

Women's Empowerment through Self-Help Groups

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INTRODUCTION

Self-Help Groups (SHG)

- A Self-Help Group (SHG) is a village based financial intermediary committee usually composed of 10-20 local women between the age group of 18 to 60. For their securing livelihoods activities like Food, Fodder Shelter, Water, Medicine, Clothing. These groups can be either registered or unregistered.
- Principal of SHGs – They follow five cardinal principles or Panchsutra like Regular Meeting, Regular Saving, Inter Lending, Timely Repayment and Proper Book-keeping.
- Mainly three types of groups
 - Self-Help Groups (SHG)
 - Village Organization (VO)
 - Cluster Level Federation (CLF)

Benefits of Joining SHG

- Self-Employment
- Rise in Income Level
- Better Standard of Living
- Women Empowerment
- Self-Reliance
- Poverty Alleviation

LITERATURE REVIEW

TITLE	AUTHOR/S	YEAR	FEATURES
GDP Growth of Nation	Sowjanya Shetty and Basil H.V	2019	1. Active participation of women is very important for the GDP growth of the nation. 2. The globalized economy of India has increased the stature of women in India 3. Few of the women these days becoming entrepreneurs and also as senior management personnel in large Multi-National Companies.
Role of women's empowerment and for national development	Anil M and Salisu Y.	2019	1. Women in developed nations are already playing a very proactive role in national development. 2. women need to be supported with education and training support to empower themselves.
Need for budgeting for women's development	Sona M.	2019	1. NITI Aayog now and a gender sensitive process can be adopted for the planning and budgeting program providing women with the necessary impetus for development.

TITLE	AUTHOR/S	YEAR	FEATURES
SHG Helping Empower Women	Jain and Nai	2013	1. Self-Help Groups in empowering women as well as the interest of rural women towards Self-Help Groups. 2. Joining after Self-Help Groups has helped in the significant reduction of poverty, made the women members feel more independent; increased their standard of living.
Role of Self-Help Groups in Women Empowerment	Vivekananda	2018	1. Women face discrimination within families as well as in society, where society maintains double standards in the case of education marriage spousal relationships domestic violence, laws of patriarchal society, property laws, dowry system, sexual morality, sexual harassment as well as discriminatory social stigma and also less recognition and respect for women's work.

RESEARCH QUESTION

1. What kind of institutional support SHGs receive?
2. How sustainable are the SHGs in Rajasthan?
3. What role do SHGs play in women's empowerment?

OBJECTIVES OF THE STUDY

1. To analyze the socio- economic background of women involved in SHGs.
2. To study the various kinds of institutional linkages associated with SHGs.
3. To examine the sustainability of income-generating activities and group dynamics within the SHGs.
4. To study the issues and challenges faced by women SHGs.
5. To investigate the kinds of empowerment SHGs provide to women members.



METHODOLOGY

STUDY DESIGN

- The study adopted mixed research methods where both qualitative and quantitative data were used for the research process and the researcher employed an exploratory approach in organizing the research findings.

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 61 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.

STUDY DURATION

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

SAMPLE SIZE

- 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.

DATA COLLECTION TOOLS

Primary data was collected through interview, document reviews and observation questionnaire from individuals who attended the meet.

DATA 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.

RESULTS

RESPONSE RATE

Jay Maa Durga Laxmi Maa Ghanteswari
Santosini Bajrengwali

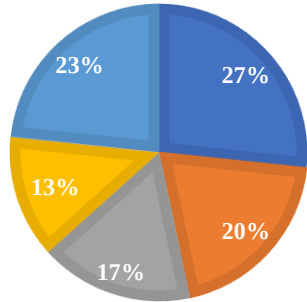


Figure 1– Response Rate

Education Level Of Respondents

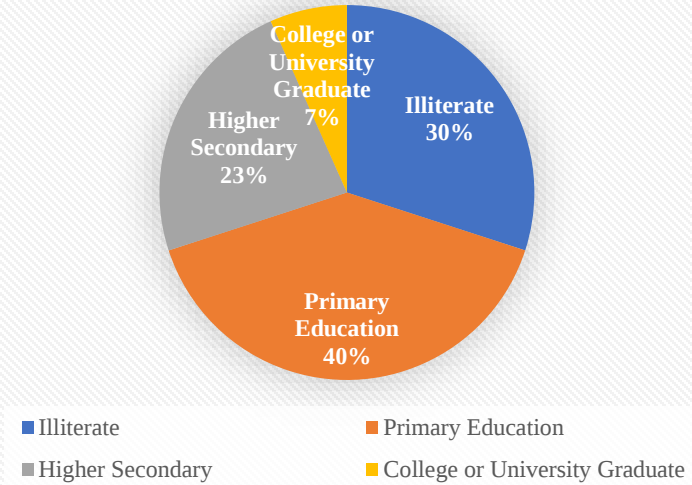


Figure 2– Education Level of Respondents

Age Level Of Respondents

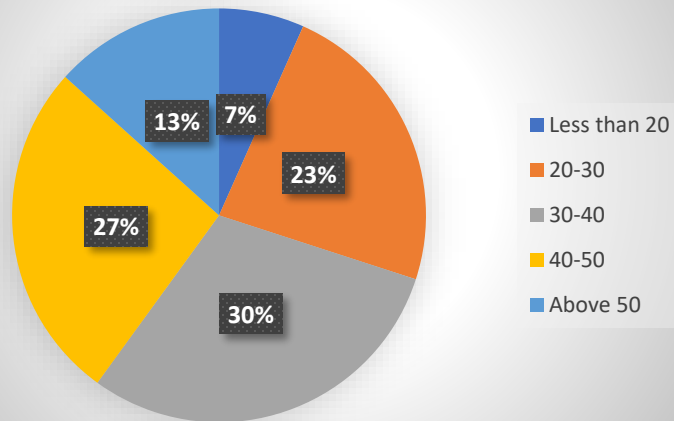


Figure 3 – Age Level of Respondents

CONTD.

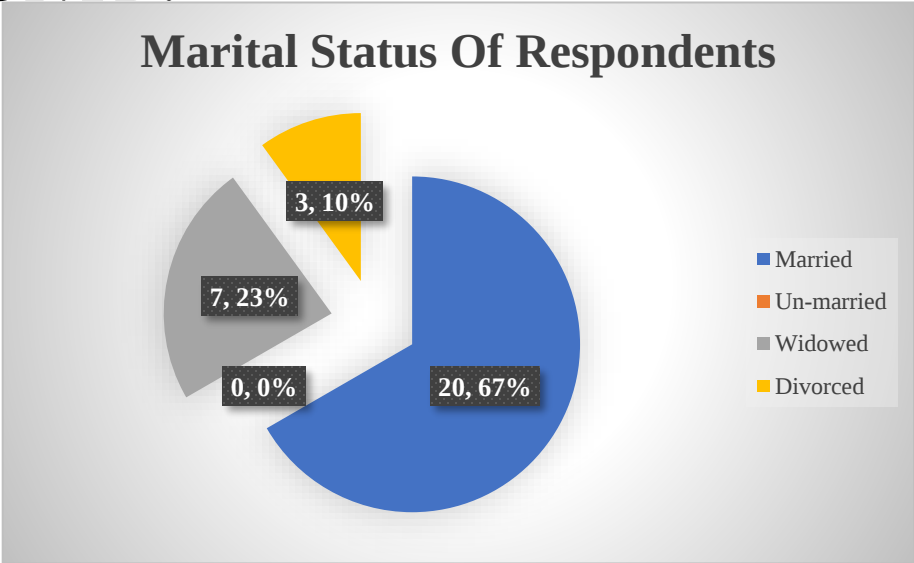


Figure 4– Marital Status of Respondents

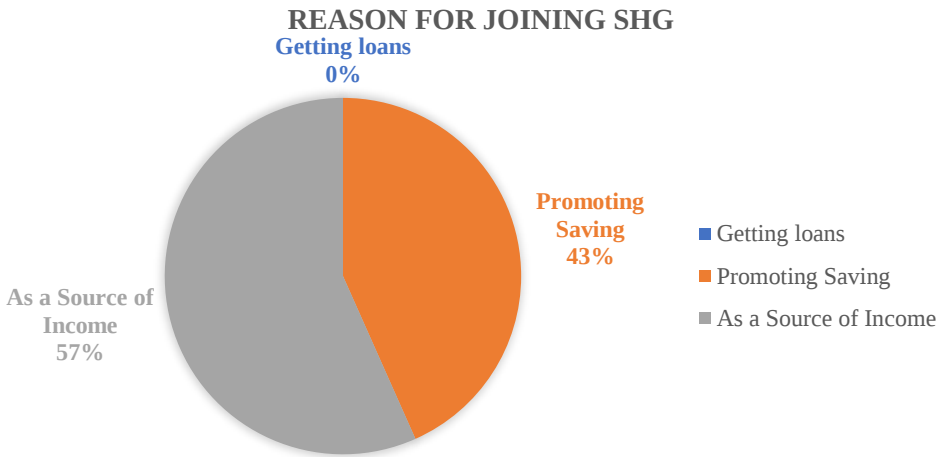


Figure 5 – Reason for Joining SHG

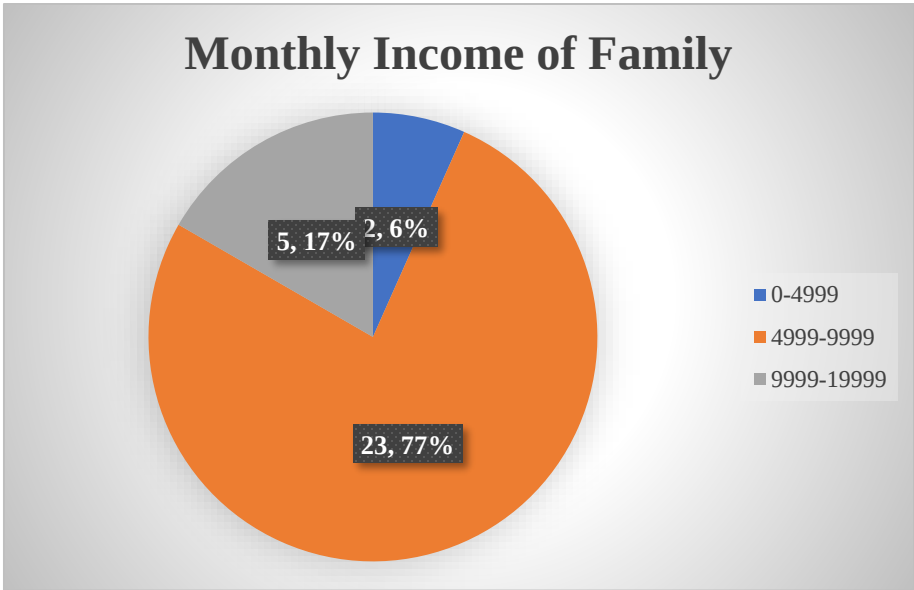


Figure 6- Monthly Income of Family

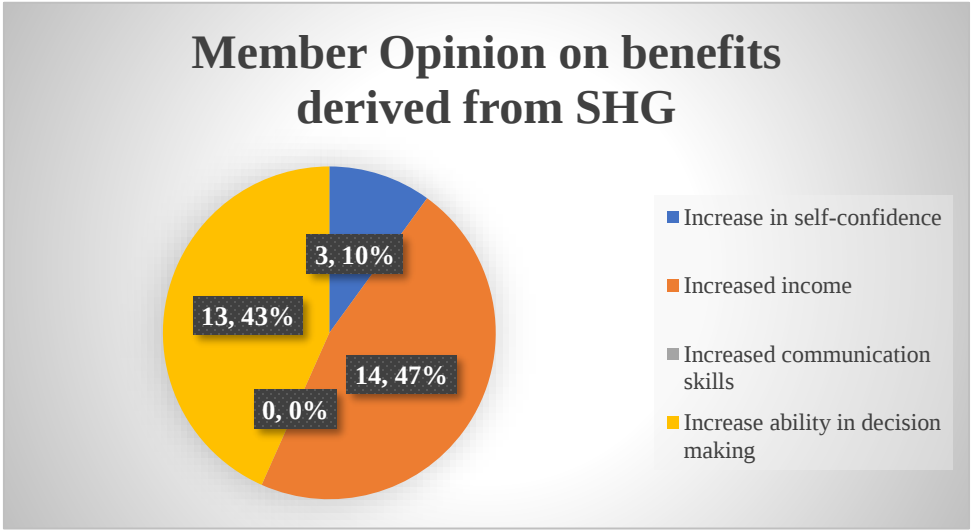


Figure 7 Member Opinion on benefits derived from SHG

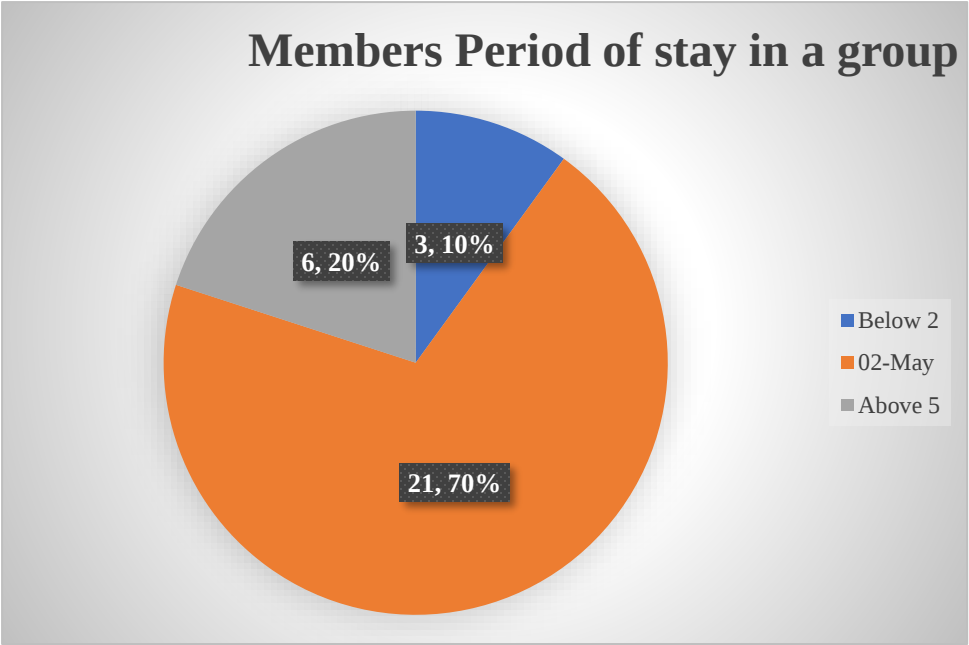


Figure 8- Members Period of Stay in a Groups

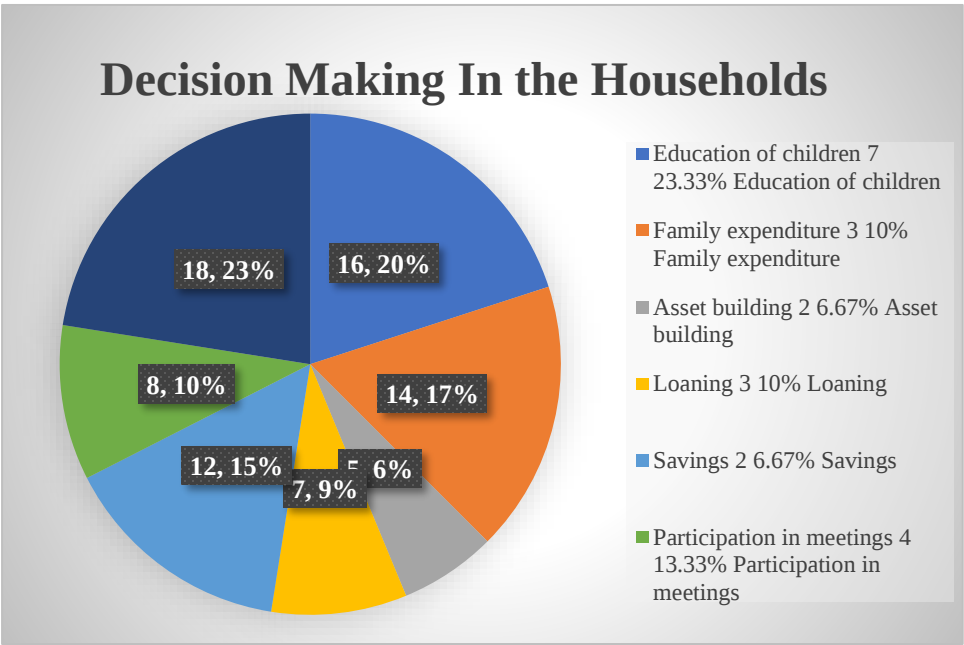


Figure 9- Decision Making in the Households

DISCUSSION

- **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.
- **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. Additionally, women were more likely to spend their earnings on their families. The poor population's health and nutrition were improved, and their quality of life was raised as a result.

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

One of the most major modifications is that all self-help group 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, as well as livelihood skills; poultry farming, vegetable farming)

CONCLUSION

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.

RECOMMENDATIONS

- SHG members and its leaders need to be trained in organizational skills, leadership, and strategic management.
- NGOs were observed to be the key providers of trainings.
- Skill Development of Youth
- Organic Farming Training
- Doesn't farming of higher need water crops like Sugar cane, Paddy.

THANK - YOU