Economic Empowerment of Rural Women Entrepreneurs in Rajasthan through Self-help Groups (SHGs)

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ABSTRACT

Women's empowerment is defined as "a process that entails the changing of social structures and organisations that maintain and sustain male dominance over women as well as gender discrimination." It focuses on empowering women to handle life's obstacles on a personal, familial, and social level, as well as encouraging them to participate in various activities and contribute in their own unique way to nation building. Women are the foundation of any family, community, or nation's development. If women are given more influence, they can help to improve society as a whole. Aside from providing them with job chances, one of the most effective ways to help them become socially and economically independent is to help them create self-employment prospects in their local communities. Self-help groups play a vital role because they reach out to rural and distant areas and raise local awareness through local inhabitants. Since 2006, Hindustan Zinc has been working to empower rural women by forming self-help organisations. The current article explains the Hindustan Zinc-Sakhi self-help group project in a clear and concise manner. The study's goal is to highlight its influence on Rajasthan's rural women entrepreneurs. The writers make conclusions about the groups using case study and historical survey methods, tying them to the larger goal of rural women empowerment.

KEY WORDS: Empowerment of women, self-help groups (SHGS), prevailing, power, structure, socially and economically, Gender Equality
INTRODUCTION

Empowerment has been defined as "a process in which inequality progresses toward equality." It is also regarded as a transformational process aimed at gaining power and influence ability to make decisions that have an impact on the lives of disadvantaged people or groups." It is defined as “a process of contesting existing power relations and obtaining greater influence over power sources”. As a result, empowerment is defined as "a transformation in the existing power structure." It is unmistakably preoccupied with power, particularly power interactions and distribution among persons and communities (Kahlon, 2014). As a result, ‘empowerment’ entails altering the existing power structure and establishing a more inclusive and all-pervasive pattern of relationship, allowing all women, men, senior citizens, physically disabled, socially and economically disadvantaged communities, and many others with disabilities to make choices and decisions, as well as to become self-reliant and economically independent. Empowerment gives legitimacy and social fairness for the growth of human society, ensuring that everyone has a role in long-term development.

WOMEN EMPOWERMENT

The buzzword of the day is "Women's Empowerment and Gender Equality." It is a multifaceted problem in India's patriarchal society, which is dominated by men. Women's empowerment is a broad concept that focuses on empowering women to make their own decisions to meet their needs by enabling them to be economically self-sufficient, socially conscious, well-educated with political and legal awareness, and ready to participate and contribute in their own way at the social and household levels. Women's empowerment entails assisting them to develop a good attitude and self-esteem, as well as being self-assured and self-reliant. In the 1990s, the globe began to see a growth in women's empowerment, which was highlighted during the Beijing Conference (Sharma, 2000).

Women empowerment, according to Nalia Kabeer, is "the expansion of women's ability to make strategic life choices in an environment where this ability was previously denied to them." “The multi-dimensional nature of power suggests that women's empowerment methods must build on their own power as an essential adjunct to strengthening their ability to control resources, set
agendas, and make decisions,” she explained. Such strength It can't be provided; it has to come from within (Kabeer, 2013). It improves women's ability to make decisions and use their authority to negotiate with a sense of self-worth and belief in their potential to achieve the necessary improvements. Women's empowerment is defined as "a process by which a person can set her own goals and take action based on those goals." Women's empowerment can occur at various levels, including the individual, household, community, and societal levels (Panda & Kanjilal, 2013). Women have been acknowledged as "important agents contributing to sustainable growth" since the mid-1990s. Women make a considerable contribution to the expansion of the national economy, and in today's competitive market economies, women entrepreneurs have developed as a unique class." (2013, B Dhanotiya).

Women's empowerment entails not only reducing poverty and gaining economic independence, but also enabling women to legitimately challenge existing power structures and seek justice, social identity, gender equality, the freedom to make choices, and participation in family and social activities, among other things. As a result, women's empowerment is a three-part process involving awareness, accomplishment, and actualization.

STRATEGIES FOR WOMEN EMPOWERMENT

The main techniques and approaches that have been implemented for empowering women help to better understand the necessity for empowering women and the concept of empowering women. The current basic motto followed by all nations around the world is Sustainable Economic Development. In this context, empowerment entails becoming powerful, and “Development Alternatives with Women for the New Era (DAWN)” was established as a concrete strategy in 1985. Women's empowerment "includes changes in power structures and relationships at multiple levels such as the person, family, organisation, community, and society at large," according to the United Nations (Panda & Kanjilal, 2013).

“Three strategic methods to women empowerment are explained:

- The Integrated Development Approach focuses on women's survival and livelihood needs;
- The Economic Development Approach aims to strengthen women's economic position; and

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• The Conscious Approach aims to organise and coordinate women's participation in order to address gender discrimination, oppression, and exploitation (Srilatha B., 1993)

WOMEN EMPOWERMENT – GLOBAL PERSPECTIVE

The UN declaration of 1975 as "International Year of Women," the declaration of the decade as "UN Decade for Women," the "CEDAW" (the convention to eliminate all forms of discrimination against women) held in the year 1079, and the "Beijing Declaration", among other things, represent the efforts made to achieve the goal of "equality, development, and peace." Discussed unfinished tasks and devised a strategy for achieving gender equality and women's dignity. Women’s access to knowledge, resources, and power positions that enable them to engage and make decisions, among other topics, were also highlighted.

Global leaders understood that women's empowerment and gender equality are the two most important issues to solve in order to achieve inclusive growth and long-term development. The Millennium Summit in New York in 2000 designated "empowerment of women and gender equality as one of the eight key Millennium Development Goals (Bhagyalakshmi, 2004)" as one of the eight major Millennium Development Goals. The United Nations has designated 2001 as the ‘Women Empowerment Year,’ placing women at the forefront of global efforts to achieve sustainable development.

AREAS AND INDICATORS OF WOMEN EMPOWERMENT

It is essential to make a reference into the specific areas of women empowerment and also the empowerment indicators before proceeding into the study of Self-Help Groups and their role in empowering the women as empowerment facilitators.

The crucial areas where the women need to be empowered categories broadly into:

Economic Empowerment - Economic Empowerment is crucial to achieve all other categories of empowerment. The “major indicators of economic empowerment are:

• A sense of employment and work
• Control over economic resources and personal income
• Ownership of land and other economic resources
• Ability to contribute to the wealth and wellbeing of the family and society at large
• Power to make decision on spending, consumption, purchases and household expenditures
• Ability to decide on how to utilize her earnings
• Ability to carry on financial transactions, banking activities, access to financial resources and credit sources, etc”.

**Social Empowerment** - Social empowerment means social equality, equality of treatment, respect, opportunity, respect, dignity, and of status. These in turn changes the very perception of life, attitudes and values. Social Empowerment is better realized with indicators such as enhanced self-confidence and self-esteem, ability to enjoy life and relationships, ability counter exploitation and violence, ability to form association and groups, right to take part in social activities, etc.

**Educational Empowerment** – Education is the foundation for all other forms of empowerment. Education aids in the development of awareness of rights, the acquisition of knowledge and skills, and the teaching of one's own rights and privileges, as well as making one more responsible and focused. In the case of women, education is the key to equipping, liberating, and taking charge of their lives. Gender discrimination, exploitation, and violations against women can all be combated with education. Education enables women to seek better access to resources, health care, and income sources, among other things. Women with more educational qualifications and skills can do better economically, socially, and in family and societal matters. As a result, it is correct to say that “educating a man empowers only a man; educating a woman empowers a family and the nation.”

**Political Empowerment** – It has been the condition in India that the women were politically less conscious and powerless. The economic, social and educational awareness empowers the women politically better articulated and active. Today with a changed political scenario of the nation created scope for women to participate actively in political life of the nation and accepted the position of leadership and governance. Political empowerment helps the women to be at the helm of social and political life of the society and nation at large influencing the life of other people. Some of the indicators of the political empowerment are;
a) aware of political opportunities and growth possibilities
b) prepared to step out of home and cast my vote
c) confident of contesting elections if opportunity knocks the door either at local bodies and major elections
d) able to meet people at the forefront of the local and higher level political leadership for personal requirements
e) confident to question the bureaucratic system if services entitled are denied and get served

Legal Empowerment – Indian women live in just laws but unjust enforcement of the laws. Legal empowerment includes the ability of women to understand constitutional, legislative and judicial provisions and legislation made available to protect the dignity and status of women. It enable the women to enjoy those provisions made available, seek protection of the law, fight legally against economic, social and political exploitation and seek legal and judicial protection against violence and discrimination.

Health and Psychological Empowerment –

These are related to women's physical and mental wellbeing. It refers to women's ability to seek medical remedies and health plans. It is women's awareness of the importance of family planning, nutrition, immunisation, and access to decent and quality health services, among other things. As a result, strengthening Health Education and Awareness Campaigns to educate women about physical and mental health is critical.

The formation of small cohesive groups and associations will educate the members of the groups and associations to acquire leadership skills, the ability to participate and volunteer, as well as opportunities to engage in income-generating, productive, and mutually helping each other to say "alone we can do so little; together we can do so much." Self-Help Groups are one such valid organizational platform for women empowerment, with a limit of 15 to 20 members who have a common interest and agenda.
RESEARCH METHODOLOGY

Self-help organizations are a source of empowerment for the oppressed. It serves as a catalyst for change for any country's poor citizens. Corporates, on the other hand, have complete control over all resources, including financial, manufacturing, human resource, and knowledge base. They have the ability to easily approach any isolated area that no one else has. These companies have far more social responsibility than any other. Through its Sakhi Pariyojana, Hindustan Zinc has made a significant effort to satisfy the requirements of the people.

The current research paper is a descriptive study based on secondary data. Data was gathered from many websites, publications, research papers, and journals, as well as government and non-government organisations such as UNESCO, ICOMOS, IUCN, GHF, and others.

RESULTS AND DISCUSSION

SHGs are "informal groups formed freely." A SHG is made up of 10 to 20 people. Members are encouraged to put money aside on a regular basis. They combine their resources to meet the credit demands of the members of the group. The groups are democratic in character, and they make choices together. Because the members are neighbours and share a common interest, the group is homogeneous, and cohesion is one of the group's distinguishing characteristics. SHGs are notable for their regular savings, periodic meetings, mandatory attendance, proper payback, and methodical training. Evidence from a variety of developing countries around the world has indicated that poor people can be assisted by forming SHGs.” The government, in collaboration with NGOs, or NGOs and donor agencies, implements the majority of SHG-based programmes at the grassroots level. SHGs have the ability to grow into thriving social organizations.

Self-Help Groups (SHGs) rely on a strong sense of unity among members, mutual respect and trust, participatory and democratic management and decision-making, and freedom of participation and speech for their success and successful functioning. The following are the basic requirements for a Self-Help Group to function:

A Self-Help Group (SHG) is a small, self-organized group of impoverished individuals who are preferably from similar socioeconomic backgrounds. They gather together to solve their common difficulties through self-help and mutual assistance. The SHG encourages its members to save tiny
amounts of money in a bank. The SHG is the name of this shared fund. In most cases, a SHG does not have more than twenty members. Social workers, health workers, village level workers, and other non-governmental organisations (NGOs) Local people's informal associations Government departments focused on development, banks, bank employees, Mahila Mandals, Yuvak Mandals, facilitators, and others (in their personal capacities) Farmers' Clubs and other development institutions, as part of NABARD's Vikas Volunteer Vahini (VVV) Program.

The Self Help Group (SHG) movement in India has grown to become the world's largest and most successful community-based organisation network (CBOs). It is primarily a female-led movement. It is, as some experts have noted, a development innovation in and of itself.

India's original creation, the SHG bank linkage programme (SBLP), has proven to be one of the most effective poverty reduction and women empowerment projects. In 1992-93, the SBLP started small, with 255 credit connected organisations and a loan sum of Rs.29 lakh. Since then, the program's popularity has skyrocketed. SHGs grew into a nationwide movement and the world's largest community-based microfinance model as a result of this approach. According to NABARD's microfinance report, by March 2012, 79.6 lakh SHGs had savings accounts in banks, with an estimated membership of 9.7 crores and an aggregate bank balance of Rs. 6,551 crores. Loan accounts are held by around 43.54 lakh SHGs, with a total loan due of Rs. 36,340 crores. However, there are still geographical differences in the expansion of the SHG movement, with eastern and western regions making little progress.

There are roughly 1.5 lakh women's self-help groups in Rajasthan. About half of these groups have been promoted by the Department of Women and Children's Development. Other government departments have organised 20-25 percent groups under development schemes such as SGSY, Watershed Development, and so on. The remaining 25-30% of groups have been promoted by NGOs. About 40% of SHGs have been able to obtain a loan from a bank, and 70% of SHGs are concentrated in 30% of the districts. However, a substantial number of impoverished people remain outside the reach of SHGs and formal financial institutions.
TABLE 1: PROGRESS OF WOMEN SHG’s

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Total SHGs (lakh)</th>
<th>Women SHGs (lakh)</th>
<th>% of Women SHGs to Total SHGs</th>
<th>Total Amount (crore)</th>
<th>Women SHGs Amount (crore)</th>
<th>% of Women SHGs Amount to Total SHGs Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving linked SHGs</td>
<td>69.5</td>
<td>53.10</td>
<td>76.3</td>
<td>6198.7</td>
<td>4498.6</td>
<td>72.57</td>
</tr>
<tr>
<td>Loan Disbursed</td>
<td>15.8</td>
<td>12.9</td>
<td>81.50</td>
<td>14453.3</td>
<td>12429.3</td>
<td>85.99</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>48.51</td>
<td>38.91</td>
<td>80.33</td>
<td>28038.3</td>
<td>23030.3</td>
<td>82.14</td>
</tr>
</tbody>
</table>

WOMEN AND ENTREPRENEURSHIP

A woman or a group of women who start, organise, and run a business is known as a woman entrepreneur. Women entrepreneurs originate, organise, and operate the business operation, making them monetarily strong and giving them the freedom to make decisions. Women's enterprise is defined by the Indian government as an industrial unit in which one or more women possess at least 51 percent of the capital and at least 51 percent of the employment created by the enterprise is for women solely. Previously confined to traditional fields such as food, fruits, vegetables, pickles, papads, tailoring, and so on, women entrepreneurs have shifted to non-traditional industries such as engineering, jewellery, crafts, electronics, manufacturing, and so on.

N Choudhary (Choudhary, 2009) The SHG-banking linkage model is an essential microfinance approach that assists members in starting their own businesses. By connecting uneducated and underprivileged women to the mainstream financial system, SHGs have empowered them in rural areas. Because of their family duties, societal and cultural hurdles, most women are still unable to find job as wage employees. In this context, self-employment or starting a business of one's own may provide an opportunity for women to earn money and gain financial security. Self-Help Groups can play an important role, and entrepreneurship growth can help to alleviate the problem of unemployment and the resulting social difficulties. As a result, women's entrepreneurship development can be seen as a feasible path to economic emancipation.

Vedanta Group has always established specific aims as part of its Business Social Responsibility, realising its responsibilities as a corporate towards society. Health, education, sustainable
livelihoods, women's empowerment, community asset creation, bio-investment, and integrated village development are the seven discrete focal areas in their community programmes. These topics were chosen because of their importance to the development goals of their key host nations and regional operating areas. They are particularly concerned with rural women. The Vedanta Group's efforts for rural women are shown in the table below. With the development of Sakhi, Hindustan Zinc, as part of the Vedanta Group, has strived to further these goals.

Table 2: Women Empowerment Efforts by Vedanta Group

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
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<tbody>
<tr>
<td>Number of Self-Help Groups (SHGs)</td>
<td>1,275</td>
</tr>
<tr>
<td>Women members of SHGs</td>
<td>17,587</td>
</tr>
<tr>
<td>SHGs engaged in income generation activities</td>
<td>328</td>
</tr>
<tr>
<td>No. of women-established micro-enterprises</td>
<td>489</td>
</tr>
<tr>
<td>Average monthly income of women-entrepreneurs in US$</td>
<td>110</td>
</tr>
</tbody>
</table>

SAKHITOWARDS GOAL OF WOMENEMPOWERMENT

In rural Rajasthan, women are making a difference. Their social and economic circumstances are shifting, and they are emerging as self-sufficient, self-sufficient, microentrepreneurs, and household decision makers. Women's empowerment is taking place in rural Rajasthan. Their household income has increased by a factor of ten, and their quality of living has improved significantly. The credit belongs to the formation of Self-Help Groups, which include roughly 10-12 rural women from the same village and adjacent areas. Since 2006, Hindustan Zinc has been working to empower rural women by forming self-help organisations. Each group consists of 12-15 rural women who are being groomed to become rural women entrepreneurs who are now running their own micro-businesses. In Rajasthan, Hindustan Zinc has established 475 self-help
organisations, reaching out to 6,000 rural and tribal women. All of these organisations are referred to as "Sakhi'-Self-Help Groups," and these rural entrepreneurs are referred to as "Sakhi." Hindustan Zinc's "Sakhi" campaign has raised attention to the need for rural women's social and economic empowerment.

The Hindustan Zinc Campaign has two main goals.

- To unite all Hindustan Zinc Self-Help Groups, rural and tribal women, and count them as a collective power in the outside world under the banner of sakhi.
- To offer them with training and exposure, such as finding new markets for their products, bringing sakhi products online, and providing microfinance.

Rajasthan is quickly becoming one of India's leaders in the creation of self-help groups (SHGs). In the districts of Udaipur, Chittorgarh, Bhilwara, and Rajsamand, Hindustan Zinc alone supports 215 Self Help Groups. These 215 Self-Help Groups across the state are home to more than 3,500 women. The most crucial aspect is that all Self Help Groups are connected to banks and have bank accounts. These Self Help Groups have accumulated over Rs. 45 lacs in savings, and about 80% of them have received a bank loan of around Rs. 50 lacs. These women have become more conscious of the importance of sanitation, education, health, and nutrition as a result of their empowerment. They are now sending their children to school on a regular basis. Since 2005-06, Hindustan Zinc has been working to empower rural women by forming self-help organisations. Each group consists of 12-15 rural and tribal women who are being trained as rural women entrepreneurs who run their own micro-businesses. The self-help group training begins with teaching them how to save money, connecting them with banks, and then separating them into groups depending on their interests for thorough vocational training in both the agricultural and non-farm sectors. Hindustan Zinc now has over 450 Sakhi self-help groups spread across five Rajasthan districts: Udaipur, Chittorgarh, Rajsamand, Bhilwara, and Ajmer.

SUCCESS STORIES OF “SAKHI” WOMEN ENTREPRENEURS- SOME CASES

1. **Lalita Choudhary**, a 30-year-old housewife from Gudli, Udaipur, comes from a lower-middle-class household. She and her family had to struggle a lot a few years ago because her husband's job wasn't enough to feed the family of five. To cover her requirements and day-to-day expenses, Lalita began working as an Akaal Rahat Worker, where she received
3 kg of wheat after a full day's work. But she was dissatisfied because, despite her efforts, her children's schooling and other needs remained unmet. In 2006, Hindustan Zinc contacted her to join Self Help Group through their women empowerment programme. She decided to give it a shot and joined, and it altered her life for the better this time. She received stitching and tailoring training at a sewing centre in her Kalika Mata Self Help Group as part of the programme. Lalita and the other 20 ladies were given six months of skill development training there. Following her training, Lalita began working from home, where she stitched clothes for free in order to improve her skills. One NGO approached her after seeing her work and offered her the position of Master Trainer in a 10-day tailoring programme held outside of the area. Lalita sought for and was hired as a Master Trainer in the Hindustan Zinc Sewing Center programme in Debari in 2008. Lalita's life has changed; she is now more confident, independent, financially secure, and most importantly, respected in her community and village. She has trained over 300 rural women in 12 sessions. Lalita is now financially supporting her family while earning more than Rs 5000/- per month, and she is not just providing her children with a good education with this money.

2. **Meena Kumari**, a Hindustan Zinc SHG beneficiary whose hand-stitched craft represents the Rajput spirit in numerous items and outfits. This Debari rural woman learned stitching and embroidery skills and became an entrepreneur after joining a local Self Help Group backed by Hindustan Zinc.

3. **Shahnaz Hussain**, When Shahnaz Hussain's husband died 15 years ago, her life came to a halt. The prospect of paying for her two children's schooling as well as the family's bills nearly drove the housewife from a Rajasthan village to despair. She was introduced to the Jai Hind self-help group (SHG) by other women in her Bichhdi hamlet in Udaipur district, who taught her how to embroider and tailor. She is now one of the numerous rural Rajasthani businesswomen helped by Hindustan Zinc. The Jai Hind SHG not only assisted her with her education, but also with her social and economic empowerment. Shahnaz is one of 6,000 rural women who have been able to support their family because to Hindustan Zinc's SHGs, which were established in 2006.
4. **Dalla Soni**, of Rajsamand, near Udaipur, became a member of the Joganiya Mata SHG, a micro-enterprise group. She learned meenakari and tailoring alongside 15 other women, and has a contract with Hindustan Zinc's exploration department to make cotton bags for Rs. 75,000.

5. **Radha Somani**, of Agucha village started a Manihari Shop with a loan of Rs. 10,000. She now makes around Rs. 4,000 each month. She is currently paying her pack's instalment as well as her son's college tuition.

6. **Shanti Mali** is a widow with one son who is around 56 years old. She became unwell while working as a daily wager. She took out a Rs. 15,000 loan and began growing vegetables on two bighas of land. Her daily earnings are now in excess of Rs. 500/-. She has now established herself as a small business owner.

The foregoing anecdotes of Rajasthani rural women clearly demonstrate the significance of Sakhi as a change agent. They have instilled in these disadvantaged ladies a desire to be economically self-sufficient and to help their families improve their standard of living.

**CONCLUSION**

Since the 1980s, SHGs have been an innovative strategy to creating capacity and empowering the rural poor, particularly women. This research focuses on 'how SHGs served as a strategic instrument in empowering women, particularly in rural regions, by providing possibilities for women to participate, allowing them to realise their potential and achieve socioeconomic independence.' In terms of strategy, the SHGs' operations fall into two categories: the first is rural poverty reduction, and the second is socioeconomic empowerment of the rural poor, particularly women. SHGs ushered in a new era of rural development and poverty eradication by providing rural women with access to productive resources and loans. This research focuses primarily on SHGs as a platform for women, particularly in rural regions, to network, socialise, and build self-confidence, power to make personal life choices, and engage in decision-making primarily at the family and household levels.

In rural Rajasthan, women are making a difference. Their social and economic circumstances are
shifting, and they are emerging as self-sufficient, self-sufficient, microentrepreneurs, and household decision makers. Women's empowerment is taking place in rural Rajasthan. Their household income has increased by a factor of ten, and their quality of living has improved significantly. The credit belongs to the formation of Self Help Groups, which include roughly 10-12 rural women from the same village and adjacent areas. In every field of life, rural women have always proven their mettle and courage. Whether it's domestic chores, agriculture, handicrafts, tailoring, traditional crafts, or liberal arts, rural women in India have always been in the lead, and their traditional art and skills have even dominated the global fashion business. Hindustan Zinc's efforts are excellent and contribute to the society's long-term growth. Furthermore, they are stepping up their efforts by participating in additional health, sanitation, and education programmes. These projects are serving as a model for other companies in the country to follow in the change of India's rural society, particularly among women.

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