magical manner. It is not automatic or a spontaneous process but requires deliberate and consistent efforts. It is through the combined and co-ordinate efforts of the government people and the women. The task can be fulfilled; women cannot be effectively empowerment by statutory provisions on government efforts alone.

Women use empowerment through women emancipation, movement, education, communication, media, political party general awakening and self help group.

Self – Help Groups

In the Indian context, self-help groups represent on the forms of micro-finance enterprise. It is now almost universally acknowledged that self-help groups are the most effective and successful means of making the economically weaker sections of the rural society to become free from poverty and to move in the direction of self reliance with utmost self-confidence. The successful experiments with SHGs in Bangladesh and Kenya have given wide publicity to them throughout the globe. It is for this reason, the state and the Central Government programs.

- Self-Help Group is a small local group consisting of 12-to-20 self-conscious and self-motivated members who have mutual trust among themselves decide to work together by making self-efforts for the fulfillment of their socio-economic needs on a co-operative basis.
- A self-help group comprises of a group of micro entrepreneurs having homogeneous social and economic backgrounds coming together voluntarily to save small sums of money regularly, and mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.

Objectives of SHG’s

The main objective of SHG’s is to achieve economic development in the circle of rural poor. It s aims, however can be started on the following words.

1. Promoting economic progress of members by enabling the members to engage in income generating activates.
2. Encouraging the members to engage in economically productive activities that would fetch income and increase production.
3. Giving encouragement to members to avoid extravagance and develop the habit of saving.

4. Helping the members to become relieved of poverty.
5. To give motivation and encouragement to the members to establish small enterprises.
6. Enhancing the general knowledge and business approach of the members.

Effects of SHG's

Social

- Improvement in the status of women in and out of the family
- Increase in sources of information and knowledge
- Increase in social and political movement of women
- Getting platform for fighting with social evils
- Development in education, health and entertainment levels in the family

Economic

- Increase in savings
- Easy availability of loans
- Escape from money-lenders
- Change in financial condition of the family
- Profit from government schemes
- New employment opportunities

Psychological

- Will power/increase in strength of mind
- Development of self dependency
- Development of concept of self
- Increase in awareness and positive vision
- Development of decision making ability

Political

- Participation in local government
- Awareness towards their voting rights
- Active participation in politics.
- Increase in leadership quality.

Why women form SHG

First, it is generally seen that women are good at savings and financial management, make better use of money and are also good at the repayment schedule. Along with this, SHG run by women are free from disputes and have a good co-operation base. It is also seen that women use the maximum amount of their savings on their family i.e. health, good nutrition, education etc.

One more and big reason of making SHG by women is that, on one hand the SHG's have proved to be very important for social empowerment and on the other women face many kinds of injustice and inequalities. They are unable to get rid of these injustice and inequalities, because they interact with these problems separately. Women get a chance to come together and find solutions to their problems through SHG's. Therefore it is necessary to make women SHG's.

METHODOLOGY AND STUDY AREA

India is a secular country. Unity in diversity is the main characteristic feature of the country. People from different religions live here. There are 29 states and 7 union territories in India. Each state has its own language, custom and tradition.

M.P. is one of the states. As it is situated on the centre of the country, so it is known as the heart of India. M.P. has 50 districts. Chhatarpur is one of them. This district has 1215 villages. That's why it is known as the district of villages. There are 6 Tehsils in this district. Literacy rate is much lower because of village background. The villages and people here are very conservative and traditionalist.

My study area is rural. Child marriages, Parda system and illiteracy, health and nutrition, gender discrimination are the major problems of this area. The condition of women here is very poor, but there is a lot of change seen in the condition of women in this area through the SHG. Therefore I choose this subject for my study.

OBJECTIVES OF THE STUDY

- To find out if the women associated with SHG's are economically empowered.

- To find out if the women in SHG's are being trained in Social, Political and Educational aspects of life.

The sample of the study included members of various SHGs. The study is carried out with both qualitative and quantitative approach. The sample size is 100 respondents met and gathering and data was collected through interview schedule. I have study entitled “**Women Empowerment and self help group**” was undertaken with the specific objective of annulling for examining the role of Self Help Groups in improving the empowerment of women.

Primary and secondary data were collected for the study. Primary data were obtained through the use of structured schedule. The detailed information relating to secondary data was obtained from research papers. Journals and various organizations like Banks, Village Gram Sabha of respective village in the study area.

Self Help Group was selected randomly from some area of Chatarpur. The women's were selected randomly according to the self Help Group from which they belong. Microfinance is the only model reaching the poor to uplift them by providing easy loan to build their business and other practices of self sufficiency, where regular financial services couldn't reach.

HYPOTHESIS

- Self Help Group (SHGs) leads to economic empowerment of women.
- Economic empowerment of beneficiaries leads to social empowerment in the form of better nutrition, health and general awareness.
- Self Help Groups helps in promoting leadership qualities among the beneficiaries.
- Self Help Group which is a part and parcel of rural life is a good means of empowerment.

TOOLS AND TECHNIQUES OF DATA COLLECTION

Data will be collected from both primary and secondary sources. An interview guide was prepared for getting information from preyed. Observation is the perfect method to investigate the actual situation.

This part of the paper deals with the analysis and interpretation of the primary data that has been collected through survey conducted among the members of selected SHG. A sample of to SHG consisting of 100 members has been taken for the present study and the data has been analyzed with respect to general profile of SHG.

Table 1 Reason for Formatting the SHG

S. No.	Reason	No. Of Respondent	Percentage
1	To improve Social status	30	30%
2	To improve economic status	40	40%
3	To obtain financial support	20	20%
4	To promote saving habit	10	10%
Total		100	100%

In this data it is clear indicated that the every respondent have their own different views for forming the group. The 40%respondent answers that the reason for forming the self help group is to improve the economic status. And the 30% response that they from self help group to improve social status and the other 20% respondents response that they form self help group to obtain financial support and the other rest 10% respondent response that they form self help group to promote saving habit.

These data shows that apply or use any method all wants economic progress. For economic empowerment they made SHG groups

Table 2 Members in Each SHG

S.No.	No. Of Members	No. Of SHG	Percentage
1	10-15	9	30%
2	15-20	21	70%
Total		30	100%

The table shows that the no. of members of the self help group 30% respondent's answers that the members of self help group are 10-15 in their group. And the other 70% respondent leader's answers that the self help group is consist of 15-20 members in their self help group.

Table 3 Qualification of the SHG Member

S.No.	Qualification	Respondents	Percentage
1	Illiterate	0	-
2	1 st -5 th	10	10%
3	6 th -10 th	20	20%
4	10 st -12 th	50	50%
5	Graduate	20	20%
Total		100	100%

From the above the respondent answer about the qualification of the member of their self help group 30% of the respondent of the self help group answer that they have the members who have qualified under 5th - 8th class. Other 50% answer that they have the members who are qualified under 8th - 12th class. And the other rest 20% answers that they members of self help group are qualified above 12th class. In their self help group they have a mixture of different personalities which have their different qualification.

After joining the SHG their interest education is increase, they are thinking to move forward and they want to give their children higher education. They think education is the main resource of development.

Table 4 SHG Increases a Woman's Awareness and Knowledge

S.No.	Increases a woman's awareness	Respondents	Percentage
1	SHG approach and procedure	20	20%
2	Banking transaction	10	10%
3	Health and sanitation	10	10%
4	All of the above	60	60%
Total		100	100%

This table indicates that the 60% respondents answer that the awareness in women gets increases that they are aware of self help group approaches and procedures, banking transactions, health and sanitation. And the other 20% response that woman's of self help group are aware of the self help group approaches and procedures. And the other 10% answer that other women of self help group are aware of the banking transaction and the rest 10% women's are aware of the health and sanitation.

Table 5 Decisions are taken in SHG

S.No.	Decisions are taken in SHG	Respondents	Percentage
1	Taken by all members	10	10%
2	Taken by few dominant members	10	10%
3	Taken by leader	30	30%
4	Taken by leader and ratified by members	50	50%
Total		100	100%

This table clearly indicated that how decisions are taken in self help group. It was very interesting to know because every self help group have their own perception and their views. 50% respondent answer that the decision in self help group is taken by the leaders and they are ratified by members. And the 10% answer that decisions in self help group are taken by the all members of the group, 10% answer that the decisions are taken by few dominate members of the group. And the other rest 30% respondent answer that the decision are taken by the leaders only.

Table 6 Interaction with Outsider

Interaction with Outsiders	PRE-SHG		POST-SHG	
	Number	(%)	Number	(%)
None	46	46	07	07
Once	28	28	15	15
2-3 Time	20	20	22	22
More than 5 time	06	06	56	56
Total	100	100	100	100

Presents the changes that occurred in the frequency of interaction with outsiders during pre and post SHG period. Members generally, got lesser opportunity to interact with bankers, Government officials, NGOs and others in the Pre-SHG period. It can be seen that in the Pre-SHG period the members were not interacting with officials whereas after associating with SHGs, This interaction helped them to articulate their problems and improved their self-confidence.

Table 7 Self Confidence among Group Members

Features	PRE-SHG		POST-SHG	
	Number	(%)	Number	(%)
Member Revealed Confidence	18	18	36	36
Status in Family	29	29	19	19
More Respectful	23	23	12	12
Help in Family Finance	18	18	23	23
Help Others	12	12	10	10
	100	100	100	100

The group formation brought out the hidden talent and leadership qualities among the members. This proportion of members showing positive responses to the questions about self-confidence. It can be seen that there has been an increase of 36 per cent in SHG members with respect to confidence building factors. Therefore, it can be concluded that after joining the SHG the members have improved their status in

family, become helpful in family finance and sometimes helped others too.

Table 7 Status of Access to Amenities

Particulars	PRE-SHG		POST-SHG	
	Number	%	Number	%
Water Supply Facilities	22	22	35	35
School for children	30	30	41	41
Sanitation Facilities	35	35	53	53
Market Facilities	30	30	46	46
Medical Facilities	40	40	56	56
Adequate Transport Facilities	20	20	49	49

Since SHG programme has economic as well social implications, it is necessary to evaluate the various dimensions of the programme. Lack of infrastructure facilities, access to amenities like health, sanitation, education, market, water supply, affect the economic and overall development of the members.

It can be seen that there has been an increase in SHG members in terms of their status of access to amenities factors. Therefore, it can be concluded that after joining the SHG the members have improved in getting access to amenities like medical, sanitation, education, market, water supply, transport etc.

Table 9 Change in the saving pattern of SHG members

Particular	PRE-SHG		POST-SHG	
	Number	(%)	Number	(%)
Post office	0	0	31	31
Bank	0	0	30	30
In SHG	0	0	26	26
Loan to relatives	09	09	02	02
Cash in hand	91	91	11	11
Total	100	100	100	100

Changes that occurred in the saving pattern of the members during pre and post SHG period. It is found that there has been almost 90 per cent and 10 per cent increase in SHG members, who are now saving there

money in Bank & Post Offices and SHG, while there has been a decrease of 91per cent and 09per cent members, who were earlier having cash in hand and provided loans to relatives. It can be concluded that SHG is having a good impact on members, in their ability to save their hard earned money.

Table 9 Change in the Saving Amount

Particulars	PRE-SHG		POST-SHG	
	Number	(%)	Number	(%)
Rs. 0-500	39	39	02	02
Rs. 500-1000	32	32	03	03
Rs.1000-1500	21	21	07	07
Rs. 1600-2000	08	08	10	10
More than Rs. 2000	0	0	78	78
Total	100	100	100	100

The cumulative saving pattern of the SHG members during pre and post SHG period per month. It is found that there has been 78 per cent increase in SHG members who are currently saving more than Rs. 2000 per month, who were earlier saving nothing in the pre SHG period, It can be concluded that SHG is having a good impact on the saving of the members.

Empowerment of women and “The 73 Constitution Amendment Act, 1993”

‘The 73 Constitution Amendment Act 1993’ was under taken mainly to give constitutional status to the “Panchayati Raj system” and to introduce it in India on a uniform basis. Another purpose behind the Act was to assure the empowerment of women.

The Farmers of the 73rd Constitution Amended Act believed that “social and economic status of women could not be improved much without political power. The females in the village need to be given some political power. They should have their share in the decisions made about the development of their village. The new Panchayati Raj is a part of the effort to empower women at least at the village level”

One-Third Reservation of seat for women

The 73rd Constitution Amendment Act has made an effort to give some special powers to women in all the three tiers of Panachayati Raj. As per the Act, 1/3

of the seats are reserved for women in addition to the reservation for SCs and STs. It was indeed, a very bold step towards the empowerment of women. Rural women who have been working as from labours, cleaning the utensils, washing clothes, sweeping the court-yard, fetching drinking water from a distance, cooking food serving the same to all, labouring in the fields, etc., are now able to exercise some amount of political power on per with men. They now have the role to play in matters of decision making that effect village affairs. “The provisions of Act for the women are in no way less than a revolution.”

SHG not only changes the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. In other words it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people.

CONCLUSION

The socio-economic empowerment of women is also reflected in the development program of the country. In this part of the reports, an attempt has been made to analyze the socio-economic profile of beneficiaries of SHG’s of Madhya Pradesh.

There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both man and women. It is the idea of sharing power, of truly giving it way. Empowerment is the process through which individual gain efficiency, defined as the degree to which an individual perceives that they control their environment. The empowerment of women involves four interrelated and mutually reinforcing components.

- Collective awareness and capacity building and skill development
- Participation and greater control
- Decision making power and
- Action to bring about gender equality

In the present study most of beneficiaries are female belonging SHG’s as compared to male. Study reveal Self-Help Groups touched upon lives of particularly poor women in rural areas. New issues have to be

addressed to effects social and economical progress of my nation. The most important one is women's empowerment through SHG. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of my country. Women's contribution is vital and their empowerment would hasten the pace of social development. Investing in women capabilities and empowering them achieve their choices and opportunities are the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. Women empowerment is the major goal of development in India.

It is worth mentioning here that SHGs emerge as an important strategy for empowering women and alleviating poverty. This is an effective strategy for poverty alleviation, women development and social empowerment. The women SHGs have enhanced the status of women as participant, decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitized the women member to take active part in socio economic progress of rural India.

- They started grain bank.
- They started keeping their girl child name on the name of holy river and goddess.
- At the time of birth of girl child they plant one tree for celebration.
- Now a day they participate in international market by exporting their goods made in small and cottage industries (handy craft items).
- Successfully they run bricks factories.

RECOMMENDATION

- There is need to accept that women's need are not only for self-employment. The programme should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.

- The customer contact program specially, for women should be organized to disseminate the information of various schemes and financial needs of women.
- There is urgent need of co-operation from public representative's involvement in each and every movement of SHGs for upliftment of women.
- There is an urgent need to provide education to all members, for imparting literacy. NGOs and SHG leaders should take initiative in this regards and for attending adult education programmes provided by government.
- It is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members.
- SHGs faced the problem of inadequate loan amount. Loan amount is one of the basic components to start an activity Loan amount should be increased to the extent that they can take up an income generating activity.
- The administrators and bankers need to infuse confidence in the minds of the members of SHGs. Efforts should be made to avoid delay in sanctioning revolving fund and loan.

*Although the journey is very long
and full of challenges but this
journey is very will go along with.
I agree that darkness is dense but
who says not to lit the lamp.*

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