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## An examination of the function of self-help organizations in empowering women with particular reference to Bhiwani district, Haryana

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### Abstract

Self-Help Groups have showed the way ahead to minimize this inequality and they provide the tools to bridge the gap between the haves and the have-nots in the globalization period with the growing global difference between the rich and the poor. They help to address the disparity in income among social groups and are evolving into a new method for eradicating poverty. With every day that goes by, self-help groups' reputation as a tool for reducing poverty in society at large grows around the globe. In many countries, including some industrialized nations as well, the role of SHG in eradicating poverty and empowering the poor and weaker sectors has won outstanding acclaim. Aside from this, certain self-help organizations are exclusively founded and run by women, promoting women's empowerment. Due to the self-help groups they had founded, women who had few other means of empowerment began to find themselves in a position to command and demand respect in the business sector. They are no longer on the receiving end of commercial deals because of the scenario they are in right now. In this paper, the role of self-help groups in empowering women is examined, with special reference to the Bhiwani District of Haryana. The results of this study show that while the last item is not significant, the t-values of the first nine items are very significant. It suggests that empowerment success is more apparent at the group level than the individual level.

**Keywords:** Self-help organizations, women empowerment, economics empowerment

### Introduction

Every economy depends on women in some way. The advancement and prosperity of a nation depend on the empowerment of women. Women should be viewed as equal partners in endeavours with males. Women's freedom is crucial for the nation's economic development as well as for community improvement. The hypothesis of deprivation serves as a barrier to transformation for women. The economic development that addresses social, economic, and societal well-being requires the empowerment of women. The fast expansion of SHGs has now completely changed the country. The SHG model has set the stage for addressing the aforementioned facets of women's empowerment. SHGs raise women's social, economic, and political status. SHG's guiding principle is group dynamics. A small group of economically and socially disadvantaged rural residents, particularly women, form SHGs to develop their skills, abilities, and capabilities in order to increase their empowerment. SHG architecture is a country's seminary reinforcement. Women have the opportunity to boost their self-worth, position, and family life, among other things.

### Women Empowerment

The modern world needs to empower women. The empowerment of women has steadily increased. The basic right of women is to be empowered. They are equally entitled to take part in all activities. The advancement of civilization rests on the empowerment of women. Typically, women have to put forth more effort than males. Despite the crucial role that women play in families and society, they consistently face disadvantages compared to men in every aspect of life, including education, income, partner selection, inheritance laws, property rights, decision-making processes, community organisation, and leadership positions in the fields of business, politics, and education. The goal of "women's empowerment" will be one of the primary duties. The goal is to alter social and cultural norms and conduct. Women are quite active everywhere in the world.

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The term "empowerment" has evolved to refer to the expanded control that women have over their own lives, bodies, and social position. It also refers to making someone ground breaking and helping the poor reach quality. Power dynamics, class hierarchy command chains, and sociocultural norms, standards, and traditions all contribute to inequality. Women's development is impeded by gender inequality, as is seen. disappointment at not being able to meet basic social necessities such food, shelter, education, wellbeing, poise, and social standing. Poor women are prevented from benefiting from improvements because they are caught in a cycle of need and unfavourable circumstances, while having enormous ability.

### Self- Help Group

Self-help groups are small, volunteer organisations that are created by members of the relevant committee or by a group of 10-20 local women in a hamlet. SHG serves as a catalyst for the empowerment of socially and economically disadvantaged women in particular. SHGs raise members' incomes while simultaneously raising their social standing. By empowering women to work for themselves, SHG significantly reduces the problem of female unemployment. In addition to addressing gender inequity and discrimination, SHGs play a critical role in educating women about their significance and empowerment. They become aware of their potential as the group works to advance their financial independence. They typically provide consent to build a standard business, gather on mutual aid grounds, and attend to their requirements. Participation in SHGs improves and empowers women. Women can use the procedure to put their potential into practise. SHG has the potential to effect change. SHG uses the idea of "Self Help" to promote entrepreneurship and poverty eradication. SHGs are being widely identified as one of the most significant components of credit linkage in rural regions. They assist the poor in gaining access to credit and, as a result, play a very significant role in reducing poverty. Additionally, they aid in the development of social capital, which empowers women and gives them a stronger voice in society. SHG-based self-employment has led to higher levels of literacy, better access to healthcare, and a higher standard of living.

### Statement of the problem

Despite making up half of the world's population, women have always been obliged to have a lesser position. In addition, the social structure prevents women from assuming the role of a free and independent person. The Indian Constitution, on the other hand, accords women a status equal to that of men. The SHG is crucial in helping them understand how essential empowerment is. SHG empowers women to realise their potential and skills while giving them the self-assurance to meet obstacles more successfully. The dynamics of women's standing have changed dramatically as a result of the SHG. Additionally, it has given women the financial freedom they need to advance socially. SHG's primary objective is to reduce poverty by generating more income through productive labour. Currently, the Indian government provides enough opportunity for SHGs, particularly female SHGs, by providing microcredit facilities to open the door for small investment initiatives. This effort aims to raise the level of

living, independence, freedom, and self-reliance of women in society. In India, women's status, trust, level of involvement, access to opportunities, and other factors vary. This makes it abundantly evident that SHGs are crucial for women. In this context, the researcher has made an effort to examine the role that self-help groups play in empowering women, specifically with regard to the Bhiwani area in Haryana. Purposive and systematic random sampling techniques were used to pick respondents for the data collection. Ten villages from each block and an additional four blocks from the district were randomly chosen for the study. Finally, 15 members of self-help groups were randomly chosen from each village, resulting in 150 respondents with complete data that could be used for analysis and reporting.

### Significance of the study

The study is based on an initiative by the Self Help Group in the District Bhiwani region to support initiatives that could strengthen the role of women by providing them with access to financing and other resources, and to assist them in developing the skills necessary to become self-reliant. The study focuses mostly on the various tactics these Self Help groups use to promote the wellbeing of women. This is important because deliberate, planned efforts carried out in an organised way are the only way to empower women.

### Review of literature

Surjapada, Paul, and Deep Ghosh (2021) <sup>[1]</sup>. Self-help groups (SHGs) are a microfinance programme that was started in India with the goal of eradicating poverty by empowering women. Through this programme, the government may simply integrate low-income women to the financial system and assist them in improving their socioeconomic situation. India's lack of development is a result of women's and men's relative advancement in society. Self-help groups are being promoted in India as a tool to combat the issues that surround women's empowerment and the advancement of women. Women's ability to exercise their rights, make decisions, and have influence over their life and economic status is referred to as women's empowerment. In this essay, the effect of self-help groups on the empowerment of women is examined, with particular emphasis on Kumargram Block in the West Bengali district of Alipurduar. The study's goals were to determine the main factors that led women to join self-help groups and the noteworthy contribution these groups made to the empowerment of women. A pre-structured schedule and interview strategy have been used to gather data on this subject. Purposive sampling techniques were used to get the primary data. 82 SHG members made up the study's sample size. The percentage analysis, Garrett ranking approach, and weighted average analysis were utilised to analyse the obtained data. The chi-square test is additionally employed to assess the hypothesis. According to the report, getting a loan is the main incentive for women to join SHGs, and one of the biggest benefits of doing so is that it increases women's income. Additionally, this study suggests that in order to increase women's working efficiency, the government should focus on improving their educational opportunities.

Indrajit Goswami, Nigel Dsilva, and Vijeta Chaudhary (2018) <sup>[2]</sup>. 'Women empowerment' and 'self-help group' have

become interchangeable concepts in modern Indian society. Self-help groups (SHGs) unquestionably contributed significantly to ensuring women's equality in society and advancing their integration into India's wider political and economic structures. Numerous study papers have already been published in recent years to highlight both the advantages and drawbacks of SHGs. There isn't much proof, though, that SHGs have been successful in enabling their female members to move beyond their status as 'beneficiaries' of those organisations and develop 'self-reliance' instead. The existing literature makes it clear that SHGs as a phenomena have given the women members hope and confidence by fostering beneficial synergies. The amount of change in their mental and economic independence outside of their activity groups is not sufficiently supported by the available data. SHGs won't be able to help the women reach their full potential without such transformation. Though its scope is constrained, the current study makes an effort to shed light on the numerous aspects of women's empowerment.

Krupa (2017) <sup>[21]</sup> found that impoverished women's economic circumstances improved when they joined SHGs. However, neither the group nor the individual level of women's perceptions of empowerment was covered by the study.

Chatterjee (2016) <sup>[22]</sup> made it well known that SHGs help women find better livelihoods. However, the results revealed a direct connection between the members' earning potential and the quality of life in terms of children's schooling. It is also important to note that the aforementioned study did not concentrate on the group and individual components of empowerment.

**Objectives of the study**

1. To research the elements of economic empowerment that affect women's empowerment.
2. To examine how women perceive empowerment both collectively and individually.

**Research Methodology**

The study was conducted in the deliberately chosen Haryana state district of Bhiwani. Purposive and systematic random sampling techniques were used to pick respondents for the data collection. Ten villages from each block and an additional four blocks from the district were randomly chosen for the study. Finally, 15 members of self-help groups were randomly chosen from each hamlet, making a total of 150 respondents, whose data was fully reviewed for analysis and reporting. The information was gathered with the use of a well-organized and thoroughly tested interview schedule that included questions for evaluating age, income, education, and the under-factor of economic empowerment. In order to make concrete inferences from the data, statistical metrics including frequency, percentage, mean, standard deviation, weighted mean score, mean score, and t-test were employed to analyze the data.

**Discriptive Analysis**

This section makes an effort to assess the socioeconomic makeup of the SHG respondents in the research area. The following elements have been taken into account for the current study in order to get a broad overview of the traits of the sample respondents.

**Table 1:** Analysis and interpretations age of the self-help group members

S. No	Age	No. of Members	Percentage
1	18-30	33	21.7
2	31-40	60	40.3
3	41-50	42	28.3
4	Above 50	15	9.7
	Total	150	100

Source: Primary Data

According to the above data, 21.7% of self-help group participants are between the ages of 18 and 30 years, 40.3% are between the ages of 31 and 40, 28.3% are between the ages of 41 and 50, and 9.7% are over the age of 50.

**Table 2:** Type of family of the self-help organizations members

S. No	Type of Family	No. of Members	Percentage
1	Joint Family	30	20
2	Nuclear Family	120	80
	Total	150	100

Source: Primary Data

According to the above data, 120 respondents (80%) are from nuclear families, whereas 30 respondents (20%) are from joint families.

**Table 3:** Literacy levels of the self-help organizations members

S. No	Literacy Level	No. of Members	Percentage
1	Illiterate	40	26.7
2	Primary education	65	43
3	Secondary level	45	30.3
	total	150	100

Source: Primary Data

The above table indicates that 40 (26.7%) respondents illiterate 65(43%) are primary education and the balance 45 (30.3%) respondents education level is secondary level.

According to Table 4, the mean value for each item under "Economic Empowerment" averaged close to 3.4. According to the data analysis, the t values for each item under the Economic Empowerment Variable are 34.38, 14.50, 1.90, -2.58, 2.37, 14.52, 24.77, 24.77, 23.27, and 1.349. The last item is not significant, despite the fact that the t-values of the first nine things are very significant. It suggests that empowerment success is more apparent at the group level than the individual level. Similar findings were noted when the researchers spoke with the female participants during the pilot phase. The majority of SHG members expressed a personal opinion or anticipation regarding the necessity of taking on more significant duties outside of SHGs. In their own words, they described how they felt: "In the long run, we need to look beyond SHGs to take up bigger roles." They connected these 'roles' with greater economic potential. Additionally, they expected banks to provide more lending support, which was insufficient. Without suitable efforts being developed at the SHG level or any other pertinent higher level of political or social organisations, such progressive changes in policies and attitudes may take a longer time. The current situation may be linked to the predominating conservative socio-cultural norms, gender inequality, and interdependence between group members and the larger society.

**Table 4:** The factors under economic empowerment

	Items	Mean	SD	Standard Error	T	Sig (2-Tailed)
1	I could take better decisions for the financial problems after joining SHG	3.24	0.90	0.033	34.38	.000
2	I could clear off my personal debts after joining SHG.	2.65	0.04	0.036	14.50	.000
3	The monthly incomes of individual members are showing an upward trend.	2.11	1.05	0.038	1.90	.004
4	The progress of the SHG has also improved the individual economic condition and financial position in terms of net asset.	1.82	1.30	0.048	-2.58	.000
5	The liability of the individual members before joining the SHG was heavier.	2.14	1.08	0.041	2.37	.001
6	The economic condition of the individual after getting a loan from a bank through SHG improved	2.53	0.87	0.032	14.52	.000
7	The economic improvement of the individual has helped to command more respect for the members.	2.91	0.91	0.033	24.75	.000
8	I envisage a remarkable growth of my business in the next 3 to 5 years.	2.90	0.91	0.034	24.77	.000
9	My group needs of further assistance from banks too in future.	2.67	0.72	0.026	23.27	.000
10	I feel myself self-reliant through my participation in SHG.	2.04	0.91	0.033	2.35	.178

**Conclusion**

'Women empowerment' and 'self-help group' have become interchangeable concepts in modern Indian society. Self-help groups (SHGs) unquestionably contributed significantly to ensuring women's equality in society and advancing their integration into India's wider political and economic structures. The hand that rocks the cradle should be taken care of and nurtured, and women's empowerment is a current necessity. The formation of self-help groups by women should be promoted because this study has shown that doing so results in their empowerment. If they have a collective power, women will be better able to compete with the world that is ruled by men. When it comes to promoting their products, women are left to fend for themselves. It is well known that effective company promotion strategies are essential to the success of any enterprise. Self-help groups operate similarly. They need to plan their marketing strategies so that customers may get their goods and services. The results of this study show that while the last item is not significant, the t-values of the first nine items are very significant. It suggests that empowerment success is more apparent at the group level than the individual level. Similar findings were noted when the researchers spoke with the female participants during the pilot phase. The majority of SHG members expressed a personal opinion or anticipation regarding the necessity of taking on more significant duties outside of SHGs. The majority of SHG participants in the survey did, however, express a personal belief or anticipation regarding the necessity of taking on larger duties outside of SHGs. The study discovered that these SHG members connected increased economic potential with higher roles.

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