

PERCEPTION OF WOMEN TOWARDS SELF HELP GROUPS AS A TOOL FOR WOMEN EMPOWERMENT.

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Abstract

In the globalization era with the increasing global disparity between the rich and the poor, Self Help Groups have shown the way forward to reduce this disparity and they provide the means to bridge the gap between the haves and the have-nots. They contribute to correct the mismatch of income across social groups as they are increasingly becoming a new poverty-fighting strategy.

The world over the growing identity of self help groups as an instrument of poverty alleviation in the society at large is being established by each passing day. The role of SHG in poverty eradication as well as empowerment of the poor and weaker sections has gained excellent recognition in many countries including a few developed nations too.

This apart, certain self help groups are exclusively being established and managed by women leading to women empowerment. Women who had limited means to empower themselves, started finding themselves in a position to command and demand respect in the business world due to the self help groups into which they have formed themselves. They are now in a situation where they are no longer at the receiving end in business transactions.

This paper attempts to draw out the perceptions of women on whether self help groups are a tool for their empowerment or do they consider self help groups managed by women turning out to be pawns in the hands of men who run the show from behind.

Keyword: Self Help Groups, women empowerment, Economic disparity and Inequality.

1. Introduction

Among communities, women commonly face higher risks and greater burdens in situations of poverty and the majority of the world's poor are women. Women's unequal participation in decision making processes often prevents them from fully contributing to aspects related to planning, policy making and implementation. The only way to transform the scenario is through women empowerment.

Women empowerment is a lively and multi-dimensional process which enables women to realize their potential and powers in all spheres of life. It is really important that as a society we all should come together and empower our women as this comes out as a tool for sustaining ourselves. The

concept of Women Empowerment gained importance with several important assessments, debates and criticism that were generated by the women's movement, particularly by the world feminists. This process would materialize only when there is a conducive environment for the enlightenment which is to be ensured first. Empowerment is enlightenment and there is no development without enlightenment; it is the quality of life measured not in terms of rising money incomes or longer life spans alone, rather by the autonomy and security enjoyed by women everywhere.

One of the most dynamic and dominant approach to women empowerment is the formation of self help groups more particularly among the women of the lower sections of the society who have long been suppressed. If women organise themselves into a Self help groups which has as its motto self help through mutual help, the disadvantages of being loaners resulting in financial exclusion, will be corrected to a large extent. A self help group will be in a position to access financial services from both formal and non-formal sources due its sheer strength in numbers.

Formation of Self help groups is a way forward for attaining women development and empowerment at large. It has been rightly stated by the First prime Minister of Independent India, Pandit Jawaharlal Nehru that, "In order to awaken the people it is the women who have to be awakened and this is only possible when women are given their desired place with position in the society and should be treated as equal partners as men Once she is on move, the family moves, the village moves and the nation moves". It is the nobler of the two, for it is even today the embodiment of sacrifice, silent suffering, humility, faith and knowledge".

The empowered women will be able to exercise their preferred choices to set their own agenda and also be in a strong position enough to challenge their subordinate position in the society at whole. In the Indian scenario, the rate of women is less than half than that of men in work participation and despite various efforts made towards economic empowerment, majority of the active female population continues to be restrained to the informal sector of micro, small scale enterprises.

Women empowerment is the stage which can be acquired through providing encouraging factors like opportunities, resources, skills and the process of empowerment is facilitated by specific strategies designed by various agencies for the purpose. All the initiatives should result in the overall development of the women which convert them to be the 'contributors /participants' in the nation building process rather than mere beneficiaries of certain welfare schemes/programmes.

Perception is the way a situation or a phenomena or an idea is understood by a person not because of the idea itself but because of the operation of the senses of the individual concerned. How do women perceive self help groups as a platform for their empowerment is the main focus of this study and also to study if women are increasingly organising themselves into groups to derive the advantages thereof.

2. Review of literature

Review of literature on the topic of self help groups, women empowerment and perception studies revealed that certain direct studies on women's perception towards self help groups as tool for their emancipation have been carried out but this study is in a different context as it has been carried out in a different time frame and different areas of study. The related review is presented hereunder.

Huma, Abid Hassan (2017) *Asian Social Work and Policy Review*, vol 11, Issue 2, pp105-180 in their Article state that Self-help group-bank linkage program is considered a powerful tool for eradicating poverty in many poor and developing countries, especially in Asia. The number of these groups has increased rapidly during the last few years; however, their efficacy to achieve long-term poverty alleviation has been questioned by many researchers. Previous studies have focused mainly on objective indicators to understand the program's impact on the lives of its members, such as changes in the economic condition and the development of conceptual frameworks. The key recommendations included (i) increased organizational support, (ii) focus on skill development, (iii) training and motivation, (iv) effective leadership, and (v) regular meetings.

Sivachithappa. K (2013) *Impact of Micro Finance on Income Generation and Livelihood of Members of Self Help Groups – A Case Study of Mandya District*, opines that the traditional Indian society functioned mainly on the basis of self-help and mutual aid. However, in recent years, they have been emerging as a major strategy for the promotion of informal credit to the poor. Self-help groups are expected to make a significant contribution to poverty alleviation and empower the members in economic, social and political spheres. These programmes are also expected to become increasingly self-reliant and independent of donor funds. In rural India, there is substantial degree of feminization of poverty on account of an increase in the net population growth rate among the landless agricultural labour households (including SC/ST and other backward classes women), low level of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support to create wage as well as self employment opportunities. This list includes economic factors responsible for feminization of poverty which are much stronger in operation and which function along with socio-cultural barriers and discrimination against women in economic participation. The objectives of the self-help groups are to promote strong and independent women groups who exert control over their own development and that of the community. The women would be equipped with managerial and technical skills through enhanced participation in economic activities. In this context, it is desirable to generate information and analyse to what extent these micro finance programmes have been able to reduce poverty and vulnerability by; increasing capital/asset formation at the household level, improving household and enterprise incomes, enhancing the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises,

empowering women and improving the accessibility of other financial services at the community level.

Arindam Laha & Pravat Kumar Kuri (2014) *Measuring the Impact of Microfinance on Women Empowerment: A Cross Country Analysis with Special Reference to India*, International Journal of Public Administration, 37:7, 397-408, state that the outreach of microfinance program is considered to be a means to enhance the economic opportunities among the women section of the population and thus have its far reaching implications to the empowerment of women. In this respect, a wide variation in the outreach of microfinance program to the women poor households is observed across countries of the world. In India, the states having higher level of microfinance outreach are also the states with a relatively high level of women empowerment. It is, thus, predicted that an all-inclusive microfinance system would strengthen the process of financial inclusion in India and thereby would promote women's empowerment.

Prof Patel Ritesh and Prof Patel Mitesh (2012) *Micro Finance- A tool to improve living standard"* Asian Journal of Research in Banking and Finance Year : 2012, Volume : 2, Issue : 8 pp 92 to 105 undertook a study to find the impact of micro financing on living standard of urban poor women & its societal consequences with specific focus on women self help group members in Ahmedabad City. Various analytical tools such as Descriptive statistics, factor Analysis, Reliability Analysis, ANOVAs, chi-Square & Pair T-Test were applied. Through microfinance or SHG women's social status, self confidence, decision making in household and savings are increased. They feel themselves fearless and can move out of the house and also taking care of their family. Through Microfinance Living Standard of People is improved.

Kabeer distinguishes between women as marginal, joint or primary decision makers, using a matrix, which considers women's role in decision-making regarding the use of the loan, participation in running the business, and the use of profits. She writes that it is important to acknowledge this complexity in household gender relations, and to reflect on the mix of structural, individual and programme factors which influence the degree of control women are able to take over their loan.

Kabeer. N 26, 2010, asserts that, in order for a woman to be empowered, she needs access to not only have women been historically disadvantaged in access to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses and the material, human, and social resources necessary to make strategic choices in her life. Access to resources alone does not automatically translate into empowerment or equality, however, because women must also have the ability to use the resources to meet their goals. In order to empower women, they must be able to use resources for a purpose they choose.. Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them. However, these goals also can be heavily influenced by the values of the society in which women

live and so may sometimes replicate rather than challenge the structures of injustice. First you shouldn't speak because you are a girl, then later you shouldn't speak because no one will marry you, then later you shouldn't speak because you are a new bride. Finally, you might have the chance to speak but you don't speak because you have forgotten how to.”

NABARD (2012), “ SHG-Bank linkage: NABARD and Micro Finance” 2001-2002. On an average, one SHG consists of 15 to 20 members; a group leader is nominated on the basis of rotation from amongst the group members to conduct meetings. About 75 per cent of the members of the Self Help Groups are illiterate (including those who can sign only) and only 5 per cent have some post primary education. However, I was impressed by the methodical and orderly process by which the self-help groups conducted their business. Meetings are usually held once in a week. Normally, the agenda is disbursement of loans, collection of savings, fines etc. A record of loans, savings and fines are maintained by an educated member of the SHG, by the group leader or by a facilitator who is paid honorarium by the group. Some evaluations paint a positive picture of the impact of credit programs on women's lives (Kabeer 2001). Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing ‘virtuous spirals’ of empowerment (Mayoux, 2000).

Dr. Deepti Umashankar (2006) studied Women have to be acquainted with the government machinery through illustrated pamphlets and lecture and demonstration sessions that make clear the tasks of different functionaries. A successful intervention for empowering women necessitates several elements – an important one is imparting of new skills: the consequence of women assuming new roles is also support through training for enabling them to perform these roles.

3. Research Methodology

The present study primarily focuses on women perceptions of the overall functioning of the self-help group in empowering them. A questionnaire survey was administered to 200 women from Telangana were selected at Random and their responses were elicited through a schedule. These women belonged to self help groups having membership for more than five consecutive years in such self-help groups. A total of 200 samples were surveyed for the purpose of the study. Simple random sampling has been used to collect data. Both quantitative and qualitative data have been collected through a structured questionnaire schedule using direct interview method.

4. Objectives of Study: The main objective of the study is elicit the perception of women on self help groups as a platform for women empowerment. To achieve the main objective, the following sub-objectives are formulated for analysis.

1. To know the perceptions of women on effectiveness of group meetings.
2. To elicit their opinion on income generating capacity of activities undertaken in the group
3. To gauge the level of awareness of among them regarding goals of establishing self help groups
4. To draw out the perception of women on the saving inducing capacity of self help groups

5. Hypothesis: In order to establish a link between empowerment and SHG the following two hypotheses were formulated. While the first Hypothesis seeks to elicit women perception towards SHG, the second Hypothesis seeks to draw out their inducement to form into a SHG.

H₀: Women perceive self help groups are a platform of women empowerment.

H₀: Due to the tremendous success of some self help groups, many more are being induced to form and organize them and the movement is spreading very rapidly in recent years.

Testing the Hypothesis H₀: women perceive self help groups are a platform of women empowerment

6. Data analysis

To study whether the tremendous success of some Self Help Group led to increase in number of Self Help Group formations, One Way ANOVA test is applied taking variable like effectiveness of SHG, income generating activities, awareness and SHG encourages thrift as fixed factor and factors determining perception towards SHG viz.,

- a. Group meetings of SHG are effectively conducted.
- b. Activities undertaken in the SHG are income generating
- c. Women are aware of the goal of the SHG
- d. SHG encourages thrift

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Effectiveness of group meetings	Between Groups	506.749	4	126.687	437.724	.000
	Within Groups	118.663	410	.289		
	Total	625.412	414			
Activities undertaken in the group have income generating capacity	Between Groups	555.429	4	138.857	3258.442	.000
	Within Groups	17.472	410	.043		
	Total	572.901	414			
Awareness among them regarding goals of establishing SHG	Between Groups	539.746	4	134.937	553.249	.000
	Within Groups	99.998	410	.244		
	Total	639.745	414			
SHG encourages thrift among the members	Between Groups	613.802	4	153.451	2037.249	.000
	Within Groups	30.882	410	.075		
	Total	644.684	414			

Analysis of Table: Many of the SHGs provide a platform for women to seek empowerment to study this, the data is classified based on the factors of perception towards SHG. One Way ANOVA is applied to test the association between perception towards SHGs and women empowerment. In case of all the factors which represent the perception of women towards SHG as a platform for social empowerment, the significance value obtained is less than the alpha value of 0.05 ($p < 0.05$). This states that there is significant association between SHG and women empowerment and hence, the hypothesis is **accepted**.

Thus it is concluded that, women consider SHGs as a tool for their empowerment.

H₀: Due to the tremendous success of some self help groups, many more are being induced to form and organize them and the movement is spreading very rapidly in recent years.

Data analysis

To study whether the tremendous success of some Self Help Group led to increase in number of Self Help Group formations, One Way ANOVA test is applied taking variable like SHG's have received huge success in recent past as fixed factor and factors determining liking towards formation of SHG viz.,

- a. Most of the SHG's are running in profit,
- b. SHG is formed by observing other SHG's success,
- c. Plenty of women are showing their interest in joining SHG,
- d. Many women are planning to start new SHG,
- e. Women consider SHG as feasible source of earning,
- f. It is easy for women to join SHG & start earning and
- g. SHG's are gaining momentum because of proper managerial skills of women associated with it

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Most of the SHG's are running in profit	Between Groups	717.759	4	179.440	1347.031	.000
	Within Groups	54.617	410	.133		
	Total	772.376	414			
Your SHG is formed by observing other SHG's success	Between Groups	666.761	4	166.690	931.623	.000
	Within Groups	73.359	410	.179		
	Total	740.120	414			
Plenty of women are showing their interest in joining SHG	Between Groups	506.749	4	126.687	437.724	.000
	Within Groups	118.663	410	.289		

	Total	625.412	414			
Many women are planning to start new SHG	Between Groups	613.802	4	153.451	2037.249	.000
	Within Groups	30.882	410	.075		
	Total	644.684	414			
Women consider SHG as feasible source of earning	Between Groups	506.749	4	126.687	437.724	.000
	Within Groups	118.663	410	.289		
	Total	625.412	414			
It is easy for women to join SHG & start earning	Between Groups	555.429	4	138.857	3258.442	.000
	Within Groups	17.472	410	.043		
	Total	572.901	414			
SHG's are gaining momentum because of proper managerial skills of women associated with it	Between Groups	539.746	4	134.937	553.249	.000
	Within Groups	99.998	410	.244		
	Total	639.745	414			

Analysis of the Table: Many of the SHGs are formed after observing the success of most of the successful SHGs and to study this, the data is classified based on the factors of Preference for forming SHGs. One Way ANOVA is applied to test the association between Preference for forming SHGs and Success of Women SHG. In case of all the factors which represent the preference of forming SHG the significance value obtained is less than the alpha value of 0.05 ($p < 0.05$). This states that there is significant association between formation of new SHGs and Success of Women SHGs and hence, the hypothesis is **accepted**.

Thus it is concluded that, many SHGs are formed after observing the success of most of the successful Women SHGs.

7. Other pertinent Findings

- Out of the total respondents, majority of the respondents of SHG agree that in SHG the prices of the product are kept in accordance with consumer's paying capacity. This helps the Self Help Groups in increasing the demand for their products and also helps the SHGs in gaining some additional profits.

- Personal selling helps the Self Help Group to promote its products due to the advantages like it facilitates product demonstration, it provides two way communication, provides personal touch, etc. associated with it. Majority of the respondents agree to the fact that Personal selling is effectively used by SHG to promote the product.
- Having a trained sales person helps the organisation to achieve its sales target effective at minimum cost and also helps the organisation increase its turnover. During the research, mixed opinions were received from the respondents when they were asked whether SHG's have trained sales persons to sell the product. Some of the groups hire the services of trained sales persons whereas some groups do not have such sales persons in the organisation.
- Most of the women who join SHG belong to low financial background and they join the group in order to solve their financial problem improve their standard of living. Thus, most of the Women consider SHG as feasible source of earning. Majority of the members of SHG agree to this fact which is supported by 44.9% of the members who also agree to the above fact.
- As a part of promotional practices SHGs participate in various renowned exhibitions at the nearby places. Participating in such exhibitions helps them to be in direct contact with the customers to come to visit their stalls. This also helps them to build up their brand image. Almost all the members of SHG agreed their group participates in such exhibitions to market their product.

8. Suggestions

- Formal business education should be provided to self help groups. This will help them to learn modern day promotional practices & will help them to create sustainable brands.
- Self help groups should have long term business planning. Their marketing strategies should be designed in such a way that business should grow in long term.
- At present Self help groups are not in a position to compete with private sector businesses however by adopting professional business management practices they may compete them. The strength of Self help groups lies in their indigenous technologies. Self help groups can achieve desired success by integrating professional management practices with the products developed through indigenous technologies.

9. Conclusion:

Women Empowerment is the need of the day, as it has been pointed out, the hand that rocks the cradle should be cared for and nurtured. Women should be encouraged to form themselves into self help groups as it has been proved in this study that it leads to their empowerment. They will be in a

better position to compete with the male dominated world if they have a collective power. Women have to fend for themselves when it comes to promoting their products. It has been known that business promotional practices plays a vital role in success of any business. Self help groups are no different. They have to prepare promotional policies in such a way that their products & services can reach the customer. The study reveals that the business success of women Self-Help Groups is the function of their adoption of appropriate sales & promotional practices. Self help groups use personal selling, leaflet, banners & hoarding as tools to promote product. Most of their products are sold through personal selling. The women involved with Self help groups are trained in selling the product. They may not be able to follow professional selling techniques however they are good at selling in their own style. While introducing new product in the market, Self help groups take help of personal selling method & use to keep their product display at various exhibitions.

It has also been observed during the study that many of the Self help groups are formed after observing the success other Self help groups. Looking at the success of Self help groups, most of the rural women are considering Self help groups as good option for their bread and butter. Hence the result is more & more women are joining existing Self help groups or in the opinion of starting their own Self help group.

At the end, it can be said that Self help groups are creating impact and are in the forefront of women empowerment. SHG are enhancing their business prospects by associating with NGO's but they have to work a lot in the area of professionalism.

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