
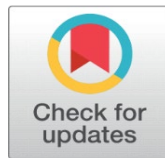
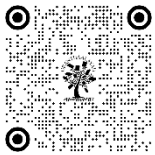


# WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGS) IN MEWAT DISTRICT OF HARYANA STATE

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## ABSTRACT

Women's empowerment has been visible in recent years as a focal topic in determining their status. To connect SHGs with banks, NABARD started a project in 1991 under which 500 support groups were linked with banks. Empowerment is a process of creating awareness among women through knowledge, education, and skills. While the savings made by women improve their economic status, they can also enhance their decision-making process. The objective of the analysis is intended to replicate the social impact of the self-help group of women to investigate the changes in the SHGs social clause, to assess the influence of the SHGs on the social status of individuals and to differentiate the attitude of individuals from the SHGs and their social impact. Microcredit plays an important role in promoting socio-economic development. The objective of SHG is to ensure health as well as to empower women financially.

**Keywords:** Economic, Empowerment, Growth, Social Development, SHGs.

## 1. INTRODUCTION

Women are a fundamental component of every economy. A country's development and progress depend on women's empowerment. Women are to be considered to be equivalent accomplices with men in progress. Freedom of women is essential to the financial advancement of the country, as well as for the upliftment of community. The end of British Raj in 1947 wasn't just significant because it finally delivered self-government for India, but also because in one stroke it conferred full citizenship on Indian women. Overnight, women in India had the same political and legal rights as men, something that was once unimaginable in a deeply conservative, patriarchal society like ours. The theory of insolvency is the prevention of women's change. Empowerment of women is needed for the economic development that covers economic, social, and social well-being. The country has now been turned over by the rapid growth of SHGs. The form of SHG has laid the foundation to address the above aspects of women's empowerment. SHGs enhance the social, and economic status of women. The truth is that on most parameters of gender equality, we are not only far behind the developed world but also lag other developing nations. And within India itself, there is wide disparity between different states in terms of the socio-economic status of women. So at one end of the scale, we have states like Kerala, with

impressive statistics on measures such as female literacy, female labor force participation, overall educational achievement of women, and financial independence of women and so on, while at the other end there are states of the Hindi heartland with embarrassingly poor outcomes on most of those parameters. As such, Uttar Pradesh (UP), as the largest state within the Hindi belt and indeed within the country itself, is the perfect place to study issues related to the socio-economic development of women, especially of the various factors that prevent the realization of genuine gender equality.

The fundamental principle of SHG is group dynamics. SHG is a small group of rural economically, socially backward people especially women, to bring out their talents, skills, and their capabilities which go to enhance their empowerment. SHGs include poor people who do not work, who do not have permanent assets, especially women. SHG structure is a seminary reinforcement of a nation. Women bring in the potential of women to improve self-assurance, enhanced position, and function in family and so on. The Self-Help Group works as a financial intermediary committee made up of 10 to 25 local women aged between 18 and 40 years. Although SHGs can be found in South Asia and Southeast Asia countries, most of the SHGs are in India. Self Help Groups (SHGs) are informal associations of people who want people to come together to find ways to improve their living conditions and who wish to collectively accomplish a common objective. The main objective of microfinance institutions is to provide loans and other financial services to the poor in rural and urban areas so that they can improve their standard of living and increase their level of income. It includes initiatives taken by both the formal and informal sectors. Yet there is an increasing tendency to over-use the term microfinance only by institutions.

## 2. OBJECTIVES OF THE STUDY

1. To find out the level of awareness of the functioning of registered Self-Help Groups among women in rural areas of Mewat.
2. To find out the rate of employment generated through registered Self-Help Groups in the rural areas of Mewat.

## 3. REVIEW OF LITERATURE

**Jain (2000)** studied "Empowerment of Women through Non-Governmental Organizations - SEWA (Self Employed Women's Association) Bank Experience" and found that the bank provides banking services to all types of people whether poor, illiterate, and self - employed women. The study shows that the bank has helped women gain skills in creating new products and identifying work opportunities. The study concluded that participation and ownership of women in a successful institution enhanced their collective power and empowerment.

**Arpita (2011)** in her research emphasized the challenges faced by women during the process of women empowerment and reform policies. The study revealed that organizations are showing the highest commitment to women's empowerment despite the long duration and high difficulty in the journey towards reform. Restrictions on the age of marriage, improving women's education, and employment prospects are empowering in some praise and found to have real meaning in their lives. The study concluded that the way women's participation in business and home affairs further models the lives of underprivileged women in rural areas has produced a significant impact.

**Sohail (2014)** in his research said that social empowerment means that the status of women should be equal to that of men by removing injustice and inequality in society. Women should be respected in society. Political empowerment means women having seats in regional and countrywide legislatures and a woman having one vote. The study concluded that to empower and develop women, they need to have access to education, job opportunities, health, and better living standards, to overcome aggression, to make decisions, and to have rights to well-being.

## 4. RESERCH METHODOLOGY

The data was collected using a structured schedule that was given to members of the self-help groups in the districts of Mewat. The interview method was also applied to gather the required information regarding this study. The present study also used secondary data. The required data were collected from the published annual reports of the State Planning Commission Board of Haryana, Municipal Offices, websites of NABARD and RBI, and other related books and journals for relevant articles related to the study.

## 5. DATA ANALYSIS

Empowerment is multidimensional which refers to the expansion of freedom of action in all spheres political, social, and economic to shape one's life. This implies that freedom of control over resources and decisions is often curtailed for women due to gender inequality at home as well as in society. Empowerment is a process that helps people to raise awareness, take action and gain more control over their lives. In other words, empowerment enables a person to do all that he wants to do. Women empowerment refers to increasing women access to financial services, besides building capacity in them, increasing access to information and resources, and promoting self-esteem.

The SHG program links with the poor through Self Help Group Promoting Institutions (SHPIs), which include NGOs, banks, and government officials. The agencies survey the village, provide the details of the program, enlist borrowers, and sometimes organize training programs. Training and capacity building can broadly be classified into two categories. General training for all SHG members covers group formation and an introduction to linkage methods, which includes basic literacy, bookkeeping, group formation, and dynamics. The additional training module relates to other types of training. These include skill formation training which aims at improving income-generating activities such as farming, craft, or business. SHG members can demand the required skill training.

## 6. ROLE OF SELF-HELP GROUPS IN SOCIO-ECONOMIC DEVELOPMENT OF INDIA

**Financial Decision-Making:** One of the primary benefits of participation in an SHG is the opportunity to save regularly, and participate in the management of these savings.

**Employment:** The implementation of SHG has generated Self-employment opportunities for the rural poor. The program helped many participants in improving their economic conditions. After joining the self-help group, the women are economically and socially empowered.

**Self-Confidence:** The group formation brought out the hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the SHG the members have improved their status in the family, become helpful in family finances, and sometimes helped others too.

**Decision-Making:** The social impact of the SHG program increased involvement in Decision-making, awareness about various programs and organizations, increased access to such organizations, and increased expenditure on Health and Marriage events, there is a Change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect.

**Table 1. Category Wise SHGs Members in Mewat District**

Category	Category Wise Member
SC	7592
ST	-
Minority	25865
Others	7323
<b>Total member</b>	<b>40780</b>
<b>PWDs</b>	<b>707</b>

(Source: Ministry of Rural Development, Govt. of India)

Table 1 shows the number of SHG members of Mewat district. This shows that 7592 members belong to SC class, 7323 belong to another caste. These numbers suggest that women's participation in SHGs is increasing greatly. The majority of the population belongs to minorities.

**Table 2. Social Impact of SHGs in Women Empowerment (Mewat)**

Indicator	SHGs Respondents	Percentage
Self confidence	69 (90)	76.7

Communication level	56 (90)	62.2
Leadership qualities	50 (90)	55.5
Social security	67 (90)	74.4

(Source: Primary Survey)

Table 2 shows the effect of self-help groups on the social empowerment of women. It was found out that women have become socially empowered after becoming members of SHGs, i.e. 76.7 percent of women members have gained confidence after joining SHGs, raising voice against social evils; 62.2 percent of women reported that they had increased their level of communication with outsiders; 55.5 percent of women reported that their status in the family improved after joining SHG; And freedom to go out; 74.4 percent of women reported that their social security has also increased after joining SHG

The comprehensive data indicates that Self-Help Groups (SHGs) have significantly influenced their members, particularly in enhancing self-efficacy and providing social security. Nonetheless, the comparatively lower percentages in communication proficiency and leadership attributes suggest potential avenues for development. The enhancement of communication competencies and the cultivation of leadership skills could further empower SHG members, enabling them to engage more fully in decision-making processes and contribute to the sustainability of their respective groups. Strategic interventions, such as skill development workshops or leadership training initiatives, could effectively address these deficiencies and improve the overall efficacy of SHGs in transforming the lives of their constituents.

**Table 3. Economic Impact of SHGs in Women's Empowerment (Mewat)**

Indicators	SHGs Members	Percentage
Meeting family expenditure	69 (90)	76.7
Access to credit	77 (90)	85.5
Better Economic conditions	73 (90)	81.1
Reduction in dependence on money lenders	80 (90)	88.9
Increased savings	72 (90)	80
Living standard	66 (90)	73.3

(Source: Primary Survey)

Table 3 shows that women have become financially stronger after joining SHG i.e. 76.7 percent can bear the expenses of the family, 85.5 percent women have more access to credit, 81.1 percent women accepted Their economic condition has improved significantly since joining SHG, with 88.9 percent of women members acknowledging that their dependence on moneylenders has decreased after joining SHG; 80 percent of SHG members reported that their monthly savings have increased, with 73.3 percent of respondents stating that their membership of SHG has increased their standard of living significantly.

## 7. CONCLUSION & SUGGESTIONS

The formation of Self-Help Groups is “not ultimately a micro-credit project but an empowerment process”. It aims at empowering women and thus uplifting their families above the poverty line. It is a gradual process resulting from interaction with group members through awareness and capacity building. Within the SHG approach, empowerment is embedded at many levels. The impact of SHG on the various dimensions of women empowerment depends on the backwardness, prevailing cultural practices, and demographic prole of the area. This revolution of micro finance is a long way to go for success. Self-help Groups have been playing a considerable role in training Self-employment, infrastructure development, marketing and technology support, communication level of members, self-confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality, and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value. It is recommended that financial support should

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be provided to improve the financial position of the SHGs. Also, special programs should be taken from time to time to empower women and increase their capacity.

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### **CONFLICT OF INTEREST**

The authors declare no conflict of interest between them.

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