

ROLE OF SELF-HELP GROUP IN WOMEN EMPOWERMENT

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ABSTRACT

'Empowerment implies moving from a place of implemented feebleness to one of force. Women empowerment advances women's innate strength and positive picture'. Empowerment of women is a urgent essential for the lightening of poverty, protection of basic freedoms, and limit working as a base for social change. Notwithstanding, in a nation like India, it is regularly hard to include helpless women in economic and social activities.

Women empowerment is one of the main agenda in the developmental targets of most of the nations that could be achieved with the collective efforts of women who are marginalized. In this regard, Self Help Groups (SHGs) have emerged as the potent strategy to empower women through participatory approach.

The work of women and the need to empower them are fundamental to human improvement programs including poverty facilitating. Despite various ventures relating to desperation helping has been started, it was seen that women in country regions, especially from the helpless families could be benefitted. A reinforcing development among women the country over has been as of now turned by brisk progression in SHG plan. Financial fortifying of country women achieves women's ability to effect or make decision, extended self-affirmation, better status and job in nuclear family, etc. The plan of SHGs isn't definitively a scaled down scale credit adventure anyway a reinforcing strategy. The reinforcing of women through SHGs would give advantage not only to the individual women yet likewise for the family and organization with everything taken into account through total movement for development.

Keywords: Women empowerment, Self Help Groups, economic and social activities.

INTRODUCTION

Gender equality and women empowerment has been considered by most of the nations as the pre requisite for the development of the society as a whole. It is undoubtedly true that we as nation could not flourish if half of our population i.e. women are discriminated and marginalized on the basis of their gender. Today, women are facing discrimination in all walks of life be it social, cultural, economic and political. Although, substantial effort was putted in by government from time to time to end gender discrimination but the ground reality has not changed much even in 21st century. The truth is that achieving gender equality has become an unmet target due to deep rooted patriarchy system in our society.

In this context, Self Help Groups have enormous potential in empowering women. Self Help Groups have been started in 1972 by Prof. Mohammed Yunus in Bangladesh to promote savings among poor. Thereafter, with the success of Bangladesh Grameen Bank, notion of Self Help Group gained momentum. In India, National Bank for Agriculture and Rural Development (NABARD) started the concept of Self Help Group with the opening of bank linkage program in 1992. The planning commission in its annual plan for the year 2000-01, recognized that Self Help Groups have potential to work in respect of women empowerment. Therefore, Self Help Group was the main instrument for accomplishing the target of women empowerment under “Rural Women’s Development and Empowerment (RWDEP)” scheme launched in 1997. Since the inception of annual plan 2000-01, Self Help Groups have mushroomed in India with the objective of collective effort to improve living standard and holistic empowerment of people lying at the bottom of power hierarchy including women.

India is a rural based country. The rural area in India assumes a prevalent part in development of the nation's economy. On the off chance that we return to the situation during freedom, women were not given the similarly rights and position in the general public. Yet, in the current circumstance the Government of India has presented numerous plans and strategies to say the women in the public arena to have an autonomous unique kind of energy. The year 2001 has been announced by the Government of India as "Women's Empowerment Year" to zero in on a dream where women are equivalent accomplices like men. Presently, they are consistently prepared to approach and need more economic freedom, their own personality, accomplishments,

equivalent status in the general public. Administration of India has given to SHGs to them with the goal that appropriate consideration ought to be given to their economic autonomy.

REVIEW OF LITERATURE

Vijayanthi (2002) conducted a study to assess women's decision-making power and women empowerment after getting membership of Self help groups. The data for the study was collected using structured interview schedule which was then analyzed using factor analysis. It was concluded that group formation and collective efforts could be the most apt way for empowering voiceless women. It was found that after engaging with SHGs women have got freedom to take decision independently and they were more aware of their self-development. The study recommended training programs for enhancing capability of women.

Kabeer (2005) examined the impact of microfinance on reducing poverty and women empowerment using desk review method. It was concluded that microfinance would improve marginal conditions of women in context of socio-economic and political fronts. However, it was suggested that microfinance could not lead to women empowerment as it is only a small step towards wider meaning of women empowerment.

Sahu and Singh (2012) conducted a study on perception of women about role of SHGs in empowering them with the use of qualitative methods such as focus group discussions and content analysis. It was found that after joining Self Help Group women have gained economically and socially. The study recommended conducting capacity building programs to enhance capability of members of SHGs.

Kappa, Kondal (2014) Women investment in Self Help Groups have clearly made gigantic effect upon the existence example and style of helpless women and have empowered them at different levels as people as well as individuals from the relatives of the local area and the general public as entirety. They meet up to tackle their normal issues through self-help and shared help. The more alluring plan with less exertion is "Self Help Group" (SHGs). It is an instrument to eliminate neediness and improve the women business venture and monetary help in India.

Merensangla, L. (2018) emphasized that women however almost equivalent to men in populace, is by and large treated as the subsequent resident and subordinate to men. Women empowerment is a worldwide issue, which has acquired energy in late many years everywhere on the world. In spite of the fact that different endeavors are being made to improve the situation with women, women society actually stay in reverse. In practically all nations, the legislatures are giving extraordinary arrangements to women, made to extricate greatest utilization of women's ability. To wage an immediate battle against destitution and to guarantee full cooperation of women, the public authority has presented self-help group programs as a creative and dynamic enemy of neediness programs. Public Bank for Agriculture and Rural Development (NABARD) is simply the fundamental initiator 'Help Group' (SHG) development from 1986 – 87 in India. The empowerment of women was the principle objective for the arrangement of SHG. SHGs are fundamental and maybe the simply choice to decrease drudgeries and to tackle socio-economic issues of rural women. SHGs have the ability to make a socio-economic transformation in the rural zones of our country. As of late, numerous National and International NGOs have approached with projects for arrangement and fortifying of SHGs in India.

Kundu, D. (2019) highlighted that women are fundamental piece of a general public, however her status and interest in dynamic just as economic activities are low. Women Empowerment likewise prompts more economic advantages not to the people but rather to the general public also. The current paper is an endeavor to follow the part of Micro Finance Institutions (MFIs) in empowerment of women through WSHGs in West Bengal. There are 1064 Self Help Groups (SHGs) comprising SHGs of 530 and 534 from Barasat Anweshan and Barasat Sampark separately in Barasat Block-I and Block-II. 90WSHGs from each square comprising of complete 180 WSHGs were haphazardly chosen from chosen income towns. Again, one lady out of each SHG was arbitrarily picked for the current investigation out of which 150 (75WSHGs from each square) valuable filled surveys were gathered from the chose Development Blocks. The outcomes showed that microfinance affects the socioeconomic state of the women members of self-help group linkage program in North 24 Parganas locale of West Bengal.

OBJECTIVE OF RESEARCH PAPER

- To analyze the role of self-help group in women empowerment.

RESEARCH METHODOLOGY

Research methodology shows the set-up of the research, the design of the research and the pattern of the research. It is blue print and planning sheet of the whole research. Methodology is required for every researcher for getting the information related to research work.

RESEARCH DESIGN

In the present research study researcher used descriptive survey research method which includes presentations of facts, class of events and involves procedure and enumeration of measurements to analyze the role of self-help group in women empowerment.

SAMPLE DESIGN

Sampling design leads to procedure to tell the number of items to be included in the sample. In the present study, researcher used convenience and stratified random sampling to collect the information from different respondents. The Sample used in the Study:

Total number of Respondents- 100

RESEARCH AREA

Udhamsingh Nagar District of Uttarakhand

Table-1 Demographic factors used for selection of respondents

S. No.	Demographic Factors	Criteria
1	Age	21-30, 31- 40, 41-50, 51-60 & Above 60 Yrs.
2	Gender	Female Only
3	Academic Qualifications	Illiterate, Literate
5	Marital Status	Married & Unmarried Both

Table 2: Distribution of respondents by Age

S. No.	Age (Years)	No. of Respondents
1	21-30	23
2	31-40	26
3	41-50	17
4	51-60	21
5	Above 60	13
	Total	100

Table 3: Distribution of respondents by Gender

S. No.	Gender	No. of Respondents
1	Male	0
2	Female	100
	Total	100

Table 4: Distribution of respondents by Academic Qualifications

S. No.	Segment	No. of Respondents
1	Illiterate	29
2	Literate	71
	Total	100

Table 5: Distribution of respondents by Marital Status

S. No.	Segment	No. of Respondents
1	Married	94
2	Unmarried	6
	Total	100

COLLECTION OF DATA

Primary Data: Data has been gathered from 100 SHG members of Udham Singh Nagar District of Uttarakhand State.

Secondary data: Secondary data have been collected through the internet, magazines, research papers, journals, reviews for articles etc.

STATISTICAL TECHNIQUE USED IN THE STUDY

The choice of statistical techniques depended upon the nature of the distribution of scores and the hypothesis to be tested. After collecting the data hypothesis wise, it was subjected to

appropriate statistical treatment. Kolmogorov Smirnov test is the most appropriate statistical techniques, which used to test the hypothesis.

It is mostly used when the researcher is interested in comparing a set of values and questions are in the form of 5 point likert scale. The researcher has to find the value of largest absolute difference which is known as the Kolmogorov-Smirnov D value. As the calculated value of test will be compared with critical value, if test value is more than critical value the alternate hypothesis is accepted; and if test value is less than the critical value the null hypothesis is accepted.

ANALYSIS OF DATA

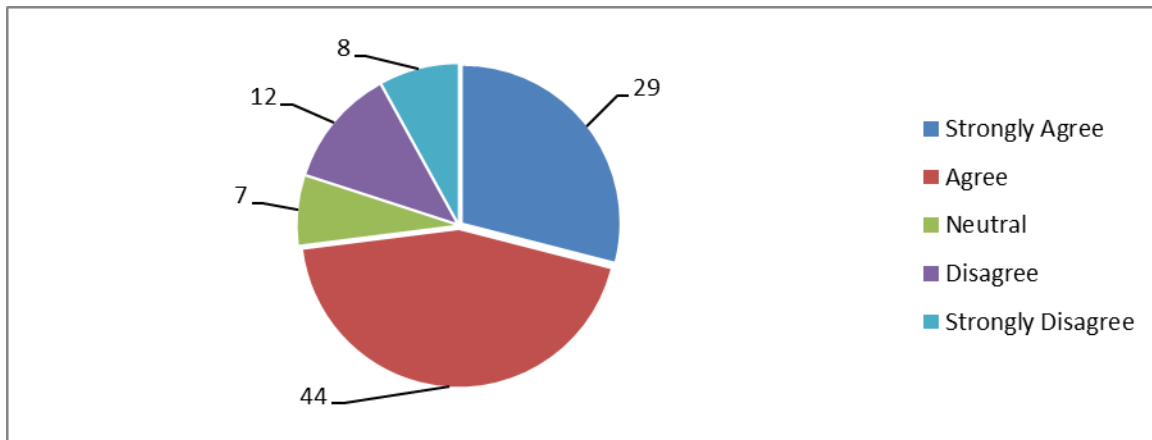


Figure 1: Response to the statement “SHG plays a vital role in increasing access to credit”

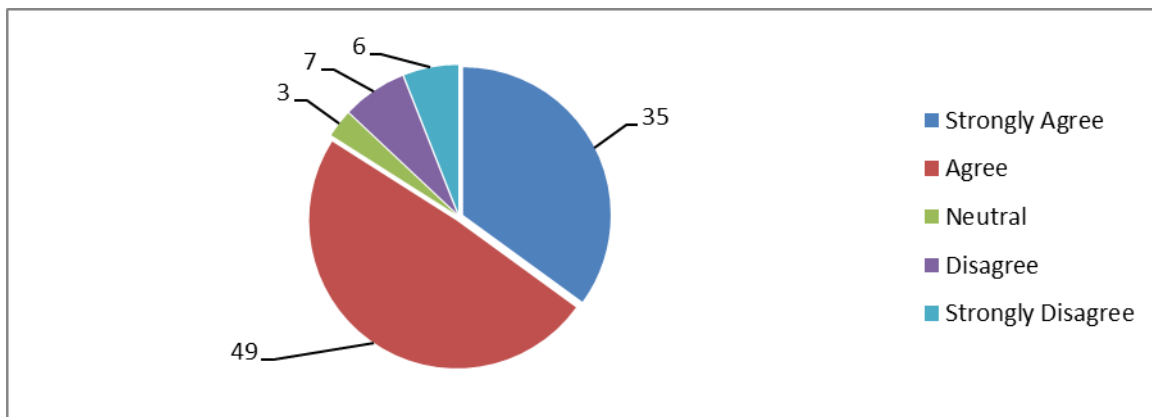


Figure 2: Response to the statement “SHG plays a vital role in increasing the savings”

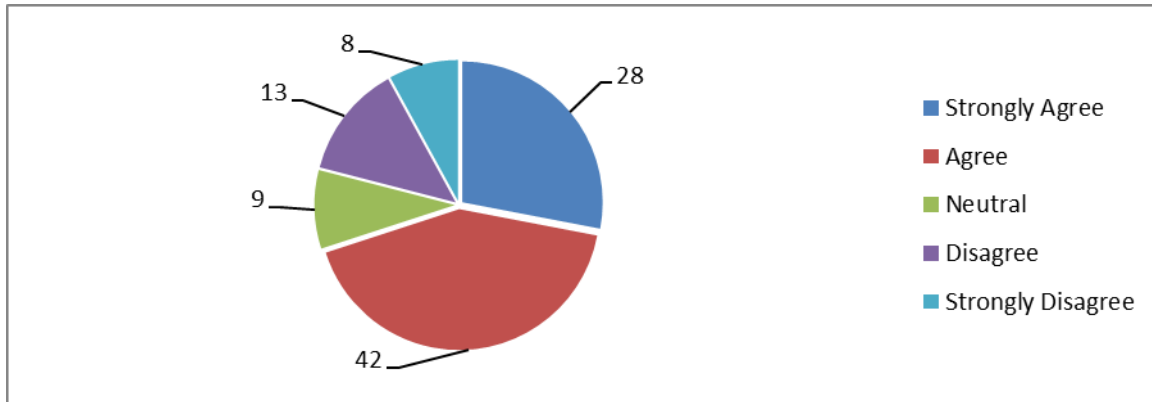


Figure 3: Response to the statement “SHG plays a vital role for better living standards”

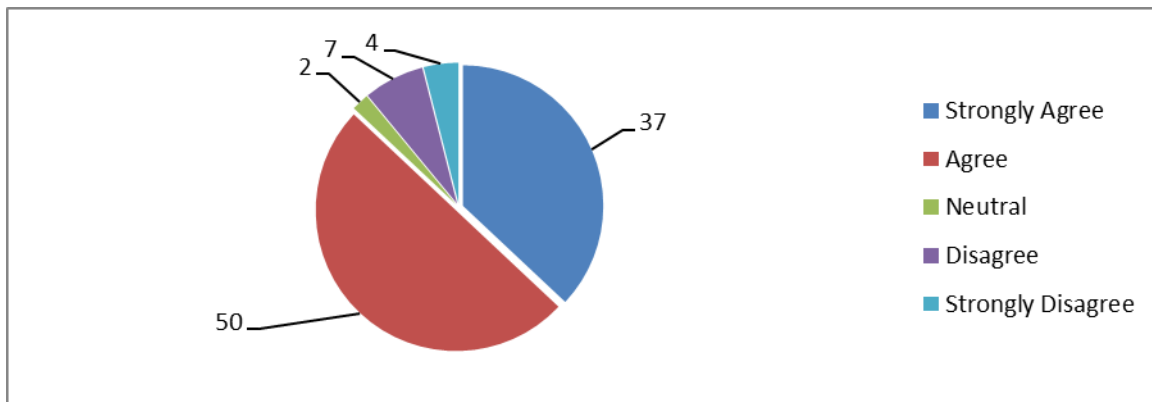


Figure 4: Response to the statement “SHG plays a vital role for increasing the level of self confidence”

Hypothesis Testing

Hypothesis 1:

Null Hypothesis (H₀): Self-help group plays no role in women empowerment.

Alternate Hypothesis (H₁):Self-help group plays vital role in women empowerment.

Statement 1: SHG plays a vital role in increasing access to credit.

Null Hypothesis (H₀): Self-help group plays no role in increasing access to credit.

Alternate Hypothesis (H₁):Self-help group plays vital role in increasing access to credit.

Step 1: Null Hypothesis (H₀): There is an independent relation between two attributes of the research. In this hypothesis the two attributes are self help group and access to the credit.

Step 2: Calculation of Kolmogorov Smirnov D Value:

Group	Observed Frequency	Observed Proportion	Observed Cumulative Proportion	Null Proportion	Null Cumulative Proportion	Absolute Difference Observed and Null
SA	29	.29	.29	.2	.2	.09
A	44	.44	.73	.2	.4	.33
N	7	.07	.80	.2	.6	.20
D	12	.12	.92	.2	.8	.12
SD	8	.08	1.00	.2	1.0	.00

Kolmogorov Smrinov D value = the largest absolute difference Value

$$= .33$$

Step 3: Calculation of Critical Value of D

The critical value of D at an alpha of 0.05 is $1.36/\sqrt{n}$

$$D = 1.36/\sqrt{100} = .136$$

Step 4: Result: KS D Value i.e. .33 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role in increasing access to credit.

Statement 2: SHG plays a vital role in increasing the savings.

Null Hypothesis (H_0): Self-help group plays no role in increasing the savings.

Alternate Hypothesis (H_1): Self-help group plays vital role in increasing the savings.

Step 1: Null Hypothesis (H_0): There is an independent relation between two attributes of the research. In this hypothesis the two attributes are self help group and increasing the savings.

Step 2: Calculation of Kolmogorov Smirnov D Value:

Group	Observed Frequency	Observed Proportion	Observed Cumulative Proportion	Null Proportion	Null Cumulative Proportion	Absolute Difference Observed and Null
SA	35	.35	.35	.2	.2	.15
A	49	.49	.84	.2	.4	.44
N	3	.03	.87	.2	.6	.27
D	7	.07	.94	.2	.8	.14
SD	6	.06	1.00	.2	1.0	.00

Kolmogorov Smrinov D value = the largest absolute difference Value
= .44

Step 3: Calculation of Critical Value of D

The critical value of D at an alpha of 0.05 is $1.36/\sqrt{n}$

$D = 1.36/\sqrt{100} = .136$

Step 4: Result: KS D Value i.e. .44 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role in increasing the savings.

Statement 3: SHG plays a vital role for better living standards.

Null Hypothesis (H_0): Self-help group plays no role for better living standards.

Alternate Hypothesis (H_1):Self-help group plays vital role for better living standards.

Step 1: Null Hypothesis (H_0): There is an independent relation between two attributes of the research. In this hypothesis the two attributes are self help group and better living standards.

Step 2: Calculation of Kolmogorov Smirnov D Value:

Group	Observed Frequency	Observed Proportion	Observed Cumulative Proportion	Null Proportion	Null Cumulative Proportion	Absolute Difference Observed and Null
SA	28	.28	.28	.2	.2	.08
A	42	.42	.70	.2	.4	.30
N	9	.09	.79	.2	.6	.19
D	13	.13	.92	.2	.8	.12
SD	8	.08	1.00	.2	1.0	.00

Kolmogorov Smrinov D value = the largest absolute difference Value
= .30

Step 3: Calculation of Critical Value of D

The critical value of D at an alpha of 0.05 is $1.36/\sqrt{n}$

$D = 1.36/\sqrt{100} = .136$

Step 4: Result: KS D Value i.e. .30 > table value i.e. .136, so H₁ is accepted, it means self-help group plays vital role for better living standards.

Statement 4: SHG plays a vital role for increasing the level of self confidence.

Null Hypothesis (H₀): Self-help group plays no role for increasing the level of self confidence.

Alternate Hypothesis (H₁):Self-help group plays vital role for increasing the level of self confidence.

Step 1: Null Hypothesis (H₀): There is an independent relation between two attributes of the research. In this hypothesis the two attributes are self help group and level of self confidence.

Step 2: Calculation of Kolmogorov Smirnov D Value:

Group	Observed Frequency	Observed Proportion	Observed Cumulative Proportion	Null Proportion	Null Cumulative Proportion	Absolute Difference Observed and Null
SA	37	.37	.37	.2	.2	.17
A	50	.50	.87	.2	.4	.47
N	2	.02	.89	.2	.6	.39
D	7	.07	.96	.2	.8	.16
SD	4	.04	1.00	.2	1.0	.00

Kolmogorov Smrinov D value = the largest absolute difference Value

$$= .47$$

Step 3: Calculation of Critical Value of D

The critical value of D at an alpha of 0.05 is $1.36/\sqrt{n}$

$$D= 1.36/\sqrt{100}= .136$$

Step 4: Result: KS D Value i.e. .47 > table value i.e. .136, so H₁ is accepted, it means self-help group plays vital role for increasing the level of self confidence.

CONCLUSION & FINDINGS

The reinforcing of women through SHGs would give advantage not only to the individual women yet likewise for the family and organization with everything taken into account through total movement for development. In present study data has been gathered from 100 SHG

members of Udham Singh Nagar District of Uttarakhand State. Kolmogorov Smirnov test is the most appropriate statistical techniques, which used to test the hypothesis in the present research. For SHG plays a vital role in increasing access to credit the result is KS D Value i.e. .33 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role in increasing access to credit. For self-help group plays vital role in increasing the savings, KS D Value i.e. .44 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role in increasing the savings. For self-help group plays vital role for better living standards, KS D Value i.e. .30 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role for better living standards. For self-help group plays vital role for increasing the level of self confidence, KS D Value i.e. .47 > table value i.e. .136, so H_1 is accepted, it means self-help group plays vital role for increasing the level of self confidence.

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