



# Empowerment of women through self-help groups

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## ABSTRACT

Women are not only a part of the majority of India. They are the base of India. If the base is weak and crumbly, the building might topple. So, to empower this root from within, making them financially independent is the first and foremost step. Giving them the necessary employment as power is the need of the hour. Empowering one woman leads to the empowerment of the whole family. Self-help groups are an integral part of improving the overall well-being of women in India. Women in India are always given a back seat. Self-help groups have played a pivotal role in the upliftment and enhancement of women of rural India. The main aim of the self-help group is to reach the deep crevices of the villages of India and to help the respect deprived women. The women get a chance to come together as a group that may or may not be registered. They help each other by pooling together small savings and loaning that amount to whoever requires that money.

**KEYWORDS:** Self-help group, empowerment, women, India

## INTRODUCTION

India is a country that lives in villages. It houses around 100 crore people. Half of it is women. We gained independence in 1947 but women are still fighting tooth and nail to gain their independence. They are still shackled by the chains of inequality, financial insecurity, physical and mental harassment, etc. Many reformers came and went, the position of women somewhat improved. But still, only an iota of work has been done. A lot is to be done to uplift the women section of India. As India out and out is a rural agricultural land a lot of homework needs to be done for the poor, for underdeveloped India, for rural India. Throughout history, successful

men in India are given different positions in different eras. But the basic line was that the women were given under favorable to bring for women and men have been constitutionally given the same rights, but traditionally they are given unequal places in all spheres. According to the Indian constitution, article 14, India has given equal rights to men and women.

### **Behind every successful woman is a tribe of other women who had her back.**

- Risa Rodil

A self-help group is a concept that was primarily brought to bring forward the women section. Started by Mohammad Yunus, in Grameen bank in Bangladesh, this model is now adopted in many parts of the world. Self-help groups proved to be a blessing to the developing phase of independent India. Self-help groups fulfill the social and economic aspirations of the rural women of India. Rural India did not have access to the formal banking sector. So, they had to turn towards the informal sector such as money lenders and landlords for monetary help. These informal unorganized money lenders charged a hefty amount as a rate of interest to the rural people. As rural people did not have any guidance or proper papers to approach the banks, they depended heavily on these unorganized sectors for a credit facility. So, they ended paying heavy interest for very small principal amounts. In the end, it was generally seen that the loan takers had to pay off a part of their assets or sometimes the whole assets to repay the loan.

### **RESEARCH OBJECTIVE**

1. To see the outcomes in a woman when she joins a self-help group.
2. To study how a self-group changes the qualities of a woman.
3. To analyze the positive changes that come about in a woman after she participates in the activities of a self-help group.

### **METHODOLOGY**

- The analysis was done through secondary data by reading research papers, online journals, and reports.

### **LITERATURE REVIEW**

1. **C.B. Senthilkumar** says that women from rural areas suffer from many miseries. During childhood, they are deprived of education. So, they remain illiterate. In their teenage years, they are wedded off early, because the family considers them a burden. When women in this area joined self-help groups, many developmental changes happened. They became self-employed, independent and a positive outlook was seen in the families of this district.

2. **Singh, Shweta & Ruivenkamp, G. & Jongerden, J** in their paper explains the strategies of self-help groups for micro-enterprise development in rural areas. It tries to answer the question of whether and under which conditions self-help groups are an effective vehicle for organizing and representing local people in the development of community-based micro-enterprises. Focusing particularly on India in the context of food as a local resource, special attention is paid to the success and failure factors of self-help groups. It was seen that understanding the local aspects of that particular area can make or break that self-help group.

3. **Nayak, Akshaya & Panigrahi, Prabin & Swain, Biswanath**, in this paper talk about the factors that act as a hindrance to the development of the SHGs. This paper also talks about the various steps that can be adopted by the Government, both national and state, various banking and financial institutions, and non-government organizations that to solve these challenges.

4. **Ingale, Pallavi & Pathan, Rais**, review in their paper, the current scenario, the pattern of access to finance for India's rural poor and studies some of the key microfinance approaches in India. It takes a close look at the Self-Help Group Bank Linkage. The analysis is done on the poor people from Maharashtra. For examining the effectiveness and awareness of microfinance in people author undertake one survey through Jalgaon District. To study the impact and participation of people in microfinance, researchers have considered two local banks and four nationalized banks from Jalgaon. Here major findings are that women participate in Self Help Group and the small-scale industries are taking advantage of microfinance. By comparing local & nationalized banks, found that most people prefer local banks to nationalized banks. This study evidence that microfinance is reaching the core poor is very limited.

### **Ways of how a self-help group empowers the women –**

1. **Makes them powerful –** Women have been downtrodden for thousands of years. Especially in a developing country like India, breaking the traditions, changing the traditions, getting educated, standing on their legs, girl education, working outside, was frowned upon by the patriarchy of the society. A single woman was not enough to withstand this force. But when a group of women came together to bear this pressure, they not only overthrew this dominant patriarchy but also developed their kind.

2. **Facilitates the weak –** Sometimes only a woman understands what another woman is going through that is because she is going through the same phase. A woman wants empathy, not sympathy. In a society of 100, there are generally three to four women who are strong and who want to create a difference in the society they live in. They not only want to make themselves independent but also the other women around them. They not only want to change the course of their own life but also want to better the lives of other women around them who

are affected. So, they support and help the weak. Self-help groups help weak women to come together. When few weak people come together and work in harmony, they slowly become strong and grow as a team and as a family.

3. Promotes strength in women – Self-help groups make the women emotionally, spiritually, and financially strong. The women gain the confidence to fight the problems in their life. They get the courage to face society, family, and the whole world in general. When a woman gets employment for the first time, she earns on her own she gets a new perspective of life. She gets new determination to face any challenge of life. self-help group allows them to earn on their own and thus gives them the long-lost strength that they had in them.

4. Creates positive self-image – Most of the women of rural India are taught from childhood that their only duties are to cook, take care of the house, and nurture a family. They are trained to think that they can never be independent or look for their own. They are of the view that without their husband they won't be able to survive in this cruel world. Self-help groups train, guide, and educate the women to stand on their own. They teach them to believe in themselves. They try to make the rural women to be of a positive attitude and to create a positive image of themselves.

5. Helps them to be assertive – The Indian women are submissive. Anger frustration physical and mental abuse are some of the weapons that are used against them if they do not listen to the male-dominated counterparts. If a woman says anything at her house her voice is never heard of. Her opinion never carries weight. When she joins self-help group she is taught to believe in her ideas and how to put her thoughts in front of her family and society. She gets counseling and mentoring sessions if she faces any problems while going out to work as part of her self-help group duties. Thus, self-help helps in letting off the pressure from time to time.

6. Makes them self-confident – A woman is constantly hammered into believing that she is good for nothing outside the four walls of her kitchen. She is taunted continuously that she lacks ambition, motivation, skills, and education. So, she must continuously listen to the orders inflicted upon her day in and day out. When a woman joins a self-help group it not only motivates her but also shows her a new world outside the four corners of her house. The woman first starts with small earnings. Slowly and steadily as her income from self-employment increases her self-confidence also increases.

7. Makes them self-reliable – A woman for big and small things in her life must take her husband's permission to do it. She doesn't have her own money as she doesn't earn. So, she doesn't have a say in household decisions. when a woman joins a self-help group she starts saving. Little by little she saves her own money. By that amount, even if it is small, she can start her own business or buy a few assets to start up her own business. Taking her own decisions makes her confident and self-reliable. She becomes self-sufficient.

8. Able to Confront injustice – A lot of atrocities take place against women in India. Not only in villages, even in semi-rural and semi-urban areas women are harassed, beaten, violated for very menial things. When they are not independent, they are afraid to speak up against them. They silently bear the sufferings meted out on them. They are mute spectators of their life and do not say anything to their husbands even if they beat them or slap them. If a woman joins a self-help group, they feel confident enough to speak up. They find a support system in the other women members of the group. They get counseling and mentoring system if they feel they are in any problem. Thus, self-help group allows a channel for the harassed women to let out their steam. These self-help groups are a blessing in disguise.

9. To fight for her rights – When a woman joins a self-help group, she finds a family. She gets a community to support her. she finds people of her tribe. She finds people with whom she can connect at the same level. She learns many things by belonging to a group. One of them is standing for own dignity and self-respect. She gets a chance to fight for rights. She tries to create an image for herself in the society that she lives in. She does her best to carve a niche for herself bit by bit. By saving money and contributing every month to the group she slowly realizes that she has also got the right to be respected and she should not bear any insult that comes her way just because she is a woman.

### Benefits of SHG for women

1. Gender equality – Self-help group empowers the women and hones the leadership skills in them. Thus, the women participate with more enthusiasm in gram Sabha and local elections. They get a chance to take up greater responsibility.
2. Social integrity – Forming of SHG helps in removing or at least decreasing the intensity of alcoholism, dowry, child marriage, sanitation, health care, etc. Thus, it is trying to make society a better place to live in.
3. Voice to marginalized section – Self group helps the downtrodden people, the backward classes, and the neglected part of the society to get a chance to grow and develop themselves and their community. They get a chance to participate in SHG and better their life prospects.
4. Financial independence – After SHG – bank linkage program, the rural people have now started taking loans from proper channels and not from money lenders and relatives.
5. Best use of government schemes – The rural people make the best use of the government schemes that are made specifically for the rural people. This reduces corruption as money grows through proper channels.
6. Housing pattern – As income increases, better sanitation takes place. The standard of living develops and resistance power of women and children
7. Consumption pattern – After joining a self-help group, the food pattern of the family improves. They eat better and gain a lot of nutrition level in the process.
8. Banking education – The members get a chance to learn the functioning of banks. They also learn how to keep accounts, tally balances, and maintain the money collected safely in banks.

**Table 6: Empowerment of Self Help Group Women**

Indicators of Empowerment	Opinion		No opinion	Total
	Agree	Disagree		
Able to contribute towards the family income	340	26	62	528
Skill up gradation	297	158	73	528
Understanding the banking operations	321	142	65	528
Improvement in standard of living	252	173	103	528
Better leadership and communication skills	274	146	108	528
Awareness in health education	387	103	38	528
Taking decision in community, village and in household	256	177	95	528

Source: Primary Data

Source – A case study of Puri District – Odisha

The above table sums up that self-help group empowers women socially and economically. They encourage and support women in participating in household decisions, society plans, and the workings of the group. This has helped in improving the living conditions of the people. This has helped in changing the attitude

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