

“A Detailed Study on Women Empowerment through Self-Help Groups with Special Reference to Satna City (M.P)”

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Abstract:

The study made an effort to examine the factors that led women to join self-help groups, their socioeconomic circumstances both before and after participating, and the degree of happiness they felt. Primary data were gathered from 100 women SHG members in the Satna area of Madhya Pradesh for the analysis. The study's final finding is that the majorities of the women who belong to the groups are pleased with the SHGs' activities and have benefited from doing so. The perceived level of women's empowerment through SHGs was determined by taking a representative sample of respondents, comprising 100 SHG groups. A purposeful cum random sampling technique was utilized to choose the participants. Members' perceived empowerment levels were determined using the Perceived Empowerment Index. According to the study, participating in SHGs gave women more social recognition, enhanced their social status, encouraged self-employment, and helped them develop the saving habit. According to the study's findings, most SHG respondents felt that their SHGs had given them a medium level of overall empowerment.

Keywords: Socio-Economic, Women Empowerment, Satisfaction Level

Introduction:

SHGs, which were first established in 1989, are typically made up of 8–10 women who meet once a week to collect money from their members, connect them to banks, and offer low-interest loans. In contrast, women-led self-help groups (SHGs) in underdeveloped regions of India fought COVID-19 bravely by producing essential medical items like masks, sanitizers, and protective gear, maintaining communal kitchens, and providing financial aid to underprivileged individuals and groups.

The Union government has also provided financial support to Farmer Producer Organizations (FPOs) and Micro Food Processing Enterprises (PMFME). Additionally, government initiatives have pushed women to have bank accounts, which have facilitated SHGs, access to loans. SHGs,

on the other hand, have achieved success by lowering the amount of non-performing assets held by banks.

According to Prime Minister Narendra Modi, by creating a self-sufficient economy and encouraging women to explore the global market, new improvements have been included into the sustainable development model.

Self-help group for women

Self-help groups are sometimes started by non-governmental organizations (NGOs) with broad anti-poverty objectives. Self-help groups are seen as instruments for attaining objectives including empowering women, developing leadership abilities among the underprivileged and needy, increasing school enrollment, and enhancing nutrition and birth control usage. Financial intermediation is frequently seen as a stepping stone rather than a primary objective to these other objectives. This might hinder their efforts to federate locally controlled money pools, as credit unions have done in the past, as well as their growth as sources of village capital.

Women must be empowered to make their own choices based on their own freedom, self-worth, and trust. It is clear that discrimination based on gender is useless and wasteful when one considers the rise of women over the past few decades. Women in households are underpaid, treated like slaves and cooks, and their actual potential is rarely appreciated. To overcome these obstacles and provide women a self-sufficient status in Indian society, women must be empowered in India.

Literature review:

Selvakumar (2015) conducted research on women's empowerment in the Krishnagiri area of Tamil Nadu through self-help organizations. The primary and secondary sources of the data needed for the investigation have been gathered. The method used has been a multistage random sampling procedure. Analysis of the average and percentage was done in order to derive a meaningful interpretation of the findings. To determine the motivations behind joining the self-help group, the Garret ranking technique was employed. The observable variables were measured and their relationship was ascertained using factor analysis. The study's findings showed that the SHGs had a bigger influence on the recipients' social and economic lives.

Tandon (2016) examined several viewpoints on women's empowerment and provided a definition of the concept that takes into account both psychological (cognitive) and economic factors.

After researching women's empowerment in Uttar Pradesh, **Rachit (2017)** came to the conclusion that SHGs play a significant role in improving the lives of rural women.

According to **Thilagaraj's (2020)** study on women's empowerment, women's lives have been made more powerful on both a social and economic level by their participation in SHGs.

According to **Gupta and Rathore (2021)**, joining a SHG significantly increases women's overall empowerment. Additionally, it was suggested that women are primarily powerful economically, with social and political empowerment coming after.

PURPOSE OF THE STUDY

- To determine the degree to which SHG members are satisfied with the activities of SHGs.
- To learn the motivations for joining and maintaining SHGs.
- To assess respondents' socioeconomic level both before and after participating in SHGs

Research Methodology:

The primary research was carried out in the Satna district of 2023, and the research tool was a questionnaire for the collection of primary data on the respondents' demographics, housing features, and asset ownership. Only women participated in the current investigation as respondents. The major informants for the survey were both SHG members and SHG non-members. The selection of respondents and SHGs used multi-stage purposive and stratified random sampling. The sources, collecting, and analysis of data are all part of research methodology. It seems appropriate to define the distinction between research methodology and research methodologies at this point. Primary data was mainly collected from different women self-help group members. A total of 100 women group members considered as a sample size from Satna district. Under satna there are 11336 SHGs and total member involved 119497 approximate.

All those approaches utilized for research considered to be research methods. The questionnaire was divided into three sections: the first section asked about the motivations behind joining and remaining in SHGs; the second section asked about demographic information about the women group members, including their educational background, age, household income, and employment status; and the third section asked about the extent of social and economic advancement.

SCOPE OF STUDY

The study focuses on Satna's self-help group participants who are women. For the study, participants are selected from the Satna self-help group. The Satna district's self-help groups had an impact, according to the researcher. The researcher also notes a number of issues that Satna district self-help group members encounter.

Data analysis and Findings:

Demographic study:

Age	No of Respondents	Percentage (%)
18-30	25	25%
31-40	35	35%
41-50	30	30%
Above 50	10	10%
Total	100	100%

Outcomes: under this study mostly age group were involved between 25 to 50 age group members.

Education	No of Respondents	Percentage (%)
Illiterate	45	45%
Literate	55	55%
Total	100	100%

Outcomes: Under this research paper 55% respondents were literate and 45% respondent were illiterate.

Family Status	No of Respondents	Percentage (%)
Joint	52	52%
Nuclear	48	48%
Total	100	100%

Outcomes: This research study respondent involved group in majority wise joint family members and then nuclear family.

Reasons for Joining SHG's

Options	Yes	No	Total
Family Support	90	10	100
Help women from economically weaker	85	15	100
Financial independence through self-employment	87	13	100
Easy availability of loans	75	25	100
Fulfillment basic necessities	65	35	100
Eliminating poverty	77	23	100
Improved healthcare and better family planning.	80	20	100

Outcomes: women joining SHGs mainly for family support and Help women from economically weaker then financial independence through self-employment. Under this research 80 percent women joining for improved healthcare and better family planning.

SHG's activities:

Options	Yes	No	Total
Handicraft making	66	34	100
Beauty Parlous Management.	42	58	100
Female hygiene products.	80	20	100
Paper Products	75	25	100
Readymade garments	35	65	100
Leather Products	45	55	100
Bakery Items	60	40	100

Outcomes: SHGs activities done by women mainly female hygiene products and paper products after majority come with handicraft making and bakery items.

Functions of Self Help Groups

Options	Yes	No	Total
Employment and income-generating activities.	78	22	100
Offer collateral-free loans to sections of people	67	33	100
Microfinance services to the poor.	72	28	100

Encourage the habit of saving among the poor.	85	15	100

Outcomes: The main functions of self help group encourage the member's habit of savings among the poor and employment and income generating activities. They also provide microfinance to the poor.

ROLE OF SHGs IN WOMEN EMPOWERMENT

Options	Yes	No	Total
SHGs provide women entrepreneurs	79	21	100
Economic Independence	77	23	100
Social Upliftment	82	18	100
Political Mobility	50	50	100

Outcomes: Social upliftment and motivate to become women entrepreneur are the main role of SHGs. They also run for economic independence to the needed women.

Findings:

1. SHGs are extremely important for the empowerment of women because they enable women from lower socioeconomic groups to develop social capital. Self-employment possibilities that lead to financial independence also enhance other development elements including family planning, healthcare, and literacy rates.
2. SHGs are essential for providing the impoverished with access to finance, which is a critical component of reducing poverty. Additionally, they greatly contribute to the empowerment of women since SHGs assist women from lower socioeconomic groups in establishing social capital. SHGs have main activities which perform in satna city like handicraft making, Beauty-parlor management, Provide female hygiene product, Paper products, readymade garments, leather products and Bakery items.
3. SHGs are essential for providing the impoverished with access to finance, which is a critical component of reducing poverty. Additionally, they have a significant impact on women's empowerment since SHGs assist women from lower socioeconomic groups in

establishing social capital. The primary purpose of the Self Help Group (SHG) is to increase the impoverished people's functional capacity in addition to giving them jobs and other means of earning money. It provides Employment and income-generating activities. Offer collateral-free loans to sections of people, Microfinance services to the poor, encourage the habit of saving among the poor.

4. Self-help organizations are seen as instruments for accomplishing objectives including empowering women, developing leadership qualities among the impoverished and destitute, increasing school attendance, and enhancing the use of birth control and nutrition. Also felicitate economic Independence, social uplift and motivate to coming entrepreneur.

CONCLUSION

SHGs stand out as a vital strategy for eradicating poverty and empowering women and the general public. They are a great way to increase social justice, empower women, and combat poverty. Women's SHGs have increased women's influence as beneficiaries and decision-makers in the democratic, economic, social, and cultural spheres of life and sensitized women members to take an active role in the socioeconomic development of satna city. There is a mass of study on the contribution SHGs make to the empowerment of women and the general public, and there is evidence from all over the world that SHGs help to combat poverty. Self-help organizations are an efficient strategy to promote women's health since they increase members' understanding of health issues and provide financial security during times of illness.

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