

***STUDY ON EMPOWERMENT OF WOMEN THROUGH  
SELF-HELP GROUPS IN LESS DEVELOPED PART OF  
JOGESHWARI-EAST (MUMBAI SUBURB)***

**By Hema Mehta**

**Abstract**

This study tries to inspect the effect of interest in Self-Help Groups on the strengthening of women while conceptualizing any program for women with regards to the colossal significance being given to the gathering approach. The review is arranged in District of Mumbai, where certain parts are less created. The review utilizes the individual story strategy to give a voice to women' point of view portraying the wonder of move of women before joining SHGs to being enabled. The different measurements of strengthening, for example, Economic, Socio-social, Interpersonal and Political measurements are examined. Access to credit can help women by empowering them to begin and extend private companies, regularly joined by market get to. The women experienced sentiments of opportunity, quality, self-personality and increments in levels of certainty and self-regard. In addition, inclusion in SHGs has empowered women to have a voice in the group issues and they have possessed the capacity to handle issues and have picked up control over basic leadership in the family units. Despite the fact that women barely include themselves in legislative issues, their interest in SHGs has modified them, and these women have understood the significance and the privilege to vote without being impacted by anybody. A portion of the proposals for a route forward incorporate giving a meeting of sources of info, guaranteeing a proactive contribution of women in the program, changing social standards and recognitions and tying down with more extensive developments of social change.

**Keywords**

SHG, Women's participation, Decision making, social and Political activities.

## **Introduction**

### **Self Help Groups (SHGs)**

SHG is characterized as a deliberate gathering esteeming individual communications and common guide as a method for modifying or improving the issues saw as alterable, squeezing and individual by a large portion of its members. These gatherings are deliberate relationship of individuals shaped to achieve certain aggregate objectives that could be monetary, social or both. The cause of SHGs is from the Grameen Bank of Bangladesh, which was established by Mohammed Yunus. SHGs were begun and shaped in 1975. In India NABARD had started in 1986-87. Be that as it may, the genuine exertion was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a little financially homogeneous proclivity gathering of the poor intentionally meeting up to spare little sum consistently, which are saved in a typical store to meet individuals crisis needs and to give guarantee free advances chose by the gathering. They have been perceived as valuable device to help poor people and as an option component to meet the pressing credit needs of poor through thrift. SHGs improve the equity of status of women as members, chiefs and recipients in the just, financial, social and social circles of life. The fundamental standards of the SHGs are gathering approach, shared trust, association of little and reasonable gatherings, amass cohesiveness, spirit of thrift, request based loaning, guarantee free, women benevolent advance, peer aggregate weight in reimbursement, aptitude preparing limit building and strengthening. There are 3 models of acknowledge linkage of SHGs for banks that exist in India: Model I: SHGs shaped and financed by banks. Amid most recent five years very nearly one fifth of the aggregate numbers of SHGs financed were from this class. Model II: SHGs framed by NGOs and formal offices yet straightforwardly financed by banks. This model keeps on having the real share i.e. 72 percent to 75 percent of the aggregate number of SHGs financed. Model III: SHGs financed by banks, utilizing NGOs and different organizations as monetary middle people. The share of combined number of SHGs connected under this model up to March 2006 kept on being generally little at 6 percent.(Micro-Finance and Rural Development, 2009).

The SHG arrangement incorporates a couple stages before making a gathering. At first, mindfulness is made with respect to the microcredit program and advantages are talked about.

A gathering of women will join the SHG and are prepared to spare cash and instructed with respect to pay creating exercises. The whole program sets aside about a month's opportunity to persuade the members. The SHGs are initially required to spare. When they obtain some budgetary teach they can acquire from a bank against their funds. Credit against funds is given relying upon the trend showed by the SHGs. The initial six months are implied for limit building and after the term, in view of the consistency of the gatherings and the participation of the members the primary term financing is finished. The financing was encouraged by the Dena Bank, Bank of Maharashtra and HDFC. The advance sum is circulated among its individuals as indicated by the gathering's need. The rate of intrigue charged by the SHG from its individuals is 2-3 percent for each month. Utilization advances are permitted. The SHGs are in this way ready to give managing an account administrations to their individuals, which are financially savvy, basic, adaptable, open to their individuals or more all with no default in reimbursement credits. There are currently 12 new gatherings shaped in a similar town. The women themselves moved toward asking for to frame a gathering.

### **Literature Review**

Women's fortifying can be measured by factors adding to each of the going with i.e. their own, monetary, familial, and political reinforcing. Family and interfamilial relations are to be joined which is acknowledged to be a central locus of women's dis-fortifying in India. To appreciate the change women involvement in getting the opportunity to be particularly empowered we look at the above edges. Distinctive audits exhibit that the women have been occupied with perspective of factors, for instance, wage, families, political, essential administration etc.

Jason Cons, Kasia Paprocki (2010) in their paper researched the repercussions of microcredit's social and money related mediation in the lives of borrowers in Bangladesh. Their objective was to explore recipients' own specific assesses and experiences of microcredit. They explored recipient experiences with microcredit using an approach called bunch based oral presentation by working with social occasion of 10 landless specialists living in Arampur, setting them up in subjective research frameworks and working up a co-operator investigate

inspiration that mapped to specific stresses inside the town. These society examiners then finished hands on work in their gathering, coordinating semi and unstructured gatherings with 150 recipients of microcredit credits (addressing 10% of total families in Arampur) over various sittings, and recorded these discussions using propelled sound recorders. Recipient perspectives on the consequences of a specific social intervention in Bangladeshi nation life were researched.

M. Lucy, Jayati Ghosh, Edward Kujawa (2008) in their survey went for cognizance the level of fortifying women showed by appreciating a microcredit propel program. They perceived how NaariUdyog Kendra, a SHG's women business visionaries in its microcredit crediting program displayed indications of fortifying related to compensation time, guideline, land and asset proprietorship, group engagement, adaptability to settle on choices, and fundamental initiative. The noteworthy creates used were loan repayment, Operating a business, land ownership, livestock proprietorship: rate of animals asserted, decided buying and offering creatures, primary boss on contributing credit, primary pioneer how to spend propel pay, head of household, use of birth control facilities, children's education, children's marriage, family planning, financial decisions, microcredit loan, work outside home, banks, markets, prosperity centers, and distinctive spots, participated in gathering social affairs, Their voting was not influenced by anyone. Information was collected about the subjects' near and dear and family establishment, current family situation, educational history, financial condition, association with the microcredit credit program, part in individual, family and business fundamental administration, participation in gathering activities, and contribution with NUK's fortifying and activity planning programs. The study included 105 things. Gatherings were driven by a close-by gathering of investigators who talked both Bangla and English. The examiners asked the subjects a well-defined question in Bangla, the subjects answered in Bangla, the examiner point by point the subjects' response in English to a school master, and the expert created the responses on the review instrument. The revelations were guideline and capability are associated with women' fortifying, yet women may be empowered without being instructed, and the other route around microcredit program has drawn in its microcredit individuals by extending family pay, arrive ownership, political support, adaptability of

advancement, and basic and joint parts in fundamental administration. Upgrading the success of poor families, family sustenance and raises wishes for youths' guideline, Rosintan D. M. Panjaitan Drioadisuryo, Kathleen Cloud (1999), in their audit used variables, for instance, family compensation; essential administration, business utilizes, stores, family work, and improved food. Field increase experts guided review to recognize qualified families in a picked neighbourhood who are under the poverty line. People from these families are amassed to meetings where the program is cleared up and they are encouraged to edge bundles. The workers help the social affair create a course of action for business arranging and repayment of the progress. The course of action is then evaluated for monetary feasibility by staff people from the bank if the plan is supported, the social affair is set up to apply for credit and getting them ready. The consequent disclosures were that the women' higher wage changed the direct of family part, youths' preparation and fundamental initiative. Women' empowerment is "a methodology whereby women get the opportunity to be unmistakably prepared to deal with themselves to extend their own specific certainty, to bear witness to their free fitting to settle on choices and to control resources which will help with testing and discarding their own subordination".

Hashemi and Schuler (1993) portrayed the fortifying of women utilizing six circles: 1) Sense of self and a fantasy without limits, including restricting negative practices of the life partner. 2) Mobility and detectable quality, including how women are managed when they are voyaging. 3) Economic security, including cash wage, new capacities and learning. 4) Status and fundamental administration control inside the family, including making purchases in solitude. 5) Ability to interface effectively when all is said in done society hover, for instance, joining credit undertakings, and 6) Participation in non-family get-togethers, for instance, credit tasks and solidarity improvements. Future research on pre-test and post-test examines should be endeavoured and accordingly the present audit joins this technique and focus gathering gatherings are directed to get a more significant perception on the wonder. The above audits finished in various parts of the world give an idea on how the SHGs, Microcredit bring about fortifying using socio-social, individual, fiscal and political components to different elements at the behavioral level.

### **Methodology**

The study is carried out in a Sarvodaya Nagar of Jogeshwari –east with 8 SHGs. It uses the qualitative and quantitative method of research. Only women respondents are chosen for the study.

### **Objective**

To identify the empowerment of women through self- help groups

### **Research Questions**

1. Is there an increase in women's role in decision making in the household?
2. Has participation in SHGs increased women's participation in social and political activities?

Unit of Analysis a set of 32 woman respondents were interviewed from a group of 8SHGsi.e 4 members of each SHG were interviewed.

### **Area Profile**

The area visited is called 'Sarvodaya Nagar' which is a mixed populated place with a population of about more than 100000, located about 4 kms away from Jogeshwari- east in the district of Mumbai. Jogeshwari is situated in a western suburb of Mumbai, situated immediately to the north of Andheri in Maharashtra, [India](#).

A higher rate of families is Hindu, just about an equivalent rate of Muslims, and the vast majority of the rest of Christians. The SHGs went to are called Mahila Bachat Gat with each SHG comprising of not more than 10 individuals. A little number of 32 respondents was picked. They gathered at the 'Corporator's Office' where their gatherings are hung all the time each week. The women were prepared to be met. Despite the fact that few reviews were done in a similar viewpoint they were for the most part measurable information which were gathered in light of which examination was finished. Keeping the social, political, interpersonal and financial angles as a main priority the meeting strategy was taken after where graphic answers were gotten. With a few motivational reviews and monstrous number

of variables impacting strengthening, few elements were shortlisted to do the review in this remote town to quantify the impact of the SHGs on women. The place being a group of numerous religious groups was very appropriate for this review to be embraced. A guideline of full divulgence was followed so as to make them feel good and set them calm to answer the inquiries. Every lady spent around 20 minutes of their opportunity to share their experience on their move before and in the wake of joining the SHG. An individual account technique for subjective review was completed. The marvels on which this is based, is the move of the women into being an individual from the SHG. The components of the exploration were to: 1. Distinguish the mutual experience. 2. Investigate the way of the experience. 3. Look at the embodiment and the point of view of the marvel All the women shared their experience on a similar wonder communicating their passionate, intellectual and hunches. The open-finished reactions allow one to comprehend the world as observed by the respondents. I concentrated on utilization of open finished meetings to develop through individual stories to figure out whether and how women have been engaged by their interest in the program. They were gotten some information about themselves, the SHG, their family and their family unit. Keeping in mind the end goal to catch the real expressions of the individual being met, their reactions were recorded over the PDA and a couple composed notes. The recorded voice documents empowered to give complete consideration to the respondents, develop eye contact and compatibility and furthermore be reflexive as far as confining and reframing the inquiries as per the reactions. The women gradually shared their encounters, perspectives and sentiments and bit by bit uncovered some of their deepest anguishes and yearnings over the span of the meetings. Firstly, the recorded meetings which were in the nearby tongue Marathi were deciphered and afterward converted into English and wrote out. There were a couple of reactions which were not translatable and henceforth the words and expressions were held alongside the made an interpretation of variant, to give a full flavour to the reactions. The reactions were gathered into classes best caught and to which they could fit into. The monotonous expressions or words in the reactions were recognized by the subjects separated out by realizing what, which, where and how of the information.

**Data Analysis and Findings**

H<sub>0</sub>: The null hypothesis was that there was no significance difference in their involvement in social and political activities. Using Chi square technique on the data collected form 32 members.

Responses	Yes	No	Total
Involvement in social activities	31	01	32
Involvement in political activities	24	08	32
Total	55	09	64

Yes	Total	<i>Marginal Totals</i>	<i>Row</i>
<b>Involved in Social activities</b>	31 (27.5) [0.45]	1 (4.5) [2.72]	32
<b>Involved in political activities</b>	24 (27.5) [0.45]	8 (4.5) [2.72]	32
<i>Marginal Column Totals</i>	55	9	64 (Grand Total)

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The chi-square statistic is 6.3354. The p-value is .011835. This result is significant at  $p < .05$ . Hence the null hypothesis is rejected and the alternate hypothesis is accepted that there was significance difference in their involvement in social and political activities.

**Findings, Conclusions and Discussions**

This review has demonstrated that, the idea of SHG is a superior system for simple accessibility of microcredit to women and helps them to elevate their social and monetary status. Their contribution in family choices is upgraded. Microcredit office empowers women to claim instruments and method for creation to redesign their abilities and enhance their



business. In the wake of empowering propensity for investment funds among women, aggregate credits for particular monetary reasons for existing are given. A large portion of the poor women utilize this cash at to begin with, for local needs, to bolster their families. Supported by microcredit, women are presently running flasks, providing food units, cooking for schools, fitting and so on. Women have understood that they have a vital part to play in the family and certain about accomplishing their objectives set for their families and settle on real choices, therefore suggesting an expansion in the impact of women in basic leadership in their family units. In spite of the fact that the vast majority of the occupants in the town are Hindus, who were once not permitted to move out of their homes, they now have a chance to associate with individuals being one of the targets of the SHGs. They move around the town to shops and different spots and furthermore go to relatives when they yearning to demonstrating that there is an expansion in women' portability and support in social exercises. The women are illuminated and taught on different issues – political, to deal with funds, to talk uninhibitedly in broad daylight and know about the present happenings. They are urged and roused to develop in the general public. In this way it can be presumed that there is an expansion in their mindfulness and learning.

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