

International Research Journal of Management and Commerce ISSN: (2348-9766) Impact Factor 7.098 Volume 12, Issue 02, Feb 2025 ©Association of Academic Researchers and Faculties (AARF) www.aarf.asia, Email : editoraarf@gmail.com

WOMEN EMPOWERMENT THROUGH SELF- HELP GROUPS

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Abstract

In recent times empowerment has become a powerful and popular word which is directly related to women development in all aspects. Each port consists of unique characters and characteristics, which help promote the holistic development of women and their participation in society. Empowerment is a broad concept, including social empowerment, political empowerment, educational empowerment and legal empowerment. Social empowerment of people through self-help group is one of the essential studies related to performance and performance of self-help group and how it can help in social and economic empowerment of people especially poor women. This paper focuses on dimensions of social empowerment, social empowerment through self-help groups, economic empowerment, functions of self-help groups, motivational factors, constraints and problems.

Keywords: Self-help groups, health, nutrition, sanitation, social empowerment, union funding

Introduction

Empowerment of women is an important objective of any wholesome development process of an economy. One of the most essential factors contributing to success in micro Entrepreneurship is access to capital and financial services. In this background, for women and especially for poor women, micro enterprise ownership has emerged as a strategy for economic survival. Thus, a special support for women in both financial and non-financial services is necessary. Research has shown that investing in women offers the most effective means to improve health, nutrition, hygiene and educational standards for families and consequently for the whole of society.

Objective :

The present study aims at performance of women self- help groups and its impact on economic development. The following are the objectives of the present study.

- 1. To study the socio economic profile of self -Help Groups in Pune District
- 2. To analyze the impact of members of the self-help groups before and after their entry
- 3. To explore the various problems encountered by the self -help groups
- 4. To make suitable suggestions for the development of self- help groups basedon the findings of the study

Components of Women Empowerment

Empowerment of women has the following components:

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- 1. Access to economic resources and influence over their uses.
- 2. Participation in economic decision-making.
- 3. Opportunities for self-development.
- 4. Participation in socio-political decision making and influence over local opinion making.
- 5. Scope for skill-development.
- 6. Impact on general welfare of the family and community.

The of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women self help groups. The strategy made a quiet revolution in Bangladesh in poverty eradication "by empowering the poor women". "Self Help Groups (SHGs) are groups of people having a common goal of socio economic sustainable development, discussing their problems and resolving it through appropriate participatory decision making". Self- help groups have been the social innovation in poor people's organizations in under developed regions. These groups from the social capital which facilities the financial linkage of poor with the formal financial institutions. In India there are 5 Lakhs self -help groups with a membership of 8 million

Functions of Self Help Groups

The basic aim of self- help groups is that it acts as the forum for members to provide space and support to each other. The following are the vital functions of self -help groups

- 1. To promote the habit of self- help approach among women population
- 2. To develop collective leadership
- 3. To promote effective women's participation in their own development programme
- 4. To promote women's empowerment
- 5. To promote saving habit among the group members
- 6. To borrow loans from the promoting / sponsoring band and use it for lending to group members solving the problems if any, through group efforts and approach.

Economic of Women Empowerment

Mobilization of Women through SHGs is construed as a major strategy of development and empowerment of women both by policy makers and social scientists. Unfortunately, none has demonstrated that empirically with appropriate statistics. The present study takes up this challenge. Empowerment means possession or endowment of power. Power denotes the individual or groups capacity to control the environmental processes and events that affect them her or him. Thus economic empowerment of women is the ability of women to control or influence the economic processes that affect them. Hence, economic empowerment signifies women's control over economic resources. In the present study economic empowerment is measured in terms of women's share in the household income, savings debt and assets.



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Dimensions of Social Empowerment

Empowerment is the backbone of the socio-economic development of the down drawn people who have socially and economically poor in the country. Government has taken lot initiatives to upgrade and need based programmes, but the results an performance will be very slow and till the government unable to achieve affordable contribution to the social empowerment of local people in the country social empowerment extended to its coverage into, social recognition, status, independent decision making in their family, leadership quality participation in social organization, religions appreciation, standard of living, respectable life style etc.

Social Empowerment through Self-Help Groups

Self- help groups play a key role in socio-economic development of the country particularly empowerment of women. Self-help group concept was initiated in the year 1989 and it spreads all most all over the country due to the success story in Bangladesh. During the period of 2000, it has identified as the instrument for the overall development of the rural people particularly to the women development

Self-Help Group are working in democratic manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as an 'animator' and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week. They discuss about the group savings, rotation of sangha funds, bank loan, repayment of loan, social and community action programmes.

Social empowerment of women is the emerging concept which make a balanced and sustainable growth of the country. Government has taken various initiatives to promote the social empowerment of women through various schemes and programmes. Development of the country is not only measured by the high GDP, attractive currency value, moderate contribution in world market, and innovative technological sophisticated instruments, but also social empowerment of the women. Therefore there should be a social relevant, local people concentrated and need based programme is essential to overcome this kind of drawbacks. India will be super power country in very soon not only by economic strength but also by the social fulfillments and achievement. Hence the government may thing about the social empowerment of women and it will leads to emancipations of the people in all aspects.

Self-Help Groups in Pune District

Pune, one of the few trading Centers of Maharashtra. The growth of entrepreneurship has been phenomenal and its contribution to the nation is spectacular. Business Women are emerging from Pune. Have branched off and extended their activities elsewhere. They have also provided a multiplier effect in industrialisation. There have been many cases where small scale industrial firms have attained the status of large-business houses in Pune. Sustainable entrepreneurial development can be said to occur when industry progresses from an embryo stage to the stage of growth and maturity.

There are many avenues available for promoting women in this district. Several welfare schemes and voluntary organisations have also been established for the development of women of self - help groups in Pune district.



Factors Influencing the Motivation of Women in Self-Help Groups:

To study the factors influencing the motivation of women in SHGs 25 variables are identified and constructed into statements, which are given to the respondents using a Liker type five-point scale. In order to assess further the factors that influence the motivation of women the principal components method of factor analysis is followed. The following terms have been used in the analysis.

Motivational Factor:

S.No.	Motivational Factor
1.	Traditional/Hereditary
2.	Family background
3.	Encouragement from family members
4.	Family member's interest
5.	More dependents
6.	Aspiration about children
7.	Revival of Sick Units
8.	Use of idle funds
9.	Self-interest
10.	Self-prestige
11.	Self-employment
12.	Urge to Achieve
13.	Earning Income
14.	Seeking Challenge
15.	Economic Independence
16.	Unemployment
17.	Dissatisfaction with the existing job
18.	Organisational Skill
19.	Technical Knowledge
20.	Entrepreneurial Experience
21.	Social Status
22.	Employment facilities
23.	Infrastructural facilities
24.	Financial Assistance
25.	Market potentials



Constrains and Problems of Self Help Group Women:

To find out constrains the problem of women Yes (Or) No questions type asks, on that basis for yes (1) No (0) assigned respectively.

The mean score for each and every constraint and problem has been calculated by using Mean = Total Score / No of respondents Constrains and problem has been ranked on the basis of mean score

S.	Problems	Mean	Rank
No.		Score	
1.	Lack of self – confidence	0.31	XVII
2.	No equal status in business	0.43	Х
3.	Society feels that the skill imparted to a girl is a waste	0.47	VIII
4.	Lack of encouragement from family and society	0.49	VII
5.	Non-Co-Operative attitude of husband and family members	0.39	IV
6.	Non conformity to traditional norms	0.36	XIV
7.	Conflicts due to dual responsibilities	0.55	IV
8.	Lack of recognition and appreciation from the member of the family	0.32	XVI
9.	Less chance of mobility for women	0.72	Ι
10.	Male domination	0.41	XI
11.	Lack of Sufficient time to look after children / husband	0.53	V
12.	Lack of sufficient time to attend family / social functions	0.56	III
13.	Society Lacks confidence in women's ability	0.51	VI
14.	Faulty socialization	0.38	XIII
15.	Lack of sufficient time to look after household activities	0.64	II
16.	Problem of public relations	0.38	IX
17.	Inferiority complex	0.35	XV
	Overall Mean score	0.48	

Socio – Psychic Domain Constraints faced by the Women in SHGs

Women in Self Help Group in Pune District face only a low quantum of social psychological system constrains as the overall mean score for this constraint is only 0.48 Of the many social and psychological constrains poor mobility of the women is the constraint mostly faced by the women since it has the maximum means score of 0.72. They also express the opinion that society feels that the skill imparted to a girl is a waste.

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Impact of the SHG Membership

To ascertain the impact of SHG membership on the income level, possession of assets and wealth, awareness on health and cultural values and improvement in the standard of living, are considered and the following tables are presented for that Income Level, Table below indicates the opinion of the respondents on the increase in the income level of the respondents.

Impact of the Membership on Increase in Income Level

Income Level	No of Respondents	Percent of Total
Average	6	3.0
Good	191	93.5
V. Good	3	1.5
Total	200	100

It is clear that 95.5 percent of the Self-Help Group respondent have expressed good satisfaction over the increase in income level after joining SHG

Assets & Wealth:

The increase in the assets and wealth of the respondents due to SHG membership

Assets and Wealth	No of Respondents	Percent of Total
Average	31	15.5
Good	169	84.5
Total	200	100

It is learnt that 84.5 percent of the respondents have reported good increase in assets and wealth after joining SHG, while the rest 15.5 percent have reported Average increase in Assets and Wealth

Awarenss Level:

Indicates the impact on awareness level on health, social and cultural values, because of SHG membership.

Assets and Wealth	No of Respondents	Percent of Total
Average	3	1.5
Good	197	98.5
Total	200	100

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Standard of Living

Standing of Living	No. of respondents	Percent to Total	
Average	78	39.0	
Good	122	61.0	
Total	200	100	

It is observed that 61 percent of the respondents have expressed a good improvement in their standard of living after joining SHG

The above discussion indicates that there is a good improvement in income, asset and standard of living of the respondents after joining SHGs

Suggestions

- 1. It is observed from the analysis that the government provides only financial aid and other help in the empowerment of women in the study area. It is suggested that Government agencies, associations of women SHGs and non-governmental organizations carry out a many programmes for empowerment of Women Self Help Group.
- 2. Income Generating activities should be introduced
- 3. Training regarding the market activities should be improved
- 4. Appropriate pattern of education and special training programme should be conducted.
- 5. Banks and financial institutions must provide free financial assistance.
- 6. It is also necessary to undertake research in the area of women's studies in general and women Self Help Group in particulars.
- 7. If the above suggestions are carried out women will reach the pinnacle of success in their endeavors

Conclusion

Success of women and satisfactory progress can be achieved only by honest, sincere and dedicated efforts by all. And joint efforts of both men and women can change developing India into a fully developed country.

The greatest revolution in a country is the one that affects the status and living conditions of its women. Promotion of women empowerment ensures economic independence. Social emancipation of women gains social status. It creates more respect in the family and give self – prestige, avoids gender bias and eliminates dowry deaths. It promotes leadership qualities among women and swells the family income. Promotion of women empowerment trains the future generation of women and it will also solve tomorrow's unemployment problem. And women empowerment inspite of their trails and hardships are a satisfied and confident lot in society and a model to other women.



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