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## Role of self-help groups in economic and social empowerment of women: An empirical study

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### Abstract

Half of the world's population comprises women, and their societal role is significant. Their fundamental rights are underprivileged. Reproductive health inequalities, educational & economic discrimination, domestic violence & other harmful old practices are still the most persistent & continual structures of disparity in society. Hence, empowering women has become crucial. Self Help Group (SHG) initiative is hope for governments to make women empower. SHGs have the potential to attend to lots of issues that the women face due to disempowerment & pass a significant transformation in their lives. This paper examines the self-help Groups' role in women's Social and Economic Empowerment. Women empowerment can be defined simply as creating an environment where women have the power to make decisions about their own lives. Sample of 149 women from Self-help group were surveyed to know the Role and importance of Self-Help Groups in Economic and Social Empowerment of Women. It is found that there is a significant impact of Self-Help Groups in Economic and Social Empowerment of Women in India.

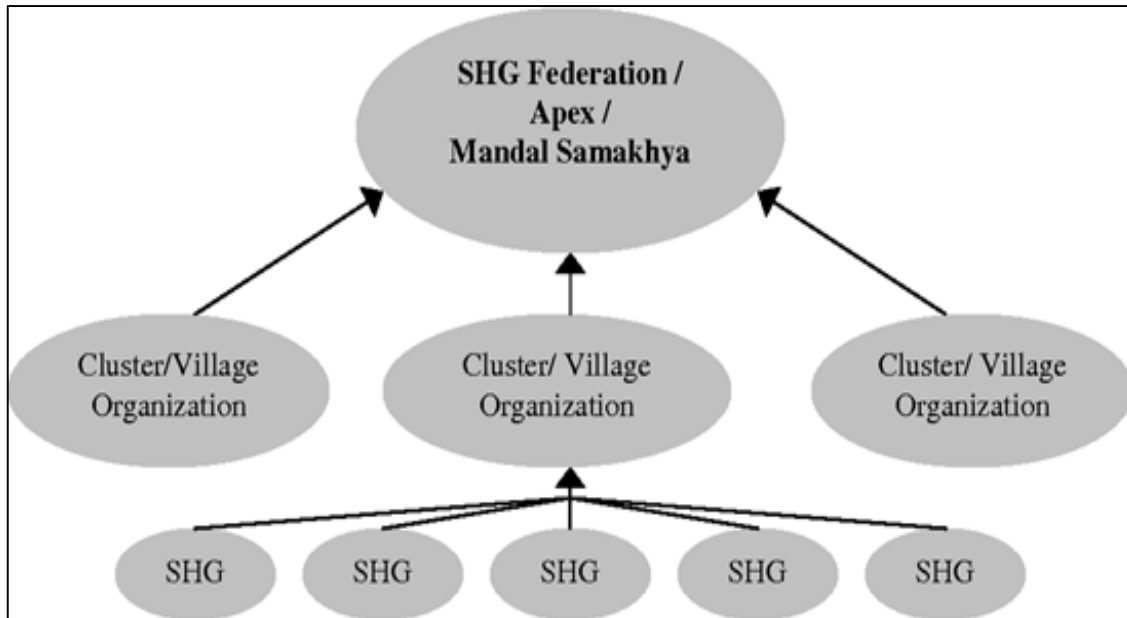
**Keywords:** Self-help groups, social empowerment, economic empowerment

### Introduction

The SHG concept consists of the principle "By the women, of the women and for the women." SHG are voluntary associations among people with universal benefits established to attain combined economic and social objectives. These groups are initiated for mutual benefits and help without any political affiliations. It supports the transformation of women's conditions economically and socially (Kumari & Manglani, 2018) <sup>[16]</sup>. It is formed to achieve the overall development of women. Self-help groups support women's political, social, psychological, and economic empowerment. Participation of women in Self Help groups creates tremendous influence on life standards & patterns of underprivileged women & empowered them at different stages as individuals and as well as whole community & society (Badejo, Majekodunmi, Kingsley, *et al.* 2017) <sup>[13]</sup>. People come together intending to solve their everyday issues through mutual & self-help. Self Help Group is an attractive scheme with fewer efforts. It is an instrument to eradicate poverty & enhance financial support & women's entrepreneurship in India.

Empowerment enables people to overcome their powerlessness sense & recognize as well the use of their resources. Economic Empowerment refers to the expansion of the historic disadvantage's ability to be involved in economic activities that support both individuals and a whole society. The women's economic contribution has been related to their status & role in society. SHGs provide economic advantages to women by supporting income generation activities (Sharad, 2016) <sup>[14]</sup>. Independence in related economic matters brings more sexual equalities & rise in the income of women translates more directly into the wellbeing of the family. Social empowerment is essential to achieving quality life among people with disabilities & is a continuous process. SHGs enhance women's status regarding equality, decision making, and beneficiaries in economic, social, cultural, and democratic spheres of life (Nithyanandhan & Mansor, 2015) <sup>[15]</sup>. Figure 1 shows the structure of Self-Help Groups and Cluster Development.

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Source: Manak, S. (2008)

Fig 1: Structure of self-help groups and cluster development

### Literature Review

Arora (2012) <sup>[1]</sup> explored that Self Help Groups are the most special instrument in the participatory concept for women's economic empowerment. It is a robust framework to improve women's lives in various social modules. The primary purpose of Self Help Groups is that it proceeds as the framework for participants to offer support & space to each other. It involves the combined access to less expensive monetary services with a self-management process & overall development of women members of SHGs. Self Help Groups are supported & formed mainly through Non- Government organizations by Govt. agencies. Ahmed and Basha (2014) <sup>[2]</sup> found that women's participation in SHGs tremendously influences empowerment. It supports women to realize & understand their latent potential, develops guts to act & think independently about their feelings, suffering, and wishes, and speaks out & freely expresses & explores their dissimilar development & growth. Involvement in SHGs mainly leads to economic empowerment that results in psychological empowerment, relational empowerment, managerial empowerment & political empowerment. Vinodhini and Vaijayanthi (2016) <sup>[3]</sup> found that the Indian Government had announced 2001 as the "Women's Empowerment Year" focuses on the equal status of women with their partners. SHGs grow up as a powerful tool to alleviate poverty & enhancement women empowerment in the rural sector. It creates awareness in the field of entrepreneurial development & self-employment along with women's wellbeing. Social empowerment among women can be seen as improvements in confidence, communication skills, treatment among family & other aspects of behavior. Improved communication, better networking & excellent mobility also empowers women.

Das (2012) <sup>[4]</sup> explored that a growing level of involvement in SHGs leads to more and improved economic empowerment of its participants by fetching opportunities for employment, high income, and present job stability & enhanced entrepreneurship abilities. Further, high involvement also leads to high social empowerment of participants in the form of capabilities to decide the

household matter, right to use health care facilities, self-confidence, high self-esteem, communication skills, and the ability to deal with NGOs & banks.

Pandey (2014) <sup>[5]</sup> examined the influence of SHG participation on women's empowerment as a conception of the program for women in rural regions. This paper considers the different magnitude of empowerment, i.e., perceptual, cognitive, material, political & relational. When women can access credits or finance support in spread out base of women by supporting them to expand & start small companies, mostly escort by access of market. Women also experience the power within & a sense of freedom, self-identity, and strength & enhanced confidence levels & self-esteem.

Nichlavose & Jose (2017) <sup>[6]</sup> found that Self Help Groups are a small collection of socially, economically, and backward people, prominent women in rural regions, and explore their skills, talents & capabilities to improve their empowerment. SHG framework is an institution that strengthens a country. SHGs enhance self-assurance and improve the position of women in their families & society. Self Help Groups increase women's income and their status in society. To a great level, SHGs address the issue of unemployment among women by making them self-employed. Inequality & gender discrimination are also taken care of. It plays an integral part in realizing women their importance and power of being empowered.

Shree, Chandavari & Rayanagoudar (2016) <sup>[7]</sup> explored that women's dependency & status in any community is connected closely with their financial situation. Hence, the financial dependence of women is the main reason for the low-grade position of women in society. When women are at a low economic level, she is not able to claim equal status with men. After an emergency, the Government of Telangana has taken up women's empowerment as an essential strategy to undertake the socio-economic situations of the poor in rural regions. SHGs are a mass movement to encourage poor women in rural regions.

Singh (2013) <sup>[8]</sup> explored that SHGs consist of a common opinion of need & desire for collective tasks. Women empowerment is not only related to financial requirements

alone but also to social development. Self Help Groups support empowering women both economically & socially. It encourages women to take part in deciding matters related to household, community local autonomous sectors & supports women in acquiring leadership positions. SHG's focus is mainly on women's empowerment in rural areas & makes them socially & politically capable.

Lungbila (2016) <sup>[9]</sup> explored that empowering women is related to fulfilling their financial requirements and holistic social development. The Self Help Groups support in providing finance & empowerment of women economically as well as socially. It encourages women to make decisions in matters related to community, household, and local independent sector & trains women to acquire leadership positions. The study concludes that SHGs help women-folk to participate in mobilizing funds. Empowerment of women starts with such kinds of activities that Self Help Groups take up. Overall, SHGs significantly increased women's participation in all program components.

Thakur & Patel (2014) <sup>[10]</sup> examined that the increasing issue of poverty has encouraged economic planners to turn up with different programs to control poverty. Hence Indian Government has executed different types of schemes to decrease poverty & promotion profitable employment opportunities that reflect the path to the movement of Self Help Groups to empower poor women & in this manner, remove poverty from the country. The formation of the Self Help Group is a significant effort that supports poor people to take part in the development process. It is an effective way to inculcate habits of savings among poor women. Education of women & economic independence still needed a long way to attain self-confidence and independence of women. With the support of SHGs, women can face financial and health crises & attain improvements in disputes in families.

Manzoor & Ganie (2014) <sup>[11]</sup> explored that Self Help Groups supported women by providing a common platform to solve & discuss their community & individual issues. However, in District Bandipora, The performance of the majority of the SHGs in all the three blocks of district Bandipora was "Poor." Only a few of them are "Good." Therefore, this study concluded that the SHGs concept for empowering women of rural regions in the Bandipora district has still not successfully achieved its goals.

Muruganandam & Pandian (2013) <sup>[12]</sup> found that the supreme revolution in any nation is the one that influences the living condition & status of women living there. The promotion of empowerment of women makes sure economic independence of women. Women's Social

liberation expands their social status. It results in more respect among family members & increases self-prestige, stays away from gender bias & decreases deaths due to dowry. It also promotes qualities of leadership among women & enhancement of income of the family.

### Objective of the study

1. To know the role of self-help groups in economic and social empowerment of women.
2. To know the impact of self-help groups in economic and social empowerment of women.

### Research Methodology

Sample of 149 women from Self-help group were surveyed to know the Role and importance of Self-Help Groups in Economic and Social Empowerment of Women. A structured questionnaire was designed to conduct the survey and the primary data for this empirical study was collected through random sampling method. Mean and t-test was used to analyze and evaluate the data and get the end results.

### Findings of the study

Table 1 is showing demographic details of the respondents in which 149 female respondents were surveyed to conduct the study. Among them 34.2% are below 28 years of age, 42.3% are from the age group 28-32 years and rest 23.5% are above 32 years of age. 41.6% are high school and below and 58.4% are intermediate and above. 31.5% of the respondents are married, 39.6% are unmarried and rest 28.9% are separated from their family.

**Table 1:** Demographic Details

Variable	Respondents	Percentage
<b>Gender</b>		
Female	149	100
Total	149	100
<b>Age Profile</b>		
Below 28 years	51	34.2
28-32 years	63	42.3
Above 32 years	35	23.5
Total	149	100
<b>Qualification</b>		
High school and below	62	41.6
Intermediate and above	87	58.4
Total	149	100
<b>Marital status</b>		
Married	47	31.5
Unmarried	59	39.6
Separated	43	28.9
Total	149	100

**Table 2:** Role of self-help groups in economic and social empowerment of women

S. No.	Statements	Mean Value	T Value	Sig.
1.	SHGs supports social and economic transformation of women	3.69	2.360	0.010
2.	Self-help groups support women's political, social, psychological, and economic empowerment	3.73	2.875	0.002
3.	SHGs influence life standard & pattern of underprivileged women & empower them	4.00	6.349	0.000
4.	SHGs eradicates poverty, enhance financial support & women entrepreneurship	3.98	5.973	0.000
5.	SHGs help to access less expensive monetary services with a self-management process & overall development	3.65	1.897	0.030
6.	Creates awareness in the field of entrepreneurial development & self-employment	3.91	5.098	0.000
7.	SHGs improves confidence, communication skills, treatment among family & other aspects of behavior	3.87	4.644	0.000
8.	Provides opportunities for employment, high income, and job stability	3.68	2.269	0.012
9.	SHGs enhance self-assurance and improve the position of women in their families & society	3.93	5.356	0.000
10.	Help women to realize their importance and power of being empowered	4.01	6.463	0.000

Table 2 is demonstrating the Role of Self-Help Groups in Economic and Social Empowerment of Women in which it is observed that the respondent says that SHGs help women to realize their importance and power of being empowered with mean value 4.01 and influence life standard & pattern of underprivileged women & empower them with mean value 4.00. SHGs eradicates poverty, enhance financial support & women entrepreneurship with mean value 3.98 and enhance self-assurance and improve the position of women in their families & society with mean value 3.93. SHGs creates awareness in the field of entrepreneurial development & self-employment with mean value 3.91 and improves confidence, communication skills, treatment among family & other aspects of behavior with mean value 3.87. Self-help groups support women's political, social, psychological, and economic empowerment with mean value 3.73 and supports social and economic transformation of women with mean value 3.69. SHGs Provides opportunities for employment, high income, and job stability with mean value 3.68 and help to access less expensive monetary services with a self-management process & overall development with mean value 3.65. Further, t-test was applied to know the significance of the statements in which it is observed that the value under significance column for all the statements is below 0.05.

### Conclusion

Women's role & integration in economic development always reflect their social status & economic independence. It is observed that the members of family & society usually respect working women. Nowadays, the women in Self Help Groups are also getting more respect as they are not dependent on earning income & are making contributions to household savings, expenditure & income. Microfinancing strategy with the help of SHGs supports eliminating poverty & empowerment of women. Groups of women proved that they could bring considerable changes in the state of mind or attitude of traditional & conservative-bound uneducated women belonging to rural regions. These plays as an essential alternative to attain the purpose of development in rural regions & to set participation of the community with economic power and potentialities. It proved that with the support of local officials & district administration, they could bring in socio-economic development to increase their self-employment potential.

The study concludes that SHGs help women to realize their importance and power of being empowered, influence life standard & pattern of underprivileged women & empower them, eradicates poverty, enhance financial support & women entrepreneurship, enhance self-assurance and improve the position of women, creates awareness in the field of entrepreneurial development & self-employment and many more. It is also found that there is a significant impact of Self-Help Groups in Economic and Social Empowerment of Women in India.

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