

## Impact of Self Help Groups on Empowerment of Women Member

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### ABSTRACT

*The study entitled “Impact of Self Help Groups on empowerment of women member” was carried out during 2010-11 in two Panchayat Samitis namely, Akola and Patur of Akola district in Vidarbha region of Maharashtra on the basis of maximum number of Self Help Groups. The findings of the study revealed that, after joining SHG, majority of respondents were involved in banking transaction, promoting thrift activity of members (78.57%) and (70.71%) respectively. It was also observed that 90.00 per cent respondents were in high level category of psychological empowerment followed by 63.57 per cent were observed in medium level category of cultural empowerment and 21.43 per cent of the respondent were high empowerment regarding cultural empowerment. Majority of the respondent (70.00%) were in medium level of category of social empowerment and 21.43 per cent of the respondent were high empowerment regarding social empowerment. Little more than half (51.43%) of respondents were included in medium level category of economic empowerment and more than one third (39.29%) of the respondent were in high empowerment regarding economic empowerment. After joining SHG more than half (55.01%) the respondents were highly empowered and 35.00 per cent were medium empowerment regarding political empowerment. Distribution of overall impact of self help group on empowerment revealed that, more than three fifth (61.43%) of respondents were medium empowered followed by 37.86 per cent high empowered and 00.71 per cent were in low empowerment category of overall impact on empowerment. Not a single respondent was underpowered after joining SHG.*

#### Key words

Women are the best change agent to touch the core of poverty and are very important segment in development at local to global level. The status of women is a barometer of democratism of any state, an indicator of how human rights are respected in it. Hence, it is necessary to bring positive change in women. They should realize their potent power which is quite for long. They must be required to see themselves and their rights in new way. Women constitute about 48.00 per cent of the country's population and play an equally important role with men in creating a better family life (Suman Singh and Puja Mathur, 2005).

Poverty and unemployment are the major problems of any under development countries, to which India is no exception. In India, at the end of 10th Five Year Plan 21.80 per cent of the population was living below poverty line in rural area. The overall unemployment rate is estimated to 8.28 million. At the end of X plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment.

But the more attractive scheme with less effort (finance) is “Self Help Group”. Self help group is a small group of people who are living in the same area in similar or varied activities, maintaining an almost equal living standard a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit and also facing similar problems, help each other to solve their problems (Raheem and Sultana, 2007). Economic empowerment of women is essential to harness the women labour in the main stream of economic development which may possible through SHGs. SHGs aim to improve the quality of life of women by self reliance, up grading their skills and ensuring sustainability of groups. Presently, the movement is supported by Government and the Non-Governmental Organizations.

According to Pillai (1995) “Empowerment is an active, multidimensional process which enables women to realize their high identity and power in all spheres of life”. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and to

transformative action. Empowerment of women is not a one way process. It is a two way process in which we empower and got empowered. Year 2001 was declared as the “Women’s empowerment year”.

The existence of women in the state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. Self help groups provides appropriate platform for economical empowerment and after this cultural, social, psychological and political empowerment. There are number of SHGs of women in villages or cities. Hence, to know the better benefit of it for empowerment of the women, it is necessary to know the impact of SHGs on empowerment of women.

With view of the need and importance impact of Self Help Group on empowerment of women member was studied.

**METHODOLOGY**

The study entitled “Impact of Self Help Groups on empowerment of women member” was carried out during 2010-2011. Two Panchayat Samitis namely, Akola and Patur of Akola district in Vidarbha region of Maharashtra State on the basis of maximum number of self help group were selected. From each Panchayat Samiti, ten villages were selected on the basis of maximum number of self help groups and from each village one active and progressive self help group who completed minimum three years was selected and from each self help group seven women members were selected randomly. Thus, total 140 respondents from 20 self help groups of 20 villages and from two Panchayat Samiti were drawn. Empowerment aspects were selected from the scale developed by Vidya Tyade (2006).

The dimensions selected for empowerment are described and the responses of individual women member of self help groups on each aspect of various dimension of empowerment were elicited on two point continuum i.e. Yes or No with score 1 and 0, before and after joining the SHG respectively.

*Overall Impact of SHG on empowerment* : The overall impact of self help group on empowerment of women member was calculated by summing the value of all empowerment with regard to the five dimensions i.e. psychological, cultural, social, economic and political empowerment on the basis of overall impact of SHG, the categorization of the respondents was done by using

maximum and minimum value. Data was collected with the help of specific interview schedule by for personally interviewing the respondents.

**RESULTS AND DISCUSSION**

From Table 1, it is seen that majority of respondents were involved in banking transaction, promoting thrift activity of members (78.57%) and (70.71%) respectively. This was followed by little more than two-third (68.57%) of them had performed the activities such as accounting and book keeping, involvement in

Table 1. Activities performed by women members of SHGs

S.N.	Name of the activity	Respondents (n=140)	
		Frequency	(%)
1	Chilli powder making	10	07.14
2	Agarbatti making	7	05.00
3	Dairy occupation	34	24.29
4	Vegetable growing	10	07.14
5	Poultry keeping	25	17.86
6	Livestock management	30	21.43
7	Pickle making	10	07.14
8	Papad making	20	14.29
9	Readymade garments	25	17.86
10	Tailoring	31	22.14
11	Anganwadi training	10	07.14
12	Banking transaction	110	78.57
13	Involvement in purchasing process	90	64.29
14	Involvement in production process	81	57.86
15	Sale of produce	50	35.71
16	Grading and packaging	51	36.43
17	Accounting and book keeping	96	68.57
18	Maintenance of records	70	50.00
19	Maintenance of building /other equipments	71	50.71
20	Collection of raw material	75	53.57
21	Constant encouragement and motivation to other group members	90	64.29
22	Promoting thrift activity	99	70.71
23	Visiting other villages to see their progress	52	37.14
24	Transportation	40	28.57
25	Marketing of finished items	39	27.86
26	Anganwadi Ahar preparation	15	10.71
27	Summer products	11	07.86
28	Arranging competition	05	03.57
29	Weaving cloths	03	02.14
30	Value added product production	03	02.14
31	Bangle business	05	03.57

Table 2. Distribution of the respondents according to the sub items wise impact on empowerment of women member

S.N.	Indicators/Items	Response					
		Before joining SHG		After joining SHG		Change	
		Frequency	%	Frequency	%	Frequency	%
A	Psychological empowerment						
1	Self confidence	34	24.29	140	100	106	75.71
2	Courage	21	15.00	140	100	119	85.00
3	Self reliance	18	12.86	140	100	122	87.14
4	Feeling of security in family	50	35.71	140	100	90	64.29
5	Ambition in business	14	10.00	140	100	126	90.00
6	Self image	31	22.14	140	100	109	77.86
B	Cultural empowerment						
1	Freedom of interact with male outside the family	19	13.57	101	72.14	82	58.57
2	Freedom to take any kind of food	62	44.29	138	98.57	76	54.29
3	Actual participation in festivals	50	35.71	126	90.00	76	54.29
4	Freedom to wear any kind of dress	61	43.57	102	72.86	41	29.29
5	Freedom to perform in festival ceremonies	27	19.29	99	70.71	72	51.43
6	Freedom for attending pilgrim/ religious place	83	59.29	125	89.29	42	30.00
7	Freedom to decide food menu at home	107	76.42	132	94.29	25	17.86
8	Liberty to attend marriage ceremony	77	55.00	139	99.29	62	44.28
C	Social empowerment						
1	Self education	24	17.14	120	85.71	96	68.57
2	Freedom to work outside family	36	25.71	105	75.00	69	49.29
3	Freedom to visit hospital / Doctor	84	60.00	131	93.57	47	33.57
4	Freedom to adopt practices for maintaining health	58	41.43	132	94.29	74	52.86
5	Participation in decision about family planning	95	67.86	100	71.43	05	03.57
6	Participation in community action	32	22.86	101	72.14	69	49.29
7	Feeling of social security	38	27.14	109	77.86	71	50.71
8	participation in communication action	84	60.00	124	88.57	40	28.57
9	Participation in decision about girl marriage	33	23.57	108	77.14	75	53.57
10	Possessing desired social status	35	25.00	126	90.00	91	65.00
11	Healthy social environment	66	47.14	123	87.86	57	40.71
12	Appreciation by family	61	43.57	117	83.57	56	40.00
13	Access to modern technology	24	17.14	94	67.14	70	50.00
14	Freedom to mix with friends	50	35.71	131	93.57	81	57.86
15	Access to water	82	58.57	137	97.86	55	39.29
16	Access to fuel/ energy	76	54.29	138	98.57	62	44.29
D	Economic empowerment						
1	Opportunity for economic development	28	20.00	137	97.86	109	77.86
2	Freedom to start the business	18	12.86	128	91.43	110	78.57
3	Personal saving in the form of fixed deposit	41	29.29	79	56.43	38	27.14
4	Operating seasonal account in bank	31	22.14	72	51.43	41	29.28
5	Participation in decision about adopting modern technology in home/enterprises	43	30.71	94	67.14	51	36.43
6	Participation in decision about purchasing building/house	43	30.71	94	67.14	51	36.43
7	Participation in decision about marketing of produce	19	13.57	61	43.57	42	30.00
8	Participation in purchase of input for family enterprises	28	20.00	107	76.43	79	56.43
9	Authority to employ labour	56	40.00	103	73.57	47	33.57
10	Freedom for spending on entertainment of guest	76	54.29	136	97.14	60	42.86
11	Freedom for offering present to relatives	88	62.86	139	99.29	51	36.43
E	Political empowerment						
1	Holding of position at present	11	07.86	32	22.86	21	15.00
2	Freedom for participation in active politics	09	06.43	64	45.71	55	39.29
3	Awareness of human right	48	34.29	103	73.57	55	39.29
4	Awareness of legislation for women	47	33.57	110	78.57	63	45.00
5	Awareness of political institution	36	25.71	113	80.71	77	55.00

purchasing process, constant encouragement and motivation together group member and involvement in production process (64.29%), (64.29%) and (57.86%) respectively. Little more than half of the respondents (53.57%) and (50.71%) were involved in collection of raw material, maintenance of building followed by fifty per cent (50.00%) of them were observed in doing the activity of maintenance of records, respectively. Above one third of the respondents were involved in visiting other villages to see their progress transportation, grading and packaging and sale of produce (37.14%), (36.43%) and (35.71%) respectively. Above one fourth of the respondents (28.57%) and (27.86%), were involved in transportation and marketing of finished items respectively. Thus, it could be inferred that, majority of the respondents had involved in banking transaction, promoting thrift activity, accounting and book keeping and involvement in purchasing process.

**2. Sub items-wise impact of self help group SHG on women empowerment of main indicators :** To measure the impact the values of each of the sub items on main indicators of empowerment, after and before joining the SHG by the respondents were subtracted and the per cent change was calculated for each sub items on main indicators.

Table 2 indicated that with regards to psychological empowerment, 90.00 per cent respondents found ambition in business, followed by 87.14 per cent in self reliance, 85.00, 77.86, 75.71 and 64.29 per cent changes were observed in case of courage, increased self image, self confidence and feeling of security in family, respectively.

In case of cultural empowerment it was noticed, that after joining SHG 58.57 per cent respondents found change in freedom to interact with male outside, 54.29 per cent, 54.29 per cent and 51.43 per cent respondents change were observed in freedom to taking a kind of food, actual participation in festival, freedom for performing festival ceremony respectively. As concerned to social empowerment, it was observed descending order of change in respondents after joining SHG was occurred as 68.57 per cent in self education, 65.00 per cent possessing desired social status, 57.86 per cent freedom to mix with women friends, 53.57 per cent in participation in decision about girls marriage, 52.86 per cent freedom to adopt practices for maintaining health. In case of Economic empowerment it was concluded that, 78.57 per cent respondents were observed increased freedom to start the business, 77.86

per cent in opportunity for economic development, 56.43 per cent in participation in purchase of input for family enterprise, 42.86 per cent freedom for spending on entertainment of guest. In Political empowerment it was noticed from Table 1, that more than fifty per cent (55.00%) of the respondents become aware about political institutions after joining SHG.

**Overall impact of self help group :** The overall impact of SHG on empowerment of women member was assessed by making the sum total of the impact of the five dimensions decided for the study. The data thus computed have been depicted in Table 3. It was revealed that, a medium empowerment of rural women through SHG could be noticed among nearly two third of its women members as 61.43 per cent were belonged to medium category of empowerment. This was followed by 37.86 per cent of them appearing in high category of empowerment. The percentage of respondents appearing in low category of women empowerment was found to be meager (00.71%). It was interesting to note that, none of the respondents belonged to no empowerment category. By and large, it could thus, be inferred that the SHG could have a medium impact of SHG on empowerment of women member in terms of psychological, cultural, social, economic and political empowerment.

Table 3. Distribution of the respondents according to the overall impact of SHG on empowerment as a whole

S.N.	Overall empowerment level	Respondents (n=140)	
		Frequency	(%)
1	No empowerment	00	00.00
2	Low empowerment	01	00.71
3	Medium empowerment	86	61.43
4	High empowerment	53	37.86
Total		140	100.00

**CONCLUSION**

There was a definite impact of self help group on empowerment of women member on the entire dimension. However, the overall impact was to a medium level amongst 61.43 per cent of the women members meaning that they were mediocre as far as the impact of self help group on them was concerned. Moreover, the impact of four dimensions i.e. cultural (03.57%), Social (00.71%) economic (02.14%) and political (12.14%) could not be noticed among women members of SHG despite majority of them had higher level of knowledge about functioning of SHG and

favourable attitude towards SHG. This tends to recommend that there is a scope to increase the impact of SHG on empowerment of women member. It, thus, calls for the attention of DRDA personnel and bank officials to strengthen the linkage of SHG with banks and promote the formation of more and more SHG in rural area

in general and particularly to those communities where women have no rights of their development like tribal or backward communities, so that rural people of all categories will inculcate the psychological, cultural, social, economic and political empowerment, since socio-economic development is the foundation of SHG.

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