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A Study of Self-Help Groups and Women Empowerment in a Rural Area of the Akola Region

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ABSTRACT: Women empowerment stands as a complex concept crucial for achieving gender equality and driving societal progress. Across economic, political, social, and cultural domains, empowering women is imperative for fostering inclusive development. In India, where the significance of women's empowerment is particularly pronounced, Self-Help Groups (SHGs) play a pivotal role in economic advancement, notably in rural areas like Akola.

Economic empowerment for women encompasses equal access to resources, job opportunities, and financial independence. Politically, it involves enhancing women's participation and representation in decision-making processes. Socially, empowerment necessitates challenging ingrained gender norms and stereotypes. Culturally, it requires a shift in attitudes that undermine women's autonomy.

Through primary data collected from interviews with 100 respondents in Akola's rural setting, this research explored various facets of women's empowerment, including financial independence, education, decision-making, and freedom, alongside the challenges faced by SHG members. The study revealed a robust correlation between SHGs and women's empowerment. It verified that SHGs effectively encouraged women's engagement across different spheres, enhancing their confidence and societal standing.

Specifically, the findings indicated that SHGs facilitated increased participation in diverse activities, boosted confidence levels, and aided in the establishment of women's identities within society. These outcomes underscore the vital role SHGs can play in empowering women in rural regions.

In conclusion, study focused on just five questions related to the research objective. women empowerment is not just a moral imperative but also a strategic necessity for fostering a fairer, more prosperous, and sustainable world. By dismantling systemic barriers hindering women's progress, societies can harness the full potential of half their population, leading to enhanced innovation, resilience, and social unity. Empowering women is fundamental for achieving inclusive development and shared prosperity, making it imperative to prioritize initiatives that foster women's empowerment across all spheres of society.

KEYWORDS: SHG, Women Empowerment, financial independence, Decision making, Education.

I. INTRODUCTION

The notion of self-help groups has emerged as a grassroots strategy to tackle various socio-economic issues, evolving into a catalyst for women's empowerment. Typically comprising 10 to 25 local women aged 18 to 40, these financial intermediary committees have proliferated not only in India but also in other regions, notably South Asia and Southeast Asia.

Empowering women to become effective agents of change within their communities' hinges on providing them with access to education and training. Conversely, while men can enhance their personal employment opportunities and financial prospects through training, the broader societal impact is not always positive. With nearly 69% of India's



population residing in rural areas, and 55% in the state of Maharashtra alone, the empowerment of women and the promotion of Self-Help Groups (SHGs) assume paramount importance in the country's developmental landscape.

Education: Education is one of the key factors of Women's empowerment. Education is help in to increase knowledge and skills. Skills and knowledge provided the women to earn for themselves and their families, involved in the workforce. Education is increased the decision- making power at the household level and in the community. Education is helping to improve health issue self and their family. In Marathi, there is a Phrase "शिकलेली आई घराला पढणार्ई" that shows emphasizes the importance of education for females.

Financial Independence: Financial independence is crucial for women as it provides them with security and autonomy. Being financially independent means that women do not have to rely on others for their basic needs. It enables them to make their own decisions, confidently spend money on themselves, and not compromise in any situation.

Family Support: Family Support is an important factor in women's empowerment. When a woman gets support from her family women feels confident, happy, and motivated, the opportunity to achieve goals and dreams, and encouragement. When family members financially support women then women start their own businesses and achieve their goals and aims.

Decision-making: Women have the ability to take the right decision. Women can take the right decision on the household level. In society, women do not have decision-making power as compared to men. But the women take good decisions for their family and their life. In the rural area taking a decision man as compared to women.

The inception of SHG awareness in rural areas dates back to 1991-92 when the National Bank for Agriculture and Rural Development (NABARD) took strides in propagating the concept. Subsequently, the Reserve Bank of India (RBI) facilitated the opening of savings accounts in banks in 1993. Recognizing that the development of India hinges on the upliftment of rural areas, where prevalent challenges include poverty, limited employment opportunities, and a lack of awareness about government benefits, SHGs have emerged as pivotal contributors to rural development by elevating the income levels of marginalized individuals.

ISSUES (Problems)

- Gender Inequality
- Violence against women
- Lack of economic opportunities
- Gender based discrimination

II. LITRATURE REVIEW

Dhanalakshmi and Rajini (2013) conducted, A literature review on the self-help groups (SHGs) movement in India. The review aimed to provide insights to researchers in this field and provided historical context on the development of SHGs in India. The paper revealed that most literature on the subject focuses on empowerment as an outcome rather than a process, and studies exploring the connection between SHGs and the empowering process are few and far between.

Singh, P., & Kumar, A. (2020). Self-Help Groups and Women Empowerment In rural Uttarakhand, India, this empirical study investigates the effect of self- help organizations on women's emancipation. The authors discover that SHGs can boost women's participation in income generating activities and enhance their financial literacy. The authors do note some difficulties SHGs face, though, including poor member support and restricted access to credit.

Pradeep and Rai's (2019) research on "Women empowerment through self- help groups in Bolar village of Karnataka," the self-help group participants were respected by their families and the larger community because they contributed to the family's income generation, consumption, and savings. Self-help groups (SHGs) are a Peoples Education and Development Organization programme, according to sentence. Self-Help Groups (SHGs) are a programme that aims to empower women. Singh, S., and Kaur, S. (2019), 18 have edited a book titled "Empowerment of Women Through Self-Help Group: Impact of Self-Help Groups on Empowerment of Women in Ludhiana and Hoshiarpur District of Punjab" that examines the SHGs programme and attempts to evaluate the social and economic impact on households of SHG members. "They saw that SHGs programme participants were more involved in decision-making and aware of a variety



of organizations and programmes," the report reads. The members also receive information on the many credit choices and report having some documentation of their household's income, food security, and better level of living.

Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015) 'Economic Self-Help group programs for improving women's Empowerment: a systematic review. Campbell Systematic Reviews' ESHG have positive effects on women's economic and political empowerment, as well as social empowerment - such as, women's family size decision-making power and social mobility. There is no quantitative evidence to indicate positive effects on women's psychological empowerment. However, the qualitative studies suggest that women participating in ESHG perceive themselves as psychologically empowered.

ESHG (European Society of Human Genetics) with a training component, such as financial and business education or life skills training, have a larger effect than programs that do not involve training. Important mechanisms which facilitate empowerment are gaining financial skills (economic empowerment); gaining the capability to speak in front of others, access to household decision-making (psychological empowerment); improved networks and the experience of mutual support from and solidarity with fellow group members (social empowerment); and access to wider social participation combined with an increased understanding of political contexts and individual rights (political empowerment).

Sandhu, K. (2016) studied. 'Indian research Journal of Extension Education' Women are the most preponderant segment of the rural society, regarded as "the unsung heroine who works from dawn to dusk but long been bypassed or overlooked in the process of empowerment. Majority women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development. Women empowerment is a global issue which has gained momentum in recent decades. Empowerment is an active process of enabling women to realize their full identity and power in all spheres of life. Entrepreneurship is the dynamic process of creating incremental wealth. The process of economic empowerment among women can be institutionalized through Self Help Groups (SHG). The SHGs are characterized by a focused attention on providing employment opportunities by imparting training in order to generate both income as well as employment (Husain and Nair, 2006). Today the SHGs are the largest Micro- Finance (MF) programme in the world. As empowerment is one of the key constituent elements for poverty alleviation.

RESEARCH OBJECTIVES

- To study the need for self-help groups in the Akola region
- To study the problems faced by SHG women
- To analyse the contribution of SHG to women empowerment.
- To study the women participation in household-level decision-making.

III. RESEARCH METHODOLOGY

The current research is a descriptive type of research because the study was only limited to the Akola region. The population and sample in this study were all women of the SHG members in different from in the Akola region and the sampling technique used a stratified sample. A questionnaire containing 27 questions was distributed to 100 respondents out of which 95 responds were analysed for our study but in this research paper 5 questions were mention related with the objective. The Questionnaires were on the Likert scale, direct questions, and some case studies.

❖ Stratified random sample:

The population is divided into mutually exclusive groups such as age groups and random samples are drawn from each group.

- ✓ Sample size: Around 100 Members of SHG.
- ✓ Sampling Area: Akola Region
- ✓ Sampling Element: Only SHG women Members

- Primary Data

1. Data Collection by using questionnaire
 - a. Open ended questions
 - b. Close ended questions
2. Observation
3. Direct Communication



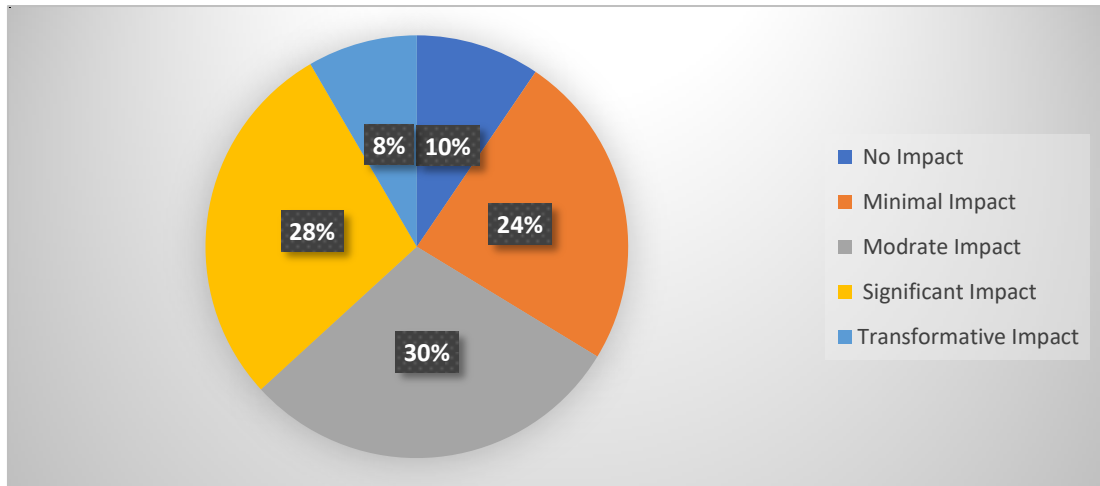
- Secondary Data

Secondary Data is obtained from Publication, Articles, Books, Websites, and Journals.

IV. RESULT AND DISCUSSION

1. How has saving through the SHG impacted your financial planning and management?

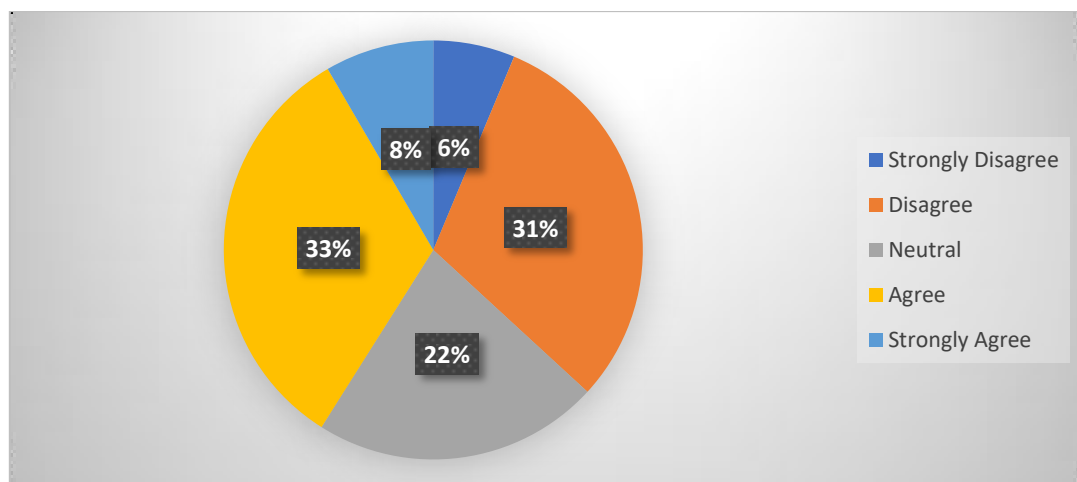
Sai used to work from house to house but she always lacked money for her own expenses and used to borrow money from others. When she joined SHG, she got into the habit of saving money from SHG. and whether management has been affected?



After Joining an SHG has helped Sai and others in the group improve their financial planning and management, with most seeing moderate to significant benefits. A smaller number have had transformative results or minimal impact.

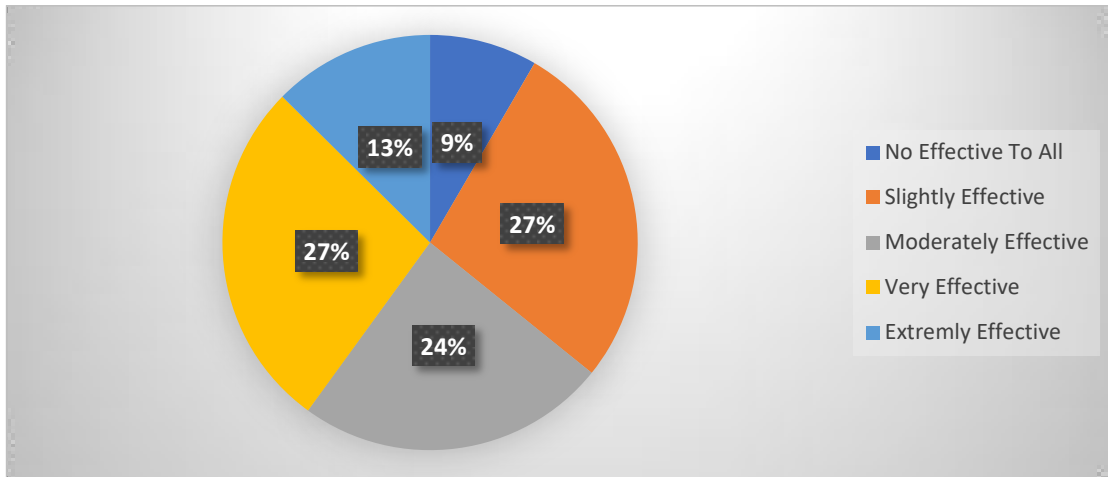
2. Do you think education and literacy contribute to the economic empowerment of SHG women?

In the future women should be superior in everything and for that they should be educated and literate i.e. do you think education and literacy contribute to economic empowerment of women in SHG?



Views on whether education and literacy help SHG women gain economic power are divided: many people agree, but a good number are neutral or disagree.

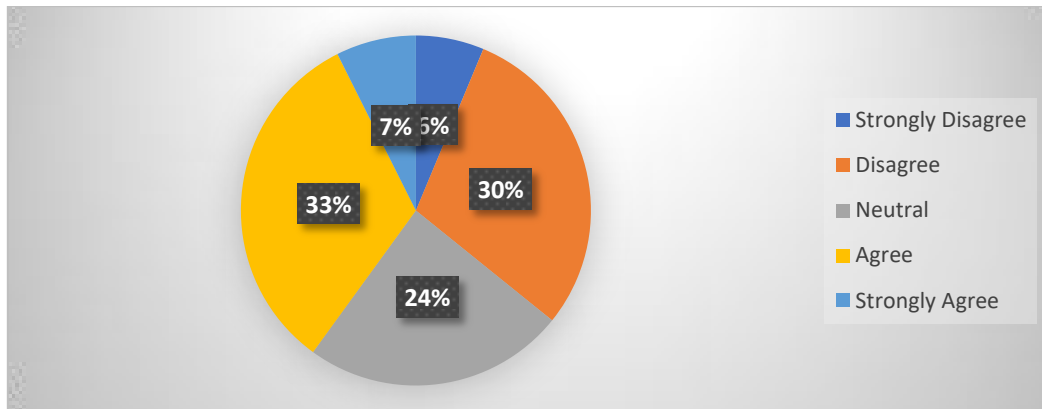
3. What measures can be taken to enhance the involvement of women in social responsibilities through SHGs?



The effectiveness of measures to boost women's involvement in social roles through SHGs varies: most people find them slightly to very effective, while some see them as extremely effective or not effective at all.

4. SHGs have contributed to enhancing women's decision-making abilities.

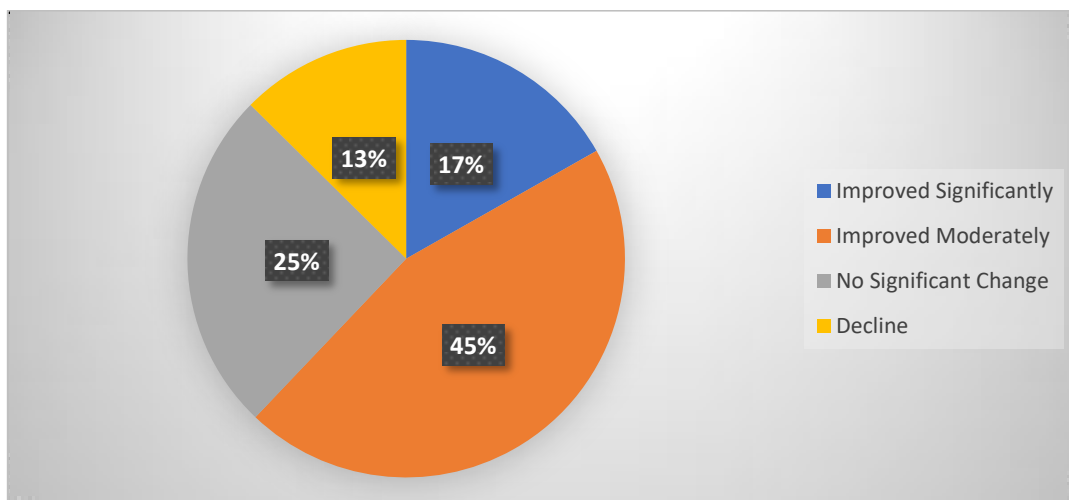
Geetha is an educated woman but because of her surroundings she was always behind as she was never able to take decisions on her own. As she came to the self-help group, she has to make decisions?



Opinions on whether SHGs improve women's decision-making abilities are mixed. Most people agree or are neutral, while some disagree, and a few strongly agree or strongly disagree.

5. How has participation in the SHG impacted your financial situation?

A housewife named Radha was very good at sewing clothes but she had no idea that this could be her industry so she didn't have enough capital so she came to SHG and increased her capital and improved her financial situation. did it happen ?



Joining SHGs has different effects on financial situations. Most people see moderate to significant improvement, while some notice no major change, and a smaller group even reports a decline.

V. FINDINGS

The age range of the respondents is predominately 30 to 40. The majority of respondents are from labour. The majority of respondents are in primary school (grades 1–9). The majority of respondents reported financial freedom, enhanced self-confidence, and elevated social status as benefits of the SHG. For the government scheme for beneficiaries, the majority of respondents said no. After joining SHGs, the majority of respondents saw an increase in their level of income. Lack of support from the respondent's family is the primary cause of their issues. Decision-making at the household level has included women.

VI. CONCLUSION

The current study on the Self-help group and women empowerment in rural areas of the Akola region. The study saw the positive relationship between SHG and women empowerment. In the study all null hypothesis is rejected and a significant increase in income after joining the SHGs. Through these studies, the researcher finds out that SHGs benefited women through various participation in decision-making, increased levels of confidence, financial independence, and increase status in society. The result of the study changes the life of rural women through the self-help group and also changes the men perception toward women position in society, to respect women work. Rural women live fearless and free, in society.

Since women play a crucial role in the nation's economic growth, the government should place equal emphasis on the contributions that women make to society and on ensuring their welfare.

VII. SUGGESTIONS

1. Various Plans and Schemes of the government should be initiated for encouraging women.
2. Skill development training programs should be provided to improve their work efficiency.
3. Programs, workshops, and seminars should be conducted for women to create awareness regarding education, training, marketing skill, and management of money.

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