

Empowerment of Women through Self Help Group - A Case Study of Baswara District (Rajasthan)

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Abstract: India is a developing country. India's GDP is middling, even after six decades of independence. Undoubtedly, the problem of nearly twenty five percent of India's people is poverty and unemployment. The government is focusing on their participation in rural development and developmental activities. Although, During the last six decades of India's planned development, Women have not achieved success, especially rural women in many parts of the country lead the Self Help Group (SHG), have cognizable success in bringing women into main stream of decision making, hence, it is obvious that Self Help Groups have become a usable organizational set up to disburse micro credit to women and motivate them to enter into entrepreneurial activity. SHGs has made important contributions to the development of women entrepreneurs and the development of the economy. The main objectives of the paper are. To examine the empowerment of women through self help groups into different social categories. To examine outlook of the family members, husbands of the respondents and officers connected with workplace and to examine impact of the self help groups on the respondents. In the light of above situation, the present study is ground on primary data. The primary data is collected with the help of pre-tested questionnaire. Banswara District of Rajasthan State has been selected for this study. According to the proportion of its population in the district, 100 samples have been selected from various social categories, OC, BC, SC and ST. Data has been collected with the help of a structured questionnaire. Stratified random sampling techniques have been adopted for the study. The collected primary data is tabulated by computerized. Simple statistical tools such as percentages are used. A substantial part of this research paper is based on table analysis.

Keywords: Microfinance, self-help Groups, Women Empowerment, Non-Governmental Organizations.

I. INTRODUCTION

Women empowerment is a global challenge because most women have been relegated to the rear, and in many parts of the world, men are under control as a result of unjust social, cultural and political structures. In most societies, women are subject to discrimination. About 65% percent of world's poor are women and about 35% percent of women in Banwara live in absolute poverty. The role of women is not only important in economic activities, but its role in non-economic activity is equally important. Tribal women work very hard, in some cases work harder than men. Tribal women have freedom and self-expression. Development programs that affect men and women differently, have been making economic changes since the beginning.

Women are integral part of every economy. The nation's ubiquitous development and growth will increase while women with men will be considered equal partners in development programs. However, in most developing countries, the social and economic status of women is very low. If women are to be used in all stages of economic development program, women need effective empowerment. Economic empowerment is very important to achieve the sustainable and sustainable development of society.

The United Nations Convention Worldwide agreed to take binding legal and corrective measures for the abolition of all forms of discrimination against women, Such as measures against violence against women, eliminating equal rights of women, education opportunities, health care, work opportunities, wages and customs of insulting women. For the Empowerment the National Policy for Women by Government of that time was an important step in 2001. The aim of this policy is to ensure women's empowerment through positive economic and social policies for the full development of women so they can understand their full potential.

II. WOMEN EMPOWERMENT

Empowering women in the process of development has become the main concern of almost all development strategies and programs. Development agencies are currently very much worried about raising the empowerment level of women so that they can be able to challenge their relation in family and society. (Selvaraj and Kannusamy 2007). Empowerment is a concept that has become popular for describing in recent times, a process of enabling, to gain benefits and opportunities for people with socially marginalized groups and groups. Empowerment is a process that helps people to increase their awareness, activities and control their life standard. In other words, empowerment facilitates change in their lives and enables a person to compete according to their efficiency.

The term 'empowerment' has developed especially in the field of development in the context of women in the mid-1980s. This has become the main solution to many social problems such as high population growth rate, decline in environment and low status of women. Empowerment is defined as a process through which women have gained more control over the resources (information, knowledge, income, skill training and technology etc.), challenging patriarchy ideology and therefore take part in leadership, decision-

making process. Empowerment gives legal and moral power to the individual in all areas of life, which is essential for social, economic, political, psychological, religious and spiritual, which is the basis of mankind's existence and holistic development. Empowerment expresses strong views that the claims of the social planning of all the people that protect them from the worst abuse and deprivation and safeguard independence for the life of dignity. Further, social behavior, psychological and cultural environment of society discriminated against women due to patriarchal social order, there are large social processes and institutional arrangements which strengthen and maintain women's subordination. Sexuality, fertility and vital areas of labor remain under the control of men. Leadership to empower all these women.

However, the population is half of women humanity, socially, economically and politically marginalized. The nature of empowerment can be diverse, which is based on criteria, which defines the lack of power within the institutional framework in operation. Empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, to the purpose of questioning and changing the subordination connected with gender. Thus self-confidence and self-esteem play an important role in this transformation.

III. SELF HELP GROUPS

In common language, SHGs are small-scale financial intermediary committees, usually involving many local people. Traditionally, discrete groups are preferred for men and women. In a few months, members contribute a small amount of regular savings, as long as there is not enough capital in the group to lend. The financial group gives loan members or others to any object.

Self-help group is a process through which a group of people, especially for general purpose, is assisted in development activities like saving, debt and income generation to women. SHGs are voluntary organizations of people created for achieving group goals. The objective of SHG is to create habit of saving, savings and banking culture (getting loan and repaying the same time in a given period), to ensure economic independence. The principles living under self-help groups are financing the poorest of the poor, ensuring easy recovery levels, and achieving overall empowerment. The concept of SHG is - "by the women, of the women and for the women". The origin of SHG is from the brain child of GRAMIN BANK of Bangladesh. The concept of SHG serves the Principle "by the women, the women and for the women". The origin of the SHG is from the Grameen Bank of Bangladesh, which was established by economist, Professor Muhammad Yunus of Chittagong University in the year 1975. It was established only for the poor.

There are different self help groups, who are doing creditable work for the upliftment of women. However, it is

the changes in the power structure within the household are the most difficult thing to achieve record or observe. Women will have to negotiate for more 'space' to make a personal decision at home. Women have persecuted, persecuted in different ways and have responded to the reaction. By and large, they have negotiated rather than confronted and maintained relationships despite severe odds than rejecting them altogether.

IV. PROGRESS OF SHGS IN INDIA

Self-help groups (SHGs) have helped women as Micro-enterprises individually and in groups. In recent years newspapers have often reported such successful efforts. The examples are - Generally growing vegetables in the soil, Making models of readymade garment, Agriculture Integration, Horticulture and Animal Husbandry, Farming of medicinal plants, mushroom farming, pot making, stone mining, sheep breeding, To make pickles, lease management at government office premises, sheet metal products, running minibuses, running mechanical dry cleaning centers, public distribution stall etc. Empowerment will make women easier to become active participants in the process of social change, to enhance their self-image, Resist the injustice and inequality and developmental skills. As a result, they will gain more control over their lives. Although extremely desirable, Empowerment will not be easily brought because many social resistance estimates are there. Individual woman's demand will not lead to permanent changes. To be strong, women need to get organized. Organized and collective strength will force the society to respond and adjust them as best as possible. In this context, there is a great need to study the impact of Scheduled Castes on various development programs and their impact in the areas developed in the rural areas and in undeveloped areas.

The origin of self-help groups (SHGs) has been done for mutual assistance in the Indian village community. Today Self-Help Groups (SHG) concept is catching as the most efficient means for empowering women, especially at the total root level. Women have shown extraordinary mobility in planning group activities to improve the quality of income, better bargaining power and quality of life. To meet the needs of women, these SHGs have merged into alternative banking structure. A large number of studies have been conducted on women's empowerment. However, women working in an unorganized sector covering the status of women, sexual issues, labor force participation, social, economic, political, religious and educational aspects of women, data in different caste categories are not analyzed. Therefore, the current study shows that through self help women empowerment in various social categories.

V. OBJECTIVES OF STUDY

The main objectives of the paper are to examine women empowerment through self help groups in various social categories. To Examining the impact of self-help

groups on family members, husbands of sample respondents and officials involved in the program and sample assistants.

VI. METHODOLOGY

The present study is based on primary data. The primary data is collected with the help of a pre-tested questionnaire. Basawada district has been selected for the study of one tahsil. 100 respondents from the tahsil have been selected from various social categories, such as OC, BC, SC and ST, data has been collected using a structured questionnaire according to their population in tahsil. Stratified random sampling techniques have been adopted for the study. The collected primary data is tabulated by computerized. Simple statistical tools such as percentages are used. A substantial part of this research paper is based on table analysis.

VII. ANALYSIS AND INTERPRETATION

The present study is related to economic empowerment of women in Tahsil of Banswara district. This activity is done by SHG for the economic empowerment of women. There are 10 SHGs with 300 members in the field of study. For the study, 150 members out of 300 members have been selected.

VIII. REASONS TO JOIN IN THE SELF-HELP GROUPS

The main objective of SHG is to promote savings and financing for productive and utilitarian purposes. This is true because many people in the field of study have joined SHGs to get loans and promote their personal savings, besides social status. In the current study, respondents have joined self-help groups to obtain loans, to generate more money and to offer various reasons for the purpose of social structure. Reasons to join self-help groups are presented in Table 1. From the table, it seems that most respondents have joined the self-help group to get loans (49%) to buy livestock. It is also noted that (36%) of respondents have joined self-help groups to earn money. (15%) of respondents have joined self-help groups for social mobilization.

Table - 1
Reasons to join in the Self-help Groups

Caste	Reasons to join in the Self Help Groups			Total
	For getting loan	To earn money	For social structure	
OPEN	27 (60.00)	13 (30.00)	5 (10.00)	45 (100.0)
OBC	28 (54.3)	16 (31.4)	8 (14.3)	52 (100.0)
SC	2 (10.0)	10 (70.0)	3 (20.0)	15 (100.0)
ST	17 (44.00)	14 (36.00)	7 (20.00)	38 (100.0)
Total	74 (49.0)	53 (36.0)	23 (15.0)	150 (100.0)

Source: Computed from the Field Survey.

IX. ATTITUDE TO FAMILY MEMBERS

After joining the self-help group, the attitude of the family members of the respondents has been presented in Table - 2 of the respondents. This table has found that (63%) of the respondents have said that members of their family are frustrated to join and work for self-help groups. Only (37%) of respondents said that members of their family were encouraging themselves to live in self-help groups.

Table - 2

Attitude of the Family Members of the Respondents towards them after they have joined in the Self - help Group

Caste	Attitude		Total
	Encouraging	Discouraging	
OPEN	18 (40.0)	27 (60.0)	45 (100.0)
OBC	17 (32.0)	35 (68.0)	52 (100.0)
SC	6 (40.0)	9 (60.0)	15 (100.0)
ST	15 (40.0)	23 (60.0)	38 (100.0)
Total	56 (37.0)	94 (63.0)	150 (100.0)

Source: Computed from the Field Survey.

Analyzing various social classes found that about 60% of the OC, SC and ST classes and 68% of the OBC classes have stated that their family members showed discouragement to join and work in self-help groups. In addition, it has been found that 40% OC, SC and ST class respondents and 32% OBC class respondents said that members of their family are encouraging them to be in the self-help group.

As such, it is concluded that nearly three-fifths of respondents of all social categories have said that their family members are encouraging them to join and work in self-help groups. Only two-fifths of respondents of all social categories have said that their family members are encouraging them to be in self-help groups.

Table - 3

Amount of Loan giving to each Member

Caste	Amount of loan giving to each Member				Total
	Rs. 5000/- Rs. 10000/-	Rs. 10000/- Rs. 20000/-	Rs. 20000/- Rs. 25000/-	Above to Rs. 25000/-	
OPEN	9 (20.0)	25 (56.0)	8 (17.0)	3 (7.0)	45 (100.0)
OBC	14 (27.0)	15 (30.0)	16 (29)	7 (14.0)	52 (100.0)
SC	10 (70.0)	3 (20.0)	2 (10.0)	(0.0)	15 (100.0)
ST	12 (32.0)	18 (48.0)	5 (12.0)	3 (8.0)	38 (100.0)
Total	45 (30.0)	61 (40.0)	31 (21.0)	13 (9.0)	150 (100.0)

Source: Computed from the Field Survey.

Different social categories have been reported that the loan amount is Rs. 5000 to Rs. Within 10000, 70 % of SC category, 32 % ST category, 27 % OBC, 20 % OC category are given to respondents. In addition, the amount of loan is Between 10000 to 20000, 20 % of SC category, 56 % OC %, 30 OBC, 48 % ST category are given to respondents. Loan amount to Between 20000 and 25000, 12 % of SC %, 17 % OC category, 29 % OBC, 12 % ST category are given to respondents. Apart from the category of respondents, all the social classes like OC category, OBC, some percentage of ST people get money. There are more than 25000 loans.

Therefore, it can be concluded that the percentage of respondents in ST category is the highest. **5000** to Rs. Loan amount is given between **10000**. Then there are the SC category's respondents. And Rs. **10000** to Rs. Among the most open category borrowers between the **20,000** and the OBC category are the number of respondents.

X. CHANGE IN INCOME GENERATION AFTER JOINING IN THE SELF-HELP GROUPS

Distribution of respondents has been presented in Table 4 after joining the self-help groups by changing the income of the respondents. It is seen from the table that **60** percent of respondents said that after joining the self-help groups, there has been substantial increase in income earned. It has also been reported that **24** percent of the respondents said that after joining self-help groups, there has been a considerable increase in earnings in earnings and the remaining **16** percent respondents said that after joining self-help groups, earnings in earnings were modest there is a change.

Table-4

Change in Income Generation of the respondents after joining in the Self-help Groups

Caste	Extent			Total
	Substantially Upward	Considerably Upward	Moderately Upward	
OPEN	27 (60.00)	10 (23.00)	8 (17.00)	45 (100.0)
OBC	30 (57.00)	12 (23.00)	10 (20.00)	52 (100.0)
SC	9 (60.00)	6 (40.00)	0 (0.0)	15 (100.0)
ST	24 (64.00)	8 (20.00)	6 (16.00)	38 (100.0)
Total	90 (60.00)	36 (24.00)	24 (16.00)	150 (100.0)

Source: Computed from the Field Survey.

In different social categories it has been found that after attaining 60% of all social classes self-help groups, their income generation has increased significantly. Additionally, 64% of the ST class respondents said that after joining the self-help groups, there has been a significant increase in income generation. Thereafter, about 60% of SC and OC class respondents have increased their income in significant earnings. 57% of the subsequent OBC category respondents

are included. It was noted that 23% of OBC and OC class respondents and 20% of the ST class respondents said that after joining the self-help group, there has been a slight increase in income generation. Therefore, it has been concluded that nearly three-fifths of all social categories have said that joining self-help groups has increased their income generation significantly.

XI. CONCLUSION

The above analysis shows that the percentage of most respondents by self-help groups are already associated with SHG group. Most respondents have joined self-help groups to get loans to buy livestock. Most respondents have joined the self-help group during **2012-2015**. More than half of respondents said their husbands are encouraging them to join SHGs. The highest percentage of respondents state that their family members discourage them to join and work in self-help groups. Most of the respondents said that it is a time-consuming process. The highest percentage of respondents state that the officials associated with SHG are good at work. The highest percentage of respondents state that skill is not enough to train to learn effectively. Most of the respondents have taken loans between Rs **10,000** and Rs **20000** and payment of that amount has been paid within **10** months. Most respondents said that after attending self-help groups, awareness on various issues has improved. Relationships with society increase the percentage of respondents who say improved after joining self-help groups. The highest percentage of respondents state that they do not receive regular income through self-help groups. Most respondents said that they are socially and economically developed. Most respondents said that joining self-help groups has increased the income generation significantly.

XII. SUGGESTIONS

In view of the above findings of the study, following suggestions are given for better functioning of Self Help Groups.

1. It is suggested that the government should take strict action to train every member of SHG because some of the SHGs are not trained.
2. It is understood that after joining the SHG, there has been an increase in income of sample respondents in this regard, it can be suggested that in this regard women should be motivated and enhanced, it can be suggested that poverty People below the line should be motivated and encouraged to improve their living standards through SHGs and other such groups.
3. It is suggested that educated and gender discriminated Dalit women should be awake. In addition they should be aware of health programs and child care programs.
4. It is suggested that in addition to providing financial assistance for socio-economic uplift of

Dalit women under the Women Policy, NGOs Steps should be taken to support and promote social service centers under.

5. Women need to be politically influential so that their needs and actions of public institutions can be affected. Women should join the organization at the local level so that they can work safely and they can protect their interests. They should make real efforts to make them aware of different programs and should be trained or educated to remain in their current social-political group.
6. The provision of adequate marketing services at different levels and on a regular basis is a long way to improve the functioning of the units. Therefore, provision should be made to provide necessary marketing facilities for the sale of products manufactured by SHG members.
7. Officers should suggest appropriate remedial measures to ensure groups for easy and uncomfortable operation. Officials should listen to

members' complaints and offer as many solutions as possible; Such helpful gestures will help in increasing the confidence of the members and positive contribution for the efficient functioning of the groups.

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