



Women Empowerment through Self-Help Groups: A descriptive study in salooni, Himachal Pradesh

Sanjeev Kumar

Research scholar, Department of social work, Central university of Himachal Pradesh.

Dr. Asutosh Pradhan

Professor, Department of social work, Central university of Himachal Pradesh.

ABSTRACT

Women's empowerment is a process in which women question current conventions and cultures in order to improve their own well-being. Based on a study done in the Salooni tehsil, District Chamba, Himachal Pradesh, this research examines the relevance and effect of programmes by Self Help Groups (SHGs) by examining empowerment levels. The SHGs in Salooni are part of the NRLM programme, which is run by the national government. The interview schedule technique is used to implement quantitative methodology. SHGs were chosen using a systematic sampling procedure, and then selected groups were investigated using the census method. The examination has a sample size of 120 samples. To give the Empowerment Indicators a meaningful interpretation, the average and percentage were determined. . The majority of the SHGs are involved in income-generating activities by the majority of respondents. More than half of the women in the sample received training from the running agencies to support their activities related to agricultural transformation from traditional crops to cash crops. Most of the respondents are extremely satisfied with the SHGs programme for meeting their financial needs with formal credit agencies. The group members and running agencies work well together, according to the study. The majority of respondents said their earning abilities have improved, and they feel confident in their ability to communicate their difficulties and concerns to appropriate authorities. They also mentioned that by joining SHGs, they are able to carry out their income-generating activities on their own and with skill.

Keywords: Women Empowerment, self-help group, self-decision, self-confidence

INTRODUCTION

Women are an essential part of society and account for half of the planet's population. They also play an important role in society and the economy by following a variety of norms: Procreation, household duties, and productive activities etc. However, women in most developing countries endure prejudice based on their gender. Women living in the same house face a variety of restrictions based on their position in relation to

other family members. Women's power and options are thus limited not just by their individual characteristics, but also by the external forces that influence them, such as constitutional rights, community standards, and home arrangements (Bolt and Kate, 2003). In the context of India, although the constitution of India provides equal status to women, Indian women are not able to enjoy it because of cultural and societal factors. The main reasons are economic dependence, the ratio of male to female population, health status, wage differences, and lower-level participation in household decision making. While the position of women has improved over the last two decades, societal and structural barriers continue to shrink the opportunities for gender equality, such as employment, health care, and domestic freedoms (Sen, 2001). As a result, the main approach to women's empowerment is to expand people's freedom and capabilities for self-reliance, with a focus on improving mind-sets toward achievement and self-confidence. Various techniques to promote women's empowerment have been created. These are the financial self-sustainability approach, the poverty alleviation approach, and the feminist empowerment approach. Recently, one of the most evolved and powerful approaches to women's empowerment are the creation of self-help groups in the country and in Himachal Pradesh. Self-help groups are voluntary groups made up of women who have similar interests and work together to achieve social and economic goals. These groups are founded for the purpose of mutual aid and benefit. In India, the majority of self-help groups are founded by women, with each group consisting of 10 to 20 female members. Participation in self-help groups brings women together who were previously unknown to each other and gives opportunities for sharing information and discussion on developmental issues (Mayoux, 1998). The self-help groups were formed with the following goals in mind: trying to instil the routine of saving and financial inclusion in low – income women; developing trust and confidence between women and financiers; and boosting group activities for the execution of sustainable development and welfare programmes with women groups' involvement.

WOMEN EMPOWERMENT

Women are the key contributors to the economy at all levels; women's empowerment is a critical aspect in eradicating poverty. Members of self-help groups have gained a great lot of confidence as a result of women's participation in poverty alleviation through both remunerative and non-remunerative activity at home and at work. Empowerment is a way in which an individual gets to perceive the link between their aspirations and their understanding of how to attain them, as well as the link between their aspirations and their accomplishment (Mechanic, 1991). It is a notion that refers to the process of using one's personal resources creatively to earn and employ power. This has given members of self-help groups a great deal of confidence. In addition, a process of using one's personal and professional skills that has given members of self-help groups a great deal of confidence. Women's empowerment entails raising them to be more conscious people who are politically involved, economically productive, and self-sufficient, as well as capable of informed debate on issues that impact them (Koko, 1992). As a result, women's empowerment refers to the change of people from marginalized groups. It indicates that political, social, and cultural empowerments are all part of the hidden meaning of empowerment. Instead of aiming for empowerment, development agencies should seek for empowering conduct to shift the conversation's focus. Women's "empowerment" should thus be described as the elimination or decrease of barriers that impede women's ability to achieve their goals.

SELF – HELP GROUP

A self-help group is a small deliberate group of needy people who are ideally from similar socioeconomic backgrounds. They get together to self-help their basic problems. A single SHG does not have more than 20 people in it. SHGs lower exchange costs for both lenders and acquires, while banks just have to deal with a single customer. Borrowers who are a part of a SHG save money on transportation (to and from the branch and other locations) for completing paper work and on the absence of working days spent peddling for advances.

LITERATURE REVIEW

There is a significant gap in the research of SHGs with regard to rural poor women, particularly in the Salooni study region. SHGs help women enhance their status by showing them how to obtain microcredit, convert their savings into capital, and increase their skills and expertise. It is critical to assess SHG effectiveness and contributions to the development of rural women from lower socioeconomic groups.

Gender planning offers a theoretical framework as well as practical methods for incorporating gender into planning. These include the distinction between practical and strategic gender demands, as well as the categorisation of women's triple roles (Caroline and N Moser, 1989). Both participants and non-participants were sampled in the programme communities. SRCs have adopted a variety of decision-making methods as a result of women's participation in the SGSY. Regardless of caste or race, a woman's prospects of making a decision are little to none a woman alone (Malhotra et al., 2002). SHGs have aided women's economic empowerment in three villages in Tamilnadu's Tuticorin District. 238 respondents were picked at random from 18 SHGs in three villages using a basic random selection approach. Increased participation in decision-making is characterised as empowerment, and it is via this process that individuals think they are capable of making decisions and have the authority to do so. Despite the fact that 66% of beneficiaries indicated their spouses make decisions; over 34% said they are involved in the process. According to the chi-square test, there is a significant difference in decision-making involvement among family and SHG women members in Tuticorin District (D. Amutha, 2011). The degrees of self-awareness, decision-making, and self-empowerment of SHGs were measured. The research took done in Chennai's Pulianthope slum. She studied 200 groups and found that being a part of them improved women's capacity to engage with financial institutions. SHGs are the only option for silent women to raise their voices, according to the research (Vijayanti, 2002). The effectiveness of the SHG model in reaching women is examined, and an empirical study is conducted to examine the socio-economic changes in women that have resulted in significant socio-economic empowerment. The survey was completed by 205 SHG members. Women's ability to influence or make decisions, increased self-confidence, improved status and position in the household, and other characteristics were all considered in the survey questionnaire. Cronbach's alpha coefficient of reliability was calculated to be 0.83 for a Likert-type scale with 18 items. The study demonstrates how rural women may benefit from Self-Help Groups in terms of developing good attitudes and achieving social and economic empowerment. Women's empowerment is examined from two perspectives: economic and personal. Benefits of group participation improve women's income as well as the household's overall income. Women's lives have become more meaningful, according to a poll of 100 women ranging in age from 16 to 65. Self-help groups may help women attain personal and economic empowerment (Tracey et al., 2006). Women are encouraged to take a larger part in home decision-making, to have more financial and economic resources, to have more social networks, to have more negotiating power, and to have greater mobility through self-help organisations. Furthermore, female credit tended to encourage marital dialogue about pregnancy planning and parenting problems (Pitt et al., 2003). Women can achieve economic independence by running a successful business. A country-wide economic revolution has occurred from organising women via self-help groups and training them to engage in income-generating activities through the growth of micro firms (Vasanthakumari, 2012).

SCOPE OF THE STUDY

The purpose of this study is to discover the variables that contribute to women's empowerment in terms of social and economic growth, as well as to evaluate women's attitudes regarding self-help organisations. The study will focus on the current state of self-help groups in the salooni tehsil of district Chamba, Himachal Pradesh, because they play an important role in the upliftment of women in society today. More information about women's self-help groups, government legislation, and the issues that self-help group members face will be gathered as a result of the study. The goal of this research is to look at and evaluate the factors that

contribute to self-help group members' empowerment. It will also analyse rural women's perceptions as well as changes in their socio-economic condition after joining a self -help group.

OBJECTIVES OF THE STUDY

1. To study the socio - economic conditions of the members of self-help groups.
2. To study the perception of rural women towards self-help groups.
3. To find out the impact of self-help groups on the socio - economic status of the women.
4. To assess the extent of empowerment by participating in self-help groups.

METHODOLOGY

The study is based on primary and secondary data to examine the role of women self-help groups (SHGs) and their influence on women empowerment indicators in Salooni, Himachal Pradesh. The researcher was able to employ a descriptive research design, which was deemed vital in evaluating the many facets of the discussion around women SHGs and empowerment. For this study, the researcher employed a systematic sampling strategy to choose gram panchayats in the Salooni tehsil. The researcher created a list of all the gram panchayats in the tehsil in the first phase; initially, the researcher used self-selection on the first sample, and then every fourth gram panchayats was included in the sample to reach the target population of 120 samples by used interview schedule as a tool of data collection; after selecting gram panchayats in the study, the researcher used criteria for inclusion and exclusion of self-help groups by forming a rule of at least two years of self-help group working. The researcher employed simple frequency and percentage analysis of the schedule survey as statistical techniques in the study; range was also used to reclassify several variables. The association between variables was discovered using correlation analysis.

RESULTS AND DISCUSSIONS

Table 1 Women age groups composition

| Age Group | Number of Women | Percentage |
|-------------|-----------------|------------|
| 0-25 Years | 31 | 25.8% |
| 25-50 Years | 63 | 52.8% |
| 50-75 Years | 26 | 21.7% |
| TOTAL | 120 | 100% |

Data: Primary source

Table 1 illustrates the age distribution of the respondents, revealing that the 25–50-year age group is the single largest, accounting for 52 percent of the total; followed by 25.8% under 25 years and 21.7 percent women aged 50 to 75 years. According to the findings, most women between the ages of 25-50 are highly involved in income-generating activities through self-help groups

Table 2 Social category composition in SHGs

| Social Category | Frequency | Percent |
|-----------------|-----------|---------|
| Gen. | 72 | 60.0 |
| ST | 4 | 3.3 |
| SC | 39 | 32.5 |
| OBC | 5 | 4.2 |
| Total | 120 | 100% |

Data: Primary source

According to the table 2, the research study data on social category, the majority of women in the general group (60%) are involved in income-generating activities, followed by 32.5 percent in the SC category. ST and OBC women account for only 3.3 and 4.2 percent of the total population, respectively. The findings indicate that there is a larger need to raise awareness among women from marginalized social groups in order to include them in the income generating activities through self-help groups.

Table 3 Education Background of women in SHGs

| Education level | Percent |
|-----------------|---------|
| Graduate | 4.2 |
| Secondary | 25 |
| Metric | 11.7 |
| Middle | 4.2 |
| Primary | 29.2 |
| Illiterate | 25.8 |

Data: Primary source

Table 3 shows that out of the overall sample, 25.8% of women are illiterate, 29.2% have a primary level of education, 25% have a secondary level of education, and 4.2 percent have a middle level of education, while 11.7 percent of women are metric. Apart from this, only 4.2 percent of women have a bachelor's degree or higher education.

Table 4 Family structure of women SHGs members

| Family Type | Percent |
|----------------|---------|
| Joint Family | 47.7 |
| Nuclear Family | 53.3 |

Data: Primary source

According to the table 4, women who belong to nuclear families are more likely to be involved in income-generating activities through self-help groups (53.3%) than women who belong to joint families (46.7%). According to various studies, modernization has had an impact on the family structure in the community. This study also discovered that the nuclear family has a stronghold in society, with trends that are similar to those identified in prior studies.

Table 5 Occupation of SHGs women

| Occupation of SHGs women | Percent |
|--------------------------|---------|
| Self employed | 7.5 |
| Housewife | 2.5 |
| Business | 7.5 |
| Agriculture | 82.5 |

Data: Primary source

According to the above analysis in table 5, 82.5 percent of women are involved in agricultural activities, 7.5 percent are self-employed, and a comparable number of women have their own beginning business. Housewives account for barely 2.5 percent of women. According to the report, agricultural activities have a significant role in women's livelihood.

Table 6 Monthly income and expenditure of SHGs women

| Monthly income | Percent | Monthly expenditure | Percent |
|----------------|---------|---------------------|---------|
| 1831-3500r | 55 | 3335-6000r | 36.7 |
| 1001-1830r | 38.3 | 1501-3354r | 62.5 |
| 0-1000r | 6.7 | 0-1500r | 0.8 |

Data: Primary source

Table 6 shows, that 62.5 percent of SHGs women earned money between 1500 - 3354 rupees through SHGs activities, while only 36.7 percent of women in SHGs earned between 3355 - 6000 rupees per month. This indicates that low income is prevalent in more than half of the respondents in the samples. Findings point to the need for programme implementation organizations to investigate ways to increase women's income through SHGs by enabling their ability through generating resources to raise income and promote women's economic empowerment. In terms of monthly expenditures, the findings indicate that 6.7 percent of women live on less than 1000 rupees per month, while 38.3 percent spend between 1831-3500 rupees per month to meet their necessities. On the other hand, the statistics suggest that most women, 55 percent, spend only 1001-1830 rupees on their basic needs.

Table 7 Purpose of women to join SHGs

| Purpose of joining SHGs | Percent |
|-----------------------------|---------|
| Social gathering & cohesion | 36.7 |
| Security | 50.8 |
| Business | 12.5 |

Data: Primary source

Table 7 reveals that 50.8 percent of women have joined SHGs to guarantee their livelihood in the long run, while 36.7 percent have joined for the purpose of social gathering and cohesion to share their mutual understanding. According to the findings, just 12.5 percent of women desire to start a business through self-help groups, but not a single woman expressed interest in joining SHGs for health reasons. According to the findings of the study, program's objectives for promoting the well-being of poor women and their social empowerment should be long-term to fulfil their aspirations.

Table 8 Reason for joining SHGs

| Reason for joining SHGs | Percent |
|-------------------------|---------|
| Earn money | 5.8 |
| Self-employment | 58.3 |
| Promoting saving | 9.2 |
| Getting loan | 26.7 |

Data: Primary source

According to the table 8, 58.3 percent of women joined SHGs to encourage self-employment, 26.7 percent of women joined to obtain credit through the SHGs scheme, 9.2 percent of women want to promote saving, and a tiny fraction of women want to earn money through self-help groups (5.8%). According to the findings of the study, self-employment is the most common reason for women to enter in program, with financial need being the second most common cause. The report advises policymakers to develop the best strategies for promoting rural self-employment programs with environmentally friendly finance policies in order to improve women's economic empowerment.

| Women involvement duration & Training in SHGs | Percent | Percent |
|---|---------|---------|
| Training of women | 65 | |
| No training | 35 | |
| Four years or more experience | | 29.2 |
| Three years' experience | | 65.8 |
| Two years' experience | | 5 |

Data: Primary source

Table 9 shows that 65 percent of women in self-help groups have never received any training, and just 35 percent have participated in a skill development program through SHGs. In an interview, the women stated that they are unable to attend a training centre due to a lack of nearby training centres. The report advised training facilitators to offer training in the area to help women improve their earning abilities. On the other side, the statistics show that 65.8% of women have been participating in SHGs for three years or more, and 29.2% have been involved for four years or more. Only 5% of women have worked in SHGs for more than two years.

Table 10 Women perception towards SHGs

| Women perception towards SHGs | Percent |
|-------------------------------|---------|
| Very satisfied | 77.5 |
| Somewhat satisfied | 13.3 |
| Dissatisfied | 0.8 |
| Very dissatisfied | 8.3 |

Data: Primary source

According to the table 10, the study's findings, 77.5 percent of women are extremely satisfied with the program, while 13.3 percent are slightly satisfied. On the other hand, only 8.3 percent of women are very dissatisfied, while 0.8 percent is slightly dissatisfied. The findings show that the majority of women are extremely satisfied with self-help groups, corroborating prior research findings that SHGs have a significant impact on women's lives, promoting their psychological empowerment.

Table 11 Financial inclusion of women through loan in SHGs

| Provision of loan | Percent | Loan amount | Percent |
|-------------------------|---------|----------------|---------|
| Loan taken by Women | 53.3 | 500000-100000r | 13.3 |
| Loan not taken by women | 46.7 | 20001-49999r | 12.5 |
| | | 5001-20000r | 26.7 |
| | | 0-5000r | 0.8 |

Data: Primary source

Table 11 shows, that 53.3 percent of women in self-help groups have a direct interaction with formal financial organizations to meet their financial needs, whereas 46.7 percent do not. Women in interviews have acknowledged their desire to take out a loan, but they are unable to do so due to the difficult documentation requirements and the time it takes to complete their requests. According to the conclusions of the study, financial institutions should make a simple provision for SHGs to stimulate their financial engagement in the economy. Figure 12 reveals that 26.7 percent of women have taken a loan of 5001-20000 rupees for their

financial needs, while 12.5 percent have taken a loan of 20001-49999 rupees. Only 13.3% of women have a big amount of 50000-100000 rupees for their financial needs.

Table 12 Total saving of women through SHGs income

| Total saving of women through SHGs income | Percent |
|---|---------|
| 8843-20000r | 53.3 |
| 2001-8842r | 44.2 |
| 0-2000r | 2.5 |

Data: Primary source

Table 12 shows, that 53.3 percent of women save a large sum of 8843-20000 rupees in their personal savings account through SHGs income, whereas 44.2 percent of women save between 2001 and 8842 rupees. Only about 2.5 percent of women have less than 2000 rupees in their savings account. The findings of the study back up earlier research findings that self-help groups are the most effective way to encourage rural poor women to save for their future financial needs.

Table 13 Women's Decision, Confidence & Task Performance

| Women's decision, Confidence & Task perform | | Percent |
|---|-----------------------------|---------|
| Household decision | Both self & husband | 85 |
| | Self decision | 15 |
| Raise concern | | 58.3 |
| Not raise concern | | 41.7 |
| Task performance | With the help of husband | 32.7 |
| | Without the help of husband | 68.3 |
| Household decision | Husband decision | 23.4 |
| | Self decision | 76.6 |

Data: Primary source

The table13 shows, that 85 percent of women stated that all family matters are resolved by both themselves and their husband's decision, whereas only 15 percent of women reported self-determination in terms of household decision. In the case of those who took out a loan, the data showed that 76.6 percent of women did so on their own initiative, while just 23.4 percent did it, but on their husband's initiative. This means that, as a result of the SHGs program, women have gained the ability to make their own decisions about money borrowing. In terms of task performance and raising concerns, 58.3 percent of women are capable of raising their concerns with appropriate authorities, while 41.7 percent of women are unable to do so. In addition, 68.3 percent of women are capable of performing their task independently, while only 32.7 percent are unable to do so and rely on their husband. Finally, the findings of the study, which were consistent with previous research, suggested that the self-help group model is an effective technique for empowering women by increasing their independence, boosting their decision-making abilities, and increasing their confidence.

Table 14 Women participation, Skills, Govt. & NGOs support

| Women participation, Skills, Govt. & NGOs support | | Percent |
|---|---------------------|---------|
| Participation level of women in SHGs | Very active | 73.3 |
| | Not active | 3.3 |
| | Somewhat active | 23.3 |
| | | |
| Skills improvement Through SHGs | Improved skills | 87.5 |
| | Not improved skills | 12.5 |

The table 14 shows, that 73.3 percent of women are very active in self-help groups, while another 23.3 percent are somewhat involved in group activities, and only 3.3 percent are not active in SHG activities. In the context of skill development through the SHGs program, 87.5 percent of women indicated an increase in their earning abilities, with only 12.5 percent denying this. In terms of government and non-governmental organization (NGO) help, however, 62.5 percent of women claimed agency support and 37.5 percent denied agency support. The findings of the research study are consistent with earlier studies, arguing that a self-help group program is the best model for improving the earning skills of rural poor women.

SUMMARY

In terms of the age composition of the SHGs, the study found that more than half of the sample respondents are in the productive age group, i.e., 25-50 years. One-fourth of the survey respondents are under 25 years old and less than one-fourth are over 50 years old. More than a fourth of the respondents are from Scheduled Castes (SC), according to the study. The study found that 55 percent of the respondents spend between 1800 and 3500 rupees per month, while the remaining sample respondents spend less than 1800 rupees. According to the survey, 53.3% of the sample respondents have a bank loan. In respect of government and non-governmental organisation (NGO) support, the study finds that 62.5 percent of respondents reported government and NGO assistance. The study also found that 5.8% want to earn money from SHGs, and more than half joined for Self-Employment.

SUGGESTIONS

As women in self-help groups are often unaware of bank processes, banks should be encouraged to interact with them and work with them seamlessly. To actively facilitate SHG Bank connection and respond to demand, all bank workers in rural and urban regions must get high-quality training and exposure. Despite the fact that most women cannot go to a long-distance training site, training is the most important factor in the productivity of self-help groups. In the vicinity of SHGs, relevant authorities should be imparted and a training programme should be created. Women who work in self-help organisations should have broader access to education (SHGs). Furthermore, highly qualified women must be recruited to work in Self-Help Groups (SHGs). As a result, more resources will be used

CONCLUSION

Finally, it can be stated that the group members and running agencies work well together. The majority of the SHG loan amount was used for income-generating activities by the majority of respondents. More than half of the women in the sample received training from the running agencies to support their activities related to agricultural transformation from traditional crops to cash crops, and the women reported an increase in their income. Most of the respondents are extremely satisfied with the SHGs programme for meeting their financial needs with formal credit agencies. The majority of respondents indicated an increase in earning skills, and they are highly capable of raising their problems and concerns with relevant authorities. They also stated that by joining SHGs, they are able to perform their income-generating activities independently and skilfully. On the other side, government agencies and non-governmental organisations (NGOs) are working with their groups to boost women's potential. According to the findings of the study, the SHGs programme is a successful model for women's empowerment.

REFERENCES

- Amutha, D. (2011). "Socio-Economic Impact through Self Help Groups." *Methodology* 2(6).
- Bolt, V. J. a. B., Kate. (2003) the Intrahousehold Disadvantages Framework: A Framework for the Analysis of Intra-Household Difference and Inequality. Chronic Poverty Research Centre Working Paper No. 32, Available at SSRN: <https://ssrn.com/abstract=1754431> or <http://dx.doi.org/10.2139/ssrn.1754431>.
- Koko, U. (1992). "Empowering People for Health and Family Planning." *IASSI Quarterly* 11(2): 2-4.
- Malhotra, A., et al. (2002). Measuring women's empowerment as a variable in international development. background paper prepared for the World Bank Workshop on Poverty and Gender: New Perspectives.
- Mayoux, L. (1998). "Research Round-Up women's empowerment and micro-finance programmes: strategies for increasing impact." *Development in Practice* 8(2): 235-241.
- McWHIRTER, E. H. (1991). "Empowerment in counseling." *Journal of Counseling & Development* 69(3): 222-227.
- Mechanic, D. (1991). Adolescents at risk: New directions. *Journal of Adolescent Health*, 12, 638 – 643.
- Moser, C. O. (1989). Gender planning in the Third World: meeting practical and strategic gender needs. *World development*, 17(11), 1799-1825.
- Pitt, M. M., et al. (2003). "Does micro-credit empower women? Evidence from Bangladesh." *Evidence from Bangladesh* (March 2003).
- Sen, A. (2001). "The many faces of gender inequality." *New republic*: 35-39.

Vasanthakumari, P. (2012). "Economic empowerment of women through microenterprises in India with special reference to promotional agencies." *International Journal of Multidisciplinary Research* 2(1): 194-210.

Vijayanthi, K. (2002). "Women's empowerment through self-help groups: a participatory approach." *Indian Journal of Gender Studies* 9(2): 263-274.

