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**A Study on Economic Empowerment of Women in Self Help Groups: A Critical Study**

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**Abstract**

Due to the self-help group, employment opportunities are available in the village itself. Savings groups play a major role in women empowerment. Through the savings group, women have been helped to take the path of economic independence, and given them self-esteem. Increasing participation of women in local self-government bodies is one of the achievements of the savings group. Participation of women in gram sabhas has increased. Decisions regarding water supply in the village are also being taken through women's savings groups. Under Tantamukti village campaign, positive pressure groups of savings groups are being seen in many villages. Women participation is more visible in liquor ban, closure of liquor shops. The sense of cooperation among women has increased due to self-help groups and some self-help groups are also doing counseling work. The goods in the districts are being branded with specific names like Jijau, Sindhu, Savitri. Every year the goods are sold in various departmental fairs organized by the state and central government. In many places stalls or stationery shops in government office premises are run by women belonging to self-help groups. The work of school nutrition has been given to women's self-help groups. Stitching of school uniforms of Zilla Parishad is being done by the women of the savings group. In shrines like Jejuri, Ashtavinayak, Pandharpur, stalls selling pooja materials and prasad are run by women's savings groups. It is the government's policy to give priority to women savings groups while granting licenses to ration shops.

**Key words:** Women Empowerments, SHG, government, economic condition, source of Income, opportunities etc.

**Introduction:**

There are more than two and a half lakh savings groups in Maharashtra, through which 36 lakh women have been organized. The number of savings groups in Konkan division is more than eighteen thousand. The Konkan Saras exhibition organized for the social groups in Konkan division has given the women of the social groups a platform to sell their goods. Markets have been made available from village to mall for the production of economy class goods. Self-help groups are informal groups of people who come together to solve their common problems. Self-help may focus on the individual, but an important

characteristic of self-help groups is the idea of mutual support – people helping each other. Self-help groups have played an important role in enabling financial inclusion in rural areas. It has economically empowered rural women within the family and local community. SHGs have the necessary social and economic capital to accelerate India's economic growth.

#### **Problems of the Study:**

Female infanticide or sex-based abortion is one of the biggest obstacles in the way of women empowerment in India. Feticide is sex-based feticide, whereby a female fetus is aborted without the consent of the mother. Female infanticide has led to a wide gap in the male-female sex ratio in states like Haryana and Jammu and Kashmir. Our claims of women empowerment will not be fulfilled without the total elimination of female feticide. Role of Government for Women Empowerment in India. Government of India has many schemes for women empowerment. Many of these schemes are related to things like employment, agriculture and health. These schemes are designed keeping in mind the situation of Indian women so as to increase their participation in the society. To empower women, the government has launched Beti Bhachu Beti Padhao Yojana, Women's Helpline Yojana, Ujwala Yojana, Women's Training, Employment Programs, Mahila Shakti Kendra, Panchayat Raj and Reservation for Women and Acts, the Government has provided many types of facilities and concessions to women.

#### **Objectives of the Study:**

The main objectives of this research are to study the current status of women empowerment and women working in self-help groups from an all-inclusive point of view and some specific objectives have been given by the researcher as follows.

1. To study the women empowerment in India.
2. To Study the Women empowerment and SHGs.
3. To Study the Economic condition of SHGs.

#### **Significance of the Study:**

In India's Union Cabinet announced 50 % reservation for women in Panchayati Raj institutions, an attempt by the government to improve the social status of women in rural areas. Through which a large number of women were elected Gram Panchayat Presidents in Bihar, Jharkhand, Orissa and Andhra Pradesh as well as other states. According to the changing times, the women of the modern age have become free to read and write. They are aware of their rights and make their own decisions. Now it crosses the threshold of the house and does a very important work for the country. Almost half of the population of our country is women. For this reason, the goal of nation building can only be achieved by keeping the role and contribution of women in the great task of nation development in full and proper perspective. There is no dearth of women in India too, who have not allowed their inner fear of social change and women's dignity to dominate them

#### **Scope of the Study:**

While conducting this research, the organization has conducted clinical studies on women's empowerment and exploitation in India. Today, efforts are being made to empower women in all parts of the country. The result is also visible. Today the women of the country have become aware. The idea that

today's woman can fulfill the responsibility of the house and the world in a better way has changed. Working shoulder to shoulder with men, today's women are making their significant contribution in the largest field of work. Be it labor or going to space. Women are proving their achievements in every field.

**Period of the Study:**

While conducting this research, the researchers have evaluated the current status and empowerment of women working in self-help groups in India in 2023.

**Limitation of the Study:**

As India has become the fastest growing country in the world today, India too needs to focus on achieving the goal of women empowerment in the near future. To truly bring about women's empowerment in Indian society, it is necessary to understand the root causes of the male-dominated and male-oriented system of society and address the evil practices against women. It is very necessary to change our old thinking about women and change the constitutional and legal provisions. In today's society, many Indian women have become presidents, prime ministers, administrative officers, doctors, lawyers, etc., but still today many women need support and help.

**Research Methodology:**

While conducting this research, the researcher has used secondary resources, including research papers, articles, journals, news papers, and manager exhibitions, annual reports, reference books, published books, annual reports, government reports, serial books, and completed member research using different secondary resources.

**Research Method:**

The researcher has completed the member research using descriptive analysis method while the practitioner evaluates the current situation of women empowerment and women working in self-help groups in India.

**Results and Discussion:**

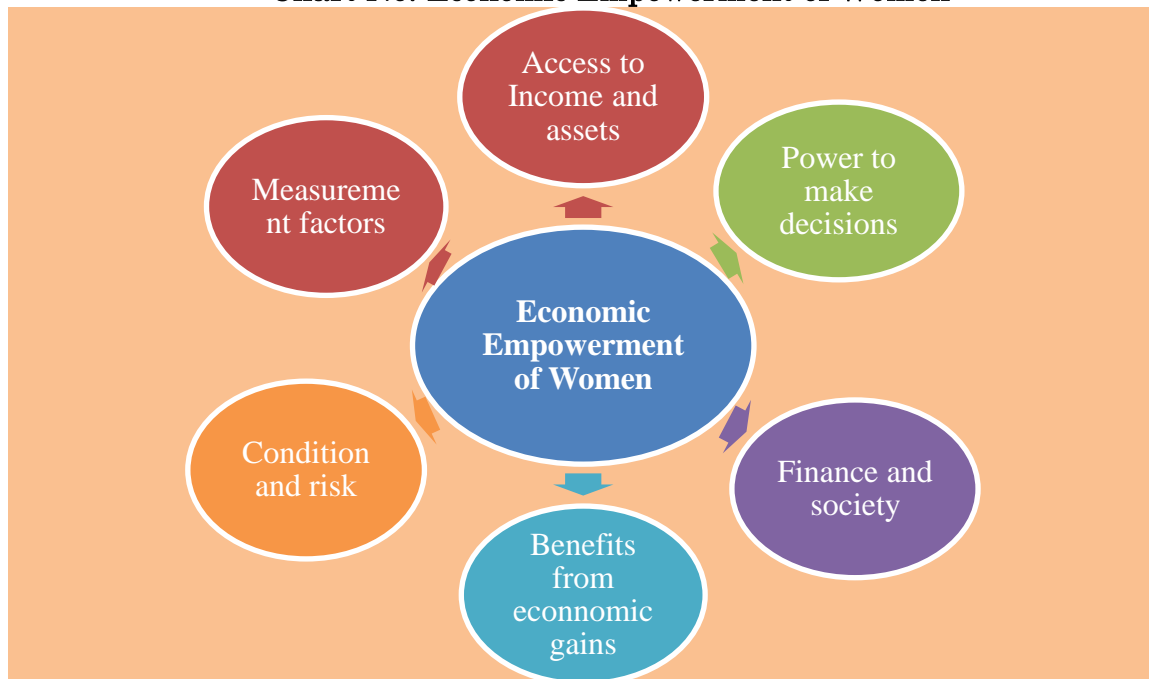
Many programs are conducted by the government on Mother's Day, International Women's Day to create awareness in the society about the importance and rights of women in the development of the nation. Women need development in many fields. Woman is considered to be the power of creation, that is, the existence of human race is believed to originate from woman. Women empowerment means developing and refining this creative power and providing her with social, economic, political justice, freedom of thought, belief, religion and worship, equality of opportunity.

**Benefits of Women Empowerment:**

Without women empowerment a woman cannot always find her place in the country and society. Without women empowerment, she cannot face the old traditions and vices. Being free from bondage, she cannot make her own decisions. Without women empowerment, she cannot have personal freedom and authority over her decisions. Women empowerment brought many changes in the life of women. Women are making their own decisions regarding their lives. Women are starting to fight for their rights and are gradually becoming self-reliant. Men also now understand women, giving them their rights. Men are now starting to respect women's decisions. It is also said that rights have to be taken

away and women have won rights from men through their efforts and organization.

**Chart No. Economic Empowerment of Women**



### **Women Savings Groups and Empowerment**

As there is no restriction of caste, religion, age, poor, rich, educated or uneducated in the concept of women's self-help group, while achieving universal development, Tasmina Ainuddin Shaikh, the group organizer of the women's self-help group of the Muslim community, needs to be mentioned, who joined 500 women by organizing the women of the Muslim community through the self-help groups? Women empowerment means improving the social and economic status of women. So that they get equal opportunities for employment, education, economic advancement, so that they get social freedom and progress. This is the way through which women can fulfill their every desire just like men. From which she can take every decision related to her life by herself and live well in family and society. Women empowerment means giving them their real rights in the society. The need for women empowerment in India. There are many reasons for women empowerment in India. The level of respect for Indian women declined significantly during the medieval period as compared to the ancient period. The respect they were accorded in ancient times began to wane during the medieval period.

### **Women in Urban India:**

In the modern era, many Indian women are occupying many important political and administrative positions, yet the common rural women are still forced to live in their homes and lack basic facilities like healthcare and education. Even in terms of education, women in India lag far behind men. India's male education rate is 81.3 %, while female education rate is only 60.6 %. Women in urban India are more employable than women in rural areas, according to statistics, around 30 percent of women in urban India work in the software industry, while around 90 % of women in rural areas are mainly engaged in daily wage labor, agriculture and related work.

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**Women Empowerment and SHG:**

Another key reason for the need for women's empowerment in India is inequality in pay. Women in India are paid 20 % less than men despite having the same experience and qualifications, a study has revealed. Our country is progressing very fast and enthusiastically, but we can only sustain it if we can eliminate gender inequality and ensure equal education, advancement and remuneration for women as men. About 50 % of India's population is only women, which means, this half of the population is needed for the development of the entire country, which is still not empowered and bound by many social constraints. In such a situation, we cannot say that our country can develop in the future without strengthening half of our population.

**Family and Society:**

The need for women's empowerment arose because India had gender inequality and was a male-dominated society since ancient times. Women are oppressed by their own family and society for many reasons and face many forms of violence and discrimination in the family and society, not only in India but also in other countries. Indian society has a tradition of worshiping female deities in the form of mother, sister, daughter, wife to give honor to women, but today it remains only for show. Socio-political rights (freedom to work, right to education, etc.) were completely restricted by the men of the family.

**Barriers to Women Empowerment in India:**

Indian society is one such society, which includes many types of customs, beliefs and traditions. Some of these age-old beliefs and traditions are also a hindrance to women's empowerment in India. Some of the restrictions are as follows -

1. In many parts of India women are banned from going out of the house due to old and orthodox ideology. In such areas, women do not have the freedom to go out of their homes for education or employment.
2. Living in an environment of old and orthodox thinking, women begin to perceive themselves as inferior to men and fail to change their current social and economic status.
3. Workplace exploitation is also a major barrier to women's empowerment. Private sectors such as service industries, software industries, educational institutions and hospitals are the most affected by this problem.
4. Male dominance in society creates problems for women. Violence against women in the workplace has increased rapidly in recent times and has increased by about 170 % in the last few decades.
5. In India, women are still discriminated against on the basis of gender in the workplace. In many areas, women are not even allowed to go out of the house for education and employment. 6. Along with this, they do not have the freedom to work independently or take family related decisions and are always considered inferior to men in every job.

**Conclusion:**

Women in India are paid less than their male counterparts and the problem is more acute in the unorganized sector, especially in the daily wage earners. Despite doing the same work for the same amount of time, women are paid much less than men and such work reflects the power inequality between men and women. Women working in the organized sector are paid less than men

despite having the same experience and qualifications as their male counterparts. Issues such as illiteracy and dropout among women are also major barriers to women's empowerment. Although girls in urban areas are at par with boys in terms of education, they are far behind in rural areas. The female education rate in India is 64.6 %, while the male education rate is 80.9 %. Many school-going rural girls also drop out of school and cannot even pass class 10th. Working women also do not use public transport late at night for their safety. Real empowerment of women can happen only when women can be ensured safety and can come anywhere without hindrance like men.

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