



Social-economic empowerment of women through self-help groups (SHGs): A study in Jaipur division of Rajasthan

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Abstract

The purpose of this research is to investigate the role of Self-Help Groups (SHGs) in promoting social and economic empowerment among women in Rajasthan's Jaipur Division. The fundamental issue for women today is to expand their participation and involvement in decision making. There are two elements to participation: quantitative and qualitative. Active engagement in social, economic, and political realms would aid in the process of decision-making empowerment while also providing women with the required self-respect and social dignity, all of which are prerequisites for empowerment.

Keywords: Self-help groups (SHGs), social and economic empowerment, decision making

Introduction

Women's empowerment is a critical component in achieving sustainable development and gender equality. Self-Help Groups (SHGs) have developed as a powerful tool for social and economic development in rural India. The Jaipur Division, located in the northern state of Rajasthan, has a significant presence of SHGs that are actively working to improve the lives of women. The purpose of this research paper is to dive into the social and economic empowerment of women in the Jaipur Division through SHGs, concentrating on their structure, functioning, effect, and problems.

Review of literature

Vinita Rai & Monica Shrivastava (2021): The study explores women's empowerment through microfinance activities, revealing that women with a family size of four or less are more empowered, while psychological factors significantly impact women with larger families. It recommends government and MFIs promote awareness programs.

Naaz Bano, Asif Beg, Arti Kumari & Rajesh Dahiya (2020): Self-Help Groups (SHGs), originating in Bangladesh in 1976, have played a crucial role in women's empowerment, poverty eradication, economic growth, and promoting saving habits. The Indian government initiated the National Rural Livelihood Mission to rebuild SGSY.

Women empowerment

Women's empowerment has long been a social and political movement that has changed over time. Its origins may be traced back to numerous historical and cultural contexts, and it is still a worldwide issue today.

Women's empowerment dates back to the late nineteenth and early twentieth century, when women began demanding their rights and questioning established gender norms. The suffragette movement in the United Kingdom and the United States battled for women's right to vote, paving the way for women's empowerment. Similarly, women over the world were campaigning for improved education, employment prospects, and reproductive rights.

In the mid-twentieth century, worldwide movements such as feminism emerged to challenge systemic gender inequality. The United Nations designated 1975 as the "Year of Women." The United Nations also played an important role in establishing UN Women in 2010 by designating gender equality to be one of its basic values.

Concept of self-help groups

SHGs are informal groups of people, usually women, who band together to pool their money and resources for mutual gain. These organizations foster entrepreneurship, provide access to financial services, and empower members via capacity building and skill development. SHGs are primarily formed at the community level, with the major goals being poverty reduction, women's empowerment, and social upliftment.

Self-help groups in Rajasthan

In the Indian state of Rajasthan, Self-Help Groups (SHGs) have evolved as a revolutionary force, playing a critical role in empowering women, supporting economic growth, and boosting social development. Rajasthan, India's biggest state by land, is famed for its unique and lively culture, but it has also struggled with social and economic inequities, especially in rural regions. In this context, SHGs have become a beacon of hope and transformation.

SHGs in Rajasthan are mostly made up of rural women who band together to establish small, self-managed organizations. These organizations provide a venue for women to combine their resources, exchange their experiences, and participate in collective decision-making processes. One of the most notable consequences of SHGs in Rajasthan has been the economic and social empowerment of women. Women in SHGs have gained confidence, financial literacy, and vital entrepreneurial skills via regular meetings and financial contributions. They have progressed from passive recipients to active members of their homes and communities.

SHGs are prevalent in Rajasthan, with a large number of them operating in the Jaipur Division. These organizations have been critical in empowering women by providing a forum for them to access financial services, gain new skills, and engage in income-generating activities.

Social empowerment

- **Women's participation:** SHGs in Jaipur Division have encouraged women's active participation in decision-making processes within their families and communities. This has led to enhanced self-esteem, increased confidence, and a greater sense of agency among women.
- **Education and awareness:** SHGs often conduct awareness campaigns on issues such as health, hygiene, and women's rights. These initiatives have resulted in improved awareness and knowledge levels among SHG members, which, in turn, have contributed to their social empowerment.

Economical empowerment

- **Financial Inclusion:** SHGs serve as a vital bridge between rural women and formal financial institutions. Members of SHGs can access credit, savings facilities, and insurance services, which helps them invest in income-generating activities and cope with emergencies.
- **Income Generation:** Through SHGs, women in Jaipur Division have been able to engage in various income-generating activities such as handicrafts, agriculture, and small-scale enterprises. These activities have not only increased household income but also provided financial independence to women.

Significance of study

Self-Help Groups (SHGs) are crucial in promoting women's financial independence and income generation, making them a successful anti-poverty initiative. However, there is a need to examine women's current conditions to ensure they can contribute to society and improve their living standards, given the high expectations surrounding the program's impact on women's empowerment.

Statement of problem

Women make up half of the world's population, make up 30% of the labour force, 60% of working hours, 10% of global income, and less than 1% of global property. They play critical roles in food production, natural resource management, money-making, and home administration. Despite their significant contributions, they are often marginalized in gendered social structures. Gender discrimination is a pervasive issue, impacting death rates, birth rates, employment, ownership, and living situations. Since the 20th century, resistance against marginalization and measures to empower women have grown, providing them with more resources and authority.

Objectives of the study

1. To analyse the formation of SHGs in Jaipur Division.
2. To examine the characteristics and family profiles of the sample SHG members.
3. To provide appropriate recommendations based on the study's findings.

Methodology

Designing an appropriate approach and selecting analytical tools are critical for conducting a meaningful examination of any research subject. This section attempts to create a methodology for the current investigation. It comprises sample design, study time, data collection, analysis strategy, and analysis tools.

Sample design

Jaipur division of Rajasthan was chosen for the present study. Multistage random sampling technique was used in the study to select sample members of SHGs in the selected district of Jaipur Division. There are five districts in Jaipur Division, among which two districts Jaipur and Alwar have been selected for primary data collection. Total of 300, 150 each from district were selected randomly by adopting simple random sampling method.

Analysis

Table 1: Age wise classification of the sample respondents

S. No	Age (In years)	Name of the district		Total
		Alwar	Jaipur	
1.	Below 25	61 (40.67)	18 (12)	79
2.	26-35	26 (17.33)	22 (14.67)	48
3.	36-45	27 (18)	38 (25.33)	65
4.	Above 45	36 (24)	72 (48)	108
	Total	150	150	300

Source: Survey data

Note: Figures in brackets are percentage to the total

Table 1 shows the age distribution of the sample respondents. It has been discovered that out of 150 SHG members in Alwar District, 61 (40.67 percent) are under the age of 25, about 26 (17.33 percent) are between the ages of 26 and 35, 27 (18 percent) are between the ages of 36 and 45, and 36 (24 percent) are 45 and older. Furthermore, it has been discovered that, of the 150 respondents in the Jaipur District, 18 (12 percent) are under the age of 25, 22 (14.67 percent) are between the ages of 26 and 35, 38 (25.33 percent), and 72 (48 percent) are between the ages of 45 and above.

Analysis

Table 2: Education qualification of the sample respondents

S. No	Education qualification	Name of the district		Total
		Alwar	Jaipur	
1.	Illiterate	80(53.33)	98(65.33)	178
2.	Up to 5 th std	37(55.22)	30(44.43)	67
3.	6 th -12 th std	28(18.67)	19(40.43)	47
4.	Degree and diploma	5(3.33)	3(2)	8
	Total	150	150	300

Source: Survey data

According to Table 2, the educational qualifications of the sample women in Alwar District are as follows: about 5 (3.33%) hold a degree or diploma. 28 (18.67%) are in grades 6 to 12, 37 (55.22%) are in grades 3 to 5, and 80 (53.33%) are illiterate. According to the table, about 3 (2%) of the 150 sample respondents in the Jaipur District owned a degree or diploma, 19 (40.43 percent) are up to the 12th grade, 30 (44.78 percent) are up to the 5th grade, and around 98 respondents (65.33 percent) are illiterates. As a result of the analysis, it is found that the majority of the sample respondents in the research region are illiterate.

Analysis

Table 3: Marital status of respondents

S. No	Marital status	Name of the district		Total
		Alwar	Jaipur	
1.	Married	137 (91.33)	116 (77.33)	253
2.	Unmarried	10 (6.67)	9 (6)	19
3.	Widow/Divorce	15(10)	13 (8.67)	28
	Total	150	150	300

Source: Survey data

Table 3 shows that 137 (91.33 percent) of the 150 sample respondents in Alwar District were married, 10 (6.67 percent) were single, and 15 (10 percent) were widows/divorcees. According to the Table, 116 (77.33 percent) of the 150 sample respondents in Jaipur District were married, 9 (6 percent) were unmarried, and roughly 13 (8.67 percent) were windows/divorces in the research region. As a result, more than 90 percent of sample respondents in Alwar and 77.33 percent in Jaipur District are married.

Analysis

Table 4: Reasons for the employment respondents

S. No	Reasons	Name of the district		Total
		Alwar	Jaipur	
1.	To increase the family income	76 (50.6)	85 (56.6)	161
2.	Self-satisfaction	15 (10)	22 (14.60)	37
3.	To make use of education	42 (27)	11 (7.33)	53
4.	To have a status	10 (6.6)	12 (8.09)	22
5.	Personal Security	5 (3.33)	10 (6.67)	15
6.	Others	2 (1.33)	10 (6.67)	12
	Total	150	150	300

Source: Survey data

Table 6: Distribution of the respondents according of their spouse’s monthly income

S. No	Monthly income	Name of the district		Total
		Alwar	Jaipur	
1.	Below Rs. 10,000	57 (38)	72 (48)	129
2.	Rs. 10,000-Rs. 15,000	42 (28)	33 (22)	75
3.	Above Rs.15,000	51 (34)	45 (30)	96
	Total	150	150	300

Source: Survey data

According to Table 6, of the 150 respondents in Alwar district, 57 (38 percent) have spouses with incomes less than Rs.10000, 42 (28 percent) have incomes between Rs. 10000 and Rs. 15000, and 51 (34 percent) have incomes of Rs. 15000 and above. In the Jaipur district, out of 150 respondents, 72 (48 percent) have spouses earning less than Rs. 10000, 33 (22 percent) have spouses earning between Rs. 10000 and Rs. 15000, and 45 (30 percent) have spouses earning between Rs. 10000 and Rs. 15000, respectively. As a result of the study, 45-50 percent of respondents have

According to Table 4, among the various reasons for taking up work in Alwar and Jaipur district, the need to increase family income accounted for 50.67 percent (76 respondents), 12 respondents (8 percent), the need to use education by 11 respondents (7.33 percent), and personal security by 10 respondents (6.67 percent). Other factors account for about 10 respondents (6.67 percent) in the research region.

Analysis

Table 5: Classification of monthly income of the respondents

S. No	Monthly income	Name of the district		Total
		Alwar	Jaipur	
1.	Below Rs. 5000	11 (7.38)	16 (10.67)	27
2.	Rs. 5000-Rs. 10,000	114 (76)	116 (77.33)	230
3.	Above Rs.10,000	25 (16.67)	18 (12)	43
	Total	150	150	300

Source: Survey data

According to Table 5, the majority of respondents are in the middle-income bracket. 25 (16.67%) of them fall into the second category, which is above middle-income. 11 (7.33%) of them fall into the category of earning less than Rs. 5000. On the other side, it is shown that among 150 respondents, 116 (77.33 percent) had a monthly salary of Rs. 5000 - Rs. 10000. 18 (12%) of them have a monthly income of Rs. 10000 or more, while 16 (10.67%) have a monthly income of less than Rs. 5000.

Analysis

spouses with incomes of less than Rs. 10000, followed by incomes ranging from Rs. 10000 to Rs. 15000.

Hypothesis: No relationship between income of the respondents and their spouses income

In order to test the relationship between the monthly income of the respondents and their spouse’s income a two-way table is prepared and presented in Table.

Analysis

Table 7: Relationship between monthly income of respondents and their spouses

Spouses income (In Rs.)	Alwar				Jaipur			
	Below 5000	5000-10,000	Above 10,000	Total	Below 5000	5,000-10,000	Above 10,000	Total
Below 10,000	5 (45.45)	45 (39.48)	7 (28)	57	7 (43.75)	59 (50.86)	6 (33.33)	72
10,000-15,000	4 (36.36)	31 (27.19)	7 (28)	42	4 (25)	22 (18.97)	7 (38.89)	33
Above 15,000	2 (18.18)	38 (33.33)	11 (44)	51	5 (31.25)	35 (30.17)	5 (27.78)	45
Total	11	114	25	150	16	116	18	150

Table 7 illustrates the respondents' and spouses' monthly average income. In the Alwar district, out of 11 respondents with monthly incomes less than Rs.5000, 5 (45.45 percent) have incomes less than Rs.10000, 4 (36.36 percent) have incomes between Rs.10000-Rs.15000, and 2 (18.18 percent) have incomes more than Rs.15000. Out of 14 respondents, 45 (39.48 percent) of their spouse's income is below Rs.10000, 31 (27.19 percent) of their spouse's income is between Rs.10000-Rs.15000, and 38 (33.33 percent) of their spouse's income is over Rs.15000. Out of 25 respondents with monthly incomes above Rs.10000, 7 (28%) have spouses with incomes below Rs.10000, 7 (28%) have spouses with incomes between Rs.10000-Rs.15000, and 11 (44%) have spouses with incomes above Rs.15000.

The chi - square test was used to investigate the null hypothesis (H₀): There is no link between the respondents' income and the income of their spouses.

The outcomes are shown below.

Calculated value = 1.8871

Table value at 5 percent level = 9.488

Degrees of freedom = 4

As the calculated value is less than the table value at 5 percent level, there is no association between the respondents' income and the income of their spouse. The null hypothesis is correct.

In the Jaipur district, out of 16 respondents with monthly incomes less than Rs.5000, 7 (43.75 percent) have spouses with incomes less than Rs.10000, 4 (25 percent) have spouses with incomes between Rs.10000 and Rs.15000, and 5 (31.25 percent) have incomes greater than Rs.15000. Out of 116 respondents with monthly incomes ranging from Rs.5000 to Rs.10000, 59 (50.86 percent) have spouses with incomes below Rs.10000, 22 (18.97 percent) have spouses with incomes between Rs.10000 and Rs.15000, and 35 (20.17 percent) have spouses with incomes beyond Rs.15000. Out of 18 respondents with monthly incomes over Rs.10000, 6 (33.33 percent) have spouses with incomes below Rs.10000, 7 (38.89 percent) have spouses with incomes between Rs.10000 - Rs.10000 - Rs.15000, and 5 (27.78 percent) have incomes beyond Rs.15000.

The chi-square test was used to test the null hypothesis (H₀): There is no link between the respondents' income and the income of their wives. The results are shown below.

Calculated value = 4.1511

Table value at 5 percent level = 9.488

Degrees of freedom = 4

As the calculated value is less than the table at 5 percent level of significance, there is no association between the respondents' income and the income of their spouse. The null hypothesis is correct.

Summary of findings

- According to the poll, a majority of 113 (37.67 percent) of the 300 sample respondents are between the ages of 26 and 45.
- A preliminary examination found that 178 (59.33 percent) of the 300 sample respondents are illiterate.
- It is obvious that the majority of the 253 (84.33 percent) sample respondents (out of 300) were married.
- The majority of the sample respondents had a monthly income of Rs.5000 - Rs.10000.
- More over half of respondents in each block indicated they joined SHG to boost their family's income.

- The majority of respondents earn between Rs. 5000 and Rs. 10000 per month.
- 38% and 48% of the spouse's monthly income from Alwar and Jaipur districts is less than Rs. 10000, respectively.

Challenges and future prospects

- **Lack of financial literacy:** Many SHG members in Jaipur Division still lack adequate financial literacy, which hinders their ability to make informed financial decisions.
- **Sustainability:** Ensuring the long-term sustainability of SHGs remains a challenge. Strategies to strengthen the institutional capacity of SHGs and link them with government schemes need to be developed.
- **Gender norms and social stigma:** Deep-rooted gender norms and social stigma continue to impede women's full participation and empowerment through SHGs. Sensitization programs and awareness campaigns are essential to address these issues.

Suggestions

- Separate retail complexes can be created by the government to increase sales of SHG items and to raise public knowledge about the products and their benefits.
- Future micro enterprises may focus on increasing spouse's or family income, since these initiatives would assure men's active engagement in family and community development processes.
- A similar emphasis may be placed on boosting farm and farm-based operations through regular capacity development on suitable agricultural techniques and linked services to minimize migration and child labour abuses.
- To promote the engagement of both men and women in decision-making processes in families and communities, SHG members, their spouses, and communities should be focused on gender problems on a regular basis.

Conclusion

Self-Help Groups (SHGs) in Rajasthan's Jaipur Division have significantly boosted women's social and economic empowerment. These groups have improved women's financial status and decision-making power, thereby promoting gender equality and socio-economic development. However, addressing challenges and ensuring long-term sustainability is crucial for their success. The SHG program has helped women overcome obstacles, enhance their social and economic activities, and empower them in decision-making processes. The scheme has increased income, asset creation, employment, and empowerment levels, indicating that the SHG scheme is expected to continue achieving its goals in the coming years.

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