

Self-Help Groups : - A Tool For Empowering Women and Eradicating Poverty Through Education**Dr. Prashant V. Patil**

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1. Introduction: -

This study has been executed to answer if the ladies that join a Self-Help Group are more empowered than those that aren't members of any group. It starts understanding that women's empowerment refers to the method by which those that are denied the power to form strategic life choices acquire such a capability. so as to realize this empowerment, financial assistance is being provided to women's SHGs as a strong instrument for poverty alleviation to extend their well-being, their access to resources and credit, their self-confidence, self-esteem and their creditability altogether aspects of life. A Self-Help Group may be a voluntary and self-managed group of poor women belonging to similar socio-economic conditions who save a particular amount contributing to a standard fund from which small loans are given to the members for meeting their productive and emergent needs. This model emerged within the 1980s and 1990s with the support of the Government of India, state governments, commercial bank of Agriculture and Rural Development (NABARD), the banking sector and NGOs and it's spread within the entire country especially in rural areas where 70% of India's 1.2 billion population live without access to productive assets and financial resources, with high levels of illiteracy, inadequate health care and limited access to social services. The aim of this research is to look at the advantages of those groups within the socioeconomic development of poor rural women and analyze their empowerment status in Jalgaon city. For meeting the objectives primary data was collected through a structured questionnaire and private observations within the city.

The investigation found that ladies from the SHG have a neater access to credits supported the philosophy of peer pressure and group savings as collateral. The empirical findings suggest that there aren't major differences within the level of empowerment between members and not members. albeit women from the SHG show some improvements within the areas like deciding, mobility, and self-esteem, disparities continue in income/assets control and awareness levels.

2. Review of Literature: -

1. Dr. A. Thilagaraj in his work "*A Study On Women Empowerment Through Self- Help Group Members with Special Reference to Virudhunagar District in Tamil Nadu*" stated that women empowerment wasn't only economic freedom, but to reinforce their socio-economic status. The study also envisaged that the SHG's could had best in various spheres of life when women became economically independent. They stressed that investment was also a part of empowerment, and loans for investment should be provided to women as an integral part. The study has indicated that ladies had to access and control efficiency with the economic aspect.

2. Sintayehu Hailu Alemu in her paper "*Women Empowerment Through Self-Help Groups: The Bittersweet Fruits of Collective Apple Cultivation in Highland Ethiopia*" point out towards the positive and significant impacts of SHG participation on empowerment at the community level, which suggests that SHGs offer an efficient space for ladies to share information and lift awareness about their rights. this might successively be harnessed collectively to barter more "room to maneuver" within the community. At an equivalent time, however, the info hint at negative effects from engagement at the household level. The attitudinal differences between treatment and control group indicate more conflictive relations between spouses, arguably thanks to an intensified fight to say control over household resources.

3. E. Shireesha in her paper "*Empowerment of Women through Self - Help Groups*" stated that The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action Programmes, like cost-effective credit delivery system, generating a forum for

collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in Programmes with other institutions, possessing credibility and power to make sure participation and helping to assess a private member's management capacity.

4. Smita Chaudhari in her paper “A Study of Micro financing and its beneficiaries in Jalgaon District” describe that there is an increase in the level of income and assets of the beneficiaries of SHGs and reduction in the level of poverty as a result of intervention of micro finance by SHGs. The study indicates that the women who are involving themselves in economic activities and are able to earn independently are taking independent decisions. It is very interesting to note that majority of the beneficiaries (women of SHGs) know about the importance of saving & opening up of savings bank account.

3. Study Area: -

In this research in order to fulfil the information requirement of certain objectives – to study the socio-economic background of the women beneficiaries in Jalgaon city, to find out the benefits through Self Help Group for women empowerment. The data was collected with the help of structured questionnaire for women of Self Help Group in Jalgaon City which were a combination of both open end as well as close end questions.

4. Research Methodology: -

Research in Commerce & Management (Kothari, 2010) is primarily applied research because it is directed toward aiding the management people in his decision making and problem solving. Social Sciences research may comprise studies which are reporting, descriptive, explanatory, descriptive or predictive. Reporting type of research consists of furnishing data, information or statistics. It consists of considerable skill in obtaining data from sources, abstracting the information from it, and evaluating the information from it. In descriptive type of research, the researcher tries to describe a single event or characteristics through distributions or tries to relate a few events or variables through statistical analysis.

4.1 Limitations of the Research methods: -

1. Researcher has to depend on the data and the opinion provided by the respondents
2. The researcher has to rely on secondary data which is available in the market.
3. Some variables and stakeholders may be left out which may lead to weak confirmations.

4.2 Objectives of the Study: -

1. To study the socio-economic and economic status of women’s.
2. To study the benefits through Self Help Group.
3. To find out the problems faced by the members in Self Help Groups.
4. To study the objectives behind Self Help Groups.

4.3 Data Collection: -

a. Questionnaire Method: - The Primary data was collected with the help of structured questionnaire for women of Self Help Group in Jalgaon City. Questionnaire drafted for research consisted of 17 questions which were a combination of both open end as well as close end questions. Much organizational research is conducted with secondary data, data collected for some other purpose. Such data are available from many sources.

4.4 Sample Size: -

Sr. No.	Type of Respondent	Total Number of Members of SHG
1	Students From Various Institution	33
2	Professional From Jalgaon City	25
3	Household Women’s From Jalgaon City	31
Total		89

4.5 Hypothesis: -

1. Self Help Group Contributes in positive way towards the women’s sustainable development.
2. Self Help Group is not attaining the objectives in Jalgaon city.

5. Conceptual Framework: -

The SHG may be a method of organizing the poor rural & urban women to return together to unravel their problems as a gaggle. Here, women collect their savings and put it during a bank. In return, they can access to loans with a little rate of interest with the most objective to start out a micro-enterprise. It is formed with 15-20 members living during a particular locality. Thousands of poor and marginalized women in India are building their lives and societies through these groups. Indeed, this movement has become important for the financial services delivery but also for the livelihoods' promotion, community development and women's empowerment.

Problems Faced by Beneficiaries (Self Help Group): -

1. Adequate amount of bank loans is utmost essential for executing any economic activity effectively. But within the most cases, it's been found that loans extended by the bank to the beneficiaries (SHG) were very small.
2. Various beneficiaries said that the loans are inadequate. Involvement in group activities had created extra burden on them and also increased their anxiety.
3. The participants of SHG need to face many problems being beneficiaries of SHG. that they had lack of family support, gender inequality, and marketing of their products like no advertisement, fails to understand branding & packaging, conflict among the group members, lack of coaching facilities, lack of motivation etc.
4. It's been found within the study that the majority of the ladies' members selected various sorts of Programmes because the main activity for income generation, which had created stiff competition among them.

6. Results & Discussions: -

A. Awareness Level towards SHG: -



Above Graph shows most of respondent (61) are aware about the activity of Self Help Group or they are being known to the concept of SHG.

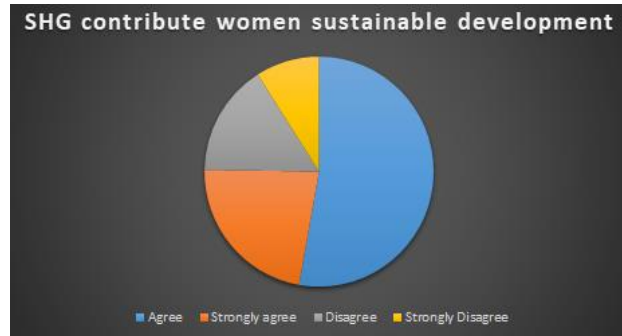
B. SHG Empowering Women: -



Above Diagram shows that Self Help Group contributes towards empowerment of women participants through their activity.

C. SHG Contributes in Women's Sustainable Development: -

Group	Observed Value	Expected Value	Percentage	Median	Chi Square Test
Agree	47	22.25	52.81	17	1.09508
Strongly agree	20	22.25	22.47		
Disagree	14	22.25	15.73		
Strongly Disagree	8	22.25	8.99		

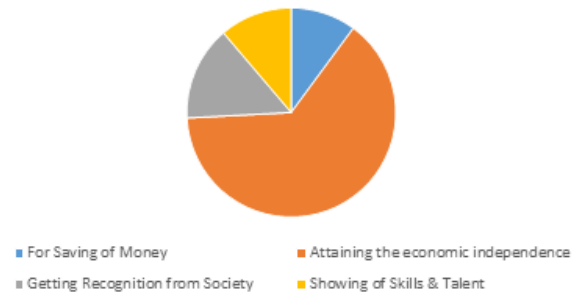


Above Table shows that most of the respondent said that Self Help Group contribute in women sustainable development through their activity. In the above table the P-value is more than 0.05 so the H1 is accepted i.e. Self Help Group Contributes in positive way towards the women’s sustainable development.

D. Reason behind Joining Self Help Group: -

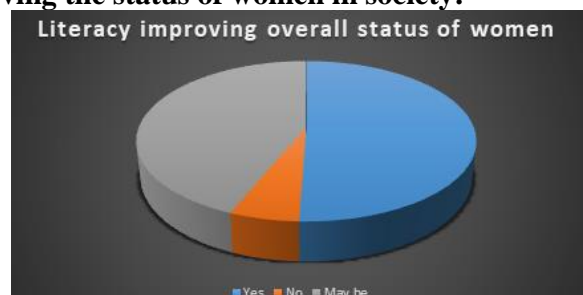
Group	Observed Value	Expected Value	Percentage	Median	Std Deviation
For Saving of Money	9	22.25	10.11	11.5	23.23
Attaining the economic independence	57	22.25	64.04		
Getting Recognition from Society	13	22.25	14.61		
Showing of Skills & Talent	10	22.25	11.24		

Reason for Joining SHG



Above Table & Graph shows that most of the women’s joining Self Help Group for attaining the economic independence through their activity engage in the SHG. If we consider the analysis based on the value of Standard Deviation is 23.23 which is more than 1 it shows that the Economic independence attended through SHG itself.

E. Literacy Level improving the status of women in society: -



Above Graph shows the importance of education in the improvement of status in society of a women. Most of respondent said that education or literacy level is important.

7. Findings: -

1. SHGs in Maharashtra have had a strong impact on a range of indicators related to women's empowerment in the state, including political participation, knowledge of administration, financial literacy, mobility and decision-making.
2. SHGs have had on livelihoods, and thereby on consumption, expenditure and savings patterns in households whose women are part of it.
3. The study found that women aided by SHGs were 10% more likely to save on a regular basis, resulting in economic empowerment, while working towards a better future for the next generation.

8. Conclusion: - The SHG have made an enduring impact on the lives of the women particularly within the urban area of Jalgaon. there's a rise in their income, savings and consumption expenditure this shows an improvement in their standard of living. the ladies have gain self-confidence, they got a chance to enhance their hidden talents after joining the SHG, they will speak freely ahead of huge group of peoples, they got recognition within the society. SHG have also given women a greater role in household deciding. The SHG can play its role in various empowerments like, economic, social, and political. there's an appreciable empowerment within the social space than economic empowerment then political empowerment as a results of participation in microfinance through the SHG Programmes and it's concluded that there's a high level of political empowerment among women as compared to economic empowerment and there was an inexpensive level of social empowerment. The study shows that the most reason for joining SHG isn't merely to urge credit, it's an empowerment process. After joining the SHG the ladies are politically, economically and socially empowered. This empowerment has enabled them to require control over their lives and their families.

9. References: -

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