

Women Empowerment through Self Help Group: Illusion or Reality?

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Abstract: *The objective of this study is to assess the impact of Self-Help Group's entrepreneurship on empowerment of rural women entrepreneurs in Raigad district of Maharashtra. The primary data has been collected through stratified random sampling method. The structured questionnaire and survey method are adopted for collection of data from 300 self-help group women entrepreneurs to test women empowerment in Roha, Mangaon, Pen, Karjat and Alibaug tehsils. A 'Paired T-test' is applied to assess impact of Self-Help Group's entrepreneurship on empowerment of rural women entrepreneurs. This paper tried to explore women empowerment computed by considering following dimensions: economic, social, political, psychological & educational. The key findings highlighted that Self Help Group's entrepreneurship has significantly boosted confidence and improved purchasing power, communication skill, decision making at household level and collectively among rural women entrepreneurs. However, Government should focus on their participation and presentation at state and national level and should not restrict with village and panchayat level. It is concluded that the Self Help Group entrepreneurship certainly infused women empowerment among poor and vulnerable rural women of Raigad district. However, Government, NGOs and microfinance institutions should put efforts to improve their empowerment and overall development in more balanced way.*

Keywords: Self Help Group, Microfinance, Women Empowerment

I. INTRODUCTION

'Women' have been placed as central epitome in several policies and programmes conducted worldwide because, since ages women have been exploited by patriarchal society. Women have considered as mere object of shouldering all household responsibilities. On the contrary, men have been projected as Karta in family, he is the one who has decision making authority, breadwinner and inheritor of property in family. In Bangladesh, Prof. Dr. Muhammad Yunus has first initiated microcredit project in collaboration with University of Chittagong and national bank in jobra village in 1976. Yunus has provided small amount of loans to poor basket weavers of jobra village particularly to women without any collateral. This project became benefitted to basket weavers and the movement of Grameen Bank initiated. In 1983 Dr. Muhammad Yunus has established Grameen bank. It's aim to alleviate poverty by providing loans to destitute people without any collateral. The movement of microcredit started by Grameen bank stimulated marginalised section of society and it fuelled growth of Grameen Bank model throughout country. The model of Bangladesh later replicated in more than 64 countries worldwide.

In India, since 1992, Government of India with National Bank for Agriculture and Rural Development (NABARD) has been implementing Self Help Group- Bank Linkage Programme to increase financial inclusion of poor women, economically backward and marginalised section of society. India has adopted financial based approach model which secures financial institutional efficacy and also encourages healthy habit of savings among poor people through cooperative actions. According Heifer International, "Self Help Group is a community-based peer association made up of 15-20 members from similar socioeconomic background whose association based on common interests, objectives and problems. It is referred as development model that facilitates skill development, forming group based savings and providing loans through collective actions. It also inspires group members to achieve common goal by sharing common



values and principles such as, self-reliance, economic, security and social empowerment". The motto of all the microfinance programmes is to alleviate poverty through providing better livelihood opportunities and thereby increase women empowerment.

Most of egalitarianist opined that women Empowerment is multifaceted and interwind concept. According to International Labour Organisation "Women Empowerment is to promote the equal position of women in the world of work, and to further that aim at one or more levels by : a) promoting capacity building of women to enable them to participate equally in all societal activities and decision-making at all the levels.; b) Promoting equal access to and control over resources and the benefits of productive, reproductive, and community activities by affirmative actions by women; c) Working to achieve equality and safe and respectful working conditions; d) Promoting and strengthening capacity of women's /development organisations to act in the favour of women's empowerment and gender equality ; e) Promoting changes in socio-economic conditions in society that often subordinate women to men such as laws, educational systems, political participation, violence against women and women's human rights; f) Making men aware of the significance of gender equality". Above definition interprets significance of economic, social, political, psychological and educational empowerment of women in order to attain women development. The recent report published by UN Women evaluated women's liberty and control to make choices and seize opportunities in 114 countries in the world. It was found that none of the 114 countries has achieved full women's empowerment or complete gender parity. Across the 114 countries only 1% of women has achieved high women empowerment and high performance in gaining gender parity. These demands assessment of the women empowerment particularly in developing country such as India. This present study tried to analyse impact of Self Help Groups entrepreneurship programme on women empowerment of SHG members specifically from Raigad district.

II. REVIEW OF LITERATURE

Kishor S. & Gupta K (2004) had measured women empowerment of Indian women aged between fifteen to forty nine, from 26 states with 1999 boundaries. The data has been collected analysed between through first National Family Health Survey (NFHS) and second National Family Health Survey (NFHS) conducted in 1998-99. Authors had examined women empowerment based on five indicators viz., women's participation in household decisions, women's freedom of movement, women's acceptance of unequal gender roles, gender preferences for children, women's acceptance of different gender roles by examining women's perspective towards educational aspirations for her children whether varies based on sex or not, women's level of access to employment considered as 'source of control over resources', women's literacy and education.

This study found that average Indian women absolutely disempowered as compared to men and a very little change in empowerment of women occurred over a period of time. In state wise comparison status of women empowerment of each state varies across different indicators. Mizoram has recorded the highest level of overall empowerment; while the other states in the top five were Delhi, Goa, Kerala, and Punjab. This ranking was only relative and did not indicate the absolute level in any of these states is satisfactory. The states viz., Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh and Orissa had recorded very poor on empowerment than rest of the states. Overall, states that were doing very poorly appear to be poor on the large majority of indicators evaluated; but between states that were doing comparatively well overall on women's empowerment, there was much better variation in their performance on the diverse indicators. The authors had suggested to Indian women from all the states to improve the women empowerment performance as it was not satisfactory.¹

Raghwendra Kishore (2014) has explored contribution of Self Help Group through various literature available over the years particularly to Indian context. Author found that Self Help Groups stimulates entrepreneurship among SHG members, it improves educational empowerment by sharing knowledge and experiences, it infuses political empowerment by stronger political and advocacy abilities, it also helped women members to gain economic

¹ Kishor, S., & Gupta, K. (2004). Women's Empowerment in India and Its States: Evidence from the NFHS. *Economic and Political Weekly*, 39(7), 694-712. Retrieved from <http://www.jstor.org/stable/4414645>



empowerment through access to capital and reduces dependency on external agencies and also improved social empowerment by increasing participation in various social activities and programmes. Finally, author has advocated benefits of SHG initiative in overall development of women members on their lives.²

Mishra & Tripathi (2011) has measured interconnection of autonomy, agency and empowerment over women lives. The data has been collected from third National Family Health Survey (NHFS). In this study, authors have considered indicators reflecting autonomy, agency and empowerment. The study found that a large number of Indian women do not hold autonomy over own choice and desires. The regions were holding high empowerment reflected poor performance in indicators of autonomy, e.g. south India. On the contrary, the region had shown poor empowerment recorded high performance in autonomy, e.g. north- east India. The authors finally concluded with mere availability of economic resources is not sufficient, to bring women development in real sense, the changes in socio- cultural structures is necessity.³

Kumar, L (2013) this study explored the impact of microfinance over women empowerment in Tamil Nadu state of India. The data has been collected from 121 respondents based on random sampling method from the time period of January 2010 to July 2010. Researcher found significant increase in income and overall consumption of SHGs women members. However, control over usage of resources and assets was remained insignificant. The proportion of equally participation of women at household level was not increased while women's control over children's choices were significantly noticed. Author concluded with microfinance cannot be permanent solution to increase women empowerment but, their acceptance of hierarchical nature of society, lack of entrepreneurial talent and risk taking disability were the main challenges in achieving goal of women empowerment.⁴

Deedam & Onoja (2015) had measured the effect of participation of Port Harcourt indigenous women in poverty eradication programmes in Rivers State, Nigeria. The data has been collected through 385 women with multi stage sampling techniques through questionnaire method. The data has been analysed with descriptive statistics and t test method. The study result showed that the economic empowerment increased after joining poverty alleviation programmes and therefore, researchers has advocated the participation of indigenous women in poverty alleviation programme and also recommended tailored entrepreneurship capacity-building programmes to empower the women to bring out their optimum input while participating in the poverty eradication programmes.⁵

Objectives of the study:

1. To study economic empowerment of women Self Help Groups members after participation in Entrepreneurial activities.
2. To study social empowerment of women Self Help Groups members after participation in Entrepreneurial activities.
3. To study political empowerment of women Self Help Groups members after participation in Entrepreneurial activities.

² Kishor, R. (2014). Micro Finance and Self Help Groups. *The Indian Journal of Political Science*, 75(1), 157–164. Retrieved from <http://www.jstor.org/stable/24701092>

³ Mishra, N. K., & Tripathi, T. (2011). Conceptualising Women's Agency, Autonomy and Empowerment. *Economic and Political Weekly*. 46(11), 58–65. Retrieved from <http://www.jstor.org/stable/41151972>

⁴ Kumar, L. (2013). Illusion of Women Empowerment in Microfinance: A Case Study. *Economic and Political Weekly*, 48(15), 70–76. Retrieved from <http://www.jstor.org/stable/23527125>

⁵ Deedam, N. J., & Onoja, A. O. (2015). Impact of Poverty Alleviation Programmes on Indigenous Women's Economic Empowerment in Nigeria: Evidence From Port Harcourt Metropolis. *Consilience*, 14, 90–105. Retrieved from <http://www.jstor.org/stable/26188743>



4. To study psychological empowerment of women Self Help Groups members after participation in Entrepreneurial activities.
5. To study educational empowerment of women Self Help Groups members after participation in Entrepreneurial activities.

Hypotheses of the Study:

Main Hypothesis

1. **H_a:** The participation in self help groups entrepreneurship exhibit significant effect on overall women empowerment.
- H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women economic empowerment.

Sub – Hypotheses:

- 1.1 **H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women economic empowerment.
H₁: The participation in self help groups entrepreneurship exhibit significant effect on women economic empowerment.
- 1.2 **H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women social empowerment.
H₁: The participation in self help groups entrepreneurship exhibit significant effect on women social empowerment.
- 1.3 **H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women political empowerment.
H₁: The participation in self help groups entrepreneurship exhibit significant effect on women political empowerment.
- 1.4 **H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women psychological empowerment.
H₁: The participation in self help groups entrepreneurship exhibit significant effect on women psychological empowerment.
- 1.5 **H₀:** The participation in self help groups entrepreneurship exhibit no significant effect on women educational empowerment.
H₁: The participation in self help groups entrepreneurship exhibit significant effect on women educational empowerment.

III. RESEARCH METHODOLOGY

Data Collection:

The present study is based on primary and secondary sources of data. The primary data is collected through survey and questionnaire method. The secondary data is collected from DSA report of Raigad district, various articles from journals and newspapers etc.

Study Area:

The Self Help Group enterprises selected as a sample from four tehsils viz., Roha, Mangaon, Pen, Karjat of Raigad District.

Sample Size:

The three hundred Self Help Group women entrepreneurs selected from four tehsils of Raigad district to undertake the present study.

Sampling Method:

Stratified Sampling Method is used to select samples from four tehsils of Raigad District.

Statistical Tools and Techniques:

The data has is analysed with the statistical tools like, Descriptive statistics and Paired T- Test.

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DOI: 10.48175/IJARSCT-29312



IV. DATA ANALYSIS AND INTERPRETATION

Table 1 – Economic Empowerment – Paired T - test

	Indicators	Mean	S.D	T- Value	df	Sig (2-tailed)
Pair 1	I take the decision of use of my own income - Pre I take the decision of use of my own income – Post	-.95333	.58791	-28.086	299	.000
Pair 2	I have brought new asset from my income – Pre I have brought new asset from my income – Post	-.93333	.24986	-64.699	299	.000
Pair 3	I take the decisions on own health expenditure – Pre I take the decisions on own health expenditure – Post	-.98667	.11489	-148.748	299	.000
Pair 4	I take decisions about investment from savings – Pre I take decisions about investment from savings – Post	-.97000	.17087	-98.324	299	.000

Source: Compiled by Researcher from Primary Data

Above table shows the output of paired T- test,

1.1 H_0 : The participation in self help groups entrepreneurship exhibit no significant effect on women economic empowerment.

H_1 : The participation in self help groups entrepreneurship exhibit significant effect on women economic empowerment.

In all four indicators it is observed that the P- Value is 0.000 which is less than level of significance 0.005, which shows the rejection of null hypothesis by accepting alternative hypothesis. Therefore, it is concluded that the participation in self help groups entrepreneurship exhibit significant effect on women economic empowerment.

Table 2: Social Empowerment – Paired T- Test

	Indicators	Mean	S.D	T- Value	df	Sig (2-tailed)
Pair 1	I can go unaccompanied to health facility - Pre I can go unaccompanied to health facility – Post	-.61667	.48701	-21.932	299	.000
Pair 2	I can visit unaccompanied to relatives - Pre I can visit unaccompanied to relatives – Post	-.57000	.49590	-19.909	299	.000
Pair 3	I can travel solo - Pre I can travel solo – Post	-.79333	.41375	-33.210	299	.000
Pair 4	My bargaining power increased - Pre My bargaining power increased -Post	-.97000	.17087	-98.324	299	.000



Pair 5	My collective negotiating power is increased - Pre My collective negotiating power is increased – Post	-.97000	.17087	-.98.324	299	.000
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Source: Compiled by Researcher from Primary Data

1.2 H_0 : The participation in self help groups entrepreneurship exhibit no significant effect on women social empowerment.

H_1 : The participation in self help groups entrepreneurship exhibit significant effect on women social empowerment.

In all five indicators it is observed that the P- Value is 0.000 which is less than level of significance 0.005, which shows the rejection of null hypothesis by accepting alternative hypothesis. Therefore, it is concluded that the participation in self help groups entrepreneurship exhibit significant effect on women social empowerment.

Table 3: Political Empowerment – Paired T - Test

	Indicators	Mean	S.D	T- Value	df	Sig (2-tailed)
Pair 1	I vote in election regularly – Pre I vote in election regularly Post	-.78667	.41035	-33.205	299	.000
Pair 2	I decide whom to vote for in election - Pre I decide whom to vote for in election – Post	-.82667	.37917	-37.762	299	.000
Pair 3	I attend public meetings with confidence - Pre I attend public meetings with confidence Post	-.96333	.18826	-88.632	299	.000
Pair 4	I take part in Public Protest – Pre I take part in Public Protest - Post	-.50000	.50084	-17.292	299	.000
Pair 5	I am informed about own reproductive rights - Pre I am informed about own reproductive rights - Post	-.86333	.34407	-43.460	299	.000

Source: Compiled by Researcher from Primary Data

1.3 H_0 : The participation in self help groups entrepreneurship exhibit no significant effect on women political empowerment.

H_1 : The participation in self help groups entrepreneurship exhibit significant effect on women political empowerment.

In all five indicators it is observed that the P- Value is 0.000 which is less than level of significance 0.005, which shows the rejection of null hypothesis by accepting alternative hypothesis. Therefore, it is concluded that the participation in self help groups entrepreneurship exhibit significant effect on women Political empowerment.



Table 4: Psychological empowerment – Paired T - test

		Mean	S.D	T- Value	Df	Sig (2-tailed)
Pair 1	I take decisions about my children's education – Pre I take decisions about my children's education – Post	-.55667	.51087	-18.873	299	.000
Pair 2	I take decisions about my children's marriage – Pre I take decisions about my children's marriage – Post	-.44667	.50465	-15.330	299	.000
Pair 3	I am feeling confident – Pre I am feeling confident – Post	-.99667	.05774	-299.000	299	.000
Pair 4	My husband assists me in raising children – Pre My husband assists me in raising children – Post	-.74667	.43565	-29.686	299	.000
Pair 5	My husband assists me in household chores – Pre My husband assists me in household chores – Post	-.78000	.41494	-32.559	299	.000
Pair 6	This entrepreneurship improved my marital relations – Pre This entrepreneurship improved my marital relations – Post	-.88333	.32156	-47.580	299	.000

Source: Compiled by Researcher from Primary Data

1.4 H_0 : The participation in self help groups entrepreneurship exhibit no significant effect on women psychological empowerment.

H_1 : The participation in self help groups entrepreneurship exhibit significant effect on women psychological empowerment.

In all five indicators it is observed that the P- Value is 0.000 which is less than level of significance 0.005, which shows the rejection of null hypothesis by accepting alternative hypothesis. Therefore, it is concluded that the participation in self help groups entrepreneurship exhibit significant effect on women psychological empowerment.

Table 5: Educational Empowerment – Paired T - test

	Indicators	Mean	S.D	T- Value	Df	Sig (2-tailed)
Pair 1	This entrepreneurship has helped me to educate myself	-.72000	.44975	-27.728	299	.000
Pair 2	This entrepreneurship improved my communication skill	-.99667	.05774	-299.000	299	.000
Pair 3	This entrepreneurship improved my computer literacy	-.14667	.35436	-7.169	299	.000



Pair 4	This entrepreneurship increased access to knowledge	-.89667	.30490	-50.937	299	.000
Pair 5	This entrepreneurship increased my capacity to gather information	-.87333	.33315	-45.404	299	.000

Source: Compiled by Researcher from Primary Data

1.5 H_0 : The participation in self help groups entrepreneurship exhibit no significant effect on women educational empowerment.

H_1 : The participation in self help groups entrepreneurship exhibit significant effect on women educational empowerment.

In all five indicators it is observed that the P- Value is 0.000 which is less than level of significance 0.005, which shows the rejection of null hypothesis by accepting alternative hypothesis. Therefore, it is concluded that the participation in self help groups entrepreneurship exhibit significant effect on women educational empowerment.

V. FINDINGS & SUGGESTIONS

On the basis of above analytical study, it is noticed that,

1. The economic empowerment is increased after participation of SHG members in entrepreneurship venture in Raigad District. This entrepreneurship has increased decision making related to usage of earned income, savings and health expenditure. This SHG entrepreneurship also increased purchasing power among SHG entrepreneurs.
2. It is noticed that the social empowerment is increased after participation of SHG members in entrepreneurship venture in Raigad District. This entrepreneurship infuse confidence among SHG members to travel solo. However, it is noticed that most respondents were unable to travel solo out of state. Therefore, microfinance institutions should arrange industrial visit for SHG members once in a year. This will produce confidence among them to travel extraterrestrial alone. This initiative has enabled SHG members to seek medical facilities alone and to travel relative house solo. This SHG entrepreneurship has also increased their bargaining capacity at home and collectively at both levels.
3. It is noticed that the political empowerment is increased after participation of SHG members in entrepreneurship venture in Raigad District. The participation in entrepreneurship created awareness among SHG members about voting rights, reproductive rights, increased participation in public meetings and protest at village and panchayat levels.
4. It is noticed that the psychological empowerment is increased after participation of SHG members in entrepreneurship venture in Raigad District. The SHG entrepreneurship increased the participation of SHG members in decisions related to children's education and marriages. The strategic gender roles such as household chores have transformed, it leads to improved their marital relations at all the levels. Their husband's participation in raising children in also significantly increased after participation in entrepreneurship venture.
5. It is noticed that the educational empowerment is increased after participation of SHG members in entrepreneurship venture in Raigad District. This entrepreneurship has facilitated SHG members to develop communication skill, knowledge and information. However, it is noticed that, most of the respondents were already had knowledge about basics of computer before pursuing SHGs entrepreneurship. Therefore, Government should take steps to increase computer literacy among SHGs members to open new essential insights for them.



VI. CONCLUSION

The Self Help Group initiative certainly proved to be important tool to bring women empowerment among impoverished section of society. However, Government of India, NGOs and Microfinance institutions should provide more exposure to increase participation of women not only at panchayat level but also at state and national level. Such initiatives will increase their empowerment at all the levels in balanced way.

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