



# INTERNATIONAL JOURNAL OF ADVANCE RESEARCH, IDEAS AND INNOVATIONS IN TECHNOLOGY

ISSN: 2454-132X

Impact factor: 4.295

(Volume 5, Issue 5)

Available online at: [www.ijariit.com](http://www.ijariit.com)

## A study of women empowerment through self-help groups with special reference to ASMITA a SHG by Jindal Stainless Limited

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### ABSTRACT

*Most of the Indian population that is 23.6% or about 276 million people are below the poverty line with below \$1.25 per day purchasing power. As most of the people of India still reside in a rural area with a lack of facilities. Most of the CSR activities done create support to these rural communities and urban poor to develop economically. The major credit for women empowerment in rural areas should be given to SHG's which not only provide employment opportunities but also provide skill development. Majorly this SHG's are started either by Governmental Organizations or Non-Governmental Organization. Some of the SHG's are started and support by Corporates through their CSR activities which majorly focus on women empowerment as it's a need for the power to empower women in the country. At Jindal Stainless Limited. (JSL) CSR activities are taken as opportunities to give back to society in every way possible. JSL through its various CSR projects which mainly includes: a) Health Care b) Education and Vocational Training c) Women Empowerment and d) Rural Development Their other project also focuses on preservation of art and culture, Human rights, Disaster Management etc. Our project mainly aimed at women empowerment through Self-Help Groups that is SHG's. ASMITA and SAHAJA are the major projects focused on women empowerment by JSL. The research focuses on the impact and growth of women in ASMITA. This research is mostly based on a depth interview done on convenience bases. To know the socio-economic condition of women residing and working in SHG's that is in ASMITA. This research helps to know various aspect especially of SHG's on the life of women who are a part of it. It helps us to understand the need and impact of these SHG's on the life of participating women.*

**Keywords**— Corporate Social Responsibility, Self-help groups, ASMITA, NGO

### 1. INTRODUCTION

Gender equality or equal rights for women have been a sensitive issue in India. In a country where men are consider superior and patriarchy is given up most importance women had to fight to get their basic right during pre-independence and also a brief period after independence. In a country where women are worshiped as Goddess in India but here women have also faced ill-treatment. From the time to be completely be dependent to struggle for independence has be a tough journey. Women in India has faced hindrance practices such as:

- Child Marriage
- Sati
- Polygamy
- Ill treatment of widows
- No property rights
- Female infanticide.

In Modern India where women have overcome various oppression and practices against them and accomplice equal position for themselves in the society? They still face barriers such as sexual harassment, unfair hiring practices, career progression and unequal pay. According to the research there has been increased exploitation of women through internet. In 2010, 73% of women are victim of online harassment stated by Working to Halt Online Abuse. Where they suffer from problems like cyber staking, harassment, online pornography, and flaming.

#### 1.1 Origin of SHG's

Self-help group was the brain child of Grameen Bank of Bangladesh, which was founded in 1975 by Prof. Mohammed Yunus. Grameen gave loans without asking borrowers any rigorous paper work. In the year 1986-87 through NABARD SHG's were introduced in India, but the real work started after bank linkage program was initiated in 1991-92. A SHG is a small group of rural

poor who voluntarily form a group which is economically supported by its members to run a small scale activity which further support the members to not only support economically and socially.

### **1.2 Social Empowerment**

Social Empowerment means that women stand equal in the society with equal rights and duties to be fulfilled. Social Empowerment has led to enhancement of self-esteem, self-confidence and self-respect. It also helps in upliftment of the living condition of the women not only in the urban area but also the rural area. Making them feel that the area have equal opportunities and growth. SHG's help in upliftment of their confidence making them better decision makers, thinkers and aware about their rights and duties. Working in SHG's not only make them financially dependent but also provide them social support to grow.

### **1.3 Saving and Financial Decision Making**

SHG's primary benefit is that it provides knowledge and forms regular saving habits. It help women to participate and learn about the banking activity. Many women through SHG forms their first banking accounts. As it also provides them financial independence they also become quality financial decision makers in course of time.

### **1.4 Project ASMITA**

As a part of Women Empowerment programme, JSL with the support of an NGO, has established a production unit for local women. The project basically aims at nurturing skills for home furnishing products and apparel like school uniform among women. The projects have attracted many international and national brands which includes 'Fab India', 'Good Earth' and many more. Many school in the nearby areas choose ASMITA for placing the order for their school uniforms. Not only school uniform but ASMITA also major productions is safety jackets which is customized and sold according to the demand of the customers. Their major customers for safety jackets include TATA's, JSL and many other manufacturing companies in Jajpur, Odisha.

## **2. LITERATURE REVIEW**

**Women Empowerment through Self Help Groups: Realities and Challenges, Mr. Madanant Naik, and Dr. Anthony Rodrigues IOSR Journal of Humanities and Social Science (IOSR-JHSS):** Mr. Madanant Naik, and Dr. Anthony Rodrigues (June, 2017) says that for the development of the nation women empowerment is important. The study undertaken specifically focuses on the problem faced by SHG members and their socio-economic development. This study also identifies the present and future challenges for Women SHG. The study is based on research done on 6 talukas of North and South Goa each. The study concludes that SHG provide women socio-economic independence but education can help lessen the ignorance of rural women.

**A Study On Women Empowerment Through Self Help Groups -With Special Reference To Ramanagar District, Karnataka. Prof. Nandini R, Prof. Sudha N, and BIMS International Journal of Social Science Research:** Prof. Nandini R., and Prof. Sudha N (2015) says microfinance plays a vital role in eradicating poverty in countries like India. SHG- Bank Linkage and MFI bank Linkage programmes help provide monetary support to the SHG and help empower women in India. This study is mainly done in Ramnagar District, Karnataka. These study also help analysed the growth of women which had lead them to assets creation, repayment of debts, improved decision making skills, and improved nutrition level in their families.

**An Empirical Case Study of Women Self Help Group (SHG) functioning in Nanded City. Dr. R. V. Tehra, Multi-Disciplinary Edu Global Quest:** Dr. R.V. Tehra (October, 2014) says that SHG are formed by group of people to solve their common problems. With major monetary support from the government which is interest free and the rest amount is invested by the members themselves. It's also says how SHG's help develop saving habits among the members and improve their financial knowledge. This study was carried out in Nanded City where 100 SHG members where interviewed.

**A Research Study on Development of Self-Help Groups in Belgaum District. Arjun. Y. Pangannavar, PRAGATI: Journal of Indian Economy:** Mr. Arjun Y. Pangannavar says to eradicate poverty SHG programs is the pragmatic approach. It also states that to meet the financial requisites of the members the development of funds was not attractive. This study is carried out in Belgaum District where there is still lack of support from the local government to these SHG's. It's also states that through SHG functioning women in Belgaum have become more financial and socially independent.

**The Impact of Self-Help Groups On The Socio-Economic Development Of Rural Household Women In Tamil Nadu - A Study, M. Saravanan, International Journal of Research – Granthaalayah:** Mr. M. Saravanan (July, 2016) says that SHG is a tool which lead women to self- supportive life. SHG not only lead to holistic social development but also financial independence. Standard of living of women through these SHG's have improved tremendously. With Microfinance support women are able to take financial decision which leads to small entrepreneurs and further women employment in rural area. This study is specifically based on secondary data.

## **3. RESEARCH METHODOLOGY**

### **3.1 Statement of the problem**

Understanding the support provided by ASMITA a Self Help Group to its participating women.

### **3.2 Research Design**

**3.2.1 Descriptive Research:** This method provides the detailed information about various features of the population or phenomenon that is being studied. In other words, descriptive research primarily focuses on describing the nature of a demographic segment, without focusing on "why" a certain phenomenon occurs.

### 3.3 Type of Research

The research carried out is a qualitative research to have a deeper understanding about the working about a SHG, the major reason of women to be a part of SHG and also to find out how a SHG can help empower women.

### 3.4 Population Element

The Population of the research in the 50 women working in ASMITA.

### 3.5 Sample Size and Method

For the research 30 women were interviewed to carry out the research. Radom sampling was done where every member of ASMITA had a greater probability of being interviewed for the research.

### 3.6 Sampling Technique

Convenience sampling (Non-Probability Sampling Methods) is perhaps the easiest sampling method as the samples are collected on the bases of availability and willingness to participate.

## 4. DATA ANALYSIS

### 4.1 Demographic Data

Demographic empowerment is one of the elements covered in the research of Women Empowerment. The status and strength of women are examined here. Self-confidence and decision making capacity is also involved. On various basis the data has been collected has been shown below:

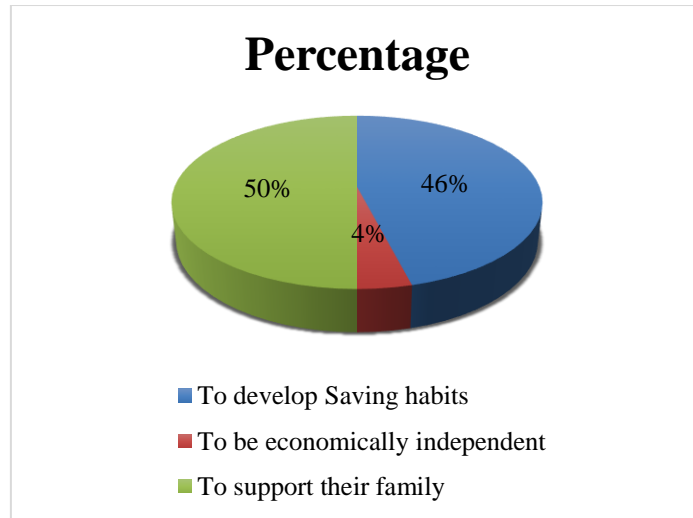
**Table 1: Socio- Economic Profile**

S no.	Variable	Intervals	Percentage
1	Age	Less than 20	20
		20yrs-40yrs	75
		Above 40years	05
2	Education	Illiterate	00
		Primary school	06
		High school	94
		Degree	00
		Others	00
3	Matrial Status	Single	93
		Married	07
		Widow/divorced	00
4	Type of Family	Nuclear	93
		Joint	07
5	Family Size	Less than 4	07
		4 to 8	93
		Above 8	00
6	No. of earners in family	One	00
		Two	06
		Three	20
		More than three	74
7	Agriculture Land Owner	Yes	00
		No	100
8	Possession Of House	Own	93
		Rented	07

The table shows that ASMITA has majority of young females working with them as mostly as still elderly women in the nearby ASMITA feel conscious to get out of the house and work. As majority of families feel it is shameful to make the women in the family work due to societal taboo in Danagadi, Orissa. The educational factor reveals that majority of them have their secondary education completed and only few have been restricted to primary education. During the research it was revealed that majority of them have not completed their further education due to their financial and family conditions. Also as it's a rural area people don't send most of the girls to the school due to lack of facilities such as proper infrastructure which majorly included toilets. And also majority of people find it useless and waste of time for girls to attend school as there are no future opportunities available for them. Further it reveals that majority of them are spinsters and only few are married thus further revealing how conservative the local society is regarding working married women. The other reason of lack of women in SHG may be their lack of knowledge regarding the working of a SHG. Also women who are married are not allowed to leave their houses often due to lack of security in the nearby area. There is also lack of proper transport facilities in Danagadi, Orissa.

**Table 2: Prime Motive of Joining SHG**

Prime Motive	Percentage
To develop Saving habits	46
To be economically independent	04
To support their family	50

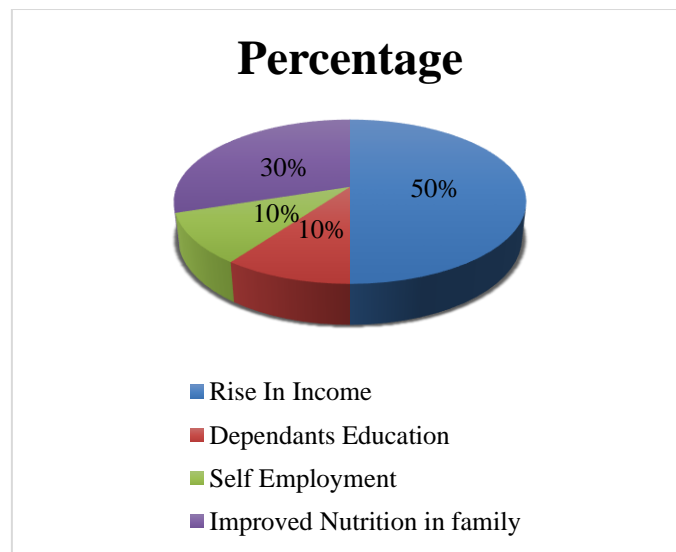


**5. INTEPRETATION**

The main goal to know the above that is the primary motive of the women joining the SHG’s is to understand them more and the objective to continue working in the ASMITA. With reference to the second table it shows that majority of women join SHG to support their family financially. Their secondary motive is to develop saving for future needs and least of them are there to be economically independent as their primary motive.

**Table 3: Impact of joining Self Help Group**

Impact	Percentage
Rise In Income	50
Dependants Education	10
Self-Employment	10
Improved Nutrition in family	30



It is observed in the 3<sup>rd</sup> table that the major impact of ASMITA on its member is that there has been a rise in the financial condition of these families. Also due to rise in their income the consumption of health food has increase leading them to a healthy life style. The others impact of ASMITA is that the dependant member of the family is able to continue his/her education. As majority of the group consist of young women some of them have become self-employed due to ASMITA and JSL support.

**6. FINDINGS**

Women have achieved social and economic status after being involved in SHG. SHG is a tool which helps in community participation for rural women development and courage them to get involved in entrepreneurs activities. ASMITA has not only made them economical independent but also have inculcated confidence in them. Women are not only using their money to become independent but also to support their families, thus becoming a strong backbone to the family financially. Women are conscious to travel in Jaipur, Orissa due to lack of public transport and safety. It was observed during the research that the major reasons for women to join ASMITA was to financial support their families and also partially to become financially independent. Another major reason to join ASMITA was enhance their skill and be independent. During the research and during internship visit is was observed that products made by ASMITA still strives to be accepted in the market and need a good marketing process. And also that special attention should be given in terms of project management and marketing. ASMITA has certain drawbacks as its still managed and supported by JSL in terms of Finance and Management.

## **7. CONCLUSION**

Through the research it can be concluded that SHG's are helping the women to grow and become financially and socially independent. It also helps to understand women through these SHG's have not only empower themselves but also other women with similar condition. The SHG's not only help the women alone but also their families grow as a whole. Empowered women are not only beneficial for themselves but also the society. These empowered women further help the suppressed women to come out and fight for their rights. It is also observed that Micro- finance through bank linkage programs not only support the SHG's financial but also guide them through the process, for banking awareness and to create saving habits.

## **8. ACKNOWLEDGEMENT**

In the two-year course of Master's in Business Administration (MBA), summer internship is a part, which provides practical exposure about the real-life working environment. So, it is an important and challenging part of life where we have to prove our mettle. My project work is supported by unparalleled help and guidance from respected people with whom I have been acquainted within the course of the project. I feel extremely satisfied to be able to acknowledge their help and support in completion of my project work. I express my gratitude and thanks to Prof. Sonal Muluk madam, my project guide, whose inspiring suggestions and guidance made it possible for me to go on with the project. I owe a considerable debt of gratitude to Prof. Dr. Sayalee Gankar madam, Dean of MIT World Peace University's School of Management (PG) for helping to get my Academic career started. Also, I express my gratitude and thanks to Prof. Dr. T.J. Vidyasagar Sir, Head of School and Dr. Aparna Dixit madam, Academic Head, MIT – SOM (PG) for their continuous support and guidance. It had been a great pleasure and an enriching experience working with Jindal Stainless Limited's CSR Team. I wish to accord my gratitude to the Jindal Stainless Limited's CSR Team of the company especially Brig. Rajiv Williams Sir, Corporate Head CSR of Jindal Stainless Limited and Ms. Sangita Singh Ma'am, DGM CSR, for giving me valuable advice, guidance and their sparing valuable time in clarifying various points raised by me. Before concluding, I must convey regards and heartiest gratitude to my family who have expanded their unbelievable co-operation directly or indirectly in helping me to complete this project.

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