

## WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN VIDISHA DISTRICT OF MADHYA PRADESH

Aparna Jaiswal\*, Arvind Kumar Saxena<sup>1</sup> and Chandrika Sharma<sup>2</sup>

*College of Agriculture, Balaghat, JNKVV (Jabalpur)*

<sup>1,2</sup>*College of Agriculture, Ganjbasoda, JNKVV (Jabalpur)*

*Received-08.03.2018, Revised-26.03.2018*

**Abstract:** Self-help Groups (SHGs) are pioneer for success of community development. It's not exaggeration if we say that they are the milestone for covering up the status and position of women which was lacking since independence. It is one of the important platforms for addressing the gender issues of economic development in its best possible way. The SHGs are not only providing access to financial services but also develop the sense of understanding about the market workings and informing the women members about the numerous welfare programmes. Therefore, Self-help Groups are the important key for women empowerment. Keeping these things in view the study was conducted to determine the extent of empowerment of rural women members through SHGs in Vidisha block of Vidisha District of Madhya Pradesh in 2016 by interviewing 60 rural women from 10 Self Help Groups. Maximum number of respondents belongs to medium category of overall empowerment. The main purpose of joining Self help group is to get loans and to promote their savings. Lack of encouragement, Lack of social mobility and income derived was too low were the major personal problem, social problem and economic problem observed by the respondents.

**Keywords:** Self help groups, Women empowerment

### INTRODUCTION

Swami Vivekananda, one of the greatest sons of India quoted that, "There is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to fly on only one wing". In India, the condition of women and men is unfortunately not the same and therefore some where it is affecting the pace of growth of the country.

The current population of India is 1.34 billion with 69.6 crore of male and 65.2 crore of female ([India Guide Population of India](#)). This data gives an idea that more than half of the nation is constituted by female population. Therefore, Female labour force participation is an actual driver of growth. The contribution of women in the workforce of the country remains highly imbalanced. As per NITI Aayog (2017), Only 27% Indian women are in the labour force—the lowest among BRICS countries; among G-20 countries and it also stressed on the importance of promoting equal participation of women in the Indian economy. The potential of a country to grow more rapidly will increase only if participation rates will increase.

To meet the above objective an approach is required "to help woman to help themselves", which is fulfilled by the formation of Self-Help Group. A Self-Help Group (SHG) is a village-based financial intermediary usually composed of 10-20 local women. It typically comprises a group of micro-entrepreneurs having homogenous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become

\*Corresponding Author

financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. Keeping these things in view the study was conducted to determine the extent of empowerment of rural women members through SHGs in Vidisha District of Madhya Pradesh in 2016 by interviewing 60 rural women from 10 Self Help Groups.

### Objective

To analyze the women empowerment through SHG's.

To analyze the social, personal and economic problems perceived by them.

### METHODOLOGY

The present study was carried in Vidisha block of Vidisha district of Madhya Pradesh on the basis of ease and convenience from researcher point of view. Ten villages were selected on the basis of maximum number of SHG's. From each village, six SHGs were selected by random sampling technique. Hence in all total 60 sample selected. Women's empowerment is defined as the ability to exercise agency and acquire resources within a context of gender inequality. To measure the empowerment status scale developed by S.R Schuler, (1997) was used with slight modification. Women's mobility, women's freedom from family domination and women's economic security and contribution to family support are the major items included. Total 18 items with 3 subscales are used. To measure women's mobility each respondent was given 1 point for each place she had visited for the places given on item and an additional point if she had ever gone there alone. The scale ranged from 0 to 8 and was employed as a continuous variable. For women's

freedom from family domination, A woman was classified as “empowered” and coded as 1 if she said that none of things had happened to her given on item. The category “not empowered,” was coded as

0. Economic security was based on a scale from 0 to 4. One point was assigned for each of the item, A woman with a score of 2 or better was classified as empowered.

## RESULTS AND DISCUSSION

**Table 1.** Distribution of respondents according to their overall empowerment (N=60)

Sr.No.	Overall empowerment	Frequency	Percentage
1	Low	15	25
2	Medium	32	53.33
3	High	13	21.66
	Total	60	100

A critical look at the data in Table 1 revealed that a medium level of empowerment of rural women through SHGs was noticed as 53.33 percent of them belong to medium category of empowerment. This

was followed by 25 percent of them appearing in low category of empowerment. The percentage of respondents appearing in high category of women empowerment was found to be meager (21.66%).

**Table 2.** Purpose of joining SHG's

Purpose	Percentage	Ranking
To get loans and to promote their savings	95	I
To learn technical skills	60.66	III
Occupational awareness	78.33	II
To become independent	53.33	IV
To learn financial management	33.33	V

The data in table 2 indicates the purpose behind joining SHG's. To get loans and to promote savings (95 percent) is the main purpose followed by occupational awareness (78.33 percent). About 60.66 percent of respondents say to learn technical skill

and 53.33 percent of respondents join SHG's to become independent. Only 33.33 percent of respondents become the part of SHG's to learn the financial management.

**Table 3.** Personal Problems faced by the members of SHGs

Personal Problems	Percentage	Ranking
Lack of formal education	86.66	II
Lack of encouragement	91.66	I
Non cordial relations among members	80	III
Lack of awareness about government programs	65	IV
Lack of freedom to take decisions	55	V
Vague Objectives	26.66	VI

The findings related to the personal problems (Table 3) faced by the respondents in SHGs revealed that lack of encouragement (91.66 percent) as their major personal problem followed by lack of formal education (86.66 percent). It is observed that about (80 percent) of respondents perceived non cordial

relations among members is another major problem followed by (65 percent) lack of awareness about government programs. Lack of freedom to take decisions (55%) is the next problem felt by them and only (26.66%) felt that vague objectives are another issue faced by them.

**Table 4.** Social problems faced by the members of SHGs

Social Problems	Percentage	Ranking
Lack of social mobility	41.66	IV
Group conflict	68.33	III
Lack of leadership	96.66	I
Family restrictions	85	II
castism	20	V

Study on social problems faced by members of SHGs revealed (Table 4), that majority (96.66 percent) of the members of SHGs had Lack of leadership, followed by (85 percent) family restrictions. About 68.33 per cent of the respondents had group conflict

as their social problem. Lack of social mobility (41.66 percent) was next social problem in order. Only (20 percent) of the respondents perceive castism as the social problem.

**Table 5.** Economic Problem faced by the members of SHGs

Economic Problems	Percentage	Ranking
Income derived was too low	85	I
Lack of marketing of products	36.66	III
Multi Burrowing	65	II
Different attitude of bank	20	IV
Lack of credit facility	15	V

Study on economic problems faced by members of SHGs revealed (Table 5), that majority (85 percent) of the members of SHGs felt that income derived was too low, followed by (65 percent) multi burrowing. About 36.66 percent facing lack of marketing of products and 20 percent of the respondents had different attitude of bank as their economic problem and Lack of credit facility (15 percent) was next economic problem in order.

## CONCLUSION

On the basis of above findings, it can be concluded that there was a clear-cut empowerment of rural women members of SHGs. However the empowerment was to a medium level among women members (53.33 percent) meaning that they were average as far as the empowerment through self help groups on them was concerned. The empowerment of rural women as results of participation in SHGs by them was positive and there was an incremental increase in empowerment. They are facing many huddles in terms of personal, social and economic

problems. In order to reduce these problems suitable economic and educational institutions are required for this special purpose so that it helps the SHG members for better livelihood security directly and thereby strong economic development of nation.

## REFERENCES

- Sharma, Anchal and Dayal, Rekha (2015). Problems faced by women SHGs members in self-help group in Kanpur Nagar. Asian Journal of Home Science., 10(2), 442-448.
- Jharntani, Anita (1995). Rural Women : The powerful partners in development. Kurukshetra , 43(8):61-63.
- Schuler, S.R., Hashemi, S.M. and Riley, A.P. (1997). The influence of changing roles and status in Bangladesh's fertility transition: Evidence from a study of credit programs and contraceptive use. World Development, 25(4): 563-75.
- Vengatesan, D. and Santha, Govind (2007). Psychological profile of women SHG members. Mysore J. Agric. Sci. 41(3) : 371-378. 8.

