

# A STUDY OF WOMEN EMPOWERMENT THROUGH SHG'S

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## ABSTRACT

*Microfinance helps to create economic growth opportunities for the rural people. The objective of this paper is to evaluate the microfinance approach in social and economic perspective through SHG. Microfinance is an efficient tool to reduce women unemployment, which contribute towards economic and social development. Women participation in self help groups (SHG) made an impact on their empowerment both in social and economic aspects. They study talk's women talks' empowerment through self-help group. The self help group is becoming successful in reducing the poverty, increasing the income and empowering the women.*

**Key words:** Women empowerment, Microfinance, Self Help Group.

## 1. INTRODUCTION

Self-Help Group is group of people who are the family members of friends with demerits. The motive of this group is to provide support to members and giving them a feel that they are not alone. This kind of support provides an opportunity to share their problems, feelings, information and ideas with others who are undergoing similar experiences. It helps caregivers pay some attention to their own needs and to begin to take care of them. It also provides the satisfaction which comes from sharing with and helping others.

## 2. CONCEPTUAL FRAMENWORK

The Self Help Groups are formed by the members, for the members and of the members. SHG is an informal group of homogeneous poor section of society. It is an association of 10 to 20 local individual members who are from the same socio economic backgrounds and financially weak.

These groups start with saving, then uses its saving to give their members in form of loan to fulfill their needs and other emergency. These groups are managed and controlled by the members itself.

The SHG is the platform or forum to the members to come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interactions. The Self-Help Group (SHG) is a viable organised setup to disburse micro credit to rural women for the purpose of making them enterprising for enabling them into various entrepreneurial activities.

### 3. LITERATURE REVIEW

**Kavitha and Meenakshisundaram (2013)**, "The role Microfinance on women empowerment within the rural area". The women empowerment, security, and opportunity for women especially people connected risk, helplessness with resources. Influence of women empowerment in rural area.

**Mula G. and Sarker (2013)** examine the review of "women empowerment throughout microfinance". In his study he examines the socio-economic upliftment of rural women folk and empowered which included economic variables in the areas of savings, self-income, productive investment, employment generation, asset building.

SHGs needs appropriate training for expanding their knowledge and skills which helps in reducing the problem of rural unemployment and uplift SHGs up to the entrepreneurship level.

The government has to provide support to establish and promotion SHGs upto the entrepreneurship level. The problem of rural unemployment reduced if the government provide a training facilities, skills and knowledge to SHGs through socio-economic empowerment.

**Sahu Lopamudra, Singh Suresh K (2012)**, Examine the women empowerment is an important condition used for elimination of scarcity. Several International with National body include strained on women empowerment giving awareness toward their participation into society, decision making, education and health. Into India, Micro finance and self Help group SHG involvement enclose bring great alteration within the life of women at the grass basis level. Toward evaluate the role of Self Help Groups in empowerment of women of rural Pondicherry.

**Rajmohan.S. (November 2005)** The Self Help Groups are formed by the members, for the members and of the members. This movement is started exclusively by the women. Women are suffering in different ways. SHG members improve their living standard and status with the help of SHGs. It helps to women for empowering and avoids exploitation of women. Now they can star their own start ups and becoming entrepreneurs.

**MohanaRao, R.M. (2000)** in the study on "Women Self-Help Groups in Andhra Pradesh", found that a positive impact on the SHGs members i.e. building of self-confidence and social development skill and formation and social empowerment etc.

**Mahalir Thittan (2000)** An interim estimate report by Operations Research Group clearly defines that there is improvement in SHG members decision making in their families, friends and community.

### 4. RESEARCH METHODOLOGY

Survey method is used for this study.

The study includes a sample of 15 SHGs spread over Gultekadi and Bibvewadi of the Pune city. 7-8 SHGs are selected from each area by using the convenience sampling method. 10 respondents were selected from each selected SHGs by using the convenience sampling method. Total 150 SHGs members were selected as a respondent.

## 5. OBJECTIVES

- 1) To Study the Socio-economic profile of SHG.
- 2) To study the self improvement of the women beneficiaries.
- 3) To study the women empowerment through microfinance

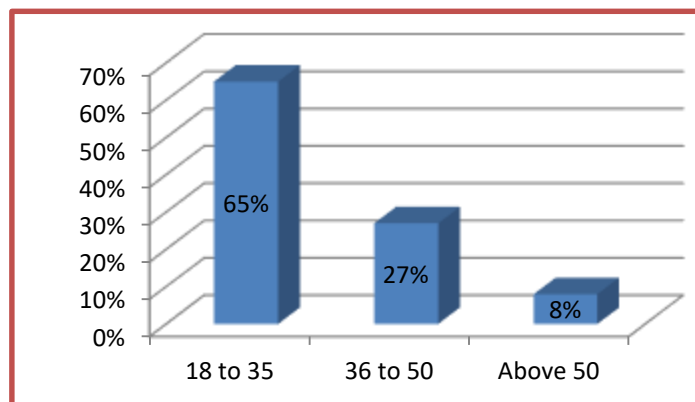
## 6. Data Analysis & Interpretation

1. Age

**Table No. 1 Age of Respondents**

Sr. No.	Age Group	No. of Respondents	Percentage %
1	18 to 35	98	65%
2	36 to 50	40	27%
3	Above 50	12	8%
	Total	150	100%

**Graph No. 1 Age of Respondents**



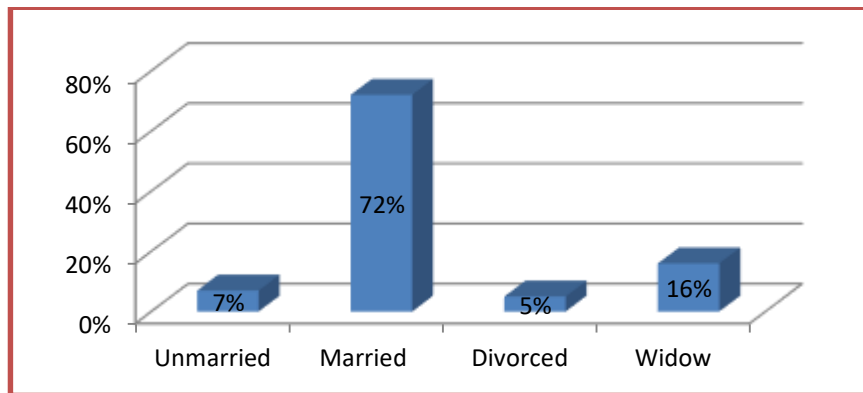
**Observation-** From the above table it is observed that 98 respondents were age group of 18-35, 40 respondents were age group of 36-50, 12 respondents were age group of above 50. Its show that maximum member of SHG group are between age group 18-35.

## 2. Marital Status

**Table No. 2 Marital Status of Respondents**

Sr. No.	Marital Status	No. of Respondents	Percentage %
1	Unmarried	11	7%
2	Married	108	72%
3	Divorced	7	5%
4	Widow	24	16%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 2 Marital Status of Respondents**



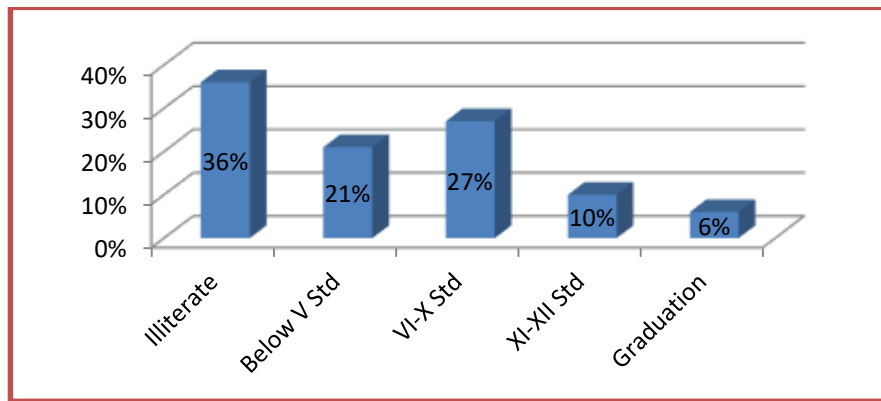
**Observation-**From From the above table it is observed that 11 respondents were Unmarried, 108 respondents were Married, 7 respondents were Divorced, 24 respondents were Widow. Its show that maximum member of SHG group are Married.

## 3. Education

**Table No. 3 Education of Respondents**

Sr. No.	Education	No. of Respondents	Percentage %
1	Illiterate	54	36%
2	Below V Std	32	21%
3	VI-X Std	41	27%
4	XI-XII Std	15	10%
5	Graduation	8	6%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 3 Education of Respondents**



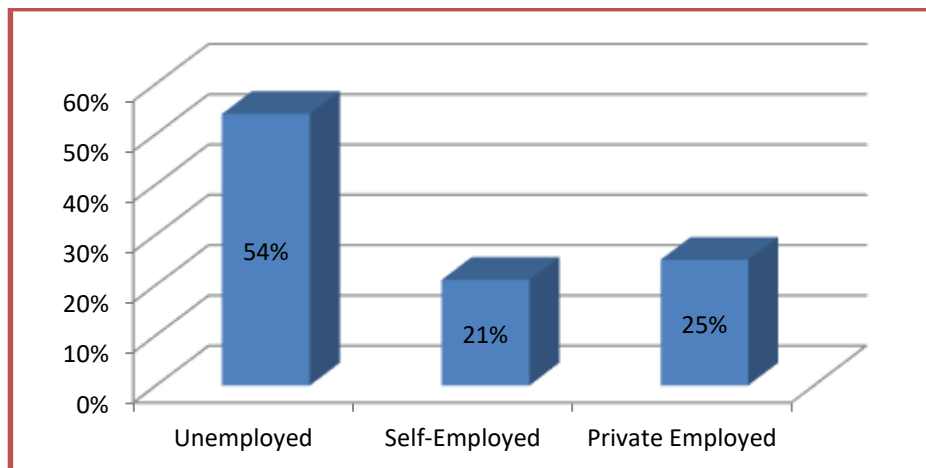
**Observation-** From the above table it is observed that 54 respondents were illiterate, 32 of respondents were below V std.41 respondents were from VI to X std, 15 respondents were from XI to XII std. and only 8 women respondents were Graduated. Its show that maximum member of SHG group are Illiterate.

**4. Occupation**

**Table No. 4 Occupation of Respondents**

Sr. No.	Occupation	No .of Respondents	Percentage %
1	Unemployed	81	54%
2	Self-Employed	32	21%
3	Private Employed	37	25%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 4 Occupation of Respondents**



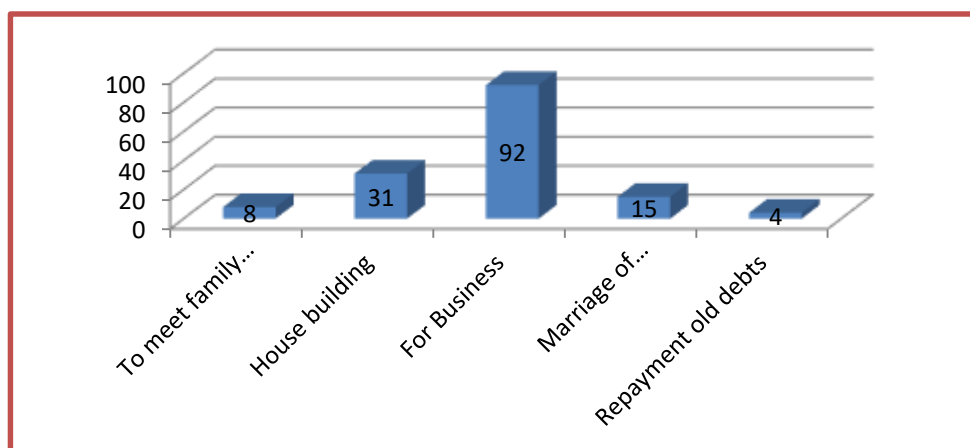
**Observation-** From the above table it is observed that 81 respondents were unemployed, 32 respondents were Self-employed, 37 were Private employed. Its show that maximum member of SHG group are Unemployed.

## 2. To know the motive of Joining SHG.

**Table No. 5 Respondents motive of Joining SHG**

Sr. No.	Motive	Frequency
1	To meet family requirement	8
2	House building	31
3	For Business	92
4	Marriage of daughter or son	15
5	Repayment old debts	4
	Total	150

**Graph No. 5 Respondents motive of Joining SHG**



**Observation-** From the above table it is observed that 8 respondents were joined SHG to meet family requirements, 31 respondents were joined SHG for Home building, 94 were joined SHG for business purpose, 15 were joined SHG to do marriage of Son/daughter. It show that maximum member of SHG group joined SHG for Business purpose.

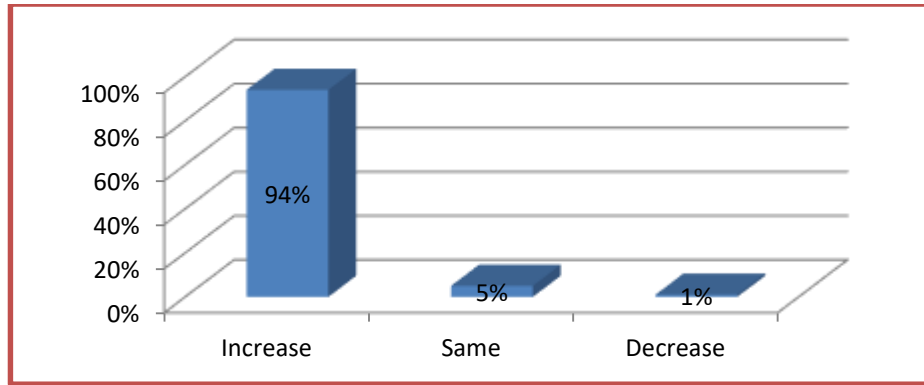
## 3. To study the utilization of Micro-Finance by SHG.

1. Family Income of Respondent after joining SHG-need to add chart

**Table No. 6 Respondents Family Income After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	141	94%
2	Same	8	5%
3	Decrease	1	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 6 Respondents Family Income after Joining SHG**



**Observation-** From the above table it is observed that 141 respondents family income is increased, 8 respondents family income is same and 1 respondents family income is decreased after joining SHG.

**4. To study the factor of Individual Empowerment of Women.**

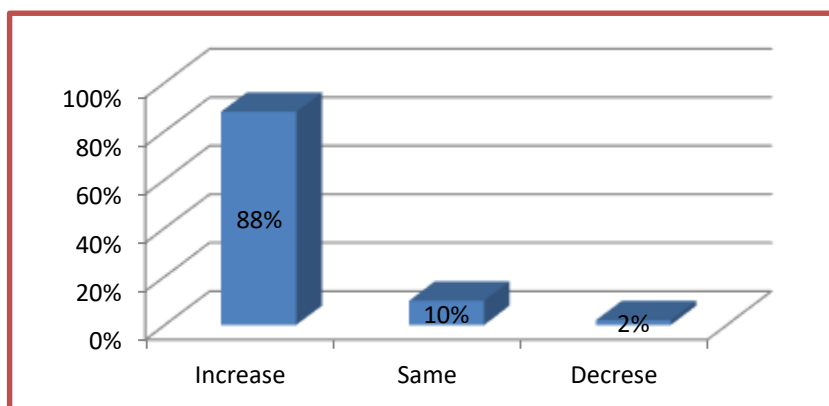
**1. Self Confidence**

1.1. To start Income generating activity.

**Table No. 7 Respondents Income generating activity After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	132	88%
2	Same	15	10%
3	Decrease	3	2%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 7 Respondents Income generating activity After Joining SHG**



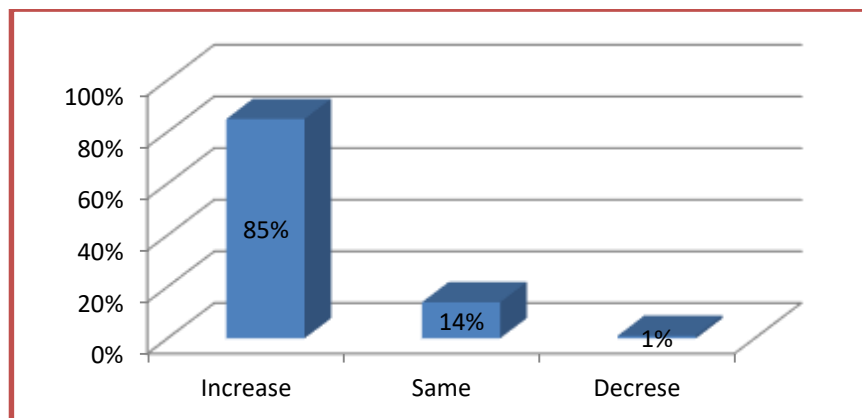
**Observation-** From the above table it is observed that 132 respondents self confidence is increased, 15 respondents self confidence is same and 3 respondents self confidence is decreased after joining SHG.

### 1.2. Adding extra or more facility in house.

**Table No. 8 Respondents facility in house After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	128	85%
2	Same	20	14%
3	Decrease	2	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 8 Respondents facility in house After Joining SHG**



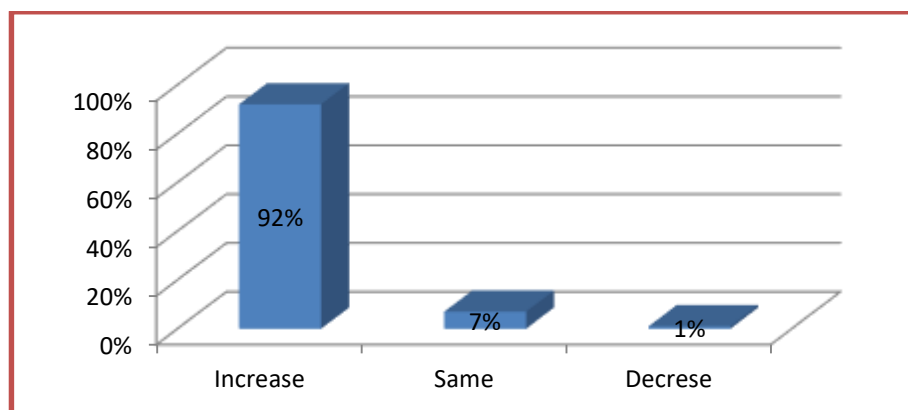
**Observation-** From the above table it is observed that 128 respondents said that additional facilities are increased in house, 20 respondents said that there is no change in additional facilities and 2 respondents said that additional facilities are decreased after joining SHG.

### 1.3. Children Education need fulfilled

**Table No. 9 Respondents Children Education need status After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	138	92%
2	Same	11	7%
3	Decrease	1	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 9 Respondents Children Education need status After Joining SHG**



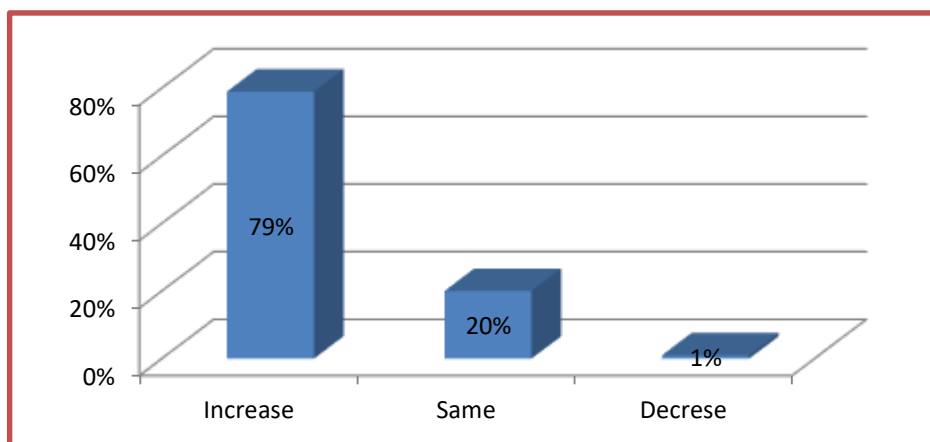
**Observation-** From the above table it is observed that 138 respondents said that their children's education needs are fulfilled, 11 respondents said that there is no change in children's education needs and 1 respondent said that children's education needs are decreased after joining SHG.

#### 1.4. Able to Purchase Asset

**Table No. 10 Respondents Ability to Purchase Asset after Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	118	79%
2	Same	30	20%
3	Decrease	2	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 10 Respondents Ability to Purchase Asset after Joining SHG**



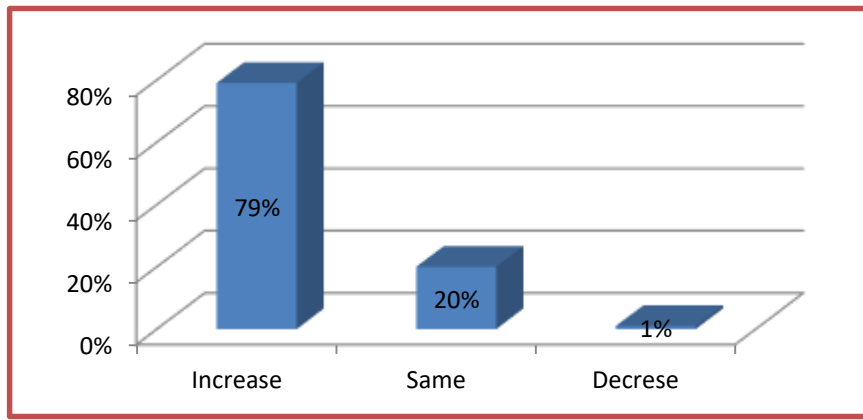
**Observation-** From the above table it is observed that 118 respondents said that they are able to purchase new asset, 30 respondents said that their assets are same and 2 respondents said that asset purchasing power is decreased after joining SHG.

#### 1.5. Meeting Bank & Government Officials

**Table No. 11 Respondents Meeting at Bank and Government offices After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	109	73%
2	Same	39	26%
3	Decrease	2	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 11 Respondents Meeting at Bank and Government offices After Joining SHG**



**Observation-** From the above table it is observed that 109 respondents said that they are regularly going to meet bank and Government officials, 39 respondents said that there is no change 2 respondents said that their meeting with bank and government officials is decreased after joining SHG.

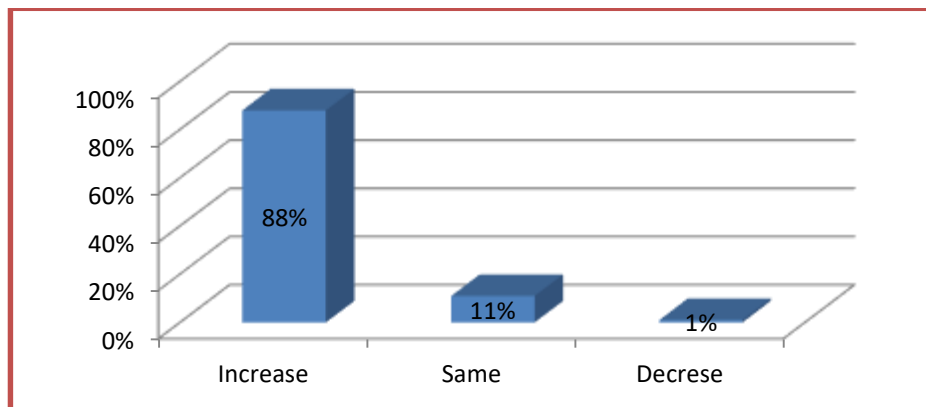
**2. Self Improvement**

1.1. Decision Making

**Table No. 12 Respondents Decision Making ability After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	132	88%
2	Same	16	11%
3	Decrease	2	1%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 12 Respondents Decision Making ability After Joining SHG**



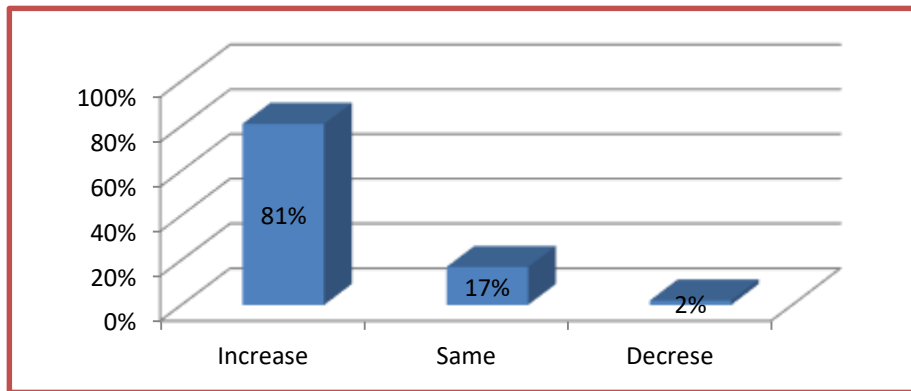
**Observation-** From the above table it is observed that 132 respondents said that their decision making power is increased, 16 respondents said that there is no change in decision making and 2 respondents said that their decision making power is decreased after joining SHG.

## 1.2. Awareness of Health & Sanitization facilities

**Table No. 13 Respondents Awareness of Health & Sanitization facilities After Joining SHG**

Sr. No.	Particulars	No. of respondents	Percentage
1	Increase	121	81%
2	Same	26	17%
3	Decrease	3	2%
	<b>Total</b>	<b>150</b>	<b>100%</b>

**Graph No. 13 Respondents Awareness of Health & Sanitization facilities After Joining SHG**



**Observation-** From the above table it is observed that 121 respondents health and sanitization facilities are increased, 26 respondents said that there is no change in health and sanitization i facilities and 3 respondents said that health and sanitization facilities decreased after joining SHG.

## 7. HYPOTHESIS

Ho – There is no significant association between Women Empowerment & SHG’S.

H1 - There is significant association between Women Empowerment & SHG’S.

## 8. FINDINGS & CONCLUSION

On the basis of the study the following findings have been drawn.

1. Majority of the women members of the SHGs in the age group of 18-35 and most of them are married.
2. Most of the respondents are illiterate or only having primary education and most of them are either self-employed or work in private sector.
3. Most of the respondents joined the SHGs to avail themselves of loan to meet their financial needs.
4. The economic empowerment of women has increased after joining the SHG in respect of all the selected economic variables except for the variable ‘possession of livestock’.
5. The social impact of the SHG program increased involvement in Decision-making, improved health and nutrition, children education awareness etc.

Self Help Group helps the women to acquire power for their self-supportive life. In the lives of the poor SHG Programme plays a central role. Empowering women means not only meeting their economic needs but also more holistic social development. Microfinance to the SHGs is a way to raise the income level and improve the

living standards and economic independence of the women. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements.

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