

Self Help Groups: An Effective Approach towards Women Empowerment

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Abstract

In recent years, SHGs have become significant contributors to the generation of self-employment and source of livelihood. The Self-Help Group (SHG) is moving in the right direction in empowering women economically and socially and eradicating poverty in rural and urban areas. Self-employment is necessary to eradicate the regional economic imbalance. Women's participation is necessary for the betterment of the economy. SHGs are one of the ways to increase the participation of women in economic activities. So, it empowers and creates women entrepreneurs. The study aims to provide empirical evidence of the contribution of SHGs to self-employment. For this purpose, the primary data were collected from the 30 members of SHGs by simple random sampling, and the data is collected through a structured questionnaire, Likert scale technique was used to measure the qualitative data. The estimated results show the self-employment opportunities created by SHGs.

Keywords: Women Empowerment, Self-employment, Capital investment, Women Entrepreneurs

Introduction

Self Help Groups are the groups of poor and middle-class people, who provide mutual support to each other. They formed groups of people possess a similar sort of problems, similar consumptions patterns, who have socially and economically hostile and joined together to overcome the hindrances. Self-help groups are volunteers coming together with a group to solve their problems like lack of capital, inadequate income, etc. The self-help group is a platform to solve the problems of members of SHG and to make them self-reliant and empowered. According to NABARD, "SHG is a homogenous group of rural poor volunteers governed to save whatever the amount they can conveniently save out of their earning and mutually to contribute to a common fund to lend to the members for making their products and emergency consumption credit needs. The self-help group plays a significant role in rural poverty alleviation in India. It is noted that the Self-help groups have a vital role in developing the country's economy. The members of SHGs are actively engaged in saving money and receiving credit facility. SHG is one of the tools for achieving socio-economic empowerment through the collective actions of SHG members. The SHG helps the women in becoming self-reliant and independent in building their confidence. It has been acknowledging that the goal of poverty eradication cannot be achieved without the empowerment of women. SHG not only provides an opportunity to get self-employed, but it also improves the socio-economic conditions of rural women.

Self-help groups work under the principle of "for the people, by the people and of the people." The Self-help group is the brainchild of Gamelan Bank of Bangladesh, which was founded by Prof. Mohammed Yunar of Chittagong University in the year 1975.

The SHG concept in India was initiated by NABARD during the year 1986-1987, but the real efforts were taken after 1991-92 with the linkage of SHG with banks. The SHGs were formed and developed by Mysore Resettlement and Development Authority (MYRADA) in 1984-85, and earlier, it was called Credit Management Groups. In 1987, NABARD sanctioned grant to MYRADA for building institutional capacity and to match the savings of the group. The first SHG was started in Dharmapuri district of Tamil Nadu in 1989, stated by Magilar Thittan in 1997 for the development of women in Tamil Nadu. On the success of SHG in Dharmapuri, it was further expanded to other districts of Tamil Nadu. Tamil Nadu is ranked 2nd in the country after Andhra Pradesh. As of 31st March 2011, 9,51, 783 SHGs are operating in Tamil Nadu.

Review of Literature

(Nimisha and Dharmaraj Arumugam 2019)

In their study, "Impact of Self-Help Groups on self, social awareness and economic empowerment of women entrepreneurs of Coimbatore District" tried to understand the effectiveness of SHGs in the economic empowerment of women entrepreneurs in Coimbatore district and to study the demographic and socio-economic background of women entrepreneurs. The authors have discovered that the annual income of SHGs members has been raised along with the improvement of the economic status of the family. SHGs have given a great platform to exhibit their passion for starting their business enterprises rather than seeking employment opportunities.

(Prof. Mahadev .S. Terdal 2018) has conducted descriptive research on "Rural Development in India: A Role of a self-help group." The author has clearly explained the need and importance of SHG to rural women and the country as well. Further, the researcher explains the positive sides of SHGs like economic empowerment, social empowerment, political empowerment, psychological empowerment, etc. that play a predominant role in the development of women entrepreneurs, villages, and economic development of a country. The SHG reached the grass root and poor clients of a country. It is a significant indicator of an increased standard of living of members of SHGs.

(Nchumthung Murry and R Nakhara 2018)

have conducted their research on "Study on profile and performance of women self-help groups in Nagaland." With the sole objective of studying the profile and performance of women self-help groups in Nagaland, the authors have identified effective functioning SHGs for detailed study. The researchers have tried to build a correlation between the tenure of the existence of SHG and performance score and the relationship between the literacy of the group leader and performance score. The study showed that the rotation of group leader, regular savings, repayment of loan, training awareness represented significant increases with the increase in tenure existence. The study also found that frequent meetings, level of record, group homogeneity reflected the increased performance of SHGs.

(Mrs. M.L Shailaja et al. 2016) has done

empirical research on "Self-Help Groups- A complete understanding." The researchers have a clear description of the history and evolution of SHGs in India and their impacts. SHG reflects independence and empowerment. It allows the members of SHGs to save and borrow the funds according to their requirements. SHGs are the vehicles for the social and economic of a country. Authors have attempted to find the major challenges of SHGs like family discouragement, lack of information, lack of technical knowledge, psychological factors, and many more. The authors conclude that if the challenges are accomplished, and if the women are involved in SHGs, their economic and social status get empowered.

(M. Saravanan 2016) has worked on "The

impact of Self-Help Groups on the Socio-Economic Development of Rural Households women in Tamil- A study." The author describes that self-help groups help rural women to acquire their powers for self-supportive life, and he found that there is evidence of increased household income and standard of living. With the motto to alleviate rural poverty and increase employment opportunities, the researcher has done the groundwork to understand the benefits of SHGs for poor rural households. He reports that the implementation of SHGs has generated self-employment opportunities for the rural poor, and the programs have helped many participants in

improving their economic conditions. Thus, the SHG program plays a central role in the lives of the poor and middle class”.

(Arjun Y Pangannavar 2014) in his paper titled “A Research Study on Development of Self-Help Groups in Belgaum district,” it attempts to examine whether there are any development and growth of SHGs in Belgaum district during 2003-2010 and to find out the sustainability of their development. From the study it was analyzed that the government had made sincere efforts to bring more women to under the SHG movement to empower them politically, socially, psychologically, and economically. But the development of the SHG program was not popular in the district. The authors conclude saying that the development and popularity of the SHG program need effective efforts from all sides for the development in the district.

(Juno Gota 2014) has conducted an experimental study on “The Impact of Self- Help Groups Programs: Experimental and Survey Evidence from South India.” The research aimed to provide evidence about the impact of SHGs programs on the economic and social impacts. The author estimates that there is a chance that the bias can rise due to the introduction of programs into targeted areas due to non-random program placement. The study evaluated and compared the impacts of SHGs on current and futures self-selected borrowers. The authors have given a brief note on internal and external loans and their policies and procedures.

(S. Thangamani and S.Muthuselvi 2014) conducted a study on “A study on women empowerment through self-help groups with the special reference to Mittupalyam Taluk in Coimbatore district.” To find out the problems faced by members in SHGs and to analyze the income, expenditure, and savings pattern of self-help groups members, future strategies to suggest measure for the better management of SHGs, etc. It is understood from the analysis that the members of SHGs were highly satisfied, and it is found that socio-economic factors have been changed after joining the self-help groups. These also emerging issues that need to be addressed to make the role of women in the long run.

(Rachit Gupta and Dr. Shalini Agarwal) bought out evidence in their paper “A Study on Women Empowerment through Self-Help Groups

with a special reference to Ghaziabad in Uttar Pradesh District.” They aimed to study the economic empowerment, social empowerment, and personal empowerment of SHGs members and to study the income pattern of SHGs members. Here the researchers have done a comparative study on income and SHGs members before joining SHGs and after joining SHGs, and it was found that the economic, personal, and social conditions of members have been changed after joining SHGs and SHGs are re-strengthening the human race.

Objectives of the Study

- To analyze the self-employment opportunities created by SHGs.
- To study the role of SHGs in economic empowerment.

Problematization

SHGs are an opportunity for women to empower themselves and to build overall functional capacities. SHGs help poor and lower-income women in starting their own business so that they can create their source for income generation. The present study has been undertaken to check the self-employment generated with the help of SHGs. SHG is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members.

Methodology of the Study

This is an analytical research paper; this paper concentrates on primary data and secondary data as well to gather information. The primary data is collected through a structured questionnaire. The selection of respondents is made on the simple random sampling. In this survey, the Likert scale technique was used to collect for questions like strongly agree, agree, neutral, disagree, and strongly disagree. Secondary data is collected through research journals, RBI publications, E-magazines, and internet sources. The secondary data collected may do define the issue and purpose of the study. However, the data is gathered, collected, and analyzed for the research.

Scope of the Study

The rural and urban poor people are incapacitated due to various reasons, because most of them are socially, economically, and educationally backward, illiterate, with low motivation and poor economic base. Individually, a poor woman is not only weak in socio-economic terms but also lacks access to knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these shortcomings. This study is a micro-level study restricted to the Gutter

colony of Harihar and limited only to the members of SKDRDP.

Limitations of the Study

- Due to the academic schedule, the researcher has less time to complete the task.
- The samples considered for the study is restricted to 30 only.
- The study considers the respondents of SKDRDP only.
- The geographical area covered is limited to the Gutter colony.

Data Analysis and Interpretation

Table 1: Demographic Profile of the respondents

Age	Fq	%	Marital Status	Fq	%
20-29 years	04	6.77	Married	46	76.67
30-39 years	14	23.33	Unmarried	04	06.67
40-49 years	32	53.33	Divorced	10	16.66
50 and above	10	16.67	Widow	-	-
Total	60	100	Total	60	100
Education	Fq	%	Family Size	Fq	%
Illiterate	06	10.00	Below - 3	22	36.67
Higher Secondary	30	50.00	4	18	30.00
PUC	14	23.33	5	10	16.67
Graduates	10	16.67	06 and Above	10	16.67
Total	60	100	Total	60	100
Type of family	Fq	%	Business	Fq	%
Joint family	12	20	Service	16	27
Nuclear family	48	80	Manufacturing	38	63
Total	60	100	Both	06	10
Source: Field survey			Total	60	100

Age: From the table, 6.67% of the respondents belong to the age group of 20-29 years, 23.33% of the respondents belong to the age group of 30-39 years, 53.33% of the respondents belong to the age group of 40-49 years & remaining 16.67% of the respondents belong to age group of 50 years and above.

Marital Status: From the table, 76.67% of the respondents are married, 6.67% of the respondents unmarried, and the remaining 16.67% of the respondents are window. It reveals that SHGs are running and managed by women.

Education: From the table, 10% of the respondents are illiterate, 50% of the respondents

have completed secondary education, 23.33% of the respondents have completed PU, and 16.67% of the respondents are graduates. It reveals that there is no compulsion of education to be a member of SHGs.

Family type: From the table, 20% of the respondents are in a joint family, and the remaining 80% of the respondents are in the nuclear family.

Nature of business: From the above table it is evident that out of 60 respondents, 27% of the respondents are in the service sectors, 63% of the respondents are in the manufacturing sector, and the remaining 10% of the respondents are in manufacturing as well as a service sector

Table 2: Fact Sheet of SHG Members

Purpose of loan	Fq	%	Monthly income	Fq	%
Personal Expenses	12	20	Below RS. 5,000	08	13
Investment	40	67	RS. 5,000 to RS. 10,000	38	64
Cultural Events	02	03	RS. 10,000 to RS. 15,000	08	13
Others	06	10	RS. 15,000 and Above	06	10
Total	60	100	Total	60	100
Mode of awareness	Fq	%	Non-Business activity	Fq	%
Self	08	13	Personal Expenses	14	32
Family members	12	20	Cultural Events	-	-
Friends and Relatives	16	27	Purchase of electronic	-	-
Others	24	40	Others	30	68
Total	60	100	Total	44	100
Age of SHG	Fq	%	Motives	Fq	%
Less than 2 years	04	07	Income	06	10
2 to 4 years	08	13	Government subsidies	00	-
4 to 6 years	10	17	Capital Investment	36	60
6 to 8 years	26	43	Social security	04	7
8 years and Above	12	20	Collective helps	06	10
Total	60	100	Any others	08	13
Source: Field survey			Total	60	100

Purpose of availing loan: From the above table it is evident that out of 60 respondents, 20% of the respondents took the first loan to manage their expenses, 67% of the respondents took the first loan to make a capital investment, 3% of the respondents took for cultural events and remaining 10% of the respondents took to purchase households.

Monthly income.: It is evident from the above table, 13% of the respondents belong to the income category of below Rs.5,000, 64% of the respondents belong to the income category of RS.5,000 to RS.10,000, 13% of the respondents belong to the income category of RS.10,000 to RS.15,000 and remaining 10% of the respondents belong to the income category of RS.15,000 and Above. It reveals that most members of SHG are from lower-middle-income class.

Introduction to SHG: From the above table it is evident that out of 60 respondents, 13% of the respondents joined SHG on their self-interest, 20% of the respondents were influenced by family members, 27% of the respondents were influenced by friends and relatives and remaining 40% of the respondents

were influenced by the SP officers of SKDRDP.

Usage: From the above table it is evident that, out of 44 respondents, 32% of the respondents have utilized their business loan for personal usage and remaining 68% of the respondents have used their business loan for other activities like construction and repairs of the house, payments of school fees, etc.

Age of SHG: It is evident from the above table that, 7% of the respondents are in SHG since last 2 years, 13% of the respondents are in SHG since more than 2 years, but less than 4 years, 17% of the respondents are in the group since more than 4 years. Still, less than 6 years, 43% of the respondents are in a group since more than 6 years but less 8 years and remaining 20% of the respondents are in the SHG since the formation of SHG of their area.

Intension to join SHG: It is evident from the above table that, 10% of the respondents joined SHG to balance their regular income, 60% of the respondents joined SHG to make a capital investment, 7% of the respondents joined SHG to have social security, 10% of the respondents joined

SHG for the collective helps and remaining 13% of the respondents joined SHG to clear debts and to maintain their expenses.

Table 3: SHGs Loan and Changing status

Loan amount	Fq	%	Purpose of loan	Fq	%
Below RS 20,000	28	47	Initial Investment	20	33
RS. 20,001 to RS. 50,000	16	27	Purchase machinery	04	07
RS. 50,001 to RS. 1,00,000	02	03	Working Capital	20	33
RS. 1,00,001 and Above	14	23	Additional Investments	16	27
Total	60	100	Total	60	100
Allocation of loan amount	Fq	%	Changes in employment status	Fq	%
Allocated	44	73	Unemployment to self-employment	10	17
Not allocated	16	27	Wage employment to self-employment	06	10
Total	60	100	Expansion in employment	06	10
			Expansion in business	16	26
			No change in employment position	22	37
			Total	60	100

Source: Field survey

Loan amount: From the above table, it is clear that out of 60 respondents, 47% of the respondents' loan amount was below RS 20,000, 27% of the respondent's loan amount ranges between RS.20,001 to RS.50,000, 3% of respondents took a loan from RS. 50,001 to RS. 1,00,000, 23% of respondents loan amount ranges from RS 1,00,001 and Above for the purchase of fertilizers and to install the required machinery.

Allocation of the loan amount: From the above survey, it is evident that out of 60 respondents, 73% of respondents have allocated their business loan amount for a different purpose,s and 27% of respondents have used the loan amount purely for the business. This reveals the members are using their business loan amount to non-business activities.

Allocation of the loan amount: From the above survey, it is evident that out of 60 respondents, 73% of respondents have allocated their business loan amount for different purposes and 27% of respondents have used the loan amount purely for the

business. This reveals the members are using their business loan amount to non-business activities.

Purpose of loan: From the above table it is evident that out of 60 respondents, 33% of respondents took a loan to start a business, 7% of the respondents took machinery and technologies out of the loan, 33% of the respondents took loan their manage their day to day business expenses and remaining 27% of the respondents took a loan to make an additional investments to business.

Changes in employment status: From the above table it is evident that out of 60 respondents, 17% of the respondents have changed their employment position from unemployed to self-employed, 10% of the respondents changed their employment position from wage employment to self-employment, 10% of the respondents claim that there is an expansion in employment, 26% of the respondents claim that they have expanded their business and remaining 37% of the respondents claim that there is no change in their employment position.

Table 4: Role of SHGs

Assumptions	SA		A		N		D		SD	
	FQ	%	FQ	%	FQ	%	FQ	%	FQ	%
1 SHGs helps in self-development	34	56	18	30	04	07	04	07	00	00
2 SHGs helps in empowerment	34	57	18	30	04	07	02	03	02	03
3 Internal conflicts in SHGs	00	00	30	50	04	07	06	10	20	33

4	Increasing social status	12	20	30	50	06	10	06	10	06	10
5	SHGs is only for Business	04	07	00	00	00	00	02	03	54	90
6	Improves financial conditions	14	23	40	67	04	07	00	00	02	03
7	SHGs improves business skills	26	43	22	37	02	03	02	03	08	14
8	Discharging family responsibilities	30	50	22	37	06	10	00	00	02	03
9	Interest rates are less than banks	50	84	08	13	02	3	00	00	00	00
10	Gaining management awareness	26	44	14	23	12	20	02	03	06	10
11	Women prefer SHGs v/s finance institutions	50	84	04	07	02	03	02	03	02	03

Source: Field survey

Self-development: 56 % of the respondents strongly agree, 30% of the respondents agree, 7% of the respondents claim neutral, and 7% of the respondents disagree with SHGs helps in self-development.

Self-empowerment: 57% of the respondents strongly agree, 30% of the respondents agree, 4% of the respondents claim neutral, 3% of the respondents disagree, and 3% of the respondents disagree with SHG helps in self-empowerment.

Internal conflicts: 30% of the respondents agree, 7% of the respondents claim neutral, 10% of the respondents disagree, and 33% of the respondents strongly disagree with internal conflicts that influence them to quit SHG.

Increase in social status: 20% of the respondents strongly agree, 50% of the respondents agree, 10% of the respondents claim neutral, 10% of the respondents disagree, and 10% of the respondents disagree with SHG benefits in increasing social benefits.

Business startups: 7% of the respondents strongly agree, 3% of the respondents disagree, and 90% of the respondents strongly disagree with SHG are meant only for start-ups.

Financial conditions: 23% of the respondents strongly agree, 67% of the respondents agree, 7% of the respondents claim neutral, and 3% of the respondents strongly disagree with SHGs helps in improving financial conditions.

Business skills: 43% of the respondents strongly disagree, 37% of the respondents agree, 3% of the respondents claim neutral, 3% of the respondents disagree, and 14% of the respondents strongly disagree with SHG helps in improving business skills.

Family responsibilities: 50% of the respondents strongly agree, 37% of the respondents agree, 10% of the respondents claim neutral, and 3% of the respondents strongly disagree with after being a member of SHG, you feel better to take responsibilities of family.

Rate of interest: 84% of the respondents strongly disagree; 13 % of the respondents agree, and 3% of the respondents claim neutral with the rate of interest of SHG is less than the rates nationalized and other banks.

Awareness about management: 44% of the respondents strongly agree, 23% of the respondents agree, 20% of the respondents claim neutral, 3% of the respondents disagree, and 10% of the respondents strongly disagree with the SHG helps in gaining awareness about management.

Preference of SHG over banks: 84% of the respondents strongly agree, 7% of the respondents agree, 3% of the respondents claim neutral, 3% of the respondents disagree, and 3% of the respondents strongly disagree with preference to take loans in SHGs than other banks.

Findings of the Study

- It is found 84% of the women prefer to join SHGs because of less interest rate, refundable amounts on the death of a spouse, and availability of loans at the doorstep.
- From the study, it is found that SHGs not only provide loans to the needy person, but they also help the women in enhancing their business and management skills through their training centers.
- From the research, it is revealed that the interest is less to members of SHG who have taken a loan on the training certificate issued by RUDEST.
- From the study, it is found that women with less

income ranged between RS.5,000 to RS. 10,000 join SHG to manage their needs.

- It is proved that 73% of the respondents have diversified their business loan for cultural events, to purchase electronics, to manage expenses.
- SHG has not only empowered the members of SHG, but the SHG has also empowered the general public through the members of SHG.
- From the study, it was found that 63% of women are engaged in providing tailoring services, hotel services, Auto services, food processing services, and retail services.
- 86% of respondents have agreed that the SHG has helped them in self-development.
- 80% of the respondents have claimed that their financial conditions have improved after being a member of SHG.
- 83% of respondents prefer to take loans in SHG rather than nationalized banks, private banks, and other financial institutions.
- 60% of the respondents joined SHG to avail of the loan for making an initial investment in their business.
- Credit is facilitated only to those women who are between 18-59 years.
- On the death of the nominee of the SHG member, the availed loan amount is refunded.

Suggestions

- As there is no training center in the city, SHG members must go to another city to get trained. It is quite difficult for women to leave family and to stay in other cities.
- The head of the group should be changed on a timely basis so that members are motivated to work precisely. It allows everyone to understand the working procedures of SHG.
- For the growth and development of SHGs, members are required to conduct meetings regularly and discuss the issues.

Conclusion

A woman is the root of every family, which builds a better family tree. Enriching women in aspects like education, employment, and entrepreneurs add value to the social, political, and economic empowerment. SHGs are an opportunity for women to employ themselves, along with employing other

people. Thus, SHG is an important tool that helps women to possess the power of self-supportive life. The study proves that there is a positive impact of SHG on poor and lower-income women. Steve Maraboli quoted that “The Empowerment of women is powerful beyond measure and beautiful beyond description.” Women Empowerment is a tool often linked with feminism. Women empowerment refers to the expansion of political, social, education, gender, and economic soundness of women. Women’s empowerment is widely accepted as an indication of economic development. Investing in women empowerment can bring colossal change in the poverty eradication, regional development, and economic development as well. In the recent report, MFI estimated that if an equal part of women is in the workforce, the GDP will increase by 27%. From the Five-year plan (1974-1978) empowerment of women has been considered as the central issue. The Government has been implementing various plans and programs for the socio-economic development of women in the country. But, still, there is a spacious gap between goals articulated in plans and situational reality in India. The NGOs have given considerable grass-roots presence and deep insight to empower women physically, mentally, socially, politically, and economically.

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