A Study." Women's Empowerment Through Self-Help Group"

Dissertation Submitted to

The IIHMR University, Jaipur

for the partial fulfilment of the reward for the award of the degree of

Master of Business Administration (MBA)

in

Development Management

by

Lokanath Majhi

Under the Supervision and Guidance of

Dr. Ratna Verma

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DECLARATION

I hereby declare that this dissertation is titled Study on “A Study. " Women’s Empowerment Through Self-Help Group” this is the Bonafede record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

Lokanath Majhi

5th June 2023

CERTIFICATE

This is to certify that the dissertation titled Study on “A Study." Women’s Empowerment Through Self-Help Group” is a record of the research work undertaken by Lokanath Majhi in partial fulfilment of the requirements for the award of the degree of MBA (Hospital and Health Management) from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide	School Dean
IIHMR University, Jaipur	IIHMR University, Jaipur
Date: 5th June 2023	Date: 5th June 2023

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ABSTRACT

Title - A Study "Women's Empowerment Through Self-Help Group"

Background of the Study: Shaakargarh is a small town located approximately 110 km from Bhilwara in the state of Rajasthan in India. Shakargarh is covered by hills and tribal areas. Self – Help Groups in Shakargarh have taken to mask and sanitary pad-making following a surge in the demand for masks and pads.

Hence, this research is an attempt to find out how SHGs have helped the various women in India and how this can be of great help to the alleviation of the women in that particular area of my research study.

Objective –

1. Research the socioeconomic backgrounds of the women who participate in SHGs.
2. To research the various kinds of institutional connections related to SHGs.
3. To research the dynamics of the SHGs' groups and the sustainability of their income-generating activities.
4. To research the problems and issues faced by female SHGs.
5. To look into the types of empowerments SHG members who are women get from it.

Methodology – The study duration was 90 days i.e., 27th February- 27th May 2023. The study used mixed research methodologies, applying qualitative and quantitative data in the research process, and the researcher organized the research findings through an exploratory approach.

Keywords- Poor women, women's empowerment, socioeconomic empowerment, community involvement, community development, and decision-making are all terms used to describe self-help groups.

ACKNOWLEDGEMENTS

I take this opportunity to give my sincere gratitude and thanks all those who have helped me in completing my dissertation for the partial fulfilment of my MBA Degree.

I would like to express my earnest gratitude and thanks to our Dean Dr Goutam Sadhu for bringing me out of the big opportunity to carry this dissertation.

I am very grateful to entire faculty members of IIHMR University, Jaipur for their constant encouragement.

At the very outset, I am deeply indebted to my guide Dr. Ratna Verma, Asst. Professor, School of Development Studies, IIHMR University Jaipur, for her constant encouragement of this research work. I am extremely grateful to her for all the toil and trouble she has taken for me.

I express my deep gratitude to all the respondents for sparing their valuable time and kind co-operation.

I also give my heartfelt thanks to all my friends, relatives and family members for helping and supporting me in my research work.

Lokanath Majhi

MBA in Development Management

IIHMR University Jaipur

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ABBREVIATIONS

S. No.	Abbreviation	Full Form
1.	SHG	Self-Help Group
2.	NRLM	National Rural Livelihood Mission
3.	NRETP	National Rural Economic Transformation Project

CHAPTER - I

CHAPTER 1: INTRODUCTION

Purpose of research

To emphasise the idea of "for the people, by the people, and of the people," it is important to examine the concept of self-help groups. A Self-Help Group (SHG) is a group of ten to twenty neighbourhood women who serve as the village's financial intermediaries. These organisations may or may not be registered. The goal of the self-help group approach, a new paradigm in rural development, is to improve people's well-being, give them access to resources and credit, boost their self-confidence and self-esteem, and make them more credible in all facets of their lives. Women face a number of social discriminations, including poor livelihood, educational, and asset ownership opportunities. Children's well-being depends on women's income, and women have a higher beneficial influence on children.

In recent years, microfinance programmed have emerged as one of the more promising ways to employ limited development funding to meet the goals of eradicating poverty. The fundamental tenet of microfinance is straightforward: if financing is made available to the poor, they may be able to launch or grow a microbusiness that will help them escape poverty. Self-help movements that use microfinance have proven to be a powerful tool for strengthening the economy and to be a major force in the growth of nations' economies.

The goal of the Self-Help Group Organization is to reach the marginalized and disadvantaged population, who ordinarily are unable to obtain loans from banks. The providing of micro loans to the poor in order to help them begin to earn a living is known as microcredit. Because they are based on the savings of the poor, these loans are helpful not only in urban areas but also in rural areas. To help the impoverished, the SHG Movement is now more widely known as an innovation in the field of microcredit across several developing nations, including India.

SHGs are made up of people who are very poor and without access to official financial services. They provide a forum for participants to express themselves and support one another. It also trains the participants how to cooperate and function in a team setting. The SHGs offer members a means of saving money as well as an economical way to send a small amount of credit. They pool their resources, take loans from the funds raised by the organization, and hire everyone in the group to be independent contractors in order to achieve financial stability. To ensure prudent credit utilize and prompt repayment, the group members rely on their collective knowledge and camaraderie. This technique does away with the need for collateral and is closely related to the popular solidarity lending.

Research Question:

1. Have the lives of those women SHG members experienced any socioeconomic adjustments as a result of SHGs?

2. What kind of institutional support do SHGs get?

3. How long-lasting are SHGs in Rajasthan?

4. What part do SHGs play in empowering women?

5. What problems and difficulties do women SHGs face?

Objectives of the study

To examine the socioeconomic status of the women who participate in SHGs.

To research the various forms of institutional connections related to SHGs.

To analyze the SHGs' group dynamics and the viability of income-generating activities.

To research the problems and challenges experienced by female SHGs.

To look at the kind of empowerment SHG members who are women receive.

Determine the maximum and minimum days when home healthcare services are needed.

CHAPTER - II

CHAPTER 2: REVIEW OF LITERATURE

There are numerous studies have been carried out from time to time both by Indians and Foreigners to explore the possibilities of empowerment of women with the help of micro-finance program and Self-Help Groups (SHGs). The results of past research have opened the door for more research and study. Through the assessment of previous literature, an effort has been made in this chapter to present an overview of the many features and problems of this topic. Below is a discussion of a few of the key studies that were picked for evaluation.

Sowjanya, Shetty, and Basil, H.V., (2019) 192, share their research's finding that women's involvement is important for the country's GDP growth. The status of women in India has improved as a result of the country's globalised economy, and we now see some of them starting their own businesses and working in senior management positions for major multinational corporations.

Anil, M., and Salisu, Y., (2019)13, examined how important it is for national development and for women's empowerment. In developed nations, women are already actively contributing to national growth. According to a study done in Northern Nigeria, women should receive education and training support in order to become independent.

Sona, M., (2019)203, emphasises the importance of including a budget for women's development in the planning process. NITI Aayog, which has replaced the Planning Commission, can be used to implement a gender-sensitive planning and budgeting programme, giving women the boost they need for development.

Jain and Nai (2013), Conduct the study "SHG Helping Empower Women - A Study" with the primary goal of determining how well Self-Help Groups empower women and the level of interest among rural women in SHGs. In their research, they found that the benefit obtained from self-help groups was significantly impacted by time association. The benefits compound more when associations last longer. After joining self-help groups, the level of poverty was significantly reduced, the women's sense of independence strengthened, and their standard of life improved.

Sahoo (2013), the research “Self-Help Group & Women Empowerment: The majority of the women in Self-Help Groups were in the age range of 25 or younger, and women joined Self-Help Groups for borrowing money for personal use, according to the findings of "A Study on Some Selected SHGs," which had the broad objective of finding the operating system of Self-Help Groups for mobilizing savings, providing credit to the needy, repaying loans, and in building up the opinion of Self-Help Groups members regarding increase in the power of decision-making. After joining a SHG, monthly income and expenses increased, and most women agreed or thought joining a SHG gave them more ability to make decisions both inside and outside of their families.

Vivekananda (2018), in the paper “A study on Role of Self-Help Groups in Women Empowerment” By joining self-help groups, the researcher hopes to measure the degree of change that is brought about in several domains of empowerment. It also purposefully examines the extent to which self-help groups were able to impact a few important psychological aspects of the self. This study suggests women's standing is lower than men's. Women experience discrimination both within families and in society, which supports double standards in areas such as education, marriage, spousal relationships, domestic violence, property laws, the dowry system, sexual morality, and sexual harassment. There is also less appreciation and respect for women's Laboure in society.

CHAPTER - III

CHAPTER 3: METHODOLOGY

Research question:

1. Have the lives of those women SHG members experienced any socioeconomic adjustments as a result of SHGs?

2. What kind of institutional support do SHGs get?

3. How long-lasting are SHGs in Rajasthan?

4. What part do SHGs play in empowering women?

5. What problems and difficulties do women SHGs face

Research design:

The methodology for the research established both qualitative and quantitative data and the student used an exploratory strategy to organize the research findings.

Study Setting:

This research was conducted in the Rural area of Bhilwara district, Rajasthan.

DURATION OF THE STUDY –

The study duration was 90 days i.e., 27th February- 27th May 2023.

Study population:

This study investigated factors that influence performance of 5 self-help groups named Jay Maa Durga SHG, Laxmi maa SHG, Ghanteswari SHG, Bajrengwali SHG, Santosini SHG among these groups a total 50 respondents were found, from each SHGs a total of 5 respondents.

Inclusion Criteria: All populations group who have joined the Self-Help Group.

Exclusion Criteria: All populations who have not joined the group.

SAMPLING TECHNIQUE –

A study would be used of technique Simple Random Sample and Stratified Sample in research. The study involves a sample size of 30 respondents, irrespective of their background, Educational Qualification, and age group.

Statistical tools of analysis:

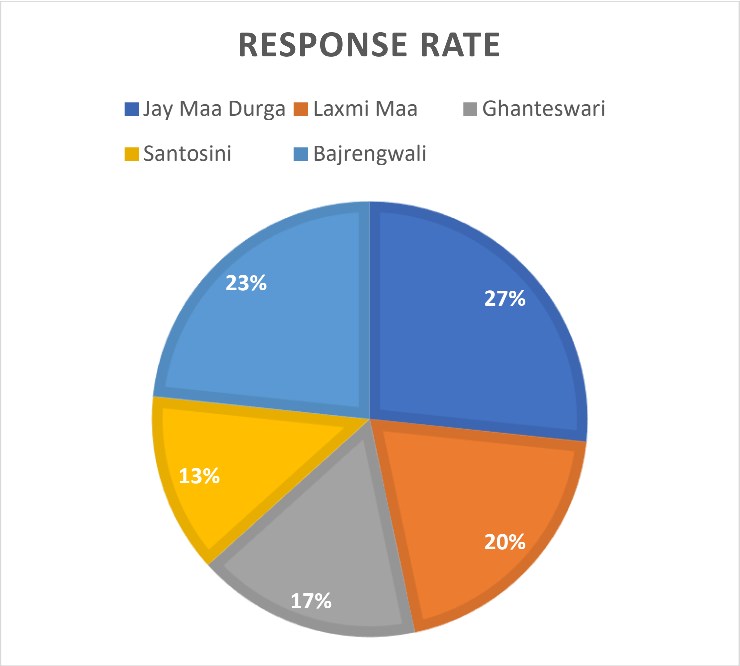
The Primary data collected with the help of the SHG's register would be analysed using MS Excel for a better understanding of the results.

ETHICAL CONSIDERATION:

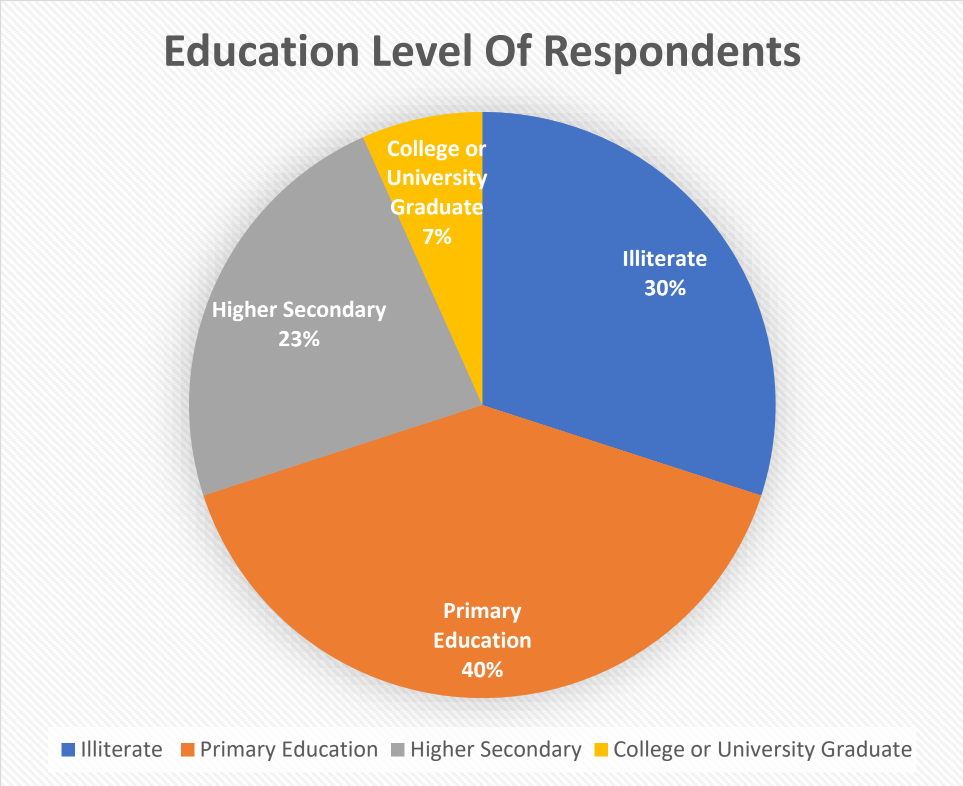
Ethical approval and consent were taken from the organization – "Rajeevika" to use their confidential data for research purposes without hampering any of their privacy and confidentiality.

CHAPTER – IV

Chapter 4: Result

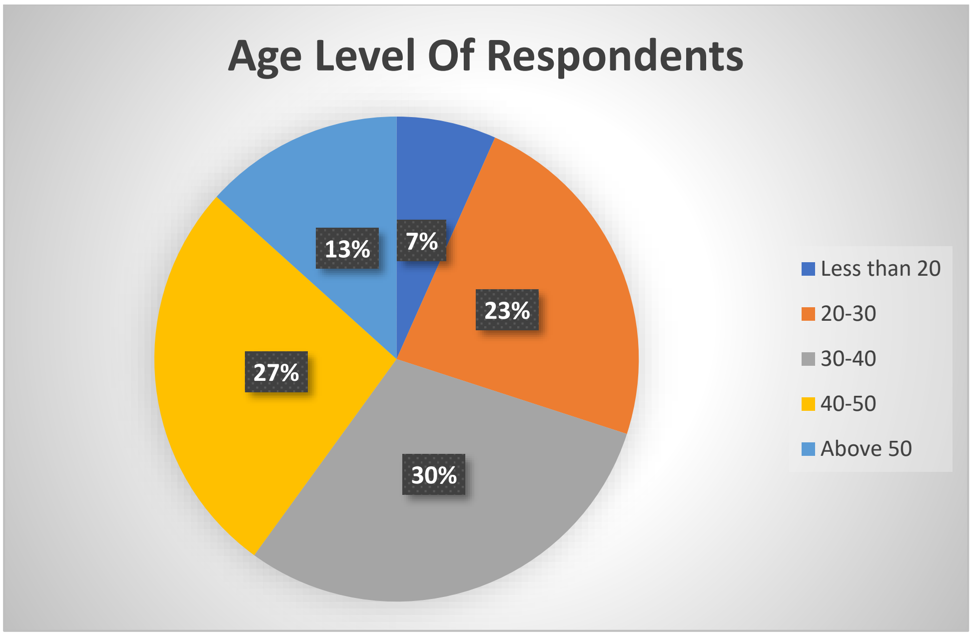


Figur1.1



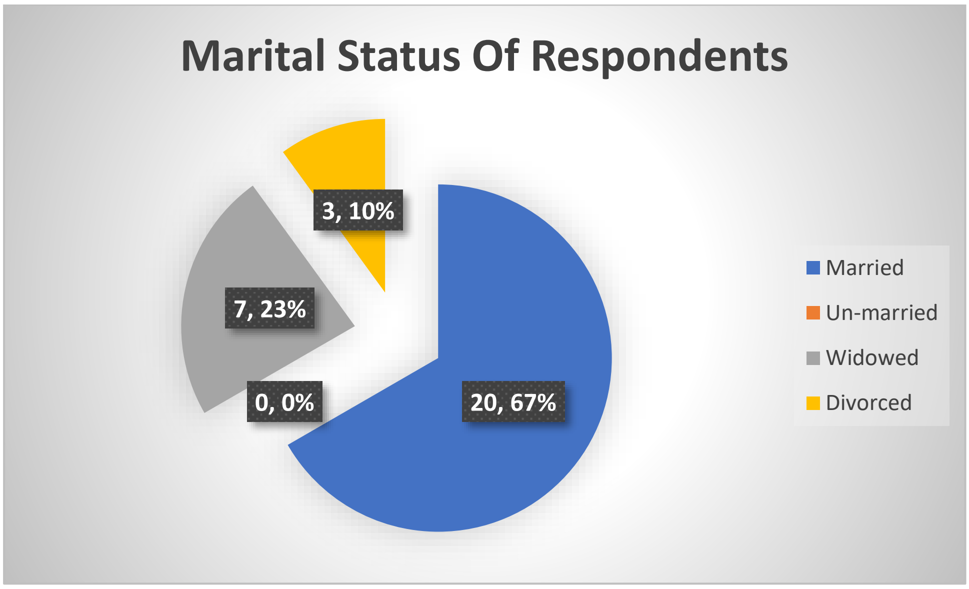
Figur1.2

The majority of respondents (40%) have only completed their primary school. They are followed by women without any formal education (30%), respondents with secondary education (23.33%), and respondents with a bachelor's degree (6.7%) out of the total respondents.



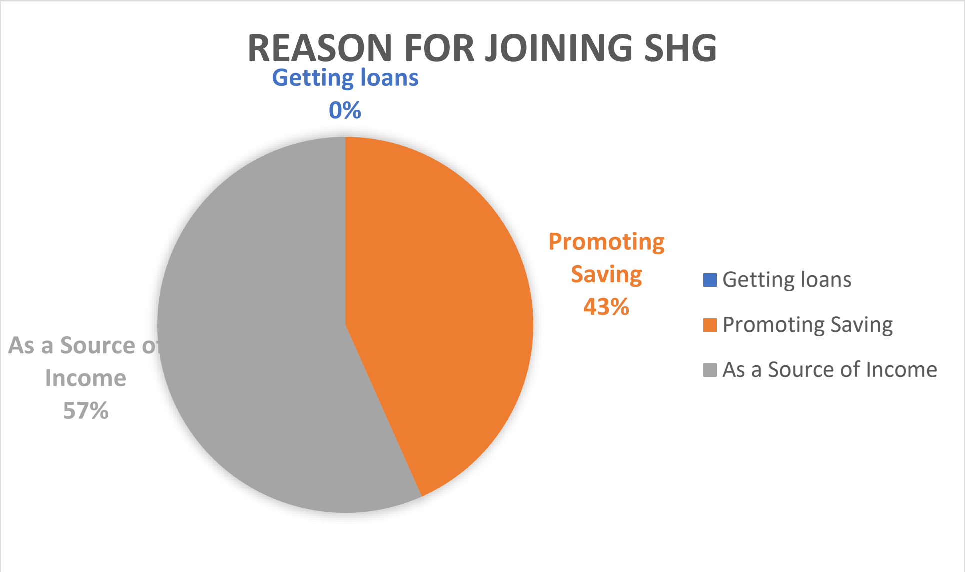
Figur1.3

The age groups of 30 to 40 and 40 to 50 comprise the majority of the population in SHG and represent 30% and 26.7%, respectively of the sample size. The remaining 23.3% is divided among those aged 20 to 30 (23.3%), those over 50 (13.33%), and those under 20 (6.7%).



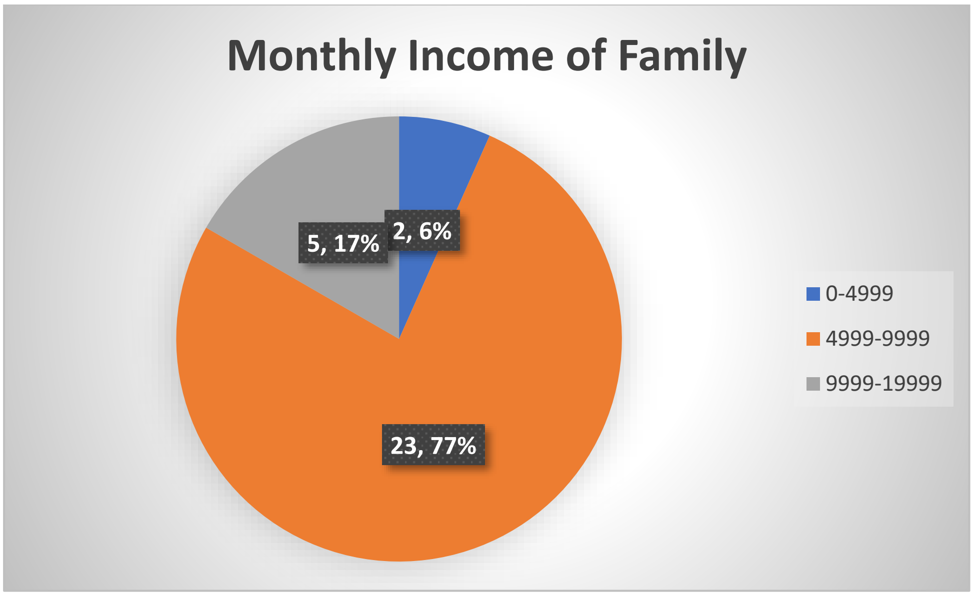
Figur1.4

Married respondents make up the majority (66.67%), followed by those who are separated (23.33%) in the sample. 10% of the responders were divorced women. There were no ladies among the responders who were single or unmarried.



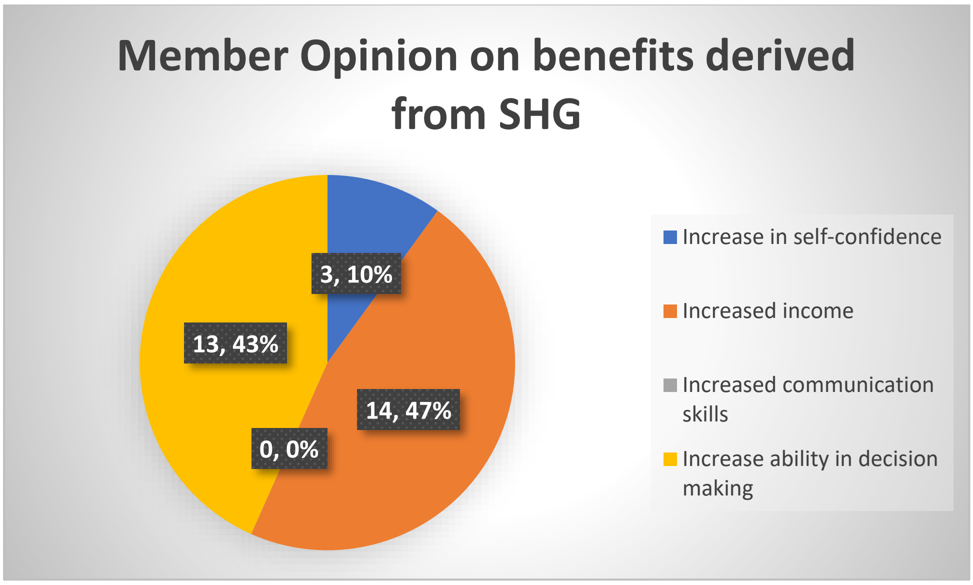
Figur1.5

Majority of the respondents 56.67% are as a source of income, and 43.33% are promoting saving and no single percent of getting loans.



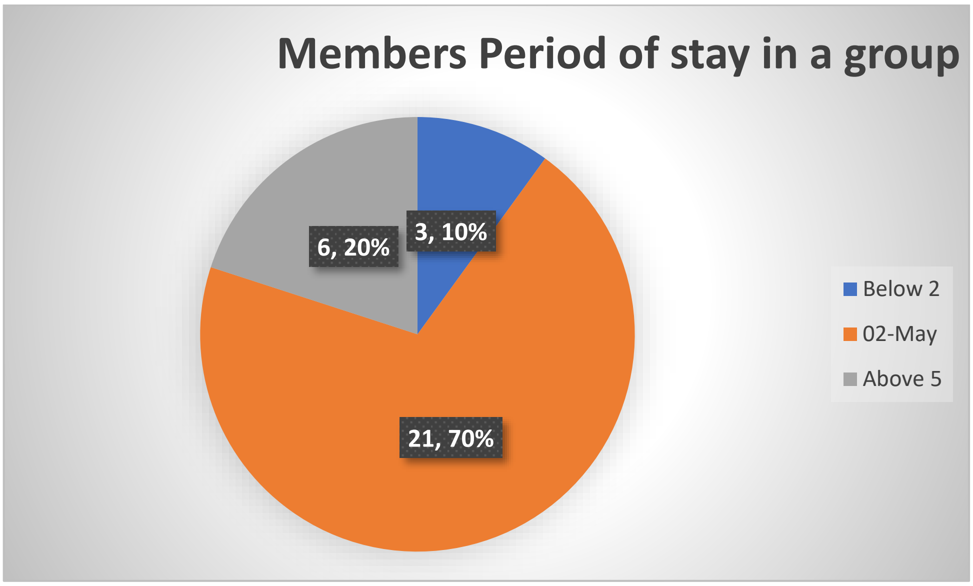
Figur1.6

Majority of monthly families' income respondents 76.67% are 4999-9999, 16.67% are 9999-19999 and 6.67% are 0-4999.



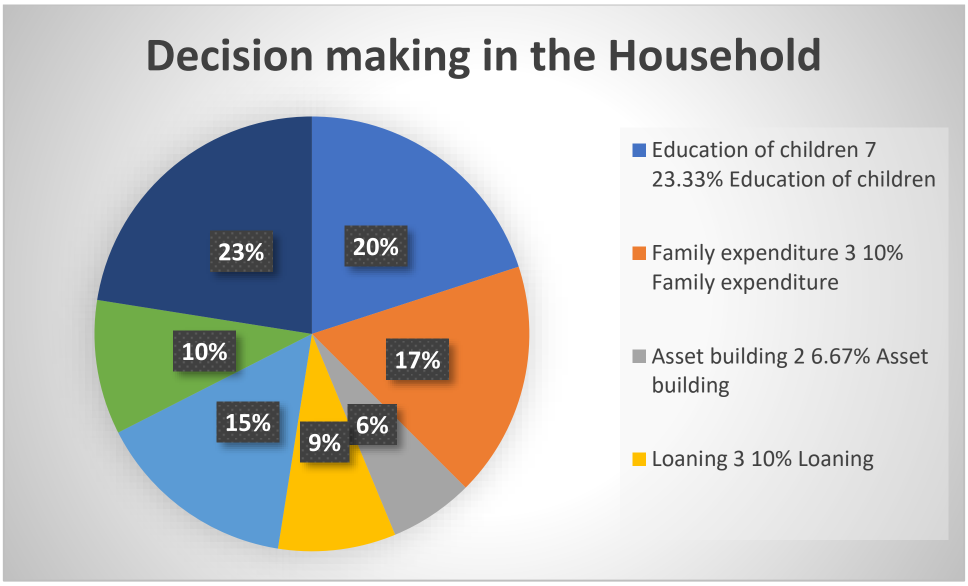
Figur1.7

Majority of the respondents 46.67%, are increased income, 43.33% respondents are increased ability in decision making, 10% respondents are increase in self-confidence and 0% respondents of increased communication skills.



Figur1.8

70% of the group's respondents are between the ages of 2 and 5; 20% of those who remained in the group are more than 5; and 10% are less than 2 years.



Figur1.9

The SHG programmed had a positive social impact by increasing women's participation in home decision-making. A large number of respondents informed me that they had noticed a shift in the attitudes of the male family members, and that as a result, they were now aware of the accuracy of SHG and encouraged women to attend meetings. Many women claimed that having funds in their names raises their feelings of worth and provides them more self-respect. Women now enjoy increased prestige and respect among family members. Members are now self-confident enough to advance in social standing.

CHAPTER – V

Discussion:

Self-help groups (SHGs) frequently develop with a primary objective of enhancing members' socioeconomic empowerment process through the expansion of their personal choices and capacities for financial independence. Additionally, it entails expanding their management expertise and understanding as well as their capacity for entrepreneurial endeavors (Naila Kabeer, 1999). According to the findings, SHG have offered these women the chance to increase their own freedom of choice and level of independence, which is in line with Kabeer's definition.

Savings by women in self-help groups (SHGs) and its effects on empowerment

The ability to consistently save, have access to formal saving groups, and take part in the management of these savings is one of the primary benefits of joining a SHG. They have their own pass book accounts, which they deposit money into on a monthly basis. SHG members are better able to save their hard-earned money thanks to the group.

By joining an SHG, women were able to save money in order to safeguard their future. The survey found that all of the respondents reported accruing higher amounts of savings after joining SHG in addition to increasing their savings. Saving were observed to be significant in two ways: first, it allowed women to access SHG facilities and project loans; second, members withdrew the accumulated savings to invest in asset building, entrepreneurial endeavors, and emergency needs.

The benefit of loans taken out by women from self-help groups to economic empowerment

Women's access to loans improves as a result of SHG membership. According to reports from certain prosperous groups, the financial mobility brought on by SHG membership has improved people's quality of life. Overall, a lot of families were able to better meet their fundamental necessities. Women were also more inclined to spend money on their families than men. The poor population's health and nutrition were improved, and their quality of life was raised as a result.

According to reports, the SHG members' loans were mostly used to fund non-profit, asset building, and entrepreneurial endeavors. Agriculture (the production and sale of vegetables, poultry, sheep and goats, as well as their breeding and fattening), small business, and retail are some examples of entrepreneurial endeavors.

The respondent was able to own properties, launch or grow for their business, send their kids to school, and cover their medical costs through their part in SHG. This is an element of economic empowerment—the ability to make decisions about present and future claims on resources, both material and social. These results are similar to those of me, who found that SHG members used loans to buy cows, start tiny enterprises, buy vehicles, open tea shops, lease property, and undertake group projects in research on women's empowerment and social security in Rajasthan.

Women have improved income generation, entrepreneurship, and business skills:

One of the most major modifications is that all self-help groups members now use their savings and loans from the groups as well as the knowledge and expertise they have obtained from SWDA's activities in the areas of entrepreneurship and business. Members of self-help groups who have received training in basic business concepts (such as bookkeeping, livelihood skills; poultry farming, vegetable farming) report that this has aided them in their entrepreneurial endeavors and had positive knock-on effects, such as increasing their husbands' willingness to provide rather than work. Few female entrepreneurs showed increased aims and aspirations. SWDA has made it possible for women to make an income and take care of their family's needs by encouraging them to save and aiding them in starting a business. Several interviewees mentioned being able to buy a bike for their place of business. Few people mentioned assisting their homes. Many of the women expressed the desire to send their children to private schools or colleges. Other women asserted that they had been able to pay for their children's education using money they had saved or earned from their businesses. Several women also mentioned how they had not needed to ask anyone for financial support or loans ever since they joined the self-help groups.

CHAPTER – VI

Conclusion

Nearly 50% of the world's population are women. The majority of people in India stay in rural areas, and since they lack access to adequate education, these women are unaware of the significance of women's emancipation. Since the beginning of time, women have contributed significantly to the socioeconomic growth of society. They are regarded as a family's foundation. But it's often the case that women, in particular, suffering the most from poverty and have less access to economic prospects, particularly poor financial access. Therefore, it is crucial to provide rural women with economic empowerment through self-help groups. It is evident from the study that social mobilisation for microfinance may be made on a large scale and turn into a reasonable movement by integrating non-profit organisations. Self-help groups that provide microcredit to the underprivileged are improving women's empowerment by empowering them financially. SHGs now save more money and invest more in certain types of development activities.3.

Recommendation:

The study's conclusions led to the following suggestions. To elevate these local organizations to the next level, SHG members and its leaders need to be trained in organizational skills, leadership, and strategic management.

Other organizations, especially banks and microfinance institutions operating in the area of study, should step up to help the communities by providing them with new skills. NGOs were observed to be the key providers of trainings. Numerous seminars have to be held where members can connect, share their ideas, and build their group's power.

The Self-Help Group Approach has been shown to be a successful strategy for socioeconomic empowerment of women. Given that the coverage is so insufficient in relation to the necessary poor women, it is clear that additional work needs to be done to expand the initiative in order to empower the preceding generation of rural poor women. Due to high inflation rates or the cost of starting and developing a business, project loans given to individual SHG members cannot quickly alter the lives of very poor women as thought. SHG linkages to microfinance institutions should be improved, and efforts to organize SHGs under cooperatives should be continued in order for SHGs to access more money for their businesses.

References

http://dspace.srmist.edu.in/jspui/bitstream/123456789/42811/8/CHAPTER%202.pdf

ANNEXURE

QUESTIONNAIRE

DEAR SIR/MADAM

I am a student of MBA in Development Management pursuing my post-graduation under IIHMR University Jaipur. I am conducting research on “Women’s Empowerment through Self-Help Groups” for completion of Master’s Degree. Kindly spare some of your valuable time to fill up my questionnaire. I assure you that your response will treat with utmost confidentiality and will be used for academic purpose only.

Lokanath Majhi

IIHMR University, Jaipur

1. What is your level of literacy?

a) Illiterate ☐ b) Primary Education ☐

d) Higher Secondary ☐ e) College or University Graduate ☐

2. What is age level of respondents?

a) Less than 20 ☐ b) 20-30 ☐

d) 30-40 ☐ e) 40-50 ☐

f) Above 50 ☐

3. What is your marital status?

a) Married ☐ b) Un-married ☐

☐

c) Widowed d) Divorced

4.What is the reason for joining SHG?

a) Getting loans

b) Promoting Saving

d) As a Source of Income

5. What is the monthly income of family?

a) 0-4999

b) 4999-9999

c) 9999-19999

6. Members opinion on benefits derived from SHG

a) Increase in self-confidence b) Increased income

c) Increased communication skills

d) Increase ability in decision making

7) Members' Period of Stay in a Group

a) Below 2

b) 2-5

c) Above 5