

# **A Study on Women Empowerment through Self-Help Groups with Special Reference to Ghaziabad in Uttar Pradesh District**

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*Abstract women's empowerment is a much debated topic, which has many aspects to it. It is not only multidimensional in approach, but also helps one understand that, when women are empowered, they gain self confidence and actualize their own power and capabilities. Self-empowerment makes women more aware of their erstwhile hidden potential and qualities, and offer requisite opportunities for self-development and progress in socio-economic spheres in life. As we know, empowerment not only changes one's ideas and perceptions; it also helps create awareness about one's rights. As far as the employment of women is concerned, the women self-help groups (shgs) in india have been duly recognized as an effective means for empowerment of women in rural as well as in urban areas. Shgs have also brought women together from all spheres of life, helped them speak for themselves and fight for their rights wherever needed. The present paper focuses on the importance of shgs in the lives of rural women. The study for the same was conducted in selected villages of ghaziabad district of uttar pradesh, india.*

*Key words: shg's, empowerment, rural, women, self, development, opportunities*

## **I. INTRODUCTION**

Self-Help Groups basically follow the principle of, 'for the people, by the people and of the people'. The idea of Self-Help Groups is the brain child of Grameen Bank of Bangladesh. Its founder was Prof. Mohammed Yunus of Chittagong University. It was founded in the year 1975. However, the Self-Help Groups movement began in India from Uttar Pradesh in 1989. The formation of SHG turned the lives of women in a positive way, so much so that, that the activism within the women movement influenced the government to frame policies and plans for the betterment of the rural women, society and the whole country in the long run. The empowerment of women through SHGs benefits not only individual women, but also the members of their family and community. Many banks, eg. Grameen banks finance them for development, in turn promoting the rural economy, as well as contributing to the nation's economy. It is well known that Self-Help Groups are small voluntary associations of rural people, mainly women folk from the same socio-economic background. They form groups for the purpose of solving their economic and common problems through self-help and mutual help in these Self-Help Groups. Many Self-Help Groups are aided by NGOs, i.e., Non-Government Organizations.

## **II. REVIEW OF LITERATURE**

There is sufficient literature on women SHGs in India. Many studies have been done on women SHGs, but due to time and cost factor, only a few of them have been reviewed in this research work.

In the year (2001) Kapoor studied the empowerment of Indian Women. In his study, he elaborately discussed, analysed and answered many questions faced by women SHGs in India. He found that in India, gender discrimination still existed, as a result of which women SHGs were unable to achieve the expected goal of empowerment in the country.

On the other hand, Manimekalai and Rajeswari (2002) conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)". Their aim was to find out the factors which motivated women to join Self-Help Groups. Many members are also small scale entrepreneurs. This study analyzed the various enterprises, performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. It is understood from their analysis that, the Self Help Group entrepreneurs have improved a lot with respect to their enterprises and performances. It was observed that women earlier were largely dependent on the unpredictable agriculture, however, with the multidimensional help provided by the SHGs, they now have become self-confident and independent in many spheres. Apart from their personal growth, the community as a whole has gained through the organization of the Self-Help Groups.

In (2004), Manimekalai wrote in his article that SHGs require the help of NGOs for the smooth functioning of the income

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generating activities successfully. He suggests that the bank officers should counsel and guide the rural women in selecting and implementing profitable income generating activities. These women are usually uneducated and ignorant. He evaluated that the formation of SHGs have improved the self-image, perceptions and confidence of rural women.

In his article, Das Gupta (2005) says that a greater shift is required from the finance sector reform to microfinance reform in the country. SHGs must be included in the priority sector and loans should be made mandatory to them. The Micro-credit facilities must be monitored vigorously and there should not be shortage of funds for SHGs.

In (2007), Gupta wrote that SHGs are immensely effective when it comes to women empowerment. In fact, the women members of SHGs have gained much more in confidence, and this has impacted the whole circle in a positive way, ie, as a result of which, both, the family and society have largely benefitted.

Ankita Dave (2011) brought out evident practices of gender discrimination in her study, "Determinants of Women's Empowerment in India. The evidence and data were collated from National Family Health Survey (NFHS), a large-scale, multi-round survey, which collected a representative sample of households throughout India.

As a result of her research, she was, in a specific way able to quantify the nature and extent of gender discriminatory practices in India. This research throws light on the actual scenario, that the facts popularized by the mass media regarding the progress in the Indian economy and the transformation in the social environment may not be the wholesome truth. This study is also of immense help for social workers in India, it enables them to clearly gauge the prevalence, operation and wide acceptance of gender discrimination in India. It also shows how our polices have to be improved in practice. In fact, it will not only motivate social workers to root for progressive policy legislation, but also help them to suggest and put forward ideas that will bring out many beneficial and necessary changes.

In an International Journal of Research in Commerce and Management, Dhanalakshmi and Rajini (2013), wrote 'A Review of the Literature: Women Empowerment through Self- Help Groups (SHGs)'. This paper focuses on the literature on the Self-Help Groups (SHGs) movement in India. It will undoubtedly be useful to fellow researchers who are also researching in this field. It also focuses on the historical background of Self-Help Groups in the Indian context. This paper reviews literature on the subject's empowerment process, in relation to a Self-Help Group as well as the related literature. It has been noticed that most of the literature has focused on women empowerment as the outcome, and not as the process.

Recently, Anuragh Pahuja and Shalini Agarwal, (2017) have reviewed the topic "To study the impact of SHG's on rural Women Empowerment." This study is based on three blocks of Ghaziabad district .The results reveal that women have become more empowered not only socially, but also economically and politically. The study documented responses of 400 women respondents. There is no doubt that women have gained economically, but as far as the political empowerment is concerned, a lot needs to be done. A lot of work remains to be done for the political upliftment of rural women

### III. OBJECTIVE OF THE STUDY

A. *The present paper aims to study the following aspect of SHGs of Ghaziabad district of Uttar Pradesh.*

- 1) To study the socio demographic profile of the SHGs members
- 2) To study the economic empowerment, social empowerment and personal empowerment of SHGs members.
- 3) To study the income pattern of SHGs members before joining Self Help Group and after joining Self Help Group.
- 4) To find out the various problems faced by the members in SHGs.

### IV. RESEARCH METHODOLOGY

The study used primary data and secondary data for analysis according to the objectives set out in the study. Primary data were collected by structured questionnaire method. Secondary data were collected from websites and subject book. The present study covered from 2 blocks of Ghaziabad district from Uttar Pradesh. The sample size is 150 respondents consisting all categories of Self Help Group members from Ghaziabad district of Uttar Pradesh.

### V. ANALYSIS AND INTERPREATION

SHG members in their economic condition, problems faced by the SHG members and other related factor through the structured questionnaire and interview collected by the researcher. For this purpose the study conducted for 150 respondents of the SHG members were selected from the Muradnagar and Loni block of Ghaziabad. In this part, the result of simple percentage, weighted mean and opinion survey are presented.

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**A. Simple Percentage Analysis**

Percentage analysis was carried out and interpretation done keeping in mind the objective of the study.

**B. Opinion Survey**

**1) Socio Demographic profile of the SHG members (Respondents)**

Table 1: Socio Demographic profile of Respondents

Parameter	Description	N	Frequency (%)
Age	Below 20 years	16	10.67
	21to 40 years	110	73.33
	41 to 60 years	22	14.67
	Above 61 years	02	.0133
	Total	150	100
Education	Illiterate	62	41.33
	Literate	88	58.67
	Total	150	100
Caste	General	52	34.66
	OBC	69	46
	SC/ST	29	19.33
	Total	150	100
Religion	Hindu	105	70
	Muslims	45	30
	Total	150	100
Family Structure	Joint	92	61.33
	Nuclear	58	38.67
	Total	150	100
Marital Status	Married	112	74.67
	Unmarried	36	24
	Widow	02	.0133
	Total	150	100
Occupation	Small Scale Enterprise like Vegetable vendor Tea stall, Milk supplier, Shopkeeper	78	52
	House wife	14	.0933
	Laborer	58	38.67
	Total	150	100
On whose suggestion did you join SHG	Area Lady	18	12
	NGO	82	54.67
	Friend	38	25.33
	Relative	12	8
	Total	150	100

Source: Primary data

Maximum number of respondents belong to the age group of 21-40 years which is 73.33% . 14.67% of the respondents are from the age group of 41-60. Only 10.67% respondents are below 20 years.

The education status of the Self Help Group members, 58.67% of the respondents are literate and 41.33% respondents are illiterate. The caste status of the Self Help Group members, 34.66% respondents belong to General category, 46% are OBC category and 19.33% respondents belong to SC/ST category.

The religion status of the Self Help Group members, 70% respondents is Hindu and only 30% respondents are Muslims.

The family structure of SHG members, 61.33% respondents are joint family and remaining 38.67% of the respondents are nuclear family.

The marital status of Self Help Group members, 74.67% respondents are married, 24% respondents are unmarried and only .013% respondents are widow.

With regard to the Occupation, 52% respondents are doing the working as small scale enterprises, 38.67% are working as daily

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laborer and only .0933% is house wife.

When asked about their motivation to join SHGs, it has been found that 54.67% joined the SHGs due to persuasion from an NGO. 25.33% joined the SHGs as a motivated by their friends .12% and 8% joined SHGs by Area lady and Relatives respectively.

Table 2  
 Income of the respondents

Before joining Monthly Income		After joining monthly Income
Income	Percentage	Percentage
Less than 4000	52	24
4001- 8000	28	42
8001-12000	12	21
12001 above	08	13
<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary data

Table 2, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 52% of respondents were got less than Rs.4000 followed by 28% respondents got between 4001 to 8000 Rs, 12% of respondents got between 8001 to 12000 Rs and 8% of respondents got above Rs 12000. After joining in SHGs, 42% respondents are getting monthly income between 4001 to 8000 followed by 24% of respondents are getting less than Rs 4000, 21% of respondents are getting between 8001 to 12000 and 13% of the respondents are getting above 12000. Thus the most of the respondents increased their income for month.

Table 3: Weighted Mean of Economic Empowerment Factors (Likerts Ranking Scale)

Sr. No.	Impact of SHG's	5 Highly Improved	4 Improved	3 No change	2 Deteriorated	1 Highly Deteriorated	Total	Weighted Mean
1.	Economic Empowerment Income level, Assets holding, Borrowing limits, Saving pattern Understanding banking operations, Knowledge of credit management, Repayment capacity, income generating activities	22	89	39	0.0	0.0	150	3.90
		14.67	59.33	26	0.0	0.0	100	
2.	Social Empowerment Social awareness, participation in social gathering,	12	85	43	10	0.0	150	3.73
		08	56.67	28.67	6.67	0.0	100	
3.	Personal Empowerment Improvement the leadership qualities, Self Confidence, Improvement in logical and analytical thinking	09	95	46	0.0	0.0	150	3.75
		06	63.33	30.67	0.0	0.0	100	

Source: Primary data

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For analyzing the economic empowerment of the respondents, the researcher has asked the respondent to rate each statement according to their level of agreement. 5 point scale has been used to rate the respondent. It includes Highly Improved-5, Improved-4, No change-3, Deteriorated-2, Highly Deteriorated-1.

The weighted mean for "Economic empowerment" comes out to be 3.90 which indicate that condition of the member of SHGs has improved in terms of Income level, Assets holding, Borrowing limit, and Understanding banking operations, Knowledge of credit management, Repayment capacity.

The weighted mean for Social Empowerment comes out to be 3.73 which indicate that condition of the members regarding social awareness and participation in social gathering has improved.

The weighted mean for Personal development comes out to be 3.75 which indicate that condition of the members regarding self confidence, leadership qualities and improvement in logical and analytical thinking has improved.

Table 4  
Type of problems faced by the respondents (Multiple Responses)

S.NO	Problem	Yes	Percent	No	Percent	Total
1.	Lack of Training facilities	94	62.33	56	37.67	150
2.	Improper utilization of funds	110	73.40	40	26.60	150
3.	Difficulty in accounting records	100	66.50	50	33.50	150
4	No support from family members	34	22.80	116	77.20	150
5.	Difficulty in group formation	124	82.50	26	17.50	150
6.	Less Marketing opportunities for product	107	71.5	43	28.50	150

Sources: Primary data

From the above table no.4 it has been found that 82.50% majority of the respondents are facing the problem difficulty in group formation, 73.4% respondents are facing the problem improper utilization of fund, 71.5% respondents have a marketability problem such as transportation problems, , 66.5% respondents are facing the problems of difficulty in accounting records, 57.2% respondents are facing the problem of misunderstanding in group members, 62.33% respondents facing the problem of lack in training programmes and 22.8% of the respondents have no support from family members.

### VI. FINDINGS OF THE STUDY

- A. Majority of 73.33% of the respondents of the Self Help Group members are belonging to age group of 21 to 40 years.
- B. Majority 58.67% of the respondents are literate in self help groups.
- C. Majority 61.33% of the respondents are joint family.
- D. Majority 74.67% of the respondents are married.
- E. Majority 52% of the respondents fall under category of small scale enterprises in the occupation status.
- F. Majority 42% of the respondents are earning the income 4000 to 8000 Rs.
- G. Majority 82.5% of the respondents are facing the problems in difficulty the group formation.
- H. Majority 70% of the members of the Self Help Group are Hindu.
- I. Majority 46% of the respondents of the Self Help Group are OBC category.

### VII.CONCLUSION

The study was undertaken to identify women empowerment through Self Help Group in Ghaziabad District. It is found that economic condition, personal development and social condition have been changed after joining the Self Help. After joining the self help group income of the respondent has been improved. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Ghaziabad district the very successful develop women empowerment and rural areas

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