



WOMEN EMPOWERMENT AND SHG: A STUDY WITH REFERENCE TO RAJASTHAN

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Abstract: In terms of modern world, with adequate social infrastructure, organisations have been successful in bringing about positive and constructive change in terms of social development. This has given hopes to women specially, and rural needy women in particular, a platform to free herself and empowering herself through participating in activities carried out by SHGs. There are number of success stories and examples of women cladding ladder c in every region of the country. NABARD came forward and had launched a scheme of women collectively working and getting training for various skills named as Self-Help Groups. SHGs concept in India was taken from Bangladesh to ensure empowerment social and financial both.

In the state of Rajasthan this study was conducted. All the members participated in our research were from rural background. This study shows their journey of empowerment to joy and witnessing the change post joining SHG.

Keywords: SHG, Female liberation, Financial Empowerment, Social Empowerment

INTRODUCTION

SHGs are novel and creative concepts that have evolved into formal organizations in India with the aim of empowering and promoting the welfare of women. In India, women are given the chance to participate in any SHG for training and development in order to become skilled workers and future entrepreneurs. Since Indian women might not be resourceful enough to start their own businesses, the government promotes, audits, and maintains the SHGs in a structured manner. Through their corporate social responsibility, banks, financial institutions, and corporate houses must issue financial assistance to support specific training activities when SHGs set up facilities to carry out work or projects that are easily performed by women. The government will also purchase the products of SHGs, make arrangements for women to develop and enhance their leadership skills, and make appropriate arrangements for SHGs to be managed independently so that they have administrative capacity. SHGs become an essential component of society as a social movement with government backing.

DIFFERENT TYPES OF SHGs

1. Model -I

SHGs connected to banks and established by NGOs:

Under this model, NGOs would group the impoverished, offer training in entrepreneurship and skill development, awareness and understanding building, help with marketing, extension, and input arrangements, introduce internal lending and savings, help with account maintenance, and connect them with banks for

credit needs. Banks give SHGs direct loans based on recommendations from NGOs. This idea holds that NGOs serve as intermediaries.

2. Model - II

After obtaining bank loans, the NGO establishes and serves as a financial intermediary lender to SHG:

The NGO acts as a financial middleman as well as a facilitator in this strategy. In this instance, the bank gives money to the NGO so that it can give money to the SHGs. The NGO assumes the risk of nonpayment and is legally responsible for repayment under this linking model. Since NGOs are the grassroots organizations that have access to information on borrowers, their participation in the microcredit system would be beneficial. Destructive selection and recovery production could thus be avoided. Non-governmental organizations (NGOs) would be able to help the impoverished in rural areas, especially women, to overcome poverty and create jobs in rural areas at the same time. Rural residents actively participate in their advancement, as evidenced by the remarkable growth rate of SHGs and microcredit.

3. Model - III Bank –

SHGs Association: Under this, banks actively support self-help organizations.

In this instance, the bank takes on the role of NGOs and makes sure that SHGs are connected. The delivery of loans for self-employment and other business operations depends on this SHG-NGO-Bank partnership, which has the potential to be a potent anti-poverty vaccine. But this connectivity initiative's ultimate goal goes beyond simply promoting SHGs. Reducing poverty needs to be the main priority. Microcredit is widely recognized as a crucial instrument for reducing poverty. One of the best economical ways to issue loans to the poorest of the poor is through SHGs. Peer groups, also known as SHGs, exist worldwide. For instance, there are only five people in a group at the Grameen bank. There is a president, a secretary, and a treasurer among these five. Just two regular members are present. The organization disburses funds to its office bearers after first distributing them to regular members when a loan becomes available.

WOMEN EMPOWERMENT

In India, a patriarchal country by tradition, women play a supporting role in

every home. Though the course has been adjusted as necessary and over time, policymakers have always placed a high premium on issues pertaining to women's welfare since independence. "From the Fifth Five Year Plan (1974-78) onwards, there has been a notable change in the approach to women's issues from welfare to development," according to a report written by G. Sen on resolutions and commissions. India has endorsed the following: the UNGA Session on Gender Equality and Development and Peace for the Twenty-First Century Outcome Document; the Mexico Plan of Action (1975); the Nairobi Forward Looking Strategies (1985); the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993; the Beijing Declaration and Platform for Action (1995); and the Mexico Plan of Action (1975) (Sen, 1997).

Women's Economic and Social Situation Following SHG Membership

The United Nations Development Program said firmly in its 1995 report that women will be in danger unless they bear children.

India is ranked 132nd in the Gender Related Development Index two and 135th in the Human Development Index one out of 187 nations that have been corrected for gender inequality, according to the most recent Global Human Development Report (2014). In order to prevent gender inequality from having a detrimental effect on economic growth, the report recommended that women's status be given global attention. Women make up 80% of microfinance customers, according to the Microcredit Summit Campaign, and research

indicates that they are more likely to repay their loans and give their families a greater portion of business profits.

Women perform significantly better than men do, and their involvement has more favorable development outcomes. Given this, research on the economic status of women in developing nations is essential. Although there are many ways to empower women, the main instrument for empowerment and rural development is their active participation in creating Self Help Groups (SHGs) and benefiting economically from self-employment. Poor women who live below the poverty line cannot solve the issue on their own, but taking part in a group endeavor would surely lead to empowerment.

By helping women adapt to entrepreneurship, Self-Help Groups have evolved into a tool for improving the lives of the poor and marginalized segments of our society. Unquestionably, the effective operation of SHGs will enhance society and the economy by empowering women socially and economically, increasing their negotiating power in society, and promoting their economic independence.

SELF HELP GROUPS IN INDIAN SCENERIO

In rural India, (SHGs) are now crucial to the fight against poverty. The number of poor people (mostly women) who belong to Self-Help Groups and actively engage in credit (S/C) and savings (in actual terms, thrift) as well as other activities (natural resource management, income production, child care, literacy, and nutrition etc.) is rising in many parts of India. The most obvious aspect of the SHG is its emphasis on S/C, which offers a chance to obtain some capital control. The SHG approach has shown itself to be highly applicable and successful in giving women the chance to gradually escape exploitation and alienation.

There are innumerable success stories that demonstrate how belonging to a SHG enhanced the lives of a particular person or group, and practically all significant donor organizations in India issue some form of funding for SHGs. The SHG method is being promoted by numerous non-governmental organizations (NGOs) and incorporated into numerous other development initiatives.

Microfinance's primary function of giving money to social assistance organizations is not a comprehensive or final answer to the desired level of women's empowerment. However, in a bigger or more comprehensive context, it could be one of the most effective tools for addressing the fundamental needs of empowerment.

In order to appropriately handle the various facets of women's empowerment, women must first be empowered or encouraged to express their needs, priorities, and demands as well as to enjoy the rights granted by the nation's constitution.

According to the late Pt. Jawaharlal Nehru, our first prime minister, "You can tell the condition of a nation by looking at its women's status."

BEGINING OF SHGs IN INDIA

Due to the success of BGB and similar organizations abroad, the way of microcredit has gained popularity in India. Due to this accomplishment, a huge number of NGOs in our country are actively involved in the establishment of Self-Help Groups, serving as a bridge between the bank and the underprivileged. In rural India, self-help groups are now crucial to the fight against poverty.

In several regions of India, a growing proportion of poor people mostly women are members of SHGs and actively engage in credit and savings, along with other activities (management of natural resources, income production, literacy, nutrition, and child care etc.). The most obvious aspect of the SHG is its emphasis on S/C, which offers a chance to gain some control over capital—albeit very little.

REVIEW OF LITERATURE

The basis for economic activity and the engine of expansion and development is credit. Sambat, who studied SHGs in Thailand, found that SHGs varied their producing activities in addition to their typical lending and saving activities. To store members' produce and deposit rice, they set up a Rice Bank. The study comes to the conclusion that when SHGs diversify their operations, they will remain viable. Sambat (1988) In contrast to the Grameen Bank model, the Federal Ministry of Economic Cooperative and the Agency for Technical Co-operation in the Federal Republic of Germany conducted a number of studies in 1984 that led to a new strategy for supporting Self-help Groups (SHGs). Kropp (1989) Ghosh created a case study on the Birbhum district of West Bengal's Development of Women and Children in Rural Areas (DWCRA). In 1992–1993, this district was added to the DWCRA map. Eighteen women's organizations were established in two district blocks during that year. Only ten of these groups were chosen for the study by the author based on how well they performed when it came to engaging in revenue-generating activities. To determine the Stars and Isolates of each of these ten groups, the sociometric score of each group member is computed.

A member is considered a Star if their sociometric score was noticeably higher than the average score of all the groups put together. In a similar vein, individuals who received a score that was noticeably below the mean are referred to as isolates. Choice patterns such as reciprocated choices, or mutual Ghosh (1995)

'Stars' and 'Isolates' are indicators of group cohesion in a functional group, as is the quantity of options that each member is given. The relationship between group cohesiveness and educational status is then evaluated to determine whether it has any bearing. It is found to be 0.57, indicating a positive relationship between group cohesiveness and educational attainment. Therefore, it would seem that raising the educational status of female members is essential to enhancing group cohesion.

PURPOSE OF STUDY

The main goal is to determine whether SHGs in rural areas of Rajasthan have aided in the empowerment of rural female, or if the concept of female liberation through SHG is limited to the southern regions. This research will also determine whether SHGs exist only in government papers and documents or whether they aid in the empowerment of rural women. A survey of rural women was conducted in Rajasthan's western areas (Jaisalmer, Pali, Sirohi, Barmer, and Jodhpur) for this purpose.

One may argue that the most often used indicators in microcredit for women's empowerment are mobility outside the home, decision-making skills, and control over loans. It is frequently believed that the structural injustices that support women's subordination will be eliminated if women are able to obtain autonomy in these spheres of their lives by obtaining microcredit. Such criteria are unquestionably helpful in determining how microcredit affects the process of empowerment. In addition to issues related to gender and politics, empowerment can be considered in the perspective of local community, group, or individual development. It is important to remember that the results differ based on the society.

STATEMENT OF THE RESEARCH PROBLEM

Regardless of their social standing or geographic location, women from marginalized and impoverished groups are unable to express their actual issues. They have a reduced standing in the home, political, and economic spheres and are the targets of discrimination and, as stated, exploitation. The degree of decision-making and authority is impacted by the disproportionately lower assets, education, skills, leadership abilities, social status, and mobilization capabilities of women, especially in rural regions. Consequently, their dependence on men increases. They have been confined to the house's four walls, overburdened with household chores, and denied personal freedom and mobility by the men of the household since the beginning of time.

OBJECTIVES OF THE STUDY & HYPOTHESIS

Understanding the various strategies used by NGOs and SHGs for the social mobilization and Female empowerment in rural areas is the study's main goal. organizations that play a significant role in social mobilization and empowerment, the different experiences they have gained, the challenges they have overcome, and their achievements. In addition, the primary goals of this research study are as follows:

To examine and assess how self-help organizations affect Rajasthani rural women's social empowerment.

HYPOTHESIS FRAMED FOR THE STUDY

Alternate Hypothesis

Hypothesis 1 (H1): There is a relationship between components of Personal Benefits Indicators and Social Empowerment of rural female working under SHGs.

Null Hypothesis

Hypothesis (H10): Rural female working under self-help groups have no significant relationship between elements of Personal Benefits Indicators and social enablement |

SAMPLING DESIGN

For the study, SHGs in Western Rajasthan were selected, 22 SHGs were found in the western region of the state, 110 SHG members were picked at random, and 96 sample respondents were selected overall.

AREA OF THE STUDY

In the western region of the state of Rajasthan, the study is carried out at SHGs and NGOs.

DATA COLLECTION

Respondents were interviewed and data was gathered using a well-structured and pre-tested questionnaire schedule in order to evaluate the aforementioned hypothesis. The variables in this descriptive study were found in previous research studies.

Based on the aforementioned data, we deduce that the Personal Benefits Indicators and Social Empowerment components are strongly associated with rural women participating in self-help groups.

According to the data collected for research, there is a substantial correlation between the social empowerment of rural women who participate in self-help organizations and certain Social Benefits Indicators.

- Indicators
- Social empowerment indicators
- Better and Improved Self-confidence
- Improved Communication Skills and Language
- Information of social issues
- Respect in next generation
- Social identity
- Recognition in Society and Community
- Personal benefit indicators
- Social Integrity and Respect(C1)
- Increased Social Respect in Family and relatives
- Decision Making and Improved Social Value System

- Improved Relationship with Relatives and Neighbors
- Peace and Ease in Family

Confidence and problem solving

- Enhanced Public Speaking
- Confidence to Act and Implement Thoughts
- Improved Ability to Analyze and Identify Problems and Solving them
- Confidence to Act in Adverse Situation

Communication

- Access to Television and Newspapers
- Better Communication Skills
- Participation in Debates

DATA ANALYSIS

To reduce the amount of data, an exploratory factor analysis was performed. It is employed to eliminate from the instrument superfluous (strongly correlated) variables.

Examining the fundamental connections between the variables is the goal of structure determination.

Using SPSS (version 21), analysis was performed on 17 components of the instrument, with 6 items measuring social empowerment as a dependent variable and 11 items measuring personal benefits indicators as independent variables. The definitions of these variables are given above.

The factors were extracted using the Principal Axis Factor method. First, the size of the correlations between the retrieved components was assessed using Varimax rotation with Kaiser Normalization, as recommended by Fabrigar, Wegener, MacCallum, and Strahan (1999). The oblique solution was kept when there were correlations between the variables.

A statistic called the Kaiser-Meyer-Olkin Measure of Sampling Adequacy shows the proportion of variance in the variables that is most likely due to underlying causes. Kaiser (1974) suggests a naked minimum of 0.5 for the KMO statistic and states that values above 0.9 are highly acceptable, values between 0.5 and 0.7 are mediocre, values between 0.7 and 0.8 are good, and values between 0.8 and 0.9 are wonderful. For this information, the dataset value is 0.715. The fact that it is not an uncommon location for variance allows for the consideration that a sample size of 450 is suitable for hypothesis analysis and evaluation.

The hypothesis that there is no correlation between the variables and the population is examined using the Bartlett's test of sphericity. Put differently, the population correlation matrix is an identification matrix, meaning that all of the variables correlate with one another ($r = 1$). The alternative variable ($r = 0$) might not be correlated, though. Small values (much less than 0.05) of the importance stage suggest that an evaluation can be beneficial for the information and the speculation is accepted. Bartlett's test is significant ($p < 0.001$) for this data, so the factor analysis evaluation is appropriate and all the variables correlate with one another. Nevertheless, no association with the alternative variable was discovered.

TABLE 1 KMO AND BARTLETT'S TEST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.715
Bartlett's Test of Sphericity	Approx. Chi-Square	9918.720
	Df	136
	Sig.	0.000

Table 1

A total of 17 items will be involved for further multivariate analysis to test the hypothesis formulated under the study. EFA test was applied here. A value of communality between 0.25 and 0.4 is considered as acceptable cut off value. In the table below, the values above .7 are considered as ideal values. The values of communality closer to 1 define that variable is better explained by factors. Generally, it is suggested by statistician communalities above .4 is acceptable. However, because of acceptance between .25 and .4, two items are valued lower, so they are considered accepted values. Eliminating Access to television and newspapers is variable, as its communality value falls below .25.

Communalities show how much of the variance in the variables can be explained by the factors that were extracted.

Communalities

	Initial	Extraction
C11	.938	.736
C12	.971	.821
C13	.964	.820
C14	.958	.769
C21	.961	.713
C22	.958	.738
C23	.710	.811
C24	.654	.673
C31	.044	.015
C32	.327	.330
C33	.516	.552
Y1	.936	.719

Y2	.970	.799
Y3	.961	.816
Y4	.956	.727
Y5	.957	.680
Y6	.955	.717

Table 2

Extraction Method:
Principal Axis Factoring.

The table below displays the unrotated factor loadings, which are defined as correlations between the variable and the factor. Given that these are correlations, the possible values fall between -1 and +1. The correlations between variables and factors are shown in this table, along with whether or not they are related and, if so, how weakly.

Factor Matrix^a

	Factor			
	1	2	3	4
C11	.767			
C12	.693	-.463		
C13	.824			
C14	.825			
C21	.731			
C22	.771			
C23		.783		
C24		.725		
C31				
C32		.538		
C33		.669		
Y1	.764			
Y2	.683	-.449		
Y3	.807			
Y4	.799			
Y5	.719			
Y6	.764			

Table 3

Extraction Method: Principal Axis Factoring.

a. 4 factors extracted. 13 iterations required.

The table below displays the rotational factor loadings, which display the weighting of the variables for each factor as well as the correlation between the variables and the factor. Given that these are correlations, the possible values fall between -1 and +1.

Rotated Factor Matrix^a

	Factor			
	1	2	3	4
C11		.768		
C12		.823		
C13	.548	.514		.475
C14	.716			
C21	.777			
C22	.783			
C23			.885	
C24			.811	
C31				
C32			.568	
C33			.723	
Y1		.750		
Y2		.818		
Y3	.527	.505		.503
Y4	.689			
Y5	.755			
Y6	.765			

Table 4

Principal Axis Factoring is the extraction technique.

Varimax with Kaiser Normalization is the rotation method. After five iterations, rotation converged.

Reliability analysis for Personal Benefits Indicators

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.812	11

Table 5

The reliability value, calculated with the help of the Cronbach alpha method for personal benefit indicator, came out .818. This value is accepted as any value above .7 for Cronbach's alpha is explained as having high internal consistency. This suggests that items calculated have relatively high internal consistency.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.069	2.304	3.618	1.313	1.570	.272	11

Table 6

Reliability analysis for Social Empowerment Variables**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.874	6

Table 7

The Social Empowerment variable's Cronbach alpha value was determined to be approximately .873. This demonstrates that the scaled variables are internally consistent.

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance
Item Means	3.400	3.251	3.578	.327	1.100	.019

Table 8

Summary Item Statistics

There was a relationship found in the rotated factor matrix and the factor matrix. This can be computed between independent and dependent variables. From the above analysis, we can conclude that there is a significant relationship between the components of personal benefits Indicators and Social Empowerment of rural female working under self-help group. So H1 is accepted here and the null hypothesis is rejected.

SUGGESTIONS & RECOMMENDATIONS

SHGs' influence is seen as a step in the right direction for eliminating poverty as well as elevating their social standing and self-esteem. Being a SHG member is now seen as a source of pride. The wellbeing of the community and village life have greatly improved thanks to these organizations. Members have been successful in obtaining health and hygiene, and they have better access to better housing, better education for children, a higher standard of living, and food security. Women's status and role at home and in the community have improved as a result of SHGs.

From our mathematical analysis we found that Personal Benefits Indicator and Social Empowerment were associated with each other.

In order to ensure the success of all groups, they should be given the opportunity to become self-sufficient, with their own systems and developers.

As part of the national development process, women must be considered equal partners and given the means to make decisions that allow them to fulfil their self-worth in order to empower them.

Microfinance programs and the private sector can work together to form new and beneficial alliances.

Invest in socially responsible investments that benefit the underprivileged, women, and the economy as a whole.

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