



Research Paper

Empowerment of Women through Self Help Groups: Case Studies

Dr. Priyanka Ganjoo¹

Lecturer, Govt. Degree College Akhnoor. Jammu.

ABSTRACT: In Indian society women are given secondary importance and have been marginalized from the last so many decades. In the patriarchal set up of the Indian society various restrictions are imposed on women and not allowed to participate in the public sector. In a patriarchal society; women especially rural women voice is heard when they are able to achieve economic independence. Despite of all the discrimination, women play an important role in the socio-economic development and growth of a nation but their contributions remain invisible in the society. Thus, there is the need of empowering women through different schemes which government has implemented. Indian government under its different schemes has tried to empower women especially those who belong to lower economic strata of the society. The present paper is about Self- Help Groups and its impact on women in terms of their empowerment in Akhnoor area of Jammu District. The attempt has been made to bring to light the extent of facilities which has enabled poor women to become independent. The paper has also discussed some of the case studies of respondents so as to get an insight of the economic condition of the respondents and how they have been benefitted through self help group. From the data analysis it was found that most of the respondents have become independent both economically and socially. Now, they have not only become capable to manage the basic expenses of the family but have also raised their standard of living through their active participation in self help group.

KEY WORDS: Self-help group, Women Empowerment, Decision-Making, Economic-Independent.

Received 01 September, 2021; Revised: 12 September, 2021; Accepted 14 September, 2021 © The author(s) 2021. Published with open access at www.questjournals.org

I. INTRODUCTION

The term 'empowerment of women' has become popular especially after 1980s. It refers to the process of strengthening the morals of women who have been suffering from various disabilities, inequalities and gender discrimination. Empowerment of women mainly refers to the process of providing equal rights, opportunities, responsibilities and power positions to women so that they are able to play a role on par with men in society. It also means to let women live a life of dignity, respect, self-esteem and self-reliance and this will help them to make their own decisions in the family as well as in the society. On the basis of the various proceedings of the world conference on women, the Government of India prepared a National Document concerning the development of women. The document lays down various strategies for women's development. The government also declared the year 2001 as the "Year of Women's Empowerment".

Committee on empowerment of women (2016-2017) has revealed that empowerment of women is both a process as well as an outcome. As a process it entails means and ways through which a woman defines challenges and overcomes the various barriers in her life and achieves the ability to shape her life and environment. Women's empowerment has three important and interdependent dimensions namely, economic, social and political empowerment. Economic empowerment essentially requires women to have greater access to and control over productive resources of the household as well as the community. Social empowerment necessitates fundamental changes to the complex set of social norms at the family and community levels resulting in improved status for women both in the family as well as in society. Political empowerment implies equal participation of women in the political processes at all levels. Among these three significant dimensions, women's economic participation and empowerment have been increasingly viewed as the corner stone contributing to strengthening women's rights, enabling women to have control over their lives and exert influence in society.

II. ROLE OF SELF HELP GROUPS AND WOMEN EMPOWERMENT

Self-Help Groups (SHGs) can be defined as a self governed group of people with similar socio-economic background and with a purpose of solving their common problems through self-help and mutual help. It can also be defined as the informal kind of associations of people who willingly come together to come across different ways to improve their living conditions and environment. In India, rural societies face several problems related to illiteracy, poverty, lack of skills and training etc. These problems in rural societies cannot be tackled at an individual level rather they need to be tackled through collective efforts of the people. In the rural development process SHGs rely on the concept of “Self Help” to promote and encourage self-employment. Thus Self-Help Groups have played a significant role in the change of the conditions of the poor and marginalized people in the rural society.

According to the Committee on empowerment of women (2016-2017), it has been proved that SHGs galvanize the energies of the poor women for productive purposes. They increase women’s social and political visibility. SHGs provide space for self-help, mutual cooperation and collective action for social and economic development. They promote savings; build-on own funds and acts as the local financial institution to provide a range of financial services, including provision of credit for consumption and production purposes. In India, self-help groups are women oriented and most of their activities are concentrated towards savings and credit activities. Thus, SHGs enable women to overcome financial constraints and is an effective strategy for poverty alleviation, human development and social empowerment. There are some of the important characteristics of Self-Help Group:

- 1) Voluntary Association
- 2) Group of people
- 3) Collective Goals
- 4) The group of people interested in Activities

The group members are poor people, may be in rural or urban area. Thus they are economically homogeneous. The group of members works in a cordial way so as to save small amount of money regularly, to mutually agree to contribute a common fund, to meet their emergency needs, to have collective decision making, to solve conflicts through collective leadership mutual discussion and to provide collateral free loan with terms decided by group at the market driven rates.

III. METHODOLOGY

The data for the present paper has been collected by employing both primary and secondary data. Primary data has been collected through personal interview method and set of information was taken from the self-help group members. Secondary data has been collected from books, articles, journals, research papers etc. The universe for the present paper selected was Akhnoor block of Jammu District. Barui is a medium size village located in Akhnoor of Jammu district, Jammu and Kashmir with total 250 families residing as per Census 2011. The Barui village has population of 1266 of which 629 are males while 637 are females as per Population Census 2011. Here in Barui village agriculture is the village's main source of income, however due to a lack of land ownership and sometimes insufficient water for irrigation, many works as labourers in agricultural fields or in other sectors. The village's socioeconomic and political life is such that women are always confined to the four walls of their homes. In Barui village Umeed scheme is running successfully and have benefitted many rural women who are the members of self help groups. The name of self- help groups in Barui are on the name of gods and goddesses like (shiv baba group, jai shiv shambu). The present paper has discussed case studies of women respondents who are active members of self- help group and have been benefitted from Umeed scheme. Finally, the overall course of the study was summarized, conclusion was drawn.

IV. UMEED SCHEME (SELF-HELP GROUP)

SGSY was effective from 1st April, 1999 as a self-employment programme introduced by union government to provide assistance to poor families living below the poverty line in rural areas to take up self-employment by forming SHGs. Persons taking up self-employment are called Swarozgaris. They may take up the activity either individually or in group. Swarozgaris earn 2,000 per month, exclusive of bank loan repayment. SGSY was restructured as NRLM. In India, women own fewer enterprises, have less access to credit, and are less involved in politics. The National Rural Livelihood Mission aims to address this situation. Aajeevika or National Rural Livelihoods Mission (NRLM) was introduced by Ministry of Rural Development with the assistance from World Bank for addressing poverty alleviation with greater focus and momentum and to achieve Millennium Development Goals. Jammu & Kashmir Rural Livelihood Society named “Umeed” has the mandate to organize, federate and handhold 900000 women members into creating their own institutions as a strategy to bring all these poor and vulnerable households out of poverty. Core belief of Umeed is that the poor have innate abilities to come out of their poverty and the State Rural Livelihood Mission should create an environment where in their potential is unleashed. To achieve this, it is necessary that the institutions of the poor

emerge stronger and allow the poor to maximize their abilities and channelize their capabilities into productive activities that enhance their livelihood.

Self-Help Group (SHG) is a small voluntary association of 10-20 poor people, preferably from the same socio-economic background for the purpose of solving their common problems through self-help and mutual help. SHG can be an all women group, all-men group, or even a mixed group but preferably an all-women group. The ideal size of a self-help group is 10 to 20 members. From one family, only one member can join SHG. The group normally consists of either only men or only women. Members should be between age group of 21-60 years. Once an SHG is formed, members start contributing money as savings. The amount of saving may be small but saving has to be regular and continuous habit with all the members. Soon after SHG is formed and one or two meetings are held where the savings are collected, a savings bank account can be opened in the name of the SHG. The Reserve Bank of India has issued instructions to all commercial banks and regional rural banks permitting them to open SB accounts of registered or unregistered SHGs.

Every SHG need to do book keeping to ensure its smooth and efficient functioning. SHGs maintain

- (i) Minutes Book where the proceedings of meetings, the rules of the group, names of the members etc are recorded
- (ii) Saving and Loan Register which show the savings of members separately and of the group as a whole and details of individual loans, repayments, interest collected, balance etc;
- (iii) Weekly Register which shows the summary of receipts and payments on a weekly basis and
- (iv) Individual Members' Pass Books

V. CASE STUDIES

The case study approach is a highly regarded type of qualitative analysis that entails a detailed and in-depth examination of a social entity, such as a person, a family, an organisation, a cultural group, or even an entire community. It's a depth method, not a width method. The case study emphasises a thorough examination of a small number of events or conditions, as well as their linkages. The case study is about continuing processes and their interconnections. As a result, a case study is essentially an in-depth assessment of the unit in question. According to Odum and Jocher (1929), the case study method is a technique by which individual factor whether it is an institution or just an episode in the life of an individual or a group is analyzed in its relationship to any other in the group. For the present paper case study method has been used to know about the women respondents who are the active members of SHGs and to know how they have been benefitted through SHGs. Case study is a method of study which involves in-depth analysis of particular phenomena. This method has been used as a tool of data collection because the experiences and the problems of women respondents are different everywhere and it becomes very important to bring forward some unique experiences from the field. The unique cases help in making the research more relevant and interesting.

Case Study 1: Savita (40 years) joined one of the self- help groups (Umeed scheme). She took loan of Rs. 40,000 and used the same fund to buy a high breed cow. Now her family has started their business and is selling milk to their neighbors. According to savita they are getting good profit from this work and it become possible only because of Umeed scheme. Now, they are planning to expand their business from the profit they have received. This has given her a huge boost in confidence and inspires to do more in life. She has been also a great source of inspiration for the rest of her group.

Case Study 2 : Jaya Devi (45 years) is a widow and a domestic worker. Her family income was just Rs. 600 per month. She joined the self help group and took loan of Rs. 15000 and bought a sewing machine to stitch clothes to earn livelihood. Some of the amount she used to renovate her house. Now her income is better than before. It has been a great joy for Jaya to have a sustainable income by which she could fulfill her dreams. Umeed has made her aspirations come true in abundance.

Case Study 3: Sapna (33 years) took loan of Rs. 35,000 from one of the self-help groups (Umeed scheme). She took this loan to start beauty parlour in her village. Now she is equally contributing for the family's livelihood. She has been able to eliminate obstacles in the effective running of household finances. She is now doing very well in her life and feeling proud of her and has become a motivation for the other women in the village to overcome poverty.

Case Study 4: Rita (37 years) took loan of Rs. 30,000 from one of the self-help groups (Umeed scheme). The loan was taken for the marriage of her sister as her family was unable to arrange money for her sister's marriage. While interviewing she got emotional and narrated that because of self-help group she was able to support and help her family financially for her sister's marriage. Rita narrated that financial access and other support from Umeed have enabled village women to boost their family's income.

Case Study 5: Tripta Devi (49 years), a homemaker. Her family income was just Rs. 3000- 4000 per month. She took first loan of Rs 25,000 and opened a shop for her husband so that their income could be better. After completing her first loan she took second loan of Rs 75,000 so as to buy an auto load carrier for her husband's business. Shop is running in a good condition and now their income has improved and their family

condition has become better. The loan through Umeed has changed the entire situation of their family. Tripa Devi narrated that her family has appreciated her decision of taking loan for the betterment of the family.

Case Study 6: Jyoti Rani (34 years) was eager to work so as to support her husband but there was no availability of work in village. After joining one of the self-help group, she took loan of Rs. 50,000 and invested it in the garage of his husband and also started small shop at her place. Now both husband and wife are working and their family income has also improved. Through Umeed scheme Jyoti Rani is now able to carry on her journey and has numerous plans to give better future to her family.

Case Study 7: Shakuntla (29 years) has been a home maker. She has two children (son and daughter). Her husband has been a daily wagger always had irregular income. In Umeed she joined one of the self-help group. She took a total loan of Rs 20,000. She took loan amount for her son and daughter education. She also repaired her house. Shakuntla narrated that Umeed has given her a ray of hope so that she could provide her children a better future by educating them.

VI. CONCLUSION

Umeed is a programme that integrates "Rural Women" into Self-Help Groups (SHGs) and provides them with finance to improve their standard of living so as to achieve their dreams. The present paper interpretation and analysis suggest that the Umeed Scheme has become an important tool for organizing women on the path to independence and empowerment. It has enabled them to become financially successful, self-sufficient, and supportive to their families. Through Umeed scheme government has provided rural women a handsome amount at a very low interest rate so that these funds can create a better standard of living for them. The formation of self help groups in rural areas are significant step forward for women in the area in terms of economic empowerment. The women feel that joining the organizations has increased their self-confidence because they are not only helping themselves but also their families. The development of self- help groups in rural area has given confidence to rural women to assist other members, which was previously impossible. Women believe that they are treated with more respect at home and in the village. This is because it is said that making women economically self-sufficient is the first step toward their emancipation. Generally speaking, majority of women have least decision making power in the society and have lack of awareness about their rights. From the present study it can be concluded that women find themselves more empowered because of Umeed scheme as they were able to overcome their financial problems. Formation of self help groups is a great initiative to empower rural women such kind of initiatives must be taken regularly for the empowerment of women in general.

REFERENCES

- [1]. Qasba, G. N., Kapil Sharma and Adil Ashraf Tanki, Community based institutions and empowerment of women. *International Journal of Development Research*, 2016. **6**(02): p. 6956-6962.
- [2]. Manvar, H.A., J.B. Kathiriya and D.S. Thakar, Role of Self Help Groups in Women Empowerment and Health: *International Journal of Current Microbiology and Applied Sciences*, 2019. **8**(4): p. 1613-1617.
- [3]. Chatterji, Shoma. A, *Women in Perspective: Essays on Gender Issues*. 2010. New Delhi: Vitasta Publishing Pvt. Ltd.
- [4]. Ramakrishna B., Dr. Rama Mohan Rao, Self-help groups (SHGs) as a pathway to gender equality and women empowerment- A case study of Karnataka state: *International journal of current engineering and scientific research*, 2017. **4**(12): p. 49-56.
- [5]. Narang, Uma, Self Help Group: An Effective Approach to Women Empowerment in India: *International Journal of Social Science & Interdisciplinary Research*, 2012. **1**(8).
- [6]. Ghadially, Rehana. *Women in Indian Society: A Reader*. 1988. New Delhi: Sage Publications.
- [7]. Shah, Ab Qayoom, Bilal Ahmad Dar, Shahid Bashir, Neelofer Habib, : Role of 'Umeed Scheme' in Rural Women Empowerment: A Case Study of Kuilgam Village of Jammu and Kashmir: *The research journal of social sciences*, 2018. **9**(11): p. 93-103.
- [8]. Desai, Neera and Thakkar, Usha. *Women in Indian society*. 2001. New Delhi: National Book Trust.
- [9]. Rani, Amita and Pawan Kumar Dhiman, Dimensions and Apprehensions of Self-Help Groups- An Analysis: *International Journal of Economics and Business Modeling*, 2012. **3**(2): p. 172-176.