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## EMPOWERMENT OF WOMEN THROUGH SHGS IN BLOCK BISHNAH, JAMMU

Dr. Bharti Prabahkar

### ABSTRACT

**E**ntrepreneurship in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is a dynamic, multidimensional process, which ought to empower ladies to understand their full character and power in all circles of life. India imagines a future in which Indian ladies are free and independent. Tragically that due to hundreds of years of inactivity, obliviousness and conservatism, the real and potential part of ladies in the general public has been disregarded, keeping them from gaining their legitimate commitment to social ground. Business enterprise improvement and wage producing exercises are a conceivable way out for enabling ladies. It produces pay furthermore gives adaptable working hours as per the necessities of homemakers. Interest in salary creating exercises helps in the general strengthening of

*ladies. Along these lines to explore the strengthening of ladies through entrepreneurial exercises of self improvement gatherings, this specific research was led.*

**KEYWORDS:** women's development , challenging and overcoming barriers.

### INTRODUCTION :

Empowerment of women and sex fairness perceived comprehensively as a key component to accomplish advance in all ranges. It is one of the eight thousand years objectives to which world pioneers concurred at the Millennium Summit held at New York in 2000 (Bhagyalakshmi 2004). Strengthening with regards to ladies' improvement is a method for characterizing, testing and beating hindrances in a lady's life through which she expands her capacity to shape her life and environment. It is a dynamic, multidimensional process which ought to empower ladies to understand their full character and power in all circles of life.

Women constitute half of the aggregate populace on the planet and out of which two third of world's grown-up uneducated people are ladies. As indicated by FAO, the most impeded area of society is the ladies; they are the 'noiseless lion's share' of the world's poor. Seventy for each penny of the world's poor are ladies. They confront impossible to miss social, social, instructive, political and partnered issues. Ponders have demonstrated that provincial ladies help in creating up to 80 for every penny of sustenance in



creating nations, yet they are qualified for just a small amount of homestead land, and access to only 10 for every penny of credit and five for every penny of augmentation counsel (Agrawal, 2003). In every one of the social orders, ladies have less power than men, have less control over assets and get lesser wages for their work. They stay as an "imperceptible" work constrain. Definitely, all these influence ladies' ability to open up, develop, create, surpass and exceed expectations.

Tragically that in view of hundreds of years of latency, numbness and conservatism, the genuine and potential part of ladies in the general public has been overlooked, keeping them from gaining their legitimate commitment to social ground. They are denied their legitimate status and access to formative assets and administrations adding to their minimization. As to their multidimensional duties, it is required to enable ladies socially, monetarily and mechanically to empower them to remain in the public arena all alone with certainty.

Strengthening can offer energy to ladies to have control over the conditions of their lives. It incorporates both control over assets and belief system, more noteworthy self-assurance and an internal change of one's awareness that empowers one to beat outer issues. Strengthening of ladies is basic for their own welfare as well as for the advancement of the nation.

India imagines a future in which Indian ladies are autonomous and confident. In different national arrangements and formative projects, accentuation has been given on sorting out ladies in Self Help Groups and in this way, denote the start of a noteworthy procedure of engaging ladies. It is likewise felt to outfit the ladies with essential aptitudes in the advanced exchanges, which could make them financially confident. Ladies must be enabled by upgrading their mindfulness, information; aptitudes and innovation utilize effectiveness, in this way, encouraging general improvement of the general public. The idea of Self Help Groups (SHGs) is ended up being a useful instrument for the strengthening of ladies. SHG is an association of provincial poor, especially of ladies that convey smaller scale credit to embrace the entrepreneurial action.

Business enterprise improvement and wage creating exercises are a possible answer for engaging ladies. It creates pay furthermore gives adaptable working hours as indicated by the necessities of home producers. Monetary autonomy is the need of great importance. Support in salary creating exercises helps in the general strengthening of ladies. Engaging ladies through training, thoughts, cognizance, assembly and participatory approach can empower them to take their own choices, make them independent and fearless. National Family Health Survey-2 (NFHS-2) has positioned Haryana at twelfth place on aggregate strengthening of ladies among 26 states reviewed (Kelkar et. al., 2004).

### **Concept of Women Empowerment and Women Entrepreneurship**

According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or

industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

### Status of Women Entrepreneurship in India

The concept of “Women entrepreneurship” is becoming a global phenomenon and in India it became prominent in the latter half of the eighties. Now women’s entrepreneurship has been recognized as an important untapped source of economic growth. In India it is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years women will comprise 20 % of the entrepreneurial force. Even though women own around 10% of the total enterprises in the small sector, the gross output of these units is just 3.5% of the total output of the SSI sector. In contrast, in developed countries such as United States, women own nearly 91 lakh small businesses and the number of women-owned start-ups is going at nearly twice the rate of their male counterparts. India has 397 million workers, 123.9 million are women, 106 million are in rural areas, 18 million are in urban areas, only 7% of India's labour’s force is in the organized sector; 93% is in unorganized sector.

Entrepreneurship is considered as one of the most important factor contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. Entrepreneurship development and income generating activities are a feasible solution for empowering women. The concept of empowerment is defined as the process by which women take control and ownership of their choices The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Kabeer, 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection Micro-finance with Self Help Groups (henceforth SHG) play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. The concept of SHGs is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. This paper particularly focuses on various issues pertaining to women entrepreneurs in India. Today, empowerment of women and gender equality has been recognized globally as a key element to achieve progress in all areas. It is one of the eight millennium goals to which world leaders agreed at the Millennium Summit held at New York in 2000 (Bhagyalakshmi, 2004).

Self Help Group (SHG) is a self managed and regulated, community based organization formed by rural women. Group formation and its successful functioning involve various Management Skills and Abilities. Harper (2002), while differentiating SHG and Grameen Model, recognized the need for Management Skills for SHGs. Organizational discipline and systems related concepts such as members qualifications, their background, group meetings, attendance, recording minuts, transactions and decision making are required for the stability off the SHG. Members rotate the group corpus and learn Funds Management, acquire Repayment Culture and accept responsibility for the decision and they start and manage income generating activities with entrepreneurial, planning, organizational, communication and marketing related skills and abilities. The group becomes matured and sustainable

when the leader of the group leads members as a team to achieve the goals and aspirations of the members and members are able to face conflicts, challenges and constraints with their courage, confidence and empowerment. All this managerial process helps the wage earner to graduate into a micro enterprise owner in turn starts a small scale enterprise which ultimately paves way for sustainable rural development.

### NEED FOR THE STUDY

Even after six decades of planned development, Indian women, except a privileged minority, have not achieved expected success in the main stream of life. The position of woman and her status in any society is an index of the civilization. Self-help groups are at present playing a vital role in empowering women in all respects. In view of the foregoing factors, the present study was conducted.

### OBJECTIVES OF THE STUDY

**The study is based on the following objectives:**

- To review the formation and development of women self-help groups in Block Bishnah.
- To analyze the impact and overall development of women through self-help groups in Jammu district, Block Bishnah.
- To examine the factors that influences the women empowerment through self-help groups in Block Bishnah.

### RESEARCH METHODOLOGY:

The present research study was carried out exclusively in the block of Bishnah. 50 respondents were selected for the study were 50. Simple random sampling technique was used to collect the data.

### RESULTS AND DISCUSSIONS

#### Background information

##### Age:

It has been found that majority of the respondents were in the age group of 40-50 years, among them 10 were in 30-40 years, 18 in the age group of 50 & above and only 2 members who were in the age group of 20-30 years.

##### Education qualification:

It was found that most of the respondents are lagging behind in term of literacy. The study shows that out of 50 respondents 20 were illiterates while 30 were literates, 13 were primary, 8 were standard, 5 were matriculate, 3 were plus 2 and 1 graduate.

##### Marital Status:

In term of their marriage status it has been found that 43 respondents are married, only 2 of them are single, 3 of them are separated/divorced and 2 are widows. As the most of the married women joined SHG which means that SHG improves their socio-economic condition as well as self respect from family members and society.

##### Type of Family:

It was observed that out of 50 women, 18 women were living in joint family and 32 in nuclear family due to privacy concerns and misunderstanding among family members.

**Category:**

32%(16) of the respondents were from general category, 48% (24) were SC (Scheduled Caste), 16% (8) were ST (Scheduled Caste) and 4%(2) were Physically handicapped.

**Source of information of SHG****Table No.1 the source of information of SHG**

Information	Frequency	Percentage (%)
Media	Nil	0
Sarpanch	6	12
Panch	8	16
PRP	36	72
Total	50	100

From the above table, it was found that none of the respondent had access to media, 72 % of the respondent got to know about the SHG through PRP (Professional Resource Person) 16% of them gathered information from panchs and 12% from sarpanches.

**Decision Making****Table No 2 Decision making**

Women decision	Frequency	Percentage(%)
Yes	22	44
No	28	56

Nearly 44% of the respondents revealed that they were also involved in family matters where as 56% believed that only their husbands took the decision. This is because of the societal set up that all the major decisions are taken by the males in the family.

**Utilization of money.**

Majority (80%) of woman said that they used the money for their personal matters like (marriage, death, education etc.) while 10% were of the view that whatever they earn was at the disposal of their husbands.

**Level of satisfaction****Table No.3 Level of satisfaction**

SHG benefits	Frequency	Percentage(%)
Satisfied	32	64
Moderately Satisfied	14	28
Not Satisfied	4	8

As depicted from the above table, it has been observed that out of 50 respondents 64% have expressed satisfaction while 28% have expressed moderate satisfaction & 8% of the respondents were not satisfied after joining the SHG.

### Selection of Livelihood option

**Table No. 4 Selection of Livelihood option**

Activity	Frequency	Percentage (%)
Dairy	3	6
Beauty Parlour	5	10
Tailoring	8	16
Shop	9	18
Others	25	50

From the above table, it was found that the members of SHG were engaged in different activities according to their perception out of 50 members, 18% of them have started shops, 8 of them have started tailoring while 6% had dairy, and 10% had beauty parlours to enhance their economic condition towards better standards of life. While 50% were engaged in activities like vendors, agriculture, carpenter etc. The purpose of these activities in their lives is to stable there economic condition because majority of the members do not have agricultural land, financial resources and less family income. The women's of SHG also supported their husbands in their livelihood establishment of business like barber shop, carpentry and agricultural tools etc. some women's also started their own business like parlour, Tailoring and dairies etc. These activities develop not only skill but the knowledge also. It also improves the social economical condition as well as communication among the society.

### DISCUSSIONS

Women entrepreneur has been recognized a measure indispensable source of economic growth. It has been observed that self help group women are interested in entrepreneurial activities, as out of them 50% of women's in block Bishnah have started their own business. After joining SHG their motivation power towards the entrepreneurial raise and them also motivated their surrounding women towards the SHG and their achievement in their life.

The concept of Self Help Groups is providing to be a helpful weapon for the women empowerment. Self Help Groups is an organization of rural poor, particularly of women that deliver Micro-Credit to undertake the self-employment and income generating activities. Self-employment or income generating activities is a feasible solution for empowerment of women. It generates income and also provides flexible working hours according to the needs of home-makers. Economic independence is the need of the hour. Participation in income generating activities helps in the socio-economic empowerment of women. The major results from the study are the majority of the members are in the age group of 26-35 years, the most of the members who are in the group of married.

It is observed that around half of the members are involving agriculture and allied activities and majority of the members are earned per month above RS.3500 Per month. It is also found that the majority of members of SHGs are saving their money from earning for the purpose to meet the children's education expenditure and majority of them are spending their earnings for the purpose to meet the household expenditure and the children's education. The study can be concluded that the Self-help

Groups have been successful in empowering rural women through income generating activities. Though this activities of SHG's Schedule Caste Women are increasing their abilities in the field Income, Expenditure, Savings, Decision making and External Relationship in block of Bishnah.

## CONCLUSION

SHGs have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The long-term objectives of the development programmes for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various social economic and political and cultural activities. Raised literacy level could be helpful for the SHG members to overcome cognitive constraints and to understand government policies, technical understanding and gaining required skills.

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**Dr. Bharti Prabahkar**

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