

Economic empowerment of rural women through self-help groups study of Raigad district

Maharashtra

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Abstract

In India women have always retained a very highly regarded position in the society from many years according to past history. In the current socio-economic situation, the concepts of women empowerment and their security always are observed by all the political parties. Without women development, economic development will not take place. For economic empowerment of women, they must have technical knowledge, skill- training and marketing to establishing enterprises for economic stability. Despite making innumerable efforts to the women empowerment, the present socio economic status of women in India is very poor. In this paper we analyze, how economic empowerment of women through SHG programme is achieved and also study the role and performance of SHGs in promoting women empowerment in Raigad District, and Maharashtra.

Keywords: Self Help Groups, economic empowerment income generating activities

1. Introduction

The words of Mahatma Gandhi (Father of Nation) "One step for women ten steps for Nation". Education of women will place them an equal footing with men in decision making and other activities of family. Empowerments through education lead to their greater participation in government and community institutions and better entrepreneurial opportunities for their development and make good social impact in the society. Women literacy and education is prerequisite not only for their equality and empowerment but also for the development of the nation as well. The deliberations on women's political rights are the vanguard of many formal and informal movements for their political development. These concepts look like to be the conclusion of several important analyses and debates. The source traced to the collaboration between feminism and the concept of popular education in among women for empowerment. The economic empowerment requires transferred of skills of management and control of the economic activities in the family and society, which enable them to feel confident and being involved in the judgment and other decision making process in the family and society matters.

1.1 Economic empowerment

Economic empowerment is the ability of women and men to involve himself or herself in, contribute to an advantage from development processes in ways that identify the value of their contributions in the process, respect their self-respect and make it possible to discuss a fairer distribution of the benefits of development. Economic empowerment increases women's admission to economic resources and opportunities including jobs, financial services, property, entrepreneurship and other productive assets, skills development and market information in the society.

Participating in women's economic empowerment, it sets a nonstop path towards gender equality, poverty termination and inclusive economic growth of the families and society also.

Women participates enormous contributions to economies activities, whether in businesses, as entrepreneurs or employees of an organization, on farms or by doing unlimited unpaid care work at home as a day to day activities.

Women's economic involvement and empowerment are essential to strengthening women's rights and empowering women to have control over their daily lives and apply effective encouragement in society. It is about producing justifiable societies where women feel empowered. Women often face percipience and stubborn gender inequalities in the family and in society, with some women feeling multiple judgment and exclusion because of factors such as background or caste. Women execute 67% of the world's work, and produce more than 50% of the food and earn only 10% of the income and own 1% of the property in the family. Women-owned businesses encompass up to 39% of all registered small businesses worldwide. The total number of women-owned businesses activities in Africa, Eastern Europe, Asia and Latin America is increasing speedily and, with that evolution, come direct impacts on job creation and poverty decline.

1.2 Self-help groups

Self-help group (SHG) is a technique of establishing the poor people and the relegated to come composed to solve their single problem. The Self-help group (SHG) method is used by the government, NGOs and others worldwide by various organizations. The poor people gather their savings and save it in banks through Self-help groups. In reappearance they obtain easy access to loans with a small rate of interest to start their micro unit enterprise in the proper place. Self-Help Groups or in short SHGs is now a well -Known concept. It is currently nearly two decades old, it is described that the SHGs have a role in accelerating country' social and economic development along with women empowerment. SHGs have now progressed as a movement. Most of the beneficiaries of the SHGs are women accordingly; contribution of women in the country's economic development is growing. Women also play an

imperative role in heartening the overall status of their families. This had led improvement to the process of women's empowerment in the society.

The self-help group (SHG) is a village-based financial middle agency usually collected of 10–20 local women or men in a particular area. Self-help groups (SHGs) are understood as mechanisms for goals including empowering women in the society, increasing leadership capabilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control.

2. Review of the Literature

- **CMA Dr. Meenu Maheshwari and Shobhna Goyal [2014]** explored the various aspects and impacts of Self-help Groups on socio-economic empowerment of women. Authors reviewed in the study that SHGs model have helped the rural women to start micro enterprises including farm and non-farm activities, trading and service units. SHGs were a better system for inculcating the habit of self-help among the rural poor. Loan facility was available for all purposes by a simple procedure and the recovery was 100%. It was found in the study that 80% of the women reported an increase in the monthly income and skills and more than 50% borrowers felt confident in running the business without further help from NGOs. SHGs have become an acronym for women's group in Andhra Pradesh.
- **Ramesh G, Dr. G. Srinivasa Rao [2014]** attempt has been made to assess the role of micro finance through SHGs in the economic empowerment of rural woman in eastern Uttar Pradesh. In the study, authors have selected two districts of Eastern Uttar Pradesh. The study was based on primary data obtained through Field surveys. Women's empowerment is essential for raising their socioeconomic status in the society. Recently, women's empowerment has acquired an important place in government policy. Their study has tried to assess the role of SHG-Bank linkage programme in the economic empowerment of women in the two important districts of eastern UP. Women participating in the said programme have paid their loans mostly on time and there was no case of default. Efforts should also be made to improve income earning opportunities by focusing on the development of necessary infrastructure.
- **Manonmani IK, Prabhakaran VP. [2011]** explains the women empowerment in Kovilangulam Panchayat, Chellampatti Block, Usilampatti Taluk, Madurai District as a case study. This study area, SHGs age limit is normally 18 to 19 years. The women age groups 40-50 are actively participated in the SHGs activities. Because these age groups members are mostly committed in the various family responsibilities. Many women in the study area join the SHGs for getting loan and promote their personal savings, in addition to get social status. In the study area many women (28.75%) joins the SHGs for social status. 27.5% of the respondents join for improving their savings. Women after joining the SHGs earn more money and increase their income level Rs.2000- 3000 (17.5%). Particularly Rs.3000 – Rs.4000 earning group is high. Therefore they are

now economically independent and contribute to increase their household income. The increased income not only enhances the expenditure of the family but also promote the savings of the family after they join in the SHGs. This is an achievement of the women SHGs in the study area.

- **Rahul Sarania [2015]** examine the effectiveness of SHGs in economic empowerment of women in Assam. The study was based on primary data collected from Baksa district of Assam through interview of SHG member beneficiaries. A total of 100 member's from 50 groups of two blocks (25 SHGs from each block) formed the sample size of the study. The study revealed that majority of the respondents belongs to the age group of 25 to 45 and have educational qualification of primary education and most of them are married and major portion of the respondents have 4 to 6 dependents. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. The calculated value of Wilcoxon signed Ranks Test for the economic indicators were significant. It revealed that majority of the respondent's income, employment days and amount of savings increased in the post –SHGs situation as compared to pre-SHG situation. Thus the study concluded that SHGs have been playing a vital role in the empowerment of rural women in the study area.
- **Sr. Stella Mary, Swaminathan A M. [2012]** had done comparative analysis of women empowerment through self-help groups in Maharashtra and Tamilnadu states of India. Though the SHGs as a scheme is found to be prevalent in almost all districts of the two states the economic activities leading to economic empowerment differs in the two states. Both the governments of Maharashtra and Tamil Nadu have brought out policies specific to women development.

The Mahalirhittam under the Tamil Nadu Women Development Corporation seems to have involved women in lot more activities as compared to Maharashtra. Women coming together under this scheme have involved themselves in the making of agarbathi, production of candles & soaps, readymade garments, pickles, appalam, vattal, fur toys and bags, palm leaf products, sarees, dhotis, herbal products, fancy sea shell ornaments, eatables, coir mat and other coir products like mattresses, chappals & leather goods etc. Here too they are trained to exhibit their entrepreneurial abilities in producing different products and selling this to earn a good income.

3. Objectives of the study

- To know about income generating activities for economic empowerment of women.
- To study about income level of women before joining SHG and after joining SHG.

4. Research Methodology

Raigad district is an average district of Maharashtra state with regards of social and economically. Raigad District still lack in women economic empowerment. Therefore the SHGs in this

area have a very high prospect through providing gainful self-employment opportunity to the poor women for their empowerment. The present study is based on primary data as well as secondary data. The data are collected through survey method using personal interview schedule and collected from the officials of area.

5 Analysis of Data

5.1 Income generating activities through self-help group in Raigad district

Till 2006 even after having strong NGOs especially in Raigad the SHG movement was good at numbers at least. At presently in Karjat, Khalapur, Mahad, Pali, Panvel, Pen and Uren and nearby area more than 400 SHGs are working toward women empowerment. In this study 140 SHGs are selected and 2 members are taken from each group for this study.

After study of all SHGs of Karjat, Khalapur, Mahad, Pali, Panvel, Pen and Uren Talukas, it is analyzed that Self-help group provide various women empower activities like:

- S.T.D.
- Goat business
- Vegetable shop
- Beauty Parlor
- Cloth store
- Fruit shop
- Mid-day Meal Program
- Fancy store
- Tailoring
- Grocery
- Dairy-farming
- Auto/Car driving certificate
- Home nursing certificate
- Basic IT Skills certificate
- Desk Top Publishing Applications certificate
- Web Designing certificate
- TALLY & Accounting certificate

Table-5.1: Self-help group’s activities and number of women contributes with these activities.

Name of Activity	No. of Members	Percentage
S.T.D.	24	8.57
Goat business	8	2.86
Vegetable shop	28	10.00
Beauty Parlor	38	13.57
Fruit shop	21	7.50
Mid-day Meal Program	7	2.50
Cloth store	10	3.57
Fancy store	26	9.29
Tailoring	31	11.07
Grocery	18	6.43
Dairy-farming	15	5.36
Auto/Car driving certificate	4	1.43
Home nursing certificate	7	2.50
Basic IT Skills certificate	16	5.71
Desk Top Publishing Applications certificate	14	5.00
Web Designing certificate	8	2.86
TALLY & Accounting certificate	5	1.79
Total	280	100

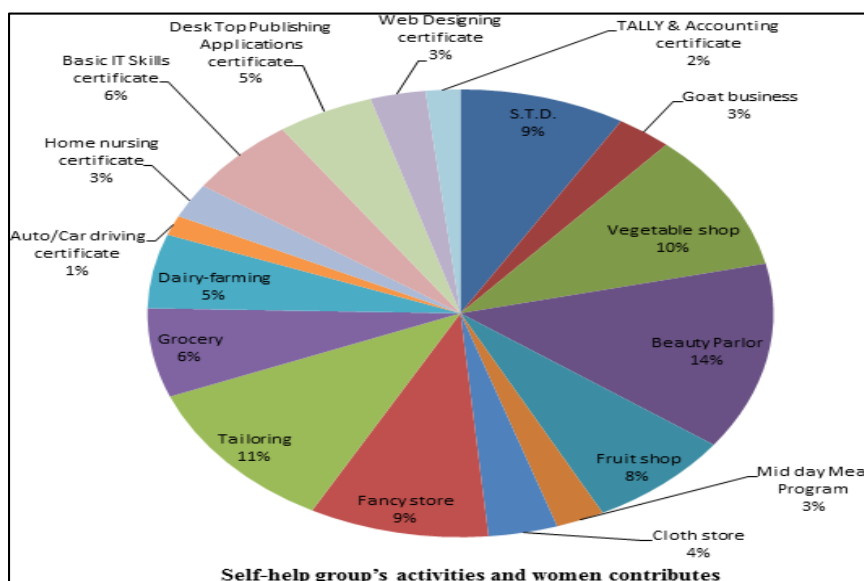


Fig 5.1: Self-help group’s activities and number of women contributes with these activities

• **Distribution of the respondents' according to their monthly income (Before Joining SHG)**

Table 5.2: Monthly income of respondents (Before Joining SHG)

Monthly income (₹)	No. of Members	Percentage
Below 2000	90	32.14
2000-4000	102	36.43
4000-6000	47	16.79
6000-8000	24	8.57
8000-10000	11	3.93
Above 10000	6	2.14
Total	280	100

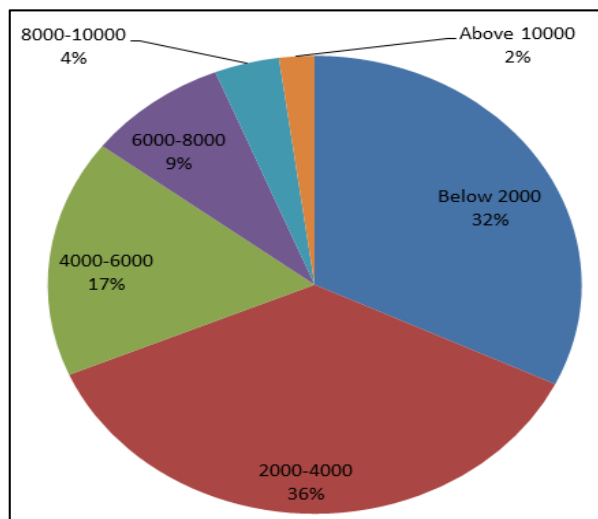


Fig 5.2: Representing monthly income of respondents (Before Joining SHG)

Table 5.2 shows monthly income of respondents before joining SHG. According to data 90 respondent's shows income below Rs. 2000 followed by 102 respondent's shows income between Rs 2000-4000.

Figure 5.2 show that 32.14 percent respondents have income below Rs. 2000 and 36.43 percent respondents have income between Rs. 2000 to 4000 before joining the SHG. Only 2 percent respondents having income above Rs. 10000. As well as only 4 percent respondents have income of Rs. 8000 to 10000 only. It indicates that the income level of women before joining SHG was very poor.

• **Distribution of the respondents according to their monthly income**

(After Joining SHG)

Table 5.3: Monthly income of the respondents (After Joining SHG)

Monthly income (₹)	No. of Members	Percentage
Below 2000	22	7.86
2000-4000	65	23.21
4000-6000	65	23.21
6000-8000	69	24.64
8000-10000	38	13.57
Above 10000	21	7.50
Total	280	100

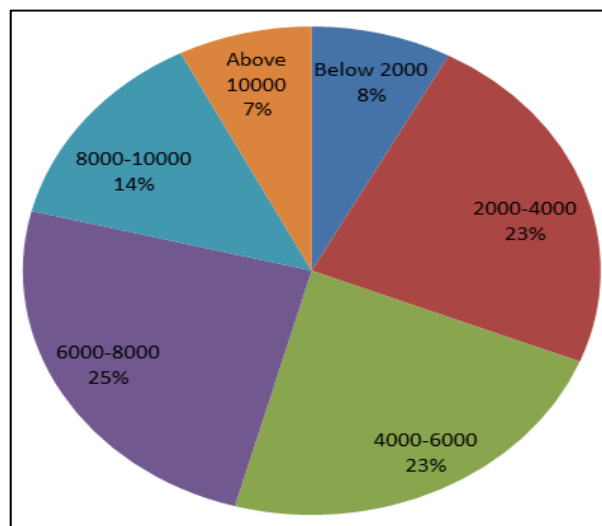


Fig 5.3: Monthly income of respondents (After Joining SHG)

Table 5.3 shows the distribution of the respondents according to their monthly income after joining SHG. There is increase in income level of women after joining SHG. According to data 69 respondents shows income level of Rs. 6000-8000 which is higher than before joining SHG.

Figure 5.3 shows that there is substantial growth in income level above Rs. 10000 which 7.50 percent which is more than 5 percent as compared before joining SHG. According to data 25 percent respondents' family income ranged from Rs. 6000-8000 followed by 23 percent respondents' family income ranged from Rs.4000-6000 As women engaged in income generating activities after joining SHGs so it can be observed the increase in income level of respondents.

6 Conclusion

Income generating activities leads to economic empowerment of the respondents. There is substantial growth in income level after joining SHG as compared to before joining SHG of the respondents. Due to economic stability the respondents get their self-respect in the society as well as in home. Self Help group activities create income generating activities for women empowerment.

7. References

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