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A STUDY OF IMPACT ON ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE ON AMRAVATI DISTRICT

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ABSTRACT

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects therefore this study addresses impact of Economic empowerment of women through self help groups in Amravati District of Maharashtra. The information required for the study has been collected from primary sources through structured questionnaire and personal interview and secondary sources. A Non Probability Convenience Sampling' Technique has been followed; Average and percentage analysis was carried out to draw meaningful interpretation of the results. chi-square test was used to find the reasons for joining the Self help group. Factor analysis was used to measure and determine the relationship between the observed variables. Women participation in Self Help Groups

have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

KEYWORDS: Self-Help Groups, Economic Empowerment, Empowerment of Women.

1. INTRODUCTION

Self Help groups are nonprofessional organization formed by people with a common problem or situation, for the purpose of pooling resources, gathering information and offering mutual support, services, or care. Women constitute around half of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. They have no such place in society like men. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. In the words of ex. President Dr. A.P. J. Abdul Kalam, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured". Empowerment of women is essential because their thoughts and value systems leads to the development of a good family, good society and ultimately a good nation.

Facilitating the participation of women in economic



life is seen to provide financial gain at both household and national level, as well as having long-term impacts upon poverty reduction through creating changes in the intergenerational transmission of poverty processes. However, enabling women to participate in economic life is subject to both formal and informal constraints: women face various institutional barriers, as well as discrimination played out within social relations. SHG's is an initiative for removing these barriers, and actively creating mechanisms through which women are able to add value to the economy, access to jobs, access to credit and financial services; land and property rights and; agricultural inputs and technology.

In short SHG's Objectives are:

- To help women to mobilize the resources of the individual members for their collective economic development,
- To uplift the living conditions and status in society
- Create a habit of savings, utilization of local resources,
- To gain mutual understanding, develop trust, Decision making skills, leadership skills and self-confidence.

Thus the SHGs function on the principle of the five 'p's.

- i) Propagator of voluntarism
- ii) Practitioner of mutual help
- iii) Provider of timely emergency loan
- iv) Promoter of thrift and savings, and
- v) Purveyor of credit.

2. REVIEW OF LITERATURE

Rekha Goankar(2001)in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change.

Naila kabeer (2005) in a study apparently concludes that while access to financial services can make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not "automatically" empower women – any more than do education, political quotas, access to waged work or any of the other interventions.

M.Anjugam (2007) has observed that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter the joining of group.

Gladis Mary John(2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups.

Dr.vasanthakumari (2012)in his study recognized that By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.

According to Dr. Dasarathi Bhuyan(2006) in his article discussed that the Indian women have cast of their age old shackles of serfdom and male domination. She has come to her own and started scaling the ladders of social advance with proud and dignity and the most important measure of their success should be the extent to which they enable woman to interpret, apply and enforce laws of their own making, incorporating their own voices, values and concerns.

According to Y.B. Shambharkar¹, U.V. Jadhav² and D.M. Mankar³ noticed that among majority women members of SHG despite of having higher level of knowledge about functioning of SHG and favourable attitude towards SHG, the level of outcome is not commendable. This tends to recommends that there is a scope to increase the impact of SHG on empowerment of women member specially in the Rural and tribal groups.

According to Reena , Rajdeep Kaur , Nikita who studies a Comparative Analysis of Women's Economic Empowerment through Self Help Groups to evaluate the level of Women's economic empowerment through SHG i.e. income, expenditure and saving of the member after joining SHG.

According to Rajeev Thomas (2015) who assessed the socio-economic profile of the Neighbourhood groups (NHG) members under microfinance programmes and their participation in NHG activities which will indirectly have a significant effect in their monthly saving habits and ensure this unique model of participation and empowerment

Vikrant Sharma, Preeti Sharma who studied the impact of self help groups on women empowerment and the results of the study revealed that the SHGs have had greater impact on economic, social and political aspects of the beneficiaries.

Pradnya Likhite in her research article evaluated the impact of SHG on the social empowerment of women in Maharashtra that the Self Help Groups are helpful to their family not only from the economic aspect but from the social status aspect as well. The movement of women empowerment is also marching ahead in the light of this strong confidence and the sense of self-realisation

Prof Archana Ajit Borde, Prof Ajit Kumar Borde studied on study on empowerment of women's self help groups and rural women entrepreneurs in Maharashtra. The study focuses on various opportunities received by women self help groups in participating various programmes.

3. RESEARCH PROBLEM

The fundamental aim of promoting SHGs is poverty alleviation and to achieve empowerment of women. This study is undertaken to analyse whether self help groups have a favorable impact on the economic empowerment of women in Amravati District, Maharashtra.

4. OBJECTIVES OF STUDY

The objective of present research study is to study:

1. The extent to which the SHG's are conducive for pushing the spirit of economic self-reliance among women
2. The role of SHG for the economic empowerment of women
3. The awareness & effectiveness of SHG for economic empowerment of women
4. To study the performance and impact of self help groups among women

5. RESEARCH METHODOLOGY:

The said study is based on primary as well as secondary data. Primary Data has been collected through well structured questionnaire and survey method wherein the questionnaire was distributed among 50 members of different self help groups in Amravati district with the help of 'Non Probability Convenience Sampling' Technique.

6. LIMITATION OF STUDY:

Limitations of the study are as follows:-

1. The study will be limited to Amravati city. As such the finding of the study may not be totally applicable to other cities.
2. The study will be limited for empowerment of Women's SHG only.
3. Conclusions and suggestions are drawn on the basis of information provided by SHG women beneficiaries only.
4. Sample size is of 50 only

7. DATA ANALYSIS AND INTERPRETATION:

The data after collection has been analyzed, arranged in tabular form followed by Analysis and Interpretation of data in a general way involves a number of closely related operations, which are performed with the purpose of summarizing the data that fulfill the research objective.

Table No. 1 Education-Wise Details of SHG Members:-

Sr. No.	Particulars	Responses	%
A	10th class	23	45%
B	12th class	15	30%
C	Graduate	7	15%
D	Post Graduate	1	02%
E	Illiterate	4	08%
Total		50	100%

Analysis

From the above table it can be revealed that 10th class education is 45%. 30% members of SHG pass their 12th class. 15% member done graduation. 2% member have complete the PG. And 8% members of SHG were illiterate.

Table No.2 Age-wise Distribution of Self Group Beneficiaries

Sr.No.	Particulars	Responses	%
A	Below 30 years	15	30%
B	30-40 Years	24	48%
C	Above 40 years	11	22%
Total		50	100%

Analysis

From the above table it can be interpreted that majority of the respondents 48% are from the age group 30-40 years, 30% beneficiaries are from the age group below 30 years and only 22 % of beneficiaries are from age group above 40 years

Table No. 3. Respondents Monthly Income

Sr.No.	Particulars	Responses	%
A	Rs. Less than 1500	11	22
B	Rs. 1500 - Rs. 3000	24	48
C	Rs. 3000 - Rs. 4500	9	17
D	Rs. 4500 - & Above	6	13
Total		50	100

Analysis

From the above table it can be revealed that the majority of the beneficiaries of SHG 48% have earned Rs. 1500 - 3000. 22% member earned less than Rs.1500. 17% women's earned Rs.3000 – 4500. 13% member earned Rs.4500 – & above.

Table No. 5. Reasons for Joining the SHG

Sr.No.	Particulars	Responses	%
A	To attain the economic independence	11	22
B	To get recognition from the society	7	14
C	For Savings and covering expenses	16	32
D	To show the talents	5	10
E	For children's education	7	14
F	For meeting emergency needs(health/medicines)	4	8
Total		50	100

Analysis:

32% of the respondents were of opinion regarding SHG enriching the saving, the second importance for to attain the economic independence 22%, and 14% to recognition from the society , 10% show the talents, 14% joined for supporting their children's education and others and Only 4% of the members opinion reveals that for meeting emergency needs.

Table No. 8. Status of SHG member in family

Sr.No.	Particulars	Responses	%
A	Live Your Life With Respect	20	40
B	You Make Your Own Decision	11	22
C	Have Financial Freedom	7	14
D	Complete Control of Your Life At House	2	4
E	Improvement in standard in living	10	20
Total		50	100

Analysis

From the above table we observed that 40% members of SHG live their life with respect. 22% members of SHG make their own decision. The 20% members have financial freedom. 5% members of SHG have complete control on their life.

Table No. 9. Members are satisfied after joining SHG

Sr.No.	Particulars	Responses	%
A	Yes	47	95
B	No	3	5
Total		50	100

Analysis: From the above table we observed that 95% members of SHG are satisfied and 5% members are not satisfied after joining SHG

Table No. 11. After becoming the member of SHG which objectives are satisfied

Sr.No.	Particulars	Responses	%
A	Habit of Saving	10	20
B	Short Term Financial Help	08	16
C	Long Term Financial Help	07	15
D	Medical Treatment	6	12
E	Higher Education for children	7	14
F	Start Small Enterprise	12	23
Total		50	100

Analysis: From the above table we can interpret that 23% members started their own small enterprise 20% members start their habit of saving. 16% member get short term financial help, 15% get access to long term financial needs, 14% members were able to achieve higher education for their children's, 12% members spend on medical treatment.

Table No. Problem face by the members after joining the SHG

Sr.No.	Particulars	Responses	%
A	Documentation	11	22
B	Getting Loan	14	28
C	Working Condition	8	15
D	With Member	17	35
Total		50	100

Analysis: From the above table we can interpret that 28% members found problem in lengthy procedure of getting loan 22% members face the problem of documentation process .15% member face the problem of working condition, 35% had the problems with members.

Table no: Advantages of the SHGs viewed by the women.(Multiple Choice)

Sr.No.	Particulars	Responses	%
A	Improved financial stability	45	90
B	Got knowledge about banking systems & else	32	64
C	Could meet each other frequently	15	30
D	Improved status in the family	5	9
E	Could know the other women's problems	7	14
F	Improved self confidence and self esteem	12	24
G	Women could organize and improved decision making	14	28
H	They do not have to take loans from the money lenders	3	6
Total		50	100

Analysis : From the above table we observed that 90% members of SHG believed that SHG improves the financial stability, 64% got knowledge of banking system, 30% members said that SHG help them to meet each other more frequently, 9% members said it improved their status in the family, 14% said that it helped to know other women's problems, 24% improved their self confidence and self esteem, 28% members could organize and improved decision making and 6% were of the opinion that they do not have to take loans from money lenders.

Table No: After the joining of SHG there are changes in your expenses and savings

Sr. No.	Particulars	Respondent	%
1	Strongly Agree	68	68
2	Agree	32	32
3	Strongly Disagree		
4	Disagree		
5	Can't Say		
Total		100	100

Analysis: From the table we can analyze that all the members are happy after joining the SHG. 68% are strongly satisfied with the SHG. And remaining 32% members are satisfied.

8.HYPOTHESIS TESTING

Statement:

1."There is no significant relationship between Education of SHG members for Joining the SHG".

For testing the hypothesis the researcher has applied Chi-Square test:-

Table: Observed Frequency and expected frequency Showing Relationship between Education of SHG members and reasons for Joining the SHG.

Reasons/E ducation	To attain the economic independence	Recogniti on from Society	Saving & Covering Expenses	Show talent/skill	For Children's Education	For meeting Emergency Needs	Tota l
10th class	05(5.06)	04(3.22)	07(7.36)	01(2.3)	04(3.22)	02(1.84)	23
12th class	05(3.3)	03(2.1)	03(4.8)	02(1.5)	01(2.1)	01(1.2)	15
Graduate	00(1.54)	00(0.98)	05(2.24)	02(0.7)	00(0.98)	00(0.56)	7
Post Graduate	00(0.22)	00(0.14)	01(0.32)	00(0.1)	00(0.14)	00(0.08)	1
Illiterate	01(0.88)	00(0.56)	00(1.28)	00(0.4)	02(0.56)	01(0.32)	4
Total	11	7	16	5	7	4	50

Table: Chi-Square Test

O	E	(O-E)	(O-E) ²	(O-E) ² /E
05	(5.06)	-0.06	0.0036	0.0007
04	(3.22)	0.78	0.6084	0.189
07	(7.36)	-0.36	0.1296	0.0176
01	(2.3)	-1.3	1.69	0.7347
04	(3.22)	0.78	0.6084	0.1889
02	(1.84)	0.16	0.0256	0.0139
05	(3.3)	1.7	2.89	0.8757
03	(2.1)	0.9	0.81	0.3857
03	(4.8)	-1.8	3.24	0.675
02	(1.5)	0.5	0.25	0.1667
01	(2.1)	-1.1	1.21	0.577
01	(1.2)	-0.2	0.04	0.0333
00	(1.54)	-1.54	2.3716	1.54
00	(0.98)	-0.98	0.9604	0.98
05	(2.24)	2.76	7.6176	3.400

02	(0.7)	1.3	1.69	2.414
00	(0.98)	-0.98	0.9604	0.98
00	(0.56)	-0.56	0.3136	0.56
00	(0.22)	-0.22	0.0484	0.22
00	(0.14)	-0.14	0.0196	0.14
01	(0.32)	0.68	0.4624	1.445
00	(0.1)	-0.1	0.01	0.1
00	(0.14)	-0.14	0.0196	0.14
00	(0.08)	-0.08	0.0064	0.08
01	(0.88)	0.12	0.0144	0.0163
00	(0.56)	-0.56	0.3136	0.56
00	(1.28)	-1.28	1.6384	1.28
00	(0.4)	-0.4	0.16	0.4
02	(0.56)	1.44	2.0736	3.70
01	(0.32)	0.68	0.4624	1.445
			TOTAL	23.2585

Degree of Freedom (V):-

$$V = (r-1) * (c-1) = (5-1) * (6-1) = 20$$

Conclusion: The table value of Chi-Square test at 5% significance level with 20 degrees of freedom is 31.410, which is greater than 23.258 the calculated value of chi-Square. Hence the stated null hypothesis is accepted and hence we can say that there is no significant relationship between education of SHG members and reasons for joining the SHG.

9. FINDINGS**Following Are the Findings of the Present Study**

- 1) The 10th pass level in the SHG is relatively high. Only 15% women's are done Graduation.
- 2) Most of members earn Rs. 1500 - 3000. This gap is because of priorities of job i.e. some members do full time job or some are part time.
- 3) Most of women joining and becoming the members of SHG fall in age category 30-40 Years.
- 4) Maximum of the women joined the SHG for saving and covering expenses and most of the member of SHG joined to attain the economic independence and very few of them joined for meeting emergency needs.
- 5) Majority of members are in favor of that SHG provide them improved financial stability, improvement in standard of living, decision making skills and many members also got trained and acquainted with the banking system and technology.
- 6) After becoming the member of SHG women have good position in the house, society and live her life with respect and few of them also improved with their decision making skills.
- 7) Most of SHG members satisfied their objectives for which they become the member of SHG.
- 8) Majority of the member of SHG start their own business which is very much helpful for their development and for self dependent.
- 9) Some member of SHG has faced the problem of working condition but most of the members of SHG have problem with the members.
- 10) Every women of SHG strongly agrees that after joining the SHG there are prominent changes in member's expenses and savings pattern as they increase the savings and also most of women make expenses on business growth.

10. SUGGESTIONS

- 1) The educated women should participate in SHG.
- 2) The members of SHG who are not get full time participation in SHG they should Take full time participation in SHG.
- 3) The training programme should be organised by the SHG member for better development.

- 4) The member of SHG should help the other member to solve problems within the group for self as well as group development.
- 5) More schemes can be introduced by the government and it has to be properly communicated and advertised to reach the Self Help Groups. Various Non Government Organizations and other support agencies should effectively participate and deals with Self Help Group.
- 6) It is suggested that motivational campaign may be conducted for increase in saving habit in the minds of the members. The campaign should give importance to savings for future benefits.
- 7) The number of member should be increase in SHG.
- 8) The programmes should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.

11. CONCLUSIONS

- After Analysis and interpretation of the collected data it can be easily concluded that most of the women who have passed SSC are willing to join SHG for fetching various benefits of joining the SHG and gaining economic independence, financial stability and an improved mode of saving the incomes and covering expenses. Hence, when women's participation in the labor force grew fastest, the economy will experience the largest reduction in poverty rates.
- When women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.
- When women have access to time-saving technologies & Skill training programmes they increase their productivity, capacity and as well as launch income-generating pursuits and entrepreneurial ventures. Those kinds of outcomes empower women to become stronger leaders and to more effectively contribute financially to their families, communities and countries.
- Increased income controlled by women gives them self confidence, which helps them obtain a voice and vote in for empowerment
- Economic empowerment makes conducive the Economic decisions of acquiring, allocating, and selling assets.
- Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth.

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