



# International Journal of Research Publication and Reviews

Journal homepage: [www.ijrpr.com](http://www.ijrpr.com) ISSN 2582-7421

## EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP: A STUDY OF VADODARA DISTRICT

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### ABSTRACT

Self Help Groups (SHG) or thrifty and credit groups are mostly informal groups whose members pool savings and re-lend within the group on rotational or need basis. These groups have a common perception of need and impulse towards collective action. Many of these groups got formed around specific production activity, promoted savings among members, including consumption needs. Women self-help groups, formed exclusively by poor women, being an effective medium for community involvement in developmental activities, can be powerful tool for alleviating poverty through the empowerment of women, by freeing themselves from the clutches of furious moneylenders.

**Keywords:** Empowerment, Women, Self Help Group

### 1. INTRODUCTION

Women empowerment and gender equality have become topics of utmost importance in the recent times, because gender inequality and its socio-economic and cultural dimensions are all pervasive in the third world as well as in the developed world. However, in the third world the problem of gender inequality is more acutely associated with economic disempowerment of women. And therefore, of recent, several initiatives are being taken up in the third world countries for the economic empowerment of women so as to reduce the gender inequality. Women are a fundamental component of every economy. A country's progress and development depend on women's empowerment. Women are to be considered to be equivalent accomplices with men in progress. Freedom of women is essential to the financial advancement of the country, as well as for the upliftment of community. The theory of destitution is the deterrent to women's change. Empowerment of women is needed for the economic development that covers social, economic, and social well being. The country has now been turned over by the rapid growth of SHGs. The form of SHG has laid the foundation to address the above aspects of women empowerment. SHGs enhance the social, economic social status of women. The fundamental principle of SHG is group dynamics. SHG is a small group of rural economically, socially backward people especially women, to bring out their talents, skills, and their capabilities which go to enhance their empowerment. SHG structure is a seminary reinforcement of a nation. Women bring in the potential of women to improve self-assurance, enhanced position, and function in family and so on. Women comprise of half of the country's population, yet, they have limited control over income. Most women remain confined to a narrow range of female low-income activities resulting in gender discrimination. Poverty and unemployment are the major problems of any under-developed countries, to which India is no exception. In India, at the end of Ninth Five Year Plan, 26.1 per cent of the population was living below poverty line.

### ENTREPRENEURSHIP DEVELOPMENT:

ED refers to the process of enhancing entrepreneurial skills and knowledge through structured training and institution-building programmes. ED aims to enlarge the base of entrepreneurs in order to hasten the pace at which new ventures are created. This accelerates employment generation and economic development. ED focuses on the individual who wishes to start or expand a business. To develop entrepreneurship in a country requires comprehensive effort that covers various activities right from the stimulation to its long-term survival. The scheme of such a comprehensive intervention effort is suggested by Dr. M.M.P.Akouri, Former Executive Director of National Institute for Entrepreneurship and Small Business Development (NIESBUD) Delhi, in the form of entrepreneurship development cycle. The cycle identified three groups of activities concerning.

### EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP

In the early 1980s the United Nations reported that globally women performed two thirds of the world's work, earned one tenths of the worlds income and owned one hundredths of the world's economic resources (Lavoice, 2000). Instrument of women empowerment is self-employment or entrepreneurship. Why are women choosing self-employment or entrepreneurship? One study revealed that autonomy was rated high as a



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means to obtain personal freedom. This level of autonomy provides the opportunities to: 1) Able to make their own decisions: -decision making indicates the choice which is the basis of empowerment; (2) Able to do preferable work- works in none: - traditional fields implies opening to more powerful networks, which leads directly to empowerment. (3) Attain financial independence: - financial independence is a major contributing factor in the empowerment of women. The following are the impact of ED on Empowerment.

## WOMEN AS ENTREPRENEURS:

The more emphasis on developing women entrepreneurs by a country, the higher the status and position of women, that results in better living for families. The greater emphasis on the development and promotion of local entrepreneurs as well as the larger the spread of economic power among the people of a country. More employment opportunities in rural areas, availability of more local products and services are the result of local micro enterprises. The society can march towards development only when it accepts the woman's participation, grants responsibility and utilizes her ability. By the end of the twentieth century, India has witnessed a positive transformation in women's employment and economic development. Today it has been accepted by all that the role of the women goes much beyond the home and the bringing up of children. Women are now adopting the careers of their own and sharing equally with men the responsibilities for the development of society in all aspects. Women have been taking increasing interest in recent years in income generating activities, self employment and entrepreneurship that also lead to property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development. Self - employment is an occupation in which an individual employs himself either in producing goods or providing services. Whether working from home, running a home-based business, selling material to others – it all falls under the heading of self employment.

## IMPORTANCE OF WOMEN EMPOWERMENT THROUGH SELF EMPLOYMENT:

In recent times, empowerment of women has become a serious area of study because women form a large component of human resources of our country. They are potential contributors towards development of social, economic, cultural and political activities of a particular region or the country as a whole. However, to improve the socioeconomic conditions of women, one of the viable strategies, quite often talked about, is the role of enterprise to empower them. Enterprise development has been considered, among other factors, a powerful tool to eradicate poverty, especially among women, both rural and urban as they are at the lowest rung of the poverty ladder in our country. Women around the globe are finding new options for growth and development in self ventures– skill; knowledge and adaptability are the thrust areas for women to emerge into business ventures. In this aspect, the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in the society. In general, it is found that women lack awareness of policy measures and strength for tough. Ventures, though the situation is changing. Still more, many women find it difficult to access the market as they are not fully aware of the changing market conditions, and fail to face the hard competition in the market. Moreover, their lack of mobility makes them dependent on middlemen so much so that they rarely get the right return. This calls for women entrepreneurs being exposed to the realities of a market to acquire skill empowerment is a multi-dimensional process. It is a process that helps and assists women to realize their identity, becoming aware of their capacity and potential and striving for success, happiness and peace of mind. It also enables them to gain self confidence, have access to resources, creates a desire to achieve and express, free from irrelevant customs, traditions, practices and prejudices.

## SELF HELP GROUP:

Self-help groups are small voluntary groups that are formed by people of the related committee or a group in a village consists of 10 or 20 local women. SHG act as a stimulant to make socially and economically backward women especially, to become self reliant. SHGs not only increase their income but also improve their status in society. SHG to a great extent address the women's un-employment problem by making them self-employed. Gender discrimination and inequality are also addressed, SHG play a vital role in sensitizing women to realize their importance and their empowerment. The group makes them to realize their potentials in promoting their financial independence. They normally offer permission to add a typical store and to meet on mutual aid premises and their needs. SHG participation leads to women improvement and empowerment. The process enables women to transform their potentials into action. SHG can become a vehicle of change. SHG relies on the principle of "Self Help" to encourage self-employment and poverty alleviation. The existences of SHGs in villages is increasingly being recognized as one of the most important elements of credit linkage in the rural areas and helps in accessing credit to the poor and thus, play a very crucial role in poverty alleviation. They also help to build social capital, especially women thus empowers women and gives them a greater voice in the society self-employment through SHG has resulted in improved literacy levels, better health care and even better standard of living



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## 2. REVIEW OF LITERATURE

**Sanjay Ketan Jena, (1992):** Examined the extent to which modern values have been internalized by the working women in Orissa and to what extent their 52 attitudes and behavior are concurrent with the structure of the society shows the impact of modernization on the attitudes of working women. The main objective of the study is to find out the nature and types of changes that are taking place in the attitudinal and behavioral aspects of working women, particularly educated, under the forces of modernization. He analyses modernization with the attitude towards higher education, value of education, and status of education.

**Lehmann (1995):** A study was conducted in countries like Czech Republic, Poland and Hungary to find the rate of unemployment in the concern countries. The main conclusion of the study is that ALMP contributed only marginally to lowering the unemployment rate in the Czech Republic. For Hungary and Poland, he identified a problematic group of older and less educated participants.

**N. Lalitha (1999):** Discusses the details of female employment in the unorganized manufacturing sector by selecting three types of enterprises such as Own Account Manufacturing Enterprises (OAME), Non-Directory Manufacturing Establishments (NDME) and Directory Manufacturing Establishments (DME) in rural and urban areas. The analysis reveals that decline in female workers in the unorganized manufacturing sector is high and most of the women workers are in traditional sectors. The study also reveals that on comparing the OAMEs, NDMEs and DMEs, the incidence of unpaid labor is large in OAMEs mainly due to the dependence on household labor and the female hired workers in the unorganized sector show an increase without any economic or social protection. She suggests that the enforcement of Minimum Wages Act, providing effective economic and social security is to be implemented.

**Pradeep Kumar Panda (1999):** Attempts to explore the inter-linkages between marital status, economic conditions and the employment of the women in Thiruvananthapuram district by examining women's employment by categorizing them into three, viz., the low class, middle class and the high class. The analysis provides strong confirmation for the importance of marital status when considering young women's employment in Kerala. He opines that unlike other states in India, household and non-household Industry to absorb a large proportion of female workers in Kerala and the unmarried daughters do not seem to be part of the strategy of social and economic mobility among well-off households in the State. The study also shows that married women with children in the family are less likely to be employed than women without children and there is a strong and positive effect of husband's profession on women's employment.

**P.M.Mathew (2000):** Who analyses the impact of Training in empowering the rural women in Kerala, tries to find out the level of awareness created among women their rights and issues and the changes that have occurred in the social and economic status of women in the family and the society. He finds that the trained women have more economic and social independence and can increase quality and skills and socioeconomic status in the family and the society. He suggests that Training centre should be established in every District for imparting skill training for women for their empowerment so that they can earn and become more self-reliant, thereby enabling them to get more acceptance and recognition in the family and the society.

**Jaya. S. Anand (2000):** Analyzing the influence of Microfinance in empowering the women of Kerala, reveals that SHGs can really become agents to fight globalization. She opines that opportunities for deserving people, remunerative marketing, skill up gradation and technological training and promoting business counseling centers at the grass root level should determine the success of micro enterprises and adequate credit should be provided. She opines that the anti-poverty approach focuses mainly on the productive role of women and it aims to increase the employment and income generating options of poor women through better access to productive resources. She also suggests that poverty alleviation and promotion of balanced economic growth require the increased productivity of women in low income households.

**Lakshmy Devi K.R. (2002):** Analyses the factors that determine the female labor participation in Thrissur district in Kerala, by adopting a multi-stage random sampling technique for the selection of households, reveals that education facilitates women's entry into modern sector activities outside the traditional agriculture or petty trading activities. She comes to the conclusion that education, marital status, presence of children, type of family, socioeconomic status of parents and employment status of parents and husband are the major factors influencing women's employment status.

**Dr. B. Suguna, (2002):** Analyzing the working and benefits of SHGs in Andhra Pradesh as a collective action for empowerment and new women's movements, opines that SHGs are rated as the most successful anti-poverty programme and contribution to women empowerment by functioning in a highly democratic way. He concludes that through this collective action with the ideology of empowerment, SHGs are fast emerging as women movements throughout the nation, especially in Andhra Pradesh where 50 per cent of such SHGs in the country are formed.



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**R. Mahesh (2002):** Examines the rural labor situation and the functioning of the rural labor market in Kerala by identifying the factors leading to shifts in the structure of the rural labor force with special reference to the felt shortage of farm labor to carry out routine agriculture operations in the district of Thiruvananthapuram. He finds that women remaining in the agricultural workforce are mostly elderly persons and more than half the rural laborers in the village go to other places for work. He also points out that the majority of them work in the non- agricultural sector and women constitute a minority among the mobile labor force. He concludes that the nonagricultural sector in the village provides only limited employment opportunities, which has prompted some workers to shift occupations and some to shift places.

**Radha and Balu Roy Chowdhury (2002):** seeks to examine women participation in Panchayati Raj in Kerala and to assess its impact on local development. It opines that rural Kerala has witnessed sweeping changes because of the new process of women's political empowerment. They found that the elected women function under severe constraints, which hinder their success and are being prevented from getting together in a common platform for women. They suggest that efforts to mainstream women in politics must be a continuous process by which, regardless of reservations, communities become supportive to women leaders capable of taking over the local governance functions.

## 3. RESEARCH METHODOLOGY

### OBJECTIVES OF THE STUDY ARE AS FOLLOWS:

- To study the socio-economic background of the women.
- To study the level of satisfaction of members in self help group.
- To examine the role and performance of SHGs in promoting women empowerment.
- To examine the social benefits derived by the members.
- To explore future strategies and to suggest measures for the better management of self help groups.

### RESEARCH DESIGN

- This study is based on Exploratory and descriptive research design.
- The study attempts to know the background, motivation factor, social, economic and psychological aspect of self employed women.

### UNIVERSE

- The researcher has selected the salatvada, chanced, chappad, bhayli, and laxmipura & panama village of Vadodara district for the research work.

### SAMPLE SIZE AND SAMPLING TECHNIQUE

- Total number of respondent: 60 In this study random sampling method is used

### TIME PERIOD FOR STUDY

- Study conducted from April 2021 to March 2022

### TOOL FOR DATA COLLECTION

- The tool prepared and used for study of data collection was an interview schedule on the topic having close ended questions.

## 4. FINDINGS

- 1) All the respondents were aware about the SHG and of them were having different sources, 30% of the respondents came to know through word of mouth were 23.3% of the respondents came to know through anganwadi and other respondents came to know through Ngo(16.7%), relative (11.7%) & government advertisement (18.3%)
- 2) Among all the respondents most of the respondents were living in a nuclear family which is 56.7% and other respondents were living in a joint family (33.3%)
- 3) The respondents were Having different family sizes and family with 2-3 members were having highest response which is 41.7% and respondents with 18.3% where having more than 5 members in a family



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- 4) 73.3% had invested some amount to be the members of SHG were 26.7% of the respondents had not invested any number of amount to be the part of SHG
- 5) The respondents were having different duration of working and respondents working for less than 5 hours are 43.3% and respondents working for more than 8 hours were 18.3%
- 6) The respondents were asked about the duration of working in SHG and 50% of them were working in SHG for less than 1 year 23.3% of the respondents were working for more than 1 year
- 7) The SHG had different numbers of members in there group and around 40% of the respondents had 5-7 members in there group and 30% of the respondents had SHG with 8-10 members
- 8) The respondents had different motives to join SHG which were different from one another. 40% of the respondents had a motive to develop a saving habits, 21.7% of the respondents had joined SHG for getting credit facility, 16.7% of the respondents had joined SHG for getting self reliance
- 9) The respondents being a part of SHG had a different functioning period, 61.7% of the SHG had a function period less then 1 year and 6.7% of the SHG had been for functioning for 3 years
- 10) The meeting conducted in SHG had different frequencies and 48.3% of the SHG had a weekly meeting.
- 11) 40% of the SHG had monthly once, and 11.7% of the SHG had a meeting once in 3 months
- 12) The respondents were asked about the changes they noticed after joining SHG. The was seen that 86.7% of the respondent have noticed changes in their lifestyle and 13.3% have not seen any changes in their lifestyles
- 13) There are various impacts of joining the SHGs. Among which 45% of the respondent were reflected to join SHG as there was increase in their income. 13.3% of them join because of providing education to dependents. 15% joined the SHG to improve nutrition household. 16.7% wants to engaged in self employment. 5% of the respondents joined the SHG for self awareness.
- 14) In SHGs if there are advantages then there are also some disadvantages. The maximum disadvantage the respondents face is about the exclusion of the poorest. 23.3% of the respondents face patriarchal system. 11.7% of the respondents face the challenge of no transparent management. And remaining 25% face other problems after joining SHGs.
- 15) 81.7% of the respondents say that there is change in saving habits through their contribution in family income and 18.3% of the respondents say that there is no change in saving habits through their contribution in family income.
- 16) The respondents were asked about their self confidence and the researcher get to know that 85% of the respondents have developed the self confidence in them and 15% of the respondents has not developed the self confidence in them.
- 17) It was found that 50% of the respondents face the dominance from the male members and 50% of the respondents do not face the dominance from male members. It was in equal ratio.
- 18) It was seen that 76.7% of respondent's decision was considered by the other members of SHGs. 23.3% of the respondent's decision was not considered by the other members of SHGs.
- 19) When the respondents were asked whether they will recommend other women to join SHG or not then 83.3% of them says yes that they will recommend others to join and 16.7% of them says no that they will not recommend others to be the part of SHG.

## 5. CONCLUSION

Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid effort and skills. The value of this effort is underestimated both by the families that take it for granted. On the other hand, many of the enterprises defined as being run by women (that is, enterprises in which women hold the controlling share) are in fact run in their names by men who control operations and decision making. Programs meant to reach women entrepreneurs can succeed only if they take note of this paradox as well as of the familial and social conditioning that reduces the confidence, independence and mobility of women. The major observation made during the study highlights the fact that without greater economic independence and access to social security measures, the socio-economic empowerment of



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women is not possible. However, there are certain differences in the measures and strategies for socio-economic empowerment of wage-employed and self-employed women. Hence, due care should be taken in policy implementation for the empowerment of self-employed women as a unique case.

The status of women in any society is an index of its civilization. But, women have not been allowed to actively participate in the mainstream of development even though they represent equal proportion of the population and labor force. Thus, a change has to be brought about not only in the status of women but in the attitude of the society towards them. Priority has therefore necessarily to be given to changing image of women, from a passive onlooker and recipient, to that of a positive doer and achiever. Basically, the rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. But now, what is the need is to create awareness among the rural women who are job seekers about the employment market situation, to motivate them to take-up self-employment ventures, to assist them in obtaining necessary inputs required for setting of self-employment ventures from different sources and to provide necessary follow-up assistance to the self-employed rural women for sustaining them in their market.

It is concluded that women have attained empowerment in economic, social and psychological spheres after starting the micro-enterprises, which a true reflection of women empowerment

## 6. SUGGESTION

For the development of rural women towards empowerment, the following suggestions are put forth by the researcher:

- Women should be made literate and employed.
- Training on self employment skill should be oriented towards rural women.
- Vocational training to acquire practical knowledge should be provided to rural women.
- Awareness about the training should be created.
- Women cells should be formed at every district.
- Women should be given equal rights in getting loan, acquiring raw materials and marketing their products.

The careful investigation of the present study shows that women have attained empowerment in economic, social and psychological spheres after starting the micro – enterprises. So, the following suggestions are given for the promotion of women micro-enterprises.

- NGOs and government should come forward with awareness programs exclusively for young women, and make efforts to diffuse information on prospects of entrepreneurship among the less educated women.
- Cheap credit facilities and information about different types of microenterprises that are suitable for the areas are to be provided to rural women so that they are encouraged to enter into entrepreneurship.
- Proper training for running the enterprises, maintaining accounts and marketing strategies are to be provided so that women get an opportunity to start micro-enterprises in their respective localities without upsetting their family life.

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