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A Study of Women Empowerment through Self-help Groups in the State of Rajasthan

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Abstract: Empowerment of women refers to the creation of an ecosystem where women can exercise their social, economic, political and judicial rights. It is a culture wherein women are involved in decision making in various fields affecting them directly or indirectly and thus, improve their socio-economic status. The Self – help groups also provides women to participate in decision making. The concept of self-help groups aims to bring the beneficiaries above the poverty line by providing income generating assets to them through bank credit and government subsidy. The women participation has increased a lot in the self-help group and also aims at women empowerment. These groups deal on wide issues educating the women and supporting them to take control of their lives. More funds have been devoted to the self-help group as per the Union Budget 2017. In Rajasthan, there are approximately 1.5 lakh self-help groups of women, 50% of which are promoted under the Department of Women and Child development. The study aims to understand working of these self-help groups which are widely promoted by the Government and understand their approach to bring about a change in the lives of these women. The study will be focussed at the self-help groups operating in the state of Rajasthan. The research also involves studying the factors that do create an impact and suggestions where the lead can be taken to align with the changing needs and improve the existing situation.

Keywords: Women empowerment, Rajasthan; Self-help groups (SHGs), Government policies

INTRODUCTION

The Constitution of India has granted equal rights to men and women. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles since 1948. Yet even today, the Indian society is still male dominated and women, although worshipped as a deity throughout the country, is supposed to stay within the four walls of the house.

Within the Indian sub-continent, the status of a woman is still dependent on her husband. This is even more prominent in rural India where women strive for even the basic necessities like education.

Today, every law favors women be it the Hindu Succession Act, the Hindu Marriage Act, 1955, the Dowry Prohibition Act or the Hindu Minority and Guardianship Act. Government of India has not only enforced these acts but also invested in creating and supporting various social groups.

India, at present, is ranked 87th out of 144 countries in the Global Gender Gap Index, 2016 compiled by World Economic Forum (WEF) with a score of 68%. The four main areas of consideration under the report were- economic, political, health and education. While India doing extremely well in the political front, with a global 9th rank, the other sectors of gender gap are one of the lowest in the world with economic, education and health rank being 136, 113 and 142 respectively. Even after 70 years of Independence, freedom for women is still the same.

Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power".

Rajasthan has more than 1.5 lakh self-help groups for women, NGOs and various other government aided development schemes in a total of 33 districts that aims to bring about a movement of welfare for rural women of the state yet when it comes to gender parity and female empowerment, there is a high inequality. According to McKinsey Global Institute's Female Empowerment Index (Femdex), Rajasthan scored a 0.52 (high inequality).

The Government supports women empowerment through various schemes, budgets for which have been specified in the Union Budget of 2017. Following are the top funding for empowering women in India, especially rural India, by the Government.

- *Education sector:* Government launched SWAYAM, an online education platform for women for leveraging information technology and for providing digital learning cost free. The initiative is targeted towards young girls and empower them to gain education through a digital platform.
- *Financial support:* With the The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), government focusses on increasing employment among women and providing financial support and hence has received the highest allocation of budget of Rs. 48000 crores in the Union Budget 2017-18.

Moreover, government has also allocated Rs. 23000 crores for the Pradhan Mantri Awas Yojana Gramin to increase financial security among women as houses in the scheme are mostly allocated in the name of a woman of the house.

- *Self-reliance:* A fund of Rs. 500 crores have been allocated for the setting up of Mahila Shakti Kendra in various villages all over the country. The organization's main aim is to promote self-reliance among women. It is an organization for the women and by the women.
- *Healthcare:* The government of India has allocated Rs. 6000 crores for the healthcare and financial assistance to women in order to specifically bring down the prenatal mortality rate. It includes

funding for hospital assistance, admission, nutritional food and vaccination for pregnant women. This step came across when a research released that approximately 440 women die in maternity related complications for every 100,000 live births. One out of every 55 women in India face the risk of maternal death.

OBJECTIVES OF THE STUDY

The study aims to achieve the following objectives:

- To understand the functioning of SHGs in Rajasthan.
- To study the impact of Self-help groups in empowering women with reference to the state of Rajasthan.
- To study the relationship between age of the SHG members and level of empowerment in the state of Rajasthan.
- To study the relationship between education of the SHG members and level of empowerment in the state of Rajasthan.
- To identify the factors affecting women empowerment in Rajasthan

REVIEW OF LITERATURE

Women Empowerment

Empowerment for women can be defined as “a state of being independent and the ability to make one’s own decisions in all spheres of life”. It also means the ability to learn and gain knowledge, skills and experience and have a greater control to plan and live their lives with dignity and respect and this cannot be achieved without basic educational facilities.

Women empowerment is possible through different ways and the socio cultural set up of the society plays an integral role in it. The government is promoting empowerment through different policy framework. Self Help Groups are one of such method. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

Shekhawat and Singariya (2016), studied the levels of literacy and the female work participation in Rajasthan. The research attempted to analyse Spatial patterns of Literacy and Female Work Participation rate in Rajasthan. They found that Rajasthan performed very poor in literacy rate and female work participation. This constitute an important element in empowerment.

Shettar. R, (2015), enforces the need for women empowerment in India with issues highlighting the challenges that are faced by women all over the nation. The paper also describes how women all over India are faced with various social, economic and political discrimination and also analyzing the major factors that influence the economic empowerment of women in India. There is a strong link between the need of education and its connectivity for women empowerment (Aggarwal, 2014). For Government of India, the biggest challenge has been to sensitize people, especially women in rural India, about the need for education.

Fadia. K, (2014), researched the association between political scenario and empowerment of women in political decision making. The paper discussed the women's position in political roles globally and in India and clearly helped in understanding the gap faced by the Indian women.

Thangamani. S and Muthuselvi. S, (2013), studied the self-help groups and the women empowerment models. The study discussed the impact that the groups create on individuals, i.e. women depending on various social factors of their life. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. There is a need to empower women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general (Sahoo, A; 2013)

Gudaganavar and Gudaganavar (2008), made an attempt to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status.

Women Empowerment Model

Empowering of women does not come mainly by talking about it or stating various policies and schemes, it comes when women are actually free to take part in various initiatives that are freely available to them. Even today around 66% of the female population in rural India are unutilized. In India, women suffer through the various social customs, prevailing widely in the rural sectors. According to the 2013 UNDP report, despite government schemes and practices, women form only 29% of the National workforce. Today, world recognizes women empowerment through various factors like economic independence, political independence and so on and so forth yet India is lagging behind even from most developing nations in South Asia.

The following framework is proposed based on reviewing the literature on women empowerment. A women empowerment model aims at achieving economic, political, social and physical well-being of woman. The empowerment cannot be defined under one factor or head but is a combination of many factors. Some policies may focus more on the economic empowerment while others may focus on the political empowerment.

Political Power or Decision Making

Political power and decision making is considered as one of the Gender Empowerment Measure (GEM) attribute by United Nations Development Programme (UNDP). According to the report, India stands at a rank of 131 out of 189 nations and 125 out of 159 nations in the Gender Inequality Index (GII). The level of participation of women (refer table 1) in political factors is extremely low. The average of all the years from 1952 to 2014 is 9.62%. Moreover, the participation has always been low, reaching the highest of 15.5% in 1990 and declining henceforth.

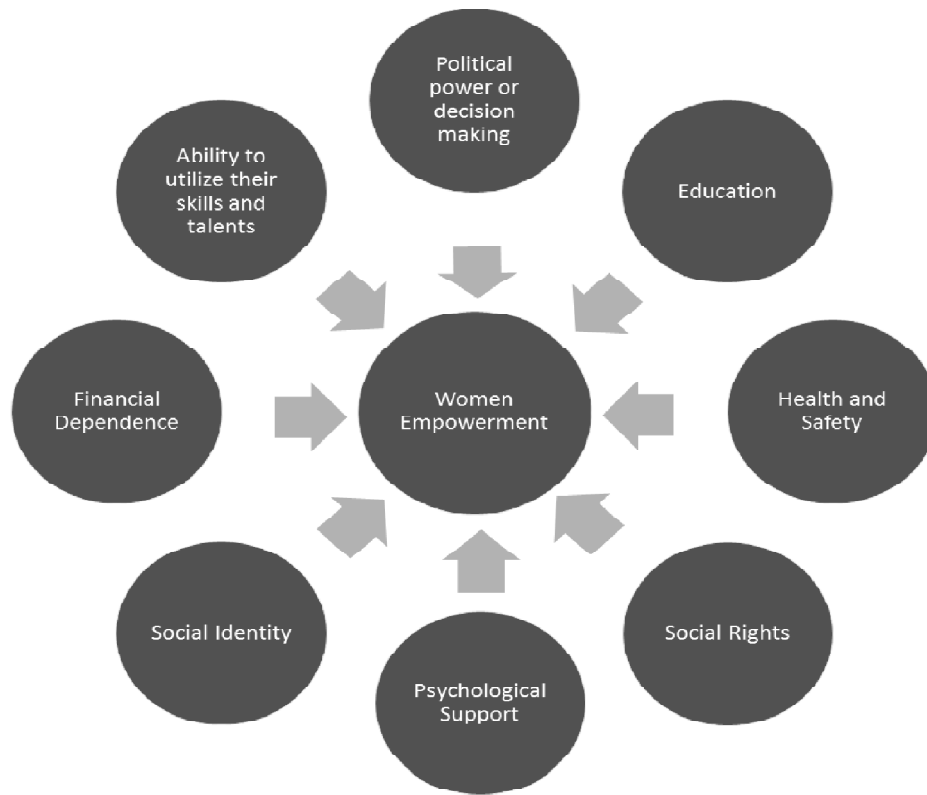


Figure 1: Women Empowerment Model

Thus putting political biases as one of the major factor of gender inequality and also one of the major concerns for women empowerment in India.

**Table 1
Women participation in Lok Sabha and Raj Sabha**

<i>Year</i>	<i>Seats</i>	<i>Women MPs</i>	<i>% of Women MPs</i>	<i>Year</i>	<i>Total Seats</i>	<i>No. of Women</i>	<i>% of Women</i>
1952	499	22	4.41	1952	219	16	7.3
1957	500	27	5.40	1957	237	18	7.6
1962	503	34	6.76	1962	238	18	7.6
1967	523	31	5.93	1967	240	20	8.3
1971	521	22	4.22	1971	243	17	7.0
1977	544	19	3.29	1977	244	25	10.2
1980	544	28	5.15	1980	244	24	9.8
1984	544	44	8.9	1985	244	28	11.4
1989	517	27	5.22	1990	245	38	15.5
1991	544	39	7.17	1996	223	20	9.0
1996	543	39	7.18	1998	223	19	8.6
1998	543	43	7.92	2004	245	27	11.1
1999	543	49	9.02	2009	245	22	8.97
2004	543	45	8.03	2014	245	29	11.83
2009	543	59	10.86				
2014	543	61	11.23				
Average	531.06	36.87	6.91	Average	238.21	22.92	9.62

Education

Education is one of the most important criteria for every single person on earth and for a factor of human development, education forms not only an important criterion for the country but its economy as a whole. The literacy gap between the genders being highest in the state of Rajasthan.

Health and safety

Health and safety are one of the paramount concerns for the wellbeing of the country and the community as a whole. There are various benefits and plans that the government has been coming up with in order to prevent the maternal but then the question that arises is that if these schemes are even planned to be executed appropriately.

Social Rights

India still being one of the most culturally diverse and traditionally rich country but when it comes to freedom of speech, freedom to vote and autonomy, women especially in rural India do not enjoy the taken-for-granted rights. Women are the ones who are the silent listeners having no personal opinion in either personal, family or social matters. This is a major concern today where women still suffer each day without being even aware or having the strength to fight for something which they feel is right.

Psychological Support

Most women born and brought up under the most traditional way, listening to the men of the house. Men are the decision makers of the house. Psychologically, not only this deprives the women of self-worth, but it becomes even tougher for them to fight for their own needs and at times, even safety. This deprives them from the basic sense of self identity.

Social Identity

Being able to work, create their own identity in the world and something that they are known for, has been a dream of every person and every woman in the country too. But this rarely happens. The lack of social identity can be well handled through a better women empowerment model.

Financial Dependence

According to the Human Development Index report of UNDP of 2015, the estimated gross national income per capita is 2,184 (in \$) for women as compared to 8,897 (in \$) for men. The high level of discrimination between men and women in terms of equal pay at work has been a major concern for women supporters. In many parts of India, women have to entirely depend on their husbands for financial support. Most do not even have any savings of their own. This not only leaves them vulnerable to be treated with bias by their male counterparts but these women also lose confidence and self-worth as they have nowhere else to go.

Ability to utilize their skills and talents

Today, India has many private sector firms including financial institutions and political parties that are led by women and yet there exists an equal disparity in many parts of the country. Many government schemes

such as Women Entrepreneur Development Programme and many Self-help groups are initiated by the government specially with the aim to encourage participation among women in rural India too.

Concept of Self-help Groups (SHGs)

Self-help groups today is a pronounced medium of empowering women especially in rural India. These groups involve participation of local women in a groups usually comprising of 10-20 members. These groups are not only aimed at bringing about an increase in social participation of women but also bring about a change in their overall life perspective. Today, many such groups are supported by the government all over the country. The Ministry of Women and Child Development has brought about a total of 16 schemes under the women empowerment section. But, due to a broad gap in the education and literacy level, most women are not even aware of the various benefits that they can claim.

The function of each self-help group may differ based on various factors be it demography or location or any other factor but the ultimate aim of each is to empower women. Most of the self-help groups, aimed at empowering women, focus on one or more of the following prime sectors:



Figure 2: Functions of Self Help Groups with reference to Women Empowerment

Financial Support

Women self-help groups generally have one or more ‘animators’, more commonly known as ‘facilitators’ who are able to drive and impart knowledge on various activities. These women groups have members mainly from lower income groups. These SHGs are recognised by RBI and NABARD, and are promoted with all financial needs and support from the government.

Health and Safety

Empowerment cannot be achieved without awareness and that is one of the main reasons that various government promoted SHGs are working on guiding women groups on nutrition, health and safety. One of the prominent examples being the Swasthya Sakhi program in Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) which demonstrated how women empowerment has brought about a remarkable change in their health status and thus the overall development of many villages.

Leadership and Participation

These SHGs regularly hold meetings and fix their agenda on various points. Also, since these groups are mostly homogenous, the women suffer from similar problems and crisis and are hence able to freely participate in such groups. Although these meetings require a 100% participation at all times, the leadership is not up to the mark in present scenarios. According to a report, women do participate and take initiatives while forming an SHG, but there is a high rate of dropouts too. The reasons for dropouts can be anything from marriage to health etc.

Social Identity

According to a study on the quality and sustainability of self-help groups in India, SHGs not only help reduce financial burdens of families, but especially for women in rural India, where social rights for women still is a concern, the confidence level of these women have clearly gone up. Moreover, majority of women feel that their power has increased in taking decisions, after being a part of an SHG, in both internal and external matters.

Hypothesis of the study

The hypothesis stated for the study are:

H₀1: There is no significant relationship between age and level of empowerment

H₀2: There is no significant relationship between education and level of empowerment

Research methodology

The objectives of the study are examined through a detailed study of functioning of the SHGs in the state of Rajasthan.

The primary data was collected from the Ajmer and Jaipur district. A survey questionnaire was designed which captured the demographic details of the members. The questionnaire included 25 variables to check the functioning of SHG with reference to women empowerment. The responses were also collected for the three levels of empowerment among women (Low level, Moderate Level and High Level). The questionnaire was sent to 300 women and 247 responded on all items.

Secondary data has also been used to study the operation and functioning of the SHGs. The literacy rate and the women participation rate has been studied to understand the participation level of women in Rajasthan. The government schemes launched in the state is studied which will help in identifying the challenges associated with the implementation.

Data Analysis – based on the secondary data

The SHGs and government policies go hand in hand for women empowerment. The figure below describes the major areas of women empowerment that are covered by various government schemes in the area. Yet primarily most self-help groups are focussed on four major factors, and primarily on skill based training and education.

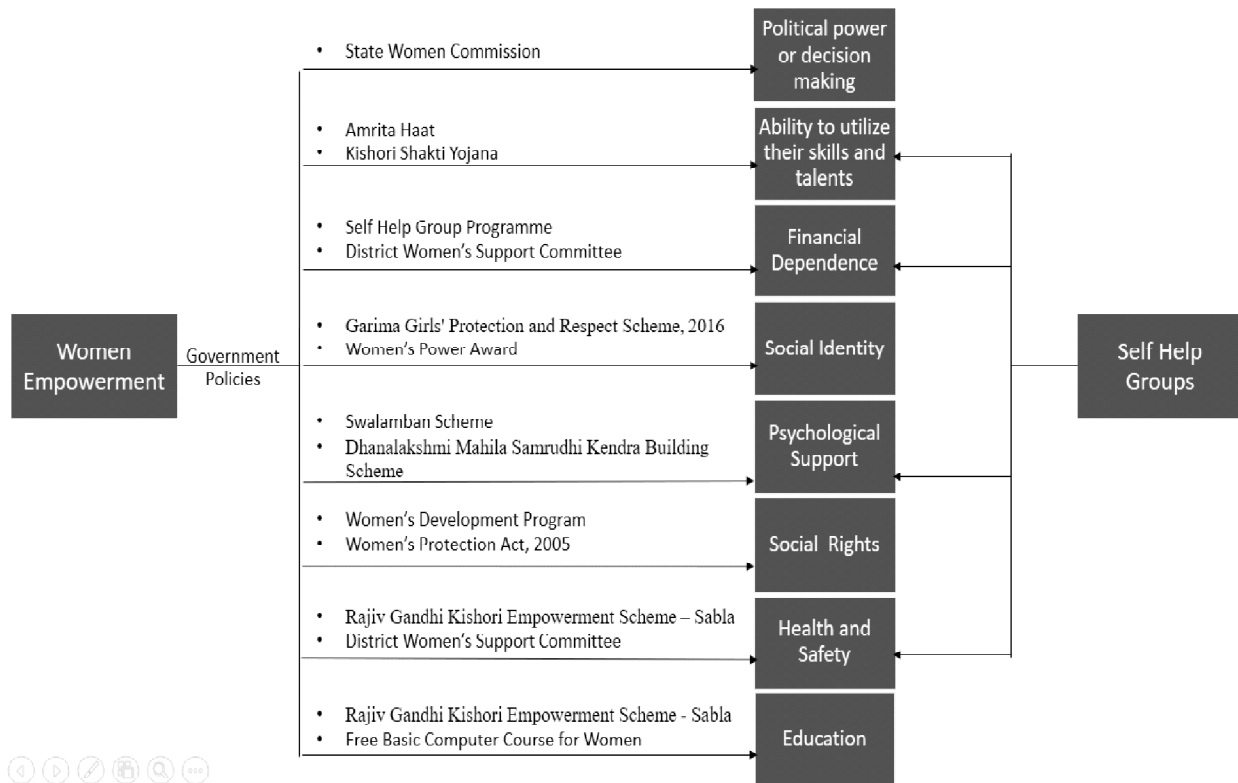


Figure 3: Women Empowerment and Government Policies

Rajasthan Government's 'Self-Help Program', 'Department initiatives in Women Self Help Group Production Marketing - Amrita Haat' and 'Women's Development Program' are aimed to provide women with a financially independent status in the society, take economic decisions and have the ability to earn and spend their own income.

Particularly in case of Rajasthan, violence against women are lower than other states but even then, the rates are pretty high. In order to curb these acts of violence and bringing about an economic development in women, especially in rural districts, the Rajasthan government has come up with 'District Women's Support Committee' to develop the economic and social conditions of women in rural districts. Through the help of self-help groups and bringing about social participation among women, the objective of building economic and social support to women is achieved.

Major self-help groups functionality is focussed on financial dependence, skill utilization, psychological support and health and safety. Despite such support, there are a few factors in which Rajasthan is behind compared to the other states.

Power on Economic Resources

According to the UNDP report of Gender Empowerment Measure (GEM) based on census 2011, the Power over Economic Resources (PoERI) was as low as 0.281, average being 0.319. Women in rural parts of Rajasthan are majorly the members of various SHGs yet the prime problem faced is still existent. Although the numbers have increased in the last few years due to various schemes brought forward by the government, Rajasthan is still ranked 31 out of 36 in terms of women owning a house or land independently or jointly with 24.5% in rural areas and 22.5% in urban areas.

Work Participation

According to research of 2015-16, only 18.6% of working women got paid in cash in the previous 12 months. Most women work in various handloom activities along with a self-help group in various districts of the state. The prime aim of self-help groups is to make these women financially independent and yet despite having approximately 1.5 self-help groups for women, the financial status and work participation is amongst the lowest in the entire country.

Education rights

The literacy gap between males and females in Rajasthan is one of the highest in the country, i.e. 27.8%. With skill training in lower groups of people, a right set of education for women is equally required. Education is one of the strongest rung for women empowerment and in case of Rajasthan, it is one of the weakest.

Ideally, if all these factors were mutually exclusive, it wouldn't have affected Rajasthan the way it affects today. But all these factors coherently create an overall negative impact. Women participating in activities are not able to fight for their rights.

Data Analysis and Interpretation – Primary data

The study is based on a primary survey in which the opinions were sought from 300 SHG members. The study is based on the SHG operating in Ajmer and Jaipur districts. The survey elicited responses to all the items from 247 ladies.

Table 2
Measure of Sample Adequacy

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.720
Bartlett's Test of Sphericity	Approx. Chi-Square	8280.689
	df	300
	Sig.	.000

From the above table, it has been observed that the Bartlett's test was significant with $P = 0.000$, being less than 0.05. Sampling adequacy measured using the Kaiser-Mayer-Oklin (KMO) of 0.720 was taken as acceptable, which indicates that the sample is adequate for performing Factor Analysis

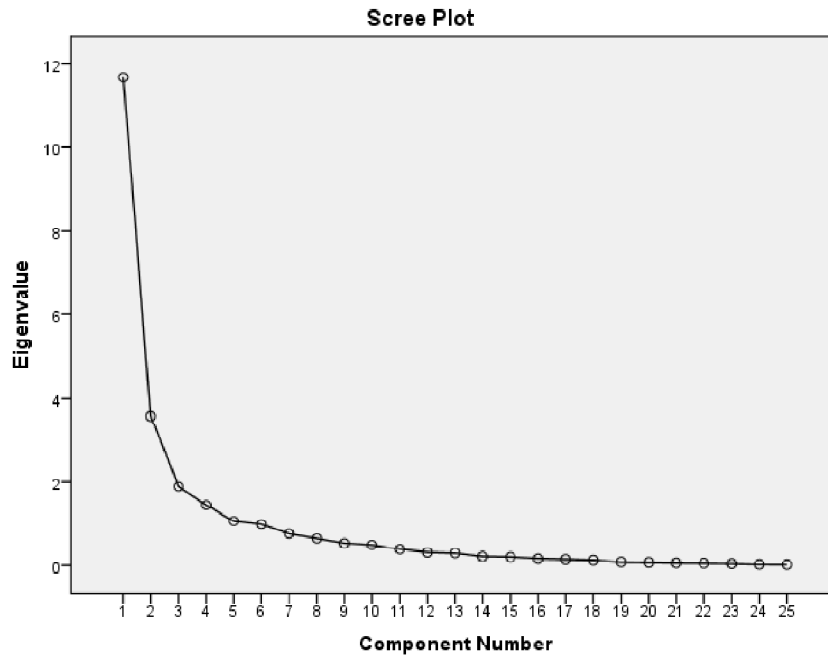


Figure 4: Scree Plot for core factors

The core factors are represented through the Scree Plot that graphs the Eigenvalue against each factor. It is evident from the graph that for the Factor 4 there is a sharp change in the curvature of the scree plot. It shows that after factor 4 the total variance in the data accounts for smaller amounts. There are 4 core factors identified through the Rotated Factor Matrix.

**Table 3
Rotated Component Matrix towards Empowerment with reference to SHG**

	<i>Component</i>			
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Increase in Savings	.664	-.058	.040	-.457
Saving habits	.697	-.218	.028	.003
Undertaken income generation	.810	.137	.158	.175
Reduction of dependency on moneylenders	.733	.277	.160	.145
Equal right to participation and decision-making	.865	.144	.125	-.050
Think critically	.237	.735	.381	.063
Equal access to markets	.127	.810	.044	.080
Change in status	.224	.810	.123	-.305
Increase in activities participated	.255	.750	.149	-.069
More vocal and gained confidence	.872	.259	.011	.148
Increased networking	.772	.350	.070	.131
Increased social awareness	.840	.393	.026	.172

contd. table 3

	<i>Component</i>			
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Recognition by family-members	.838	.390	.067	.184
Positive self-image	.647	.079	.493	-.075
Able to make decisions effectively	.797	.039	.421	.128
Involvement in major decisions of the family	.777	.138	.430	-.063
Confident to take monetary decisions	.792	.087	.440	.149
Decision children education and marriage	.792	-.033	.343	.266
Improved skills	.200	.451	.798	.049
Team-spirit and cohesiveness	.173	.255	.730	-.130
Discuss with govt and ngo freely	.283	-.162	-.214	.763
Opportunity to interact on a larger platform	.312	.237	.357	.718
Access to better education	.334	.226	.545	.315
Improved access to government schemes	-.084	.666	.121	.521
Improvement in health and family welfare	-.019	.732	.278	.151

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

The above table highlights that after rotation, Factor 1 accounts for 36.39% of the variance; Factor 2 accounts for 17.97% of the variance; Factor 3 accounts for 11.6% of the variance and Factor 4 accounts for 8.4% of the variance. All the 4 factors put together explain for 74.36% of the variance in the performance of Self-help groups in women empowerment.

The first factor is designed as **Participation and Decision making** on the basis of the loaded variables. The variables falling in the category are More vocal and gained confidence (0.872), Equal right to participation and decision-making (.865), Increased social awareness (0.84), Recognition by family-members (0.838), Undertaken income generation (0.81), Able to make decisions effectively (0.797), Confident to take monetary decisions (0.792), Decision children education and marriage (0.792), Increased networking (0.772), Reduction of dependency on money lenders (0.733). Thus SHGs operating in Rajasthan state has helped in the empowerment in women through the participation and decision making.

The second factor is designed as **Self -Confidence and Social Identity** on the basis of the loaded variables. The variables falling in the category are Equal access to markets (0.81), Change in status (0.81), Think critically (0.735), Improvement in health and family welfare (0.732). The SHGs have helped in creating and level of self-confidence and increased the social esteem.

The third factor is designed as **Teamwork** on the basis of the loaded variables. The variables falling in the category are Improved skills (0.798) and Team-spirit and cohesiveness (0.73). The SHGs have been able to help women by utilizing the skills and inculcating a spirit of team work and cohesiveness among members. It also helps in sharing the opinions/views with other people.

The third factor is designed as **Exposure** on the basis of the loaded variables. The variables falling in the category are Discuss with government and NGO freely (0.763), Opportunity to interact on a larger platform (0.718). The empowerment doesn't only mean providing them an opportunity to discuss matters internally but also providing them an exposure to the outside world which is an important element in the women empowerment

Relationship between Age of the Member and Level of Employment

The data was collected for the Level of Empowerment- Low level of empowerment (Frequency: 52, 21.1%), Moderate Level of empowerment (frequency 112, 45.3%) and High Level of Empowerment (Frequency: 83, 33.6%)

H₀1: There is no significant relationship between age and level of empowerment

Table 4
Correlation between Age and Level of Empowerment
Correlations

		<i>Age</i>	<i>Empowerment</i>
Age	Pearson Correlation	1	.504**
	Sig. (2-tailed)		.001
	N	247	247
Empowerment	Pearson Correlation	.504**	1
	Sig. (2-tailed)	.001	
	N	247	247

** . Correlation is significant at the 0.01 level (2-tailed).

The above table shows the relationship between the age and the level of empowerment among women members. The Pearson coefficient correlation is .504. It shows that there is a positive correlation between age of the respondent and the level of empowerment. The p-value has been recorded at .001, which is statistically significant. There is a significant relationship between the two variables. The Null Hypothesis is rejected.

H₀2: There is no significant relationship between education and level of empowerment

Table 5
Correlation between Education and Level of Empowerment

		<i>Empowerment</i>	<i>Education</i>
Empowerment	Pearson Correlation	1	.093
	Sig. (2-tailed)		.146
	N	247	247
Education	Pearson Correlation	.093	1
	Sig. (2-tailed)	.146	
	N	247	247

The above table shows the relationship between Education and the level of empowerment among women members. The Pearson coefficient correlation is .093. It shows that there is no correlation between education of the respondent and the level of empowerment. The p-value has been recorded at .146, which is statistically insignificant. There is no significant relationship between the two variables. The Null Hypothesis is accepted.

DISCUSSION AND SUGGESTIONS

The Self Help groups play an integral role in the empowerment of women. The Union Budget 2017, also focussed on allotting more funds for the SHGs. The Finance Minister declared that the government would set up Mahila Shakti Kendras at village level in 14 lakh anganwadi centres with a Rs 500 crore. Despite all the efforts and the interest taken by the government there seems to be some issues which needs to be addressed.

There should be focus to bring about an active participation of women among self-help groups. Despite having a high group membership, it has been observed that most of the members are passively interested, if at all. If the members do not have proper leadership and guidance, the entire advantage of a group is devaluated. The leadership focus will ensure optimum utilization of the government schemes for women empowerment.

The implementation is extremely important for any government to run its schemes. Many good policies also suffer execution issues. The study suggested that the members were not aware of many of the schemes operating in the state. A proper training or awareness campaign by the government may be beneficial for the members. Many SHGs in rural sectors find it hard to execute and maintain proper meetings and database of those meetings. These meetings, unless held appropriately, would bring no benefit to the lives of the people.

Another factor that should be added in the functioning of the SHGs is the health sector. Knowledge of personal health is something that is to be communicated, especially in rural women groups. Considering rural Rajasthan, only 14.7% women have comprehensive knowledge of HIV/AIDS, 47.9% women of age 15-24 years use hygienic methods of protection during their menstrual period. Health is one of the major factors where Rajasthan lags behind.

Many women participating in such groups are illiterate and also unaware about their legal rights, SHGs must provide them according opportunity enhance their awareness. There should be a regular change of duties among SHG members so that it will enhance women empowerment. The volunteers need to actively take the participation of women forward and motivate them.

The social set up of Rajasthan is different from states of equal size and similar demographic ratio. The cultural values of the state restricted the association and participation of women in various forums. The literacy rate of Rajasthan has not been positive, which has led to lesser participation from the families. The migrate to urban cities and may discontinue to be a part of such government schemes.

The awareness has to be spread so that it reaches maximum beneficiaries and the utilization of such schemes is high. Government though has launched many schemes focussing on women and children but because of unawareness of the scheme many people are not able to take advantage of the policies. The

Sarpanch of the villages and such other leaders play an integral role in communicating the policies to the people. They generate a trust factor among the people and the participation in such schemes increases.

CONCLUSION

In India, there are 6.12 million SHGs, both government and non-government ones, which are aimed to bring about an economical and financial prosperity to the country. With various organisations like NABARD, Reserve Bank of India (RBI), the government has initiated a chain of processes to ensure an all-round development. While most states have been able to cope up and utilize this opportunity to their best, there are many states who still lag behind in many ways.

Women empowerment has been a critical issue for India since Independence and even today, there are many places where women face discrimination against the opposite sex. Various SHGs today are now focussed in empowering this section of the society to bring about equal rights for all. There are many factors that affect it, be it the political scenario or the culture of the state but while some states are closest to providing equal opportunities to both men and women, there are some states where women even are bound to the four walls of the house.

Rajasthan has been one particular state where such discrimination is prominent. Despite major favourable factors, there are still various cases of discrimination. It is one of the bottom states in the entire country where there is minimum attention given to women education, health and various factors which are essential for women empowerment. The largest sufferers are the rural women in the state. Avoidance and ignorance are two main reasons for the same. From Government's side of planning to execution, there has been clear neglect over the years. And hence, we have one of the poorest performing state in terms of women empowerment, despite having high potential to develop economically and culturally.

The study also reflects that the women empowerment through SHGs in Rajasthan has been more on the Self-confidence and the image building. The self-esteem has gone high due to increased economic independence. The habit or regular saving and frequent dialogue with the group members have changed their way of outlook and has been instrumental in inculcating self-confidence and decision making capacity.

With groups like Amrita Haat etc, women in Rajasthan are now learning to be self-dependent and have an identity in the social world. The state has been growing positively and hopefully, soon enough, will be able to eliminate all the biases and factors that affect it negatively. The country currently is focusing on girls and women and their initiatives are all driven towards it. With a proper implementation and involvement of women we can have an ideal women empowerment model in the country.

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