Submitted by- Vanika Jain
RM05
Roll no. - 0014

A STUDY OF FACTORS AFFECTING THE EMOPWERMENT OF WOMEN IN SELF HELP GROUPS

With special reference to the Sarada & Salumber block of Udaipur District of Rajasthan

Introduction

- A self-help group is a village-based financial intermediary usually composed of 10–20 local women.
- SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings.
- Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending.
- Funds may then be lent back to the members or for any purpose.
- SHGs are 'linked' to banks for the delivery of microcredit.
- Self-help groups are seen as instruments for a variety of goals including empowering women, developing leadership abilities among poor people, increasing school enrolments etc.

Objectives of SHGs

- Alleviate poverty
- Empowering women
- Developing leadership ability among rural women and poor
- Encouraging saving habits among rural women
- Motivating women for taking up the responsibilities

Why the need of Empowerment?

- Rural women in Rajasthan face horrifying rates of domestic violence.
- For instance, sati pratha, practice of dowry, parda pratha, female infanticide, wife burning, sexual violence, sexual harassment at work place, domestic violence and other varied kinds of discriminatory practices
- According to the government’s National Family Health Survey of 2014-13, 46.3% of married women in Rajasthan have experienced spousal violence.
- The legal system is not a viable recourse for most battered women because of social taboos, expense and an endless backlog of cases.
- There are far fewer women in the paid workforce than there are men.
- In this situation, women can become trapped in dysfunctional and abusive relationships.

Review of Literature

- **S. Kamaraju, 'Self Help Groups: Emerging Rural Enterprises', Kisan World, Aug 2005- He has mentioned in his article, Self Help Groups -Emerging Rural Enterprises" that in rural areas SHGs utilized the loan for purchasing milch animals, goats and for meeting personal urgent needs. Political and religious neutrality paves the way for its healthy growth. He has also expressed that SHG has gained momentum nowadays because of its many-fold effect in the economic empowerment of poor women.**

- **D. Nagayya, 'Micro-finance for Self-Help Group', Kurukshetra, 2006 - in his article, 'Micro-finance for Self-Help Group' has stated that the bank and Self-Help Group linkages through financing agencies helps to empower the poor and mobilizing collective strength to make them self-reliant.**

- S. C. Joshi, ‘Micro-credit not Charity’, Social Welfare, February 2007- According to Joshi (2007) micro-finance provides credit access to poor with no collateral obligations. It encourages savings and promotes income-generating activities. Loans are provided in the market driven rates of interest and peer pressure is used in repaying. Micro-finance is carried out through Self-Help Groups, where the poor come together in the range of 10-20 by weekly, fortnightly and monthly meetings through their savings and loaning. It is hoped that through such interventions hitherto uncovered groups are covered with credit and in the process get empowered.

- G. Bimlasen, Women Power: The Changing Scenario, Better Books, Panchakula, 2007-G.Bimlasen mentions that the empowerment is an active process of enabling women to realize their identity, potentiality and power in all spheres of their lives. There are several indicators of employment. At the industrial level, participation in the crucial decision-making process, ability to prevent violence, selfconfidence and self-esteem, improved health and nutrition conditions and at the community level, existence of women’s organizations.

Objective 1

- **To know the motivational factors responsible to join SHGs by poor women.**

Objective 2

- **To assess the factors of women empowerment of SHGs Members.**

Methodology

AREA OF STUDY

- GSS Udaipur, Rajasthan
- Sarada and Salumber block of Udaipur district

SAMPLE SIZE

- A sample size of 45 women SHGs members had been taken from 15 SHG groups. This includes 15 members each from schedule caste, schedule tribe and other backwards category.

SAMPLE SELECTION

- The inclusion criteria are the SHGs members. The member has completed 3 years in selected SHGs group. The SHGs group is at least 3 years mature. The exclusion criteria will be those who decide to exercise their right not to participate in the study.

SAMPLING TECHNIQUE

- Multi Stage sampling

DURATION OF STUDY

- February 2018 to April 2018

STUDY DESIGN

- Cross sectional study

DATA COLLECTION INSTRUMENTS

- Questionnaire for SHGs members
- Observation Checklist

SOURCE OF DATA

- Primary Data- Raw data was collected through primary sources available with:-
- Interview of SHGs members
- Focus group discussion (FGD)
- Salumber and Sarada block office of the Udaipur districts of Rajasthan

SOURCE OF DATA

- Secondary Data- Secondary data was collected from the following sources:-
- Journals & Books
- NABARD process guideline
- Produced materials published by government departments etc

DATA ANALYSIS

- Data will be analysed with the help of advance Microsoft Excel function.

DATA COLLECTION PROCEDURE

- Data are collected from the SHGs member. These interactions and observations will be conducted by a self structured questionnaire and checklist.

Limitations of the study

Unavailability of SHG members

Limited time period

Time taken in Reputation building and Hesitation among women

Single researcher

Language Barrier

A) To know the motivational factors responsible to join SHGs by poor women

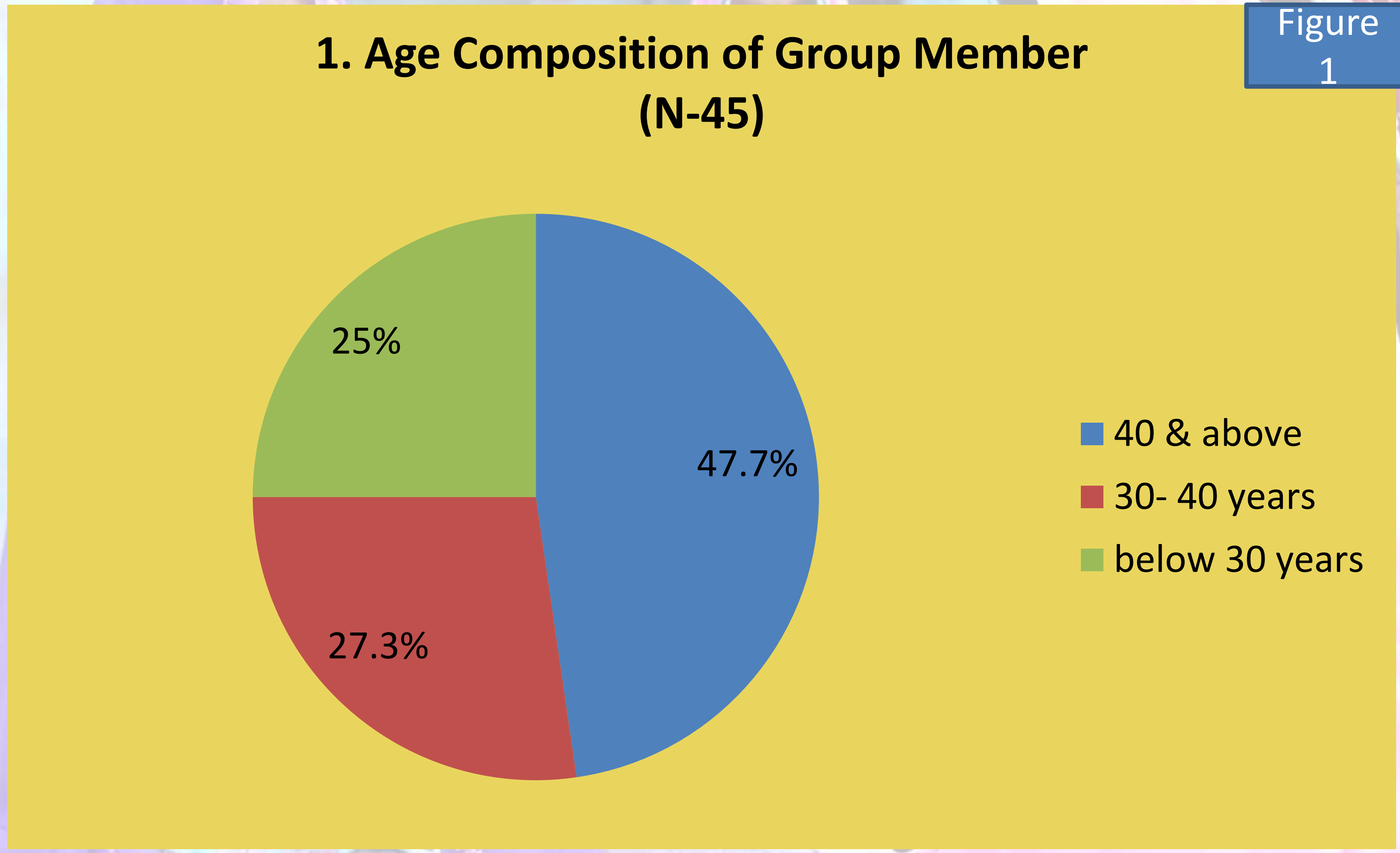


Figure 2

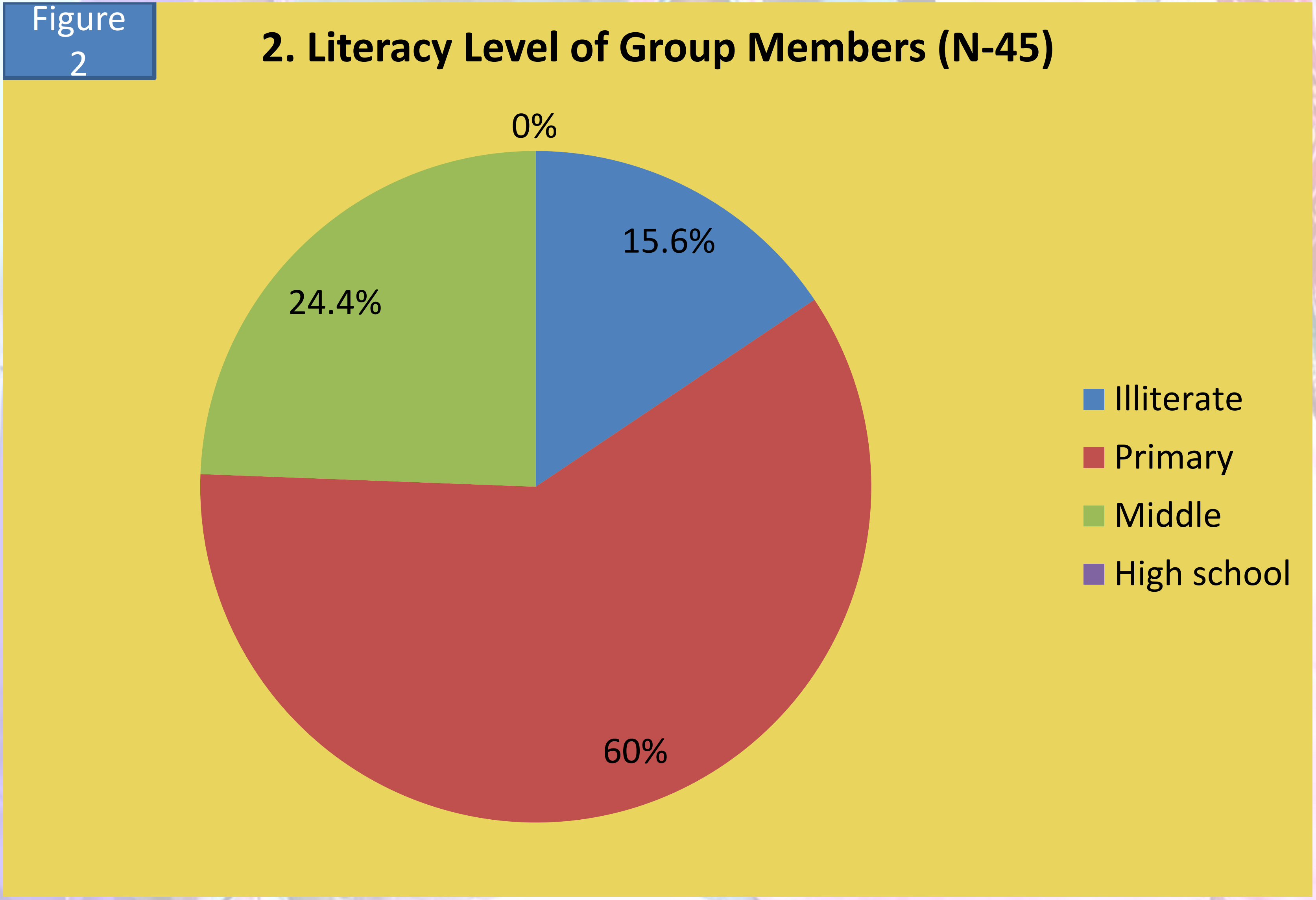

2. Literacy Level of Group Members (N-45)
0%
15.6%
24.4%
60%
Illiterate
Primary
Middle
High school

Figure 3

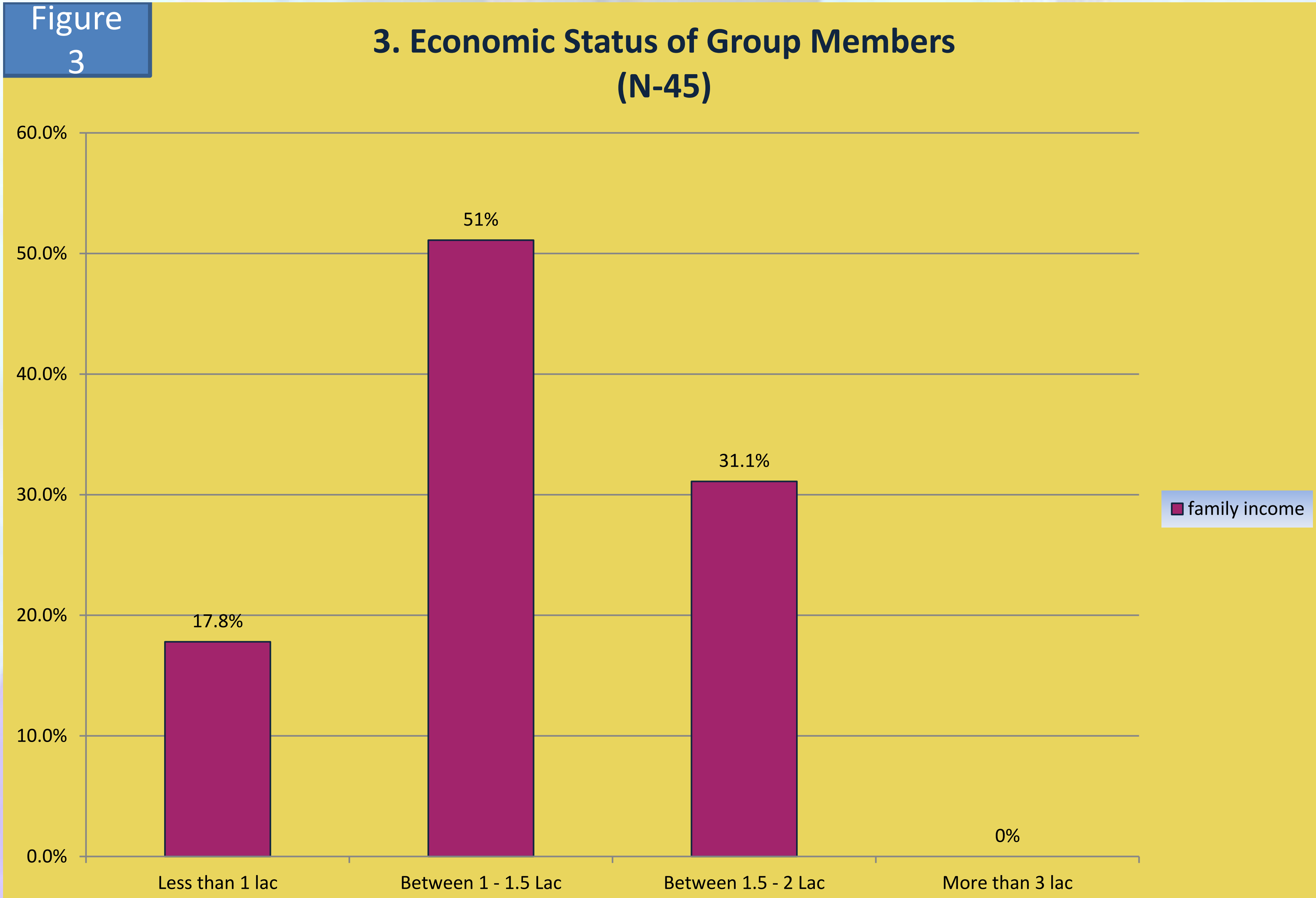

3. Economic Status of Group Members
(N-45)
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
17.8%
51%
31.1%
0%
Less than 1 lac
Between 1 - 1.5 Lac
Between 1.5 - 2 Lac
More than 3 lac
family income

Figure 4

4. Income of Group Members (N-45)

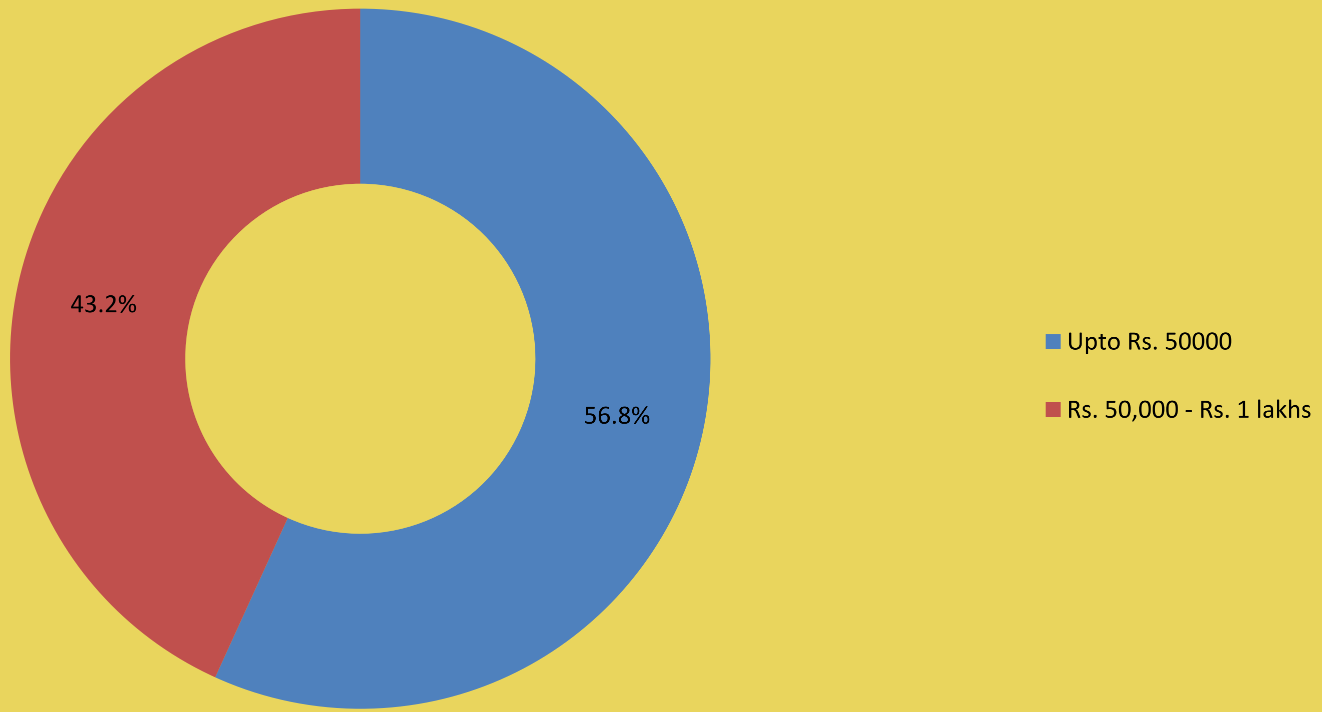
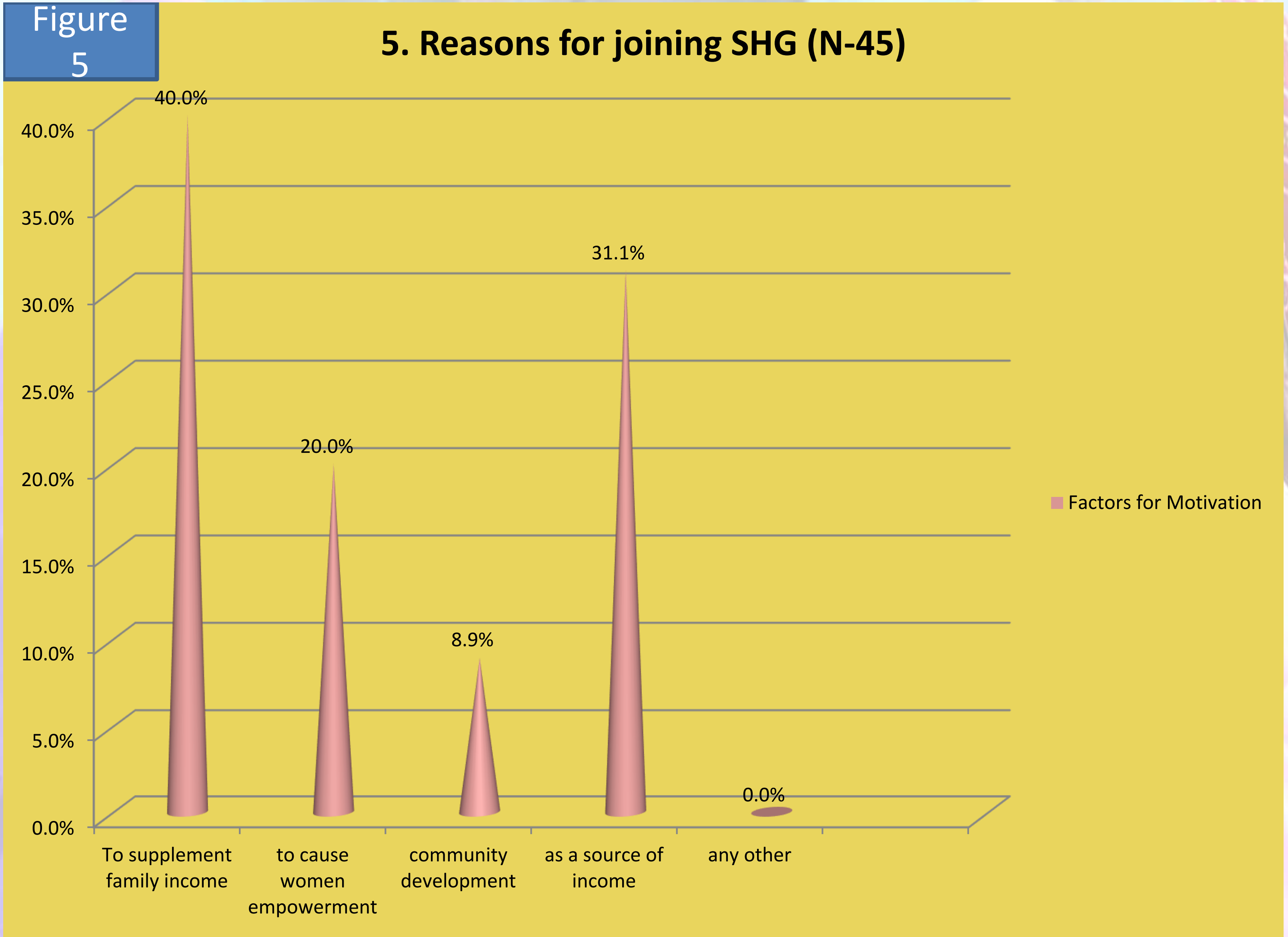


Figure 5



5. Reasons for joining SHG (N-45)
40.0%
35.0%
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
40.0%
20.0%
8.9%
31.1%
0.0%
To supplement family income
to cause women empowerment
community development
as a source of income
any other
Factors for Motivation

Figure 6

6. Factors contributing to the motivation of SHGs members (N-45)

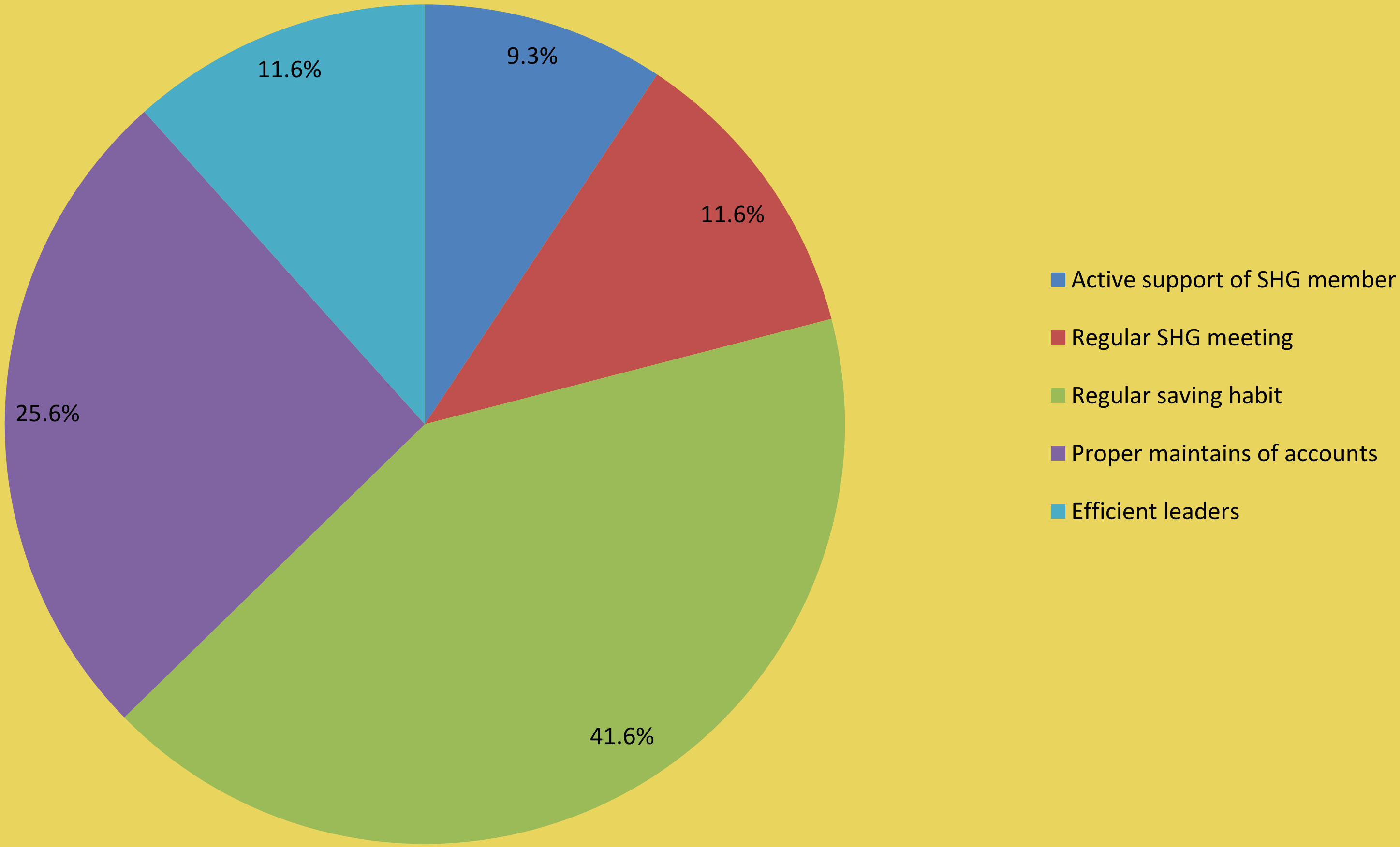


Figure 7

7. Types of self-employment through SHG (N-45)

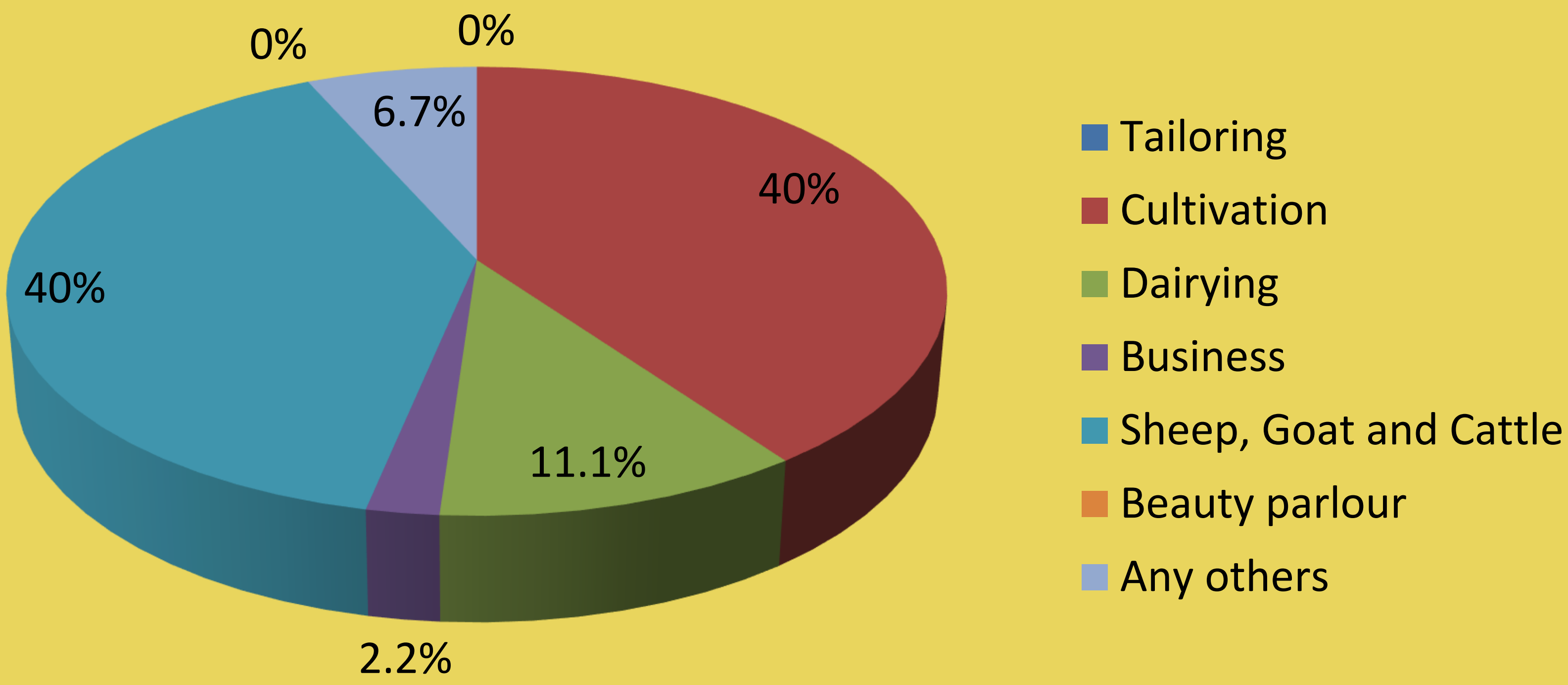
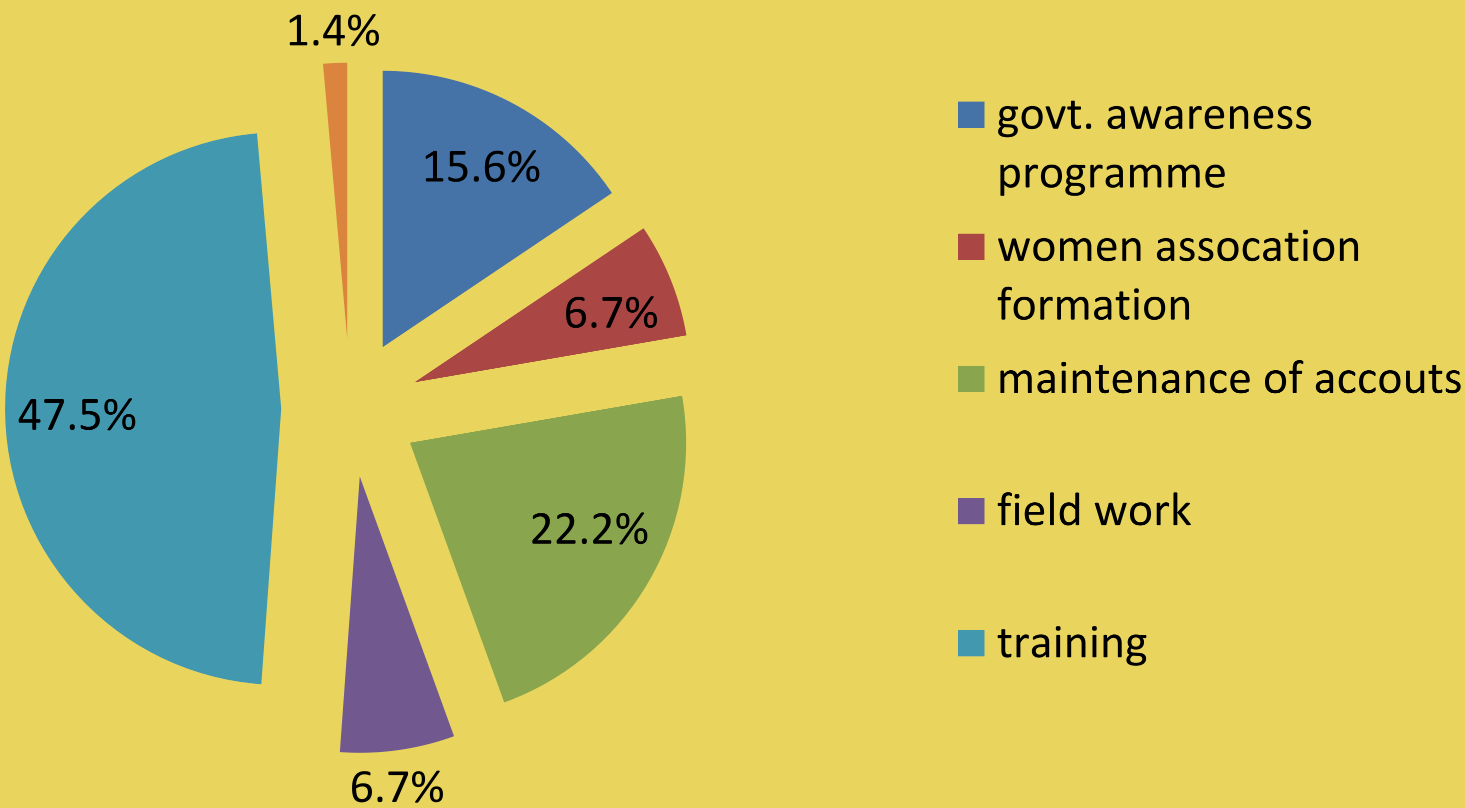


Figure 8

8. Various types of activities through SHGs(N-45)



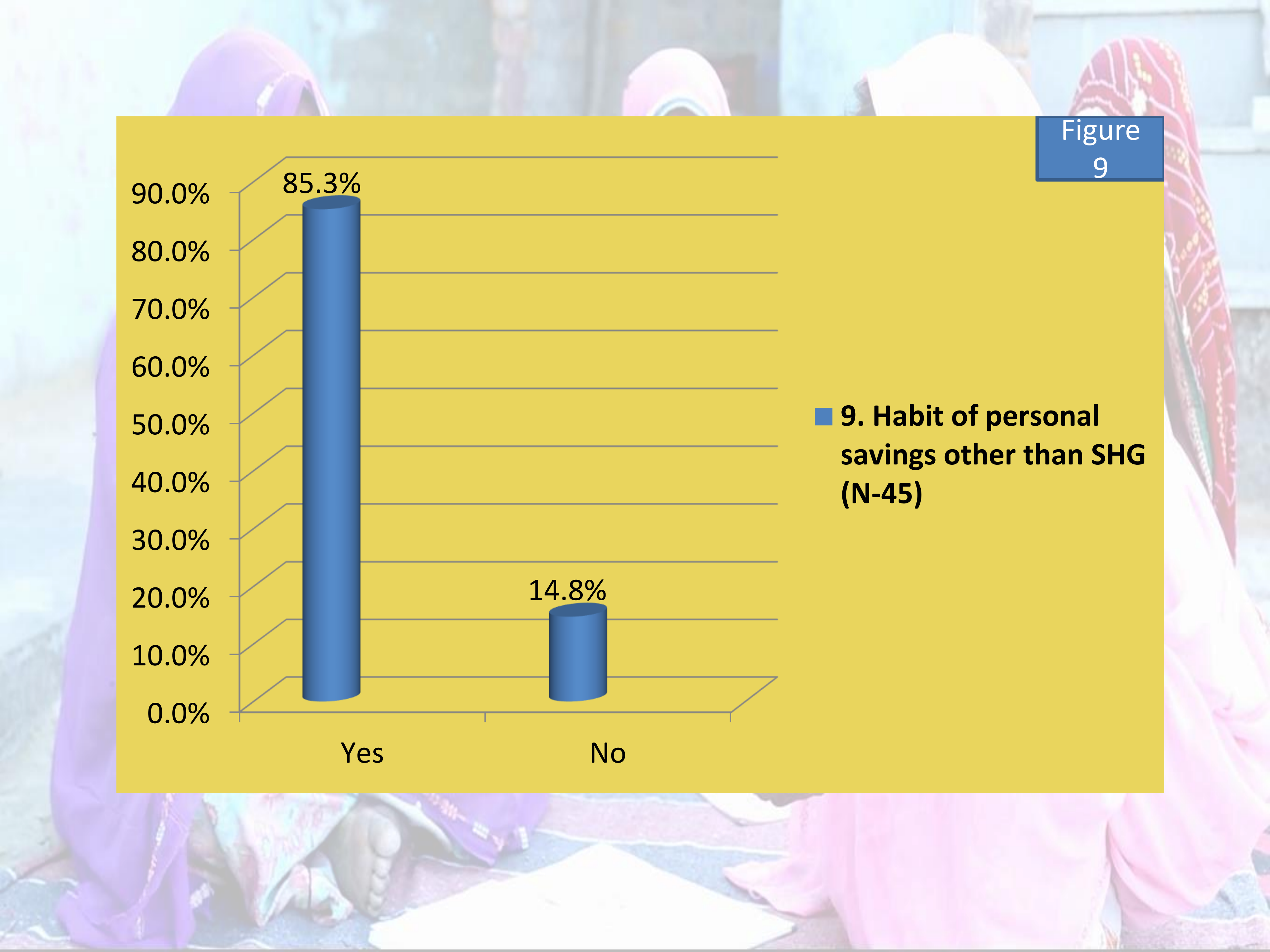
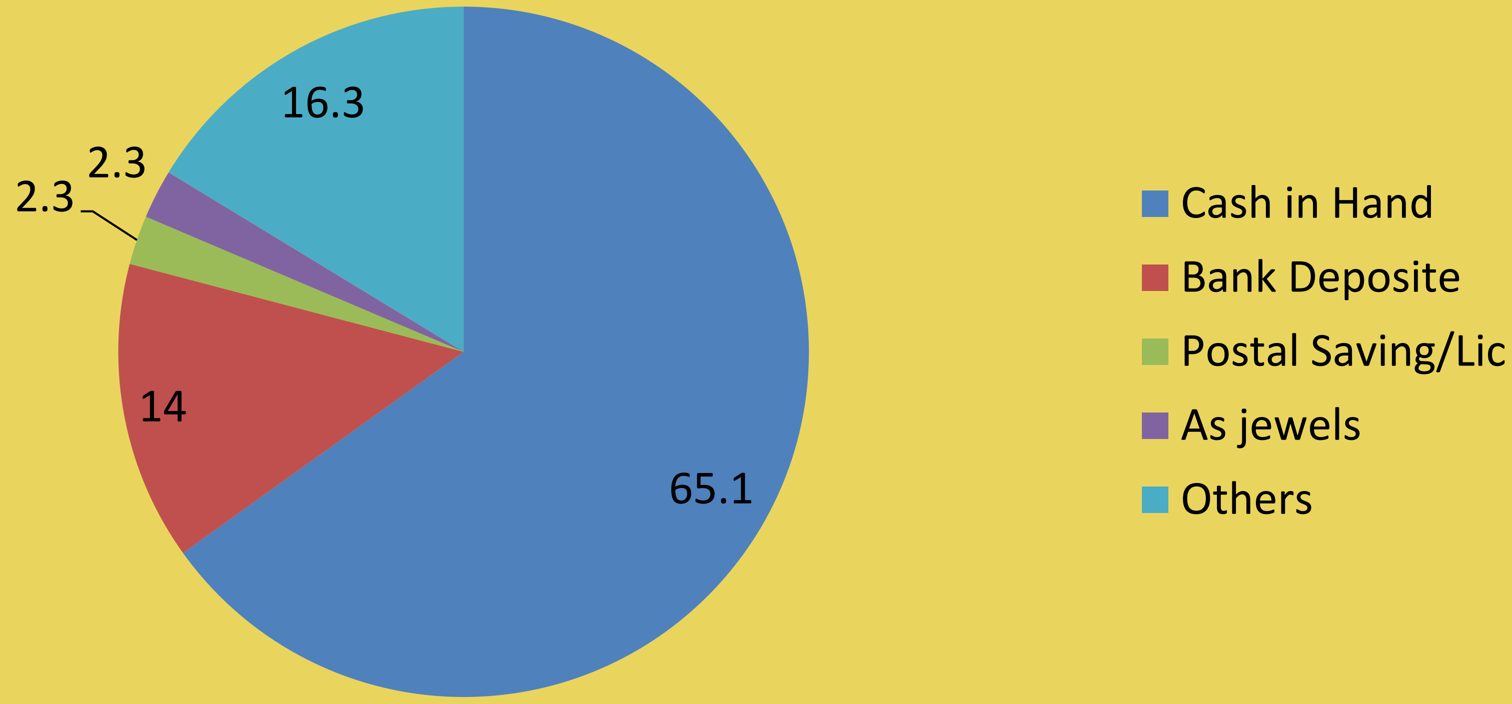


Figure 9
85.3%
14.8%
90.0%
80.0%
70.0%
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
Yes
No
9. Habit of personal savings other than SHG (N-45)

Figure 10

10. Type of Saving(N-45)



Major Findings

1. literacy level among respondent is very high , which is one of the reason to join SHGs
2. Factors like supplement to family income and as a source of income are major reason of joining SHG by respondent
3. Women get a habit of regular saving is also one of reasons of joining SHGs. Which lead to saving apart from Group saving.
4. Activities of self employed through SHGs is the major reason of the respondent to retain in the SHGs.

B) To assess the factors of women empowerment of SHGs Members.

Figure 11

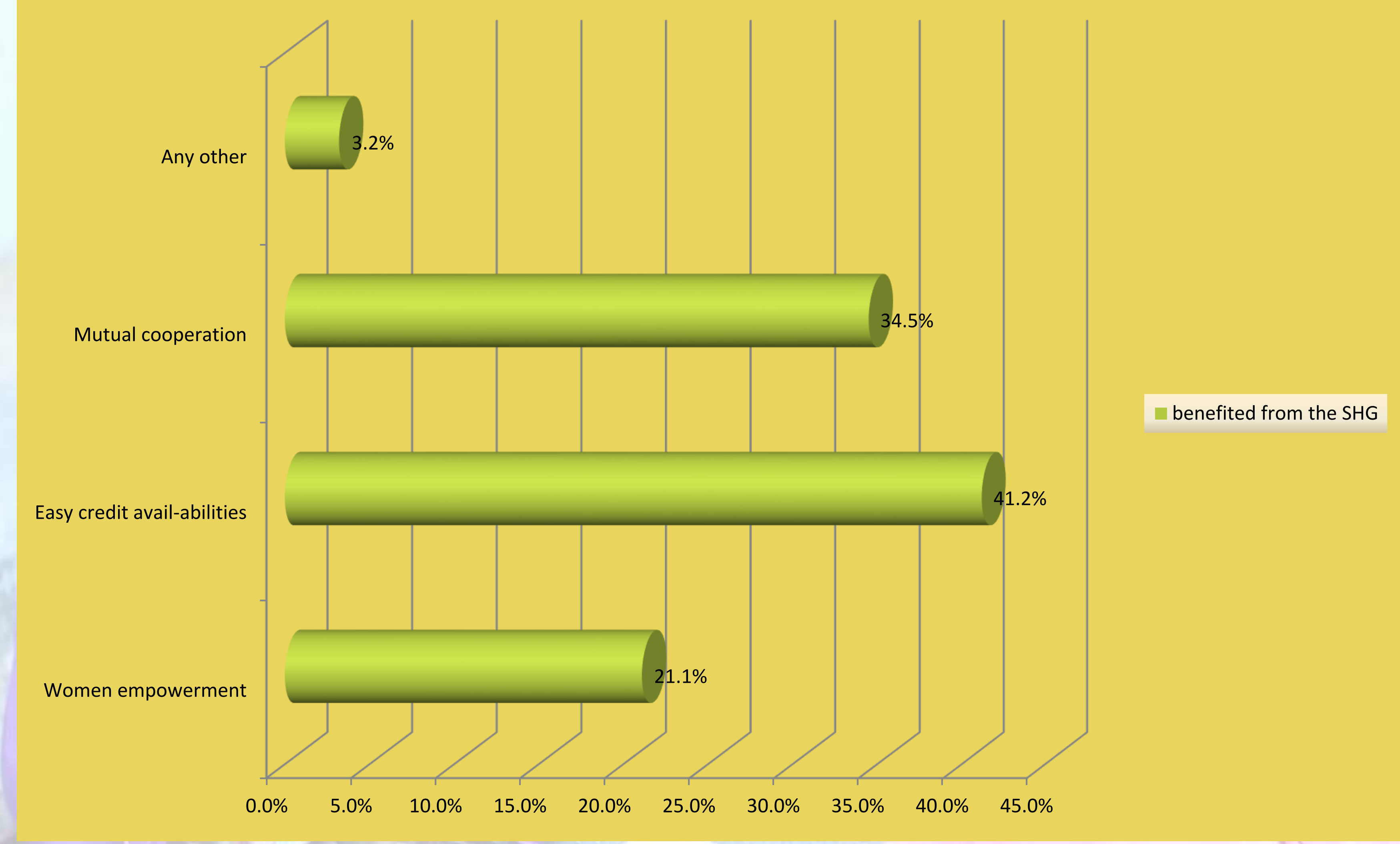
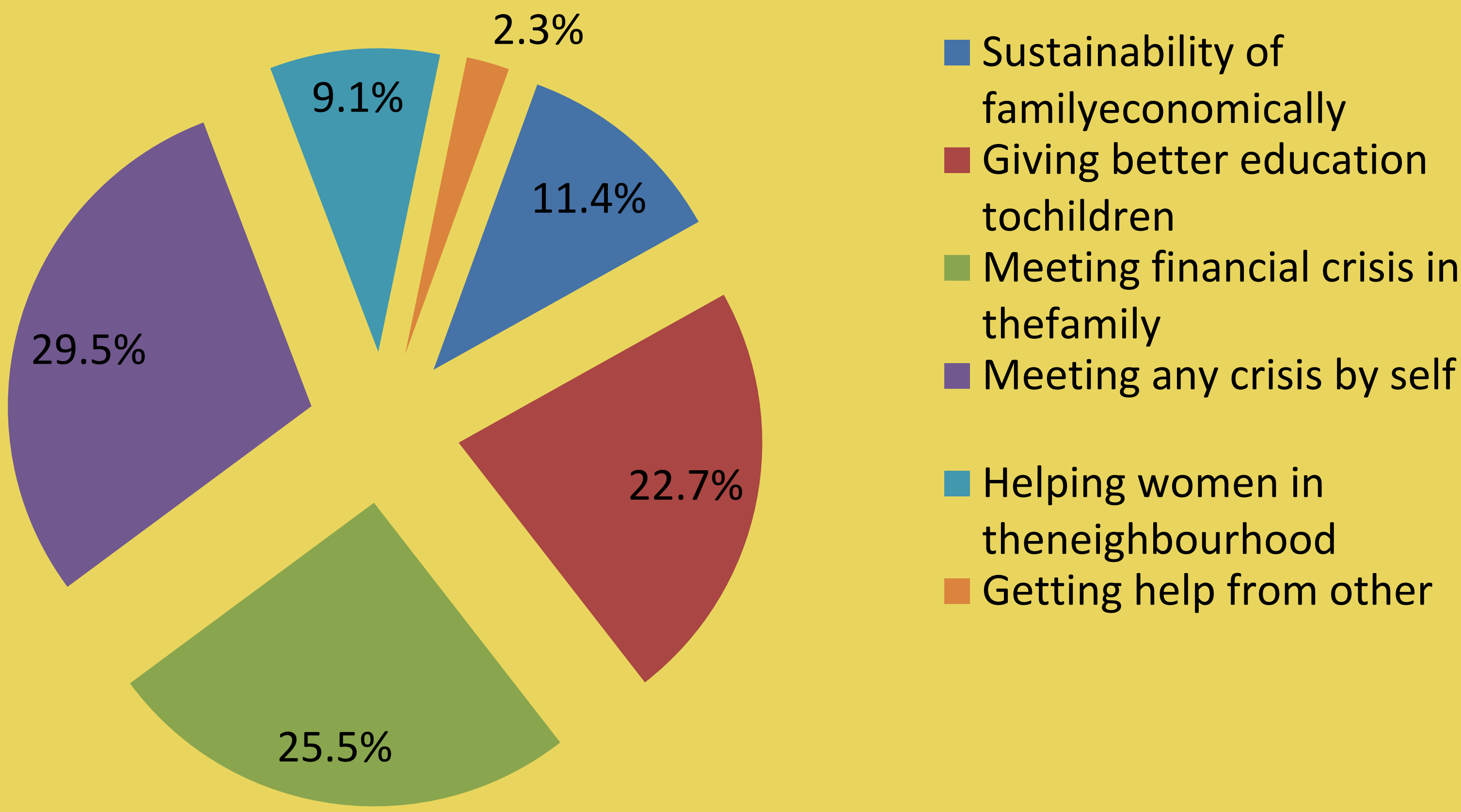


Figure 12

2. Confidence built up in activities and crisis management (N-45)



3. Education level impact on Empowerment women in SHGs. (N-45)

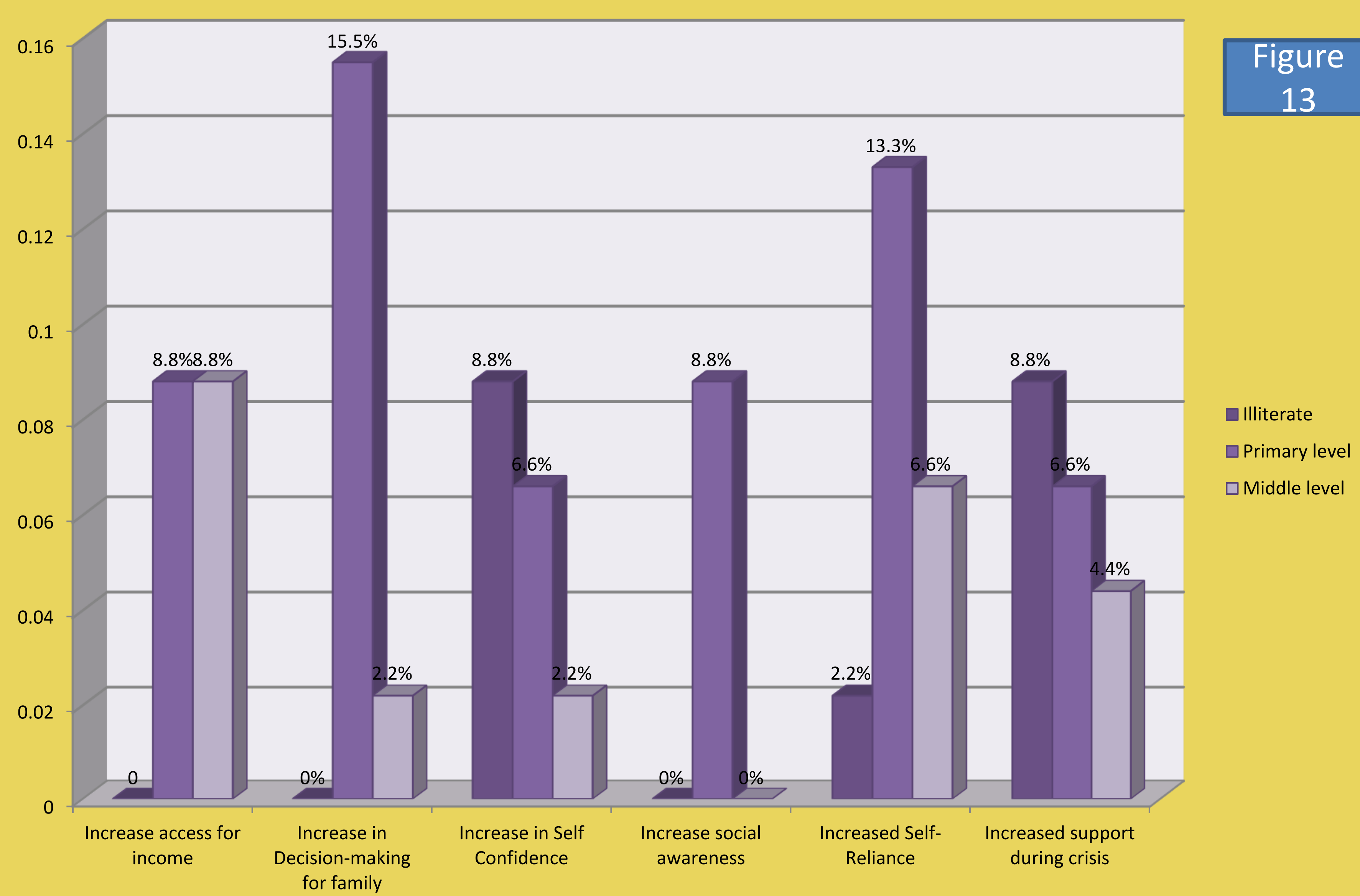
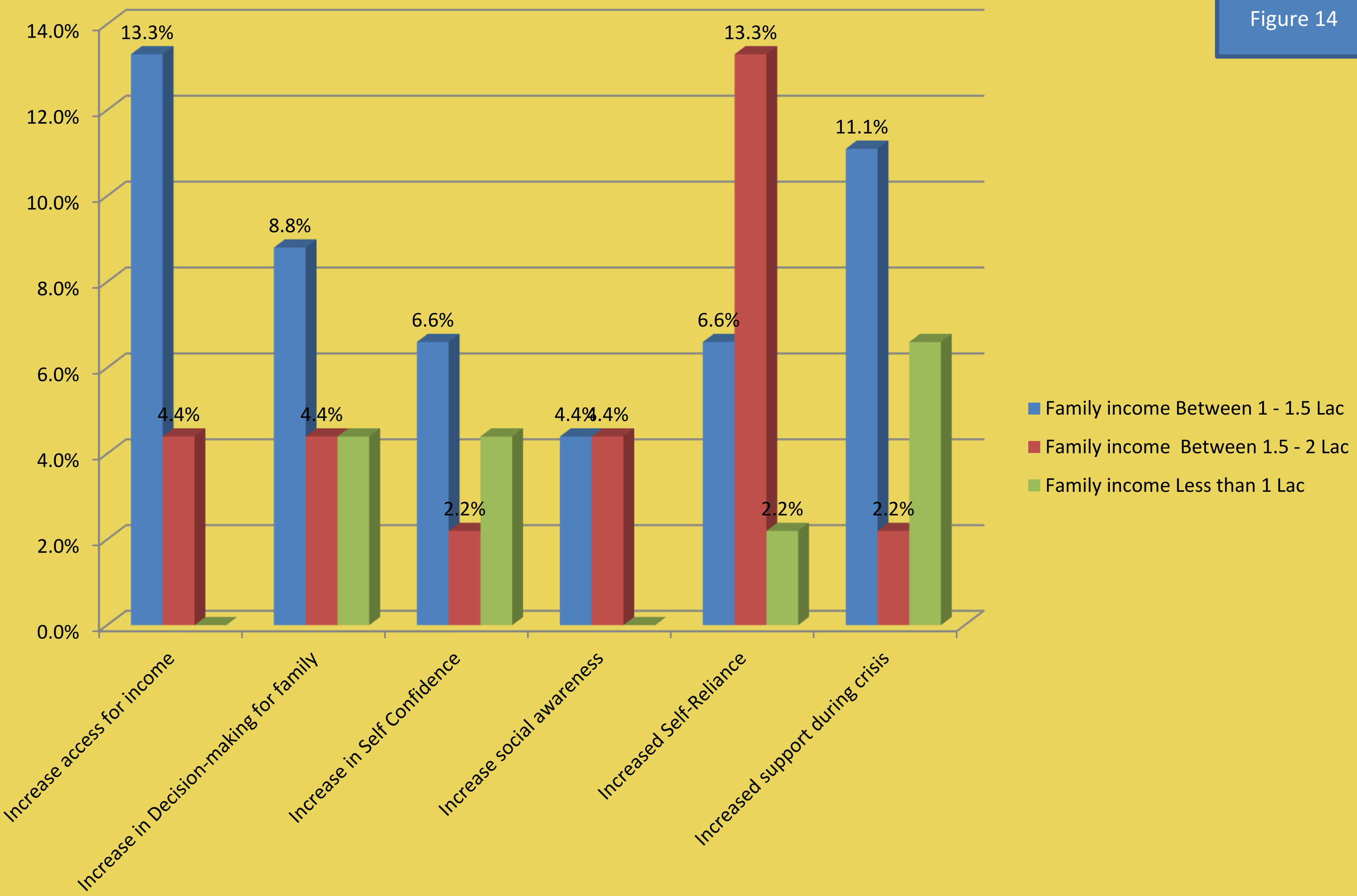
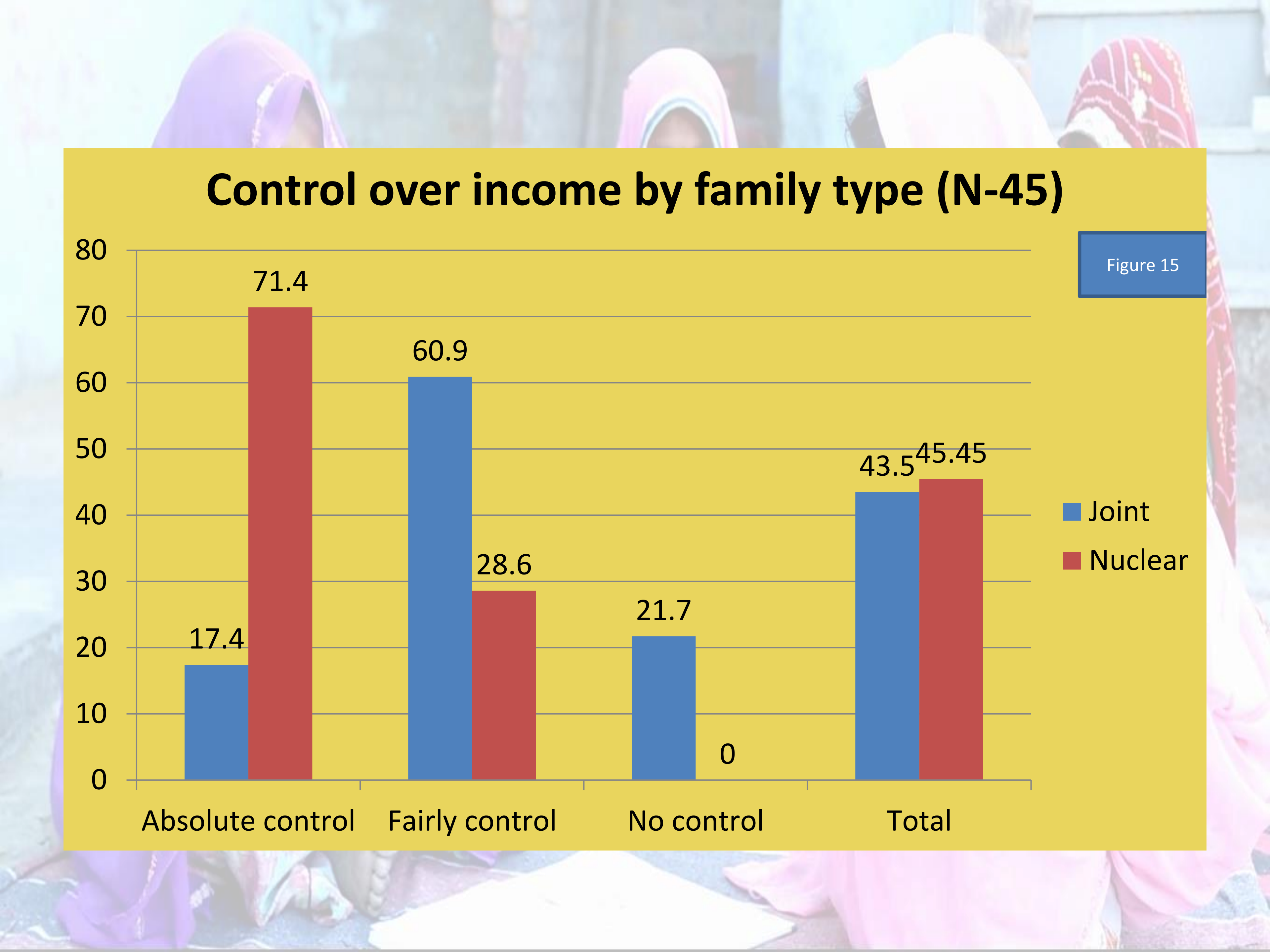


Figure 13

4. Family income impact on Empowerment. (N-45)

Figure 14




Control over income by family type (N-45)
Figure 15
80
70
60
50
40
30
20
10
0
71.4
60.9
28.6
17.4
21.7
0
43.5
45.45
Absolute control
Fairly control
No control
Total
Joint
Nuclear

5. Type of Family impact on Empowerment women in SHGs (N-45)

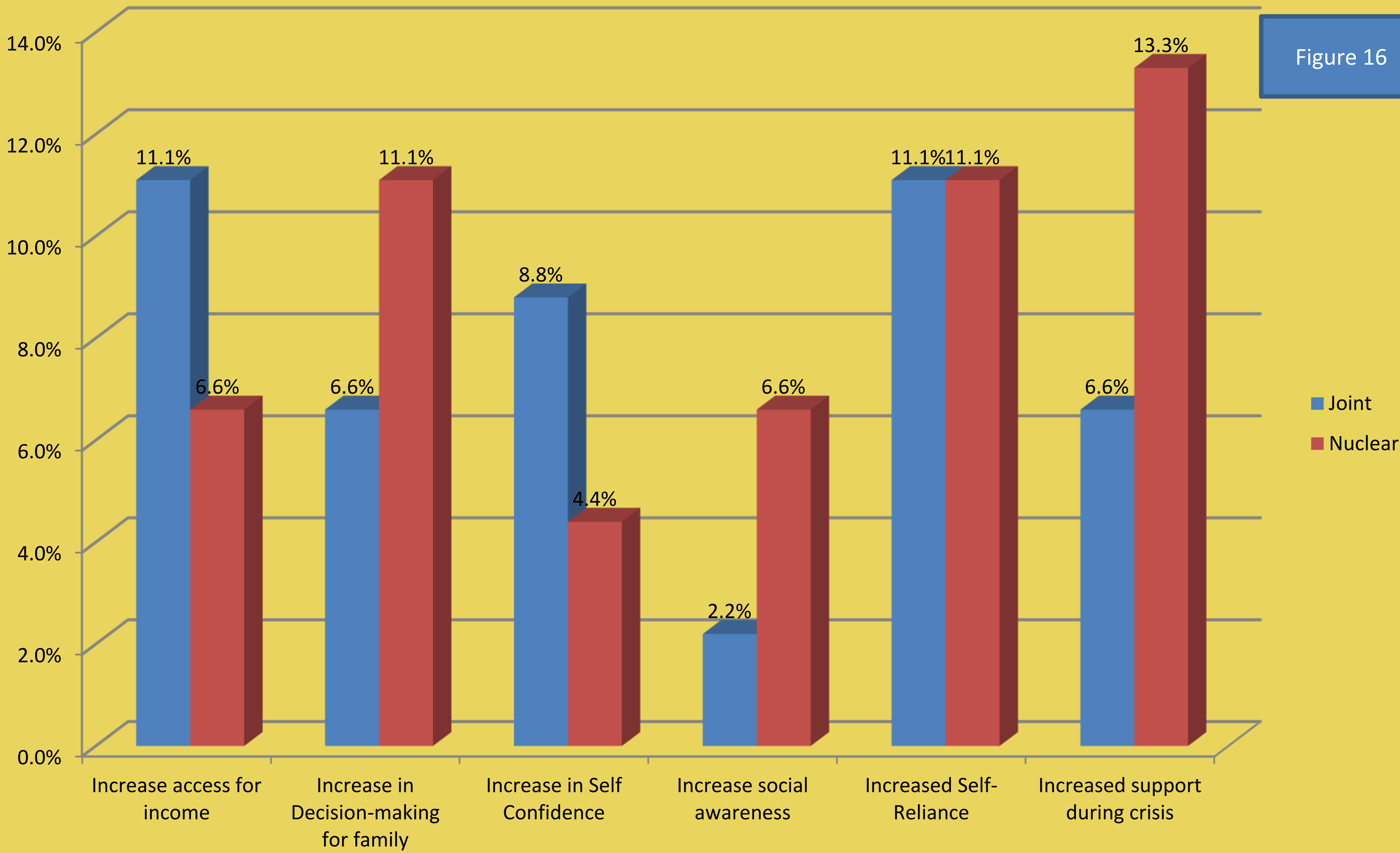


Figure 16

Components of Empowerment

Suggestions

- That the group members should encouraged starting small and economically viable activities.

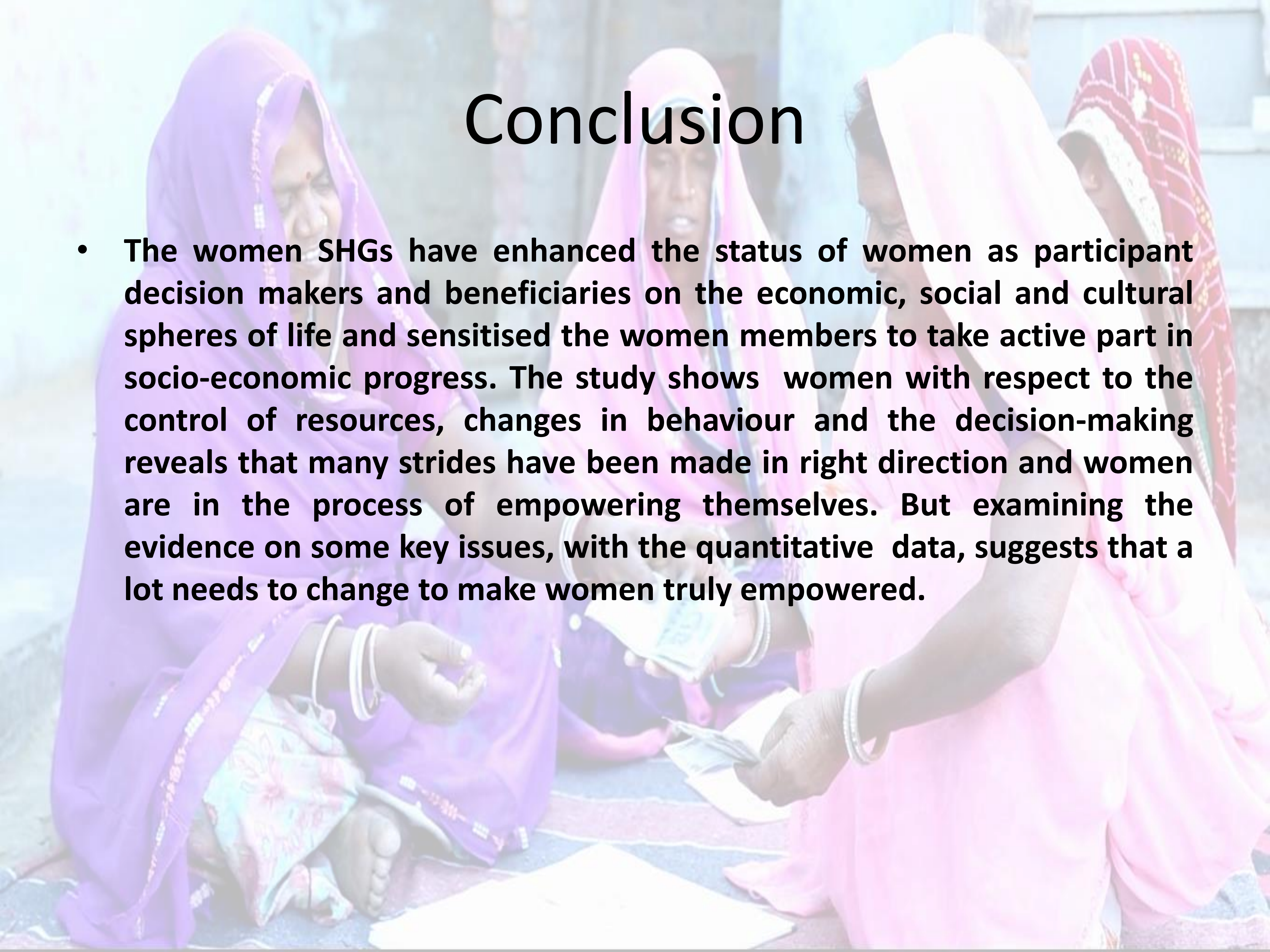
- It was noticed that the respondents had less acquainted with financial matters such as, record keeping, interest computation, depositing group savings with the bank etc. Which lead to dominance of some group members on group activities.

- To avoid this and enhance active participation of the members there is need of numerical skill development programme.

- Around one third of the respondents expressed that they had active participation in group decisions. In the process of social reforms, the NGOs, VOs and government agencies should support women self help groups.

- Organisation should organize vocational training programmes for women. Co-operative marketing institutions should provide marketing services for women SHGs.

- All the branches of commercial banks, co-operative banks, and regional rural banks should extend their financial and promotional support to the programme.



Conclusion

- **The women SHGs have enhanced the status of women as participant decision makers and beneficiaries on the economic, social and cultural spheres of life and sensitised the women members to take active part in socio-economic progress. The study shows women with respect to the control of resources, changes in behaviour and the decision-making reveals that many strides have been made in right direction and women are in the process of empowering themselves. But examining the evidence on some key issues, with the quantitative data, suggests that a lot needs to change to make women truly empowered.**

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